

State of Reform – 3/1/2022

The Florida Department of Children and Families (DCF) has rapidly distributed over \$1 billion in rental and utility assistance to thousands of renters across the state—and assures more relief is on the way.

Nearly 185,000 households have participated in DCF's emergency rental assistance program, [OUR Florida](#), since its launch in May 2021. In just the last few weeks, the program distributed over \$100 million to over 25,000 families.

For eligible applicants, OUR Florida offers up to 15 months of rent and utility assistance, both for past-due and upcoming bills. According to a previous [statement](#) from Gov. Ron DeSantis' office, the move towards rental assistance, rather than an eviction moratorium, is a better solution to high housing costs. Florida's stay-on-eviction order was in place from April 2020 to Oct. 2020 and has not been renewed since.

OUR Florida had approximately \$800 million in available relief when it first launched. However, the program received an additional \$740.4 million in federal funds this month, bringing the total amount of relief to over \$1.5 billion.

Eligible applicants for rent and utility assistance must fall under three criteria:

- Earn income at or below 80% of the area's median income,
- Be unemployed, have experienced a loss of income, or experienced financial hardship during the last year, and
- Have missed or are at risk of missing rent or utilities payment.

Approximately 25% of Floridians struggle to pay for housing, according to a 2021 [report](#) from the Florida Housing Coalition. [Research](#) shows most workers earning an average renter's wage in Florida are not able to afford one-bedroom apartments. Households that earn 30% of their area's median income (AMI) and minimum wage workers are even further disadvantaged.

Racial disparities in housing costs burdens also persist. Low home ownership rates among Black and Hispanic Floridians lead to a higher rate of renters, according to the Florida Housing Coalition.

"While lower interest rates since the Great Recession have made homes more affordable for new buyers, renters do not enjoy these benefits," the report said. "This trend is likely to continue and even worsen as the COVID-19 pandemic damages the low wage job market while driving interest rates even lower."

Lack of secure, affordable housing can exacerbate behavioral health and substance use disorders (SUD). In its 2021 [annual report](#), Florida's Council on Homelessness reported increases in stress, anxiety, and depression due to housing instability brought on by the

pandemic. Additionally, lack of affordable housing can pose barriers to those in recovery from behavioral health issues and SUD.

For example, people with severe mental illness may live on [Supplemental Security Income](#) (SSI). SSI payments are \$794 a month, which is well below NLIHC'S fair market estimates for studio and one-bedroom apartments.

[“When this basic need is not met, people cycle in and out of homelessness, and publicly funded crisis services such as jails, shelters, and hospitals,” the report said.](#)

OUR Florida's vendor, Tidal Basin, has hired additional staff and made system improvements to help distribute the \$413 million in relief aid that is still available. According to DCF, applications for OUR Florida should be processed in 22 days or less.

“Working with the Florida Department of Children and Families, the OUR Florida team has delivered meaningful relief to more than 180,000 families throughout Florida,” said Mark Mischak, COO of Tidal Basin Group, in a statement earlier this month. “The team is working hard to process applications and ensure that eligible Floridians get the relief they need.”