

Areas of Opportunity – Large County Qualified Census Tracts

The tables below report figures related to various demographic attributes of Qualified Census Tracts (QCTs) in Florida's seven most populous counties. The US Department of Housing and Urban Development (HUD) designates QCTs based on the concentration of low income persons. Data relating to poverty, race, and ethnicity are taken from the 2014 5-yr average of the American Community Survey (ACS). The ACS is an ongoing survey of the American people by the Census Bureau. Each year, the Census Bureau shares the average of the results of the ACS for the most recent five years. The data are available for various units of geography, including census tracts. The cost of transportation is an estimate prepared by the Center for Neighborhood Technology on behalf of HUD as part of the Location Affordability Portal.¹ It estimates the annual cost of commuting for a three person household with an income at or below 50% of Area Median Income. The share of housing assisted represents the number of assisted units in a tract reported in the Assisted Housing Inventory divided by the total number of rental housing units in the tract reported by the 2010 Census. The Assisted Housing Inventory is maintained by the Shimberg Center for Housing Studies at the University of Florida.

Florida Housing, with assistance from the Shimberg Center, is currently developing a dataset which averages the values for the three most recent 5-yr ACS averages. Data quality controls are used to suppress high margin of error values occurring in more than one 5-yr average. This methodology utilizes the same procedures for constructing a highly reliable dataset that HUD uses to designate QCTs². Using this dataset, Florida Housing will identify QCTs which are characterized by minority concentrations greater than 50% of the total tract population, and incidences of poverty greater than 40%. Those QCTs which meet both conditions are Racially and Ethnically Concentrated Areas of Poverty (RECAPs). These are the same thresholds that HUD uses to identify RECAPs. HUD has incorporated these standards into its recently published data documentation to help entitlement jurisdictions prepare Assessments of Fair Housing.³

Florida Housing's preliminary analysis using 2014 5-yr ACS data indicates that there are 89 QCTs which qualify as RECAPs in the seven large counties of Broward, Duval, Hillsborough, Miami-Dade, Orange, Palm Beach, and Pinellas. Of those, 37 are located in Miami-Dade. It is possible that more or fewer QCTs will meet both conditions to be considered a RECAP using the complete dataset. Maps and additional data identifying large county QCTs which are RECAPs will be forthcoming on the Florida Housing website.

The tables below present data by percentile, as well as the low and high values among QCTs in each county for each attribute. If, for example, the lower value for poverty is 15% and the 20th percentile is 26%, that means 20% of the QCTs in the applicable county have poverty rates greater than 15% and less than 26%. In the same table, if the 60th percentile value is 33%, that means that 60% of all QCTs in the county have incidences of poverty below 33%. It also means that 40% of all QCTs in the county have incidences of poverty between 26% and 33%. There are many QCTs which have extremely high incidences of poverty, and some which have disproportionately high minority populations. The purpose of this analysis is to identify the intersection of the two, and to ensure that, in the context of HUD's new methodology for designating difficult development areas, assisted housing does not become overly concentrated in segregated areas of poverty. In this way, Florida Housing seeks to avoid exacerbating existing patterns of segregation which limit housing choices, and also to decrease disparities in access to opportunity. The tables below show that census tracts which are RECAPs represent a relatively small portion of QCTs overall.

¹ [Location Affordability Portal](#)

² [Federal Register Vol. 80, No. 226; Tuesday, November 24, 2015](#)

³ [Affirmatively Furthering Fair Housing Data Documentation, Prepared by Abt Associates for HUD Office of Policy Development and Research.](#)

Broward County – Evaluation of Qualified Census Tracts

QCTs	Poverty
Median	31.5%
Lower Value	15.0%
20th percentile	26.0%
40th percentile	29.0%
60th percentile	33.0%
80th percentile	39.6%
Upper Value	59.0%

QCTs	Below 200% of Poverty
Median	64.4%
Lower Value	48.5%
20th percentile	55.9%
40th percentile	60.8%
60th percentile	66.5%
80th percentile	70.4%
Upper Value	85.0%

QCTs	Percent Assisted
Median	0.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	14.5%
80th percentile	42.4%
Upper Value	87.8%

QCTs	FHFC Assisted
Median	0.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	1.2%
80th percentile	27.4%
Upper Value	67.8%

QCTs	Black/African-American Non-Hispanic
Median	67.5%
Lower Value	0.0%
20th percentile	28.4%
40th percentile	59.6%
60th percentile	73.2%
80th percentile	92.6%
Upper Value	96.0%

QCTs	Hispanic Any Race
Median	12.5%
Lower Value	0.0%
20th percentile	3.0%
40th percentile	7.0%
60th percentile	18.2%
80th percentile	28.0%
Upper Value	53.0%

QCTs	White Non-Hispanic
Median	12.0%
Lower Value	1.0%
20th percentile	3.0%
40th percentile	7.0%
60th percentile	16.2%
80th percentile	32.4%
Upper Value	95.0%

QCTs	Minority
Median	88.0%
Lower Value	5.0%
20th percentile	67.6%
40th percentile	83.8%
60th percentile	93.0%
80th percentile	97.0%
Upper Value	99.0%

QCTs	Estimated Travel Cost
Median	\$6,702
Lower Value	\$5,758
20th percentile	\$6,050
40th percentile	\$6,477
60th percentile	\$6,799
80th percentile	\$7,308
Upper Value	\$8,341

Average of all Broward County Census Tracts	
Poverty	15.2%
Minority Population	59.0%
Black/African-American non-Hispanic	27.0%
Hispanic of any race	26.0%
White non-Hispanic	41.0%
Percent Assisted	8.2%
FHFC Assisted	2.7%
Estimated Travel Cost	\$7,311

Hillsborough County – Evaluation of Qualified Census Tracts

QCTs	Poverty
Median	35.0%
Lower Value	22.0%
20th percentile	30.2%
40th percentile	33.0%
60th percentile	38.6%
80th percentile	46.8%
Upper Value	69.0%

QCTs	Below 200% of Poverty
Median	66.5%
Lower Value	45.2%
20th percentile	57.4%
40th percentile	63.3%
60th percentile	68.8%
80th percentile	74.3%
Upper Value	92.4%

QCTs	Percent Assisted
Median	3.1%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	18.5%
80th percentile	47.3%
Upper Value	89.7%

QCTs	FHFC Assisted
Median	0.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	0.1%
80th percentile	31.3%
Upper Value	99.8%

QCTs	Black/African-American Non-Hispanic
Median	34.0%
Lower Value	1.0%
20th percentile	14.0%
40th percentile	26.0%
60th percentile	42.8%
80th percentile	60.0%
Upper Value	92.0%

QCTs	Hispanic Any Race
Median	25.0%
Lower Value	5.0%
20th percentile	15.2%
40th percentile	23.0%
60th percentile	31.2%
80th percentile	45.8%
Upper Value	76.0%

QCTs	White Non-Hispanic
Median	27.0%
Lower Value	0.0%
20th percentile	13.2%
40th percentile	21.0%
60th percentile	31.6%
80th percentile	46.8%
Upper Value	87.0%

QCTs	Minority
Median	73.0%
Lower Value	13.0%
20th percentile	53.2%
40th percentile	68.4%
60th percentile	79.0%
80th percentile	86.8%
Upper Value	100.0%

QCTs	Estimated Travel Cost
Median	\$7,013
Lower Value	\$5,113
20th percentile	\$6,055
40th percentile	\$6,682
60th percentile	\$7,205
80th percentile	\$7,784
Upper Value	\$8,996

Average of all Hillsborough County Census Tracts	
Poverty	17.8%
Minority Population	48.0%
Black/African-American non-Hispanic	16.0%
Hispanic of any race	48.0%
White non-Hispanic	52.0%
Percent Assisted	12.4%
FHFC Assisted	4.1%
Estimated Travel Cost	\$7,878

Duval County – Evaluation of Qualified Census Tracts

QCTs	Poverty
Median	34.0%
Lower Value	18.0%
20th percentile	28.0%
40th percentile	32.0%
60th percentile	36.4%
80th percentile	43.4%
Upper Value	65.0%

QCTs	Below 200% of Poverty
Median	62.0%
Lower Value	38.4%
20th percentile	51.1%
40th percentile	56.5%
60th percentile	65.8%
80th percentile	72.8%
Upper Value	88.9%

QCTs	Percent Assisted
Median	24.5%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	14.0%
60th percentile	27.5%
80th percentile	38.5%
Upper Value	78.9%

QCTs	FHFC Assisted
Median	0.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	0.0%
80th percentile	0.0%
Upper Value	77.4%

QCTs	Black/African-American Non-Hispanic
Median	62.0%
Lower Value	12.0%
20th percentile	34.0%
40th percentile	50.4%
60th percentile	76.0%
80th percentile	94.0%
Upper Value	99.0%

QCTs	Hispanic Any Race
Median	4.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	3.0%
60th percentile	5.0%
80th percentile	10.0%
Upper Value	18.0%

QCTs	White Non-Hispanic
Median	30.0%
Lower Value	0.0%
20th percentile	4.0%
40th percentile	20.2%
60th percentile	35.8%
80th percentile	51.2%
Upper Value	63.0%

QCTs	Minority
Median	70.0%
Lower Value	37.0%
20th percentile	48.8%
40th percentile	64.2%
60th percentile	79.8%
80th percentile	96.0%
Upper Value	100.0%

QCTs	Estimated Travel Cost
Median	\$7,720
Lower Value	\$5,366
20th percentile	\$7,028
40th percentile	\$7,356
60th percentile	\$7,874
80th percentile	\$8,168
Upper Value	\$8,877

Average of all Duval County Census Tracts	
Poverty	19.3%
Minority Population	44.0%
Black/African-American non-Hispanic	29.0%
Hispanic of any race	8.0%
White non-Hispanic	56.0%
Percent Assisted	15.9%
FHFC Assisted	1.2%
Estimated Travel Cost	\$8,105

Miami-Dade County – Evaluation of Qualified Census Tracts

QCTs	Poverty
Median	35.0%
Lower Value	16.0%
20th percentile	26.0%
40th percentile	32.0%
60th percentile	37.0%
80th percentile	42.0%
Upper Value	69.0%

QCTs	Below 200% of Poverty
Median	65.8%
Lower Value	46.7%
20th percentile	58.6%
40th percentile	63.7%
60th percentile	70.1%
80th percentile	75.4%
Upper Value	92.9%

QCTs	Percent Assisted
Median	10.4%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	1.4%
60th percentile	17.1%
80th percentile	42.8%
Upper Value	99.4%

QCTs	FHFC Assisted
Median	0.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	3.8%
80th percentile	23.5%
Upper Value	85.8%

QCTs	Black/African-American Non-Hispanic
Median	11.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	3.0%
60th percentile	31.0%
80th percentile	70.0%
Upper Value	92.0%

QCTs	Hispanic Any Race
Median	71.0%
Lower Value	6.0%
20th percentile	23.0%
40th percentile	50.2%
60th percentile	89.8%
80th percentile	96.0%
Upper Value	100.0%

QCTs	White Non-Hispanic
Median	4.0%
Lower Value	0.0%
20th percentile	2.0%
40th percentile	3.0%
60th percentile	4.0%
80th percentile	8.0%
Upper Value	45.0%

QCTs	Minority
Median	96.0%
Lower Value	55.0%
20th percentile	92.0%
40th percentile	96.0%
60th percentile	97.0%
80th percentile	98.0%
Upper Value	100.0%

QCTs	Estimated Travel Cost
Median	\$6,174
Lower Value	\$4,380
20th percentile	\$5,506
40th percentile	\$6,008
60th percentile	\$6,427
80th percentile	\$6,936
Upper Value	\$8,954

Average of all Miami-Dade County Census Tracts	
Poverty	20.6%
Minority Population	85.0%
Black/African-American non-Hispanic	17.0%
Hispanic of any race	65.0%
White non-Hispanic	15.0%
Percent Assisted	13.3%
FHFC Assisted	5.7%
Estimated Travel Cost	\$6,923

Orange County – Evaluation of Qualified Census Tracts

QCTs	Poverty
Median	32.0%
Lower Value	19.0%
20th percentile	26.2%
40th percentile	30.4%
60th percentile	35.0%
80th percentile	38.0%
Upper Value	53.0%

QCTs	Below 200% of Poverty
Median	59.5%
Lower Value	34.4%
20th percentile	53.2%
40th percentile	58.5%
60th percentile	63.0%
80th percentile	70.6%
Upper Value	83.4%

QCTs	Percent Assisted
Median	28.4%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	7.7%
60th percentile	32.2%
80th percentile	45.6%
Upper Value	85.4%

QCTs	FHFC Assisted
Median	13.5%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	22.1%
80th percentile	38.0%
Upper Value	63.1%

QCTs	Black/African-American Non-Hispanic
Median	35.0%
Lower Value	3.0%
20th percentile	10.0%
40th percentile	15.8%
60th percentile	44.6%
80th percentile	73.4%
Upper Value	97.0%

QCTs	Hispanic Any Race
Median	24.0%
Lower Value	2.0%
20th percentile	10.2%
40th percentile	19.6%
60th percentile	31.2%
80th percentile	50.6%
Upper Value	70.0%

QCTs	White Non-Hispanic
Median	24.0%
Lower Value	0.0%
20th percentile	11.2%
40th percentile	19.0%
60th percentile	33.8%
80th percentile	45.4%
Upper Value	65.0%

QCTs	Minority
Median	76.0%
Lower Value	35.0%
20th percentile	54.6%
40th percentile	66.2%
60th percentile	81.0%
80th percentile	88.8%
Upper Value	100.0%

QCTs	Estimated Travel Cost
Median	\$7,329
Lower Value	\$5,366
20th percentile	\$6,634
40th percentile	\$7,085
60th percentile	\$7,439
80th percentile	\$7,904
Upper Value	\$8,335

Average of all Orange County Census Tracts	
Poverty	18.9%
Minority Population	56.0%
Black/African-American non-Hispanic	20.0%
Hispanic of any race	28.0%
White non-Hispanic	44.0%
Percent Assisted	16.0%
FHFC Assisted	5.8%
Estimated Travel Cost	\$7,800

Palm Beach County – Evaluation of Qualified Census Tracts

QCTs	Poverty
Median	32.0%
Lower Value	11.0%
20th percentile	25.0%
40th percentile	31.0%
60th percentile	35.0%
80th percentile	40.0%
Upper Value	55.0%

QCTs	Below 200% of Poverty
Median	66.3%
Lower Value	49.7%
20th percentile	58.4%
40th percentile	62.9%
60th percentile	67.9%
80th percentile	73.7%
Upper Value	84.6%

QCTs	Percent Assisted
Median	0.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	10.6%
80th percentile	34.2%
Upper Value	98.4%

QCTs	FHFC Assisted
Median	0.0%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	0.0%
80th percentile	28.1%
Upper Value	84.7%

QCTs	Black/African-American Non-Hispanic
Median	44.0%
Lower Value	1.0%
20th percentile	10.0%
40th percentile	28.0%
60th percentile	57.0%
80th percentile	81.0%
Upper Value	100.0%

QCTs	Hispanic Any Race
Median	23.0%
Lower Value	0.0%
20th percentile	7.0%
40th percentile	19.0%
60th percentile	30.0%
80th percentile	54.0%
Upper Value	79.0%

QCTs	White Non-Hispanic
Median	20.0%
Lower Value	0.0%
20th percentile	8.0%
40th percentile	16.0%
60th percentile	24.0%
80th percentile	35.0%
Upper Value	88.0%

QCTs	Minority
Median	80.0%
Lower Value	12.0%
20th percentile	65.0%
40th percentile	76.0%
60th percentile	84.0%
80th percentile	92.0%
Upper Value	100.0%

QCTs	Estimated Travel Cost
Median	\$7,232
Lower Value	\$5,655
20th percentile	\$6,704
40th percentile	\$7,029
60th percentile	\$7,301
80th percentile	\$7,647
Upper Value	\$9,143

Average of all Palm Beach County Census Tracts	
Poverty	14.5%
Minority Population	42.0%
Black/African-American non-Hispanic	17.0%
Hispanic of any race	20.0%
White non-Hispanic	58.0%
Percent Assisted	8.9%
FHFC Assisted	3.0%
Estimated Travel Cost	\$7,896

Pinellas County – Evaluation of Qualified Census Tracts

QCTs	Poverty
Median	32.0%
Lower Value	16.0%
20th percentile	23.8%
40th percentile	29.0%
60th percentile	34.2%
80th percentile	43.4%
Upper Value	51.0%

QCTs	Below 200% of Poverty
Median	59.4%
Lower Value	43.1%
20th percentile	48.6%
40th percentile	52.9%
60th percentile	64.5%
80th percentile	70.8%
Upper Value	81.8%

QCTs	Percent Assisted
Median	12.4%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	8.2%
60th percentile	17.9%
80th percentile	36.6%
Upper Value	83.1%

QCTs	FHFC Assisted
Median	0.4%
Lower Value	0.0%
20th percentile	0.0%
40th percentile	0.0%
60th percentile	1.7%
80th percentile	27.3%
Upper Value	52.5%

QCTs	Black/African-American Non-Hispanic
Median	25.0%
Lower Value	2.0%
20th percentile	7.0%
40th percentile	15.6%
60th percentile	37.6%
80th percentile	85.2%
Upper Value	89.0%

QCTs	Hispanic Any Race
Median	8.0%
Lower Value	1.0%
20th percentile	3.0%
40th percentile	4.6%
60th percentile	10.6%
80th percentile	15.8%
Upper Value	34.0%

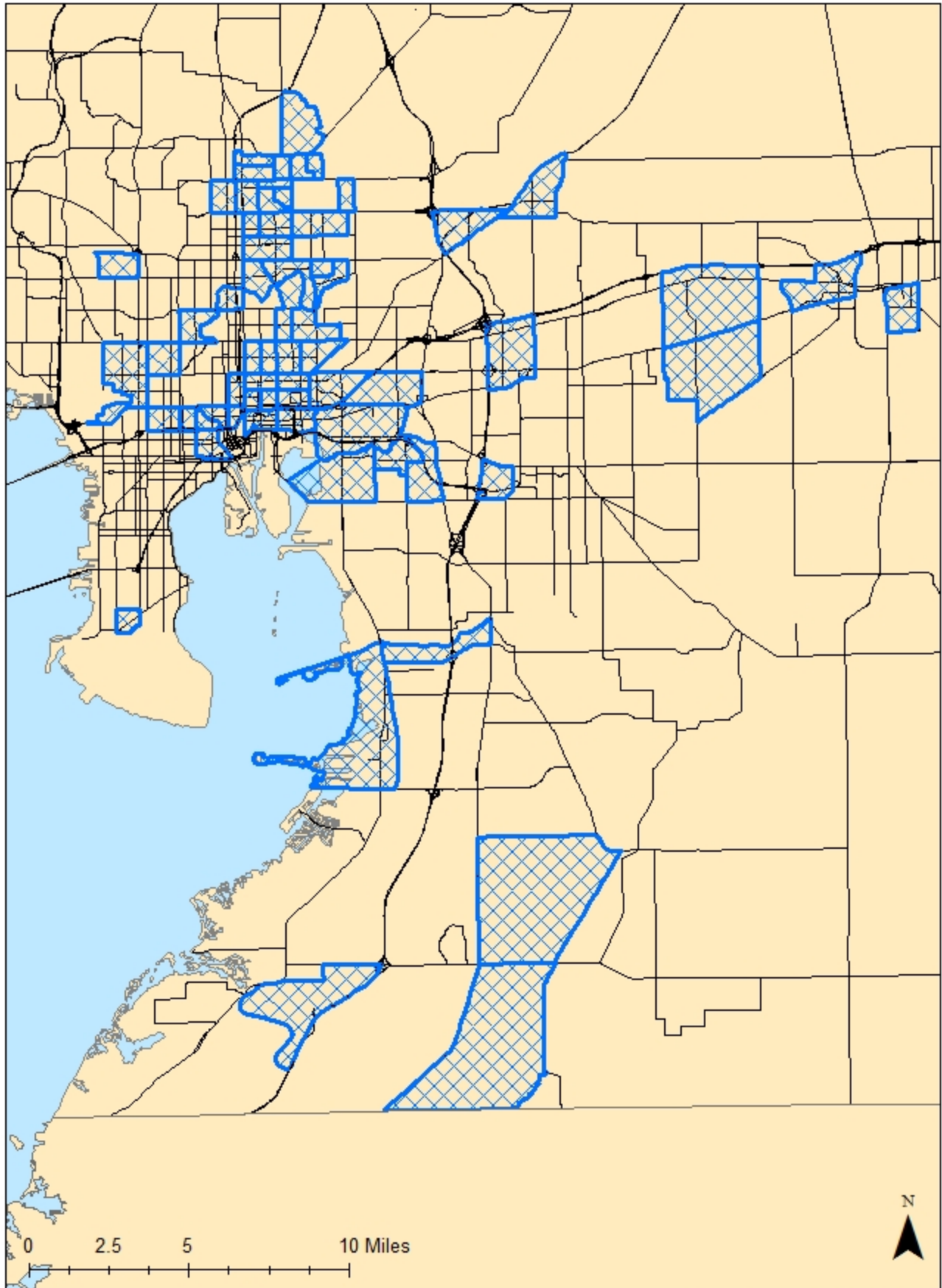
QCTs	White Non-Hispanic
Median	51.5%
Lower Value	3.0%
20th percentile	8.8%
40th percentile	48.4%
60th percentile	57.0%
80th percentile	76.0%
Upper Value	93.0%

QCTs	Minority
Median	48.5%
Lower Value	7.0%
20th percentile	24.0%
40th percentile	43.0%
60th percentile	51.6%
80th percentile	91.2%
Upper Value	97.0%

QCTs	Estimated Travel Cost
Median	\$7,049
Lower Value	\$5,547
20th percentile	\$6,390
40th percentile	\$6,902
60th percentile	\$7,069
80th percentile	\$7,444
Upper Value	\$8,048

Average of all Pinellas County Census Tracts	
Poverty	14.7%
Minority Population	24.0%
Black/African-American non-Hispanic	10.0%
Hispanic of any race	8.0%
White non-Hispanic	76.0%
Percent Assisted	8.2%
FHFC Assisted	1.9%
Estimated Travel Cost	\$7,439

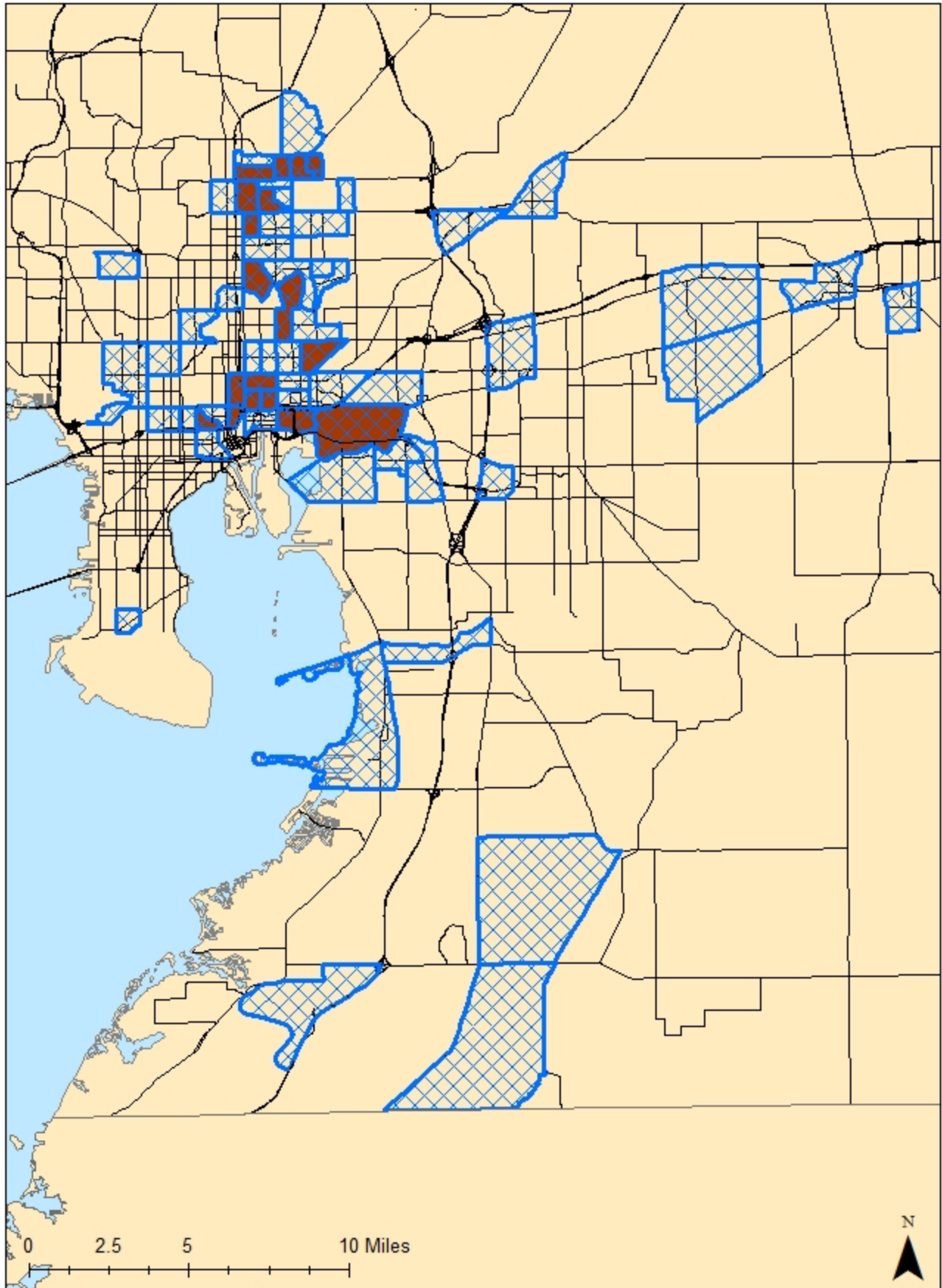
Hillsborough County QCTs



By: FHFC Date: April 6, 2016

Example Prepared Using 2014 5-yr ACS - For Information Purposes Only

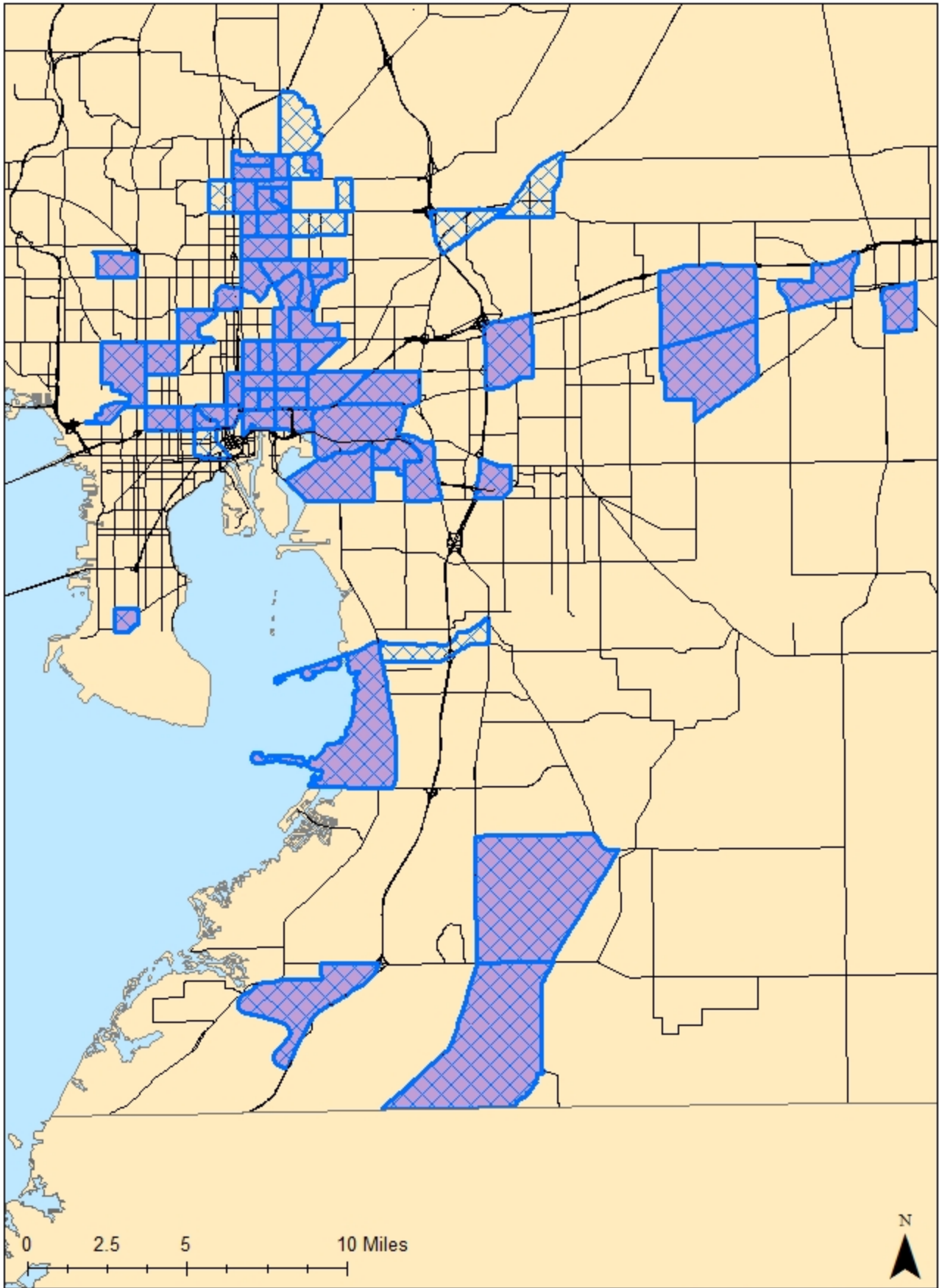
Hillsborough County QCTs High Poverty



By: FHFC Date: April 6, 2016

Example Prepared Using 2014 5-yr ACS - For Information Purposes Only

Hillsborough County QCTs High Minority Concentration

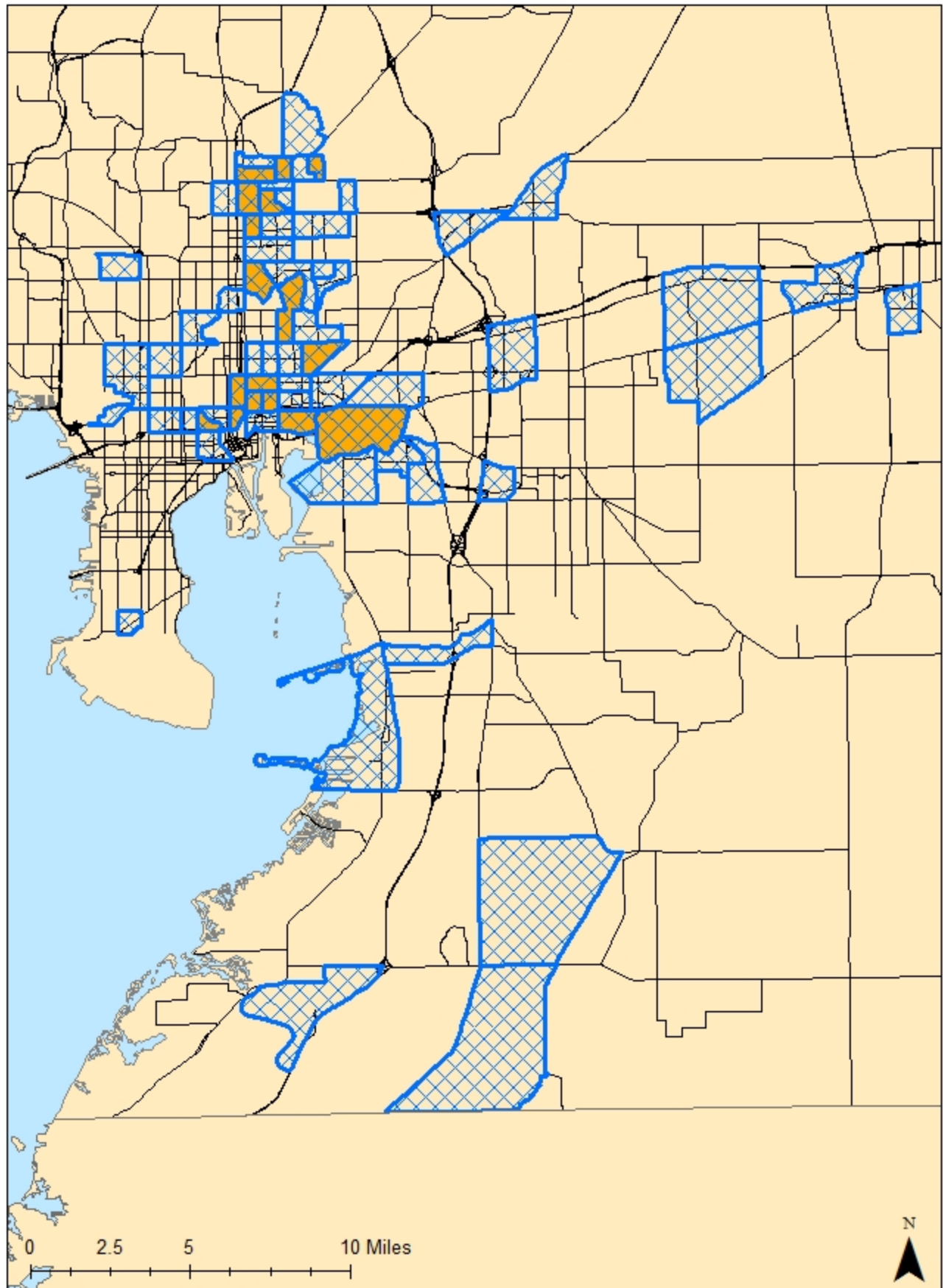


By: FHFC Date: April 6, 2016

Example Prepared Using 2014 5-yr ACS - For Information Purposes Only

Hillsborough County QCTs

Racially-Ethnically Concentrated Areas of Poverty



By: FHFC Date: April 6, 2016

Example Prepared Using 2014 5-yr ACS - For Information Purposes Only