2025

Analysis of Impediments to Fair Housing Choice

Pinellas County, Florida

MAY 16, 2025

In partnership with:
City of Clearwater
City of Largo
City of St. Petersburg

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Prepared for:

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May 16, 2025

Prepared By:

Wade Trim, Inc.

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Introduction

The U.S. Department of Housing and Urban Development (HUD) requires that entitlement communities receiving direct federal funding from Community Development Block Grant, HOME Investment Partnership and Emergency Shelter Grant programs will affirmatively further fair housing. In accordance with 24 CFR 91.225(a)(1), 91.325(a)(1), and 91.425(a)(1)(I) entitlement communities must conduct an analysis to identify impediments to fair housing choice within the community, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

A broader interpretation by HUD of these objectives requires: analyzing and eliminating housing discrimination in the community, promoting fair housing choice for all persons, providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin, promoting housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities, and fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Additionally, the Consolidated Plans for housing and community development in Pinellas County, City of Clearwater, City of Largo, and the City of St. Petersburg, Florida, contain a certification to affirmatively further fair housing requiring the jurisdictions to conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard. The Analysis of Impediments to Fair Housing Choice (AI) report presented herein is in conjunction with the Pinellas County Consortium (Pinellas County and City of Largo) fiscal years 2025-2029 Consolidated Plan (ending September 30, 2030), the City of Clearwater, Florida 2025-2029 Consolidated Plan, and the City of St. Petersburg, Florida 2025-2029 Consolidated Plan. The research and preparation of this AI report was funded with federal and local government funds.

The purpose of the AI is to examine how state and local laws, private, public and non-profit sector regulations, administrative policies, procedures, and practices are impacting the location, availability, and accessibility of housing in a community. The AI report is not a Fair Housing plan; rather it is an analysis of the current state of fair housing choice throughout Pinellas County and identifies specific barriers that must be addressed if future fair housing initiatives are to be successful.

Executive Summary

Evaluating fair housing impediments is a complex process involving diverse and wide-ranging considerations. The role of economics, housing patterns, and personal choice are important to consider when examining fair housing choice.

The analysis of fair housing choice in Pinellas County has resulted in the identification of impediments, identified through a methodology that included conducting community meetings with residents, demographic analysis resulting in a community profile and fair housing index, analysis of the Home Mortgage Disclosure Act (HMDA) data for Pinellas County, and a fair housing law and public policy and program review.

The 2025 AI report identifies the following impediments to fair housing choice in Pinellas County and recommended actions:

Impediment 1: Cost and Availability

The cost and availability of housing is an impediment to fair housing choice.

2025 Recommended Actions:

- Continue to fund programs using local, state, and federal resources to provide housing opportunities to residents through the creation of new housing, the rehabilitation of existing housing, acquisition of housing, and housing financing (mortgage assistance, developer financing, etc.).

- Encourage landlords and local housing agencies to develop strategies to deploy Section 8 vouchers to more properties across Pinellas County.

- Allocate resources countywide according to need, paying particular attention to census tracts with high concentrations of minority residents.

- Continue to work with non-profits, educators, and hiring professionals to ensure job readiness and training providers sponsor educational classes and job fairs in African American communities.

- Continue to advocate and partner with developers to entice businesses to the area that provide new employment opportunities that match educational levels of the community. Continue to ensure that all vendors, contractors, and employees paid with state and federal funds are contractually obligated to affirmatively assure that minority business and women's business enterprises have an equal opportunity to complete for contracts, subcontracts, sources of supplies, equipment, construction, and services.

- Continue to ensure that all project sponsors, vendors, and contractors assure equal employment opportunity to all persons regardless of race, color, national origin, sex, or disability for federally funded subrecipients.

- Inventory the loss of affordable housing resulting from natural disasters and identify strategies to prevent further displacement of vulnerable populations, post-disaster housing discrimination, and disaster gentrification.

Impediment 2: Evictions

Evictions are an impediment to fair housing choice.

2025 Recommended Actions:

- Continue to support non-profit organizations and governmental programs that provide eviction/foreclosure prevention counseling and assistance including but not limited to legal aid or short-term subsistence payments.

Impediment 3: Housing Stock

The age and condition of housing stock is an impediment to fair housing choice.

2025 Recommended Actions:

- Continue to provide assistance to low-income families to modify existing housing stock through renovations.

- Provide incentives to developers, CHDOs, and housing providers to create new housing for eligible residents, with particular emphasis on accessibility and equal housing opportunity for everyone.

- Continue to ensure that all project sponsors, vendors, and contractors assure equal employment opportunity to all persons regardless of race, color, national origin, sex, or disability for federally funded subrecipients.

Impediment 4: Protected Classes

Discrimination against protected classes is an impediment to fair housing choice.

2025 Recommended Actions:

- Continue to support the Pinellas County Council for Persons with Disabilities.

- Continue to support the Pinellas County Office of Human Rights in enforcement

activities such as collecting and investigating fair housing complaints.

- Continue to support and maintain relations with St. Petersburg's Committee to Advocate for Persons with Impairments (CAPI).

- Conduct at a regional test of fair housing and lending practice compliance in Pinellas County.

Impediment 5: Fair Housing Education

A lack of fair housing education is an impediment to fair housing choice.

2025 Recommended Actions:

- Continue to allocate resources to publicize fair housing in social media, advertisements, and brochures.

- Continue to support the ongoing efforts of the Pinellas County Office of Human Rights to enforce and educate the public about fair housing policy, especially regarding service animals and reasonable accommodation.

- Continue to support the ongoing efforts of the Pinellas County Office of Human Rights to enforce and educate the public about fair housing policy with special emphasis on the protected classes.

- Continue to participate in the Tampa Bay Fair Housing Consortium to educate the public about the Fair Housing Act/Laws.

Impediment 6: Underserved Transportation Corridors

Underserved transportations corridors are an impediment to fair housing choice.

2025 Recommended Actions:

- Review local ordinances and develop policies and procedures to prioritize the development of housing opportunities along major transportation corridors.

- Coordinate with the Pinellas Suncoast Transit Authority to provide enhanced access between areas of employment and housing.

- Continue to advocate for additional housing of various types near large and underserved transportation corridors.

Impediment 7: Limited English Proficiency (LEP)

Limited English Proficiency (LEP) is an impediment to fair housing choice.

2025 Recommended Actions:

- Provide all housing program materials and public notices in Spanish and other languages if requested.

- Expand access to Spanish language homebuyer classes and counseling.

- Continue to ensure that all Fair Housing marketing plans and publications contain information in Spanish advising persons of their rights under the Fair Housing Act.

- Provide fair housing information and published materials in other languages such as Vietnamese with reasonable notification of the need for such materials.

Section I: Community Profile

DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS

The background data for Pinellas County and the participating jurisdictions of the cities of Clearwater, Largo, and St. Petersburg serve as tools to provide context for the Analysis of Impediments to Fair Housing Choice (AI) report. As outlined further in this study, the background data is often a factor in identifying impediments. The housing profile section also reflects the issues associated with fair housing choice in Pinellas County and the participating jurisdictions of the cities of Clearwater, Largo, and St. Petersburg.

All attempts were made to use consistent data sources and date timelines. Data from such sources as the Home Mortgage Disclosure Act, Comprehensive Housing Affordability Strategy data, the 2020 Census, and the 2019-2023 American Community Survey (ACS) were used as available. The most recent data available was used; however, as the dates vary, some sections may reflect different time periods. Although, this affects the comparability between sections of this report or visualizations, the data still serves as a valuable indicator of impediments to fair housing choice.

The data and analysis of Pinellas County's demographic, economic, and geographic characteristics set the stage for identifying and analyzing the housing impediments identified later in this Report. The consideration of these factors allowed the analysis to focus further on issues facing the County's diverse and rapidly changing population of residents.

POPULATION

Pinellas County

Pinellas County had a total population of 964,666 in 2019 and 960,565 in 2023 according to the 2019-2023 American Community Survey (ACS), respectively; both data sources indicate approximately 52 percent females and 48 percent males. The median age in 2019 was 48.1 years, and the median age was 48.9 years in 2023. In 2023, minors, or those under 18 years of age, represent 15.7 percent of the population while 25.9 percent was 65 years and older. These figures are below (under 18 years; 22.2 percent) and above (over 65 years; 16.8 percent) the national averages, respectively, which reflects the popularity of Pinellas County and Florida as retirement destinations.

Pinellas County is the second smallest County in the State by area; however, it is the most densely populated, with over 3,508 people per square mile. Although the population of Florida has increased substantially since 2019, Pinellas County has stagnated and lost population (**Table 1**).

Clearwater

Clearwater had a total population of 115,159 in 2019 and 117,075 in 2023 according to the 2019-2023 ACS, respectively; both data sources indicate approximately 52 percent females and 48 percent males. The 2019 median age was 45.4 years, and the 2023 median age was 46.4 years. In 2023, minors, or those under 18 years of age, represent 16.9 percent of the population while 23.7 percent was 65 years and older. These figures are below (under 18 years; 22.2 percent) and above (over 65 years; 16.8 percent) the national averages, respectively, which reflect the popularity of Clearwater and Florida as retirement destinations.

Largo

Largo had a total population of 84,130 in 2019 and 82,506 in 2023 according to the 2019-2023 ACS, respectively; in 2019 the data source indicates approximately 53 percent females and 47 percent males and in 2023 the data source indicates approximately 52 percent females and 48 percent males. The 2019 median age was 48.3 years, and the 2023 median age was 48.4 years. In 2023, minors, or those under 18 years of age, represent 15.2 percent of the population while 26.8 percent was 65 years and older. These figures are below (under 18 years; 22.2 percent) and above (over 65 years; 16.8 percent) the national averages, respectively, which reflects the popularity of Largo and Florida as retirement destinations.

St. Petersburg

St. Petersburg had a total population of 261,338 in 2019 and 260,646 in 2023 according to the 2019-2023 ACS, respectively; data sources indicate approximately 51 percent females and 49 percent males in 2019 and approximately 52 percent females and 48 percent males in 2023. The 2019 median age was 42.9 years, and the 2023 median age was 43.1 years. In 2023, minors, or those under 18 years of age, represent 16.2 percent of the population while 20.5 percent was 65 years and older. These figures are below (under 18 years; 22.2 percent) and above (over 65 years; 16.8 percent) the national averages, respectively, which reflects the popularity of St. Petersburg and Florida as retirement destinations.

Table 1: Population Change 2019-2023

	Florida	Pinellas County	Clearwater	Largo	St. Petersburg
Population 2019	20,901,636	964,666	115,159	84,130	261,338
Population 2023	21,928,881	960,565	117,075	82,506	260,646
Percent change	4.9%	-0.43%	1.70%	-1.93%	-0.26%

Source: US Census Bureau, 2015-2019 and 2019-2023, 5-Year American Community Survey

Pinellas County

Pinellas County's age distribution is shown in **Chart 1**, below. Although those under 20 years of age make up the single largest group, the group also encompasses the largest age distribution. Most notably, almost half (49 percent) of the population is 50 years of age or older. This age distribution implies that as baby boomers age into retirement, the already heavily weighted older population will need additional housing options that meet the needs of retirees.

Chart 1: Pinellas County Age Distribution

Source: US Census Bureau, 2019-2023, 5-Year American Community Survey

Clearwater

Clearwater's age distribution is shown in **Chart 2**, below. Although those under 20 years of age make up the single largest group, the group also encompasses the largest age distribution. Most notably, almost half (45 percent) of the population is 50 years of age or older. This age distribution implies that as baby boomers age into retirement, the already heavily weighted older population will need additional housing options that meet the needs of retirees.
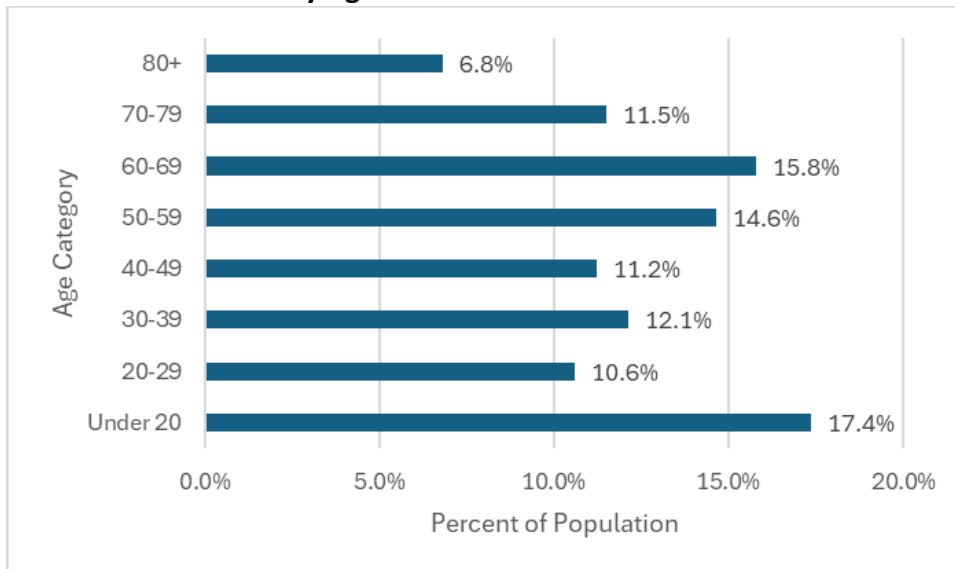
Chart 2: Clearwater Age Distribution

Source: US Census Bureau, 2019-2023, 5-Year American Community Survey

Largo

Pinellas County's age distribution is shown in **Chart 3**, below. Although those under 20 years of age make up the single largest group, the group also encompasses the largest age distribution. Most notably, almost half (47 percent) of the population is 50 years of age or older. This age distribution implies that as baby boomers age into retirement, the already heavily weighted older population will need additional housing options that meet the needs of retirees.

Chart 3: Largo Age Distribution

Source: US Census Bureau, 2019-2023, 5-Year American Community Survey

St. Petersburg

St. Petersburg's age distribution is shown in **Chart 4**, below. Those under 20 years of age make up the single largest group. Most notably, the 30-39, 50-59 and 60-69 years of age groups are all relatively even with each other and are only approximately 4 percentage points smaller than the under 20 years of age group. This age distribution implies that as baby boomers age into retirement, the already heavily weighted older population will need additional housing options that meet the needs of retirees.

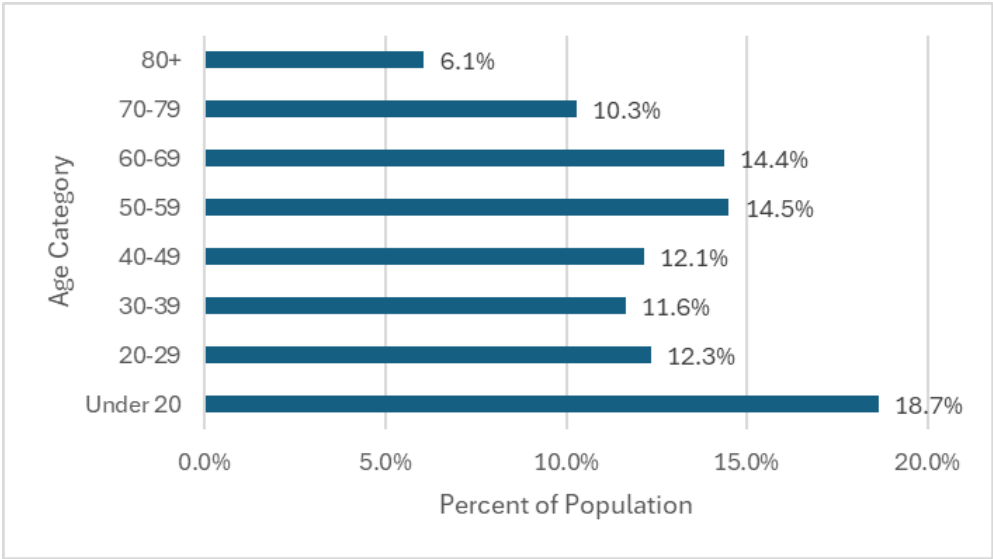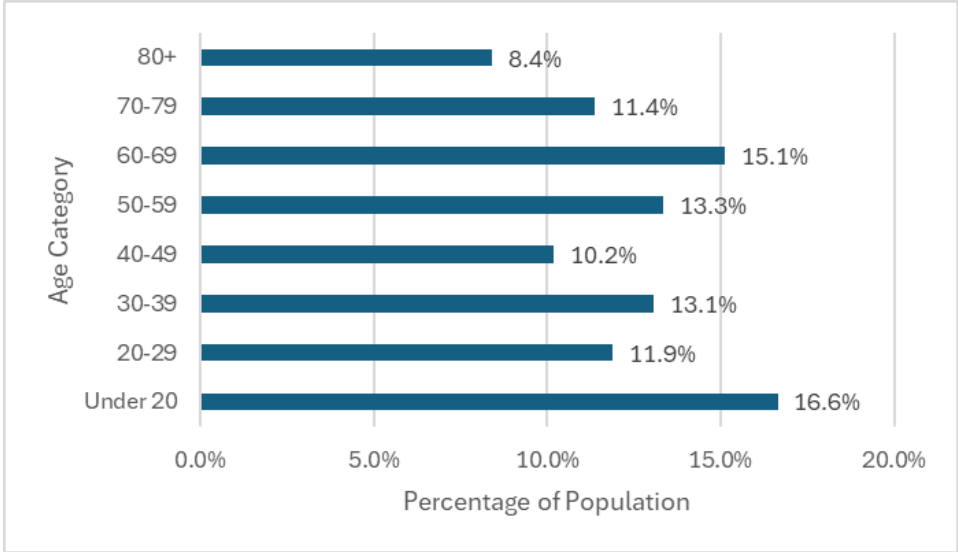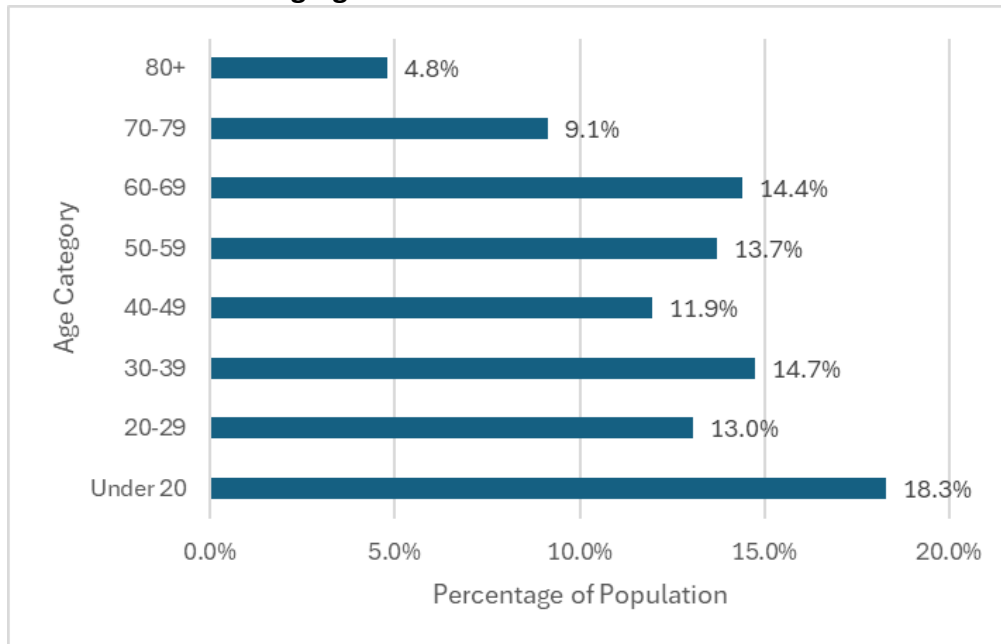**Chart 4: St. Petersburg Age Distribution**

Source: US Census Bureau, 2019-2023, 5-Year American Community Survey

RACIAL AND ETHNIC COMPOSITION

Pinellas County

The majority (91.4 percent) of Pinellas County residents identify as one race (2019-2023 ACS), which indicates an increase from 2014-2018 ACS of those identifying with Two or more races (2.9 percent up to 8.6 percent). Those individuals who identify as White make up the majority of Pinellas County's population, at 75.1 percent; those identifying as African American make up the second largest racial group at 9.7 percent. The third largest racial group in the County is made up of individuals identifying as Asian at 3.6 percent.

A sizable portion of the Pinellas County (10.9 percent) population identify as Hispanic or Latino origin. **Table 2** outlines the overall racial demographics in the County while **Table 3** outlines ethnicity.

Table 2: Pinellas County Race Composition

	Estimate	% of Total
Total:	960,565	
White	721,059	75.1%
African American	93,311	9.7%
American Indian and Alaska Native	2,505	0.3%
Asian	34,744	3.6%
Native Hawaiian and Other Pacific Islander	704	0.1%
Other Race	25,342	2.6%
Population of Two or more races	82,900	8.6%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Table 3: Pinellas County Ethnicity

	Estimate	% of Total Population
Total:	960,565	
Hispanic or Latino	104,765	10.9%
Not Hispanic or Latino	855,800	89.1%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Clearwater

The majority (90.8 percent) of Clearwater residents identify as one race (2019-2023 ACS), which indicates a significant increase from 2014-2018 ACS of those identifying with Two or more races (3.7 percent up to 9.2 percent). Those individuals who identify as White make up most of Clearwater's population, at 70.3 percent; those identifying as African American make up the second largest racial group at 10.2 percent. The third largest racial group in Clearwater is made

up of individuals identifying as "some other race" at 6.0 percent. A sizable portion of the Clearwater (17.1 percent) population identifies as Hispanic or Latino origin. **Table 4** outlines the overall racial demographics in Clearwater while **Table 5** outlines ethnicity.

Table 4: Clearwater Race Composition

	Estimate	% of Total Population
Total:	117,075	
White	82,316	70.3%
African American	11,994	10.2%
American Indian and Alaska Native	692	0.6%
Asian	4,232	3.6%
Native Hawaiian and Other Pacific Islander	55	0.0%
Other Race	7,055	6.0%
Population of Two or more races	10,731	9.2%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Table 5: Clearwater Ethnicity

	Estimate	% of Total Population
Total:	117,075	
Hispanic or Latino	20,054	17.1%
Not Hispanic or Latino	97,021	82.9%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Largo

The majority (90.4 percent) of Largo residents identify as one race (2019-2023 ACS) which indicates a significant increase from 2014-2018 ACS of those identifying with Two or more races (2.7 percent up to 9.6 percent). Those individuals who identify as White make up most of Largo's population, at 74.1 percent; those identifying as African American make up the second largest racial group at 8.7 percent. The third largest racial group in Largo is Asian at 3.7 percent. A sizable portion of Largo's (14.4 percent) population identifies as Hispanic or Latino origin. **Table 6** outlines the overall racial demographics in Largo while **Table 7** outlines ethnicity.

Table 6: Largo Race Composition

	Estimate	% of Total Population
Total:	83,506	
White	61,139	74.1%
African American	7,219	8.7%
American Indian and Alaska Native	343	0.4%
Asian	3,087	3.7%
Native Hawaiian and Other Pacific	188	0.2%
Other Race	2,582	3.1%
Population of Two or more races	7,948	9.6%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Table 7: Largo Ethnicity

	Estimate	% of Total Population
Total:	83,506	
Hispanic or Latino	11,885	14.4%
Not Hispanic or Latino	70,621	85.6%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

St. Petersburg

The majority (91.1 percent) of St. Petersburg residents identify as one race (2019-2023 ACS) which indicates a significant increase from 2014-2018 of those identifying with Two or more races (3.3 percent up to 8.9 percent). Those individuals who identify as White make up most of St. Petersburg's population, at 66.2 percent; those identifying as African American make up the second largest racial group at 19.4 percent. The third largest racial group in St. Petersburg is made up of Asians at 3.1 percent.

A sizable portion of the St. Petersburg (9.3 percent) population identifies as Hispanic or Latino origin. **Table 8** outlines the overall racial demographics in St. Petersburg while **Table 9** outlines ethnicity.

Table 8: St. Petersburg Race Composition

	Estimate	% of Total
Total:	260,646	
White	172,655	66.2%
African American	50,628	19.4%
American Indian and Alaska Native	562	0.2%
Asian	8,167	3.1%
Native Hawaiian and Other Pacific Islander	54	0.0%
Other Race	5,344	2.1%
Population of Two or more races	23,236	8.9%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Table 9: St. Petersburg Ethnicity

	Estimate	% of Total Population
Total:	260,646	
Hispanic or Latino	24,336	9.3%
Not Hispanic or Latino	236,310	90.7%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Included in **Maps 1**, **2** and **3** are the population percentages by Census Tract of the three largest racial minority groups in the County as a whole. There are several areas of the County where there are clusters of racial or ethnic minorities, including: Norwood Heights; North Kenwood; North, East, and West of Lealman; Southeast St. Petersburg; the Greater Ridgecrest Area in unincorporated Largo, the Greater Highpoint area and areas of Clearwater, between McMullen Booth Rd. and Downtown; and Tarpon Springs. Although some areas of the County offer a more integrated community composition, a sizable portion of the County is composed of predominantly White neighborhoods.

Map 1: African American Population by Census Tract

DEMOGRAPHICS: AFRICAN AMERICAN
POPULATION BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; American Community Survey
(ACS): Race, 5-Year Estimates (2019-2023)

Legend

— Major Roads

☐ Participating Jurisdictions

☐ Water Bodies

–·–·– Other Counties

0% - 5%
6% - 10%
11% - 20%
21% - 30%
31% - 100%
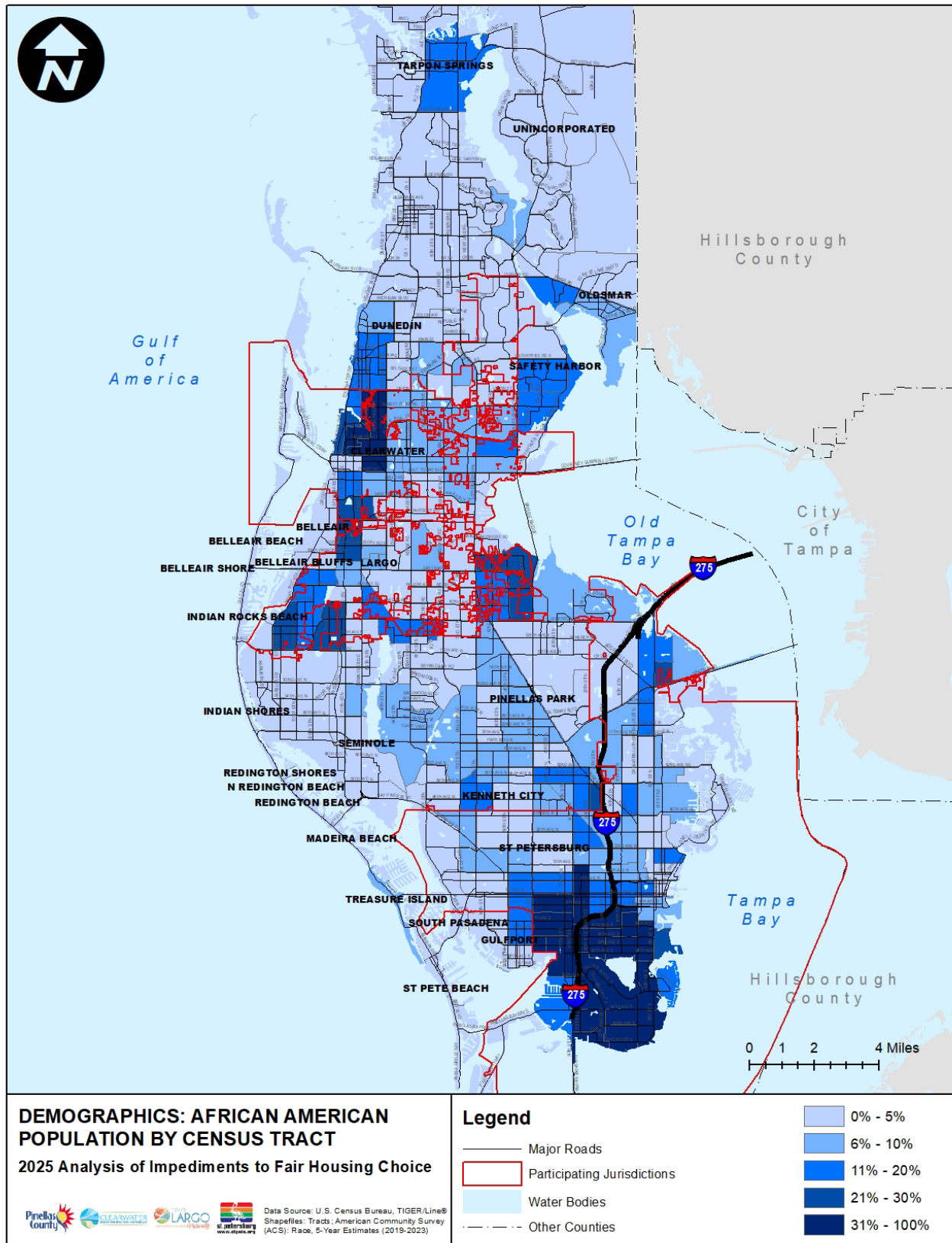
Map 2: Hispanic and Latino Population by Census Tract

DEMOGRAPHICS: HISPANIC OR LATINO
POPULATION BY CENSUS TRACT
2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; American Community Survey
(ACS): Ethnicity, 5-Year Estimates (2019-2023)

Legend
Major Roads
Participating Jurisdictions
Water Bodies
Other Counties

0% - 6%
7% - 11%
12% - 21%
22% - 31%
32% - 50%

Map 3: Asian Population by Census

DEMOGRAPHICS: ASIAN POPULATION
BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts ; American Community Survey
(ACS): Race, 5-Year Estimates (2019-2023)

Legend

—— Major Roads

▢ Participating Jurisdictions

▢ Water Bodies

—·—·— Other Counties

▢ 0% - 1%
▢ 2% - 4%
▢ 5% - 7%
▢ 8% - 14%
▢ 15% - 25%

NATIVITY AND LANGUAGE

Pinellas County

Approximately 88 percent (87.8 percent) of Pinellas County residents are native to the United States (2019-2023 ACS); just over 12 percent (12.2 percent) of Pinellas County residents are foreign-born (2019-2023 ACS) and of those, 65 percent are naturalized citizens. Interestingly, when compared to the national and state data, Pinellas County has a smaller foreign-born population (US – 13.9 percent, FL – 21.4 percent), but a higher percentage of residents who are naturalized (US – 52.3 percent, FL – 58.2 percent)*. This indicates that although fewer of Pinellas County's residents are foreign born, a larger portion of those that have become citizens. Another item of consideration for the County is the fact that 27.5 percent of foreign-born residents are of Hispanic or Latino origin (of any race), a significantly smaller ratio than the national (44.3 percent) or state (57.9 percent) levels.

Most (94.2 percent) of Pinellas residents over five years of age speak English only or speak English "very well", while 5.8 percent speak English "less than 'very well'" (2019-2023 ACS). This population is important to consider in policy making decisions, service delivery, and housing discrimination issues. Almost half (46.9 percent) of those who speak another language at home, speak Spanish (2019-2023 ACS). The 2023 American Community Survey estimates that 3.1 percent of Pinellas County households do not include English speakers (i.e., English speakers defined as those who only speak English or speak English "very well", age 14 and older). Over 20 percent (20.3 percent) of these households is Spanish speaking, 21.7 percent speak a language of Asian or Pacific Island origin, 14.4 percent speak Indo-European languages, and 18.4 percent are defined as "other".

Per the 2019-2023 ACS data, of the 4.5 percent Asian population in Pinellas County, the largest group within the Asian population is Vietnamese at 28.6 percent. In the previous AI report, Asians were a fast growing racial group in Florida and the United States from 2000 to 2010 and 2010 to 2020; however, ACS estimates at the time of the last AI report show that "some other race alone" had begun to outpace the Asian population as the fastest growing racial group in Florida, while "Two or more races" has begun to outpace the Asian population in the United States. A comparison of populations in Pinellas County from the 2014-2018 ACS estimates and 2019-2023 estimates show that populations of "Two or more races" and "other race" have outpaced all other racial groups. Based on 2019-2023 ACS estimates the Asian population in Florida is estimated to be 628,137 whereas the "some other race alone" is estimated to be 1,222,567.

*Note: The data only enumerates those individuals who have become citizens, with no indication to the immigration status of other foreign-born residents.

Clearwater

Over 80 percent (83.0 percent) of Clearwater residents are native to the United States (2019-2023 ACS); approximately 17 percent (17.0 percent) of Clearwater residents are foreign-born

(2019-2023 ACS) and of those 56.7 percent are naturalized citizens. Interestingly, when compared to the national and state data, Clearwater has a higher foreign-born population than the nation (US – 13.9 percent) and a smaller foreign-born population than the state (FL – 21.4 percent). Clearwater has a higher percentage of foreign-born residents than the nation who are naturalized (US – 52.3 percent) and a smaller percentage of residents than the state who are naturalized (FL – 58.2 percent)*. When comparing all four participating jurisdictions, Clearwater has the largest percentage of foreign-born population but the smallest percentage of foreign-born population who are naturalized. This indicates that, out of all four participating jurisdictions, Clearwater has the largest percentage (7.9 percent) of foreign-born population that are not US citizens. Another item of consideration for Clearwater is the fact that 35.4 percent of foreign-born residents are of Hispanic or Latino origin (of any race), a significantly larger ratio than the other three participating jurisdictions (Pinellas County – 27.5 percent; Largo – 36.6 percent; and St. Petersburg – 24.7 percent). However, Clearwater has a smaller ratio of foreign-born residents of Hispanic or Latino origin (of any race) than national (44.3 percent) and state (57.9 percent) levels.

Most (91.0 percent) of Clearwater's residents over five years of age speak English only or speak English "very well", while 9.0 percent speak English "less than 'very well'" (2019-2023 ACS). This population is important to consider in policy making decisions, service delivery, and housing discrimination issues. Over half (54.5 percent) of those who speak another language at home, speak Spanish (2019-2023 ACS). The 2019-2023 ACS estimates that 5.8 percent of Clearwater households do not include English speakers (i.e., English speakers defined as those who only speak English or speak English "very well", age 14 and older). Over 30 percent (32.9 percent) of these households is Spanish speaking, 15.4 percent speak a language of Asian or Pacific Island origin, 15.5 percent speak Indo-European languages, and 24.7 percent are defined as "other".

Per the 2019-2023 ACS data, of the 4.2 percent Asian population in Clearwater, the largest group within the Asian population is South Indian at 24.8 percent.

*Note: The data only enumerates those individuals who have become citizens, with no indication to the immigration status of other foreign-born residents.

Largo

Approximately 88 percent (87.1 percent) of Largo residents are native to the United States (2019-2023 ACS); over 12 percent (12.9 percent) of Largo residents are foreign-born (2019-2023 ACS) and of those 59.5 percent are naturalized citizens. Interestingly, when compared to the national and state data, Largo has a smaller foreign-born population (US – 13.9 percent, FL – 21.4 percent), but a higher percentage of residents who are naturalized (US – 52.3 percent, FL – 58.2 percent)*. This indicates that although fewer of Largo's residents are foreign-born, a larger portion of those that have become citizens. Another item of consideration for Largo is the fact that 36.6 percent of foreign-born residents are of Hispanic or Latino origin (of any race), a significantly smaller ratio than the national (44.3 percent) or state (57.9 percent) levels.

Most (92.5 percent) of Largo's residents over five years of age speak English only or speak English "very well", while 7.5 percent speak English "less than 'very well'" (2019-2023 ACS). This population is important to consider in policy making decisions, service delivery, and housing discrimination issues. Over half (57.4 percent) of those who speak another language at home, speak Spanish (2019-2023 ACS). The 2019-2023 ACS Survey estimates that 3.7 percent of Largo households do not include English speakers (i.e., English speakers defined as those who only speak English or speak English "very well", age 14 and older). Over 20 percent (21.8 percent) of these households is Spanish speaking, 11.3 percent speak a language of Asian or Pacific Island origin, 21.8 percent speak Indo-European languages, and 27.1 percent are defined as "other". Per the 2019-2023 ACS data, of the 4.6 percent Asian population in Largo, the largest group within the Asian population is Filipino at 23.9 percent.

*Note: The data only enumerates those individuals who have become citizens, with no indication to the immigration status of other foreign-born residents.

St. Petersburg

Approximately 89 percent (89.9 percent) of St. Petersburg residents are native to the United States (2019-2023 ACS); slightly more than 10 percent (10.1 percent) of St. Petersburg residents are foreign-born (2019-2023 ACS) and of those 68.3 percent are naturalized citizens. Interestingly, when compared to the national and state data, St. Petersburg has a smaller foreign-born population (US – 13.9 percent, FL – 21.4 percent), but a higher percentage of residents who are naturalized (US – 52.3 percent, FL – 58.2 percent)*. This indicates that although fewer of St. Petersburg's residents are foreign-born, a larger portion of those that have become citizens. When comparing all four participating jurisdictions, St. Petersburg has the smallest percentage of foreign-born residence but has the largest percentage of foreign-born residents that are naturalized citizens. Another item of consideration for St. Petersburg is the fact that 24.7 percent of foreign-born residents are of Hispanic or Latino origin (of any race), a significantly smaller ratio than the national (44.3 percent) or state (57.9 percent) levels. When comparing all four participating jurisdictions, St. Petersburg has the smallest percentage of foreign-born residents that are of Hispanic or Latino origin (of any race).

Most (96.2 percent) of St. Petersburg's residents over five years of age speak English only or speak English "very well", while 3.8 percent speak English "less than 'very well'" (2019-2023 ACS). This population is important to consider in policy making decisions, service delivery, and housing discrimination issues. Less than half (47.4 percent) of those who speak another language at home, speak Spanish, with those who speak another language at home, speak Spanish (2019-2023 ACS). The 2023 American Community Survey estimates that 2.0 percent of St. Petersburg households do not include English speakers (i.e., English speakers defined as those who only speak English or speak English "very well", age 14 and older). Over 12 percent (12.5 percent) of these households is Spanish speaking, 18.1 percent speak a language of Asian or Pacific Island origin, 13.3 percent speak Indo-European languages, and 4.4 percent are defined as "other". Per the 2019-2023 ACS data, of the 4.2 percent Asian population in St. Petersburg, the largest group within the Asian population is Vietnamese at 23.1 percent.

*Note: The data only enumerates those individuals who have become citizens, with no indication to the immigration status of other foreign-born residents.

HOUSEHOLDS AND FAMILIES
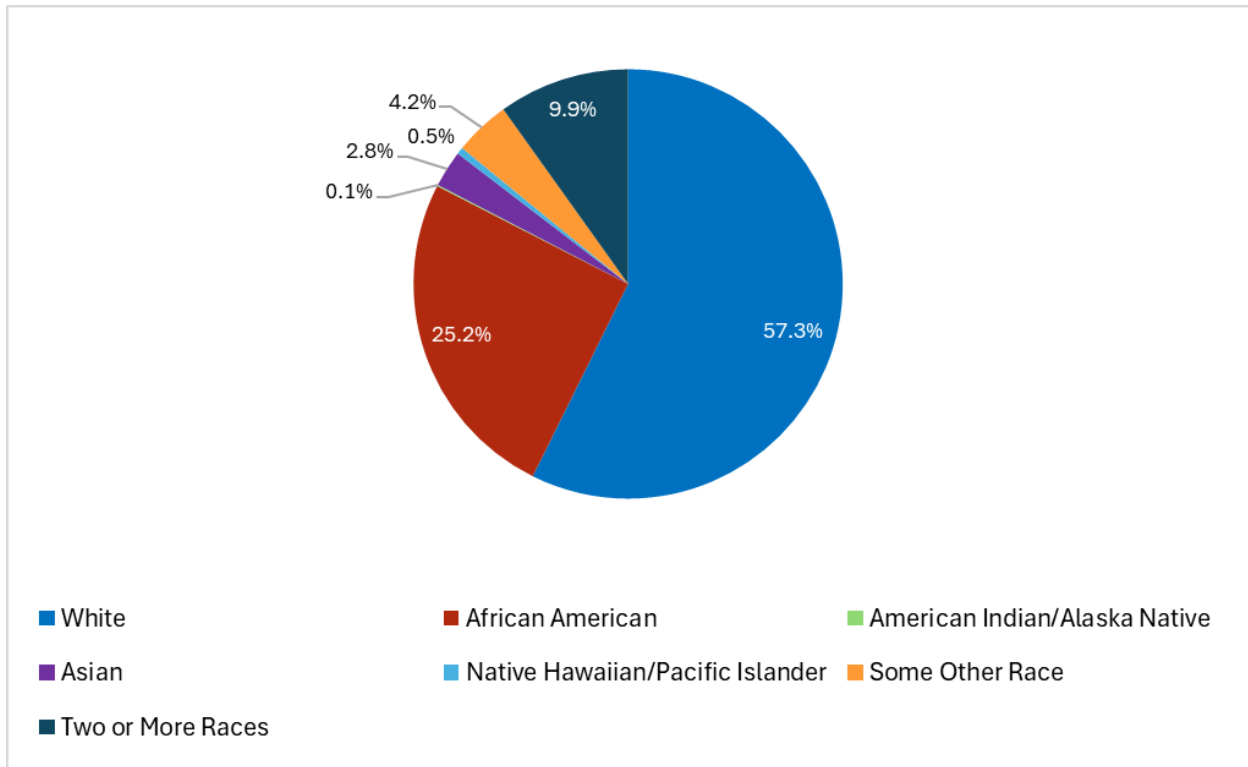
Pinellas County

In the 2019-2023 reporting period for the American Community Survey, there were 423,242 households (occupied housing units) in Pinellas County; the average household size was 2.22, while the average family size is 2.91 people.

Families made up 55.3 percent of the households in Pinellas County. Of this figure, married-couple families account for 75.0 percent, male householders with no wife present families account for 6.8 percent, and female householders with no husband present families account for 18.3 percent of family households. Nonfamily households made up 44.7 percent of all households in Pinellas County. Most (81.4 percent) of the nonfamily households were householders living alone. Of note, 40.1 percent of nonfamily households are at least 65 years old and living alone.

When considering all family types with children present, the data indicates that 60.6 percent of all White households, 14.2 percent of all African American households, 0.4 percent of all American Indian and Alaska Native households, 0.1 percent of all Native Hawaiian and Other Pacific Islander households, 3.9 percent of Asian households, 4.2 percent of all Some other race households, 16.6 percent of all Two or more races households, and 17.3 percent of all Hispanic households were in this household type. However, minority households face the most significant challenges to fair housing choice, largely due to their household characteristics compared in **Chart 2**; the percentage of total female-headed households with children among White households was 57.3 percent, compared to 25.2 percent in African American households. As compared in **Chart 6**, the percentage of total female-headed households with children among Hispanic households was 13.2 percent, compared to 86.8 percent in non-Hispanic households.

White non-family households made up 45.7 percent of all White households in Pinellas County. African American non-family households accounted for 42.3 percent of all African American households. Hispanic non-family households accounted for 41.5 percent of all Hispanic households.

Chart 5: Pinellas County Female-Headed Households with Children by Race

Legend:
- White
- African American
- American Indian/Alaska Native
- Asian
- Native Hawaiian/Pacific Islander
- Some Other Race
- Two or More Races

Pie chart values: 57.3%, 25.2%, 9.9%, 4.2%, 2.8%, 0.5%, 0.1%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Chart 6: Pinellas County Female-Headed Households with Children by Ethnicity

13.2%

86.8%

■ Hispanic   ■ Non-Hispanic
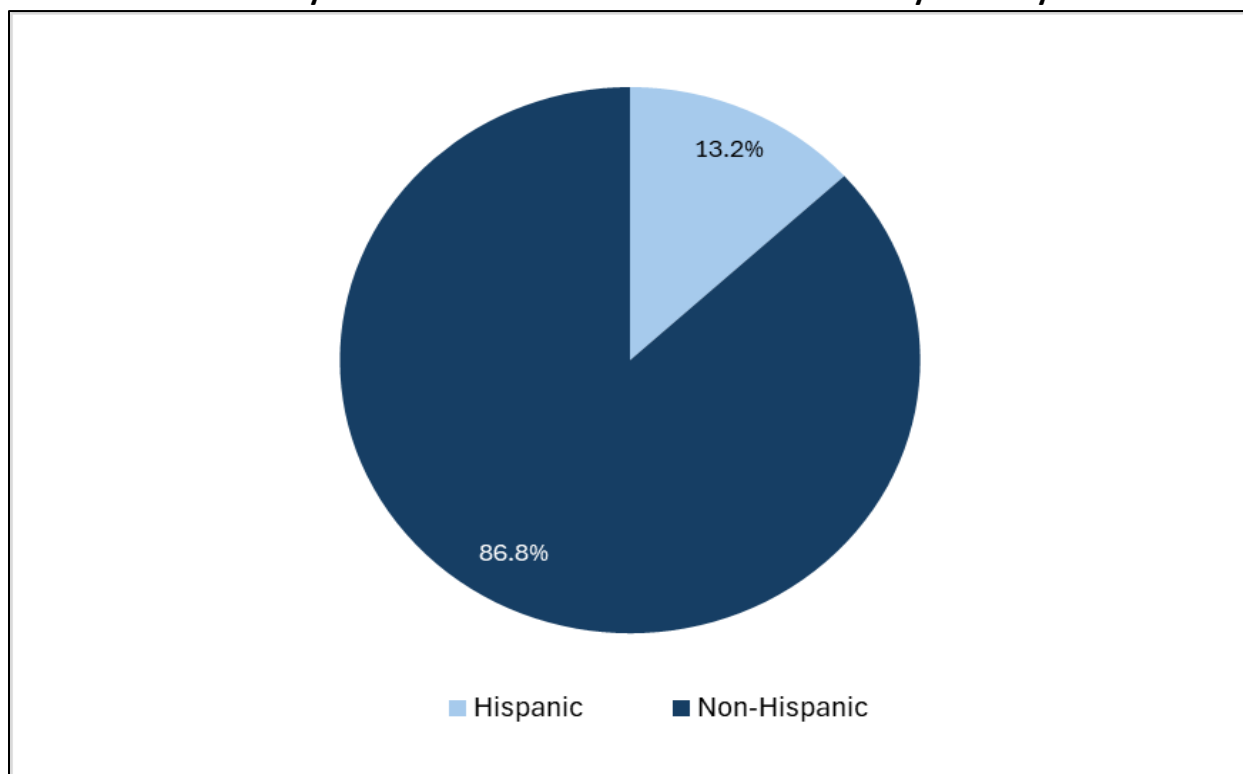
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

HUD's Violence Against Women Reauthorization Act of 2013 (VAWA) provides for public housing for women who have been victims of domestic violence and their children. VAWA may play a role in the large group of female householders with no husband present. For reference, Community Action Stops Abuse (CASA) is a nonprofit group based in St. Petersburg that provides services to victims of domestic violence. CASA indicated in their 2023 Annual Report for Pinellas and Marion Counties that they sheltered 570 adults and children and rehoused 1,206 survivors. Additionally, CASA answered 6,858 calls to their hotline. HUD's guidelines can play a role in ensuring that a woman's status as a victim of domestic violence does not pose as an impediment in housing choices. Religious Community Services (RCS) located in Clearwater is a nonprofit group that also provides shelters, permanent housing, food banks, domestic abuse hotline, and elder and senior abuse support.

Clearwater

In the 2019-2023 reporting period for the American Community Survey, there were 49,909 households (occupied housing units) in Clearwater; the average household size was 2.27 people, while the average family size is 2.99 people.

Families made up 56.1 percent of the households in Clearwater. Of this figure, married-couple families account for 71.3 percent, male householders with no wife present families account for 9.2 percent, and female householders with no husband present families account for 19.5 percent

of family households. Nonfamily households made up 43.9 percent of all households in Clearwater. Most (82.4 percent) of the nonfamily households were householders living alone. Of note, 38.8 percent of nonfamily households are at least 65 years old and living alone.

When considering all family types with children present, the data indicates that 51.6 percent of all White households, 14.4 percent of all African American households, 1.6 percent of all American Indian and Alaska Native households, 4.3 percent of Asian households, 0.0 percent of all Native Hawaiian and Other Pacific Islander households, 11.1 percent of all Some other race households, 11.1 percent of all Two or more races households, and 30.7 percent of all Hispanic households were in this household type. However, minority households face the most significant challenges to fair housing choice, largely due to their household characteristics compared in **Chart 7**; the percentage of total female-headed households with children among White households was 50 percent, compared to 16.7 percent in African American households. As compared in **Chart 8**, the percentage of total female-headed with children among Hispanic households was 27.6 percent, compared to 72.4 percent in non-Hispanic households.

White non-family households made up 45.6 percent of all White households in Clearwater. African American non-family households accounted for 46.9 percent of all African American households. Hispanic non-family households accounted for 34.8 percent of all Hispanic households.

Chart 7: Clearwater Female-Headed Households with Children by Race
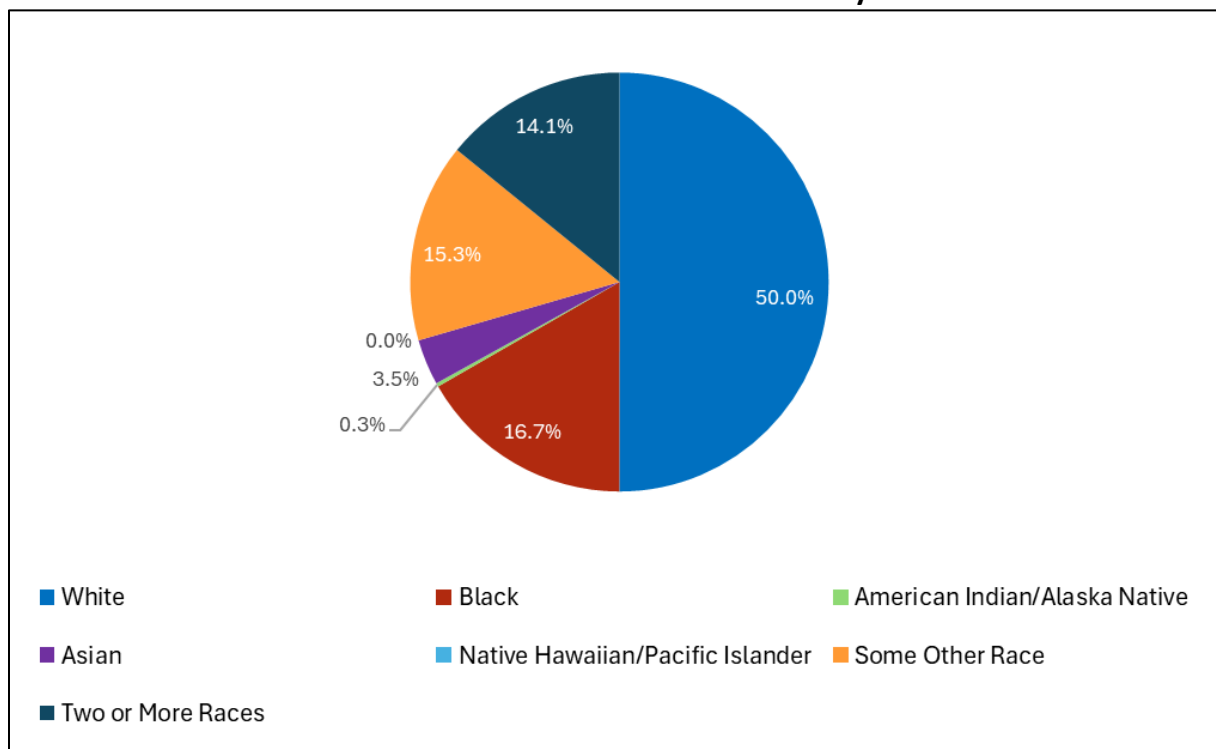
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Chart 8: Clearwater Female-Headed Households with Children by Ethnicity
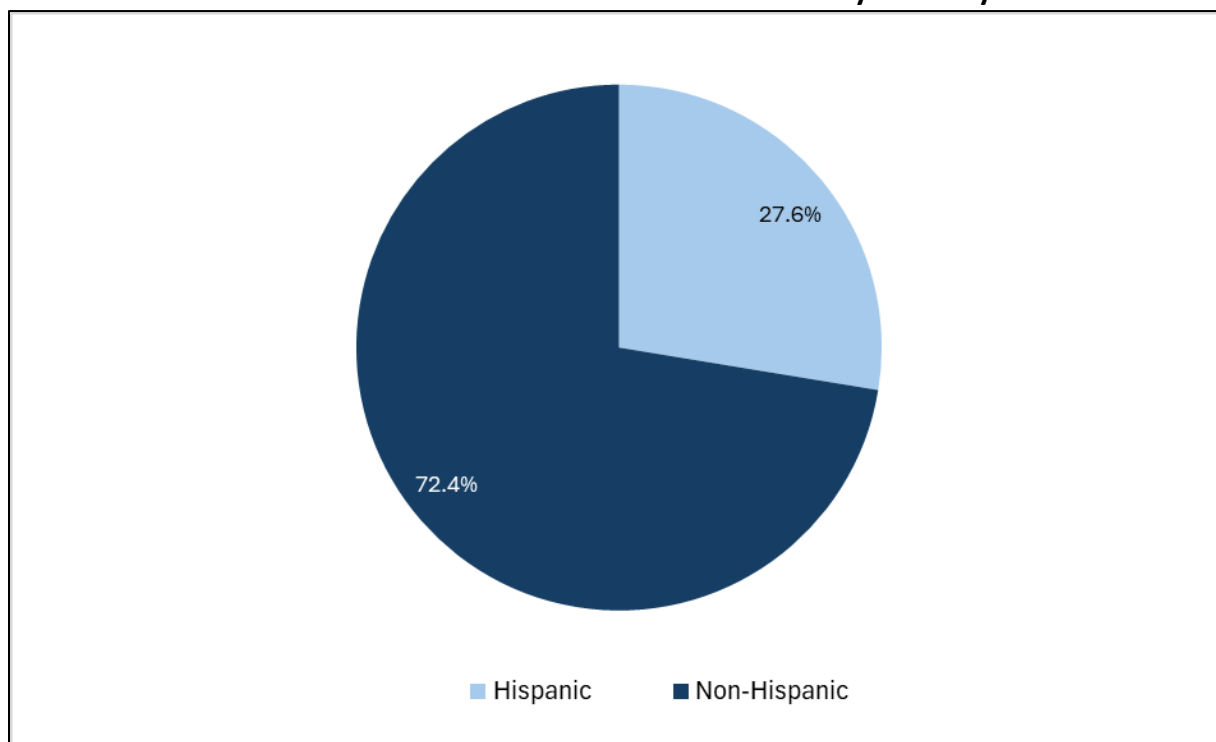
27.6%

72.4%

■ Hispanic   ■ Non-Hispanic

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Largo

In the 2019-2023 reporting period for the American Community Survey, there were 37,269 households (occupied housing units) in Largo; the average household size was 2.17 people, while the average family size is 2.97 people.

Families made up 48.9 percent of the households in Largo. Of this figure, married-couple families account for 68.1 percent, male householders with no wife present families account for 8.3 percent, and female householders with no husband present families account for 23.6 percent of family households. Nonfamily households made up 51.1 percent of all households in Largo. Most (79 percent) of the nonfamily households were householders living alone. Of note, 39 percent of the nonfamily households are at least 65 years old and living alone.

When considering all family types with children present, the data indicates that 54.1 percent of all White households, 17 percent of all African American households, 0.0 percent of all American Indian and Alaska Native households, 5.2 percent of Asian households, 0.2 percent of all Native Hawaiian and Other Pacific Islander households, 3.7 percent of all Some other race households, 19.8 percent of all Two or more races households, and 20.6 percent of all Hispanic households were in this household type. However, minority households face the most significant challenges to fair housing choice, largely due to their household characteristics compared in **Chart 9**; the percentage of total female-headed households with children among White households was 48.2 percent, compared to 24.2 percent in African American households. As compared in **Chart 10**,

the percentage of total female-headed with children among Hispanic households was 21.6 percent, compared to 78.4 percent in non-Hispanic households.

White non-family households made up 52.8 percent of all White households in Largo. African American non-family households accounted for about 54 percent of all African American households. Hispanic non-family households accounted for 45.9 percent of all Hispanic households.

Chart 9: Largo Female-Headed Households with Children by Race

Pie chart with the following values:
- White: 48.2%
- Black: 24.2%
- American Indian/Alaska Native: 0.0%
- Asian: 4.4%
- Native Hawaiian/Pacific Islander: 4.5%
- Some Other Race: 1.6%
- Two or More Races: 17.3%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Chart 10: Largo Female-Headed Households with Children by Ethnicity

21.6%

78.4%

■ Hispanic   ■ Non-Hispanic
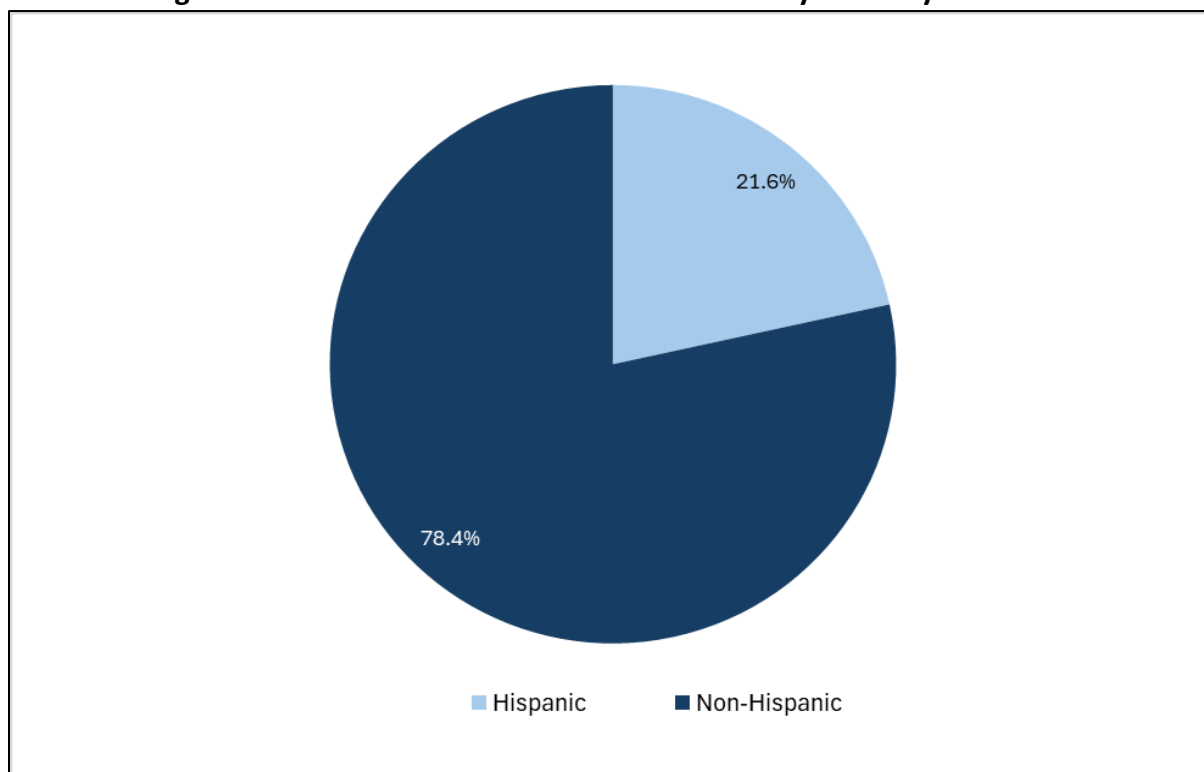
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

St. Petersburg

In the 2019-2023 reporting period for the American Community Survey, there were 116,772 households (occupied housing units) in St. Petersburg; the average household size was 2.17 people, while the average family size is 2.96 people.
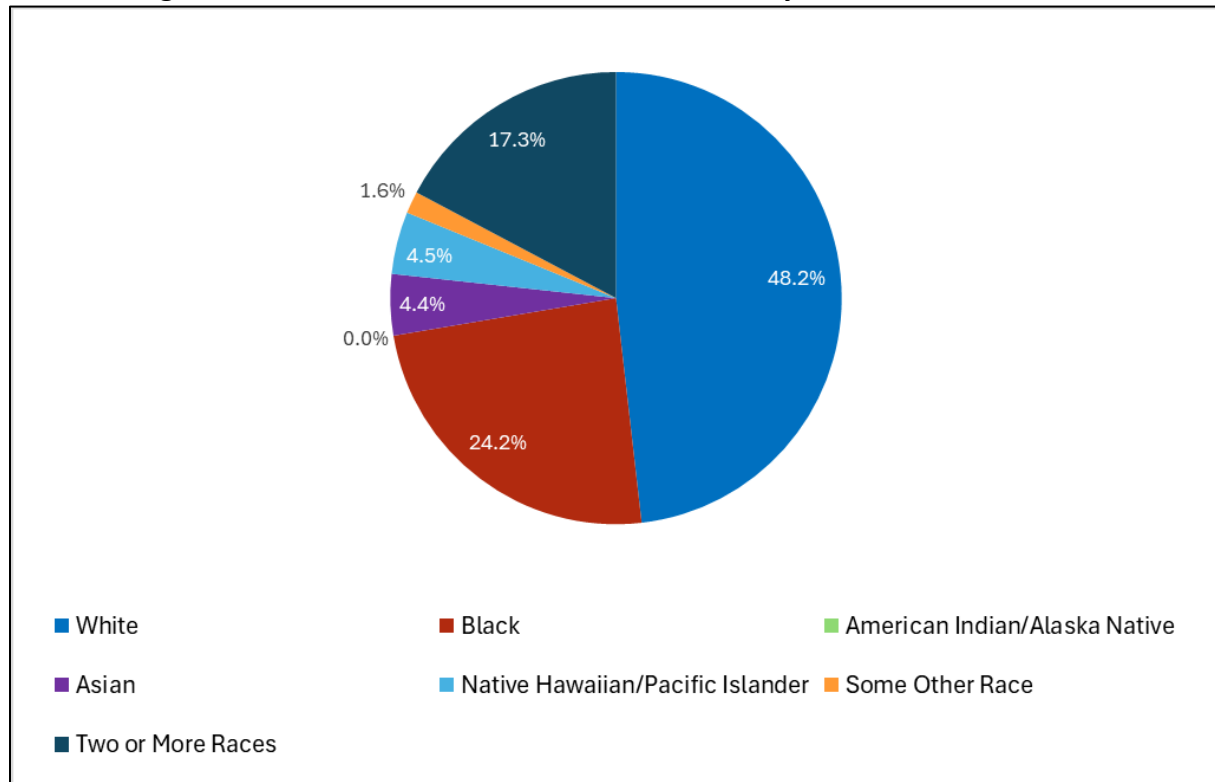
Families made up 50.6 percent of the households in St. Petersburg. Of this figure, married-couple families account for 72.1 percent, male householders with no wife present families account for 7 percent, and female householders with no husband present families account for 20.8 percent of family households. Nonfamily households made up 49.4 percent of all households in St. Petersburg. Most (79.8 percent) of the nonfamily households were householders living alone. Of note, 29.6 of the nonfamily households are at least 65 years old and living alone.

When considering all family types with children present, the data indicates that 51.3 percent of all White households, 26.7 percent of all African American households, 0.3 percent of all American Indian and Alaska Native households, 2.4 percent of Asian households, 2.9 percent of all Some other race households, 16.4 percent of all Two or more races households, and 11.6 percent of all Hispanic households were in this household type. However, minority households face the most significant challenges to fair housing choice, largely due to their household characteristics compared in **Chart 11**; the percentage of total female-headed households with children among White households was 45.2 percent, compared to 45.8 percent in African

American households. As compared in **Chart 12**, the percentage of total female-headed with children among Hispanic households was 6.4 percent, compared to 93.6 percent in non-Hispanic households.

White non-family households made up 50.1 percent of all White households in St. Petersburg. African American non-family households accounted for 42.6 percent of all African American households. Hispanic non-family households accounted for 56.1 percent of all Hispanic households.

Chart 11: St. Petersburg Female-Headed Households with Children by Race
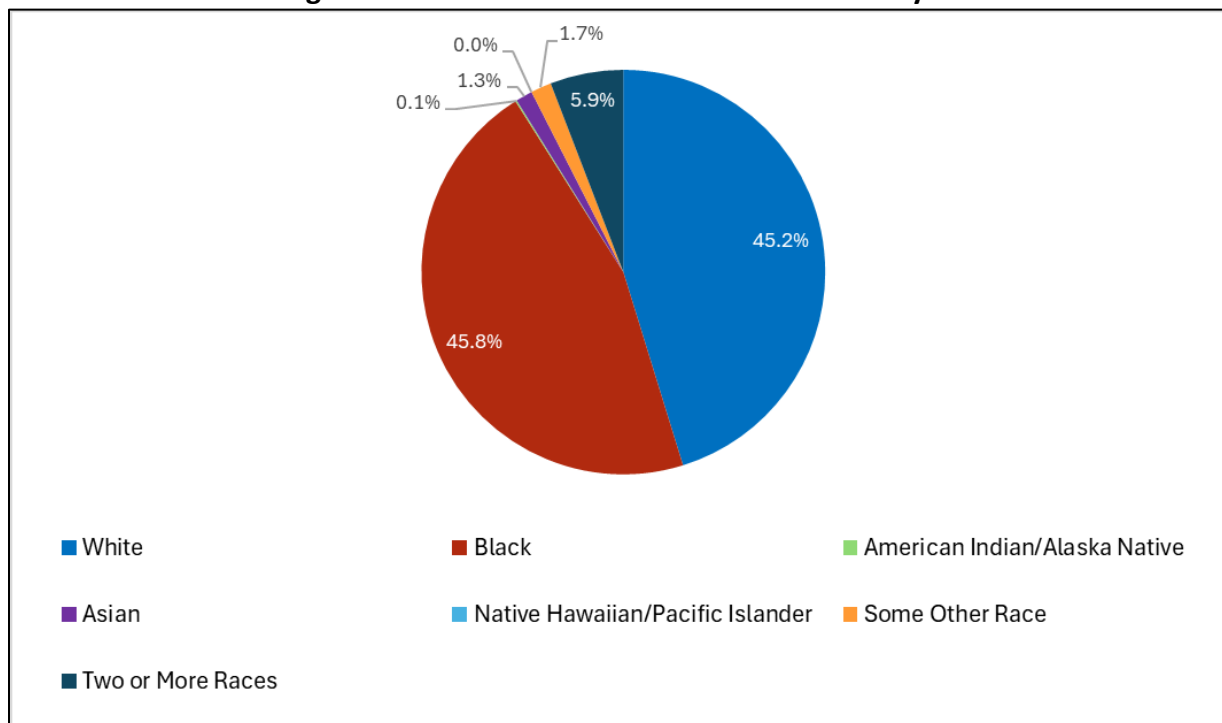
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Chart 12: St. Petersburg Female-Headed Households with Children by Ethnicity
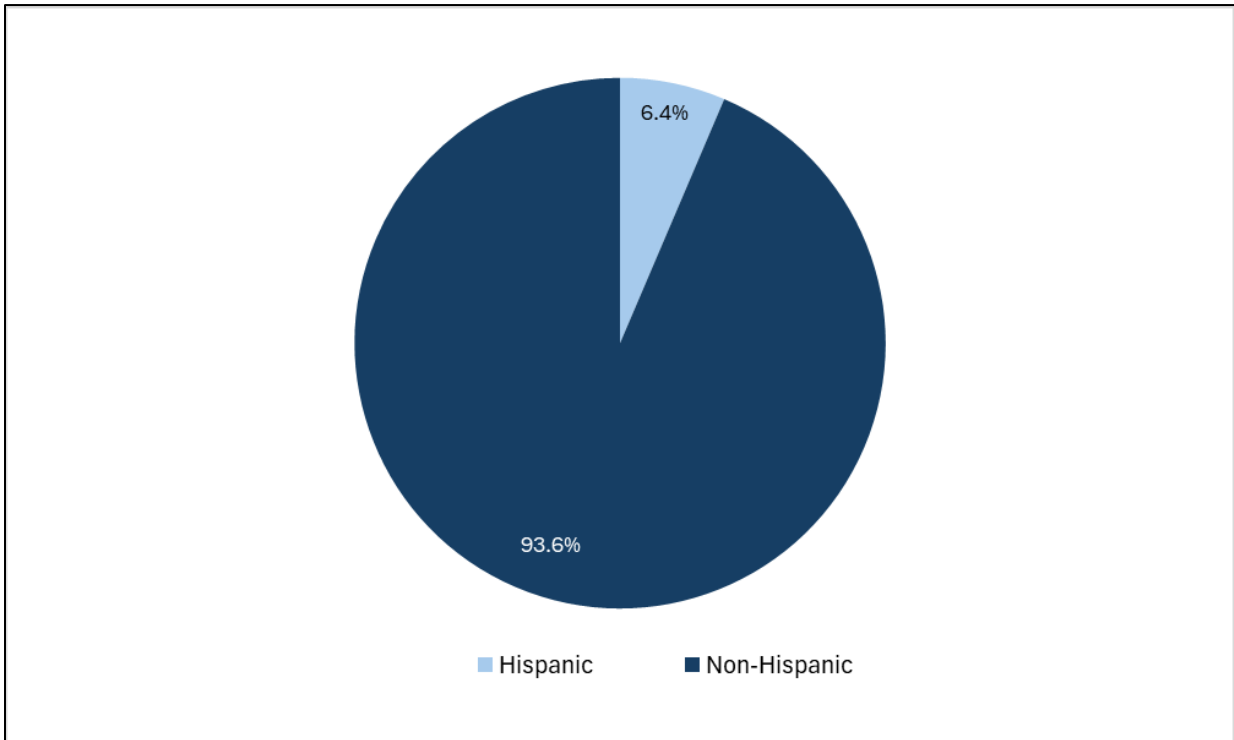
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

DISABILITY

Pinellas County

According to the 2019-2023 American Community Survey, in Pinellas County, over fifteen percent (15.4 percent) of the population, or 145,905 individuals, had disabilities. Approximately six percent (6.2 percent) of the population under 18 years old had one or more disabilities; approximately eleven percent (11.1 percent) of the population aged 18 to 64 years old had one or more disabilities; approximately thirty-one percent (31.2 percent) of the population aged 64 and older reported having one or more disabilities. **Table 10** below indicates the estimates of the population with disabilities by age group.

Table 10: Pinellas County Population with Disabilities by Age Group for 2023

Subject	Number with a Disability	Percent with a Disability
Total civilian non-institutionalized	145,905	15.4%
Population under 18 years	9,317	6.2%
With a hearing difficulty	2,222	1.5%
With a vision difficulty	2,332	1.6%
With a cognitive difficulty	7,191	6.4%

Subject	Number with a Disability	Percent with a Disability
With an ambulatory difficulty	1,715	1.5%
With a self-care difficulty	2,001	1.8%
Population 18 to 64 years	61,695	11.1%
With a hearing difficulty	13,947	2.5%
With a vision difficulty	13,455	2.4%
With a cognitive difficulty	29,763	5.4%
With an ambulatory difficulty	28,565	5.1%
With a self-care difficulty	11,269	2.0%
With an independent living difficulty	24,327	4.4%
Population 65 years and over	74,893	31.2%
With a hearing difficulty	30,243	12.6%
With a vision difficulty	14,717	6.1%
With a cognitive difficulty	17,778	7.4%
With an ambulatory difficulty	46,613	19.4%
With a self-care difficulty	15,325	6.4%
With an independent living difficulty	29,400	12.2%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Clearwater

According to the 2019-2023 American Community Survey, in Clearwater, approximately fourteen percent (14.9 percent) of the population, or 17,151 individuals, had disabilities. Close to seven percent (6.7 percent) of the population under 18 years old had one or more disabilities; approximately eleven percent (10.99 percent) of the population aged 18 to 64 years old had one or more disabilities; approximately thirty-one percent (31.0 percent) of the population aged 64 and older reported having one or more disabilities. **Table 11** below indicates the estimates of the population with disabilities by age group.

Table 11: Clearwater Population with Disabilities by Age Group for 2023

Subject	Number with a Disability	Percent with a Disability
Total civilian non-institutionalized	17,151	14.9%
Population under 18 years	1,317	6.7%
With a hearing difficulty	11	0.1%
With a vision difficulty	191	1.0%
With a cognitive difficulty	993	7.0%
With an ambulatory difficulty	135	1.0%
With a self-care difficulty	213	1.5%

Subject	Number with a Disability	Percent with a Disability
Population 18 to 64 years	7,598	11%
With a hearing difficulty	1,728	2.5%
With a vision difficulty	1,945	2.8%
With a cognitive difficulty	3,762	5.4%
With an ambulatory difficulty	3,338	4.8%
With a self-care difficulty	1,657	2.4%
With an independent living difficulty	3,277	4.7%
Population 65 years and over	8,236	31%
With a hearing difficulty	3,438	13.0%
With a vision difficulty	1,513	5.7%
With a cognitive difficulty	2,204	8.3%
With an ambulatory difficulty	5,082	19.2%
With a self-care difficulty	1,965	7.4%
With an independent living difficulty	3,606	13.6%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Largo

According to the 2019-2023 American Community Survey, in Largo, approximately seventeen percent (17.1 percent) of the population, or 13,872 individuals, had disabilities. Close to seven percent (6.9 percent) of the population under 18 years old had one or more disabilities; approximately twelve percent (12.0 percent) of the population aged 18 to 64 years old had one or more disabilities; approximately thirty-five percent (34.7 percent) of the population aged 64 and older reported having one or more disabilities. **Table 12** below indicates the estimates of the population with disabilities by age group.

Table 12: Largo Population with Disabilities by Age Group for 2023

Subject	Number with a Disability	Percent with a Disability
Total civilian non-institutionalized	13,872	17.1%
Population under 18 years	862	6.9%
With a hearing difficulty	230	1.8%
With a vision difficulty	206	1.6%
With a cognitive difficulty	654	6.9%
With an ambulatory difficulty	232	2.4%
With a self-care difficulty	278	2.9%
Population 18 to 64 years	5,710	12%
With a hearing difficulty	1,319	2.8%

Subject	Number with a Disability	Percent with a Disability
With a vision difficulty	1,463	3.1%
With a cognitive difficulty	2,863	6.0%
With an ambulatory difficulty	2,811	5.9%
With a self-care difficulty	1,137	2.4%
With an independent living difficulty	2,330	4.9%
Population 65 years and over	7,299	34.7%
With a hearing difficulty	2,912	13.9%
With a vision difficulty	2,141	10.2%
With a cognitive difficulty	1,844	8.8%
With an ambulatory difficulty	4,396	20.9%
With a self-care difficulty	1,924	9.2%
With an independent living difficulty	2,744	13.1%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

St. Petersburg

According to the 2019-2023 American Community Survey, in St. Petersburg, approximately thirteen percent (12.9 percent), or 33,089 individuals, had disabilities. Close to five percent (5.4 percent) of the population under 18 years old had one or more disabilities; approximately ten percent (9.8 percent) of the population aged 18 to 64 years old had one or more disabilities; approximately twenty-eight percent (28.0 percent) of the population aged 64 and older reported having one or more disabilities. **Table 13** below indicates the estimates of the population with disabilities by age group.

Table 13: St. Petersburg Population with Disabilities by Age Group for 2023

Subject	Number with a Disability	Percent with a Disability
Total civilian non-institutionalized population	33,089	12.9%
Population under 18 years	2,266	5.4%
With a hearing difficulty	519	1.2%
With a vision difficulty	452	1.1%
With a cognitive difficulty	1,637	5.3%
With an ambulatory difficulty	305	1.0%
With a self-care difficulty	259	0.8%
Population 18 to 64 years	15,946	9.8%
With a hearing difficulty	2,985	1.8%
With a vision difficulty	2,973	1.8%

Subject	Number with a Disability	Percent with a Disability
With a cognitive difficulty	8,114	5.0%
With an ambulatory difficulty	6,828	4.2%
With a self-care difficulty	2,299	1.4%
With an independent living difficulty	5,465	3.4%
Population 65 years and over	14,877	28%
With a hearing difficulty	4,928	9.6%
With a vision difficulty	2,730	5.3%
With a cognitive difficulty	3,244	6.3%
With an ambulatory difficulty	9,911	19.3%
With a self-care difficulty	2,725	5.3%
With an independent living difficulty	5,966	11.6%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

VETERANS

Pinellas County

Pinellas County's veteran population over the age of 18 (69,924) was estimated to be 8.7 percent of the total population (2019-2023 ACS). This figure is 2.3 percentage points higher than the national average but is likely attributable to several factors including the presence of the Bay Pines Veterans Administration Medical Center, proximity to MacDill Air Force Base, and general appeal to retirees; in fact, 76.7 percent of Pinellas County veterans are 55 or older, as compared to the 38.3 percent national average.

Clearwater

Clearwater's veteran population over the age of 18 (7,699) was estimated to be 7.9 percent of the total population (2019-2023 ACS). This figure is 1.5 percentage points higher than the national average; in fact, 73.7 percent of Clearwater veterans are 55 or older, as compared to the 38.3 percent national average.

Largo

Largo's veteran population over the age of 18 (6,656) was estimated to be 9.5 percent of the total population (2019-2023 ACS). This figure is 3.1 percentage points higher than the national average; in fact, 75.5 percent of Largo veterans are 55 or older, as compared to the 38.3 percent national average.

St. Petersburg

St. Petersburg's veteran population over the age of 18 (16,446) was estimated to be 7.6 percent of the total population (2019-2023 ACS). This figure is 1.2 percentage points higher than the national average; in fact, 73.2 percent of St. Petersburg veterans are 55 or older, as compared to the 38.3 percent national average.

EDUCATION

Pinellas County

In the 2019-2023 reporting period for the American Community Survey, 92.6 percent of people aged 25 years and over in Pinellas County had at least graduated from high school and 35.8 percent had a bachelor's degree or higher. Only 4.8 percent of those 25 years of age or older had no more than a 9th grade education.

Pinellas County school enrollment for those 3 years of age or older was 179,282 (2019-2023 ACS). Nursery school/preschool enrollment accounted for 5.8 percent of total enrollment; kindergarten through grade 12 was 63.2 percent of enrollment; 24.0 percent of enrolled individuals were those enrolled in college undergraduate work; and graduate students accounted for the other 7.0 percent.

The total median earnings for the population 25 years and over in Pinellas County are $48,099. Median income is correlated to educational attainment, with those individuals with only a high school diploma earning 58.6 percent and 47.3 percent of what bachelor's degree and graduate degree holders earn, respectively. **Table 14** reflects this correlation and the relationship between median earnings of each category to the Pinellas County median individual income.

Table 14: Pinellas County Median Income of Those 25 and Older by Educational Attainment

Median Income	Estimate	% of Median Income for Pinellas County
Less than high school graduate	$30,319	63.0%
High school graduate (includes equivalency)	$36,388	75.7%
Some college or associate's degree	$43,925	91.3%
Bachelor's degree	$62,096	129.1%
Graduate or professional degree	$76,933	159.9%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

A correlation can also be seen for graduation rates for Pinellas County School District students by race. **Table 15** summarizes this data for the school year 2022-2023. Students identifying as Asian graduate at the highest rates (95.2 percent for their racial group), followed by Two or more races students at 91.2 percent. White students graduate at 91.0 percent, Hispanic students graduate at 85.7 percent, and African American students graduate at 76.6 percent. American Indian or Alaska Native (81.2 percent) and Native Hawaiian or Pacific Islander (66.7 percent) students have the lowest graduation rates for the County. There is no graduation rate data available for the municipal jurisdictions (Clearwater, Largo, and St. Petersburg).

Table 15: Pinellas County Graduation Rates by Race 2018-2019

Race/Ethnicity of Student	2018-19 Graduates	2018-19 Cohort	2018-19 Graduation
White	3,682	4,045	91.0%
Hispanic	1,170	1,366	85.7%
African American	957	1,249	76.6%
Two or more races	286	317	91.2%
Asian	336	353	95.2%
American Indian or Alaska Native	9	11	81.2%
Native Hawaiian or Pacific Islander	14	21	66.7%

Source: Florida Department of Education 2022-2023

Clearwater

In the 2019-2023 reporting period for the American Community Survey, 90.9 percent of people aged 25 years and over in Clearwater had at least graduated from high school and 32.5 percent had a bachelor's degree or higher. Only 3.4 percent of those 25 years of age or older had no more than a 9th grade education.

Clearwater school enrollment for those 3 years of age or older was 21,417 (2019-2023 ACS). Nursery school/preschool enrollment accounted for 6.9 percent of total enrollment; kindergarten through grade 12 was 66.0 percent of enrollment; 19.7 percent of enrolled individuals were those enrolled in college undergraduate work; and graduate students accounted for the other 7.4 percent.

The total median income in Clearwater for the population 25 years and over is $45,788. Median income is correlated to educational attainment, with those individuals with only a high school diploma earning 57.1 percent and 48.9 percent of what bachelor's degree and graduate degree holders earn, respectively. **Table 16** reflects this correlation and the relationship between median earnings of each category to the Clearwater median individual income.

Table 16: Clearwater Median Income of Those 25 and Older by Educational Attainment

Median Income	Estimate	% of Median Income for Clearwater
Less than high school graduate	$30,521	66.7%
High school graduate (includes equivalency)	$35,363	77.2%
Some college or associate's degree	$42,623	93.1%
Bachelor's degree	$61,925	135.2%
Graduate or professional degree	$72,274	157.8%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Largo

In the 2019-2023 reporting period for the American Community Survey, 91.3 percent of people aged 25 years and over in Largo had at least graduated from high school and 26.8 percent had a bachelor's degree or higher. Only 3.1 percent of those 25 years of age or older had no more than a 9th grade education.

Largo school enrollment for those 3 years of age or older was 15,593 (2019-2023 ACS). Nursery school/preschool enrollment accounted for 3.4 percent of total enrollment; kindergarten through grade 12 was 62.5 percent of enrollment; 28.5 percent of enrolled individuals were those enrolled in college undergraduate work; and graduate students accounted for the other 5.5 percent.

The total median income in Largo for the population 25 years and over is $42,666. Median income is correlated to educational attainment, with only a high school diploma earning 65.0 percent and 62.6 percent of what bachelor's degree graduate degree holders earn, respectively. **Table 17** reflects this correlation and the relationship between median earnings to the Largo median individual income.

Table 17: Largo Median Income of Those 25 and Older by Educational Attainment

Median Income	Estimate	% of Median Income for Largo
Less than high school graduate	$32,120	75.3%
High school graduate (includes equivalency)	$36,051	84.5%
Some college or associate's degree	$41,684	97.7%
Bachelor's degree	$55,461	130.0%
Graduate or professional degree	$57,632	135.1%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

St. Petersburg

In the 2019-2023 reporting period for the American Community Survey, 93.7 percent of people aged 25 years and over in St. Petersburg had at least graduated from high school and 41.3 percent had a bachelor's degree or higher. Only 2.3 percent of those 25 years of age or older had no more than a 9th grade education.

St. Petersburg school enrollment for those 3 years of age or older was 52,456 (2019-2023 ACS). Nursery school/preschool enrollment accounted for 6.6 percent of total enrollment; kindergarten through grade 12 was 58.5 percent of enrollment; 26.9 percent of enrolled individuals were those enrolled in college undergraduate work; and graduate students accounted for the other 8.0 percent.

The total median income in St. Petersburg for the population 25 years and over is $50,050. Median income is correlated to educational attainment, with those individuals with only a high school diploma earning 58.5 percent and 45.3 percent of what bachelor's degree graduate degree holders earn, respectively. **Table 18** reflects this correlation and the relationship between median earnings of each category to the St. Petersburg median individual income.

Table 18: St. Petersburg Median Income of Those 25 and Older by Educational Attainment

Median Income	Estimate	% of Median Income for St. Petersburg
Less than high school graduate	$29,268	58.5%
High school graduate (includes equivalency)	$36,345	72.6%
Some college or associate's degree	$42,243	84.4%
Bachelor's degree	$62,158	124.2%
Graduate or professional degree	$80,236	160.3%

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

INCOME

Pinellas County

Based on the 2019-2023 American Community Survey, the per capita annual income for Pinellas County was $46,580. The median annual income for households was $70,293, which affords approximately $1,757 a month for housing costs; the median annual family income was $93,763, affording $2,344 per month for housing costs; the median Married-couple family annual income of $108,919, affording $2,723 per month for housing costs; and the median non-family annual income of $47,342, affording $1,184. Slightly less than 67 percent (66.8 percent) of households (282,630) received earnings (wages), with a mean wage for workers of $102,291 annually, and

40.3 percent of households (170,696) received Social Security, with the mean income from Social Security at $23,709 annually.

Chart 13: Selected Income Subjects for Pinellas County - 2023
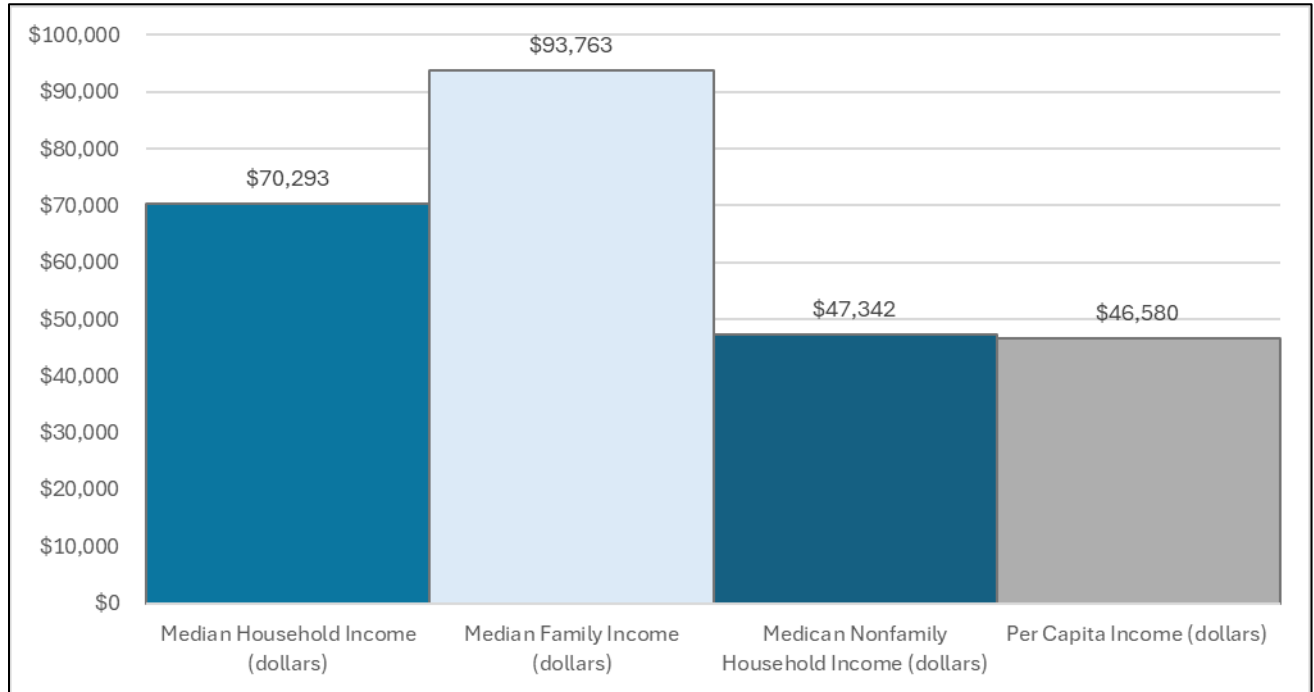
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Chart 14: Pinellas County Income for Total Households and Families - 2023
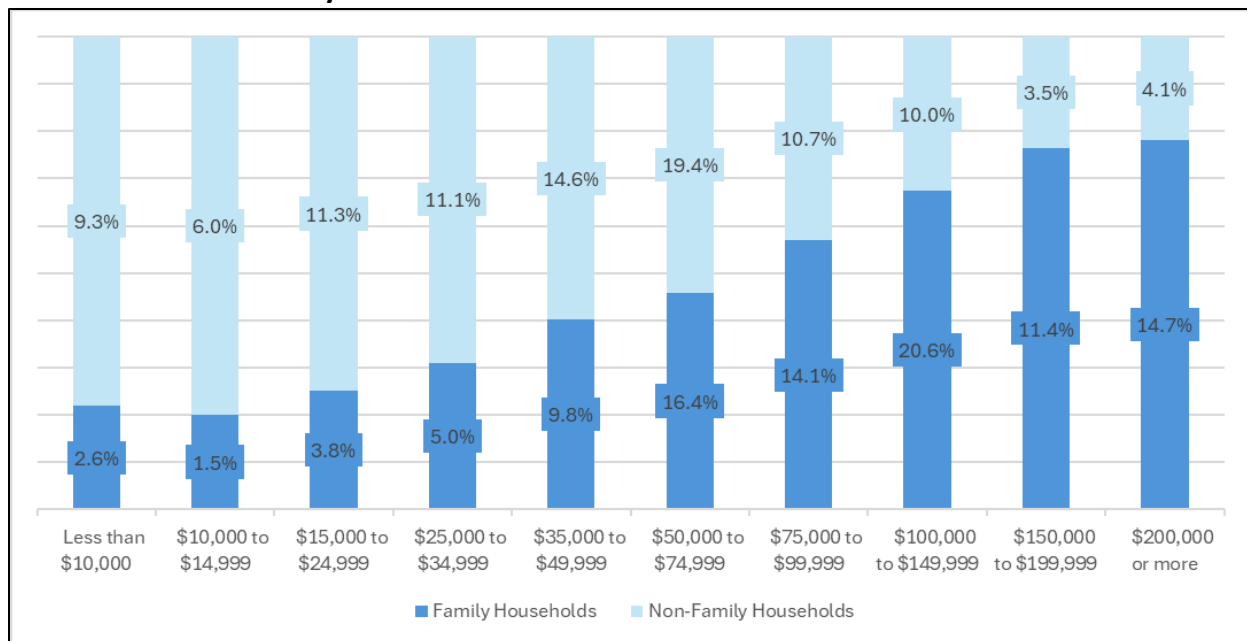
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Clearwater

Based on the 2019-2023 American Community Survey, the per capita annual income for Clearwater was $42,934. The median annual income for households was $64,440, which affords approximately $1,611 a month for housing costs; the median annual family income was $89,051, affording $2,226 per month for housing costs; the median Married-couple family annual income of $109,195, affording $2,730 per month for housing costs; and the median non-family annual income of $43,136, affording $1,078. Approximately 66 percent (66.3 percent) of households (33,104) received earnings (wages), with a mean wage for workers of $96,638 annually, and 36.1 percent of households (18,016) received Social Security, with the mean income from Social Security at $23,537 annually.

Chart 15: Selected Income Subjects for Clearwater - 2023

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

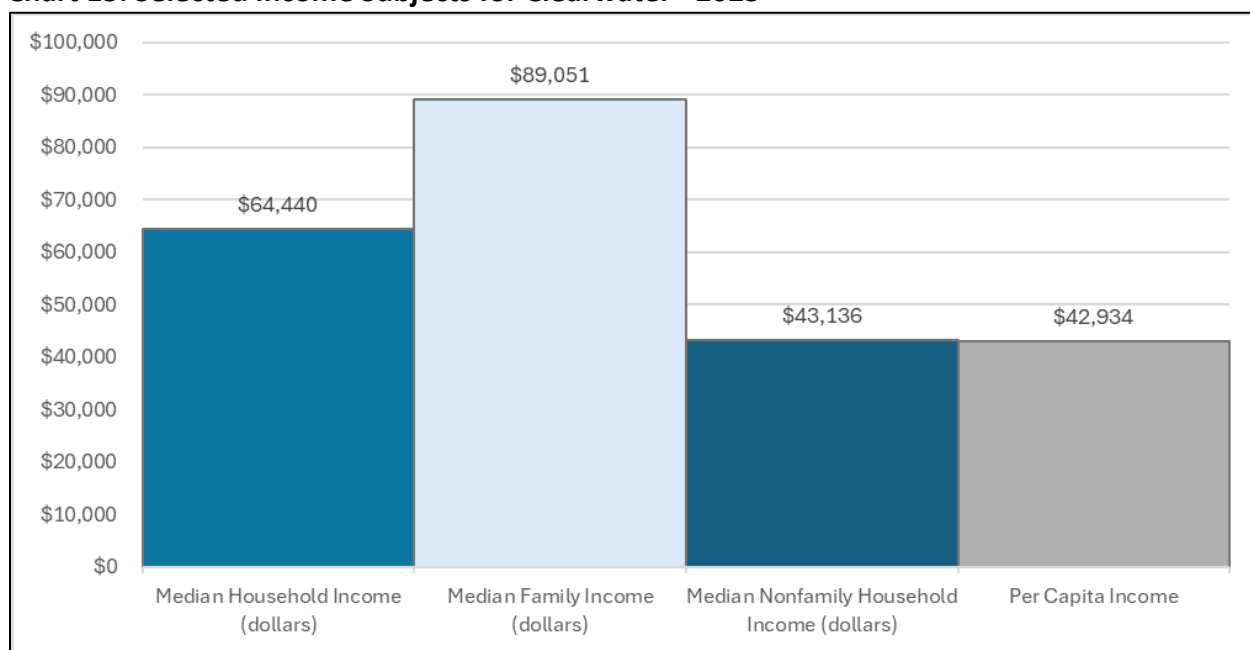**Chart 16: Clearwater Income for Total Households and Families - 2018**

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Largo

Based on the 2019-2023 American Community Survey, the per capita annual income for Largo was $36,322. The median annual income for households was $60,465, which affords approximately $1,512 a month for housing costs; the median annual family income was $76,382, affording $1,910 per month for housing costs; the median Married-couple family annual income of $85,267, affording $2,132 per month for housing costs; and the median non-family annual income of $44,583, affording $1,115. Approximately 66 percent (66.4 percent) of households (24,760) received earnings (wages), with a mean wage for workers of $77,212 annually, and 41.6 percent of households (15,517) received Social Security, with the mean income from Social Security at $21,510 annually.

Chart 17: Selected Income Subjects for Largo - 2023

Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Chart 18: Largo Income for Total Households and Families - 2023

Source: US Census Bureau, 2019-2023 5-Year American Community Survey
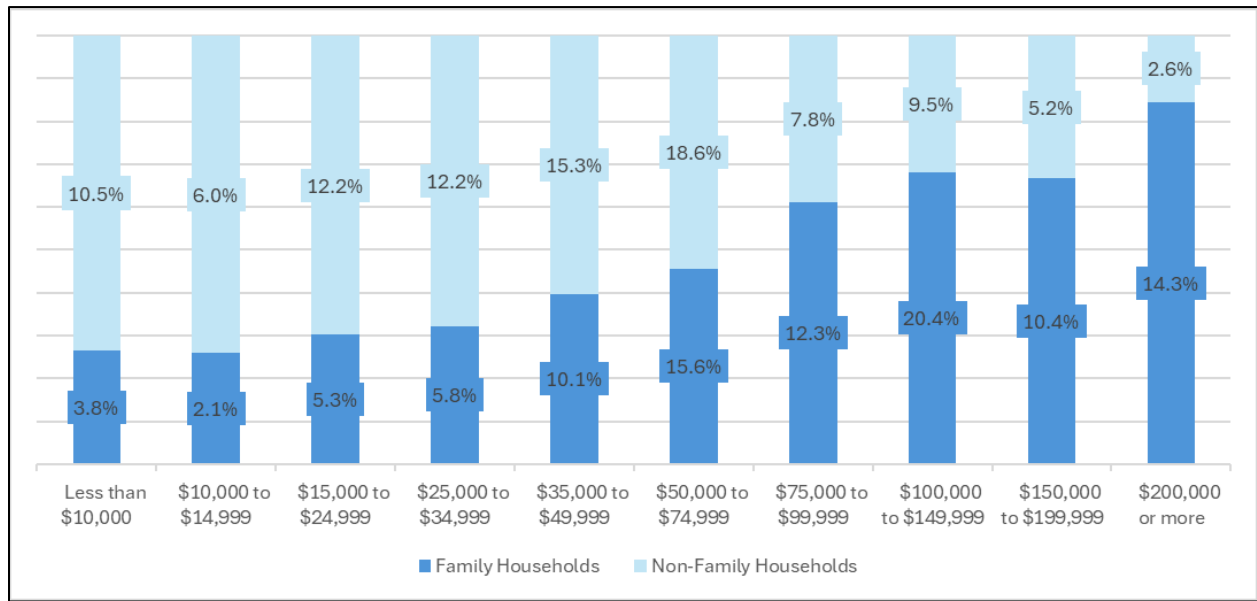
St. Petersburg

Based on the 2019-2023 American Community Survey, the per capita annual income for St. Petersburg was $49,823. The median annual income for households was $73,118, which affords approximately $1,828 a month for housing costs; the median annual family income was $97,099, affording $2,427 per month for housing costs; the median Married-couple family annual income of $116,142, affording $2,904 per month for housing costs; and the median non-family annual income of $52,349, affording $1,309. Approximately 73 percent (72.9 percent) of households (85,128) received earnings (wages), with a mean wage for workers of $105,581 annually, and 32.6 percent of households (38,024) received Social Security, with the mean income from Social Security at $23,581 annually.

Chart 19: Selected Income Subjects for St. Petersburg - 2023
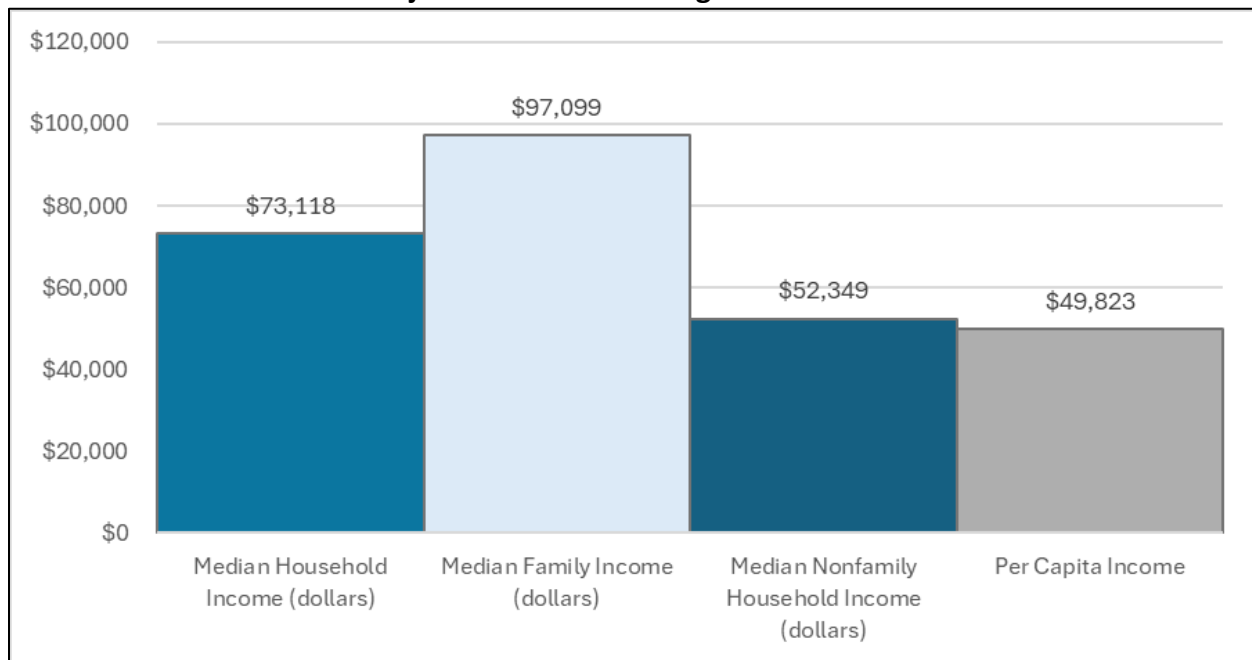
Source: US Census Bureau, 2019-2023 5-Year American Community Survey

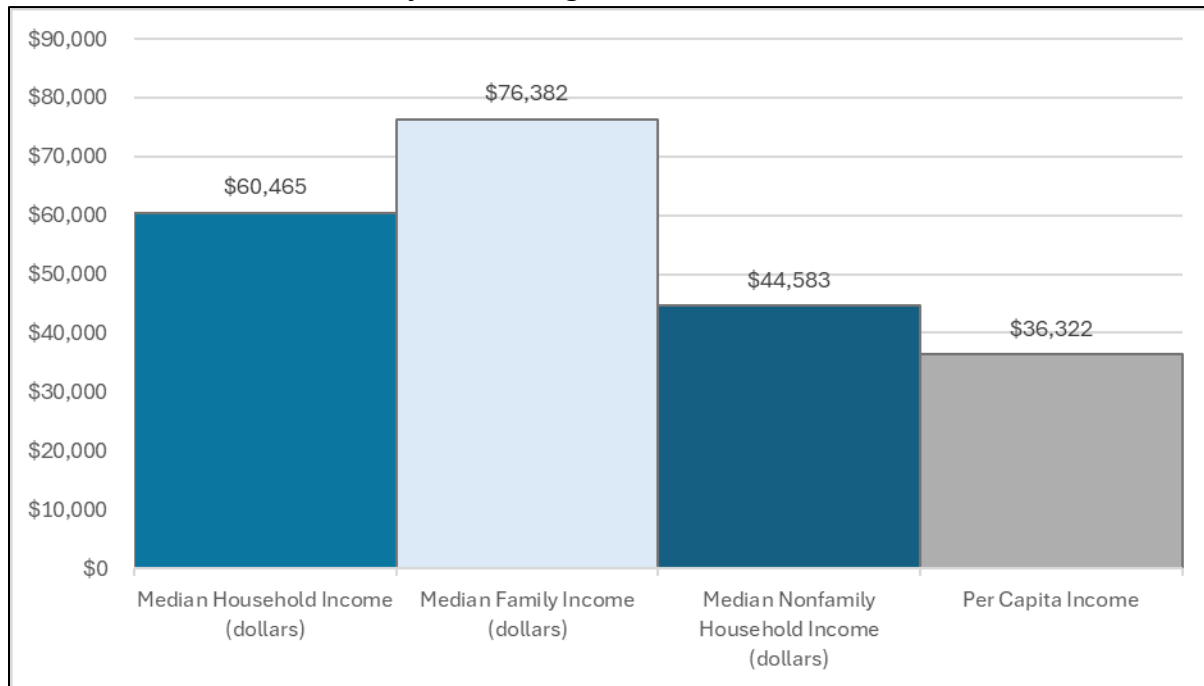**Chart 20: St. Petersburg Income for Total Households and Families - 2023**

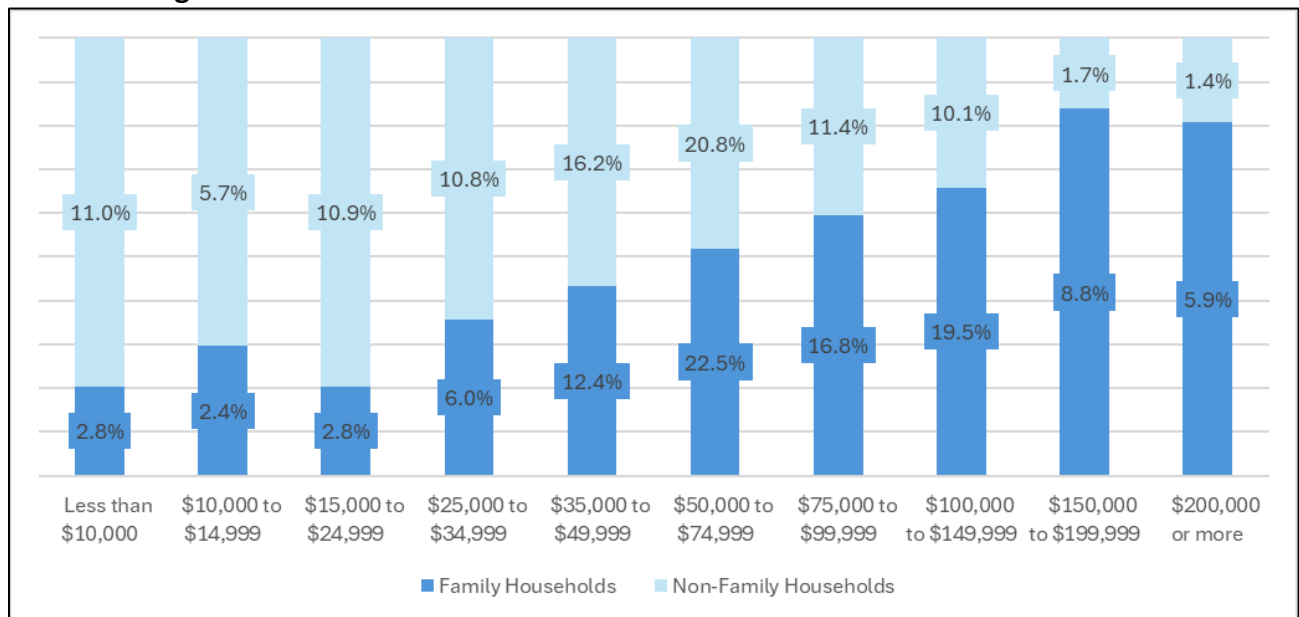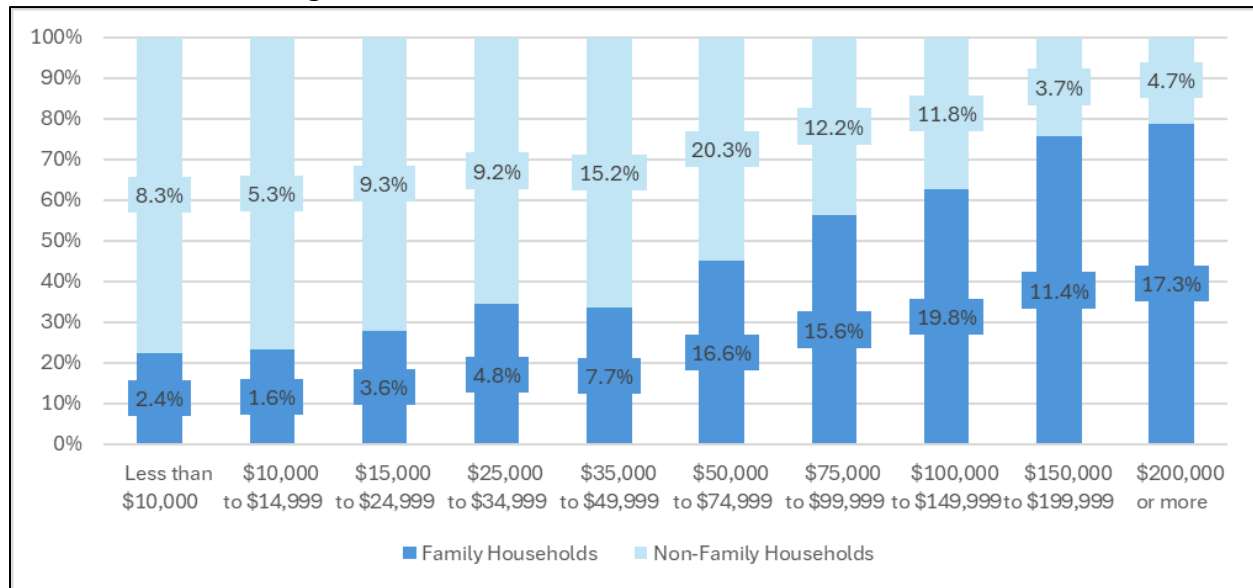Source: US Census Bureau, 2019-2023 5-Year American Community Survey

Map 4: Median Household Income by Census Tract for Pinellas County – 2023

MEDIAN HOUSEHOLD INCOME (DOLLARS) BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line® Shapefiles: Tracts; American Community Survey (ACS): Median Household Income (2023 Inflation-Adjusted Dollars), 5-Year Estimates (2019-2023)

Legend

— Major Roads

▢ Participating Jurisdictions

Water Bodies

—·—·— Other Counties

$0.00 - $50,000.00
$50,000.01 - $70,000.00
$70,000.01 - $90,000.00
$90,000.01 - $110,000.00
$110,000.01 - $180,000.00

POVERTY

Pinellas County

According to the 2019-2023 American Community Survey, 11.4 percent of people in Pinellas County were in poverty. Approximately 13 percent (13.4 percent) of related children under 18, 10.7 percent of people 18-64 years old, and 11.7 percent of people at least 65 years old were below the poverty level. For all family types, 7.0 percent were below the poverty level and 4.4 percent of married families were below the poverty level. Furthermore, 15.9 percent of families consisting of female householders with no husband present families were below the poverty level.

Racial and ethnic groups are also disproportionately affected by poverty. Approximately 9.9 percent of White Pinellas County residents live in poverty; however, 20.7 percent of African American persons fall below the poverty level, followed by 19.6 percent of those who identify as American Indian and Alaska Native persons, 18.1 percent of those who identify as "some other race alone", 17.6 percent of American Indian or Alaska Native, 13.4 percent of those who identify as two or more races, and 8.6 percent of Asian persons. Individuals who identify as of Hispanic or Latino origin (of any race) also see higher rates of poverty (15.8 percent).

There are higher concentrations of individuals living below the poverty level in some areas of the County, including South St. Petersburg, the Greater Ridgecrest Area in unincorporated Largo, the Downtown Largo area, Lealman, Highpoint, North Greenwood, Lake Bellevue, and East Gateway in Clearwater, and areas in northern Tarpon Springs.

Clearwater

According to the 2019-2023 American Community Survey, 15.4 percent of people in Clearwater were in poverty. Approximately 20 percent (20.6 percent) of related children under 18, 14.9 percent of people 18-64 years old, and 12.6 percent of people at least 65 years old were below the poverty level. For all family types, 9.2 percent were below the poverty level and 5.6 percent of married families were below the poverty level. Furthermore, 20.5 percent of families consisting of female householders with no husband present families were below the poverty level.

Racial and ethnic groups are also disproportionately affected by poverty. Approximately 12 percent (12.0 percent) of White Clearwater residents live in poverty; however, 31.3 percent of African American persons fall below the poverty line, followed by 19.2 percent of those who identify as "Two or more races", 25.5 percent of those who identify as "some other race", 11.3 percent of American Indian and Alaska Native persons, and 10 percent of Asian persons. Individuals who identify as of Hispanic or Latino origin (of any race) also see higher rates of poverty (20.0 percent).

Largo

According to the 2014-2018 American Community Survey, 12.0 percent of people in Largo were in poverty. Approximately 11 percent (10.9 percent) of related children under 18, 11.7 percent of people 18-64 years old, and 13.4 percent of people at least 65 years old were below the poverty level. For all family types, 8.0 percent were below the poverty level and 4.6 percent of married families were below the poverty level. However, 14.2 percent of families consisting of female householders with no husband present families were below the poverty level.

Racial and ethnic groups are also disproportionately affected by poverty. Close to 11 (10.9) percent of White Largo residents live in poverty; however, 22.8 percent of African American persons fall below the poverty level, followed by 13.7 percent of those who identify with "Two or more races," 12.7 percent of those who identify as "some other race", 6.4 percent of American Indian and Alaska Native persons, and 5.7 percent of Asian persons. Individuals who identify as of Hispanic or Latino origin (of any race) also see higher rates of poverty (12.8 percent).

St. Petersburg

According to the 2019-2023 American Community Survey, 11.7 percent of people St. Petersburg were in poverty. Approximately 15 percent (14.8 percent) of related children under 18, 10.6 percent of people 18-64 years old, and 12.1 percent of people at least 65 years old were below the poverty level. For all family types, 7.3 percent were below the poverty level and 3.7 percent of married families were below the poverty level. However, 18.2 percent of families consisting of female householders with no husband present families were below the poverty level.

Racial and ethnic groups are also disproportionately affected by poverty. Nine (9.4) percent of White Largo residents live in poverty; however 40.7 percent of Native Hawaiian and Other Pacific Islander persons fall below the poverty line, followed by 28.7 percent of American Indian or Alaska Native persons, 20.2 percent of African American persons, 16.4 percent of those who identify as "some other race", 10.3 percent of those who identify as "Two or more races", and 6.1 percent of Asian persons. Individuals who identify as of Hispanic or Latino origin (of any race) also see higher rates of poverty (14.4 percent).

EMPLOYMENT AND UNEMPLOYMENT

Pinellas County

According to the 2019-2023 American Community Survey, 58.9 percent of the population in Pinellas County aged 16 years and over were in the labor force. The size of the civilian labor force was 485,890, with a civilian labor force unemployment rate below 3 percent (2.7 percent). Females aged 16 years and over accounted for 239,381 of the civilian labor force. Comparatively, the unemployment rate of the population 16 years and over in Pinellas County is 4.6 percent. The age group with the highest unemployment rate is age 16 to 19 years at 14.6 percent, followed by

age 20 to 24 years at 6.8, and age 25 to 29 years at 5.3 percent. The highest unemployment rate of any racial and ethnic group is American Indian and Alaska Native alone at 9.7 percent, followed by African American at 8.1 percent, and Native Hawaiian and Other Pacific Islander at 5.5 percent.

Chart 21: Unemployment in Pinellas County by Age Group - 2023
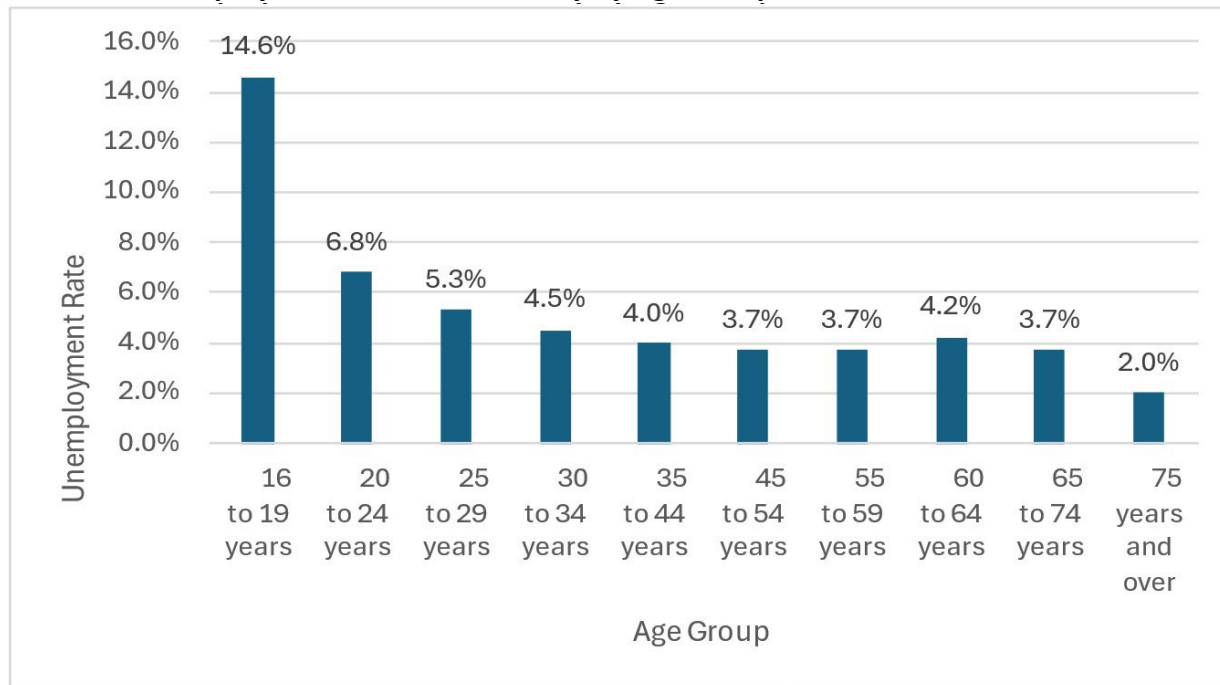
Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

Chart 22: Unemployment in Pinellas County by Race and Ethnicity - 2023
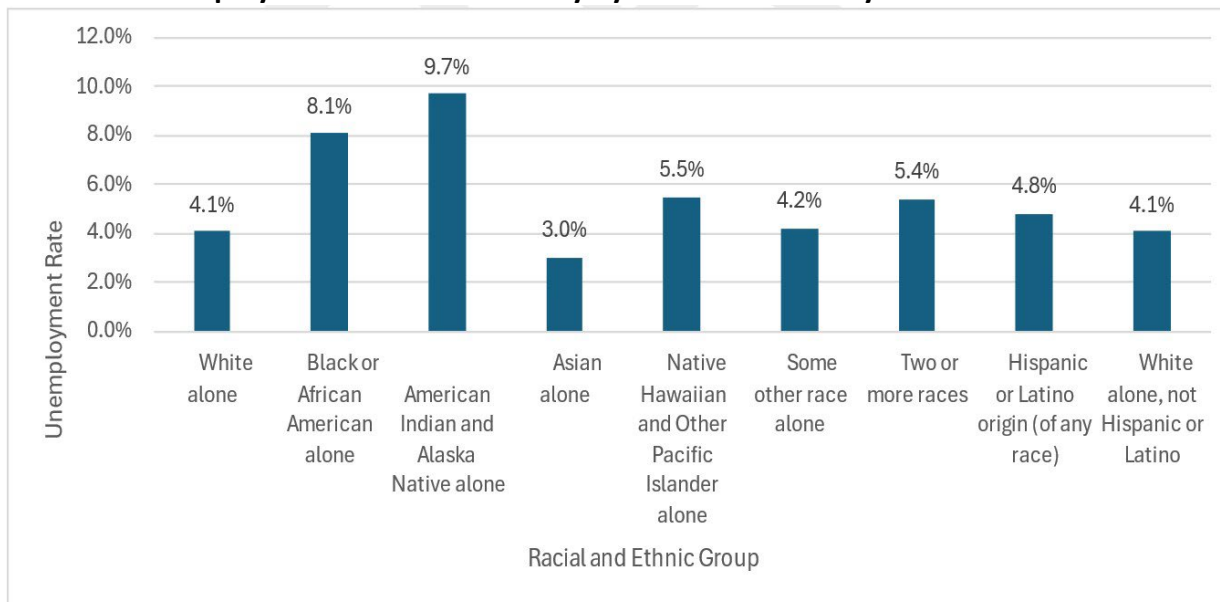
Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

Clearwater

According to the 2019-2023 American Community Survey, approximately 59 percent (58.9 percent) of the population in Clearwater aged 16 years and over were in the labor force. The size of the civilian labor force was 58,399, with a civilian labor force unemployment rate below 4 percent (2.8 percent). Females aged 16 years and over accounted for 27,833 of the civilian labor force. Comparatively, the unemployment rate of the population 16 years and over in Clearwater is 4.7 percent. The age group with the highest unemployment is age 16 to 19 years at 16.6 percent, followed by age 60 to 64 years at 11.2 percent. The highest unemployment rate of any racial and ethnic group is Black or African American at 9.8 percent, followed by Asian alone at 7.2 percent, and American Indian and Alaska Native at 7.0 percent.

Chart 23: Unemployment in Clearwater by Age Group - 2023

Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

Chart 24: Unemployment in Clearwater by Race and Ethnicity - 2023
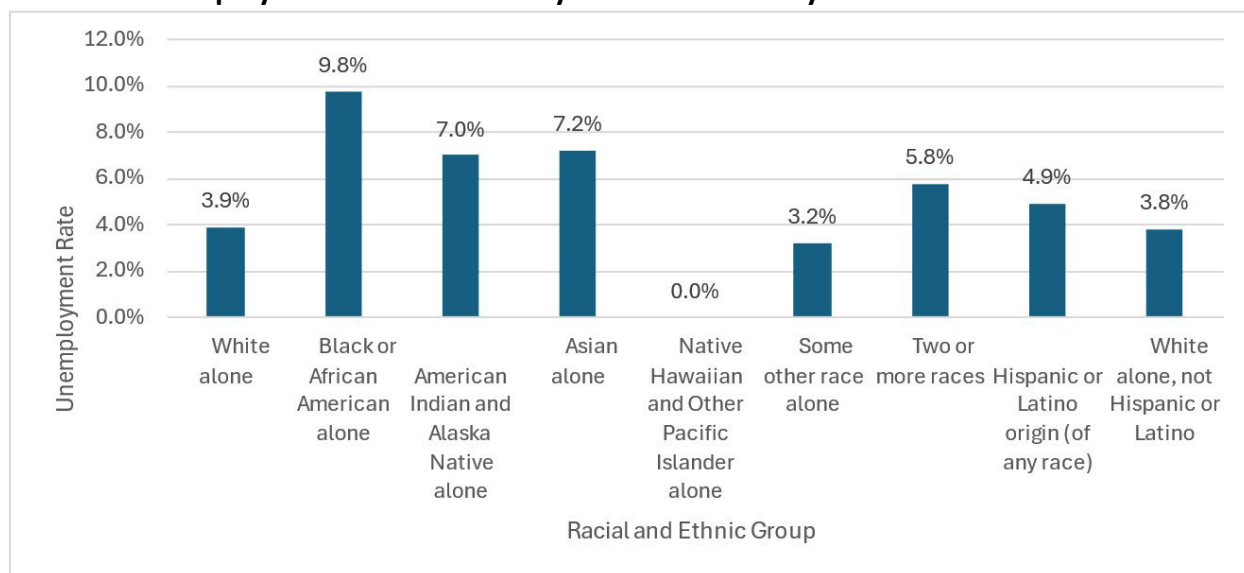
Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

Largo

According to the 2019-2023 American Community Survey, approximately 60 percent (59.5 percent) of the population in Largo aged 16 years and over were in the labor force. The size of the civilian labor force was 42,316, with a civilian labor force unemployment rate below 4 percent (2.6 percent). Females aged 16 years and over accounted for 21,251 of the civilian labor force. Comparatively, the unemployment rate of the population 16 years and over in Largo is 4.3 percent. The age group with the highest unemployment is age 16 to 19 years at 16.4 percent, followed by age 25 to 29 years at 7.2 percent and age, and age 20 to 24 years is at 7.0 percent. The highest unemployment rate of any racial and ethnic group is African American at 7.0 percent, followed by those that identifies as "Two or more races" at 5.8 percent, and White alone, not Hispanic or Latino at 4.2 percent.

Chart 25: Unemployment in Largo by Age Group - 2023
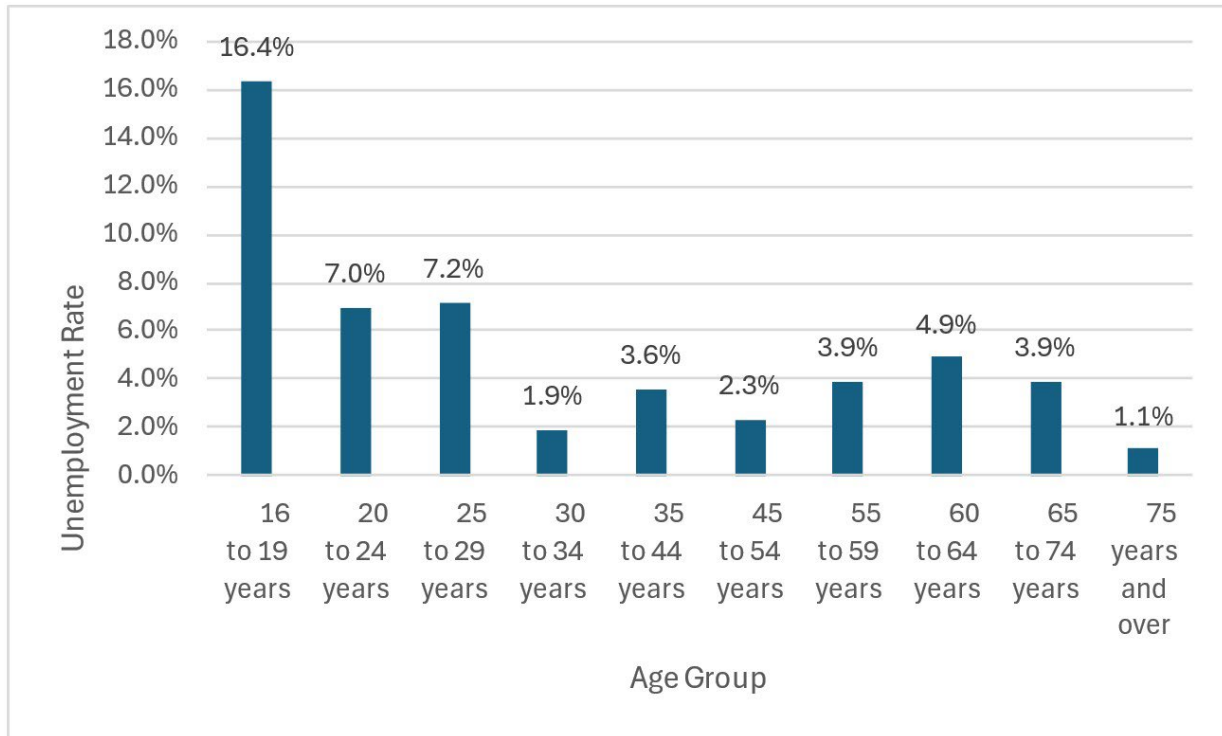
Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

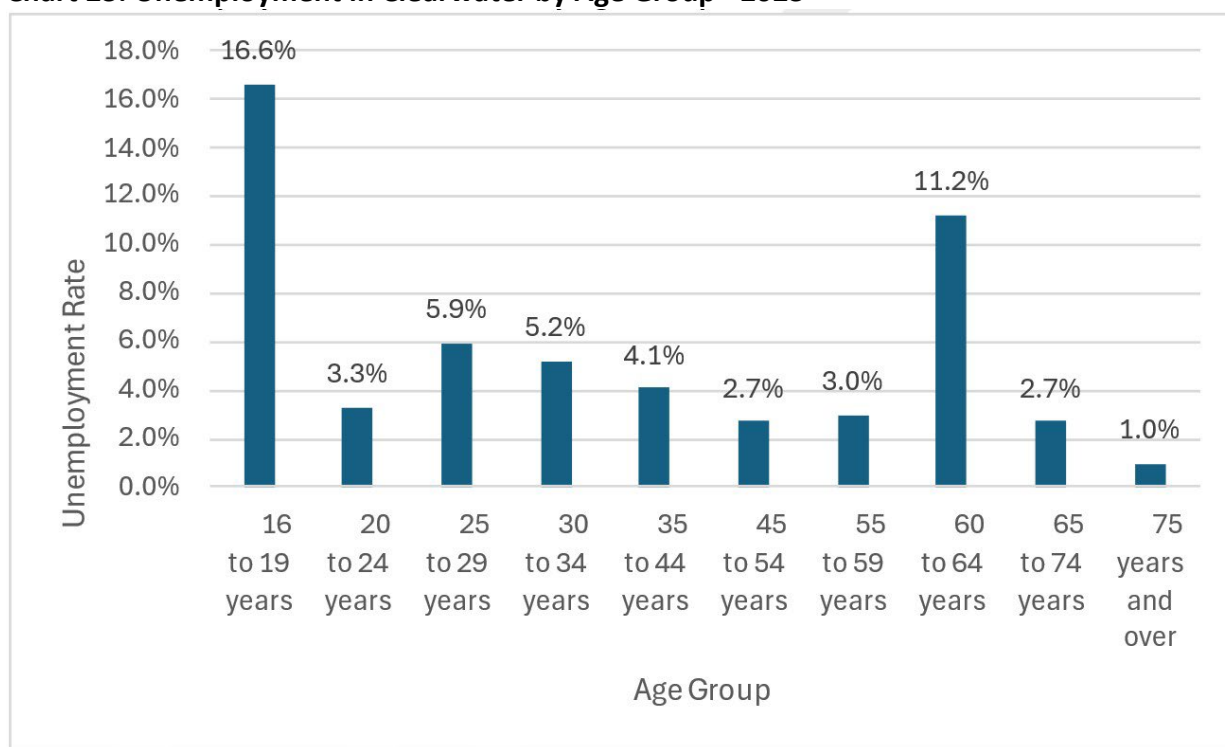**Chart 26: Unemployment in Largo by Race and Ethnicity - 2023**
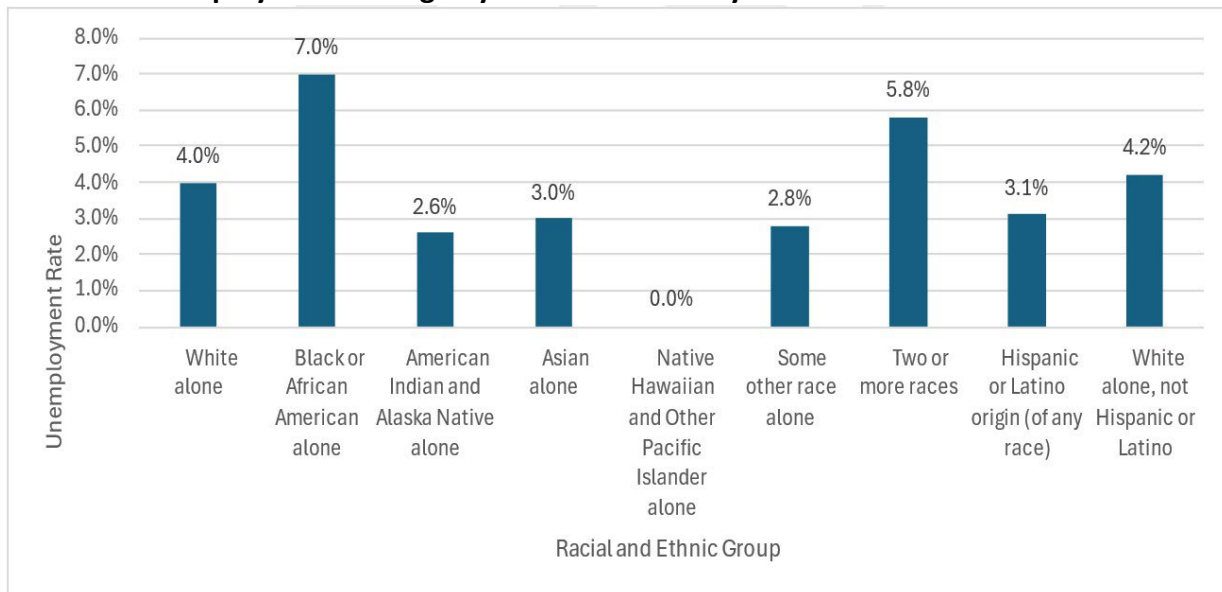
Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

St. Petersburg

According to the 2019-2023 American Community Survey, approximately 64 percent (64.2 percent) of the population in St. Petersburg aged 16 years and over were in the labor force. The size of the civilian labor force was 143,726, with a civilian labor force unemployment rate below 4 percent (3.2 percent). Females aged 16 years and over accounted for 72,713 of the civilian labor force. Comparatively, the unemployment rate of the population 16 years and over in St. Petersburg is 4.9 percent. The age group with the highest unemployment rate is aged 16 to 19 years at 19.8 percent, followed by age 20 to 24 years at 9 percent, and age 75 and over at 6.6 percent. The highest unemployment rate of any racial and ethnic group is American Indian and Alaska Native at 35 percent, followed by African American at 9.6 percent, and those who identify as "Two or more races" at 6.6 percent.

Chart 27: Unemployment in St. Petersburg by Age Group - 2023
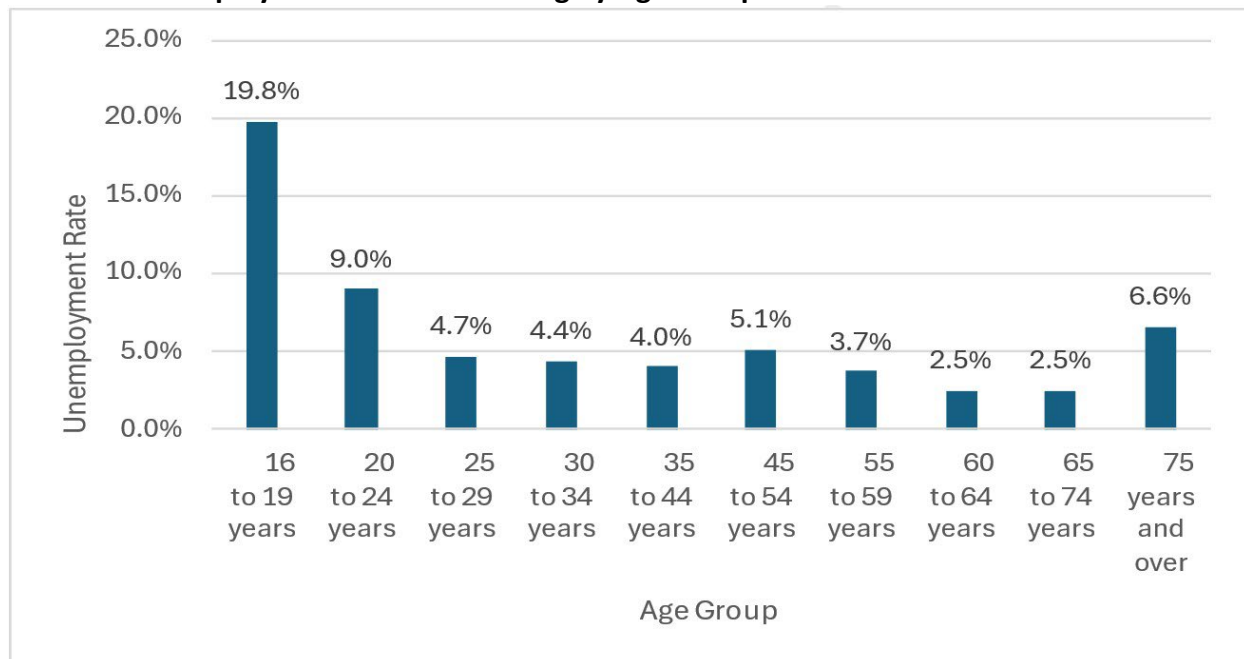
Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

Chart 28: Unemployment in St. Petersburg by Race and Ethnicity - 2023
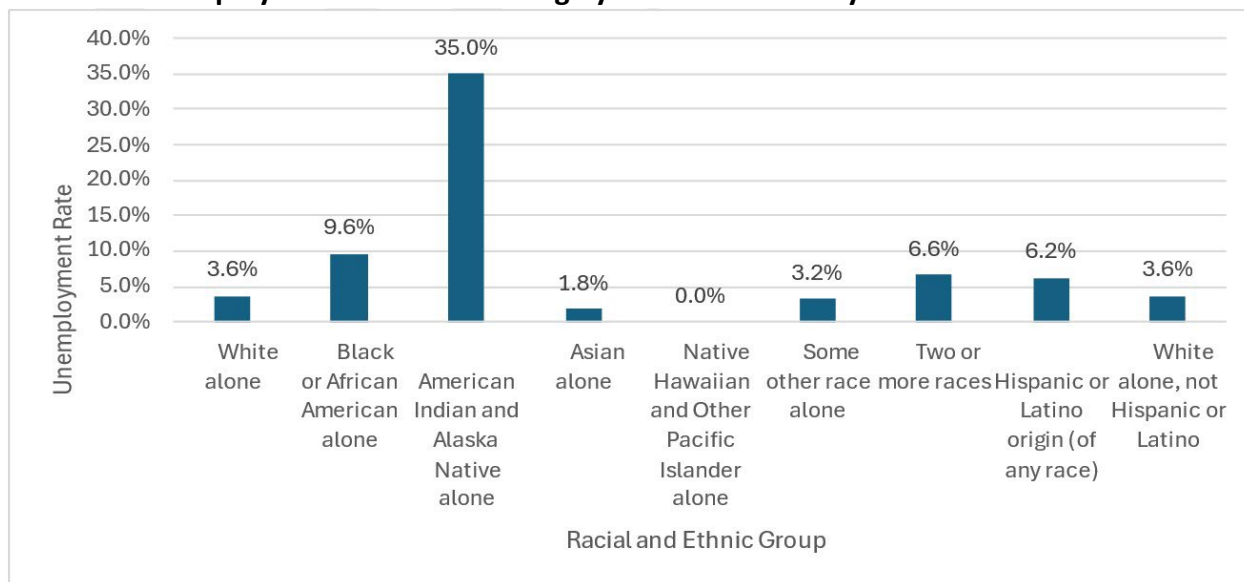
Source: 2019-2023 American Community Survey 5-Year Estimate; Universe: Total Population 16 Years and Older

**EMPLOYMENT BY INDUSTRY**

Pinellas County

According to the 2019-2023 ACS, the civilian employed population 16 years and over in Pinellas County was 463,737. Approximately 101,746 people were employed in the Educational services, and health care and social assistance industry with the largest percentage (21.9 percent) of people employed in Pinellas County than any other industry. Women made up almost three quarters (72.9 percent) of all employed in this industry. Professional, scientific, and management, and administrative and waste was the second largest industry employing 15.1 percent of people. Men made up over half (54.6 percent) of all employed in this industry. Agriculture, forestry, fishing and hunting, and mining consisted of less than 1 percent (0.3 percent) of people employed in this industry.

Table 19: Percent Employment by Industry in Pinellas County - 2023

Industry	Percent
Educational services, and health care and social assistance	21.9%
Professional, scientific, and management, and administrative and waste	15.1%
Retail trade	11.9%
Arts, entertainment, and recreation, and accommodation and food services	10.3%
Finance and insurance, and real estate and rental and leasing	9.9%
Manufacturing	7.1%
Construction	5.9%
Other services, except public administration	5.2%

Industry	Percent
Transportation and warehousing, and utilities	4.2%
Public administration	3.9%
Wholesale trade	2.3%
Information	1.9%
Agriculture, forestry, fishing and hunting, and mining	0.3%

Source: 2019-2023 American Community Survey 5-Year Estimate, S2403

Clearwater

According to the 2019-2023 ACS, the civilian employed population 16 years and over in Clearwater was 55,645. Approximately 11,095 people were employed in the Educational services, and health care and social assistance industry with the largest percentage (19.9 percent) of people employed in Clearwater than any other industry. Women made up almost three quarters (70.5 percent) of all employed in this industry. Professional, scientific, and management, and administrative and waste was the second largest industry employing 14.8 percent of people. Men made up over half (54.9 percent) of all employed in this industry. Agriculture, forestry, fishing and hunting, and mining consisted of less than 1 percent (0.5 percent) or 272 people employed in this industry.

Table 20: Percent Employment by Industry in Clearwater - 2023

Industry	Percent
Educational services, and health care and social assistance	19.9%
Professional, scientific, and management, and administrative and waste	14.8%
Arts, entertainment, and recreation, and accommodation and food services	11.2%
Retail trade	11.3%
Finance and insurance, and real estate and rental and leasing	11%
Manufacturing	5.5%
Other services, except public administration	6.7%
Construction	6.9%
Transportation and warehousing, and utilities	4.2%
Public administration	3.7%
Wholesale trade	2.2%
Information	2.0%
Agriculture, forestry, fishing and hunting, and mining	0.5%

Source: 2019-2023 American Community Survey 5-Year Estimate

Largo

According to the 2019-2023 ACS, the civilian employed population 16 years and over in Largo was 40,498. Approximately 8,449 people were employed in the Educational services, and health care and social assistance industry with the largest percentage (20.9 percent) of people employed in Largo than any other industry. Women made up almost three quarters (71.9 percent) of all employed in this industry. Professional, scientific, and management, and administrative and waste management services was the second largest industry employing 13.8 percent of people. Men made up over half (52.8 percent) of all employed in this industry. Agriculture, forestry, fishing and hunting, and mining consisted of less than 1 percent (0.9 percent) or 361 people employed in this industry.

Table 21: Percent Employment by Industry in Largo - 2023

Industry	Percent
Educational services, and health care and social assistance	20.9%
Retail trade	13.6%
Professional, scientific, and management, and administrative and waste	13.8%
Arts, entertainment, and recreation, and accommodation and food services	9.6%
Finance and insurance, and real estate and rental and leasing	9.1%
Manufacturing	6.4%
Construction	7%
Other services, except public administration	4.9%
Transportation and warehousing, and utilities	4.8%
Public administration	4.4%
Wholesale trade	2.7%
Information	1.8%
Agriculture, forestry, fishing and hunting, and mining	0.9%

Source: 2019-2023 American Community Survey 5-Year Estimate

St. Petersburg

According to the 2019-2023 ACS, the civilian employed population 16 years and over in St. Petersburg was 136,620. Approximately 31,416 people were employed in the Educational services, and health care and social assistance industry with the largest percentage (23 percent) of people employed in St. Petersburg than any other industry. Women made up almost three quarters (73.6 percent) of all employed in this industry. Professional, scientific, and management, and administrative and waste was the second largest industry employing 16.1 percent of people. Men made up over half (52 percent) of all employed in this industry. Agriculture, forestry, fishing and hunting, and mining consisted of less than 1 percent (0.3 percent) or 376 people employed in this industry.

Table 22: Percent Employment by Industry in St. Petersburg - 2023

Industry	Percent
Educational services, and health care and social assistance:	23%
Professional, scientific, and management, and administrative and waste	16.1%
Retail trade	11.2%
Arts, entertainment, and recreation, and accommodation and food services	11.1%
Finance and insurance, and real estate and rental and leasing:	9.7%
Manufacturing	7.1%
Other services, except public administration	4.5%
Construction	4.9%
Public administration	3.9%
Transportation and warehousing, and utilities	4.1%
Information	2%
Wholesale trade	2.1%
Agriculture, forestry, fishing and hunting, and mining	0.3%

Source: 2019-2023 American Community Survey 5-Year Estimate

LARGEST EMPLOYERS IN PINELLAS COUNTY

Pinellas County

The largest number of employees in the County are within local government agencies in the participating jurisdictions, which combined employing over 9,000 people, and in Federal agencies. **Table 23** below lists the top ten largest private employers according to Florida Commerce. Publix is the largest private employer in Pinellas County with over 7,500 employees.

Table 23: Pinellas County Top Fifteen Largest Private Employers

Employer	Number of Employees
Publix	7,500+
Walmart	4,500+
Raymond James & Associates	4,500+
All Children's Hospital	3,500+
Morton Plant Hospital	3,000+
Baycare Health System	2,500+
Mease Hospital	2,000+
St. Anthonys Hospital	2,000+
Honeywell Aerospace	2,000+
Charter Communication	1,500+

Source: Florida Commerce via Pinellas County Economic Development Department

TRANSPORTATION

Pinellas County

Pinellas Suncoast Transit Authority (PSTA) provides public transportation services throughout Pinellas County, operating 46 routes, of which two are regional express routes to Tampa. In Year-to-Date data for December 2023, total fixed route annual ridership was 2,382,445 and the total demand response transportation services (DART) annual ridership was 141,301. This represents a sharp decline from 2018-2019, which can be attributed to the fallout of the COVID-19 pandemic on public transportation services. The services provided by the PSTA include bus services, bikes on buses, services for seniors, disabled, and low-income individuals as well as beach trolley services. Regional programs include express bus routes that travel from Pinellas County to The Tampa International Airport and Downtown Tampa. Additionally, PSTA provides a shuttle to East Lake PSTA, operates Suncoast Beach Trolley, Central Avenue Trolley, and trolley services are also provided by various other agencies, such as the Pinellas County Jolley Trolley, and the St. Pete Looper Trolley. The PSTA provides DART services for people who, because of their disability, are unable to independently use the regular, accessible PSTA buses; DART is provided wherever regular PSTA bus service is available. PSTA also provides 50 percent reduced fares for adult students, people 18 years or younger, and senior citizens. In 2022, PSTA opened its first Bus Rapid Transit (BRT) service running from Downtown St. Petersburg to St. Pete Beach.

Pinellas County's Transportation Disadvantaged (TD) Program is a state-funded program, operated by PSTA, which provides low-cost transportation throughout the County to residents who qualify as "transportation disadvantaged." Transportation disadvantaged means that a person, due to physical or mental disability, age or income status, does not have transportation available or cannot purchase transportation to get access to medical treatment, life-sustaining activities (i.e., travel to grocery store, nutritional dining sites, utility companies to pay bills, social security offices, and banks); employment and education trips to help obtain or keep a job are dependent upon availability of funds. The current income guidelines for an $11 monthly pass ranges from a family of 1 with $2,510 per month or less income to a family size of 8 with $8,786.67 per month or less of income. For Residents in St. Petersburg that qualify for the TD Program, all rides on PSTA services will be free due to funding from the St. Petersburg City Council. If bus service is unavailable to a rider's location, door-to-door service via taxi is available for $3 per trip. The TD program also offers riders a Late Shift pass for riders who need transportation to a job that begins or ends between 6 a.m. and 10 p.m. for an additional $9 a month. PSTA also offers reduced fares for youths 18 years of age or under, adult students, senior citizens, and disabled residents at $1.10 per trip or $42.50 for a monthly pass; full price fare is $2.25 per trip or $85 for a monthly pass. Students and Faculty with a school ID can ride PSTA for free.

Regional programs include express bus routes that travel from Pinellas County to Hillsborough County, with a stop at the HART Northwest Transfer Station in Town 'N' Country. PSTA operates Suncoast Beach Trolley, and trolley services are also provided by various other agencies, such as the Pinellas County Jolley Trolley, Central Avenue Shuttle, Gulfport Trolley, and Eastlake Shuttle.

PSTA operates a shuttle service, 814 on Demand, which provides service to various locations in Safety Harbor and the immediate surrounding areas. Lastly, PSTA operates the Clearwater Ferry, providing a ferry connection from Downtown Clearwater to Clearwater Beach.

When comparing the PSTA route map located at (https://www.psta.net/media/6134/system-map.pdf) in relation to highly concentrated areas of public housing and poverty, the East Tarpon Springs appears to be somewhat underserved with only three north-south bus routes; one runs once per hour along Alternate Route 19 (Jolley Trolley), and a limited stop (Route 66L) along Alternate Route 19, providing a route from Tarpon Springs to downtown Clearwater, as well as a route from Tarpon Springs to Mease Dunedin Hospital and downtown Clearwater, and the third route runs along U.S. Route 19 (Route 19). Route 19 and Route 66L provide an east-west route along Dr. Martin Luther King Jr. Dr. and Tarpon Avenue. Likewise, public transit routes are limited in areas such as Pinellas Park, Seminole, Southeast Clearwater/Northeast Largo, Palm Harbor, and the East Lake Area. Although the public transit network in Pinellas County appears robust, many residents are transportation disadvantaged and have difficulty accessing transportation corridors and activity centers that provide more direct or more frequent routes. This has a direct effect on housing and employment stability. This is particularly true in central (mid-) and Northern Pinellas County where routes are also limited.

Section II: Housing Profile

HOUSING CHARACTERISTICS

Pinellas County

The 2019-2023 American Community Survey indicated that Pinellas County had a total of 518,180 housing units, of which almost 20 percent (18.3 percent) were vacant. Single-unit structures accounted for approximately 54 percent (53.9 percent) of the total housing units, with multi-unit structures accounting for over 37 percent (37.1 percent) of housing units. Mobile homes and other units accounted for 9 percent of the total housing units. Over 21 percent (21.1 percent) of housing units were built since 1990.

Chart 29: Types of Housing Units in Pinellas County - 2023
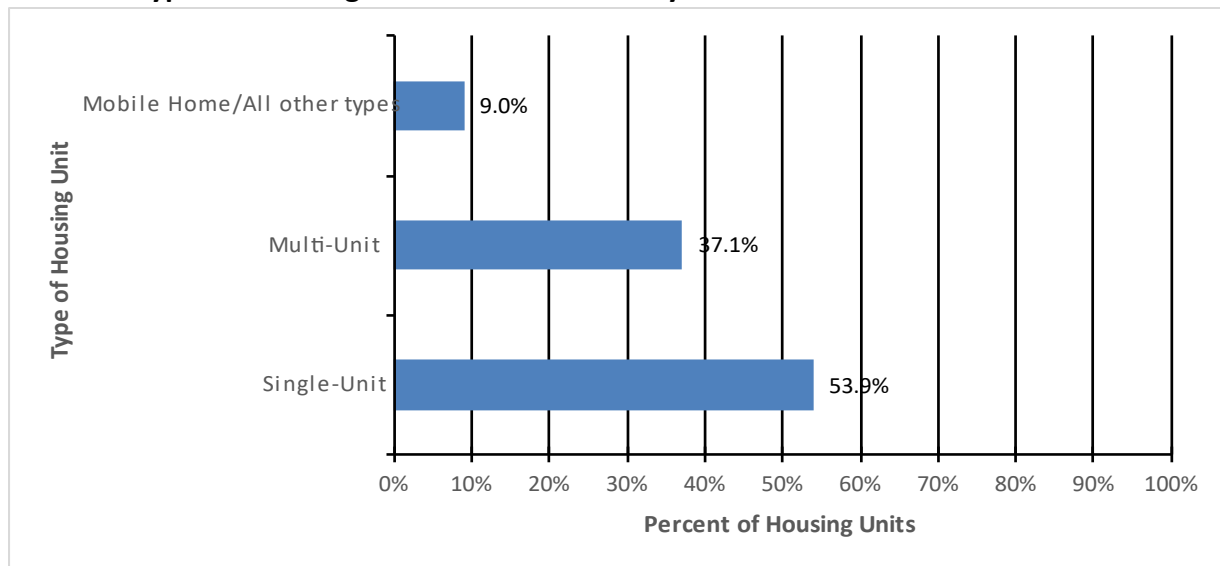
Source: 2019-2023 American Community Survey 5-Year Estimate

Clearwater

The 2019-2023 American Community Survey indicated that Clearwater had a total of 61,091 housing units, of which almost 20 percent (18.3 percent) were vacant. Single-unit structures accounted for 45 percent of the total housing units, with multi-unit structures accounting for nearly 50 percent (49.6 percent) of housing units. Mobile homes and other units accounted for over 5 percent (5.3 percent) of the total housing units. Nearly 25 percent (24.9 percent) of housing units were built since 1990.

Chart 30: Types of Housing Units in Clearwater - 2023
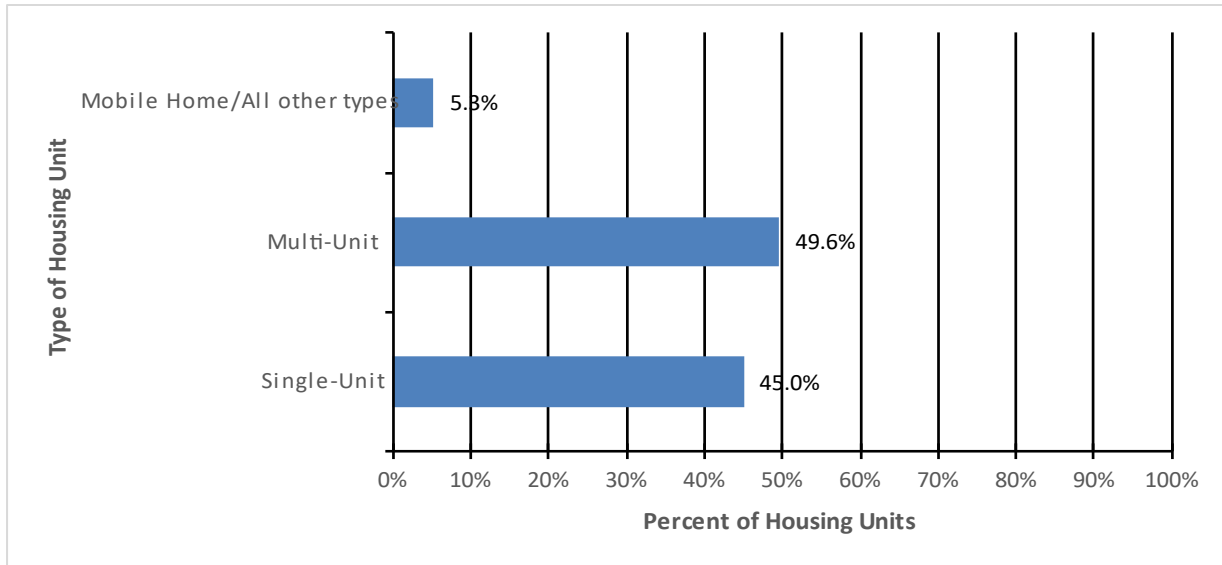
Source: 2019-2023 American Community Survey 5-Year Estimate

Largo

The 2019-2023 American Community Survey indicated that Largo had a total of 46,478 housing units, of which nearly 20 percent (19.8 percent) were vacant. Single-unit structures accounted for approximately 35 percent (35.3 percent) of the total housing units, with multi-unit structures accounting for 38 percent (38.0 percent) of housing units. Mobile homes and other units accounted for nearly 27 percent (26.7 percent) of the total housing units. Over 22 percent (22.4 percent) of housing units were built since 1990.

Chart 31: Types of Housing Units in Largo - 2023
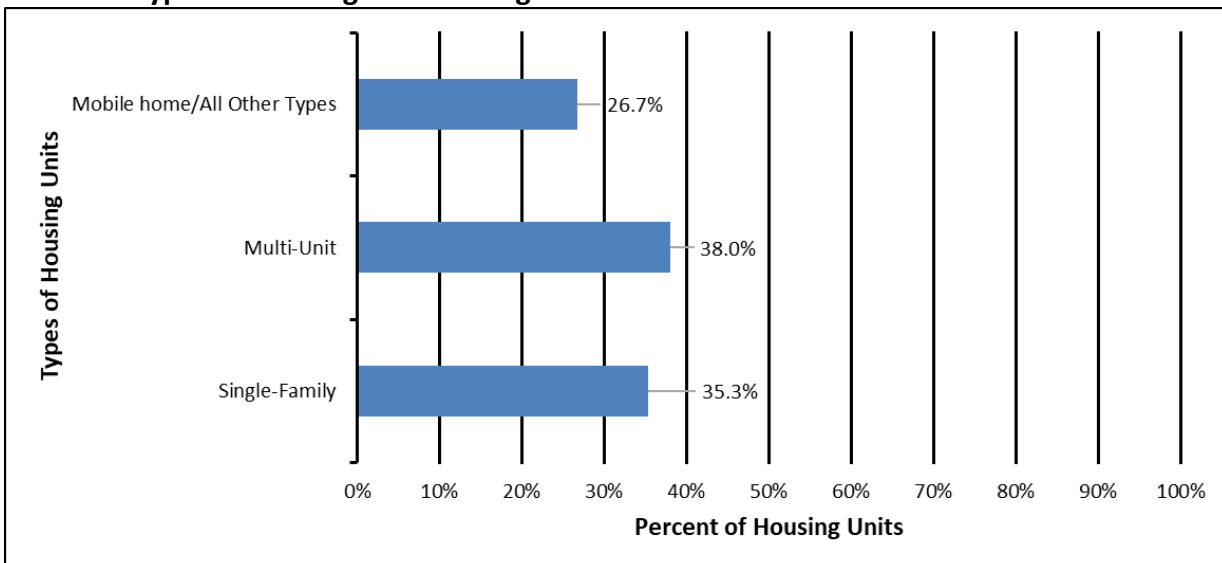
Source: 2019-2023 American Community Survey 5-Year Estimate

St. Petersburg

The 2019-2023 American Community Survey indicated that St. Petersburg had a total of 141,039 housing units, of which over 17 percent (17.2 percent) were vacant. Single-unit structures accounted for approximately 59 percent (59.1 percent) of the total housing units, with multi-unit structures accounting for over 38 percent (38.1 percent) of housing units. Mobile homes and other units accounted for about 3 percent (2.7 percent) of the total housing units. Nearly 19 percent (18.9 percent) of housing units were built since 1990.

Chart 32: Types of Housing Units in St. Petersburg - 2023
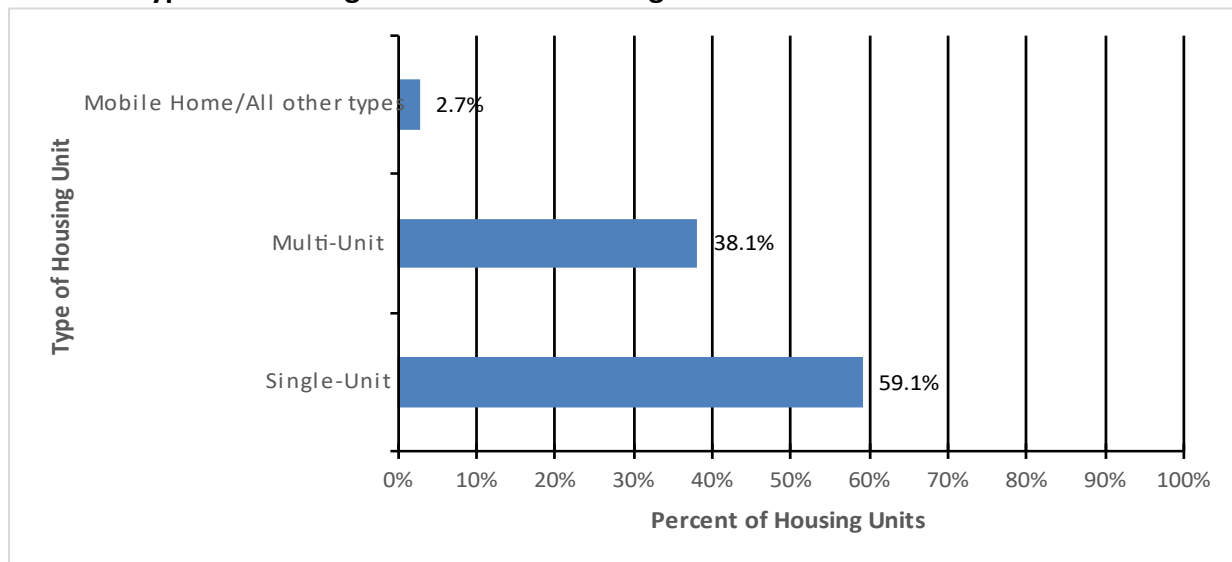
OCCUPIED HOUSING UNITS

Pinellas County

According to the American Community Survey in 2019-2023, Pinellas County had 423,242 occupied housing units; of the occupied units, 293,896 or 69.4 percent, were owner occupied, and 129,346 or 30.6 percent were rental units. About 1.1 percent of the housing stock is defined as substandard, meaning units that had incomplete facilities such as a plumbing or kitchen, and 1.1 percent of the households were reported to not have telephone service. Of the occupied housing units, 6.7 percent of households did not have access to a car, truck, or van for private use; approximately 45.2 percent had one vehicle, 35.9 percent had two vehicles, and 12.2 percent had three or more vehicles.

Clearwater

According to the American Community Survey in 2019-2023, Clearwater had 49,909 occupied housing units; of the occupied units, 29,476 or 59.1 percent, were owner occupied, and 20,433

or 40.9 percent were rental units. A total of 1.3 percent of the housing stock is defined as substandard, meaning units that had incomplete facilities such as a plumbing or kitchen, and 1.5 percent of the households were reported to not have telephone service. Of the occupied housing units, 9.3 percent of households did not have access to a car, truck, or van for private use; approximately 45.1 percent had one vehicle, 34.4 percent had two vehicles, and 11.2 percent had three or more vehicles.

Largo

According to the American Community Survey in 2019-2023, Largo had 37,269 occupied housing units; of the occupied units, 22,769 or 61.1 percent, were owner occupied, and 14,500 or 38.9 percent were rental units. About 0.7 percent of the housing stock is defined as substandard, meaning units that had incomplete facilities such as a plumbing or kitchen, and 1.6 percent of the households were reported to not have telephone service. Of the occupied housing units, 7.5 percent of households did not have access to a car, truck, or van for private use; approximately 52.6 percent had one vehicle, 31.1 percent had two vehicles, and 8.9 percent had three or more vehicles.

St. Petersburg

According to the American Community Survey in 2019-2023, St. Petersburg had 116,772 occupied housing units; of the occupied units, 73,557 or 63.0 percent, were owner occupied, and 43,215 or 37.0 percent were rental units. Only 0.9 percent of the housing stock is defined as substandard, meaning units that had incomplete facilities such as a plumbing or kitchen, and 1.0 percent of the households were reported to not have telephone service. Of the occupied housing units, 6.7 percent of households did not have access to a car, truck, or van for private use; approximately 45.6 percent had one vehicle, 36.8 percent had two vehicles, and 10.9 percent had three or more vehicles.

HOUSING COSTS

Pinellas County

In the 2019-2023 American Community Survey, the median monthly housing cost for mortgaged homeowners in Pinellas County was $1,854 with 31.0 percent of these mortgaged homeowners considered cost-burdened, meaning that they spent more than thirty percent (30.0 percent) of their household income; for non-mortgage owners, the median monthly housing cost was $685 with 18.4 percent considered cost-burdened. For renters, the median monthly housing cost was $1,525, and 52.1 percent of renters in Pinellas County were considered cost burdened. Based on these percentages, 33.3 percent of housing units in Pinellas County were considered cost burdened.

Chart 33: Occupants with a Housing Cost Burden in Pinellas County – 2023

Percent of Total Cost-Burdened Units in Pinellas County

- 31.0% — Owners with Mortgage
- 18.4% — Owners without Mortgage
- 52.1% — Renter
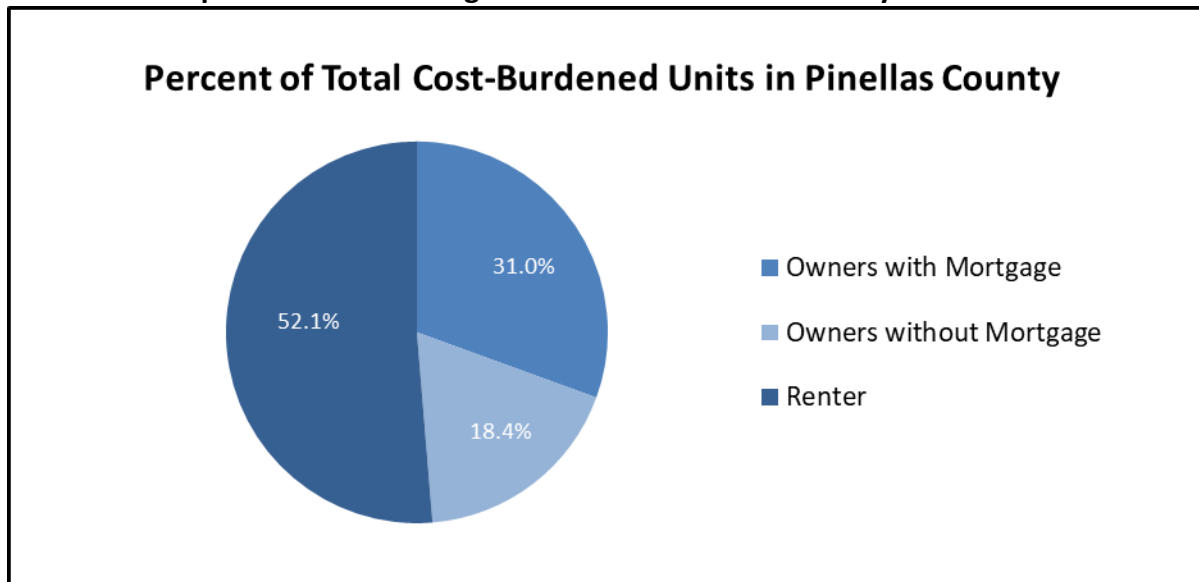
Source: 2019-2023 American Community Survey 5-Year Estimate

Clearwater

In the 2019-2023 American Community Survey, the median monthly housing cost for mortgaged homeowners in Clearwater was $1,864 with 31.7 percent of these mortgaged homeowners considered cost-burdened, meaning that they spent more than thirty percent (30.0 percent) of their household income; for non-mortgage owners, the median monthly housing cost was $757 with 24.9 percent considered cost-burdened. For renters, the median monthly housing cost was $1,539, and 54.0 percent of renters in Clearwater were considered cost-burdened. Based on these percentages, 38.9 percent of housing units in Clearwater were considered cost-burdened.

Chart 34: Occupants with a Housing Cost Burden in Clearwater - 2023

Percent of Total Cost-Burdened Units in Clearwater

- 31.7% Owners with Mortgage
- 54.0% Renter
- 24.9% Owners without Mortgage

Legend:
- Owners with Mortgage
- Owners without Mortgage
- Renter
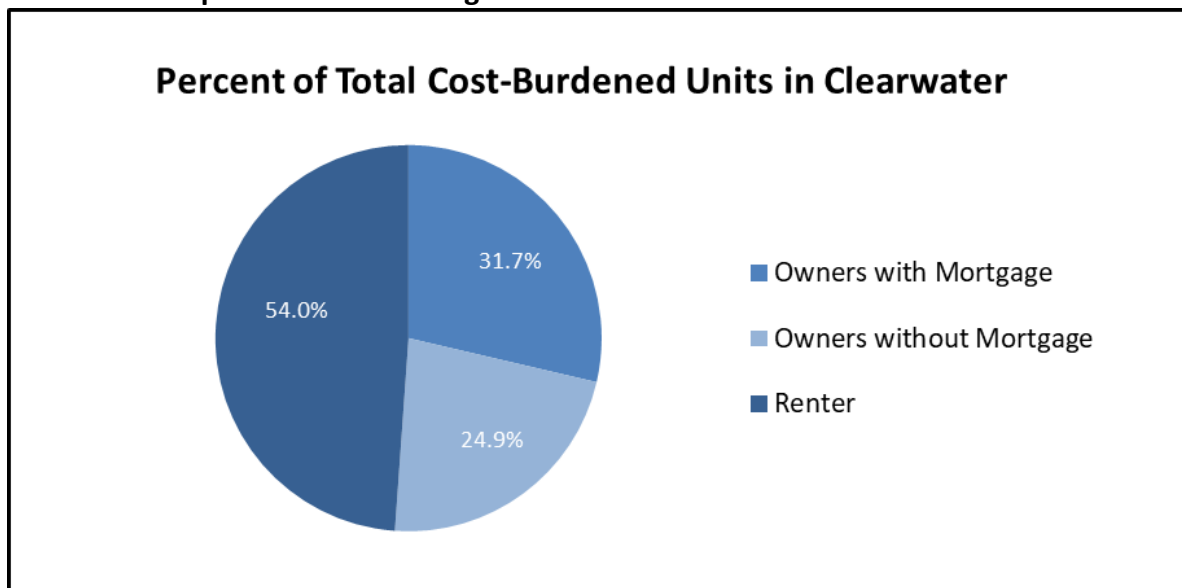
Source: 2019-2023 American Community Survey 5-Year Estimate

Largo

In the 2019-2023 American Community Survey, the median monthly housing cost for mortgaged homeowners in Largo was $1,608 with 33.3 percent of these mortgaged homeowners considered cost-burdened, meaning that they spent more than thirty percent (30.0 percent) of their household income; for non-mortgage owners, the median monthly housing cost was $613 with 18.8 percent considered cost-burdened. For renters, the median monthly housing cost was $1,482 and 52.3 percent of renters in Largo were considered cost burdened. Based on these percentages, 35.7 percent of households in Largo were considered cost burdened.

Chart 35: Occupants with a Housing Cost Burden in Largo- 2023

Percent of Total Cost-Burdened Units in Largo

- 33.3% Owners with Mortgage
- 52.3% Renter
- 18.8% Owners without Mortgage

Legend:
- Owners with Mortgage
- Owners without Mortgage
- Renter
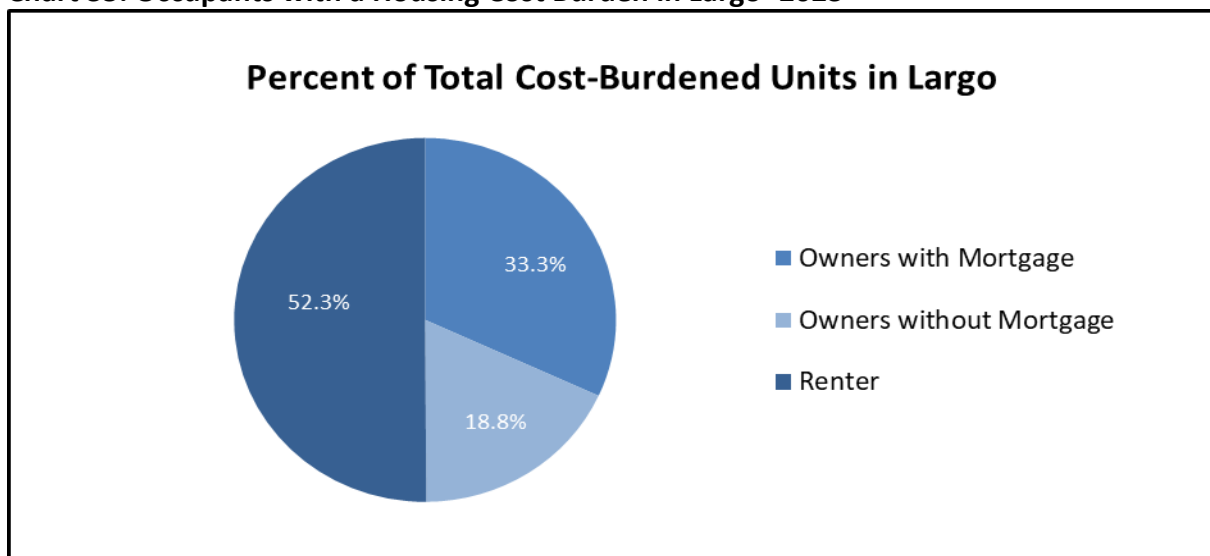
Source: 2019-2023 American Community Survey 5-Year Estimate

St. Petersburg

In the 2019-2023 American Community Survey, the median monthly housing cost for mortgaged homeowners in St. Petersburg was $1,882 with 30.1 percent of these mortgaged homeowners considered cost-burdened, meaning that they spent more than thirty percent (30.0 percent) of their household income; for non-mortgage owners, the median monthly housing cost was $661 with 16.8 percent considered cost-burdened. For renters, the median monthly housing cost was $1,542, and 50.7 percent of renters in St. Petersburg were considered cost burdened. Based on these percentages, 34.2 percent of households in St. Petersburg were considered cost burdened.

Chart 36: Occupants with a Housing Cost Burden in St. Petersburg- 2023

Percent of Total Cost-Burdened Units in St. Petersburg

- 30.1% — Owners with Mortgage
- 16.8% — Owners without Mortgage
- 50.7% — Renter
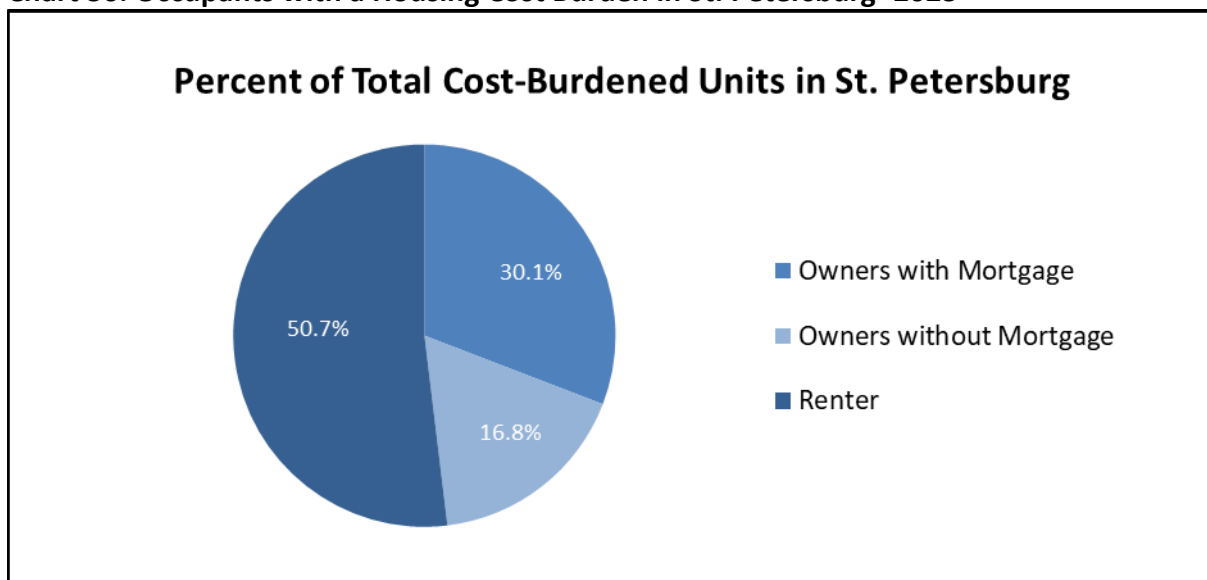
Source: 2019-2023 American Community Survey 5-Year Estimate

HOUSING COST BY LOCATION

Pinellas County's housing market varies based on location. These distinctions can be seen in both rent and sales values. Utilizing sales and rental data from Zillow Real Estate Research, Pinellas County beach cities garner the highest prices for both sectors. At the same time, the cities with the lowest rental and sale prices are clustered around the central and southern county. As discussed previously, these areas also tend to be areas of lower income and higher concentrations of minority populations. **Table 24** outlines the rent and sale prices for the various cities or areas of the County. Important to note, Zillow Real Estate Research utilizes its own methodology for determining their values, including their own boundary definitions for various cities, which may or may not match the jurisdictional boundaries of incorporated municipalities; however, this data is deemed a useful source in getting an overview of the Pinellas County real estate housing market.

Table 24: Rent and Home Value in Various Pinellas County Cities/Areas - 2024

City	Rent/Month	Home Value (Market)
Belleair Beach (33786)	N/A	$981,963
Belleair Bluff (33770)	$1,829	$382,843
Clearwater	$2,120	$394,849
Dunedin	$1,987	$428,882
Gulfport	$2,173	$398,314
Indian Rocks Beach	N/A	$776,835
Kenneth City (33709)	$2,300	$283,774
Largo	$2,010	$318,680
North Redington Beach/Redington Shores	$2,394	$592,607
Oldsmar (34685)	$2,152	$397,692
Pinellas Park	$1,874	$316,384
Safety Harbor	N/A	$512,602
St. Petersburg	$2,072	$427,500
St. Pete Beach	$3,082	$657,521
South Highpoint (33760)	$1,546	$283,788
Tarpon Springs	$1,998	$494,254
Lealman (33714)	N/A	$279,013
Dansville/Ridgecrest (33778; 33774)	$1,598	$378,350

Green shading indicates areas where the "average" family can purchase a home

Source: Zillow; https://www.zillow.com/research/data/

For an "average" Pinellas County family of 3 (rounded up from 2.91) with a median income of $93,763 (2019-2023 ACS), considering housing affordability as defined by HUD as spending 30.0 percent or less of income on housing-associated costs, it is indicated that no more than $28,129 annually or $2,344 monthly including utilities could be spent on housing. The purchasing power of $2,344/month translates to a home purchase price of $250,564 to $307,377 (depending on amount of down payment, interest rate, utilities, homeowner's insurance, and taxes), indicating that the "average" family could afford to buy or rent in many parts of the County (shaded in green on **Table 24**). For this estimate, utilities costs were based on Florida data from the U.S. Energy Information Administration for the year 2020 ($138/month) and current Pinellas County Utilities rates for water and sewer (assumed to be $33.96 for water and $60.25 for sewer, based on 5,000 gallons/month). The insurance rate was estimated to be 1.0 percent of the median home value in Pinellas County. Property taxes were also assumed to be 1.0 percent. These variables were calculated using Zillow's Affordability Calculator using a down payment range of 0 to 20 percent. It is important to note that these factors do not include other monthly household costs, including debt/loan payments, childcare, and other similar recurring expenses. This affordability estimate is based solely on housing-related expenses at 30.0 percent or less of income.

HOUSING AFFORDABILITY FOR RENTERS

Pinellas County

Per the 2019-2023 American Community Survey, of the 423,242 occupied housing units in Pinellas County, 30.6 percent are renter occupied. Of renter occupied units where costs could be computed, nearly 60 percent (58.1 percent) of renters are cost burdened, spending 30.0 percent or more of their income on housing costs. Median rent was $1,525; however, 5,262 households reported paying no rent.

Clearwater

Per the 2019-2023 American Community Survey, of the 49,909 occupied housing units in Clearwater, 40.9 percent are renter occupied. Of renter occupied units where costs could be computed, over 60 percent (60.1 percent) of renters are cost burdened, spending 30.0 percent or more of their income on housing costs. Median rent was $1,539; however, 754 households reported paying no rent.

Largo

Per the 2019-2023 American Community Survey, of the 37,269 occupied housing units in Largo, 38.9 percent are renter occupied. Of renter occupied units where costs could be computed, nearly 60 percent (58.5 percent) of renters are cost burdened, spending 30.0 percent or more of their income on housing costs. Median rent was $1,482; however, 303 households reported paying no rent.

St. Petersburg

Per the 2019-2023 American Community Survey, of the 116,772 occupied housing units in St. Petersburg, 37 percent are renter occupied. Of renter occupied units where costs could be computed, over half (56.1 percent) of renters are cost burdened, spending 30.0 percent or more of their income on housing costs. Median rent was $1,542; however, 1,337 households reported paying no rent.

HOUSING AFFORDABILITY FOR HOMEOWNERS

Pinellas County

According to the 2019-2023 American Community Survey, Pinellas County homeowners accounted for 69.4 percent of occupied housing units with 152,710 or 52 percent of them having mortgages. Of the housing units occupied by homeowners, 32.9 percent were cost-burdened, spending 30.0 percent or more of their income on housing costs. Among those who carried a mortgage, 32.9 percent were-cost burdened as compared to 19.6 percent of those with no mortgage yet still cost-burdened.

The median monthly housing cost for those with mortgages was $1,854; those without mortgages spent $685. Households with mortgages had significantly higher median incomes versus their mortgage free counterparts ($102,250 versus $61,675), and higher median home values ($356,500 versus $267,200). Several factors may play into these differences, most notably those without mortgages may be older residents who have paid off their mortgages and are more likely to occupy older homes, smaller homes, therefore potentially explaining lower values. Other explanations could account for these differences; however, considering Pinellas County's high population of those over 50 years of age, this reasoning is plausible.

Clearwater

According to the 2019-2023 American Community Survey, Clearwater homeowners accounted for 59.1 percent of occupied housing units with 15,347 or 52.1 percent of them having mortgages. Of the housing units occupied by homeowners, 34.0 percent were cost-burdened, spending 30.0 percent or more of their income on housing costs. Among those who carried a mortgage, 34.0 percent were cost-burdened as compared to 26.1 percent of those with no mortgage yet still cost-burdened.

The median monthly housing cost for those with mortgages was $1,864; those without mortgages spent $757. Households with mortgages had significantly higher median incomes versus their mortgage free counterparts ($100,730 versus $62,254), and higher median home values ($347,400 versus $294,800). Several factors may play into these differences, most notably those without mortgages may be older residents who have paid off their mortgages and are more likely to occupy older homes, smaller homes, therefore potentially explaining lower values. Other explanations could account for these differences; however, considering Clearwater's high population of those over 50 years of age, this reasoning is plausible.

Largo

According to the 2019-2023 American Community Survey, Largo homeowners accounted for 61.1 percent of occupied housing units with 9,993 or 43.6 percent of them having mortgages. Of the housing units occupied by homeowners, 35.1 percent were cost-burdened, spending 30.0 percent or more of their income on housing costs. Among those who carried a mortgage, 35.1

percent were cost-burdened as compared to 20.2 percent of those with no mortgage yet still cost-burdened.

The median monthly housing cost for those with mortgages was $1,608; those without mortgages spent $613. Households with mortgages had significantly higher median incomes versus their mortgage free counterparts ($82,257 versus $52,996), and higher median home values ($283,000 versus $105,500). Several factors may play into these differences, most notably those without mortgages may be older residents who have paid off their mortgages and are more likely to occupy older homes, smaller homes, therefore potentially explaining lower values. Other explanations could account for these differences; however, considering Largo's high population of those over 50 years of age, this reasoning is plausible.

St. Petersburg

According to the 2019-2023 American Community Survey, St. Petersburg homeowners accounted for 63 percent of occupied housing units with 42,189 or 57.4 percent of them having mortgages. Of the housing units occupied by homeowners, 32.1 percent were cost-burdened, spending 30.0 percent or more of their income on housing costs. Among those who carried a mortgage, 32.1 percent were cost-burdened as compared to 18.2 percent of those with no mortgage yet still cost-burdened.

The median monthly housing cost for those with mortgages was $1,882; those without mortgages spent $661. Households with mortgages had significantly higher median incomes versus their mortgage free counterparts ($103,242 versus $71,012), and higher median home values ($353,000 versus $294,300). Several factors may play into these differences, most notably those without mortgages may be older residents who have paid off their mortgages and are more likely to occupy older homes, smaller homes, therefore potentially explaining lower values. Other explanations could account for these differences; however, considering St. Petersburg's high population of those over 50 years of age, this reasoning is plausible.

FAMILY-SIZED HOUSING NEEDS

Pinellas County

According to the 2019-2023 American Community Survey, the average household size in Pinellas County was 2.22. One-person households account for 36.4 percent of occupied units; two-person households account for 39.3 percent of occupied units; three-person households account for 12.0 percent of occupied housing units; four-or-more-person households account for 12.3 percent. For owner-occupied units, the average household size was 2.26, and 74.9 percent are one-two person households. For renter-occupied units, the average household size was 2.12, and 77.3 percent are one-two person households.

Chart 37: Pinellas County Housing Units by Household Size – 2023
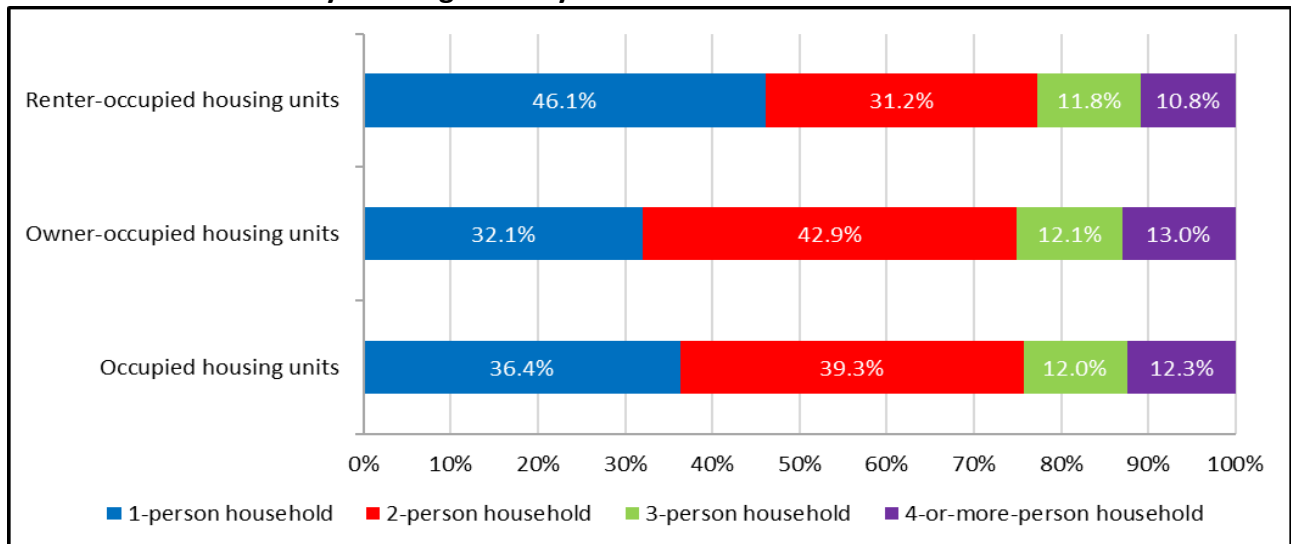
	1-person household	2-person household	3-person household	4-or-more-person household
Renter-occupied housing units	46.1%	31.2%	11.8%	10.8%
Owner-occupied housing units	32.1%	42.9%	12.1%	13.0%
Occupied housing units	36.4%	39.3%	12.0%	12.3%

Source: 2019-2023 American Community Survey 5-Year Estimate

The needs of households vary based on the size of the household. According to the 2019-2023 American Community Survey, one-bedroom units accounted for 14.6 percent of housing units. Two-bedroom units accounted for 42.4 percent of housing units. Approximately 39.4 percent have three or more bedrooms.

Chart 38: Pinellas County Housing by Number of Bedrooms – 2023

5 or more bedrooms, 1.5%
No bedroom, 3.7%
4 bedrooms, 9.1%
1 bedroom, 14.6%
3 bedrooms, 28.7%
2 bedrooms, 42.4%
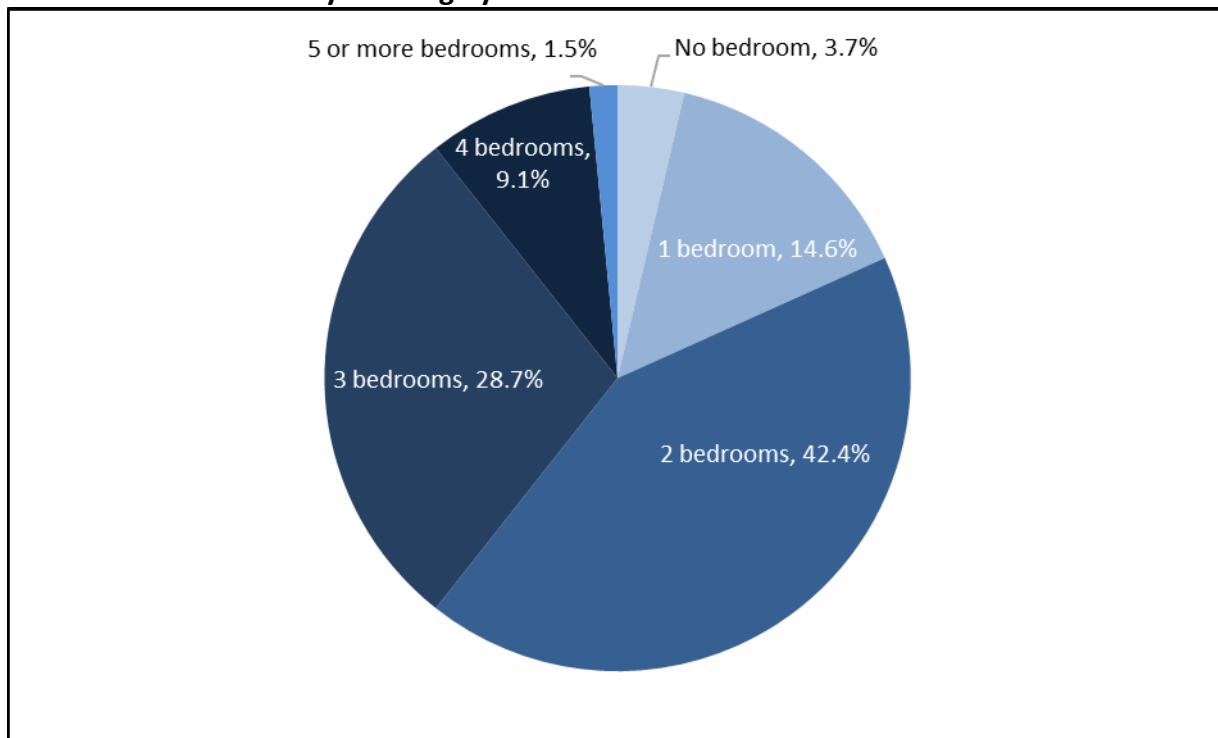
Source: 2019-2023 American Community Survey 5-Year Estimate

Clearwater

According to the 2019-2023 American Community Survey, the average household size in Clearwater was 2.27. One-person households account for 36.2 percent of occupied units; two-person households account for 37.9 percent of occupied units; three-person households account for 12.9 percent of occupied housing units; four-or-more-person households account for 13.0 percent. For owner-occupied units, the average household size was 2.29, and 73.6 percent are one-two person households. For renter-occupied units, the average household size was 2.24, and 74.9 percent are one-two person households.

Chart 39: Clearwater Housing Units by Household Size – 2023
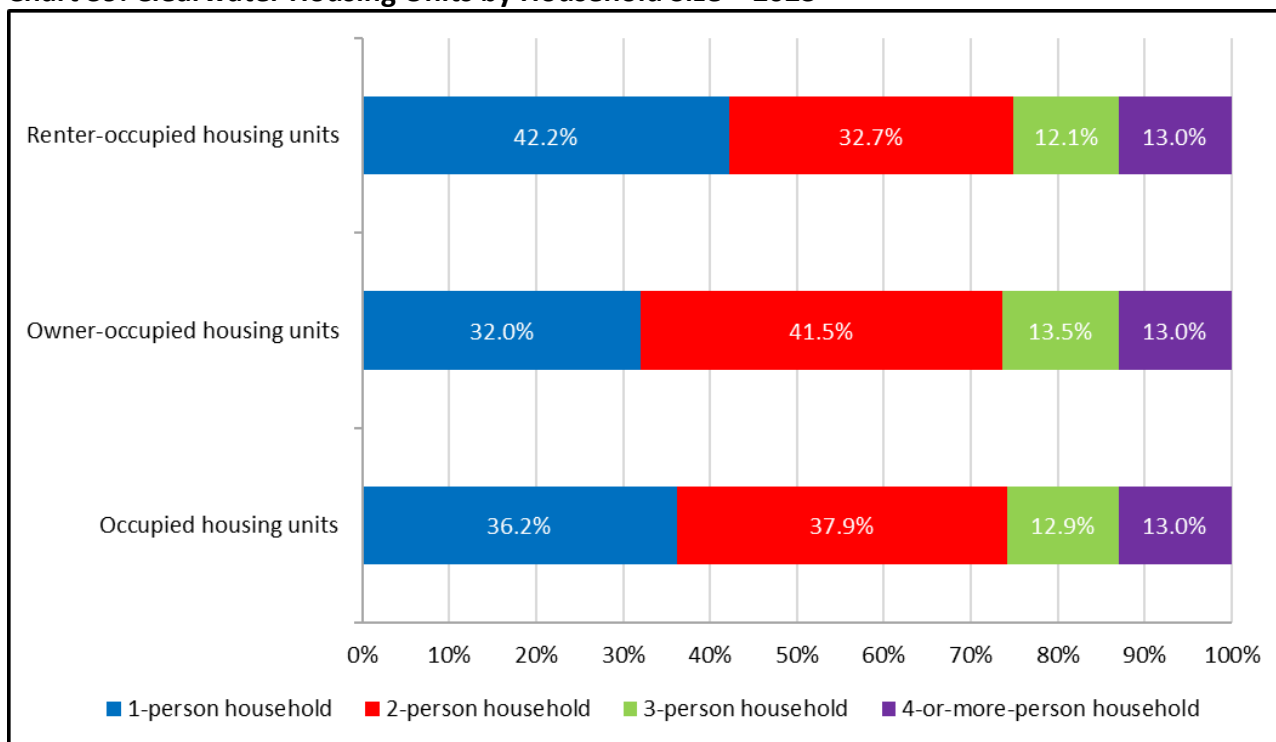
The needs of households vary based on the size of the household. According to the 2019-2023 American Community Survey, one-bedroom units accounted for 17.4 percent of housing units. Two-bedroom units accounted for 42.8 percent of housing units. Approximately 34.7 percent have three or more bedrooms.

Chart 40: Clearwater Housing by Number of Bedrooms - 2023
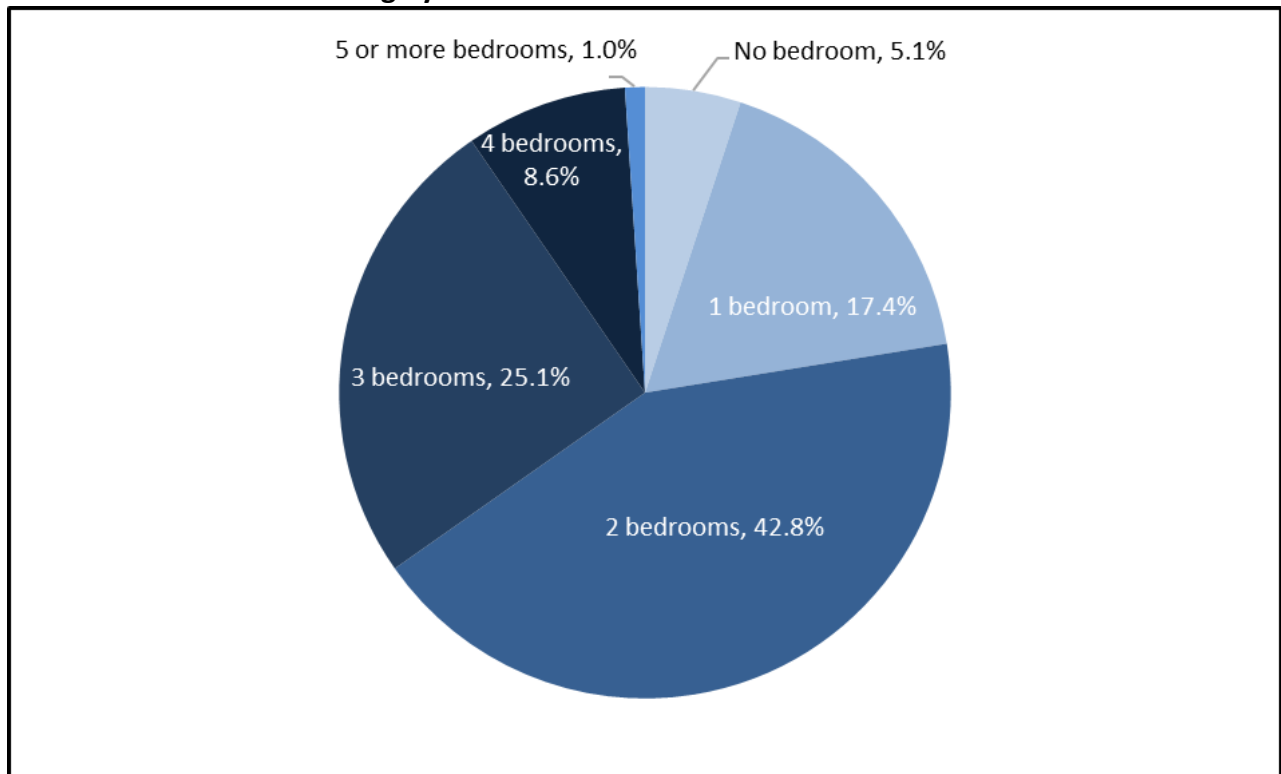
5 or more bedrooms, 1.0%

No bedroom, 5.1%

4 bedrooms, 8.6%

1 bedroom, 17.4%

3 bedrooms, 25.1%

2 bedrooms, 42.8%

Source: 2019-2023 American Community Survey 5-Year Estimate

Largo

According to the 2019-2023 American Community Survey, the average household size in Largo was 2.17. One-person households account for 40.3 percent of occupied units; two-person households account for 37.2 percent of occupied units; three-person households account for 11.0 percent of occupied housing units; four-or-more-person households account for 11.4 percent. For owner-occupied units, the average household size was 2.13, and 79.4 percent are one-two person households. For renter-occupied units, the average household size was 2.24, and 74.7 percent are one-two person households.

Chart 41: Largo Housing Units by Household Size – 2023
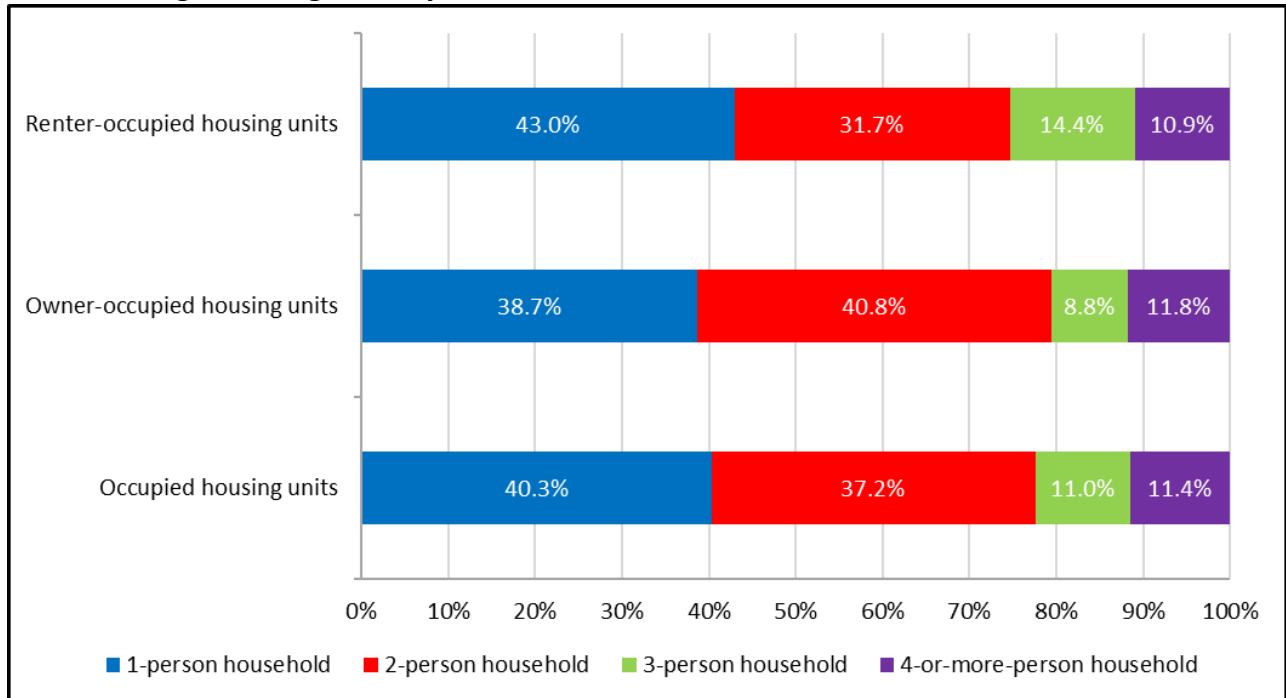
The needs of households vary based on the size of the household. According to the 2019-2023 American Community Survey, one-bedroom units accounted for 20.5 percent of housing units. Two-bedroom units accounted for 46.7 percent of housing units. Approximately 28.7 percent have three or more bedrooms.

Chart 42: Largo Housing by Number of Bedrooms - 2023
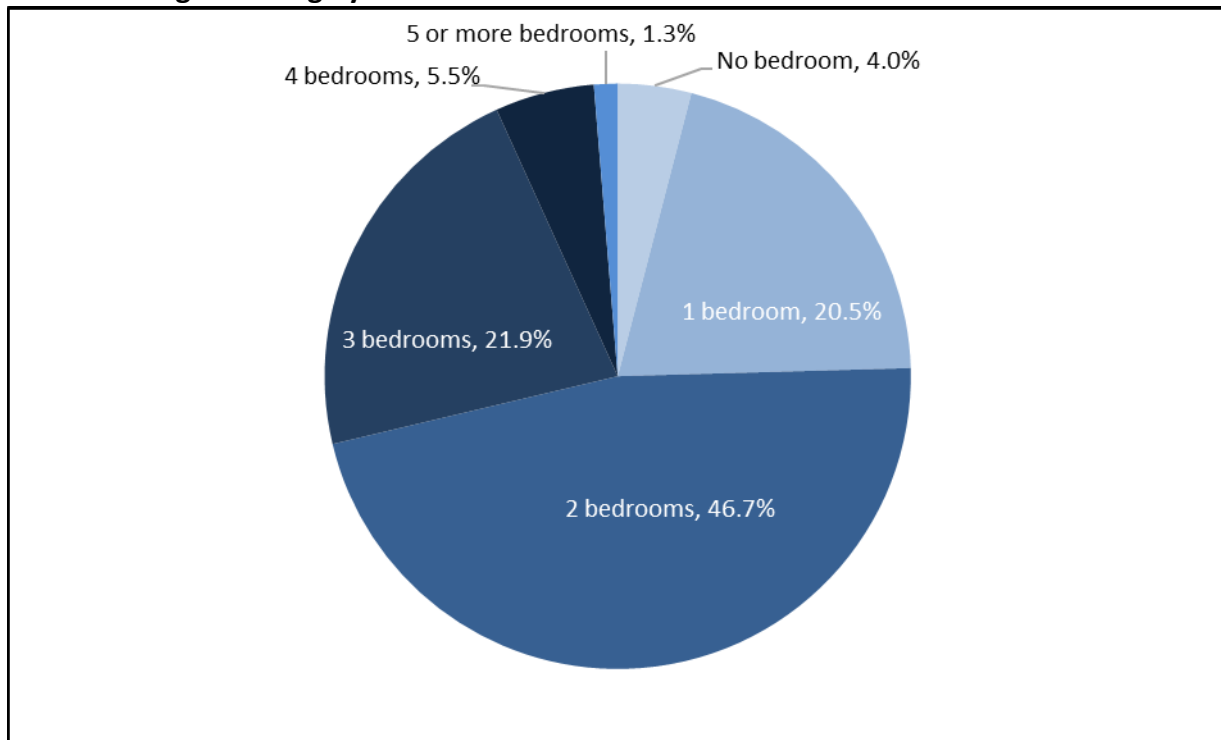
5 or more bedrooms, 1.3%
4 bedrooms, 5.5%
No bedroom, 4.0%
1 bedroom, 20.5%
3 bedrooms, 21.9%
2 bedrooms, 46.7%

Source: 2019-2023 American Community Survey 5-Year Estimate

St. Petersburg

According to the 2019-2023 American Community Survey, the average household size in St. Petersburg was 2.17. One-person households account for 39.4 percent of occupied units; two-person households account for 37.3 percent of occupied units; three-person households account for 11.7 percent of occupied housing units; four-or-more-person households account for 11.6 percent. For owner-occupied units, the average household size was 2.28, and 73.8 percent are one-two person households. For renter-occupied units, the average household size was 1.98, and 81.5 percent are one-two person households.

Chart 43: St. Petersburg Housing Units by Household Size – 2023
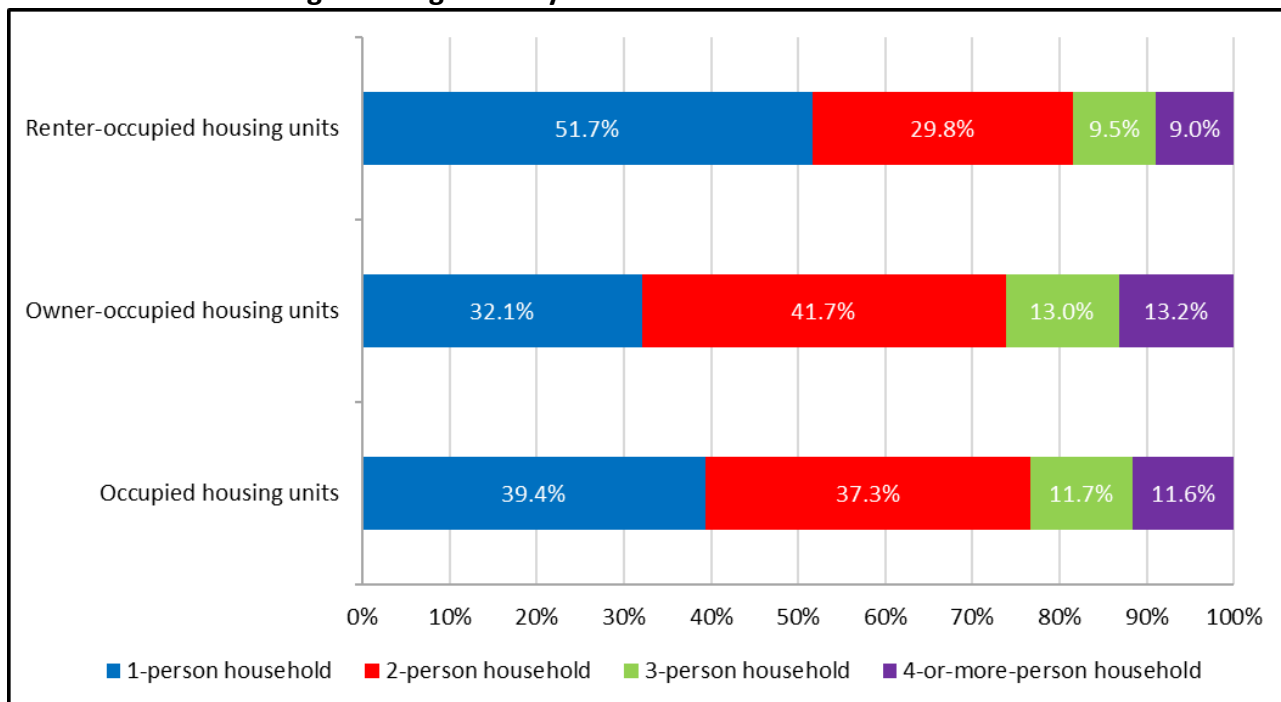
Renter-occupied housing units: 51.7% (1-person), 29.8% (2-person), 9.5% (3-person), 9.0% (4-or-more-person)

Owner-occupied housing units: 32.1% (1-person), 41.7% (2-person), 13.0% (3-person), 13.2% (4-or-more-person)

Occupied housing units: 39.4% (1-person), 37.3% (2-person), 11.7% (3-person), 11.6% (4-or-more-person)

Legend: ■ 1-person household ■ 2-person household ■ 3-person household ■ 4-or-more-person household

Source: 2019-2023 American Community Survey 5-Year Estimate

The needs of households vary based on the size of the household. According to the 2019-2023, American Community Survey, one-bedroom units accounted for 17.6 percent of housing units. Two-bedroom units accounted for 38.7 percent of housing units. Approximately 38.9 percent have three or more bedrooms.

Chart 44: St. Petersburg Housing by Number of Bedrooms 2023

5 or more bedrooms, 1.3%
4 bedrooms, 7.2%
No bedroom, 4.8%
1 bedroom, 17.6%
2 bedrooms, 3
3 bedrooms, 30.4%
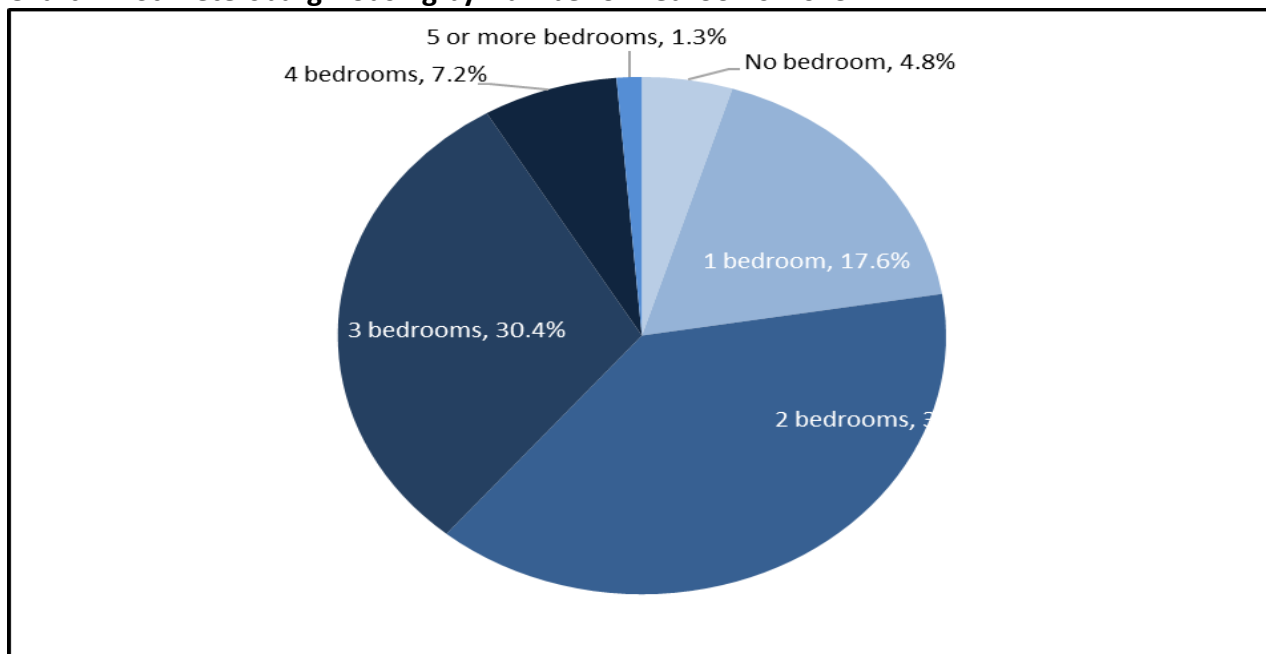
Source: 2019-2023 American Community Survey 5-Year Estimate

Map 5: Occupied Units with One Bedrooms

OCCUPIED UNITS WITH ONE BEDROOM
BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; American Community Survey
(ACS): Occupied Units, 5-Year Estimates (2019-
2023)

Legend

—— Major Roads

☐ Participating Jurisdictions

☐ Water Bodies

—·—· Other Counties

0% - 5%
6% - 10%
11% - 30%
31% - 30%
31% - 100%
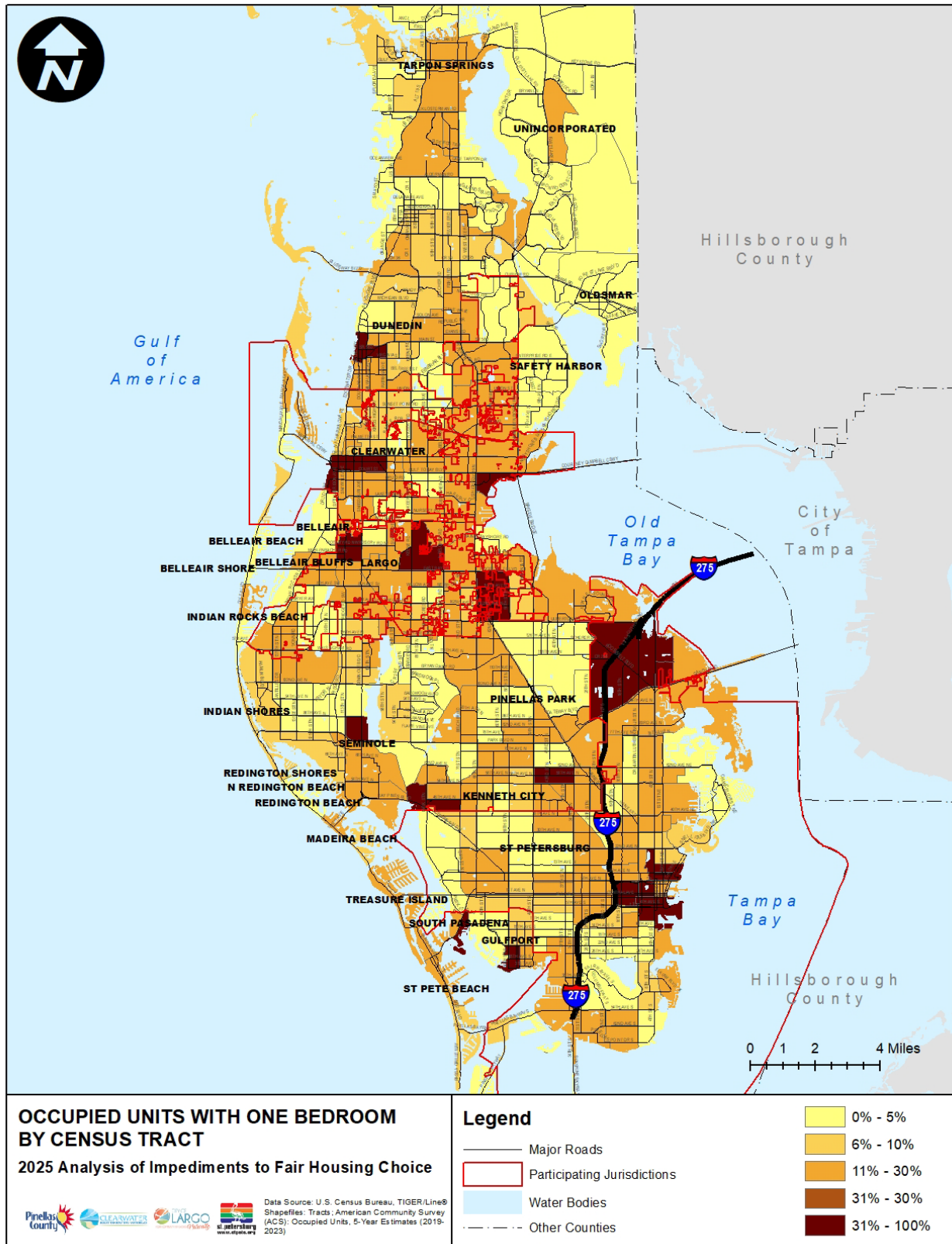
Map 6: Occupied Units with Two to Three Bedrooms

OCCUPIED UNITS WITH TWO OR THREE
BEDROOMS BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; American Community Survey
(ACS): Occupied Units, 5-Year Estimates (2019-
2023)

Legend

Major Roads

Participating Jurisdictions

Water Bodies

Other Counties

0% - 60%
61% - 70%
71% - 80%
81% - 90%
91% - 100%

Map 7: Occupied Units with Four or More Bedrooms

OCCUPIED UNITS WITH FOUR OR MORE
BEDROOMS BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; American Community Survey
(ACS): Occupied Units, 5-Year Estimates (2019-
2023)

Legend

—— Major Roads

☐ Participating Jurisdictions

☐ Water Bodies

—··— Other Counties

☐	0% - 5%
☐	6% - 10%
☐	11% - 20%
☐	21% - 30%
☐	31% - 100%

HOUSING AND TRANSPORTATION COST BURDEN

Pinellas County

For Pinellas County, according to the 2019-2023 American Community Survey, 70.2 percent of workers drove to work alone, while 7.1 percent carpooled. About 1.1 percent took public transportation; 4.0 percent used alternative means. The remaining population of 17.6 percent worked at home. The average commute time for those who commute to work was a little over 25 (25.3) minutes. Approximately 41.3 percent of commuters experienced commutes longer than 24 minutes.

Clearwater

For Clearwater, according to the 2019-2023 American Community Survey, 64.5 percent of workers drove to work alone, while 8.0 percent carpooled. About 3 percent (2.8 percent) took public transportation; 4.9 percent used alternative means. The remaining population of 19.9 percent worked at home. The average commute time for those who commute to work was about 23 minutes (23.2 minutes). Approximately 40.9 percent of commuters experienced commutes longer than 24 minutes.

Largo

For Largo, according to the 2019-2023 American Community Survey, 77.5 percent of workers drove to work alone, while 7.1 percent carpooled. About 1 percent (0.6 percent) took public transportation; 3.6 percent used alternative means. The remaining population of 11.3 percent worked at home. The average commute time for those who commuted to work was 24 minutes. Approximately 38.5 percent of commuters experienced commutes longer than 24 minutes.

St. Petersburg

For St. Petersburg, according to the 2019-2023 American Community Survey, 67.4 percent of workers drove to work alone, while 7.9 percent carpooled. About 1.7 percent took public transportation; 4.7 percent used alternative means. The remaining population of 18.3 percent worked at home. The average commute time for those who commuted to work was 25.4 minutes. Approximately 40.1 percent of commuters experienced commutes longer than 24 minutes.

HOUSING AUTHORITIES, SUBSIDIZED HOUSING POLICY, AND SUBSIDIZED LOW-INCOME HOUSING

Subsidized public housing is provided by several housing authorities in the County. The four independent agencies are Pinellas County Housing Authority (PCHA), St. Petersburg Housing

Authority (SPHA), Clearwater Housing Authority (CHA), and Tarpon Springs Housing Authority (TSHA). A fifth agency, Dunedin Housing Authority (DHA), exists within the County but has no active units. The services and units provided by the various agencies are included in **Table 25**.

Table 25: Housing Programs Provided by Housing Authority

	PCHA	SPHA	CHA	TSHA	DHA	TOTAL
Public Housing	165	134	235	56	0	359
Housing Choice Vouchers	3,546	3,803	1,000	0	0	8,34

Source: Clearwater Pinellas County Housing Authority, St. Petersburg Housing Authority, Housing Authority, Tarpon Springs Housing Authority, Dunedin Housing Authority) (2024)

Each program assists Pinellas County's low-income residents with the opportunity to reside in housing which they can afford. Affordable housing is designed to provide below market priced housing for low-income residents. Public housing programs for low-income residents provide subsidies and require residents to pay 30.0 percent of their income toward the cost of the unit. Housing Choice Vouchers, also known as Section 8 Vouchers, are meant to allow low-income residents to find housing in neighborhoods and housing types of their choice by providing subsidies to the landlords. Thirty (30.0) percent of income is also required with the voucher subsidizing the remainder of the rent payment. The Veterans Affairs Supportive Housing (VASH) program is a cooperative effort between HUD and the Department of Veterans Affairs to provide housing for homeless veterans along with other services and treatment options in order for veterans and their families to gain housing independence along with solving or alleviating any underlying physical or mental issues.

The locations of the various public housing developments (as seen on **Map 8**) are fairly dispersed throughout the County. However, Tarpon Springs Housing Authority properties, representing only 9% of the total public housing units in Pinellas County, are tightly concentrated in the areas between U.S. Highway 19 and Alternate U.S. Highway 19 in northern Pinellas County.

Map 8: Locations of Public Housing Developments

PUBLIC HOUSING PROPERTY LOCATIONS BY HOUSING AUTHORITY

2025 Analysis of Impediments to Fair Housing Choice

Data Source: Pinellas County e-GIS Open Data, Municipal Boundaries (2025); HUD e-GIS Open Data, Public Housing Developments (2025)

Legend
— Major Roads
▭ Participating Jurisdictions
Water Bodies
Municipal Boundaries
-·- Other Counties

Housing Authority
● Clearwater Housing Authority
● Tarpon Springs Housing Authority
● Housing Authority of the City of St. Petersburg
● Pinellas County Housing Authority

TAX EXEMPTION ANALYSIS

As of March 06, 2024, the Pinellas County Property Appraiser had 41 total or partial exemption categories from property tax.

Of the 41 exemptions, 13 were not currently being utilized. Examples of some of the unused exemption categories are labor union education property, agreements with local governments for use of public property, historic property open to the public, space laboratories and carriers, non-for-profit water, and wastewater systems corporations. **Table 26** indicates the most and least commonly used tax exemptions.

Table 26: Pinellas County Tax Exemptions - 2023

Five Most Common Tax Exemptions	Number of Exemptions Claimed
Homestead Exemption - $25,000	254,916
Additional $25,000 Homestead Exemption	234,495
Widow's Exemption	23,983
Additional Homestead Exemption 65+	15,519
Disabled Ex-Service Member Exemption	10,035
Five Least Common Tax Exemptions	**Number of Exemptions Claimed**
Charter School	13
Community Center	7
Parcels Granted Economic Development Exemption	5
Totally Disabled Veterans Confined to Wheelchairs	4
Proprietary Continuing Care Facilities	4

Source: Pinellas County Property Appraiser

Regarding the exemptions related to the protected categories under The Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended, and/or relevant to affordable housing, there were only two protected categories impacted by the exemptions, primarily the disabled, and to a lesser extent, families with children.

Regarding people with disabilities, the exemptions help people with disabilities either through their status as a disabled veteran of the armed forces, or simply as a disabled person. The exemptions under Florida law that helped people with disabilities were the following:

§196.081: Exemption for certain permanently and totally disabled veterans and for surviving spouses of veterans; exemption for surviving spouses of first responders who die in the line of duty: Total exemption from property taxes; 4,372 persons qualified for the exemption. No income requirement.

§196.091: Exemption for disabled veterans confined to wheelchairs: Total exemption from property taxes; 4 persons.

§196.101: Exemption for totally and permanently disabled persons: quadriplegic, paraplegic, hemiplegic or other totally and permanently disabled person who used wheelchair or whom was legally blind qualified: Total exemption; 242 persons.

§196.197: Charitable hospitals, nursing home and homes for special services: Total exemption; 130 qualifiers.

§196.1975: Exemption for property used by nonprofit homes for the aged: 142 qualifiers.

§196.1977: Exemption for property used by proprietary continuing care facilities: $25,000 exemption for each apartment; 4 qualifiers.

§196.202: Property of widows, widowers, blind persons, and persons totally and permanently disabled: $5,000 exemption; 23,983 widows, 6,163 widowers, 334 blind persons, and 5,181 totally and permanently disabled.

§196.24: Exemption for disabled ex-service member or surviving spouse: $5,000 exemption for veterans disabled 10.0 percent or more during their service; 10,035 persons used the exemption.

For seniors, who would be the largest group to suffer from disabilities, the following exemptions could potentially help:

§196.075: Additional homestead exemption for persons 65 and older: This exemption was expressly for low income seniors. Up to $50,000 for any person who is 65 years of age, and whose household income does not exceed $20,000; or (b) The amount of the assessed value of the property for any person who has the legal or equitable title to real estate with a just value less than $250,000 and has maintained thereon the permanent residence of the owner for at least 25 years, who has attained age 65, and whose household income does not exceed the income limitation of $35,167 (for 2023, Florida Department of Revenue); a total of 509 persons used this exemption.

§196.095: Exemption for a licensed childcare facility operating in an enterprise zone: To a lesser extent, families with children could benefit from this exemption. According to the data, no facilities were listed under this exemption.

Non-protected categories under The Fair Housing Act, Title VIII of the Civil Rights Act, as amended, that benefit affordable housing would be the following:

§196.1978: Affordable Housing Property. According to the data, 219 facilities benefitted from this exemption.
§196.1995: Economic development ad valorem tax exemption: Called "Parcels granted

economic development exemption" on the Pinellas County Assessment Rolls, showed 5 persons availing themselves of this exemption.

The largest benefit from the exemptions would come in the form of the above relief provided to people with disabilities, especially if totally and permanently disabled, or service-connected disabilities. This would generate a total exemption from taxes.

Based on the Pinellas County homestead exemptions alone, the estimated savings in real estate taxes range from $500 to $1,000 annually. Overall, it is not believed that the exemptions alone would incentivize individuals to purchase a house, however it does reduce the household's overall housing expense and therefore provides an opportunity to expand their home search based on purchase price. Additionally, the reduction in housing expenses provided through tax exemptions offer people with disabilities and seniors the opportunity to remain in their homes.

ZONING LAWS AND POLICIES

Zoning laws and policies may have unintended negative impacts on fair housing choice. Communities are required to review these regulations to determine if they are detrimental or can be changed to help residents access housing. The zoning laws and policies of Pinellas County and the Cities of St. Petersburg, Largo, and Clearwater are fully compliant with the Fair Housing Act. There are no provisions that intentionally limit access to fair housing choice.

Pinellas County and the cities of St. Petersburg, Clearwater, and Largo continually examine zoning laws and policies to find ways to promote fair housing choice. In 2022, the City of St. Petersburg adopted a Tenant Bill of Rights (Ordinance No. 419-H) that outlines eviction procedures. The intent of the new ordinance is to provide a legal framework for the eviction process. The policy does not create unreasonable burdens on property owners—it provides clear direction on the exact legal procedure for an eviction and clarifies what types of late fees are legal. Tenants are still required to pay rent in a timely manner, and they may still be evicted for cause, but they may not be subject to arbitrary, unlawful fees or inadequate notice of eviction. The policy will provide some relief to tenants so they may remain in their rental unit. Evictions are a leading cause of homelessness and disproportionately affect African American households, which impacts access to fair housing. However, this policy was recently repealed in 2023 to comply with Florida State Law under HB1417 that preempts local governments from regulating landlord-tenant relations.

The County and its partners also adopt Local Housing Incentives Strategy (LHIS) plans as part of the State Housing Initiative Partnership (SHIP) program. These plans incorporate incentives for affordable housing, which in turn impacts fair housing choice. The adoption of this policy requires jurisdictions receiving SHIP funds to regularly review zoning policies to evaluate their impact on affordable housing and fair housing choice. The incentive plans encourage density bonuses, expedited permitting, parking allowances, accessory residences (mother-in-law units), land banking, transit, code-foreclosed properties, property acquisition, and other actions.

Pinellas County and its partners are particularly concerned with incentivizing affordable housing development along transportation corridors. The County is working with municipalities to link new affordable housing to major employment centers, which are dispersed throughout the community. The cities of Clearwater, St. Petersburg, and Largo are the primary economic drivers in Pinellas County with thriving downtown and commercial districts. By encouraging higher-density development along transportation corridors, low-income residents will be able to better access employment opportunities and social services.

Pinellas County

Affordable housing barriers can result from well-meaning activities that are not intended to affect the cost of housing but do. This includes actions such as setback requirements for public safety purposes, landscaping requirements to beautify areas, and density limitations for transportation impact mitigation. Several factors exist in Pinellas County that impede the development of affordable housing. Government review processes prolong development timelines resulting in increased per unit housing development costs. Impact fees, charged to defray the cost of constructing and maintaining water, sewer, and transportation systems, can increase the costs of single and multifamily developments approximately 4 to 5 percent. Although, some impact fees under Section 163.31801(11), Florida Statutes (F.S.) may be waived by local governments for projects that qualify as affordable housing. Zoning and land use codes can restrict unit density, impacting the supply of affordable housing. These policies, although enacted to protect public welfare, hinder the development of affordable housing.

To offset these barriers, Pinellas County established an Affordable Housing Incentive Program to provide private sector builders and developers with regulatory and financial incentives to produce affordable housing. Section 138-3211 of the Pinellas County Land Development Code provides standards and incentives for affordable housing developments (AHD). The purpose is to allow AHDs throughout the county while ensuring compatibility with the surrounding context and providing certain incentives. The development standards for affordable housing in Pinellas County include the flexibility of housing types and density with limitations. Incentives for affordable housing include density bonuses, lot size requirement reductions, setback requirement reductions, on-site parking requirement reductions, expedited review process, waving of review fees, zero lot line configuration, street design modifications, donation of publicly owned land, assistance identifying qualified buyers or renters, and the ability to redevelop nonconforming mobile home parks. The applicability of all the identified incentives are determined on a per development basis. Affordable housing developments must be approved to receive the incentives mentioned.

Clearwater

Clearwater provides affordable housing incentives to encourage the development of affordable housing. These incentives include expedited permitting, low- or no-interest acquisition, and nonconforming exemptions. Density bonuses allow for developments that designate at least 15 percent of their units as affordable housing can be awarded a density bonus of an additional 25

percent of the existing density allowed based on the future land use classification. Furthermore, developments that designate at least 25 percent of their units as affordable housing can be awarded a density bonus of an additional 50 percent of the existing density allowed based on the future land use classification. Additionally, there are reduced off-street parking standard incentives for affordable housing units. Along with the affordable housing incentives, Clearwater has design standards for affordable housing developments to ensure compatibility with surrounding developments and standards to ensure the affordability of housing other owner-occupied and rental units are maintained.

Largo

To encourage the development of affordable housing, Largo provided standards and incentives for Affordable Housing Developments (AHDs) intended to implement Ordinance No. 94-08. The City's code provides criteria for AHD designation to ensure that units remain affordable, have quality design and comparable unit size, that enough affordable units are made available, and that the placement of AHDs are within the right districts. The incentives made available for AHDs in Largo include impact fee and development permit fees being paid by the City through State Housing Incentive Partnership (SHIP) funding, density bonuses, and alternative development standards that can be applied to reduce construction and site preparation costs. The City also provides Comprehensive Development Code provisions that support AHDs. Properties receiving an AHD designation are subject to covenants and restrictions running with the land for a period of five years and anyone who buys a lot must comply with the land use restriction agreement. Largo's code also provides AHD program management guidelines that provide detailed responsibilities of property owners and managers, tenants, developers/builders, and homeowners to ensure that units remain affordable and in compliance with AHD requirements.

St. Petersburg

To increase the availability of affordable housing units and eliminate substandard housing, St. Petersburg has a local housing assistance program. The City is authorized to acquire a substandard property, demolish and/or construct new housing, rehabilitate it and sell it to a qualified purchaser. The City can also use funds and services to assist developers of new or renovated multifamily housing projects that are part of a mixed-income or mixed-use development. The City also has a workforce housing density bonus program which includes exemptions from Floor Area Ratio calculation limitations. The City's code provides standards for the development and classification eligibility of workforce housing units and guidelines to control the affordability of these units. In 2019, the City of St. Petersburg also adopted new zoning standards for "missing middle" housing types which supports accessory dwelling units and moderate density (e.g., duplex, triplex, quadplex, townhome) housing options as a bridge between single-family and high-density multi-family housing types

Section III: Evaluation of Fair Housing Legal Status

The Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended, is a legislative enactment that enforces a policy of equal access to all types of housing for classes of persons within its protection. To this end, the Act prohibits intentional and unintentional acts of discrimination that impact the groups protected by the Act. The Fair Housing Act prohibits discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin.

The State of Florida and Pinellas County have enacted fair housing laws that are substantially equivalent to the federal Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended. Both the State (Florida Civil Rights Act (ss. 760.01-760.11) and the Fair Housing Act (ss. 760-20-760.37), and Pinellas County (Chapter 70, Section 103, of the Pinellas County Code) disallow the same activities that are prohibited under the federal Act. Pinellas County Code has been amended to include protection to additional classes based on sexual orientation in 2008, and gender identity in 2013.

The Pinellas County Office of Human Rights (PCOHR) has actively engaged in providing fair housing education, training, outreach, and awareness initiatives. Staff provide monthly training sessions to the Pinellas Realtor Organization (PRO) within Pinellas County, thereby increasing its reach within the community exponentially. Realtors, property managers and housing providers are the first line of defense in preventing or perpetuating discrimination. PCOHR staff also provides updated training on an annual basis, or as requested, to municipal entities, Common Interest Communities, (HOA, Condo Associations) and local private businesses.

The PCOHR employs Equal Opportunity staff members who are responsible for providing fair housing education/outreach, training, and awareness initiatives. The PCOHR is responsible for the intake, investigation, and resolution of fair housing complaints to fulfill the HUD requirements for the operation of a "Substantially Equivalent Fair Housing Program".

ENFORCEMENT AND LITIGATION

Pinellas County and its incorporated communities are fortunate to have the PCOHR , which is the organization dedicated to fair housing issues. The PCOHR works with residents, landlords, property managers, real estate professionals, and the community at large to provide fair housing education and, if necessary, enforcement of fair housing laws. PCOHR is funded through the County and operates in all incorporated municipalities in Pinellas County.

Along with the FHEO office through HUD, PCOHR actively collects data on enforcement activity. Residents of Pinellas County with fair housing issues file a complaint with PCOHR, which logs the complaint and opens an investigation. The results of the investigation may lead to dismissal, a negotiated settlement, or prosecution.

Data from the last five years indicate several stark statistics. Under "Bases for Complaints," a huge proportion, 41 percent, is related to disability (complainants may select multiple categories of complaints, so the total of 364 bases of complaints does not represent 364 unique cases). The second highest category is race, at 19.5 percent of complaints. The most common alleged issues cited were differences in terms and conditions (unequal treatment) and failure to provide reasonable accommodation/modification, at 32.8 percent and 34.8 percent, respectively (with the bases for complaints, complainants may identify multiple alleged issues, so the total number of alleged issues does not reflect the total number of cases).

The following is a summary of fair housing complaint case enforcement activities over the last five years.

Table 27: Pinellas County Case Load Summary: 2020 – 2024

	2020	2021	2022	2023	2024	Total
Number of Cases						
New cases	55	54	58	49	34	250
Cases processed to closure during the fiscal year, including cases from prior years	52	62	55	46	46	261
Reasonable cause determined	5	4	4	5	3	21
Reasonable cause cases remaining open	0	5	2	4	2	13
"No Reasonable Cause" determinations made	18	41	35	27	27	148
Cases in open status	13	15	13	13	6	60
Bases for Complaints*						
Race	17	23	10	9	12	71
Sex	8	5	4	7	7	31
Familial Status	4	6	1	2	2	15
Disability	34	12	42	35	28	151
Retaliation	2	4	17	2	1	26
Sexual Orientation	0	1	1	5	4	11
Color	1	3	7	9	11	31
Religion	0	2	0	2	0	4
National Origin	5	5	8	3	3	24
Complainants Alleged Issues						
Failure to provide reasonable accommodation/modification	22	14	40	33	25	134
Differences in terms and conditions (Unequal treatment)	24	22	30	28	22	126

	2020	2021	2022	2023	2024	Total
Failure to rent/sell	6	2	18	12	14	52
Retaliation, Harassment, Intimidation, and coercion	23	10	18	11	3	65
Discriminatory advertising/statements	1	0	0	0	0	1
Steering	0	0	1	0	0	1
Otherwise deny housing	5	0	0	0	0	5

Source: Pinellas County Office of Human Rights
*Complaints may have multiple bases and be counted in more than one category

The largest share of complaints is based on disability. It is often assumed that disability complaints concern modifications to rental units for reasonable accommodation (handicap ramps, grab bars, etc.). However, within the category of disability complaints in Pinellas County, these complaints have historically centered around service animals. It is a concern that education about reasonable accommodation for service animals was identified as a fair housing strategy in the prior two AI reports, as it will be in this study. Educating landlords about service animals is among the most pressing needs based on the case load reports of PCOHR. The County hopes that continued fair housing education will alleviate these cases before they get to the point of a complaint.

Race is the next highest category of complaints at 52 over a four-year period. As with disability, the County will continue to identify race-based discrimination as an impediment to fair housing choice.

RESOLUTION OF COMPLAINTS

According to the HUD Fair Housing and Equal Opportunity office, the following cases were resolved over the last five years, as indicated in Table 28.

Table 28: Fair Housing Complaint Resolutions

	2020	**2021**	**2022**	**2023**	**2024**	**Total**
Cases withdrawn with Settlement	11	9	11	7	12	50
Cases reactivated by HUD	0	0	0	0	0	0
Cases closed after a ruling by an Administrative Law Judge	1	1	2	1	1	6
Cases successfully conciliated	6	7	8	10	4	35

As indicated in Table 28, about 14 percent of complaints over a five-year period were conciliated (mutual agreement on resolution of the complaint). Resolution was achieved in over 18 percent of cases. In rare cases, the matter is escalated by HUD or submitted to administrative law proceedings. These actions represent about 3 percent of all cases.

Map 8: Fair Housing Complaints by Type of Complaint, Year and Location

FAIR HOUSING COMPLAINTS BY ZIP CODE
YEARS 2020 THROUGH 2024

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line® Shapefiles: Zip Codes; U.S. Department of Housing and Urban Development (HUD), Region IV Office of Fair Housing and Equal Opportunity (FHEO), Fair Housing Complaints Filed (2020-2024).

Number of Bases
Sum of Fields
- 10
- Disability
- Race or Color
- Sex
- National Origin
- Retaliation
- Familial Status
- Religion
- No Basis Specified

Legend
- Major Roads
- Participating Jurisdictions
- Water Bodies
- Other Counties

Number of Complaints
- 0 - 1
- 2 - 5
- 6 - 10
- 11 - 15
- 16 - 20

PINELLAS COUNTY-TAMPA MSA FORECLOSURES

Over the last five years, Pinellas County recorded 5,525 foreclosures. The trend from 2020 to 2024 indicates an increase in foreclosures of 32 percent, which is the native trend. In 2024, the total foreclosures were less than the previous year, which could be an indicator that foreclosures are dropping again. The peak of foreclosures over the last 10 years was 3,657 in FY 2015. The 2024 figure of 1,268 foreclosures represents a 65 percent reduction from 2015. From 2015 to 2020 foreclosures decreased. However, from 2020 to 2023 foreclosures rose. The upward trajectory of foreclosures is a negative housing indicator for Pinellas County that indicates an unstable mortgage market. It may also be indicative of foreclosure moratoriums and forbearance programs, like those provided through the CARES Act, expiring in 2021-2022. With the expiring of these programs, foreclosures that were paused resumed and many owners could not afford to make their mortgage payments due to economic strain. It is possible that the number of foreclosures will stabilize as the backlog is completed, as indicated by the slight drop in foreclosures in 2024.

Table 29: Pinellas County Foreclosure 2020-2024

Year	Number of Foreclosures*
2020	958
2021	881
2022	1,141
2023	1,277
2024	1,268
TOTAL	5,525

Source: Pinellas County Clerk of the Circuit Court and Comptroller, Mortgage Foreclosures Recorded

As indicated in Table 29, foreclosures grew from 2020 to 2023 and slightly decreased in 2024. Table 30 shows foreclosure rates by month for the years 2020 through 2024. The most active month for foreclosure filings is March, with November having the lowest number of foreclosures.

Table 30: Pinellas County Foreclosures by Month: 2020 - 2024

YEAR	Jan	Feb	March	April	May	June	July	Aug	Sep	Oct	Nov	Dec
2020	156	146	134	52	34	33	49	99	76	66	56	57
2021	87	60	77	64	57	73	54	81	87	90	74	77
2022	91	78	117	96	117	125	112	107	121	64	58	55
2023	104	105	152	128	131	105	121	133	73	72	68	85
2024	132	131	107	129	110	126	103	100	82	73	80	95
Total	570	520	587	469	449	462	439	520	439	365	336	369

Source: Pinellas County Clerk of the Circuit Court and Comptroller, Mortgage Foreclosures Recorded

Section IV: Community Outreach and Engagement

As part of the Analysis of Impediments to Fair Housing Choice (AI) report, an effort was made to include the residents of Pinellas County. This was done through public meetings and an online survey. Although the information gathered through both means is limited, it did provide some insights into what residents feel are issues surrounding fair housing.

Three (3) fair housing forums with residents were held on the following dates: October 29, 2024, at the Tarpon Springs Library (138 Lemon St., Tarpon Springs, FL), on November 6, 2024, at the Largo Public Library (120 Central Park Dr., Largo, FL), on November 13, 2024 at the Lealman Exchange (5175 45ᵗʰ Street N., St. Petersburg, FL). Surveys (online and paper) were available to the attendees during the community outreach campaign in October and November 2024.

To provide an environment that would allow all attendees to be heard, a three-tier approach was used. The first was to present an educational PowerPoint that explained the purpose of the 2025-2029 Consolidated Plan and 2025/2026 Action Plan for federal grant programs, introduced the Consolidated Plan process, introduced the countywide 2025 AI report process, provided education regarding the Fair Housing Act, and introduced opportunities for participation in these planning processes.

The second was a paper and online survey asking the participants about known housing needs, fair housing concerns, and community development priorities in Pinellas County and its participating jurisdictions. The third was an open discussion where the participants were asked to identify issues/concerns related to affordable housing and fair housing in Pinellas County, and to identify priority housing needs and contributing factors to fair housing issues.

Discussion in the fair housing focus group meetings spanned numerous issues, but the following issues were voiced repeatedly:

- Education on fair housing laws, resources and who to contact in the event of discrimination are consistently labeled as a top need in the county, particularly for new ADU landlords. Survey results indicate that 44% of respondents would not know what to do if they experienced or witnessed housing discrimination. Another 7% would not do anything, possibly because of not knowing the proper avenues to report such discrimination. Likewise, 54% of survey respondents indicated that they were not familiar with fair housing laws.

- Need for the redevelopment of property as Pinellas County has limited vacant land. This extends to shopping malls, redeveloping hurricane lost properties to a stronger and more resilient building code, etc.

- Families struggle to find affordable housing, especially the middle class. Recent increases in housing costs have affected nearly 80% of survey respondents. The top listed causes of housing increases are property tax and interest rates (36%) and monthly rent increases

(35%). Other specified causes include HOA increases, utility costs and insurance related increases.

- There is a need for more community interactions, such as community events and gatherings.

The second opportunity for public input was through an online survey. This survey was designed to assess the public's knowledge of fair housing laws, the prevalence of housing discrimination, and the perception of housing discrimination by community stakeholders. The survey was designed by County staff and Wade Trim and hosted for online participation. Instructions included contact information for those residents who required assistance or further information about participating in the survey.

There were 7 participants that attended the fair housing forums. In total, there were 176 surveys returned either online or at the fair housing forums and focus groups. See the Appendix for more information regarding the public meetings and survey.

Section V: Impediments to Fair Housing

REVITALIZATION AREAS IN PINELLAS COUNTY

Pinellas County and its incorporated communities have a wealth of active, innovative Community Redevelopment Areas (CRAs) that have brought significant and transformational changes to the community. CRAs are authorized under Florida Statutes to provide a reliable stream of tax revenue to address conditions of blight and poverty within geographically delineated boundaries.

CRAs are registered through the Florida Department of Economic Opportunity (DEO), and the following are active CRAs in Pinellas County:

- City of Tarpon Springs Community Redevelopment Agency (Downtown)

- Clearwater Community Redevelopment Agency (Downtown)

- Dunedin Community Redevelopment Agency (Downtown)

- Gulfport Forty-Ninth Street Corridor Redevelopment District

- Gulfport Waterfront Community Redevelopment Agency

- Largo Community Redevelopment Agency (West Bay/Clearwater-Largo Road)

- Oldsmar Community Redevelopment Agency (Oldsmar Town Center)

- Lealman/Pinellas County Community Redevelopment Agency

- Pinellas Park Community Redevelopment District (Downtown)

- Safety Harbor Community Redevelopment Agency (Downtown)

- St. Petersburg Community Redevelopment Agency (South St. Petersburg, Intown; and Intown West)

COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act (CRA) is a 1977 law that requires the Federal Reserve and other federal banking regulators encourage financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income (LMI) neighborhoods.

There is another program that is known by the CRA acronym: Community Redevelopment Areas (CRAs). These are geographic areas of need recognized by the local government and the State of Florida. This program is distinct from the Community Reinvestment Act. The CRAs are discussed in greater detail under Revitalization Areas (the previous section).

There are three federal banking agencies that are responsible for the CRA: Federal Deposit Insurance Corporation (FDIC); Federal Reserve Board (FRB); and Office of the Comptroller of the Currency (OCC).

Banks that have CRA obligations are supervised by one of these three regulators. Each regulator has a dedicated CRA site that provides information about the banks they oversee and those banks' CRA ratings and Performance Evaluations.

Member banks are examined by the Federal Reserve to ensure compliance by: examining state member banks to evaluate and rate their performance under the CRA; considering banks' CRA performance in context with other supervisory information when analyzing applications for mergers, acquisitions, and branch openings; and sharing information about community development techniques with bankers and the public.

Pinellas County and the incorporated cities coordinate with CRA banking institutions to help these lending institutions meet their obligations under the CRA.

HOME MORTGAGE DISCLOSURE ACT (HMDA)

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public with loan data that can be used to assist in determining whether financial institutions are serving the housing needs of their communities, public officials in distributing public-sector investments so as to attract private investment to areas where it is needed, and in identifying possible discriminatory lending patterns. This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions.

Analysis

One of the data sources reviewed for the AI report is derived from the Home Mortgage Disclosure Act (HMDA) data. The act was passed by Congress in 1975 because of concerns that urban areas were being starved of bank financing. HMDA requires financial institutions to maintain, report, and publicly disclose detailed loan-level information about mortgages. HMDA enforcement and data collection resides under the Consumer Financial Protections Bureau. The identity of individuals and property addresses are not disclosed in this analysis, although data can be tabulated by specific lenders if there is a concern about discrimination.

Data from the reporting institutions is correlated with census data to discern patterns of lending in every community in America. The census data in the HMDA database is organized by Census Tracts, Counties, MSAs (Metropolitan Standard Areas), and states. Summary queries are organized by MSAs. HMDA data do not distinguish municipal boundaries because such boundaries often cross census tracts and frequently change.

Specific queries can also be made by individual financial institutions for a geographic area. This level of detail is instrumental if there is suspicion that a specific institution may be engaged in discriminatory practice. Fair Housing regulations do not, however, address income disparity or the cost of housing, and certain lenders have stricter lending standards based on income and assets.

This analysis uses 2023 data for Pinellas County and the Tampa/St. Petersburg/Clearwater MSA. The data reviewed describes originated loans (which are loans that were approved and closed) and denied loans. Some aspects of the analysis consider other types of loan decisions (Applications Withdrawn, Incomplete, Approved but Not Accepted). When this data is incorporated into an analysis, the ratio of loan originations drops. Loans Denied reflect loans with completed applications and back up that were later denied, and using this data alone drive approval ratios higher because only the most complete applications are considered. Finally, the HMDA data captures different decision points and types of loan products, but for purposes of this analysis and clarification the data are summarized.

HMDA does not prove wrongdoing by financial institutions. It uses data to draw attention to trends and patterns by demographic characteristics. Outliers in the data do not mean there is discrimination in lending practices. Rather, it is more akin to a warning light on the dashboard that calls attention to something that may or may not be significant. Communities that suspect violations of fair housing, whether intentional or not, can use HMDA data to support further investigation into problem areas.

Loan Approvals by Race and Ethnicity

One of the core functions of HMDA analysis is race. In Pinellas County, 59 percent of African Americans were approved for a mortgage among applicants that completed applications. White applicants were approved at a rate of 72 percent. This is a variance of 13 points between the two categories of applicants. The prior AI report (which complied data from 2018) showed African Americans obtaining mortgages at a rate of 59 percent, versus 73 percent for white applicants. This is a variance of 14 points between these two racial categories. The recent data, therefore, indicates a relatively steady rate of approval for both races and a narrowing gap between them. Likewise, data from before the latest AI report showed an even higher gap.

Certainly, this is encouraging progress, but nonetheless the gap remains. The prior studies use data from the height of the Financial Crisis and from before the COVID-19 pandemic and subsequent financial fallout from that event respectively, and so higher rates of denial may be reasonably explained. Current lending standards can be generalized as being much more stringent than prior to 2008 and 2020, so applicants who achieve loan origination may be overall more qualified applicants than their earlier cohorts.

It should be noted that although the rate of approval for African Americans is 59 percent, the volume of African Americans applying for mortgages in Pinellas County is incredibly low. Among a universe of about 30,000 applicants for 2023, only 1,193 were African American. Assuming an African American population of 10 percent, a proportionate number of loan applicants would be about 3,000, or 2.50 times as many as applied. This may be reasonably construed as a problem that reflects lower incomes for African American populations and access to mortgage markets. The HMDA data do not prove discrimination, but they do indicate the exclusion of a large segment of the population to mortgage products.

Hispanic rates of approval are 64 percent, which is lower than the previous AI report that indicated a 66 percent approval rate. It is important to note that Hispanics are categorized in the census as an ethnicity, not a race. Therefore, the Hispanic data are a subset of racial data, not in addition to racial data. The majority of Hispanics identify as White Hispanics and are included in that racial category.

Of interest is that Asian rates of loan origination, 65 percent, is slightly higher than from the prior study.

Table 31: Pinellas County Rates of Loan Originations by Race

Race	Loans Originated	Application Denied	Total*	Percent Approved
American Indian or Alaska Native	59	65	124	48%
Asian	667	352	1,019	65%
Black or African American	699	494	1,193	59%
Native Hawaiian or Other Pacific Islander	28	21	49	57%
White	14,674	5,757	20,431	72%
2 or More Minority Races	16	24	40	40%
Joint	394	108	502	78%
Free Form Text Only	4	4	8	50%
Race Not Available	3,278	1,507	4,785	60%
TOTAL APPLICANTS	**19,819**	**8,332**	**28,151**	**70%**
Ethnicity	Loans Originated	Application Denied	Total*	Percent Approved
Hispanic or Latino	1,287	714	2,001	64%
Not Hispanic or Latino	14,647	5,915	20,562	71%
Joint	546	227	773	71%
Free Form Text Only	9	16	25	36%
Ethnicity Not Available	3,332	1,481	4,813	69%
TOTAL APPLICANTS	**19,821**	**8,353**	**28,174**	**70%**

The Tampa Bay MSA encompasses Pinellas, Pasco, Hernando, and Hillsborough Counties. When compared to Pinellas County as a whole, the Tampa Bay MSA exhibits higher rates of approval across almost all racial and ethnic categories. The total rate of approval of 71 percent is consistent with the County.

Table 32: Tampa Bay MSA Rates of Loan Originations by Race

Race	Loans Originated	Application Denied	Total	Percent Approved
American Indian or Alaska Native	270	252	522	52%
Asian	4,010	1,354	5,364	75%
Black or African American	5,327	3,192	8,519	63%
Native Hawaiian or Other Pacific Islander	133	98	231	58%
White	49,574	19,124	68,698	72%
2 or more minority races	129	101	230	56%
Joint	1,723	537	2,260	76%
Free Form Text Only	36	21	57	63%
Race Not Available	13,092	5,896	18,988	69%
TOTAL	74,294	30,575	104,698	71%
Ethnicity	**Loans Originated**	**Application Denied**	**Total**	**Percent Approved**
Hispanic or Latino	11,555	6,106	15,786	65%
Not Hispanic or Latino	48,109	18,393	86,599	72%
Joint	2,729	930	3,062	75%
Free Form Text Only	62	45	43	58%
Ethnicity Not Available	11,839	5,101	15,170	70%
TOTAL	74,294	30,575	104,698	71%

Concentrations of African Americans in Pinellas County Census Tracts

The African American population of Pinellas County is about 10 percent. When reviewing HMDA data, a sort of census tracts was conducted that selected census tracts with African American populations that were 20 points or more above the County average. The result is a list of 20 census tracts that are 30 percent or more African American. The data also includes other loan actions, such as loans withdrawn or files closed for incompleteness. Of interest is that these census tracts have an approval rate of 50 percent, which is higher than census tracts without concentrations of African Americans, but still lower than white applicants.

Census tracts vary by population and concentration of residents. The higher-than average result may be explained by the demographics of the census tracts (some tracts have much higher populations than others). The overall number of applicants among these 20 tracts is only 3,221, which is not a high volume of applications. This may indicate a smaller number of applicants and a smaller stock of available housing within the geographic boundaries of the census tracts. The small number of originations among all 20 census tracts does reflect generally the lower number of African Americans accessing the mortgage market.

Table 33: Census Tracts in Pinellas County with Concentrations of African American Population, 30 Percent or Higher than County Average

Census Tract:	026402	026300	021900	020207	020202	020209	020110	020500	020301	020109	026200	020201	028700	020206	022000	020208	020800	020700	020600	021200	TOTAL AMONG ALL TRACTS	Percent
Loans Originated	28	151	128	56	69	80	38	111	95	68	23	108	73	50	88	22	160	78	95	100	1,621	50%
Applications Approved but not Accepted	5	14	0	4	7	1	2	1	7	2	1	6	3	3	7	2	18	3	6	4	96	3%
Applications Denied by Financial Institution	29	64	32	31	42	35	14	45	33	19	27	49	30	25	52	5	67	54	38	43	734	23%
Applications Withdrawn by Applicant	17	65	36	20	24	25	12	38	30	25	16	44	30	21	31	8	56	38	44	32	612	19%
File Closed for Incompleteness	1	24	5	5	2	13	1	6	7	10	0	14	8	5	8	4	11	9	12	13	158	5%
All Applications Received	80	318	201	116	144	154	67	201	172	124	67	221	144	104	186	41	312	182	195	192	3,221	100%

Concentrations of Hispanics in Pinellas County Census Tracts

Pinellas County has a Hispanic population of 11 percent. To examine rates of loan originations among census tracts with a concentration of Hispanics, a sort was conducted that isolated census tracts 20 points higher than the average population. The result of the sort is three census tracts that are at least 31 percent Hispanic. The overall loan origination rate was 48.5 percent, versus 64 percent for Hispanics in Pinellas County as whole. Census data indicates that, although Hispanics are 11 percent of the population, they are widely dispersed throughout the County.

Table 34: Census Tracts in Pinellas County with Concentrations of Hispanic Populations, 31 Percent or Higher than the County Average

Census Tract:	025411	026402	026818	TOTAL AMONG ALL TRACTS	Percent
Loans Originated	43	28	43	114	48.5%
Applications Approved but not Accepted	2	5	2	9	3.8%
Applications Denied by Financial Institution	20	29	14	63	26.8%
Applications Withdrawn by Applicant	18	17	7	42	17.9%
File Closed for Incompleteness	2	1	4	7	3%
All Applications Received	85	80	70	235	100%

Geographic Areas of Low Mortgage Origination

Within Pinellas County, a sort was executed to identify census tracts with loan origination rates of 44 percent or below, limited to home purchase loans. Thirteen census tracts were identified with the lowest rates of loan originations, ranging from 44 percent to 15 percent. As with other aspects of HMDA data, the underlying reasons are not provided. Among these census tracts, there could be a limited supply of housing (industrial or commercial areas), or they may be areas of very low income.

Areas with low loan origination rates can benefit from geographically focused emphasis on training to lenders, testing activities, and public awareness of how to find and purchase housing. There could also be externalities that are prohibiting underwriting, such as a high concentration of rental properties within specific types of communities, or nonconforming property uses negatively impacting values. The overall number of loans originated and applications denied/withdrawn among the thirteen Census tracts is 588, which represents a small number of transactions compared to the County as a whole.

The following chart identifies Census tracts with the lowest percentage of loan originations for home purchase loans in Pinellas County.

Table 35: Pinellas County Census Tracts with Lowest rates of approval for Home Purchase Loans

Census Tract	Loans Originated (All Types)	Applications Denied/Withdrawn	Total Applications Received	Percent of Applications Approved	Geographic Area
025419	15	53	100	15%	Largo, NE Corner Ulmerton Rd. and Belcher Rd
025420	10	14	34	29%	Clearwater Mall, Historic Bayview
026819	8	12	27	30%	Clearwater, Park Place Blvd., and McMullen Booth Rd.
025305	6	8	20	30%	Largo, NE Corner Ulmerton Rd. and Seminole Blvd.
021501	12	4	33	36%	St. Petersburg, East Crescent Lake
025004	39	25	97	40%	NW corner of Park Blvd. and 66th St.
025602	16	8	39	41%	North Downtown Largo
025505	7	1	17	42%	Clearwater, South Lake Belleview
025017	22	9	52	42%	West Lealman Target Area
027210	26	21	61	43%	North Dunedin, Ozona
027323	6	3	14	43%	East Lake, Boot Ranch Blvd.
025019	23	12	53	43%	West Lealman Target Area
025018	18	13	41	44%	West Lealman Target Area

Map 10: Loans Not Approved by Census Tract

PERCENTAGE OF LOANS NOT APPROVED
BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; Consumer Financial Protection
Bureau, Home Mortgage Disclosure Act (HMDA)
Data (2023)

Legend

— Major Roads

☐ Participating Jurisdictions

☐ Water Bodies

—·— Other Counties

☐	0%
☐	1% - 10%
☐	11% - 20%
☐	21% - 30%
☐	31% - 60%
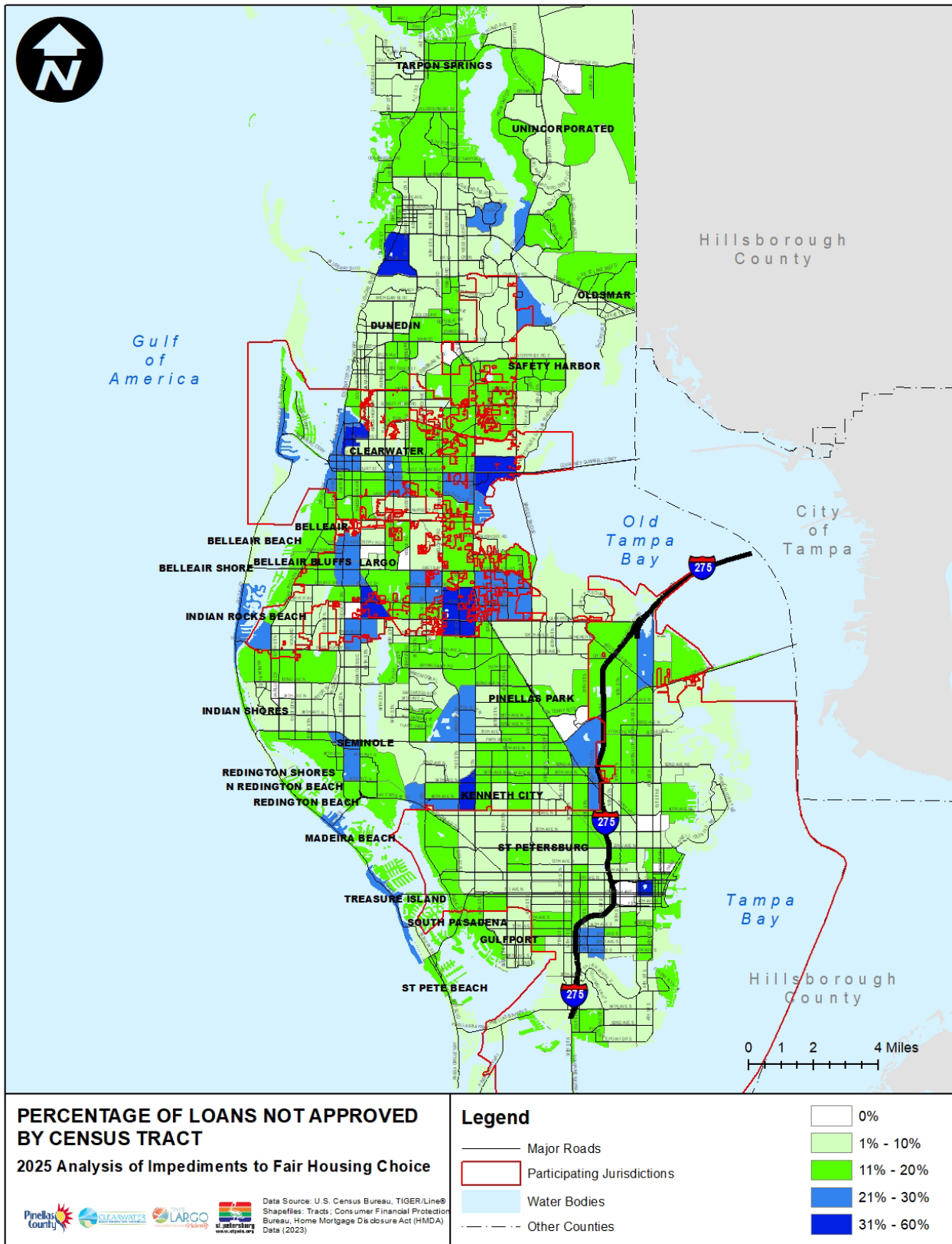
Further review of these Census tracts may be warranted to determine why the rates of approval are so low. Several of these Census tracts overlay widely known areas of low-income and minority populations, which already receive special consideration for housing and community development funding (North Greenwood Target Area and Downtown Gateway Target Area in Clearwater, East Lealman Target Area and High Point Target Area in Pinellas County, Southside CRA Target Area in St. Petersburg). A few areas are adjacent to target areas, while others do not appear to be exceptional.

Pinellas County Loan Originations by Sex

Discrimination on the basis of sex is prohibited under the Fair Housing Act. The sex of mortgage applicants is recorded and can be analyzed for patterns of discrimination. In 2023, 28 percent of completed loan applications (approved and denied) in Pinellas County were by women, 33 percent were by men, 30 percent were joint (men and women), and 9 percent did not identify a sex on the application. Single men and women were approved at approximately the same rate, 68 percent and 67 percent, respectively. Joint applications had higher rates of approval at 76 percent, probably because joint applications tend to have higher incomes. Based on this data, sex does not appear to be a detriment to fair housing choice regarding loan originations.

Table 36: Pinellas County Loan Originations by Sex (2023)

	Loan Originated	Application Denied	TOTAL	Percent Approved
Female	5,191	2,589	7,780	67%
Male	6,281	2,907	9,188	68%
Joint	6,472	2,060	8,532	76%
Sex Not Available	1,875	776	2,651	71%
Total	**19,819**	**8,332**	**28,151**	**70%**

By way of comparison, a review of national data for 2023 indicates that 23 percent of applicants approved or denied were female, which is 5 percent lower than Pinellas County. The percentage of men, 33 percent, is the same. The national rate of joint applications is 9 percent, the same as Pinellas County. Overall, the national percentage of approval for all sexes was 3 percent higher than Pinellas County. The difference is not outsized, but it does point to a potential issue with access to mortgage financing for the County. Because the national data and local data track so closely, it does not appear that discrimination on the basis of sex is a concern.

Table 37: National Loan Originations by Sex (2023)

	Loan Originated	Application Denied	TOTAL	Percent Approved
Female	1,204,962	555,220	1,760,182	68%
Male	1,797,447	736,214	2,533,661	71%
Joint	2,176,563	592,748	2,769,311	79%
Sex Not Available	512,754	173,576	686,330	75%
Total	5,691,726	2,057,758	7,749,484	73%

Home Loans by Type of Loan

HMDA data identifies the type and frequency of loan products accessed by Pinellas County residents.

The different types of loans are:

> Conventional: A conventional loan is a mortgage that is not guaranteed or insured by any government agency.

> FHA: A Federal Housing Administration loan is a mortgage issued by a federally approved bank or financial institution that is insured by the Federal Housing Administration. These are riskier loans that require additional underwriting from FHA.

> VA: Veterans Administration loans are offered through private lenders, but a portion is guaranteed by the VA. These loans offer attractive rates for qualified applicants.

> USDA: The U.S. Department of Agriculture offers the Section 502 Guaranteed Loan Program to assist approved lenders in providing low- and moderate-income households financing. The program is largely targeted at rural areas.

Most applicants in Pinellas County applied for conventional financing, 87 percent; 8 percent applied for FHA financing; 5 percent received VA financing; and less than 1 percent utilized USDA programs. Rates of approval were somewhat lower for conventional financing than FHA and VA.

Table 38: Pinellas County Loan Data by Type of Financing

Type of Financing	Loan Originated	Application Denied	TOTAL	Percent Approved
Conventional	17,041	7,411	32,936	70%
FHA	1,724	661	4,032	72%
VA	1,045	260	2,667	80%
USDA	9	0	1	100%
TOTAL	19,819	8,332	28,151	70%

Data for the Tampa/St. Petersburg/Clearwater MSA

Following is additional data for the Tampa/St. Petersburg/Clearwater MSA. HMDA data indicates increased loan approval rates with increased income. This is an unsurprising result because higher incomes are usually indicative of higher credit ratings and more money for housing. The HMDA data again indicates that, as incomes increase, loan approvals increase. The rates generally follow racial groups in equal measure.

Table 39: Tampa/St. Petersburg/Clearwater MSA Loans by Income

Income Range	Originated Loans	Application Denied	TOTAL	Percent
<50%	3,798	5,827	9,625	39.5%
50-79%	11,641	6,928	18,569	62.7%
80-99%	10,321	3,805	14,126	73.1%
100-119%	9,185	3,036	12,221	75.2%
>120%	39,323	10,648	49,971	78.7%
TOTAL	74,268	30,244	104,512	71.1%

Table 40: Tampa/St. Petersburg/Clearwater MSA Loans by Race and Income Less Than 50% of MSA/MD Median

LESS THAN 50% OF MSA/MD MEDIAN				
Income	**Originated Loans**	**Application Denied**	**Originated + Denied Total**	**Percent Originated**
Race				
American Indian or Alaska Native	16	69	85	18.8%
Asian	121	217	338	35.8%
Black or African American	281	605	886	31.7%
Native Hawaiian or Other Pacific Islander	10	18	28	35.7%
White	2751	3791	6542	42.1%
2 or more minority races	7	19	26	26.9%
Joint	22	47	69	31.9%
Free Form Text Only	0	6	6	0.0%
Race Not Available	590	1055	1645	35.9%
Ethnicity				
Hispanic or Latino	604	1203	1807	33.4%
Not Hispanic or Latino	2617	3622	6239	41.9%
Joint	38	84	122	31.1%
Free Form Text Only	0	13	13	0.0%
Ethnicity Not Available	539	905	1444	37.3%
TOTAL	3,798	5,827	9,625	39.5%

Table 41: Tampa/St. Petersburg/Clearwater MSA Loans by Race and Income 50-79% of MSA/MD Median

50-79% OF MSA/MD MEDIAN				
Income	**Originated Loans**	**Application Denied**	**Originated + Denied Total**	**Percent Originated**
Race				
American Indian or Alaska Native	64	76	140	45.7%
Asian	329	213	542	60.7%
Black or African American	1023	822	1845	55.4%
Native Hawaiian or Other Pacific Islander	26	28	54	48.1%
White	8239	4401	12640	65.2%
2 or more minority races	23	27	50	46.0%
Joint	95	81	176	54.0%
Free Form Text Only	2	3	5	40.0%
Race Not Available	1840	1277	3117	59.0%
Ethnicity				
Hispanic or Latino	2476	1642	4118	60.1%
Not Hispanic or Latino	7427	4085	11512	64.5%
Joint	179	163	342	52.3%
Free Form Text Only	6	7	13	46.2%
Ethnicity Not Available	1553	1031	2584	60.1%
TOTAL	11641	6928	18569	62.7%

Table 42: Tampa/St. Petersburg/Clearwater MSA Loans by Race and Income 80-99% of MSA/MD Median

80-99% OF MSA/MD MEDIAN				
Income	**Originated Loans**	**Application Denied**	**Originated + Denied Total**	**Percent Originated**
Race				
American Indian or Alaska Native	41	32	73	56.2%
Asian	405	147	552	73.4%
Black or African American	896	467	1363	65.7%
Native Hawaiian or Other Pacific Islander	21	12	33	63.6%
White	7022	2319	9341	75.2%
2 or more minority races	16	18	34	47.1%
Joint	203	60	263	77.2%
Free Form Text Only	3	2	5	60.0%
Race Not Available	1714	748	2462	69.6%
Ethnicity				
Hispanic or Latino	2300	887	3187	72.2%
Not Hispanic or Latino	6277	2202	8479	74.0%
Joint	309	115	424	72.9%
Free Form Text Only	10	7	17	58.8%
Ethnicity Not Available	1425	594	2019	70.6%
TOTAL	10,321	3,805	14,126	73.1%

Table 43: Tampa/St. Petersburg/Clearwater MSA Loans by Race and Income 100-119% of MSA/MD Median

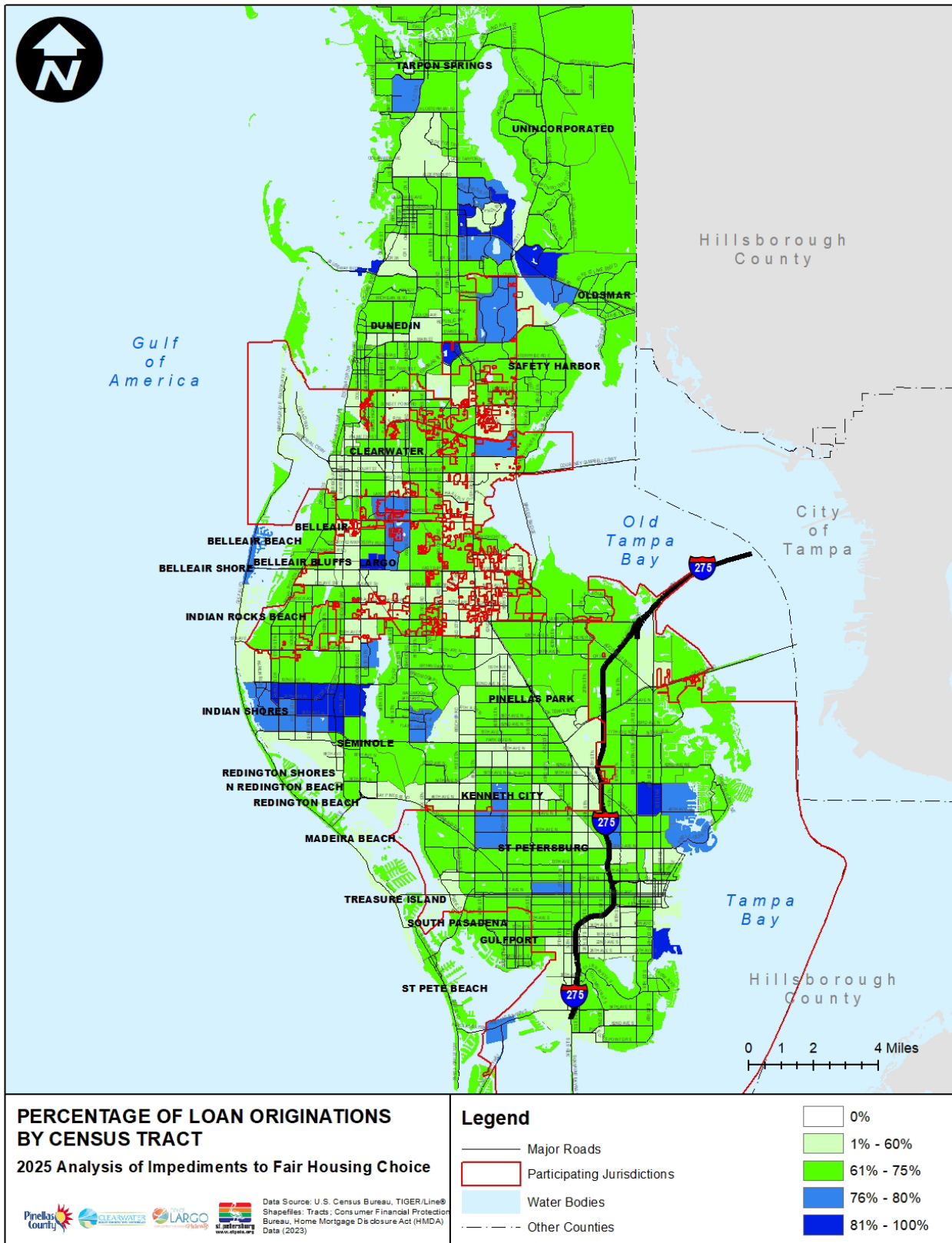| 100-119% OF MSA/MD MEDIAN				
Income	**Originated Loans**	**Application Denied**	**Originated + Denied Total**	**Percent Originated**
Race				
American Indian or Alaska Native	40	20	60	66.7%
Asian	393	133	526	74.7%
Black or African American	820	368	1188	69.0%
Native Hawaiian or Other Pacific Islander	26	10	36	72.2%
White	6243	1858	8101	77.1%
2 or more minority races	20	11	31	64.5%
Joint	223	65	288	77.4%
Free Form Text Only	2	4	6	33.3%
Race Not Available	1418	567	1985	71.4%
Ethnicity				
Hispanic or Latino	1730	641	2371	73.0%
Not Hispanic or Latino	5865	1813	7678	76.4%
Joint	340	104	444	76.6%
Free Form Text Only	5	3	8	62.5%
Ethnicity Not Available	1245	475	1720	72.4%
TOTAL	9,185	3,036	12,221	75.2%

Table 44: Tampa/St. Petersburg/Clearwater MSA Loans by Race and Income 120% or More of MSA/MD Median

120% OR MORE OF MSA/MD MEDIAN				
Income	**Originated Loans**	**Application Denied**	**Originated + Denied Total**	**Percent Originated**
Race				
American Indian or Alaska Native	109	48	157	69.4%
Asian	2761	635	3396	81.3%
Black or African American	2306	898	3204	72.0%
Native Hawaiian or Other Pacific Islander	50	30	80	62.5%
White	25309	6529	31838	79.5%
2 or more minority races	63	25	88	71.6%
Joint	1179	275	1454	81.1%
Free Form Text Only	29	6	35	82.9%
Race Not Available	7517	2202	9719	77.3%
Ethnicity				
Hispanic or Latino	4441	1651	6092	72.9%
Not Hispanic or Latino	25914	6487	32401	80.0%
Joint	1863	454	2317	80.4%
Free Form Text Only	41	15	56	73.2%
Ethnicity Not Available	7064	2041	9105	77.6%
TOTAL	39,323	10,648	49,971	78.7%

Map 11: Loan Applications by Census Tract

NUMBER OF LOAN APPLICATIONS
BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; Consumer Financial Protection
Bureau, Home Mortgage Disclosure Act (HMDA)
Data (2023)

Legend

— Major Roads

▭ Participating Jurisdictions

Water Bodies

—·— Other Counties

- 0
- 1 - 25
- 26 - 50
- 51 - 75
- 76 - 100
- 101 - 150

Map 12: Loan Originations by Census Tract

PERCENTAGE OF LOAN ORIGINATIONS
BY CENSUS TRACT

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; Consumer Financial Protection
Bureau, Home Mortgage Disclosure Act (HMDA)
Data (2023)

Legend

— Major Roads
▭ Participating Jurisdictions
▭ Water Bodies
—·—· Other Counties

☐ 0%
☐ 1% - 60%
☐ 61% - 75%
☐ 76% - 80%
☐ 81% - 100%

SUMMARY OF ANALYSIS

A review of HMDA data for Pinellas County reveals some important points. As indicated earlier, HMDA data does not, by itself, reveal patterns of discrimination. Like the warning light on the dash of a car, HMDA data can draw attention to potential trouble areas. Here are the primary takeaways from this analysis:

Race: Race is a persistent concern in lending. The rate of loan originations for African Americans has stagnated since the last AI report. However, the gap between the approval rate for white applicant vs African American applicants has shrunk (-1). Nevertheless, the rate remains well below the rate of approvals for White applicants, 59 percent and 72 percent, respectively for all of Pinellas County.

Volume: The rate of African American applicants is well below their numbers in the population. While 11.8 percent of the County is African American, only 4.2 percent were mortgage applicants (approved or denied completed applications).

Census Tracts with Low Levels of Loan Originations: There are 13 census tracts in Pinellas County that have loan origination rates below 44 percent.

Rates of loan origination based on sex and ethnicity appear to be in line with expected results, with only a small discrepancy to nationwide data. County residents take advantage of the diverse types of housing financing available to them, with conventional financing being the most widely utilized.

FAIR HOUSING INDEX

Introduction

The Fair Housing Index combines the census tract variables from the 2023 American Community Survey (ACS) 5-Year estimates with the loan originations from the Home Mortgage Disclosure Act (HMDA) database. The variables were used to classify census tracts by relative risk of impediments to fair housing choice. A map of the spatial distribution of risk provides an indication of where residents may experience various levels of housing discrimination or have problems finding affordable, appropriate housing.

Methodology

To arrive at a summary of geographic areas where fair housing issues may be the most severe, a Fair Housing Index was developed that combines census and HMDA data. Six factors were considered including the percentage of racial minority, ethnic minority, persons with disabilities, female head of households with children, loan originations, and low-to moderate-income population within Pinellas County Census tracts. Data was sourced from the 2019-2023 ACS. The details of the factors are provided below.

The Fair Housing Index uses 6 factors:

1. Racial Minority: Census tracts greater than 25 percent minority (Pinellas County is 25 percent racial minority).

2. Ethnic Minority: Census tracts over 11 percent Hispanic (Pinellas County is 11 percent ethnic minority).

3. Persons with Disabilities: Census tracts where over 15 percent of the population has one or more disabilities (This population is 15 percent of Pinellas County's population overall).

4. Female Head of Households with Children: Census tracts where over 4 percent of the population is a female headed household with children (This population is 4 percent of Pinellas County's population overall).

5. Loan Originations: Census tracts with lower-than-average approvals (i.e., less than 64 percent, the average approval rate in Pinellas County overall).

6. Low- to Moderate-Income Population: Census tracts where 50 percent or more of the population is low-to moderate-income.

Each Census tract was assigned one point for each of the factors listed above. For example, if a

Census tract had an ethnic minority greater than 11 percent and a loan origination rate of less than 64 percent, but no other factors, then the Census tract was assigned an index value of 2.
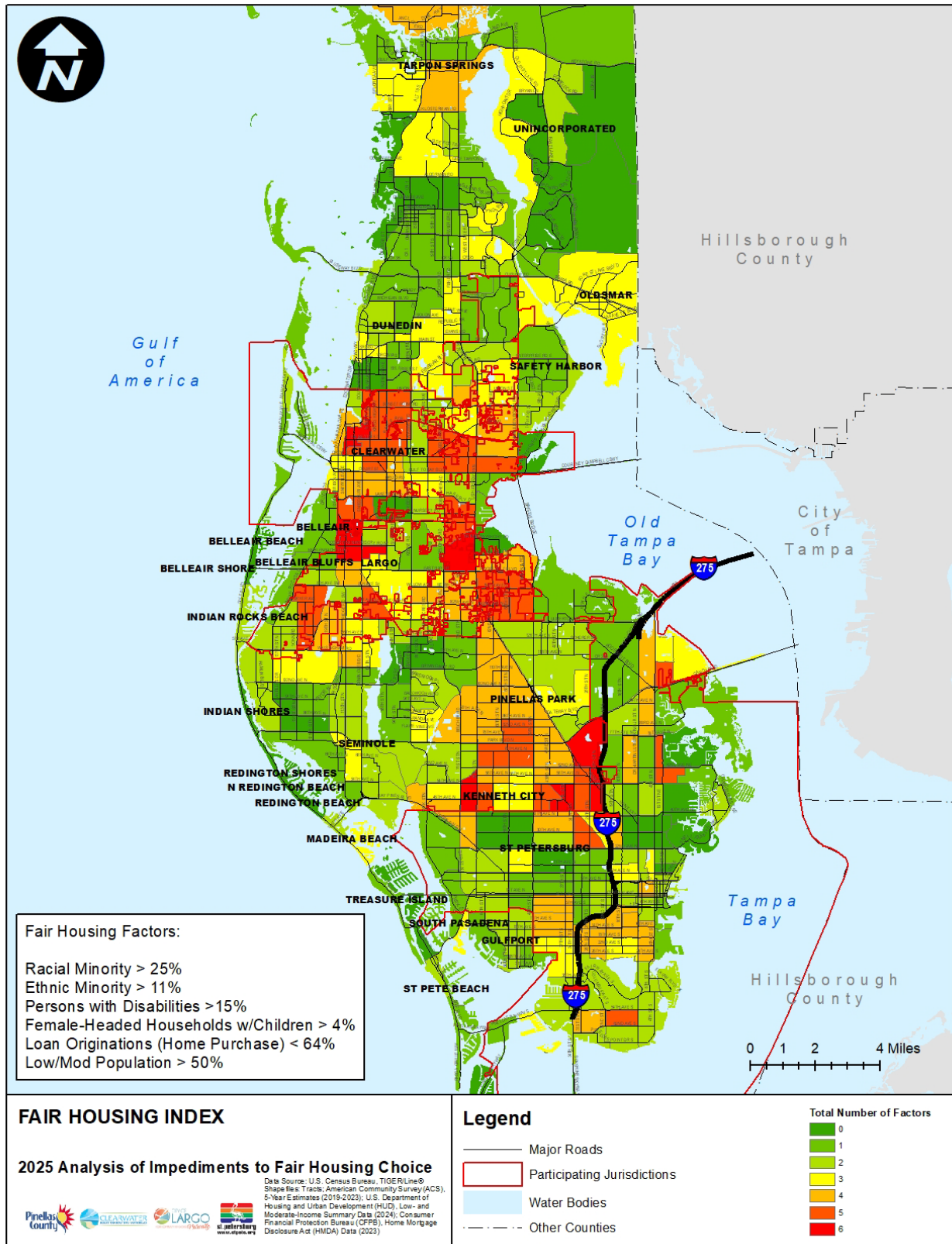
Findings

Table 45 provides a list of 30 census tracts at high risk in the Fair Housing Index. Specifically, these census tracts have indexes higher than 4. Several of these are within designated target areas, including City of Clearwater's North Greenwood Target Area, and Pinellas County's Greater Ridgecrest, High Point, West Lealman, Central Lealman, and East Lealman Target Areas.

Table 45: Fair Housing Index of Census Tracts with Greater than 4 Factors

Census Tract	Index Factors
025305	5
026701	5
026703	5
026402	5
025800	5
024906	5
022902	5
026300	5
024901	5
025207	5
026502	5
024604	5
024408	5
024804	5
024519	5
025412	5
020208	5
024514	5
024510	5
024702	5
026819	5
025509	6
025602	6
026200	6
024601	6
025505	6
024603	6
025018	6
025414	6
024703	6

Each of these Census tracts have a high number of risk factors for impediments to fair housing choice, including race, familial status, and disability. Access to housing in these areas should be closely monitored for possible impediments to fair housing choice.

Map 13: Fair Housing Index Map

Fair Housing Factors:

Racial Minority > 25%
Ethnic Minority > 11%
Persons with Disabilities >15%
Female-Headed Households w/Children > 4%
Loan Originations (Home Purchase) < 64%
Low/Mod Population > 50%

FAIR HOUSING INDEX

2025 Analysis of Impediments to Fair Housing Choice

Data Source: U.S. Census Bureau, TIGER/Line®
Shapefiles: Tracts; American Community Survey (ACS),
5-Year Estimates (2019-2023); U.S. Department of
Housing and Urban Development (HUD), Low- and
Moderate-Income Summary Data (2024); Consumer
Financial Protection Bureau (CFPB), Home Mortgage
Disclosure Act (HMDA) Data (2023)

Legend

—— Major Roads
▢ Participating Jurisdictions
Water Bodies
—·—·— Other Counties

Total Number of Factors
0
1
2
3
4
5
6

IMPEDIMENTS TO FAIR HOUSING AND RECOMMENDATIONS

According to HUD, impediments to fair housing choice are:

> Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restricts housing choices or the availability of housing choices, or any actions omissions, or decisions that have this effect. (HUD Fair Housing Planning Guide)

To determine the impediments to fair housing, Pinellas County conducted three Fair Housing community meetings, distributed a countywide survey, reviewed HMDA data, reviewed current fair housing efforts, and held numerous meetings with staff. Based on the information received through these efforts, there are impediments to fair housing choice in Pinellas County. The impediments to fair housing that have been identified largely echo previous fair housing studies, and those recommendations will be forwarded to complement continuing efforts. However, a few critical differences have been observed through these efforts.

First, the cost of housing has risen to the top of every meeting and survey as the principal concern. Among all types of people across broad income groups, the cost of housing in Pinellas County is continuing to rise and outpace the ability of residents to afford housing, both rentals and through homeownership. The cost of housing is not an impediment on its face, but it is related to recognized impediments and must be addressed as such.

Related to cost is the availability of housing choice. The fewer units that are available to rent or purchase, the higher the cost to attain housing for everyone in the market. As economic pressures increase and disaster-related impacts occur, marginalized groups are more likely to face discrimination and have fewer housing choices. There are two examples of how this is affecting housing choice in Pinellas County:

> Housing Costs: Housing costs in Pinellas County have rapidly increased due to compound lasting impacts. These lasting impacts include inflationary effects caused by the COVID-19 pandemic, increased migration to the State affecting housing availability, and disaster-related increases to insurance and assessment costs. The median home value in Pinellas County increased 118% and median contract rent increased by 68% from 2014 to 2023, while household income only increased by 13%. The effects of those increases were exacerbated by recent hurricanes Helene and Milton. The resulting imbalance in the market disproportionately and negatively impacts protected classes in terms of displacement and competition for decent, accessible, and affordable housing.

> Eviction Rates: Pinellas County consistently has higher-than average eviction rates according to a study by Princeton University, documented from at least 2010 to recent precise data from 2025. Evictions drive homelessness. Based on this data, renters in Pinellas County are having difficulty staying housed and are at continued risk of eviction.

Another difference noted between the prior AI report and current data is that mortgage

originations based on race appear to be less disparate. In the prior study, protected classes were shown to have much lower rates of mortgage origination than white borrowers. The 2016 AI report indicated a loan origination rate of 48 percent for African American families, and 70 percent for white families (data for the prior study was from 2007 to 2013). In 2018, data indicated that this gap has closed—59 percent for African American families and 73 percent for white families. More recent data indicates that this gap has continued to close, however this close has been small. Data from 2023 indicates loan origination rates has remained steady for at 59 percent for African American families and 72 percent for White families.

The HMDA data does not provide a reason for this difference or what may have changed since the last analysis of HMDA data. Lending standards were vastly different before 2008, so the explanation may lie within the loan application process. For example, lenders may have encouraged higher risk customers (i.e., lower income applicants with lower credit scores) to complete loan applications, which may have resulted in higher rates of denials. Whatever the cause, the HMDA data indicates more consistent rates of loan origination across all protected classes, with income being the primary driver of denials. However, despite this progress, it is advisable to remain vigilant regarding protected classes and their access to mortgage products. A difference remains of 13 points between African American applicants and White applicants for loan approvals. Therefore, while Pinellas County can celebrate some success in closing the gap, equal access to mortgage origination is still considered an impediment to fair housing choice.

The 2025 AI report identifies the following impediments to fair housing choice in Pinellas County and recommended actions:

Impediment 1: Cost and Availability

The cost and availability of housing is an impediment to fair housing choice.

The cost of housing in Pinellas County is driving all discussions about housing choice. It is important to clarify that the cost of housing in a community is not technically an impediment to fair housing choice since the laws are designed to protect access to housing based on the protected classes rather than affordability. However, the two issues of fair housing choice and high cost converge when market demand disproportionately impacts protected classes. Proactive steps taken by local jurisdictions to create greater housing opportunities will, in turn, provide benefit to everyone in the community, especially protected classes. Pinellas is a highly developed and populated county, with housing resources in increasing demand since the COVID-19 pandemic in 2020 and subsequent influx on migrators to the county as well as recent disaster-related impacts. Data from the Fair Housing Survey indicated that 64% of respondents identified increased rent or mortgage payments led to their housing situation becoming worse. Another 36% identified Natural Disasters as the primary cause for their worsening housing situation.

The most recent 2019-2023 ACS data indicates the median home value in Pinellas County has

increased by 118% since the 2020 AI report, median contract rent has increased by 68% while household income has only increased by 13% during a longer period of time, from 2014 to 2023.

Pinellas County believes everyone should have access to housing and that lowering the barrier of cost will enhance fair housing choice.

Evaluation of 2020 Actions:

Pinellas County has continued to fund the production, acquisition and rehabilitation of affordable housing using CDBG, HOME, State SHIP resources and local programs such as Penny for Pinellas. The County continues to work with public housing authorities in the region, including the Pinellas County Housing Authority, Tarpon Springs Housing Authority and Dunedin Housing Authority to improve access to Section 8 vouchers and publicly assisted units. As parts of its Five-Year Consolidated Plan the County designates target areas based on greatest need which directs funding toward housing and public improvements in low- and moderate-income neighborhoods. With its federal annual allocation, the County funds public services to improve economic opportunity in African American communities. The County also continues to comply with all federal requirements to affirmatively further fair housing and equal employment opportunity for federally funded projects.

2025 Recommended Actions:

- Continue to fund programs using local, state, and federal resources to provide housing opportunities to residents through the creation of new housing, the rehabilitation of existing housing, acquisition of housing, and housing financing (mortgage assistance, developer financing, etc.).

- Encourage landlords and local housing agencies to develop strategies to deploy Section 8 vouchers to more properties across Pinellas County.

- Allocate resources countywide according to need, paying particular attention to census tracts with high concentrations of minority residents.

- Continue to work with non-profits, educators, and hiring professionals to ensure job readiness and training providers sponsor educational classes and job fairs in African American communities.

- Continue to advocate and partner with developers to entice businesses to the area that provide new employment opportunities that match educational levels of the community. Ensure that all vendors, contractors, and employees paid with state and federal funds are contractually obligated to assure that minority business and women's business enterprises have an equal opportunity to compete for contracts, subcontracts, sources of supplies, equipment, construction, and services.

- Continue to ensure that all project sponsors, vendors, and contractors assure equal employment opportunity to all persons regardless of race, color, national origin, sex, or disability for federally funded subrecipients.

- Inventory the loss of affordable housing resulting from natural disasters and identify strategies to prevent further displacement of vulnerable populations, post-disaster housing discrimination, and disaster gentrification.

Impediment 2: Evictions

Evictions are an impediment to fair housing choice.

In 2025, data from the Eviction Lab and Princeton University for the Tampa Bay Area (Pinellas and Hillsborough Counties) identified a 5% eviction rate, with 18,886 eviction filings in the past year indicating a 7% increase over the average. A more geographically precise but older 2018 study by The Eviction Lab and Princeton University concluded that Pinellas County experienced consistently higher-than average rate of evictions (evictions per 100 tenants). The national average was about 1.8 percent, whereas Pinellas County was consistently 2.4 percent, with higher percentages in Lealman and the City of St. Petersburg. Evictions are a cause of homelessness, which places enormous burdens on families, social service providers, and governments. Pinellas County and its partners can actively remove impediments to fair housing choice by keeping people in their homes, so they do not have to seek other housing or are not forced into homelessness.

A more recent geographically precise April 2023 report from the Shimberg Center for Housing Studies at the University of Florida and published by the Florida Housing Data Clearinghouse found that Pinellas County was averaging around 475 eviction filings a month, equal to roughly 15.8 filings a day in December 2022. This number represents some of the highest eviction rates the county has seen in modern times and came nearly 3 years after the state implemented a temporary moratorium on evictions in response to the COVID-19 pandemic, which was lifted in September 2020.

Results from the Fair Housing Survey indicated numerous individuals have been evicted or are at increasing risk of eviction due to increasing rent costs. The conclusion from this statistic is that renters in Pinellas County are having difficulty staying housed and are at greater risk of eviction than the country as a whole. This finding is consistent across multiple years, from at least 2010 to 2025, and tracks economic expansions and contractions, including the post-pandemic housing environment.

The City of St. Petersburg and Pinellas County previously adopted a Tenant Bill of Rights to support fair housing protections, which was recently repealed in 2023 to comply with Florida State Law under HB1417 that preempts local governments from regulating landlord-tenant relations.

Evaluation of 2020 Actions:

The most recent available data for Pinellas County from The Eviction Lab at Princeton University shows that, in 2018, the County experienced a 2.40% eviction filings rate (evictions per 100 tenants).

Table 46: 2018 Eviction Rates

Community	Evictions Per Day	Evictions Per Year	Eviction Rate*
Lealman	0.42	220	5.10%
St. Petersburg	3.50	1,800	2.90%
Pinellas County	8.7	4,800	2.40%

*Number of Evictions Per 100 Rental Households

2025 Recommended Actions:

• Continue to support non-profit organizations and governmental programs that provide eviction/foreclosure prevention counseling and assistance including but not limited to legal aid or short-term subsistence payments.

Impediment 3: Housing Stock

The age and condition of housing stock is an impediment to fair housing choice.

Pinellas County has an aging housing stock, with large tracts of the County dating to the 1950s, 1960s and 1970s. Many of these homes require repairs or modifications to accommodate residents.

As mentioned in previous AI reports, increased growth of multi-family housing, including high-rise rentals, condominiums, and townhouses continues. Most new units are targeted at households in the 80 to 120 percent of AMI brackets. A disproportionate number of low income and protected classes occupy housing that is over 50 years old and is often obsolete.

Likewise, recent natural disasters, namely hurricanes Helene and Milton, had an extensive impact on the existing housing stock in Pinellas County. Numerous condominiums, single-family homes, and apartments countywide were either flooded, extensively damaged, or destroyed. This loss of housing stock increases the potential for displacement, whereby existing residents are forced to relocate due to the prohibitive cost of repairs, and properties previously affordable to low- and moderate-income households are quickly turned over to higher cost redevelopment. Evaluation of 2020 Actions:

Pinellas County has continued to provide assistance to low-income families for housing rehabilitation and ADA accessibility modifications. These programs are funded through the

County's CDBG program and the County's Penny for Pinellas Program. The County also continues to comply with all federal requirements to affirmatively further fair housing and equal employment opportunity for federally funded projects. Incentives are provided to developers, CHDOs, and housing providers to create new housing for eligible residents, with particular emphasis on accessibility and equal housing opportunity for everyone. Incentives include LHAP/LHIS and Penny for Pinellas funds, among others. In April 2022, Pinellas County reported 878 new affordable homes approved or under construction through Penny for Pinellas.

2025 Recommended Actions:

- Continue to provide assistance to low-income families to modify existing housing stock through renovations.

- Provide incentives to developers, CHDOs, and housing providers to create new housing for eligible residents, with particular emphasis on accessibility and equal housing opportunity for everyone.

- Continue to ensure that all project sponsors, vendors, and contractors assure equal employment opportunity to all persons regardless of race, color, national origin, sex, or disability for federally funded subrecipients.

Impediment 4: Protected Classes

Discrimination against protected classes is an impediment to fair housing choice.

Pinellas County is a densely developed, urban, and diverse community with representatives from numerous racial and ethnic backgrounds. The County has historically had large numbers of elderly residents, as well as people with disabilities. It is critical to provide ongoing fair housing protections to these residents. Historically, areas of minority concentration have faced discrimination in housing choice. Data indicates that discrimination based on race appears to have improved (based on mortgage origination rates) but is still present as the second highest category of complaints to the Pinellas County Office of Human Rights (PCOHR) in FY2024.

Likewise, more than 15% of residents in Pinellas County have some form of a disability. Complaints to the PCOHR based on disability accounted for 41% of all complaints in FY2024, the largest category.

Pinellas County is proactive in addressing discrimination through PCOHR, which is a fully staffed and efficacious organization dedicated to enforcing and educating citizens about fair housing choice.

Evaluation of 2020 Actions:

Pinellas County has continued to work with regional partners related to protected classes

securing sustainable housing. Ongoing partnerships with local advocacy groups and governmental offices including the Pinellas County Council for Persons with Disabilities, PCOHR, and the Committee to Advocate for Persons with Impairments (CAPI); were maintained to ensure continued support for individuals with disabilities and those facing discrimination. During FY2024, the PCOHR conducted numerous trainings based on discrimination of protected classes and successfully closed 17 cases either through settlement, judicial dismissal or conciliation.

2025 Recommended Actions:

- Continue to support the Pinellas County Council for Persons with Disabilities.

- Continue to support the Pinellas County Office of Human Rights in enforcement activities such as collecting and investigating fair housing complaints.

- Continue to support and maintain relations with St. Petersburg's Committee to Advocate for Persons with Impairments (CAPI).

- Conduct at a regional test of fair housing and lending practice compliance in Pinellas County.

Impediment 5: Fair Housing Education

A lack of fair housing education is an impediment to fair housing choice.

Educating the public, realtors, landlords, bankers, and others about Fair Housing laws is an ongoing process that must continue. In addition to the Federal statute, there are local ordinances in Pinellas County that provide protections for additional classes, such as sexual orientation. Residents of Pinellas County face fair housing issues constantly whether they are buying or selling a house, renting an apartment, operating as landlords, or working in a housing-related profession. Everyone needs to know and understand the rules that govern fair housing. Data from the Fair Housing Survey indicated 54% of respondents were not familiar with Pinellas County's Fair Housing laws and a further 37% were only somewhat familiar. Only 10% of respondents were very familiar with the county's Fair Housing laws. Likewise, only 16% of respondents believe information regarding Fair Housing Choice is readily available to residents.

Evaluation of 2020 Actions:

Pinellas County has continued to allocate resources to publicize Fair Housing in social media, advertisements, and brochures. The PCOHR is the organization in the County that enforces fair housing choice by receiving complaints, opening cases, working to resolve cases, and providing outreach to the community. The PCOHR provides frequent training to real estate professionals, including bankers and mortgage brokers. These education efforts are regularly scheduled and designed to educate housing finance professionals on fair housing issues, local fair housing concerns, federal regulations and resolving issues. These issues include service animals,

reasonable accommodations, and protected classes. In FY2024, the PCOHR reported 34 new complaints formalized, and processed 46 cases to closure with reasonable cause determined in 3 cases. During this time, the PCOHR also conducted 11 outreach activities, all training.

Pinellas County continues to participate in the Tampa Bay Fair Housing Consortium with other regional jurisdictions such as Hillsborough County, City of Clearwater, and private stakeholders. The Consortium hosts a Fair Housing symposium annually.

2025 Recommended Actions:

- Continue to allocate resources to publicize fair housing in social media, advertisements, and brochures.

- Continue to support the ongoing efforts of the Pinellas County Office of Human Rights to enforce and educate the public about fair housing policy, especially regarding service animals and reasonable accommodation.

- Continue to support the ongoing efforts of the Pinellas County Office of Human Rights to enforce and educate the public about fair housing policy with special emphasis on the protected classes.

- Continue to participate in the Tampa Bay Fair Housing Consortium to educate the public about the Fair Housing Act/Laws.

Impediment 6: Underserved Transportation Corridors

Underserved transportations corridors are an impediment to fair housing choice.

Pinellas County is an urban community that has been largely developed for decades. The County follows suburban patterns of development with multiple downtown and commercial districts. The County is relatively compact compared to other counties in Florida. However, despite dense development and a robust system of arterial roadways, transportation for all residents is restrictive. Residents face substantial obstacles in commuting between areas of employment (downtown districts such as St. Petersburg, Clearwater, and Largo) and housing opportunities. As a result, fair housing choice is limited for protected classes.

Evaluation of 2020 Actions:

Pinellas County regularly reviews local ordinances for areas of improvement regarding housing policy. The County has worked indirectly with partners such as Pinellas Suncoast Transportation Authority to link fair housing opportunities with geographic areas of social services and employment. The Penny for Pinellas Program has provided more than $80 million in Penny for Pinellas funds for the construction and rehabilitation of housing in the County. Projects such as the Skyway Lofts, Seminole Square Apartments and the Indigo Apartments have been

constructed or approved for rehabilitation on major corridors outlined by Advantage Pinellas (Alternate US 19 and US 19/34TH Street – South of SR 60). The County commits to finding ways to address these concerns.

2025 Recommended Actions:

- Review local ordinances and develop policies and procedures to prioritize the development of housing opportunities along major transportation corridors.

- Coordinate with the Pinellas Suncoast Transit Authority to provide enhanced access between areas of employment and housing.

- Continue to advocate for additional housing of various types near large and underserved transportation corridors.

Impediment 7: Limited English Proficiency (LEP)

Limited English Proficiency (LEP) is an impediment to fair housing choice.

Pinellas County is a diverse community with residents that may not speak or read English. The County believes that all residents should have access to fair housing choice regardless of their language. Approximately 6% Pinellas residents aged five and over speak English "less than 'very well'" at home, while half of that population speaks Spanish. Likewise, the Vietnamese population of Pinellas constitutes nearly 30% of the Asian population in Pinellas County.

Evaluation of 2020 Actions:

The county offers housing program materials and public notices in both Spanish and English, with additional languages provided upon request. Homebuyer classes and counseling are available in Spanish on a limited basis. All Fair Housing marketing plans and publications include information in Spanish to inform individuals of their rights under the Fair Housing Act. The PCOHR website continues to have an easily identifiable tab for Human Rights or Discrimination forms in both English and Spanish.

2025 Recommended Actions:

- Provide all housing program materials and public notices in Spanish and other languages if requested.

- Expand access to Spanish language homebuyer classes and counseling.

- Continue to ensure that all Fair Housing marketing plans and publications contain information in Spanish advising persons of their rights under the Fair Housing Act.

- Provide fair housing information and published materials in other languages such as Vietnamese with reasonable notification of the need for such materials.

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Appendix