



July 31, 2023

The Honorable Sandra Thompson  
Federal Housing Finance Agency  
Washington, DC

RE: Federal Housing Finance Agency's Request for Input on Multifamily Tenant Protections

Dear Director Thompson:

Thank you for the opportunity to respond to the Federal Housing Finance Agency's Request for Input on Multifamily Tenant Protections. We are the Florida Housing Justice Alliance, a state coalition of grassroots, member-led, housing justice organizations fighting to stop displacement and ensure affordable homes and community control of land across Florida. Our work is collective and led by residents across the state.

FHFA has an important opportunity to help establish a minimum federal floor of tenant protections which is desperately needed to protect the security and wellbeing of Floridians. This past legislative session, the Florida state legislature and Governor DeSantis passed House Bill 1417, which broadly preempted the regulation of residential tenancies to the state. Dozens of cities and counties across the state had their hard-fought tenant rights invalidated and residents lost crucial protections that helped them live in safer and healthier conditions.

Given the deep roots of white supremacy in the South, corporate control over land, and the real estate industry's capture of too many decision-makers, we know that there is a crucial need for stronger tenant protections to achieve housing justice.

FHFA should consider the following minimum tenant protections so that Florida tenants may have the right to have a place to call home and be treated with respect and regard equal to that of homeowners:

*1. Increased Notice Requirements*

Before the enactment of HB 1417, FHJA member organizations embarked on campaigns across the state with local community members to fight for "Fair Notice," extended notice requirements for tenants. Through these hard fought campaigns, nineteen cities and counties across the state passed legislation requiring landlords to give two months notice when terminating a month to month lease, instead of the two weeks that state law requires. Furthermore, because of the concerns raised by tenants throughout the state experiencing rental price gouging, municipalities also passed laws requiring landlords to provide two months notice when increasing a tenant's rent. It is more imperative than ever that FHFA demand landlords provide fair notice to tenants.



2. *Require Eviction Moratoriums During States of Emergency*

Natural disasters, such as hurricanes, have historically aggravated and intensified an already unjust and unequal distribution of power and resources in our communities. We have witnessed previous instances where landlords have evicted tenants before electricity was restored, before the city restored access to public transportation, when local supermarkets were closed, and financial resources were strained. A mandatory eviction moratorium would allow the community, and those most acutely affected by natural disasters, to recover from the storm before their landlords can deal them a second disastrous blow.

3. *Require Good Cause Eviction Protections*

Good cause eviction requirements are designed to prevent arbitrary, retaliatory, or discriminatory evictions by establishing that landlords can only evict renters for specific reasons which amount to good cause, such as failure to pay rent.<sup>[1]</sup> Currently Florida law allows landlords to evict tenants or simply not renew leases without providing any reason at all. Good cause eviction policies are an important tool that prevents displacement of low-income residents and promotes tenant stability. This is especially vital right now in Florida where rents are skyrocketing and vacancies remain low. While Florida currently leads the nation as the state with the highest rate of inflation, landlords continue to evict existing tenants to attract speculators and wealthier renters at higher prices.

4. *End Discrimination Based on Source of Income*

Source of Income discrimination disproportionately affects Black and brown renters, renters with disabilities, elderly renters, and women.<sup>[2]</sup> These laws have a concrete impact on the lives of tenants as voucher holders are more likely to find housing quickly and move to well-resourced neighborhoods.<sup>[3]</sup> At least nine Florida municipalities have instituted ordinances banning source of income discrimination for renters. However, much more needs to be done as tenant advocates continue to cite source of income discrimination as a prominent barrier to safe and affordable housing for low income families.

5. *End Discrimination Based on Past Eviction*

Landlords have filed almost 40,000 evictions in Miami-Dade County since just the start of the COVID-19 pandemic.<sup>[4]</sup> Half of those evictions were filed in just 2022. All court-documented evictions are permanently noted on a person's record—even if the eviction was illegal, the person wins their case in court, or a significant amount of time has passed since their eviction proceedings. Florida law provides no remedy for sealing or removing your name from these records. Evictions disproportionately affect Black women, especially those with children, and



cannot be understood separately from the history of slavery and anti-Black discrimination in this country. A past eviction should not be the sole determinant of whether a family is able to access quality housing in the future.

6. *Require Rent Stabilization Policies*

Landlords are raising rents at the highest rates in over 40 years. Median rents in the U.S. have risen nearly 20% in the last two years alone.<sup>[5]</sup> In 2023, there is not a single state where a worker employed full-time at the federal minimum wage can afford a modest two-bedroom apartment.<sup>[6]</sup> Rent stabilization would protect tenants, many whom have been living in the same homes for generations, from being forced onto the streets by wealthy landlords.

In conclusion, FHFA has an important opportunity to help set a federal foundation for tenant protections, and we urge FHFA to act boldly. Strong tenant protections change lives. They are the bare minimum needed to address historic and ongoing dispossession of land, and how we can strive for justice among all our neighbors.

Respectfully,

Florida Housing Justice Alliance

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[1] PolicyLink, [Just Cause](#), Last Accessed July 2023.

[2] National Low Income Housing Coalition, [14-1 Advancing Tenant Protections: Source-of-Income Protections](#), February 7, 2023.

[3] *Id.*

[4] Community Justice Project, [Miami Dade Eviction Data](#), Last Accessed July 2023.

[5] Alex Veiga, [US rent growth easing, but remains a burden for many tenants](#), Associated Press, March 2023.

[6] National Low Income Housing Coalition, [The Gap: A Shortage of Affordable Rental Homes](#), March 2023.