



**Department of Housing and
Community Resilience**

Analysis of Impediments



**Presented and Adopted
by City Commission
June 11th, 2025**

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Executive Summary

Introduction

The City of Tallahassee receives federal funding from the U.S. Department of Housing and Urban Development (HUD) to support a range of housing and community development activities. These efforts are guided by the requirements set forth in 24 CFR Part 91, known as the Consolidated Planning Process. This framework integrates the planning and reporting requirements for key HUD entitlement programs, including the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG), all of which are administered by the City.

As a condition of receiving these federal funds, the City of Tallahassee is required to certify that it will affirmatively further fair housing (AFFH). This certification includes a commitment to conduct an Analysis of Impediments to Fair Housing Choice (AI) — a critical assessment of barriers that may limit equal housing opportunity for individuals and families, particularly those in protected classes.

HUD maintains a strong mandate to eliminate housing discrimination and enforce the principles of the Fair Housing Act (FHA), as outlined in Section 808 of the Act. Additionally, Title VI of the Civil Rights Act of 1964 (42 U.S.C. §2000d) and implementing regulations at 24 CFR Part 1 prohibit discrimination in any program or activity receiving federal financial assistance. Section 109 of the Housing and Community Development Act of 1974 further reinforces these protections by prohibiting discrimination based on race, color, national origin, sex, disability, age, or religion in CDBG-funded programs.

Fair housing protections at the local level mirror and extend federal and state mandates. Leon County's Fair Housing Ordinance (County Code, Chapter 9, Article IV) prohibits discrimination in housing on the basis of age, race, color, religion, national origin, ancestry, disability, marital status, familial status, sex, gender, gender identity or expression, or sexual orientation. Similarly, the City of Tallahassee's Code of Ordinances (Chapter 11, Article II, Section 11-32) includes a comprehensive list of protected classes that aligns with federal and state standards, underscoring the City's commitment to equitable housing practices.

In compliance with its AFFH certification and to ensure meaningful access to housing opportunity for all residents, the City of Tallahassee has partnered with the Florida Housing Coalition, Inc. to develop this Analysis of Impediments. This AI will serve as both a planning document and a tool for action, guiding the City's efforts over the next five years to identify and address systemic barriers to fair housing, promote inclusive policy solutions, and advance equitable outcomes across the community.

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 development of the City of Tallahassee's Analysis of Impediments to Fair Housing Choice (AI) involved a comprehensive and systematic process designed to assess current conditions, identify barriers to fair housing, and propose actionable strategies to address those barriers. This regional AI was developed in alignment with HUD's regulatory requirements for entitlement communities and informed by the principles outlined in *HUD's Fair Housing Planning Guide, Volume I* (1996). While this guide is no longer the most current federal directive, it remains a foundational reference for jurisdictions conducting Analyses of Impediments under the legacy model. Where applicable, this report also considers recent guidance and best practices reflected in HUD's evolving Affirmatively Furthering Fair Housing (AFFH) framework, including the proposed 2023 AFFH Rule, to ensure consistency with current federal fair housing priorities and expectations.

This AI includes an in-depth analysis of the jurisdiction's demographic, economic, and housing trends. Data sources include U.S. Census Bureau datasets, the American Community Survey (ACS), HUD's Affirmatively Furthering Fair Housing (AFFH) data and mapping tools, local housing market reports, and administrative data from the City of Tallahassee and partner agencies. The review encompassed income distribution, employment patterns, housing affordability, tenure, overcrowding, and cost burden, among other indicators relevant to fair housing choice.

A critical component of the methodology was a detailed examination of local laws, ordinances, zoning codes, land use regulations, and housing-related policies to identify whether any may inadvertently restrict housing access or perpetuate patterns of segregation. The review assessed consistency with federal and state fair housing standards and the extent to which local policies support or hinder equitable housing opportunities.

This regional AI reflects both quantitative and qualitative data and provides a multidimensional view of fair housing conditions in Tallahassee. The sections that follow describe in greater detail the definitions and data sources used, the public engagement approach, and the components evaluated in identifying impediments and formulating strategies to affirmatively further fair housing.

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 2020, 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 2023 five-year ACS estimates, unless otherwise noted. The five- year ACS offers 60 months of data collected between January 1, 2019 and December 31, 2023. 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 2015 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:

- 2025-2029 HUD Five-Year Consolidated Plan
- 2035 Comprehensive Plan
- Five-Year Strategic Plan
- Local Housing Assistance Plan
- Community Resilience Plan

Community Participation

Community Survey - As part of the City's community engagement process, surveys were administered during public meetings to gather direct input from residents, stakeholders, and service providers on local needs and priorities. These surveys were available in both English and Spanish to ensure accessibility and inclusivity. The feedback collected helped identify high-priority needs and informed the development of goals and strategies included in the Consolidated Plan.

In accordance with 24 CFR Part 91 and the City's Citizen Participation Plan, the City conducted a comprehensive participation process designed to ensure representation from all segments of

the community—including residents in target areas, individuals and families benefiting from federally funded programs, and public and private agencies serving low- and moderate-income populations.

To support this process, the City advertised public meetings through newspapers of general circulation, hosted public forums and stakeholder meetings, and conducted direct consultation with key partners. The surveys conducted during these meetings provided a structured means of prioritizing needs and aligning future investments with community-identified priorities within the City's regulatory and funding frameworks.

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.

Public Meetings	
March 6, 2025 10:00 AM – 12:00 PM	Renaissance Building 435 N Macomb Street Tallahassee, FL 32301
March 13, 2025 5:00 PM – 7:00 PM	Columbia Gardens 2712 Country Club Drive Tallahassee, FL 32301
March 26, 2025 6:00 PM – 7:00 PM	City Hall Commission Chambers 300 S. Adams Street Tallahassee, FL 32301
June 11, 2025 6:00 PM – 7:00 PM	City Hall Commission Chambers 300 S. Adams Street Tallahassee, FL 32301

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 eleven racially/ethnically concentrated areas of poverty (see Figure 7. R/ECAPs in City of Tallahassee.).
- The number of persons with disabilities is substantial in each sex and race (see Table 6: Persons with Disabilities by Sex, Race, and Type).
- 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).
- 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).

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, Native Hawaiian/Pacific Islander, and Hispanic or Latino compared to Whites (see Table 13: Employment Statistics).
- American Indian and Native Hawaiian/Pacific Islander 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 28. 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 followed by race in the City (see Table 34. Basis for Housing Discrimination Cases in City of Tallahassee, 2019-2024.).

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">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.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.3. Reach out to the disability community during the consolidated planning process.4. Place flyers and fair housing information in public facilities, including flyers in “easy read” friendly to people with disabilities5. Conduct targeted outreach and education to landlords in high opportunity/low poverty areas.6. Advertise April Fair Housing Month and make public announcements regarding opportunities to learn about fair housing.7. Include the HUD fair housing logo on all housing program related documents. Include resources on fair housing that are accessible to people experiencing disability, including “easy read” and braille resources.
2	Insufficient supply of affordable rental and homeowner housing in high opportunity census tracts	<ol style="list-style-type: none">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.2. Coordinate annual review of FHFC RFAs and identify deployable City and private resources to ensure applications are submitted to relevant RFA opportunities.3. Prioritize allocation of infrastructure improvement projects in R/ECAP and majority-minority census tracts.4. Pursue development of ADU funding program to support private adoption and development of ADUs in high opportunity tracts in the City.5. Research steps necessary to improve effectiveness of City’s mandatory inclusionary zoning policy and ensure compliance

3	Low labor market engagement for Blacks/African Americans relative to White households.	<ol style="list-style-type: none"> 1. Continue to partner with the Office of Economic Vitality on opportunities for minorities in implementing City initiatives focused on economic development, educational achievement, and economic opportunity for Blacks/African Americans.
4	Concentration of housing vouchers in segregated and high poverty neighborhoods.	<ol style="list-style-type: none"> 1. Continue outreach and training to landlords in the City of Tallahassee on fair housing protections.
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"> 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.

Community Profile

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 199,696 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 2024 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.

City of Tallahassee

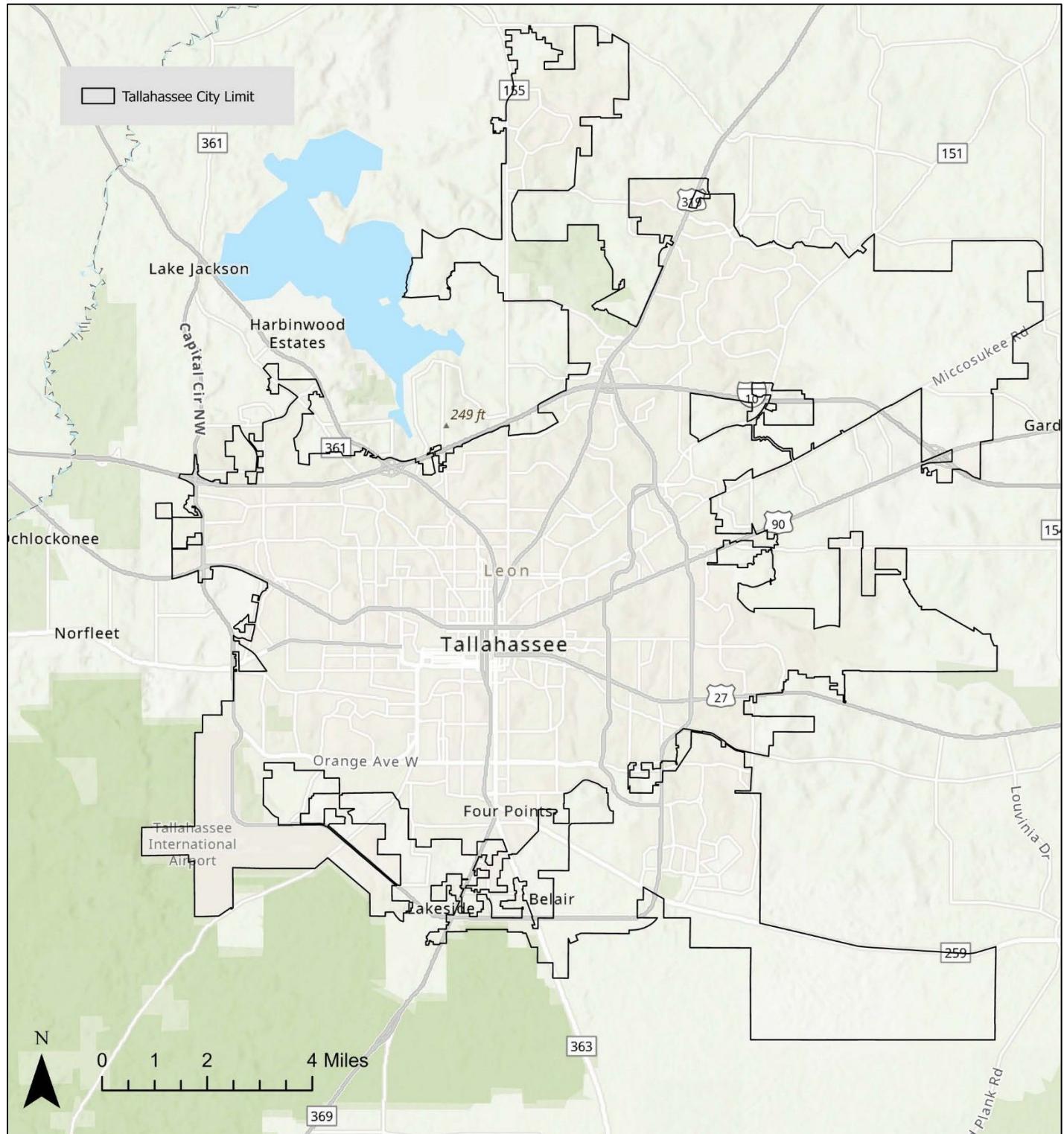


Figure 1: Tallahassee City Boundaries

Source: Census 2023 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 examines population trends in the City of Tallahassee over the 23-year period from 2000 to 2023. As shown in Table 1, Tallahassee's total population grew from 150,624 in 2000 to an estimated 199,696 in 2023, representing an increase of approximately 32.6%. While the overall population has steadily grown, notable shifts in racial and ethnic composition have also occurred.

The share of White (Non-Hispanic) residents declined from 57.80% in 2000 to 47.8% in 2023, even though the population grew in number from 87,047 to 95,419. Over the same period, the Black (Non-Hispanic) population also grew in absolute terms—from 51,569 to 70,552—with its proportion of the total population holding relatively steady, moving from 34.20% to 35.3%.

The Hispanic/Latino population more than doubled, increasing from 6,309 (4.2%) in 2000 to 17,242 (8.6%) in 2023. Similarly, the Asian or Pacific Islander (Non-Hispanic) population more than doubled in size, rising from 3,699 to 8,037, although its share of the population remained modest at 4%. In contrast, the American Indian and Alaskan Native (Non-Hispanic) population declined both in size and proportion, from 376 individuals (0.2%) to 84 (0.1%).

Other racial groups also experienced shifts. Individuals identifying as Two or More Races increased substantially—from 2,516 (1.7%) to 7,511 (3.8%)—while those categorized as Some Other Race increased from 1,457 (1.0%) to 851 (0.4%), a decline in both count and proportion.

These demographic changes reflect a broader trend of increasing racial and ethnic diversity within Tallahassee. While population growth can be a sign of economic vitality, it also presents challenges, particularly in the housing market. When housing supply does not keep pace with population growth, increased demand can lead to rising housing costs, disproportionately affecting lower-income residents.

Table 1: Population Growth by Race/Ethnicity

Year	2000		2010		2020		2023 5-Year Estimates	
Race/Ethnicity	#	%	#	%	#	%	#	%
White (Non-Hispanic)	87,047	57.80%	96,753	53.30%	99,126	50.53%	95,419	47.8%
Black (Non-Hispanic)*	51,569	34.20%	62,538	34.50%	68,691	35.02%	70,552	35.3%
Hispanic/Latino*	6,309	4.20%	11,346	6.30%	16,663	8.49%	17,242	8.6%
Asian or Pacific Islander (Non-Hispanic)	3,699	2.50%	6,654	3.70%	8,754	4.46%	8,037	4%
American Indian and Alaskan Native (Non-Hispanic)	376	0.20%	381	0.20%	540	0.28%	84	0.1%
Some other Race	1,457	1.00%	373	0.20%	4,225	2.15%	8,51	0.4%
Two or More Races	2,516	1.70%	3,331	1.80%	14,722	7.50%	7,511	3.8%
Total Population	150,624		181,376	-	196,169	-	199,696	-

** Because the Census did not specify Hispanic identifying for Blacks/African Americans, Asians, or native Americans in 2020, 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: 2000 Decennial Census, Table DP1; 2010 Decennial Census, Table DP1; 2020 Decennial Census, Table DP1; 2023 ACS Five-Year Estimates, Table DP05, 2023 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.

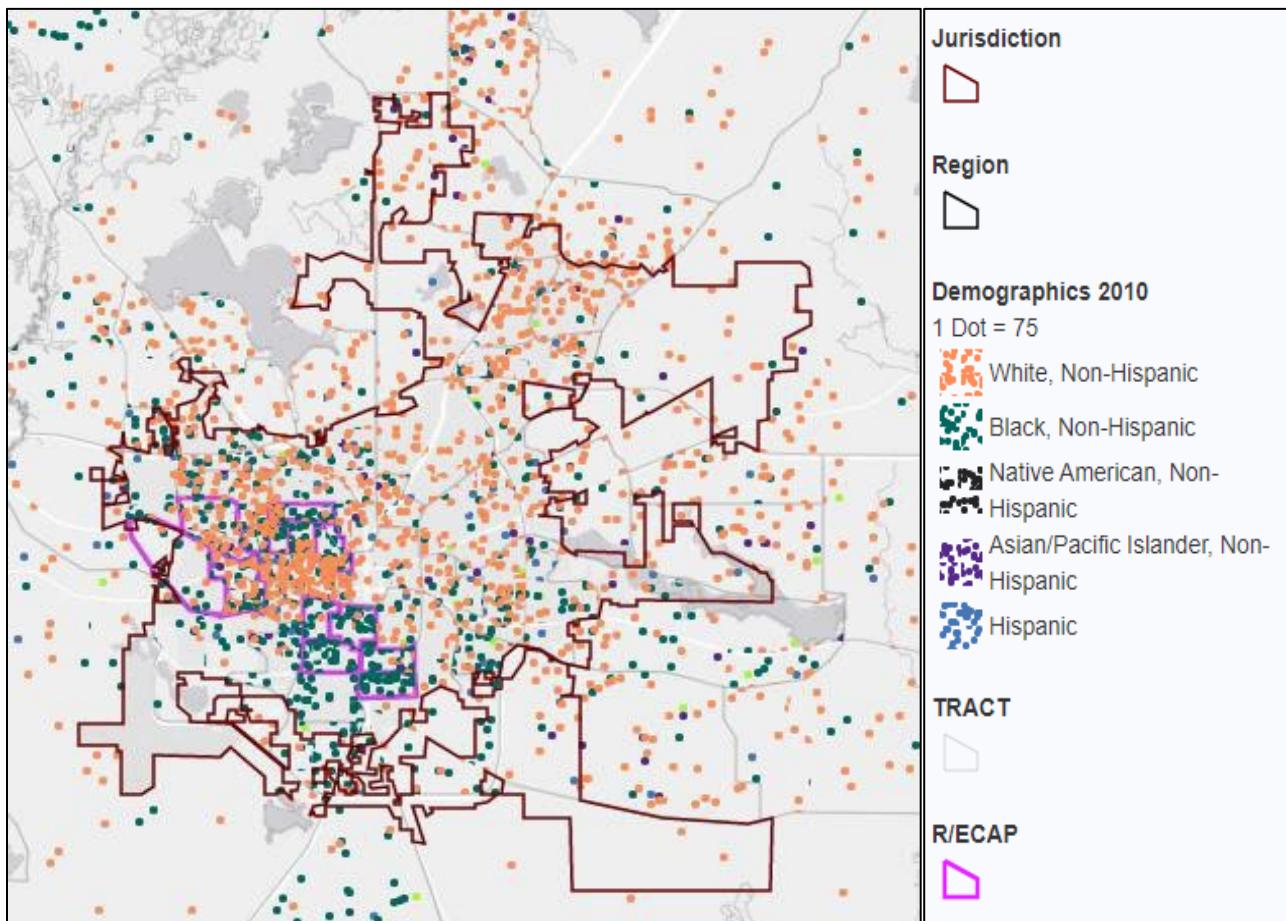


Figure 2: Population by Race in Tallahassee in 2010

Source: HUD AFFH Mapping Tool, [2010] [map 2]

*In accordance with HUD guidelines, these maps represent the most current data available through the AFFH Mapping Tool.

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.

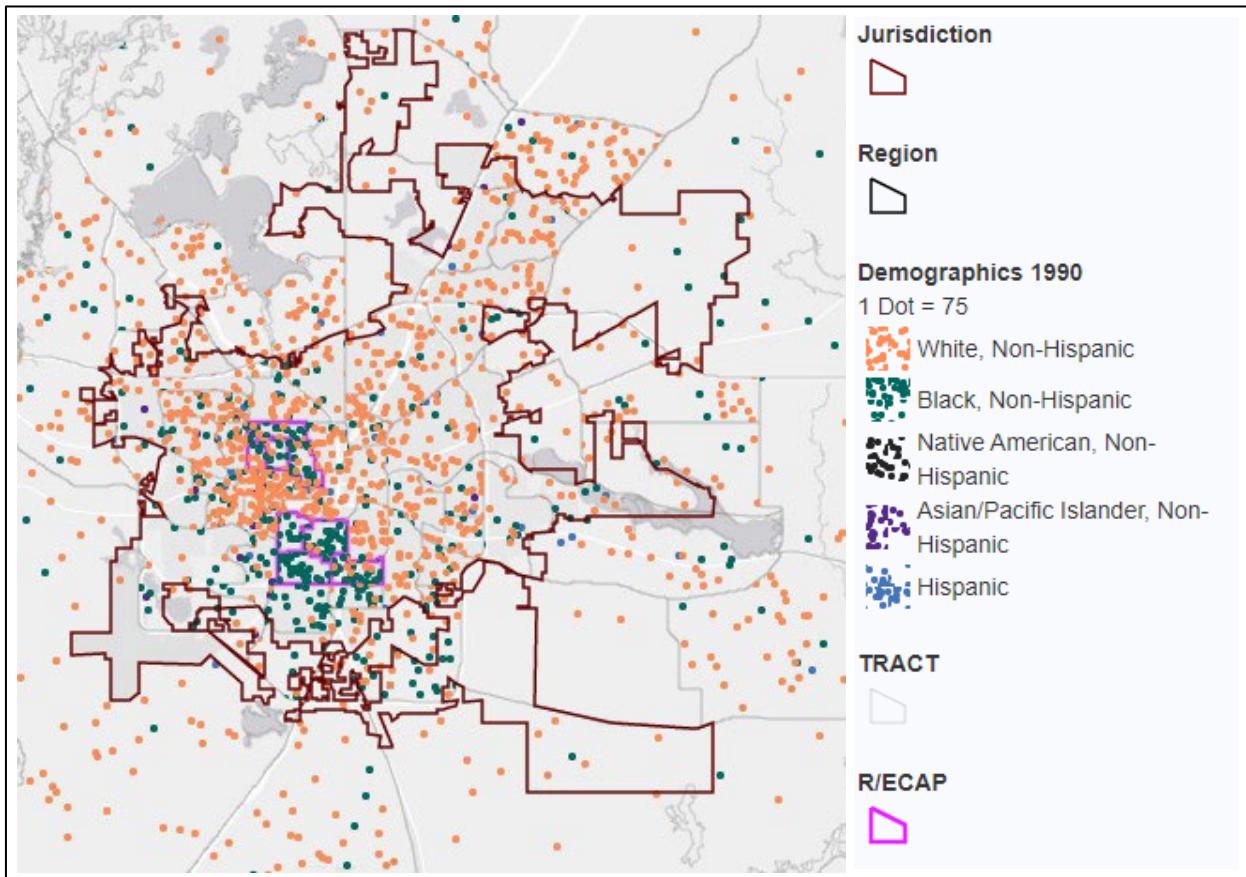


Figure 3: Population by Race in Tallahassee in 1990

Source: HUD AFFH Mapping Tool, [1990] [map 2]

*In accordance with HUD guidelines, these maps represent the most current data available through the AFFH Mapping Tool.

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: 53.3% of the population is female compared to 46.7% male. This is similar to Florida as a whole and is typically explained by the fact that women live longer than men.

Table 2: Number and Share of Residents by Sex		
	#	%
Male	93,248	46.7%
Female	106,448	53.3%

Source: Table K200101, 2023 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 61% and 70% 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 of Population that is Female

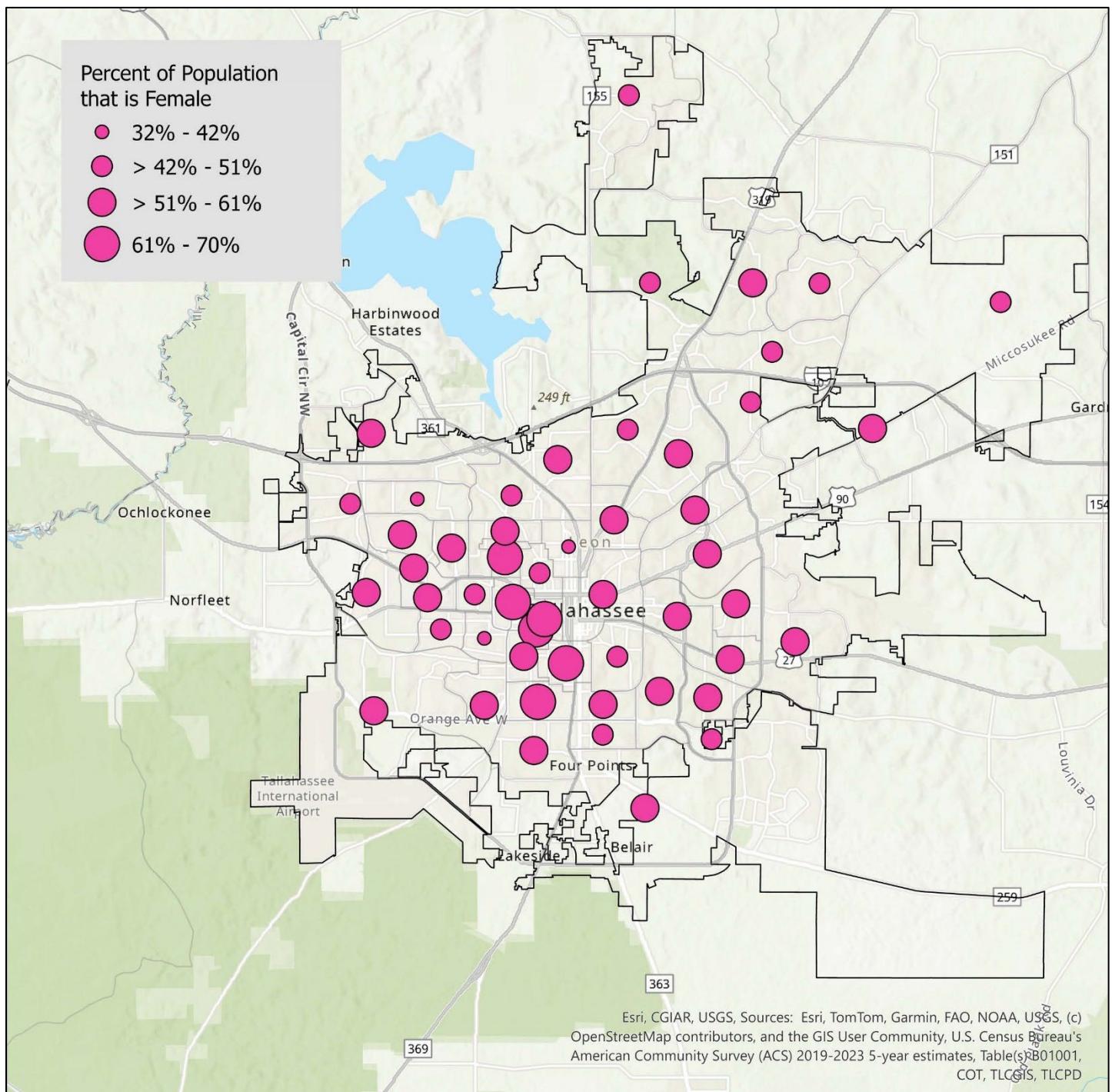


Figure 4: Percent Female by census tract in Tallahassee
Source: Table K200101, 2023 ACS Five-Year Estimates

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.

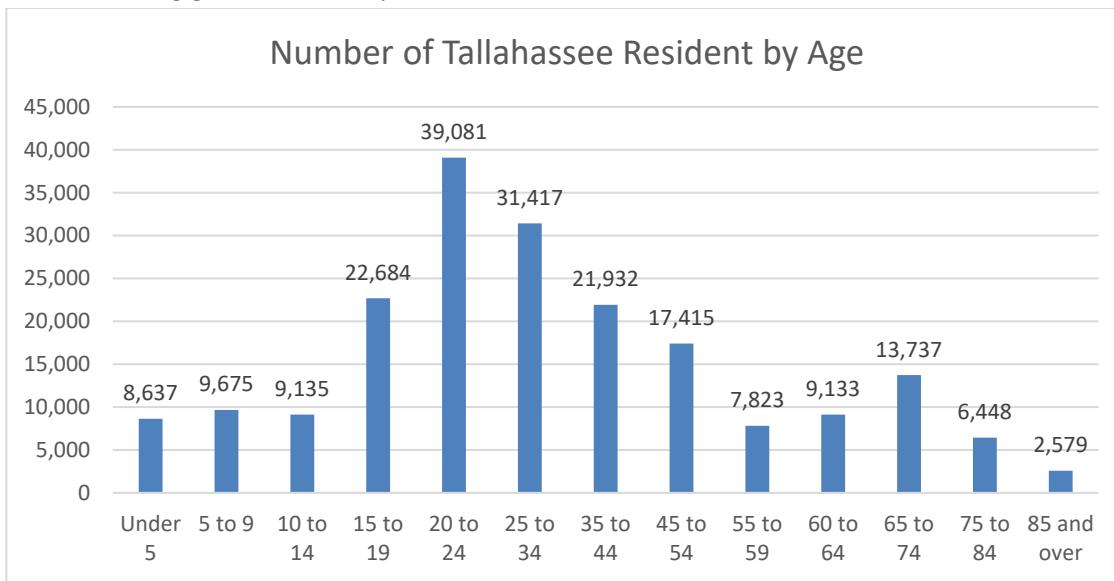


Figure 5: Number of Tallahassee Residents by Age

Source: Table S0101, 2023 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).

Table 3: Number and Share of Residents by Age

	#	%
Under 5 years	8,637	4.33%
5 to 9 years	9,675	4.84%
10 to 14 years	9,135	4.57%
15 to 19 years	22,684	11.36%
20 to 24 years	39,081	19.57%
25 to 34 years	31,417	15.73%
35 to 44 years	21,932	10.98%
45 to 54 years	17,415	8.72%
55 to 59 years	7,823	3.92%
60 to 64 years	9,133	4.57%
65 to 74 years	13,737	6.88%
75 to 84 years	6,448	3.23%
85 years and over	2,579	1.29%

Source: Table S0101, 2023 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 59% of Tallahassee residents are between the ages of 20 and 59 (9% higher than the state as a whole) while only 16% of City residents are over 60 years old, compared to 29% for the state as a whole.

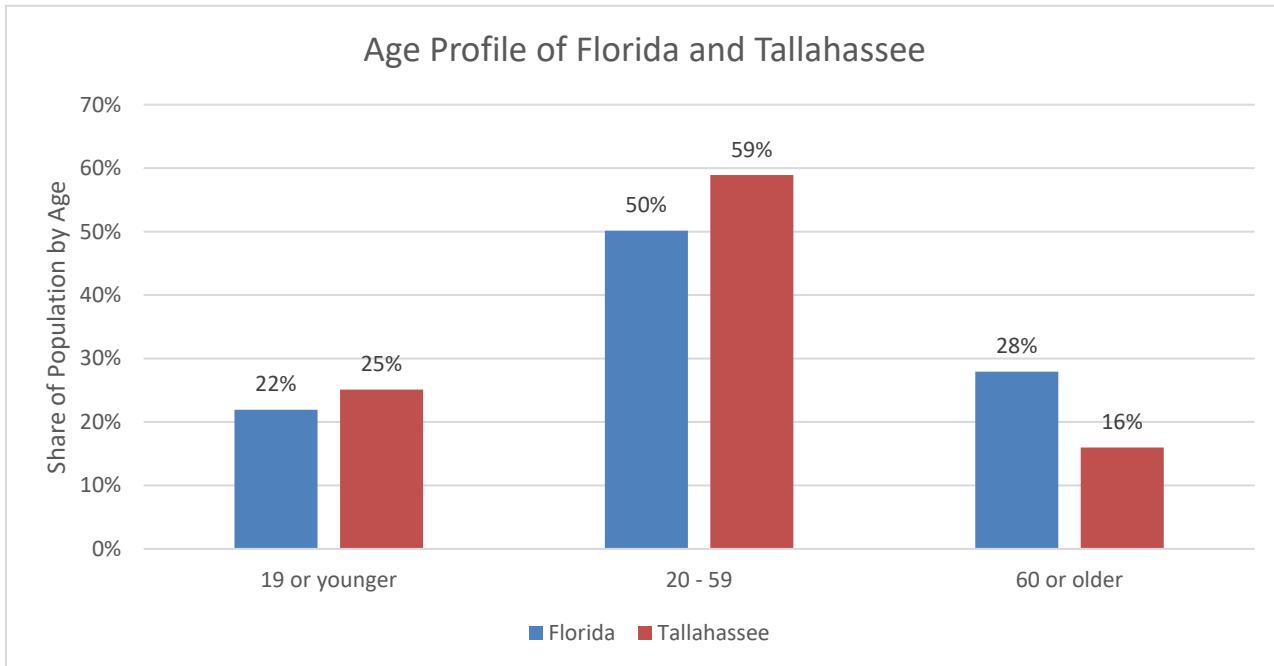


Figure 6: Age Profile of Tallahassee Compared to the State

Source: Table S0101, 2023 ACS Five-Year Estimates

Race/Ethnicity

Tallahassee has a small White majority (47.8%) and a large Black/African American minority (35.3%) with relatively small Hispanic (8.6%) and Asian (4%) minorities. The Hispanic/Latino population accounts for 8.6%, while Asian or Pacific Islander (Non-Hispanic) residents comprise 4%.

Other racial groups represent smaller proportions of the city's population: American Indian and Alaskan Native (Non-Hispanic) residents account for just 0.1%, individuals reporting Some Other Race make up 0.4%, and those identifying as Two or More Races comprise 3.8%.

As noted in the Population Trends section, Tallahassee has experienced a gradual demographic shift over the past two decades. The percentage of White residents has declined over time, while the shares of Black/African American, Hispanic/Latino, and Asian residents have increased. This shift reflects broader patterns of diversification seen across many urban areas and underscores the importance of equitable policies and practices that serve the needs of a multi-racial, multi-ethnic community.

Table 4: Race and Ethnicity

Race/Ethnicity	#	%
White (Non-Hispanic)	95,419	47.8
Black/African American (Non-Hispanic)*	70,552	35.3
Hispanic/Latino*	17,242	8.6
Asian or Pacific Islander (Non-Hispanic)	8,037	4
American Indian and Alaskan Native (Non-Hispanic)	84	0.1
Some other Race	8,51	0.4
Two or More Races	7,511	3.8
Total Population	199,696	-

Source: Table DP05, 2023 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 34,984 or 17.5% 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.

Tallahassee Racially or Ethnically Concentrated Areas of Poverty (R/ECAPS)

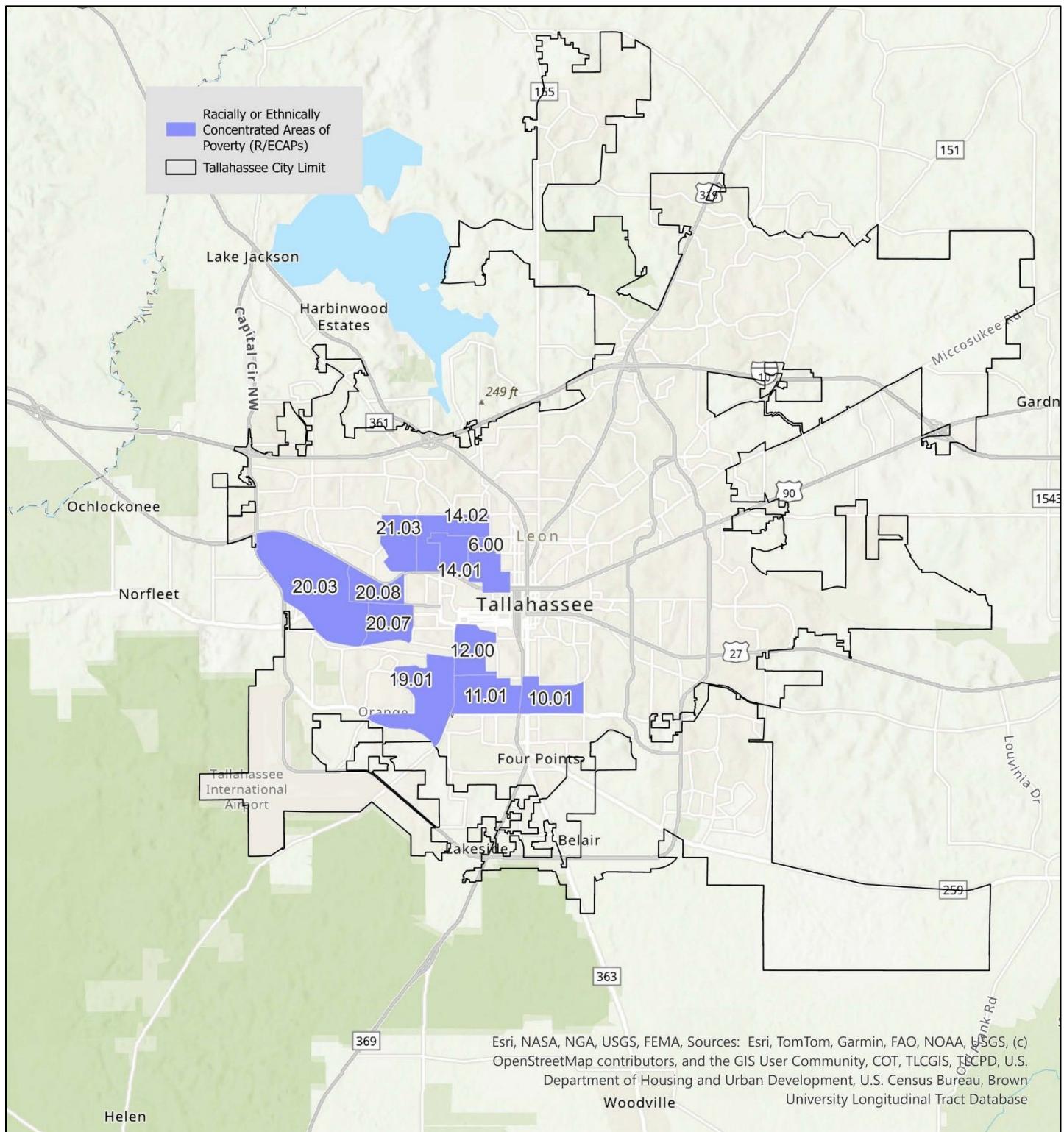


Figure 7. R/ECAPs in City of Tallahassee.

Source: FHC analysis of HUD 2020 R/ECAPs, updated February 2023.

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 84.4% in tract 19.01 to a low of 36.30% in tract 20.07, and poverty rates ranging from a high of 57.6% in tract 14.02 to a low of 37.8% in Tract 19.01.

Census Tract	Table 4a. Racial Composition % of Total Population						Poverty Rate
	White	Black	Native American	Asian/Pac Isl	Hispanic	Multi-Race, Non-Hispanic	
6	32.40%	55.70%	0.00%	3.80%	5.50%	2.60%	47.0%
10.01	5.70%	79.90%	0.50%	1.00%	7.60%	5.10%	40.5%
11.01	15.30%	79.10%	0.00%	0.70%	3.70%	1.20%	50.6%
12	35.80%	49.90%	0.00%	0.70%	5.30%	6.50%	55.9%
14.01	23.80%	56.60%	0.00%	3.50%	8.40%	6.60%	38.4%
14.02	20.70%	67.80%	0.00%	1.40%	7.80%	2.30%	57.6%
19.01	8.90%	83.40%	0.00%	1.40%	5.00%	1.30%	37.8%
20.03	32.10%	59.20%	0.30%	0.00%	3.80%	4.30%	51.6%
20.07	45.00%	36.30%	0.00%	3.00%	13.90%	1.70%	47.7%
20.08	34.30%	51.60%	0.00%	1.50%	8.40%	4.30%	47.2%
21.03	32.10%	39.70%	0.00%	11.80%	10.10%	5.80%	45.2%

Source: Table DPO5, 2023 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/ECAP, and Percent of African American

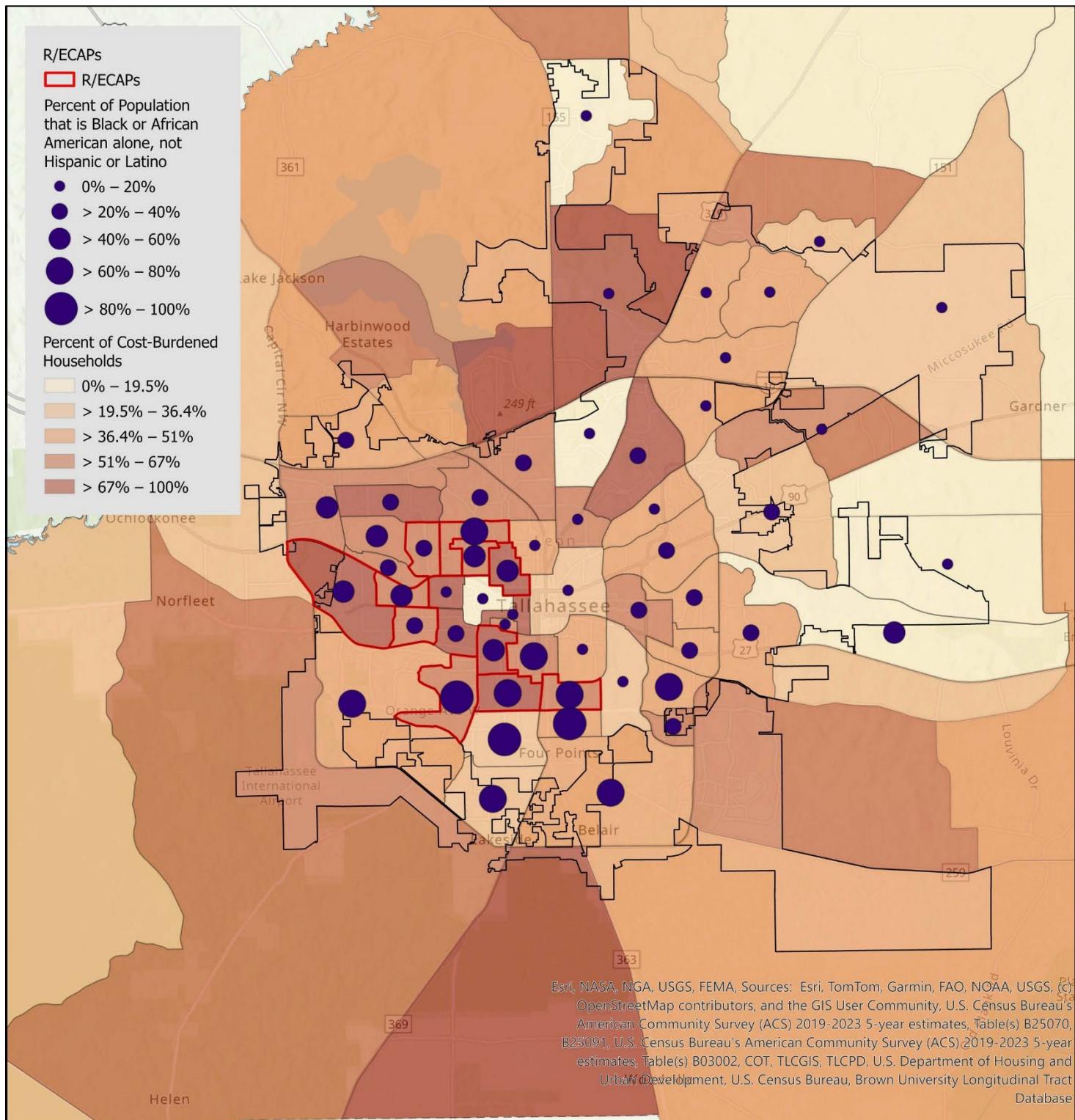


Figure 8: HUD R/ECAPs
Source: 2023 ACS Five-Year Estimates

Household Size

Familial status, including the presence of children under 18 in a household, is a protected class under the Fair Housing Act. Families may encounter discrimination stemming from negative stereotypes related to children's behavior or assumptions about the character of single or young parents. Such discrimination—whether explicit or through exclusionary leasing practices—can significantly restrict housing choice for families.

As shown in the tables below, family households make up 44.0% of all households in Tallahassee, and approximately 20.8% of households include related children under 18 years of age. The remaining 56.0% of households are classified as nonfamily households, indicating a majority of Tallahassee residents live alone or with non-relatives.

Additionally, data on household size reveals that 1-person households represent the largest share of all household types at 37.6%, followed by 2-person households at 34.2%. Three-person households account for 13.7%, while households with four or more persons make up 14.5%. These figures suggest that while families are a significant portion of the population, single-person and nonfamily households represent the majority of household types in the city—highlighting the importance of providing diverse housing options to meet the needs of all household structures.

Table 5a: Number and Percentage of Household Units

Household Size	# of Households Units	% of all Households Units
1-person household	31,468	37.60%
2-person household	28,566	34.20%
3-person household	11,468	13.70%
4-or-more-person household	12,135	14.50%

Source: Table S1101, 2023 ACS Five-Year Estimates

Table 5b: Number and Percentage of Family Households

Household Type	# of Households	% of all Households
Family households	36,840	44.00%
With related children of householder under 18 years	17,382	20.80%
Nonfamily households	46,797	56.00%

Source: Table S1101, 2023 ACS Five-Year Estimates

The figure below shows the average household size by census tract in the City. The map reveals a common pattern observed in communities nationwide: areas with larger household sizes are often located in suburban or outlying neighborhoods. In the City, larger households are more prevalent in the Northwest and Southern areas, while smaller household sizes are more common in the central urban core.

Tallahassee Average Household Size

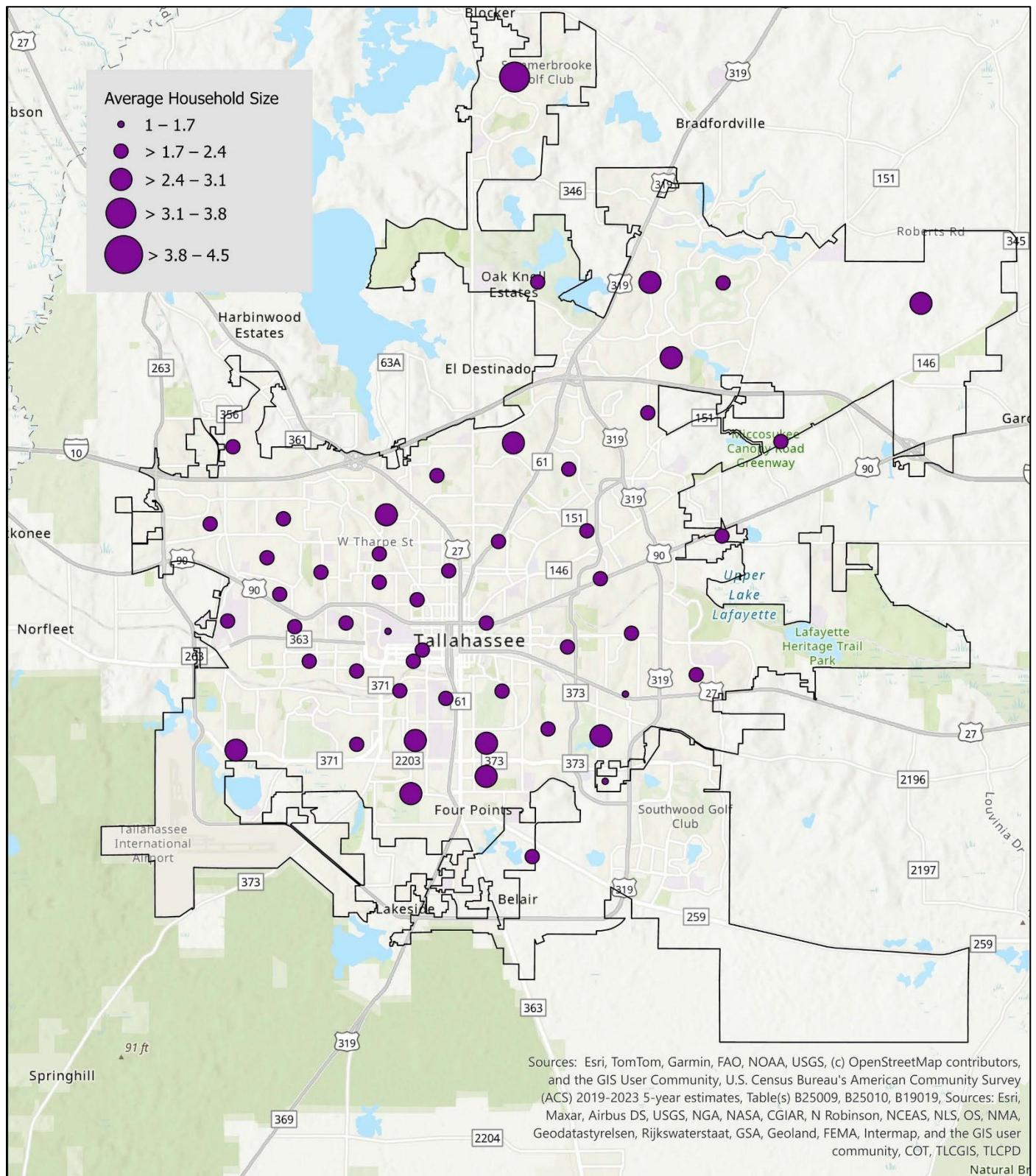


Figure 9: Household Size by Census Tract

Source: TIGER Files, Table S1101, 2023 ACS Five-Year Estimates

Disability

Individuals with disabilities are a protected class under the federal Fair Housing Act, the Americans with Disabilities Act (ADA), and Section 504 of the Rehabilitation Act. Despite these protections, persons with disabilities continue to face significant barriers in accessing safe, affordable, and accessible housing. Discrimination can take many forms, including refusal to make reasonable accommodations or modifications, denial of housing, inaccessible design features, and stigmatizing behavior from landlords or property managers.

A 2017 study by HUD's Office of Policy Development and Research highlighted pervasive discriminatory practices experienced by persons with disabilities. The study found that housing providers frequently failed to respond to inquiries from prospective tenants with disabilities, were more likely to falsely state that units were unavailable, and often steered individuals toward different units based on disability status. In addition, individuals were sometimes subjected to intrusive questions about their disability or health condition and encountered a general lack of understanding about the legal requirements for reasonable accommodations and modifications.

In support of the 2017 study, the National Fair Housing Alliance's 2023 report indicates that discrimination based on disability remains the most frequently reported type of housing discrimination. In 2022, 53.26% of all housing discrimination complaints filed with Fair Housing Organizations (FHOs), HUD, and Fair Housing Assistance Program (FHAP) agencies were based on disability. This high percentage is partly due to the overt nature of such discrimination, including denials of reasonable accommodation or modification requests.

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.

According to recent estimates, the most common type of disability in Tallahassee is cognitive disability, followed closely by ambulatory disability. This highlights the need for both accessible housing design and expanded supportive services to ensure equal housing opportunity for residents with disabilities. Addressing these challenges requires coordinated efforts among housing providers, city agencies, and advocacy organizations to ensure compliance with fair housing laws and the proactive removal of physical and institutional barriers to housing access.

Table 6: Persons with Disabilities by Sex, Race, and Type

	#	%
Total Persons with A Disability	22,476	11.4%
Sex		
Male	10,828	11.8%
Female	11,648	11.1%
Race		
White	12,479	12.5%
Black/African American	7,967	11.4%
Type		
Hearing Difficulty	4,397	2.2%
Vision Difficulty	3,932	2.0%
Cognitive Difficulty	10,991	5.9%
Ambulatory Difficulty	9,196	4.9%
Self-Care Difficulty	2,927	1.6%
Independent Living Difficulty	6,911	4.2%

Source: Table S1810, 2023 ACS Five-Year Estimates

This analysis provides disability data disaggregated by race and sex, focusing on Black/African American and White residents, who represent the majority of persons with disabilities in Tallahassee. According to the 2023 ACS estimates, 12.5% of White residents and 11.4% of Black/African American residents in the city report having a disability. These rates are generally consistent with the overall citywide disability prevalence of 11.4%.

By gender, men (11.8%) are slightly more likely than women (11.1%) to report a disability, although the total number of women with disabilities (11,648) slightly exceeds that of men (10,828), likely reflecting Tallahassee's overall gender distribution.

Among all disability types, cognitive difficulties are the most common, affecting 5.9% of the population, followed by ambulatory difficulties at 4.9%. Other significant categories include independent living difficulties (4.2%), hearing impairments (2.2%), vision difficulties (2.0%), and self-care limitations (1.6%).

Spatial analysis of disability data reveals geographic concentrations of individuals with disabilities in several neighborhoods. These include areas north of Florida State University and downtown—particularly the Frenchtown neighborhood—as well as South City and the Bond Neighborhood. Notably, these areas also overlap with Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), underscoring the intersection of disability, race, and socioeconomic disadvantages in access to housing and service

Tallahassee Percent Population with a Disability

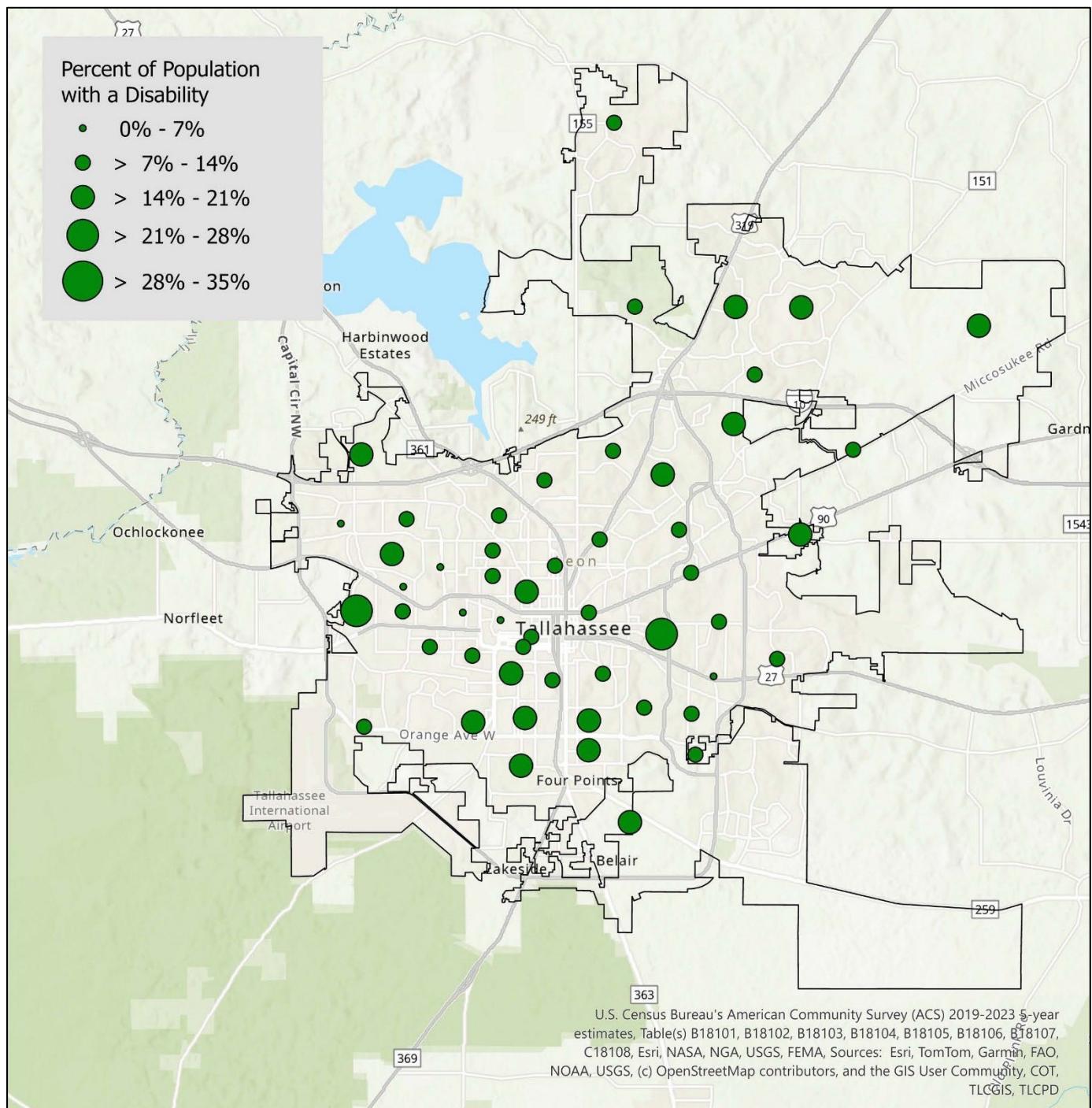


Figure 10: Percent of People with a Disability by Census Tract
Source: Census, TIGER Files, Table S1810, 2023 ACS Five-Year Estimates

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 (90.5%) while 9.5% are foreign born.

Table 7: Foreign Born Population		
Nativity	#	%
Native	183,022	90.5%
Foreign Born	19,200	9.5%

Source: Table DP02, 2023 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	1,787
China	1,628
Jamaica	388
Korea	224
Philippines	1,039
Canada	527
Haiti	578
UK	356
Venezuela	615
Cuba	745

Source: Table B05006, 2023 ACS Five-Year Estimates

India represents the county with the largest number of foreign-born persons in Tallahassee (1,787), followed closely by people from China (1,628). The top ten countries are clustered in Asia and Central/South America.

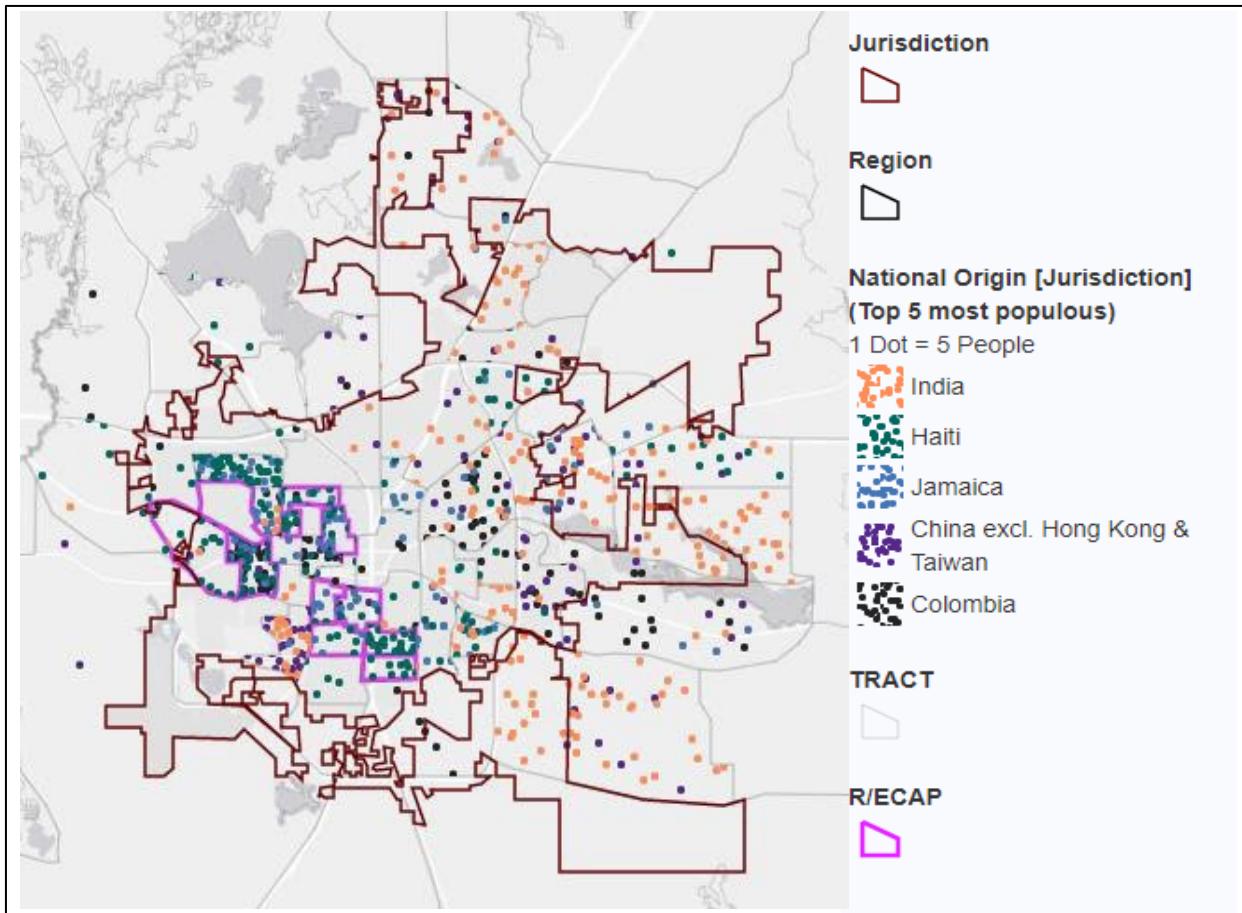


Figure 11: Foreign Born National Origin in Tallahassee

Source: HUD AFFH Mapping Tool, [2017] [map 3]

*In accordance with HUD guidelines, these maps represent the most current data available through the AFFH Mapping Tool.

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 Limited English Proficiency (LEP) is not a protected class under the Fair Housing Act, it is closely tied to protections under the category of national origin, which is a covered class. Individuals with LEP—those who speak English “less than very well”—are disproportionately foreign-born and may face systemic barriers in accessing housing information, services, and opportunities.

In November 2023, HUD released an updated Language Access Plan, reaffirming its commitment to providing meaningful access to HUD programs and activities for individuals with LEP. This plan outlines strategies for improving language assistance services, including translation of vital documents and provision of interpretation services.

This guidance reinforces the obligation of housing providers to take reasonable steps to ensure meaningful access for LEP individuals and to avoid practices that result in disparate treatment or disparate impact based on language ability.

In Tallahassee, the share of residents with LEP is relatively small, reflecting the city’s modest foreign-born population. Most residents speak English as their primary language, and the proportion of households that speak a language other than English at home remains low compared to statewide or national figures. Nevertheless, even a small number of LEP households can face significant barriers in accessing housing resources—especially in navigating lease agreements, housing applications, and fair housing complaint processes.

This section examines the prevalence of LEP households in Tallahassee and identifies the primary non-English languages spoken at home. Ensuring language access remains an important equity consideration in citywide housing programs, outreach, and compliance activities.

Table 9: LEP Households by Language

	Count of households
All LEP households	1,652
Households speaking:	
Spanish	620
Other Indo-European languages	720
Asian and Pacific Island languages	312
Other languages	0

Source: Table S1602, 2023 ACS Five-Year Estimates

According to the 2023 ACS estimates, there are 1,652 Limited English Proficiency (LEP) households in the City of Tallahassee. These households, in which no individual age 14 or older speaks English “very well,” represent approximately 1.9% of all households in the city. While relatively small in number, LEP households often face significant barriers to fair housing access due to language-related challenges in understanding lease terms, accessing housing services, and asserting their rights. Among LEP households in Tallahassee, 620 speak Spanish, 720 speak other Indo-European languages (such as French, Haitian Creole, Portuguese, or Russian), and 312 speak Asian or Pacific Island languages (including Chinese, Vietnamese, and Korean). No LEP households were reported under the “Other languages” category.

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.

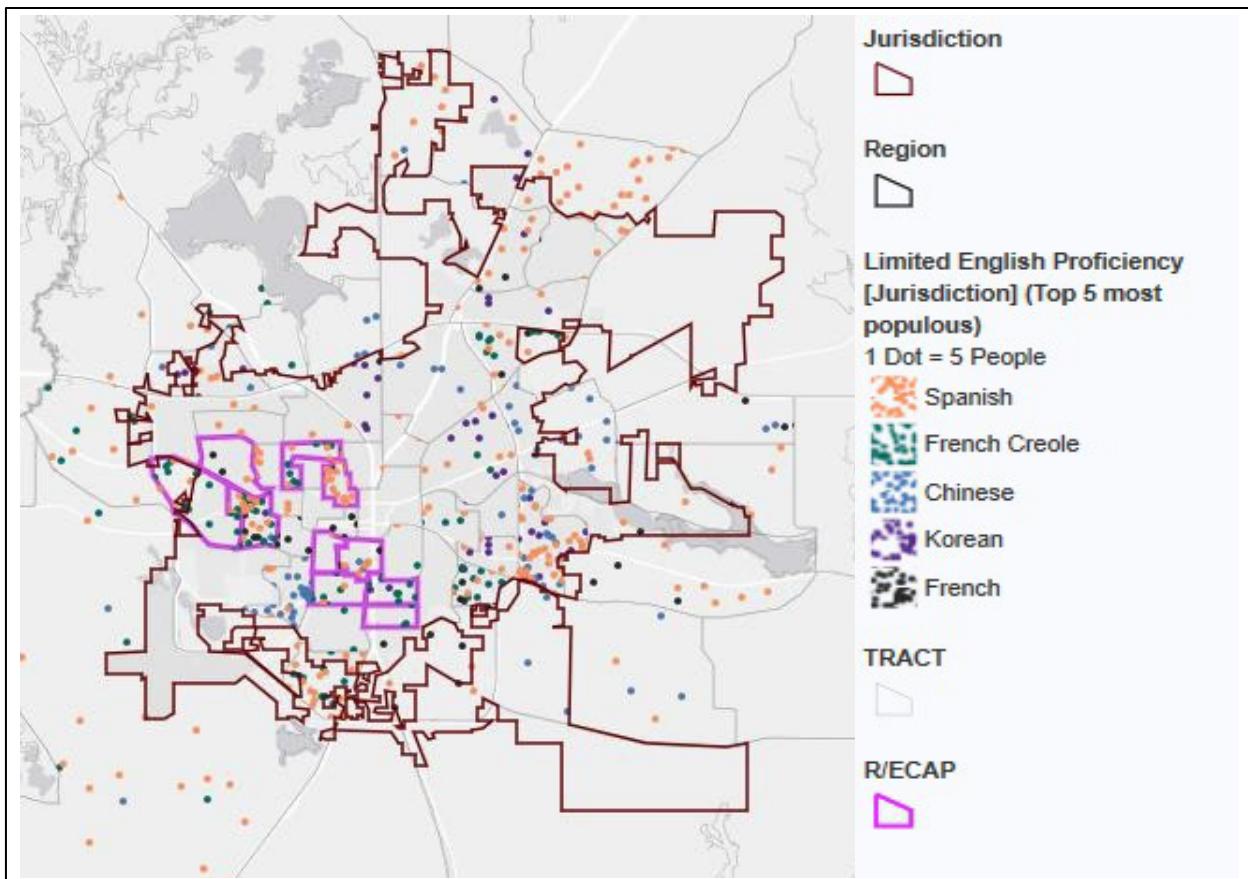


Figure 12: LEP Households by Language

Source: HUD AFFH Mapping Tool, [2017] [map 3]

*In accordance with HUD guidelines, these maps represent the most current data available through the AFFH Mapping Tool.

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 (9.4%) 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 \$35,000-\$44,999 and \$50,000-\$79,999.

Table 10: Share of Households by Income	
Income	%
Less than \$10,000	9.4%
\$10,000 to \$14,999	4.6%
\$15,000 to \$24,999	9.0%
\$25,000 to \$34,999	9.4%
\$35,000 to \$49,999	13.0%
\$50,000 to \$74,999	18.0%
\$75,000 to \$99,999	12.0%
\$100,000 to \$149,999	12.1%
\$150,000 to \$199,999	5.5%
\$200,000 or more	7.1%

Source: Table S1901, 2023 ACS Five-Year Estimates

Household Income by Race

In Tallahassee, the median non-Hispanic or Latino White household makes \$66,264, while the median Black/African American household makes over \$25,000 less, at \$41,563. This roughly \$22,000 gap is similar to the racial income gap across the country. Asian's are the highest income group in Tallahassee, with a mean income of \$75,893.

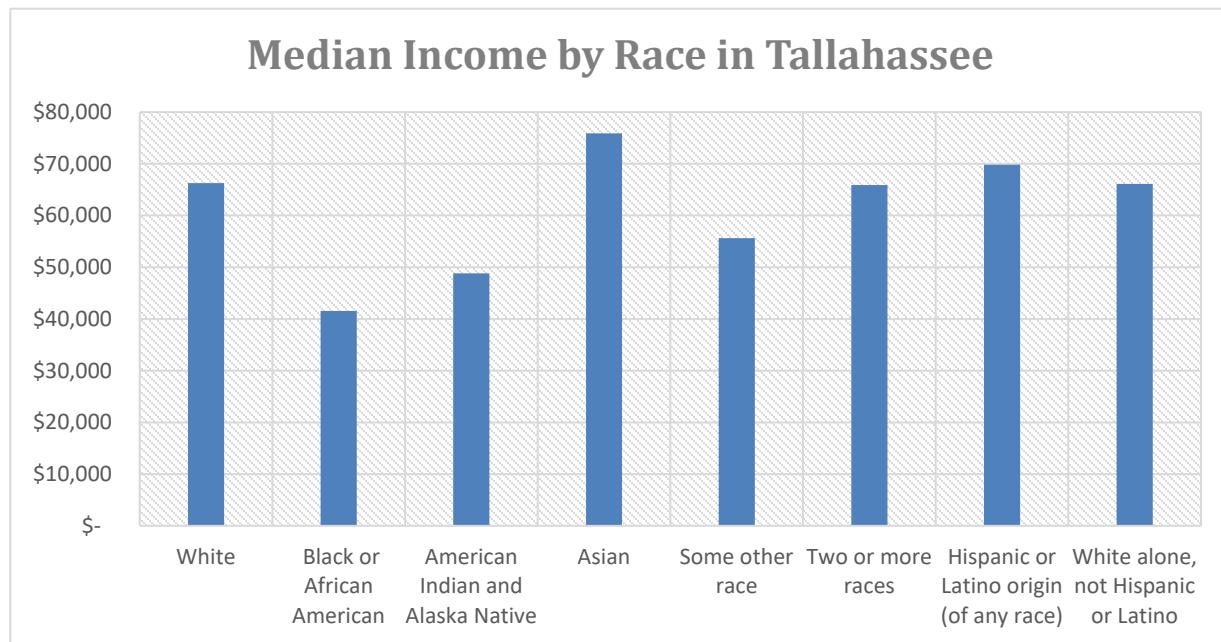


Figure 13: Median Income by Race, City of Tallahassee.

Source: Table S1903, 2023 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 \$55,931 (low for the state), but this hides a sizable gap in household income by tenure type: the median renter only makes \$40,011, while the median homeowner makes over twice as much (\$97,554).

Table 11: Median Income by Tenure	
	Median Household Income
Median Income	\$55,931
Renter Median Income	\$40,011
Homeowner Median Income	\$97,554

Source: Table B25119, 2023 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.

Figure 14. Low Poverty Index and share of tract population that is Black/African American, City of Tallahassee. Map Detail: 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. This map 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.

Figure 15. Low Poverty Index and Households by census tract, City of Tallahassee. Map Detail: This map shows the geographic distribution of average household size in relation to the Low Poverty Index. In Tallahassee, larger households tend to reside farther from the city's central business district. On the Northside, these areas are generally characterized by low poverty levels, whereas on the Southside, larger households are more commonly located in areas with higher poverty rates.

Figure 16. Low Poverty Index and persons with a disability by census tract, City of Tallahassee. Map Detail: This map 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, 11.01, 19.01, 10.01 and 6 located adjacent to the city's universities.

Tallahassee Percent of African American and Poverty Index

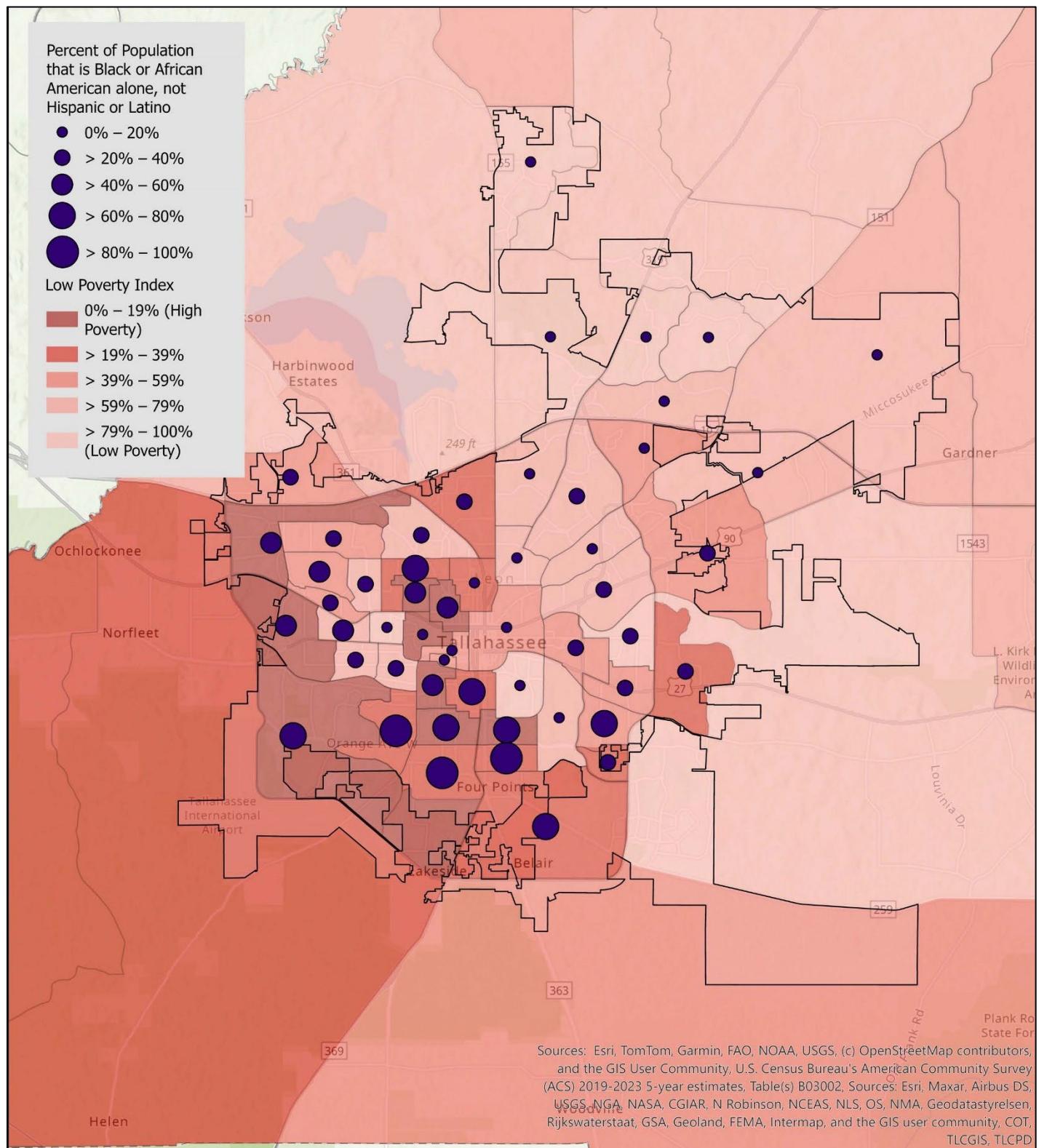


Figure 14. Low Poverty Index and share of tract population that is Black/African American, City of Tallahassee.

Source: HUD Low Poverty Index; 2023 ACS Five-Year Estimates

Tallahassee Household Size and Poverty Index

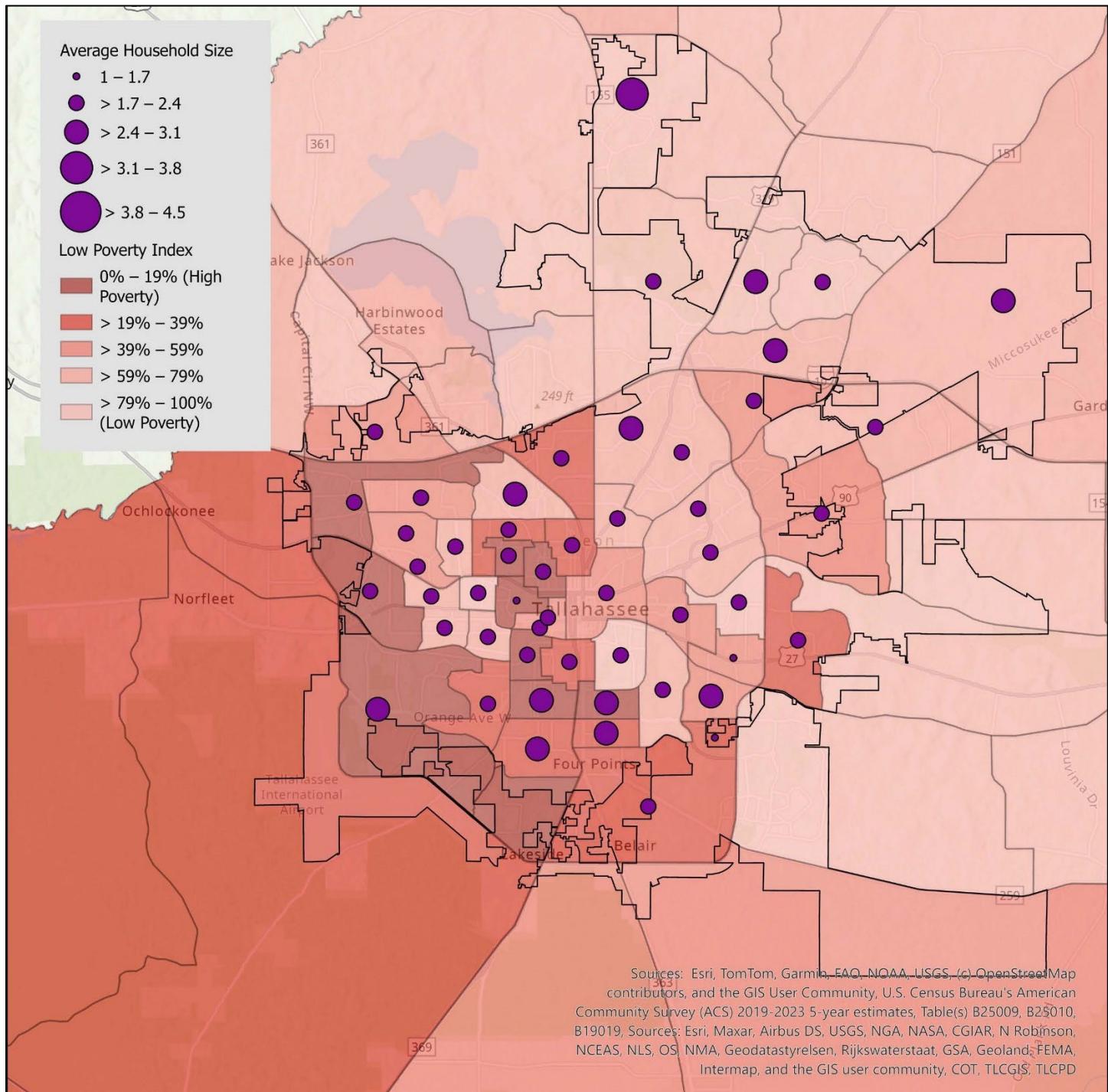


Figure 15. Low Poverty Index and Households by census tract, City of Tallahassee.

Source: HUD Low Poverty Index; 2023 ACS Five-Year Estimates

Tallahassee Percent of Population with a Disability and Poverty Index

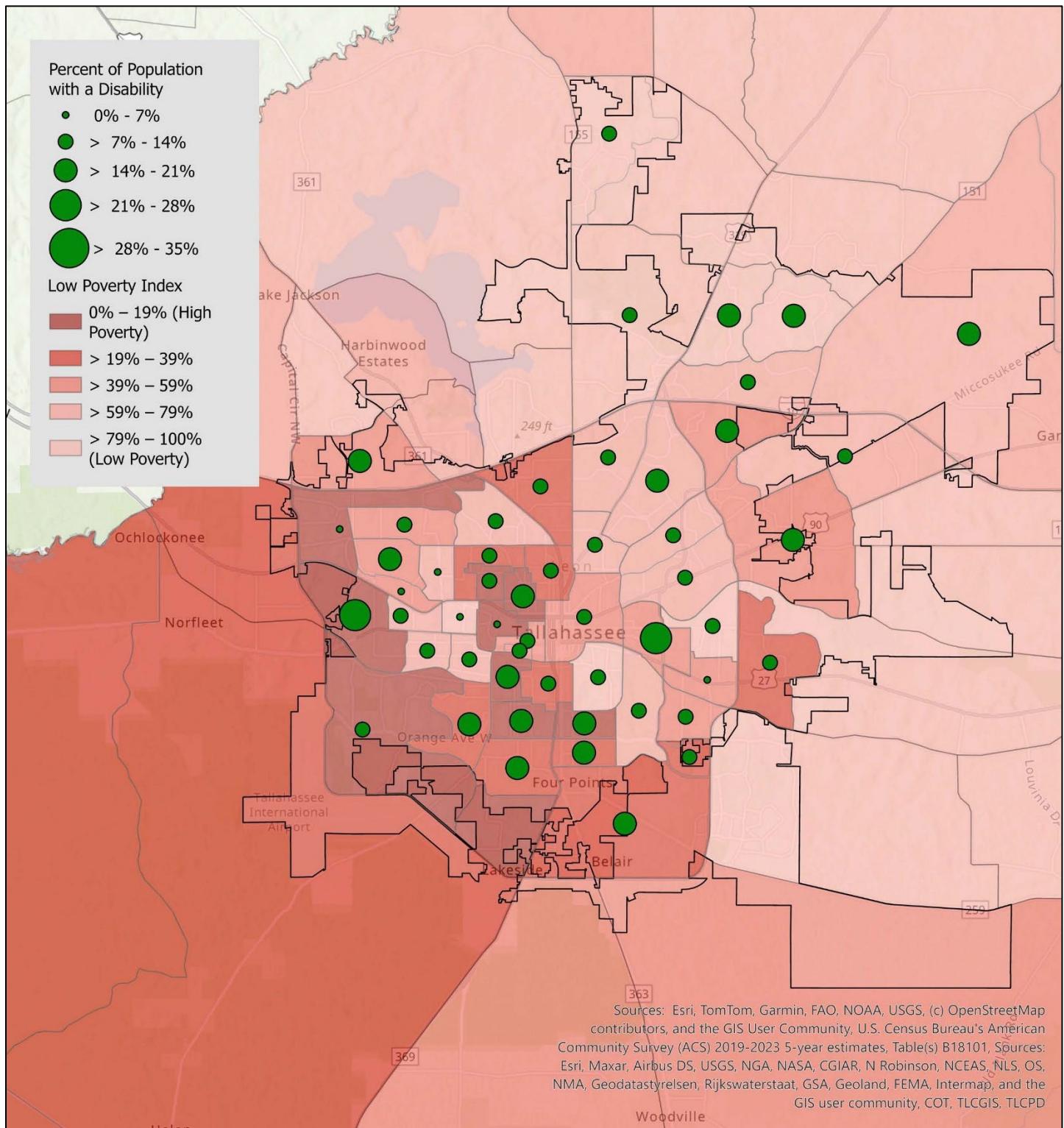


Figure 16. Low Poverty Index and persons with a disability by census tract, City of Tallahassee.

Source: HUD Low Poverty Index; 2023 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 2023. While this data is a few years old, it provides a rough estimate of the poverty rate excluding students. In 2023, the poverty rate without counting students was 16.5%, compared to 12.3% for Florida as a whole. While still high, it is down 6.7% from 23.2%. In 2023, 20.7% of Tallahassee residents were students, so almost half were living in poverty.

Table 12: Poverty Rate Excluding Students, 2023					
	Total People 2023	% Students	% All People Poverty Rate	% Excluding Students Poverty Rate	Difference
Tallahassee	177,836	20.7%	23.2%	16.5%	6.7%

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: 2019-2023

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 (7.7%) is far higher than the unemployment rate for White people (5.5%), even with very similar rates of labor force participation (65.1% and 68.6%, respectively). The lowest unemployment rate for a racial group in Tallahassee is American Indians and Alaska Natives, and the highest labor force participation is for Hispanics or Latinos. The highest unemployment rate is for Pacific Islander.

Table 13: Employment Statistics			
	Labor Force Participation	Employment/ Population Ratio	Unemployment Rate
White alone	65.1%	61.3%	5.5%
Black/African American alone	68.6%	63.2%	7.7%
American Indian and Alaska Native alone	48.4%	42.7%	0.0%
Asian alone	63.5%	61.0%	4.0%
Native Hawaiian and Other Pacific Islander alone	40.7%	35.8%	12.1%
Some other race alone	72.4%	63.8%	10.8%
Two or more races	68.0%	62.8%	7.7%
Hispanic or Latino origin (of any race)	69.5%	63.4%	8.3%
White alone, not Hispanic or Latino	65.1%	61.5%	5.3%

Source: Table S2302, 2023 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 2% 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 Dec. 2024

Share of Workers by Industry

Tallahassee's workforce is heavily concentrated in the educational services, health care, and social assistance sector, which employs 28.6% of the city's civilian workforce—a reflection of the city's role as home to major institutions such as Florida State University and Florida A&M University, as well as several large healthcare providers. Other leading industries include public administration, employing 13.5% of workers, and professional, scientific, management, administrative, and waste management services, which accounts for 13.4% of the workforce.

Additional sectors with notable employment shares include arts, entertainment, recreation, accommodation, and food services (11.8%) and retail trade (11.2%). Together, these industries represent a substantial portion of service-oriented employment in the city.

In contrast, relatively few workers are employed in agriculture, forestry, fishing, and hunting (0.6%), wholesale trade (1.1%), information (1.3%), and manufacturing (2.6%). The construction industry represents a slightly larger share, employing 3.7% of the civilian workforce. These figures indicate that Tallahassee's economy is largely service-driven, with a smaller footprint in traditional goods-producing sectors.

Table 14: Share of Workers by Industry

Industry	#	%
Civilian employed population 16 years and over	105,545	NA
Agriculture, forestry, fishing and hunting, and mining	622	0.6%
Construction	3,878	3.7%
Manufacturing	2,742	2.6%
Wholesale trade	1,192	1.1%
Retail trade	11,823	11.2%
Transportation and warehousing, and utilities	3,015	2.9%
Information	1,348	1.3%
Finance and insurance, and real estate and rental and leasing	5,219	4.9%
Professional, scientific, and management, and administrative and waste management services	14,113	13.4%
Educational services, and health care and social assistance	30,137	28.6%
Arts, entertainment, and recreation, and accommodation and food services	12,402	11.8%
Other services, except public administration	4,834	4.6%
Public administration	14,220	13.5%

Source: Table S2403, 2023 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.

Table 16: Disability and Employment

	#	% Noninstitutionalized Population 18-64
Noninstitutionalized Population 18-64	141,480	NA
In the labor force:	106,810	75.5%
Total Employed:	99,860	70.6%
With a disability	6,295	6.3%
No disability	93,565	93.7%
Total Unemployed:	6,950	4.9%
With a disability	863	0.9%
No disability	6,087	6.1%
Total not in labor force:	34,670	24.5%
With a disability	6,712	6.7%
No disability	27,958	28.0%

Source: Table C18120, 2023 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.

Table 17: Job Proximity Index by Race/Ethnicity

White	Black	Hispanic	Asian	Native American
53.66%	58.46%	57.55%	56.07%	54.64%

Source: HUD AFFHT007 Index

Figure 18: Job Proximity Index and African Americans. Map Detail: This map provides the same index layered with the demographics of Tallahassee. Blacks/African Americans, clustered in the Westside, 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.

Figure 19: Job Proximity and Households Map Detail: This map shows that Southern Tallahassee has larger household sizes and lower access to jobs. In contrast, Northern areas vary, with some combining larger households and better job access. The central urban core tends to have smaller households but greater job accessibility.

Figure 20: Job Proximity and People with Disabilities Map Detail: This map 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.

Tallahassee Percent of African American and Job Proximity Index

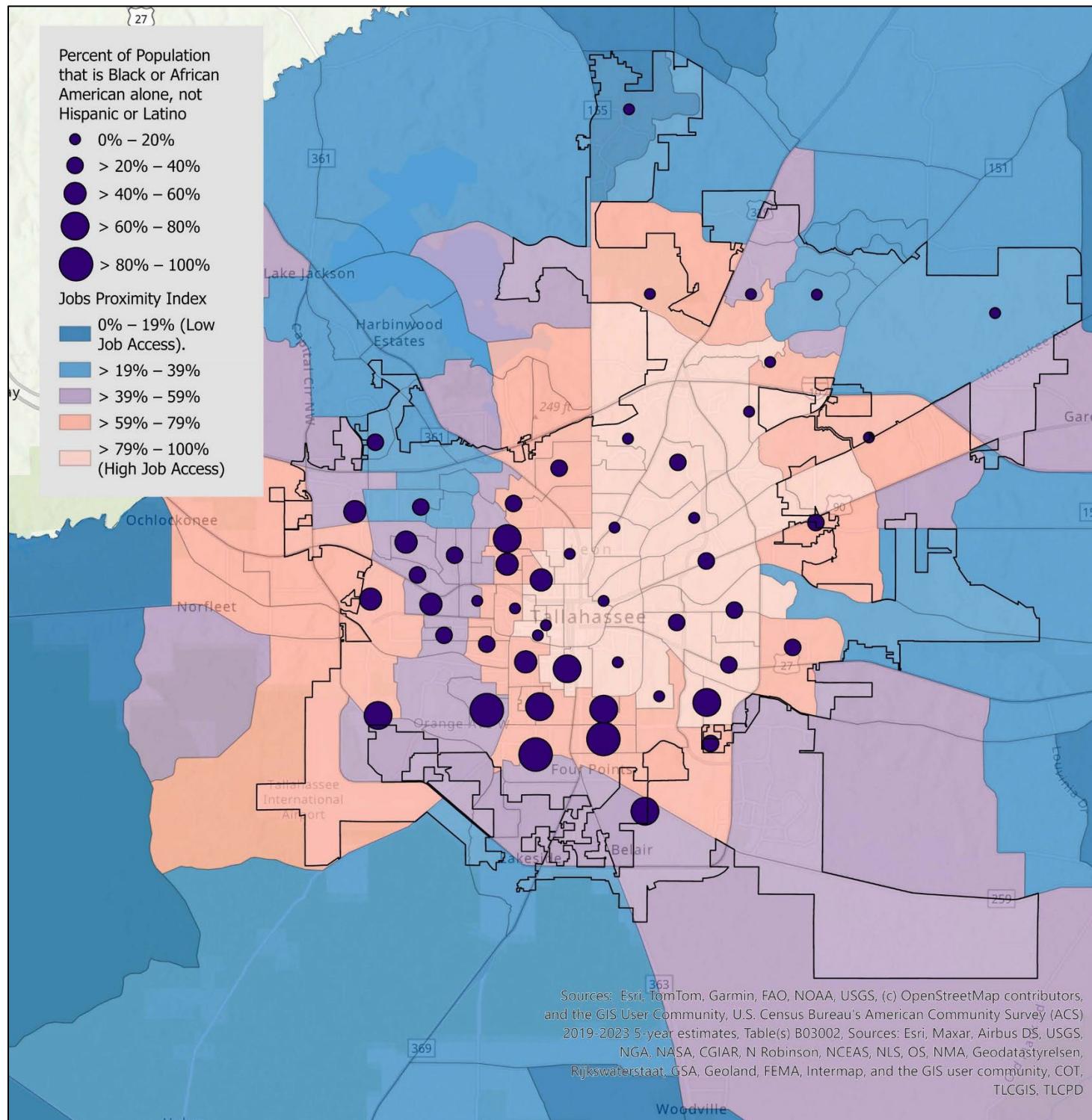


Figure 18: Job Proximity Index and African Americans
Source: HUD Job Proximity Index, 2023 ACS Five-Year Estimates

Tallahassee Household Size and Job Proximity Index

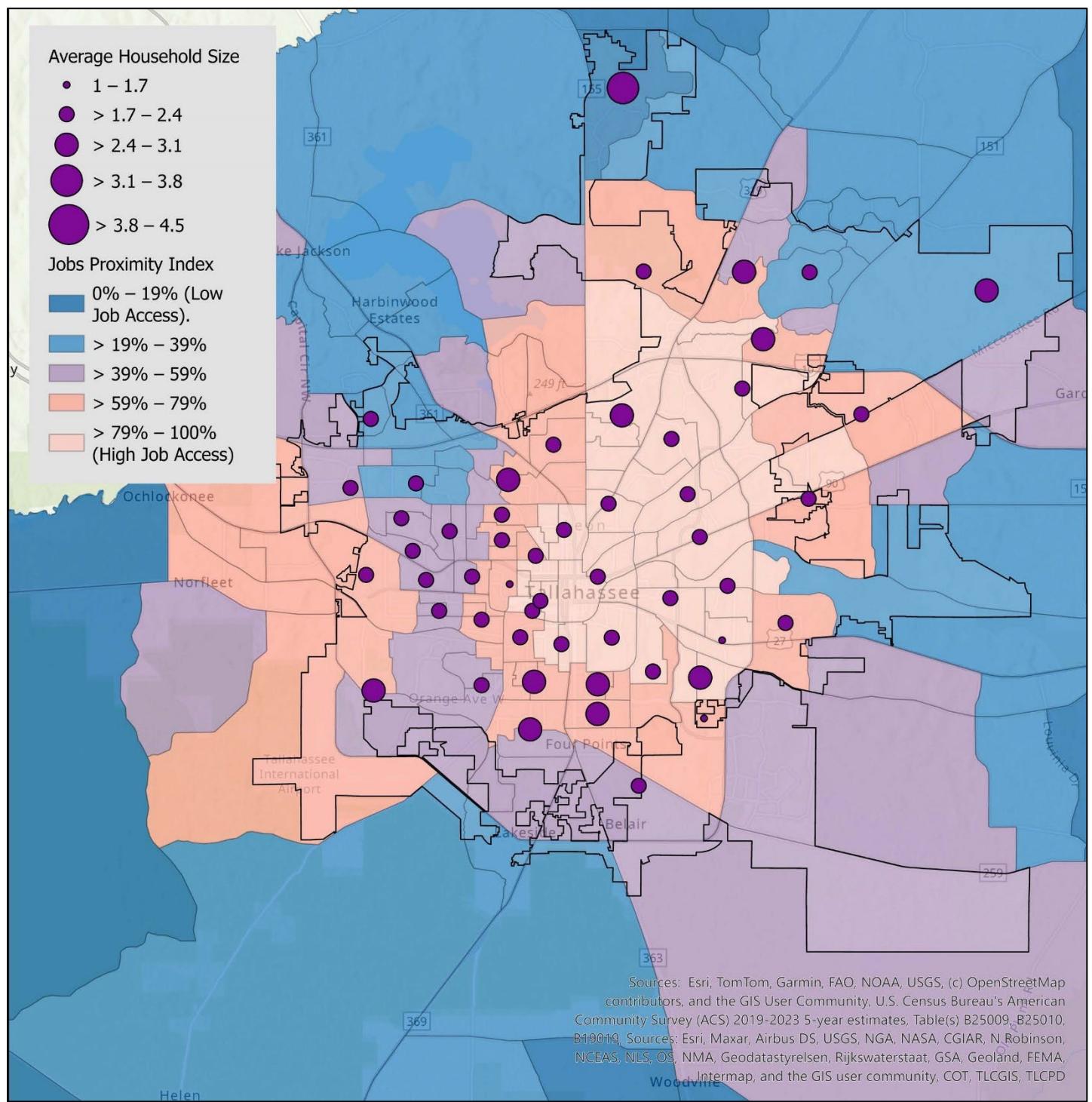


Figure 19: Job Proximity and Households

Source: HUD Job Proximity Index, 2023 ACS Five-Year Estimates

Tallahassee Percent of Population with a Disability and Job Proximity Index

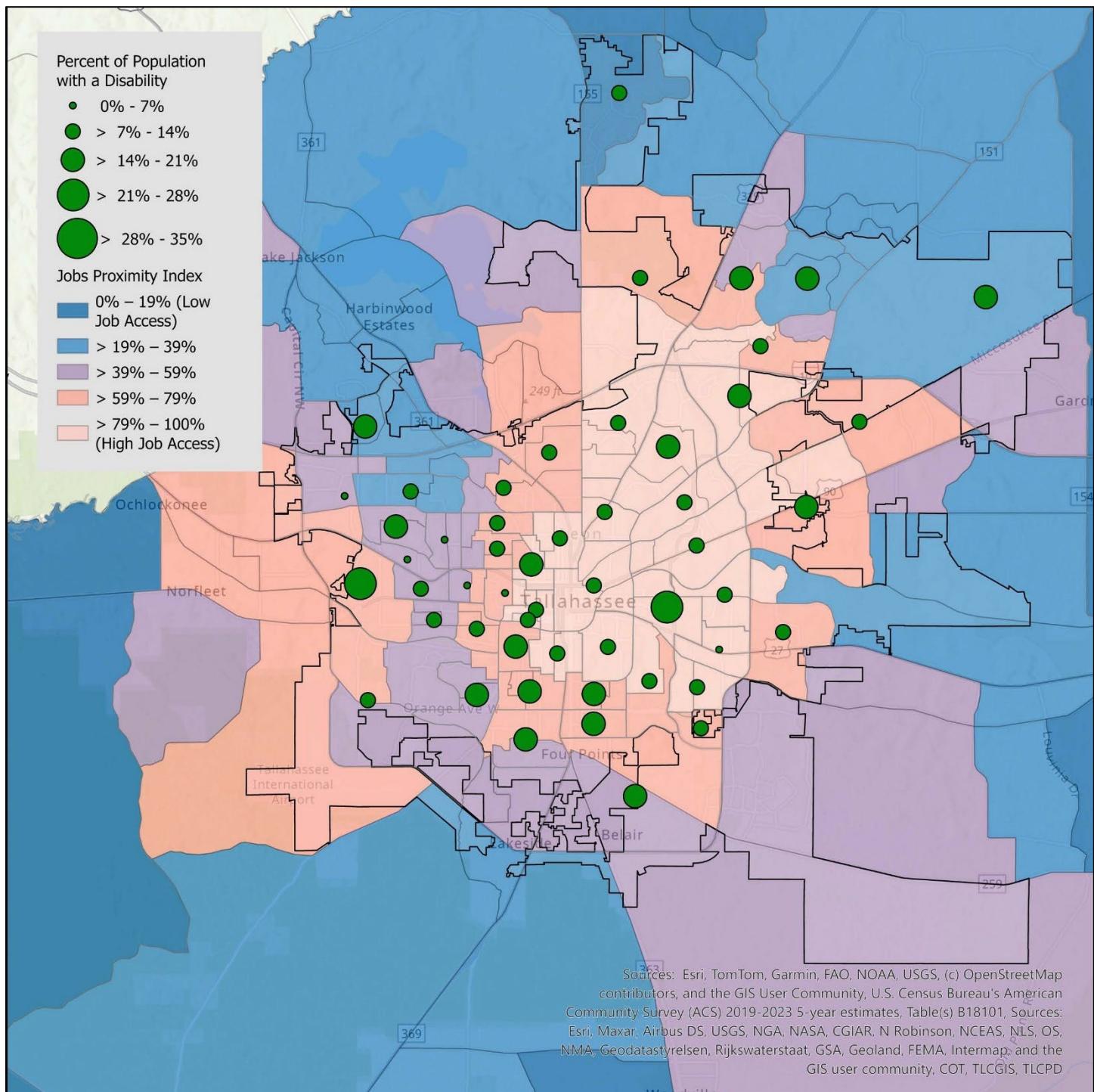
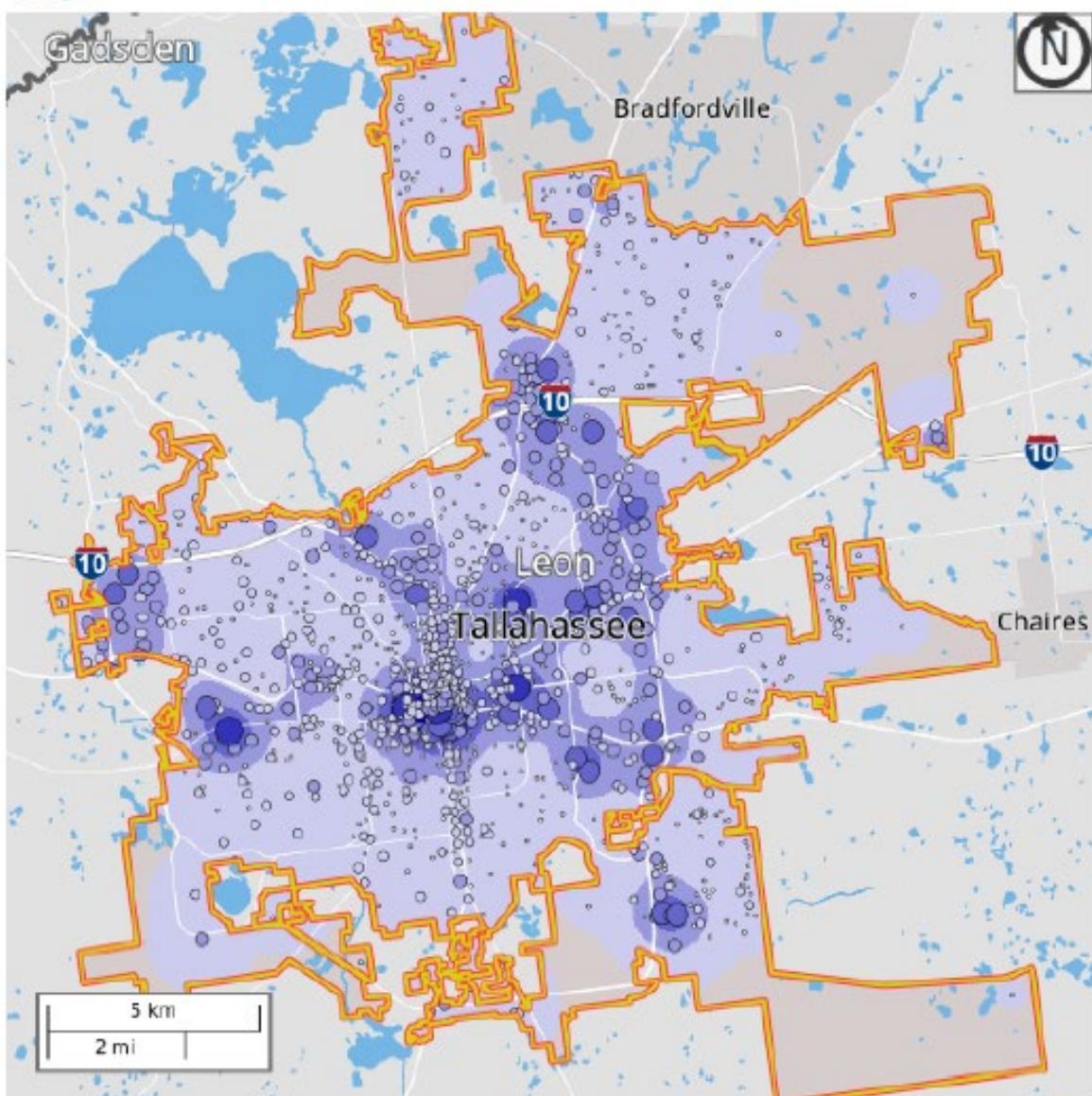


Figure 20: Job Proximity and People with Disabilities

Source: HUD Job Proximity Index, 2023 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.

Map



Legend

- 5 - 1,688 Jobs/Sq.Mile
- 1,689 - 6,738 Jobs/Sq.Mile
- 6,739 - 15,155 Jobs/Sq.Mile
- 15,156 - 26,939 Jobs/Sq.Mile
- 26,940 - 42,090 Jobs/Sq.Mile

- 1 - 12 Jobs
- 13 - 183 Jobs
- 184 - 923 Jobs
- 924 - 2,916 Jobs
- 2,917 - 7,118 Jobs



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.

Table 18: Jobs by Worker Race		
Race/Ethnicity	Count	Share
White Alone	99,350	67.3%
Black/African American Alone	40,224	27.2%
American Indian or Alaska Native Alone	521	0.4%
Asian Alone	4,812	3.3%
Native Hawaiian or Other Pacific Islander Alone	110	0.1%
Two or More Race Groups	2,701	1.8%

Source: *Longitudinal Employer-Household Dynamics, 2024*.

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 23% difference between Black/African American (47.92%), White (70.42%) and Asian (76%) Labor Market Engagement indices. This suggest that Blacks/African Americans have dramatically lower employment, labor force participation, and levels of higher education.

Table 19: Labor Market Engagement and Race				
White	Black	Hispanic	Asian	Native American
70.42	47.96	61.23	76.05	37.45

Source: *HUD AFFHT007 Indices*

Figure 22: Labor Market Engagement and African Americans Map Detail: This map shows the LME index in Tallahassee as 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.

Figure 23: Labor Market Engagement and Households Map Detail: This map shows that areas in Southern Tallahassee tend to have larger household sizes and lower levels of labor market engagement. In contrast, neighborhoods in the northern and northeastern parts of the city generally show higher levels of labor force participation. Central urban areas have a mix of labor engagement levels, but households tend to be smaller on average.

Figure 24: Labor Force Participation and Disability Map Detail: This map illustrates the geographic relationship between the percentage of the population with a disability and labor market engagement across Tallahassee. Areas in the southern part of the city tend to have both higher shares of residents with disabilities and lower levels of labor force participation. In contrast, northern and northeastern neighborhoods generally have higher labor engagement rates and lower disability prevalence. The central portions of the city display a mix, with moderate levels of both disability and labor engagement.

Tallahassee Percent of African American and Labor Market Engagement Index

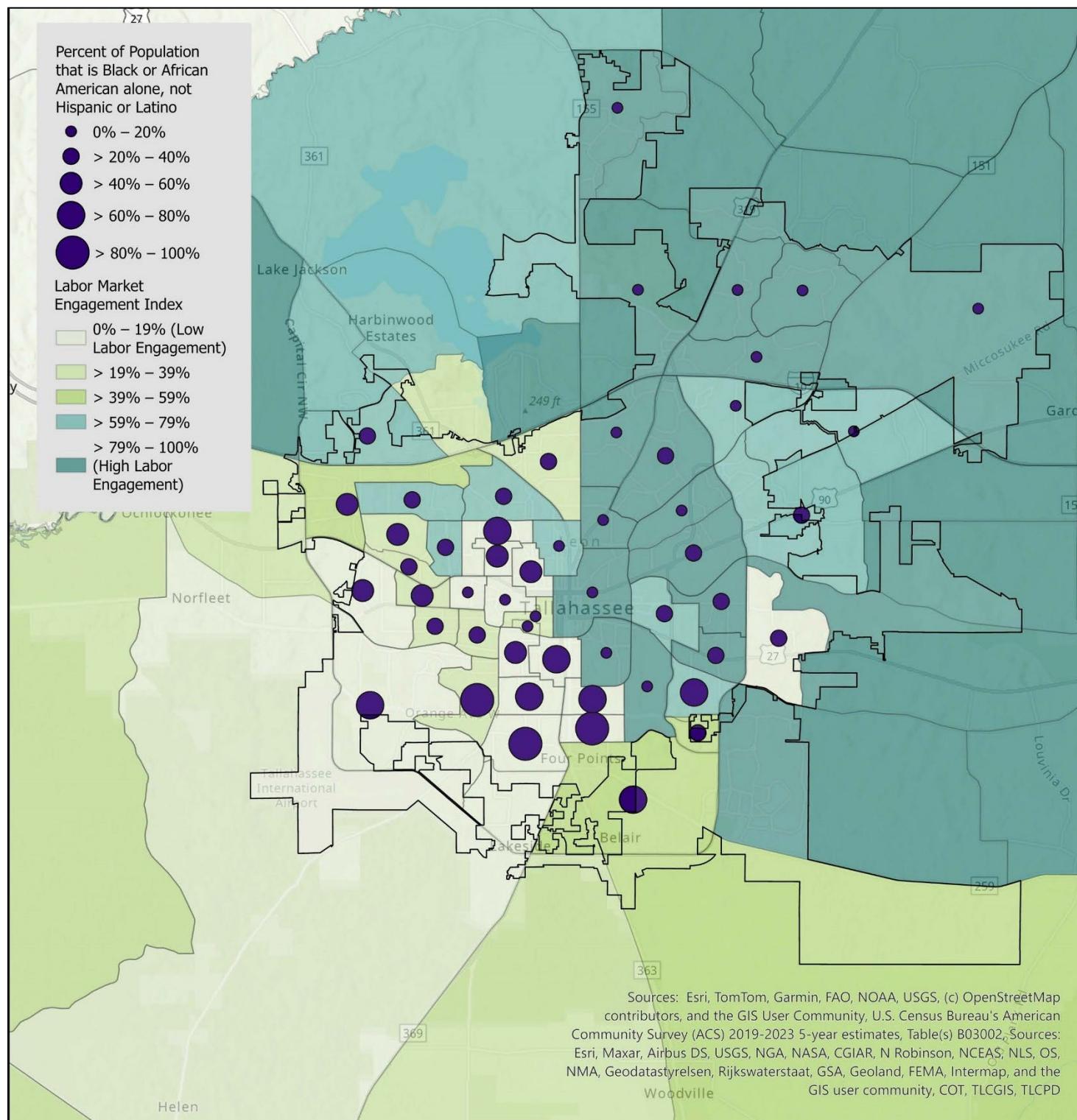


Figure 22: Labor Market Engagement and African Americans
Source: HUD Labor Market Engagement Index, 2023 ACS Five-Year Estimates

Tallahassee Household Size and Labor Market Engagement Index

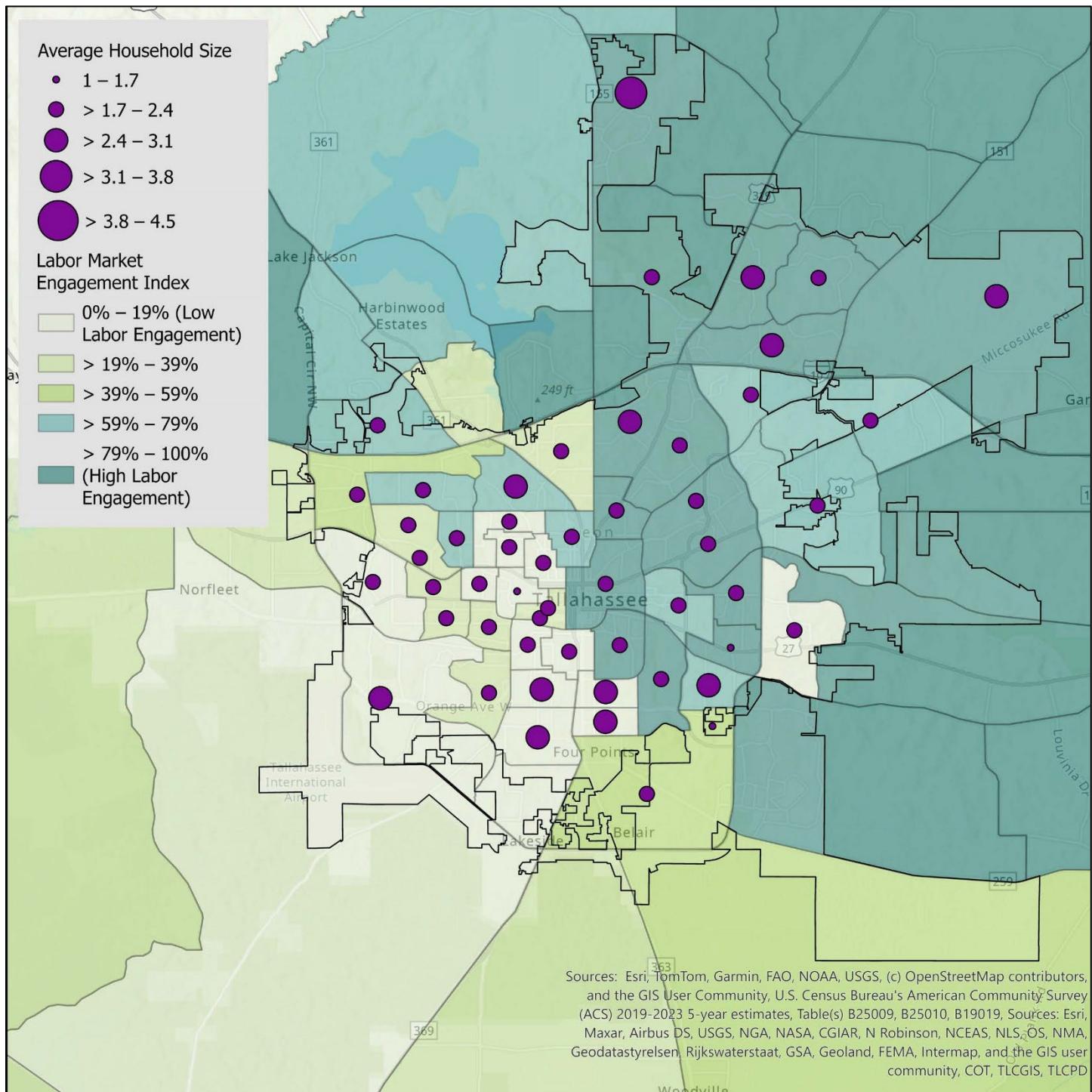


Figure 23: Labor Market Engagement and Households

Source: HUD Labor Market Engagement Index, 2023 ACS Five-Year Estimates

Tallahassee Percent of Population with a Disability and Labor Market Engagement Index

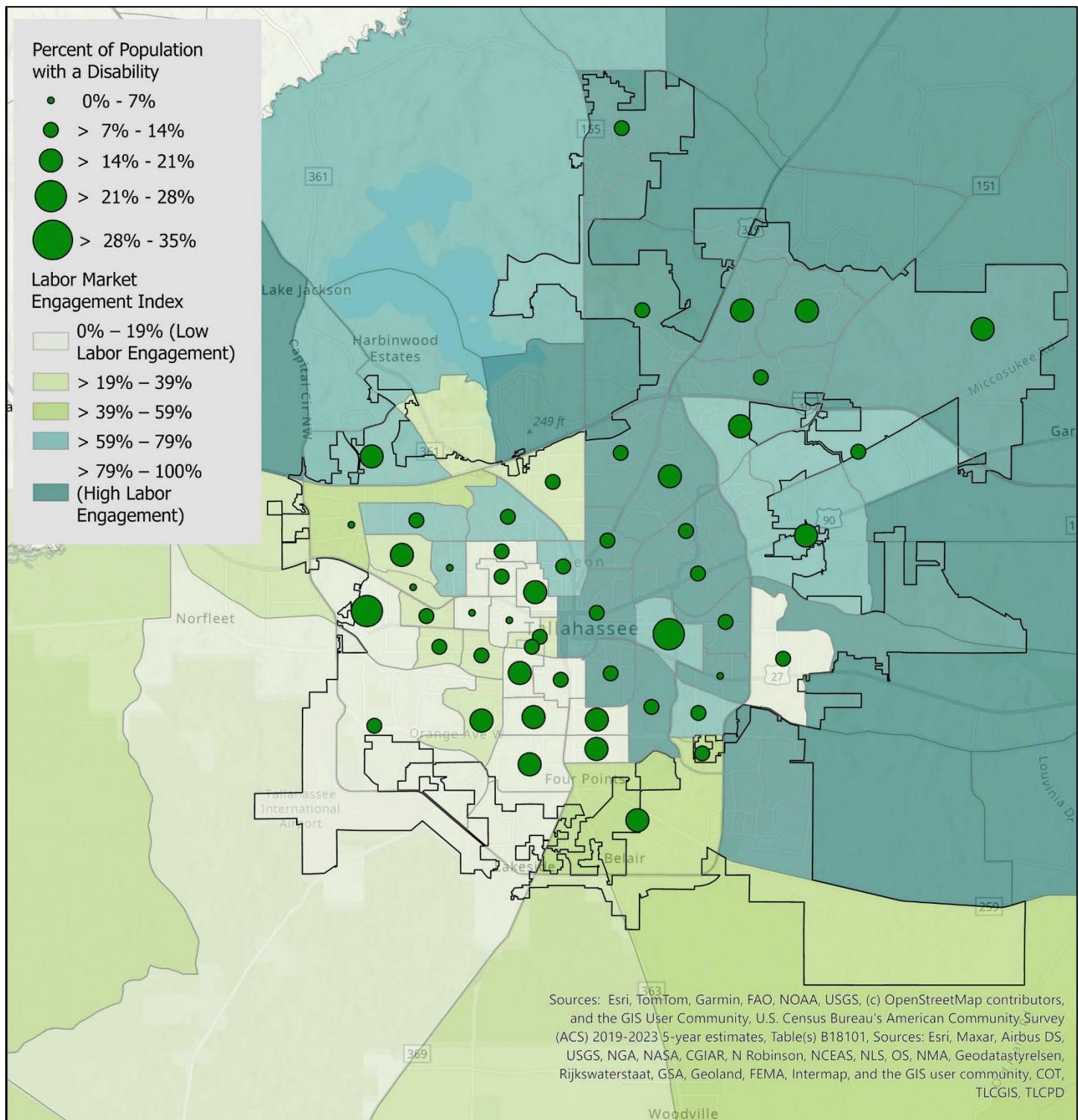


Figure 24: Labor Force Participation and Disability
Source: HUD Labor Market Engagement Index, 2023 ACS Five-Year Estimates

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	696	2.30%	15.80%
DEERLAKE MIDDLE SCHOOL	A	876	1.40%	13.40%
DESOTO TRAIL ELEMENTARY SCHOOL	A	652	2.00%	16.10%
GILCHRIST ELEMENTARY SCHOOL	A	857	5.50%	13.20%
HAWKS RISE ELEMENTARY SCHOOL	A	752	3.90%	15.70%
KILLEARNS LAKES ELEMENTARY SCHOOL	A	740	2.40%	16.90%
LAWTON CHILES HIGH SCHOOL	A	1881	1.10%	7.80%
LEON COUNTY VIRTUAL SCHOOL FRANCHISE	A	88	1.10%	5.70%
PINEVIEW ELEMENTARY SCHOOL	A	457	5.30%	24.10%
ROBERTS ELEMENTARY SCHOOL	A	807	1%	21.70%
SAIL	A	359	0.30%	20.10%
SWIFT CREEK MIDDLE SCHOOL	A	793	0.50%	15.00%
THE SCHOOL OF ARTS AND SCIENCES ON THOMASVILLE	A	461	0.70%	13.40%
WILLIAM J MONTFORD III MIDDLE SCHOOL	A	1016	1.20%	11.20%
BOND ELEMENTARY SCHOOL	B	611	12.90%	22.90%
CHAIRES ELEMENTARY SCHOOL	B	466	0.40%	27.00%
FAIRVIEW MIDDLE SCHOOL	B	735	3.50%	16.50%
KATE SULLIVAN ELEMENTARY SCHOOL	B	737	3.90%	17.00%
LEON HIGH SCHOOL	B	1793	5.00%	11.20%
R. FRANK NIMS MIDDLE SCHOOL	B	625	10.20%	21.90%
RAA MIDDLE SCHOOL	B	928	1.90%	14.70%
THE SCHOOL OF ARTS & SCIENCES CENTRE	B	448	1.20%	17.20%
W T MOORE ELEMENTARY SCHOOL	B	519	4.20%	21.20%
AMOS P. GODBY HIGH SCHOOL	C	1388	4.60%	15.30%

School name	Grades	Total Enrollment	LEP %	IDEA %
ASTORIA PARK ELEMENTARY SCHOOL	C	479	4.80%	27.80%
CANOPY OAKS ELEMENTARY SCHOOL	C	617	2.30%	20.90%
ELIZABETH COBB MIDDLE SCHOOL	C	675	3%	16.90%
FRANK HARTSFIELD ELEMENTARY SCHOOL	C	353	2.80%	21.00%
GRIFFIN MIDDLE SCHOOL	C	457	10.90%	17.70%
J MICHAEL CONLEY ELEMENTARY SCHOOL AT SOUTHWOOD	C	693	8.20%	27.30%
JAMES RICKARDS HIGH SCHOOL	C	1718	3.40%	13.80%
JOHN G RILEY ELEMENTARY SCHOOL	C	608	12.30%	18.80%
LINCOLN HIGH SCHOOL	C	1822	1.50%	10.80%
OAK RIDGE ELEMENTARY SCHOOL	C	432	6.30%	25%
RENAISSANCE ACADEMY	C	243	6.60%	13.60%
RUEDIGER ELEMENTARY SCHOOL	C	504	10.10%	22.40%
SEALEY ELEMENTARY SCHOOL	C	369	6.80%	24.70%
SPRINGWOOD ELEMENTARY SCHOOL	C	460	0.90%	26.30%
TALLAHASSEE CLASSICAL SCHOOL	C	345	12.20%	12.20%
TALLAHASSEE SCHOOL OF MATH & SCIENCES	C	621	9.20%	9.70%
WOODVILLE SCHOOL	C	462	4.80%	24.00%
APALACHEE ELEMENTARY SCHOOL	D	482	7.70%	18.70%
FORT BRADEN SCHOOL	D	668	20.10%	22.50%
SABAL PALM ELEMENTARY SCHOOL	D	459	8.10%	26.80%

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.

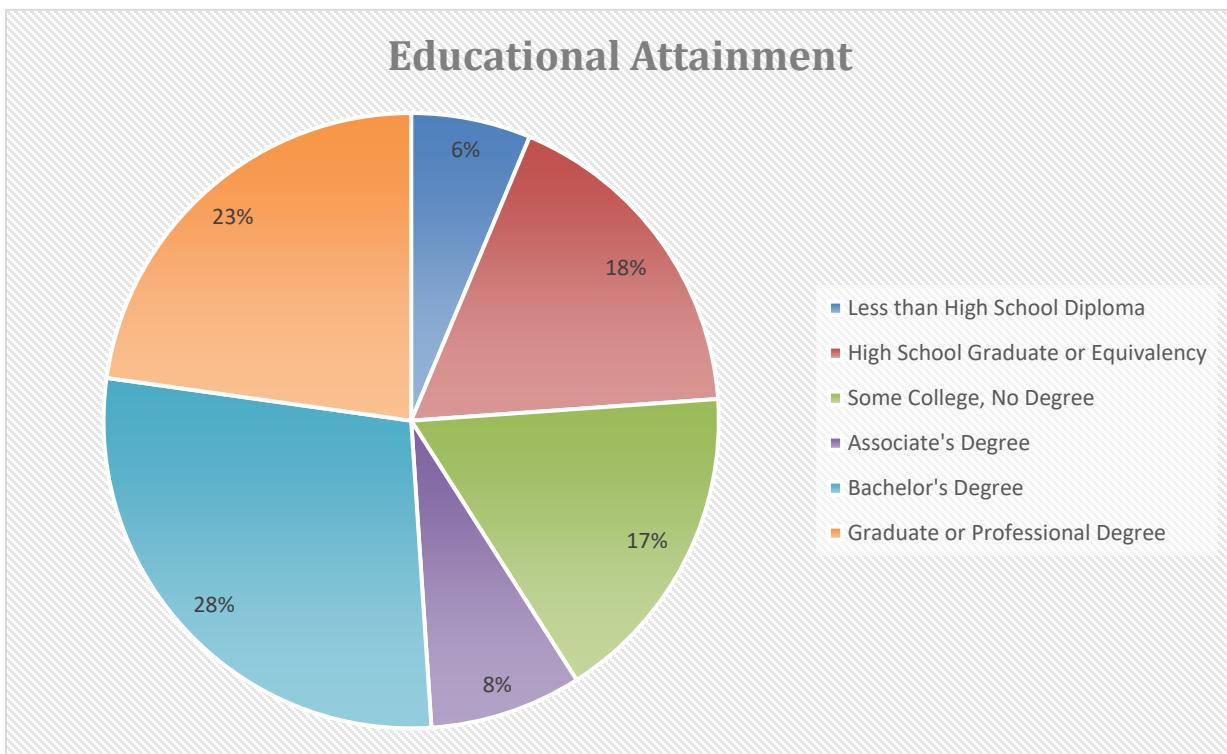


Figure 25. Educational Attainment, City of Tallahassee.
Source: Table DP02, 2023 ACS Five-Year Estimates

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.

Table 20. Educational Attainment by Race/Ethnicity					
Race/Ethnicity	Total	High School Graduate or Higher	% High School or Higher	Bachelor's Degree or Higher	% Bachelor's or Higher
White alone, not Hispanic or Latino	57,275	55,797	97.4%	34,926	61.0%
Black alone	36,726	32,724	88.6%	12,021	32.8%
Hispanic or Latino Origin	8,551	7,813	91.4%	4,509	52.7%

Source: Table S1501, 2023 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 88.6% of Blacks/African Americans and 91.4% of Hispanics have their high school diploma or equivalency. The disparity is even greater when it comes to university degrees: over half (61%) of White

Tallahassee residents have a Bachelor's degree or higher, while only half that (32.8%) 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.

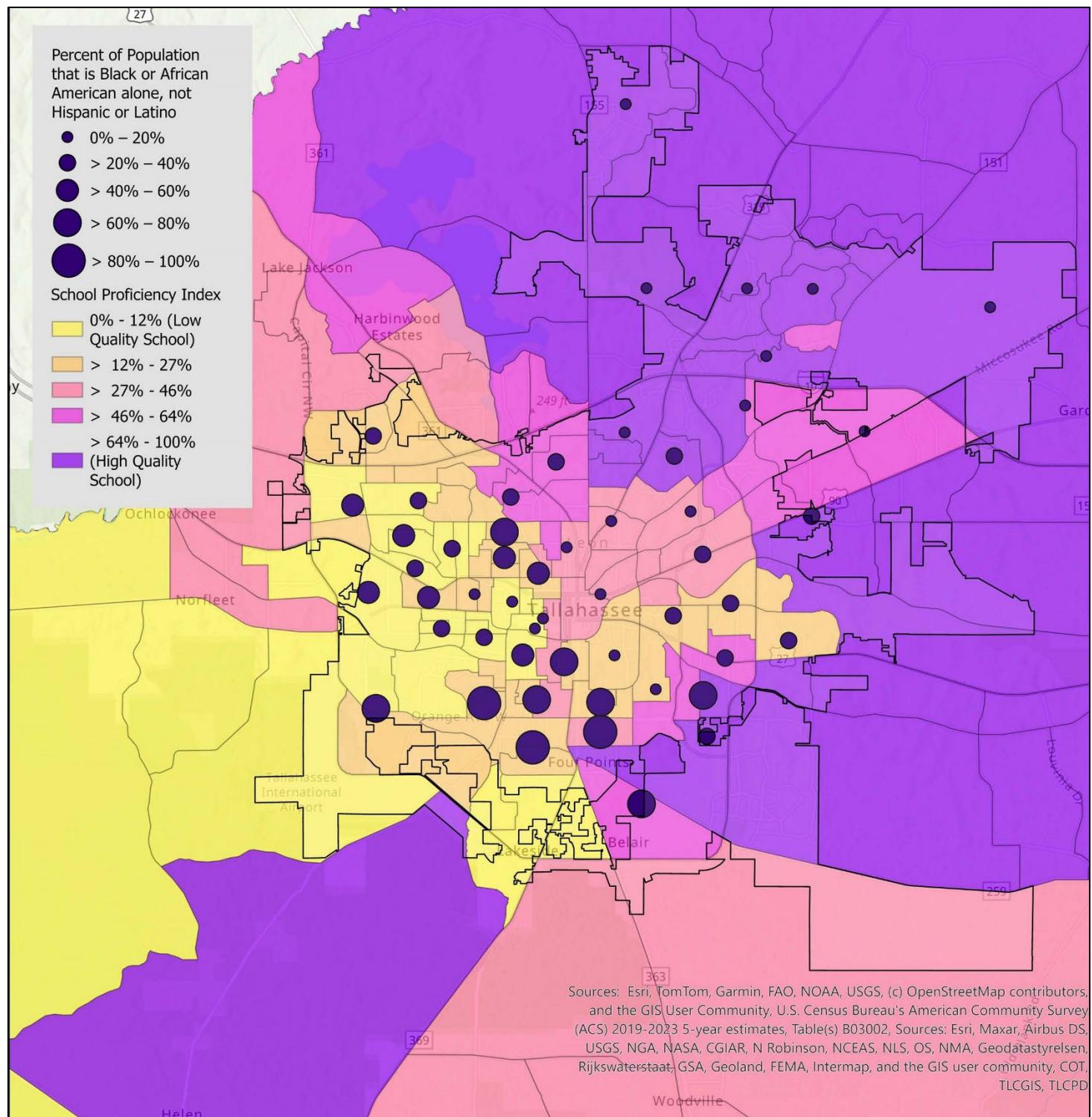
The three maps below present the HUD School Proficiency index along with the percent of African Americans, household size, and people with a disability living in census tracts across Tallahassee. Educational proficiency varies dramatically by census tract in Tallahassee, with schooling on much of the Southside scoring in the 0%-27% range, while school in several Northside census tracts score among the highest in the nation.

Figure 26. School Proficiency Index and Black/African American population by census tract. [Map Detail](#): This map shows 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.

Figure 27. HUD School Proficiency Index and share of Household Size by census tract. [Map Detail](#): This map shows that average household sizes tend to increase toward the outer edges of the city. Larger households are more commonly found in suburban and outlying neighborhoods, particularly in the northern and southern peripheries of Tallahassee. In contrast, smaller households are concentrated in and around the city's central core. When viewed alongside the School Proficiency Index, it becomes clear that many of the areas with larger household sizes—especially in the southern and southwestern sections—are also served by schools with lower proficiency scores. Meanwhile, neighborhoods with higher-performing schools are generally located in the northeastern part of the city, where household sizes are varied.

Figure 28. HUD School Proficiency Index and population with a disability by census tract. [Map Detail](#): This map shows that areas with higher rates of residents with disabilities—primarily in central and southern Tallahassee—also tend to have access to lower-performing schools. In contrast, northern neighborhoods have fewer residents with disabilities and higher school proficiency. This highlights a geographic disparity in educational access for populations with greater needs.

Tallahassee Percent of African American and School Proficiency Index



Tallahassee Household Size and School Proficiency Index

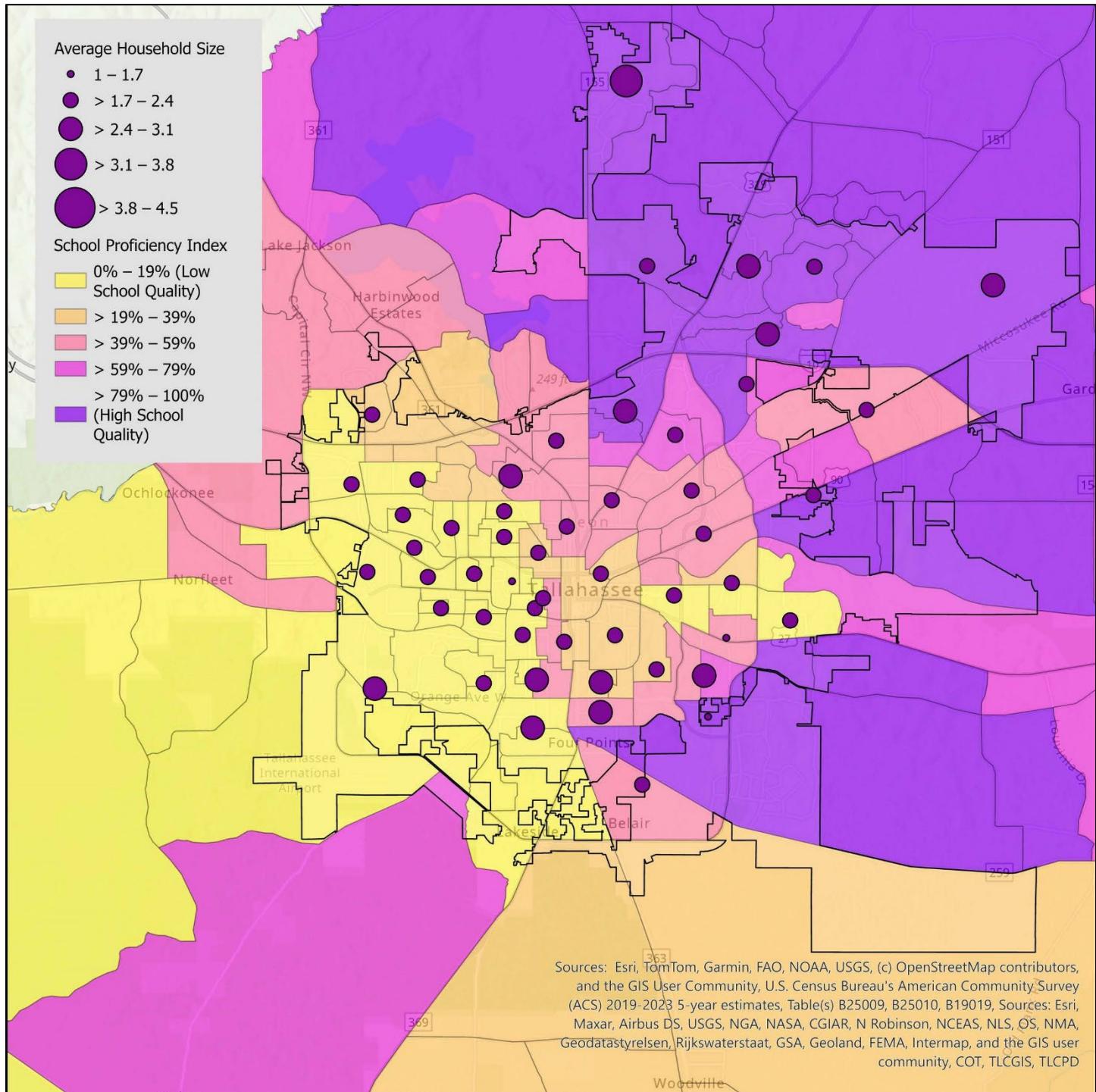


Figure 27. HUD School Proficiency Index and share of Household Size by census tract.
Source: HUD School Proficiency Index; 2023 American Community Survey 5-Year Estimates

Tallahassee Percent of Population with a Disability and School Proficiency Index

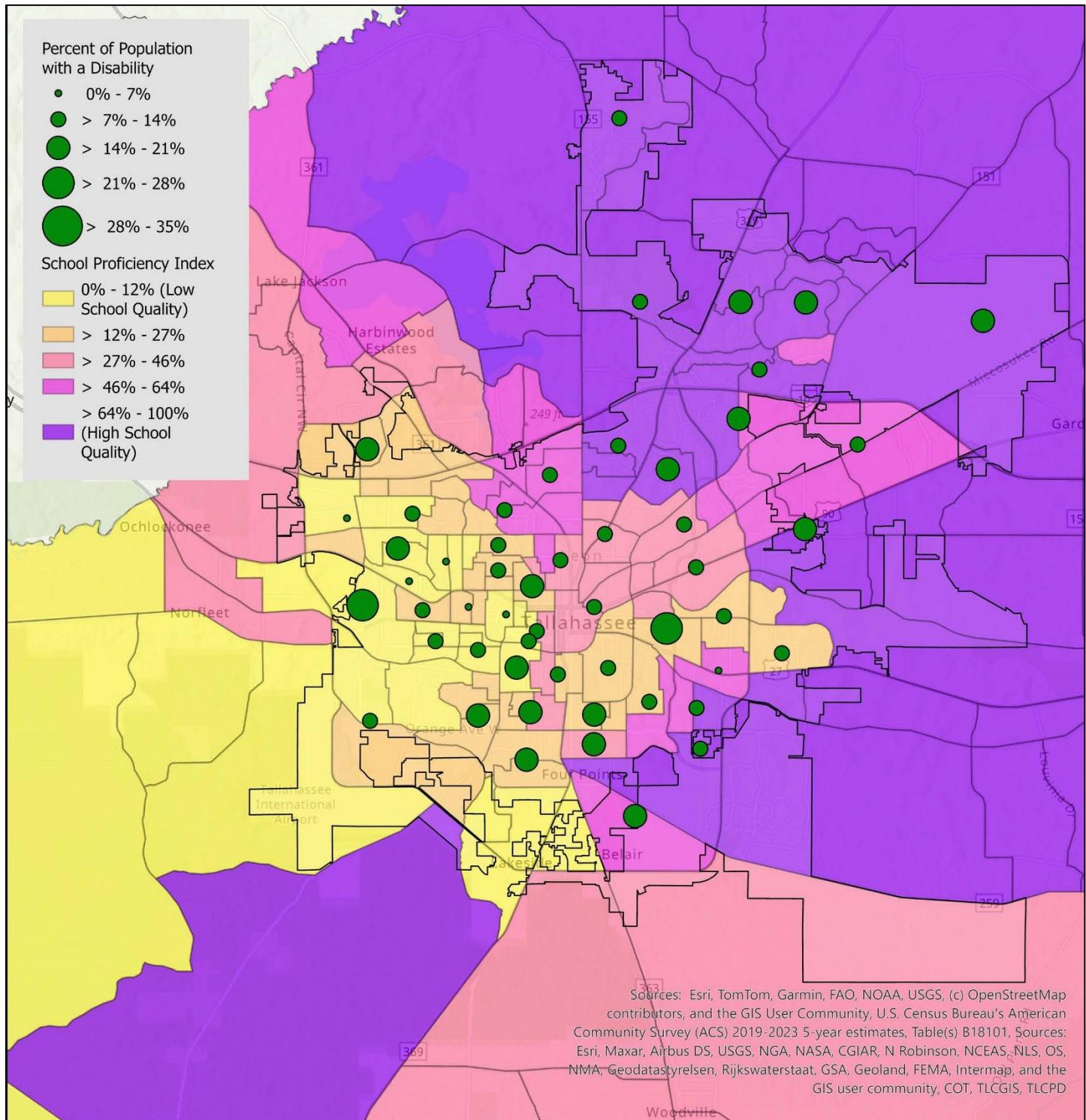


Figure 28. HUD School Proficiency Index and population with a disability by census tract.

Source: HUD School Proficiency Index; 2023 ACS Five-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 72.3% commuting by themselves. Public transportation usage is relatively low, at 2.24%. 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 .57% of people biked to work and 3.01% walked. More active travel methods like walking and biking are not only lower cost, but they have also been shown to improve overall health².

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:	10,3337	
Car, truck, or van:	83,460	80.76%
Drove alone	74,712	72.30%
Carpooled:	8,748	8.47%
In 2-person carpool	6,801	6.58%
In 3-person carpool	879	0.85%
In 4-person carpool	691	0.67%
In 5- or 6-person carpool	262	0.25%
In 7-or-more-person carpool	115	0.11%

²Wojan, 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):	2,312	2.24%
Bus or trolley bus	2,286	2.21%
Subway or elevated rail	26	0.03%
Taxicab	186	0.18%
Motorcycle	100	0.10%
Bicycle	593	0.57%
Walked	3,113	3.01%
Other means	906	0.88%
Worked at home	12,667	12.26%

Source: Table B08301, 2023 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 AFFHT007 Indices

Figure 29. Low Transportation Cost Index values and share of population that is Black/African American.

Map Detail: This map shows that Black residents in Tallahassee are primarily concentrated in the central and southern parts of the city. While the central core has relatively low transportation costs, many southern neighborhoods, while having a high percentage of Black residents, face some of the higher transportation costs in the city.

Figure 30. Low Transportation Cost Index values and household size by census tract. Map Detail: This map indicates that larger households in Tallahassee are generally located on the southern and eastern edges of the city—areas that also experience higher transportation costs. In contrast, central neighborhoods with lower transportation costs tend to have smaller average household sizes. This pattern suggests that many of the city's larger households face a disproportionate transportation cost burden due to their distance from key services, jobs, and transit infrastructure.

Figure 31. Low Transportation Cost Index values and share of population with a disability by census tract.

Map Detail: This map shows that areas with higher percentages of residents with disabilities—particularly in the southern and eastern parts of Tallahassee—often face higher transportation costs. In contrast, the central core of the city offers lower transportation costs but has a lower concentration of residents with disabilities. This pattern suggests that residents with disabilities may be disproportionately located in areas with more limited and costlier access to transportation.

Tallahassee Percent of African American and Low Transportation Cost Index

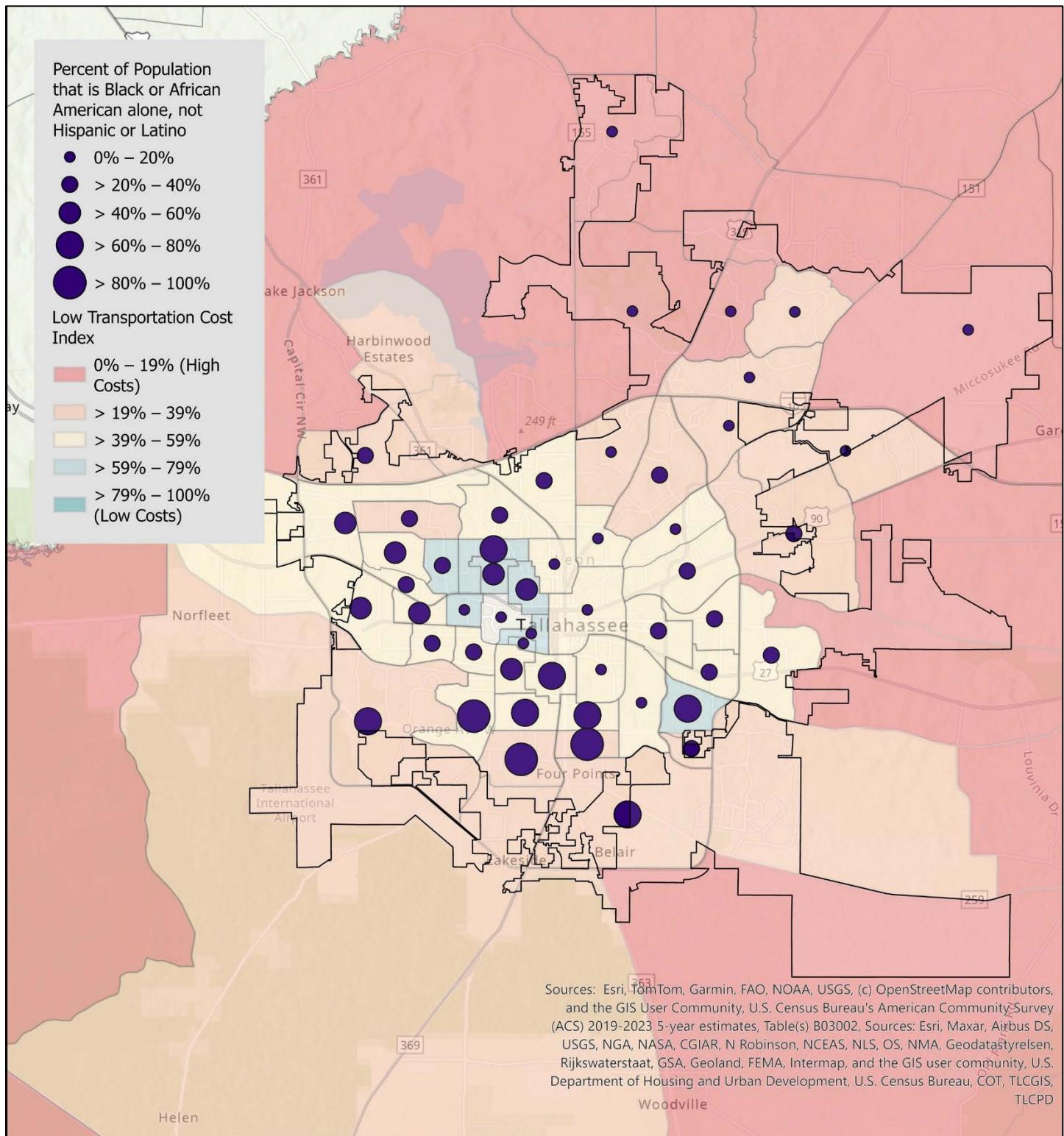


Figure 29. Low Transportation Cost Index values and share of population that is Black/African American.

Source: HUD Low Transportation Cost Index; 2023 ACS Five-Year Estimates

Tallahassee Household Size and Low Transportation Cost Index

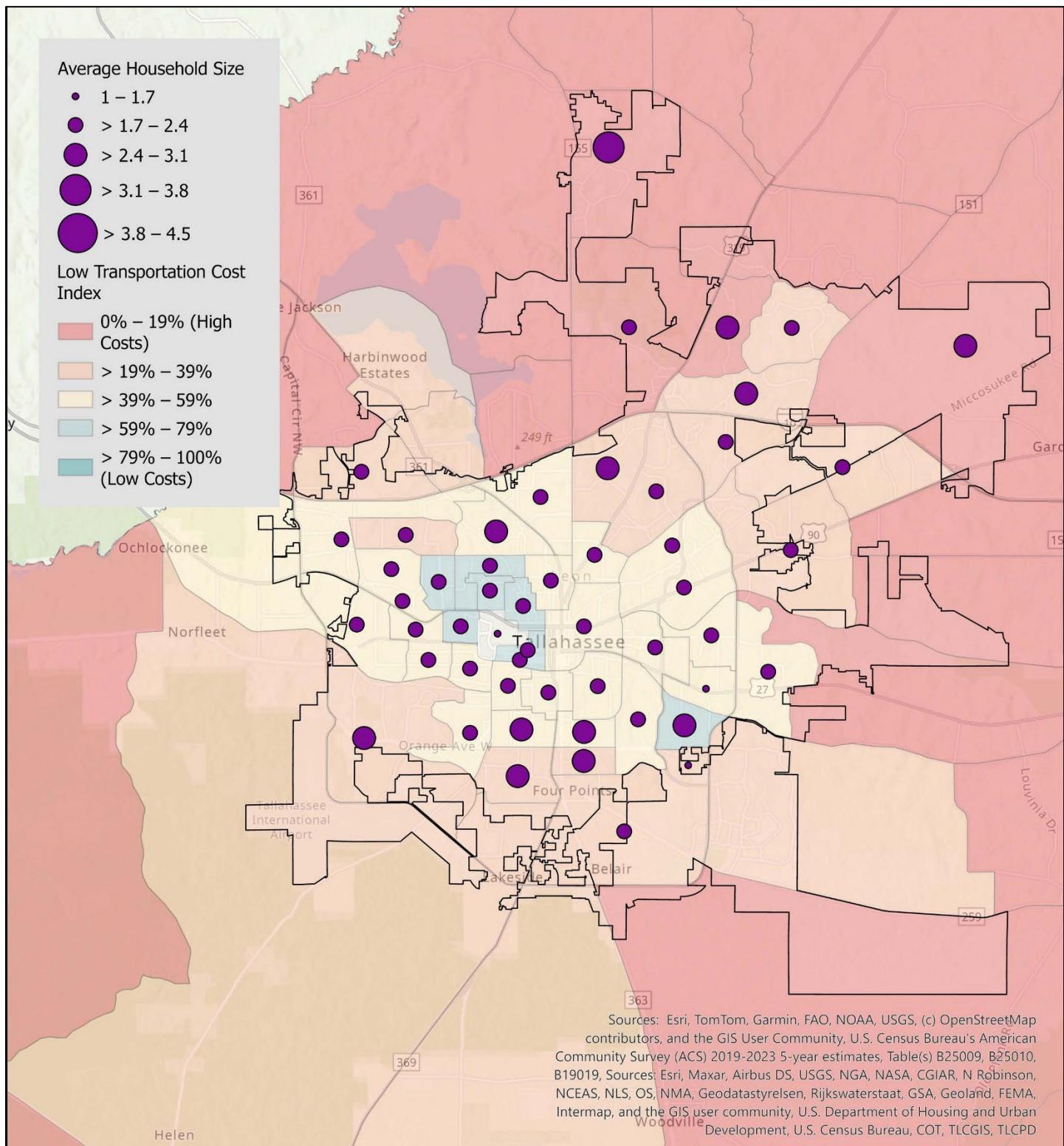


Figure 30. Low Transportation Cost Index values and share of household by census tract.

Source: HUD Low Transportation Cost Index; 2023 ACS Five-Year Estimates

Tallahassee Percent of Population with a Disability and Low Transportation Cost Index

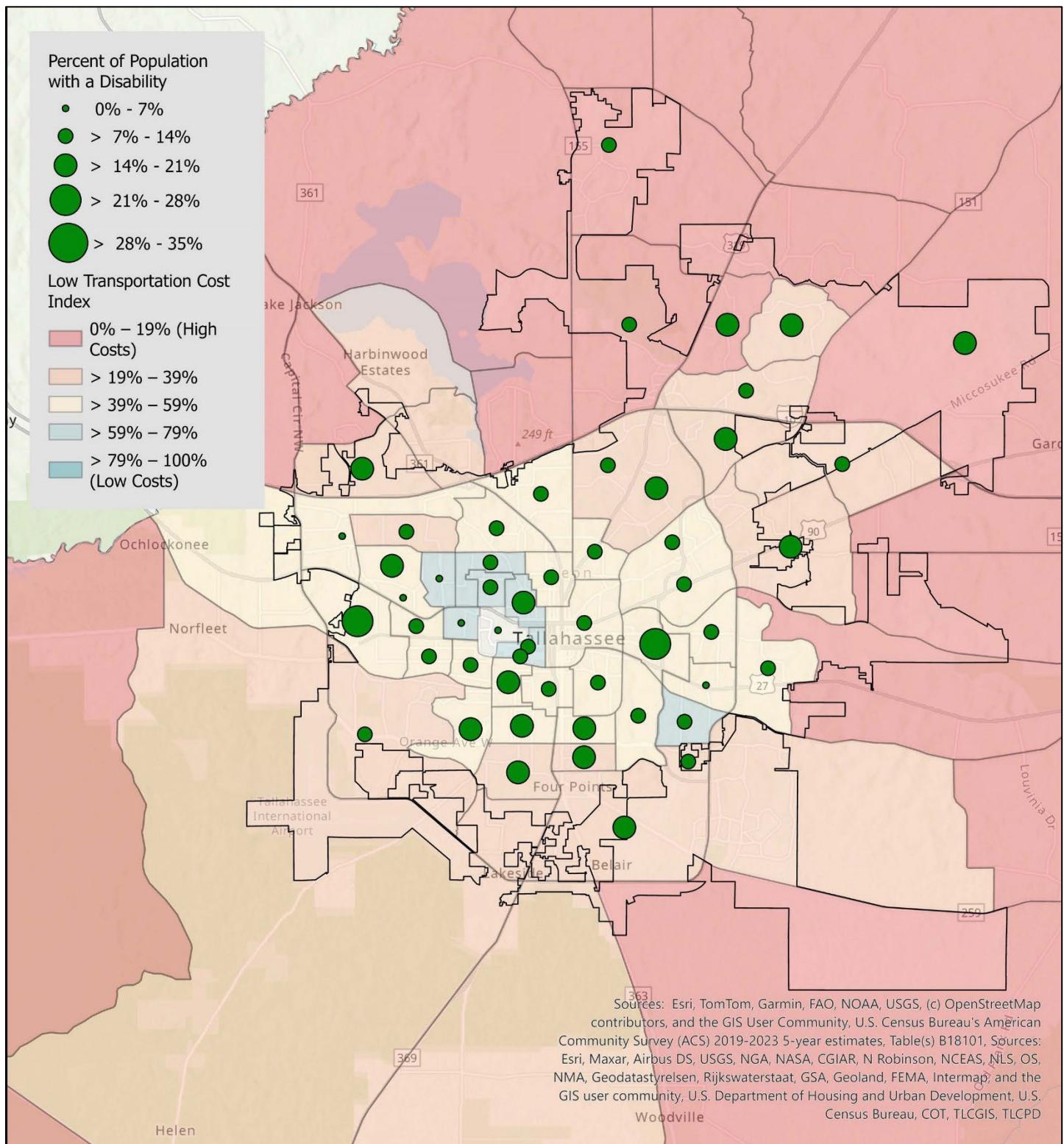


Figure 31. Low Transportation Cost Index values and share of population with a disability by census tract.

Source: HUD Low Transportation Cost Index; 2023 ACS Five-Year Estimates

Location Affordability Index

The Location Affordability Index (LAI), developed by the U.S. Department of Housing and Urban Development (HUD) in partnership with the U.S. Department of Transportation (DOT), provides standardized estimates of the combined housing and transportation costs for various household types across U.S. communities. By offering data at the census block group and tract levels, the LAI enables a more comprehensive understanding of the true cost of living in different locations. It accounts for eight distinct household profiles, varying by income, size, and commuting patterns, and expresses affordability as a percentage of household income. The LAI helps illuminate how location influences financial burden and access to opportunity, supporting data-driven planning and policy decisions.

Figure 32. Location Affordability index values and Black/African American population. Map Detail: Black residents in Tallahassee are predominantly concentrated in central and southern neighborhoods, including R/ECAP areas, where households spend the highest share of income—often up to 59%—on housing and transportation. While northern areas with lower shares of Black residents also face elevated burdens, they generally fall in the range of 59% to 68%.

Figure 33. Location Affordability index values and share of population with disabilities. Map Detail: Residents with disabilities are concentrated in neighborhoods that also experience high location affordability burdens, particularly in the central and southern parts of the city. These areas typically fall within the 53% to 68% range of income spent on housing and transportation. Given that many individuals with disabilities rely on fixed incomes, this level of cost burden presents a significant barrier to stability and access to opportunity.

Figure 34. Location Affordability index values and households size. Map Detail: Larger households in Tallahassee are more commonly located on the city's southern and outer edges, where households spend between 59% and 68% of their income on housing and transportation. These elevated cost burdens suggest that larger households face significant financial strain, especially given their greater needs for space, services, and mobility. In contrast, smaller households near the urban core tend to face slightly lower—though still high—cost burdens, typically in the range of 47% to 59%.

Figure 35. Location Affordability index values and location of R/ECAPs. Map Detail: This map shows that Tallahassee's Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) are primarily located in the central and southwestern parts of the city. In these areas, households typically spend between 47% and 59% of their income on combined housing and transportation costs.

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 LAI index in Tallahassee: the areas where low income, primarily Black/African American families live on the Southside and around Frenchtown have far lower LAI Index. In fact, most of the R/ECAP areas in Tallahassee are located in some of the lowest LAI 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 previous section, these areas offer some of the poorest access to quality schools in the country.

Tallahassee Percent of African American and Location Affordability Index

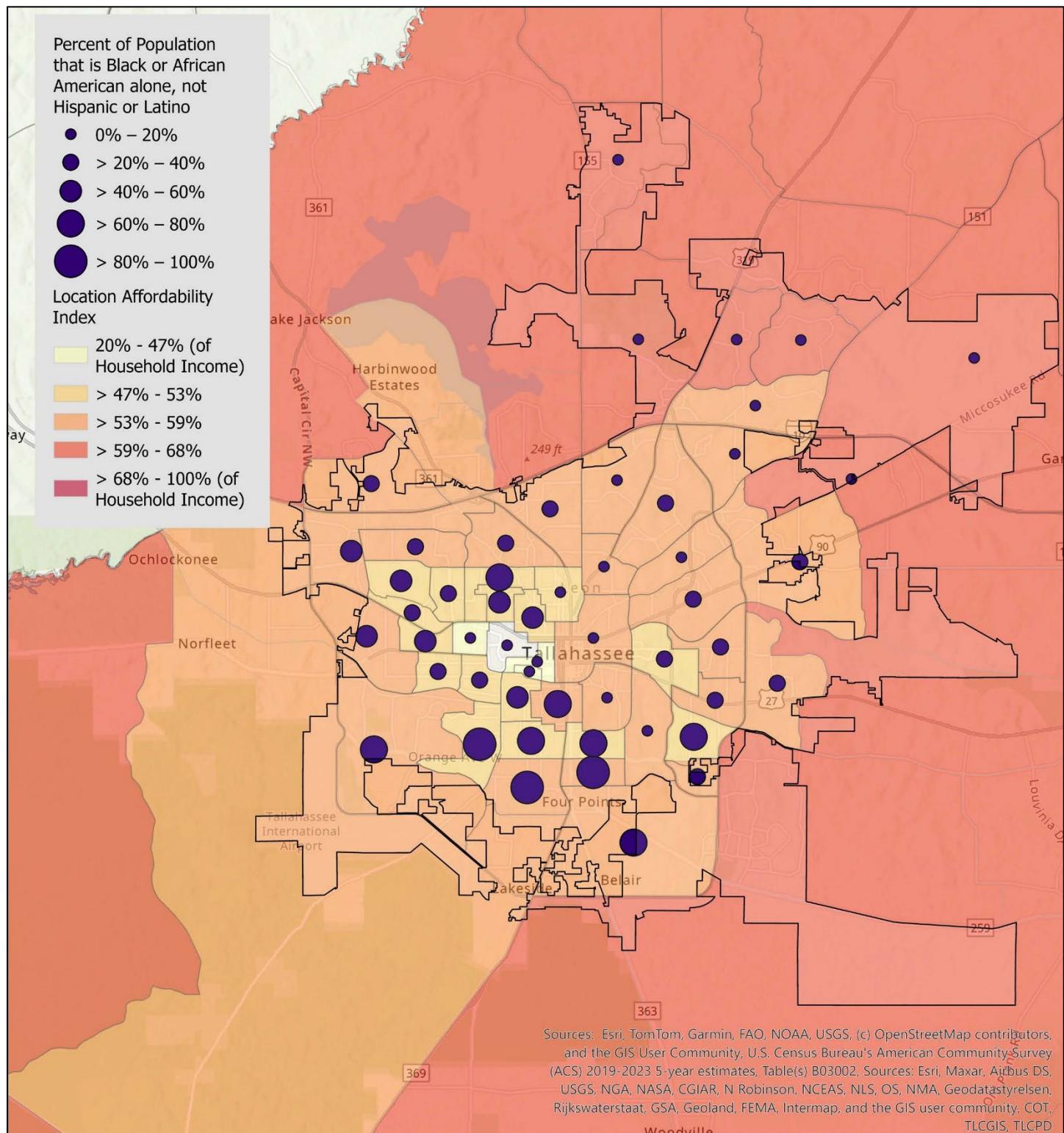


Figure 32. Location Affordability index values and share of Black/African American population by tract.

Source: Location Affordability index; 2023 ACS Five-Year Estimate

Tallahassee Household Size and Location Affordability Index

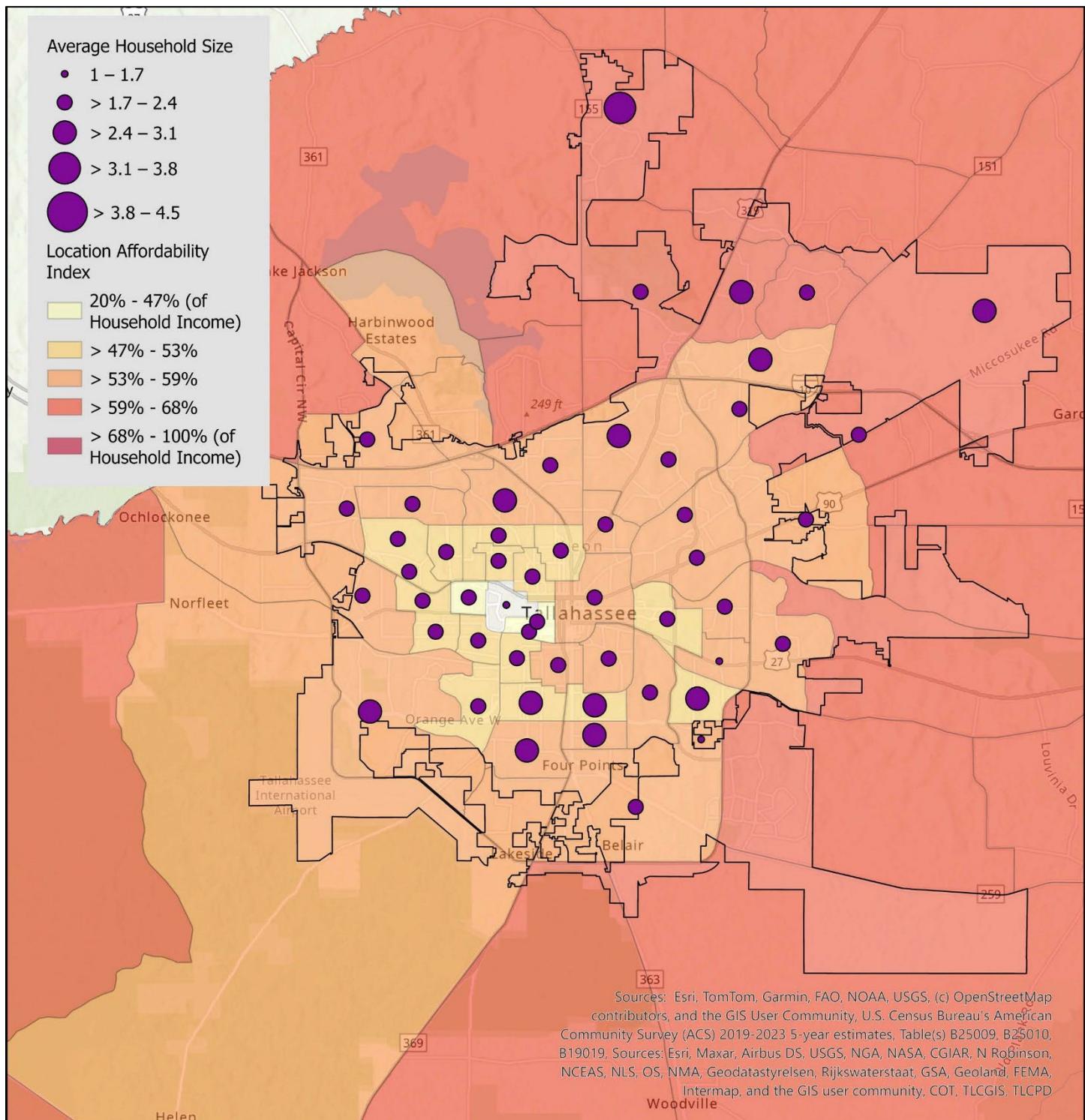


Figure 34. Location Affordability index values and household size by tract

Source: Location Affordability index values; 2023 ACS Five-Year Estimates

Tallahassee Percent of Population with a Disability and Location Affordability Index

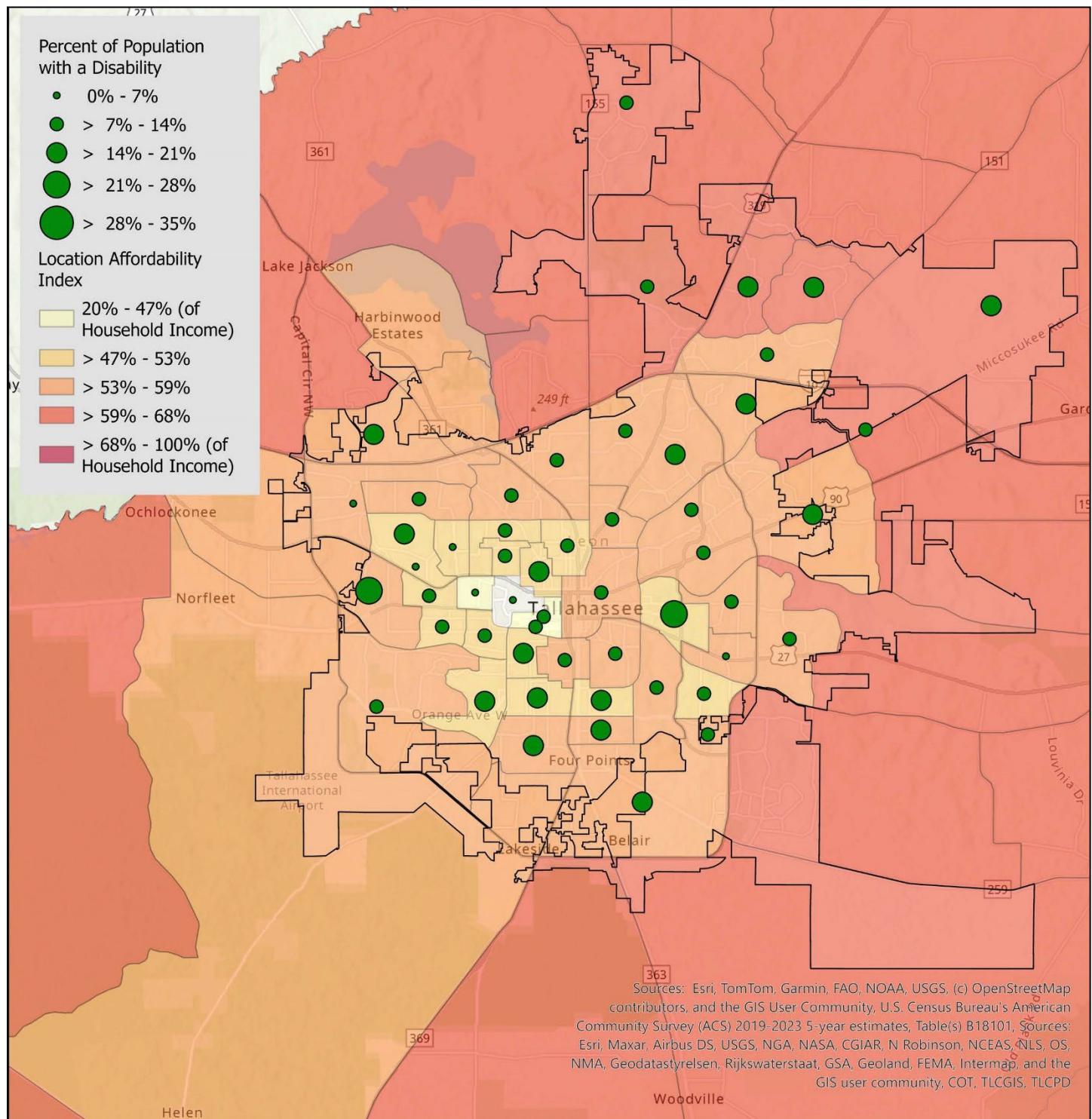


Figure 33. Location Affordability index values and share of population with disabilities by tract.

Source: Location Affordability index values; 2023 ACS Five-Year Estimates

Tallahassee R/ECAPs and Location Affordability Index

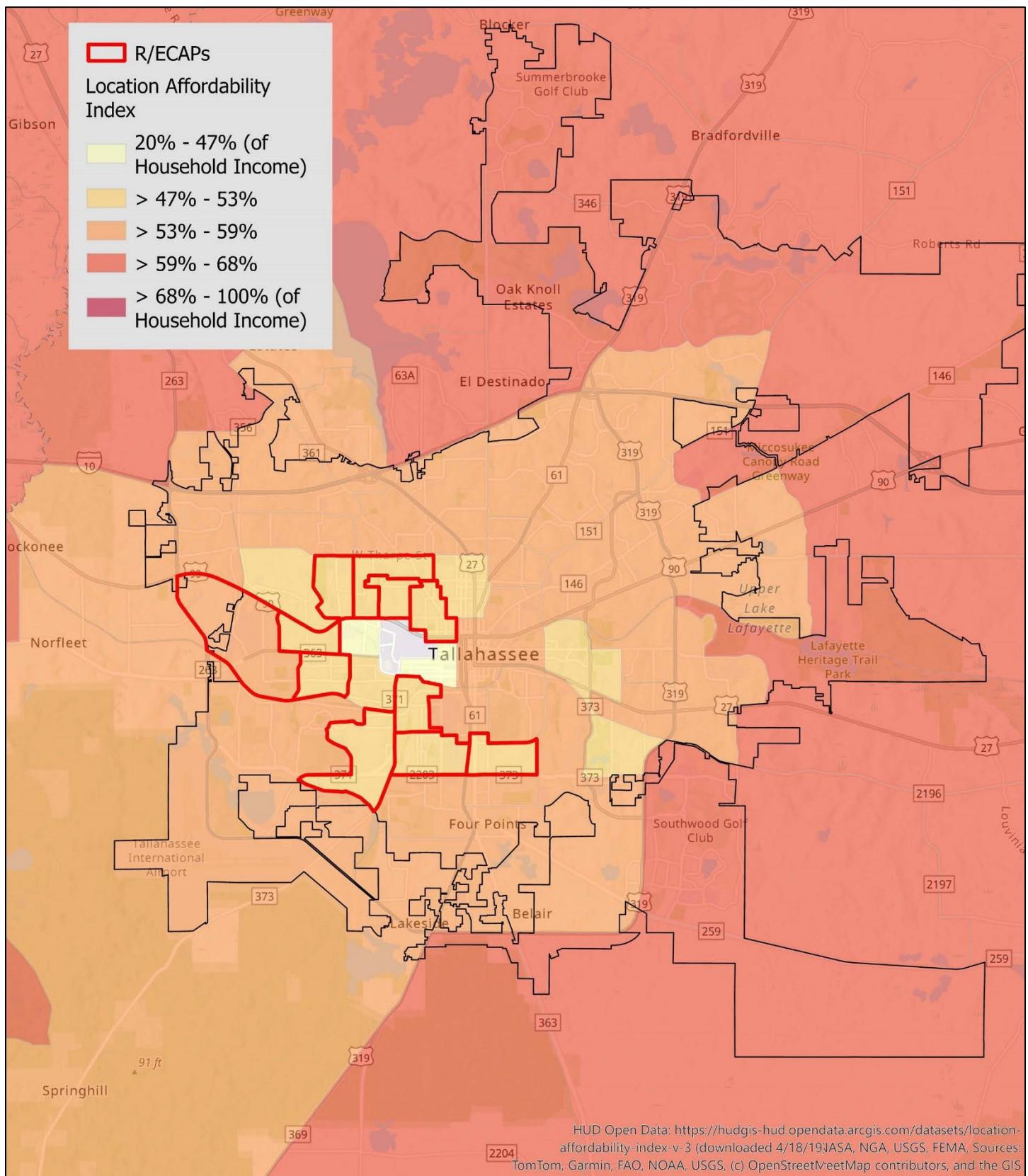


Figure 35. Location Affordability index values and location of R/ECAPs.

Source: Location Affordability index, HUD designated R/ECAPs 2023.

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	11,479	12.1%
Renter Occupied	50,592	60.5%
Owner Occupied	33,045	39.5%

Source: Table DP04, 2023 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	95116	
1-unit, detached	37488	39.4

Table 24. Housing by Unit Count

	#	%
1-unit, attached	9624	10.1
2 units	3287	3.5
3 or 4 units	8707	9.2
5 to 9 units	5716	6.0
10 to 19 units	6939	7.3
20 or more units	21395	22.5
Mobile home	1944	2.0
Boat, RV, van, etc.	16	0.0

Source: Table DP04, 2023 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.

Table 25. Count of Units by Year Built

	#	%
Total housing units	95116	
Built 2020 or later	632	0.7
Built 2010 to 2019	9386	9.9
Built 2000 to 2009	17472	18.4
Built 1990 to 1999	15644	16.4
Built 1980 to 1989	15932	16.8
Built 1970 to 1979	17074	18.0

Table 25. Count of Units by Year Built		
	#	%
Built 1960 to 1969	8498	8.9
Built 1950 to 1959	6191	6.5
Built 1940 to 1949	2456	2.6
Built 1939 or earlier	1831	1.9

Source: Table DP04, 2023 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.

Table 26. Number and Share of Housing Units with Housing Issues		
	#	%
Without Complete Plumbing	421	0.5
Without Complete Kitchen	1034	1.2
Without telephone service available	383	0.5
Severely Overcrowded (more than 1.51 people per room)	591	0.7%

Source: Table DP04, 2023 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.

Table 27. Vacant Units by Type	
Vacant unit by type	Count of units
Total:	11,479
For rent	2,690
Rented, not occupied	1,339
For sale only	479
Sold, not occupied	273
For seasonal, recreational, or occasional use	865
For migrant workers	101
Other vacant	5,732

Source: Table B25004, 2023 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 \$300,000 to \$499,999, with a median cost of \$276,000.

Table 28. Count of Units by Estimated Home Value

Owner-occupied units	33,045	
Less than \$50,000	652	2.0%
\$50,000 to \$99,999	1,419	4.3%
\$100,000 to \$149,999	3,495	10.6%
\$150,000 to \$199,999	4,540	13.7%
\$200,000 to \$299,999	8,455	25.6%
\$300,000 to \$499,999	10,385	31.4%
\$500,000 to \$999,999	3,414	10.3%
\$1,000,000 or more	685	2.1%
Median (dollars)	\$276,000	

Source: Table DP04, 2023 ACS Five-Year Estimates

The figure below shows that after covid pandemic in 2020 there was a significant increase in the housing market, home values in Tallahassee rose from a low of \$223,400 in 2021 to \$256,400 in 2022, a percentage increase of 14.8%.

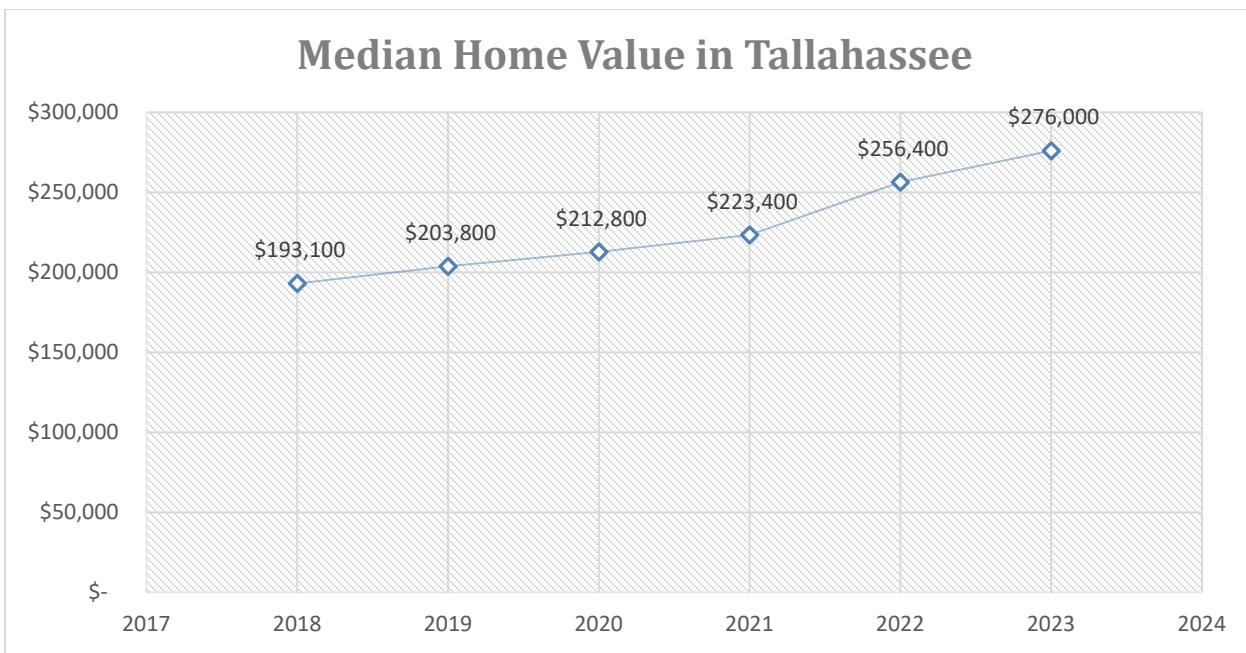


Figure 36. Median home values in Tallahassee, 2018 to 2023.

Source: Table B25077, 2023 ACS Five-Year Estimates

While renters tend to be more cost burdened than homeowners, household owners 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)	\$1,720
Housing units without a mortgage (dollars)	\$593
Median Rent	\$1,238

Source: Table B25088, Table B25064, 2023 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, 56% of renters pay more than 30% of their income towards housing, compared to 19% of homeowners.

While numbers are not available, presumably the renter cost burden would go down if students were excluded. However, even excluding the total number of students living in poverty in 2023, there are still many more cost burdened renters than cost burdened homeowners in Tallahassee.

Table 30. Cost burden by Tenure Type		
	#	% of All of that Tenure
Renter Cost Burden	29,947	56%
Owner Cost Burden	6,583	19%

Source: Table B25106, 2023 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.

Table 31. Livable Housing Wage Estimates by Bedroom Count	
	Tallahassee HMFA
Zero-Bedroom	\$20.42
One-Bedroom	\$22.75
Two-Bedroom	\$25.75
Three-Bedroom	\$32.85
Four-Bedroom	\$36.60

Source: National Low-Income Housing Coalition, Out of Reach 2024

A two-bedroom home (usually considered the minimum for a family with children) costs \$25.75 in Tallahassee, compared to a median renter wage of \$17.30 (a full-time wage of \$35,984). The median renter household is not able to afford the proper housing.

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

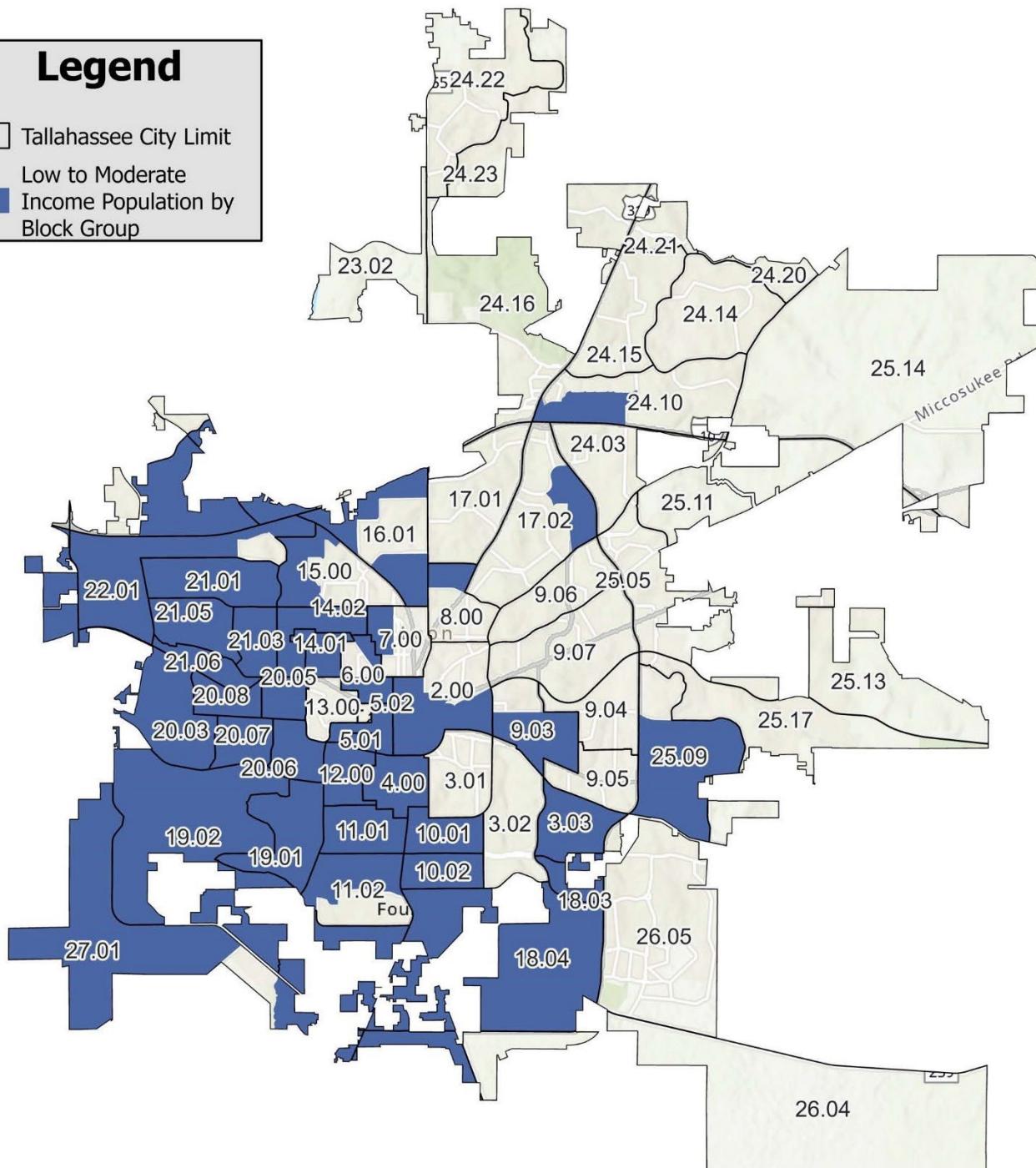
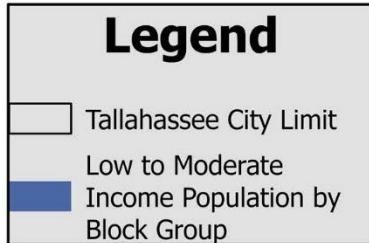
Another measurement of areas of special need is “percent low and moderate income.” This data, calculated by the Department of Housing and Urban Development and most commonly referred to as “Low-Mod” is helpful for understanding what percentage of a city is low or moderate income and helpful for visualizing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

Table 32. Low-Mod Population Estimates			
	Population: Low Income	Population: Low-Mod	Low-Mod %
Tallahassee city	72,360	107,980	54.07%

Source: HUD 2016-2020 Low-Mod estimates, made available 2024.

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.

Tallahassee Low to Moderate Income Population by Block Group and Census Tract



U.S. Census Bureau (USCB), Esri, CGIAR, USGS, Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community, Sources: Esri;

Figure 37. Low/Moderate Income Population by Block Group and Census Tract, City of Tallahassee.

Source: HUD 2016 – 2020 Low-Mod Census Tracts, made available 2024.

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.

Figure 38. Low Poverty Index and Assisted Housing Units, City of Tallahassee. Map Detail: This map shows that most affordable housing units in Tallahassee are concentrated in areas with high poverty levels, particularly in the central and southern parts of the city. These areas fall within the lowest ranges of the Low Poverty Index, meaning they experience the highest poverty rates. In contrast, areas with lower poverty—especially in the north—have little to no affordable housing development. This distribution reinforces patterns of economic segregation and limits housing choices for low-income households in higher-opportunity areas.

Figure 39. HUD Job Proximity Index and Assisted Housing Units Map Detail: Affordable housing in Tallahassee is predominantly located in areas with lower school proficiency scores, particularly in the city's core and southern neighborhoods. These areas fall below 39% on the School Proficiency Index, indicating limited access to high-performing schools. Meanwhile, areas with the highest-rated schools, mostly in the northern and northeastern sections of the city, contain few affordable housing options.

Figure 40. HUD School Proficiency Index and Assisted Housing Units, City of Tallahassee. Map Detail: The majority of affordable housing units are located in areas with low to moderate access to employment opportunities, as indicated by the Jobs Proximity Index. Central and southern Tallahassee host the largest clusters of affordable housing but fall below 59% on job proximity, meaning residents may face longer commutes or fewer nearby job options. In contrast, areas with higher job access, mostly in the northeast, have significantly fewer affordable housing units.

Tallahassee Poverty Index and Affordable Housing Units

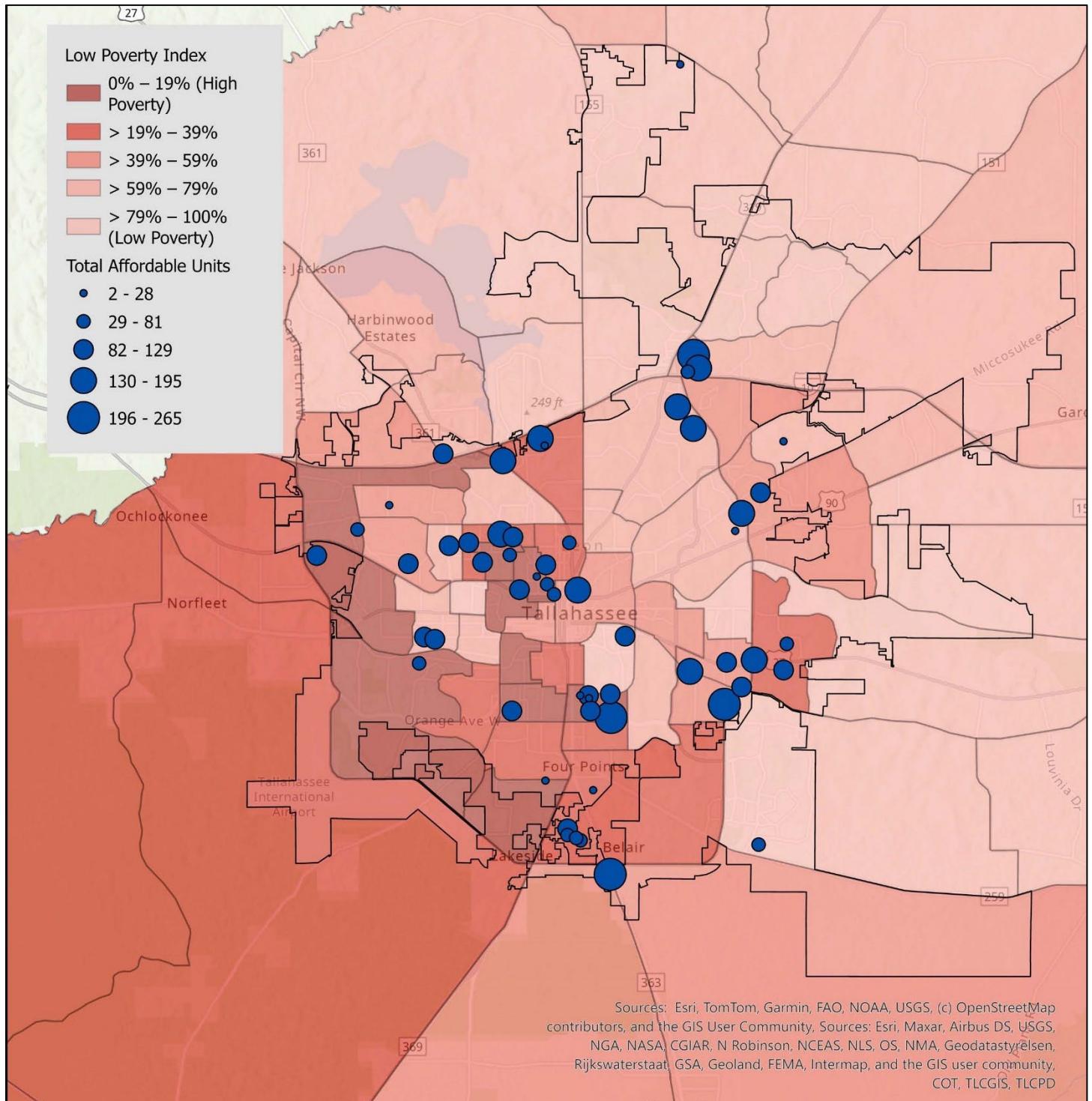


Figure 38. Low Poverty Index and Assisted Housing Units, City of Tallahassee.

Source: HUD Low Poverty Index; Shimberg Center for Housing Studies.

Tallahassee Job Proximity Index and Affordable Housing Units

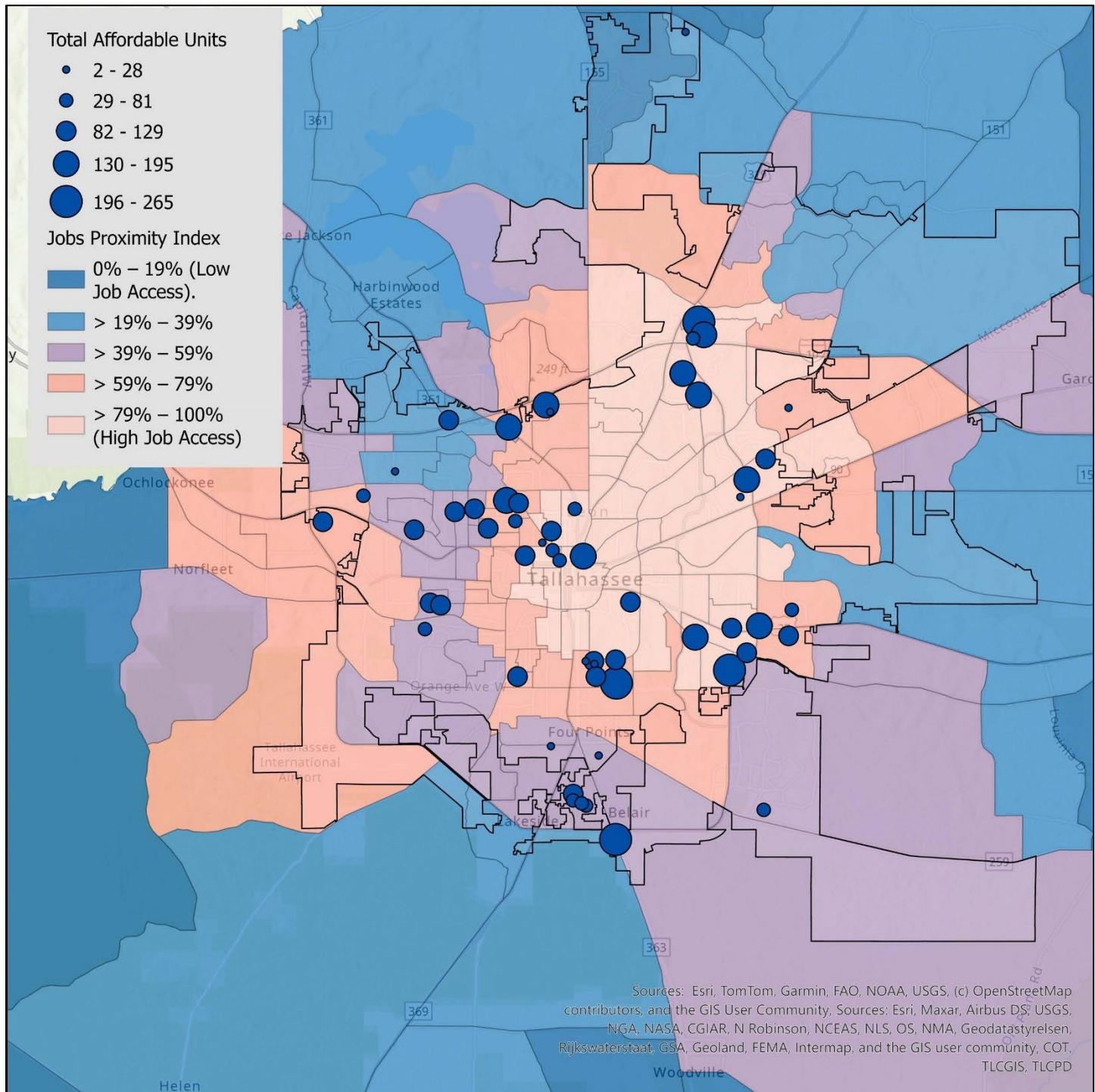


Figure 39. HUD Job Proximity Index and Assisted Housing Units
Source: HUD Job Proximity Index; Shimberg Center for Housing Studies.

Tallahassee School Proficiency Index and Affordable Housing Units

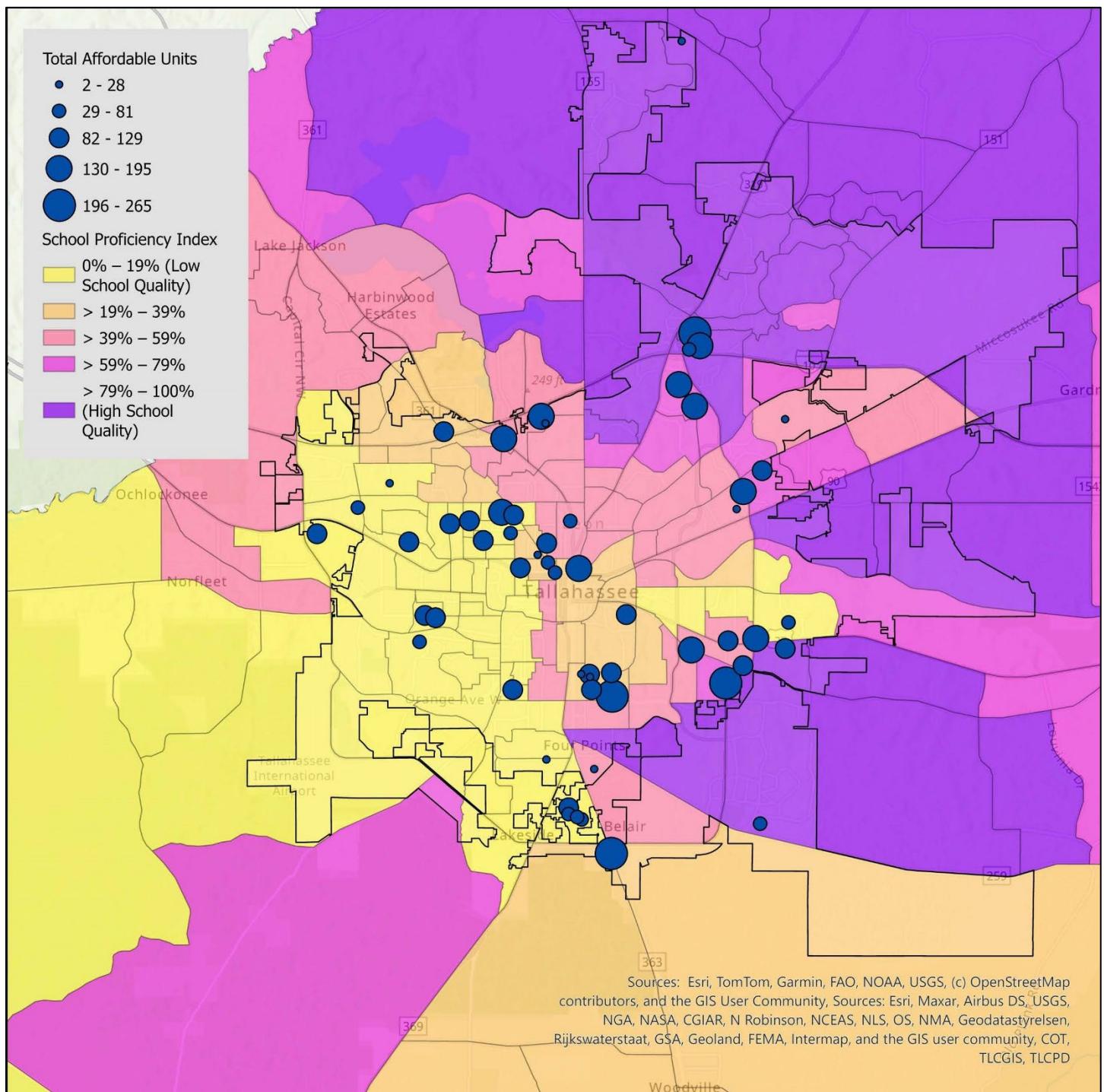


Figure 40. HUD School Proficiency Index and Assisted Housing Units, City of Tallahassee.
 Source: HUD School Proficiency Index; Shimberg Center for Housing Studies.

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.

Table 33. Homeownership by Race/Ethnicity

	#	%
White	21,772	65.9%
Black or African American	7,371	22.3%
American Indian and Alaska Native	76	0.2%
Asian	1,524	4.6%
Native Hawaiian and Other Pacific Islander	29	0.1%
Some other race	284	0.9%
Two or more races	1,989	6.0%
Hispanic or Latino origin	2,546	7.7%

Source: Table S2502, 2023 ACS Five-Year Estimates

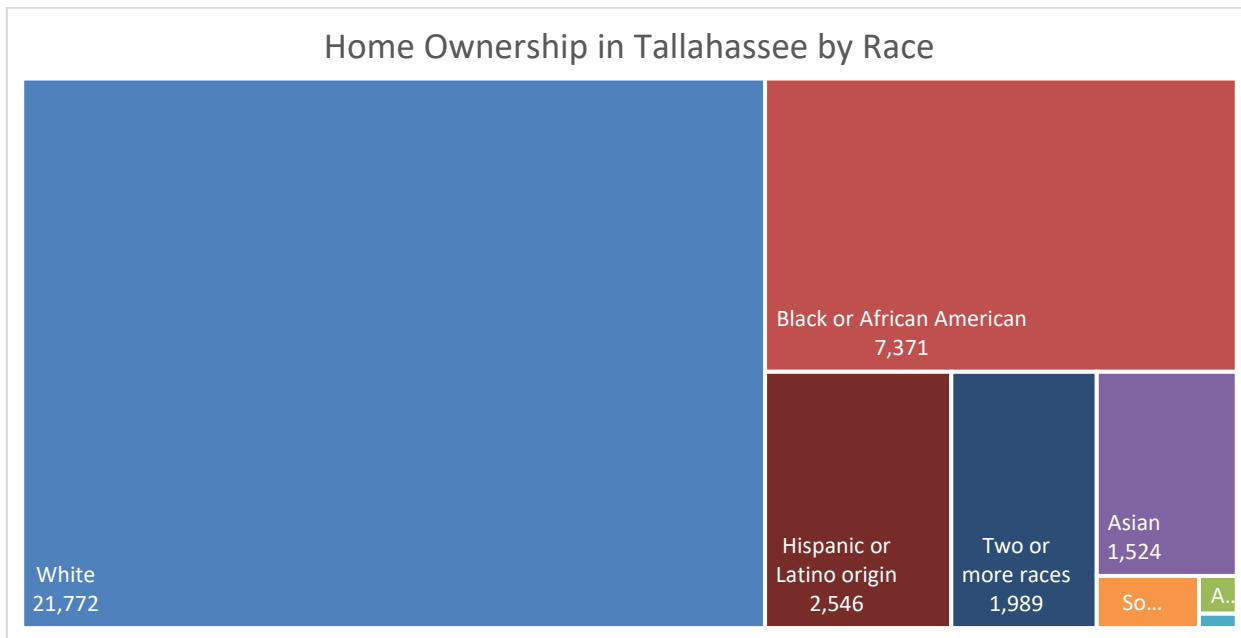


Figure 41. Homeownership by race/ethnicity, City of Tallahassee.

Source: Table DPO5, 2023 ACS Five-Year Estimates

National trends in homeownership hold in Tallahassee. While only slightly over half of the residents of Tallahassee are White, nearly 2/3ths of homeowners are White. Hispanics own homes at close to a proportional rate (they make up 7.7% of homeowners and 8.6% of the total population). However, Blacks/African Americans have a disproportionately low number of homeowners. While over 30% of Tallahassee's residents are Black/African American, they own only 22.3% of homes.

Evaluation of Jurisdiction's Current Fair Housing Legal Status

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 2019 and 2024, 40 fair housing cases (about 8 cases per year) were filed in the City of Tallahassee based on statistics provided by HUD and FCHR. 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 2019 through 2024.

Table 34. Basis for Housing Discrimination Cases in City of Tallahassee, 2019-2024.							
	2019	2020	2021	2022	2023	2024	Total
Race	5	2	1	2	3	4	17
Disability	9	3	5		5	5	27
Familial Status		1					1
Sex							0
National Origin							0
Color							0
Religion				1	1		2
Retaliation							0
Total	14	6	6	3	9	9	47

Source: FCHR; HUD FHEO Region IV

Basis for Housing Discrimination Cases in City of Tallahassee, 2019-2024

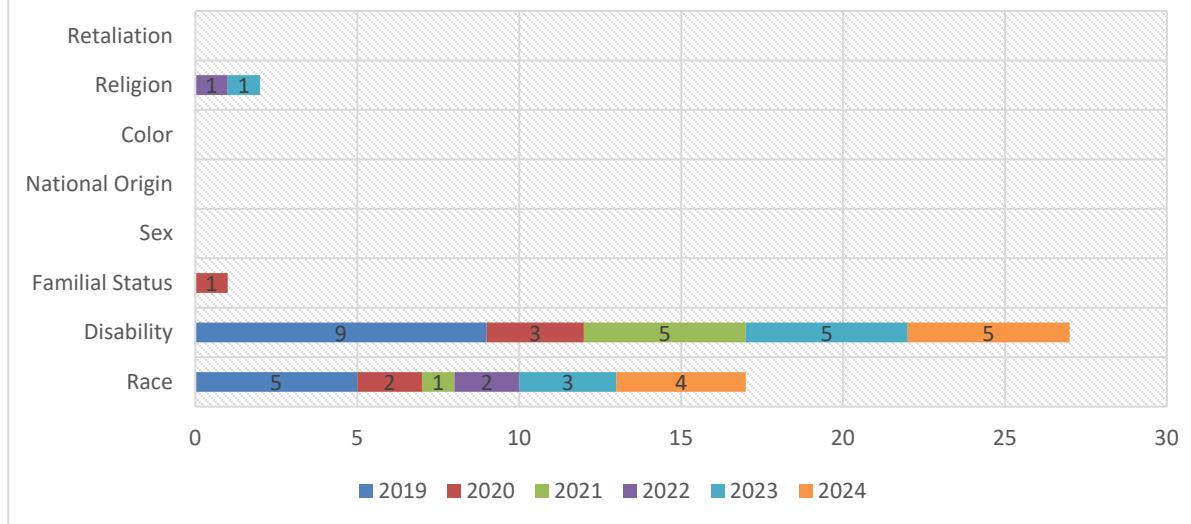


Figure 42. Fair housing discrimination cases in City of Tallahassee, 2019 – 2024.
Source: FCHR; HUD FHEO Region IV.

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.

Table 35. Basis for Housing Discrimination Cases Nationally, Florida, and City of Tallahassee, 2023.			
Basis	Nation	Florida	City of Tallahassee
Race	19%	27%	33%
Disability	45%	36%	58%
Familial Status	6%	5%	5%
Sex	9%	16%	3%
National Origin	6%	7%	0%
Color	3%	3%	3%
Religion	2%	1%	0%
Other	10%	3%	0%

Source: National Fair Housing Alliance, *The Case for Fair Housing 2023 Fair Housing Trends Report*; FCHR 2023 Annual Report; HUD FHEO Region IV. Percentages may add to more than 100% because discrimination was based on multiple protected classes.

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 2023 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
2024										
2023		4					1			3
2022	3							2	1	
2021										
2020			1			1				
2019										
Total	3	4	1							

Source: FBI UCR Hate Crime Statistics

Tallahassee has had relatively few reported hate crimes compared to similar jurisdictions in Florida. In the last six years, there have been 7 reported hate crimes, three committed because of racial bias, one (in 2020) committed because of bias against sexual orientation, and four committed because of religion bias (Judaism).

Identification of Impediments

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:

Table 37. Max Units Per Acre, Zoning Districts

Zoning District	Max. Units / Acre
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

THA's housing portfolio includes 346 public housing units owned and managed by the agency, alongside approximately 2,300 privately owned units participating in the HCV program. However, demand continues to exceed supply, as evidenced by persistent waitlists for both public housing and vouchers. Most residents served are extremely low-income (0-30% AMI), and despite reduced rent compared to the private market, many still experience housing cost burdens.

Table 38. Public Housing Units and Vouchers, Tallahassee Housing Authority							
Program	Public Housing	Total Vouchers	Project-Based Vouchers	Tenant-Based Vouchers	Veterans Affairs Supportive Housing (VASH)	Family Unification	Disabled
Count	336	2,252	315	1,609	223	15	90

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.

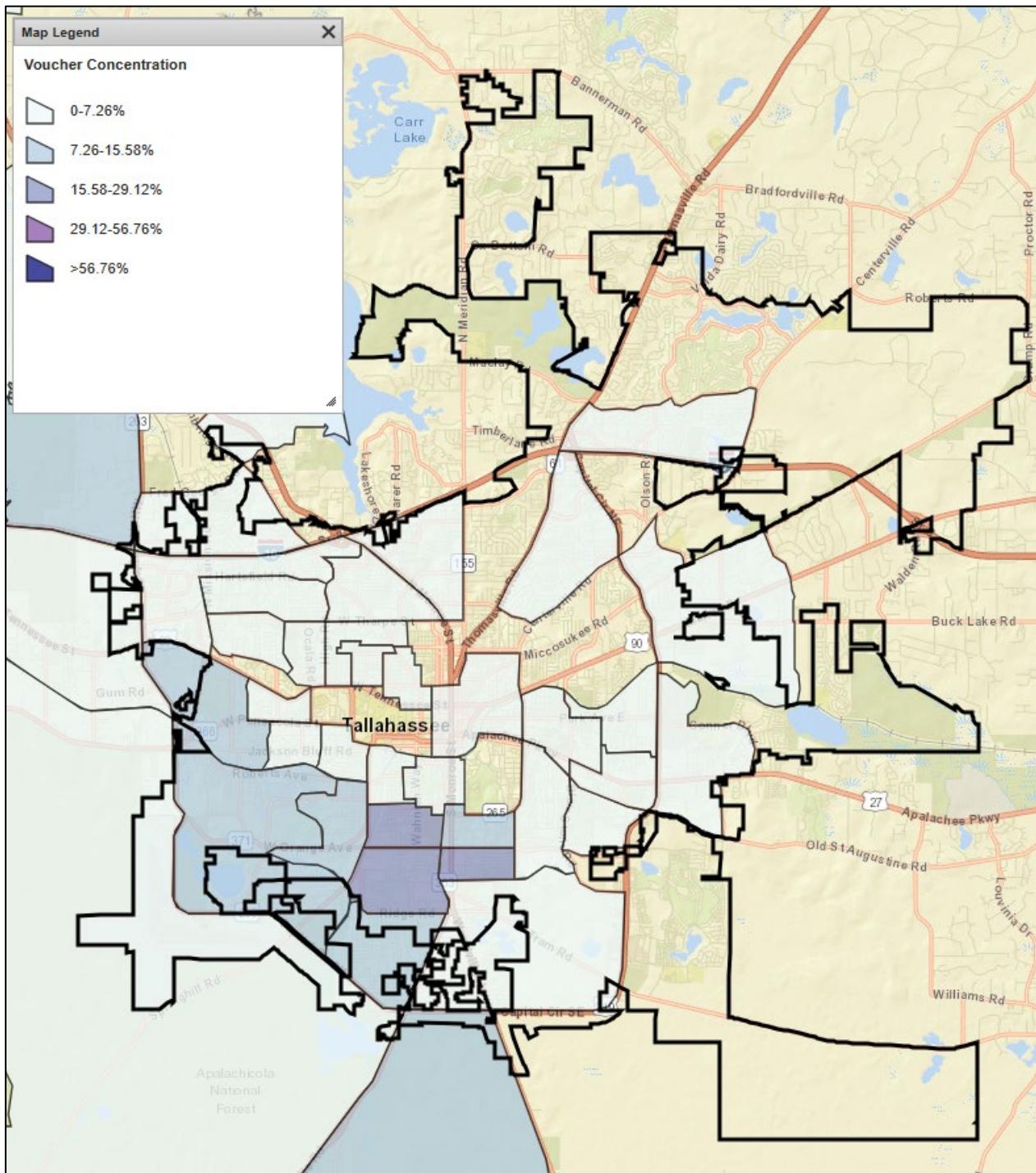


Figure 43. Concentration of housing choice voucher holders by census tract, City of Tallahassee.
Source: HUD CPD Maps voucher concentration; accessed: July, 2024.

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:

Homeowner Repair and Rehabilitation Program

- Total household income cannot exceed 80% 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 the current HUD maximum sale price (subject to change on an annual basis).
- Assistance is provided in the form of a grant or zero-interest loan requiring no monthly payments. If the homeowner continues to occupy the home for the minimum set aside.

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.

Table 39. Statewide and Leon County Approved Property Tax Exemptions.		
Exemption	Statewide Adoption	Adoption by County Property Appraiser
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

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, and the Senior Citizens Advisory Board. These boards represent the interests of all Tallahassee residents.

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.

The Affordable Housing Advisory Committee (AHAC) shall serve in an advisory capacity to the Tallahassee City Commission and to the Department of Housing and Community Resilience on issues presented to the Committee related to affordable housing. The AHAC is required by Chapter 420, Florida Statutes, for local governments awarded funding through the State Housing Initiatives Partnership (SHIP) Program. Appointments to the AHAC are made by City Commission and include one elected official.

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.

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).

Table 40. Loan Approval and Denial Rates by Applicant Race/Ethnicity, Tallahassee MSA, 2023.

	Applications Received		Loans Originated		Applications Denied		Purchased Loans	
	Number	Application Rate	Number	Origination Rate	Number	Denial Rate	Number	Purchase Rate
LESS THAN 50% OF MEDIAN INCOME								
Race								
American Indian or Alaska Native	11	1%	5	45%	2	18%	1	9%
Asian	33	2%	6	18%	19	58%	0	0%
Black or African American	520	34%	139	27%	241	46%	2	0%
Native Hawaiian or Other Pacific Islander	5	0%	2	40%	2	40%	0	0%
White	660	44%	252	38%	221	33%	4	1%
2 or more minority races	8	1%	2	25%	3	38%	0	0%
Joint	12	1%	3	25%	3	25%	0	0%
Race Not Available	264	17%	80	30%	95	36%	7	3%
Ethnicity								
Hispanic or Latino	98	6%	35	36%	34	35%	0	0%
Not Hispanic or Latino	1108	73%	375	34%	424	38%	7	1%
Joint	6	0%	2	33%	3	50%	0	0%
Ethnicity Not Available	299	20%	77	26%	123	41%	7	2%

Source: FFIEC 2023 Home Mortgage Disclosure Act Data

Table 40. Loan Approval and Denial Rates by Applicant Race/Ethnicity, Tallahassee MSA, 2023.

	Applications Received		Loans Originated		Applications Denied		Purchased Loans	
	Number	Application Rate	Number	Origination Rate	Number	Denial Rate	Number	Purchase Rate
50-79% OF MEDIAN INCOME								
Race								
American Indian or Alaska Native	12	0%	5	42%	2	17%	0	0%
Asian	92	3%	55	60%	12	13%	2	2%
Black or African American	804	29%	321	40%	245	30%	4	0%
Native Hawaiian or Other Pacific Islander	2	0%	0	0%	2	100%	0	0%
White	1427	51%	803	56%	250	18%	18	1%
2 or more minority races	10	0%	3	30%	4	40%	0	0%
Joint	22	1%	17	77%	4	18%	1	5%
Race Not Available	443	16%	189	43%	101	23%	21	5%
Ethnicity								
Hispanic or Latino	164	6%	92	56%	31	19%	0	0%
Not Hispanic or Latino	2126	76%	1083	51%	464	22%	24	1%
Joint	50	2%	30	60%	12	24%	1	2%
Ethnicity Not Available	471	17%	187	40%	113	24%	21	4%

Source: FFIEC 2023 Home Mortgage Disclosure Act Data

Table 40. Loan Approval and Denial Rates by Applicant Race/Ethnicity, Tallahassee MSA, 2023.

	Applications Received		Loans Originated		Applications Denied		Purchased Loans	
	Number	Application Rate	Number	Origination Rate	Number	Denial Rate	Number	Purchase Rate
80-99% OF MEDIAN INCOME								
Race								
American Indian or Alaska Native	5	0%	3	60%	1	20%	0	0%
Asian	40	3%	28	70%	5	13%	0	0%
Black or African American	343	25%	165	48%	84	24%	3	1%
Native Hawaiian or Other Pacific Islander	4	0%	2	50%	0	0%	0	0%
White	749	54%	442	59%	107	14%	4	1%
2 or more minority races	5	0%	2	40%	3	60%	0	0%
Joint	28	2%	14	50%	7	25%	0	0%
Race Not Available	207	15%	104	50%	49	24%	9	4%
Ethnicity								
Hispanic or Latino	72	5%	49	68%	9	13%	0	0%
Not Hispanic or Latino	1058	77%	585	55%	197	19%	7	1%
Joint	34	2%	21	62%	4	12%	0	0%
Ethnicity Not Available	217	16%	105	48%	46	21%	9	4%

Source: FFIEC 2023 Home Mortgage Disclosure Act Data

Table 40. Loan Approval and Denial Rates by Applicant Race/Ethnicity, Tallahassee MSA, 2023.

	Applications Received		Loans Originated		Applications Denied		Purchased Loans	
	Number	Application Rate	Number	Origination Rate	Number	Denial Rate	Number	Purchase Rate
100-119% OF MEDIAN INCOME								
Race								
American Indian or Alaska Native	5	0%	2	40%	1	20%	0	0%
Asian	46	4%	24	52%	6	13%	0	0%
Black or African American	238	20%	118	50%	60	25%	1	0%
Native Hawaiian or Other Pacific Islander	2	0%	1	50%	0	0%	0	0%
White	690	57%	446	65%	83	12%	5	1%
2 or more minority races	5	0%	2	40%	1	20%	0	0%
Joint	40	3%	22	55%	10	25%	0	0%
Race Not Available	176	15%	99	56%	31	18%	10	6%
Ethnicity								
Hispanic or Latino	53	4%	30	57%	10	19%	1	2%
Not Hispanic or Latino	921	77%	559	61%	140	15%	4	0%
Joint	39	3%	22	56%	7	18%	1	3%
Ethnicity Not Available	188	16%	103	55%	34	18%	10	5%

Source: FFIEC 2023 Home Mortgage Disclosure Act Data

Table 40. Loan Approval and Denial Rates by Applicant Race/Ethnicity, Tallahassee MSA, 2023.

	Applications Received		Loans Originated		Applications Denied		Purchased Loans	
	Number	Application Rate	Number	Origination Rate	Number	Denial Rate	Number	Purchase Rate
120% OR MORE OF MEDIAN INCOME								
Race								
American Indian or Alaska Native	7	0%	3	43%	0	0%	0	0%
Asian	204	5%	115	56%	16	8%	0	0%
Black or African American	493	12%	247	50%	130	26%	4	1%
Native Hawaiian or Other Pacific Islander	4	0%	2	50%	1	25%	0	0%
White	2248	57%	1463	65%	292	13%	28	1%
2 or more minority races	3	0%	3	100%	0	0%	0	0%
Joint	99	2%	62	63%	9	9%	1	1%
Race Not Available	910	23%	534	59%	139	15%	159	17%
Ethnicity								
Hispanic or Latino	178	4%	102	57%	28	16%	0	0%
Not Hispanic or Latino	2738	69%	1696	62%	401	15%	32	1%
Joint	123	3%	76	62%	16	13%	1	1%
Ethnicity Not Available	929	23%	555	60%	142	15%	181	19%

Source: FFIEC 2023 Home Mortgage Disclosure Act Data

Loan origination data for the Tallahassee MSA in 2023 reveals significant disparities in mortgage approval rates by both income level and applicant race/ethnicity. At lower income levels (below 80% of the Area Median Income), approval rates are generally lower, with denial rates highest among Black, Asian, and multiracial applicants. For example, Black applicants earning less than 50% of AMI had a 27% origination rate and a 46% denial rate, compared to White applicants in the same income group with a 38% origination rate and a 33% denial rate. Similar patterns persisted at the 50–79% and 80–99% AMI bands.

As income increases, approval rates improve across all groups, but disparities remain. At 100–119% of AMI, Black applicants still faced a higher denial rate (25%) compared to White applicants (17%), despite similar origination rates. At the highest income level (120% or more of AMI), White applicants had the highest approval rate at 65%, while Black applicants trailed at 56%, and Asian applicants at 56% as well.

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. Debt-to-income ratio, and credit history were top reasons for denials across all race/ethnicities.
- For Asian loan applicants, denial reasons varied, with credit application incomplete being the highest reason (50%) followed by debt to income (33%).
- For Hispanic applicants, credit history was the largest share for denials (48%) followed by debt to income ratio (24%)
- For Black/African American applicants, credit history had the highest share (52%) followed by debt to income ratio (20%).

Table 41. Reasons for Loan Denial by Applicant Race and Ethnicity Tallahassee MSA, 2023.

	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Total Number of Denials	953	760	58	49	112
Debt-to-income ratio	29%	20%	33%	28%	24%
Employment history	1%	0%	0%	0%	0%
Credit history	38%	52%	17%	36%	48%
Collateral	7%	5%	0%	11%	4%
Insufficient cash (downpayment, closing costs)	0%	1%	0%	2%	0%

Table 41. Reasons for Loan Denial by Applicant Race and Ethnicity Tallahassee MSA, 2023.

	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Unverifiable information	13%	14%	0%	15%	16%
Credit application incomplete	9%	4%	50%	4%	4%
Other	3%	4%	0%	4%	4%

Source: FFIEC 2023 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	
To file a housing discrimination complaint with HUD: <ul style="list-style-type: none">• Place a toll-free call to 1-800-440-8091 or TTY 1-800-927-9275;• Complete the “on-line” complaint form available on the HUD website;• Submit a claim of housing discrimination on the HUD Complaint Mobile App; or• Mail a completed complaint form or letter to: Atlanta Regional Office of FHEO	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: <ul style="list-style-type: none">• Call the Fair Housing Tip Line at 1-800-896-7743;• Email fairhousing@usdoj.org; or• Mail a letter to: U.S. Department of Justice Civil Rights Division
U.S. Department of Housing and Urban Development Five Points Plaza 40 Marietta Street, 16 th 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">• Telephone 850-488-7082; or• 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	To file a complaint with LSNF: <ul style="list-style-type: none">• Complete the “online intake” form at https://www.lsnf.org/contact/;• Or Phone (850) 385-9007

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.

Visibility in Housing

Visibility is a voluntary standard endorsed by HUD to allow mobility impaired persons to visit families and friends where this would not otherwise be possible. Visibility 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 visibility 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 visibility 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

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 2025-2029 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

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, and high number of fair housing complaints on the basis of disability</p> <p>High number of fair housing complaints on the basis of disability.</p>	<ol style="list-style-type: none"> 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. 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. 3. Reach out to the disability community during the consolidated planning process. 4. Place flyers and fair housing information in public facilities, including flyers in “easy read” friendly to people with disabilities. 5. Conduct targeted outreach and education to landlords in high opportunity/low poverty areas. 6. Advertise April Fair Housing Month and make public announcements regarding opportunities to learn about fair housing. 7. Include the HUD fair housing logo on all housing program related documents. 8. Include resources on fair housing that are accessible to people experiencing disability, including “easy read” and brail resources. 	2025 - 2029	<ul style="list-style-type: none"> ▪ Improved public understanding of fair housing laws as measured by fair housing survey. ▪ Reduce instances of discrimination on the basis of disability. ▪ Improved public confidence in the fair housing complaint process as measured by fair housing survey. ▪ Increased attendance at fair housing outreach and trainings. ▪ Reduced the count of discrimination complaints on the basis of disability.

#	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"> 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. 2. Coordinate annual review of FHFC RFAs and identify deployable City and private resources to ensure applications are submitted to relevant RFA opportunities. 3. Prioritize allocation of infrastructure improvement projects in R/ECAP and majority-minority census tracts. 4. Pursue development of ADU funding program to support private adoption and development of ADUs in high opportunity tracts in the City. 5. Research steps necessary to improve effectiveness of City's mandatory inclusionary zoning policy and ensure compliance. 	2025 - 2029	<ul style="list-style-type: none"> ▪ Increased count of assisted and naturally occurring affordable housing units developed in City. ▪ Increased count of permanently affordable single-family home parcels managed by a CLT. ▪ Creation of ADU policy and financial support for ADU development in high opportunity tracts. ▪ Increased count of new FHFC-funded affordable units in City. ▪ Increased funding for infrastructure and community development projects in R/ECAP and majority-minority census tracts. ▪ Increased number of affordable units produced through the inclusionary zoning ordinance.
3	Low labor market engagement for Blacks/African Americans relative to White households.	<ol style="list-style-type: none"> 1. Continue to partner with the Office of Economic Vitality on opportunities for minorities in implementing City initiatives focused on economic development, educational achievement, and economic opportunity for Blacks/African Americans. 	2025 - 2029	<ul style="list-style-type: none"> ▪ Increased median household income for Black/African American households. ▪ Improved educational outcomes for Black/African American children.

#	Impediment	Actions	Timeline	Intended Outcomes
				<ul style="list-style-type: none"> ▪ Lowered poverty rate for Black/African American households. ▪ Lowered unemployment rates for Black/African American.
4	Concentration of housing vouchers in segregated and high poverty neighborhoods.	1. Continue outreach and training to landlords in the City of Tallahassee on fair housing protections.	2025 - 2029	<ul style="list-style-type: none"> ▪ Lower discrimination complaints and lower eviction rates.
5	Poor credit history and collateral as a barrier to accessing traditional capital and wealth building through homeownership, especially for Black/African American residents.	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.	2025 – 2029	<ul style="list-style-type: none"> ▪ Reduced number of loan origination denials based on credit, as reported by FFIEC HMDA data.