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

Housing and Community Development

## 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

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

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

## 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.

## 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 - $\mathbf{2 , 7 0 5}$
- 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) | $\$ 324$ |
| $3 X$ 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) | $\$ 373$ |
| $3 X$ Income Standard | $\$ 1,119$ |
| Market Rent | $\$ 1,500$ |
| Subsidized Rent (voucher) | $\$ 1,127$ |
| Remaining for Expenses | $\$ 905$ |

