Tenant Bill of Rights,
Source of Income AntiDiscrimination, Notice of
Late Fees, and Notice of
Rent Increase Ordinance



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### June 21st - Board Comments/Questions



- Evaluate consistency with City of St. Petersburg ordinance
- Impact on insurance coverage associated with inclusion of Housing Choice Voucher (HCV) tenants
- Clarification of income standard for HCV voucher holders
- Coordination with municipal partners
  - Follow up presentation to City Managers on July 8, 2022
  - General consensus for a countywide ordinance

### **Proposed Ordinance**



#### **Ordinance Amending Ch. 42 of Pinellas County Code**

- Definitions (revised)
- Require landlords to provide tenants with a Notice of Rights under Florida Law and County Code by landlords upon renting or new rental term
- Expands County Code to include provision prohibiting discrimination based on source of income (clarified language)
- Expands County Code to require written notice of late fees
- New Provision Expands County code to require written notice of rent increases

# Consistency with St. Petersburg Ordinance



<b>Ordinance Section</b>	St. Petersburg	Pinellas County
Notice of Late Fees		
Source of Income - Income Standard		
Source of Income – Inspection Requirement		
Source of Income – Insurance Provision		
Notice of Rent Increase		
Size of Fines		

Attachment 3 includes a detailed comparison of ordinance language between St. Petersburg and Pinellas County

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Same/Very Similar



**Substantive Differences** 

#### **Notice of Rent Increase**



#### New Sec. 42-437

- Applies to rent increases of more than 5%
- Three tiers of notices:
  - 60-day notice for leases that are one year or longer
  - 30-day notice for leases that are three (3) months but less than one (1) year
  - 15-day notice if the lease is for a month-to-month term

### **Insurance Impacts**



- St. Petersburg's ordinance: Sec. 20-330(f) allows landlords to deny voucher holders if doing so would result in an increase in their insurance costs.
- Staff actions:
  - Reached out to the Office of Insurance Regulation
  - Met with St. Petersburg to discuss their ordinance language. City is committed to look at County ordinance language to determine if changes are desired
  - Requested policy examples from the Bay Area Apartment Association (BAAA)
  - Met with BAAA representatives (including a risk management professional) to discuss insurance underwriting

**Recommendation:** No change to language – Continue to work with BAAA, St. Petersburg and other stakeholders during implementation to collect data and determine if future modifications are needed.

### **Income Standards**



- St. Petersburg's ordinance: Sec. 20-330(e) allows for landlords to deny voucher holders if they cannot meet the same income and other standards applied to all other renters.
- Staff actions:
  - Met with St. Petersburg to discuss their ordinance language. City is committed to look at County ordinance language to determine if changes are desired
  - Followed up with Public Housing Authorities to understand program eligibility criteria and rent subsidy calculations
  - Updated ordinance language to improve readability

**Recommendation:** Utilize updated language in revised ordinance requiring the application of income standards based solely on the amount of rent the voucher holder is required to pay.

### **Proposed Ordinance**



#### Ordinance Amending Ch. 42 of Pinellas County Code (cont'd)

- Enforcement
  - Code Enforcement and Consumer Protection authorized to enforce
  - Violations punishable by a fine of \$500 per for first offense and subsequent offenses
- Applicability
  - Countywide provision that cities can opt into or adopt a city ordinance.
- Effective Date October 3, 2022



### **Comments/Questions**

## Rent & Income Standards – Example 1



- Likely Employed
- Deduction for dependents
- Market Rent Range (varies by location)
  - Responsible for Electric Only \$1,906-\$3,006
  - Responsible for All Utilities \$1,768 \$2,868
- Total cash income for expenses \$2,705
- Likely also receiving food stamps, Medicaid, other benefits

Voucher Calculation Ex. 1		
Family Size	4	
Unit Size (bedrooms)	3	
Annual Income	\$45,760	
Deductions	\$1,440	
Adjusted Annual Income	\$44,320	
Adjusted Monthly Income (AMI)	\$3,693	
30% of AMI (max rent obligation)	\$1,108	
3X Income Standard	\$3,324	
Market Rent	\$2,500	
Subsidized Rent (voucher)	\$1,392	
Remaining for Expenses	\$2,705	

### Rent & Income Standards – Example 2



- Likely fixed income
- Deduction for dependents
- Market Rent Range (varies by location)
  - Responsible for Electric Only \$1,645 -\$2,745
  - Responsible for All Utilities \$1,507 \$2,607
- Total cash income for expenses \$876
- Likely also receiving food stamps, Medicaid, other benefits

Voucher Calculation Ex. 2		
Family Size	4	
Unit Size (bedrooms)	3	
Annual Income	\$14,400	
Deductions	\$1,440	
Adjusted Annual Income	\$12,960	
Adjusted Monthly Income (AMI)	\$1,080	
30% of AMI (rent obligation)	\$324	
3X Income Standard	\$972	
Market Rent	\$2,000	
Subsidized Rent (voucher)	\$1,676	
Remaining for Expenses	\$876	

### Rent & Income Standards – Example 3



- Likely fixed income
- Deduction for being Elderly/Disabled
- Market Rent Range (varies by location)
  - Responsible for Electric Only \$1,117-\$1,887
  - Responsible for All Utilities \$1,026 \$1,796
- Total cash income for expenses \$905
- Likely also receiving food stamps,
   Medicaid, other benefits

Voucher Calculation Ex. 3		
Family Size	1	
Unit Size (bedrooms)	1	
Annual Income	\$15,336	
Deductions	\$400	
Adjusted Annual Income	\$14,936	
Adjusted Monthly Income (AMI)	\$1,245	
30% of AMI (max rent obligation)	\$373	
3X Income Standard	\$1,119	
Market Rent	\$1,500	
Subsidized Rent (voucher)	\$1,127	
Remaining for Expenses	\$905	