



HOUSING STABILITY COUNSELING PROGRAM • 2021–2024

Keeping Tampa Bay *housed*

2021–2024

What 653 households facing eviction or foreclosure showed HEA's counselors, and what it took to keep them in their homes.

RESEARCHED AND WRITTEN BY



Latika Sharma

Program Reporting, Research Data & Evaluation Specialist

Certified in Monitoring & Evaluation (M&E) • HEA Research & Insights

364

households brought their rent or mortgage current

\$1.16M

in rent arrears owed by the 373 renters who reported them

93%

said a loss of income caused the crisis

ABOUT THE DATA

Two waves of crisis counseling: the pandemic and 2024

Snapshot	Detail
Intake period	Sept. 16, 2021 to Dec. 10, 2024
Households	653: 545 in the pandemic wave (2021–22) and 108 in the 2024 round
Program	Housing Stability Counseling Program: pandemic-era emergency rental and mortgage help (2021–22) and NeighborWorks HSCP Round 2 (2024)
Report pulled	October 2026, from HEA's client management system (RX-Office)

Two waves, and what happened to each household

Pandemic wave, 2021–22 · 545 households



HSCP Round 2, 2024 · 108 households



Bar length shows number of households

■ Rent or mortgage brought current ■ Pending ■ Outcome not recorded

In 2024, with outcomes recorded for every household but one, 107 of 108 households (99%) were stabilized. That is the clearest view of what complete follow-through looks like.

Why it still matters. The pressure has not gone away. In October 2025 the Tampa metro had the highest foreclosure rate of any major U.S. metro (1 in every 1,373 housing units), and Florida had the highest of any state, according to ATTOM data reported by FOX 13. A USF economist pointed to the same squeeze HEA's clients described: rising costs for insurance, HOA fees and mortgage interest.

Sources: HEA HSCP client records. ATTOM U.S. Foreclosure Market Report, October 2025, as reported in ["Tampa becomes foreclosure epicenter as Florida tops nation in housing distress," FOX 13, Nov. 17, 2025.](#)

KEY FINDINGS

One lost paycheck put these families weeks from losing their homes

93%

Income loss, not overspending, drove the crisis. Of the 536 households that named a primary cause, 500 pointed to a loss of income. Mortgage default (33) and homelessness or eviction (3) made up the rest.

97%

Almost everyone was low-income. 635 of 653 households earned 80% of area median income or less, and 45% earned under 30%.

\$2,129

The typical renter owed \$2,129 in back rent. That is the median among 373 renters who reported a balance; one in six owed more than \$5,000.

364

At least 56% of households were stabilized, 318 of them with public or private rescue funds and 46 without. Among the 384 households with a recorded outcome, 95% were stabilized.

50%

Half were single mothers. 325 households were female-headed single-parent families, the largest group by far.

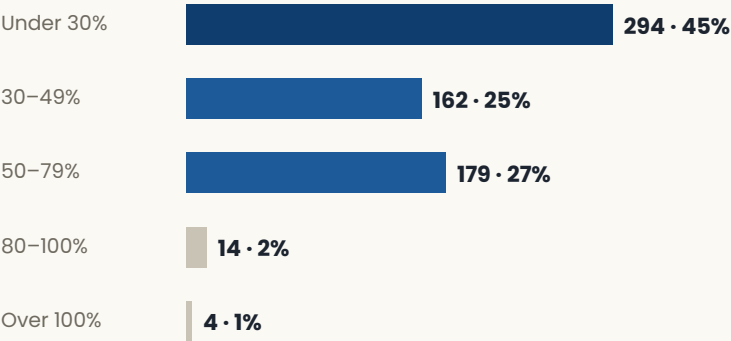
Source: HEA Housing Stability Counseling Program (HSCP) client records, intake dates Sept. 16, 2021 to Dec. 10, 2024; 855 counseling records for 653 unique households. Method on the last page.

WHO CAME FOR HELP

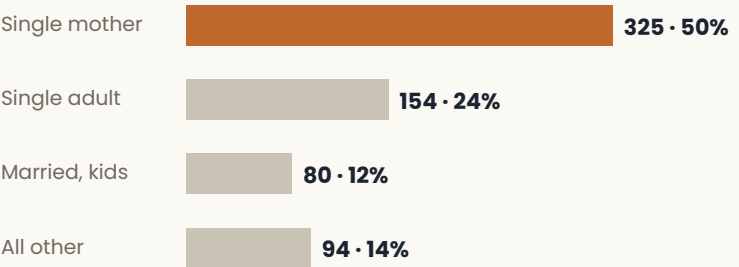
Very low-income families with children, mostly in Hillsborough and Pasco

The ten busiest ZIP codes, led by 33613 (University area), 33578 (Riverview) and 34668 (Port Richey), account for 285 households, 44% of the total.

Household income, % of area median

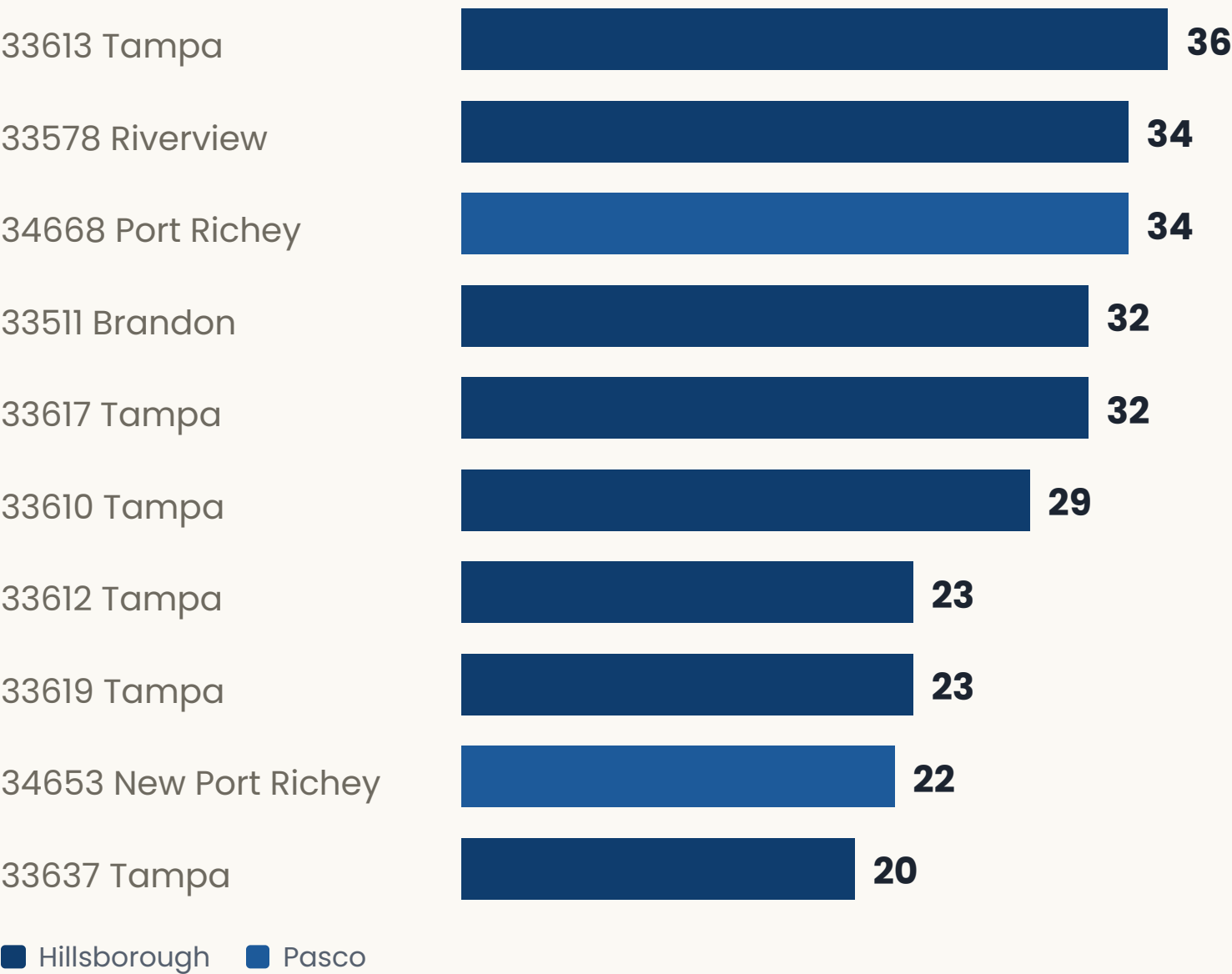


Household type



County	Households	Share	Stabilized	Stabilization rate
Hillsborough	430	66%	250	58%
Pasco	216	33%	108	50%
Other (Pinellas, Hernando, Orange)	7	1%	Too few to report	

Ten ZIP codes with the most households



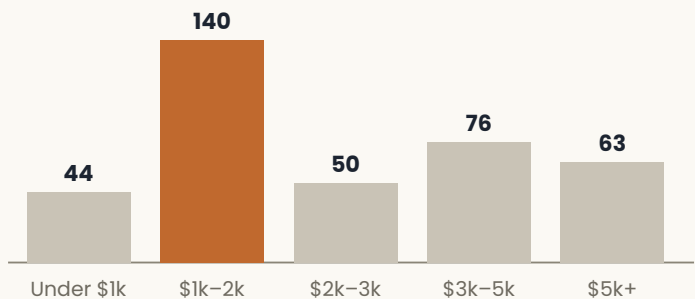
By race, 51% of households identified as Black or African American and 35% as White; 21% identified as Hispanic. 74% rented and 24% owned their home.

Source: HEA HSCP client records, 2021–2024 (n = 653 households). County from client ZIP code. Groups under 10 households are not reported.

THE DEBT

Most renters owed \$1,000 to \$5,000; a sixth owed more

Renters by amount of rent arrears



\$2,129

median rent arrears (middle half: \$1,300 to \$4,113)

\$3,110

average arrears, pulled up by 63 households owing \$5,000 or more

\$1.16M

total owed by the 373 renters who reported arrears

Homeowners were catching it early. Of 121 owners with a recorded delinquency status, 66 were 30–60 days late and 25 were still current. 16 were more than 90 days late. Their median monthly mortgage payment (principal, interest, taxes and insurance) was \$1,200.

Credit was thin cushion: among 304 households with a credit score, the median was 586, and 47% scored below 580.

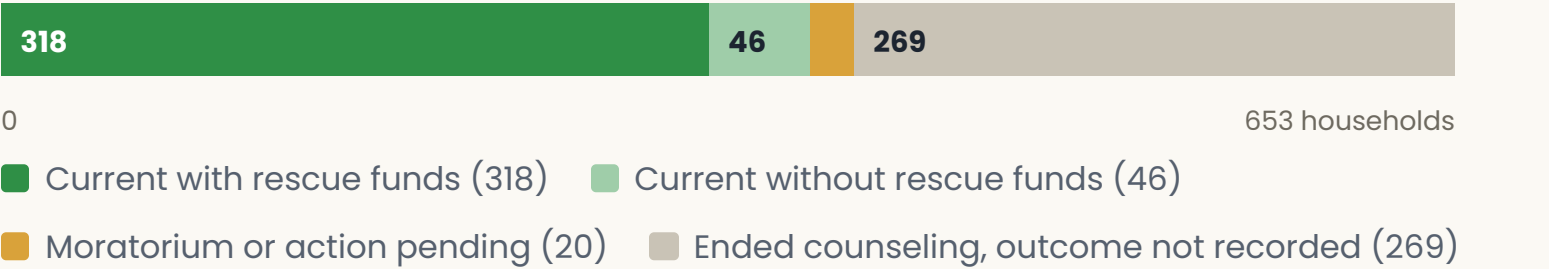
Source: HEA HSCP client records, 2021–2024. Arrears are the amount reported at intake.

WHAT COUNSELING ACHIEVED

Counseling plus rescue funds kept 364 households in their homes

Job or income lost 93% of named causes	Rent or mortgage falls behind Median renter owes \$2,129	HEA counseling Median 25 days from intake to completion	Housing stabilized 364 households, at least 56%
--	--	---	---

Outcome for all 653 households



Group	Households	Stabilized	Rate	Outcome not recorded
Homeowners	155	112	72%	32
Renters	482	252	52%	230
Single mothers	325	185	57%	—
Under 30% of area median income	294	148	50%	—

The gap between owners and renters mostly reflects recordkeeping: 48% of renter cases closed without a recorded outcome. The 2024 cohort, with outcomes recorded for every household but one, shows what complete tracking looks like: 107 of 108 households were stabilized.

Source: HEA HSCP client records, 2021–2024. "Stabilized" = rent or mortgage brought current, with or without rescue funds, in any counseling record for the household.

FROM HEA'S FOUNDER

Twenty-four years of keeping families in their homes

"There are a lot of things that could go wrong, and you better be prepared with an emergency fund."

Sylvia Alvarez, Founder & Executive Director, on WUSF Public Media

The data in this brief bears her out: when income stopped, families with no cushion were behind within weeks. During the 2008 housing crisis, Alvarez's team helped prevent foreclosure on 14,000 Tampa Bay homes, as reported by Bay News 9.



The HEA team at a community homeownership event.

Watch: Sylvia Alvarez on TV



JAN 2026 • SPECTRUM NEWS BAY NEWS 9
Rising foreclosures in Tampa Bay: what homeowners need to know
HEA on insurance, taxes and repair costs squeezing homeowners.



JUN 2026 • SPECTRUM NEWS
Homeownership Month 2026
"If you can qualify, buy a house now."



OCT 2025 • SPECTRUM NEWS
Hispanic Heritage Month: Sylvia Alvarez
How HEA helps families build stability through homeownership.



2011 • PBS WEDU
Nonprofit of the Year
Staff kept working through the housing crisis and saved over 14,000 Tampa Bay homes.

Recognition

2023	Beverly Faull Affordable Housing Leadership Award , Down Payment Resource
2022	Latina Líderes Award
Dec 2018	"Homeownership programs help renters find stability" , WUSF Public Media

More interviews on [Sylvia Alvarez's YouTube channel](#).

Partners who help keep families housed



City of Tampa Housing & Community Development



Tampa Housing Authority



Metropolitan Ministries

WHAT SHOULD HAPPEN NEXT

Treat the next income shock as a when, not an if

Cities and counties

- Keep a standing emergency rent and mortgage fund that can release money within weeks; the typical renter here needed about \$2,100.
- Pair every assistance dollar with HUD-approved counseling, so households leave with a budget, not only a zero balance.
- Target outreach to single-parent households below 30% of area median income.

Landlords and servicers

- Refer tenants and borrowers at the first missed payment; most owners here came in only 30–60 days late, when catching up is still affordable.
- Accept counseling-backed repayment plans before filing.

Funders

- Fund follow-up at 6 and 12 months to show whether stability lasts.
- Pay for outcome recording; 41% of cases here closed without one.
- Back emergency savings and credit-building, since 47% scored below 580.

METHODOLOGY

How we counted

- **Data:** HEA's Housing Stability Counseling Program client report (RX-Office), funded through NeighborWorks America HSCP, HUD comprehensive counseling grants and CDBG. Intake dates Sept. 16, 2021 to Dec. 10, 2024: 65 households in 2021, 480 in 2022 and 108 in 2024.
- **Unit:** 855 counseling records were combined into 653 unique households. A household counts as stabilized if any of its records shows rent or mortgage brought current.
- **Tenure:** taken from the rent/own field; where blank (279 records), inferred from the outcome or from rent arrears. 16 households could not be classified.
- **Limits:** 41% of households have no recorded final outcome, so 56% is a floor, not an estimate. Household income amounts and monthly rent were not recorded, so cost burden uses the yes/no field (303 of 317 households answering spent more than 30% of income on housing). Rescue-fund dollar amounts are not in this dataset.
- **Data age:** records cover Sept 2021 to Dec 2024 and come from two funding rounds: the pandemic wave (Sept 2021 – Sept 2022) and HSCP Round 2 (2024). Results describe those periods, not current conditions.
- **Who is in the data:** HEA clients who sought help, not a random sample of Tampa Bay renters or owners. Results describe this group only.
- **Privacy:** de-identified records only; no group under 10 households is reported.

Sources

1. Housing & Education Alliance, Housing Stability Counseling Program client report (RX-Office), intake dates Sept. 16, 2021 to Dec. 10, 2024.
2. ATTOM, U.S. Foreclosure Market Report, October 2025, as reported by FOX 13: ["Tampa becomes foreclosure epicenter as Florida tops nation in housing distress"](#) (Nov. 17, 2025).
3. Spectrum News Bay News 9 interviews with Sylvia Alvarez: [rising foreclosures \(Jan 2026\)](#), [Homeownership Month \(Jun 2026\)](#), [Hispanic Heritage Month \(Oct 2025\)](#).
4. PBS WEDU, [Nonprofit of the Year](#) (2011), source of the 14,000 homes saved figure.
5. WUSF, ["Homeownership programs help renters find stability"](#) (Dec. 16, 2018).
6. Down Payment Resource, [2023 Beverly Faull Affordable Housing Leadership Award](#); HEA, [2022 Latina Líderes Award](#).



Facing a missed rent or mortgage payment?

HEA's HUD-certified counselors help Tampa Bay families build a plan and find assistance, in English and Spanish, at no cost.

(813) 932-HOME (4663)

heausa.org

Housing & Education Alliance, Inc. · 9215 N. Florida Ave, Suite 104, Tampa, FL 33612 ·
HUD-approved housing counseling agency. © 2026.

ABOUT THE RESEARCHER

Latika Sharma

Program Reporting, Research Data & Evaluation Specialist, Housing & Education Alliance
Client Services · Invoicing · Program Reporting · Data Analysis & M&E
Certified in Monitoring & Evaluation (M&E). Research, analysis, writing and design of this report.