

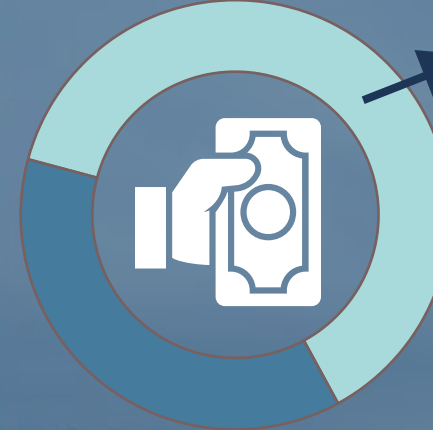
COVID-19, Housing, and Evictions: A Brief Analysis

As moratoriums are lifted, the Miami Metropolitan area will face yet another COVID-19 related problem that falls on local policymakers to address. A looming eviction backlog threatens to leave thousands of South Florida residents homeless during a global health-pandemic.

Housing Overview

**40%**

of occupied housing units in the Miami Metropolitan area are renter-occupied.

**63%**

of renters in the Miami Metropolitan area spend more than 30% of their income on rent.

**21.5%**

of all families renting in the Miami Metropolitan area live below the poverty line.

COVID-19's Impact

**56%**

of Florida's households reported experiencing a loss of employment income since March.

**16%**

of renters in Florida reported having no confidence in their ability to pay rent come August.

**22%**

of renters in Florida reported that they did not pay rent in June or deferred payment.

**54%**

of Florida's households reported they had been unemployed for over a week as of July 21, 2020.

**71%**

of Florida's households that used their stimulus payment for expenses reported utilizing the aid to pay rent.

With COVID-19 impacting employment and income, a rising number of evictions is inevitable. This issue directly ties into South Florida's affordable housing crisis where a majority of renters spend more than a third of their income on housing.

Since the beginning of the pandemic, Miami-Dade County public records show 1,600 evictions have been filed, while Palm Beach County records show 1,100 filed evictions*. The eviction numbers for Broward County were not readily available on the date of this publication.

Stimulus checks, expanded unemployment, and the eviction moratorium have simply held back the tide of evictions to come as they are quickly running out or expiring.

Evictions have permanent, life-long consequences that create significant difficulties in finding new housing and oftentimes result in families losing their possessions.

Through a combination of providing relief to tenants and landlords, we can begin addressing an issue that if left unchecked may unfold into a future crisis that targets vulnerable renters and South Florida's communities.

COVID-19, Housing, and Evictions: Florida's Measures in Place until September 1st



Short-term Relief and Support

- ✔ **Foreclosure Moratorium**
Our Governor has suspended and tolled any statute providing for a mortgage foreclosure cause of action under Florida law until Sept. 1st.
- ✘ **Rent and Eviction Moratorium Extends Past Emergency Declaration**
Current orders do not extend protections beyond the declared state of emergency.
- ✘ **Grace Period to Pay Deferred Rent**
Current state orders do not provide tenants with a grace period to pay any rental debt that accrues during the pandemic.
- ✘ **Halts on Utility Disconnection**
Our Governor and Public Service Commission have not taken action to require utility companies suspend shutoffs during the pandemic.
- ✘ **Free Utility Reconnection**
Our Governor and Public Service Commission have not taken action to require utility companies reconnect utility services without charging any fees during the pandemic.
- ✘ **No Reports to the Credit Bureau**
Landlords are not prohibited from reporting missed or late rent payments to credit agencies during the pandemic.



Tenancy Preservation

- ✘ **No Late Fees**
Landlords can still charge late fees for missed or late rent payments.
- ✘ **No Rent Raises**
Current state orders do not prohibit landlords from raising rent when renewing leases during the pandemic.
- ✘ **Legal Counsel for Tenants**
Florida does not guarantee legal counsel to tenants who face eviction.
- ✔ **Housing Stabilization Program**
Florida has not taken steps like freezing rent, but the Governor has announced that \$120 million in CARES Act funding will be made available to provide rent subsidies to eligible households impacted by the pandemic.



Initiation of Eviction

- ✘ **Halts on Notice to Quit**
Landlords can still give a notice of eviction to tenants.
- ✘ **Halts on Filing, except emergencies**
Landlords can still file to evict tenants for non-emergency reasons.
- ✘ **Halts on Filing for Nonpayment**
Landlords can still file to evict tenants for nonpayment of rent. They are only prevented from doing so when the nonpayment is related to COVID-19.
- ✔ **Halts on Filing if Tenant has COVID-19 Hardship**
Current orders prevent landlords from filing to evict tenants who have experienced financial hardship due to the pandemic until Sept. 1st.



Court Process

- ✘ **Suspension of Hearings**
Eviction hearings can still be held remotely if they are not COVID-19 related.
- ✘ **Extension of Deadlines**
COVID-19 hardship-related eviction case court deadlines were only postponed until May 17th.
- ✘ **Staying Judgments of Possession**
Eviction orders may still be processed unless the nonpayment is COVID-19 related, although courts have local discretion not to issue orders.
- ✘ **Sealing of Eviction Records**
Eviction case records are not sealed in Florida.



Enforcement of Eviction Orders

- ✘ **Halts on Removal of Tenant, Except Emergencies**
The state has not prohibited law enforcement from removing tenants from homes to enforce non-emergency eviction orders.
- ✘ **Halts on Removal of Tenants for Nonpayment**
The state has not prohibited law enforcement from enforcing an order of eviction for nonpayment of rent during the pandemic.
- ✔ **Halts on Removal of Tenants with COVID-19 Hardship**
The state has prohibited law enforcement from enforcing an order to remove a tenant who has experienced financial hardship due to the pandemic.