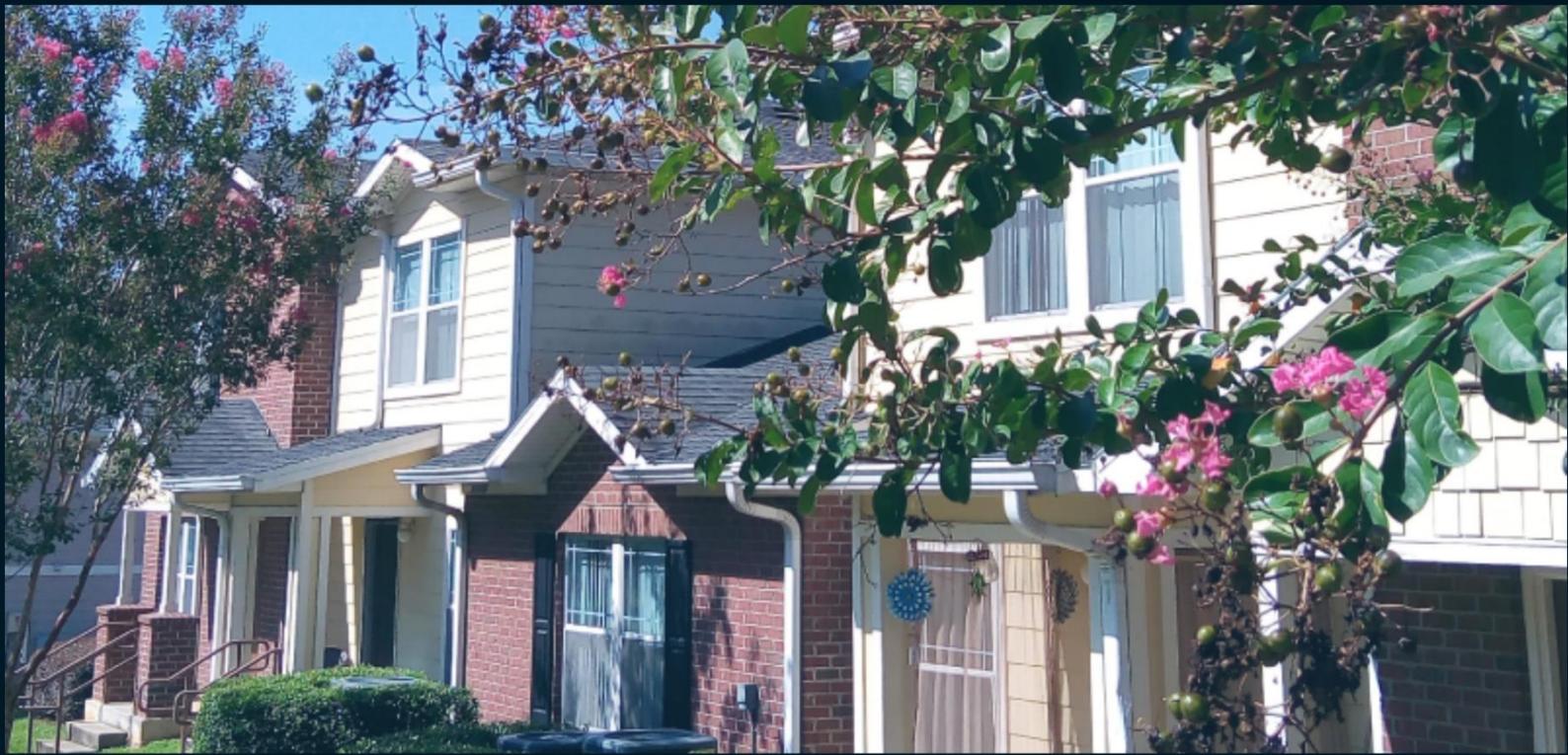




**CITY OF  
TALLAHASSEE**

Neighborhood Revitalization  
Strategy Area Plan  
2020-2024



Prepared By:

Florida Housing Coalition

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## I. INTRODUCTION

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The City of Tallahassee (City) is a recipient of federal funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) programs. Every five years, the City is required to prepare and submit to HUD a Consolidated Plan that determines how the priority needs of the City's low- and moderate-income residents will be addressed utilizing these resources.

The goal of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Under the CDBG program, the City is permitted to establish geographic priorities for areas determined to have a higher level of need than other areas in the City.

In 1999, the City sought approval from HUD to designate a local target area known as a Neighborhood Revitalization Strategy Area (NRSA). A NRSA is a revitalization tool that targets very low-income geographic areas and maximizes HUD resources to provide decent affordable housing and increase economic opportunities. Since HUD's approval of Tallahassee's NRSA, residents of the revitalization area have benefitted from activities geared towards their economic empowerment. These activities include the acquisition and preservation of existing affordable housing units, provision of public services, and implementation of community revitalization projects to improve living conditions.

HUD's NRSA approval is effective for up to five years and must be renewed upon termination. In conjunction with its Consolidated Plan submission, the City also updates its NRSA Plan. This NRSA Plan is the City's application to HUD to renew the designation of the target area and accompanies the FY 2020-2025 Consolidated Plan.

### **Purpose of a NRSA**

By establishing a NRSA, the City has elected to undertake a place-based approach to community revitalization. This enables the City to target limited CDBG resources to transform the neighborhoods by improving the housing and economic opportunities available to the residents of the area. The investment of these federal resources can also leverage other investments to have an even greater overall impact.

HUD encourages CDBG grantees, such as the City of Tallahassee, to designate and implement NRSA's. HUD recognizes that place-based planning efforts can have a greater effect on improving the lives of low- and moderate-income persons if there is a comprehensive strategy that

identifies specific needs and utilizes community assets and strengths to achieve desired outcomes. The overall benefit to the community is the economic empowerment of low-and moderate-income residents. NRSAs also encourage investment in distressed communities by bringing attention to opportunities, assets, and the unique characteristics of the neighborhoods.

### **Benefits of a NRSA**

HUD incentivizes this approach to neighborhood revitalization by allowing regulatory flexibilities under the CDBG program. These CDBG program flexibilities make it easier for the City to implement housing, economic development, and job creation/job retention projects and also gives the City the ability to allocate more resources for public service activities. These incentives are described in the CDBG regulations at 24 CFR Part 570, and summarized as follows:

**1) Aggregation of Housing Units:** Housing units assisted in an approved NRSA, during each program year, may be considered a single structure for purposes of meeting a national objective. The grantee must maintain documentation that demonstrates 51 percent of the units completed were initially occupied by low- and moderate-income households. Outside a NRSA, 100% of the single-family homes must be occupied by low- and moderate-income households. This housing incentive provides greater flexibility to carry out housing programs designed to revitalize neighborhoods through housing activities.

**2) Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken in a NRSA may be qualified as meeting the area benefit national objective, thus eliminating the need for businesses to track personal income and maintain records for jobs held by or made available to low- and moderate-income persons residing within the NRSA. Businesses and the City will need to report the number of full-time jobs created but will not need to collect income information on every person filling the created jobs, as they would elsewhere.

**3) Aggregate Public Benefit Standard Exemption:** Economic development activities carried out in a HUD-approved NRSA may be exempted from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing the record-keeping requirements for meeting a public benefit. Economic development projects must meet a public benefit standard both for individual projects and in aggregate for all economic development projects in that year. Exemption from the aggregate standard means that the City may offer more assistance to attract companies that will be able to create jobs within the NRSA.

**4) Public Service Cap Exemption:** As a part of an overall economic empowerment and housing opportunity strategy, public services carried out in a HUD-approved NRSA are not subject to the statutory 15% public service cap when such activities are carried out by a designated Community Based Development Organization (CBDO) undertaking a neighborhood revitalization, community economic development, or energy conservation project.

## II. BOUNDARIES

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The NRSA is composed of the Frenchtown, Bond Community, and Southside neighborhoods and encompasses the following census tracts:

NRSA Neighborhoods	Census Tracts and Location
Frenchtown	Census tracts 6, 7, 14.01, and 14.02 located in the northern portion of the NRSA
Bond Community	Census tracts 5, 11.01 and 12 located in the central and southwest portion of the NRSA
Southside	Census tracts 4 and 10.01 located in the southeast portion of the NRSA

As shown in the map below, the NRSA is bordered on the North by Tharpe Street, on the South by Orange Avenue, on the East by Jim Lee Road, and on the West by High Road. The NRSA is approximately 2.4 miles wide measured by the easternmost terminus of census tract 10.01 to the Western terminus of census tract 11.01 and approximately 3.5 miles long measured from the Southern edge of census tract 11.01 to the Northern edge of census tract 7.

All neighborhoods are located in or near downtown Tallahassee, including the capitol and central business district. Major landmarks located within the NRSA include but not limited to Florida A&M University (FAMU), Oakland Cemetery, Bragg Memorial Stadium, Bond Elementary School, and the Walker Ford Community Center.

Portions of the NRSA fall within the boundaries of the Tallahassee Community Redevelopment Agency (CRA). The City Commission designated two distinct redevelopment areas in the City. The two redevelopment areas are the Downtown District Redevelopment Area and the Frenchtown and Southside/Community Redevelopment Area. The latter redevelopment area, Greater Frenchtown/Southside CRA, includes portions of the NRSA.



### III. DEMOGRAPHIC CRITERIA

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To qualify for NRSA designation, an area must meet two criteria:

- 1) The selected area must be primarily residential; and
- 2) The area must contain a high percentage of Low- and Moderate-income (LMI) households.

The Tallahassee NRSA meets both requirements. The narrative in this section offers documentation for this conclusion, including the maps on pages 8 and 9.

#### **Residential requirement**

The Tallahassee NRSA meets the primarily residential requirement based on an analysis of parcel-level data on existing land use, using the best available data from the Leon County Planning Department, updated as of May 2020. This data set is updated utilizing new construction permits completed each year starting in 1970.

Using the parcel-level existing land use data, out of 6,833 total parcels, 67.10% (4,585) in the NRSA are residential (multi-family, single family attached, single family detached/mobile home, two-family dwelling).

#### **Low- and Moderate-Income requirement**

To meet the LMI criteria, HUD details three scenarios by which the NRSA area can meet the requirement. These scenarios are:

The percentage of LMI residents within the neighborhood must be equal to:

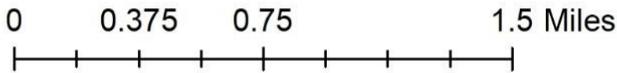
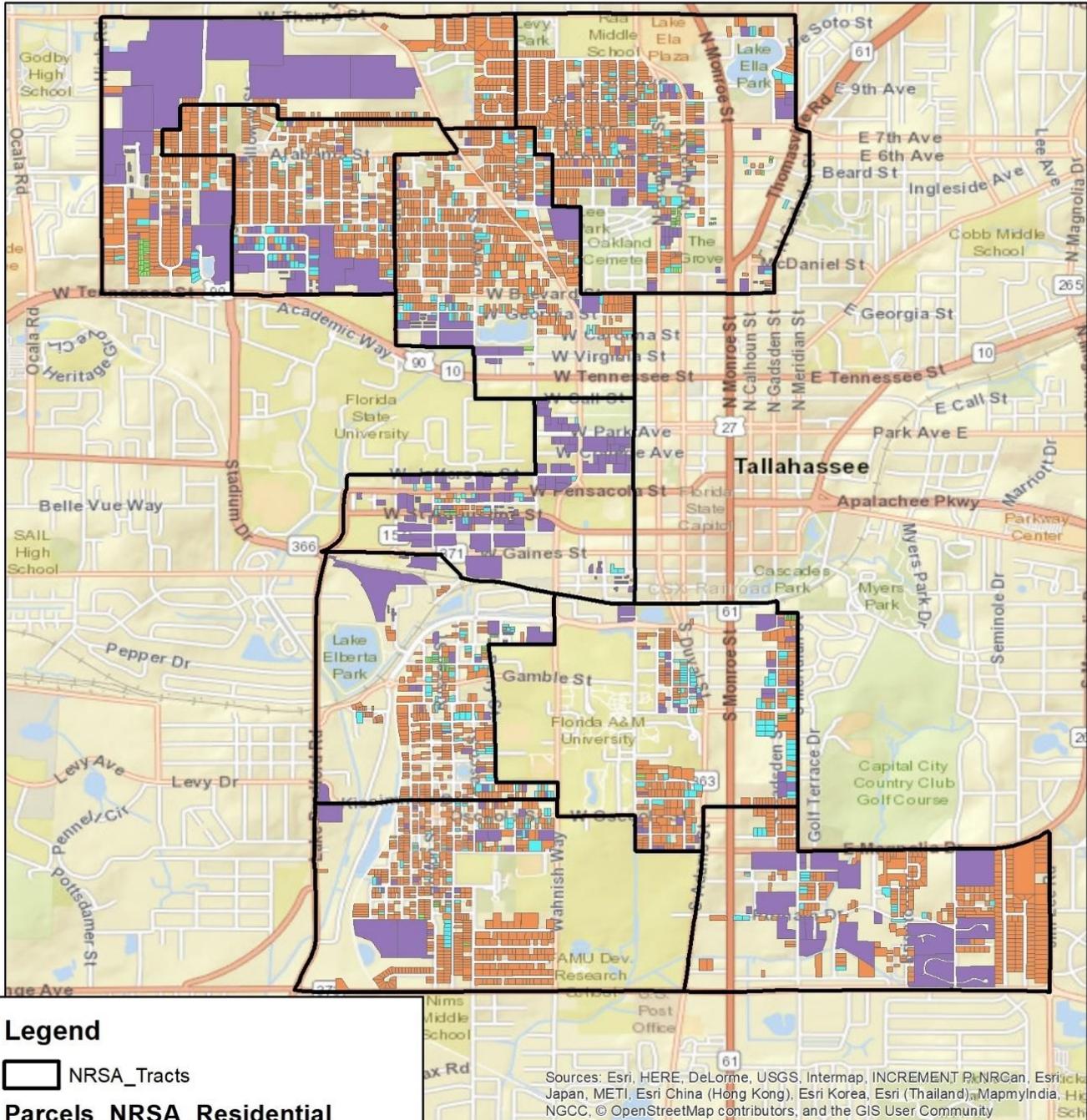
- 1) 70% of the total population in the selected area if the grantee's upper quartile is greater than 70 percent LMI;
- 2) The upper quartile percentage if the grantee's upper quartile is greater than 51 percent, but less than 70 percent LMI in the total population; or
- 3) 51 percent of the total population if the grantee's upper quartile percentage is less than 51 percent.

The Tallahassee NRSA meets the criteria of the first scenario. According to the latest LMI data published by HUD (at the time of this application's submission), the upper quartile percentage of LMI residents in all block groups for the City of Tallahassee is 81.10% and the NRSA's population is 86.11% LMI. The table below details the LMI population for each census block group in Tallahassee's NRSA, for the NRSA overall, and for the City.

<b>Block Group</b>	<b>Population Universe</b>	<b>Low/Mod Population</b>	<b>Percent Low/Mod</b>
120730004002	55	55	100.00%
120730014012	1,125	975	86.67%
120730006002	1,465	1,235	84.30%
120730005002	635	580	91.34%
120730010011	1,785	1,625	91.04%
120730014021	810	660	81.48%
120730010012	1,270	1,030	81.10%
120730011013	490	365	74.49%
120730014023	2,325	2,215	95.27%
120730014011	860	650	75.58%
120730004001	1,015	715	70.44%
120730007002	985	605	61.42%
120730012001	1,330	1,185	89.10%
120730011011	775	690	89.03%
120730014022	2,150	2,090	97.21%
120730006001	460	325	70.65%
120730011012	595	545	91.60%
120730005001	1,115	1,085	97.31%
120730006003	1,375	1,315	95.64%
120730007001	1050	715	68.10%
<b>NRSA</b>	<b>21,670</b>	<b>18,660</b>	<b>86.11%</b>
<b>Tallahassee</b>	<b>173,810</b>	<b>96,885</b>	<b>55.74% (81.10% upper quartile)</b>

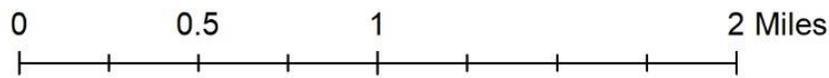
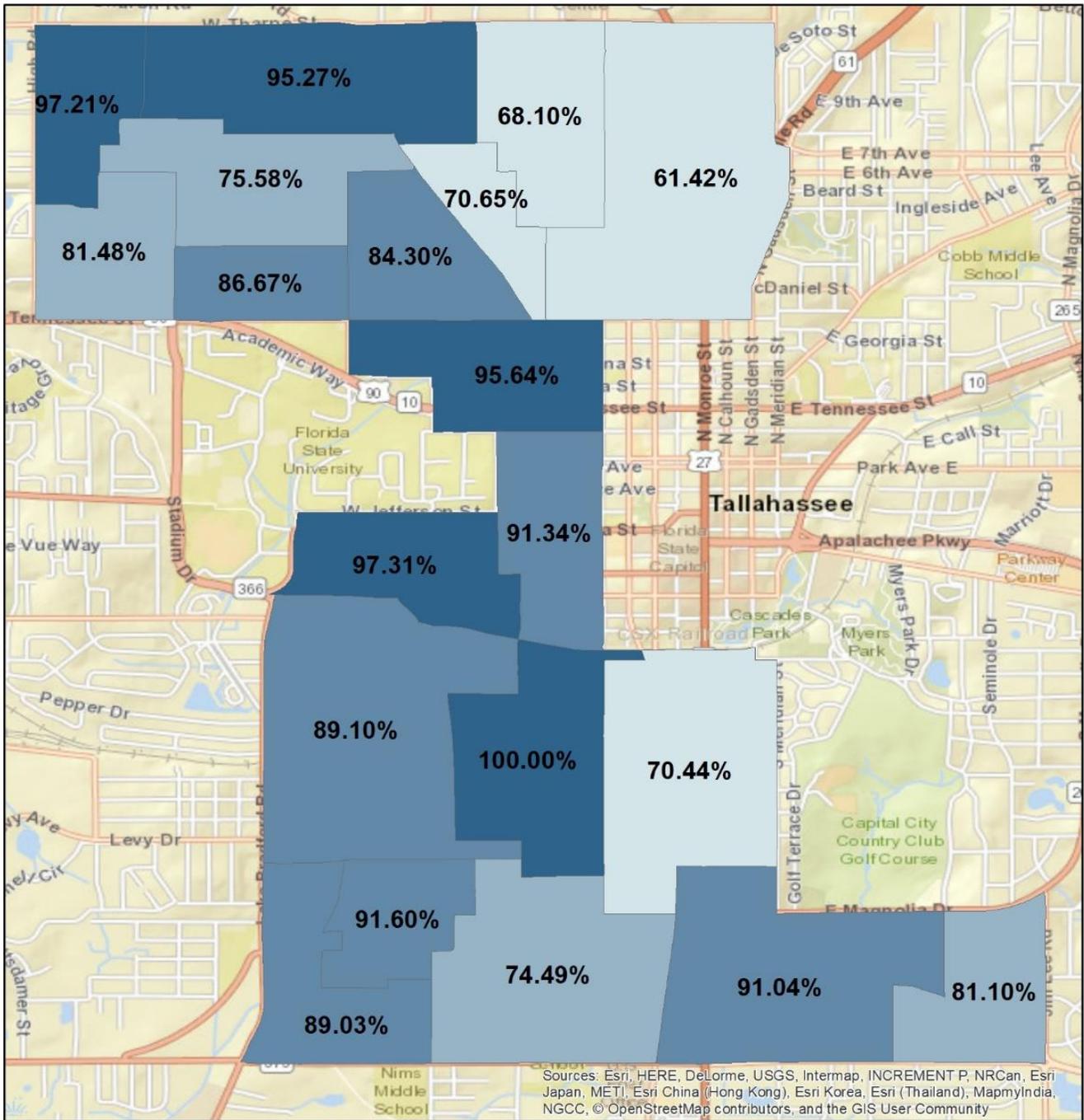
Data Source: HUD 2020 LMISD data, based on 2011 – 2015 ACS, available at: [www.hudexchange.info/programs/acs-low-mod-summary-data](http://www.hudexchange.info/programs/acs-low-mod-summary-data)

# Residential Parcels in Proposed Tallahassee NRSA



Source: Leon County Planning Department, updated May 2020.

# Percent of population that is Low- and Moderate-Income



Data Source: HUD 2020 LMISD data, based on 2011-2015 ACS, available at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data>

#### IV. CONSULTATION

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The City conducted a comprehensive community participation process in conjunction with meetings held for the development of the City’s 2020-2024 Consolidated Plan. The City consulted with residents and stakeholders to identify the needs of persons who reside within the boundaries of the NRSA. The consultation consisted of neighborhood meetings, a needs assessment survey, and targeted stakeholder outreach.

The City conducted four public meetings, three of which were held at locations within the NRSA. The meetings were attended by 114 individuals including a mix of community residents, residents of public housing, nonprofit organizations serving affected residents, and other community groups including the Big Bend Homeless Coalition, a Community Based Development Organization (CBDO).

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

The City engaged with key stakeholders during the NRSA designation period and ongoing consultation will continue with stakeholders as the plan is implemented. These key stakeholders include but are not limited to the following agencies or organizations: Tallahassee Housing Authority, Big Bend Continuum of Care, Big Bend Homeless Coalition, Frenchtown/Southside CRA, and the Frenchtown/Southside CRA Citizen’s Advisory Committee.

To maximize engagement, the City solicited input from the community via an online survey. The purpose of the survey was to gather information related to priority needs in the City, including housing needs, homeless needs, public infrastructure/facility needs, economic development needs, and public service needs, to inform strategy development. There were 128 survey responses. The needs identified in the survey along with the data were used to determine priority

needs and to develop the activities to be undertaken to revitalize the neighborhoods and improve economic opportunities.

In addition to consulting with stakeholders directly, participating on committees with several stakeholders, and maintaining partnerships with stakeholders to deliver programs and services, the City prepares a Consolidated Annual Performance and Evaluation Report (CAPER) to report on the progress the City has made toward the Consolidated Plan goals. As part of the development of the CAPER, the City solicits public comments from residents and stakeholders on all accomplishments including those within the NRSA.

The NRSA Plan was made available for public comment beginning November 20, 2020 and ending December 21, 2020. Additionally, comments on the plan were accepted at a public hearing in November 2020, and at a December 2020 public hearing where the City Commission adopted the Plan.

## V. ASSESSMENT

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### A. Neighborhood Description

#### **History and Location of the NRSA**

As mentioned before, the NRSA is comprised of three neighborhoods – Frenchtown, Bond, and Southside. Located in the center of Tallahassee, close to downtown, the NRSA is in close proximity to some of the City’s major landmarks including the Florida State Capitol, FAMU, and FSU.

This area of the City has tremendous historic significance. Frenchtown, one of the oldest neighborhoods in Tallahassee and the largest African American community in the City, was a thriving community through the 1970s but has since declined as residents and businesses moved from the area.

There has been a lack of investment in the communities that comprise the NRSA even though there have been numerous planning efforts led by the City, Leon County, the Tallahassee Community Redevelopment Agency (CRA), and community organizations. The concerns of residents that are captured in planning documents such as the Frenchtown Placemaking Plan and the Greater Frenchtown/Southside Community Redevelopment Plan point to several recurring issues in the NRSA: low homeownership rates, low property values, public safety concerns, business retention, infrastructure needs, among others. These plans also identify successes, strengths, and opportunities within the neighborhoods such as the community history, proximity to the city center and major employers, and availability of land.

#### **Ethnic and Racial Changes**

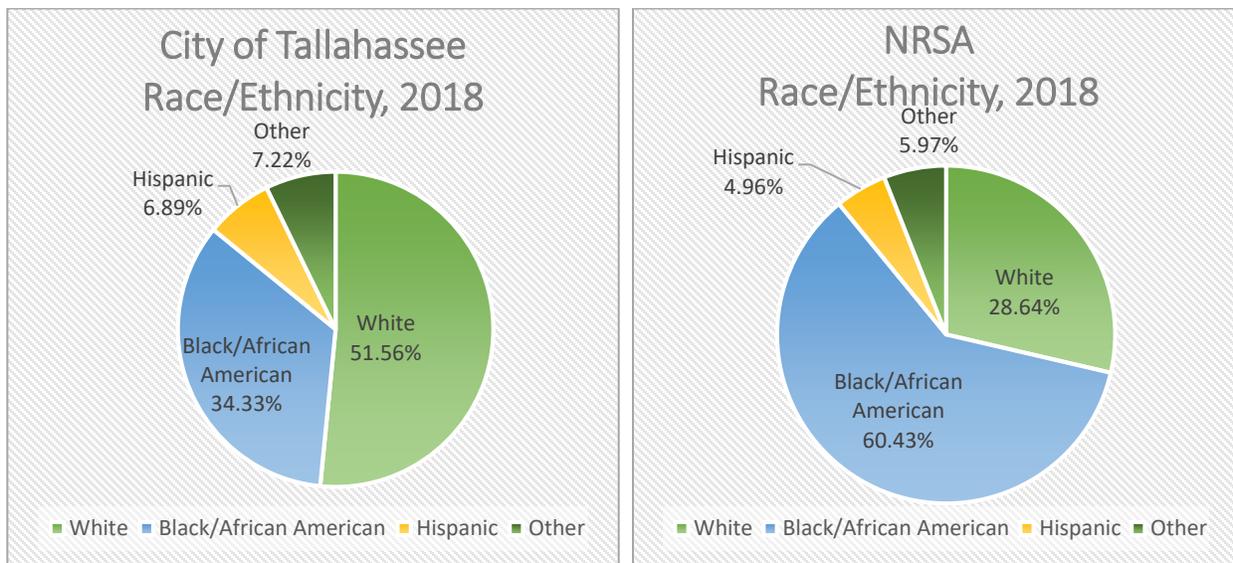
According to 2014-2018 American Community Survey (ACS) Five Year Estimate data, the most reliable data available from the U.S. Census Bureau at the time of this writing, there were 24,378 persons residing within the NRSA in 2018. This represents approximately 13% of Tallahassee’s total population of 190,180. The population within the NRSA declined by 6.23% since 2010 in contrast to the City which grew by 4.65%. The largest decline occurred in the Frenchtown and Southside neighborhoods where the population shrank by 12.74% and 12.55%, respectively. During the same time, the Bond Community experienced population growth of 19.02%.

<b>Jurisdiction/Neighborhood</b>	<b>2010 Population</b>	<b>2018 Population</b>	<b>% change</b>
Tallahassee	181,734	190,180	4.65%
NRSA	25,997	24,378	-6.23%

Jurisdiction/Neighborhood	2010 Population	2018 Population	% change
Frenchtown	14,425	12,587	-12.74%
Bond	5,295	6,302	19.02%
Southside	6,277	5,489	-12.55%

Data Source: 2009-2010 ACS 1-Year Estimate (Base Year), 2014-2018 ACS 5-Year Estimate

Regarding the racial/ethnic composition of the population within the NRSA, the three most prominent racial/ethnic groups in 2018 were Black/African Americans, Whites, and persons of Hispanic origin. Combined, these three groups make up 94.03% of the population in the NRSA which is close to the city’s racial makeup where 92.77% of the population fall within the same three racial/ethnic groups. However, within the NRSA, the predominant racial/ethnic group is Black/African Americans which represent 60.43% of the population compared to 34.33% of the population citywide. The second most common racial/ethnic groups in the NRSA are White individuals which represent 28.64% of the population compared to 51.56% in the City.



Data Source: 2014-2018 ACS 5-Year Estimate

The demographic patterns in the NRSA and the City has changed overtime as shown in the table below. The non-White population made up 46.17% of the City’s population in 2010 versus 48.44% of the population in 2018. Within the NRSA, the non-White population in 2010 was 68.71% and increased to 71.36% in 2018.

The most significant population increase in the NRSA was in the “some other race” category. White, Black/African American, and Hispanic populations all declined with the most significant decline occurring among White individuals.

In the City as a whole, there was an increase in population size for all racial/ethnic groups except for American Indian/Alaska Natives.

Race/Ethnicity	NRSA			Tallahassee		
	2010	2018	% change	2010	2018	% change
White	8,135 (31.29%)	6,982 (28.64%)	-14.17%	97,819 (53.83%)	98,060 (51.56%)	0.25%
Black/African American	15,715 (60.45%)	14,732 (60.43%)	-6.26%	62,335 (34.30%)	65,291 (34.33%)	4.74%
Hispanic	1,247 (4.80%)	1,208 (4.96%)	-3.13%	10,555 (5.81%)	13,097 (6.89%)	24.08%
Asian	505 (1.94%)	722 (2.96%)	42.97%	6,512 (3.58%)	8,448 (4.44%)	29.73%
American Indian/Alaska Native	75 (0.29%)	95 (0.39%)	26.67%	761 (0.42%)	255 (0.13%)	-66.49%
Some other race	75 (0.29%)	158 (0.65%)	110.67%	0 (0.00%)	595 (0.31%)	*
Two or more races	245 (0.94%)	481	96.33%	3,752 (2.06%)	4,434 (2.33%)	18.17%
<b>TOTAL</b>	<b>25,997 (100.00%)</b>	<b>24,378 (100.00%)</b>	<b>-6.23%</b>	<b>181,734 (100.00%)</b>	<b>190,180 (100.00%)</b>	<b>4.65%</b>

Data Source: 2009-2010 ACS 1-Year Estimate (Base Year), 2014-2018 ACS 5-Year Estimate

Analysis of the racial/ethnic trends in each of the three neighborhoods that comprise the NRSA look a bit different than in the City and the NRSA. While Frenchtown and Southside experienced a decline in total population between 2010 and 2018, the population in the Bond community increased.

These population shifts can mostly be attributed to sizeable declines in the White and Hispanic population in Frenchtown; decline in the Black/African American population in Southside and increases in the Black/African American and Hispanic population in the Bond community.

	Frenchtown			Bond			Southside		
	2010	2018	% change	2010	2018	% change	2010	2018	% change
White	5,595	4,160	-25.65%	1,937	1,962	1.29%	603	860	42.62%
Black/African American	7,271	6,939	-4.57%	3,087	3,728	20.76%	5,357	4,065	-24.12%
American Indian/Alaska Native	75	40	-46.67%	0	0	0.00%	0	55	0.00%

	Frenchtown			Bond			Southside		
	2010	2018	% change	2010	2018	% change	2010	2018	% change
Asian	303	638	110.56%	65	49	-24.62%	137	35	-74.45%
Hispanic	1,004	483	-51.89%	152	426	180.26%	91	299	228.57%
Some other race	61	47	-22.95%	0	48	0.00%	14	63	350.00%
Two or more races	116	280	141.35%	54	89	64.81%	75	112	49.33%
TOTAL	14,425	12,587	-12.74%	5,295	6,302	19.02%	6,277	5,489	-12.55%

Data Source: 2009-2010 ACS 1-Year Estimate (Base Year), 2014-2018 ACS 5-Year Estimate

### Racially/Ethnicly Concentrated Areas of Poverty

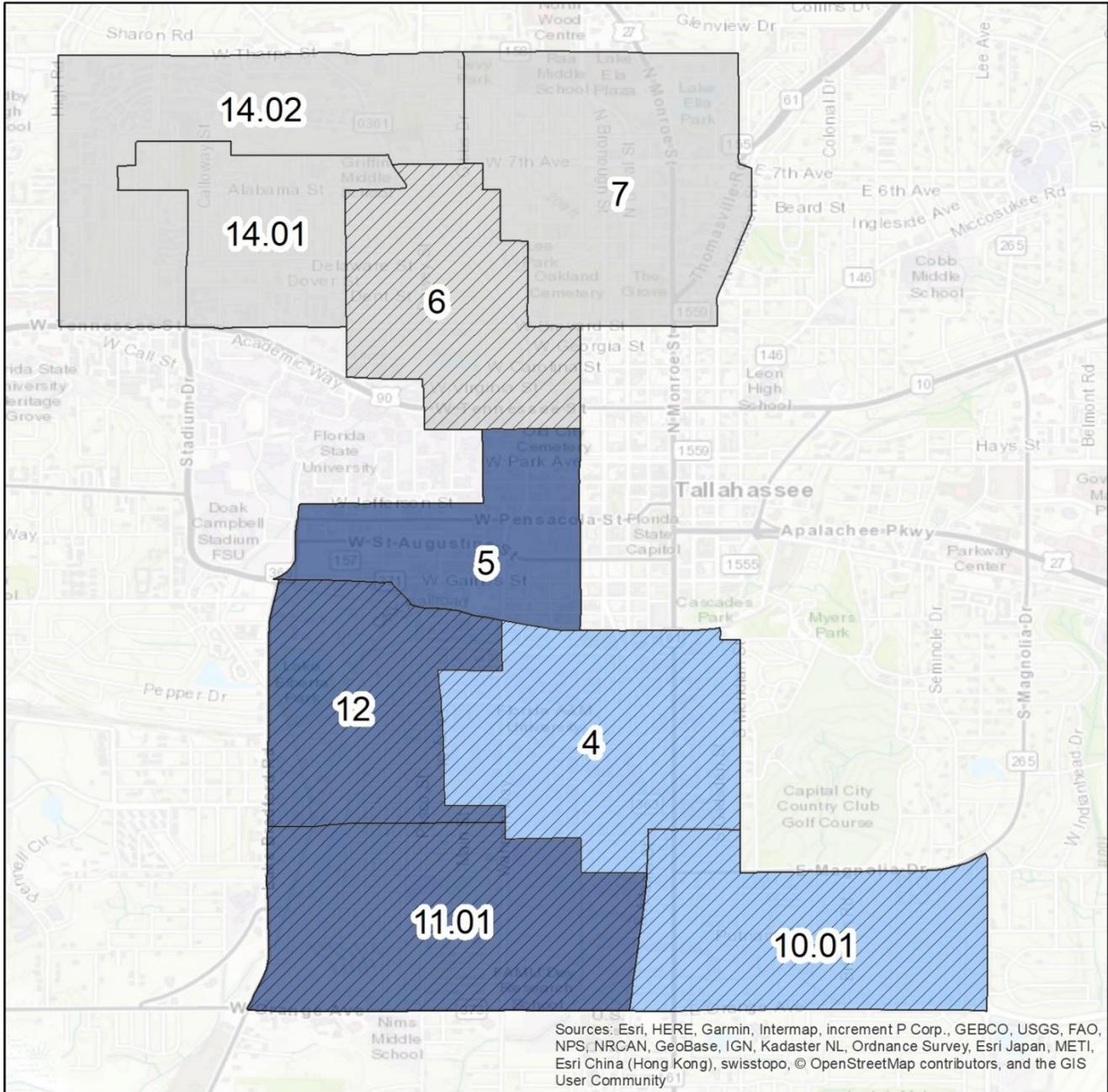
From a policy making perspective, areas with high concentrations of both minorities and poverty require specific and intensive intervention to improve economic, housing, and quality of life conditions. Without such intervention, areas with high poverty and effective segregation may result in residents living shorter lives and earning less compared to residents living in integrated and economically vibrant communities in the same city.

Recognizing these policy implications, HUD designates census tracts as racially/ethnically concentrated areas of poverty (R/ECAP) if they meet two criteria:

- At least 50% of the population is non-white, and
- 40% of the individuals in the area are under the poverty line.

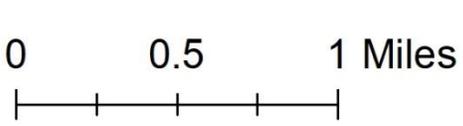
HUD offers an exception to the 40% requirement if the area in question has a poverty rate that is three times the average poverty rate of the metropolitan statistical area (MSA). Over half of the census tracts in the City of Tallahassee's NRSA are R/ECAPs (census tracts 4, 5, 10.01, 11.01, and 12), including at least one R/ECAP in each of the NRSA's three neighborhoods. The entire Southside neighborhood and two of three of the Bond Community's census tracts are R/ECAPs.

# NRSA Neighborhoods R/ECAPs and Census Tract IDs



Sources: Esri, HERE, Garmin, Intermap, increment P Corp., GEBCO, USGS, FAO, NPS, NRCAN, GeoBase, IGN, Kadaster NL, Ordnance Survey, Esri Japan, METI, Esri China (Hong Kong), swisstopo, © OpenStreetMap contributors, and the GIS User Community

R/ECAP		Neighborhood	
	Not R/ECAP		Bond Community
	R/ECAP		Frenchtown
			Southside



## Community Assets

The NRSA includes numerous community assets because of its central location including several agencies, institutions, and public amenities. The community assets include:

- Several assisted housing developments including LIHTC developments, HUD Multifamily properties, and public housing developments;
- Multiple public schools including Riley Elementary School, Griffin Middle School, Ruediger Elementary School, Raa Middle School, and Bond Elementary School;
- Major Universities and Colleges – Florida State University and Florida A&M University;
- City Parks and Public Facilities including John. G. Riley Park; Levy Park & Pool; Lake Ella Park; Lee Park; Myers Park; Cascades Park; Senior Center; LeVerne Payne Community Center, Greenwood Cemetery; Oakland Cemetery; Old City Cemetery, among numerous other city facilities; and
- Other major community assets such as The Grove Museum and the Florida State Capitol.

## Educational Opportunities

There are five K-12 public schools located within the NRSA. The table below identifies each of the schools and provides data from the Florida Department of Education’s School Accountability Report. All the schools in the NRSA have high percentages of minority students and extremely high numbers of economically disadvantaged students – students determined to be eligible for free and reduced-price meals under the National School Lunch Program. Schools within the NRSA have some of the lowest school grades when compared to schools in other parts of the city.

School Name	2019 Grade	Percent Minority	Percent Economically Disadvantaged Students
John G. Riley Elementary School	D	95.9%	100.0%
Ruediger Elementary School	C	92.1%	100.0%
Bond Elementary School	D	98.0%	100.0%
Griffin Middle School	D	93.6%	100.0%
Raa Middle School	C	69.4%	72.8%

Data Source: Florida Department of Education

In terms of access to higher education, Tallahassee is home to two major universities, FAMU and FSU, and several two-year institutions including Tallahassee Community College, North Florida Cosmetology Institute, Aveda Institute, and Lively Technical Center.

B. Revitalization Activities and Investment in the NRSA

To keep pace with area growth and meet the expanding needs of residents, the City is investing significant funds into infrastructure projects within the boundaries of the NRSA. Major utility and infrastructure improvements in the NRSA include drinking water, utility, water and sewer, street and sidewalk, and stormwater projects.

The table below lists large projects funded by the City in the NRSA.

Project Type	Project	Total Cost
Utility	West Pensacola Utility Improvements	\$1,000,000
Stormwater	Pensacola Street Stormwater Outfall, Segment 3	\$1,126,166
Stormwater	Pensacola Street Stormwater Outfall, Segment 2	\$1,092,488
Water & Sewer	Dover Street Water & Sewer Improvements	\$1,900,000
Water & Sewer	FAMU Way Phase III Water and Sewer	\$2,300,000
Streets & Sidewalks	FAMU Way Phase 3	-
Streets & Sidewalks	Greater Bond Community Linear Park	\$507,121
Stormwater	Country Club Creek/Putnam Drive Drainage and Sidewalk Improvements Phase II	\$1,750,000
Stormwater	Country Club Creek/Putnam Drive Drainage and Sidewalk Improvements Phase II	\$1,750,000
Streets & Sidewalks	Texas Street Sidewalk Improvements	-
Streets & Sidewalks	Polk Drive Phase II	\$674,806

## Community Redevelopment Agency (CRA)

The City Commission established the Community Redevelopment Agency (Tallahassee CRA) in 1998 to create a framework for the redevelopment and enhancement of selected areas of the central urban district. The Tallahassee CRA has two distinct redevelopment areas, the Greater Frenchtown/Southside Community Redevelopment Area, established in June 2000, and the Downtown District Redevelopment Area, established in June 2004. The Tallahassee CRA was established under the authority of Part III, Chapter 163, Florida Statutes, through the adoption of Ordinance No. 98-O-0046, as amended, on September 23, 1998.

The goal of the Tallahassee CRA is to create and implement strategies that use a combination of public and private resources to facilitate redevelopment that enhances the built environment and strengthens local economic conditions within each redevelopment district. To meet this goal, the Tallahassee CRA pursues projects that help reduce or eliminate the continuation and/or spread of blight. Individual projects and policies are supported based on the specific conditions and needs identified within the Greater Frenchtown/Southside Community Redevelopment Plan and the Downtown Community Redevelopment Plan. Areas where the Tallahassee CRA concentrates redevelopment efforts includes, but is not limited to:

- Commercial development,
- Mixed-use development,
- Neighborhood and housing improvements (with a focus on affordable housing),
- Infrastructure,
- Transportation, and
- Support for promotional and special events.

Funds are provided through grants and/or loans based on the funding gap of the proposed project, the projected return on investment, and the community benefit.

In 2015, the CRA Board approved a set of programs and budgets for each for the Greater Frenchtown/Southside community benefits district. These programs are listed below:

#	Program	Estimated Cost
1	Neighborhood enhancement and public safety program	\$150,000/yr
2	Housing Rehabilitation	\$200,000 - \$300,000/yr
3	Event Grants	\$35,000 - \$50,000/yr

4	Business Facility Improvement Grant	\$200,000/yr up to \$50,000 per business
	Total annual investment	\$585,000 - \$700,000

**Data Source:** Tallahassee CRA, Approved Programs on September 24, 2015.

### C. Economic Conditions and Challenges Accessing Job Opportunities

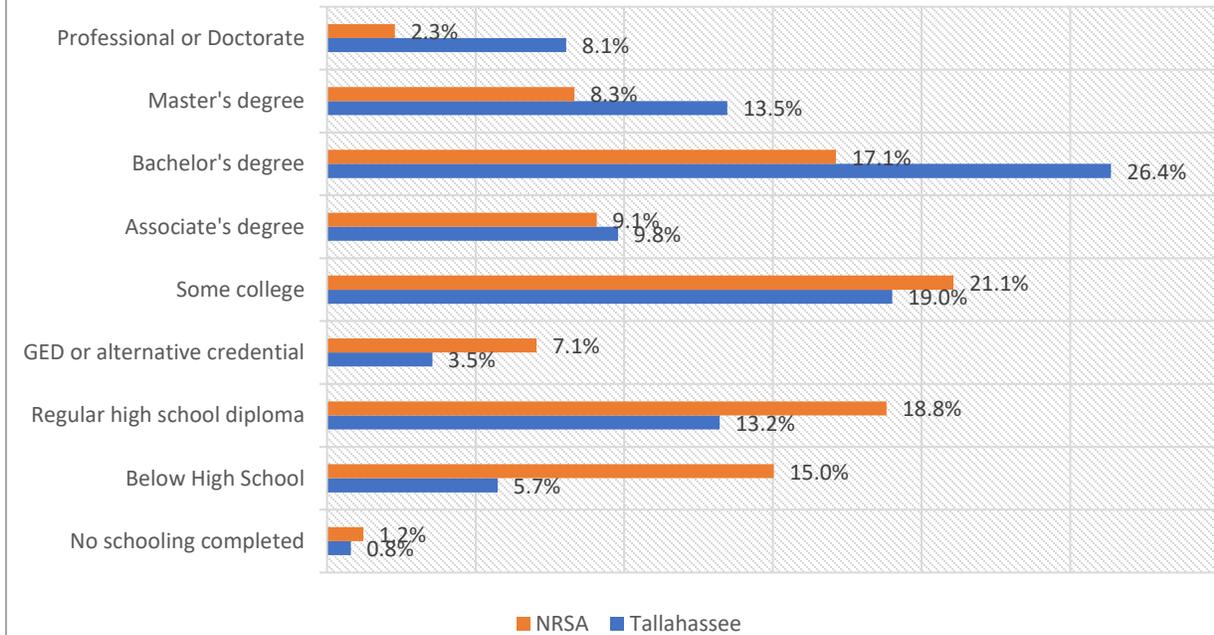
Residents of the NRSA face numerous challenges to accessing economic opportunities. This section reviews data which illustrate obstacles that can have an impact on accessing economic opportunity in the community, including means of transportation to work and educational attainment. While each of these factors taken in isolation does not pose a significant barrier to accessing employment opportunities and economic mobility, in combination they result in lower employment and access to opportunity relative to other neighborhoods in the City.

#### **Educational attainment**

High levels of educational attainment are typically associated with greater access to economic opportunity in the labor market. Conversely, a resident population with low rates of educational attainment past high school tend to have higher rates of unemployment, lower household incomes, and few options for career advancement or economic mobility.

Residents 25 years old and over living in the NRSA are disproportionately undereducated compared to the City overall. For instance, the share of NRSA residents with less than a high school diploma is just under three times the share in the City overall (15% in the NRSA compared to 5.7% in the City). Overall, 42.1% of NRSA residents aged 25 and over have at most a high school diploma or GED degree compared to 23.2% for the City overall.

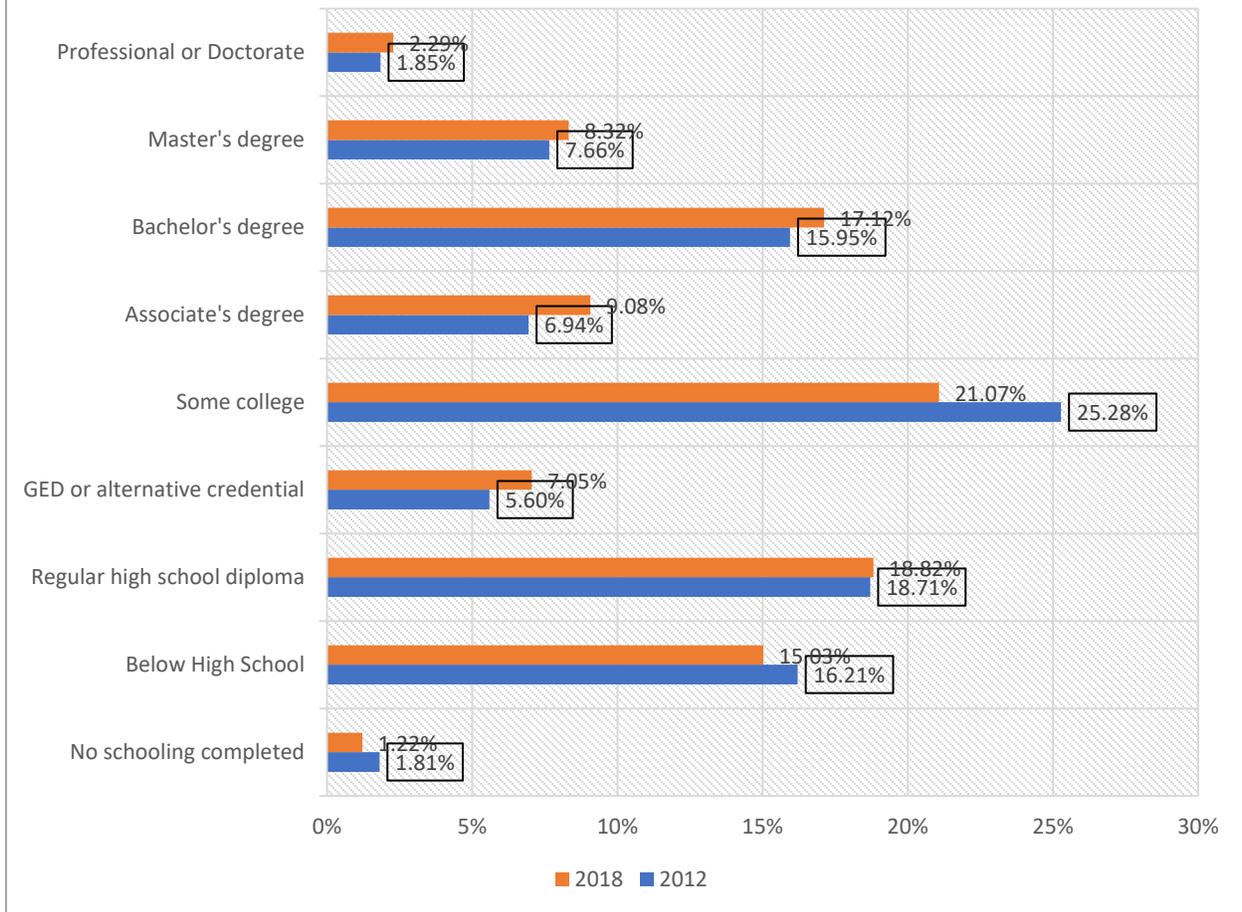
## Educational Attainment, Population 25 Years and Over



Data Source: 2018 5-Year ACS, Table B15003

While the latest data on educational attainment in the NRSA is not encouraging, there are positive trends in educational attainment since 2012. Overall, NRSA residents are more educated in 2018 compared to 2012. The share of the population over the age of 25 with a bachelor’s degree increased by 1.17% and the share of the population with less than a high school diploma decreased by a similar margin (1.18%). The educational attainment category with the greatest change is for residents with some college, no degree – changing from 25.28% in 2012 to 21.07% in 2018.

## Educational Attainment 2012 to 2018, NRSA



Data Source: 2012 5-year ACS, 2018 5-year ACS; Table S15003

### Income and Poverty

In 2018, 26.7% of residents in the City lived below the poverty level compared to 52.3% in the NRSA. The median household income level in the City for 2018 was \$43,799 while median household income in the NRSA census tracts ranged from \$11,536 to \$45,855. This represents a median household income of 73.67% less than the City's median household income in census tract 5 (a part of the Bond Community) to 4.69% more than the City's median household income in census tract 7 (part of the Frenchtown neighborhood).

The number of households earning less than \$50,000 in the City was 55.5%, compared to 77.6% in the NRSA and there were 10,361 (13.7%) households on public assistance or food stamps in the City, compared to 2,540 (29.7%) of households in the NRSA.

	City of Tallahassee	%	NRSA	%
Total Population Below Poverty Level	47,649	26.7%	10,921	52.3%
Median Household Income	\$43,799		<b>Frenchtown</b>	
			CT 6	\$25,090
			CT 7	\$45,855
			CT 14.01	\$14,504
			CT 14.02	\$18,598
			<b>Bond Community</b>	
			CT 5	\$11,536
			CT 11.01	\$22,708
			CT 12	\$23,278
			<b>Southside</b>	
			CT 4	\$32,986
			CT 10.01	\$27,118
			Annual Household Income	
Total Households	75,508		8,568	
Less than \$10,000	9,061	12.0%	2,364	27.6%
\$10,000 to \$14,999	4,002	5.3%	858	10.0%
\$15,000 to \$24,999	8,608	11.4%	1,286	15.0%
\$25,000 to \$34,999	8,985	11.9%	1,132	13.2%
\$35,000 to \$49,999	11,251	14.9%	1,013	11.8%
\$50,000 to \$74,999	11,477	15.2%	1,234	14.4%
\$75,000 to 99,999	7,852	10.4%	353	4.1%
\$100,000 to \$149,999	8,079	10.7%	196	2.3%
\$150,000 to \$199,999	3,020	4.0%	36	0.4%
\$200,000 or more	3,171	4.2%	105	1.2%
Households on Public Assistance Income or Food Stamps in past 12 months	10,361	13.7%	2,540	29.7%

Data Source: 2014-2018 ACS 5-Year Estimate

## Employment

As of 2018, the civilian population in the labor force aged 16 years and older numbered 106,994 in the City and 12,582 in the NRSA. Approximately 91% of persons citywide were employed in comparison to 82.5% in the NRSA.

The unemployment rate in the NRSA is significantly higher than in the city as a whole. In 2018, the unemployment rate in the NRSA overall was 17.5%, compared to 8.9% in the City. Of the three distinct neighborhoods that comprise the NRSA, Southside had the highest unemployment

rate of 21.4%, followed by Frenchtown with an unemployment rate of 17.0%, and the Bond community with 14.9%.

<b>Unemployment Rate for Civilian Population in Labor Force 16 Years and Older: 2018</b>					
	<b>Frenchtown</b>	<b>Bond</b>	<b>Southside</b>	<b>NRSA</b>	<b>Tallahassee</b>
Civilian population in labor force 16 years and older	7,153	2,951	2,748	12,852	106,994
Employed	5,937 (83.0%)	2,511 (85.1%)	2,160 (78.6%)	10,608 (82.5%)	97,509 (91.1%)
Unemployed	1,216 (17.0%)	440 (14.9%)	588 (21.4%)	2,242 (17.5%)	9,485 (8.9%)

Data Source: 2014-2018 ACS 5-Year Estimate

Workers in Tallahassee are mostly employed in sales and office occupations (25.74%), followed by service occupations (19.17%), then education, legal, community services, arts, and media occupations (17.88%), and then management business, and financial occupations (15.47%). Within the NRSA, the top occupations fall within the same categories as the City as a whole. However, 67.74% of workers in the NRSA earn less than the median earnings in the City, which was \$27,518 in 2018, compared to 49.49% in the City as a whole.

	<b>City of Tallahassee</b>	<b>%</b>	<b>NRSA</b>	<b>%</b>
Management, business, and financial occupations	15,080	15.47%	1,081	10.19%
Computer, engineering, and science occupations	6,670	6.84%	407	3.84%
Education, legal, community service, arts, and media occupations	17,432	17.88%	1,298	12.24%
Healthcare practitioners and technical occupations	5,171	5.30%	348	3.28%
Service occupations	18,694	19.17%	2,915	27.48%
Sales and office occupations	25,098	25.74%	3,359	31.66%
Natural resources, construction, and maintenance occupations	3,370	3.46%	378	3.56%
Production, transportation, and material moving occupations	5,994	6.15%	822	7.75%
TOTAL	97,509	100.00%	10,608	100.00%

Data Source: 2014-2018 ACS 5-Year Estimate

The following table lists the major employers in Tallahassee by industry and number of persons employed. A number of these employers are located within or near the NRSA providing access to job opportunities.

Employer	Industry	Size
Florida State University	Education	5000+
State of Florida	Government	5000+
Tallahassee Memorial Healthcare, Inc.	Healthcare	5000+
City of Tallahassee	Government	2,000 – 4,999
Florida A&M University	Education	2,000 – 4,999
Leon County Schools	Education	2,000 – 4,999
Capital Regional Medical Center	Healthcare	1,000 – 1,999
Leon County	Government	1,000 – 1,999
Tallahassee Community Collage	Education	1,000 – 1,999
Trulieve	Agriculture	1,000 – 1,999

Data Source: Greater Tallahassee Chamber of Commerce

### Transit

Most Tallahassee residents use their personal vehicles to commute to work. However, a higher percentage of residents in the NRSA use other means of transportation to commute to work or are more likely to work from home when compared to the City as a whole. The second most common means of transportation is public transportation – 6.2 % of NRSA residents utilize public transportation compared to 2.38% citywide.

	Tallahassee	%	NRSA	%
Car, truck, or van	83,558	87.69%	7,742	74.24%
Public transportation (excluding taxicab)	2,269	2.38%	647	6.20%
Taxicab	134	0.14%	0	0.00%
Motorcycle	315	0.33%	30	0.29%
Bicycle	819	0.86%	251	2.41%
Walked	3,170	3.33%	869	8.33%
Other means	1,001	1.05%	207	1.98%
Worked at home	4,023	4.22%	683	6.55%
TOTAL	95,289	100.00%	10,429	100.00%

Data Source: 2014-2018 ACS 5-Year Estimate

Public transportation services in Tallahassee are provided by StarMetro. Public transportation is readily available within the NRSA and connects residents with employment opportunities. Fifteen fixed routes operate throughout the City and nine of those routes serve portions of the NRSA. The NRSA neighborhoods are also located in close proximity to job centers since major employers

in the city are near the city center and downtown including FSU, FAMU, and other large employers. Residents in the NRSA have a slightly shorter commute time on average when compared to the jurisdiction. The mean commute time in the NRSA ranges from 12.2 minutes to 22.1 minutes and averages 16.8 minutes for all nine census tracts. The mean travel time to work in Tallahassee is 18.6 minutes.

**Job Proximity and Labor Market Indices**

HUD provides data on access to opportunity by neighborhood (census tract and block group) and two measures that provide an indicator of access to employment are the Jobs Proximity Index and the Labor Market Engagement Index. The Jobs Proximity Index measures the physical distances between place of residence and jobs and the Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor’s degree.

As shown in the table below, within the NRSA, there is moderate to high job proximity indicating close proximity to jobs. However, labor market engagement in the NRSA is extremely low in most of the census tracts, with the exception of census tract 7, part of the Frenchtown neighborhood, which has a labor market engagement value of 67.

Block Group	Job Proximity Index	Labor Market Engagement Index
Frenchtown		
120730014021	55	19
120730014022	48	
120730014023	67	
120730014011	64	16
120730014012	69	
120730006001	82	1
120730006002	78	
120730006003	86	
120730007001	80	67
120730007002	89	
Bond Community		
120730005001	83	37
120730005002	88	
120730012001	77	10
120730011011	66	6
120730011012	73	
120730011013	74	
Southside		

Block Group	Job Proximity Index	Labor Market Engagement Index
120730004001	90	16
120730004002	86	
120730010011	76	10
120730010012	76	

Data Source: HUD AFFH Data and Mapping Tool, Data Version AFFHT0006 released July 10, 2020

#### D. Housing Market Assessment and Housing Challenges

This section of the plan is a housing market analysis of the NRSA compared to the jurisdiction as a whole. The assessment of the housing market covers housing supply and tenure, housing condition, housing cost, and housing affordability.

#### Housing Supply and Housing Tenure

In 2018, Tallahassee had a total of 87,561 housing units. Of the total housing units, 10,916 (12.5%) were located within the NRSA. The housing stock in the City includes 38 publicly assisted properties that provide affordable housing for 4,049 households. The assisted units are located throughout the City and just over a quarter of the assisted units are located within the NRSA as shown in the table below.

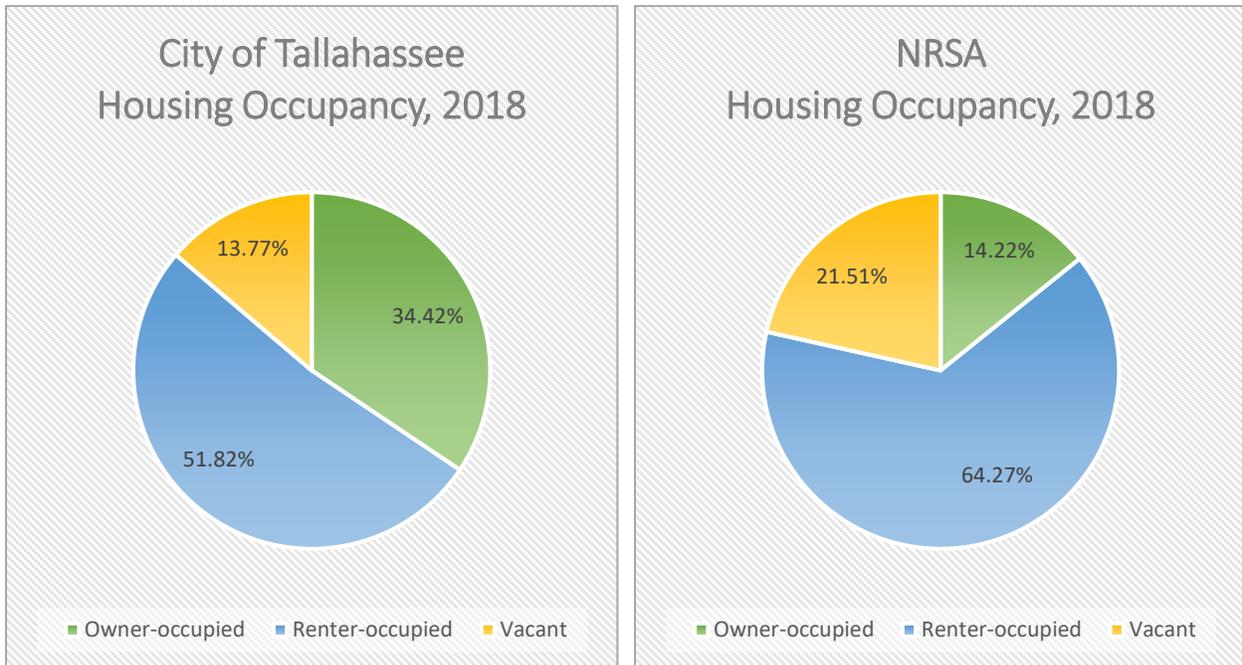
	Census Tract	Development Name	Funder	Assisted Units
<b>Frenchtown</b>	6.00	Casa Calderon	HUD Multifamily	111
	6.00	Goodbread Hills	LIHTC	93
	7.00	Lake Ella Manor	HUD Multifamily	72
	14.01	Miracle Village	HUD Multifamily	44
	14.02	California Villas	LIHTC	16
	14.02	Griffin Heights Apts.	LIHTC	100
	14.02	Springfield Apts.	Public Housing	195
<b>Bond Community</b>	11.01	Leon Arms	HUD Multifamily	100
	12.00	Sunshine Apts.	LIHTC	28
<b>Southside</b>	10.01	Orange Avenue Apts.	Public Housing	200
	10.01	Sunrise Place Apts.	LIHTC	99
	10.01	Magnolia Place	HUD Multifamily	108
				<b>1,166</b>

Data Source: HUD CPD Maps, Florida Housing Data Clearinghouse, Shimberg Center

Regarding housing tenure, both the NRSA and the City as a whole have more renters than homeowners. However, homeownership in the NRSA is lower when compared to the City. Of the 87,561 housing units in Tallahassee, 30,135 (34.42%) are owner-occupied and 45,373 (51.82%)

are renter-occupied. While in the NRSA, the homeownership rate is 20 percentage points lower, with 1,552 (14.22%) homeowners and 7,016 (64.27%) renters. Approximately 14% of units in the City are vacant compared to almost 22% of units in the NRSA.

Of the three neighborhoods in the NRSA, the Frenchtown area had the highest homeownership rate of 16.81%, followed by the Southside neighborhood with 14.70%, and the Bond community with 8.19%.



Data Source: 2014-2018 ACS 5-Year Estimate

	Frenchtown	%	Bond	%	Southside	%
<b>Owner-occupied</b>	1,049	16.81%	232	8.19%	271	14.70%
<b>Renter-occupied</b>	3,995	64.00%	1,738	61.39%	1,283	69.61%
<b>Vacant</b>	1,198	19.19%	2,831	30.41%	1,843	15.68%
<b>Total</b>	<b>6,242</b>	<b>100.00%</b>	<b>2,831</b>	<b>100.00%</b>	<b>1,843</b>	<b>100.00%</b>

Data Source: 2014-2018 ACS 5-Year Estimate

### Housing Condition

One way to revitalize a neighborhood is to improve the condition of housing units in the area. Inadequate housing conditions may be assessed by looking at the age of the housing stock. Older housing units are more likely to need repair and require maintenance and upkeep, costs that may be unaffordable for lower income households.

As indicated in the table below, 11.79% of the housing units in the NRSA were built before 1950 and 61.27% were built before 1980. Compared to Tallahassee, the housing stock within the NRSA is considerably older. Approximately 40% of units throughout the City were built before 1980 and less than 5% of units citywide were built before 1950. The age of the housing stock can present other challenges including a higher risk of exposure to lead based paint hazards in units occupied by children and constructed prior to 1978.

Year Built	Tallahassee		NRSA	
	Number of housing units	%	Number of housing units	%
2000 or later	19,194	21.92%	1,817	16.65%
1980-1999	33,993	38.82%	2,411	22.09%
1950-1979	30,471	34.80%	5,401	49.48%
Before 1950	3,903	4.46%	1,287	11.79%
<b>Total</b>	<b>87,561</b>	<b>100.00%</b>	<b>10,916</b>	<b>100.00%</b>

Data Source: 2014-2018 ACS 5-Year Estimate

### Housing Costs

According to the 2018 ACS data, the median home value in the City was \$193,100, more than double the average median home value in the NRSA census tracts. The median home value in the City declined by less than 1% since 2010 and for the same time period, there was a 24% decline in home values in the NRSA.

In 2018, the median contract rent within the NRSA was lower than the rent paid elsewhere within Tallahassee. The median contract rent for the City was \$799. Median contract rent ranged from \$443 to \$708 in the nine census tracts that comprise the NRSA with an average of \$582. In other words, residents in the NRSA paid approximately 27% less for rent in 2018 than residents in the City as whole.

Median contract rent increased at a much faster rate in the City compared to the NRSA. In Tallahassee, between 2010 and 2018, the percentage change in median contract rent was 16.13%. While in the NRSA, there was a 1.81% increase in the average median contract rent, going from \$553 in 2010 to \$582 in 2018.

	Tallahassee			NRSA		
	2010	2018	% Change	2010	2018	% Change
Median Home Value	194,500	193,100	-0.72%	120,800	91,800	-24.01%
Median Contract Rent	688	799	16.13%	553	582	1.81%

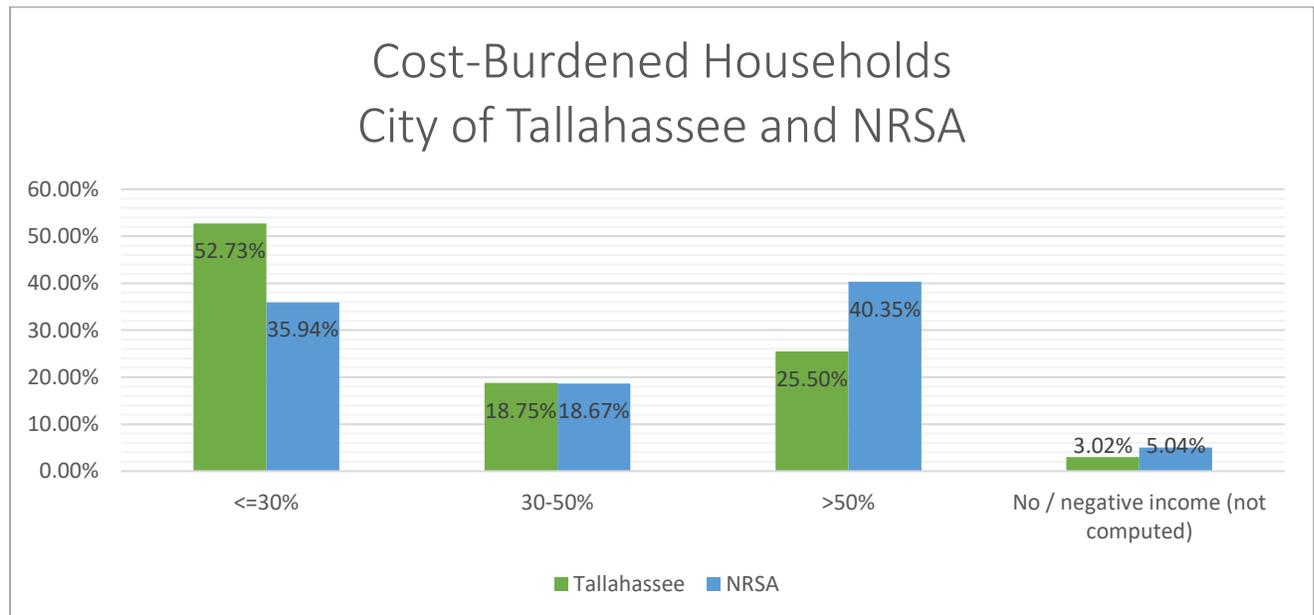
Data Source: 2009-2010 ACS 1-Year Estimate (Base Year), 2014-2018 ACS 5-Year Estimate

## Housing Affordability

Housing is considered affordable when a household spends less than 30% of their gross income on housing costs including mortgage, taxes, insurance, utilities for homeowners, and rent paid plus utilities for renters. A household that spends more than 30% of income for housing is a cost burdened household and households spending more than 50% of their income for housing are considered severely cost burdened.

In Tallahassee, 44.25% of residents are paying greater than 30% of their income towards housing while 59.02% of residents in the NRSA are living in housing that is unaffordable.

Despite the lower housing costs in the NRSA, NRSA residents have a similar cost burden rate when compared to the jurisdiction however there are higher rates of severe housing cost burden in the NRSA than in the jurisdiction as a whole. In the City, 18.75% of households are cost-burdened (spending 30%-50% of their income on housing costs) and 25.50% are severely cost-burdened (spending more than 50% of their income on housing costs). In the NRSA, 18.67% of households are cost-burdened while 40.35% are severely cost-burdened.



Data Source: 2011-2015 CHAS

Renters experience greater rates of cost burden than owners in both the City as a whole and in the NRSA. 65.17% of NRSA renters and 35.26% of NRSA homeowners spend more than 30% of their incomes on housing costs. While 58.49% of renters and 22.48% of homeowners in the City spend more than 30% of income on housing costs.

<b>Renter</b>					
<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No/negative income (not computed)</b>	<b>Total</b>
Tallahassee	16,780	9,930	16,365	1,885	<b>44,960</b>
	37.32%	22.09%	36.40%	4.19%	<b>100.00%</b>
NRSA	2,192	1,431	3,460	422	<b>7,505</b>
	29.21%	19.07%	46.10%	5.62%	<b>100.00%</b>

Data Source: 2011-2015 CHAS

<b>Owner</b>					
<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No/negative income (not computed)</b>	<b>Total</b>
Tallahassee	22,445	4,015	2,600	365	<b>29,425</b>
	76.28%	13.64%	8.84%	1.24%	<b>100.00%</b>
NRSA	1,204	333	352	54	<b>1,943</b>
	61.97%	17.14%	18.12%	2.78%	<b>100.00%</b>

Data Source: 2011-2015 CHAS

## VI. HOUSING AND ECONOMIC OPPORTUNITIES

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The City has an overarching goal of increasing affordable housing opportunities for all residents including the residents of the NRSA. NRSA residents generally have lower incomes, higher poverty level, and lower educational attainment than the larger population and a comprehensive strategy to address housing needs and expand economic opportunities, such as the establishment of the NRSA, provides tremendous opportunity to bring key stakeholders and resources together to achieve that goal.

### A. Housing Strategies

#### **Residential Rehabilitation Program**

Supporting existing homeowners is vital to the revitalization of the neighborhoods that comprise the NRSA. The housing stock in the NRSA consists of older housing units some of which have gone without proper maintenance and upkeep because the costs exceed the financial capacity of the residents. A housing rehabilitation program brings properties up to local standards, reduces the prevalence of housing problems, and increases housing and community stability. In addition to improving housing quality, a housing rehabilitation program can also address the accessibility needs of elderly persons and persons with disabilities, through the installation of handrails, ramps, grab bars, and other features to make a home accessible. The City will continue to implement its Home Rehabilitation Program to improve the living conditions of existing homeowners within the NRSA. The Home Rehabilitation Program improves the housing stock by removing health and safety hazards and correcting exterior code violations. Improving the living conditions in the NRSA will have an impact on housing values and in turn empower low-income residents.

In addition to owner-occupied rehabilitation, there is a need for rental rehabilitation since a large percentage of residents in the NRSA are cost-burdened and living in substandard housing. This is an opportunity to leverage resources and to have a coordinated approach to redevelopment as the City and several neighborhoods in the NRSA participate in City's Neighborhood First Planning process. For example, the Tallahassee Community Redevelopment Agency committed \$150,000 to the Residential Housing Façade Program in the Greater Bond Neighborhood with the intent of addressing housing safety as well as improving the aesthetics of the neighborhood. This program provides grant funding for both homeowners and property owners. Similarly, the Griffin Heights neighborhood (located in the Frenchtown NRSA) developed a Neighborhood First Plan that includes strategies to address major concerns such as the maintenance and appearance of homes

and yards. These strategies include providing assistance to homeowners to beautify their homes and implementing a housing façade program.

### **Homeownership Assistance**

The City recognizes that to improve conditions in the NRSA, there must be a reduction in vacancy rates and an increase in homeownership rates. One benefit of establishing a NRSA is the ability to assist households with a variety of incomes to increase diversity in the community. Homeownership rates in the NRSA are lower than the citywide homeownership rate and has been on the decline in areas like Frenchtown, Griffin Heights, and the Greater Bond neighborhood. The City will assist homebuyers through a purchase assistance program that assists first time homebuyers by providing down payment and closing cost assistance. Buyers are also required to take a homebuyer education class to prepare them for homeownership, pre- and post-closing.

The City will also support affordable homeownership for low- and moderate income households through partner agencies such as the Tallahassee Lenders' Consortium (TLC), the administrator of the Down Payment Assistance program and a local community land trust (CLT), that ensures that assisted housing units remain affordable in perpetuity. There is also an opportunity to partner with the Tallahassee Housing Authority by assisting public housing residents or voucher holders that participate in the Family Self-Sufficiency Program.

### **Infill Housing/New Construction**

One of the assets of the NRSA is the availability of land which presents an opportunity to produce new affordable housing for homeownership and rental. Working in partnership with non-profit and for-profit housing developers, the City will address the inadequate supply of affordable housing through the new construction of housing units. To increase participation of for-profit developers in the creation of affordable housing, the City has adopted an inclusionary housing policy that requires that all new residential development of 50 or more housing units set-aside 10% of the units for low-and moderate-income households.

#### **B. Economic Development Strategies**

As reviewed earlier in this plan, economic conditions in the proposed NRSA present significant challenges for residents in accessing employment, earning sufficient income to afford housing and other necessities, and be competitive in the City's labor market. NRSA approval for the three neighborhoods included in this plan represents an opportunity to diversify resident incomes

through development of mixed-income housing and investment in businesses and infrastructure to catalyze private investment.

To promote private investment and economic vitality in the proposed NRSA, the City will consider pursuing the following strategies:

### **Coordination with economic development agencies**

Recognizing the need for a coordinated approach to revitalization and economic development in the proposed NRSA, the City will actively coordinate with private and public-sector economic development stakeholders, including the Office of Economic Vitality, Greater Tallahassee Chamber of Commerce, and the Economic Development Council of Tallahassee/Leon County. Coordination with these agencies will help promote business retention and location within the NRSA and assist with job placement programs and other job skills/readiness programs for NRSA residents.

### **Job readiness and skills training**

Recognizing the challenges in labor force competitiveness, the City will consider funding job training programs and other job readiness initiatives. These training programs will be funded with the expectation that residents will receive meaningful skills-based training that will increase household incomes and improve career prospects. Job readiness and skills training may focus on core skills necessary for the 21<sup>st</sup> century and will consider partnerships with other organizations as well as institutions of higher education already operating in the NRSA.

### **Infrastructure investment**

The City will continue investing in street, sidewalk, and water infrastructure in the proposed NRSA. These investments will be made with the intention of bolstering the NRSA's fundamental infrastructure to promote private sector business investment and improve conditions in residential and major commercial corridors within the NRSA. Infrastructure investments will be made in coordination with NRSA resident leadership to identify priority roadways and needs.

## VII. PERFORMANCE MEASUREMENTS

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The following strategies will be used to address the housing and community development needs of the neighborhoods that comprise the NRSA. The outcomes are proposed for the five years covered by this Plan. Anticipated outcomes may be revised annually and will be described in the Annual Action Plan for each fiscal year. Actual NRSA performance information will be reported in the City’s Consolidated Annual Performance and Evaluation Report (CAPER).

Goal	Strategy	Outcome	Benchmarks/Outputs					Total
			Year 1	Year 2	Year 3	Year 4	Year 5	
Revitalize neighborhoods in the NRSA through various housing and blight abatement activities	Down payment Assistance Program	Increase in homeownership rates						750 persons
	Housing Rehabilitation Program	Improve quality of the housing stock						
	Acquisition	Increase access to affordable housing	150	150	150	150	150	
	Removal of Blight	Improve access to a suitable living environment						

## VIII. LEVERAGE

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Census tracts in the NRSA are eligible for multiple federal and state community development subsidies. The NRSA will also benefit from investment from the City’s budget and strategic planning processes.

Subsidy programs eligible for use in the NRSA include:

Community Redevelopment Area (CRA). The City of Tallahassee has one CRA with two distinct redevelopment areas, the Greater Frenchtown/Southside CRA, established in June 2000, and the Downtown District CRA, established in June 2004. The goal of the Tallahassee CRA is to create

and implement strategies that use a combination of public and private resources to facilitate redevelopment that enhances the built environment and strengthens local economic conditions within each redevelopment district. To meet this goal, the Tallahassee CRA seeks projects that help reduce or eliminate the continuation and/or spread of blight. Individual projects and policies are supported based on the specific conditions and needs identified within the Greater Frenchtown/Southside Community Redevelopment Plan and the Downtown Community Redevelopment Plan. Areas where the Tallahassee CRA concentrates redevelopment efforts includes, but is not limited to commercial development, mixed-use development, neighborhood and housing improvements (with a focus on affordable housing), infrastructure, transportation, and support for promotional and special events. Funds are provided through grants and/or loans based on the funding gap of the proposed project, the projected Return on Investment, and the community benefit.

For 2020, the Frenchtown/Southside CRA budget was \$9,423,232 and the Downtown CRA's budget was \$5,728,245.

Greater Bond Neighborhood First Plan. The Greater Bond Neighborhood First Plan was adopted by the Greater Bond Neighborhood Association on September 24, 2018. On December 13, 2018, the Tallahassee Community Redevelopment Agency voted unanimously to fund the plan for approximately \$6.4 million, with an initial funding of \$500,000 and a commitment of an additional \$5.9 million over three years subsequent to the initial funding round. The funding will support:

- Park construction and development
- Residential housing façade improvements
- Community infrastructure improvements
- Economic development and resident empowerment
- Neighborhood safety and crime prevention
- Land use planning
- Community beautification

Opportunity Zone (OZ). The Opportunity Zone program was created in the December 2017 Tax Cuts and Jobs Act (TCJA) and offers investors generous tax benefits for investment of capital gains in businesses, including housing property, in U.S. Treasury-certified census tracts called Qualified Opportunity Zones (QOZ).

Brownfield Area. The Brownfield program is designed to alleviate legal liability concerns for developers and provisions of the program incentivize development of affordable housing units. If an area is designated as a Brownfield, the state provides financial incentives for workforce

housing development. For example, there is 1) a sales tax refund available for building materials purchased and used in the construction of a housing or mixed-use project located in a Brownfield area; 2) a Voluntary Cleanup Tax Credit (VCTC) in which a 50% state tax credit is provided up to a maximum annual \$500,000 per site for eligible costs for environmental cleanup work; 3) a State Brownfield job bonus refund which gives up to \$2,500 per new job created; and 4) state loan guarantees for Brownfield projects.

New Markets Tax Credit (NMTC). The NMTC Program incentivizes community development and economic growth through the use of tax credits that attract private investment to distressed communities. The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). The credit totals 39 percent of the original investment amount and is claimed over a period of seven years.

Tract ID	CRA	OZ	Brownfield Area	NMTC
14.02	Yes			Yes
7	Yes			Yes
14.01		Yes		Yes
6	Yes	Yes		Yes
5	Yes	Yes	Yes	Yes
12	Yes		Yes	Yes
4	Yes	Yes	Yes	Yes
11.01	Yes	Yes		Yes
10.01	Yes		Yes	Yes

**Data Source:** FHC analysis of tract eligibility by program.

City’s 2020-2024 Strategic Plan. Tallahassee’s adopted 2020-2024 Strategic Plan includes sanctioned strategies with a direct nexus to the NRSA. These strategies include: 1) supporting education, training, and job readiness for target populations, 2) rehabilitate and enhance the existing housing inventory to reduce the cost of living, 3) facilitate and encourage the construction of affordable housing units, and 4) ensuring safe and clean drinking water (infrastructure/sewer/water investment). Budgets associated with each of these strategic priorities will be developed each year during the City’s budget process.