





How Renter Protections Keep Families in Their Homes

THREE STORIES OF RESILIENCE FROM THE BAY AREA















INTRODUCTION

About This Project

This Renter Protections Storybook is a collaborative project of Shift the Bay's 2022-23 Table Member Organizations and Renter Protections Subcommittee, including: Non-Profit Housing Association of Northern California (NPH), San Francisco Foundation, Alliance of Californians for Community Empowerment Action (ACCE), Bay Rising, North Bay Organizing Project (NBOP), Monument Impact, Public Advocates, Urban Habitat, and Working Partnerships USA (WPUSA).

Storytelling is one of the most compelling tools we have to illustrate the power of overly-complicated or abstract housing policies — putting people and their homes front and center. From the experience of navigating injustice to making change happen in unlikely places, this Renter Protections Storybook highlights three human-centered stories that demonstrate why our ability to thrive depends on the stability, health, and safety of our homes.

The goal of this storybook is to help advocates, decision-makers, and the media better communicate what's at stake for our communities, and how housing solutions can benefit all of us. These are just a few of the 8 million stories about homes in the Bay Area, and what it means for everybody to have a safe, stable place to call home.

About Shift the Bay

Shift the Bay is a coalition-driven initiative to advance housing and racial justice in the Bay Area. In partnership with a diverse range of organizations from all over the Bay Area and spanning multi-industries, issues, and audiences, Shift the Bay works to advance research-driven and field-practiced strategies, tactics, and messages that drive new narratives for our movement. The Non-Profit Housing Association of Northern California (NPH) is the proud anchor organization of Shift the Bay. Learn more at ShiftTheBay.org.



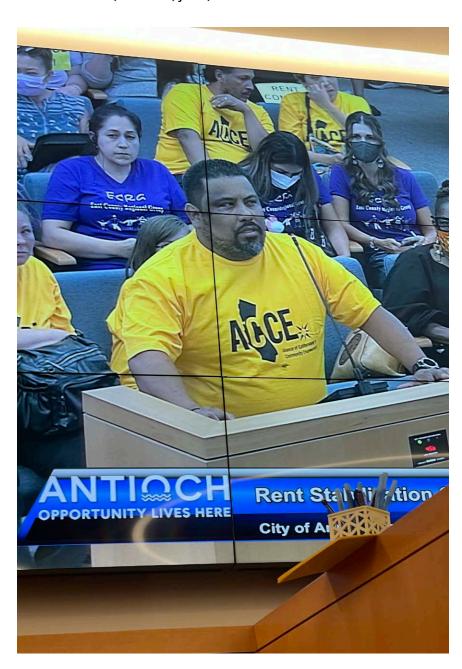


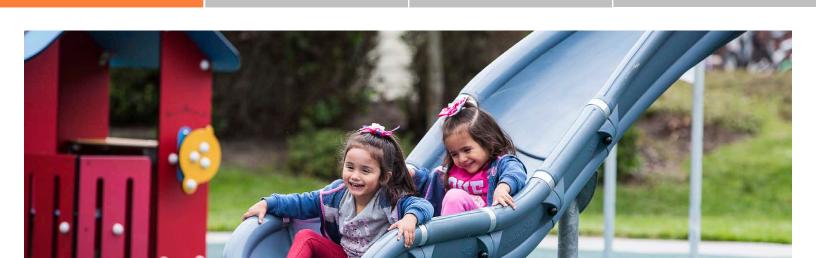
Rent control (or rent stabilization) is a city or county ordinance that helps renters predict and plan for their cost of housing by specifying a maximum percentage and frequency by which landlords can increase rent. Percentage of increase is often tied to the area's annual Consumer Price Index (CPI) – the price for items like gasoline, food, and utilities.

Rent control ensures that Bay Area tenants can rent from their landlords without fearing that an unaffordable rent increase will force them and their loved ones to leave their homes, schools, jobs, and communities.

Why are cities adopting rent control?

- Homelessness Prevention: When families are served unexpected increases to their costs of living, they may have to choose between paying rent or meeting basic needs like food and healthcare. Otherwise families may be forced into inadequate and undesirable living conditions, or worse, pushed into homelessness when no affordable options remain.
- Preserve Diversity: When rents are raised faster and steeper than wages, it most harms those already struggling to make ends meet in the Bay Area. Steep rent increases, also known as the practice of 'rent-gouging', place severe burdens on low-income renters, disproportionately impacting people of color.
- Opportunity & Wellbeing: Unreasonable rent increases also harm a family's ability to accrue savings, build wealth, respond to emergencies, seek higher education, buy their own home, or plan for retirement. The psychological stress of housing instability also produces anxiety and other mental health issues, creating a vicious cycle of systemic hardship within marginalized communities.





How does rent control impact Bay Area communities?

- Individual & Family Success: Rent control keeps people in their homes, children in their schools, and essential workers in our communities. That's a critical way we can care for our families, plan for our futures, and build the kind of stability that will enable us all to thrive.
- Affordable Housing Preservation: Rent control is a critical affordable housing solution that helps cities maintain their stock of naturally-occurring affordable housing options, and protects housing stability for those who don't own their homes.
- Anti-Displacement: Rent control creates a framework for the rules of fair renting, prioritizing long-term neighborhood security and family stability. This prevents displacement within communities suffering from the region's rising living costs. As a result, the policy preserves diversity across our neighborhoods with historical roots and restores the imbalance of power between those who have had the opportunity to own property and those who have not. It's how we can all move forward together without leaving any neighbors behind.

BY THE NUMBERS...

In the San Francisco Metropolitan Area, a resident earning minimum wage would need to work 4 full time jobs to afford a 2 bedroom apartment. That's **160 hours per week**.

Renters in Contra Costa County need to earn \$42.69 per hour (2.75x the City of Antioch's minimum wage) to afford the average monthly rent of \$2,220.2

74% of extremely low-income households in Contra Costa County are **paying more than half their income on housing**, compared to 0% of moderate-income households.³

^{1 &}quot;Out of Reach: The High Cost of Housing." National Low Income Housing Coalition, 2023.

² Mazella, Daniella M. "Contra Costa County 2023 Affordable Housing Need Report." Contra Costa County Housing Need Report 2023, May 2023. 3 Ibid.

JUAN'S STORY



Juan Armando Gonzalas Lives in Antioch with his wife and son Works in local restaurants

Background: In August 2022, the Antioch City Council joined cities like Richmond, Los Gatos, and East Palo Alto in <u>adopting rent stabilization</u> protections. Antioch's protections include a rent cap increase of 3% or 60% of San Francisco-Oakland-Hayward Area's CPI (whichever is less) with only one rent hike allowed per year. This policy was enacted after dozens of housing justice advocates organized rallies and Antioch tenants like Juan testified at city council meetings to uplift their experience with unreasonable rent increases.⁴

"Before rent control was passed in Antioch, they tried to raise my rent from \$1155 to \$1600 - it would have been a \$500 rent increase, almost \$6000 a year. [My family and I] would have been homeless had the rent increase went through.

I was so happy because rent control meant I was able to keep a roof over my head. We have been here since our child was born - almost 8 years. There are no other affordable housing options available - if we cannot stay here we would be homeless.

I have PTSD. Since Antioch City Council passed rent control, my mental health has been way better.

I can sleep at night. I don't have to worry about where I'm going to go, what we're going to do.

I had my kid at age 40 - I didn't want to be forced to have to work 3 jobs in order to make ends meet and not be a part of my child's life.

Having rent control means that I can spend time with my kid and be around to help raise him. My wife has been able to relax more. We have had such peace of mind knowing our rent isn't going to be jacked up. We've been able to get out of survival mode. Having rent control means we can pay for the things we need and take care of ourselves. It has been a blessing."

⁴ Prieve, Judith. "East Bay City Approves Rent Stabilization Rules." MercuryNews.Com, 24 Aug. 2022.



WHAT ARE ANTI-HARASSMENT POLICIES?

Anti-harassment policies offer a pathway for renters to take legal action against landlord behavior that causes harm to a tenant and serves no lawful purpose. If the tenant wins the lawsuit, the landlord may be found liable to pay thousands of dollars per violation (plus more if the tenant is elderly or disabled).

These policies protect renters from harassment by bad-faith landlords, including but not limited to: failing to provide services agreed to in the lease, changing a lease partway through its term, failing to perform required repairs and maintenance in a timely manner, taking advantage of their right to enter a tenant's unit, attempting to force a tenant to vacate a unit through intimidation or other means, and interfering with a tenant's right to join a tenant's union.

Why are cities adopting anti-harassment policies?

- Legal Protection: These policies protect renters from landlords who use coercion to get around rental agreements or force tenants out of their homes through a variety of aggressive tactics. From unwarranted utility shut-offs and lockouts to fraudulent notices and other forms of intimidation, these forms of harassment threaten a person's entitlement to a safe and secure home and reduce the credibility of leasing contracts.
- Accountability: According to Monument Impact, an organization advancing economic and racial equity based in Concord, calls reporting harassment by landlords nearly tripled over the first year of the pandemic.⁵ That's because many counties and cities in the Bay Area passed local eviction moratoriums (in addition to the statewide moratorium), which protected renters who were financially impacted by COVID-19 from eviction.⁶



How do anti-harassment policies impact Bay Area communities?

- Equal Protection: Too often, harassment by landlords affects people who already face discrimination in housing, employment, education, or the criminal justice system, especially those who face marginalization by race, class, and other identities. Anti-harassment policies help ensure that every renter in a community is treated with the same basic dignity and fairness.
- Health & Safety: Everyone deserves access to a safe and healthy home. Anti-harassment protections ensure that tenants can live in a safe environment and pursue opportunities free from discrimination.
- Pathway to Resolution: When tenants live in a community with anti-harassment policies, they have a clear legal process available to defend their rights, health, and safety from the actions of bad-faith landlords. That means all renters and landlords in that community can share the same expectations for fair and thriving communities.

⁵ Ballinger, Debra, and Monique Berlanga. "Opinion: Landlords Are Getting around California's Eviction Moratorium with Harassment." SFChronicle.Com, 3 June 2021.

⁶ Thandani, Trisha. "San Francisco Passes Sweeping Pandemic-Related Eviction Ban." SFChronicle.Com, 9 June 2020.

SANDRA'S STORY



Sandra Tolento
Lives in Concord with her husband and children
Aspires to homeownership and providing her kids
a peaceful, stable home

Background: After hearing testimonies from residents like Sandra in which landlords and property managers entered tenants' homes without permission, refused to perform basic maintenance, and in some cases⁷ threatened tenants with guns, Concord City Council passed an ordinance⁸ designed to protect renters from harassment in June 2022, joining Richmond, Hayward, and Alameda County in adopting this kind of policy. Landlords who violate the ordinance could have to pay between \$2,000 and \$5,000 per violation, plus an additional \$5,000 if the tenant is elderly or disabled.

7 Ibid.

"My family and I lived peacefully in our home for 10 years until March 2022, when problems began to arise with my landlord. We had new neighbors move in upstairs who would blast music till 2AM. Because of this nuisance, my husband and I decided to let our landlord know, as our contract discussed quiet hours from 10pm to 8am. After explaining to the landlord about the issue, our landlord decided to fine us \$300-\$700 for complaining and told us to respect our neighbors.

This was when I went to Monument Impact where the community organizers helped me write up a letter to my landlord to let them know it was illegal to harass me for enforcing my tenant rights and that they could not fine me.

After receiving the letter, our landlord decided to fine us once again and yelled at us aggressively that we lived on his property and that we had to do what he asked of us.

A couple weeks after that incident, our landlord continued retaliating against us but this time with an eviction notice. The eviction noted that my family and I were being evicted because they wanted to do

^{8 &}quot;Concord City Council Passes Ordinance Protecting Tenants from Landlord Harassment." CBSNews.Com, 15 June 2022.



substantial repairs. After getting advice from Monument Impact community organizers once more, I asked our landlord what the substantial repairs would be and we found out he was just putting up a fence around our patio. This remodel does not count as sufficient remodeling thus making the eviction invalid. We later came to find out that they wanted to make their own backyard bigger which meant taking up some of our backyard.

Other forms of harassment we experienced was when our landlord passed away and his wife let me and my family know that he died because of the stress we were causing by trying to enforce our tenant rights. After this stressful situation we came to the conclusion that we needed to move out.

The latest update after moving to our new place is that our former landlord's wife continues to harass us by letting us know she is keeping our security deposit and trying to charge us on top of that for repairs that need to be done in the home that they refused to do when we lived there. My husband and I have decided that we ultimately will be taking our former landlord to court to attempt to get our deposit back as a way of fighting back against harassment of tenants. We hope this also teaches our former landlord that she can't make up rules or harass future tenants by us deciding to fight back in this matter."



BY THE NUMBERS...

In <u>a survey</u> of more than 700 low-income tenants in Concord, **16% of people reported** experiencing some form of landlord harassment by landlords.⁹

Roughly **80% of the harassment cases** that EBASE and Monument Impact have handled during the pandemic have been reported by women.¹⁰

During the first year of the Pandemic, Oakland-based Centro Legal de la Raza <u>tracked</u> a **70% increase** in reports of harassment by landlords.¹¹

^{9 &}quot;Concord Anti-Harassment Memo." Working East Bay. Org, 2021.

¹¹ Kendall, Marisa. "Concord Passes Tenant Anti-Harassment Ordinance over Landlords' Objections." MercuryNews.Com, 15 June 2022.



Just Cause protects renters from arbitrary, retaliatory, or discriminatory evictions by establishing <u>specific reasons</u> a landlord can ask a tenant to leave their home. These legal justifications include criminal activity, unlawful use of property, and other serious offenses. Just Cause requirements add stability and security to rental agreements.¹²

The State of California passed Just Cause protections under AB 1482, which prevents wrongful terminations of rental leases once a tenant has resided in a property for longer than 12 months. Local applications may differ. For example, the City of Petaluma institutes protections for tenants on the first day of tenancy and, unlike the statewide policy, these protections apply to all housing types. If a tenant is evicted due to no fault of their own, they must receive financial assistance with relocation, and if a landlord attempts to evict a tenant without a Just Cause, the tenant has a right to fight it in court.

Why are cities adopting Just Cause?

Preventing Retaliation: There are many unfair reasons landlords have historically used to kick tenants out of rental properties, regardless of what is stated in the leasing agreement. For example, if a tenant knows they are entitled to certain protections and asserts their right to address an issue — but is asked to permanently leave the property as a result — that's retaliation. Without Just Cause protections, tenants risk facing retaliation from bad-faith landlords when making requests for repairs to fix health and safety code violations.

- Equal Protection: Without Just Cause, tenants are more at risk of being discriminated against or threatened with eviction. Protecting against this discrimination prevents displacement in a region where housing stability is expensive and affordable back-up plans are scarce, especially for marginalized communities.
- Housing Affordability: While the Bay Area region works to address the unmet need for affordable housing, it's critical to keep neighbors who are already housed in their homes. This is especially important in communities where rents are rising, vacancies are low, and where some landlords may seek to evict existing tenants to attract wealthier renters at higher prices.

How does Just Cause impact Bay Area communities?

- Structural Impact: There is, unfortunately, a long history of some property-owners using no-cause evictions to put profits before people. The goal is to create stronger, more stable communities by eliminating loopholes and fortifying an equitable rental market where the rights and well-being of renters are upheld.
- Housing Stability: Our collective prosperity is tied to the stability of the many renters serving vital functions in our region. When renters can rely on stable housing, they can keep important jobs, live in the communities where they earn their paychecks, and keep their kids in the same schools, contributing to stronger neighborhoods for everyone.
- Fairness & Accountability: Just Cause protections prevent disruption and displacement caused by badfaith landlords. Requirements for Just Cause prioritize accountability, prevent discrimination, and encourage fair and respectful interactions between propertyowning and property-renting people.

ESAIA'S STORY



Esaia Gonzalez Lives in Petaluma with her two children Works as the Veteran Liaison at community-based arts nonprofit Life on Earth Art

Background: In May 2023, after a multi-year campaign led by tenants, their allies, community organizations, the Petaluma City Council adopted a permanent, citywide Just Cause ordinance to protect renters from being evicted without proper reasoning or notification from property owners, joining Bay Area cities including Oakland, San Jose, El Cerrito, and others. The Petaluma City Council enacted the ordinance after tenants like Esaia described the ways in which these legal gaps exacerbate rent burdens and housing discrimination in the city.

"[Growing up] I recall hearing whispers like, "we're going to have to move" and things like that. It was never explained to me straightforwardly, really, what was going on with finances, just that now we have to pack up and we have to move again. So constant displacement was a thing and it wasn't until I was in high school that I'd say we were ever truly homeless because up until that point, my parents had managed to figure it out if we were in a situation where we needed to downsize.

For the longest time I just sort of assumed and understood that we were always lowincome. But now as an adult, I have since learned that my parents have always worked – whether it was one of them, both of them, one of them with two or three jobs, or with one of them watching the kids. We were always hard-working, but my parents' last name is Martinez and they're both of a darker complexion than I am.

My parents are currently in a situation where they refused to pay the rental increase that was being imposed on them after the landlord said that he was going to do renovations on certain parts of the house. However, the landlord did not make the renovations in the kitchen that he said he would do and when appliances started to go out, instead of replacing them, my parents paid out of pocket for their own appliances.

X Anti-Harassment

"During their most recent eviction, the landlord hired a property manager to become a go-between instead of actually interfacing with my parents and eventually when they refused the rent increases, the landlord turned off the option to make mobile payments and when they would try to send him the money, he would just return it. The landlord wouldn't cash the checks, wouldn't do anything. Because of this, he was able to push for an eviction on the premise of them not having paid rent. As I've gotten involved with tenant protections as a member of the Sonoma County Tenants Union, I've gotten a much better understanding of how systemic policies have impacted my family. Through my parents' situation, I learned that there are things like rental registries and that there are programs that we can invest in where we can get these numbers and present them. You have to have people willing to advocate for those things, and then you have to have the people sitting on the city council who are willing to recognize that and make the vote.

I am absolutely happy and over the moon that we got Just Cause protections in Petaluma passed. But with the extenuating circumstances that I've personally experienced, I know that



BY THE NUMBERS...

According to a <u>Princeton University analysis</u> of eviction filing rate and eviction rate data in California, Just Cause eviction ordinances have a statistically significant effect on eviction and eviction filing rates in California demonstrating that these policies work. Specifically, eviction rates dropped by 0.808 percentage points and eviction filing rates dropped by 0.780 percentage points after passage of Just Cause eviction ordinances.¹³

In Petaluma, the cost of rental housing rose
by 14.5% between January 2021 and January
2022 despite the implementation of statewide
rent caps and anti-price gouging statutes.¹⁴

81% of <u>renters in Petaluma</u> with incomes below 80% of the median were paying **more than**30% of their income for housing costs. 15

¹³ Julieta, Cuellar. "Effect of 'Just Cause' Eviction Ordinances on Eviction in Four California Cities." Journal of Public and International Affairs.

¹⁴ Wood, Susan. "Napa, Sonoma, Marin, Solano Rents Jump, Burdening Tenants, Landlords." NorthBayBusinessJournal.Com, 7 Feb. 2022.

^{15 &}quot;Petaluma City Council Expands 'Just Cause' Eviction Protections." Patch.Com, 15 Sept. 2022.

those protections need to be broader, which is what I was pretty frustrated about. As awesome as it is that we got it passed, I have unfortunately yet to meet someone who actually qualifies for those protections. I have met more people in circumstances where they absolutely need them, but because of the intricacies of their situation, they don't qualify.

We want healthy families and we want people to be able to have healthy attachments with their kids. But how do you ask that of them if the parent can't be present because they're working all these hours to afford these things?



If you are a family that has children and you're paying for after-school care, you're paying for sports programs, you're paying for tutoring, if your kid has a learning disability and now they need these other resources, you might not have the money to be setting aside and preparing for an emergency. For your landlord to come and tell you that at no fault of your own, you have to move and you have this amount of time and tend to not have the burden of assistance placed on them, that is inherently evil. How do you expect that person to be presented with that notice and then have to stress over coming up with that means to accomplish what you're asking of them now because you're pulling their livelihood out from under them?

To get involved and to understand how tenant protections works is so important to me because the Bay Area is where I'm putting my roots down for my kids and I have no desire to go anywhere. I refuse to accept being priced out. I refuse to accept being socially excluded or culturally excluded.

Passing the first-in-the-county Just Cause protections does create hope. It's like we've taken our kindling, and we've rubbed it together and we've got this little spark going.

And we just have to figure out how to keep fanning those flames to get what we need."



RECOMMENDATIONS & NEXT STEPS

If you're a decision-maker, what can you do to support your communities and ensure stable, affordable, accessible homes?

- Pass and strengthen your local regulations: Explore your community's needs and opportunities with policies like rent control, anti-harassment, and just cause.
- Prioritize enforcement: Passing a policy is one thing, but getting the policy to do its job is another. Effectively enforced renter protections require a consistent funding stream to staff the administration, monitor compliance, provide educational resources for both tenants and landlords, and follow-up on unresolved reports.
- Pass additional renter protections: Many tenant protections policies go hand-in-hand, with one requiring the other if either are to be effectively implemented. These are other priority policies advocates are calling for in the Bay Area:
 - Right to Counsel: Ensures the right to a free attorney for tenants who have received an eviction notice or been served with an unlawful detainer lawsuit.
 - Rental Registries: Databases of local rental housing to enforce rent control laws, track rent increases and evictions, and building code standards. Policy makers use the data to determine trends and rental housing supply needs.

If you're a member of the media, how can you report on issues impacting renters in a way that promotes fairness and equity?

- Center personal stories like Juan's, Sandra's, and Esaia's — of people directly impacted by the issue, and the real impact it's having on their lives
- Highlight the potential outcomes and benefits of policies rather than the political dynamics or legal mechanisms at play.
- Renters are people, not victims they are neighbors, nannies, teachers, nurses, and everyone in between. It's important to put each person's current situation in the context of their aspirations, instead of defining people by the injustice they face.
- Review this guide for Bay Area news reporters 16 that helps drive the connection between health and housing through journalism (developed by BARHII, CCHO, and Berkeley Studies Media Group)

As a member of the Bay Area community, how can you amplify the call for housing justice?

- Write a letter to your City Council or testify at a meeting
- Form or join a tenants association in your community
- Participate in rallies and other forms of direct action
- Talk to your neighbors, friends, and families about housing solutions



Ready to win housing and racial justice in the Bay Area? Get involved with these local organizations or many others and add your voice to the movement!

North Bay

- Fair Housing Advocates of Northern California
- · Generation Housing
- Legal Aid of Sonoma County
- · North Bay Organizing Project
- Sonoma County Tenants Union
- Vallejo Housing Justice Coalition

South Bay/Peninsula

- Faith in Action Bay Area
- Housing Leadership Council of San Mateo
- Sacred Heart Community Services
- SV@Home
- Working Partnerships USA
- Housing Leadership Council of San Mateo

East Bay

- Monument Impact
- Alliance of Californians for Community Empowerment (ACCE)
- East Bay Alliance for a Sustainable Economy (EBASE)
- Todos Santos Tenants Union of Concord
- East Bay Housing Organizations
- Urban Habitat
- · My Eden Voice
- Rising Juntos
- Causa Justa :: Just Cause

San Francisco

- Council of Community Housing Organizations
- Causa Justa :: Just Cause
- SF Anti-Displacement Coalition

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Thank you!

















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