

LEON COUNTY'S FINANCIAL EMPOWERMENT BLUEPRINT

Fostering Access to Opportunity Through Partnerships



CONTENTS

- Executive Summary 3**
 - Background 3
 - Development of the Blueprint 4
 - Housing and Residential Security Solutions 4
 - Social Wellness and Support Services 5
 - Financial Education and Management Resources 5
- History and Challenges 7**
 - Wealth and Inequality in Leon County 7
- Examples of Systemic Inequalities Contributing to Wealth Disparities..... 8**
 - Background 8
 - History of Economic Disparity in Leon County 8
 - Impacts of Economic Disparities in Education 9
 - Promoting Financial Equity in Leon County 10
 - A Strategic Tool to Address Inequities 11
- Community Engagement and Existing Efforts..... 12**
- Financial Empowerment Priorities and Strategies..... 14**
 - Housing and Residential Security Solutions 14
 - Social Wellness and Support Services 18
 - Financial Education and Management Resources 21
 - Ongoing Community Feedback 24
- Role of Leon County 24**
- A Path Forward 26**
- Appendix 1: Plan Comparison..... 27**
- Appendix 2: Community Stakeholders..... 32**
- Appendix 3: Implementation Timeline..... 33**
- Appendix 4: Tallahassee Business Roadmap 41**



EXECUTIVE SUMMARY

This report is a Financial Empowerment Blueprint that outlines the initiatives, goals, and strategies of Leon County Government (County) to enhance financial security and racial wealth equity within the community. The creation of the Blueprint was supported by the Cities for Financial Empowerment Fund (CFE Fund) through participation in the CityStart initiative. The priority areas were created through extensive community feedback, data analysis, and collaboration with local stakeholders to ensure the strategies reflect the needs and aspirations of residents while addressing systemic challenges.

The CFE Fund's CityStart initiative is a structured approach to helping local governments develop a municipal Financial Empowerment Blueprint, which outlines a strategic plan for financial empowerment programs and policies (e.g., financial counseling, consumer protection, access to banking, asset building, etc.) based on stakeholder and community engagement.

This wealth equity-focused iteration of CityStart addresses the financial stability needs of residents and the opportunities to meet those needs, prioritizing individual and structural efforts that foster wealth accumulation and mitigate wealth extraction.

Bloomberg Philanthropies' Greenwood Initiative – aimed at creating wealth-building opportunities in communities across the U.S. – supports the CFE Fund in its work to help municipal partners on the design and execution of the CityStart program. The Blueprint supports and aligns with existing County efforts to strengthen financial empowerment strategies and enhance initiatives that address long-standing disparities.

Background

In 2023, in partnership with the City of Tallahassee (City) and the Capital City Chamber of Commerce (Capital City Chamber), Leon County Government applied for and was awarded \$75,000 to participate in the CityStart initiative from the CFE Fund. This collaborative effort was part of the County's ongoing Strategic Initiatives to address poverty and inequity in targeted neighborhoods, including the 32304 area, through support of the City's Neighborhood First initiative. Participation in the CityStart initiative supports the County's ongoing efforts to help individuals and families weather financial emergencies,

promote economic growth, and ensure a stable future for generations to come.

Development of the Blueprint

A key outcome of the CityStart initiative is the creation of a Financial Empowerment Blueprint, which serves as the final deliverable. This Blueprint outlines the County’s ongoing goals and strategies aimed at enhancing financial security within the community. The Blueprint also identifies historic policies and practices that have led to current challenges in wealth accumulation, which is defined as the acquiring of money, properties, or other assets that increase a person’s net worth over time.



The Blueprint was developed after extensive stakeholder engagement at community meetings and through the evaluation of current strategic planning documents (Appendix 1). Multiple stakeholder roundtable meetings were held in the spring of 2023 and a Financial Empowerment Summit in September 2023 convened stakeholders from private, public, and nonprofit organizations to develop and refine priorities and strategies. In addition, the Blueprint prioritized and integrated financial empowerment strategies identified in Frenchtown, Griffin Heights, Greater Bond, and Providence neighborhoods through the City’s Neighborhood First Program, a community-driven planning effort to address specific needs and priorities of historically disinvested neighborhoods, fostering collaboration between residents and local government to implement sustainable improvements. The County’s Trusted People Neighborhood Engagement Steering Committee also provided input throughout the Blueprint development process.

- The information from the initial meetings, plan evaluations, and breakout sessions identified a recurring theme in local financial empowerment efforts:

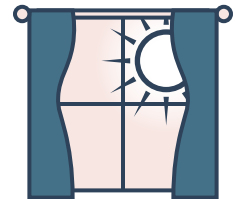
Enhancing awareness of and access to available resources.

Leon County’s Financial Empowerment Blueprint focuses on enhancing access to existing services to promote financial empowerment through three priority areas with accompanying strategies and goals. Utilizing current Strategic Initiatives and existing partnerships, the County and its partners are implementing the strategies to achieve these goals.

Housing and Residential Security Solutions

Goal

Increase the inventory of safe and sanitary affordable housing for low-income individuals and families.



Strategies

1. Support the housing rehabilitation and emergency repair programs to preserve affordable housing units.
2. Expand opportunities to provide educational workshops and legal assistance to alleviate heirs’ property issues, support wealth building, and encourage home maintenance.
3. Support initiatives to increase affordable homeownership opportunities.

Social Wellness and Support Services

Goal

Expand the social safety net by increasing access to resources and services to enhance the quality of life of citizens.



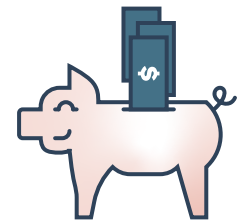
Strategies

1. Enhance partnership with the 2-1-1 Big Bend Lyft Program to expand transportation access, including for those in Leon County's rural areas.
2. Strategically promote existing programs, such as the Leon County Primary Healthcare program and enrollment information, to reach the most vulnerable, including those impacted by the digital divide.
3. Collaborate with healthcare and mental health providers, including Federally Qualified Health Centers (FQHCs), to address community needs and provide access to primary, mental, and dental care, ensuring comprehensive health and human services are available.
4. Develop a Community Information Exchange platform in partnership with 2-1-1 Big Bend, the City of Tallahassee, United Way of the Big Bend, the Children's Services Council of Leon County, and other key stakeholders.

Financial Education and Management Resources

Goal

Expand access to safe and affordable financial services for citizens and businesses to promote financial stability and resources and enhance intergenerational wealth.



Strategies

1. Support the integration of financial education and banking access within existing youth employment programs.
2. Explore the development of a Financial Empowerment Center.
3. Support the Bank On Tallahassee initiative via collaboration, resource support, and integration into existing programs to increase access to certified checking and transaction accounts by building programmatic partnerships between local financial institutions and community-serving programs, and encourage saving, investing, and financial counseling to further enhance financial stability for residents.
4. Support the Capital City Chamber of Commerce via the existing partnership with the Tallahassee-Leon County Office of Economic Vitality in creating and distributing a comprehensive small business development pipeline to increase access to resources and capital for businesses, including the assessment of current resources and barriers.

The identified priority areas and subsequent strategies incorporate and organize existing strategic planning documents and significant citizen and stakeholder feedback to provide a comprehensive guide to enhance community access to resources and ultimately increase financial opportunities and outcomes. The Blueprint reinforces ongoing efforts to expand access to human services and financial education, spur economic growth, and enhance generational wealth in neighborhoods that have historically experienced poverty and racial inequity.

The County and its partners have many existing programs and initiatives to promote financial empowerment. Further, stakeholders have undertaken efforts to increase awareness and knowledge of local resources through community committees, neighborhood plans, and outreach workers. This

Blueprint serves as a roadmap to expand current efforts and pursue additional opportunities that enhance financial security in the community.



OVERVIEW OF CITYSTART

In February 2023, the County, in partnership with the City and the Capital City Chamber, was selected to participate in the CityStart initiative by the Cities for Financial Empowerment (CFE) Fund. The County was awarded a \$75,000 grant to support the creation of a financial empowerment Blueprint that builds upon collaborative efforts and community investment.

The CFE Fund's CityStart initiative is a structured approach to helping local governments develop a municipal Financial Empowerment Blueprint, which outlines a strategic plan for financial empowerment programs and policies (e.g., financial counseling, consumer protection, access to banking, asset building, etc.) based on stakeholder and community engagement.

The wealth equity-focused iteration of CityStart addresses the financial stability needs of residents and the opportunities to meet those needs, prioritizing individual and structural efforts that foster wealth accumulation and mitigate wealth extraction. The CFE Fund works with cities and counties to address the financial stability needs of residents and the opportunities to meet those needs, prioritizing individual and structural efforts that foster wealth accumulation and mitigate wealth extraction. The CFE Fund will also work with grantees to identify the intersecting issues leading to disparities and barriers to financial stability.

The County is committed to addressing poverty and inequity in the community, including the following Leon County FY2022-FY2026 Strategic Initiatives:

- Work with the City of Tallahassee on the development and implementation of the Neighborhood First Program to engage residents and develop plans to address poverty and inequity in targeted neighborhoods, including 32304. (2022-32)
- Partner with the City of Tallahassee, the Capital City Chamber, and local stakeholders to spur economic growth and financial security in the neighborhoods that have historically experienced poverty and racial inequity through initiatives such as Bank On Tallahassee. (2023-3)

These Strategic Initiatives align with the Board’s Quality of Life and Economic Strategic Priorities:

- (Q4) Support and promote access to primary and welfare services to our community members most in need.
- (EC2) Support programs, policies, and initiatives to attract, create, and promote expansion of business, entrepreneurship, job creation, workforce development, economic equity, and mobility.

HISTORY AND CHALLENGES

Wealth and Inequality in Leon County

In Leon County, Florida, the story of wealth is as complex as it is diverse. Like many regions, Leon County has historically experienced systemic inequalities that contributed to wealth disparities. These challenges have impacted the County’s residents, particularly those from underserved communities, who continue to face barriers in achieving financial security. Recognizing the challenges many individuals and families in the community face, Leon County Government actively engages in transformative initiatives to promote financial empowerment and reduce inequality among its residents. Today, the County takes a proactive stance by addressing these legacies head-on, ensuring that such historical disparities do not define the future of its communities.



Resident Feedback and Stakeholder Quotes

- *Community Voices:* During a 2023 community meeting in the Bond neighborhood, one resident shared, “We’ve been living here for generations, but without clear titles, we can’t use our land to get loans or make improvements.” This sentiment reflects the broader challenges faced by many in the community.
- *Stakeholder Feedback:* A local nonprofit leader noted, “Our financial education programs have made a difference, but we need more support from the County to reach all the families who need these resources.”

Reflecting Community Priorities:

- *Affordable Housing:* Feedback from the 2023 Tallahassee Housing Summit indicated strong community support for expanding affordable housing initiatives. Many residents emphasized the need for down payment assistance and legal support to resolve heirs’ property issues.
- *Financial Education and Technical Assistance:* During the CityStart initiative’s stakeholder engagement sessions, participants repeatedly stressed the importance of financial education, particularly for young people. One attendee stated, “Teaching our kids about money early on is key to breaking the cycle of poverty.”

EXAMPLES OF SYSTEMIC INEQUALITIES CONTRIBUTING TO WEALTH DISPARITIES

Background

Systemic inequalities have manifested in various ways, both locally and nationally. In Leon County, historic segregation and discriminatory practices, such as racially restrictive covenants, have led to lasting disparities in homeownership and property values, disproportionately affecting Black communities. Redlining, the practice of denying loans or insurance based on race, has significantly disadvantaged these communities nationally, resulting in lower homeownership rates and depressed property values. A 2020 study by the National Community Reinvestment Coalition found that formerly redlined neighborhoods across the country still experience lower homeownership rates and property values compared to non-redlined areas, contributing to the racial wealth gap, with Black households having a median net worth of just 12% of white households. In 2019, the Black homeownership rate in Leon County was approximately 40%, while the rate for white residents was around 70% (U.S. Census data, 2019). Nationally, the Black homeownership rate was 42.1% in 2019, compared to 73.3% for white Americans (USA Facts, 2019). This indicates that Leon County's Black homeownership rate was slightly below the national average at that time. While these figures highlight persistent disparities resulting from historical segregation and discriminatory housing policies, they also underscore the need for continued efforts to promote equitable homeownership opportunities within the community. Leon County's goal is to meet and exceed the national average for Black homeownership through targeted initiatives and community support programs.

These disparities underscore the continued economic challenges faced by Black residents in historically marginalized communities. Black residents were often denied access to home loans and mortgages, which prevented them from purchasing property (a primary mechanism for building wealth). Additionally, Works Progress Administration (WPA) records indicate that neighborhoods were segregated by race, with Black communities relegated to less desirable areas. This segregation was often enforced through restrictive covenants and zoning laws and restricted access to mortgages and insurance for residents in predominantly black neighborhoods, limiting their ability to accumulate wealth through homeownership.

History of Economic Disparity in Leon County

In Leon County, local restrictive covenants have historically contributed to the segregation of neighborhoods. These covenants, which were agreements embedded in property deeds to prevent the sale of property to Black individuals and other minorities, created racially homogeneous communities and exacerbated wealth disparities. For example, developers of neighborhoods that utilized Federal Housing Administration grants were required to include restrictive covenants to ban minorities from owning property within certain communities. While the U.S. Supreme Court ruled racial covenants unconstitutional in 1948 and the Federal Fair Housing Act of 1968 prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, or sex, some discriminatory language in property deeds and covenants have persisted. Therefore, in 2020, the Florida Legislature enacted a law that allowed for the removal of such language from property documents. This legislation acknowledged historical inequities and aligned with ongoing efforts at the County to foster a more inclusive and equitable community.

Additionally, federal urban renewal policies beginning in the 1950s disproportionately impacted black neighborhoods and displaced more than 300,000 families across the country. In Leon County, eminent domain and urban renewal projects in the 1950s and 1960s occurred



in Smokey Hollow, a black community that was located in present day Cascades Park near downtown Tallahassee. Eminent domain forced residents from their homes with insufficient compensation, preventing them from purchasing comparable properties and halting the intergenerational transfer of wealth, which disrupted racial wealth equity and wealth accumulation for Black families. This displacement scattered the community, fractured social networks crucial for economic stability, and relocated families to less desirable areas with fewer economic opportunities and

lower property values. These factors, coupled with poorer educational and employment prospects in the new neighborhoods, entrenched economic disparities and limited the ability of subsequent generations to accumulate and transfer wealth, perpetuating racial inequities in Leon County.

Further, discriminatory lending practices, such as those seen in the subprime mortgage crisis, disproportionately affected minority communities, leading to higher foreclosure rates and financial instability nationally. According to the National Low Income Housing Coalition, during the subprime mortgage crisis of 2008, Black and Hispanic borrowers were 70% more likely to experience foreclosure than their white counterparts. A 2008 Leon County Housing Finance Authority report cited evident disparities within Leon County. For instance, during the same period, foreclosure rates among Black and Hispanic homeowners were significantly higher than those of their white counterparts, with local data showing that minority borrowers were nearly twice as likely to face foreclosure.

Additionally, wage disparities and employment discrimination have consistently hindered wealth accumulation for minorities. According to the Bureau of Labor Statistics, Black Americans earn approximately 84 cents for every dollar earned by white Americans, and Hispanic Americans earn about 76 cents for every dollar earned by their white counterparts, even when controlling for education and experience, perpetuating a cycle of economic disadvantage.

A 2021 Tallahassee-Leon County Planning Department report highlighted that Black residents in Leon County earn approximately 80 cents for every dollar earned by white residents, further exacerbating economic inequities, as indicated by data from the U.S. Census Bureau's American Community Survey. Additionally, white, non-Hispanic households had 10 times more wealth than Black households according to the U.S. Census Bureau. In Tallahassee, this wealth gap is evident in homeownership rates, with white households almost twice as likely to own their homes compared to Black households, deepening the economic divide as outlined in the Tallahassee-Leon County Planning Department's 2021 report.

Impacts of Economic Disparities in Education

In education, a lack of wealth equity and unequal opportunities can impact students in low-income areas, affecting job prospects and earning potential. The Leon County School District has a majority minority student population with approximately 40% white, 45% Black, 11% Hispanic, and 5% Asian students, while the overall population of Tallahassee is 54% white, 30% Black, 8%

Hispanic, and 4% Asian. Within the Leon County School District, over half of the schools were considered Title 1 in 2021, which means about 40 percent of students in the district come from low-income households. Many of these schools are in minority communities that have experienced historic economic disinvestment. Students at these Title I schools also have higher utilization rates of free or reduced lunch. Children who receive Supplemental Nutrition Assistance Program (SNAP) benefits automatically qualify for free and reduced lunch through the Florida Department of Agriculture and Consumer Services. In addition, children may be eligible for free and reduced lunch if their families are earning at or below current Income Eligibility Guidelines established by the U.S. Department of Health and Human Services. In 2024, to qualify for free or reduced-price meals, families needed to be at or below 130% and 185% of the Federal Poverty Guidelines, respectively. Therefore, higher percentages of students receiving free or reduced lunch may signal economic hardship among their student populations.

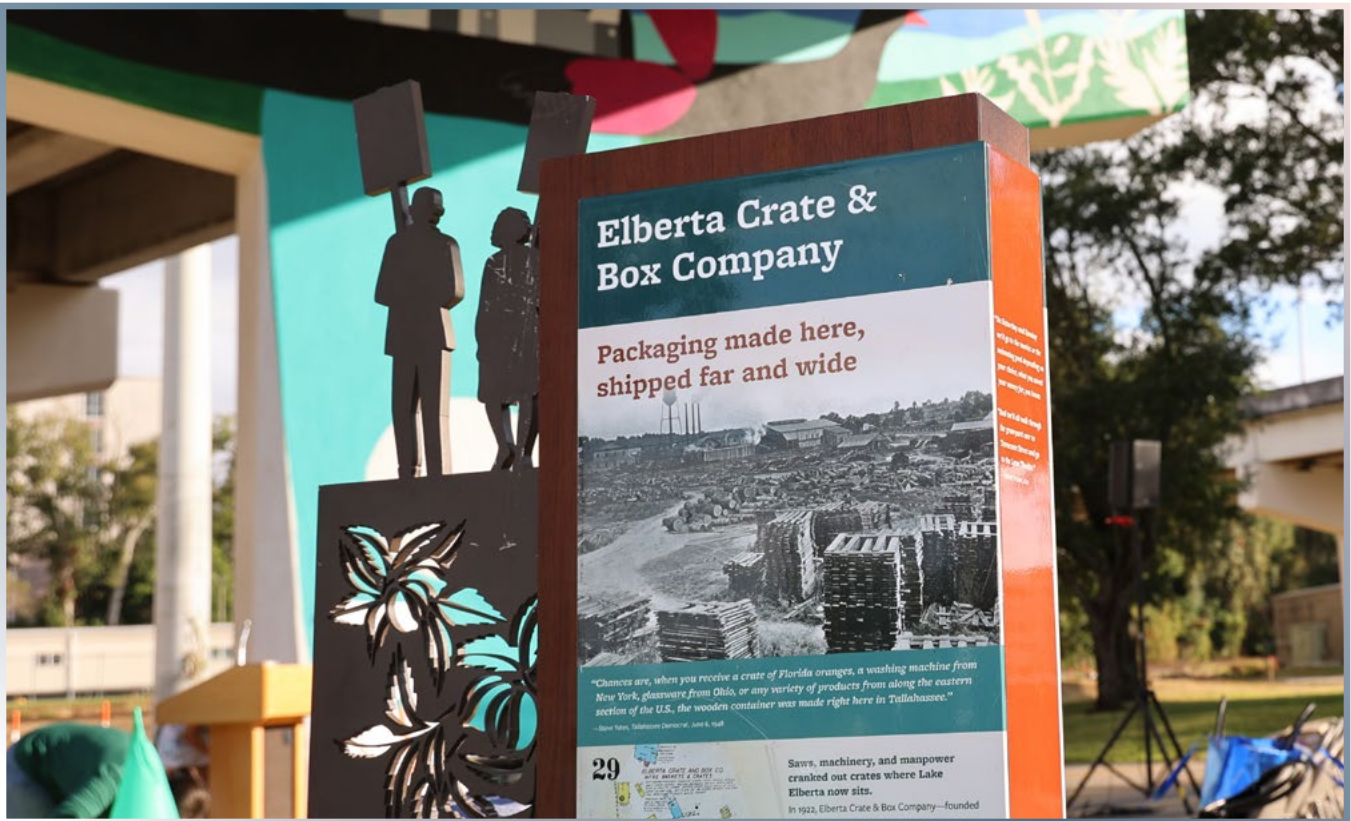
These disparities in demographic distribution and economic indicators reflect an educational landscape where students from underserved communities in the County face challenges that impact job prospects and earning potential. This educational gap can affect long-term outcomes, as individuals from these communities may be less likely to access higher-paying jobs that require advanced degrees.

Promoting Financial Equity in Leon County

Leon County, along with local partners, are actively addressing economic disparities and promoting financial equity through targeted initiatives. The Tallahassee-Leon County Office of Economic Vitality (OEV) plays a significant role by fostering economic growth and supporting minority- and women-owned businesses with funding opportunities, resources, and business development programs. These efforts include strategic investments in local economic projects and partnerships aimed at building an inclusive economy that provides equitable opportunities for all residents. Workforce development initiatives, carried out in collaboration with educational institutions and training centers, equip residents with skills and certifications needed for higher-paying jobs, thus helping to reduce income disparities. The County is also involved in affordable housing efforts, working alongside housing authorities and nonprofits to increase access to affordable housing and address wealth gaps reflected in homeownership rates.



Additionally, the Capital City Chamber of Commerce, in partnership with financial institutions, is working to offer financial literacy programs that empower residents by providing essential knowledge on budgeting, saving, and investing through its Financial Literacy Initiative. These comprehensive efforts underscore Leon County's commitment to promoting sustainable economic growth and equity across its communities.



A Strategic Tool to Address Inequities

Leon County is committed to creating a more equitable future for all its residents by actively addressing these systemic issues through ongoing initiatives, including its participation in the CityStart initiative, that enhance financial security, expand access to financial services, and support entrepreneurship. These efforts aim to break the cycle of poverty and build a foundation for sustained economic growth and wealth accumulation.

As previously indicated, a critical component of the CityStart initiative is the development of this Financial Empowerment Blueprint, which outlines goals and strategies to enhance financial security and asset building opportunities within the community.

As outlined in the next section, the process for developing the Financial Empowerment Blueprint involved extensive stakeholder engagement and the evaluation of existing strategic plans to understand how to overcome historic inequities and promote financial security.

COMMUNITY ENGAGEMENT AND EXISTING EFFORTS

The County, City, and Capital City Chamber conducted community engagement throughout the Blueprint development process. After the County received the CityStart Grant, the County worked with CFE Fund staff to conduct four stakeholder engagement sessions in Leon County. Stakeholders in this initiative included a diverse range of local business owners, financial institutions, nonprofit housing developers, and other interested partners (Appendix 2). These stakeholders met to discuss community needs, including improved access to housing, healthcare, financial resources, and employment opportunities. Preliminary priority areas were identified based on feedback from the stakeholder engagement sessions and local government planning documents to ensure that the initiatives reflected the most pressing needs of the community. These areas were chosen because they directly impact economic stability, community well-being, and the ability to reduce poverty, aligning with the goals of enhancing financial security, creating opportunities for asset building, and addressing systemic challenges.



The priority areas were presented in breakout sessions at the Financial Empowerment Summit in September 2023. The Financial Empowerment Summit focused on the community's financial landscape and was an opportunity to engage with additional stakeholders and community members. Breakout sessions at the Summit focused on the following five preliminary priority areas, where participants provided verbal and written feedback about local financial empowerment opportunities and current gaps in service.

- **Youth Income & Economic Mobility Category:** This category aims to provide young people with opportunities to increase their income and improve their economic prospects. This includes access to financial services and education, job training programs, internships, and entrepreneurial education.
- **Adult Income & Economic Mobility Category:** Similar to the youth-focused initiatives, this category's solutions target adults, increasing access to financial services, job placement services, continuing education opportunities, and support for career advancement.
- **Social Wellness & Support Category:** This category encompasses a broad range of services designed to support the overall well-being of individuals and families. It includes mental health services, substance-use treatment, family counseling, and access to healthcare.
- **Housing and Residential Security Category:** This category includes programming that assists with down payments, home repair and rehabilitation, weatherization, and housing counseling to help residents secure long-term housing stability.
- **Minority Small Business Economic Mobility Category:** This category focuses on providing minority-owned small businesses with the resources and opportunities they need to grow and succeed. It includes access to grants and loans, business development training, mentorship programs, and support for securing contracts and expanding market reach. These efforts help minority entrepreneurs overcome systemic barriers, build wealth, and contribute to their communities' economic vitality.

The Financial Empowerment Summit reinforced several key insights regarding the community's needs and priorities for promoting economic growth and financial security. A common theme throughout the discussions was the critical need for community awareness and access to information and resources to achieve financial empowerment. Additionally, participants emphasized the importance of creating pathways for wealth accumulation, particularly for historically underserved communities. By continuing to focus on these key areas, Leon County has developed a comprehensive approach to financial empowerment, fostering an environment where all residents can build wealth and achieve

economic security.

Furthermore, an analysis of existing strategic planning efforts including Neighborhood First Plans and other local initiatives was conducted to identify financial empowerment strategies that had already been prioritized by residents (Appendix 1). The City's Neighborhood First initiative assisted residents in developing and implementing strategic neighborhood plans to improve the social and economic outlook of targeted neighborhoods. These plans reflect the priorities of the neighborhoods, developed after extensive engagement with residents, and include strategies to reduce crime, enhance the quality of life, and increase economic prosperity. Other initiatives include the Breaking Bread Together community meetings, which identified barriers to food security and connected residents with essential resources; the FAMU Federal Credit Union SmartSteps Microloan Program, which has distributed more than \$1 million in loans to Black, minority, and women-owned businesses; and Bank On Tallahassee, which was created to connect unbanked and underbanked individuals to safe and appropriate financial products and services.

The information from the initial meetings, plan evaluations, and breakout sessions identified a crucial theme in financial empowerment efforts: enhancing awareness of and access to available resources.

This theme is addressed through the following three priority areas:

- Housing & Residential Security Solutions
- Social Wellness & Support Services
- Financial Education & Business Management Resources

The identification of the priority areas was strongly informed by stakeholder findings, Neighborhood First plans, and the ongoing work of the Trusted People Neighborhood Engagement Steering Committee, an initiative to connect human service providers and residents of the neighborhoods for greater awareness and access to available resources. Insights gained from these efforts emphasized the most urgent needs of the community.

During neighborhood engagement sessions and housing services workshops, residents consistently highlighted housing stability as a critical issue, particularly in the face of rising housing costs and a lack of affordable options. Additionally, the Trusted People Committee identified social wellness as essential for improving overall quality of life, citing a need for increased access to mental health services, substance abuse programs, and community-based support networks. The committee also played an instrumental role in gathering feedback and inviting community members to stakeholder engagement sessions to ensure that the voices of residents and neighborhood leaders were included in shaping these priorities. These efforts provided invaluable insights into the most urgent needs of our community.

The emphasis on financial education arose from stakeholder feedback emphasizing the need for long-term economic empowerment. Many community members expressed concerns about financial education, resource access, and sustainable wealth-building opportunities. This aligns with broader findings from the Neighborhood First initiative, where residents voiced the importance of equipping individuals and families with financial independence and resilience tools. These priorities were further echoed in our engagement with local leaders, who noted the lack of accessible financial services in underserved areas.

In terms of access, the Blueprint prioritizes the availability and accessibility of services and solutions to those who need them most. The strategies identify barriers to access, including geographical, economic, or informational, and how to address those barriers head-on. As such, each of the selected priority areas will be designed with inclusivity in mind, ensuring that every resident, particularly those in historically marginalized communities, can fully benefit from these resources and initiatives.

To effectively tackle these issues, it is essential to recognize the interconnected nature of these areas and how they collectively contribute to financial empowerment. By focusing on these priority areas, Leon County created a comprehensive strategy that not only addresses immediate needs but also paves the way for long-term economic stability and growth for all residents.

FINANCIAL EMPOWERMENT PRIORITIES AND STRATEGIES

While many programs and initiatives to promote financial empowerment exist, increased awareness of these resources is needed to ensure their effectiveness. The Blueprint prioritizes expanding access to services by focusing on housing and residential security solutions, social wellness and support services, and financial education and management resources. By addressing these underlying factors and confronting barriers to financial empowerment, Leon County can work toward building a more inclusive and equitable community where every resident can thrive.



The following sections will delve into each of these priority areas, providing more context to the specific priority and outlining specific strategies, initiatives, and success stories that illustrate how Leon County is making strides toward financial empowerment and racial wealth equity.

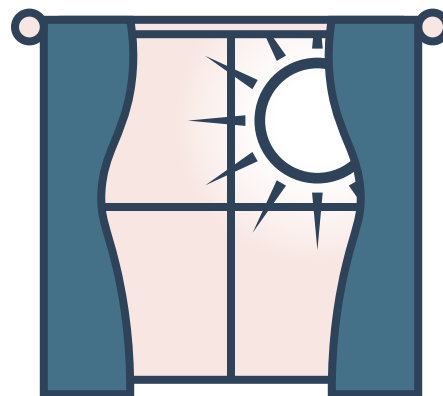
Leon County’s Financial Empowerment Blueprint focuses on enhancing existing access to services to promote financial empowerment through three priority areas with the following goals. Through current Strategic Initiatives and existing partnerships, the County and its partners are implementing the subsequent strategies to achieve these goals.

- **Housing and Residential Security Solutions**
 - » Goal: Increase the inventory of safe and sanitary affordable housing for low-income individuals and families.
- **Social Wellness and Support Services**
 - » Goal: Expand the social safety net by increasing access to resources and services to enhance the quality of life of citizens.
- **Financial Education and Management Resources**
 - » Goal: Expand access to safe and affordable financial services for citizens and businesses to promote financial stability and resources and enhance intergenerational wealth.

Housing and Residential Security Solutions

Housing insecurity is a significant barrier to wealth accumulation in Leon County, particularly for marginalized communities. Historic discriminatory housing practices, coupled with a shortage of affordable housing alternatives, perpetuate housing insecurity and homelessness. Without secure and stable housing, individuals and families struggle to build wealth, establish roots in the community, and achieve long-term financial security. Lower Black homeownership rates and the racial wealth gap stand as reminders of the enduring legacy of historical inequities, including lingering barriers related to historic policies.

Within Leon County, the issue of heirs’ property significantly impacts Black families. Heirs’ property refers to land or homes that are





inherited without a formal will or proper documentation, often through generations, leaving multiple descendants with divided ownership interests. This type of property ownership creates significant challenges for families, as it complicates the process of transferring wealth and capitalizing on the economic opportunities associated with property ownership. Without clear legal title, families face barriers to selling the property, securing loans, or accessing government assistance programs for home improvements.

The impact of heirs' property on racial wealth equity is profound. For example, in the southeastern United States, it is estimated that heirs' property accounts for over a third of Black-owned land, amounting to millions of acres. This phenomenon limits families' ability to build generational wealth and undermines efforts to achieve economic advancement. In rural areas, the inability to leverage property equity can prevent families from investing in education, starting businesses, or making significant home improvements. In urban settings, it can impede redevelopment efforts and diminish neighborhood revitalization initiatives.

Assisting residents to obtain a clear legal title is essential for municipalities to implement targeted community development strategies that promote homeownership and wealth accumulation. For instance, the Center for Heirs' Property Preservation has worked extensively in South Carolina to help families resolve title issues, thereby unlocking economic potential and preserving family legacies. By addressing heirs' property challenges, Leon County can support families in achieving financial stability and fostering economic mobility, thereby contributing to a more equitable and prosperous community for all residents.

Further, the lack of foundational wealth provided by homeownership severely hampers Black entrepreneurs' ability to access capital and resources necessary for business development. According to the Federal Reserve's 2021 Small Business Credit Survey, Black-owned firms were more likely to report difficulties in accessing credit and were twice as likely to be turned down for loans compared to white-owned firms. This is largely due to the lower homeownership rates among Black families, which reduces their ability to leverage home equity for business loans.

With secure and affordable housing, it becomes easier for individuals and families to accumulate wealth, establish a solid foundation in the community, and attain comprehensive financial security.

For example, Black renters experience significantly higher eviction rates compared to their white

counterparts. Nationally, Black renters have an average eviction filing rate of 6.2% and an eviction judgment rate of 3.4%. In contrast, white renters have an average filing rate of 3.4% and a judgment rate of 2.0% (Eviction Lab, 2023; Center for American Progress, 2021). Additionally, Black and Hispanic renter households were more than twice as likely to be behind on housing payments and at risk of eviction during the COVID-19 pandemic compared to white renter households (Joint Center for Housing Studies, 2021). These disparities highlight the systemic issues that contribute to housing instability among minority communities, which in turn disrupts children's education and perpetuates cycles of poverty and inequality. In Leon County, similar disparities exist, particularly in areas within the 32304 zip



code, where the poverty rate is one of the highest in the state. Specifically, Leon County's five census tracts with family household poverty rates of more than 40% are within the 32304 zip code. The U.S. Census considers census tracts with an overall poverty rate of 30% or more as high poverty areas. Additionally, according to U.S. Census data, neighborhoods within the 32304 zip code have the lowest percentage of home ownership (11.6%), lowest median household income (\$21,862), and the lowest average home values (\$177,459) compared to other Leon County zip codes. These disparities have led to years-long efforts by the County to address racial wealth equity within the communities of 32304.

Existing initiatives aimed at increasing homeownership rates among Black families in Leon County, such as down payment assistance programs and affordable housing developments, are essential in addressing these systemic inequities and fostering a more inclusive economy. Without generational wealth, families may face housing instability, leading to frequent moves and disruptions in children's education. This instability is exacerbated by the disproportionately high eviction rates faced by minority communities.

Homeownership is critical to wealth accumulation because it provides a stable asset that can appreciate over time, offering a foundation for financial security and economic mobility. According to the Federal Reserve's Survey of Consumer Finances, homeowners have a median net worth nearly 40 times greater than renters. This disparity underscores the importance of homeownership as a key driver of wealth. Moreover, a study by the Urban Institute found that homeownership significantly contributes to the intergenerational transmission of wealth, enabling families to pass down financial benefits to future generations. Additionally, home equity can be leveraged for essential investments such as education, business ventures, and home improvements, further enhancing financial stability and growth. In Leon County, increasing access to homeownership for underserved communities is addressing historical inequities and creating pathways for sustained wealth accumulation and economic advancement.

Local Context

Housing and Residential Security:

- *Housing Affordability:* The 2023 Tallahassee Housing Market Analysis found that 40% of renters in Leon County spend more than 30% of their income on housing, a situation that disproportionately affects Black and Hispanic families. This high cost of housing leaves little room for savings and wealth accumulation.
- *Heirs' Property Issues:* Local case studies from the Leon County Clerk of Courts and Comptroller indicate that heirs' property disputes are common in the Frenchtown area, where many Black families inherited land without clear titles. This has resulted in legal challenges that prevent these families from fully utilizing their property for wealth-building purposes.

Goal

Increase the inventory of safe and sanitary affordable housing for low-income individuals and families.

Strategies

- 1. Support the housing rehabilitation and emergency repair programs to preserve affordable housing units.**
 - » *Catalog Existing Programs:* 2-1-1 Big Bend maintains a database of existing and available programs, including the County's housing rehabilitation and emergency repair programs. In addition, human service agencies that receive County funding must coordinate with 2-1-1 Big Bend to ensure that program information is included in the database. This effort ensures that residents have easy access to up-to-date resources and assistance services.
 - » *Enhance Outreach:* Develop a targeted outreach campaign in coordination with the Trusted People Neighborhood Steering Committee to ensure that residents in underserved communities are aware of and can access these programs, including community meetings, flyer distribution at local schools, and social media campaigns.
 - » *Process Improvement:* Review and streamline the application process for County programs to make them more accessible. This could include simplifying forms, offering application assistance, and reducing turnaround times for repairs.
- 2. Expand opportunities to provide educational workshops and legal assistance to alleviate heirs' property issues, support wealth building, and encourage home maintenance.**
 - » *Partnership Development:* Partner with organizations like Legal Services of North Florida and the Center for Heirs' Property Preservation to offer recurring workshops on heirs' property issues. Workshops could include legal information, opportunities to help families clear title issues, and resources for home maintenance.
 - » *Resource Creation:* Strategies identified in the City's Neighborhood First Plans, such as the development of toolkits for residents that includes information on legal resources, steps for clearing property titles, and best practices for home maintenance.
 - » *Community Engagement:* Continue to host community forums to discuss heirs' property challenges and gather input on additional support needs.
- 3. Support initiatives to increase affordable homeownership opportunities.**
 - » *Process Development:* Continue to engage the Affordable Housing Advisory Committee and other stakeholders to evaluate and enhance Leon County's Homeownership Development Program and other housing initiatives.
 - » *Program Expansion:* Explore opportunities to develop additional programs aimed at increasing affordable homeownership opportunities, including leveraging funding through the HUD PRO Housing grant.
 - » *Capacity Building:* Work with the Tallahassee Lenders' Consortium and other partners to expand access to affordable mortgages and financial education programs.

Potential Partners

- 2-1-1 Big Bend
- Legal Services of North Florida
- Tallahassee Lenders' Consortium
- Center for Heirs' Property Preservation

Social Wellness and Support Services

Generational wealth, which includes assets such as homeownership, savings, investments, and other valuable resources passed down from one generation to the next, plays a crucial role in breaking the cycle of poverty and providing families with a financial head start. This wealth allows families to invest in education, start businesses, and secure better housing, all of which contribute to long-term financial stability and upward mobility. Children who inherit even modest amounts of wealth are more likely to achieve higher levels of education, secure better-paying jobs, and build more substantial wealth themselves. A 2019 report by the Brookings Institute highlights that the median wealth of white families is 10 times greater than that of Black families, largely due to historical and ongoing barriers to building and transferring generational wealth.



However, the lack of generational wealth can severely limit access to critical resources, hinder social mobility, and jeopardize financial security. Without inherited assets, individuals and communities often struggle to access quality education, healthcare, and housing. This deficit makes it challenging to accumulate wealth and escape the cycle of poverty. In such scenarios, social wellness and support services become essential for bridging the gap.

In communities with high levels of poverty, like those in Leon County, a significant number of residents frequently lack access to these vital social wellness and support services. This lack exacerbates difficulties associated with community resilience, social cohesion, and mental health. Additionally, the absence of financial security can result in increased stress and mental health issues, further hindering individuals' ability to thrive and contribute to their communities. The lack of adequate access to mental health services, social support networks, and community resources can significantly hinder the capacity of individuals to manage financial stressors, navigate through life transitions, and establish robust social connections.

A lack of access to services can also lead to negative health outcomes. In Leon County, a devastating example of this is poor maternal healthcare and infant mortality rates in part due to a lack of prenatal and postpartum care. Between 2018 and 2020, the infant mortality rate of Black women was 12.6 deaths per 1,000 births compared to five deaths per 1,000 births for their white counterparts in the Capital City Healthy Start program. In community conversations, several organization and individuals have indicated that part of the barrier for women to access the necessary healthcare for themselves and their babies was due to the inability to secure transportation to appointments.

Moreover, providing mental health services, establishing social support networks, and championing community-based organizations can augment residents' social well-being and resilience, cultivating an environment conducive to financial empowerment. Local government and community partners are supporting these efforts by expanding transportation options, creating more robust information sharing to ease access to services, and promoting existing resources. The Blueprint provides a framework to expand the social safety and improve access to essential resources and services.

Local Context

The 2023 Leon County Health Equity Assessment reveals that Black residents in Leon County face higher rates of chronic illness such as hypertension and diabetes, with 35% of Black adults diagnosed with hypertension compared to 22% of white adults. Additionally, Black residents are more likely to be uninsured and have less access to healthcare services, which further exacerbates health outcomes and economic disparities. These health indicators reflect the interconnectedness of wealth, access to resources, and overall well-being in the community.

Goal

Expand the social safety net by increasing access to resources and services to enhance the quality of life of citizens.

Strategies

1. Enhance partnership with the 2-1-1 Big Bend Lyft Program to expand transportation access, including for those in Leon County's rural areas.

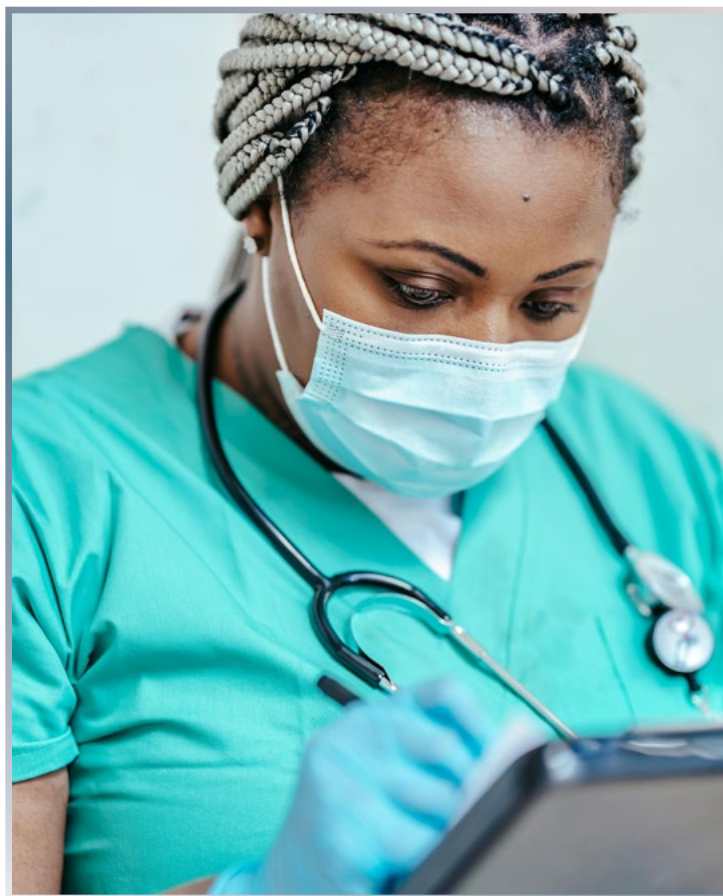
- » *Coordination:* Continue to meet with 2-1-1 Big Bend to discuss the current scope of the Lyft program and identify potential areas for expansion, particularly in rural areas where transportation options are limited.
- » *Needs Assessment:* Collaborate with local community leaders, residents, and community organizations in rural areas to understand specific transportation needs.
- » *Program Expansion:* Provide dedicated funding to 2-1-1 Big Bend for the Lyft Program to expand service provision through increased trips. Monitor the number of trips, including in unincorporated Leon County, to determine how residents are engaging with the program, including the services they are accessing through Lyft rides.

2. Strategically promote existing programs, such as the Leon County Primary Healthcare Program and enrollment information, to reach the most vulnerable, including those impacted by the digital divide.

- » *Community Engagement:* Organize in-person outreach events in communities heavily impacted by the digital divide. This could include participation in community meetings and events, door-to-door outreach through the Trusted People Neighborhood Steering Committee, and partnerships with local organizations to distribute information.

3. Collaborate with healthcare and mental health providers, including Federally Qualified Health Centers (FQHCs), to address community needs and provide access to primary, mental, and dental care, ensuring comprehensive health and human services are available.

- » *Regular Meetings:* Participate in quarterly meetings with key healthcare and mental health providers to discuss ongoing needs, challenges, and opportunities for collaboration based on the latest Community Health Assessments created by Capital Area Healthy Start, Tallahassee Memorial Healthcare, and the Department of Health.
- » *Catalog Existing Programs:* 2-1-1 Big Bend maintains a database of existing and available programs, including the County's health and human services programs. In addition, health and human service agencies that receive County funding must coordinate with





2-1-1 Big Bend to ensure that program information is included in the database. This effort ensures that residents have easy access to up-to-date resources and assistance services.

4. Develop a Community Information Exchange platform in partnership with 2-1-1 Big Bend, the City of Tallahassee, United Way of the Big Bend, the Children’s Services Council of Leon County, and other key stakeholders.

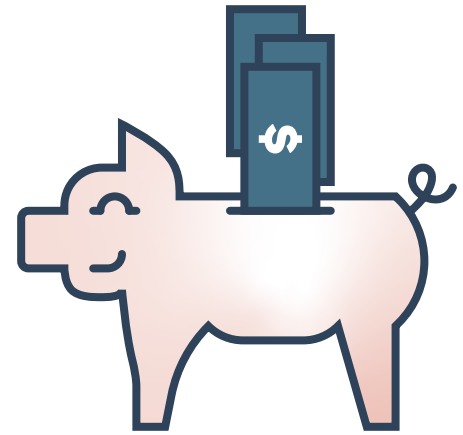
- » *Platform Development:* Convene a working group of program specialists, community organizations, and end-users to explore the feasibility of a Community Information Exchange platform. This group will assess the functionality of a central hub, how it can best serve the community, and the challenges of maintaining and updating the exchange. The goal is to ensure the platform, if implemented, is practical, user-friendly, and accessible across various devices, while also addressing the complexities of keeping the information current and relevant.
- » *Data Integration:* Partner with 2-1-1 Big Bend to integrate data from other organizations into the platform, including client data, eligibility criteria, and program availability.
- » *Promotion and Training:* Partner with 2-1-1 Big Bend to promote the platform, including training sessions for community organizations and residents on how to use the platform effectively.

Potential Partners

- 2-1-1 Big Bend
- Children’s Services Council of Leon County
- Health and Human Service Providers
- United Way of the Big Bend

Financial Education and Management Resources

The intricate relationship between income inequality and social mobility comes sharply into focus in Leon County. The National Bureau of Economic Research found that higher levels of income inequality within a community are associated with lower levels of economic mobility. This means that children of highly paid individuals are more likely to remain highly paid, while children of low-paid individuals are more likely to stay in low-earning positions. Additionally, education emerges as a crucial mechanism driving economic mobility. According to a study by the Organization for Economic Co-operation and Development, there is a correlation between low educational scores in math, reading, and science and income inequality. In Leon County, disparities in academic achievement mirror the broader income inequality, potentially limiting opportunities for upward economic mobility among marginalized communities.



Similarly, numerous residents encounter obstacles when attempting to obtain comprehensive financial management resources, with marginalized communities particularly affected. A lack of access to services impedes the ability to plan for long-term economic stability, make informed financial decisions, and effectively manage debt. Inadequate assistance and direction may also hinder individuals' ability to navigate intricate financial systems, thereby contributing to the continuation of cycles of economic vulnerability and inequality.

A recent survey of physical locations of financial institutions highlighted that historically Black neighborhoods in Leon County, such as Frenchtown, have fewer or no banking options but are saturated with high-interest lenders. According to a 2019 report by the Tallahassee-Leon County Planning Department, there are significantly fewer bank branches in these neighborhoods compared to predominantly white areas. In contrast, these neighborhoods have an abundance of payday lenders and check-cashing services, which often charge exorbitant interest rates. This disparity limits access to capital and safe lending institutions, perpetuating financial insecurity and hindering economic mobility. Additionally, there is a positive correlation between bank branch presence in low-income neighborhoods and mortgage loan originations, which not only supports home ownership but also is associated with greater availability of credit. Additionally, according to Pew Charitable Trusts, although Black Americans make up only 13.6 percent of the US population, Black consumers represent 23 percent of storefront payday loan customers.

To address these financial disparities, the Capital City Chamber, in partnership with the County and City, launched the Bank On Tallahassee initiative in September 2022. Bank On Tallahassee aims to provide underserved communities with access to safe and affordable banking services. By providing access to safe and affordable certified checking and transaction accounts, coupled with financial education, Bank On Tallahassee aims to improve financial stability among residents. The coalition focuses on building programmatic partnerships to expand banking access while complementing these efforts with initiatives that help residents build credit, manage debt, and save for the future. To date, the program has engaged more than 1,000 residents through financial management workshops and individual counseling sessions, empowering them to achieve greater financial resilience.

Leon County's 32304 zip code is often highlighted as one of the most economically challenged areas in Florida, characterized by high poverty rates and limited access to resources. The area is home to a significant portion of the student population due to its proximity to Florida State University and Florida A&M University, but it also includes many long-term residents who face economic hardship. Current efforts by the County to address these challenges include targeted economic development projects, community revitalization programs, and partnerships with local organizations aimed at improving financial literacy and access to resources.

Additionally, in coordination and partnership with the Capital City Chamber of Commerce and FAMU Federal Credit Union, in 2021, Leon County Government launched the SmartSteps microloan program

through the Tallahassee-Leon County Office Economic Vitality (OEV). To date, more than \$1 million in loans has been distributed to 51 Black-, minority-, and women-owned businesses through the SmartSteps microloan program, with more than \$261,525 directed to businesses within the 32304 zip code.

Enhancing the availability of financial management resources through community-based programs, seminars, and online platforms will provide more opportunities to connect with underserved communities. By investing in financial education initiatives, such as Bank On Tallahassee, as well as social supports that prioritize marginalized communities, Leon County is building economic growth, narrowing the income gap, and creating a more equitable environment where every individual can thrive and realize their full potential.

Local Context

- **Income Disparities:** According to the 2023 Tallahassee-Leon County Economic Vitality Report, the median household income for Black families in Leon County is \$34,000, significantly lower than the \$65,000 median for white families. This income disparity mirrors national trends and highlights the local impact of systemic inequality.

Goal

Expand access to safe and affordable financial services for citizens and businesses to promote financial stability and resources and enhance intergenerational wealth.

Strategies

1. Support the integration of financial education and banking access within existing youth employment programs.

- » *Program Analysis:* Evaluate current financial education and banking access within County youth employment programs, including Summer Youth and Junior Apprenticeship.
- » *Integration of Financial Education and Banking Access:* In partnership with Bank On Tallahassee, collaborate with local banks, credit unions, and financial education nonprofits to design financial education modules that can be integrated into County youth employment programs. Additionally, build in opportunities for safe banking access, such as certified account openings, to ensure youth not only gain financial knowledge but also have access to secure, affordable banking services to support their financial stability and growth.
- » *Community Collaboration:* Collaborate with other providers of youth employment programs, including the City of Tallahassee and the Children’s Services Council of Leon County, to share information about outcomes and best practices to enhance each program.

2. Explore the development of a Financial Empowerment Center.

- » *Initial Planning Phase:* Participate in Phase 1 of the Cities for Financial Empowerment Fund Financial Empowerment Center Academy, led by the Capital City Chamber of Commerce, to explore the feasibility of opening a financial empowerment center in Leon County.

3. Support the Bank On Tallahassee initiative via collaboration, resource support, and integration into existing programs to increase access to certified checking and transaction accounts by building programmatic partnerships between local financial institutions and community-serving programs, and encourage saving, investing, and financial counseling to further enhance financial stability for residents.

- » *Partnership Coordination:* Through Bank On Tallahassee, coordinate community discussions with key partners, including libraries, community centers, and financial institutions, to discuss and plan the integration of banking access and financial education into existing programs and services.

- » *Program Implementation:* In partnership with the Capital City Chamber of Commerce, continue to develop a series of workshops and events focused on financial education and credit building.
- » *Collaborative Meetings:* Meet regularly with the Bank On Tallahassee team to integrate their services into existing County programs. This includes exploring ways to incorporate Bank On materials into youth employment programs, financial literacy workshops, and community events.



Bank On Tallahassee, having participated in the Bank On Academy, is also a recipient of the Capacity Grant from the Cities for Financial Empowerment (CFE) Fund, which supports the coalition’s leadership and expansion efforts.

- » *Resource Allocation:* County staff supports the ongoing expansion of Bank On Tallahassee’s outreach, particularly in underserved communities. The CFE Fund’s Capacity Grant is currently providing critical capacity-building support, helping to increase the number of certified accounts and developing new programmatic integrations. County support will focus on amplifying these efforts through promotion and technical support.
- » *Awareness Campaign:* A targeted awareness campaign, led by the Capital City Chamber of Commerce, will inform residents, especially those in areas with high rates of unbanked or underbanked individuals, about the benefits of the Bank On initiative. This campaign will complement the ongoing efforts funded by the CFE Capacity Grant, ensuring that more residents gain access to safe and affordable banking options.

4. Support the Capital City Chamber of Commerce in creating a comprehensive small business development pipeline to increase access to resources and capital for businesses, including the assessment of current resources and barriers.

- » *Resource Assessment:* Conduct a thorough assessment of the current resources available to small businesses in Leon County, including financial services, mentorship opportunities, and educational programs.
- » *Capital Readiness Program:* Capital City Chamber of Commerce in partnership with the Tallahassee-Leon County Office of Economic Vitality and Florida A&M University Small Business Development Center to design and promote a small business development pipeline that addresses these barriers and guides businesses through the stages of growth, from startup to expansion.
- » *Pilot Initiative:* The Capital City Chamber of Commerce will explore the launch of a pilot program that focuses on one key area of the pipeline, such as access to capital or mentorship.
- » *Outreach and Engagement:* Continue the comprehensive outreach strategy to connect small businesses with the resources available through the pipeline (See Appendix 4).
- » *Tracking and Evaluation:* Continue to monitor how many small businesses are connected to resources via the pipeline.

Potential Partners

- Children’s Services Council of Leon County
- FAMU Federal Credit Union Smart Steps Program
- Florida A&M University Small Business Development Center
- Greater Tallahassee Chamber of Commerce

Ongoing Community Feedback

Following the development of the priority areas, stakeholders presented financial empowerment priorities and subsequent strategies at a neighborhood meeting that included the Trusted People Neighborhood Engagement Committee. The meeting focused on existing financial empowerment efforts, opportunities to enhance current initiatives, and answered questions about the financial empowerment plan. Additionally, the community meeting provided information about how the proposed financial strategies correlate to the existing Neighborhood First planning documents created for the Frenchtown, Greater Bond, Griffin Heights, and Providence communities. Community feedback indicated support of the strategies and identified additional partners to support the implementation process (Appendix 3).

To ensure ongoing engagement and alignment with the Neighborhood First Plan efforts, the committee committed to continuous collaboration with neighborhood residents and stakeholders. Regular follow-up meetings and updates will be scheduled to track progress, gather further input, and adjust strategies as needed. This continuous engagement ensures that the financial empowerment strategies remain responsive to community needs and are effectively integrated into the broader goals of the Neighborhood First Plans. By maintaining an open dialogue and fostering strong partnerships, the initiative aims to build a sustainable framework for financial empowerment that benefits all residents, strengthens community ties, and promotes long-term economic resilience in the Frenchtown, Greater Bond, Griffin Heights, and Providence neighborhoods.

Moreover, the continued engagement with the Neighborhood First initiative ties into the broader objectives of addressing poverty and inequity, as outlined in County and City strategic planning documents. For instance, by attending and participating in Neighborhood First meetings, the County can share resources that may address community needs and also utilize feedback to enhance programs. Additionally, efforts to increase homeownership and housing rehabilitation resources, as well as expanding youth employment and educational opportunities, align with strategies identified in the Greater Bond and Griffin Heights Neighborhood First plans. This integrated approach ensures that financial empowerment is not just an isolated effort but part of a comprehensive plan to uplift and sustain the community.

ROLE OF LEON COUNTY

Leon County Government will play a pivotal role in advancing the Financial Empowerment Blueprint. The County's responsibilities will be structured across the following areas:

1. Leadership and Oversight:

- » *Departments Involved:* The Office of Human Services and Community Partnerships (HSCP) will spearhead the implementation of the Blueprint, with support from additional County departments, including Library Services and the Tallahassee-Leon County Office of Economic Vitality.
- » *Senior Leadership:* County Administration and the Director of HSCP will provide oversight, ensuring that the Blueprint aligns with the County's Strategic Initiatives and Bold Goals.

2. Community and Stakeholder Engagement

- » The County will continue to convene stakeholders from various sectors, including local businesses, nonprofit organizations, financial institutions, and community groups to ensure ongoing collaboration and alignment of efforts.
- » *Ongoing Communication:* The County will ensure continuous communication with residents through participation in the City's Neighborhood First meetings and coordination of the Trusted People Neighborhood Steering Committee to gather feedback and make necessary adjustments to programs.
- » *Public Information Campaigns:* The County, in partnership with 2-1-1 Big Bend, will promote available resources and how residents can access those resources.



3. Resource Allocation:

- » *Funding:* The County will continue to invest in the development of programs and initiatives that support financial security in the community through its ongoing Strategic Initiatives.
- » *Grants and Partnerships:* The County will continue to seek grant opportunities and form partnerships to expand the reach and impact of its programs.

4. Monitoring and Evaluation:

- » *Tracking Progress:* The County will continue to track program performance outcomes to monitor and evaluate the progress of each initiative.
- » *Reporting:* The County will provide reports on the progress of initiatives through strategic plan updates and status reports in accordance with program policies and procedures.

5. Specific Actions Under Each Priority:

- » *Housing and Residential Security Solutions:* The County will continue to staff the Affordable Housing Advisory Committee, pursue funding opportunities to address barriers to affordable housing, and work closely with local housing authorities and nonprofit developers.
- » *Social Wellness and Support Services:* The County will continue to coordinate with mental health providers and social service agencies to expand access to critical services, particularly in underserved areas.
- » *Financial Education and Management Resources:* The County will support the Capital City Chamber of Commerce's efforts to integrate financial education into existing programs, with an emphasis on reaching youth and low-income families through outreach and participation in Bank On Tallahassee meetings.



A PATH FORWARD

Leon County's comprehensive approach, rooted in community engagement and strategic partnerships, exemplifies a committed effort to transform historical challenges into opportunities for growth and empowerment. By incorporating feedback from a diverse range of stakeholders, including local business owners, financial educators, and residents, the County is continually refining its strategies to meet the specific needs of its community. This collaborative approach ensures that programs are relevant and practical, marking a significant shift toward inclusive community development.

Central to the County's strategy is improving access to essential and existing resources that empower its residents with the tools needed for economic stability and growth. This includes increasing housing stability, enhancing social wellness and support services, and bolstering financial management resources.

Housing remains a pivotal area of focus, with initiatives to combat housing insecurity and promote residential stability by fostering policies that encourage fair and secure housing opportunities for all residents. These approaches not only aid in wealth accumulation but also create stable environments for families to thrive. Leon County is enhancing the infrastructure of its support services to address resident well-being.

Recognizing that financial stress can undermine personal and community health, the County is expanding access to mental health services and social support networks. These efforts are crucial to building resilience and enabling residents to pursue financial autonomy without undue stress.

In addition, the County is committed to ensuring residents receive financial education resources by supporting programs, including the Bank On Tallahassee initiative, that provide comprehensive training in budgeting, saving, and investing. These initiatives are designed to equip residents, particularly those from historically marginalized communities, with the knowledge and tools to navigate financial systems effectively and securely.

This Financial Empowerment Blueprint incorporates the County's ongoing goals and strategies aimed at enhancing financial security and promoting racial wealth equity within the community, ultimately connecting shared prosperity moving forward to resiliency. The County recognizes its historical challenges and is committed to transforming them into opportunities for growth and empowerment. By addressing key areas such as financial management, social supports, and housing stability, the County is paving the way for a more inclusive and financially secure future for all of its residents.

APPENDIX 1

Plan Comparison: Financial Empowerment and Wealth Building Strategies

Focus Area: Homeownership/Housing

Leon County Strategic Plan

Support and promote access to basic healthcare, mental health, affordable housing, and homeless prevention services to our community members most in need. (Q4)

City of Tallahassee Strategic Plan

Objective 2b: Rehabilitate and Enhance the Existing Housing Inventory to Reduce the Cost of Living.

1. Number of homes served annually by energy efficiency grants, audits, and rebates to improve affordability and reduce homeownership housing costs. Target: 6,000
2. Number of homes rehabilitated and/or receiving emergency repair. Target: 425

Objective 2C: Facilitate and Encourage the Construction of Affordable Housing Units.

1. Number of new affordable homes or rental units built through the Community Land Trust. Target: 35
2. Number of new homes built as a result of inclusionary housing programs. Target: 60
3. Number of Habitat for Humanity homes built by City employees. Target: 10
4. Number of down payment assistance grants awarded, creating pathways to home ownership. Target: 125
5. Secure funding for Purpose Built Community and redevelopment of an additional 200 dwelling units at the Orange Avenue Housing Complex.

32304 Summit Documents

- 3.1 Establish specific housing needs
- 3.3 Preserve existing affordable, safe sanitary housing stock
- 3.3 Create/Diversity New Affordable Workforce Housing Units

Community Land Trust, Emergency Home Repair

Frenchtown Neighborhood First Plan

Promote the repair and reuse of existing structures. (Strategy H 1.1)

Develop vacant lots and abandoned homes with new housing. (Strategy H 2.1)

Create a dedicated funding source for the development of single-family homes. (Strategy H 2.2)

Assist families that have inherited homes in the neighborhood to obtain a clear title and preserve the home. (Strategy H 3.1)

Increase services that prepare residents for homeownership in the neighborhood. (Strategy H 5.1)

Griffin Heights Neighborhood First Plan

Connect residents to existing homeownership resources by inviting providers to neighborhood events and promoting their services via social media. (Strategy ED&RE 3.1)

Create connections and secure resources that support existing renters within Griffin Heights to become homeowners in the neighborhood. (Strategy ED&RE 3.2)

Greater Bond Neighborhood First Plan

Increase access to homeownership and housing rehabilitation resources. (ED&RE Strategy 5.2)

Coordinate with nonprofit organizations that assist with helping homeowners address dilapidated, substandard, and/or abandoned structures or lots (physical assistance with home rehabilitation). (NS&CP Action Item 4.1.4)

APPENDIX 1

Plan Comparison: Financial Empowerment and Wealth Building Strategies

Focus Area: Small Business

Leon County Strategic Plan

Priority:

Economy: Support programs, policies and initiatives to attract, create, and promote expansion of business, entrepreneurship, job creation, workforce development, economic equity and mobility (EC2).

(EC2) Implement the recommendations from the joint County/ City disparity study to be completed in FY 2022.

Target: Increase the number of certified MWSBES by 30% (T4)

32304 Summit Documents

Smart Steps microloan- more funding

1.2.1 OEV Disparity study recommendations

Frenchtown Neighborhood First Plan

Develop alternative sources of funding for small business financing. (Strategy ED&CR 1.1)

Prepare entrepreneurs for opportunities to receive financing through education, coaching and credit counseling. (Strategy ED&CR 1.2)

Increase access to entrepreneurship training and small business financing. Support business incubation and development. (Strategy ED&CR 2.1)

Reduce barriers to developing businesses within Frenchtown and support small enterprises. (Strategy ED&CR 2.2)

Provide opportunities for neighborhood-scale commercial development to take place in the neighborhood so that residents have more places to work, shop and recreate in their own neighborhood. (Strategy ED&CR 3.1)

Provide incentives for Frenchtown residents to expand their existing and/or develop new businesses within the neighborhood. (Strategy ED&CR 4.1)

Griffin Heights Neighborhood First Plan

Support the development and incubation of businesses within the neighborhood. (Strategy ED&RE 1.1)

Increase access to entrepreneurship training and small business financing. (Strategy ED&RE 1.2)

Greater Bond Neighborhood First Plan

Identify and promote specific locations for commercial development. (ED&RE Strategy 1.1)

APPENDIX 1

Plan Comparison: Financial Empowerment and Wealth Building Strategies

Focus Area: Youth/Adult Employment

Leon County Strategic Plan

Target: Connect 7,000 students to skilled job opportunities through Leon Works and other talent development initiatives. (T3)

City of Tallahassee Strategic Plan

Objective 2a: Support education, training, and job readiness for target populations.

1. Percent reduction of disconnected youth. Target: 30%
2. Number of TFLA participants that have moved on to higher education, trade school, certification programs, or military over a five-year period. Target: 500
3. Number of TEMPO participants enrolled in a technical college or higher education institution over a five-year period. Target: 150
4. Number of TEMPO participants that have found employment paying a “fair” or “living wage” over a five-year period. Target: 100
5. Number of TEMPO participants completing a GED over a five-year period. Target: 150

32304 Summit Documents

Leon Works- integrating/enhancing banking access and financial education

- 7.2.2 Expand summer youth employment for disadvantaged youth

Frenchtown Neighborhood First Plan

Promote and enhance programs and trainings for youth and adults to gain access to educational, vocational and employment opportunities. (Strategy H&RE 5.1)

Griffin Heights Neighborhood First Plan

Introduce youth to entrepreneurship through job shadowing, apprenticeships, and mentoring. (Strategy ED&RE 1.3)

Increase opportunities for residents to access educational, vocational and employment resources. (Strategy ED&RE 2.2)

Greater Bond Neighborhood First Plan

Promote and enhance mechanisms for youth and adults to obtain a GED or high school diploma, higher education, job training, and employment. (ED&RE Strategy 3.1)

Providence Plan

Ensure the youth of Providence are engaged and connected to educational and employment opportunities through improved access to mentoring and tutoring programs. (HS&ED Strategy 3)

APPENDIX 1

Plan Comparison: Financial Empowerment and Wealth Building Strategies

Focus Area: Re-entry/Fines and fees

32304 Summit Documents

- 2.1 Reduce High Incarceration Rates (Fines, fees covered here)
- 2.2 Remove barriers to working, housing, etc. (License revocation)

Frenchtown Neighborhood First Plan

Connect formerly incarcerated residents with the services and resources needed to make their reentry successful. (Strategy H&RE 6.1)

Griffin Heights Neighborhood First Plan

Assess and address barriers to the above services for special populations (ex: Opportunity Youth and residents returning from incarceration). (Strategy ED&RE 2.3)

Focus Area: General/Other Financial Empowerment

Leon County Strategic Plan

(Q2, Q5) Work with the City of Tallahassee on the development and implementation of the Neighborhood First Program to engage residents and develop plans to address poverty and inequity in targeted neighborhoods including 32304.

City of Tallahassee Strategic Plan

Priority: Impact on Poverty

To be a leading community partner that actively connects residents to resources that remove economic and social barriers.

32304 Summit Documents

Increase Promise Zone funding in CHSP

- 10.5.1 Create a Service Coordination Team

Frenchtown Neighborhood First Plan

Develop programming to assist residents in building financial assets. (Strategy ED&CR 5.1)

Develop and launch a “Frenchtown Builds Credit” initiative to provide neighborhood-based credit building and financial coaching services to residents. (Action Item ED&CR 5.1.1)

Develop and implement a structured, matched savings program for residents to save for the purchase of a vehicle or home or education or small business expenses. Include ongoing

financial education as a requirement to access matching funds. (Action Item ED&CR 5.1.2)

Locate a Volunteer Income Tax Assistance (VITA) site within the neighborhood. Secure funds to offer incentives for residents to save part of their tax refund. (Action Item ED&CR 5.1.3)

Advocate for the development of a matched children’s savings account program in local schools paired with age-appropriate financial education. (Ex: San Francisco’s Kindergarten to College program) (Action Item ED&CR 5.1.4)

Griffin Heights Neighborhood First Plan

Work with City and County departments and nonprofit partners to secure funding for neighborhood projects. (Strategy F 1.2)

Greater Bond Neighborhood First Plan

Work with service providers to offer additional services and events (i.e., mental health, financial education, and record expungement) within the neighborhood and target promotion efforts to the community. (ED&RE Action Item 4.1.3)

APPENDIX 1

Plan Comparison: Financial Empowerment and Wealth Building Strategies

Internal Work Group:

1. Abigail Thomas: Director, Leon County Office of Human Services and Community Partnerships
2. Marcus West: Neighborhood Engagement and Community Partnership Manager, Leon County Office of Human Services and Community Partnerships
3. Jelani Marks: Housing Services Manager, Leon County Office of Human Services and Community Partnerships
4. Shington Lamy: Assistant County Administrator, Leon County Government
5. Katrina Tuggerson: President, Capital City Chamber of Commerce/Bank On Tallahassee Coalition
6. Anaje Austin: Equity Research Coordinator, Capital City Chamber of Commerce/Bank On Tallahassee Coalition
7. Dr. LaTanya White: Racial Equity x Entrepreneurship Expert, Capital City Chamber of Commerce/Bank On Tallahassee Coalition
8. Pamela Monroe: Director, LeRoy Collins Leon County Public Library System
9. Teresa Broxton: Director, Leon County Office of Intervention and Detention Alternatives
10. Darryl Jones: Deputy Director, Tallahassee-Leon County Office of Economic Vitality Minority, Women, & Small Business Enterprise Division
11. Allie Fleming: Manager, StarMetro Special Transit Projects & Communications
12. Adam Jacobs: Manager, City of Tallahassee Sustainability & Resilience
13. James Barnes: General Manager, City of Tallahassee Customer Account Services
14. Jean Amison: Manager, City of Tallahassee Housing Division
15. Anita Morrell: Manager, City of Tallahassee Human Services Division
16. John Baker: Manager, City of Tallahassee Neighborhood Affairs
17. Leann Watts Williams: Supervisor, City of Tallahassee Neighborhood Affairs Division Parks, Recreation & Neighborhood Affairs Department
18. Angela Hendrieth: Director, City of Tallahassee Diversity & Inclusion
19. Stephen Cox: Executive Director, Tallahassee Community Redevelopment Agency
20. Paula DeBoles-Johnson: Manager, Leon County Human Resources
21. Artie White: Director, Tallahassee-Leon County Planning Department
22. Mathieu Cavell: Director, Leon County Community Relations and Resilience
23. Alison Faris: Director, City of Tallahassee Communication
24. Robyn Wainner: Human Services Coordinator, City of Tallahassee

Editor:

- Elizabeth Loeffelman: Leon County Community and Media Relations

Design and layout:

- Justin Moro: Leon County Community and Media Relations

APPENDIX 2

Community Stakeholders

Government Stakeholder Map: Organizations

- Leon County School District
- Children’s Services Council of Leon County
- Leon County Property Appraiser
- Leon County Sheriff’s Office
- Court Administration
- Leon County Clerk of the Circuit Court and Comptroller
- Tallahassee Police Department
- Council on the Status of Men and Boys
- Commission on the Status of Women and Girls

Small Business Stakeholder Map: Organizations

- Big Bend Minority Chamber of Commerce
- Greater Tallahassee Chamber of Commerce
- Network of Entrepreneurs & Business Advocates
- Envision Credit Union
- VyStar Credit Union
- First Commerce Credit Union
- The First Bank
- Self-Help Credit Union
- Synovus Bank
- Capital City Bank
- U.S. Bank
- Florida A&M University Small Business Development Center
- DOMI Station
- Jim Moran College of Entrepreneurship
- Apalachee Regional Planning Council
- Community Redevelopment Agency
- Innovation Park
- Florida Chamber of Commerce

Youth/Adult Employment Stakeholder Map: Organizations

- CareerSource
- Florida State University
- Florida A&M University
- Tallahassee State College
- National Association for the Advancement of Colored People ACT-SO Achievement Program
- 211 Big Bend
- ECHO
- United Way
- Whole Child Leon

Financial Empowerment Stakeholder Map: Organizations

- Bank On Tallahassee Coalition
- Tallahassee Lenders Consortium
- Capital Area Community Action Agency
- ECHO
- Tallahassee Housing Authority
- Center for Corporate & Community Education
- Florida Bankers Association
- Legal Services North Florida
- Junior Achievement
- Tallahassee Builders Association
- Second Harvest
- Capital Health Plan
- Florida Blue
- HCA Florida Capital Hospital
- Tallahassee Memorial Hospital
- Bond Community Health Center
- Neighborhood Medical Center
- Capital Area Healthy Start
- United Partners of Human Services

APPENDIX 3

Implementation Timeline: Housing and Residential Security Solutions

Goal

Increase the inventory of safe and sanitary affordable housing for low-income individuals and families.

Potential Partners

- 2-1-1 Big Bend
- Legal Services of North Florida
- Tallahassee Lenders' Consortium
- Center for Heirs' Property Preservation

Strategies and Implementation Tasks

1. Support the housing rehabilitation and emergency repair programs to preserve affordable housing units.

Implementation Task	Description	Timing
Catalog Existing Programs	2-1-1 Big Bend maintains a database of existing and available programs, including the County's housing rehabilitation and emergency repair programs. In addition, human service agencies that receive County funding must coordinate with 2-1-1 Big Bend to ensure that program information is included in the database. This effort ensures that residents have easy access to up-to-date resources and assistance services.	Short-term
Enhance Outreach	Develop a targeted outreach campaign in coordination with the Trusted People Neighborhood Steering Committee to ensure that residents in underserved communities are aware of and can access these programs, including community meetings, flyer distribution at local schools, and social media campaigns.	Mid-term
Process Improvement	Review and streamline the application process for County programs to make them more accessible. This could include simplifying forms, offering application assistance, and reducing turnaround times for repairs.	Mid-term

APPENDIX 3

Implementation Timeline: Housing and Residential Security Solutions

- Expand opportunities to provide educational workshops and legal assistance to alleviate heirs' property issues, support wealth building, and encourage home maintenance.

Implementation Task	Description	Timing
Partnership Development	Partner with organizations like Legal Services of North Florida and the Center for Heirs' Property Preservation to offer recurring workshops on heirs' property issues. Workshops could include legal information, opportunities to help families clear title issues, and resources for home maintenance.	Short-term
Resource Creation	Strategies identified in the City's Neighborhood First Plans, such as the development of toolkits for residents that includes information on legal resources, steps for clearing property titles, and best practices for home maintenance.	Mid-term
Community Engagement	Continue to host community forums to discuss heirs' property challenges and gather input on additional support needs.	Long-term

- Support initiatives to increase affordable homeownership opportunities.

Implementation Task	Description	Timing
Process Development	Continue to engage the Affordable Housing Advisory Committee and other stakeholders to evaluate and enhance Leon County's Homeownership Development Program and other housing initiatives.	Short-term
Program Expansion	Explore opportunities to develop additional programs aimed at increasing affordable homeownership opportunities, including leveraging funding through the HUD PRO Housing grant.	Mid-term
Capacity Building	Work with the Tallahassee Lenders' Consortium and other partners to expand access to affordable mortgages and financial education programs.	Long-term

APPENDIX 3

Implementation Timeline: Social Wellness and Support Services

Goal

Expand the social safety net by increasing access to resources and services to enhance the quality of life of citizens.

Potential Partners

- 2-1-1 Big Bend
- Children’s Services Council of Leon County
- Health and Human Service Providers
- United Way of the Big Bend

Strategies and Implementation Tasks

1. Enhance partnership with the 2-1-1 Big Bend Lyft Program to expand transportation access, including for those in Leon County’s rural areas.

Implementation Task	Description	Timing
Coordination	Continue to meet with 2-1-1 Big Bend to discuss the current scope of the Lyft program and identify potential areas for expansion, particularly in rural areas where transportation options are limited.	Short-term
Needs Assessment	Collaborate with local community leaders, residents, and community organizations in rural areas to understand specific transportation needs.	Mid-term
Program Expansion	Provide dedicated funding to 2-1-1 Big Bend for the Lyft Program to expand service provision through increased trips. Monitor the number of trips, including in unincorporated Leon County, to determine how residents are engaging with the program, including the services they are accessing through Lyft rides.	Long-term

APPENDIX 3

Implementation Timeline: Housing and Residential Security Solutions

2. Strategically promote existing programs, such as the Leon County Primary Healthcare Program and enrollment information, to reach the most vulnerable, including those impacted by the digital divide.

Implementation Task	Description	Timing
Community Engagement	Organize in-person outreach events in communities heavily impacted by the digital divide. This could include participation in community meetings and events, door-to-door outreach through the Trusted People Neighborhood Steering Committee, and partnerships with local organizations to distribute information.	Mid-term

3. Collaborate with healthcare and mental health providers, including Federally Qualified Health Centers (FQHCs), to address community needs and provide access to primary, mental, and dental care, ensuring comprehensive health and human services are available.

Implementation Task	Description	Timing
Regular Meetings	Participate in quarterly meetings with key healthcare and mental health providers to discuss ongoing needs, challenges, and opportunities for collaboration based on the latest Community Health Assessments created by Capital Area Healthy Start, Tallahassee Memorial Healthcare, and the Department of Health.	Short-term
Catalog Existing Programs	2-1-1 Big Bend maintains a database of existing and available programs, including the County's health and human services programs. In addition, health and human service agencies that receive County funding must coordinate with 2-1-1 Big Bend to ensure that program information is included in the database. This effort ensures that residents have easy access to up-to-date resources and assistance services.	Mid-term

APPENDIX 3

Implementation Timeline: Housing and Residential Security Solutions

4. Develop a Community Information Exchange platform in partnership with 2-1-1 Big Bend, the City of Tallahassee, United Way of the Big Bend, the Children’s Services Council of Leon County, and other key stakeholders.

Implementation Task	Description	Timing
Platform Development	Convene a working group of program specialists, community organizations, and end-users to explore the feasibility of a Community Information Exchange platform. This group will assess the functionality of a central hub, how it can best serve the community, and the challenges of maintaining and updating the exchange. The goal is to ensure the platform, if implemented, is practical, user-friendly, and accessible across various devices, while also addressing the complexities of keeping the information current and relevant.	Short-term
Data Integration	Partner with 2-1-1 Big Bend to integrate data from other organizations into the platform, including client data, eligibility criteria, and program availability.	Mid-term
Promotion and Training	Partner with 2-1-1 Big Bend to promote the platform, including training sessions for community organizations and residents on how to use the platform effectively.	Long-term

APPENDIX 3

Implementation Timeline: Financial Education and Management Resources

Goal

Expand access to safe and affordable financial services for citizens and businesses to promote financial stability and resources and enhance intergenerational wealth.

Potential Partners

- Children’s Services Council of Leon County
- FAMU Federal Credit Union Smart Steps Program
- Florida A&M University Small Business Development Center
- Greater Tallahassee Chamber of Commerce

Strategies and Implementation Tasks

1. Support the integration of financial education and banking access within existing youth employment programs.

Implementation Task	Description	Timing
Program Analysis	Evaluate current financial education and banking access within County youth employment programs, including Summer Youth and Junior Apprenticeship.	Short-term
Integration of Financial Education and Banking Access	In partnership with Bank On Tallahassee, collaborate with local banks, credit unions, and financial education nonprofits to design financial education modules that can be integrated into County youth employment programs. Additionally, build in opportunities for safe banking access, such as certified account openings, to ensure youth not only gain financial knowledge but also have access to secure, affordable banking services to support their financial stability and growth.	Mid-term
Community Collaboration	Collaborate with other providers of youth employment programs, including the City of Tallahassee and the Children’s Services Council of Leon County, to share information about outcomes and best practices to enhance each program.	Long-term

2. Explore the development of a Financial Empowerment Center.

Implementation Task	Description	Timing
Initial Planning Phase	Participate in Phase 1 of the Cities for Financial Empowerment Fund Financial Empowerment Center Academy, led by the Capital City Chamber of Commerce, to explore the feasibility of opening a financial empowerment center in Leon County.	Short-term

APPENDIX 3

Implementation Timeline: Financial Education and Management Resources

- Support the Bank On Tallahassee initiative via collaboration, resource support, and integration into existing programs to increase access to certified checking and transaction accounts by building programmatic partnerships between local financial institutions and community-serving programs, and encourage saving, investing, and financial counseling to further enhance financial stability for residents.

Implementation Task	Description	Timing
Partnership Coordination	Through Bank On Tallahassee, coordinate community discussions with key partners, including libraries, community centers, and financial institutions, to discuss and plan the integration of banking access and financial education into existing programs and services.	Mid-term
Program Implementation	In partnership with Bank On Tallahassee, collaborate with local banks, credit unions, and financial education nonprofits to design financial education modules that can be integrated into County youth employment programs. Additionally, build in opportunities for safe banking access, such as certified account openings, to ensure youth not only gain financial knowledge but also have access to secure, affordable banking services to support their financial stability and growth.	Long-term
Collaborative Meetings	Meet regularly with the Bank On Tallahassee team to integrate their services into existing County programs. This includes exploring ways to incorporate Bank On materials into youth employment programs, financial literacy workshops, and community events. Bank On Tallahassee, having participated in the Bank On Academy, is also a recipient of the Capacity Grant from the Cities for Financial Empowerment (CFE) Fund, which supports the coalition's leadership and expansion efforts.	Ongoing
Resource Allocation	County staff supports the ongoing expansion of Bank On Tallahassee's outreach, particularly in underserved communities. The CFE Fund's Capacity Grant is currently providing critical capacity-building support, helping to increase the number of certified accounts and developing new programmatic integrations. County support will focus on amplifying these efforts through promotion and technical support.	Ongoing

APPENDIX 3

Implementation Timeline: Financial Education and Management Resources

Implementation Task	Description	Timing
Awareness Campaign	A targeted awareness campaign, led by the Capital City Chamber of Commerce, will inform residents, especially those in areas with high rates of unbanked or underbanked individuals, about the benefits of the Bank On initiative. This campaign will complement the ongoing efforts funded by the CFE Capacity Grant, ensuring that more residents gain access to safe and affordable banking options.	Ongoing

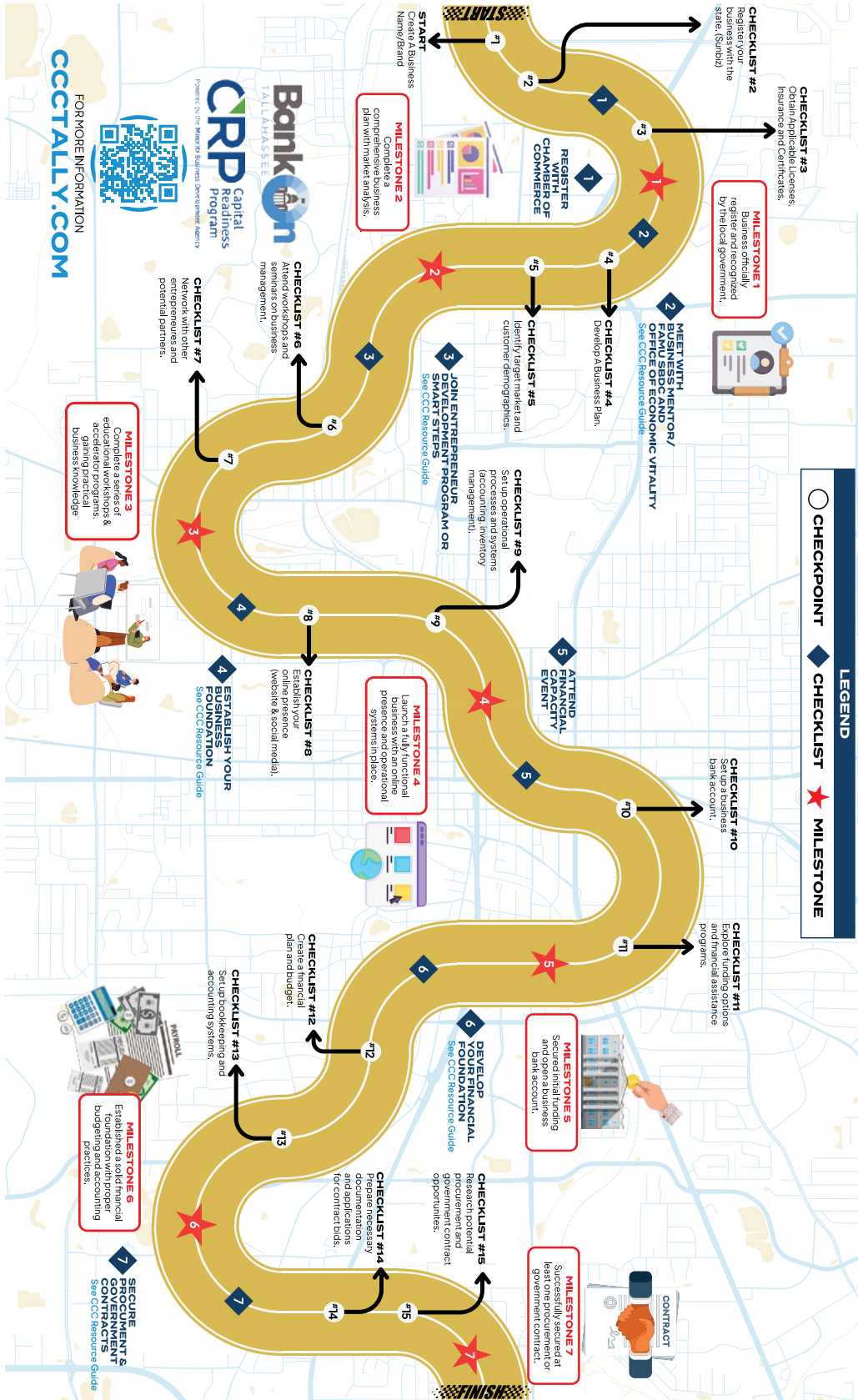
- Support the Capital City Chamber of Commerce via the existing partnership with the Tallahassee-Leon County Office of Economic Vitality in creating and distributing a comprehensive small business development pipeline to increase access to resources and capital for businesses, including the assessment of current resources and barriers.

Implementation Task	Description	Timing
Resource Assessment	Conduct a thorough assessment of the current resources available to small businesses in Leon County, including financial services, mentorship opportunities, and educational programs.	Short-term
Capital Readiness Program	Capital City Chamber of Commerce in partnership with the Tallahassee-Leon County Office of Economic Vitality and Florida A&M University Small Business Development Center to design and promote a small business development pipeline that addresses these barriers and guides businesses through the stages of growth, from startup to expansion.	Mid-term
Pilot Initiative	The Capital City Chamber of Commerce will explore the launch of a pilot program that focuses on one key area of the pipeline, such as access to capital or mentorship.	Long-term
Outreach and Engagement	Continue the comprehensive outreach strategy to connect small businesses with the resources available through the pipeline.	Ongoing
Tracking and Evaluation	Continue to monitor how many small businesses are connected to resources via the pipeline.	Ongoing

APPENDIX 4

Tallahassee Business Roadmap

CAPITAL CITY CHAMBER OF COMMERCE TALLAHASSEE BUSINESS ROADMAP



FINANCIAL EMPOWERMENT SUMMIT - SEPTEMBER 20, 2023





OUR VALUE PROPOSITION

What You Get as a Taxpayer and a Stakeholder in our Community

Leon County Government leverages partnerships, embraces efficiency and innovation, and demands performance to the benefit of our taxpayers. We actively engage our citizens, not only as taxpayers, but as stakeholders and co-creators of our community – providing meaningful opportunities to capitalize on their talents in making important decisions and shaping our community for future generations.



LEON COUNTY WANTS TO KNOW HOW WE CAN SERVE YOU

To learn more about Leon County's health and human services programs, call **(850) 606-1900** or visit **LeonCountyFL.gov/HSCP**

To serve on a Citizen Committee, call **(850) 606-5300** or visit **LeonCountyFL.gov/Committees**

To provide feedback or make a service request, call **(850) 606-5300** or visit **LeonCountyFL.gov/CitizensConnect**



LEON COUNTY GOVERNMENT

People Focused. Performance Driven.

Office of Human Services & Community Partnerships

615 East Paul Russell Road | Tallahassee, FL 32301

