

A Report to the Special Rapporteur on
the Right to Adequate Housing of the
United Nations Human Rights Council

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COVID-19 AND THE RIGHT TO HOUSING: RENTERS FACE A HOUSING STATE OF EMERGENCY IN FLORIDA

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July 2020

I. Acknowledgements

We would like to thank the renters, human rights defenders, and frontline NGOs who are fighting every day to bring the promise of a human right to adequate housing to fruition here in Florida. We would especially like to thank the individuals who shared their stories below and the organizations that support them, [Organize Florida](#), [Miami Workers Center](#), and the [Miami Tenants Union](#).

II. Reporting Organizations

The [Florida Housing Justice Alliance](#) is a movement of renters, mobile homeowners, people experiencing homelessness, advocates, and allies calling for housing justice. We have come together to protect renters, promote community stabilization, and ensure healthy, affordable housing for all. The Florida Housing Justice Alliance members include Miami Workers Center, Community Justice Project, MHAAction, Organize FL, SEIU FL, New Florida Majority, Family Action Network Movement (FANM), Struggle for Miami's Affordable and Sustainable Housing (SMASH), FL Student Power, Catalyst Miami and more.

[Community Justice Project](#) is a nonprofit movement lawyering firm that supports grassroots organizing for racial justice and human rights with innovative lawyering and creative strategy tools. Based in Miami, Florida, Community Justice Project is deeply and unapologetically committed to following the leadership of Black and brown organized communities throughout Florida.

III. Introduction

The global onset of COVID-19 revealed deep housing insecurity across the State of Florida. The federal CARES Act legislation, and an extended state moratorium have served as band-aids to a growing crisis. This threat is most pronounced in Black, Latinx, and indigenous communities in the state, which have had to contend with generations of disinvestment by the state and face rapidly compounding debt to cover their housing costs. With neither a protected human right to adequate housing nor meaningful relief forthcoming, many impacted people have begun organizing for systemic change.

As snapshots from the state and local levels allow for more concrete illustrations, this report attempts to capture the crisis' impact on Florida renters and homeowners as we are living through it. It does so by combining data, reporting, and the lived experiences of renters, homeowners, and advocates in Florida. We strive to center the

voices of those closest to oppression in the struggle to advance human rights for all and to clearly recognize housing as core to our human rights.

IV. Responses to Questions Posed by the Special Rapporteur

Has your country declared a prohibition on evictions? Have evictions continued to take place during the pandemic? If yes, when, where and who was affected and has adequate alternative accommodation been provided?

“They told me they were going to evict me. They sent me a notice that in three days, if I didn’t pay \$2,000, almost \$3,000, in three days they were going to throw me on the street.” -Abdelia, a housekeeper in Miami’s Allapattah neighborhood who received an eviction notice during the statewide moratorium.

Formal and informal evictions have persisted throughout the pandemic. While the United States Federal Government issued a temporary eviction and foreclosure moratorium through the CARES Actⁱ on March 27, 2020, its protections extend only to properties with some form of federal assistance or federally-backed mortgage. Many covered by the law are not aware of or able to prove their status, particularly renters of single-family homes where access to mortgage information is largely restricted to the homeowner. This has forced tens of millions of renters not covered by the federal law to rely on a patchwork or absence of state and local interventions.ⁱⁱ

In Miami-Dade County alone, there have been over 1,600 eviction actions filed between March 1 and July 15, 2020.ⁱⁱⁱ Despite a limited statewide moratorium in place since April 2,^{iv} across Florida over 4,300 eviction actions were filed between April and July 15, 2020.^v Though the final step of removal has been paused in specified categories of evictions, many courts continue to issue eviction orders and are failing to provide meaningful due process to renters. These filings impact renters who should be protected by both the federal and state moratoriums, but few courts have developed mechanisms to allow tenants to avail themselves of these protections.

While troubling, these figures pale in comparison to projections of the number of evictions to come. One such study found that Florida could expect 851,000 eviction filings over the next four months.^{vi} The U.S. Census Bureau has conducted household pulse surveys throughout the pandemic. Their most recent survey found that 58% of Black renters in Florida had either no or only slight confidence they would be able to pay their rent, 43% of latinx renters, and 25% of white renters where in the same situation.^{vii}

Florida’s existing landlord-tenant law and court procedures present additional concerns in the context of the pandemic. State law requires renters to post into a court registry the entirety of the alleged arrears within five business days of being served or otherwise face default judgement and eviction without ever having a

hearing before a judge.^{viii} Previous studies have shown that only about 1 in 10 cases are seen by a judge, largely due to the rent posting requirement.^{ix} Inability to pay in full also prevents a judge from sending the parties to mediation.^x

Despite stay at home orders and court shutdowns, many courts still require tenants to make monthly trips to the courthouse, regardless of medical vulnerabilities, to pay their rent into the court registry to prevent their cases from defaulting. Coupled with an unemployment insurance program that has failed dramatically and left thousands of qualifying applicants without a paycheck, yet another crisis is setting in.

Corporate landlords continue to seek evictions, and are responsible for an outsized portion of present eviction efforts. In Orange and Hillsborough Counties, a single landlord, Tzadik Management, is responsible for almost one hundred evictions filed during the pandemic. Families relying on motels for housing have faced displacement and have been forced to live out of their cars.^{xi}

Reports of informal evictions^{xii} and harassment by landlords^{xiii} have increased. There is an untold number of people who do not appear in official Florida eviction data because of informal leases where individuals rent a room inside of someone's home. As Florida's rental market has become increasingly unaffordable, a growing cottage industry of long-term room shares has popped up that is not reflected in general housing data or court records. These long-term room shares typically house low-wage earners, undocumented immigrants and people who otherwise cannot access housing because of I.D., large deposit or credit score requirements.

Ermana, 58, lives in North Miami and rents a room in a single family home from a husband and wife for \$500 a month. She was working as a janitor in a nursing home when her boss told her he was cutting hours significantly once the pandemic hit. She has been out of work for nearly two months now and fears that the couple she rents from will eventually put her out if she can't come up with the rent.

"I've started looking for work at restaurants and other places as a housekeeper, but no one has called back," she said.

Ermana said that her landlords have not as yet asked her to leave, but if they do she does not expect the courts to be involved. They'll simply tell her to get out.

"They haven't told me they would evict me," she said. "But I know that in this country you can't live anywhere for free."

Florida's eviction moratorium is set to expire on August 1, 2020, but meaningful interventions to prevent a painful fallout from the massive wave of evictions expected have not been implemented by the state. This is why NGOs like the

Florida Housing Justice Alliance are demanding elected officials act to create permanent solutions, including a cancellation of rent and mortgage payments, a moratorium on evictions and foreclosures throughout the state of emergency plus ninety days, and housing for the homeless.

Renters are not the only ones impacted by the pandemic; homeowners also face displacement. Donald, 54, works as a supervisor overseeing cooks at four restaurants in an Orlando resort. His employer told him he might be able to return to work in October.

“But my mortgage company is still charging me,” he said. “We will be behind this month. I’ve been paying out of my savings. This is the first month we’ll be late. I haven’t touched my wedding money yet— we’re getting married in October. My fiancé is having a meltdown. She says she doesn’t want to touch any of that money, but if I have to I will.”

Donald’s fiancé is a resort employee in Orlando and is also unemployed as a result of the pandemic. Harper filed for unemployment two months ago, but the state’s system is so mired in confusion and extensive delays he has yet to get a response.

“I applied for unemployment on the 28th of April and it hasn’t come yet,” he said. “I call everyday and nothing. When I call it just rings and rings and rings.”

Please provide any information about other legal or financial measures aimed to ensure that households do not lose their home if they cannot pay their rent or mortgage?

The inadequacy of state, local and federal funds meant to provide rental assistance during the pandemic only sheds further light on the scope of the crisis renters face. Well-intentioned programs barely scratched the surface of their dire need.

The City of Miami set up a fund and received twenty thousand applications, more than double the number they could assist, within hours of opening its \$2.2 million assistance program.^{xiv}

Orange County’s first rental assistance program launched in April, after demands from renters and members of Organize Florida, was shuttered “due to overwhelming response.”^{xv} A second fund giving out \$1,000 grants launched in June had to be closed in less than ten minutes. After reopening for two hours, the applications topped 50,000.^{xvi}

In Miami-Dade County, commissioners have delayed distribution of \$10 million in rent assistance from the federal government,^{xvii} depriving residents of much-needed relief and leaving potential beneficiaries in a precarious position.

What measures have been taken to protect persons living in informal settlements, refugee or IDP camps, or in situations of overcrowding from COVID-19? Have any measures been taken to provide safe accommodation for persons in situation of homelessness during the pandemic and in its aftermath?

While some federal funds have been designated to address homelessness during the pandemic, many people remain unsheltered and without access to basic necessities. Much of the action taken to protect the interests of people experiencing homelessness has primarily been catalyzed by NGOs, direct action groups, and grassroots organizations. NGOs, such as the Dream Defenders, have had to act when governments failed to provide handwashing facilities and access to testing.^{xviii} Groups like New Florida Majority have fought alongside houseless people for adequate housing during this pandemic. Those who received shelter through COVID-19 hotel voucher programs with promises of transitions to permanent housing are now being forced back to the streets or to crowded shelter programs.^{xix}

Even when severe weather compounded risks, many have remained without shelter.^{xx} Destruction of encampments and evictions from informal settlements have also continued.^{xxi}



Photos courtesy of Vivian Azalia, Dream Defenders^{xxii}

Over-policing of homeless individuals has also persisted and exacerbated barriers to housing. One out of three unsheltered people in Miami-Dade County has been arrested during the pandemic.^{xxiii}

Concerningly, the pandemic has been used as an excuse to criminalize life-sustaining activities in several cities in South Florida. Fort Lauderdale attempted to criminalize camping,^{xxiv} an effort halted thanks to outcries from concerned residents and NGOs like New Florida Majority.^{xxv}

Similarly, in the midst of some of the most severe food insecurity our country has seen, the City of Miami is considering limiting community feeding events and requiring permits,^{xxvi} and the City of Miami-Beach has banned the act of asking for food or money near a business.^{xxvii}

What measures have been taken by authorities to ensure that migrant and domestic workers continue to have access to secure housing during the pandemic and in its aftermath?

Migrant farm workers, plant nursery workers, domestic workers and others in largely undocumented immigrant communities face severe threats to their housing security. Undocumented immigrants are ineligible for most government economic relief programs, including rental assistance and federally funded legal aid. Rather than offer support to these communities, Florida's Governor has made them the scapegoat, stating "the No. 1 outbreak we've seen is in agricultural communities," emphasizing that the "overwhelmingly Hispanic" farmworkers and day laborers were the leading source of new cases.^{xxviii}

Domestic workers, in particular,^{xxix} have faced devastating rates of unemployment since the pandemic began^{xxx} and those that do continue to work face unsafe conditions, lack of personal protective equipment, and confront other risks that force them to decide between their health and economic stability.

Bernardita, 63, is one of the Florida domestic workers who has lost jobs with many of her clients. She resides in the Little Havana neighborhood of Miami.

"I've worked more than 20 years as a domestic worker. I do a little bit of everything, but I mostly wash and iron other people's clothes. In some houses I have been there for more than 10 years. Since COVID they haven't asked me to work."

As a result of limited work, Campos has been behind on her rent by one month. She would like to see rent relief for renters and mortgage relief for homeowners.

"Please forgive us the rent. Just forgive us for two or three payments," said Bernardita. "Not a payment plan. Not late fees because then we'll still have the debt. Minimum two months... I'm not asking for the rest of my life because that's impossible. Just two months. This happened to us. We didn't do this."

A study^{xxxi} by the Institute for Policy Studies' Black Worker Initiative, in partnership with the National Domestic Workers Alliance's We Dream in x

program found that 90% of respondents from Miami-Dade’s Black domestic workers were “at risk of eviction or having their utilities shut off in the next three months. Among undocumented workers, 94% report being at risk as compared to 85% of documented workers.”

V. Renters in their Own Words

Below are first-person accounts of how COVID-19 has impacted six member-leaders of Miami Workers Center, Organize Florida, and the Miami Tenants Union:

Mychelle, 27, North Miami Beach

Marketing Assistant

When word of Covid-19 was circulating we didn’t fully understand the impact it could have. With so much misinformation going around, how could we? As it started gaining traction in March, my significant other and I were concerned. We were repeatedly told that everything would be fine. We were told the government would cover us with a stimulus check and that we would qualify for unemployment or receive assistance. As the months rolled on into June, the narrative couldn’t have been further from the truth. We began to lose family and friends from the virus and suicide. The pain was causing rifts among our living relatives because they couldn’t cope with the financial and emotional pressures.

The quarantine struck and I had lost my hours at my job as a marketing assistant and my other half couldn’t start his job at a state park he had just gotten hired with. We never received the stimulus check and we were told that we did not qualify for unemployment. It was very difficult just trying to survive to make sure we would have food in our fridge. We had to keep our composure with the accusations of not applying properly for assistance, or being undeserving as former homeless people living in our car. To add on further to an already frustrating situation, our landlord began to retaliate against us because we couldn’t pay the rent. Our house and our aspirations literally began to fall apart. If it wasn’t the landlord stalking and harassing us for money—it was our house suffering from collapsed ceilings, leaks, and cracks forming along our walls.

The depression this has caused us is traumatizing. We were on the path to improving our lives from a difficult one, only to have it tarnished from this disaster of a situation. There were nights I couldn’t sleep from nightmares of dying from corona or financial worries. As things push forward, I’m not even sure if we’ll have a future where we’ll return to normal. We can only hope that with enough care and proactive intervention we will be able to achieve a better future.

Ermana, 58, North Miami

Janitor

I haven't worked since March 17. They said they don't need me. I normally worked 32 or 36 hours a week.

In May they had a meeting, but they never called us back to work. I rent a room in an apartment for \$500 a month. I spoke to the owner to tell them I don't have work. I last paid in April. So far they haven't given me any problems.

Sometimes I sit and my blood sugar goes through the roof. I'm worried. I have a 25 year old who is sick in Haiti. I can't help her because I'm not working.

Imagine you were working and taking care of yourself and your family in Haiti and now you're left with nothing and you don't know how long it will last. I have nothing. Some people are starting to get help, I haven't gotten any help.

I've started looking for work at restaurants and other places as a housekeeper, but no one has called back. I told my landlord to please wait. That's all I can ask is please wait for the city to open back up so I can get back to work and pay him and his wife. They haven't told me they would evict me, but I know that in this country you can't live anywhere for free so I don't know.

Only God knows what's going to happen.

Bernardita, 63, Little Havana

Housekeeper

I am a domestic worker. We only imagined this would be a few months. No one imagined the magnitude of the pandemic and so nobody was prepared for the economic impact that has affected us so much. You may understand that people don't want us in their homes. Like all the things that have happened, like the large corporations, people asking for unemployment, we are all dealing with the same thing, and me, I am living with what the government has helped me with, with the \$1200 they gave me. That has helped me out a lot to pay rent. I pay it late and a little bit at a time.

I see the administrator, not a landlord. The owner is a corporation, but because a lot of older people live here they gave people relief without a late fee. We're paying a bit at a time but we are paying. It has mostly affected my rent. Food we have received help. Thank God.

I've worked more than 20 years as a domestic worker. I work in different houses. I mostly do laundry and ironing. I do a little bit of everything but I mostly wash and iron other people's clothes. In some of the houses I have been there for more than 10 years. Since COVID they haven't asked me to work.

The two people I do laundry for, before they used to call every week, but now I've only gone three or four times. Just waiting for this to pass so my schedule can be normalized.

Last week I worked one day. This week I'll be working one day. The following week, I don't know if I'll have work. Nowadays they're piling up bigger loads of laundry. They pile up fifteen to twenty days worth of laundry for one day. I do double the work, but they pay me the same. It also doesn't make sense to do it this way. Because the volume of the work that they make me do is bigger, so instead they are squeezing me. The work they're asking me to do is two weeks' worth of work and they want it done in one day. I can't do this either.

My daughter lives in Chile. I try to send money to her when I can. Right now, I can't, but when I can, I do. I love my family.

This is so overwhelming. Nobody imagined this would be so long. Maybe a month or two, but this doesn't seem like it's going away anytime soon.

What I would like the most is to not have debt and to be able to pay for my rent. The only thing that worries me is my housing. Food doesn't worry me because there are different food banks and people handing out food that I can go walking to, but I would want for the housing situation to stabilize.

Please forgive us the rent. Just to forgive us for two or three payments. Not a payment plan, not late fees because then we'll still have the debt. Minimum two months. In some places it could be worse because they have late fees. At least here where I am there are no late fees. I would ask for a minimum of two months. I'm not asking for the rest of my life because that's impossible.

This happened to us. We didn't do this. No one could have predicted this. This pandemic exceeded our expectations. We thought one month quarantine, and then it'd be fine. I don't see a way out of this, this won't end next month. Please find it in your hearts to help us and help us low-income people and even help the owners of the properties because they also have to pay.

Abdelia, Allapattah

Housekeeper

I was two months without work because obviously no one wanted you to go to clean their house. Lately I've been reintegrating, but a lot of people are still afraid, because the cases are still going up.

For example, this week one of my bosses told me that she doesn't know if I can keep working because there's a case of the virus in the building where I'm working so she's really afraid; it's true, people are really afraid. And I use my mask, I take my gloves. I don't do it for other people, I do it for me and my family because I live with my mom, who's an older person, and my son, who's two. So I'm the head of the household and obviously it's up to me to go out and to figure out how to make do.

I've been looking for ways to find places to work as a cleaner. For now, I have a few secure jobs, but with all this with COVID, now everything's so unstable. For example, with the lady I mentioned I go to two times a week, if she cuts my hours it'll be two days less so with her I don't know what's going to happen next week. For me, the public transportation in Miami doesn't work. I don't know who works on that; the governor, the mayor, but transportation in this city, to me—who walks—it doesn't work. To me, transportation is a business here. Since they're only selling cars, they're not thinking of the people who don't have the options to have a car so they don't care if public transportation isn't a viable option.

I was without a way to buy food because I didn't request food stamps or anything like that like WIC, because I'm in a process of immigration with a family petition and the agency told me if you ask for food stamps you're going to hurt your immigration process. So I had to stop asking for food stamps so I don't hurt that process even though I still need them. But in this moment that my food has been affected, my church has been able to send me food because I don't have a car. That's another thing. They're distributing food, but they want the people without cars to get there in cars. It's something illogical. They're not thinking of the people who have real need, they're only thinking of people in the middle class, but I've never been to any of these places since all this generosity started—giving food to the families—I've never been able to go because none of my friends or family want to help—because no one wants to get infected. No one wants to pick me up. Everyone's paranoid, scared, anxious. And so, I understand, because no one has an obligation to me, but just also, no one wants to do the charity to help me pick up a box of food. They can't, they don't want to.

But that part, like I mentioned, thank god at least my church group helped me and brought me food and gave me at least enough to pay utilities during the time I had no job. And then it occurred to me that in the middle of this pandemic you could request food stamps without being affected and so I started getting them again in May. So from March without anything. And that was a huge headache with the way those systems are saturated. It was really difficult to contact services to get what you need. It cost me, truly.

And the part I can't leave out, sorry, is the part of the rent. For me, for example, they told me they were going to evict me. They sent me a notice that in three days, if I didn't pay \$2,000, almost \$3,000, in three days they were going to throw me on the street. With a history of a grade like an A, I'm very responsible with my basic costs because, obviously, it has to be like that. So I was surprised, it bothered me, I wanted to speak to the manager because I said that can't be the right process for what we're living through. If I was irresponsible, and it was another time, then I would guess that they could maybe they can kick me out of here. But in this case, that we're in this global situation, for a landlord to come and tell me in three days you're out, I mean that doesn't make sense.

So what I did from there was go to Miami Workers Center to ask what I could do. They guided me, but as I got legal help, the next day the manager explained to me that no, that they weren't going to kick me out, that what happened was that courts were closed, that that's just the process that you have to go by as a landlord. That they were just notifying me, but a notification that you have to pay \$3000 or we're going to kick you out in three days is something else.

I let her talk, and thank god, I was able to make an arrangement. Because I said I'm not trying to not pay, or that I want to pay \$10 at a time. I'm going to try to pay all of it because I know I'm in a place that's not mine and I have to assume the responsibility. You all know that I don't have a job. I'm giving everything someone can give in these circumstances. So we came to an arrangement and I told them I'm not interested in going to court but if you all want to go to court, well, what am I going to do. And what's more, I didn't want to go to court because the person on the lease is my mom. She's the one with the green card. I don't have one. So I'm going to negatively affect my mom unnecessarily. So finally they told me no, don't worry about it, pay what you can as you can, and that's it. It was very scary. So that's what I'm in. Working to pay.

And actually, they didn't really give me a specific grace period. They were actually condescending, they said you can go on paying as you go. And I told them, look, if you want to sign a document, we can sign a document, because I prefer it; like they say, papers speak, to back me up and so people are held accountable.

[Lawmakers] they're not thinking about the community. They're only thinking of the people with a certain status. I have written some of the places that have given food and there are some that tell you to make reservations,

I called a number for a legislator, most of them don't respond. Like a typical politician, they talk and they talk but they don't do anything when people need something.

That's why we won't be able to lower the COVID numbers, in this city. First of all, because they haven't closed the airports. I also don't see them disinfecting the city or having lockdowns or curfews to disinfecting Like in New York, in other countries. They're disinfecting the streets and public transportation. I haven't seen anything like that in Miami. May god protect me every day I go out.

Urania, 49, Miami

I think that all of the people who work in houses, cleaning houses, have been affected because often the bosses don't want people coming in and out because we could contaminate them with the virus. Some are asking for some days and some don't want me at all. For me I had two days, now I only have one, and this affects me because they want you to do everything in one day and only pay you

for one day. It's a lot more work and it affects me physically. The situation is very hard, nobody has work, and nobody is looking to hire. We work double, and get less salary. We don't have enough to pay for our basic necessities. One day I have to wash, clean, and if people have pets, taking care of the pets, I end up having to do it even if it's not my responsibility.

We had hopes that things would get better, but now with the numbers they want us less. Before I worked Monday through Thursday, four days, then I had two days and then this week they told me just one day. I didn't work for two months. They're waiting for the numbers to go down, but I'm also scared to go clean. I know I can also get sick from going there because I don't know if they have parties or what when I'm not there. We're just hoping it gets better so I can go back.

this week I've been a bit depressed because I'm not feeling well. Not COVID related just depressed, I hope this goes by fast and things go back to normal. It's very hard because people around me are not working and they have kids and it's very difficult. And like I mentioned, I am healthy right now, but you get affected and then you get depressed, but the advantage I have is that I believe in God and he's my strength. I have 3 kids, but they live in Nicaragua. I have lived here for 7 years and I'm the one that supports them. There it's also difficult, in addition of COVID there's the political conflict, it's very hard for me. It's very hard, but we're all healthy. I experienced domestic violence from the father of my kids. I live alone, the father is in Nicaragua. I came here with my husband and then I suffered domestic violence, and he hit me and then he left to Nicaragua. He left because he hit me.

I have always supported my kids and I have a friend here, but she's older and she has helped me with expenses here and there like my phone when I couldn't pay. But you know things are hard, for people in all jobs, not just domestic work, it's hard for men and women. I have received food from Miami Workers Center and from my church, I've been fortunate to always have food. And in Nicaragua, my brothers have helped me with my kids because I always help but I don't have a job so even if I want, I can't.

Some of my friends know that I do alterations, I fix pants, and it's not a lot, but it helps me with some costs. Friends will call and ask me if I can fix a dress, pants, you know, whatever, but it's something.

[My rent] I pay at the end of the month asking them to give me time, but it's embarrassing, but I have to keep on paying late but I'm trying to figure out. I've been here since I experienced domestic violence for seven to eight years so they've been very understanding because I'm alone. I'm not like months behind, but I definitely haven't been able to pay on the first week, it's very hard.

Every month [my landlord] she asks me when am I going to pay, and what date and she hasn't been rude, but when she asks and you are trying to figure it out it makes me feel bad....because if I had the money I would pay it, it is an uncomfortable situation.

I know I have to find my money for the rent. I've had to pawn some of my jewelry items to get some money and my friend, the older one I told you about, she's kind of my mother here, she's also a domestic worker, well she used to be too because now she's also not working because she's old. But she also lends me money and I pay her once I get paid. I honestly don't know how long I can be like this, if my country was doing better and this wasn't going on I'd be back in Nicaragua right away. But there are a lot of things there that are still worrying me because the COVID there and the president in Nicaragua doesn't admit that it's happening and the political situation and pollution, but I really thought things would get better here.

I know that maybe I didn't come into this country the right way, but because of the conditions in my country I had to do it, and even then I support this place by working and helping people who are citizens and residents and we also deserve help because we are also dealing with a lot and struggling. Thank you all so much because you are all giving us a voice and we know that one day we will have positive results soon or later. All of the people who help us, putting a grain of sand, I hope one day we can thank you all. Thank you all so much.

Donald, 54, Orlando

Culinary Chef Supervisor

First, my job opened back up at five percent capacity. Now, they're at twenty five percent. Half the staff has not been able to return to work. Everyone that did not return is on a leave of absence, including me.

In our meeting they said they don't know when we will be able to return, they're saying maybe October, but my mortgage company is still charging me. We will be behind this month because I've been paying out of my savings. This is the first month we'll be late. I haven't touched my wedding money yet, we're getting married in October. My fiancé is having a meltdown. She says she doesn't want to touch any of that money, but if I have to I will.

Just going back to work would be so important because it would bring a balance back. I went to a job interview and they said I was way overqualified for an executive chef position.

I applied for unemployment on the 28th of April and it hasn't come yet. I call everyday and nothing. When I call it just rings and ring and rings.

My fiancé is experiencing unemployment due to COVID too. She also works in the resort industry.

ⁱ <https://www.congress.gov/bill/116th-congress/house-bill/748/text#H303FBAD36251421BAF4BF3372105E9DA>

ⁱⁱ Mahoney, Emily L., and Christopher O'Donnell. "Florida Has a Moratorium on Evictions. What Happens When It Ends?" Tampa Bay Times, 23 May 2020, www.tampabay.com/news/health/2020/05/23/landlords-lining-up-to-evict-hundreds-of-tampa-bay-tenants-once-moratorium-expires/.

ⁱⁱⁱ Analysis of court filings in Miami-Dade County. Data on file with Community Justice Project.

^{iv} State of Florida, Office of the Governor, Executive Order 20-94, https://www.flgov.com/wp-content/uploads/orders/2020/EO_20-94.pdf

^v Analysis of court filings in 32 Florida counties. Data on file with Community Justice Project.

^{vi} Stout, Analysis and Visualization of Renter Confidence and Potential Evictions, July 15, 2020.

<https://www.stout.com/en/services/transformational-change-consulting/eviction-right-to-counsel-resources>

^{vii} *Id.* citing US Census Household Pulse Survey for July 15, 2020

^{viii} [Florida Statutes Ch. 83.60\(2\)](#)

"In an action by the landlord for possession of a dwelling unit, if the tenant interposes any defense other than payment... the tenant shall pay into the registry of the court the accrued rent as alleged in the complaint or as determined by the court and the rent that accrues during the pendency of the proceeding, when due. ... Failure of the tenant to pay the rent into the registry of the court or to file a motion to determine the amount of rent to be paid into the registry within 5 days, excluding Saturdays, Sundays, and legal holidays, after the date of service of process constitutes an absolute waiver of the tenant's defenses other than payment, and the landlord is entitled to an immediate default judgment for removal of the tenant with a writ of possession to issue without further notice or hearing thereon...."

^{ix} Analysis by Legal Services of Greater Miami and Community Justice Project.

^x [Florida Statutes Ch. 83.56\(5\)\(b\)](#)

"...The court may not set a date for mediation or trial unless the provisions of s. 83.60(2) have been met, but must enter a default judgment for removal of the tenant with a writ of possession to issue immediately if the tenant fails to comply with s. 83.60(2)."

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