



**CITY OF  
TALLAHASSEE**

Analysis of Impediments to  
Fair Housing Choice

Prepared By:

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FLORIDA HOUSING COALITION

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# Executive Summary

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## Introduction

The City of Tallahassee receives federal funding from the U.S. Department of Housing and Urban Development (HUD) to conduct housing and community development activities under 24 CFR Part 91: “The Consolidated Planning Process.” The Consolidated Planning process combines planning and reporting requirements for major federal grants such as the Community Development Block Grant (CDBG), the Emergency Solutions Grant (ESG), and the HOME Investment Partnerships Program (HOME), all programs received by the City of Tallahassee. As a recipient of entitlement funding from HUD, the City of Tallahassee is required to submit a certification to HUD that it will affirmatively further fair housing. This certification requires the completion of an Analysis of Impediments (AI) to Fair Housing Choice.

HUD has a commitment to eliminate discriminatory practices in housing and an obligation under Section 808 of the Fair Housing Act (FHA) to encourage the adoption and enforcement of fair housing laws in federally funded housing and community development programs. Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.) and regulations in 24 CFR part 1, prohibit discrimination in any program or activity funded in whole or in part by federal funds made available under this part. In addition to its responsibility for enforcing other Federal statutes prohibiting discrimination in housing, HUD has a statutory obligation under Section 109 of the HCD Act of 1974, Title I, which prohibits discrimination on the basis of race, color, national origin, disability, age, religion, and sex within CDBG programs or activities. In addition to protections at the federal level, Leon County’s Fair Housing Ordinance (County Code Part I, Chapter 9, Article IV) prohibits discrimination in the sale or rental of a dwelling based on a person’s membership in protected classes: age, race, color, religion, national origin, ancestry, disability, marital status, familial status, sex, gender, gender identity or expression, or sexual orientation. In addition to federal, state, and county fair housing protections, the City of Tallahassee’s code of ordinances has a list of protected classes that are substantially equivalent to federal protections (see City Code, Part I, Chapter 11, Article II, Section 11-32).

To satisfy the certification requirement, and in pursuit of equal access to opportunity and affirmative enforcement of the FHA, the City of Tallahassee contracted with the Florida Housing Coalition, Inc. to develop this AI. The City of Tallahassee will monitor progress made on the plan and assess fair housing challenges and opportunities over the next five years.

## Purpose

Equal access to housing is fundamental to the health, livelihood, and success of residents, and is an important component of the long-term sustainability of communities across the country. Strong enforcement and affirmative outreach on fair housing law and policy strengthens the pursuit of personal, educational, and employment goals at the individual level and supports equitable access to opportunities

in the community as a whole. In recognition of equal housing access as an essential right, the federal government, the state of Florida, Leon County, and the City of Tallahassee have all established fair housing choice as a right protected by law.

Segregated housing causes unequal education, unequal access to jobs, and unequal income. Studies have shown the relationship between housing, education, jobs, and the ability to build equity through home ownership.

This report analyzes impediments to fair housing choice including any actions, omissions, or decisions taken because of a resident or household's protected class under the FHA or any other arbitrary factor which restricts housing choices or the availability of housing choices. Pursuant to HUD regulation 24CFR91.225(a), in order to receive entitlement funds, each entitlement jurisdiction must certify that it will affirmatively further fair housing (AFFH) through fair housing planning. Fair housing planning entails:

1. Completion of an Analysis of Impediments to Fair Housing Choice (AI).
2. Implementation of action plans to eliminate any identified impediments.
3. Maintenance of AFFH records corresponding with implementation of the Consolidated Plan every three to five years.

HUD interprets these three certifying elements to include:

- Analyzing housing discrimination in jurisdictions and working toward its elimination.
- Promoting fair housing choice for all people.
- Providing racially and ethnically inclusive patterns of housing occupancy.
- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities.
- Fostering compliance with nondiscrimination provisions of the FHA.

This report analyzes conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. While this report also assesses the nature and extent of housing discrimination, the focus is on identifying impediments that may prevent equal housing access and limit access to opportunity and developing solutions to mitigate or remove such impediments.

## Methodology

The preparation of this AI included identifying strengths and weaknesses in fair housing practices and recommending courses of action to improve upon deficiencies identified in the study. The analysis included a review of background data on the jurisdiction including demographics, income, employment, and a housing profile. To create the AI it was also necessary to perform a comprehensive review of local laws, regulations, ordinances, and policies related to housing or affecting housing patterns and practices. Extensive engagement with local stakeholders was also an important component of the analysis. This regional AI was prepared in accordance with HUD's *Fair Housing Planning Guide, Vol. 1*. The following



sections further describe the definitions and data relied upon in the analysis, the process employed in engaging members of the public, and the components reviewed.

## Key Definitions

**Affirmatively Further Fair Housing** – To Affirmatively Further Fair Housing (AFFH) is to comply with “the 1968 Fair Housing Act’s obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status.”

**Fair Housing Choice** - In carrying out its Analysis of Impediments to Fair Housing Choice, the City utilized the following definition of “Fair Housing Choice”:

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

**Impediments to Fair Housing Choice** - As adapted from the *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

**Protected Classes** - In carrying out its Analysis of Impediments to Fair Housing Choice, the City utilized the following definition of Protected Classes:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

**Affordable** - Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD’s definition:

- HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs.
- For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners’ association fees.

## Data Sources

**Decennial Census Data** – Data collected by the Decennial Census for 2010 and 2000 is used in this Analysis. This older Census data is only used in conjunction with more recent data in order to illustrate trends.

**American Community Survey (ACS)** – Data used for demographics, employment, and economic, and housing section of this plan rely on the 2018 five-year ACS estimates, unless otherwise noted. The five-year ACS offers 60 months of data collected between January 1, 2014 and December 31, 2018. This data set is used in this report because it offers estimates with relatively low margins of error and maximizes reliability of data at the census tract level. This second point is of particular importance to fair housing analysis because fair housing choice is often realized on a neighborhood-by-neighborhood basis. The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses.

The ACS multi-year estimates are more current than Census 2010 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 3-year estimates. ACS datasets are published for geographic areas with populations of 20,000 or greater.

**Previous Works of Research** – This AI is also supported by, and in some cases builds upon, previous works of significant local, state, and federal research conducted for or within the City. These works of research may include, but not be limited to, the following:

- 2020-2024 HUD Five-Year Consolidated Plan
- 2030 Comprehensive Plan
- Five-Year Strategic Plan
- Local Housing Assistance Plan
- Community Resilience Plan

## Community Participation

**Fair Housing Survey** – This survey was designed to collect input from a broad spectrum of the community and received responses from residents across the study area. The survey consisted of 22 distinct questions, allowing a mixture of both multiple choice and open-ended responses. In all, there were 130 responses to this survey. Surveys were received over a 90-day period. To prevent “ballot stuffing,” the Survey Monkey software bars the submission of multiple surveys from a single IP address. The link to the online survey was distributed through various email distribution lists and posted on City websites and social media accounts.

**Stakeholder Interviews** – Key community stakeholders were identified, contacted, and interviewed as part of this Analysis. Other stakeholders were occasionally interviewed as dictated by the course of research carried out for this Analysis.

**Public Meetings** – Four public meetings were held in order to provide forums for residents of the study area and other interested parties to contribute to the identification of problems, issues, and barriers to fair housing choice for this AI. Meeting dates, times, and locations are listed below. Meetings were held in the evenings in various locations across the City, providing a variety of options for residents to attend. These meetings were advertised via flyers and emails distributed by the City. The AI meetings were combined with Consolidated Plan needs assessment meetings. This combined meeting approach minimized the participation requirements of attendees (who otherwise would have had to attend two different meetings) and therefore increased participation overall. Notes were taken of the public comments at all meetings and comments received were considered and incorporated into this analysis.

Community Meetings	
February 10, 2020 5:00 PM – 7:00 PM	Jack McClean Community Center 700 Paul Russell Rd.
February 11, 2020 5:00 PM – 7:00 PM	Orange Avenue Complex Tallahassee Housing Authority 2710 Country Club Drive
February 17, 2020 5:00 PM – 7:00 PM	Smith-Williams Service Center 2295 Pasco Street
February 18, 2020 5:00 PM – 7:00 PM	Lincoln Center 438 W Brevard Street

## Summary of Findings

Through a comprehensive review of data and policies, this report identified the following findings:

### 1. Demographics

- The City of Tallahassee is experiencing segregation on the basis of race, with pronounced segregation between Blacks/African Americans and Whites (see Figure 2: Population by Race in Tallahassee in 2010).
- The City has a disproportionate share of residents between the ages of 20-59 compared to the state (see Figure 6: Age Profile of Tallahassee Compared to the State).
- The City of Tallahassee has ten racially/ethnically concentrated areas of poverty (see Figure 7. R/ECAPs in City of Tallahassee.).

- Black/African American residents have a disproportionate share of disabilities compared to White residents (see Table 6: Persons with Disabilities by Sex, Race, and Type).
- Residents of national origin from Haiti, Jamaica, and Colombia tend to be concentrated in the Frenchtown and Southside R/ECAPs (see Figure 11: Foreign Born National Origin in Tallahassee).
- The share of residents with a disability show concentration in low-income and segregated areas (see Figure 10: Percent of People with a Disability by Census Tract).

## 2. Employment and Economics

- Black/African American residents are more likely to live in high poverty neighborhoods compared to White residents (see Figure 14. Low Poverty Index and share of tract population that is Black/African American, City of Tallahassee.).
- The unemployment rate is higher for Blacks/African Americans compared to Whites (see Table 13: Employment Statistics).
- Black/African American residents have the lowest rate of labor market engagement, particularly compared to White and Asian residents (see Table 13: Labor Market Engagement and Race).
- There is a considerable difference between Whites and Blacks/African Americans by educational attainment, especially for attainment of a Bachelor's degree (see Table 20. Educational Attainment by Race/Ethnicity).
- Black/African American households have poor access to quality elementary schooling opportunities compared to White households (see Figure 26. School Proficiency Index and Black/African American population by census tract.).
- Households with a person with a disability have poor access to quality elementary schooling opportunities compared to other populations (see Figure 27. HUD School Proficiency Index and population with a disability by census tract.).

## 3. Housing Data

- Renter households are much more likely to be housing cost burdened than owner households (Table 30. Cost burden by Tenure Type).
- Black/African American households in the City have a disproportionately lower rate of homeownership than other races/ethnicities (see Table 33. Homeownership by Race/Ethnicity).

## 4. Housing Discrimination

- Disability is the basis for a majority of discrimination complaints in the City (see Table 34. Basis for Housing Discrimination Cases in City of Tallahassee, 2015-2020.).

- For those respondents to the City’s public survey who believe they were discriminated against in housing choice, race/ethnicity was the most common reason for the discrimination.
- Thirty five percent of respondents to the City’s public survey indicated that they did not believe reporting housing discrimination would have a meaningful impact on defendants.

5. Public Sector Impediments

- At the time of review, the City’s inclusionary zoning ordinance had not been updated pursuant to HB 7103 (2019).
- The Tallahassee Housing Authority is considering pursuing rental assistance demonstration (RAD) conversion of some portion of its portfolio but has not made a definite decision at the time this report was written (see Sale of Subsidized Housing and Possible Displacement).
- No special considerations on the basis of protected class status for various agency board representation in the City were identified (see Planning and Zoning Boards).
- There is high utilization of public housing choice vouchers in low-opportunity and segregated census tracts (see Figure 43. Concentration of housing choice voucher holders by census tract, City of Tallahassee.).

6. Lending and Private Sector

- Loan denial rates are highest for Hispanics and Blacks/African Americans, and lowest for White applicants (see Table 28. Loan Approval and Denial Rates).
- Credit history is the most frequent reason for loan denial for Blacks/African Americans and Hispanics (see Table 29. Reasons for Loan Denial).

## Conclusions and Recommendations

Given the findings listed above, the Impediments and Action Plan section details recommendations for actions that the City of Tallahassee may pursue to affirmatively further fair housing.

#	Impediment	Recommended Actions
1	Lack of awareness by residents and landlords of fair housing laws. High number of fair housing complaints on the basis of disability.	<ol style="list-style-type: none"> <li>1. Partner with a fair housing training/outreach organization by offering funding and programming support to provide fair housing training to landlords on fair housing laws specific to persons with a disability, people born outside the United States of America, and populations with limited English proficiency.</li> <li>2. Provide fair housing trainings to the public and invited organizations, with special focus on people living in R/ECAPs and organizations that serve people with disabilities.</li> </ol>

#	Impediment	Recommended Actions
		<ol style="list-style-type: none"> <li>3. Reach out to the disability community during the consolidated planning process.</li> <li>4. Place flyers and fair housing information in public facilities, including flyers in “easy read” friendly to people with disabilities</li> <li>5. Conduct targeted outreach and education to landlords in high opportunity/low poverty areas.</li> <li>6. Advertise April Fair Housing Month and make public announcements regarding opportunities to learn about fair housing.</li> <li>7. Include the HUD fair housing logo on all housing program related documents.</li> <li>8. Include resources on fair housing that are accessible to people experiencing disability, including “easy read” and braille resources.</li> </ol>
2	Insufficient supply of affordable rental and homeowner housing in high opportunity census tracts	<ol style="list-style-type: none"> <li>1. Partner with a Community Land Trust and support its operations with quality City-owned surplus lands and unrestricted and restricted funds in high opportunity areas.</li> <li>2. Coordinate annual review of FHFC RFAs and identify deployable City and private resources to ensure applications are submitted to relevant RFA opportunities.</li> <li>3. Prioritize allocation of infrastructure improvement projects in R/ECAP and majority-minority census tracts.</li> <li>4. Pursue development of ADU funding program to support private adoption and development of ADUs in high opportunity tracts in the City.</li> <li>5. Research steps necessary to improve effectiveness of City’s mandatory inclusionary zoning policy and ensure compliance with HB 7103 (2019).</li> </ol>
3	Low labor market engagement for Blacks/African Americans relative to White households.	<ol style="list-style-type: none"> <li>1. Establish formal task force on economic opportunity for minority households with a focus on developing, implementing, and sustaining City initiatives focused on economic development, educational achievement, and economic opportunity for Blacks/African Americans.</li> </ol>
4	Concentration of housing vouchers in segregated and high poverty neighborhoods.	<ol style="list-style-type: none"> <li>1. Conduct outreach and training to landlords in the City of Tallahassee on fair housing protections.</li> <li>2. Adopt source of income as a protected class in the City’s fair housing ordinance.</li> </ol>
5	Poor credit history and collateral as a barrier to accessing traditional capital and wealth building through homeownership, especially for Black/African American residents.	<ol style="list-style-type: none"> <li>1. Expand access to credit counseling services for low-income and protected classes by partnering with a credit counseling agency and conducting outreach to R/ECAP and majority-minority census tracts.</li> </ol>

# Community Profile

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The goal of the Community Profile is to provide data and analysis to help guide decision makers in the City of Tallahassee towards the adoption of policies and practices that address impediments to fair housing choice and utilize CDBG, ESG, and HOME funding for strategies that have the greatest impact for low- and moderate-income residents and persons protected by fair housing laws.

The Community Profile is divided into four sections:

- ❖ The first is the Jurisdictional Background, which provides a brief history of the City.
- ❖ The second section is the Demographic Profile, which looks at the City from the perspective of its people. Race and ethnicity, age, disability status, and other variables are explored. This section provides the foundation to determine who lives in the jurisdiction and what their needs are, including housing demand.
- ❖ The third section, the Economic Profile, looks at the job market and the financial environment for residents. Factors like income, employment status, and poverty are analyzed and compared to factors in the demographic analysis to determine if disparities exist between racial and ethnic groups and persons with disabilities. In addition, this section takes a look at transportation trends as there is a relationship between transportation and economic status.
- ❖ The final section is the Housing Profile, an overview of the City's housing stock. Multiple housing variables are explored, including home values, rents, occupancy, and age of housing to provide a snapshot of the physical environment of region. This section establishes the supply of the available housing, including affordable housing, and the degree to which it meets demand.

Together, these pieces provide a data-driven view of the jurisdiction that will advance fair housing planning efforts and help identify impediments to fair housing choice.

The topics reviewed in this section are purposefully expansive and exhaustive. The data analysis is used to identify general trends over time between the general population and protected classes, detail disproportionate housing cost burden for protected classes, and review employment and economic data.

## Jurisdictional Background

The City of Tallahassee, Florida (the City) is located in Leon County and is the principal urban area of the Tallahassee Metropolitan Statistical Area (MSA). Tallahassee is the most populous city in the Panhandle region with 190,180 residents. Tallahassee, as one of Florida's oldest cities, the historic center of Florida's

slave trade, and the site of Florida's oldest universities, has a long history of both incredible civic and cultural creation and discrimination and impediments to fair housing.

Tallahassee was originally settled by the Apalachee Native American tribe. Spanish missionaries and explorers, in the 16th century, planted a mission. In the early 19th Century, Leon County was incorporated while, simultaneously, a 36 square mile area in north east Tallahassee was deeded to the Marquis de Lafayette. This attracted a number of French settlers, including Napoleon Bonaparte's nephew Prince Achille Murat. In 1824, Florida decided to locate its capital in Tallahassee as a midway point between two comparatively larger cities: St. Augustine on the east coast and Pensacola in the state's western territory.

Tallahassee continued to grow, establishing its first bank, major churches, and a railway connection in the early 19th century. It became the center of the slave trade in Florida, with a largely agricultural economy powered by slave labor. Florida erected its historic capital in Tallahassee, still a major attraction downtown, in 1845 to correspond with Florida's statehood. During the Civil War, Florida fought on the side of the Confederacy, and was one of only a few capitals, and the only capital east of the Mississippi, to escape capture by the Union.

In modern history, Tallahassee has been fundamentally shaped by its two major universities: Florida State University (FSU) and Florida Agricultural and Mechanical University (FAMU). The West Florida Seminary, the precursor to Florida State University, was established in 1851 by the Florida Legislature. During the Civil War it became the Military and Collegiate Institute and then in 1883 it was absorbed into the Florida University. After becoming a seminary again in the late 19th century, it was then reorganized as the Florida State College for Women in 1905. In 1945, the Tallahassee Branch of the University of Florida was opened to educate G.I.s on the Florida State College for Women's campus, and the University received its current Designation and coeducational status in 1947. In 2019 the university was ranked in the top 20 public universities in the country and attended by over 40,000 students.

Florida Agricultural and Mechanical University originated in legislation introduced by the abolitionist and first Black/African American Secretary of State in Florida, Jonathan C. Gibbs. The university, originally named the State Normal College for Colored Students, opened in 1885, the same year Florida's Constitution was amended to prohibit academic racial integration. The name was changed in 1909 to the Florida Agricultural and Mechanical College for Negroes in 1909, and received its current designation, FAMU, in 1953. It has served generations of Black/African American leaders in Florida through its law, pharmacy, engineering, and journalism programs. FAMU is the only public historically Black/African American college or university (HBCU) in the State of Florida. It is among the top HBCUs nationally, ranked 7th overall and 2nd among public HBCUs.



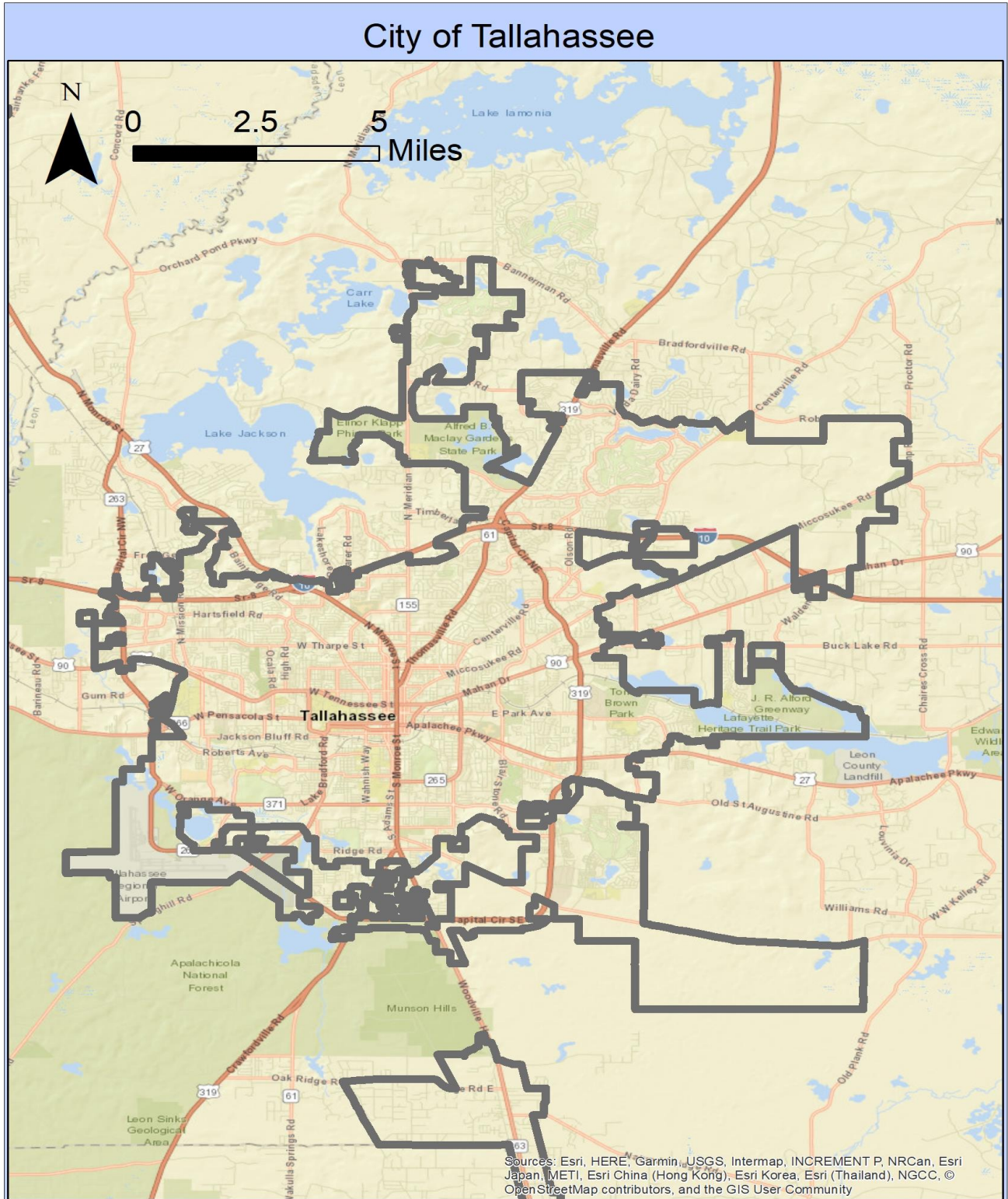


Figure 1: Tallahassee City Boundaries  
 Source: Census 2018 TIGER File

## Demographic Profile

The following section provides demographic information for the City of Tallahassee. The information provided here on population, sex, age, race, familial status, disability, foreign born population, and limited English proficiency, corresponds to protected classes under the Fair Housing Act (FHA) and local protected classes. Examining demographics permits analysis of the degree to which certain types of discrimination are more likely than others based on the population of persons by race/ethnicity, sex, familial status, persons with a disability, place of origin, and where those populations live.

The demographic data sections of this AI utilize two primary methods of analysis: quantitative and geospatial. Quantitative data is used to identify disparities in populations, employment and economic indicators, and housing metrics between protected classes and the population at large. Geospatial data is used to identify geographic patterns presented in the community, help identify neighborhoods of particular concern, and better illustrate the relationship between housing choice and access to services and opportunities.

### Population Trends

This section reviews population trends over a nearly three-decade span from 1990 to 2018. The table below shows Tallahassee is a growing city, with total population increasing by 52.4% from 1990 to 2018 (rising from 124,773 persons to 190,180). The table also shows that Tallahassee's population has become more diverse, with White, non-Hispanic residents dropping from 66.2% of the total population in 1990 to 51.6% in 2018. Black/African American and Hispanic populations have both risen since 2010, with the Black/African American population rising from 28.9% to 34.3%, and Hispanics more than doubling as a share of the population, rising from 3.0% to 6.9%. There has been a significant increase in the number of Asians and Pacific Islanders, while the number of Native Americans has not grown and their share of the population has declined as a result.

Population growth is generally a positive indicator but with it comes challenges, particularly for the housing market. When population grows faster than housing stock the overall demand increases, this puts upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe, and secure housing, particularly for lower income households. Additionally, from a fair housing perspective, a growing Hispanic and Black/African American community can present challenges for fair housing protections for those classes, particularly related to de facto segregation patterns that may exist in the city.

Table 1: Population Growth by Race/Ethnicity								
Year	1990		2000		2010		2018 5 Year Estimates	
Race/Ethnicity	#	%	#	%	#	%	#	%
White (Non-Hispanic)	82,554	66.2%	87,047	57.8%	96,753	53.3%	98,060	51.6%
Black (Non-Hispanic)*	36,002	28.9%	51,569	34.2%	62,538	34.5%	65,291	34.3%
Hispanic/Latino*	3,738	3.0%	6,309	4.2%	11,346	6.3%	13,097	6.9%
Asian or Pacific Islander (Non-Hispanic)	2,150	1.7%	3,699	2.5%	6,654	3.7%	8,448	4.4%
American Indian and Alaskan Native (Non-Hispanic)	255	0.2%	376	0.2%	381	0.2%	255	0.1%
Some other Race	74	0.1%	1,457	1.0%	373	0.2%	595	0.3%
Two or More Races	NA		2,516	1.7%	3,331	1.8%	4,434	2.3%
Total Population	124,773		150,624		181,376	-	190,180	-

*\* Because the Census did not specify Hispanic identifying for Blacks/African Americans, Asians, or native Americans in 2000, the % of total population will add up to more than 100%. This is because some Hispanics are double counted as both ethnically Hispanic and another race.*

Source: 1990 Decennial Census, Table DP1; 2000 Decennial Census, Table DP1; 2010 Decennial Census, Table DP1; 2018 ACS Five-Year Estimates, Table DP05, 2018 ACS Five-Year Estimates

While data presented in tables is helpful, geospatial information (maps) provide a more nuanced understanding of race and class in Tallahassee. For this report, some maps were collected from the HUD AFFH Tool which is available online at <https://egis.hud.gov>. In other cases, maps were prepared using ESRI ArcGIS and publicly available data sets. The maps below use dot density mapping to show concentrations of racial and ethnic groups in the City. Because Tallahassee is overwhelmingly White or Black/African American with few people of other races, some maps only provide data on the share of the population that is Black/African American in an area.

The figure below shows race/ethnicity data in Tallahassee as of 2010. Each dot represents 75 individuals of a particular race/ethnicity. The race and ethnic categories included are White, Black/African American, native American, Asian/Pacific islander, and Hispanic.

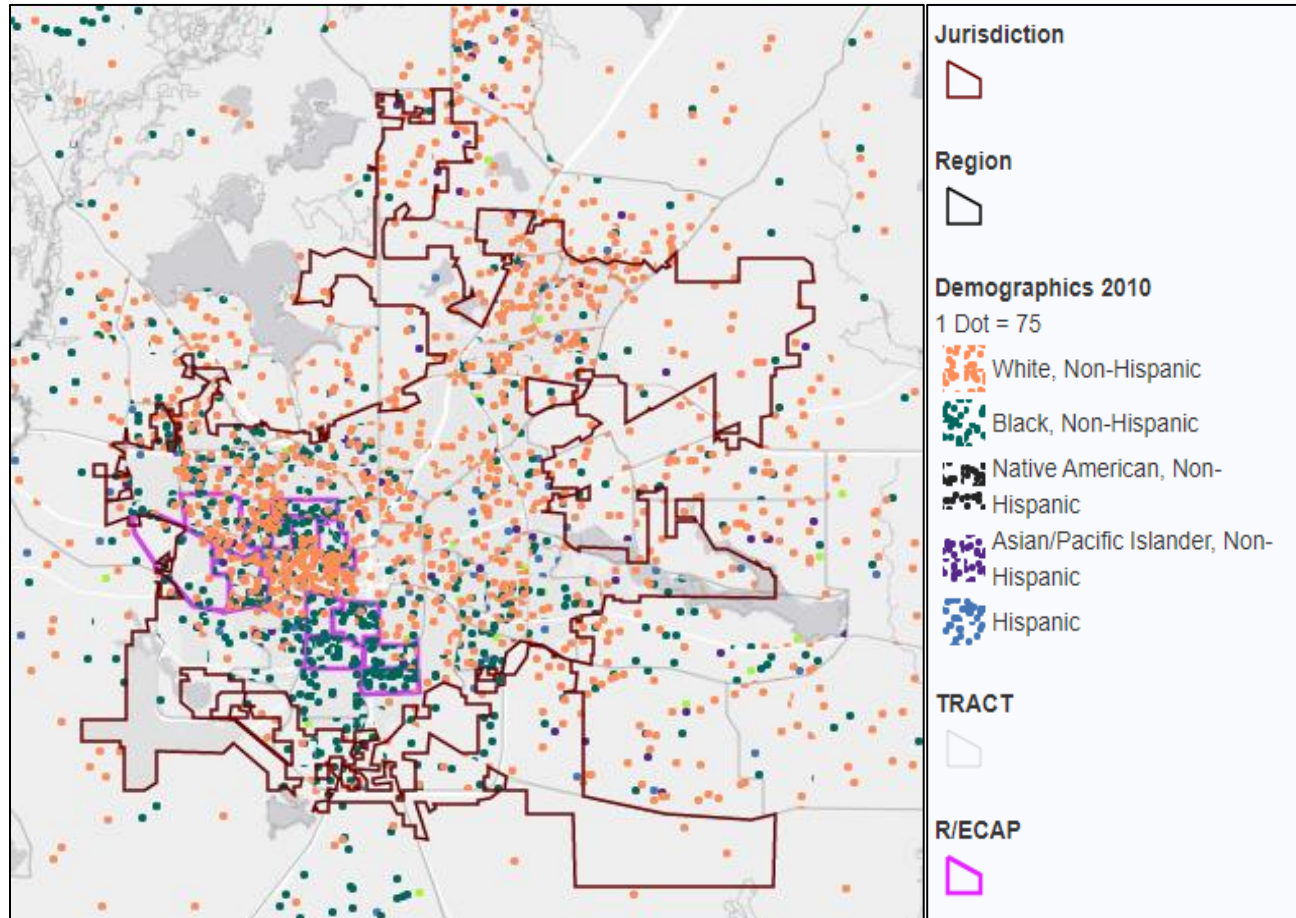


Figure 2: Population by Race in Tallahassee in 2010  
 Source: HUD AFFH Mapping Tool, [2010] [map 2]

Tallahassee is a city segregated between White and Black/African American residents: White people are overwhelmingly concentrated in the northern half of the city and around Florida State University, while Black/African American people live on the South Side (south of the railroad tracks) and in Frenchtown, just to the north of the University.

The figure below shows the geographic distribution of population by race/ethnicity in 1990. Each dot represents 75 people and the races/ethnicities depicted are White, Black, Native American, Asian/Pacific Islander, and Hispanic. The Orange dots represent White residents. There is little change in the geographic distribution of populations by race/ethnicity between 1990 and 2010, except for the growth of development in the northside of the city, particularly along Thomasville Road. In fact, there are fewer White people living in South City and Frenchtown in 2010 than 1990.

This analysis indicates that there is persistent racial segregation in the City of Tallahassee, even with diminished legal and financial barriers to fair housing choice.

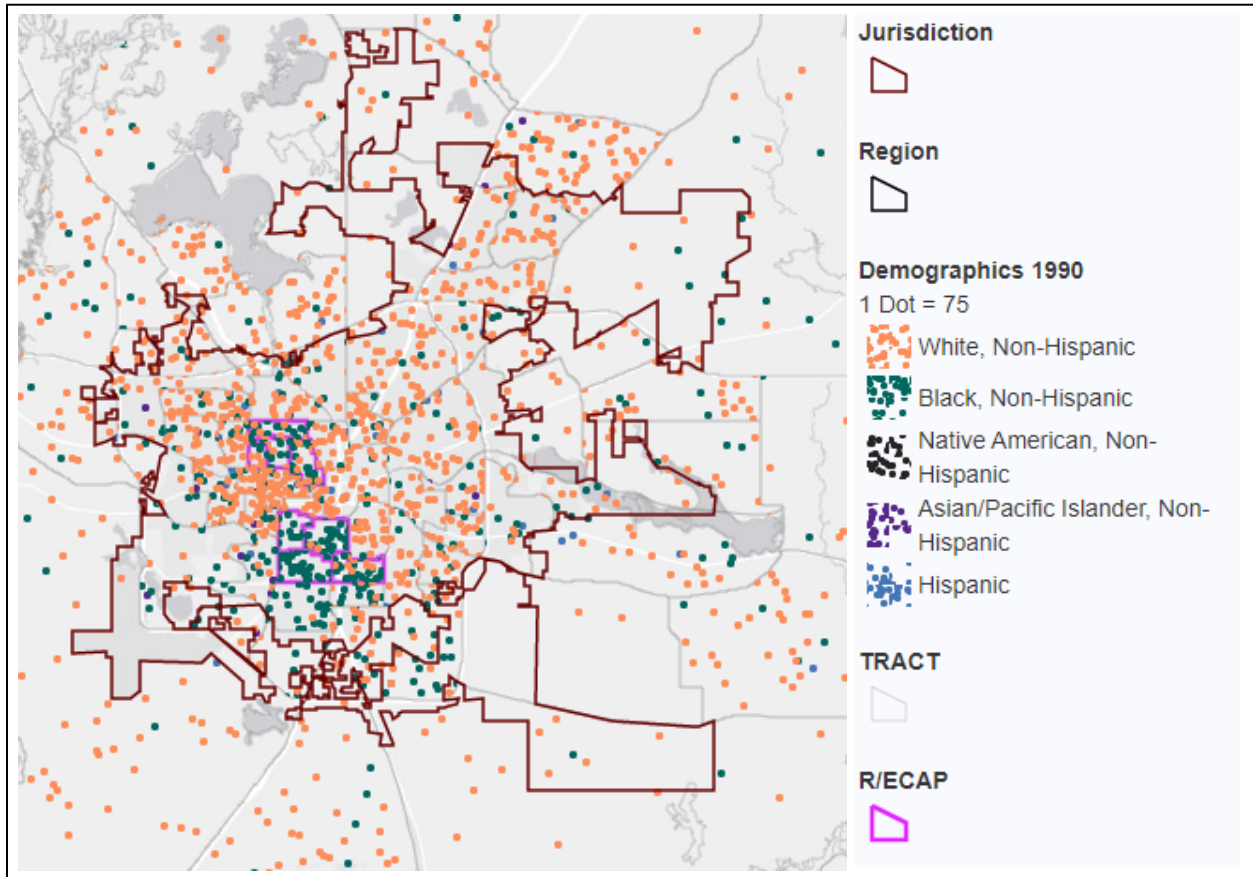


Figure 3: Population by Race in Tallahassee in 1990  
Source: HUD AFFH Mapping Tool, [1990] [map 2]

## Sex

Sex is a protected class. Discrimination on the basis of sex manifests in multiple ways. For instance, men and women may be discouraged from living in certain neighborhoods or homes in a discriminatory way by realtors or landlords with preconceived notions of how someone might act, or landlords may discriminate on the basis of sex by treating persons differently on the basis of their sex.

Mapping data on sex identifies areas in Tallahassee with skewed ratios between males and females. Neighborhoods and landlords in those communities with high concentrations of female-headed households may benefit from fair housing training and outreach efforts to educate on fair housing laws and ways to address discrimination on the basis of sex.

The table below shows the share of total population by sex in Tallahassee. There are slightly more women than men in Tallahassee: 52.8% of the population is female compared to 47.1% male. This is similar to Florida as a whole and is typically explained by the fact that women live longer than men.

<b>Table 2: Number and Share of Residents by Sex</b>		
	<b>#</b>	<b>%</b>
Male	91,252	47.1%
Female	102,298	52.8%

*Source: Table K200101, 2018 ACS Five-Year Estimates*

The map below shows the geographic distribution of female residents of the City of Tallahassee. The relative size of the circles indicates the share of a census tract’s population that is female, with the largest circles indicating a census tract where the population is between 55.7% and 64.9% female. The map shows disproportionate shares of females in the City’s southside and in tracts north and west of the central business district.

# Tallahassee Percent Female by Census Tract

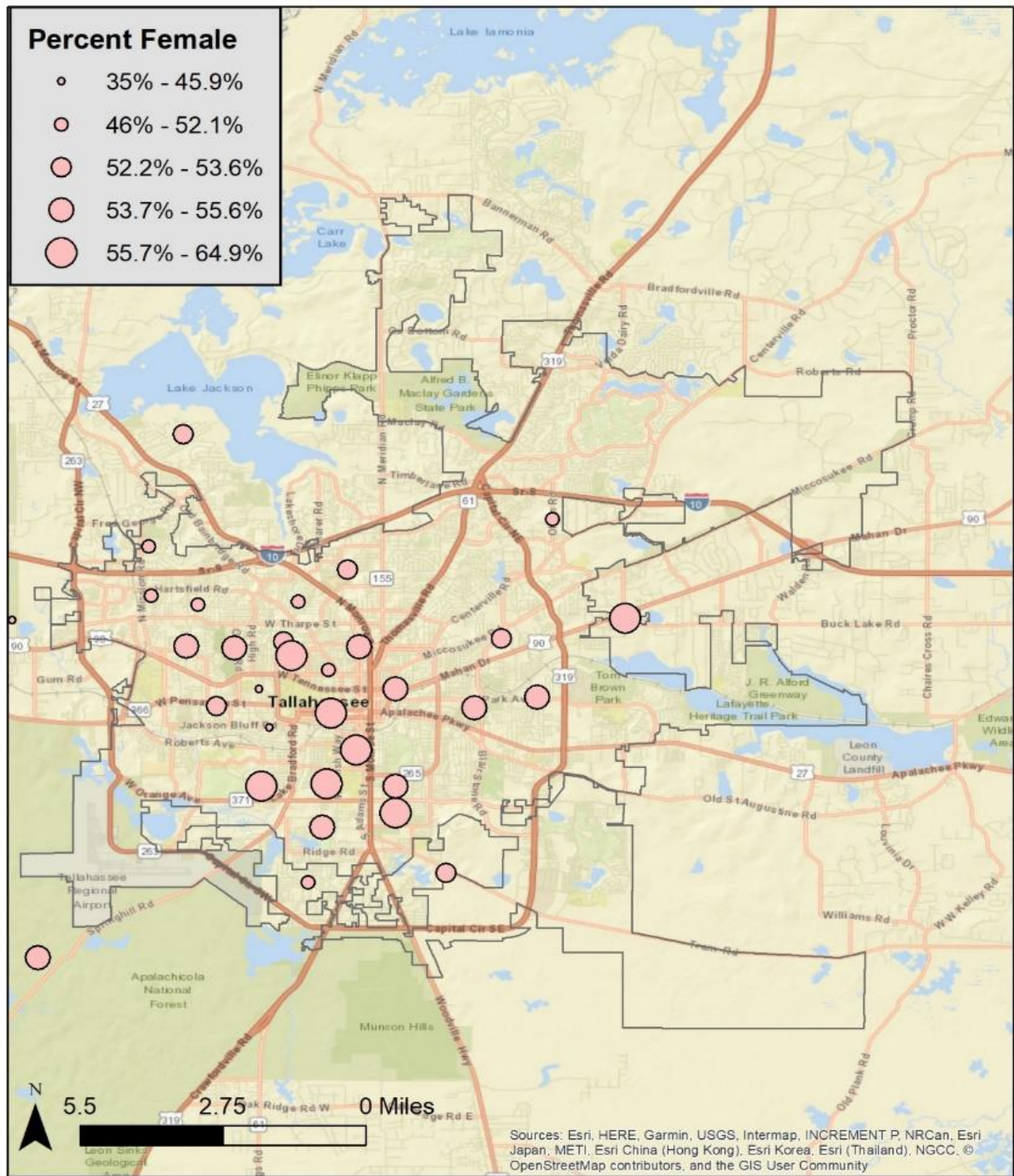


Figure 4: Percent Female by census tract in Tallahassee  
 Source: Table K200101, 2018 ACS Five-Year Estimates

## Age

The City of Tallahassee expanded its list of protected classes to cover discrimination on the basis of a person's age. People can be discriminated against because they are perceived to be too young or too old. In both cases, landlords and realtors make assumptions about behavior and financial capability in a discriminatory way.

The age distribution of a city is vitally important to the housing market and a jurisdiction's economy. The needs of residents can vary significantly depending on what stage of life they are in. Residents nearing or in retirement often seek to downsize into smaller homes and may prioritize accessibility and transportation options over other amenities. Young adults, particularly new families, have different housing demands and tend to look for homes they can grow into. Understanding how the age of the population is changing is important for determining demand for certain housing types and helps set realistic fair housing goals for the City.

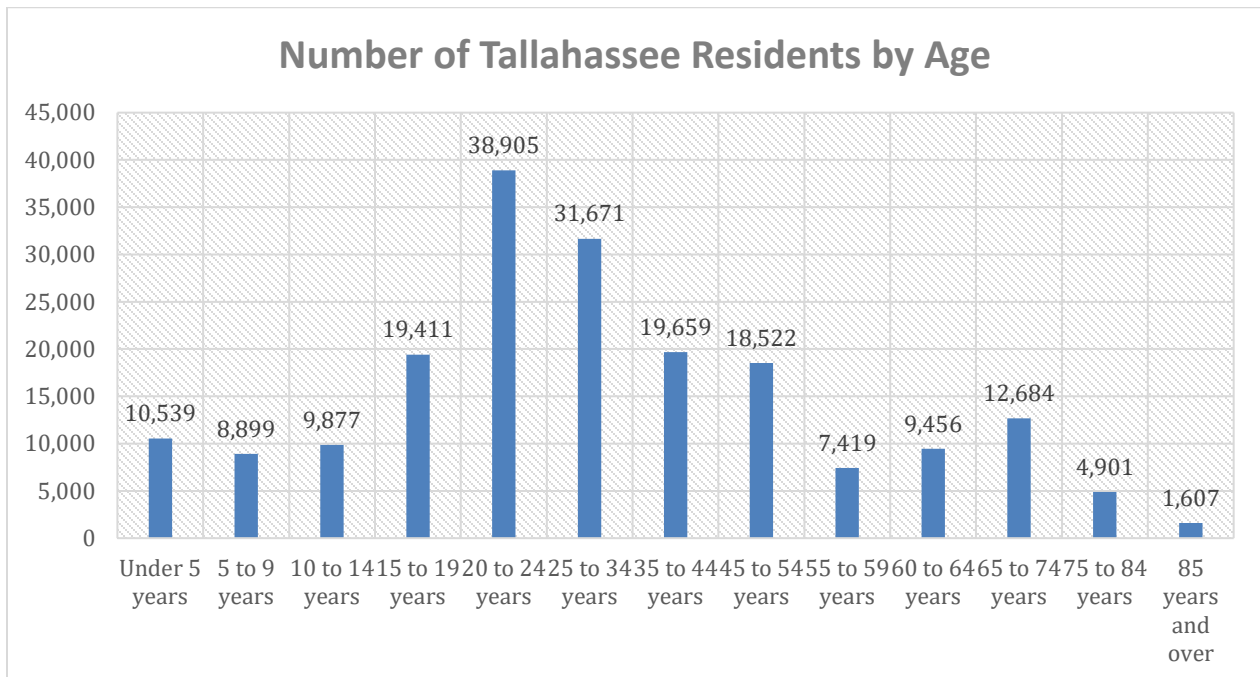


Figure 5: Number of Tallahassee Residents by Age  
Source: Table S0101, 2018 ACS Five-Year Estimates

The figure above and the table below provide a breakdown of Tallahassee residents by age. There are a disproportionate number of 20-24-year olds and 25-34-year olds in Tallahassee, almost certainly due to the presence of multiple colleges and universities in the city. There is also a relatively high number of young retirees (age 65-74).



<b>Table 3: Number and Share of Residents by Age</b>		
	<b>#</b>	<b>%</b>
Under 5 years	10,539	5.40%
5 to 9 years	8,899	4.60%
10 to 14 years	9,877	5.10%
15 to 19 years	19,411	10.00%
20 to 24 years	38,905	20.10%
25 to 34 years	31,671	16.40%
35 to 44 years	19,659	10.20%
45 to 54 years	18,522	9.60%
55 to 59 years	7,419	3.80%
60 to 64 years	9,456	4.90%
65 to 74 years	12,684	6.60%
75 to 84 years	4,901	2.50%
85 years and over	1,607	0.80%

Source: Table S0101, 2018 ACS Five-Year Estimates

When compared against the state in the figure below, there are more 20-59-year-old residents in Tallahassee than the state and far fewer 60 and older residents. Approximately 60% of Tallahassee residents are between the ages of 20 and 59 (9% higher than the state as a whole) while only 15% of City residents are over 60 years old, compared to 27% for the state as a whole.

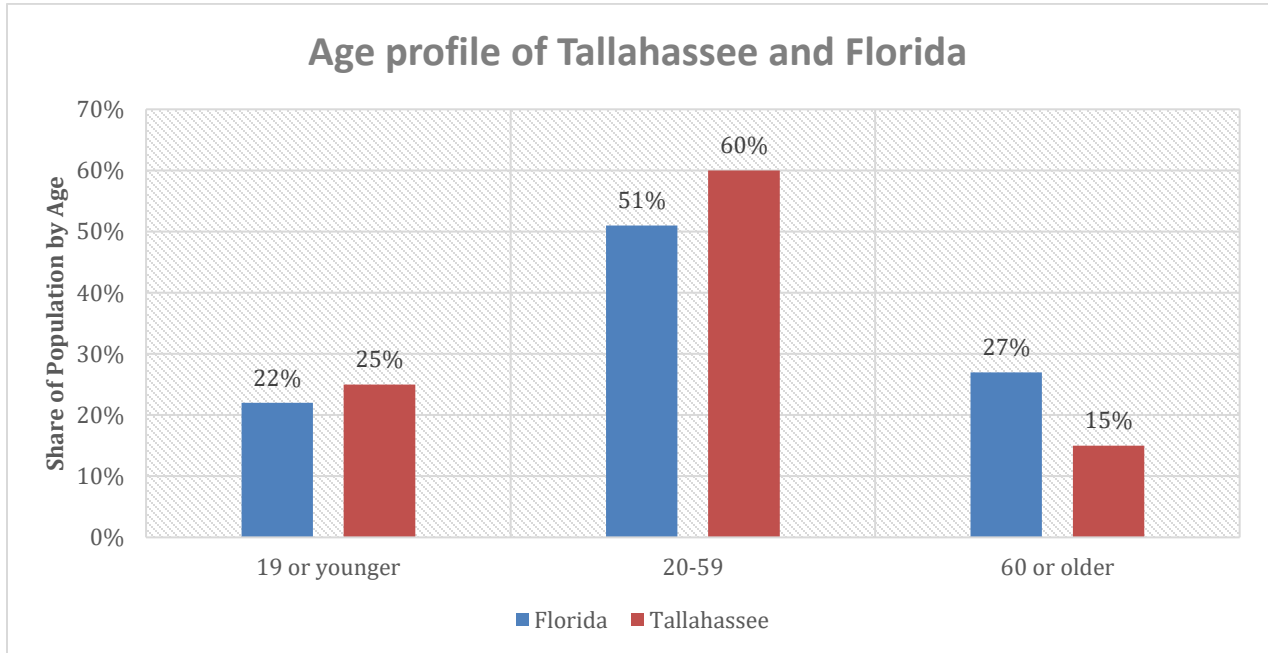


Figure 6: Age Profile of Tallahassee Compared to the State  
 Source: Table S0101, 2018 ACS Five-Year Estimates

### Race/Ethnicity

Tallahassee has a small White majority (51.6%) and a large Black/African American minority (34.3%) with relatively small Hispanic (6.9%) and Asian (4.4%) minorities. As noted in the Population Trends section, White residents in Tallahassee have been a shrinking majority since 1990, with Black/African American, Hispanic, and Asian residents seizing larger shares of the total population.

The table below shows the percentage and total population for each race/ethnic category in Tallahassee. As already noted, the city is majority White (51.6%), with a significant Black/African American population at 34.3%. There are relatively few Hispanics/Latinos in Tallahassee compared to Florida as a whole, and few Asians (4.4%), American Indians (0.1%), people of two or more races (2.3%), or people of other races (0.3%).

<b>Table 4: Race and Ethnicity</b>		
<b>Race/Ethnicity</b>	<b>#</b>	<b>%</b>
White (Non-Hispanic)	98,060	51.6%
Black/African American (Non-Hispanic)*	65,291	34.3%
Hispanic/Latino*	13,097	6.9%
Asian or Pacific Islander (Non-Hispanic)	8,448	4.4%
American Indian and Alaskan Native (Non-Hispanic)	255	0.1%
Some other Race	595	0.3%
Two or More Races	4,434	2.3%
Total Population	190,180	-

Source: Table DP05, 2018 ACS Five-Year Estimates

In Tallahassee, race is one of the most common characteristics that people note as a reason for housing discrimination in discrimination complaints. Segregation can cause deep social, cultural, economic, and demographic factors that shape the living patterns of the population on the basis of race and ethnicity.

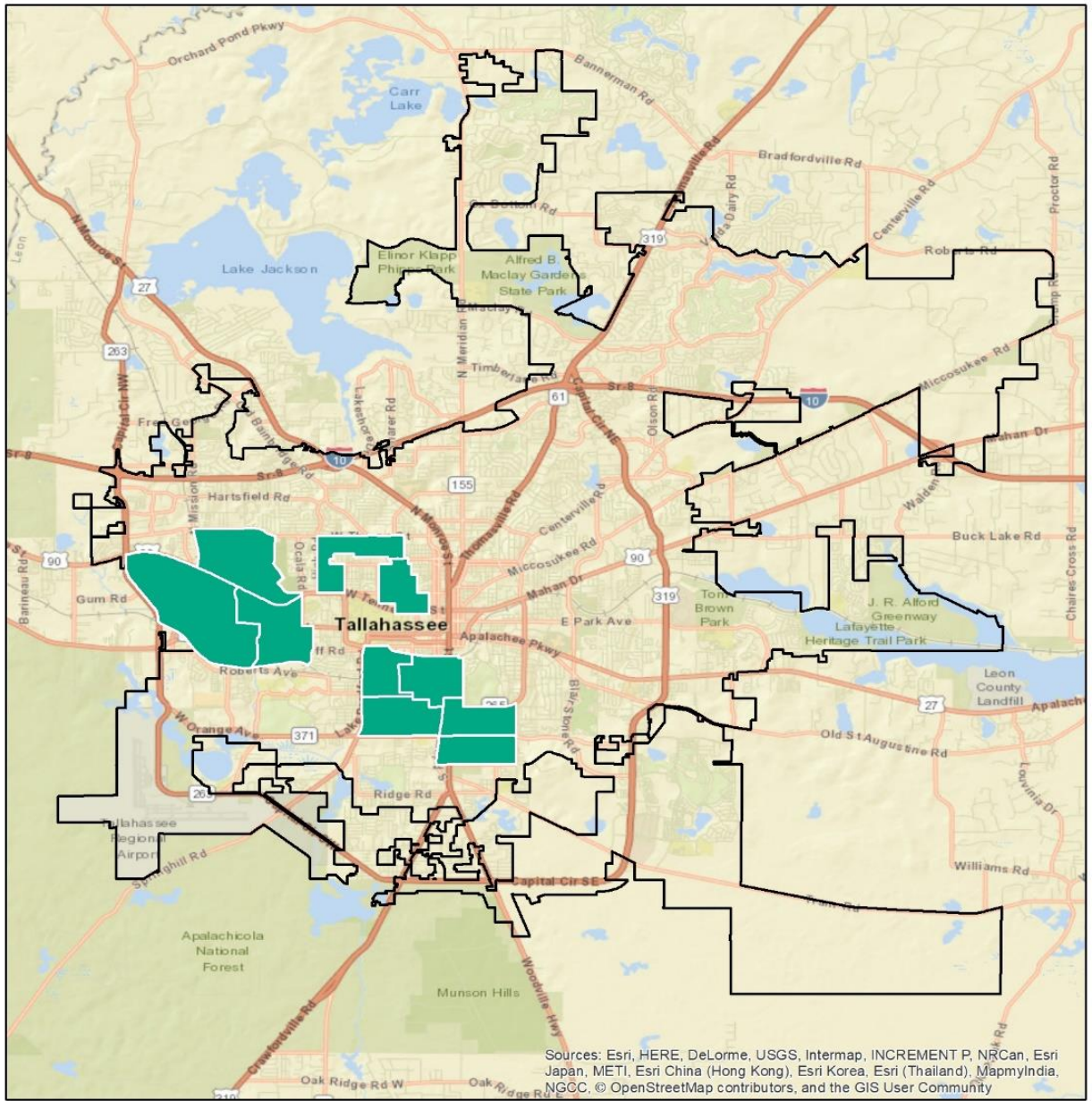
### **Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)**

Racially/ethnically-concentrated areas of poverty (R/ECAPs) are HUD designated census tracts that have both an extremely high concentration of minorities (50% or more) and extremely high poverty (40% or more of households are at or below the poverty line or three or more times the poverty rate for the metropolitan area).

There are ten R/ECAPs in Tallahassee, an abnormally high number compared to cities of similar size in Florida. The total population contained within these identified R/ECAPs is 37,123 or 19.5% of the total city population. R/ECAPs typically suffer from disinvestment and, when investment does come, elevated risk of housing displacement for the low-income and housing insecure residents of the neighborhood.

The following map shows R/ECAPs in Tallahassee. The R/ECAPs are clustered in the city's urban core, with concentrations in the city's south and west sides.

## R/ECAPs in City of Tallahassee



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), MapmyIndia, NGCC, © OpenStreetMap contributors, and the GIS User Community

### Legend

- R/ECAPs
- City Boundary

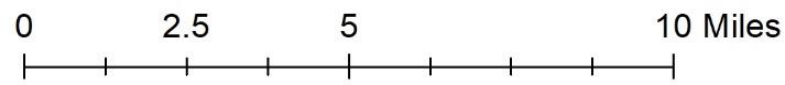


Figure 7. R/ECAPs in City of Tallahassee.  
Source: FHC analysis of HUD 2020 R/ECAPs.

Below is a detailed listing of the ten census tracts identified as R/ECAP's and the racial composition and poverty rate in each. The share of Blacks/African Americans ranges from a high of 94.1% in tract 11.01 to a low of 33.01% in tract 21.04, and poverty rates ranging from a high of 65.1% in tract 14.02 to a low of 28.9% in tract 10.02.

Census Tract	Racial Composition % of Total Population						Poverty Rate
Tract 10.01	White 10.77%	Black 81.24%	Native Amer 1.14%	Asian/Pac Isl 0	Hispanic 2.75%	Multi-Race, Non-Hispanic 2.12%	44.7%
Tract 10.02	White 4.11%	Black 91.73%	Native Amer 0	Asian/Pac Isl 0	Hispanic 1.87%	Multi-Race, Non-Hispanic 1.6%	28.9%
Tract 11.01	White 2.34%	Black 94.1%	Native Amer 0	Asian/Pac Isl 0	Hispanic 1.7%	Multi-Race, Non-Hispanic .8%	39.5%
Tract 4	White 7.27%	Black 88.8%	Native Amer 0	Asian/Pac Isl 0	Hispanic 2.72%	Multi-Race, Non-Hispanic .3%	54.1%
Tract 12	White 8.45%	Black 88.05%	Native Amer 0	Asian/Pac Isl 0	Hispanic 1.75%	Multi-Race, Non-Hispanic 0	49.7%
Tract 6	White 29.57%	Black 62.05%	Native Amer 0	Asian/Pac Isl 1.06%	Hispanic 5.26%	Multi-Race, Non-Hispanic .7%	58.2%
Tract 14.02	White 28.05%	Black 60%	Native Amer 0	Asian/Pac Isl 1.5%	Hispanic 7.32%	Multi-Race, Non-Hispanic 2.73%	65.1%
Tract 20.04	White 48.08%	Black 37.72%	Native Amer 0	Asian/Pac Isl 2.45%	Hispanic 9.71%	Multi-Race, Non-Hispanic 1.71%	57.1%
Tract 21.04	White 53.23%	Black 33.01%	Native Amer 0	Asian/Pac Isl 1.46%	Hispanic 10.19%	Multi-Race, Non-Hispanic 1.78%	55.7%
Tract 20.03	White 28.5%	Black 62.4%	Native Amer 0	Asian/Pac Isl 0	Hispanic 6.31%	Multi-Race, Non-Hispanic 1.52%	65.1%

Source: Table DPO5, 2018 ACS Five-Year Estimates

R/ECAPs reveal patterns of segregation that may prevent equal access to community resources including infrastructure deficiencies, availability of public services and convenience to banking, grocery stores, libraries, commercial shopping and recreation.

The map below shows the rate of renter household cost burden (defined as households spending 30% or more of household income on rent payments), the location of R/ECAPs, and the share of the population that is Black/African American. The data shows a definite convergence of high poverty neighborhoods, high rates of household rental cost burden, and large shares of Black/African American population.

## Tallahassee Renter Cost Burden, R/ECAPs, and % African American

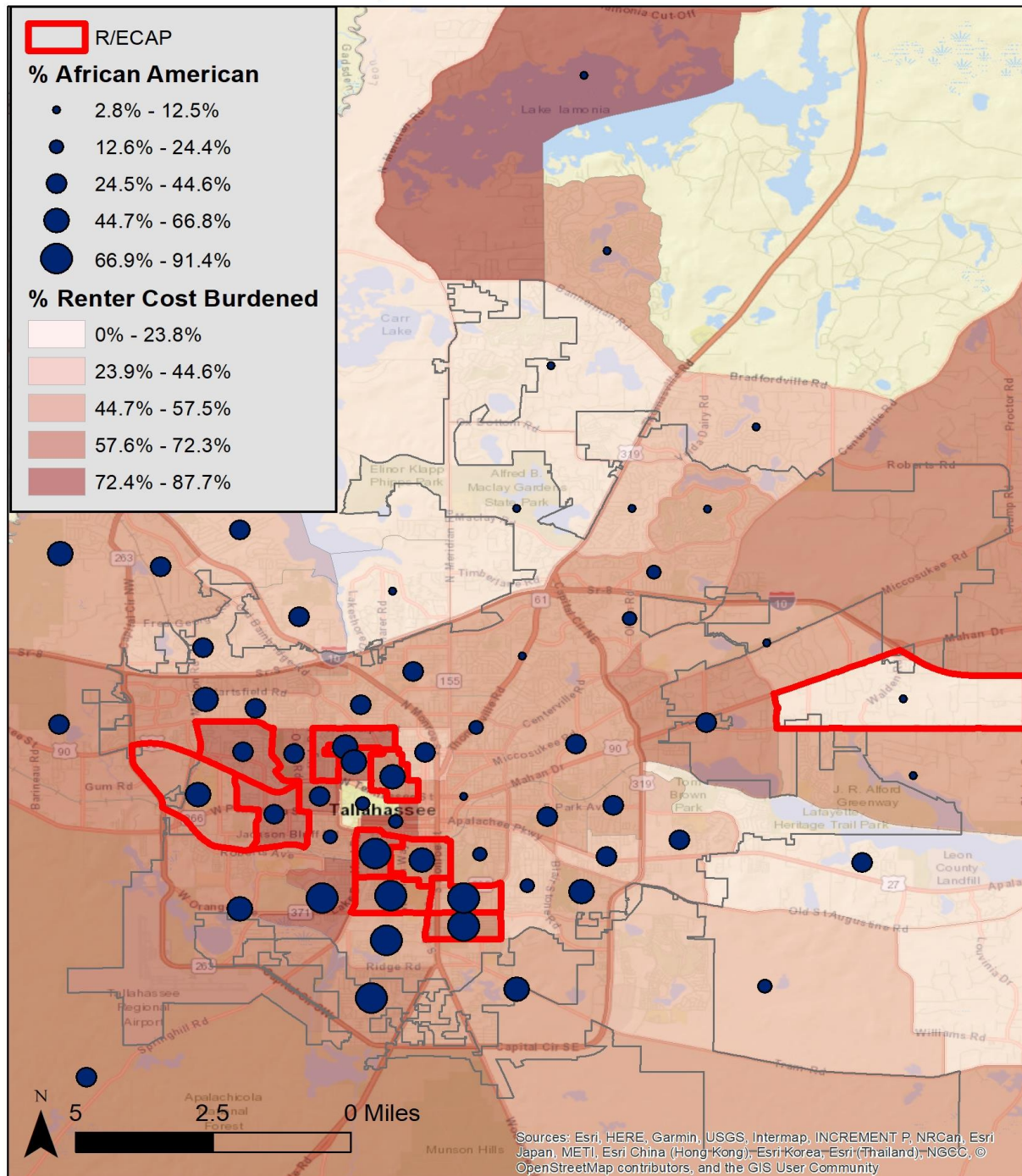


Figure 8: HUD R/ECAPs  
Source: 2018 ACS Five-Year Estimates

## Familial Status

Family households with children (familial status) is a protected class under the Fair Housing Act. Families can face discrimination based on stereotypes related to the conduct of children and the character and conduct of single or young mothers. Discrimination from landlords and property managers effectively limits housing choice for families.

The table below shows the number of households with children under 18 as well as the percentage of all households made up of families in Tallahassee. Approximately 20.8% of Tallahassee’s households had their own children.

<b>Table 5: Number and Percentage of Families</b>		
	<b># of households</b>	<b>% of all households</b>
Households with own children under 18	15,743	20.8%

*Source: Table S1101, 2018 ACS Five-Year Estimates*

The figure below shows the share of families by census tract in the City. The map reveals a typical pattern of family location seen in communities across the country: families tend to locate in bedroom communities with larger homes and with access to schools. In the City, families tend to locate in the Northwest and South of the city and tend to avoid the city’s central urban core.

# Tallahassee Percent Families by Census Tract

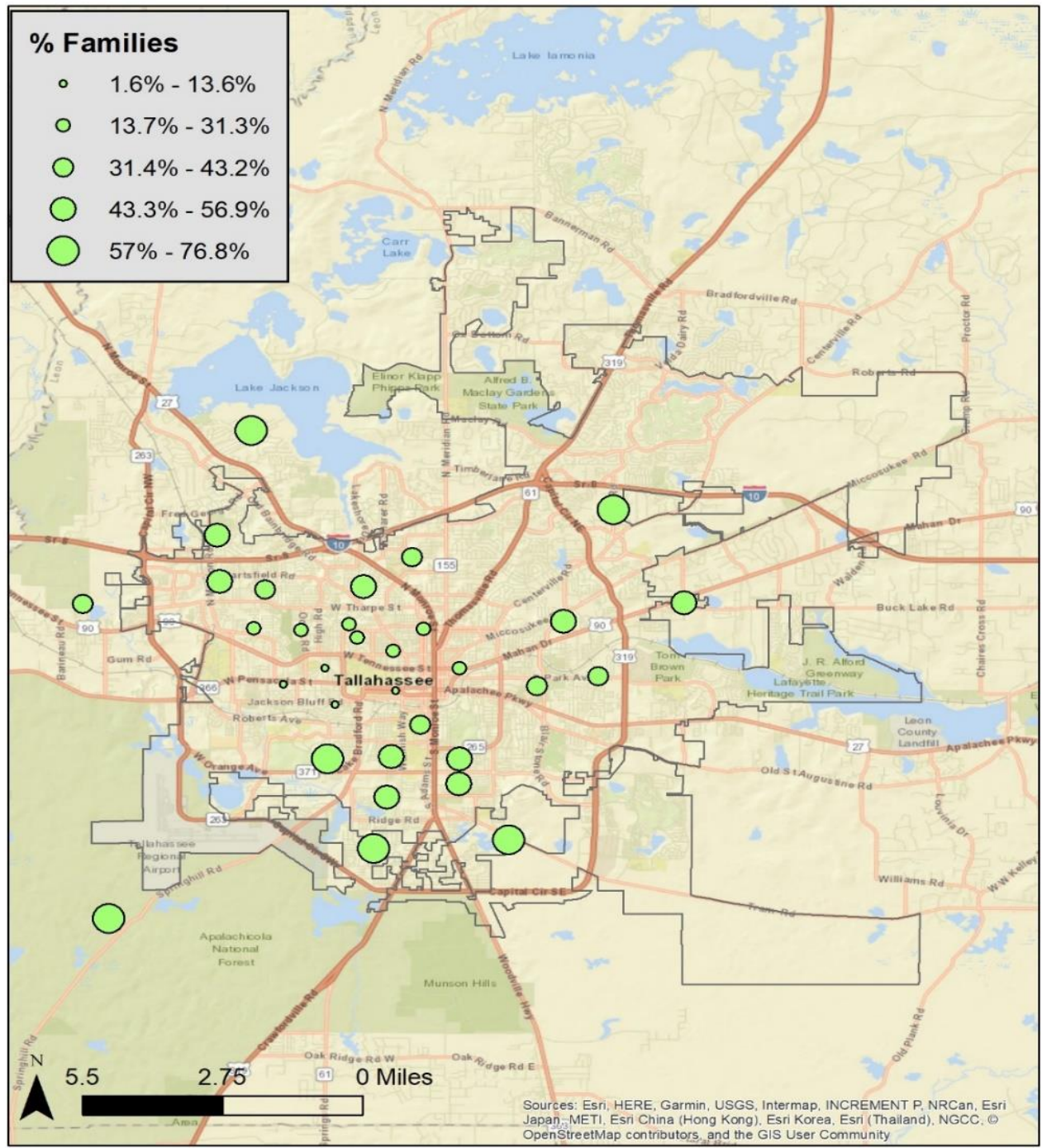


Figure 9: Percentage Families by Census Tract  
 Source: TIGER Files, Table S1101, 2018 ACS Five-Year Estimates



## Disability

People with disabilities are another protected class under the Fair Housing Act, as well as other legislation at the federal level. Person with disabilities face a wide range of housing discrimination challenges based on reasonable accommodations in rental property and homeownership units, along with other discrimination. In a 2017 study conducted by HUD’s Office of Policy Development and Research, researchers found that people with disabilities faced a negative stigma from housing providers and their agents; inappropriate requests to disclose personal, disability, and health related information; a lack of understanding about reasonable accommodations; and steering towards specific housing based on an individual's disability. People with disabilities, matched with people without disabilities to control for income, race, gender, and age, were dramatically less likely to receive responses to their inquiries about housing, were more likely to be told that advertised units were not available, were more likely to be steered away from the unit and less likely to be offered a tour of the unit.

Residents who have a disability face challenges, particularly when it comes to housing. Finding affordable housing is even more difficult for those who need units that have or can be modified for wheelchairs, shower supports, ramps, and other accessibility aides. The barriers to equal and fair access to housing based due to a disability depends on the nature of the disability. Persons with a vision difficulty face a different set of fair housing challenges compared to persons with a cognitive difficulty, for instance.

In Tallahassee, the greatest share of persons with a disability are those with a cognitive disability. The second highest share of persons with a disability is persons with an ambulatory disability.

<b>Table 6: Persons with Disabilities by Sex, Race, and Type</b>		
	<b>#</b>	<b>%</b>
Total Persons with A Disability	18,193	9.5%
<b>Sex</b>		
Male	8,594	9.5%
Female	9,599	9.5%
<b>Race</b>		
White	9,241	8.7%
Black/African American	8,109	12.0%
<b>Type</b>		
Hearing Difficulty	4,073	2.1%

<b>Table 6: Persons with Disabilities by Sex, Race, and Type</b>		
	<b>#</b>	<b>%</b>
Vision Difficulty	3,842	2.1%
Cognitive Difficulty	9,239	5.2%
Ambulatory Difficulty	8,221	4.6%
Self-Care Difficulty	3,047	1.7%
Independent Living Difficulty	5,956	3.8%

Source: Table S1810, 2018 ACS Five-Year Estimates

This analysis offers data on disability by race for Black/African American and White residents because these populations represent a vast majority of all persons with a disability in the City. White people in Tallahassee are slightly less likely to suffer from a disability than the general population, while Blacks/African Americans are more likely. Males and females are equally likely to be disabled, though the absolute number of women with a disability is higher than for men, likely because there are more women in Tallahassee generally.

The most common disability in Tallahassee is cognitive difficulty (5.2%), followed closely by ambulatory difficulties. 3.8% of people in Tallahassee have problems living independently, though only 1.7% have more serious self-care difficulties. In Tallahassee, 2.1% of people have auditory difficulties and 2.1% have debilitating problems with vision.

The map below shows the percentage of people with a disability. People with disabilities are concentrated north of Florida State University and downtown in the Frenchtown area, with a smaller area near South City and in the Bond Neighborhood. These areas are also Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs).

# Tallahassee Percent with Disability

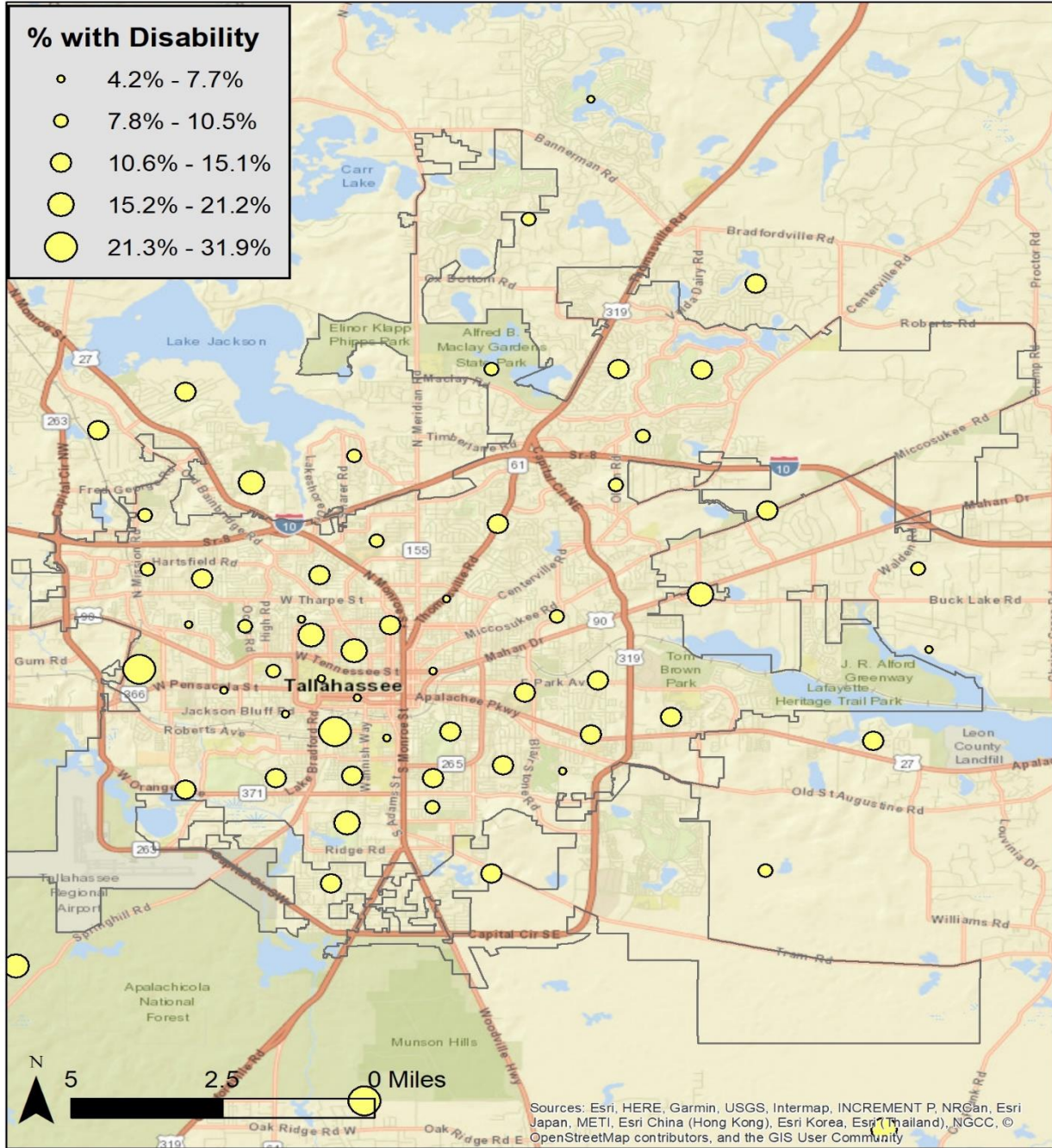


Figure 10: Percent of People with a Disability by Census Tract  
 Source: Census, TIGER Files, Table S1810, 2018 ACS Five-Year Estimates

## Foreign Born

National origin is a protected class under the Fair Housing Act. This section reviews data on the absolute number of native and foreign-born persons in Tallahassee and their share of the total population. People can discriminate against foreign born persons both intentionally and inadvertently. Almost all of Tallahassee’s residents are native to the United States (91.8%) while 8.1% are foreign born.

Table 7: Foreign Born Population		
Nativity	#	%
Native	174,688	91.8%
Foreign Born	15,492	8.1%

Source: Table DP02, 2018 ACS Five-Year Estimates

While place of birth is not a specific protected class it can reveal what language, skin color, and religious barriers may result in discrimination. This section reviews the top ten non-US places of origin for Tallahassee residents. Then, using HUD’s data tool, five of the most common nations of origin are mapped.

Table 8: Foreign Born Population by Place of Birth	
Country	Population
India	2,076
China	1,965
Jamaica	746
Korea	645
Philippines	628
Canada	513
Haiti	432
UK	388
Venezuela	375
Cuba	359

Source: Table B05006, 2018 ACS Five-Year Estimates

India represents the county with the largest number of foreign-born persons in Tallahassee (2,076), followed closely by people from China (1,965). The top ten countries are clustered in Asia and Central/South America.

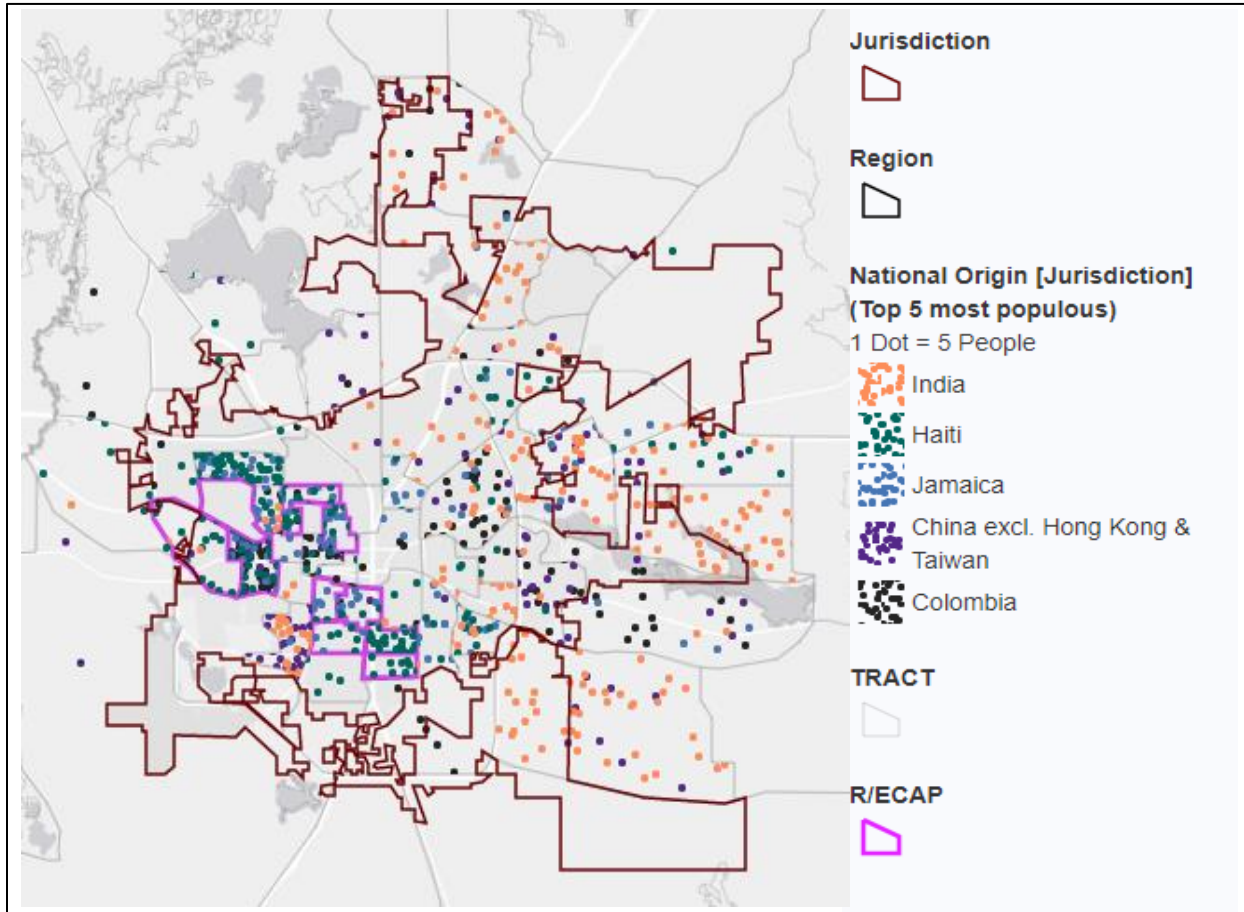


Figure 11: Foreign Born National Origin in Tallahassee  
 Source: HUD AFFH Mapping Tool, [2017] [map 3]

Populations of Haitians, Jamaicans, and Colombians are concentrated in the Frenchtown and Southside R/ECAPs. Except for a concentration west of Spring Hill on the Southside, Indians and Chinese residents are dispersed throughout the city.

**Limited English Proficiency**

While not a protected class under the Fair Housing Act, Limited English Proficiency (LEP) is recognized by HUD as a critical barrier to fair housing choice on the basis of national origin: that is, people in the foreign-born protected class are disproportionately likely to be LEP. HUD issued guidance on LEP on September 15th, 2016, stating: “Housing providers are ... prohibited from using limited English proficiency selectively

or as an excuse for intentional housing discrimination. The law also prohibits landlords from using limited English proficiency in a way that causes an unjustified discriminatory effect.”<sup>1</sup>

This section looks at the number of LEP households and the language families used in Tallahassee. With the relatively small number of foreign-born residents in Tallahassee, only a tiny portion of the population is LEP.

<b>Table 9: LEP Households by Language</b>	
	<b>Count of households</b>
All LEP households	910
Households speaking:	
Spanish	220
Other Indo-European languages	304
Asian and Pacific Island languages	360
Other languages	0

Source: Table S1602, 2018 ACS Five-Year Estimates

There are 910 LEP households in Tallahassee. 360 of them are Asian and Pacific Island Languages, 304 are Indo-European Languages, 220 of them are native Spanish Speakers, with 26 unknown. LEP households represent 1.2% of Tallahassee’s population.

The figure below shows the geographic distribution of LEP households in the city. Each dot represents 5 people, and includes Spanish, French Creole, Chinese, Korean, and French speakers. There are groups of Spanish and French Creole speakers in and around the Frenchtown R/ECAP areas. There is also a large number of limited English proficiency individuals concentrated in East Tallahassee, near the city boundary, and a large concentration of Chinese only speakers just west of the Southside R/ECAPs.

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<sup>1</sup> Office of the General Counsel, HUD, 2016. “Office of General Counsel Guidance on Fair Housing Act Protections for Persons with Limited English Proficiency.” HUD, Washington, DC.

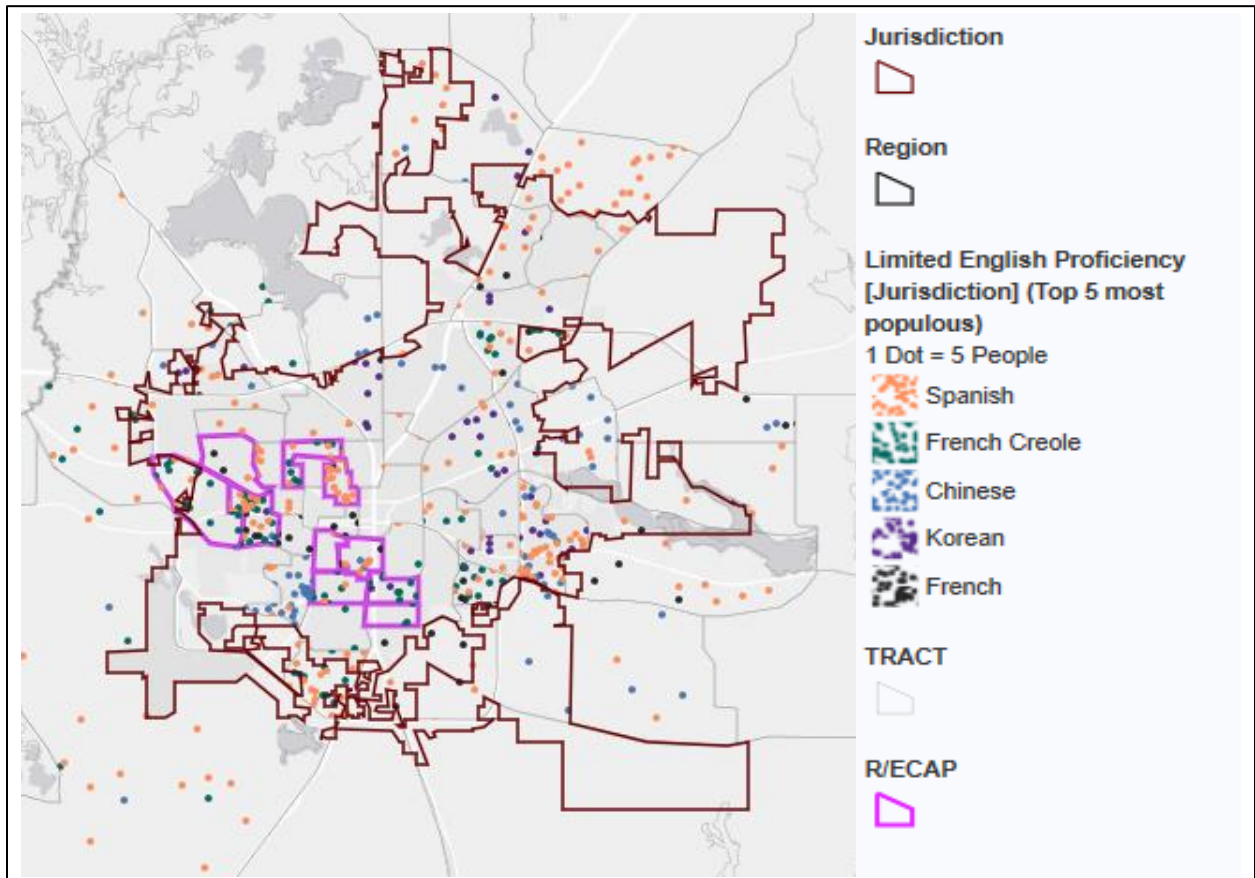


Figure 12: LEP Households by Language  
 Source: HUD AFFH Mapping Tool, [2017] [map 3]

## Economic Profile

The market for housing and the availability of affordable housing is tied to two forces: supply and demand. In theory, the market reaches an equilibrium where supply equals demand, but in practice it is much more complicated. Demand is not a static data point, it is the culmination of the needs, preferences, and resources available to members of the population. An important factor in demand is the economic environment for households. Income, poverty, employment opportunities, education, and availability of transportation all play a part in the demand for housing, both market-rate and affordable. Economic and housing data go hand in hand: a person's income determines the type and location of housing they can afford. The following tables, graphs, and maps describe the economic state of Tallahassee's households.

### Household Income

The table below shows household distribution by income category. A significant portion of Tallahassee residents (12%) live below \$10,000 a year. Tallahassee has a relatively broad income distribution, with a significant number of households falling in each of the income brackets between \$15,000-\$24,999 and \$150,000-\$199,999.

Table 10: Share of Households by Income	
Income	%
Less than \$10,000	12.00%
\$10,000 to \$14,999	5.30%
\$15,000 to \$24,999	11.40%
\$25,000 to \$34,999	11.90%
\$35,000 to \$49,999	14.90%
\$50,000 to \$74,999	15.20%
\$75,000 to \$99,999	10.40%
\$100,000 to \$149,999	10.70%
\$150,000 to \$199,999	4.00%
\$200,000 or more	4.20%

Source: Table S1901, 2018 ACS Five-Year Estimates



## Household Income by Race

In Tallahassee, the median non-Hispanic or Latino White household makes \$53,070, while the median Black/African American household makes over \$20,000 less, at \$31,363. This roughly \$22,000 gap is similar to the racial income gap across the country. Asian American’s are the highest income group in Tallahassee, with a mean income of \$67,449.

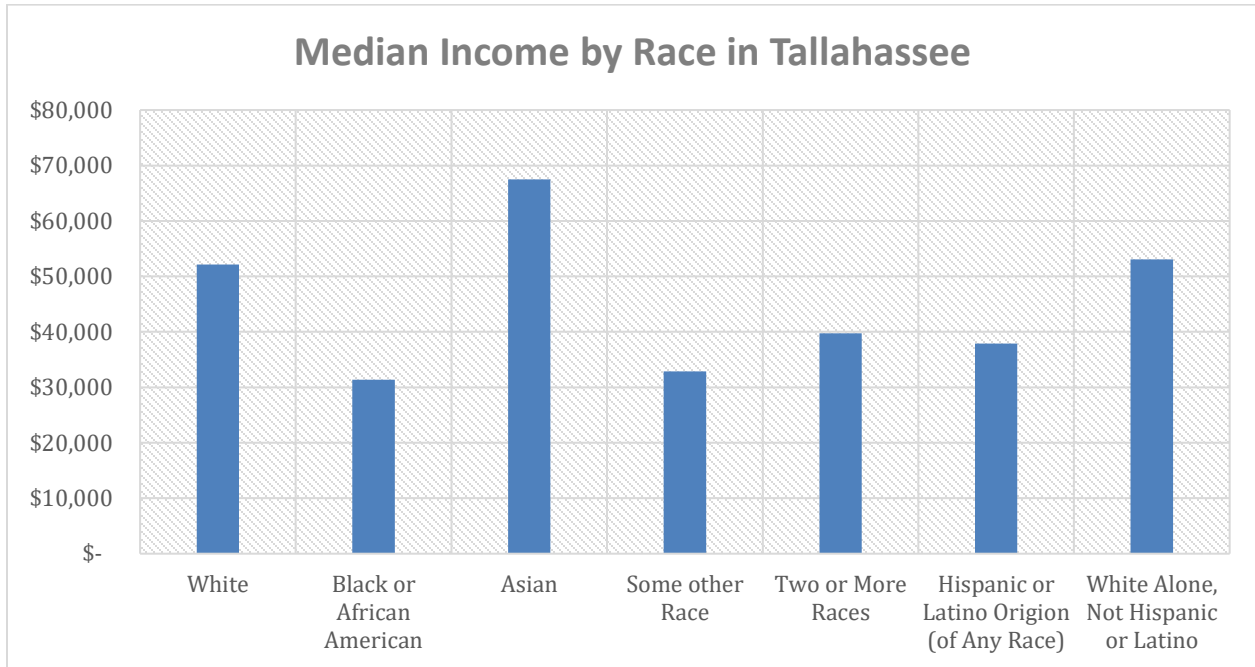


Figure 13: Median Income by Race, City of Tallahassee.  
Source: Table S1901, 2018 ACS Five-Year Estimates

The table below shows ACS estimates for median household income for all households, renters, and homeowners. The median income for Tallahassee is \$43,799 (low for the state), but this hides a sizable gap in household income by tenure type: the median renter only makes \$30,760, while the median homeowner makes over twice as much (\$78,441).

Table 11: Median Income by Tenure	
	Median Household Income
Median Income	\$43,799
Renter Median Income	\$30,760
Homeowner Median Income	\$78,441

Source: Table B25119, 2018 ACS Five-Year Estimates

## Poverty

Poverty and housing insecurity are principal drivers of poor household outcomes in health, education, and quality of life. These effects are most pronounced in areas with high concentrations of poverty where a significant share of an area's residents live under the poverty line. From a fair housing perspective, if protected classes are segregated in neighborhoods with high poverty rates, policy makers should understand why those segregation patterns exist and work to address conditions that have a disparate impact on protected class members living in those communities.

This section reviews data on the degree to which different protected classes live in areas with high poverty rates with a focus on data available from HUD's low poverty index. The low poverty index measures the degree of poverty existing within a given neighborhood. It uses both family poverty rates and the percentage of households receiving public assistance to determine a score. Higher values on the index indicate a neighborhood where one can expect to be exposed to less poverty and is generally considered a positive indicator for resident outcomes. Values are percentile ranked (0 – 100) for every tract in the country.

In Tallahassee, some census tracts are among those with the fewest people below the poverty rate in the country while others have some of the highest rates of people below the poverty rate in the country. The map below shows the share of Black/African American residents and Low Poverty index values by census tract. Blacks/African Americans in Tallahassee are disproportionately likely to be poor, but they are also disproportionately likely to live in areas of concentrated poverty even when they are not themselves low income. This racial segregation compounds economic segregation by making it more difficult for low-income students to go to a good school or be friends with people at a variety of income levels.

# Tallahassee Percent African American and Poverty Index

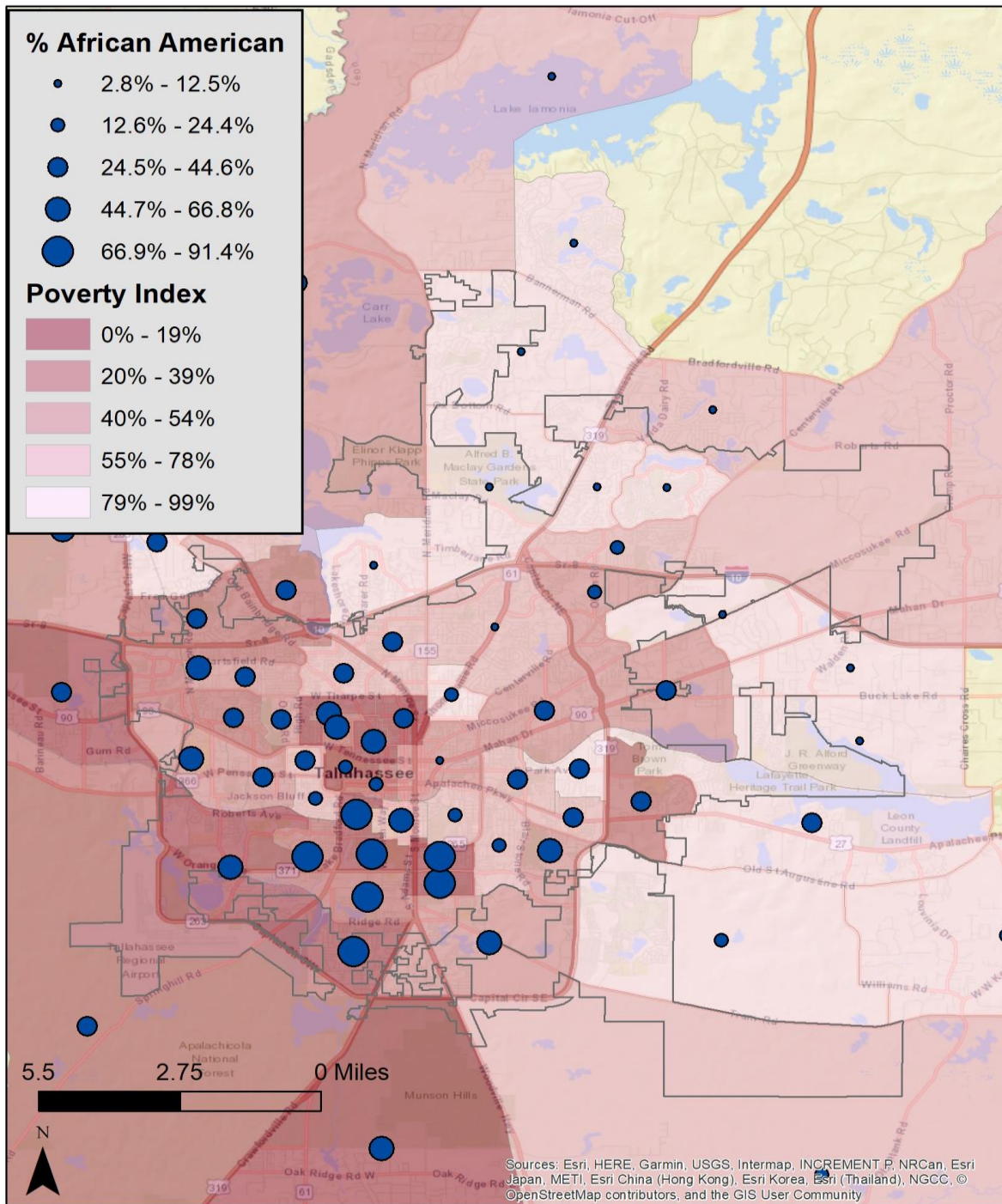


Figure 14. Low Poverty Index and share of tract population that is Black/African American, City of Tallahassee.  
 Source: HUD Low Poverty Index; 2018 ACS Five-Year Estimates

The map below shows the geographic distribution of families related to the Low Poverty index. Families in Tallahassee tend to live farther from the city's central business district. On the Northside, this means families live in areas with very few low-income people, while on the southside families often live in high poverty areas.

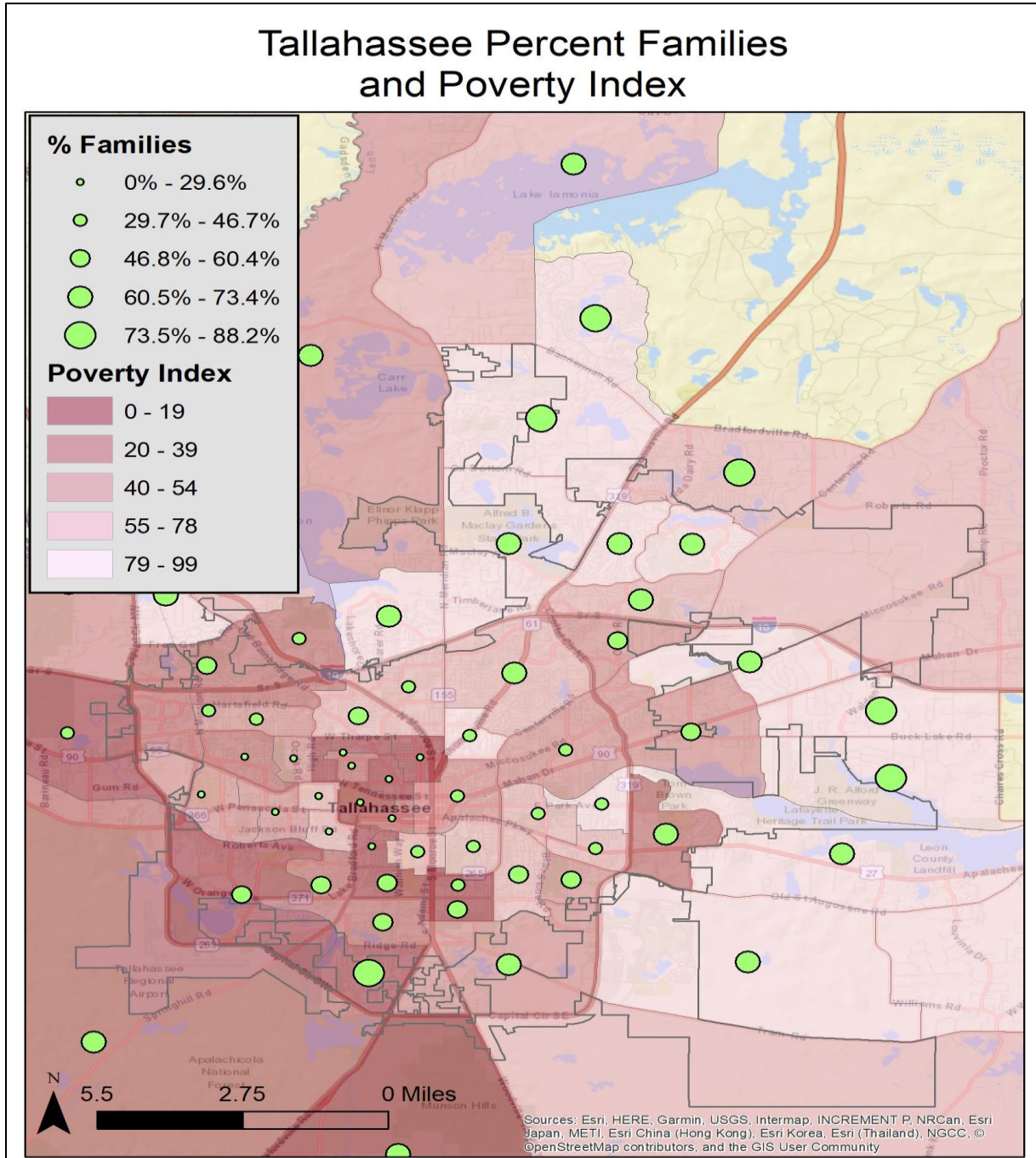


Figure 15. Low Poverty Index and families by census tract, City of Tallahassee.  
 Source: HUD Low Poverty Index; 2018 ACS Five-Year Estimates

The map below shows the distribution of persons with any disability. People with disabilities in Tallahassee are more likely to be unemployed and more likely to live in low-income areas. There is a concentration of persons with a disability in Tallahassee’s R/ECAP neighborhoods, particularly in census tracts 12 and 5 located adjacent to the city’s universities.

## Tallahassee Percent with Disability and Poverty Index

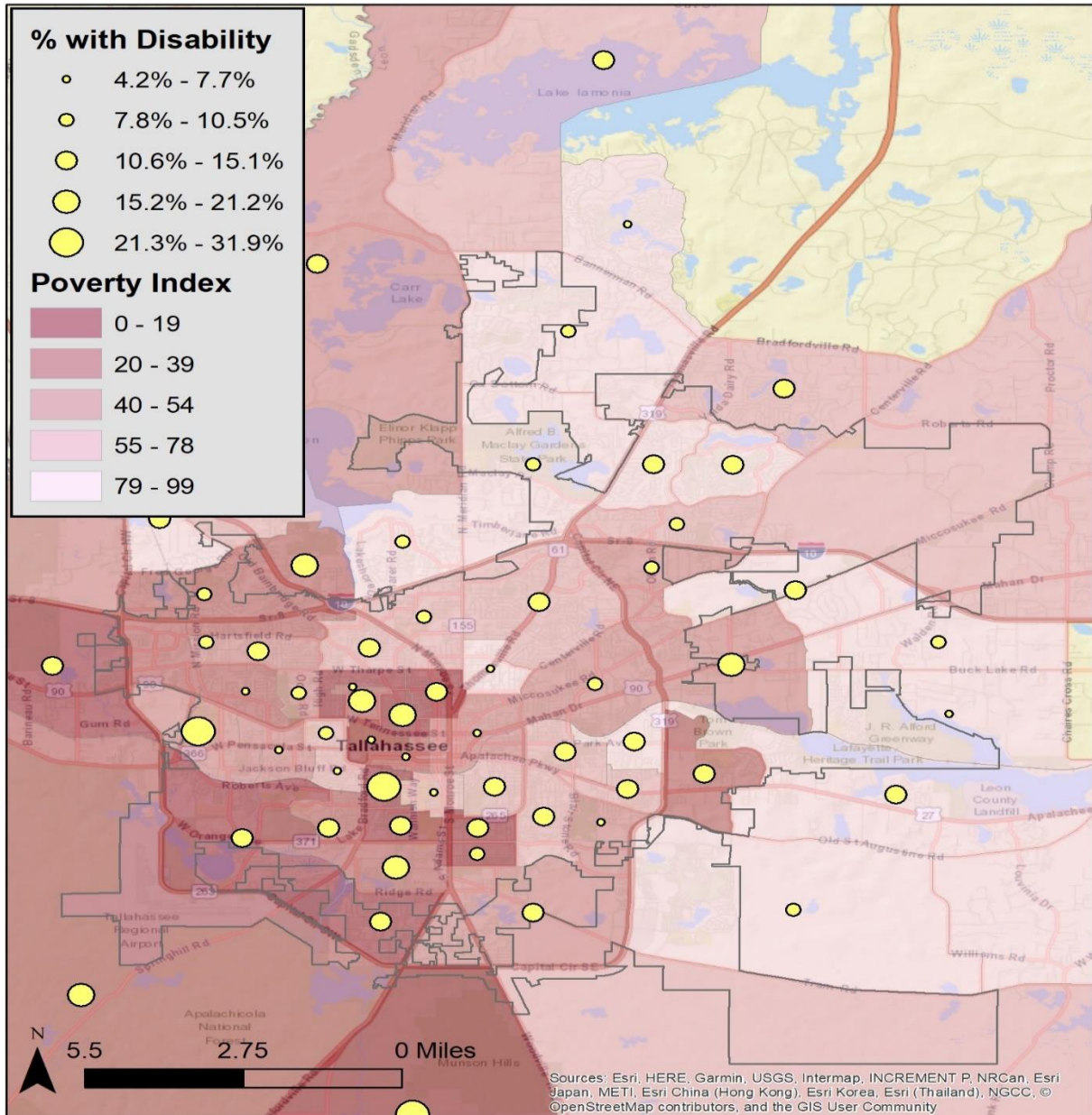


Figure 16. Low Poverty Index and persons with a disability by census tract, City of Tallahassee.  
 Source: HUD Low Poverty Index; 2018 American Community Survey 5-Year Estimates

## Poverty Rate Excluding Students

Tallahassee and other college towns pose a unique challenge: a significant number of low-income people are actually college students, while students experiencing poverty may have real hardship, the number of students in poverty may be inflated. Students are more likely to receive support from their parents. They are also less likely to remain poor after they finish their degree.

Because students can artificially raise poverty numbers, the US Census worked to calculate the percentage of people in poverty excluding students in 2016. While this data is a few years old, it provides a rough estimate of the poverty rate excluding students. In 2016, the poverty rate without counting students was 18.3%, compared to 14.7% for Florida as a whole. While still high, it is down 10.1% from 28.4%. In 2016, 19.1% of Tallahassee residents were students, so almost half were living in poverty.

	<b>Total People 2016</b>	<b>% Students</b>	<b>% All People Poverty Rate</b>	<b>% Excluding Students Poverty Rate</b>	<b>Difference</b>
Tallahassee	176,700	19.1%	28.4%	18.3%	10.1%

*Source: US Census, Places with Populations of 10,000 or More and Statistically Significant Differences in Poverty Rates with Exclusion of Off-Campus College Students: 2012-2016*

## Employment

The employment section of this analysis reviews both geographic and tabular data to provide a snapshot of Tallahassee’s employment environment as of 2018. This includes tables on race/ethnicity, disability status, and poverty and employment. It also looks at key economic statistics including labor force participation rate, employment/population ratio, and the unemployment rate.

The labor force includes all people classified as belonging to the civilian labor force, plus members of the US armed forces. The civilian labor force consists of people classified as employed or unemployed who are not in the US Armed Forces. The labor force participation rate is calculated by dividing the total number of persons in the labor force by the number of total person population over the age of 16.

The employment to population ratio is the number of employed persons as a percentage of the civilian noninstitutionalized population aged 16 and older. It is meant to show the percentage of the population that is currently working. People who are primarily ineligible, unable, or unlikely to participate in the labor force are residents of institutional group quarters. The institutionalized population is persons residing in institutional group quarters such as adult correctional facilities, juvenile facilities, skilled-nursing facilities, and other institutional facilities such as mental (psychiatric) hospitals and in-patient hospice facilities.

The unemployment rate is calculated by dividing the number of unemployed persons by the number of persons in the civilian labor force. A person is considered unemployed if they are 16 years old or over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work", and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. They are considered employed if they are 16 years old and over who were either (1) "at work" or (2) were "with a job but not at work."

The table below shows the labor force participation, employment/population ratio, and unemployment rate by race in Tallahassee. Notably, the unemployment rate for Black/African American people (8.7%) is far higher than the unemployment rate for White people (4.2%), even with very similar rates of labor force participation (62.6% and 62.7%, respectively). The lowest unemployment rate for a racial group in Tallahassee is Asians, and the highest labor force participation is for "some other race." The highest unemployment rate is for American Indian and Alaska Native.

<b>Table 13: Employment Statistics</b>			
	<b>Labor Force Participation</b>	<b>Employment/ Population Ratio</b>	<b>Unemployment Rate</b>
White alone	62.70%	59.80%	4.20%
Black/African American alone	62.60%	56.80%	8.70%
American Indian and Alaska Native alone	58.00%	52.60%	8.80%
Asian alone	65.50%	62.70%	3.80%
Native Hawaiian and Other Pacific Islander alone	67.10%	61.20%	7.20%
Some other race alone	69.20%	65.00%	5.70%
Two or more races	67.60%	62.00%	7.10%
Hispanic or Latino origin (of any race)	67.70%	63.50%	5.70%
White alone, not Hispanic or Latino	62.00%	59.20%	4.00%

Source: Table DP04, 2018 ACS Five-Year Estimates

As shown in the figure below, the unemployment rate in Tallahassee has changed over time. Peaks in 2002 and 2011, during the Dot-Com Bubble and Great Recession, show unemployment as high as 9%. Unemployment has fallen as low as 3% in 2006. Tallahassee has seen its largest spike in unemployment in the last 30 years due to the COVID-19 Crisis, driving unemployment to just under 9% in May of 2020.

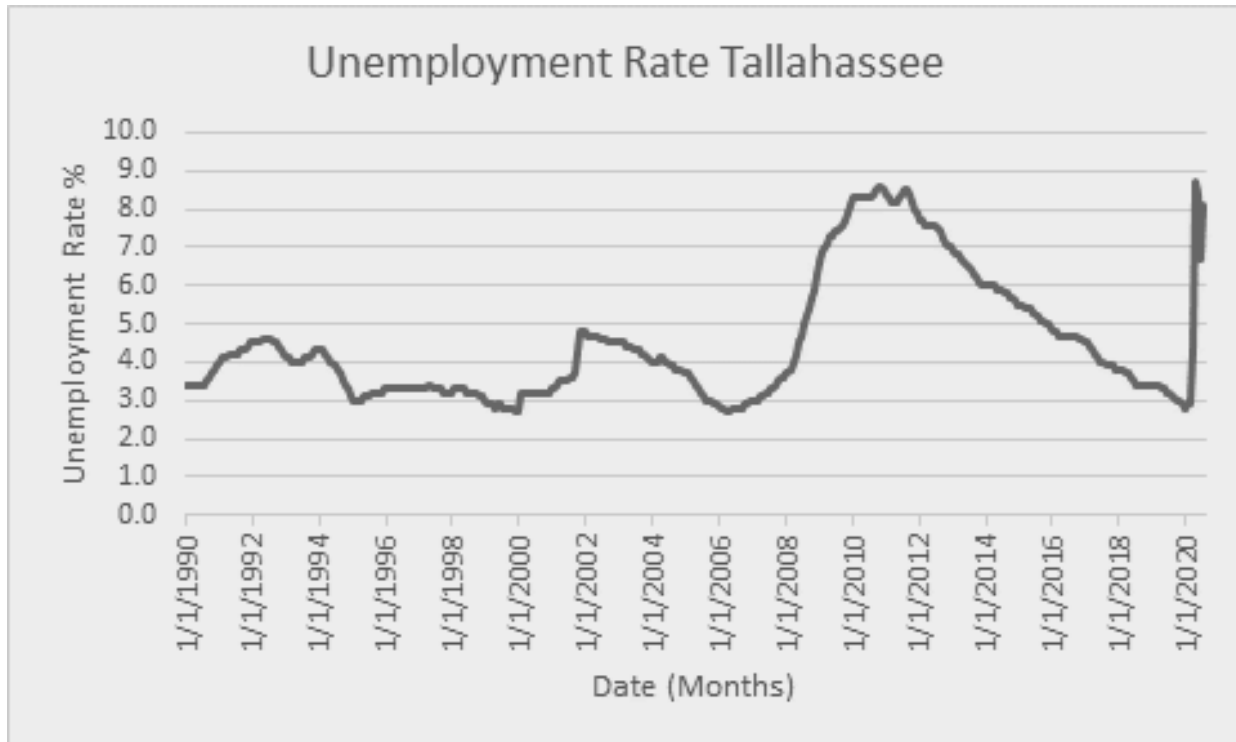


Figure 17: Unemployment Rate over Time  
 Source: Federal Reserve Bank of St. Louis, Unemployment in Tallahassee as of May 2020

### Share of Workers by Industry

The largest industry in Tallahassee by number of workers is educational services, healthcare and social assistance, unsurprising in a city so often defined by its universities. A large number of workers are also employed in professional, scientific, and management, administrative, and waste management services (14.3%) as well as Arts, Entertainment, recreation, accommodation and food service (14.8%) and public administration (11%). Meanwhile, relatively few Tallahassee residents work in agriculture, construction, or manufacturing.

Table 14: Share of Workers by Industry		
Industry	#	%
Civilian employed population 16 years and over	99,751	NA



<b>Table 14: Share of Workers by Industry</b>		
<b>Industry</b>	<b>#</b>	<b>%</b>
Agriculture, forestry, fishing and hunting, and mining	452	0.5%
Construction	2,761	2.8%
Manufacturing	1,867	1.9%
Wholesale trade	2,433	2.4%
Retail trade	10,724	10.8%
Transportation and warehousing, and utilities	2,476	2.5%
Information	2,108	2.1%
Finance and insurance, and real estate and rental and leasing	5,094	5.1%
Professional, scientific, and management, and administrative and waste management services	14,260	14.3%
Educational services, and health care and social assistance	26,439	26.5%
Arts, entertainment, and recreation, and accommodation and food services	14,766	14.8%
Other services, except public administration	5,397	5.4%
Public administration	10,974	11.0%

Source: Table S2403, 2018 ACS Five-Year Estimates

### **Major Employers in Tallahassee**

According to the Florida Office of Economic Vitality and the Greater Tallahassee Chamber of Commerce, there are ten organizations that employ more than 1,000 workers in Tallahassee each. The following chart details these employers and their industries.

Besides Trulieve, the medical marijuana company that is classified as an agricultural business, every large employer in Tallahassee is part of the government, healthcare, and educational industries.

Table 15: Major Employers, 1000+ Employees		
Size	Employer	Industry
5,000+ employees	Florida State University	Education
	State of Florida	Government
	Tallahassee Memorial Healthcare, Inc.	Healthcare
2,000-4,999	City of Tallahassee	Government
	Florida A&M University	Education
	Leon County Schools	Education
1,000 to 1,999	Capital Regional Medical Center	Healthcare
	Leon County	Government
	Tallahassee Community College	Education
	Trulieve	Agriculture

Source: Tallahassee Chamber of Commerce

### Employment Status by Disability

In addition to overcoming fair housing barriers such as housing discrimination and difficulty in finding accessible units, people with disabilities face financial hardships at higher rates than the City's general population. The median earnings for someone with a disability in the city is approximately \$9,000 less than those without a disability. Residents with a disability also have higher poverty rates and are less likely to be employed or in the labor force.

While there are relatively few people with a disability in Tallahassee, they are disproportionately likely to be unemployed. The chart below gives the number of people that are in the labor force, employed, unemployed, and not in the labor force by disability status.

<b>Table 16: Disability and Employment</b>		
	<b>#</b>	<b>% Noninstitutionalized Population 18-64</b>
Noninstitutionalized Population 18-64	136,865	NA
In the labor force:	102,036	74.6%
Total Employed:	92,939	67.9%
With a disability	5,515	4.0%
No disability	87,424	63.9%
Total Unemployed:	9,097	6.6%
With a disability	1,034	0.8%
No disability	8,063	5.9%
Total not in labor force:	34,829	25.4%
With a disability	5,105	3.7%
No disability	29,724	21.7%

Source: Table C18120, 2018 ACS Five-Year Estimates

### **Job Proximity Index**

The HUD job proximity index measures the number of jobs accessible to the number of people in an area to create a percentage index. Specifically, the jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA). Higher job proximity values represent better access to jobs.

Because Tallahassee is organized around a few large employers (FSU, FAMU, the State of Florida, and Tallahassee Memorial Hospital) areas close to the center of the city tend to have higher job proximity index scores. The area around FSU, including Frenchtown, has a high job proximity index, along with the downtown and upper Southside (near Bond). However, farther into the Southside, several areas have lower access to jobs. There are also clusters of low access areas near the edge of town, including along Thomasville road and in less developed parts of east and west Tallahassee.

Job Proximity Index has very little correlation with race. White and Black/African American Tallahassee residents, who together make up over 80% of the city’s population, have nearly identical job proximity index values. Asians have the lowest Job Proximity Index while Native Americans have the highest.

<b>Table 11: Job Proximity Index by Race/Ethnicity</b>				
<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Native American</b>
64.74	65.16	64.27	59.89	68.92

*Source: HUD AFFHT004 Index*

The following map provides the same index layered with the demographics of Tallahassee. Blacks/African Americans, clustered in the Southside and Frenchtown, see meaningfully lower proximity scores even though they are located close to downtown. The city’s R/ECAP areas see lower job proximity scores than the surrounding areas. However, some of the lowest job proximity scores are in higher income areas north of Thomasville road.

## Tallahassee Job Proximity Index and % Black/African American

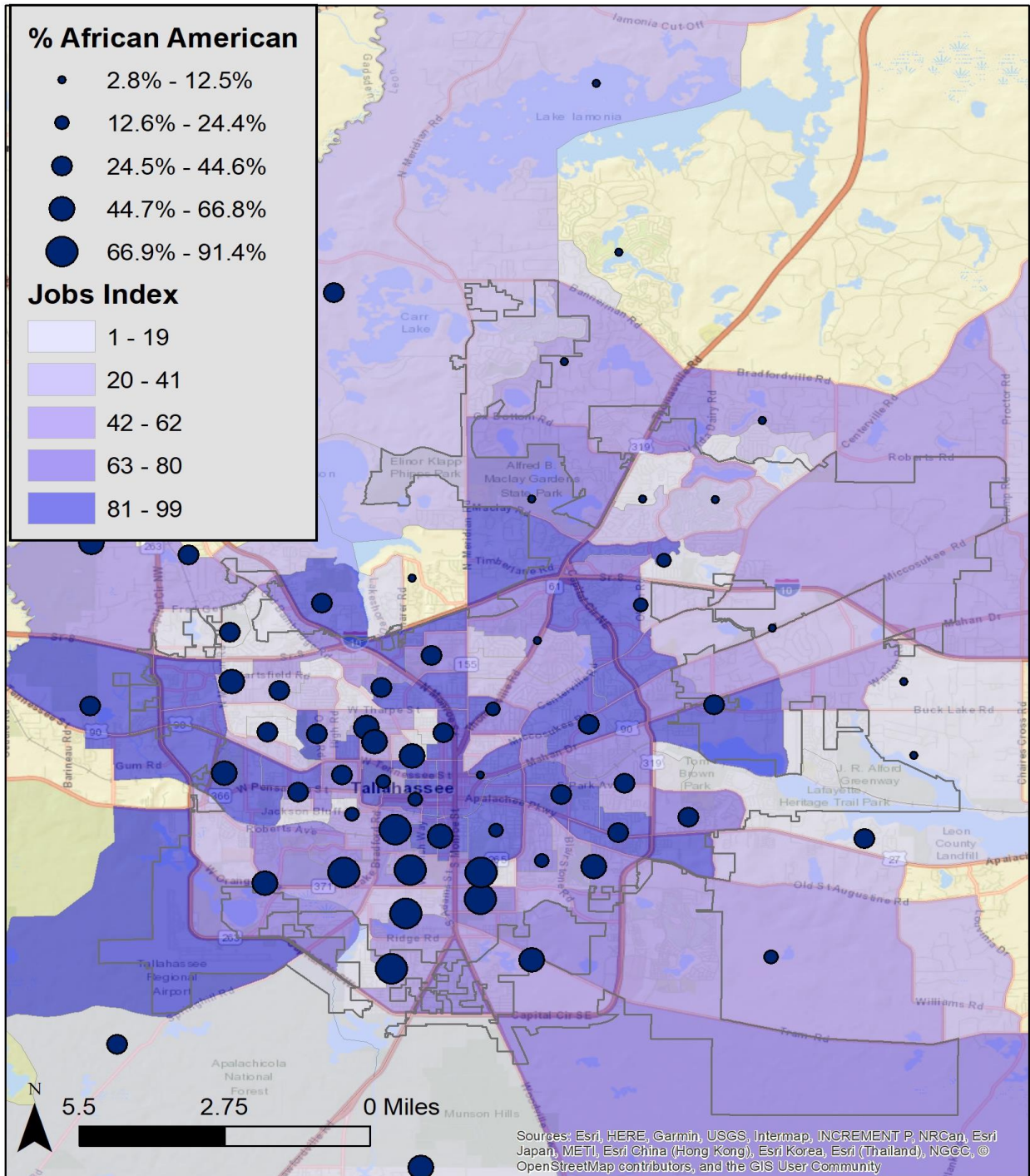


Figure 18: Job Proximity Index and African Americans  
Source: HUD Job Proximity Index, 2018 ACS Five-Year Estimates

The map below shows that families in Tallahassee are among the hardest hit by poor access to jobs. This is particularly true on the Southside where upwards of 80% of the households are made up of families.

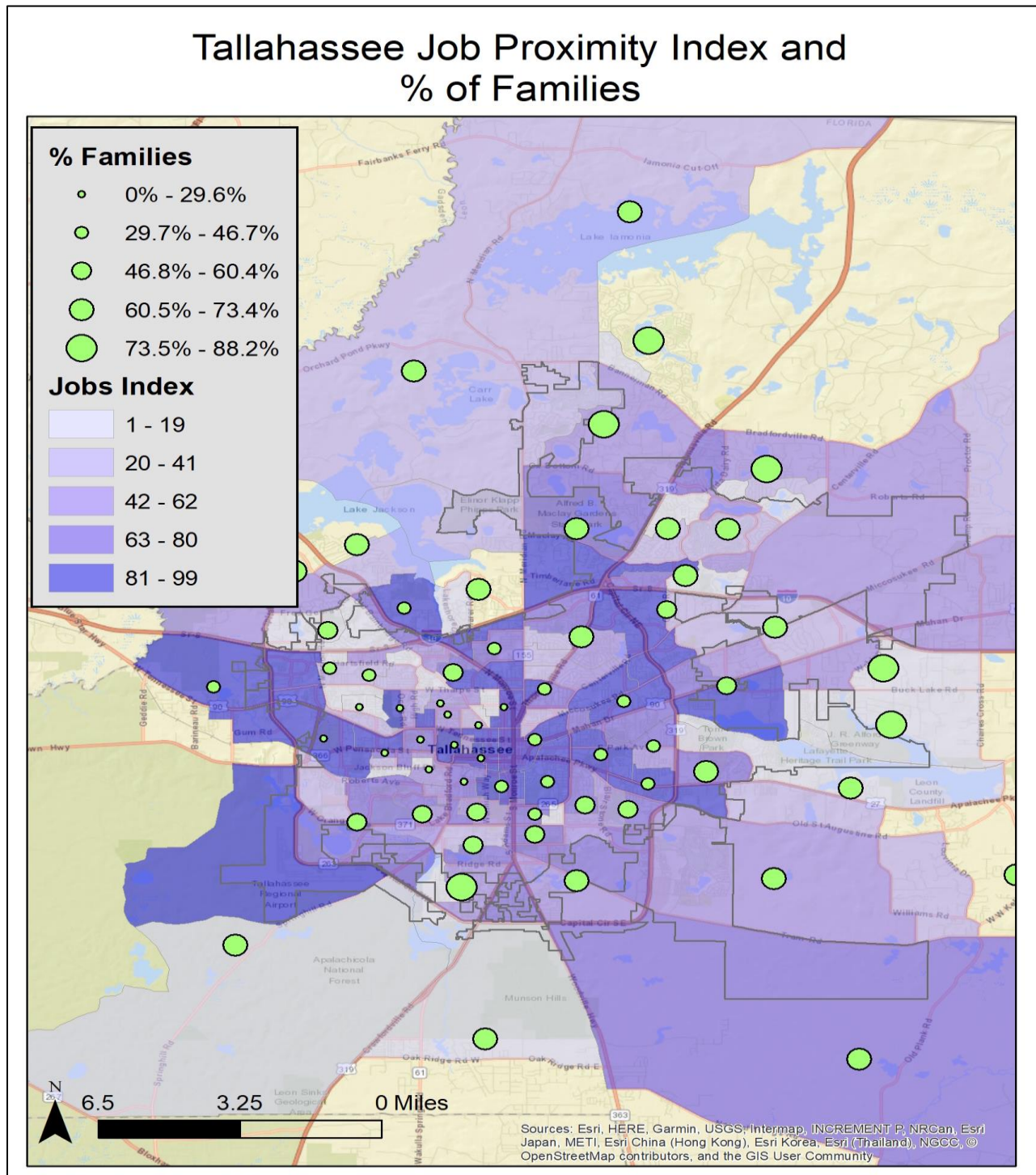


Figure 19: Job Proximity and Families  
 Source: HUD Job Proximity Index, 2018 ACS Five-Year Estimates

The map below shows index values and the share of population by census tract with any disability. After reviewing the data, there does not appear to be a meaningful correlation between job proximity index and disability.

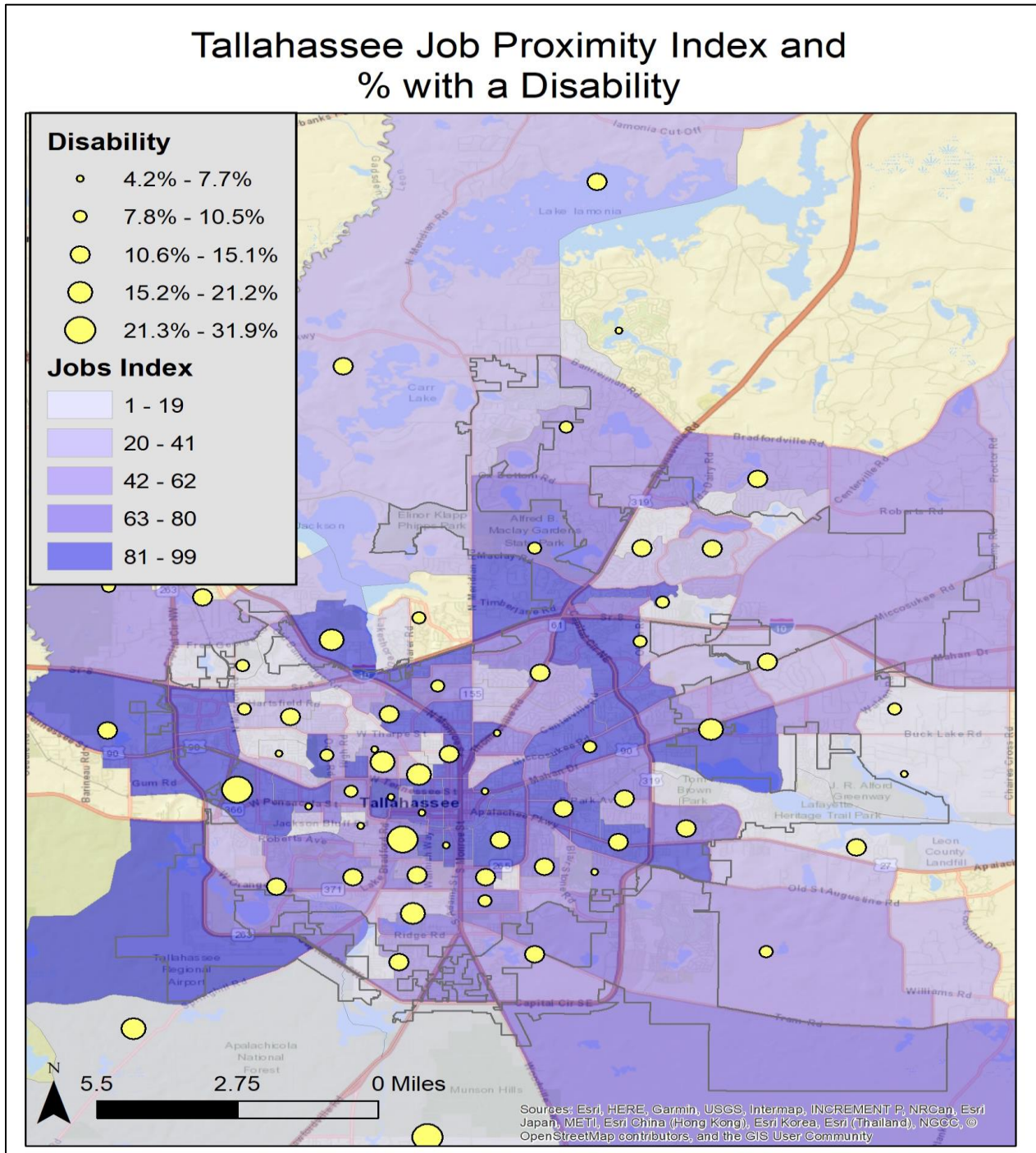


Figure 20: Job Proximity and People with Disabilities  
 Source: HUD Job Proximity Index, 2018 ACS Five-Year Estimates

The Work Area Profile Report map displayed below utilizes the Longitudinal Employer-Household Dynamics program from the Center for Economic Studies at the U.S. Census Bureau. The program creates statistics on employment, earnings, and job flows at detailed levels of geography and industry and for different demographic groups. On the map, jobs per square mile are indicated by color. Lighter blue indicates lower number of jobs per square mile and darker blue indicates higher number of jobs per square mile. In addition, the map indicates the actual job count by Census Tract by displaying smaller circles where there are fewer jobs and larger circles where there are a higher number of jobs.

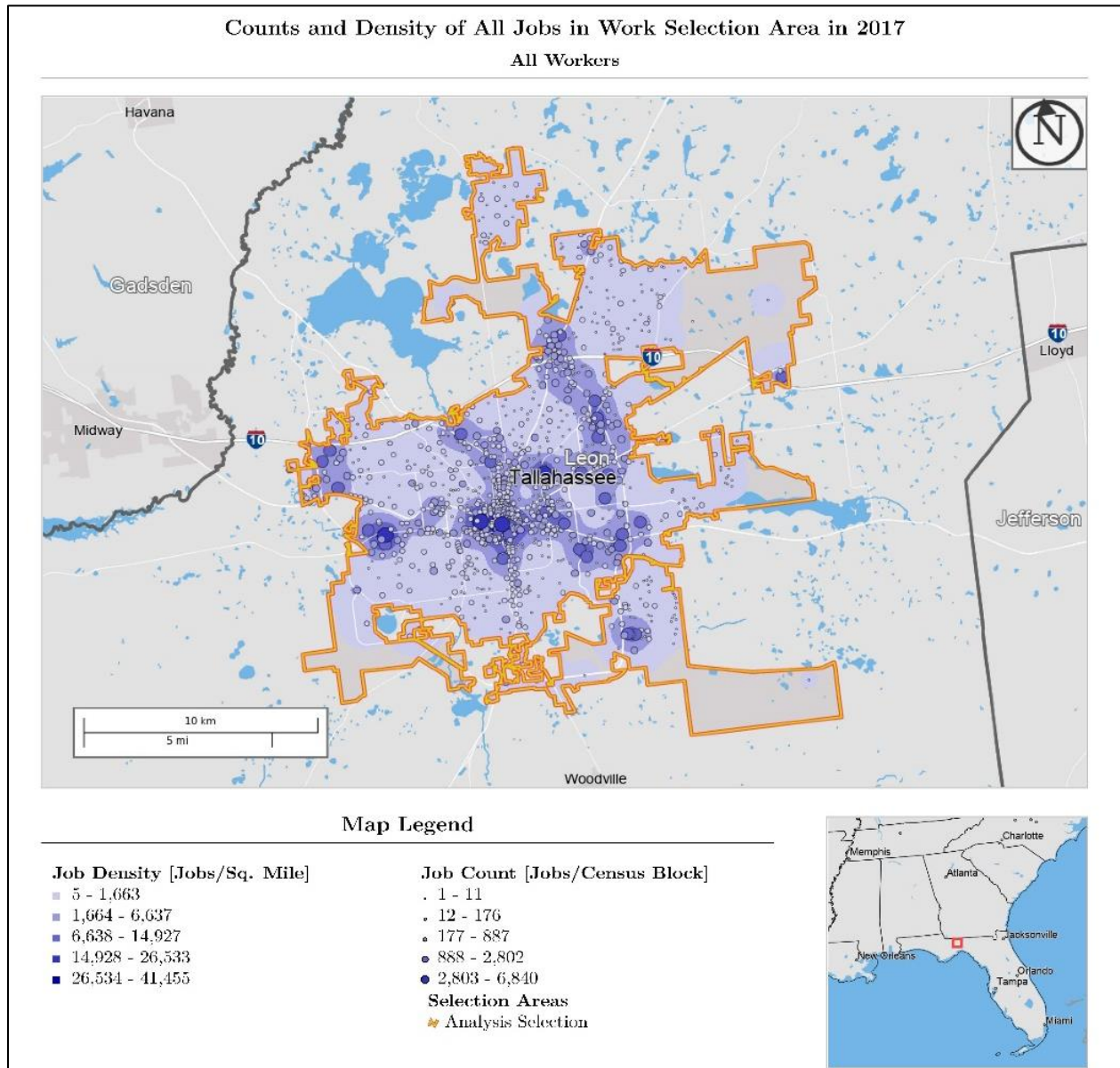


Figure 21. Concentration of jobs, City of Tallahassee.  
Source: Florida Department of Economic Opportunity Labor Shed report, 2019.



However, when pulling detailed race data from this same source, clear differences appear that indicate significantly lower jobs are filled by Blacks/African Americans, American Indians or Alaska Natives, Asians, Native Hawaiians, and Two or More Races. This disparity in job attainment by race/ethnicity is not unique to the City, but it does deserve attention from a policymaking perspective.

<b>Table 12: Jobs by Worker Race</b>		
<b>Race/Ethnicity</b>	<b>Count</b>	<b>Share</b>
White Alone	97,608	67.7%
Black/African American Alone	40,052	27.8%
American Indian or Alaska Native Alone	480	0.3%
Asian Alone	3,880	2.7%
Native Hawaiian or Other Pacific Islander Alone	93	0.1%
Two or More Race Groups	2,106	1.5%

Source: Florida Department of Economic Opportunity labor shed report, 2019.

### **Labor Market Engagement Index**

The Labor Market Engagement (LME) index measures labor force participation, employment, and education in an area to tell where engaged workers live. A higher value indicates higher level of labor engagement.

In Tallahassee, census tracts with high values on the LME index are clustered to the north and west of the city. Further, while job proximity does not vary dramatically by race, except for Asian Americans, there is a 15% difference between Black/African American (40.29%), White (64.86%) and Asian (65%) Labor Market Engagement indices. This suggest that Blacks/African Americans have dramatically lower employment, labor force participation, and levels of higher education.

<b>Table 13: Labor Market Engagement and Race</b>				
<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Asian</b>	<b>Native American</b>
64.86	40.29	50.01	65	51.09

Source: HUD AFFHT004 Indices

As the map below shows, the LME index in Tallahassee is almost inversely correlated with the African American population. In census tracts with higher percentages of African Americans, on the Southside, Frenchtown, and around FAMU and FSU, tracts have indices scores less than 20%, showing very low levels of education and worker engagement. In the south west of the city, however, many census tracts have a high number of African Americans (between 44.7% and 66.8%) as well as relatively high LME, between 44.7% and 91.4%.

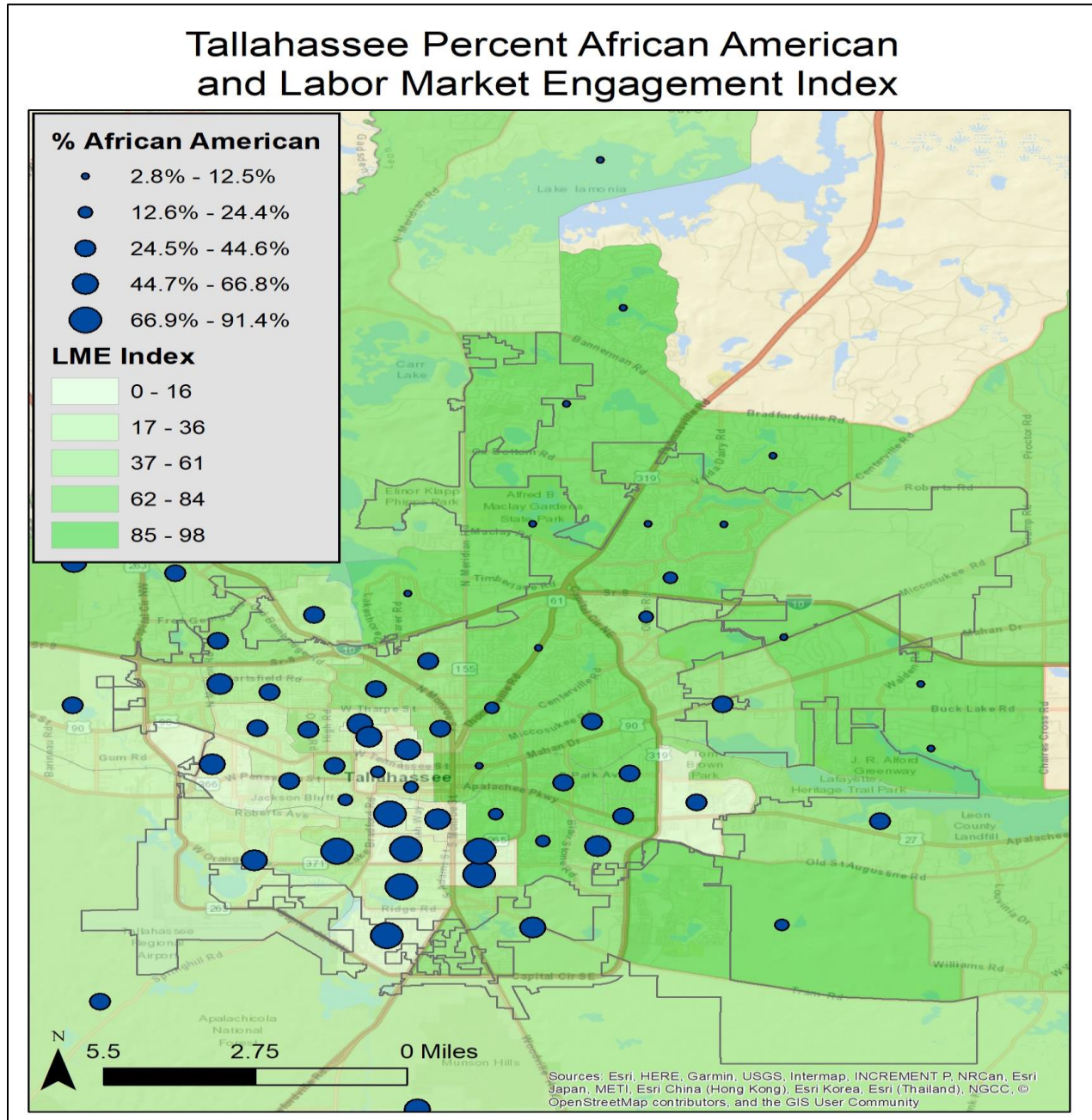


Figure 22: Labor Market Engagement and African Americans  
 Source: HUD Labor Market Engagement Index, 2018 ACS Five-Year Estimates

Families are common in both low labor market engagement and high labor market engagement census tracts. While the area with the lowest share of families (near the universities) have low LME, areas with a majority of families are spread across both high and low LME areas far from the city center in both the north and south.

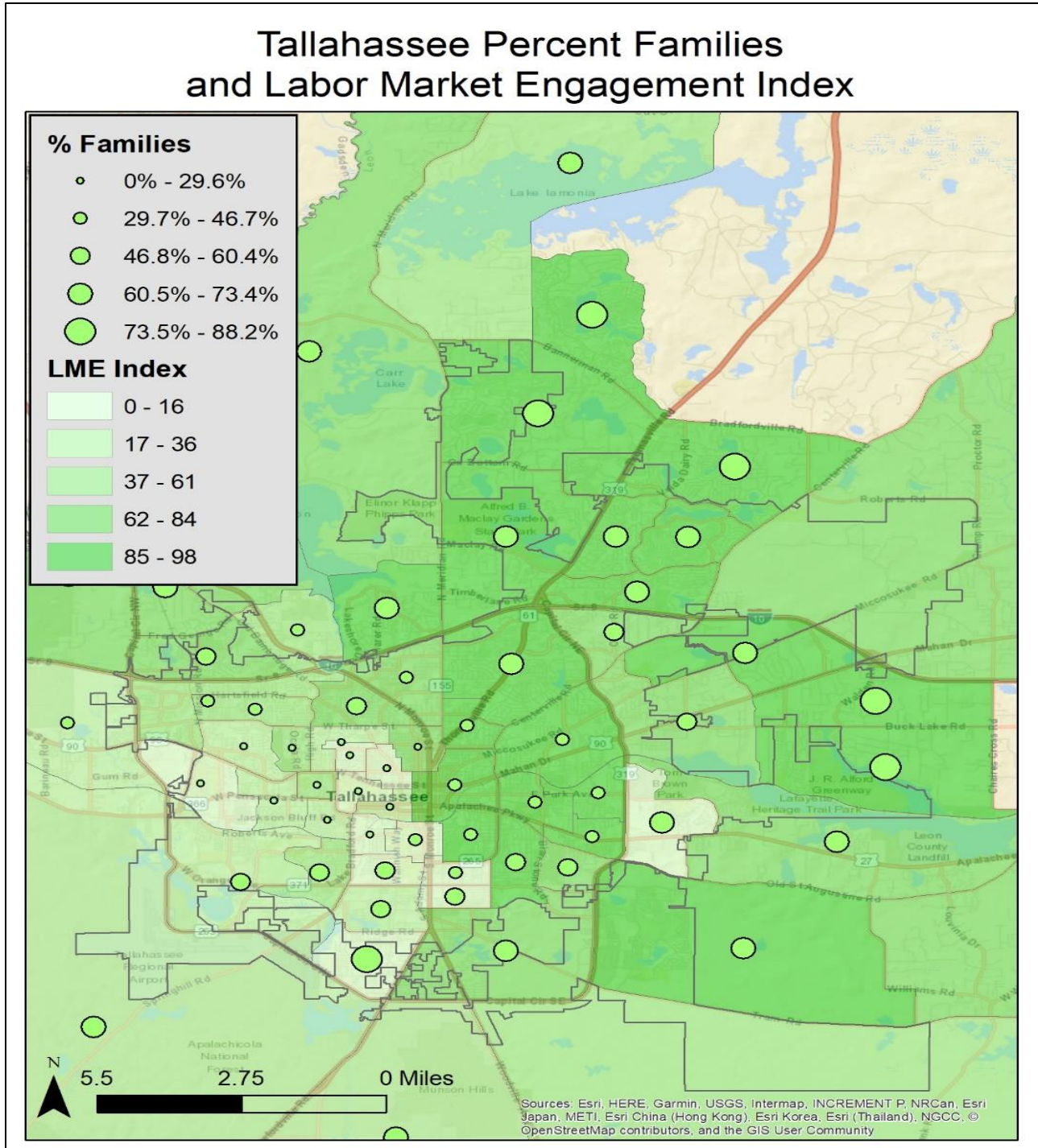


Figure 23: Labor Market Engagement and Families  
 Source: HUD Labor Market Engagement Index, 2018 ACS Five-Year Estimates

Disability in Tallahassee both correlates with Blacks/African Americans (because African Americans are more likely to live with a disability) and labor market engagement. Many of the lowest LME index census tracts near the south east of the city have a high percentage (15% of the total population) with a disability.

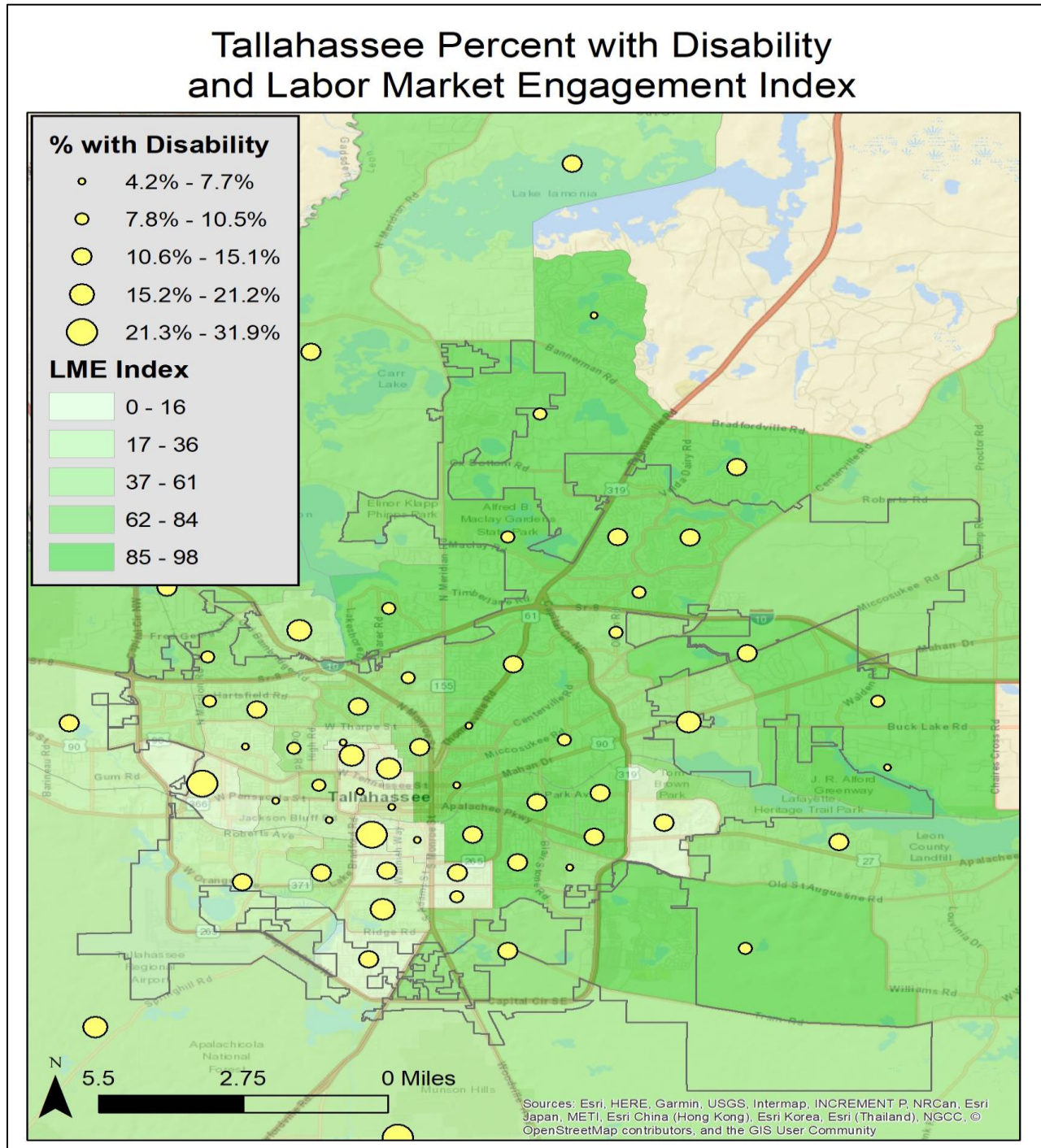


Figure 24: Labor Force Participation and Disability  
 Source: HUD Labor Market Engagement Index, 2018 ACS Five-Year Estimates

## Education

Educational attainment is a principal factor in securing long-term employment and earning a livable wage. The degree to which a person is able to attain a high school diploma, bachelor’s, or even graduate degree, depends on social, cultural, systemic, and economic factors, many of which are beyond the direct control of local government. That said, a primary means by which a family can grant access to a quality education is by renting or owning a home in a high-quality public-school district. Thus, there is a definite nexus between the housing market, including the availability and affordability of housing, educational attainment, and employment. A local government interested in advancing educational opportunity and economic self-sufficiency for all of its residents should consider tools or mechanisms it can deploy to increase the supply of affordable housing units in high quality school districts.

Leon County has many elementary, middle, and high schools, with state grades ranging from D to A. Below is a chart of the schools in Tallahassee, their grades according to the Florida Department of Education, and their percentage of LEP and IDEA (students with disabilities) students.

School name	Grades	Total Enrollment	LEP %	IDEA %
BUCK LAKE ELEMENTARY SCHOOL	A	670	1.5	12.4
DEERLAKE MIDDLE SCHOOL	A	941	0.7	10.1
DESOTO TRAIL ELEMENTARY SCHOOL	A	671	3.3	15.5
GILCHRIST ELEMENTARY SCHOOL	A	1047	3.8	9.6
HAWKS RISE ELEMENTARY SCHOOL	A	849	1.5	15.8
KILLEARN LAKES ELEMENTARY SCHOOL	A	830	2.3	15.1
LAWTON CHILES HIGH SCHOOL	A	2030	0.8	7
LEON COUNTY VIRTUAL INSTRUCTION PROGRAM	A	11	0	0
LEON COUNTY VIRTUAL SCHOOL FRANCHISE	A	42	0	0
LEON HIGH SCHOOL	A	2113	0.9	8.5
ROBERTS ELEMENTARY SCHOOL	A	819	0	17.5
SWIFT CREEK MIDDLE SCHOOL	A	724	0.3	11.9

School name	Grades	Total Enrollment	LEP %	IDEA %
TALLAHASSEE SCHOOL OF MATH & SCIENCE	A	334	7.5	8.7
THE SCHOOL OF ARTS & SCIENCES	A	341	2.1	12.9
WILLIAM J MONTFORD III MIDDLE SCHOOL	A	1019	1	10.2
CANOPY OAKS ELEMENTARY SCHOOL	B	696	1	18.4
ELIZABETH COBB MIDDLE SCHOOL	B	864	1.5	11
FAIRVIEW MIDDLE SCHOOL	B	816	0.9	9.8
JAMES RICKARDS HIGH SCHOOL	B	1288	1	11.8
KATE SULLIVAN ELEMENTARY SCHOOL	B	838	3.7	12.8
LINCOLN HIGH SCHOOL	B	2088	0.8	10.7
SABAL PALM ELEMENTARY SCHOOL	B	558	5.6	24.6
SAIL	B	393	0	19.6
SEALEY ELEMENTARY SCHOOL	B	507	5.5	19.9
AMOS P. GODBY HIGH SCHOOL	C	1277	1.7	13.1
APALACHEE ELEMENTARY SCHOOL	C	622	0.6	17.2
ASTORIA PARK ELEMENTARY SCHOOL	C	594	2.2	17
CHAIRES ELEMENTARY SCHOOL	C	452	0	27.7
FORT BRADEN SCHOOL	C	776	8.2	18.8
FRANK HARTSFIELD ELEMENTARY SCHOOL	C	440	1.6	25.7
GOVERNOR'S CHARTER SCHOOL	C	709	1.4	11.3
J MICHAEL CONLEY ELEMENTARY SCHOOL AT SOUTHWOOD	C	864	6	16.9
OAK RIDGE ELEMENTARY SCHOOL	C	507	0.8	26.4

School name	Grades	Total Enrollment	LEP %	IDEA %
PINEVIEW ELEMENTARY SCHOOL	C	366	6	21.9
R. FRANK NIMS MIDDLE SCHOOL	C	444	3.6	20
RAA MIDDLE SCHOOL	C	895	2.1	13.6
RUEDIGER ELEMENTARY SCHOOL	C	497	2.6	24.5
SPRINGWOOD ELEMENTARY SCHOOL	C	692	1	18.9
W T MOORE ELEMENTARY SCHOOL	C	621	2.1	18.2
WOODVILLE ELEMENTARY SCHOOL	C	421	3.8	19
WOODVILLE MIDDLE SCHOOL OF LEADERSHIP THROUGH HISTORY AND CI	C	124	3.2	13.7
BOND ELEMENTARY SCHOOL	D	649	0.6	19.7
GRIFFIN MIDDLE SCHOOL	D	516	1	16.1
JOHN G RILEY ELEMENTARY SCHOOL	D	556	4	19.2
AMIKIDS	NA	42	0	16.7
GRETCHEN EVERHART SCHOOL	NA	189	0	97.9
IMAGINE SCHOOL AT EVENING ROSE	NA	255	0.8	10.2
LEON CO JUVENILE DETENTION CENTER	NA	21	0	19
LEON COUNTY JAIL	NA	7	0	0
LIVELY TECHNICAL CENTER	NA	25	0	92
PACE CENTER FOR GIRLS	NA	56	3.6	12.5
PACE SECONDARY SCHOOL	NA	61	0	101.6
PREK	NA	96	2.1	86.5
SCHOOL OF ARTS & SCIENCE CENTER	NA	146	4.8	5.5

School name	Grades	Total Enrollment	LEP %	IDEA %
SECOND CHANCE AT GHAZVINI LEARNING CENTER	NA	75	0	21.3
SUCCESS ACADEMY AT GHAZVINI LEARNING CENTER	NA	291	0	18.2

Source: Florida Department of Education School Grades, Civil Rights Data Collection

According to the grading system indicated in the chart above, John G Riley Elementary and Griffin Middle School, located in the Greater Frenchtown Neighborhood, and Bond Elementary School, located in the Bond community received the lowest grades. All of the lowest performing schools in Tallahassee serve low income, Black/African American communities. A review of the most recent school performance grades for schools located within all R/ECAPs within the city indicate that only R. Frank Nims High School in the 11.01 Census Tract R/ECAP is graded below a "C" (D-rated school). Three other schools located in R/ECAP's within the city rated a "C" grade: James Richards High School in the 10.02 Census Tract R/ECAP; Caroline Brevard Elementary School in the 20.04 Census Tract R/ECAP; and Belle Vue Middle School in the 20.04 Census Tract R/ECAP.

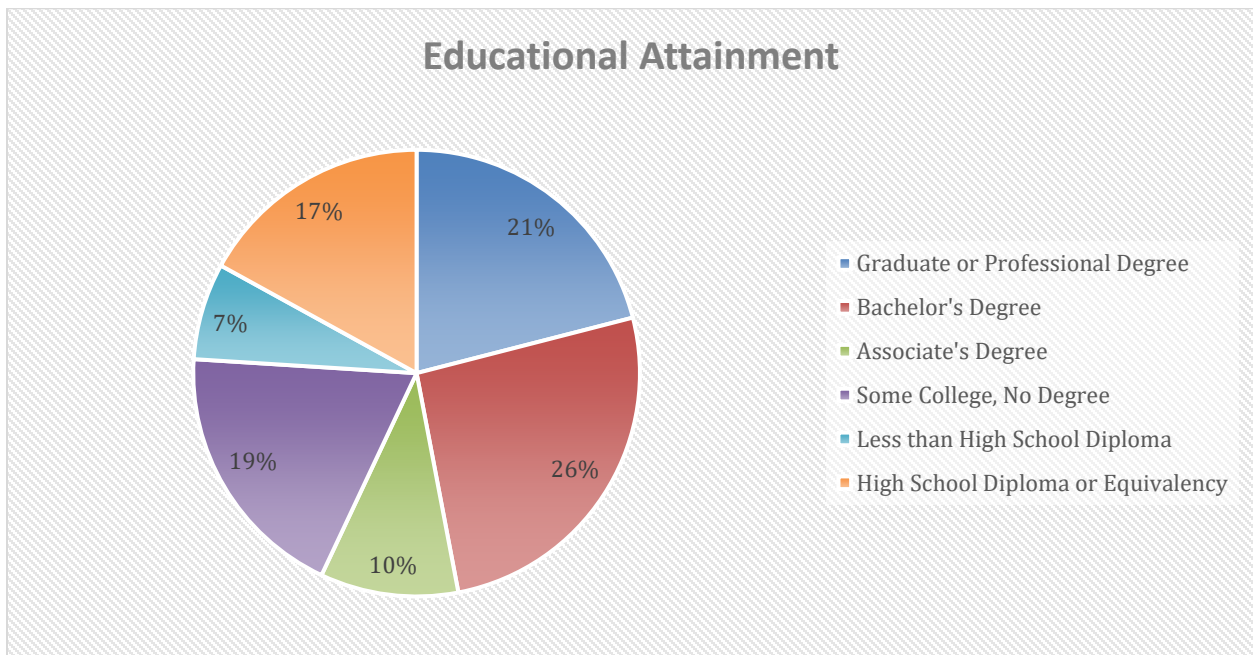


Figure 25. Educational Attainment, City of Tallahassee.  
Source: Table S1501, 2018 ACS Five-Year Estimates



Tallahassee is an extremely educated city; there are more people in Tallahassee with a graduate or professional degree than with a high school diploma or equivalency, and more than three times as many people have obtained a bachelor's degree than lack a high school degree.

<b>Table 20. Educational Attainment by Race/Ethnicity</b>					
<b>Race/Ethnicity</b>	<b>Total</b>	<b>High School Graduate or Higher</b>	<b>% High School or Higher</b>	<b>Bachelor's Degree or Higher</b>	<b>% Bachelor's or Higher</b>
White alone, not Hispanic or Latino	56,936	55,461	97.4%	32,382	56.9%
Black alone	33,365	29,253	87.7%	9,523	28.5%
Hispanic or Latino Origin	5,950	5,128	86.2%	2,275	38.2%

Source: Table S1501, 2018 ACS Five-Year Estimates

While the chart above shows Tallahassee is an extremely educated city, there are disparities in educational attainment by race. While 97.4% of White people in Tallahassee have completed high school, only 87.7% of Blacks/African Americans and 86.2% of Hispanics have their high school diploma or equivalency. The disparity is even greater when it comes to university degrees: over half (56.9%) of White Tallahassee residents have a Bachelor’s degree or higher, while only half that (28.5%) of Blacks/African Americans have a university degree. This disparity in educational attainment may make it difficult for Blacks/African American and Hispanic Tallahassee residents to secure the high paying research, management, and healthcare jobs that drive Tallahassee’s economy.

The three maps below present the HUD School Proficiency index along with the percent of African Americans, families, and people with a disability living in census tracts across Tallahassee. Educational proficiency varies dramatically by census tract in Tallahassee, with students on much of the Southside scoring in the 4%-11% range, while students in several Northside census tracts score among the highest in the nation.

Unfortunately, school proficiency in Tallahassee aligns fairly closely with the number of Blacks/African Americans in a census tract: Blacks/African Americans in Tallahassee have far poorer access to quality schools and do not perform as well on standardized tests than Whites.

## Tallahassee School Proficiency Index and % Black/African American

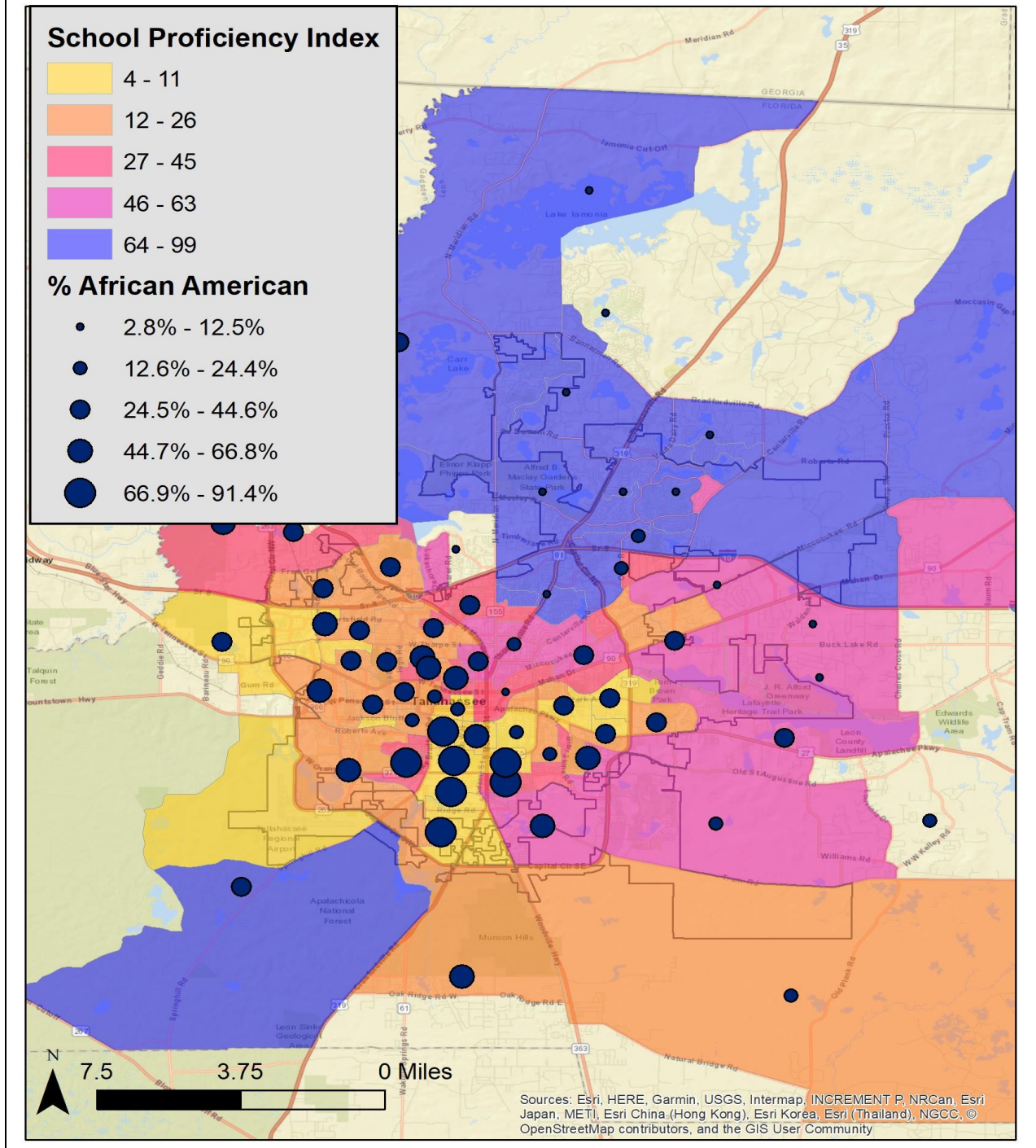


Figure 26. School Proficiency Index and Black/African American population by census tract.  
Source: HUD School Proficiency Index; 2018 ACS Five-Year Estimates

People with disabilities also live overwhelmingly in areas where schools have poor performance grades. The highest concentrations of people with disabilities are in the south and west and are served by schools that fall within the bottom 26% of schools nationwide.

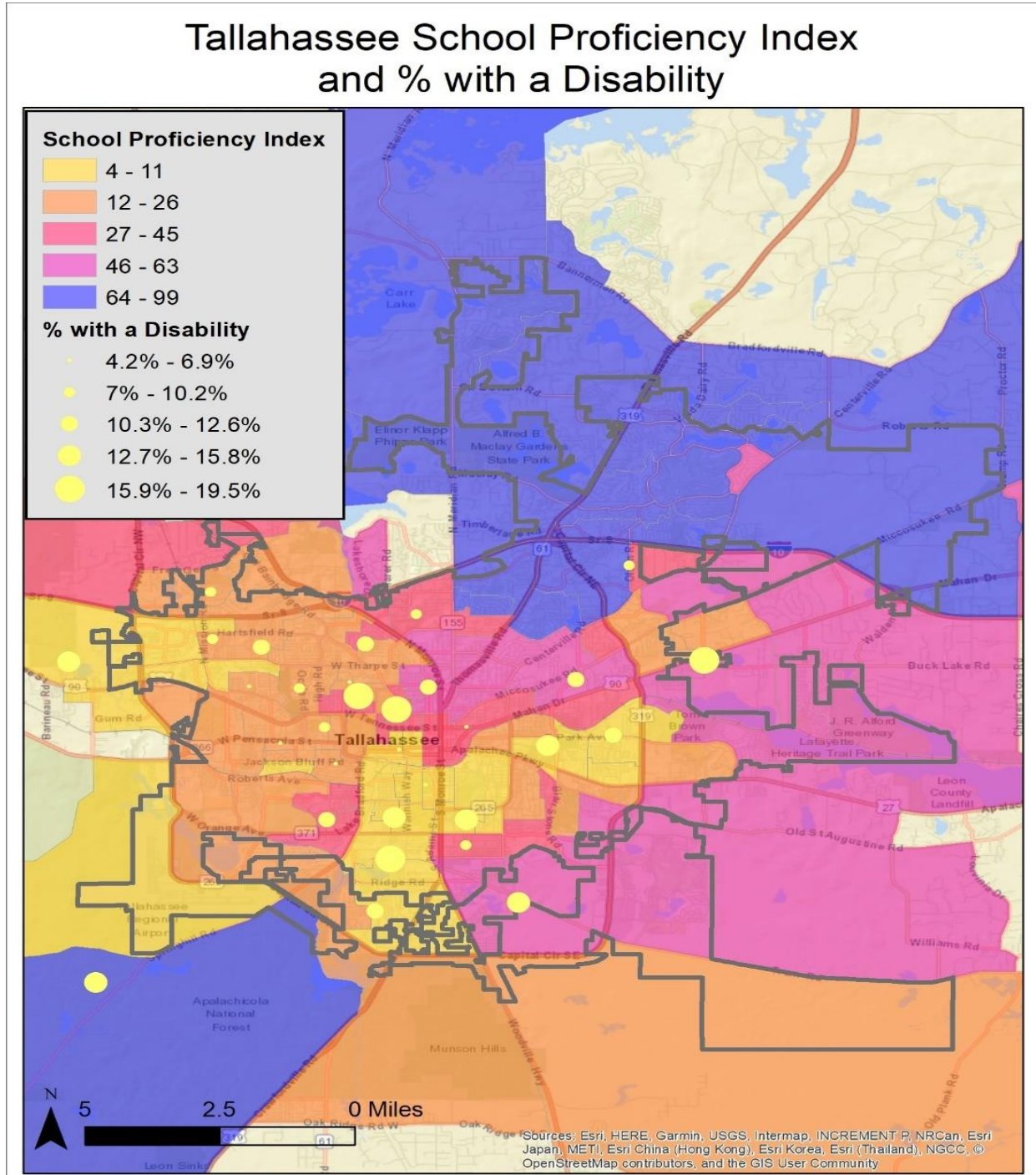


Figure 27. HUD School Proficiency Index and population with a disability by census tract.  
 Source: HUD School Proficiency Index; 2018 ACS Five-Year Estimates

There are large concentrations of families in the Southside served by poor performing schools while the eastern part of the city is served by moderate quality schools where students score near the median of students in the country. There are also high concentrations of families in the wealthier northside served by high quality schools where students do among the best of in the nation.

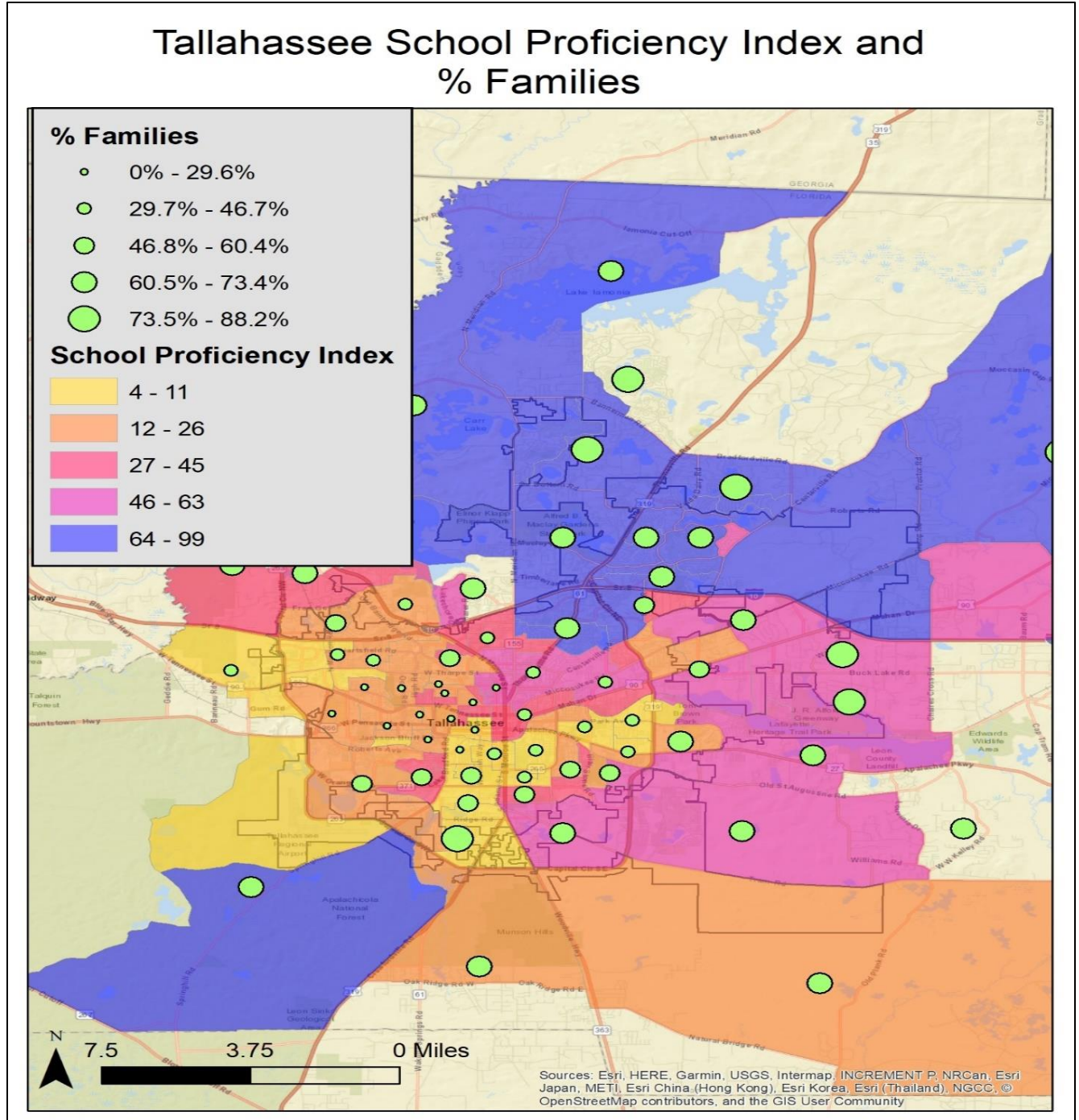


Figure 28. HUD School Proficiency Index and share of population by families by census tract.  
 Source: HUD School Proficiency Index; 2018 American Community Survey 5-Year Estimates

## Transportation

Just as there is a relationship between housing location, employment, and access to quality education, there is also a relationship between housing location and transportation. Housing that is disconnected from public transportation naturally discourages public transportation use. After housing, transportation is the second-largest household expense for the average household, so in any conversation about housing affordability, it is helpful to examine the cost implications of transportation. As housing affordability becomes more problematic, many people are forced to move further and further away from where jobs are and “over-commute” by driving long distances to and from work. In many areas, high transportation costs often negate the relatively more-affordable housing prices. Further, as households seek affordable housing further from job centers, they must devote burdensome time in every working day to commuting from their home to their place of employment.

The majority of Tallahassee’s residents commute via car, with 79.3% commuting by themselves. Public transportation usage is relatively low, at 2.4%. Across the United States, public transportation is generally less expensive than owning and maintaining a car and living in a city with poor transportation access or service can drive up costs, particularly for low income people. Only .9% of people biked to work and 3.3% walked. More active travel methods like walking and biking are not only lower cost, they have been shown to improve overall health<sup>2</sup>.

**Table 21. Share and Count of Residents by Means of Transportation to Work**

Means of transportation to work	# of workers 16 years and over	% of workers
Total:	95,289	
Car, truck, or van:	83,558	87.7%
Drove alone	75,521	79.3%
Carpooled:	8,037	8.4%
In 2-person carpool	7,028	7.4%
In 3-person carpool	679	0.7%
In 4-person carpool	197	0.2%
In 5- or 6-person carpool	10	0.0%
In 7-or-more-person carpool	123	0.1%

<sup>2</sup>Wojan, Timothy & Hamrick, Karen. (2015). Can Walking or Biking to Work Really Make a Difference? Compact Development, Observed Commuter Choice and Body Mass Index. PLoS ONE. 10. 10.1371/journal.pone.0130903.

Table 21. Share and Count of Residents by Means of Transportation to Work		
Means of transportation to work	# of workers 16 years and over	% of workers
Public transportation (excluding taxicab):	2,269	2.4%
Bus or trolley bus	2,253	2.4%
Ferryboat	16	0.0%
Taxicab	134	0.1%
Motorcycle	315	0.3%
Bicycle	819	0.9%
Walked	3,170	3.3%
Other means	1,001	1.1%
Worked at home	4,023	4.2%

Source: Table B08301, 2018 ACS Five-Year Estimates

### Low Transportation Cost Index

The Low Transportation Cost Index measures the cost of transportation and proximity to public transportation. Specifically, the index is based on estimates of transportation costs for a 3-person family with income at 50% of the median income for renters for the region. Values are inverted and percentile ranked nationally, with values ranging from 0 to 100. The higher the value, the lower the cost of transportation in the neighborhood

In Tallahassee, transportation cost is often inversely related to housing affordability: areas away from town where land is cheaper drive up transportation costs. While downtown housing might seem more expensive, the low cost of transportation can help families offset these costs. Low Transportation Cost Index values are higher for Black/African American, Hispanic, and Native American residents of Tallahassee than White or Asian residents.

Table 22: Low Transportation Cost Index and Race/Ethnicity				
White	Black	Hispanic	Asian	Native American
53.11	62.6	61.26	51.37	58.15

Source: HUD AFFH Indices

Blacks/African Americans in Tallahassee overwhelmingly live in areas that have a relatively high LTC index, i.e. most Blacks/African Americans in Tallahassee live in areas where transportation costs are fairly low. Most of the South Side and the areas around the universities have readily available transit and are more walkable than areas to the north and south of town. Areas without many Blacks/African Americans tend to have relatively low LTC scores, and thus pay more for transportation.

## Tallahassee Percent African American and Low Transportation Cost Index

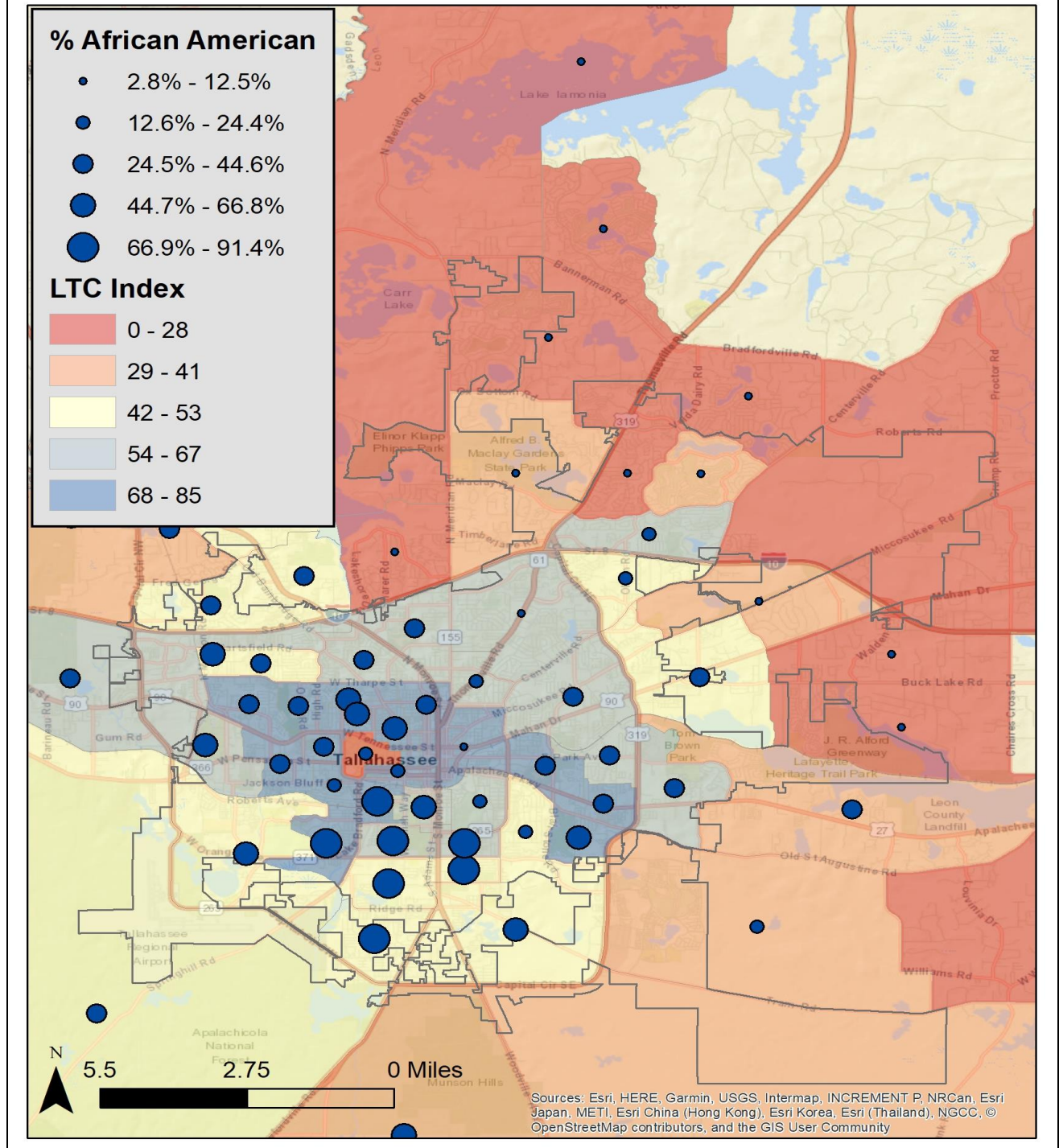


Figure 29. Low Transportation Cost Index values and share of population that is Black/African American.  
 Source: HUD Low Transportation Cost Index; 2018 ACS Five-Year Estimates





Finally, disability is positively correlated with low transportation costs. To the south and west of the city, transit, walkability, and shorter distances effectively lower transportation costs where disabled people live. This may show that people with disabilities are forced to live in neighborhoods to the south and west of the city to afford transportation.

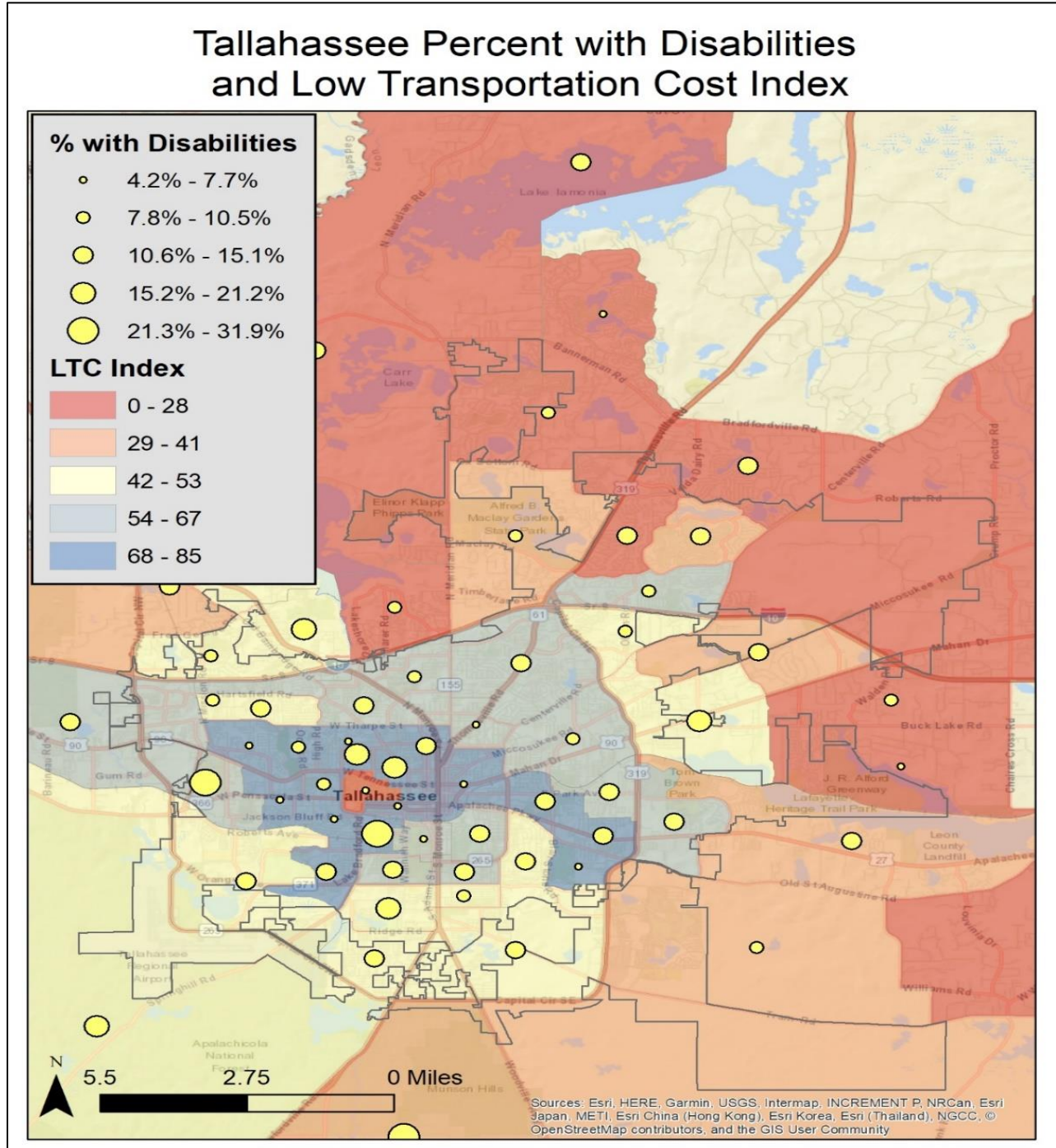


Figure 31. Low Transportation Cost Index values and share of population with a disability by census tract.  
 Source: HUD Low Transportation Cost Index; 2018 ACS Five-Year Estimates

## **Housing + Transportation Index**

The Housing + Transportation (H+T) Index is a measurement created by the Center for Neighborhood Technology created to chart the way that housing costs and transportation costs together affect the ability for families to afford to live places. For a family at 80% of AMI, families should be paying no more than 45% of their income towards combined housing plus transportation. Unfortunately, the lowest H+T index by census tract in Tallahassee is 44%: showing that almost everywhere across Tallahassee households are paying too much for housing and transportation combined.

In Tallahassee, as shown across the Low Transportation Cost index maps above, transportation costs are far lower in the lower cost areas to the south and west of downtown. The same reality affects the H+T index in Tallahassee: the areas where low income, primarily Black/African American families live on the Southside and around Frenchtown have far lower H+T Index. In fact, most of the R/ECAP areas in Tallahassee are located in some of the lowest H+T Index areas in the city, meaning that families there making 80% of the regional AMI are more able to afford housing and transportation. Unfortunately, as discussed in the next section, these areas offer some of the poorest access to quality schools in the country.

# Tallahassee Housing + Transportation Index, 80% AMI and R/ECAPs

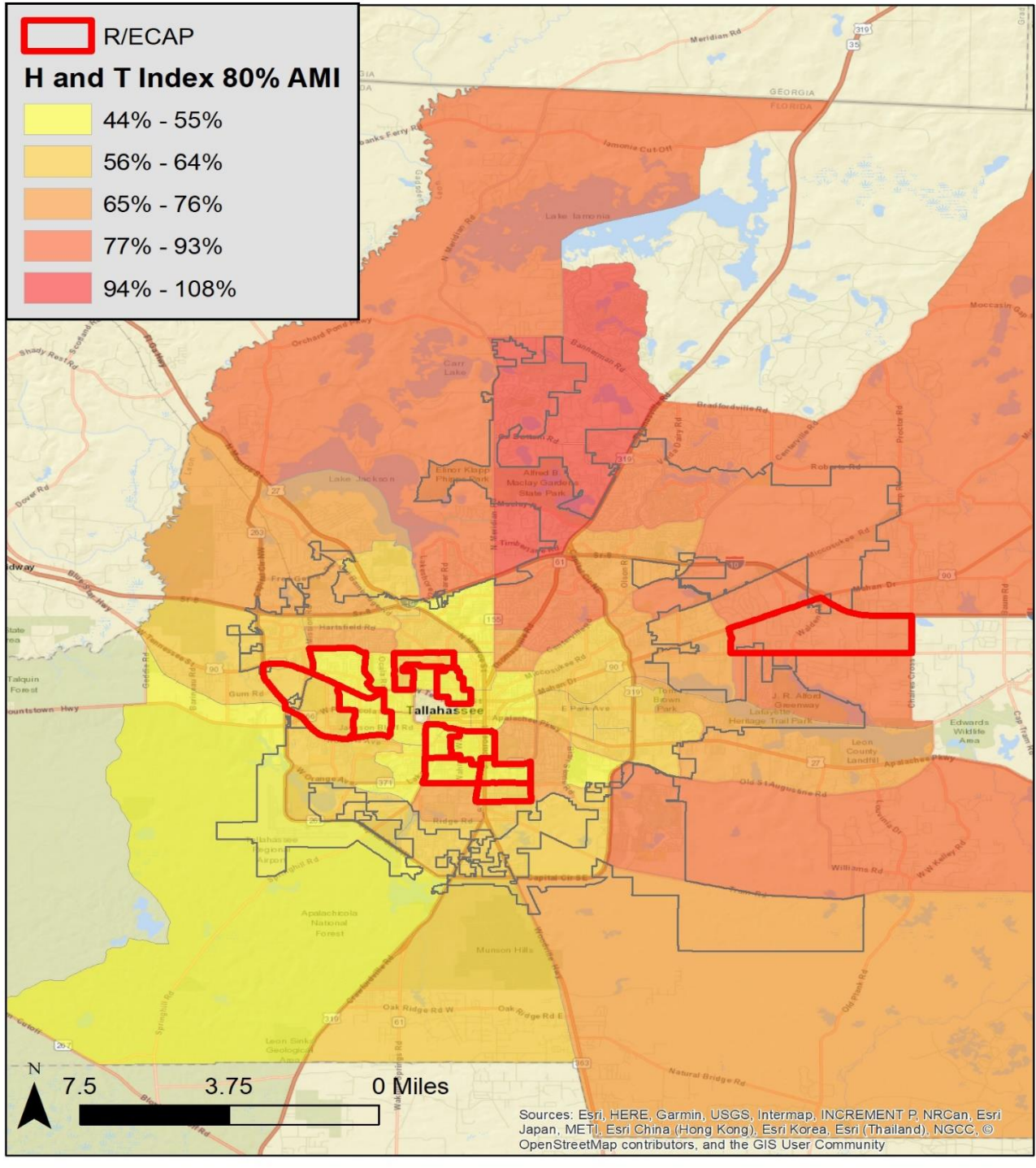


Figure 32. CNT Housing + Transportation index values and location of R/ECAPs.  
Source: CNT, HUD designated R/ECAPs 2018.

Disability correlates well with the H+T Index: people with disabilities are more likely to live in parts of town with low H+T Index. However, this means that they are also more likely to live in high poverty areas.

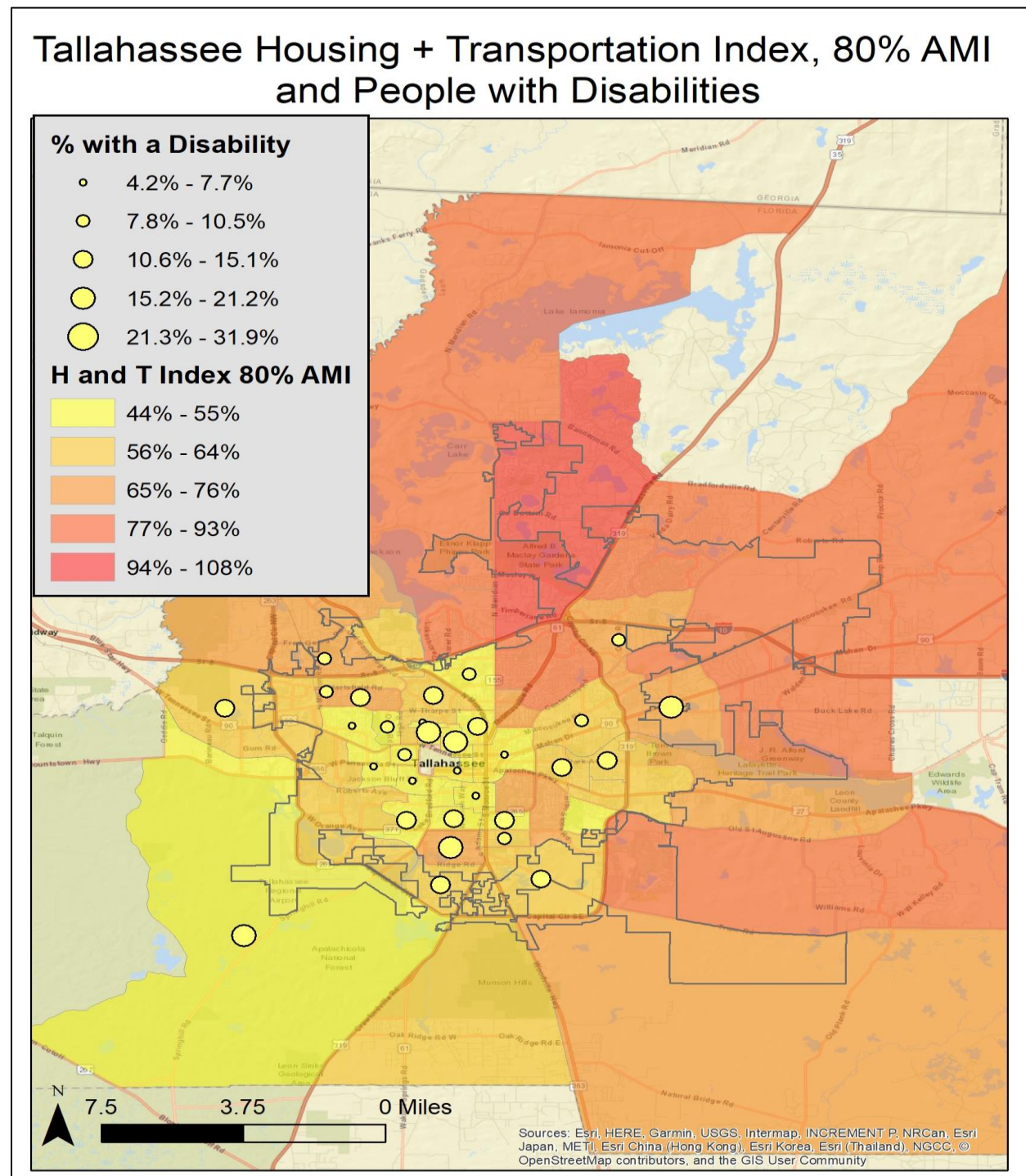


Figure 33. CNT Housing + Transportation index values and share of population with disabilities by tract.  
 Source: CNT; 2018 ACS Five-Year Estimates

Some of the largest concentrations of people in families are in areas where housing and transportation costs are fairly low. This is not true, however, for the area north of the city where a fairly substantial number of high-income family households pay extremely high amounts (up to 108% of someone living on 80% AMI's income) towards housing and transportation.

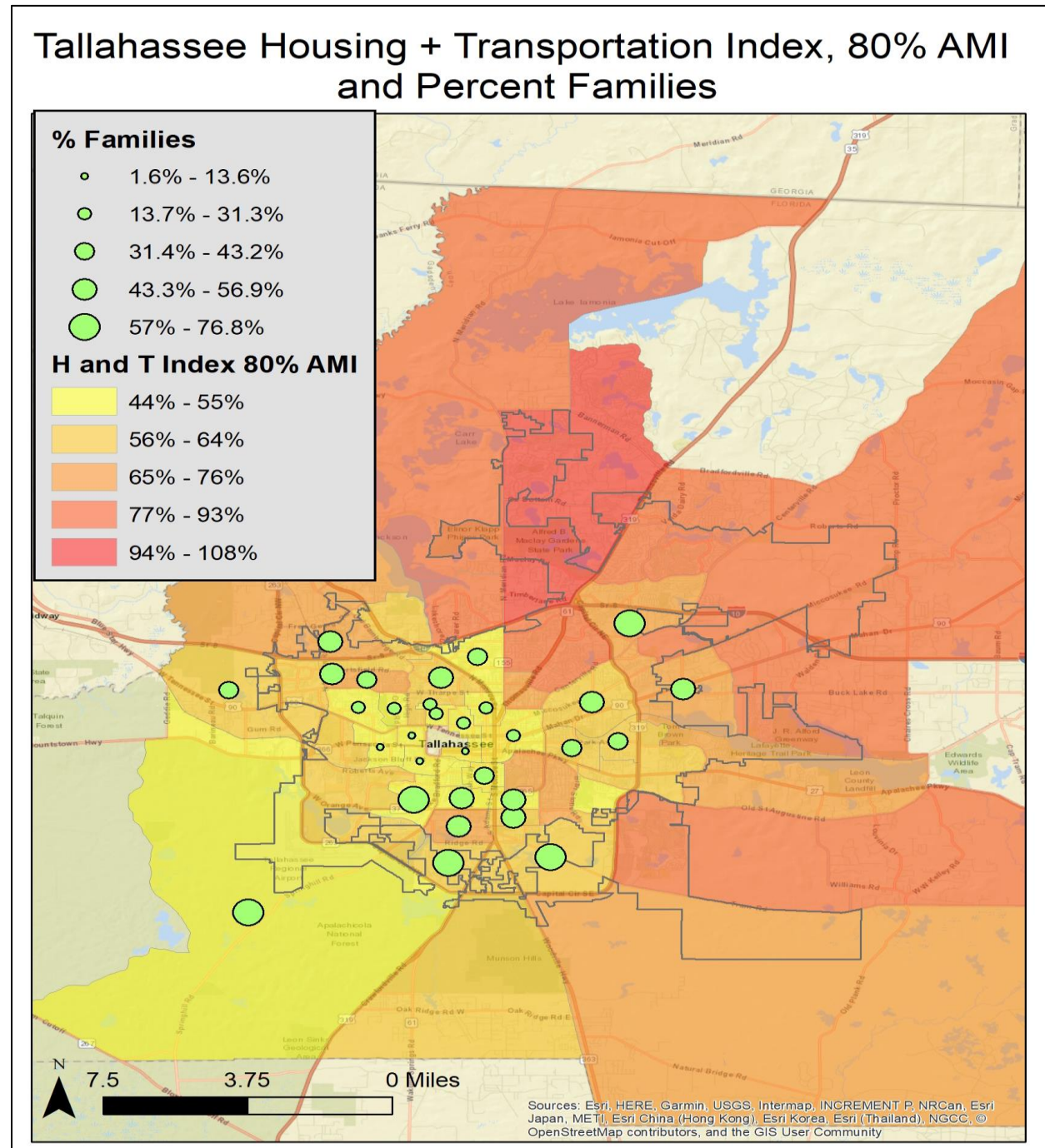


Figure 34. CNT Housing + Transportation index values and share of households that are families by tract.  
 Source: CNT; 2018 ACS Five-Year Estimates

The primarily Black/African American neighborhoods on the Southside and near Frenchtown are relatively affordable to live in (though again, still cost more than CNT recommends for a person making 80% AMI). Of course, as noted in the section on poverty, these areas are lower income and thus the residents are still much more likely to be cost burdened.

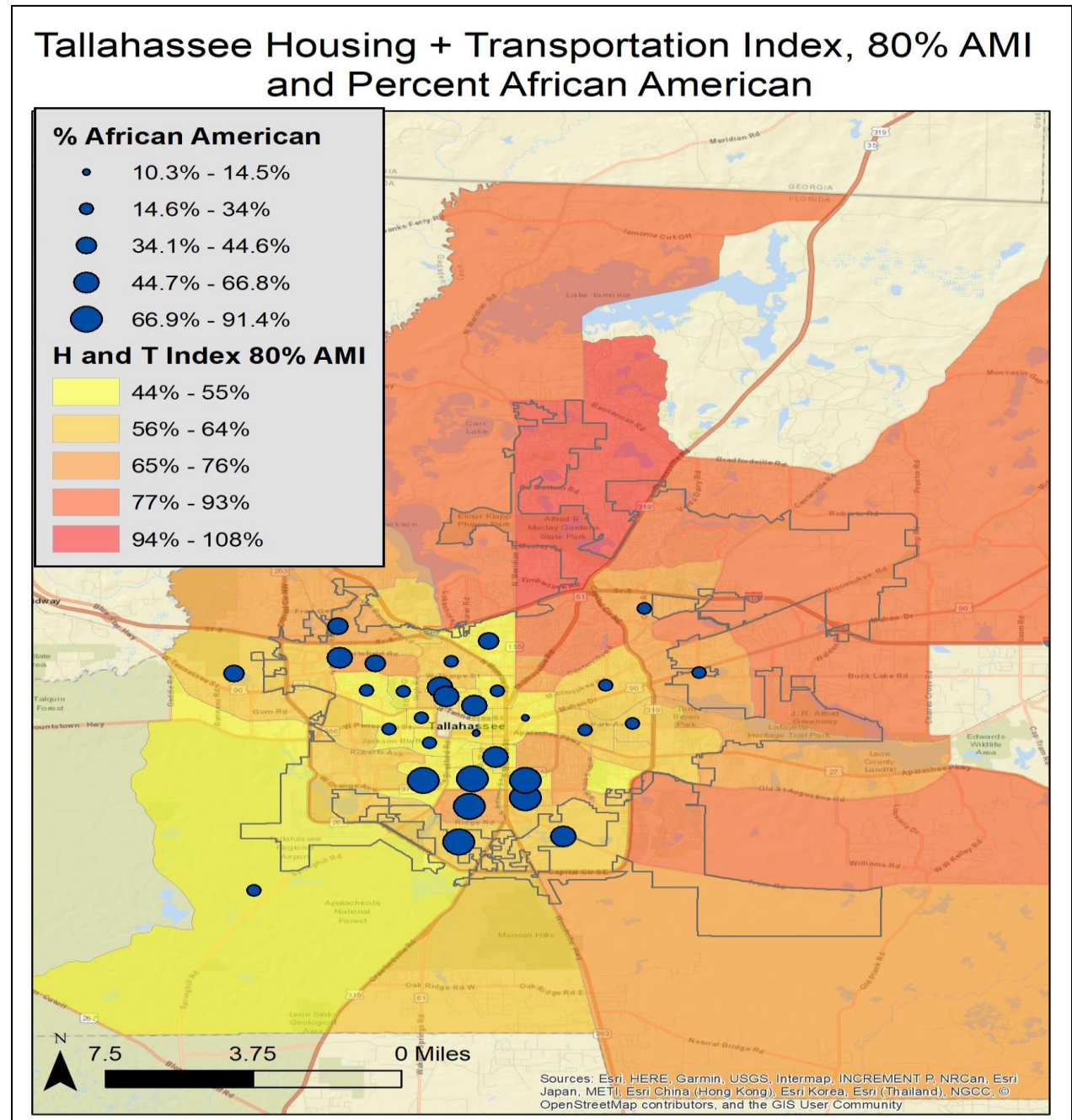


Figure 35. CNT Housing + Transportation index values and share of Black/African American population by tract.  
 Source: CNT; 2018 ACS Five-Year Estimates

## Housing Profile

The section below details information on the types and cost of housing in Tallahassee. It starts by providing a general overview of vacancy rates, the number of owners vs. renters, types of housing available, age, and condition of housing. It then moves to housing affordability, comparing housing costs to wages to show where the need for affordable housing is. Finally, it discusses housing in R/ECAPs, publicly supported housing, and homeownership.

### Housing Vacancy, Tenure, Type, Age + Condition

Two of the most fundamental data points when it comes to housing are vacancy and tenure: how many homes are empty and how many people rent vs. own their own home. High vacancy rates may indicate oversupply in the market or a mismatch between the types of units that have been built and the needs of Tallahassee’s residents.

Housing tenure (whether someone is a renter or owner) is also an important data point to understand housing access. Renters tend to pay more money for housing while making less and are more likely to face housing discrimination, through their landlord or property management company. Again, Tallahassee has a higher number of renter households than Florida or the US as a whole.

Table 23. Occupancy Status by Tenure Type		
	#	%
Vacant Housing Units	12,053	13.8%
Renter Occupied	45,373	60.1%
Owner Occupied	30,135	39.9%

Source: Table DP04, 2018 ACS Five-Year Estimates

Unlike most of Florida, Tallahassee has relatively few single family, detached housing units. These units tend to drive up price and contribute to racial and economic segregation, so a mixture of housing types is good for affordability. However, single family homes are still the majority in some census tracts and may contribute to economic segregation between the north, central, and south sides of Tallahassee.

Table 24. Housing by Unit Count		
	#	%
Total housing units	87561	
1-unit, detached	37064	42.3



<b>Table 24. Housing by Unit Count</b>		
	<b>#</b>	<b>%</b>
1-unit, attached	7562	8.6
2 units	4029	4.6
3 or 4 units	6904	7.9
5 to 9 units	6884	7.9
10 to 19 units	6461	7.4
20 or more units	16679	19
Mobile home	1978	2.3
Boat, RV, van, etc.	0	0

Source: Table DP04, 2018 ACS Five-Year Estimates

Older homes are often more affordable and if weatherized can have lower energy and utility costs. However, older homes can be less accessible for seniors or individuals with disabilities and, in homes built before lead paint was banned in 1978, older homes can contain lead paint that is dangerous for children.

Tallahassee consistently built houses between 1970 and 2009, before the housing bubble. In the last decade (since 2010) very few homes have been built compared to previous decades.

<b>Table 25. Count of Units by Year Built</b>		
	<b>#</b>	<b>%</b>
Total housing units	87561	
Built 2014 or later	1004	1.1
Built 2010 to 2013	1728	2
Built 2000 to 2009	16462	18.8
Built 1990 to 1999	18588	21.2
Built 1980 to 1989	15405	17.6
Built 1970 to 1979	15325	17.5

<b>Table 25. Count of Units by Year Built</b>		
	<b>#</b>	<b>%</b>
Built 1960 to 1969	8302	9.5
Built 1950 to 1959	6844	7.8
Built 1940 to 1949	2602	3
Built 1939 or earlier	1301	1.5

Source: Table DP04, 2018 ACS Five-Year Estimates

People with housing they can afford that does not meet basic health and safety standards are not considered to possess affordable housing. By definition, affordable housing is safe, decent, and sanitary for all occupants. Common health and safety problems can include a lack of plumbing, a lack of a kitchen, lacking heating, or being severely overcrowded (where a home is occupied by more than 1.51 people per room, excluding couples living in studio apartments).

Thankfully, there are relatively few people experiencing these problems in Tallahassee. However, there are no good publicly available data tables on other common types of unsafe housing (roof damage, flood damage, etc.) so there are more Tallahassee residents who lack safe, adequate housing.

<b>Table 26. Number and Share of Housing Units with Housing Issues</b>		
	<b>#</b>	<b>%</b>
Without Complete Plumbing	79	.1%
Without Complete Kitchen	564	.7%
Without Heat	532	0.7%
Severely Overcrowded (more than 1.51 people per room)	595	0.8%

Source: Table DP04, 2018 ACS Five-Year Estimates

Vacancy rate was one of the most important factors for understanding the housing landscape described above. The chart below provides the total number of vacant housing units broken down by why they are vacant.

<b>Table 27. Vacant Units by Type</b>	
<b>Vacant unit by type</b>	<b>Count of units</b>
Total:	12,053
For rent	3,417
Rented, not occupied	1,638
For sale only	759
Sold, not occupied	168
For seasonal, recreational, or occasional use	692
For migrant workers	110
Other vacant	5,269

Source: Table B25004, 2018 ACS Five-Year Estimates

### Housing Affordability

High housing costs limit where people can get housing, make them more vulnerable to discrimination, and reduce economic and racial integration.

### Housing Costs

The chart below lays out the number of homes in Tallahassee at various home values. Most of these homes have residents living in them and are not available for low income families.

The most common price for a home in Tallahassee is between \$200,000 and \$299,999 thousand, with a median cost of \$213,800.

<b>Table 28. Count of Units by Estimated Home Value</b>		
Owner-occupied units	30135	
Less than \$50,000	1202	4
\$50,000 to \$99,999	3187	10.6
\$100,000 to \$149,999	5142	17.1
\$150,000 to \$199,999	6341	21
\$200,000 to \$299,999	7708	25.6
\$300,000 to \$499,999	5255	17.4
\$500,000 to \$999,999	1032	3.4
\$1,000,000 or more	268	0.9
Median (dollars)	\$193,100	

Source: Table DP04, 2018 ACS Five-Year Estimates

The figure below shows that after the housing bubble and great recession bottomed, home values in Tallahassee rose from a low of \$176,900 in 2014 to \$193,100 in 2018, a percentage increase of 9.2%.

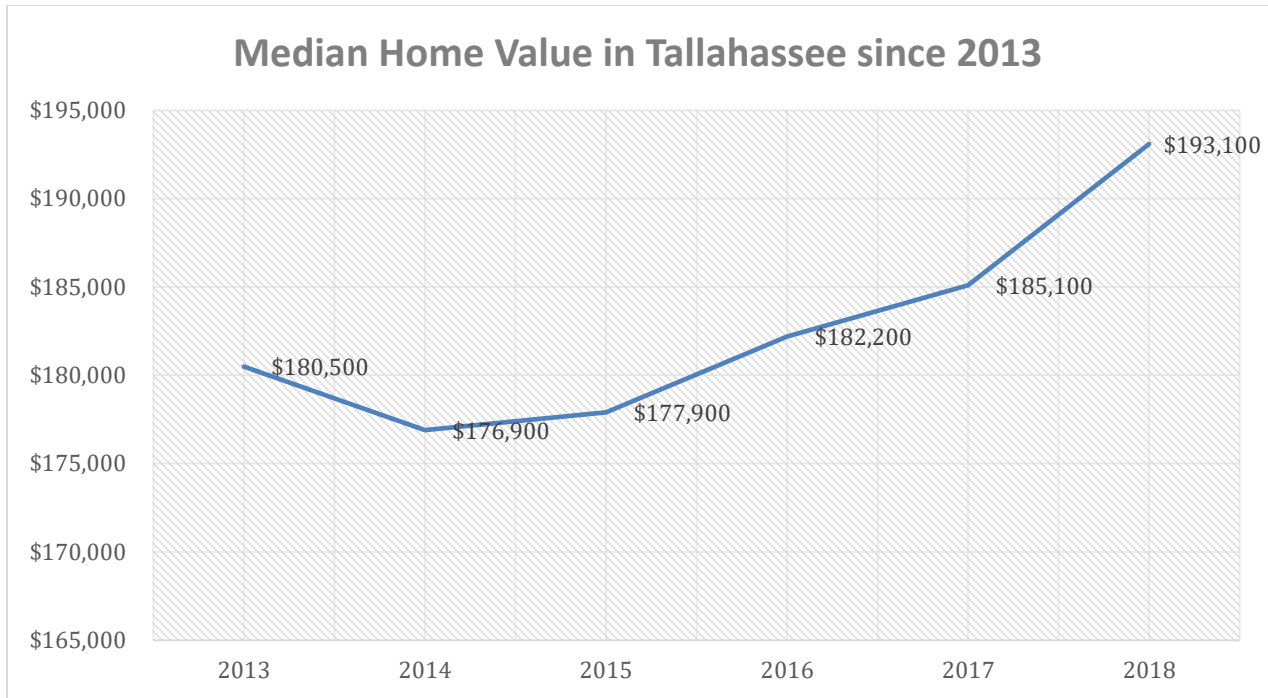


Figure 36. Median home values in Tallahassee, 2013 to 2018.  
 Source: Table B25077, 2018 ACS Five-Year Estimates

While renters tend to be more cost burdened than homeowners, owner households with a mortgage actually pay the highest median housing costs in Tallahassee. Households without a mortgage tend to pay very little towards housing.

Table 29. Median Housing Costs by Tenure Type	
Unit Type	Median housing cost
Housing units with a mortgage (dollars)	\$1,420
Housing units without a mortgage (dollars)	\$496
Median Rent	\$995

Source: Table B25088, Table B25064, 2018 ACS Five-Year Estimates

In general, renters make less money and are more likely to be cost burdened. This is particularly true in Tallahassee, with its large student populations and low minority homeownership rates. In Tallahassee, 57% of renters pay more than 30% of their income towards housing, compared to 21% of homeowners.

While numbers are not available, presumably the renter cost burden number would go down if students were excluded. However, even excluding the total number of students living in poverty in 2016, there are still many more cost burdened renters than cost burdened homeowners in Tallahassee.

<b>Table 30. Cost burden by Tenure Type</b>		
	<b>#</b>	<b>% of All of that Tenure</b>
Renter Cost Burden	26,082	57%
Owner Cost Burden	6,396	21%

Source: Table B25106, 2018 ACS Five-Year Estimates

The National Low-Income Housing Coalition creates a yearly “Out of Reach” report that provides the hourly wage necessary to afford various types of units across the country. The chart below provides the hourly incomes needed to afford for zero through four-bedroom homes in Tallahassee.

<b>Table 31. Livable Housing Wage Estimates by Bedroom Count</b>	
	<b>Tallahassee HMFA</b>
Zero-Bedroom	\$13.98
One-Bedroom	\$14.92
Two-Bedroom	\$18.40
Three-Bedroom	\$24.65
Four-Bedroom	\$27.04

Source: National Low-Income Housing Coalition, Out of Reach 2019

A two-bedroom home (usually considered the minimum for a family with children) costs \$18.40 in Tallahassee, compared to a median renter wage of \$15.38 (a full-time wage of \$30,760). The median renter household should be able to afford

Tallahassee’s rental market is somewhat distorted by its large student population. On the one hand, students increase the poverty rate and lower the median renter’s income. On the other hand, students are often able to pay more for housing because of parental support and an openness to shared room occupancy, driving up housing costs in the areas around FSU, FAMU, and TCC.

### Low-Mod Data

Another measurement of areas of special need is “percent low and moderate income.” This data, calculated by the Department of Housing and Urban Development and most commonly referred to as “Low-Mod” is helpful for understanding what percentage of a city is low or moderate income and helpful for visualizing where in a city low- and moderate-income people live.

<b>Table 32. Low-Mod Population Estimates</b>			
	<b>Population: Low Income</b>	<b>Population: Low-Mod</b>	<b>Low-Mod %</b>
Tallahassee city	70,800	96,885	55.74%

*Source: HUD 2011-2015 Low-Mod estimates, made available 2020.*

The following map shows where low- and moderate-income people live in Tallahassee. As with many of our other maps, lower income people are concentrated to the south and west of the city and just above Florida State University in the Frenchtown neighborhood.

## Low/Moderate Income Population by Block Group and Census Tract in Tallahassee

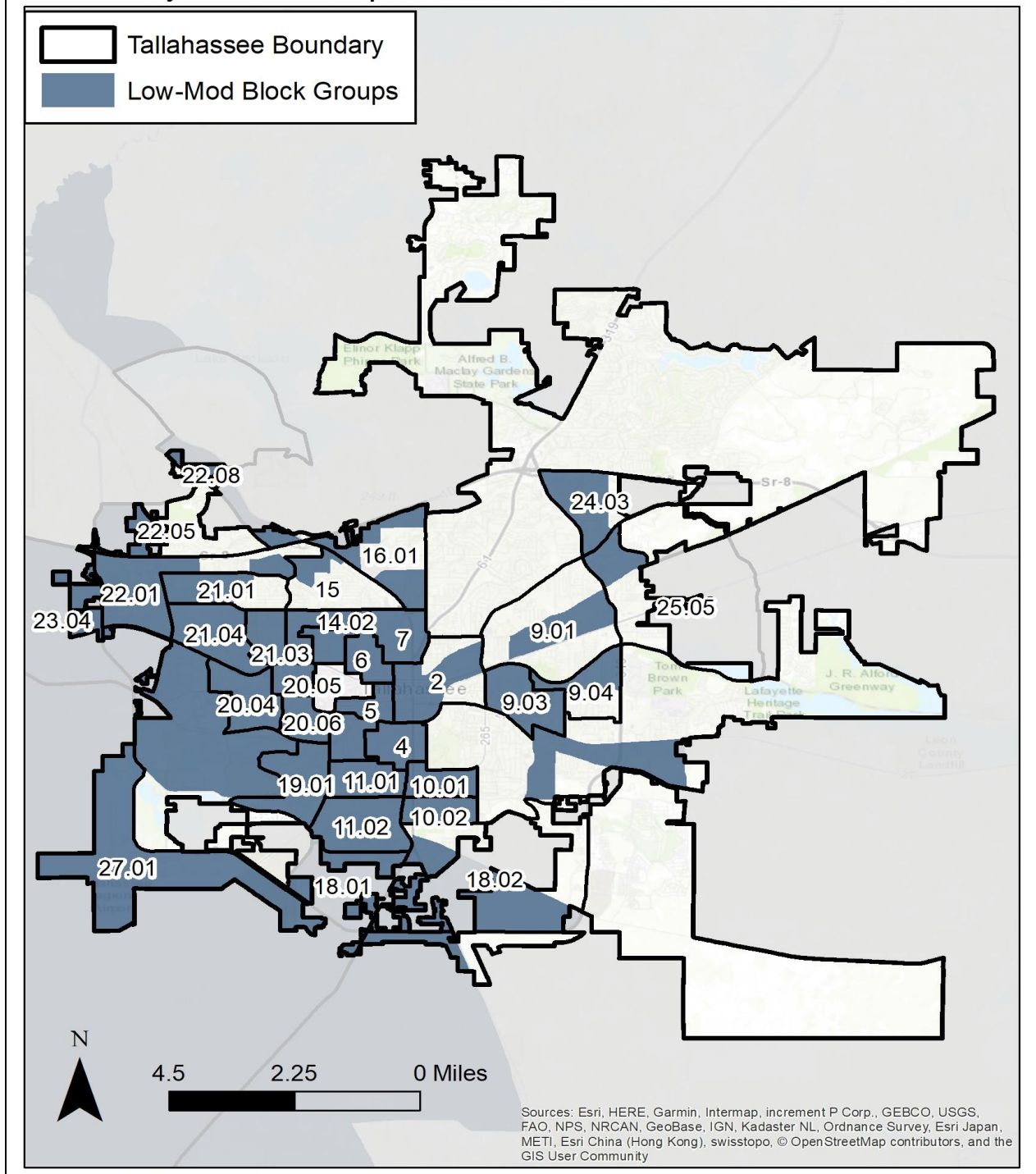


Figure 37. Low/Moderate Income Population by Block Group and Census Tract, City of Tallahassee.  
 Source: HUD 2011 – 2015 Low-Mod Census Tracts, made available 2020.



## **Publicly Supported Housing**

Affordable housing units should be spread across a city in order to reduce economic and racial segregation and give lower income people access to high quality schools and job opportunities. The next three maps lay out where assisted housing units are located and the size of developments.

Tallahassee has significant racial and economic segregation, with large concentrations of low income, African American families living in the Frenchtown and Southside areas. As shown above, these areas have concentrations of poverty, poor school access, and jobs access significantly worse than the national average. By locating assisted housing in these areas, affordable housing developers may actually exacerbate these problems.

The Low Poverty Index identifies areas that have very low poverty. Tallahassee has census tracts that score among the highest (0) and lowest (100) concentrations of poverty in the country. The majority of publicly assisted housing units are located in high poverty areas, particularly north of Tennessee in the Frenchtown area. However, a concentration of large affordable developments near the I-10 Thomasville Road intersection places hundreds of low-income families in mixed income census tracts.

# Tallahassee Low Poverty Index and Assisted Housing Units

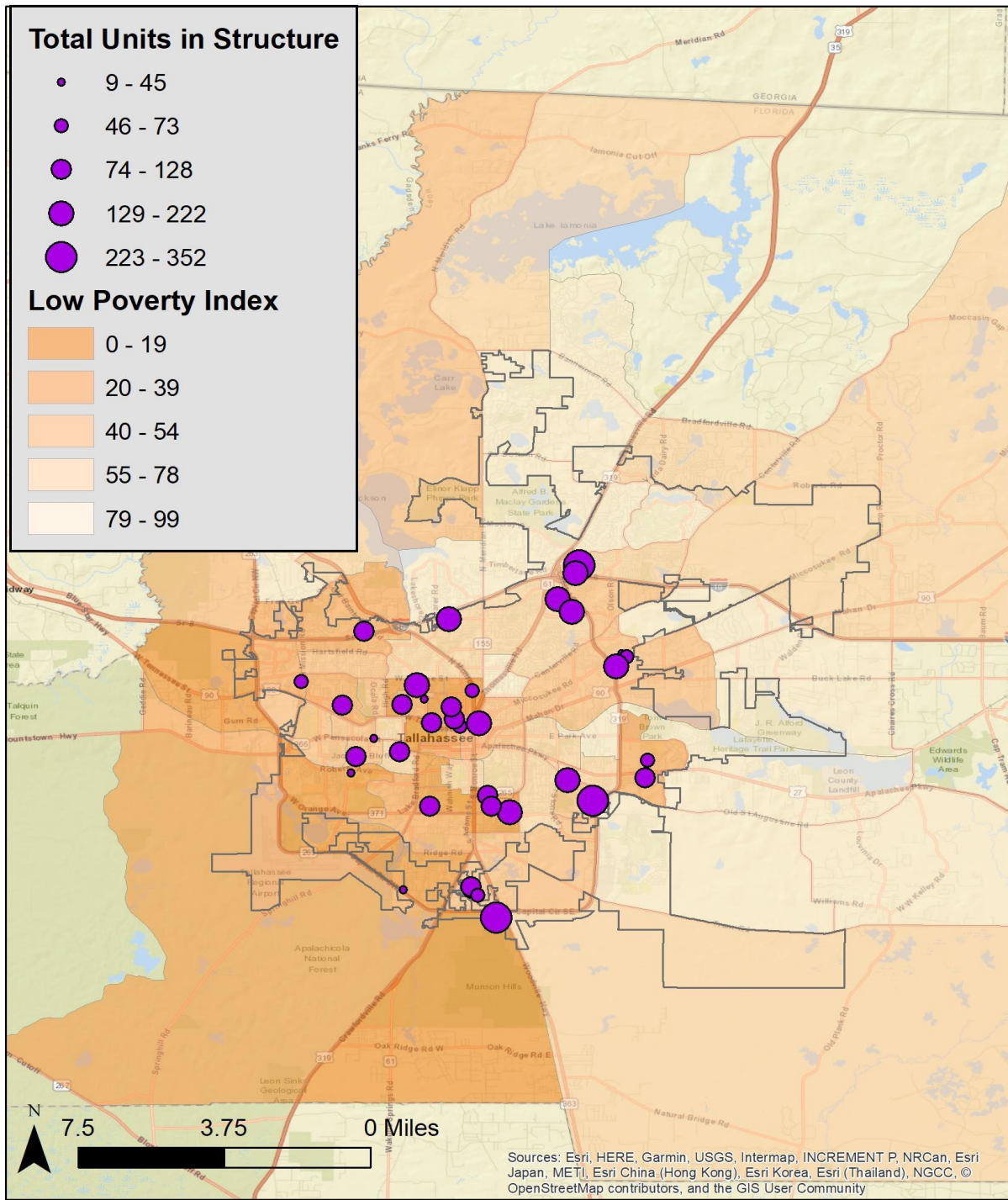


Figure 38. Low Poverty Index and Assisted Housing Units, City of Tallahassee.  
 Source: HUD Low Poverty Index; Shimberg Center for Housing Studies.

The largest concentration of assisted developments is in the Frenchtown area which has a low Job Proximity index: these people may find it difficult to find jobs close to where they live. However, developments closer to downtown, on the Southside, and at the I-10/Thomasville intersection locate workers near high job concentration areas.

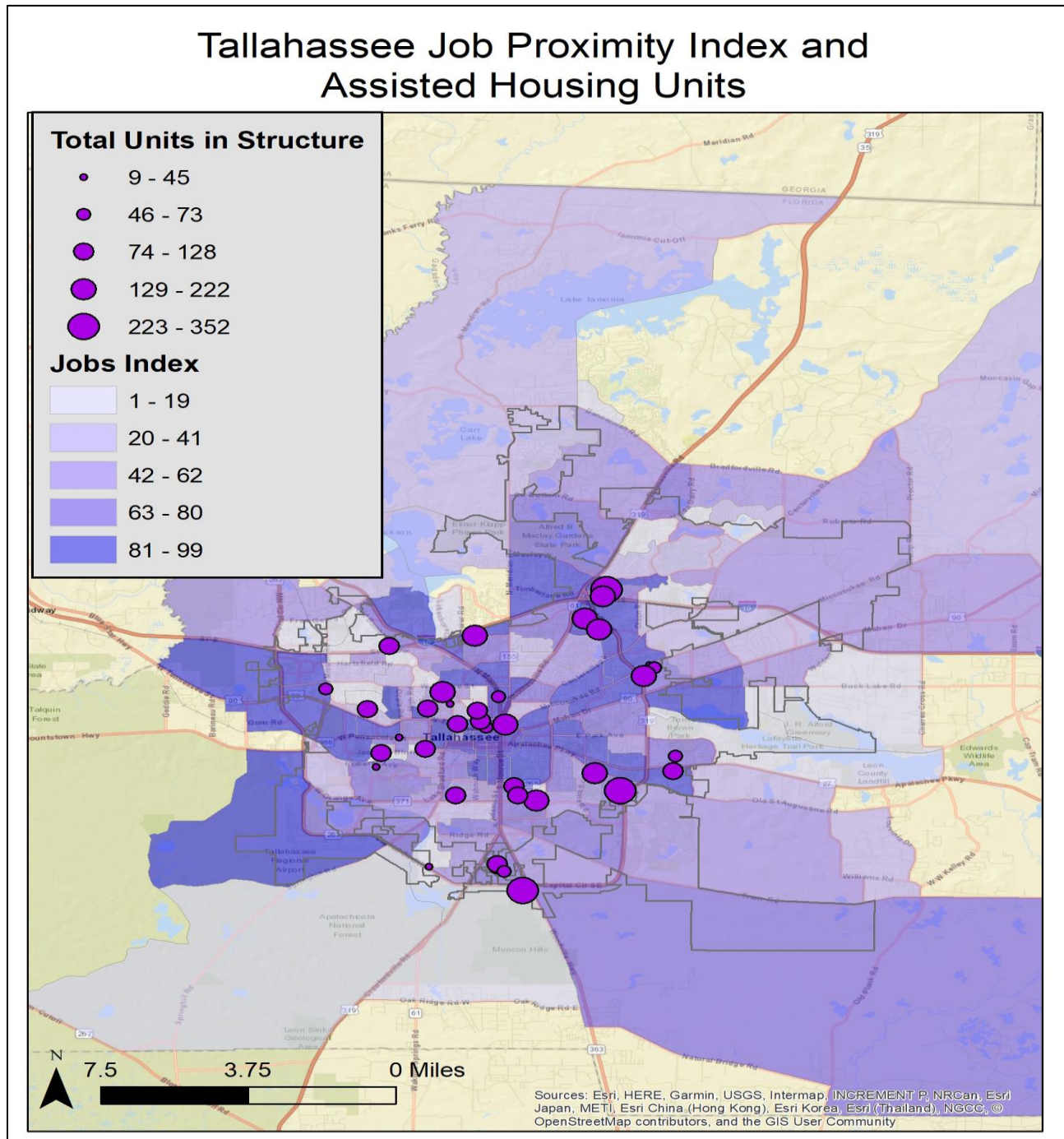


Figure 39. HUD Job Proximity Index and Assisted Housing Units  
 Source: HUD Job Proximity Index; Shimberg Center for Housing Studies.

The Greater Frenchtown area, which contains the highest concentration of assisted units, shows moderate school proficiency and moderate quality schools. The large developments near the I-10/Thomasville intersection provide low income families excellent access to schools in a high proficiency area.

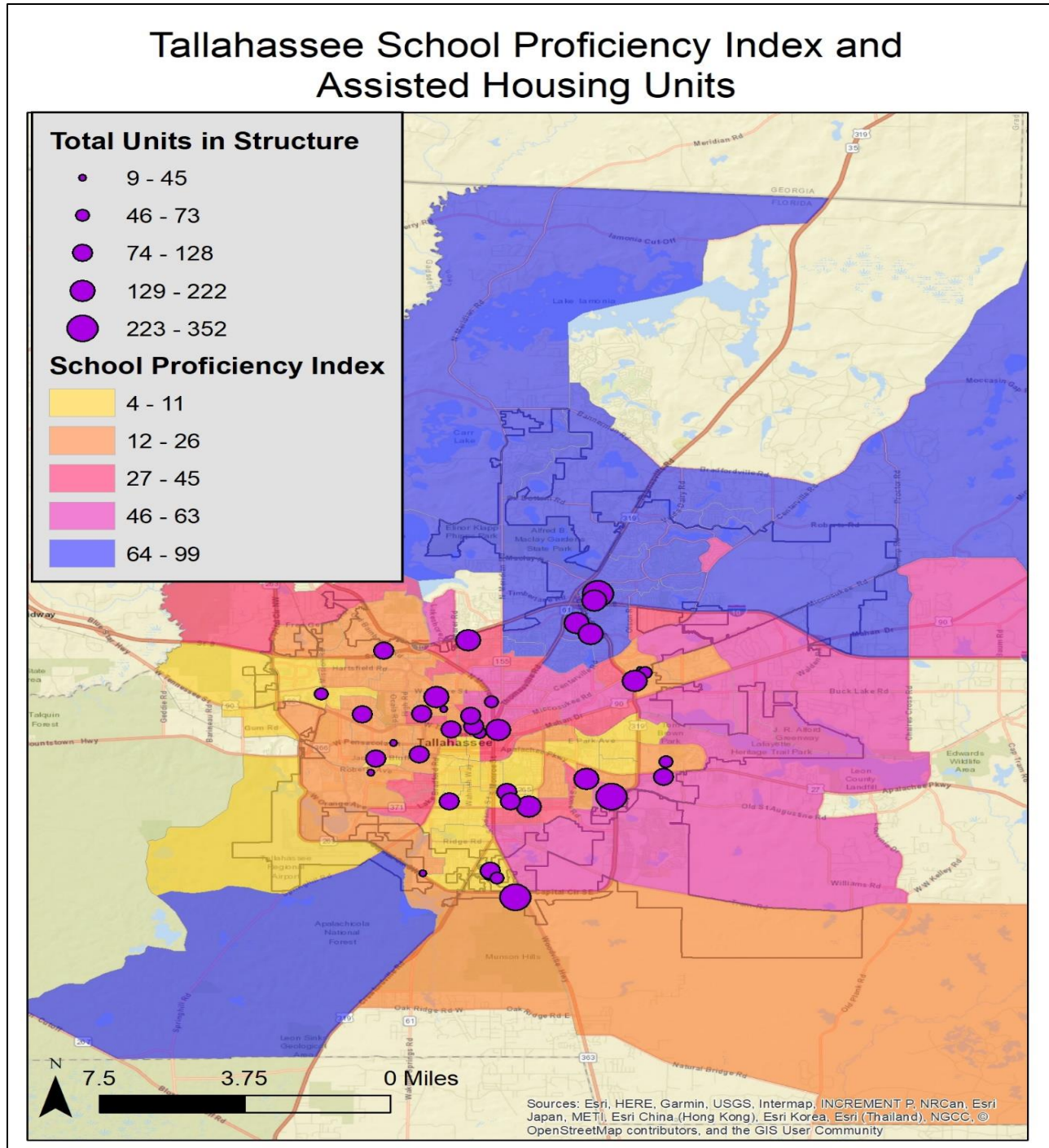


Figure 40. HUD School Proficiency Index and Assisted Housing Units, City of Tallahassee.  
 Source: HUD School Proficiency Index; Shimberg Center for Housing Studies.

## Homeownership

Homeownership is a long-term goal for many households. For most Americans, their home is their largest source of equity. Unfortunately, Blacks/African Americans in particular, and minority populations generally, have historically been barred or discouraged from owning a home. This reduces the equity that minority families can build and reduces the wealth passed down generationally, as well as reducing housing stability.

<b>Table 33. Homeownership by Race/Ethnicity</b>		
	<b>#</b>	<b>%</b>
White	22,556	74.80%
Black or African American	5,514	18.30%
American Indian and Alaska Native	22	0.10%
Asian	1,460	4.80%
Native Hawaiian and Other Pacific Islander	15	0.00%
Some other race	144	0.50%
Two or more races	424	1.40%
Hispanic or Latino origin	1,419	4.70%

Source: Table S2502, 2018 ACS Five-Year Estimates

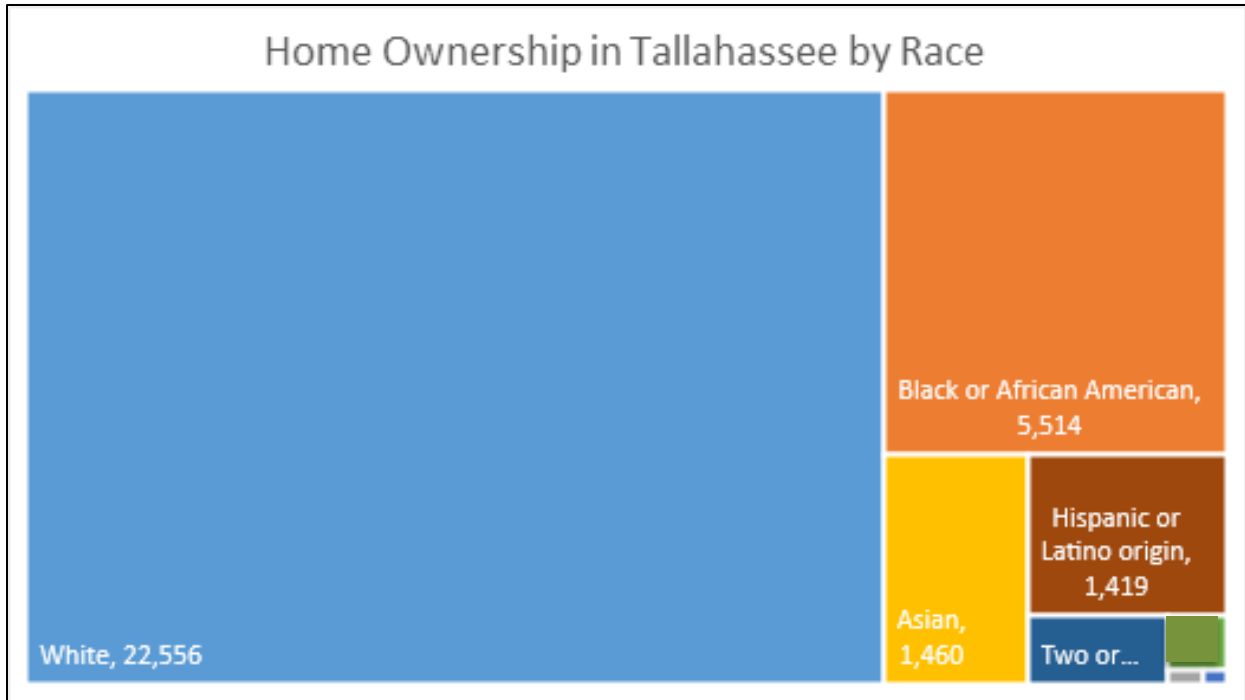


Figure 41. Homeownership by race/ethnicity, City of Tallahassee.  
 Source: Table DPO5, 2018 ACS Five-Year Estimates

National trends in homeownership hold in Tallahassee. While only slightly over half of the residents of Tallahassee are White, nearly 3/4ths of homeowners are White. Hispanics own homes at close to a proportional rate (they make up 4.7% of homeowners and 6.9% of the total population). However, Blacks/African Americans have a disproportionately low number of homeowners. While over thirty percent of Tallahassee’s residents are Black/African American, they own only 18.3% of homes.

# Evaluation of Jurisdiction’s Current Fair Housing Legal Status

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This section provides information on the City of Tallahassee’s current fair housing legal status including information about the number and type of fair housing complaints, the existence of fair housing discrimination suits filed by the U.S. Department of Justice, as well as a discussion of other fair housing concerns or problems.

The federal Fair Housing Act is administered and enforced by HUD’s Department of Fair Housing and Equal Opportunity (FHEO) and the Department of Justice’s Housing and Civil Enforcement Section. The FHEO also administers the Fair Housing Assistance Program (FHAP) and the Fair Housing Initiative Program (FHIP). These programs provide funding to states, local public agencies, and non-profit organizations to assist victims of housing discrimination and to promote awareness of fair housing laws.

In addition to the federal Fair Housing Act, the State of Florida has adopted a state fair housing law that is enforced by the Florida Commission on Human Relations (FCHR). Title XLIV, Chapter 760 of the Florida Statutes, “Civil Rights,” covers discrimination in the treatment of persons and minority representation. Part II, the Florida Fair Housing Act, (ss. 760.20 – 760.37), prohibits discrimination in the sale, rental, advertising, financing, or provision of brokerage services for housing. The Florida Fair Housing Act is substantially equivalent to the federal Fair Housing Act and protects persons from housing discrimination on the bases of race, color, religion, national origin, sex, pregnancy, disability, and familial status. In 2000, the Florida Fair Housing Act (FFHA) was amended to include affordable housing as a protected class (Section 760.26, Florida Statutes).

Leon County’s Fair Housing Ordinance (Part I, Chapter 9, Article IV) prohibits discrimination in the sale or rental of a dwelling based on a person’s membership in thirteen protected classes: age, race, color, religion, national origin, ancestry, disability, marital status, familial status, sex, gender, gender identity or expression, or sexual orientation. Furthermore, it is unlawful in Leon County to advertise the sale or rental of a dwelling indicating any preference, limitation, or discrimination based on membership in one of these protected classes.

In the City of Tallahassee and neighboring region there are four main fair housing agencies that enforce fair housing laws and provide fair housing outreach and education services. Those agencies are: 1) the Florida Commission on Human Relations (FCHR), 2) Legal Services of North Florida (LSNF), 3) the City of Tallahassee’s Division of Housing & Human Services, and 4) the Leon County Office of Human Services and Community Partnerships.

FCHR is a FHAP agency that supports a variety of fair housing administrative and enforcement activities, including complaint investigation, conciliation, administrative and/or judicial enforcement, training, education, and outreach.

LSNF is one of seven legal organizations in Florida funded primarily by the Legal Services Corporation, a private non-profit corporation created by Congress to ensure low-income people have equal access to the judicial system.

The City of Tallahassee’s Division of Housing & Human Services is responsible administering the City’s HUD grant funding and efforts to affirmatively further fair housing, including the production of this Analysis of Impediments to Fair Housing Choice.

The Leon County Office of Human Services and Community Partnerships housing division coordinates the County’s public outreach for fair housing rights and promotes fair housing through community events and education efforts.

### Fair Housing Complaints or Compliance Reviews

A review of fair housing complaint data helps identify trends in housing discrimination in the City to inform specific fair housing actions that may be needed to address the cause of any trends. As summarized in the table below, between 2015 and 2020, 41 fair housing cases (about 8 cases per year) were filed in the City of Tallahassee based on statistics provided by HUD and FCHR. In several of the cases, complainants alleged discrimination based on multiple protected classes bringing the total number of complaints filed to 45.

A majority of discrimination cases in Tallahassee are based either on disability or race and the data shows an increase in the number of complaints each year starting in 2016 through 2019.

<b>Table 34. Basis for Housing Discrimination Cases in City of Tallahassee, 2015-2020.</b>							
	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020*</b>	<b>Total</b>
Race	2	1	1	2	5	1	12
Disability	5	1	5	5	9	1	26
Familial Status	1		1	1			3
Sex			1				1
National Origin				1			1
Color		1					1
Religion							



Retaliation	1						1
Total	9	3	8	9	14	2	45

Source: FCHR; HUD FHEO Region IV  
 \* From January 1 through March 1, 2020

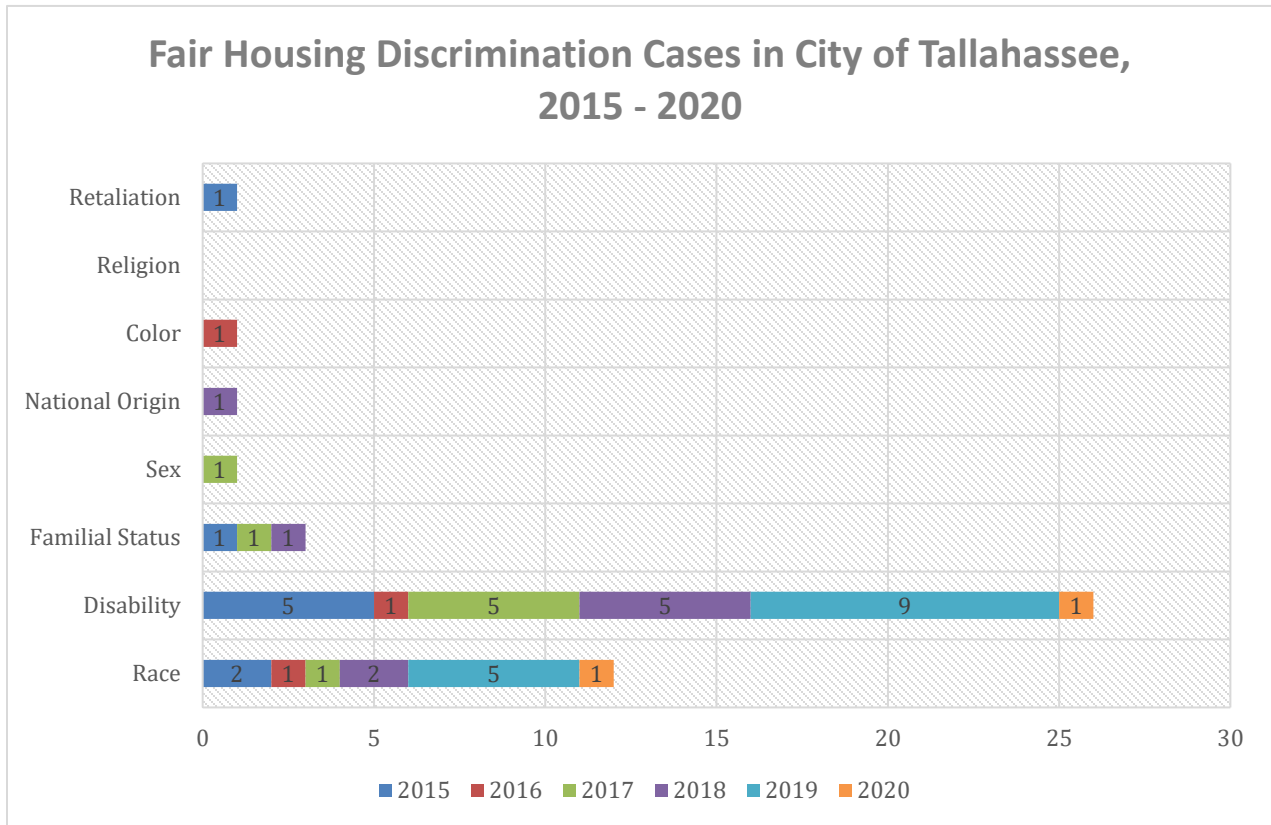


Figure 42. Fair housing discrimination cases in City of Tallahassee, 2015 – 2020.  
 Source: FCHR; HUD FHEO Region IV.

The table below compares the City of Tallahassee’s housing complaint data to the nation and to Florida. The basis for complaints in the City were similar to both the state and the country in that fair housing complaints based on disability and race were the most reported type of housing discrimination.

<b>Table 35. Basis for Housing Discrimination Cases Nationally, Florida, and City of Tallahassee, 2018.</b>			
<b>Basis</b>	<b>Nation</b>	<b>Florida</b>	<b>City of Tallahassee</b>
Race	16.21%	20.20%	22.22%
Disability	51.78%	55.56%	55.56%
Familial Status	7.29%	8.08%	11.11%
Sex	14.72%	4.04%	-
National Origin	10.03%	11.11%	11.11%
Color	1.67%	0.00%	-
Religion	2.68%	4.04%	-
Other	14.84%	-	-

*Source: National Fair Housing Alliance, The Case for Fair Housing 2018 Fair Housing Trends Report; FCHR 2018 Annual Report; HUD FHEO Region IV. Percentages may add to more than 100% because discrimination was based on multiple protected classes.*

The survey conducted during the development of this AI also provides relevant data on the current state of fair housing in the City of Tallahassee. Approximately 25% of respondents said they have experienced housing discrimination since living in the City. When asked to identify the basis on which they believe they were discriminated against, approximately 29% stated race/ethnicity, 15% stated familial status, 11% stated age, and 11% stated disability.

The review of fair housing complaint data is not enough to identify the fair housing issues in the City since complaints are based on allegations of unlawful discrimination. Fair housing issues may also be identified through a review of the disposition of the cases. The 29 cases reviewed were resolved in the following ways:

- Complainant failed to cooperate – 5 cases or 12.5%;
- No cause determination – 19 cases or 47.5%;

- Conciliation or settlement successful – 5 cases or 12.5%;
- Complaint withdrawn by complainant after resolution – 3 cases or 7.5%; and
- Complain withdrawn by complainant without resolution – 1 case or 2.5%.

The high number of cases that were found to have no cause may indicate an individual's lack of awareness about their rights under the fair housing laws. This may also contribute to the under-reporting of discrimination and supports the need for additional fair housing education. Additionally, the nature of the complaints that were found to have cause may indicate the need for education and outreach on specific protections.

### Fair Housing Discrimination Suits Filed by Department of Justice

There is no unresolved letter of findings issued by or lawsuits filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law against the City. There is also no claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

### Reasons for any Trends or Patterns

The National Fair Housing Alliance states in its 2019 Fair Housing Trends Report that the large number of complaints based on disability can be partially attributed to the fact that disability cases are often more overt and more easily detected than other types of housing discrimination. Disability complaints usually involve denial of a request for a reasonable modification or accommodation or involve a multi-family property that is not accessible in obvious ways.

## Hate Crimes Data

Hate crimes are crimes based upon bias against a protected class. The protected classes monitored by the FBI are race/ethnicity/ancestry, religion, sexual orientation, disability, gender, and gender identity.

Table 36. Count of Hate Crimes by Basis										
Year	Number of incidents per bias motivation						Number of incidents per quarter			
	Race/ Ethnicity	Religion	Sexual Orientation	Disability	Gender	Gender Identity	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
2018	1							1		
2017										
2016										
2015			1					1		
2014										
2013	1							1		
2012	1							1		
Total	3		1					4		

Source: FBI UCR Hate Crime Statistics

Tallahassee has had relatively few reported hate crimes compared to similar jurisdictions in Florida. In the last seven years, there have been 4 reported hate crimes, three committed because of racial bias and one (in 2015) committed because of bias against sexual orientation.

# Identification of Impediments

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## Public Sector

This section of the AI examines public policies of the jurisdiction and seeks to identify impediments to fair housing choice.

### Zoning and Site Selection

Land use and zoning laws can contribute significantly to segregation. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that can be constructed, the density of housing, and various residential uses in a community.

The City of Tallahassee Land Development Code recognizes fifty-three (53) zoning districts/categories. Of these, sixteen are exclusive to residential construction.

The City of Tallahassee has an inclusionary zoning policy (Chapter 9, Article VI, Section 240 of the City of Tallahassee Land Development Code) that was adopted in October 2005. This initiative was one of the first in the state of Florida. The policy requires that single-family and multi-family housing developments for homeownership, in Tallahassee/Leon County Urban Service Areas (designated and defined by the Tallahassee/Leon County Comprehensive Plan) that exceed 50 units set aside at least 10% of the proposed housing for households earning 70-100% of the Area Median Income for the Tallahassee Metropolitan Statistical Area (MSA).

To minimize possible negative impacts to developers, developments subject to the provisions of the policy are offered the following incentives:

- Increased density
- Design flexibility
  - Choice of housing type (i.e.: single-family, duplex, etc.)
  - Alleviation of setback and lot size requirements
  - Reduction of parking requirements
- Expedited permit review
- Permission to deviate from development standards
- Exemption from transportation concurrency

The City’s inclusionary policy has not been updated to reflect requirements recently passed in Florida’s House Bill 7103 (2019) that permits inclusionary zoning but requires incentives to fully offset all of a developer’s costs in developing the affordable housing units.

A focus on zoning districts in high poverty and majority-minority neighborhoods, and their respective use and density requirements, can reveal land use requirements which maintain concentration of low-income households by race/ethnicity. Jurisdictions with significant disparity in density permissions between low-income and segregated neighborhoods compared to areas populated with high-income and White households may be effectively reinforcing low-income and race/ethnicity segregation patterns.

Zoning districts include Residential Preservation, University Transition, Urban Residential, Suburban and Central Urban categories. The following is a highlight of specific development regulations within each zoning district/category:

<b>Table 37. Max Units Per Acre, Zoning Districts</b>	
<b>Zoning District</b>	<b>Max. Units / Acre</b>
Residential Preservation	6
University Transition	50
Urban Residential	20
Suburban	20
Central Urban	45

Source: City of Tallahassee Land Development Code

All of the zoning districts/categories allow for significant flexibility in density and other construction requirements for new rental and residential housing units and promote increased availability of housing choices. Additionally, the Tallahassee and Leon County government are currently undergoing the planning and development of a joint Comprehensive Plan Update Project. One of the five Goal-based workshops recently completed in Spring 2019 was entitled Goal Four – Housing Options for Our Diverse Population. The intended outcome of this workshop is an evaluation of current zoning and current future land use and its impact on the development of diverse housing opportunities, including affordable housing.

In advance of the final update to the Comp Plan Land Use Element, City staff provided a report to the City Commission that outlined its progress and included the following information regarding goals and objectives intended to be included in the final updated Plan:

**Goal 4 – Housing Options for Our Diverse Population**

- Objective 4.1 – Strong Neighborhoods: Provide greater housing diversity, while protecting the character of existing, viable residential areas.

- Objective 4.2 – Missing middle housing: Allow and encourage diverse housing options along a spectrum of affordability in residential areas to support walkable communities, locally-serving retail, and public transportation options and to provide a solution to the mismatch between the available housing stock and shifting demographics and growing demand for walkability.
- Objective 4.3 – Transit Oriented Development (TOD): [Waiting on outcome of AMFSS] Encourage compact, mixed-use communities near transit where people can enjoy easy access to jobs and services.
- Objective 4.4 – Transit Adjacent Development (TAD): [Waiting on outcome of AMFSS] Encourage connectivity between transit facilities and developments in the vicinity of transit facilities.
- Objective 4.5 – Trail Oriented Development (TrOD): [Waiting on outcome of AMFSS] Encourage compact, mixed-use communities near transit where people can enjoy easy access to jobs and services.
- Objective 4.6 – Affordability: Expand affordable housing opportunities and options for people with varying income levels, including opportunities and options not adequately supplied by the market.
- Objective 4.7 – Family Heir Subdivisions: Provide a hardship provision by which owners of property outside of the Urban Boundary who meet defined eligibility requirements may have the ability to create smaller parcels of land for family members for use as homesteads.

Additionally, incentives adopted by the City of Tallahassee further encourage affordable housing development through the following:

- Exemption from water and sewer connection fees -  
Homes that are identified as affordable (based upon criteria outlined in Section 21-152 of the Tallahassee Land Development Code) may apply to have water and/or sewer connection fee(s) waived.
- Density bonus for inclusionary housing development -  
Tallahassee’s Inclusionary Housing Ordinance requires that no less than 10% of dwelling units in specified large-scale developments must be set aside for affordable housing. Developers that agree to build affordable housing units under this Ordinance are permitted to increase the density of the development by up to 25% provided that there are no negative environmental impacts or other negative consequences.
- Consideration of relaxation of transportation concurrency design standards -

Concurrency requirements calculate the impact of all developments on existing infrastructure surrounding the new development and require payment of a proportional fair share of the estimated costs of improvement of this infrastructure as identified in the City’s Capital Improvement Element.

When a development adopts the Inclusionary Housing Ordinance to provide at least 10% of new units as affordable housing, Tallahassee will provide the development with exemption from transportation concurrency requirements.

There are no unusual characteristics contained in the City of Tallahassee’s Residential Zoning codes. Conversely, the City’s residential zoning code permits diverse uses including ADU’s (Accessory Dwelling Units) and density bonuses for affordable housing that encourage new development of decent, safe, affordable housing throughout the area.

Zoning within the City’s urban core is primarily Residential Preservation, Government, and Central Urban, allowing for a diverse number of uses, including new and rehabilitated affordable housing.

**PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders**

Tallahassee has 4,509 Public Housing and other assisted housing units. Of these units, 4,049 units are assisted units with protected class priorities. At the time this report was written in 2020, there were 861 persons on the Housing Choice Voucher waiting list. The Tallahassee Housing Authority manages 2,054 Housing Choice Vouchers. The table below details the types and number of vouchers issued by the THA.

<b>Table 38. Public Housing Units and Vouchers, Tallahassee Housing Authority</b>							
<b>Program</b>	<b>Public Housing</b>	<b>Total Vouchers</b>	<b>Project-Based Vouchers</b>	<b>Tenant-Based Vouchers</b>	<b>Veterans Affairs Supportive Housing (VASH)</b>	<b>Family Unification</b>	<b>Disabled</b>
Count	526	2,241	46	1919	182	8	94

Source: Tallahassee Housing Authority

The Housing Authority policy permits administration of Targeted Funding/Selection based upon the following criteria:

- Family Unification Program
- Mainstream
- Disaster Housing Assistance Program



- Veteran’s Affairs Supportive Housing (VASH)

The Housing Authority follows best practices regarding (1) management of waiting lists by offering applicants to check their wait list status by phone; (2) purging of waiting lists every three years; and (3) establishing clear criteria for initial eligibility and subsequent selection of applicants from the existing waiting lists.

Review of the Tallahassee Housing Authority Administrative Plan find no concerns regarding administration of HUD HCV and Public Housing units.

Tallahassee Housing Authority policy evaluation revealed that the agency adheres to HUD requirements and follows best practice models pertaining to its Non-Discrimination Policy contained within its Tenant Selection Policy.

### *Concentration of Voucher Holders*

If a household can secure a housing voucher, whether project-based or tenant-based, that household’s housing cost burden should, by definition, be eliminated. As demonstrated in this analysis, rates of housing cost burden in the City significantly outpace supply of naturally occurring and subsidized housing. The difference between supply and demand in the affordable housing market drives extreme demand for housing vouchers.

While access to a housing voucher is an absolute benefit, using a voucher can be a serious challenge for the household due to discrimination on the basis of source of income. In this case, the housing voucher is considered a source of income. Source of income is not a protected class in Tallahassee, but is in many other Florida cities.

The map below shows the concentration of housing choice vouchers by census tract in the City of Tallahassee. The map shows vouchers as a share of the total housing units in a census tract. There are substantial concentrations of voucher holders in the same tracts this AI has identified as highly segregated and high poverty.

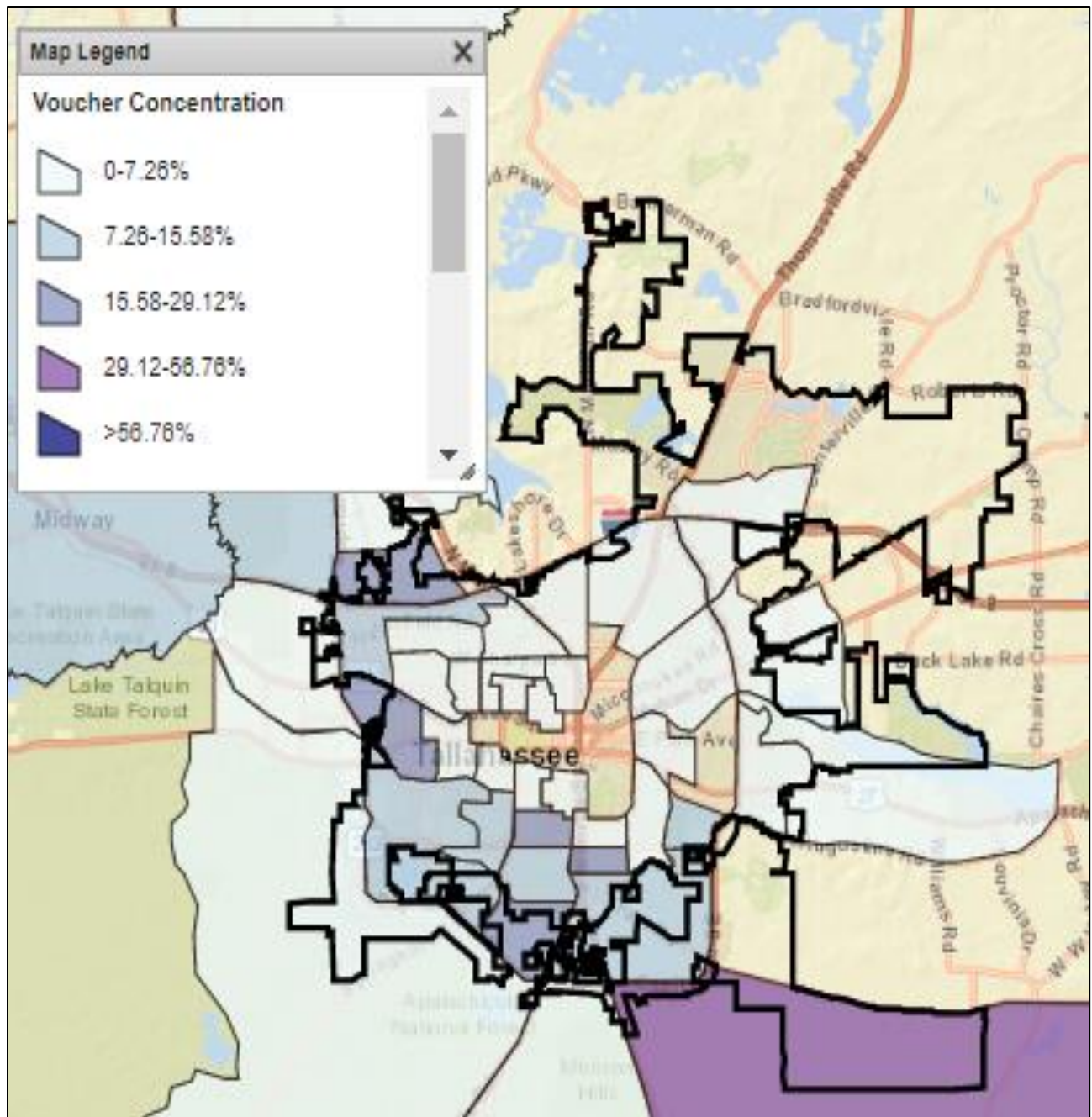


Figure 43. Concentration of housing choice voucher holders by census tract, City of Tallahassee.  
 Source: HUD CPD Maps voucher concentration; accessed: July, 2020.

When compared to the Low Poverty and Labor Market Engagement Indexes, the voucher concentrations show a definite concentration of vouchers in low-opportunity census tracts. This suggests training and outreach to landlords on protections on the basis of source of income is appropriate. The housing authority could also encourage HCV utilization in high opportunity neighborhoods by:

- Helping all voucher holders find suitable housing.
- Provide up to date information about facilities and services available in all neighborhoods in which housing is suitable to the needs of the voucher holders, to include schools, day care, health and welfare and other social service agencies, employment centers, and public transportation.
- Encourage minority voucher holders to look for housing in neighborhoods that are not traditional residential areas for the holder in question.
- Helping voucher holders confirm availability of units.
- Helping with transportation costs in high opportunity neighborhoods.
- Offering clear information on housing rights available to voucher holders, including fair housing protections at the federal, state, and local level.

### **Sale of Subsidized Housing and Possible Displacement**

There is no expectation for the sale of subsidized housing through the Tallahassee Housing Authority (THA), though the agency does state that it will consider the feasibility of an application to HUD for the rental assistance demonstration (RAD) program. As of the date this report was published, THA had not executed administrative actions in pursuit of any RAD program-related conversions. If the THA does elect to pursue RAD conversion for any of its inventory, the City of Tallahassee should serve as an objective advocate for anti-displacement programs implemented by the THA.

The City of Tallahassee adheres to HUD regulations regarding the sale of subsidized homes when administering its HUD entitlement grant funding. Specifically, the City administers an owner-occupied rehabilitation program, an emergency home repair program, and accessibility rehabilitation program. In the interest of protecting the affordability of homes that are rehabilitated or purchased utilizing federal assistance, the City has implemented policies requiring a certain amount to be paid back to the jurisdiction upon the sale of the home. The policies currently in place for the homeownership and housing rehabilitation programs are as follows:

#### *Owner Occupied Rehabilitation Program*

- Total household income cannot exceed 50% of the AMI, adjusted for family size, as defined by HUD, and applicants must demonstrate proof of income.
- The applicant must own and permanently reside at the property and the property value must not exceed \$170,000 (subject to change on an annual basis).
- Assistance is provided in the form of a zero-interest loan requiring no monthly payments. If the homeowner continues to occupy the home for at least 10 years after the rehabilitation is complete, the loan amount is forgiven.

#### *Emergency Home Repair Program*

- Maximum cost per unit may not exceed \$12,500.

- Applicants must meet income and ownership eligibility criteria as detailed in the owner-occupied rehabilitation program.
- Assistance is provided as a zero-interest loan requiring no monthly payments. If the homeowner continues to occupy the home for at least 10 years after the rehabilitation is complete, the loan amount is forgiven.
- Repairs may include the following: new roof, heating system, water system, or sewer system.

*Accessibility Rehabilitation Program*

- Maximum cost per unit may not exceed \$12,500.
- Total household income cannot exceed 80% of AMI, adjusted for family size, as defined by HUD.
- Repairs may include the following: accessibility improvements, including roll-in showers, raised countertops, widening of doorways, installation of ramps, and others.

**Property Tax Policies**

The Leon County Property Appraiser offers the following exemptions for protected class members. This list is greater than other County Property Appraisers statewide.

- Disability Exemption: \$500
- Low-Income Senior Exemption: additional \$25,000
- Long-Term Senior Resident Exemption (for 25+ year residency)
- Total and Permanent Disability Exemption

These property tax policies allow for accessibility for a significant number of protected classes to allow for greater affordability and accessibility of housing choice.

To explain further, the following table indicates statewide approved property tax exemptions and additional exemptions that may be offered by County Property Appraisers.

<b>Table 39. Statewide and Leon County Approved Property Tax Exemptions.</b>		
<b>Exemption</b>	<b>Statewide Adoption</b>	<b>Adoption by County Property Appraiser</b>
Active-Duty Military/Veteran	Yes	N/A
Elderly (65+)	No	Yes
Disabled/Blind	Yes	N/A
First Responder/Spouse	Yes	N/A
Low-Income Senior	No	Yes

Long-Term Senior Resident	No	Yes
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Source: FHC analysis of property tax exemptions, State and Leon County.

**Planning and Zoning Boards**

The City of Tallahassee has several committees that routinely make decisions with an impact on fair housing choice. These include the Planning Commission, the Community Improvement Advisory Board, the Affordable Housing Advisory Committee, the Capitol Area Community Action Agency, and the Senior Citizens Advisory Board. These boards should represent the interests of all Tallahassee residents and should be aware of and responsive to the needs of the City’s protected classes.

Review of the Tallahassee Planning Commission By-Laws’ membership criteria finds that no protected class considerations are included in nomination and/or selection of appointed members.

Tallahassee also utilizes a Community Improvement Advisory Board that provides guidance and recommendations on appropriate and proper strategies to implement regarding human services, housing issues, economic development and other related issues and to serve as the City’s advisory council for the Community Development Block Grant, Emergency Shelter Grant, HOME Investment Partnerships Program, Human Services Grant Program, State Housing Initiatives Partnership (SHIP) Program, Small Business Loan Program and other programs as assigned by the City Commission.

Appointment to this Board is through the Mayor. Although the By-Laws identify priority for consideration of membership based upon direct experience in Housing, Economic Development, Human Services and Grassroots or Consumers, there is no priority for appointment based upon class consideration.

The Capitol Area Community Action Agency administers the programs of the Community Services Administration and other appropriate Federal, State and local public and private agencies in Calhoun, Franklin, Gadsden, Gulf, Jefferson, Leon, Liberty and Wakulla Counties to work with the three significant groups within this regional area: (1) the poor; (2) the public sector; and (3) the private sector, in order to identify and eliminate/reduce poverty. The City of Tallahassee appoints one person to this Board.

The Tallahassee Senior Citizens Advisory Board was created to advise the City of appropriate and proper measures to be undertaken in matters relating to senior citizens residing in Tallahassee. Uniquely, evaluation of selection for appointment to this Board includes equitable representation of City residents or City property owners based upon race and sex, determined by the demographic ratio of the City as defined by available census data. This model is commendable and should be considered for the other agency boards discussed in this section.

## **Building Codes (Accessibility)**

An important way that state and local governments impact fair housing choice for persons with disabilities is through the building and construction codes adopted and enforced in their jurisdictions. While federal housing discrimination laws impose design and building accessibility standards for certain housing and public facilities, Congress and HUD place the direct responsibility of meeting those federal standards on the architects/designers, builders, and operators of the covered accommodations, and do not require or authorize local government authorities to interpret or enforce federal accessibility requirements. There is no plan review or permitting process under the FHA or Americans with Disabilities Act (ADA). Indeed, under these laws, a building permit or certificate of occupancy from a local government does not shield a builder from enforcement action by HUD or the DOJ or from liability in a private civil action. Rather, local building departments and inspectors only enforce state and local accessibility codes or laws. However, by incorporating the federal standards into the state and local codes, state and local governments can ensure another level of oversight and protection of the unique housing needs faced by persons with disabilities.

All construction in the City of Tallahassee must be in accordance with the Florida Building Code, Florida Fire Prevention Code, and the 2015 International Property Maintenance Code as amended. The Florida Building Code includes the primary guidance containing scoping and technical requirements for accessibility to sites, facilities, buildings, and elements by individuals with disabilities. The requirements are to be applied during the design, construction, additions to, and alteration of sites, facilities, buildings, and elements. The 1993 Florida Legislature enacted the “Florida Americans with Disability Accessibility Implementation Act” which incorporated the architectural accessibility requirements of the Americans with Disabilities Act of 1990 into Florida law and maintained existing provisions of Florida law thought to be more stringent than the ADA accessibility guidelines. In 1997 the legislature amended the Act to address U.S. Department of Justice (DOJ) concerns with Florida requirements, which might not have been equivalent or more stringent than ADA architectural standards, to obtain federal certification of Florida’s building code as substantially equivalent to the Federal ADA Standards for Accessible Design as adopted by the Department of Justice (DOJ) in 28 CFR 36.

As a recipient of federal funds, Tallahassee is obligated to comply with the Fair Housing Act (FHA) and the Fair Housing Amendments Act, which expanded the FHA and established terms to enforce harsher penalties for those who sell or rent property and discriminate against persons with disabilities. Multifamily housing units covered by the FHA’s accessibility requirements are those located in a building of four or more units, built for first occupancy after March 13, 1991, and includes both privately owned and publicly assisted housing rental units and for sale units. It includes not just apartments and condominiums but also assisted living facilities, continuing care facilities, nursing homes, public housing developments, HOPE VI projects, projects funded with HOME or other federal funds, transitional housing, single room occupancy units (SROs), shelters designed as a residence for homeless persons, dormitories, hospices, extended stay or residential hotels, and more. When an addition is built onto an existing building, the addition of four or more units is regarded as a new building and must meet the design requirements. If any new public and common use spaces are added, they are required to be accessible. In

buildings with four or more dwelling units and at least one elevator, all dwelling units and all public and common use areas are subject to the Act's design and construction requirements. In buildings with four or more dwelling units and no elevator, all ground floor units and public and common use areas are subject to the Act's design and construction requirements.

Tallahassee is obligated to comply with additional laws due to receipt of federal assistance including Section 504 of the Rehabilitation Act of 1973 (which applies to programs and activities receiving federal funds), Titles II and III of the Americans with Disabilities Act (ADA) (which apply to programs, services, and activities provided or made available by public entities and to public accommodations, respectively), and the Architectural Barriers Act (which applies to federal facilities). Any housing (including single family detached homes) constructed by federal, state, or local government entities or constructed using federal funds may be subject to accessibility requirements under these laws.

Housing funded by HUD also must meet the Uniform Federal Accessibility Standards (UFAS) or a standard that is equivalent or stricter. Under the UFAS, all federally assisted new construction housing developments with five or more units must design and construct 5% of the dwelling units, or at least one unit, whichever is greater, to be accessible for persons with mobility disabilities. An additional 2% of the dwelling units, or at least one unit, whichever is greater, must be accessible for persons with hearing or visual disabilities.

## Private Sector

### **Lending Policies and Practices**

Homeownership is vital to a community's economic well-being and lending policies and procedures can have a significant impact on fair housing choice. To satisfy the requirements of fair housing law, all persons must have the ability to live where they want and can afford. Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The task in this Home Mortgage Disclosure Act (HMDA) analysis is to determine the degree to which the housing needs of Tallahassee residents are being met by home loan lenders.

HMDA, enacted by Congress in 1975, is implemented by the Federal Reserve Board's Regulation C. The regulations apply to certain financial institutions including banks, savings associations, credit unions, and other mortgage lending institutions. The HMDA's objectives include ensuring that borrowers and loan applicants receive fair treatment in the home loan market. HMDA information is collected from public lending institutions and discloses public loan data used to:

- Determine if financial institutions are serving community housing needs;
- Assist public officials with public sector investment to help attract private investment to areas of need; and
- Identify possible discriminatory lending patterns and enforce anti-discrimination statutes.

Data provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and additional information about loan applicants including sex, race, ethnicity, and income.

Data presented in this section are aggregated at the metropolitan statistical area (MSA).

<b>Table 40. Loan Approval and Denial Rates by Applicant Race/Ethnicity, Tallahassee MSA, 2018.</b>						
<b>Applicant Income</b>	<b>Non-Hispanic</b>				<b>Hispanic</b>	<b>All Applicants**</b>
	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Other*</b>		
<b>Low Income (0 – 50% AMI)</b>						
Total Applications	239	187	20	13	23	757
Loan Origination Rate	59.4%	28.9%	55.0%	46.2%	6.9%	43.6%
Loan Denial Rate***	12.6%	47.6%	-	30.8%	52%	23.9%
<b>Moderate Income (50 – 100% AMI)</b>						
Total Applications	2,765	1,037	67	132	165	5,657
Loan Originated Rate	53.2%	40.8%	47.8%	46.2%	47.3%	43.1%
Denial Rate	17.8%	33.3%	19.4%	28.8%	27.3%	20.1%
<b>High Income (100% AMI and over)</b>						
Total Applications	3,705	557	209	140	209	6,378
Loan Origination Rate	58.9%	43.1%	55.5%	56.0%	59.8%	49.8%
Denial Rate	12.7%	25.1%	15.3%	17.1%	16.3%	13.3%
<b>Total</b>						
Total Applications	6,709	1,781	296	285	397	12,792
Loan Origination Rate	57.2%	37.6%	52.8%	49.5%	38.0%	45.5%
Denial Rate	26.2%	35.3%	31.6%	25.4%	31.9%	19.1%
*Includes American Indians and Alaskan Natives, Native Hawaiians and Pacific Islanders, and persons of other or multiple races. Note: Analysis is based on applicants only and does not include co-applicants.						
**All Applicants includes categories excluded from other figures in table: Mexican, Puerto Rican – Not Hispanic or Latino, Information not provided by applicant, not applicable.						
***Applications denied by financial institution. Does not include applications approved but not accepted; application withdrawn by applicant; file closed for incompleteness; preapproval request denied by financial institution.						

Source: FFIEC 2018 Home Mortgage Disclosure Act Data



For low-income applicants, loan origination rates ranged from 28.9% for Non-Hispanic Blacks to 59.4% for Non-Hispanic White applicants. Denial rates were highest for Hispanic applicants (52%) followed closely by Black applicants (47.6%) and lowest for White applicants (12.6%).

Moderate income applicants generally had higher approval rates and lower denial rates than the low-income group for all races/ethnicities. In the moderate-income band, minority applicants had loan origination rates from 40.8% (for Blacks/African Americans) to 46.2% (Other), compared to 53.2% for Whites. Denial rates were highest for Black/African American applicants (33.3%) and lowest for White (17.8%).

At the high-income level, applicants had even higher approval rates and lower denial rates than the low-income group for all races/ethnicities apart from Asians. In the high-income band, minority applicants had approval rates from 70.8% to 71.5%, compared to 75.2% for Whites. Denial rates were highest for Asian applicants (15.2%) and lowest for White (11.4%).

The table below identifies reasons for loan denials by race and ethnicity. For each minority group, the distribution of loan denial reasons is compared to that of White applicants (as a reference group). Findings are summarized below:

- Reasons for denial vary by race and ethnicity. Collateral, debt-to-income ratio, and credit history were top reasons for denials across all race/ethnicities.
- For Asian loan applicants, denial reasons varied, with debt to income ratio being the highest reason (28.3%) followed by credit history (20%).
- For Hispanic applicants, credit history was the largest share for denials (34.3%) followed by debt to income ratio (25.3%)
- For Black/African American applicants, credit history had the highest share (41.3%) followed by debt to income ratio (22.1%).

<b>Table 41. Reasons for Loan Denial by Applicant Race and Ethnicity Tallahassee MSA, 2018.</b>					
	<b>Non-Hispanic</b>				<b>Hispanic</b>
	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Other</b>	
Total Number of Denials	1,209	661	60	21	99
Debt-to-income ratio	22.2%	22.1%	28.3%	9.5%	25.3%
Employment history	1.6%	0.9%	3.3%	-	1.0%

<b>Table 41. Reasons for Loan Denial by Applicant Race and Ethnicity Tallahassee MSA, 2018.</b>					
	<b>Non-Hispanic</b>				<b>Hispanic</b>
	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>Other</b>	
Credit history	24.7%	41.3%	20.0%	66.7%	34.3%
Collateral	16.1%	13.5%	10.0%	9.5%	12.1%
Employment history	3.4%	1.8%	3.3%	-	3.0%
Insufficient cash	3.0%	2.7%	3.3%	-	6.1%
Unverifiable information	9.5%	6.8%	5.0%	9.5%	9.1%
Credit application complete	0.1%	-	-	-	0.0%
Mortgage insurance denied	6.7%	8.0%	10.0%	4.8%	9.1%

Source: FFIEC 2018 Home Mortgage Disclosure Act Data

## Fair Housing Enforcement

The federal FHA prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, familial status, and disability. The U.S. Department of Justice (DOJ) and HUD are jointly responsible for enforcing the FHA. Two HUD programs are dedicated to the enforcement of the Fair Housing Act: the Fair Housing Assistance Program (FHAP) and the Fair Housing Initiatives Program (FHIP). HUD's Office of Fair Housing and Equal Opportunity (FHEO) is responsible for administering FHIP, FHAP, and HUD's investigation of fair housing and fair lending complaints. The Civil Rights Division of the U.S. Department of Justice (DOJ) may also investigate complaints.

The State of Florida and the City of Tallahassee have also adopted fair housing laws. HUD has determined that the Florida Fair Housing Act (FFHA) is substantially equivalent to the federal Fair Housing Act meaning that the state law covers the protected classes in the Fair Housing Act. State or local law may also provide additional protected classes as is the case in Florida where it is unlawful to discriminate in land use decisions or in the permitting of developments based on protected characteristics, or, based on the source of financing of a development or proposed development. The FFHA also protects persons who are

pregnant or in the process of becoming legal custodians of children 18 years of age or younger, or persons who are themselves handicapped or associated with a handicapped person.

The Tallahassee County Fair Housing Ordinance (Tallahassee Code of Ordinances, Part I, Chapter 11, Article II) offers protections to additional protected classes. Tallahassee’s fair housing ordinance protects persons by race, color, national origin, religion, sex, marital status, age, ethnic background, familial status, and handicap.

State and local government agencies certified by HUD to enforce state or local fair housing laws that are substantially equivalent to the Fair Housing Act receive FHAP funds. HUD provides funding to the Florida Commission on Human Relations (FCHR), the agency charged with enforcing the state’s civil rights laws, including the FFHA. Through annual work share agreements FCHR receives and investigates housing discrimination complaints referred by HUD. HUD provides FHAP funding for processing dual-filed complaints, training, provision of technical assistance, the creation and maintenance of data information systems, and the development and enhancement of education and outreach projects, special enforcement efforts, partnership initiatives, and other fair housing projects.

Legal services organizations, typically mission-based nonprofits, offer free or low-cost services to clients based on a wide range of discrimination bases. In the Tallahassee area, Legal Services of North Florida (LSNF) provides representation to low-income and vulnerable individuals in civil matters, with eligibility typically based on income and assets of all members of the household. LSNF takes cases involving housing, family law, public benefits, consumer protection, employment, healthcare, and education.

**Complaint Process**

Persons suspecting that they have been discriminated against can file a fair housing complaint at the federal, state, or local level by contacting HUD, DOJ, FCHR, or LSNF. Any complaints received by the City of Tallahassee alleging fair housing violations are referred to Legal Services of North Florida. The chart below provides information on how residents can file a housing discrimination complaint with any of the fair housing enforcement organizations.

How to File a Housing Discrimination Complaint	
<p>To file a housing discrimination complaint with HUD:</p> <ul style="list-style-type: none"> <li>• Place a toll-free call to 1-800-440-8091 or TTY 1-800-927-9275;</li> <li>• Complete the “on-line” complaint form available on the HUD website;</li> <li>• Submit a claim of housing discrimination on the HUD Complaint Mobile App; or</li> <li>• Mail a completed complaint form or letter to: Atlanta Regional Office of FHEO</li> </ul>	<p>To report an incident of housing discrimination to the DOJ, or to alert the DOJ of matters involving a pattern or practice of discrimination or matters involving denial of rights to groups of persons:</p> <ul style="list-style-type: none"> <li>• Call the Fair Housing Tip Line at 1-800-896-7743;</li> <li>• Email <a href="mailto:fairhousing@usdoj.org">fairhousing@usdoj.org</a>; or</li> <li>• Mail a letter to: U.S. Department of Justice Civil Rights Division</li> </ul>

U.S. Department of Housing and Urban Development Five Points Plaza 40 Marietta Street, 16 <sup>th</sup> Floor Atlanta, Georgia 30303-2806	Housing and Civil Enforcement Section – G St. 950 Pennsylvania Avenue, N.W. Washington, DC 20530
To file a complaint with FCHR, complainants must contact the agency within one year of the date on which the alleged act of discrimination occurred. <ul style="list-style-type: none"> <li>• Telephone 850-488-7082; or</li> <li>• Mail or fax the Technical Assistance Questionnaire for Housing Complaints to:            Florida Commission on Human Relations            Office of Customer Service            4075 Esplanade Way, Room 110            Tallahassee, FL 32399            Facsimile 850-487-1007</li> </ul>	To file a complaint with LSNF: <ul style="list-style-type: none"> <li>• Complete the “online intake” form at <a href="https://www.lsnf.org/contact/">https://www.lsnf.org/contact/</a>;</li> <li>• Or Phone (850) 385-9007</li> </ul>

If a complaint is filed with HUD under the federal Fair Housing Act and the complaint falls within the jurisdiction of FCHR, HUD must refer the complaint to the local or state agency and may take no further action, except under limited circumstances. Once the complaint is filed with FCHR, the process is as follows:

- A person alleging discrimination under the FFHA has one year after the discriminatory housing practice to file a complaint with FCHR.
- FCHR has 100 days after receiving the complaint to complete an investigation and issue a determination.
- FCHR can decide to resolve the complaint and eliminate or correct the alleged discriminatory housing practice through conciliation.
- If, within 180 days after a complaint is filed, FCHR has been unable to obtain voluntary compliance, the complainant may initiate civil action or petition for an administrative determination.
- If the commission finds reasonable cause, the claimant may request that the Attorney General bring the civil action against the respondent.
- A civil action must be commenced within two years after the alleged discriminatory act occurred.
- The court may continue a civil case if conciliation efforts by FCHR or by a local housing agency are likely to result in a satisfactory settlement.
- If the court finds that a discriminatory housing practice has occurred, the court must issue an order prohibiting the practice and providing administrative relief.
- Possible remedies include injunctions, restraining orders, fines and actual and punitive damages, court costs, and reasonable attorney’s fees.

## Informational Programs and Community Outreach

For fair housing planning to be comprehensive it must address the general public and local government officials' lack of knowledge about unlawful discriminatory practices, fair housing laws, and fair housing objectives. Below is a summary of the fair housing education and outreach activities conducted by the City of Tallahassee and LSNF in recent years.

- LSNF offers regular webinars and public outreach events related to fair housing. For instance, on 4/25/2019 it developed and hosted a free fair housing law webinar for fair housing advocates, attorneys, and local government officials interested in the FHA. LSNF also offers free legal assistance and public outreach on designated days throughout the year. For instance, in early April 2019, LSNF made its attorneys available at a local church to deal with landlord, tenant, real property, probate, and FEMA claims & denials for disaster recovery.
- The City partners with local agencies, LSNF, and other stakeholders to offer fair housing events, outreach, and education events throughout the calendar year. During April 2019, for instance, the City hosted a Fair and Affordable Housing Symposium and Expo. This event featured local nonprofits like the Tallahassee Lender's Consortium and Habitat for Humanity as part of the expo. The City also regularly works with the Big Bend Community Development and United Housing Partnership to offer outreach and education services related to fair housing and community development.

In spite of the efforts to educate residents and housing providers about their rights and responsibilities, the housing discrimination complaint data analyzed in section “Fair Housing Complaints or Compliance Reviews”, and the AI survey results suggest that there is still a lack of knowledge by residents about fair housing laws and actions that are discriminatory.

## Visitability in Housing

Visitability is a voluntary standard endorsed by HUD to allow mobility impaired persons to visit families and friends where this would not otherwise be possible. Visitability means that 1) at least one entrance is at grade (no step), approached by an accessible route, such as a sidewalk, 2) the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space, and 3) at least a half bathroom on the main floor of the house. The visitability concept applies to single family and other housing types that are not covered by federal law to incorporate accessibility features. Unlike accessibility, a visitable home does not require that all features of a dwelling unit be made accessible. The benefits of visitability include:

- An increase in the availability of housing options for individuals who may not require full accessibility;

- Assistance for the property owners in making reasonable accommodations and reducing, in some cases, the need for structural modifications or transfers when individuals become disabled in place; and
- Improvement in the marketability of units.

The City of Tallahassee has not developed a written visitability policy however, the City has adopted the Florida Building Code, which includes compliance with the 2012 Florida Accessibility Code for Building Construction adopted pursuant to Section 553.503, Florida Statutes. The Florida Housing Finance Corporation has also adopted Universal Design and Visitability Features in all state funded developments that involve new construction and rehabilitation of housing units.

The Florida Accessibility Code expands the requirements of the Fair Housing Act and the ADA standards by requiring that all new single-family houses, duplexes, triplexes, condominiums, and townhouses provide at least one bathroom with a door that has a 29-inch clear opening on each habitable grade level. This provision in the Florida Accessibility Codes promotes the concept of visitability and the City does make accessibility improvements in accordance with the building code and rehabilitation standards.

# Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction

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The City of Tallahassee is committed to furthering fair housing and continues to fund housing and neighborhood revitalization activities through its HUD entitlement grant funding programs and the state's SHIP funding to assist in providing housing choice. Coordination with various state and local agencies has resulted in significant program and service diversity to assist in meeting housing needs throughout the City. The City will continue to work in conjunction with private and public organizations to increase fair housing opportunities and review and re-evaluate current programs and activities consistently to ensure compliance in furthering fair housing efforts.

Current programs supporting fair housing efforts in the City include:

## **HUD Entitlement Funding**

The City of Tallahassee is entitled to the Community Development Block Grant (CDBG), the HOME Investments Partnership Program (HOME), and Emergency Solutions Grant (ESG) funding. These programs are versatile programs providing communities with resources to address a wide range of community development needs. Created under Title I of the Housing and Community Development Act, CDBG is a primary funding source for the City in addressing community revitalization, housing, and economic development needs. The CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. Grantees under the CDBG program must comply with this requirement and certify that it will further fair housing efforts. For the purpose of the CDBG program, HUD defines "affirmatively furthering fair housing" as requiring a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken in this regard.

This document serves as the City's updated AI in accordance with HUD regulation at 24 CFR 570.904(c)(1) for HUD entitlement grantees. The City is committed to eliminating discriminatory practices in housing opportunities for all protected groups identified under fair housing laws. This AI coincides with the City's 2020-2025 Consolidated Plan, which includes the City's certification of compliance with fair housing requirements.

The City of Tallahassee continues to further fair housing efforts through its HUD entitlement grant programs by funding activities including housing rehabilitation, neighborhood revitalization activities, and

various public service activities. Grantees are committed to providing benefits to the greatest number of people while targeting low-and moderate-income residents. The City utilizes its funding allocation in a strategic approach to alleviate poverty through various community development activities focused on neighborhood revitalization. Neighborhood infrastructure development that incorporates social design into physical improvements changes neighborhood landscapes and significantly improves the social connectedness of its residents. Community revitalization is essential to bolstering the health of a neighborhood and for providing housing choices in a suitable living environment connected to jobs, healthcare, and educational opportunities. These efforts all lower barriers to fair housing choice in Tallahassee.

### **Inclusionary Housing Ordinance**

The City of Tallahassee has an inclusionary housing ordinance (IHO) in place. The City's IHO provides that affordable housing should be included in residential developments that take place in City census tracts where household incomes exceed the median income for the overall City. The goal of the ordinance is to increase the inventory and the equitable distribution of affordable housing within the City. The City believes this ordinance offers a key policy lever for supporting housing opportunities for the protected classes in neighborhoods of opportunity.

The City recognizes that the IHO's program structure has not resulted in a volume of affordable housing units as originally intended with the passage of the ordinance. Modifications to the program, including adjustments to projects subject to the IHO and unit count thresholds, are currently being considered by the City.

### **State Housing Initiatives Partnership Program**

The State Housing Initiatives Partnership (SHIP) program, administered through the Florida Housing Finance Corporation (FHFC), has the primary objective of encouraging and creating partnerships that will assist in the production and preservation of affordable housing in the state of Florida. Funds must be used to benefit low-income and moderate-income persons. The SHIP program has required set-asides for funding that grantees must follow. A minimum of 65% of grant funds must be expended on eligible homeownership activities, a minimum of 75% is to be expended on eligible construction activities, at least 30% must be reserved for very-low income households, a minimum of 30% must be reserved for low-income households, and a minimum of 20% for households with special needs. The SHIP program funds affordable housing initiatives that support fair housing.

The City of Tallahassee offers assistance through SHIP for purchase assistance, owner occupied rehabilitation, rental development, disaster recovery and repair, and rent assistance. These strategies are detailed in the City's Local Housing Assistance Plan (LHAP) in accordance with state requirements.



## Conclusions and Recommendations

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In the Fair Housing Planning Guide, HUD defines an impediment to fair housing choice as an action, omission or decision based on race, color, religion, sex, disability, familial status, or national origin that restricts or has the effect of restricting housing choices or the availability of housing choices. Throughout this analysis various community issues have surfaced, both positive and negative. Some of these issues represent general community needs and, while valid, do not restrict or have the effect of restricting housing choice and thus do not constitute impediments.

In this section, impediments to fair housing choice are listed. Each impediment is associated with an “action plan,” or set of specific actions that may be conducted by the City of Tallahassee and partner agencies over the next 5 years. By implementing the recommendations, the City of Tallahassee will start to correct the identified impediments to fair housing choice.

The recommendations and actions listed in this section meet two critical criteria: they must be both meaningful and feasible. Actions must be meaningful in that they have a reasonable expectation of reducing barriers to fair housing choice. Actions must also be feasible, in that they are within the scope of the City of Tallahassee’s authority and within the scope of funding considerations.

## Impediments and Action Plan

#	Impediment	Actions	Timeline	Intended Outcomes
1	<p>Lack of awareness by residents and landlords of fair housing laws.</p> <p>High number of fair housing complaints on the basis of disability.</p>	<ol style="list-style-type: none"> <li>1. Partner with a fair housing training/outreach organization by offering funding and programming support to provide fair housing training to landlords on fair housing laws specific to persons with a disability, foreign born and limited English proficient populations.</li> <li>2. Provide fair housing trainings to the public and invited organizations, with special focus on people living in R/ECAPs and organizations that serve people with disabilities.</li> <li>3. Reach out to the disability community during the consolidated planning process.</li> <li>4. Place flyers and fair housing information in public facilities, including flyers in “easy read” friendly to people with disabilities.</li> <li>5. Conduct targeted outreach and education to landlords in high opportunity/low poverty areas.</li> <li>6. Advertise April Fair Housing Month and make public announcements regarding opportunities to learn about fair housing.</li> <li>7. Include the HUD fair housing logo on all housing program related documents.</li> <li>8. Include resources on fair housing that are accessible to people experiencing disability, including “easy read” and brail resources.</li> </ol>	2020 - 2024	<ul style="list-style-type: none"> <li>▪ Improved public understanding of fair housing laws as measured by fair housing survey.</li> <li>▪ Reduce instances of discrimination on the basis of disability.</li> <li>▪ Improved public confidence in the fair housing complaint process as measured by fair housing survey.</li> <li>▪ Increased attendance at fair housing outreach and trainings.</li> <li>▪ Reduced the count of discrimination complaints on the basis of disability.</li> </ul>

#	Impediment	Actions	Timeline	Intended Outcomes
2	Insufficient supply of affordable rental and homeowner housing in high opportunity census tracts	<ol style="list-style-type: none"> <li>1. Partner with a community land trust and support its operations with quality City-owned surplus lands and unrestricted and restricted funds in high opportunity areas.</li> <li>2. Coordinate annual review of FHFC RFAs and identify deployable City and private resources to ensure applications are submitted to relevant RFA opportunities.</li> <li>3. Prioritize allocation of infrastructure improvement projects in R/ECAP and majority-minority census tracts.</li> <li>4. Pursue development of ADU funding program to support private adoption and development of ADUs in high opportunity tracts in the City.</li> <li>5. Research steps necessary to improve effectiveness of City’s mandatory inclusionary zoning policy and ensure compliance with HB 7103 (2019).</li> </ol>	2020 - 2024	<ul style="list-style-type: none"> <li>▪ Increased count of assisted and naturally occurring affordable housing units developed in City.</li> <li>▪ Increased count of permanently affordable single-family home parcels managed by a CLT.</li> <li>▪ Creation of ADU policy and financial support for ADU development in high opportunity tracts.</li> <li>▪ Increased count of new FHFC-funded affordable units in City.</li> <li>▪ Increased funding for infrastructure and community development projects in R/ECAP and majority-minority census tracts.</li> <li>▪ Increased number of affordable units produced through the inclusionary zoning ordinance.</li> </ul>
3	Low labor market engagement for Blacks/African Americans relative to White households.	<ol style="list-style-type: none"> <li>1. Establish formal task force on economic opportunity for minority households with a focus on developing, implementing, and sustaining City initiatives focused on economic development, educational achievement, and economic opportunity for Blacks/African Americans.</li> </ol>	2020 - 2024	<ul style="list-style-type: none"> <li>▪ Increased median household income for Black/African American households.</li> <li>▪ Improved educational outcomes for Black/African American children.</li> </ul>

#	Impediment	Actions	Timeline	Intended Outcomes
				<ul style="list-style-type: none"> <li>▪ Lowered poverty rate for Black/African American households.</li> <li>▪ Lowered unemployment rates for Black/African American.</li> </ul>
4	Concentration of housing vouchers in segregated and high poverty neighborhoods.	<ol style="list-style-type: none"> <li>1. Conduct outreach and training to landlords in the City of Tallahassee on fair housing protections.</li> <li>2. Adopt source of income as a protected class in the City's fair housing ordinance.</li> </ol>	2020 - 2024	<ul style="list-style-type: none"> <li>▪ Improved neighborhood distribution of housing vouchers.</li> </ul>
5	Poor credit history and collateral as a barrier to accessing traditional capital and wealth building through homeownership, especially for Black/African American residents.	<ol style="list-style-type: none"> <li>1. Expand access to credit counseling services for low-income and protected classes by partnering with a credit counseling agency and conducting outreach to R/ECAP and majority-minority census tracts.</li> </ol>	2020 - 2024	<ul style="list-style-type: none"> <li>▪ Reduced number of loan origination denials based on credit, as reported by FFIEC HMDA data.</li> </ul>