

# Rent Relief: If not now, When?

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GUSTAVO PEREZ

MIAMI FOREVER BOND PROGRAM CITIZENS' OVERSIGHT BOARD

# Present Situation

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The American Housing Survey reports that as of 2017, only 18% of 390k eligible low-income households received federal rental assistance in Miami metro area.

Due to COVID-19, unemployment claims in Miami-Dade County has skyrocketed.

There is no current long-term assistance program in place to assist extreme low-income households.

They are either a one-time benefit, like the County's *Emergency Rental Assistance Program* and the City of Miami's *Emergency Rental and Utility Assistance Program*.

- County's *Housing Assistance Network of Dade (HAND)* focuses on Families facing eviction or the currently homeless.
- City of Miami's *Senior Rental Assistance Program*, is limited in scope and pays \$100/month.

Current eviction moratoriums is a temporary measure, rent will again be due.

# An unprecedented number of Miamians have searched “rent relief” on Google

Miami-Ft. Lauderdale FL ▾

Past 12 months ▾

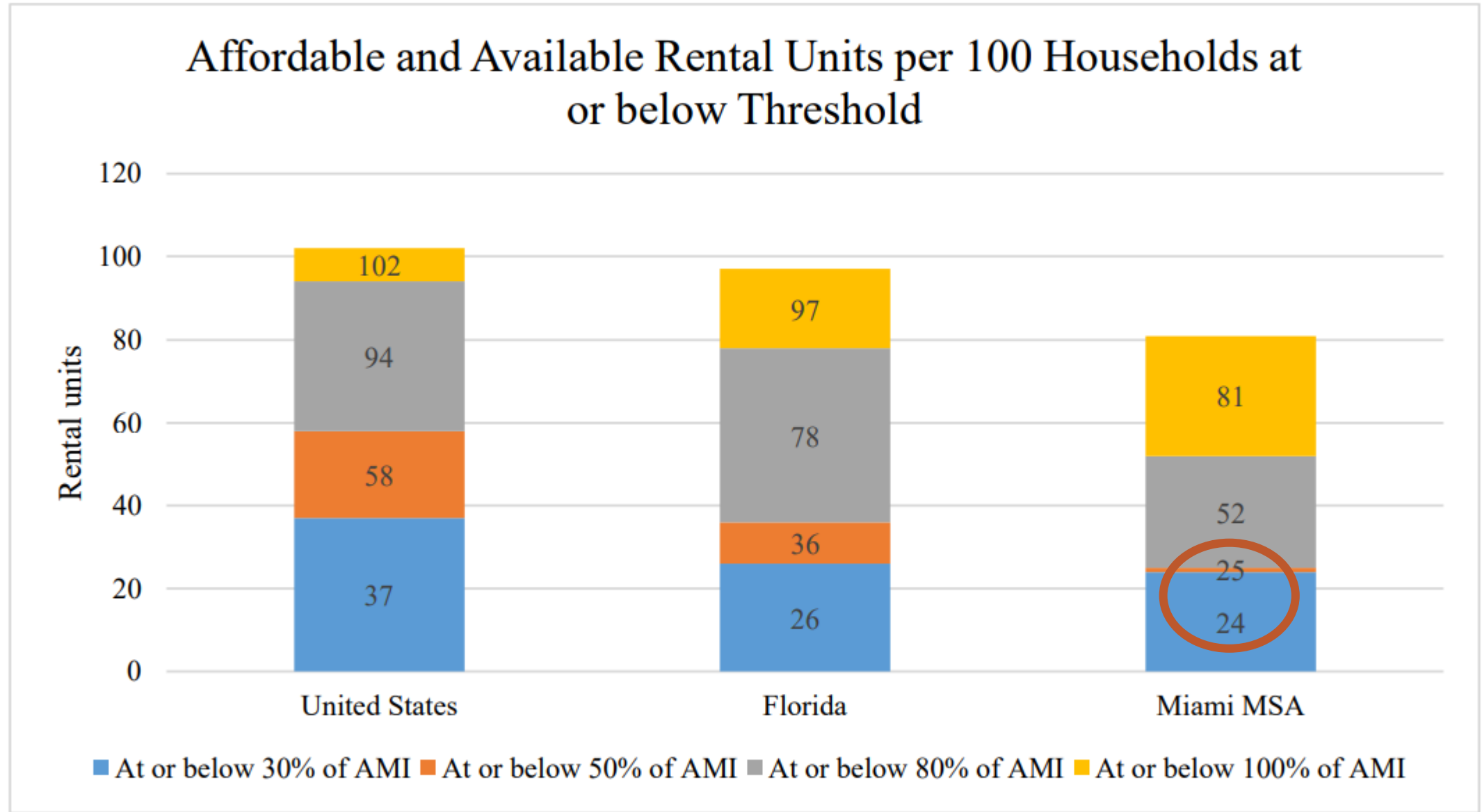
All categories ▾

Web Search ▾

Interest over time ?



**Figure 3. Affordable Rental Units Available to Various Income Groups at the Local, State, and Federal Level** *Source: 2019 Gap Report, National Low-Income Housing Coalition*<sup>69</sup>



# Miami-Dade County AMI

Family Size	Extremely Low Income 30% of AMI	Very Low Income 50% of AMI	Low Income 80% of AMI
1	\$19,200	\$32,000	\$51,200
2	\$21,950	\$36,600	\$58,500
3	\$24,700	\$41,150	\$65,800
4	\$27,400	\$45,700	\$73,100
5	\$30,680	\$49,400	\$78,950
6	\$35,160	\$53,050	\$84,800
7	\$39,640	\$56,700	\$90,650
8	\$44,120	\$60,350	\$96,500
9	\$48,600	\$64,000	\$102,350
10	\$53,080	\$67,650	\$108,200

# Proposed Solution

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Establish a permanent fund for City of Miami residents that are eligible low-income households and facing income uncertainty.

- Modeled on Philadelphia City Council's *Emergency Housing Protection Act*

All City of Miami residents can apply

- Priority on 60% of County AMI and below population

Funding could be sourced from Operating Budget, Miami Forever Bond funds, State Housing Initiative Partnership (SHIP), local philanthropic and corporate partners.

- Potential of \$100B+ from Congress in rent relief, House passed *Heroes Act*

Terms of assistance : Short-term rent relief (3-6 months); paid directly to landlords.

Manage current resources while pushing for more money—much more

# Expected Outcome

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Decrease in housing uncertainty.

- Less likely to become part of the homelessness population.

Preserves current housing stock.

- Provides stability for renters and owners

Allow local government to address gaps in social safety nets.

- Not everyone who qualifies for help gets it, this would be a step in the right direction.
- Decreases the need for social services related to housing insecurity

# Conclusion

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Desperate times call for desperate measures, Miami was struggling with high rent costs before, and the need has only gotten worse.

This proposal leverages existing programs, maximizes flexibility, and focuses on populations with the greatest unmet need.

I ask you to demand bold answers from our elected officials to the crisis of our time,

“The pessimist complains about the wind. The optimist expects it to change. The leader adjusts the sails.” -John Maxwell