Ending the Bay Area Housing Crisis  
A Pathway for CASA

The Bay Area is in a moment of extreme housing crisis, and we have the opportunity to take bold steps that match the scale of this crisis—or fail if we do not. High housing costs and low wages are driving low-income communities and residents of color from their homes throughout the Bay Area;¹ more than half of our residents have considered moving out of the region because of housing costs.²

This crisis hits some neighborhoods, low-income families, people of color, LGBTQ+ youth, seniors on fixed incomes, and other communities especially hard, creating a new era of regional racial resegregation and impeding fair housing.³ Displacement separates people from their jobs and schools, forces low-income transit riders to switch to polluting cars, adds to congestion and impossible commutes, contributes to homelessness, creates health problems, and destroys community networks.

The Metropolitan Transportation Commission’s recently adopted Plan Bay Area 2040 is projected to exacerbate this situation, exposing approximately 107,000 additional households to displacement risk.⁴ It is up to CASA and strategies included in Plan Bay Area’s Action Plan to stem this tide.

MTC’s “fix it first approach” provides a model for how we should approach housing—prioritize investments that address immediate concerns by protecting current residents, and then invest in future needs by preserving existing housing and producing new affordable housing.

Stories of Displacement

“I’ve seen many families receive evictions and have to move to places where they don’t know. This is especially impacting seniors and children. Our children are being uprooted and having to move from schools and leave their friends behind.” - Reyna Gonzalez, a leader with Faith in Action Bay Area whose son and young granddaughters were forced to leave their community due to rising housing costs (2016 MTC/ABAG Regional Forum on Housing and Displacement).

“We know the history of segregation in our country and we see it now another cycle of segregation, moving people of color, particularly blacks, out of the city.” - Theola Polk, a member leader with East Bay Housing Organizations who moved to Oakland to escape segregation in Arkansas (2016 MTC/ABAG Regional Forum on Housing and Displacement).
Solutions That Keep People in Their Homes and Plan for The Future

CASA presents an opportunity to create a new story for the Bay Area, a future where our region is characterized by equity, diversity and opportunity, and stable and affordable housing is a fundamental right. To do this, CASA must develop actionable political consensus around “the 3 Ps”—Tenant Protections, Housing Preservation, and Affordable Housing Production. CASA should formally adopt, and pursue, the following goals:

First, Protect People from Displacement

Committing to strong tenant protections before moving on to other strategies is critical to stop the hemorrhaging of our communities and stem the tide of displaced people and families.

Protection Goal: Protect more than 300,000 low-income renter households

How? $400 million/year and adoption of incentives and requirements.

Next, Preserve and Produce Affordable Housing

Preservation and production are necessary strategies but take a long time to implement. We need to stop displacement of families and communities now.

Preservation Goal: Take 66,500 homes occupied by and affordable to low-income renters off the speculative market.

How? $500 million/year for 10 years and adoption of incentives and requirements.

Production Goal: Meet the region’s need for 13,000 new affordable homes per year

How? $1.4 billion per year and adoption of incentives and requirements.
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<tr>
<th>Action Ideas</th>
<th>Action supports which Key Goal?</th>
<th>Time Frame for Implementation</th>
<th>What will it take to get this action implemented?</th>
<th>Measurable Outcomes</th>
<th>Rating Scale</th>
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| **Ideas should be big, high-impact ideas that can move the needle on the Bay Area housing crisis, and are within CASA's ability to influence or directly act upon.**  
(Details may go in attachments, or via links) | List more than one if applicable | Short-Term  
0-2 years  
Med-Term  
2-5 years  
Long-Term  
5-10 years | 1. Legislation  
2. Regional Funding  
3. Statewide Funding  
4. Regulatory Reform  
5. Education and Advocacy  
6. Pilots & spreading Best-Practices  
7. Other ______   | Add achievable outcomes if known.  
Reasonable guesses OK! | 1 = Strongly Agree  
2 = Agree but with reservations  
3 = Neutral or Abstain  
4 = Disagree, but will go along  
5 = Strongly Disagree   |
| 1. **Adopt rent control and just cause protections for all Bay Area renter households:** Rent stabilization prevents mass displacement by helping tenants stay and invest in their communities.  
While nearly half of Bay Area neighborhoods are affected by gentrification, displacement, and exclusion, or at risk of these occurring, only nine Bay Area cities are covered by rent control/rent stabilization laws. | Protection  
Production  
Preservation | Short-Term | - Regulatory Reform  
- Education and Advocacy | Protect all renter households: 1,192,000 households total | 1 2 3 4 5 |
| 2. **Repeal Costa-Hawkins:** Costa-Hawkins severely undermines the ability of local jurisdictions to protect their residents by limiting rent control to multi-family buildings and buildings built before 1995, and allowing rents to skyrocket whenever tenants move (vacancy de-control). | Protection | Short-Term | - Legislation  
- Education and Advocacy | Up to 459,000 Households (Currently Ineligible for Rent Control due to Costa Hawkins), if combined with Action Idea #1 (Universal Rent Control and Just Cause Eviction). | 1 2 3 4 5 |
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<td>3. Adopt right to free legal counsel for all low-income tenants facing eviction: Many low-income tenants lose their homes simply because they cannot afford the cost of legal counsel. Investing in legal counsel has been shown to save money by keeping families from homelessness.</td>
<td>Protection</td>
<td>Short Term</td>
<td>- Local/Regional/State Funding - Regulatory Reform - Education and Advocacy</td>
<td>Protect 24,000 Households a Year</td>
<td>1 2 3 4 5</td>
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<td>4. Adopt universal relocation assistance and temporary rental assistance for low-income tenants: Relocation expenses, health emergencies, and other unexpected expenses sometimes make it impossible for many families to make rent.</td>
<td>Protection</td>
<td>Short Term</td>
<td>- Local/Regional/State Funding - Regulatory Reform - Education and Advocacy</td>
<td>Relocation Assistance for 20,000 Households Per Year Rental Assistance for 7,000 Households Per Year</td>
<td>1 2 3 4 5</td>
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<td>5. Fund, implement, enforce, and educate tenants about new protections: Tenant protection policies need strong implementation, enforcement, and outreach efforts in</td>
<td>Protection</td>
<td>Short Term</td>
<td>- Regional Funding - Education and Advocacy</td>
<td>Tenant Counseling, Education and Outreach for</td>
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| order to be effective—especially in communities that may not speak English, or among people who face deportation, discrimination, and other barriers. | | | | | |
| 6. Condition transportation and infrastructure funding to localities on adoption and implementation of strong tenant protection policies: MTC/ABAG have already created a successful program using transportation dollars to incentivize housing performance and have committed to exploring other opportunities in the Plan Bay Area Action Plan. | Protection | Short Term | - Regulatory Reform  
- Education and Advocacy | | 1 2 3 4 5 |

This document was prepared by a number of organizations in collaboration with The San Francisco Foundation and the 6 Wins for Social Equity Network. For questions, please reach out to Lynsey Gaudioso (lgaudioso@publicadvocates.org), Mashael Majid (mashael@urbanhabitat.org), or Will Dominie (WDominie@barhii.org).
References

1 San Francisco and San Mateo County data is based on 2000-2012 ACS data; Alameda and Santa Clara County data is based on 2005-2012 ACS data. All data has been adjusted for inflation. See the 2014 reports by the California Housing Partnership Corporation: How San Francisco County’s Housing Market is Failing to Meet the Needs of Low-Income Families; How Alameda County’s Housing Market is Failing to Meet the Needs of Low-Income Families; How San Mateo County’s Housing Market is Failing to Meet the Needs of Low-Income Families; and How Santa Clara County’s Housing Market is Failing to Meet the Needs of Low-Income Families.

2 UC Berkeley Institute of Governmental Studies. Release # 2017-16: Half say housing affordability an “extremely serious” problem in their area. Majority have considered moving because of high housing costs, 25% out of state. Available at: http://escholarship.org/uc/item/65s716if.

3 Urban Habitat’s “Race, Inequality, and the Resegregation of the Bay Area” policy brief (November 2016).

4 MTC and ABAG estimate that 160,000 “lower-income” households living in priority development areas, transit priority areas, and high-opportunity areas are at risk of displacement, and that by 2040, 267,000 such households will be at risk. MTC/ABAG, Final Environmental Impact Report, at 2-410, 2-415, 2-423 (July 2017), available at http://bit.ly/2yant7M.

5 Miriam Zuk from UC Berkeley’s Urban Displacement Project estimates that 166,500 low-income renter households in the Bay Area are not rent-burdened, and that the Bay Area has approximately 100,000 subsidized units, leaving approximately 66,500 units to be acquired, rehabbed, and preserved as affordable, drawing on American Community Survey 2011-2015 data and subsidized housing data from HUD, TCAC, and USDA via California Housing Partnership Corporation.

6 Generating $5 billion, or $500 million per year for 10 years, would produce approximately $75,000 per unit, a very conservative estimate for the gap financing needed for acquisition and rehab.


8 UC Berkeley Institute of Governmental Studies. Release # 2017-16: Half say housing affordability an “extremely serious” problem in their area. Majority have considered moving because of high housing costs, 25% out of state. Available at: http://escholarship.org/uc/item/65s716if.

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