Nowhere to Go: Community-Based Research on Tenant Displacement and Relocation in the San Francisco Bay Area

Honors Thesis

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Abstract

The San Francisco Bay Area housing crisis is among the worst in the nation, with hundreds of thousands of renters facing rapid gentrification and forced displacement. In response, many Bay Area local governments are considering a variety of tenant protection policies and working to compromise amidst stifling political gridlock between tenant and landlord groups over rent stabilization. Research on residential mobility and evictions suggests that forced displacement leads to financial and health consequences and that displaced tenants face barriers to accessing housing due to discrimination and lack of information. However, few studies examine local tenant protection policies besides rent control, leaving policymakers blind to their effects. One such policy, tenant relocation assistance (TRA)—money given from landlords to tenants upon eviction—has become increasingly popular because of its general acceptance from both tenant and landlord groups. This exploratory study evaluates TRA policies in the Bay Area by considering the impacts of displacement on tenants and landlords. Using a community-based research approach, this project partners with local housing and community-based organizations and draws on (1) an overview of all TRA policies in the Bay Area, (2) quantitative analysis of two municipal-level TRA datasets, and (3) 13 semi-structured interviews with tenants and landlords. Main findings show that due to various policy eligibility constraints and unaddressed barriers to relocation, TRA does little to keep displaced tenants in their hometowns or mitigate the consequences of forced displacement. Policy recommendations suggest alternatives to TRA that proactively prevent forced displacement.
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Introduction

The first time I spoke at the [city] council ... I said, I want you all to understand what “landing on our feet” is going to look to me and the woman love. It is going to look like the face plant. Like somebody slamming our face down into the concrete.
- Carl, Tenant Interviewee

The San Francisco Bay Area housing crisis is perhaps the most salient issue of our region. The housing market has been considered one of the most unaffordable in the nation for the past decade (National Low Income Housing Coalition, 2012). As home values and rents skyrocket, residents—especially low-income residents of color—are experiencing significant displacement pressures. Residents are also forced to move farther away; in 2015, 30% of low-income movers of color and 44% of White movers left the region or the state when they were displaced (Urban Displacement Project, 2019). Yet, this regional crisis simultaneously witnesses intense political gridlock, primarily between tenant and landlord advocates, and stifled legislative response.

With the narrow passage of the “anti-rent-gouging” law1 AB 1482 (CA Tenant Protection Act, 2019) in September 2019, the California state legislature made a major step for residential tenant protection policy by approving a statewide rent cap*, just cause eviction* protections, and tenant relocation assistance. Studies have shown that rent stabilization and just cause eviction policies are effective in significantly reducing evictions (Diamond, McQuade, & Qian, 2019).

1 In this paper I refer to policies that limit rent increases as rent stabilization, though colloquially such policies are often described as “rent control,” which is technically a policy that freezes rents. This distinction is clearer in New York City where both policies exist but less clear in California, where there are no rent control policies. Many imprecisely refer to AB 1482 as “rent control” to describe the bill’s provision capping rents at 5% plus an annual inflation adjustment, though it should more precisely be referred to as a “rent cap” or “anti-rent-gouging” law. For a further discussion on this distinction, see Terner Center Policy Brief, 2018.

The use of the term “rent control” is also a matter of political semantics. For example, in public hearings many landlords will refer to other tenant protection policies as a form of “rent control” to evoke infringement on their property rights under the Ellis Act. Tenant advocates have also mistakenly labeled rent caps as rent control as well. In sum, I try to avoid this semantic confusion in this paper despite the haphazard use of the term in practice.

2 Note: terms with an asterisk (*) denote glossary terms defined in the Glossary.
2018; Gilderbloom & Ye, 2007; Cuellar, 2019). Despite this advancement at the state representative level, tenant protection policies often face considerably more resistance at the local level in the Bay Area. Consider that at the November 2018 ballot box, California voters rejected Proposition 10\(^3\) by a wide margin of 62%, stopping efforts to expand rent stabilization.\(^4\) Furthermore, only 10 of the 9-county Bay Area’s 101 cities (not including unincorporated areas) have local rent stabilization policies (Urban Displacement Project Policy Inventory, Last Updated 3/2019). These local political defeats represent the continued opposition towards rent stabilization, which tenant advocates consider to be the most widely effective policy to prevent displacement (Urban Habitat, 2018). In response, Bay Area local governments are eagerly turning towards tenant protection policies that are alternatives or complements to rent stabilization.

This research project examines the most popular policy alternative to rent stabilization: tenant relocation assistance (TRA). Tenant relocation assistance intends to mitigate the effects of residential displacement by mandating that landlords provide a lump financial sum (typically equivalent to three months’ rent to cover last month’s rent from the displaced residence, and the first month’s rent and security deposit of the new but equal residence) to qualified tenants upon termination of tenancy for specific causes.\(^4\)

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\(^3\) Proposition 10 was a ballot initiative to repeal the statewide Costa-Hawkins Rental Housing Act of 1995 (Costa-Hawkins), which would have removed barriers to local rent stabilization ordinances such as allowing vacancy control and extending eligibility to units built after 2/1/1995.

\(^4\) Note that this study defines TRA as a policy that requires private landlords to offer assistance to permanently displaced residential tenants, and note that this study does not look at either buyout agreements, “red tag” tenant relocation assistance, or temporary relocation assistance—separate but related policies also worthy of study. Temporary relocation assistance policies require landlords to offer financial assistance or a unit of similar rent while their property is rehabbed; in these situations, the tenant is not permanently relocated but will return to their original unit. Therefore, this type of TRA is not considered in this study. “Red tag” TRA is relocation assistance specific to situations when a building is not up to code, the health and safety of tenants is jeopardized, and the tenants must vacate. Buyout agreements are when a landlord pays a financial sum for the tenant to vacate and the tenant consents. Buyout agreements are often in cash and unofficial, making them difficult to track even for the few cities that try to. In addition, the financial sum is often less than what a tenant would have received under a TRA policy, and the tenant can accept when harassed or when unaware of the higher amount they could have received (San Francisco Budget and Legislative Analyst Office, 2014). Regarding red tag TRA, this
According to a comprehensive report done by the City of Long Beach, “of the 63 [California] jurisdictions [surveyed] with tenant protection policies, the most common policy, aside from a multifamily unit inspection program, is some form of tenant relocation assistance, which was adopted by 20 out of the 115 jurisdictions” (City of Long Beach 2019). Aside from rent review policies,* TRA is also the most popular tenant protection policy regionally, existing in at least 14 of the Bay Area’s 101 cities (see Appendix 2). At the regional level, relocation assistance was included in the first element of the CASA Compact, a set of policy recommendations for the Bay Area that was endorsed by regional entities in early 2019 and continues to guide Bay Area policymaking (Committee to House the Bay Area, 2019).  

According to an article by tenant advocacy group Tenants Together, a “last-minute change without consensus” exempted owner move-in evictions from TRA (Inglis, 2019). At the state level, a TRA provision was included in AB 1482, prompting local governments to codify enforcement or strengthen the policy.  

Despite this popularity, there is no research evaluating TRA policy in its modern form, and there is a severe lack of evictions data (Desmond, Gershenson, & Kiviat, 2015) leading local policymakers to tread lightly and blindly. In this way, the Bay Area acts as a tenant protection policy laboratory, with different cities experimenting with various protections in an effort to determine which ones work best. This paper’s focus on TRA both fills this gap in the research and evaluates a tenant protections policy relevant to the Bay Area’s current political climate.

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*policy is particularly useful to discourage landlords who allow their units to fall into disrepair as a form of harassment to get the tenant to leave—a narrow trigger that occurs occasionally in extreme cases but is very necessary. While buyout agreement and “red tag” TRA policies are related to the interests of this study in understanding how receiving a financial sum upon eviction impacts the tenants and landlords, they are often developed separately from TRA policies and their unique political and legislative histories are outside the scope of this study.

* Found in 16 cities according to UDP’s policy inventory.

* The CASA Compact stipulates TRA for no-fault evictions (aside from owner move-ins) for tenants with occupancies that are at least one-year. It does not restrict eligibility based on income.
Academic literature on evictions links involuntary displacement to cycles of reproducing urban poverty. Forced displacement leads to adverse health effects, job loss, and disrupted childhood education, among other tenant consequences (Vasquez-Vera et al., 2017; Desmond and Gershenson, 2016; Cohen and Wardrip, 2011; Desmond & Kimbro, 2015). Research shows that displaced low-income tenants typically relocate through personal networks rather than finding neighborhoods with the most opportunity (Skobba & Goetz, 2013; Darrah & DeLuca, 2014). A growing body of literature on landlord behavior suggests that landlords employ tactics such as the threat of eviction to maximize profits (Rosen, 2014; Garboden & Rosen, 2018). However, perhaps due to the relatively nascent growth of evictions research, there have been few studies on evictions in the Bay Area.

Studying evictions in the Bay Area is important for the following reasons: “[t]he ‘representative’ single neighborhood does not exist” (Small, 2009, p. 28) and its unique characteristics necessitate geographically specific analysis. Unlike most major U.S. metropolitan areas, the Bay Area’s housing crisis has intensified so rapidly that its impacts of gentrification, displacement, and re-segregation are seen at the level of the megaregion, and can extend even beyond the Bay Area’s 9-county limits (Schafran, 2013). Such unique housing market dynamics have a strong influence on tenant relocation; since 2000, rising housing costs have pushed out thousands of Black households and caused a re-segregation of low-income people of color in high-poverty areas (Urban Displacement Project & California Housing Partnership, 2019; McElroy, 2017). This study uses tenant relocation assistance as an anchor for studying the larger issue of forced displacement and re-segregation in the Bay Area.

In addition to policy motivations, this project is also motivated by the goals of community-based research (CBR), which, like participatory action research, can be described as “an ethical framework in which exploitation is consciously theorized and avoided, people and their ideas are valued, and collaboration and mutual benefit are highly prized” (Tuck & McKenzie, 2015, p. 88). This research collaborates with grassroots organizations rather than midlevel organizations
(more representative of the community), employs shared decision making, validates multiple sources of knowledge, and works to create knowledge by the community for social change—a more radical model of CBR than mainstream CBR or traditional research (Tinkler, 2012; Strand et al., 2003). Furthermore, a key aspect to CBR is going beyond standard ethical considerations in having the community be partners rather than subjects. This approach grapples with ethical challenges such as managing trust and power in relationships, actively engaging participants in as many parts of the research process as possible, and being attune to participants’ capacities (McIntyre, 2008). Academic research on displaced residents often operates from a “damage-centered” framework which attempts to extract pain from research subjects to justify necessary change to policymakers, a reproduction of the hierarchical relationship between the oppressed (subjects) and oppressors (researchers and policymakers) (Tuck, 2009).

This CBR framework is imperative to shifting the power dynamic in the Bay Area’s housing policy discourse. I keep in mind the oppressive, racist history of city planning that’s legacy continues to disparately impact low-income communities of color. Urban planning and policymaking feature inaccessible practices among experts such as jargon and technical (often quantitative) knowledge that subordinate non-professionals and reinforces the professionals’ own expertise—a power dynamic that is inequitably racialized (Carr, 2010; Berglund, 2017). In the Bay Area, the racialized subordination of community voices is most notable in the color-blind YIMBY/NIMBY* discourse (McElroy, 2017). These historic inequalities often lead to distrust in government among racial minorities (Koch, 2019). In contrast, I also keep in mind the hopeful future in an “epistemology of multiplicity for planning” which values culturally diverse populations and diverse forms of knowledge (Sandercock, 1998). This is a future that I hope to realize through this study rooted in CBR principles.

A CBR framework also emphasizes a focus on social change that I deem necessary in altering tenant protection policy. Consider that housing research generally tends to emphasize theory rather than current practices. Consider that since 1980 there are three-times the number
of social-scientific journal articles on “gentrification” than “affordable housing,” and certainly less on eviction, demonstrating the scholarship’s lack of attention on housing policy solutions (Desmond & Kimbro, 2015). Research on housing policy is an immediate necessity to housing advocates; CBR research typically works with “the leaders, staff, and organizers in community-based organizations [that] all too often … find themselves so busy confronting the immediate threats to individual or family survival or well-being that they have little time and energy left to address the underlying causes of the problems that command their efforts” who benefit greatly from research that demonstrates impact (Strand et al., 2003, 18).

With this framework in mind, I established partnerships with housing community-based organizations (CBOs) to collaborate for this research study. This research is derived from questions and concerns from my community partners and serves to ultimately benefit my partners. I relied on their extensive networks of contacts, local geographic and municipal policy knowledge, and trust among community members in finding interviewees. I attended many community meetings and city council meetings with the community partners for observational research. The community partners contributed to the development of the research question, methodological design and data collection, the direction of the project, and edits on writing products through our regular communication throughout the research process. Because building trustworthy and sustainable relationships with community partners is a key aspect to community-based research, this research was conducted in the Bay Area in part due to my prior knowledge and connections with housing advocates in the Bay Area. None of this research would have been possible without my partnerships with the community partners (Housing Leadership Council of San Mateo County, Filipino Advocates for Justice, Tenants Together, and Faith in Action Bay Area) and my chats with individual housing advocates in guiding me through all aspects of this research project.

To evaluate TRA policy, this research turns to the policy’s fundamental assumption: with additional funds (namely enough to cover last month’s rent of the vacated place and the first
month’s rent and security deposit of the new place), displaced tenants will be able to relocate within the same city. For example, many tenant relocation assistance policies include stated purposes such as this one from Redwood City’s TRA (Ordinance No. 2450):

…to minimize disruption to tenants and their families caused by a need for relocation by addressing financial impacts. Securing replacement housing generally requires a significant amount of money for expenses related to a physical move, such as first and last month’s rent and security deposits.

While such ordinances acknowledge the overwhelming unaffordability of the Bay Area as a motivation for the policy, the emphasis on “a significant amount of money for expenses” assumes that a primary cause of hardship is the financial expenses of relocation. In addition to policymakers, this is a belief held by landlords as well. When a Concord property owner sought to redevelop a low-rent apartment building, he conceded to tenant activists’ push for $3,000 in TRA and stated in an article, “The hope is obviously that they come back when we’ve done the renovations” (Kendall, 2018). The following sections detail how this assumption of relocating in one’s hometown with additional funds is naïve.

This research seeks to explore the validity of this assumption and to address gaps in the literature by answering the following question: **How are tenants and landlords impacted by tenant relocation assistance policies?** Evaluating the effectiveness of TRA policy is operationalized by its success in keeping involuntarily displaced tenants within their city due to the policy benefits and mitigating the consequences of forced displacement. More specifically, this TRA policy evaluation considers the following aspects as successes: eligibility criteria that encompass the target population of involuntary displaced renters and policy benefits that make housing acquisition within the city easier.

With a CBR framework and collaborating with three CBOs, this thesis uses a mixed methods approach with analysis of (1) an overview of TRA policies, (2) two datasets obtained via public records request, and (3) 14 semi-structured interviews with tenants and landlords who experienced displacement or eviction, allowing a comprehensive understanding of displacement
at the policy and personal levels. This thesis consults both those who experienced TRA and those who did not to understand how TRA makes a difference in one’s displacement.

Findings show that TRA fundamentally does not account for a significant portion of forced displacements, barriers to relocation, and consequences of forced displacement—none of which are significantly helped by TRA. This policy failure is in part due to its eligibility restrictions based on cause of displacement, income, number of units, and length of tenancy, which exclude most involuntarily displaced people from receiving policy benefits. Furthermore, TRA does not acknowledge exclusionary displacement from unaffordability, background checks, and raced and classed tenant selection criteria that disadvantages marginalized populations including lower-income tenants, tenants of color, and those on fixed income. Regardless of TRA, tenants face unavoidable financial and non-financial consequences of forced displacement, reinforcing prior research. Overall, TRA makes minimal difference in assisting tenants, who inevitably face the likely possibility of relocating out of their hometown.

This thesis is structured as follows: the next section provides a literature review of the history of TRA and related policies and the process of displacement. The following section details CBR and mixed method methodology. Then, the TRA policies, public records request data, and interviews are analyzed respectively. This thesis concludes with a summary of findings and policy recommendations to proactively prevent forced displacement.
Literature Review

To my knowledge there is no prior research on tenant relocation assistance (TRA) policies for evictions in the private market, though this is likely because the policy is at the local level and relatively less controversial. The TRA policy in Portland, Oregon has garnered widespread attention due to its perceived success (Schmid, 2018). When Oregon passed the first statewide anti-rent-gouging law (SB 608) passed in February 2019 and California followed suit in November 2019 (AB 1482), both state laws included a requirement for one month’s rent of relocation assistance after a just cause eviction. Outside the Bay Area, the tenant relocation assistance ordinances exist in many major cities such as Austin, San Antonio, Seattle, Los Angeles, West Hollywood, Long Beach, Riverside, Glendale, Pasadena, El Monte, Ventura and Santa Monica (City of Long Beach, 2019). Within the Bay Area, TRA policy has gained the attention of local governments and is currently in 14 cities (see Appendix 2). With the lack of prior research on TRA and its growing popularity, this research on TRA is clearly relevant to the current and future tenant protection policy landscape.

For the following literature review, I begin distinguishing among different types of displacement and eviction that will be discussed in this thesis. I then consider the legal history of TRA both beginning with eminent domain policy and ending with relevant court cases. Next, I review the literature on consequences of forced displacement and the housing application and search process, including an examination of mobility programs. Last, I discuss the continued problem of the lack of data on evictions and forced displacement that complicates tenant protection policy evaluation.

Types of Forced Displacement

Unfortunately, policymakers rarely make the distinction between “forced displacement” and “eviction.” For example, various TRA ordinances reference “unanticipated moves” and “displacement” in the stated purpose, yet TRA’s benefits are restricted to certain types of formal
evictions. The terms are often used interchangeably or without precision, which generates confusion among policymakers and the public and has significant policy implications. Even most scholars narrowly operationalize displacement as evictions or unaffordable price increases due to a lack of data and criteria of public programs (Zuk et al., 2018). This section combines various displacement literature to create common definitions used throughout this research and are suggested for use in practice as well.

Within the subject of displacement, this paper considers forced displacement—used interchangeably with involuntary displacement—refers to “any move in which the [tenant] did not have a choice; that is, the move was not planned” (Skobba & Goetz, 2013, p. 163). Evictions are referred to as formal evictions involving the legal process of serving a notice to vacate and, if necessary, opening an “unlawful detainer” (UD)* case in civil court to have a sheriff forcibly remove a tenant. Drawing from definitions of displacement in a literature review by the Urban Displacement Project (Zuk et al., 2018), I developed a conceptual diagram of the different causes for displacement that uses widely accepted definitions (Figure 1). While the terms described below are consistent throughout this paper, the terms may entail different meanings with different policies, and details of the policy should always be checked.
First, notice that this diagram includes exclusionary displacement as a type of displacement. The concept was introduced by Peter Marcuse to describe households that cannot move into a neighborhood based on conditions beyond their control (1985). Examples of exclusionary displacement include unaffordability, discrimination, restrictive zoning, and other barriers to relocation. Including exclusionary displacement is critical to this study to address the full consequences of tenants who are forced to relocate. This also addresses a gap in the literature on displacement, as the “vast majority of studies narrowly defines displacement under what Marcuse (1985) would classify as physical or economic displacement but ignores or dismisses exclusionary displacement as simply succession and replacement. How we define the phenomenon [of displacement] matters for how we interpret the results” (Zuk et al., 2018, p. 7). More specifically, defining exclusionary displacement factors the lack of affordable housing and where people relocate to into displacement discourse.

There are two types of forced displacement: informal and formal evictions (Desmond and Shollenberger, 2015). As discussed in previous sections, informal evictions (also known as
“soft evictions”) are those that pressure tenants to leave in ways that are illegal or avoid the legal process including: harassment, late fees and fines, threatening with (fake) notices, code inspections, shutting off utilities, ignoring maintenance requests, ignoring pests or mold or lead paint, or related landlord behaviors. They might not even entail an eviction notice, such as landlords refusing to renew a lease or raising the rent to an unaffordable amount for the current tenant, thus forcing them to leave. This type of informal eviction is called an “economic eviction” or a “constructive eviction” and is a common tactic used on tenants not covered by rent stabilization. In contrast, formal evictions involve serving a legal eviction notice. Consider that informal evictions are a part of the “landlord eviction calculus” in which the landlord-tenant relationship becomes a “creditor-debtor” relationship (Garboden & Rosen, 2019). For example, in their calculus landlords may evict when they believe a tenant will not pay their debts or when they believe they can get a better tenant. Landlord will often leverage informal evictions, including the threat of eviction, because do not outweigh the costs of formal eviction (such as legal costs, repairing the unit, and filling the vacancy) (Rosen, 2014).

In contrast to some studies that consider relocating due to substandard housing, rent hikes, and financial problems as “responsive,” “unforced” moves (Desmond, Gershenson, & Kiviat, 2015), this study considers such moves as encompassed under informal evictions and under forced moves. This both recognizes the myriad of ways in which landlords can threaten a tenant to leave (Hartman & Robinson, 2003; Garboden & Rosen, 2019) and critiques the idea that under such moves tenants have significant agency and are a result of individual choice rather than systemic inequalities. The illusion of full choice and the limitations to tenants’ agency during forced displacement will be examined in future sections.

Formal evictions can be divided into two types: evictions for no cause and evictions for just cause. Before AB 1482 became effective in 2020, cities in California that did not enact just cause for eviction policies permitted landlords to evict for any or no cause. However, cities with
just cause permit a preset list of causes, which can be divided into no-fault and “fault” causes.⁷ No-fault evictions (also called just cause no-fault evictions) are those caused by the landlord and typically include owner move-ins, withdrawals from the rental market (also known as Ellis Act evictions), substantial improvements, and demolition.⁸ “Fault” or “at-fault” evictions are those due to the fault of the tenant, such as breach of lease, nonpayment of rent, and illegal activity (see Appendix 1 for full list of just causes causes).

UDs are an even smaller subset of formal evictions that involve a court proceeding when the tenant does not vacate by the date.⁹ According to a study by Tenants Together and the Anti-Eviction Mapping Project, there were 19,878 UD filings in the 9-county Bay Area in 2016 (2018). Data from Community Legal Services of East Palo Alto (CLSEPA) finds that more than 90% of UD cases are resolved before necessitating court judgement, with a vast majority resulting in a tenant move-out (2016). The proceeding is quick; California 2017 court data analyses show that approximately 75% of UD cases are resolved within 45 days (Anti-Eviction Mapping Project & Tenants Together, 2016).

Although this conceptual diagram does not indicate proportionality, recall that most recorded evictions are for nonpayment of rent (Desmond & Kimbro, 2015), which is considered a “fault” eviction. This statistic is also reflected in local data: the Anti-Eviction Mapping Project used rent board data to unveil that 76% of eviction notices in Oakland in 2008 and 2010-2016 were 3-date notices to pay or quit (2016). In San Francisco, the San Francisco Rent Board’s Annual Statistical Report shows that nuisance* and breach of lease agreement (both “fault”

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⁷ This distinction between “no-fault” and “fault” was developed by landlord advocates who want to distinguish between the fault of the tenant versus the landlord. However, tenant advocates critique the term "fault" which implies individual failings rather than structural injustices. Despite this debate, the codification of the term "no-fault" in many tenant protection policies including TRA necessitates its use in this paper, though “fault” evictions are not a common term and therefore left in quotes.

⁸ Note that no-fault just causes have varied by municipality before AB 1482 passed. For example, some cities like Alameda do not allow landlords to decline to renew leases, but other cities like San Francisco allow it for non-rent-stabilized units.

⁹ For more information, see “Guide to the Eviction Process” flowchart in Alameda County report (Anti-Eviction Mapping Project & Tenants Together, 2016)
evictions) respectively have almost consistently been the top causes for eviction in the last decade, with owner move-ins consistently as the next highest (2019). This data suggests that “fault” evictions are more common than “no-fault” evictions, which suggests concern for policies that exclude “fault” evictions from policy benefits.

This diagram also does not represent proportionality for informal evictions and exclusionary displacement, though prior research has provided some evidence. Studies show that informal evictions are less expensive and more efficient for landlords and are twice as common as formal evictions (Hartman & Robinson, 2003; Desmond & Shollenberger, 2015). In addition, most studies agree that gentrification—which is very common around the Bay Area region—leads to exclusionary displacement (Zuk et al., 2018). According to a methodology by the Urban Displacement Project, from 2000 to 2013 moderate- to high-income neighborhoods lost 40% more low-income households than lower-income neighborhoods, suggesting exclusion is more prevalent (and more overlooked) than gentrification in the Bay Area (UDP).

Tenant relocation assistance policies tend to only cover no-fault evictions, and sometimes just a subset of them. This conceptual mapping also illustrates how no-fault evictions are only a subset of all displacements, and this paper considers all the ways a tenant can be involuntarily displaced. These distinctions are critical for policymaking. For example, researchers have urged policymakers (including those who design TRA policies) to recognize that informal evictions are a significant portion of instances of involuntary displacement or risk this “significant underestimate” (Desmond, Gershenson, & Kiviat., 2015; Anti-Eviction Mapping Project & Tenants Together, 2016). Although a lack of evictions data prevents an understanding of the scope of each type of displacement (Peiffer, 2018), general proportionality and precise definitions are available and important to understand to evaluate TRA, especially with regards to the public records request data analysis.
Legal History

The legal origins of mandating payments to residents upon forced relocation begin with the history of eminent domain* with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA). The URA was created at the federal level and adopted by many states and "establishes a uniform policy for the fair and equitable treatment of persons displaced as a direct result of programs or projects undertaken by a public entity. The primary purpose of this chapter [16] is to ensure that these persons shall not suffer disproportionate injuries as a result of programs and projects designed for the benefit of the public as a whole and to minimize the hardship of displacement on these persons" (CA Government Code § 7260.5(b)). The U.S. Supreme Court mandated the amount of relocation assistance under *just compensation* from the Takings Clause of the Fifth Amendment, meaning compensation must reflect the fair market value of the property on the date the property was taken, which has been determined to be a similarly priced unit and recovering moving expenses for the URA.10 Note that the URA "does nothing to compensate for intangible losses, including loss of community, neighbors, and familiarity with place" (Jourdan & Feinberg, 2010, p. 181-182). Furthermore researchers agree that such urban renewal relocation assistance programs have failed, and the "central problem is inadequate housing resources… which the government pointedly ignores," for urban renewal can be extended to other relocation programs as well (Hartman, 1971, p. 802-803). Although URA only concerns evictions due to a public agency, in contrast to municipal TRA policies today that concern private market evictions,11 such foundational aspects of relocation assistance still apply to TRA policies today.


11 The URA in California did not apply to properties that used tax-exempt bonds or tax credit financing because a public agency is not actively involved in the eviction. For more information, see *Isham v. Pierce, 694 F.2d 1196 (9th Cir. 1982).*
The legality of TRA today for evictions in the private market has been challenged. In Oregon in 2017, the Portland TRA ordinance was challenged by local landlords in part for the ordinance to enforce a private right of action between third persons, or the right for the tenant to sue with affirmative defense, as enforcement of the ordinance rather than the City playing a role in enforcement (Owen v. City of Portland, 2017). The court ruled in favor of the creation of this right as an enforcement mechanism, which though in another state is the same as all other TRA ordinances in the Bay Area. In other words, it is the responsibility of the tenant to file in court if the landlord does not properly pay the relocation assistance. The implications of this enforcement mechanism will be discussed later.

In California, landlords sued primarily in claiming that Oakland’s TRA ordinance violated the takings clause of the U.S. Constitution (Ballinger v. City of Oakland, 2019). In other words, the landlords considered TRA as supplied by the landlord as an unjust taking of their property. Though the case was dismissed at the municipal court level, thus confirming that landlords are required to pay TRA in local TRA policies.\(^\text{12}\)

However, several San Francisco court cases ruled that the amount of tenant relocation assistance has a limit. San Francisco enacted a TRA ordinance for no-fault evictions via referendum in 2006, and in 2014 ordinance attempted to strengthen the TRA policy but was challenged in court (Levin, et al. v. City and County of San Francisco, 2014). The ordinance extended TRA to Ellis Act owner move-in evictions* and raised relocation assistance amounts to the two years’ worth of the difference between their current rent and the city’s fair market rent (FMR)*; in other words, TRA was greater whenever tenants paid lower rents. The court rejected the constitutionality of the ordinance because there was no nexus between the landlord’s repossession of the unit and the tenant’s rent differential, because rents are based on market forces. In response, San Francisco amended the ordinance in 2015 by requiring tenants to

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\(^{12}\) Note that the plaintiffs have changed precedent, and the case was still processing during the completion of this research.
certify that TRA payments were spent on relocation cost, but the ordinance was challenged again in court (Coyne v. City and County of San Francisco, 2017), where it was ruled that the TRA amount presented a prohibitive price that prevented landlords from exiting the rental business as allowed under the state’s Ellis Act. Some argue that the two cases judicially demonstrate that “the housing crisis is not created solely or even primarily by landlords, and local government cannot disproportionately burden landlords in its efforts to fix the problem” (Shiber, 2017). While the question of which actors bear most responsibility for the housing crisis is a continued moral debate, local governments still have authority, albeit now limited, to use TRA as a tenant protection policy.

In summary, TRA originated for urban renewal displacement but has been extended to evictions in the private market under the same principles of just compensation. Court cases have ruled that TRA’s enforcement mechanism, landlord requirement to pay, and amount limits are legally upheld. The following section considers the consequences of forced displacement, whether or not they are covered under just compensation or TRA policy.

**Consequences of Forced Displacement**

In order to determine the proper compensation for evicted tenants, it is important to first understand the impacts of forced displacement. Systematic literature reviews identify risk factors associated with evictions and the continual threat of eviction. They include financial hardship (such as sudden unemployment), sociodemographic characteristics (such as larger households, low-income, people single-mothers, and racial minorities), neighborhood crime and eviction rates, network disadvantage, substance abuse, and health problems (Tsai & Huang 2019; Desmond & Gershenson 2017; Harman & Robinson, 2003). Studies also reveal higher rates of evictions for Hispanic renters in White neighborhoods than non-White neighborhoods and high rates for Black renters across all neighborhood racial typologies (Greenberg et al., 2016; Thomas, 2017). Even minor life events such as a reduction in work hours or public
benefits sanction for low-income renters can cause a missed rent payment, which is the most common cause of eviction. Tenants can also be forced to move for nonfinancial reasons such as union dissolution, household conflict, overcrowding, and relationship issues (Clark, 2010; Skobba & Goetz, 2013). Furthermore, eviction is often followed by another move because the tenant is quickly forced to find another home, usually of substandard condition; as a result, eviction is strongly linked to a cycle of residential instability (Desmond, Gershenson, & Kiviat, 2015; Desmond & Kimbro, 2015).

These risk factors mirror those in the Bay Area. Consider a recent eviction report of San Mateo County that demonstrates Blacks, Latinxs, Native Hawaiians, and Native Americans are disproportionately evicted relative to their population in the county. In addition, women-headed households and households with children are more likely to report eviction (CLSEPA, Legal Aid SMC, & AEMP, 2016). While the report’s statistics are only for formal evictions, it would be reasonable to suspect that marginalized groups are disproportionately affected by involuntary displacement.

The consequences of forced displacement are especially likely given the widespread lack of legal representation of tenants in court (Seron et al., 2001). In contrast, landlords most often have legal representation and benefit from the rise of private eviction aid services (Wolfe, 2018; Hartman & Robinson, 2003). Although landlord harassment is typically illegal, tenants may not have the awareness or resources to fight the landlord in court, especially if their unit is illegal or rented without a lease. Legal aid organizations are often overwhelmed, lack language accessibility, and are required to turn some tenants away; for example, organizations funded by the Legal Services Corporation cannot serve undocumented tenants (AEMP & TT, 2018). Legal resources are frequently unavailable to tenants to fight an eviction, avoid poor settlements, and sue to enforce tenant protection policies.

Forced displacement has a wide array of adverse effects on tenants. Forced displacement generates significant material hardship, poverty, and parenting stress—effects
that have deep consequences to at least two years after the eviction itself (Desmond & Kimbro 2015). Impacts of displacement are particularly worse for families, such as causing forced and often frequent changes in schools that hurt children’s educational outcomes (Temple and Reynolds, 1999; Cohen and Wardrip 2011).

Studies also suggest a causal link from forced displacement to job loss (Levy & Kaye, 2004). One survey study estimates that low-income tenants are 11%-22% more likely to be laid off after being forcibly relocated, suggesting a strong link between residential instability and employment instability—a kind of “double precarity” of the working poor (Desmond and Gershenson, 2016). Furthermore, new jobs found on average earn 17% less than the previous job, and earnings losses can persist for 20 years after displacement (Farber, 2005; Couch and Placzek, 2010). This employment instability is compounded by the nature of low-wage jobs that low-income tenants often have. Low-wage jobs often do not allow room for error or benefits such as paid leave that would cushion the impact of the eviction process (Desmond and Gershenson, 2016, 50). Low-income tenants also often have informal gig jobs that require a constant concern of maintaining space and/or clientele (Vekatesh, 2006).

Employment instability is compounded by age discrimination, which is especially common currently in the Bay Area. Although the Age Discrimination in Employment Act of 1967 (ADEA) and California’s Fair Employment and Housing Act of 1959 (FEHA) prohibits discrimination in hiring and in the workplace, research from the Federal Reserve Bank of San Francisco using a national field experiment with fictitious job applications shows that hiring discrimination by age is statistically significant, especially for older women and those closer to retirement age. They attribute the failures of the ADEA and the FEHA to its reliance on private litigation as the primary enforcement mechanism (Neumark, Burn, & Button, 2019). Studies reinforce the findings that older job applicants have significantly lower callback rates than younger applicants (Farber, Silverman, & von Wachter, 2017) and are more likely to suffer from unemployment after job loss (Farber, 2015; Song & von Wachter, 2014). With the Bay Area’s
rapidly rising housing costs, housing choices are segmented by occupational class and pushing
lower-wage workers towards the region’s outer edges (Cervero & Wu, 1997; Mitra & Saphores,
2019).

Another major impact of evictions is adverse health effects. In a recent literature review,
noted health outcomes included: depression and anxiety, general poor mental health and
psychological distress, poor physical health such as high blood pressure, alcoholism, and
suicide ideation. In addition, residents discussed feeling unsafe, in constant stress, not in
control, and the stigma or personal failure, which act as mediators to their poor health
outcomes. These outcomes were also worse for disadvantaged groups such as racial minorities
and people preexisting medical conditions (Vasquez-Vera et al 2017). Displacement also
significantly impacts children’s health, including through higher emotional and behavioral
problems, increased depression rates, and suicidal ideation (Jelleyman & Spencer, 2008).
Displacement often also makes commutes longer, which can cause chronic physical illnesses,
depression and burnout, metabolic risks, less physical activity, and lower self-reported wellbeing
(Koslowsky et al, 1995; Hoehner et al., 2012). Adverse health effects also extend to the
community through aggregate increases in traffic, which cause increase rates of conditions like
asthma and of car collisions, among other impacts (Wier et al., 2009). Resulting poor mental
health, especially anxiety and depression, of those evicted is partially rooted in the internalized
American paradigm of blaming eviction on the moral deficiencies of the individual (Purser,
2016).

Of course, for many evicted tenants they cannot find another place to relocate to and
become homeless. Despite the causal relationship between evictions and homelessness being
clear to community-based organizations, there is little academic empirical research on the topic,
though it has been recognized as a likely cause (Hartman & Robinson, 2003, supra note 73, p.
468). However numerous policy reports have demonstrated that eviction is a leading cause of
homelessness, primarily through surveys of homeless persons in Santa Cruz, San Francisco,
and in the nation respectively (Applied Survey Research, 2017a, 2017b; Burt, 2001). Homelessness is also interrelated with many of the risk factors and consequences of forced displacement. Furthermore, as with evicted persons, homeless persons often face stigmas from essentialist myths that causes discrimination and adverse mental health effects (National Law Center on Homelessness & Poverty, 2018).

In addition to individual-level impacts, tenants also face neighborhood-level impacts. Forced movers are likely to experience higher crime and poverty rates in their newer neighborhood, yet their rents are not significantly less expensive. The lack of connection between neighborhood quality and rent price is a characteristic of tight housing markets like Milwaukee (where the study was set) as well as the Bay Area (Desmond & Shollenberger, 2015). Furthermore, evidence shows that in 2015 30% of low-income movers of color and 44% of White movers left the Bay Area or the state and mover relocation patterns were strongly determined by race. Furthermore, low-income movers faced higher rent-burdens than their counterparts who did not move (UDP & CHP, 2019). This demonstrates the relationship between forced displacement, neighborhood inequality, and re-segregation. While this may suggest that policies should help residents relocate to higher quality neighborhoods, some research suggests that low-income tenants do not necessarily benefit from more access to high-income people, a commonly cited factor of “opportunity” areas (Curley, 2009). The impacts of such mobility programs will be explored in a later section.

Clearly the impacts of forced displacement are wide-reaching to many key aspects of health, residential stability, and economic stability. Because tenants who receive TRA will still face eviction, they will likely face some of these health outcomes; this study investigates TRA’s role in mitigating such outcomes. It is notable that job loss and adverse health impacts are major well-researched consequences of evictions yet are legally considered intangible losses not covered under just compensation. Amidst these severe consequences, the following sections examine research on the housing application and search processes.
Housing Application and Tenant Screening

In order to understand how tenants apply for housing in the private market after an eviction, it is important to understand the microeconomics of landlord’s perspective in choosing tenants, or the “tenant screening” process. Although academic scholarships on “housing suppliers (landlords, property managers, builders, and developers) has been lacking,” select interview-based studies are revealing (Garboden & Rosen, 2018, p. 281). Landlords are often looking for a “good tenant,” typically defined as one that pays on time and communicates when things break (Garboden et al., 2018). Criteria are typically based on financial suitability and behavioral suitability (Dunn & Grabchuk, 2010). As standard practice, landlords commonly use three specific screening tools: criminal background checks, rental history or references checks, and credit checks. Rosen describes this as a form of “reverse selection”: “[i]nstead of tenants selecting neighborhoods, landlords are recruiting, selecting, and then sorting tenants into the units and neighborhoods where the greatest profit can be made” (Rosen, 2014, p. 335).

Low-income tenants of color are often constrained by the housing application’s required credit check. With the advent of credit scoring in the 1970s and the rise of “big data” in recent decades (not to mention, the lack of consent in collecting, selling, and using such personal data), automated technologies systematically stratify individual consumers based on “classification situations” and create a “cumulative pattern of advantage and disadvantage” that has impacts well beyond a rental housing search (Fourcade & Healy, 2013). Though the use of credit scores was intended to be a race-neutral tool, credit scoring modeling underrepresents minorities and low-income populations and causes disparate impact (Avery, 2000; Cohen-Cole, 2011; Federal Reserve Board, 2007). Numerous experimental studies have confirmed racial bias in credit scoring, such as in residential sorting and hiring (Nelson, 2010; Volpone et al.,

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The scoring system has also been critiqued for its omitted variable bias in not accounting for situational economic factors such as income disruptions (Avery et al., 2004). Consider that a poor credit score can take many years to fix, and according to recent news articles, the average credit scores needed for renters were the second and fifth highest in the nation for San Francisco (724) and Oakland (707) respectively (Balint, 2017). Furthermore, credit scoring also disproportionately hurts renters: regular payments to rent and utilities are not counted towards credit scores (Avery, 2000), yet eviction records are purchased by big data companies then sold to landlords leading to “tenant blacklisting” (Caramello & Mahlberg, 2017). A final barrier to accessing housing is the cost of credit checks, which is often required of the prospective tenant (National Law Center on Homelessness & Poverty, 2018). Thus, the landlord’s credit check is a significant barrier for those with low credit scores and “credit-invisibles,” who are disproportionately Black and Hispanic. In addition, it discriminatorily penalizes immigrants who distrust traditional banks and prefer alternative banking systems such as lending circles (Wherry et al., 2019). The impacts of low-credit scores are correlated with a higher likelihood of moving out of gentrifying neighborhood and of moving to lower-income neighborhoods (Ding, Hwang, & Divringi, 2016).

Tenants can also face barriers when landlords check rental history. For tenants who already are facing residential instability, they are further unable to escape the cycle of residential mobility because landlords often screen out tenants with short stays or poor relationships with their landlords. Above all factors, landlords will often go with “gut feeling,” which varies widely by geography and is often rooted in pathologies leading to discrimination. Though outright discrimination by source of income (SOI) and immigrant status (such as discriminatory advertising) is often banned by federal, state, and local laws, landlords still

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14 For example, consider California’s SB 329 outlawing source of income discrimination passed in 2019 and California’s SB 222 that outlawed housing discrimination based on veteran status.
employ what Krysan and Crowder call “non-exclusionary discrimination” by making application
decisions using race (2017). Landlords are also known to ascribe morality to voucher holders
that influences whether they will accept them (National Law Center on Homelessness &
Poverty, 2018). Evidence of racial steering persists, as “landlords reserve units in better areas
for whites and they preemptively place blacks in more disadvantaged neighborhoods” (Rosen,
2014, p. 333).

In their search for the “good tenant,” landlords look for financial and behavioral suitability
in their housing applications, often using reports and services that they require the tenant to pay
for and that are known to have frequent errors (Dunn & Grabchuk, 2010). Very similar incentives
are observed for applications to subsidized affordable housing as well (Airoldi, 2016;
Rosenman, 2019). These barriers exist whether or not a resident receives TRA and can afford
the housing, as qualified tenants are often turned down for both affordable housing and housing
in the private market. The following section considers the tenant’s housing search process given
these significant barriers.

Housing Search

Overall, displaced residents undergo a complicated, fundamentally racialized housing
search process. Traditional theories of housing search highlight the problems of discrimination
and steering but also assume that people are rational actors. On the contrary, recent research
establishes a “social structural sorting perspective” that argues the housing search process is
complex, multi-staged, and shaped by informal social dynamics which create racialized
geographic knowledge disparities (Krysan & Crowder, 2017). Such social structural forces
include lived experience, social networks, perceived affordability, discrimination, resources for
searching, media, and personal choices.

Tenants that are involuntarily displaced can experience a limited housing search that
disrupts their ability to relocate to a comparable or better unit. A lack of education, transit to visit
homes, sufficient income, and/or time are all factors that contribute to limited mobility decisions (Rosen, 2014; Skobba & Goetz, 2013). “If [low-income] searchers apply other kinds of neighborhood criteria [desirable features and good location] besides the affordability of units, the consideration set might end up empty” (Krysan & Crowder, 2017, 321). Forcibly displaced tenants also often have shorter timelines to move, leaving less time to spend on their housing search.

Under such constraints, relocating residents may rely on informal means to find affordable housing. For example, a long-term study of very low-income households experiencing residential instability found that 61% relied on personal relationships in their housing search, compared to 20% for social service providers and affordable housing waiting lists and 12% for information services like real estate agents or website listings (Skobba & Goetz, 2013). Furthermore, supportive family/friend/social networks are found to be a key distinction between impoverished housed women from homeless women by allowing development of strengths and self-worth (Anderson & Imle, 2001). However, such informal support networks are often inconsistently dependable and complicated (Kalil & Ryan, 2010; Curley, 2009). Another tactic often used is informal housing arrangements, typically those involving cohabitation with family and friends, though the necessity of maintaining good relations with cohabitants makes this living arrangement less secure (Skobba & Goetz, 2013).

While many neighborhood effects studies suggest the importance of moving to “high opportunity” neighborhoods, displaced tenants do not seem to ascribe as much importance to neighborhood conditions in the housing search process. In Skobba and Goetz’s survey study, only 3% of moves (both forced and voluntary) by low-income families were due to subjective or census-based (segregation and poverty) measures, and their impressions of neighborhoods were not correlated with “upward” or “downward” moves (2013). Furthermore, low-income families often feel emotionally attached to their neighborhoods and have positive outlooks on their future despite an area’s high poverty rate (Coulton, Theodos, & Turner, 2012).
words, despite research on neighborhood effects, relocating residents do not prioritize neighborhood-level factors over relationships and affordability.

**Mobility Programs**

In response to research on neighborhood effects, many studies have examined mobility programs that help tenants move to neighborhoods with more “opportunity.” These studies have examined the housing search process thus have relevant to TRA policies. Mobility programs are specific to voucher holders (recipients of the Housing Choice Voucher program,* formally known as Section 8, and Veterans Affairs Supportive Housing program,* both under the U.S. Department of Housing and Urban Development (HUD)). Voucher holders must forgo preferences for neighborhood location (such as school districts and poverty levels) for specific housing characteristics (namely affordability), which problematizes the idea of housing *choice* and *preferences* (Rhodes & DeLuca, 2014; Darrah & DeLuca, 2014). To combat this reconcentration of voucher holders in “low opportunity” areas, mobility programs such as the Baltimore Mobility Program and Creating Moves to Opportunity (CMTO) in Seattle and King County were created and implemented interventions including online search tools, in-group presentations, and one-on-one counseling (Darrah & DeLuca, 2014; Chetty et al., 2019). For example, the CMTO used a randomized control trial and offered the treatment group (1) customized housing search assistance—including education on high-opportunity areas, rental application coaching, and housing locator services, (2) increased landlord engagement, and (3) short-term financial assistance of $1,000 on average. Findings suggest that the intervention is critical in helping families move to higher opportunity neighborhoods by removing barriers such as financial strain and landlord reluctance, and recipient interviews reveal the greater sense of agency in relocating (Bergman et al 2019). Furthermore, families reported via survey that they did not have to compromise distance to their original home or proximity to their job. Overall,
these programs often saw large degrees of success in relocating voucher holders to “high opportunity” areas and have important policy implications for relocated voucher holders.

However, the extent to which the benefits of the intervention can be applied to low-income tenants without housing vouchers is dubious. While housing vouchers are similar to TRA in that recipient residents relocate with financial assistance, there are key differences. First, voucher holders experience a specific stigma and have a clearer history of discrimination by landlords that does not apply to the involuntarily displaced tenants covered under TRA. Second, vouchers provide rental assistance for an extended period, whereas TRA is only a one-time payment, thus providing less financial stability. Last, vouchers are unfortunately rare; eligible renters often wait many years on a waitlist before receiving a voucher if at all, and many housing authorities have recently stopped accepting new applications for vouchers, especially given the recent defunding of HUD under the Trump administration. For TRA, eligibility requirements are different and looser than those for vouchers, thus applying to a wider population. Despite these differences, this research study will examine if the effects of short-term financial assistance, housing locator services, the housing application process, and landlord behavior have similar success with regards to TRA.
Methodology

Community-Based Research (CBR) Practices

This project uses a community-based research framework and employs CBR’s three central features of collaboration, democratized knowledge, and social change (Strand et al., 2003). This research formally partners with the following Bay Area community-based organizations (CBOs): Housing Leadership Council of San Mateo County (HLC), Filipino Advocates for Justice (FAJ), and Tenants Together (TT). Other important CBO collaborators include Faith in Action Bay Area, El Cafecito in Mountain View, and the San Francisco Tenants Union.

Under the community-based research framework, I critically evaluate my positionality in this research in the ways that it influences my relationship with the community and my interpretations of data. Throughout the research process, I was mindful of my positionality as a mixed Asian and White, non-binary student at a prestigious university. I became interested in housing justice when I first arrived at the university and was confronted with personal ethical challenges: I inherit privilege through my family’s real estate wealth, my inexperience with residential instability, and my housing security at the university, meanwhile news stories about regional residential instability for long-time Bay Area residents flooded the public’s mind. I considered my privilege regarding housing as directly related to the hardship of many Bay Area tenants, which motivated me to pursue work on tenant protection policy. Although I do not have a personal understanding of going through an eviction as a tenant or a landlord, and I have only lived in the region for four years primarily on campus, I have been involved in Bay Area housing justice work since my freshman year (especially with my involvement in the Stanford Coalition for Planning an Equitable 2035 advocating for more affordable housing under the University’s general use permit), through which I developed connections with various people and
organizations that lead to the creation of this research project and provided significant secondary knowledge for this work.

This research’s partnerships were critical to CBR’s approach of collaboration; in developing long-lasting relationships with the CBOs and identifying community needs. At the beginning of 2019, I pitched the idea of a community-based research (CBR) thesis to various tenant CBOs and homed in on the idea of evaluating the burgeoning policy of tenant relocation assistance based on their feedback, especially after various TRA campaigns and TRA’s recent inclusion in AB 1482. HLC, FAJ, and TT all agreed to be formal community partners, relationships mediated by the Stanford Haas Center for Public Service and our memoranda of understanding (MOUs). Simultaneously, I kept in mind the history of Stanford University’s unethical partnerships with nearby communities, specifically concerns about their short durations, imbalanced power dynamics, and non-reciprocal relationship (Turnbull, 2006). Most importantly, I maintained a strong sense of flexibility with the project to withstand complications such as staff turnover, differing schedules, and changing CBO campaign goals. They have continued to collaborate with me all through the writing of this final paper, including in reviewing chapters. Their collaborations will be detailed further in the following sections.

With this thesis’s methods was community involvement and humility to democratize knowledge. CBR is distinct from academic research in that “methods of data collection are developed or chosen not only based on their scientific rigor and appropriateness to the research question, but also because they have the potential for drawing out knowledge that is most relevant and useful; and because they invite the involvement of all the research ‘stakeholders.’” (Strand et al., 2003, p. 7). To do this, I spent a considerable amount of time going to public meetings about TRA, sitting in on internal CBO meetings, participating in protests, and chatting with tenants, landlords, and advocates in-person and over the phone—all while taking extensive notes. For example, I attended a city council meeting in South San Francisco where the city council was considering TRA policy and heard public comment on the policy (they did not end
up moving forward with the idea). For another example, I attended meetings for a Mountain View tenant organization and, whenever I could, offered my time and assistance to them. I attended these meetings, events, and protests to build my relationships with community members and community partners as well as to build my understanding of the policy context of my research question in evaluating TRA. I believe that my intermediate Spanish allowed me to interact with Spanish-speaking tenants, a population often missing from U.S. displacement studies. In addition, I believe that my prior community involvement in housing justice as well as my race and gender representation allowed me to more easily connect with the community. As a result, I developed a better understanding of the community’s concerns to inform my research and findings. Amidst a lack of data and academic research on forced displacement in the Bay Area, the validation of community knowledge is considered crucial in understanding the dynamics and policies regarding displacement.

Last, my relationship to my community partners does not end with the completion of this thesis. Instead, the completion of this project is measured by its success in achieving social change for TRA policies, and the development of a written research product is considered a step before communication and dissemination. I will continue to collaborate with my community partners in completing this TRA research project.

Research Setting and Policy Background

This research is set in the 9-county San Francisco Bay Area, which is experiencing an unprecedented tech boom that is tightening the region’s housing market, making it more difficult for tenants to find housing. A combination of overall housing supply not catching up with overall employment growth, rising housing costs, and a widening income gap have contributed to rising unaffordability, especially for lower-income households. According to Plan Bay Area 2040 using 2015 data, a significant majority of households making less than $50,000 in the Bay Area are rent-burdened, or spending more than 30% of their household income on housing (MTC &
ABAG, 2017). In addition, according the 2007-2014 Regional Housing Need Allocation (RHNA) report, the Bay Area on average meets 99% of its affordable housing targets for above moderate income households (120%+ AMI), but the region does not meet 30% of its affordable housing targets for lower-income households (less than 120% AMI) (ABAG, 2015). In other words, there is a severe lack of affordable housing in the region.

These rising housing costs are having a strong impact on regional displacement. Low-income (less than 80% AMI) households, especially Black and Latinx households, dramatically decreased in historically low-income communities and increased in the region’s outer edges from 2000 to 2015. In addition, low-income households who moved in 2015 faced higher rent burden than those who didn’t move (UDP & CHP, 2019). This suggests that low-income Alameda residents are being displaced rapidly and are less able to find affordable housing near them, making effective tenant protection policies imperative.

While this study examines all known tenant relocation assistance policies in the region, the following paragraphs detail the TRA policies in Alameda and Mountain View, where the public records request data are from. The two cities were the only ones contacted that collected and were able to prepare data to me upon request.

The City Council of Alameda passed tenant relocation assistance through Ordinance No. 3148 (in addition to a rent review program*, minimum lease terms of 12 months*, and eviction noticing requirements) that became effective on March 31, 2016. As required by Ordinance No. 3148, landlords are required to file termination notices with the city when they terminate a lease for any of the following causes: no cause15, owner move-in*, demolition*, capital improvement plan*, withdrawal from the rental market*, compliance with governmental order (Alameda Municipal Code § 6-58-140), and condo conversions (§ 30-8.6). In Alameda, TRA is calculated

15 To be clear, Alameda did not have just cause for eviction policy until City Council approved it on June 4, 2019. The Council originally passed an amendment for just cause in June of 2017, but the policy was revoked via a successful referendum in September of 2017.
differently than typically done in other cities. Most cities tend to require the landlord to pay three times the area’s fair market rent (FMR, as calculated by HUD), which is reasoned to cover first month’s rent, last month’s rent, and the security deposit. However, in Alameda, relocation assistance varies depending on the tenant’s rent and on the length of the tenancy: 1 month’s rent (which is averaged over the last 12 months) for each year of tenancy (with a maximum of 4 months’ rent) plus about $1500 for rental services (adjusted yearly by the Consumer Price Index, or CPI).

In Mountain View, tenant relocation assistance has been required in some form since 2007\textsuperscript{16} and been revised multiple times since then to expand eligibility and raise the TRA amount. In contrast to Alameda, rent stabilization and just cause for eviction protections had been effective since December 23, 2016 (see the “Community Stabilization and Fair Rent Act” or “CSFRA”). Mountain View’s TRA is triggered by owner move-ins, Ellis Act evictions, demolitions, and improvements for necessary repairs. Eligibility is restricted to tenants that make at or below 120% AMI\textsuperscript{*}, live in structures with at least 3 units, and are not behind on rent (see Mountain View Municipal Code § 36.38). The ordinance allows an extra for special circumstances for seniors, disabled persons, and families with children. The TRA amount is 3 months’ rent based on the city’s rent survey (adjusted annually by CPI) as well as a full refund of the security deposit and free rental services to find new housing. TRA payment depends on 1) rental unit size (e.g. number of bedrooms), 2) special circumstances, 3) enhanced benefits offered by the developer.

**Mixed Methods**

This mixed-methods study employs comparative analysis for TRA policies across the Bay Area, data analysis from public record requests (PRR), and 13 semi-structured interviews.

\textsuperscript{16} Originally the assistance was limited to very low-income households (50% of AMI or below) for demolitions, redevelopments, and condo conversions.
from tenants (n = 9) and landlords (n = 4). Mixed methods studies are critical to linking insights and providing richer analysis (Miles & Huberman, 1994). This research used the policy comparative analysis to identify points of variability for further examination. These aspects were then explored in the quantitative and qualitative analyses. While the PRR data analysis provided insights as to the scope of TRA’s weaknesses, its limited conclusions on causality were supplemented with the personal narratives from interviews to add deeper meaning to the understanding of TRA’s effects.

The TRA policy comparative analysis provide a comprehensive understanding of TRA’s usage in the region. I collaborated with Tenants Together and the Housing Leadership Council of San Mateo, who had already begun this work before our collaboration. This comparative analysis allows an exploration to trends across cities to demonstrate which aspects of the policy are subject to the most variation, as policy variation suggests weaknesses that are being experimented with in the policy laboratory that is the Bay Area.

Data analysis was chosen for to understand the coverage and usage frequency of TRA. The data analysis allowed exploration of which displaced tenant populations were not receiving TRA. Public record requests allowed this study to access information on TRA that was not readily available to the public or previously analyzed. For the cities that provided data, the data analysis allowed for exploration of citywide trends of TRA—the scope of its used compared with the scope that it should be used.

In contrast, interviews aided in building theory about how tenants and landlords experience tenant relocation assistance and how they are impacted in its absence. Interviews were chosen as an additional method to quantitative data analysis because interviews are best for building theory and asking detailed questions (Miles & Huberman, 1994). Semi-structured interviews provided flexibility in asking TRA-specific questions while allowing participants to describe their experiences with displacement and the policy broadly, which survey studies do not allow (Corbin & Strauss, 2008). Furthermore, interviews allowed a broader understanding of
the interrelated aspects of people’s lives (residential stability, employment, personal and social lives, health, etc.) rather than a specific focus on TRA as used only for security deposit and rent costs in relocation.

**TRA Policies Data Collection**

To better understand the TRA policy landscape in the Bay Area, I sought to document every TRA policy and its specifications. Starting in the summer of 2019, I dug through municipal codes and ordinances of dozens of Bay Area cities to determine whether they have TRA and what the policy specifications are. I often verified this information by calling tenant legal services or city staff.

Note that this chart includes only cities that require TRA for permanently displaced residential tenants and excludes types of TRA outside the scope of this study.\(^{17}\) In addition, note that the chart only concerns city ordinances; for example, though a statewide rent cap and just cause became effective in 2020 through AB 1482, those policies are not reflected on the chart.

The chart is up to date by February 2020, and I do not necessarily claim its validity past then, given the continually evolving policy landscape. For example, local governments have been looking to reinforce AB 1482 at the local level since 2020 and have been passing tenant protections specific to the COVID-19 pandemic since March 2020. In other words, the chart should be treated as a summary resource rather than a substitute for the legal text itself. An overview of the TRA policy landscape will follow in a later section.

\(^{17}\) For example, many cities and counties have enacted red-tag TRA policies pursuant to California Health and Safety Code section 17975. Contra Costa County has TRA triggered by condo conversions. In addition, some cities reiterate protections in subsidized, not-private housing.
Public Records Requests

PRR Data Collection

To gain more information on tenant relocation assistance policies, I sought to submit public record requests (PRR)\(^{18}\) for all evictions requiring TRA since the inception of the TRA policy. The records requests enabled me to understand the scope of evictions using quantitative data, to evaluate how the TRA policy is working, and to infer its impacts.\(^{19}\) I also asked for more detailed information including eviction cause, date filed, notice status, and addresses. During the summer of 2019, I inquired about such records for all cities with tenant relocation assistance policies at the time.

For the purposes of this study, tenant relocation assistance is defined as a municipal policy that requires private landlords to offer financial assistance (as paid for by the landlord) to permanently displaced residential tenants. This is the typical definition as used by current Bay Area policymakers (as opposed to other types of relocation assistance such as those offered for evictions of commercial tenants or for evictions by the government). The TRA policies are included whether they are separate ordinances, embedded in other tenant protection ordinances, or ballot propositions.

To date, of the 12 cities contacted, all except Alameda and Mountain View did not return any TRA data to me. Some cities (Emeryville, San Jose, Oakland, and Richmond) never returned any information to me or have delayed processing for many months. For most other cities (San Leandro, East Palo Alto, San Francisco, Redwood City, Menlo Park, and Palo Alto),

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\(^{18}\) For more information, see California Public Records Act § 6250 et seq.

\(^{19}\) Municipal public records requests are used for eviction data because of the recent unavailability of UD filings data. With the passage of California’s statewide masking law AB 2819 in 2016 (California Code of Civil Procedure §1161.2 and §1167.1), which seals all unlawful detainer cases unless the tenant lost within the first 60 days, tenants are finally protected from tenant-screening reports that were abused to discriminate against tenants with eviction records in the housing search, a practice that had been criticized by legal scholars for forty years (Kleysteuber, 2006). However, this law has made California’s public eviction data especially been hard to gather. Consider that local eviction data collecting efforts by AEMP revealed a significant undercount in Eviction Lab data for California because of a reliance on public court records rather than public records requests (Aiello et al., 2018).
my conversations with city staff revealed that information on TRA not tracked. For example, though San Francisco has an open database of evictions data, they do not track TRA cases. For Palo Alto, city staff informed me that because TRA is a tenant’s “private right,” they do not track TRA cases. At the time that I talked with city staff from Redwood City in late 2019, they informed me that they had no records of the TRA policy being used.

For the two cities that did provide PRR data, Alameda sent a comprehensive list of eviction filings that required TRA, and Mountain View sent a list of individual redevelopments that required TRA. These cities are also particularly interesting for their tenant protection policies. Focusing on the city of Alameda is useful in isolating the effects of tenant relocation assistance. During the period that the data was collected (early 2016 to mid-2019), Alameda did not have just cause or rent stabilization, and its main tenant protections were TRA and rent review. Furthermore, Alameda is relatively unique among Bay Area cities in having eviction noticing requirements prior to establishing rent stabilization (Alameda Municipal Code § 6-58.110). This Alameda PRR data analysis offers insights into both TRA and trends in eviction filings that can be useful for other Bay Area cities without rent stabilization or just cause protections. In contrast, the Mountain View PRR data analysis provides useful insights on how TRA interacts with rent stabilization policies. Mountain View had rent stabilization and TRA during the study period. A more detailed overview of both datasets follows below.

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20 Rent review (also known as rent dispute) is a city policy whereby a committee reviews requests from tenants concerning rent increases (in Alameda, for increases greater than or equal to 5%) and makes recommendations to the tenants and their housing providers concerning such increases (see Alameda Municipal Code § 2-23). Like TRA, it is another common tenant protection policy that arises out of compromise.

21 Recall from the literature review that data on eviction is widely unknown and not collected, especially for non-rent-controlled units. Thus, any municipal rent data presents a valuable opportunity for understanding evictions.
PRR Overview

For my public records request to the city of Alameda, I asked for any pre-existing data on the TRA policy\(^{22}\) in Alameda since the date Ordinance No. 3148 became effective on March 31, 2016 until the records were requested on July 31, 2019, before just cause protections and a rent cap passed in Alameda in July of 2019. Note that this dataset has legal limitations. First, the city requires noticing only for no-fault evictions, meaning “fault” evictions (such as nuisance and breach of lease, and nonpayment), though considered the most common types of evictions, are not in their datasets. This also unfortunately means that evictions that require TRA cannot be quantitatively compared with those that do not require TRA.

The Alameda PRR dataset, which includes approximately 361 termination notices for no-fault evictions, was returned to me in PDF form; the data was then processed into Excel, cleaned, and geocoded for analysis. Of the 361 eviction notices, 227 eviction notices were effective, meaning the tenancy was terminated\(^{23}\); thus, we can say there were at least 227 no-fault evictions since 2016 in Alameda (Figure 2).

![Eviction Notices Status](image)

Figure 2 Statuses of Eviction Notices (Alameda PRR data)

\(^{22}\) See Alameda Municipal Code § 6-58.  
\(^{23}\) Other notices were listed as invalid, rescinded, voluntary move-out, or void by court order, which means that the eviction filed was ineffective. However, it cannot be confirmed that an eviction did not reoccur because the landlord could have refiled the eviction or displaced the tenant in a way that does not require municipal noticing.
For my public records request to the city of Mountain View, I received a small dataset of the 23 properties that required TRA from 2016 to 2019. The PRR dataset included information about the development permit, the eviction notices, the TRA amount, and the subsequent redevelopment. The information is averaged per property, and no information on individual tenants was available. The permit dates range from 2014 to 2019. The TRA requirement is triggered by just cause no-fault evictions—owner move-ins,* Ellis Act evictions (withdrawal from the rental market,* demolitions,* and capital improvements.* Unlike in Alameda, tenants could only be evicted for just cause starting in 2017. In addition, because of the just cause no-fault TRA triggers, all TRA-eligible evictions involve redevelopment permit approval by the city council. Note that only 12 of the 23 properties had TRA data, because the other properties had voluntary move-outs, properties were vacant, redevelopment permits denied by the city, or data had yet to be recorded.

Interviews

Recruitment and Collection

For the interview recruitment, I relied on purposive, non-probability sampling and snowball sampling through the connections with my community partners in order to reach out to tenants and landlords with self-described experience with displacement or TRA policies in the Bay Area. Originally, I tried advertising through city housing departments, but I did not receive any responses this way and had difficulties connecting with overworked city staff. I also tried cold-emailing various housing organizations to little success. With more success, I created flyers and email blurbs about the research study, then sent the information to my community partners. My community partners then forwarded the information to their organizations’ email list, online tenant organizer networks, social media, and the NextDoor app. In addition, my community partners contacted individuals that they knew who they thought might be interested and other organizations and organizers that I then connected with. Reaching interviewees by
phone rather than online allowed me to access tenant populations that do not use email, which was especially relevant for the Spanish-speaking immigrant population. The latter two methods that relied on community partners’ trusted connections allowed more interview recruitment of interested participants willing to talk about often traumatic experiences with eviction. In other words, this CBR sampling approach provides a richer set of interviews, as people were more willing to open up about their experiences.

Interviews were conducted from November 2019 to May 2020. Most interviews were conducted in-person at private spots in public locations (such as libraries) or the interviewee’s home where interviewees felt more comfortable to establish better rapport with interviewees; however, some interviews were conducted over the phone due to concerns of the COVID-19 pandemic in early 2020. Three interviews were in Spanish and conducted with a translator present, and the rest were in English. Each interview lasted for 1 hour, though some tenants talked for up to 3 hours. Interviewees and translators were compensated with a $40 grocery store gift cards for their participation. Many were also interested in contributing to the study to influence the development of better housing policies. With the consent of the interviewees, all interviews were recorded, transcribed, and translated. All Spanish quotes are presented in English in this paper. Interviews were transcribed non-verbatim by removing words such as “um”, “uh”, and “you know” to improve readability, which did not alter the meaning of the quotes or importance of repetitions. In addition, pseudonyms are used for all interviewees and any identifying information was removed to protect the privacy of the interviewees.

Interviews were semi-structured, both providing specific questions to all interviews but allowing the interview to stray to other relevant themes as the interviewee saw fit. Interview questions for tenants included the following themes: residential history, applying to housing, relationship with landlords, impacts of displacement, and real or hypothetical impact of TRA. Interview questions for landlords included the following themes: rental property characteristics,
tenant selection process, relationship with tenants, experiences forcefully removing tenants, and real or hypothetical impact of TRA (see Appendix 3 for interview questions).

For each interview, I wrote analytic memos then coded themes using NVivo. To uncover salient themes, top-down and bottom-up coding was used iteratively which employed themes as suggested by community partners and themes that naturally came up frequently for interviewees.

Interviewees Overview

This study consists of 13 interviews: 9 tenants who experienced forced displacement in the Bay Area and 4 landlords with experience forcing tenants to leave their Bay Area properties. Figure 3 and Figure 4 provide demographic information on the tenant and landlord interviewees respectively that is critical to understanding their perspectives. Most information is from a demographic survey in the interview, though current market rent data was collected by Zillow listings or Zillow’s “rent zestimate” approximations. All data is current to the date of the interview, and all interviews were conducted in the second half of 2019 or the first half of 2020. Also note that on occasion (as will be mentioned in the analysis) tenants were displaced multiple times during a short period of time, but the displacement that was the most important to them (usually the most consequential or the first one) is included in Figure 3.

Regarding notable characteristics of the tenant interviewees and first looking at tenant demographics, all tenant interviewees are older adults, five are disabled, three are Spanish-speaking and Latinx, and (for tenants that responded) nearly all have lived in the Bay Area for at least ten years. This presents an opportunity to understand how the identity-based factors of age, disability, language, race, and long-standing connections to the Bay Area impact their experiences with displacement and TRA.
### Figure 3 - Tenant Interviewees Chart

<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Pronouns</th>
<th>Race</th>
<th>Language</th>
<th>Disabled</th>
<th>Federal Assistance</th>
<th>Occupation</th>
<th>Annual Household Income</th>
<th>Household Size</th>
<th>Pre-Displacement City</th>
<th>How long lived in the area?</th>
<th>Rent Stabilized/BMR</th>
<th>Average Monthly Rent</th>
<th>Current Market Rent</th>
<th>Built in</th>
<th>Number of Units in Building</th>
<th>Current City</th>
<th>Currently homeless</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jaime</td>
<td>he/him</td>
<td>Latinx</td>
<td>Spanish</td>
<td>No</td>
<td>No</td>
<td>landscaper</td>
<td>$30K - $40K</td>
<td>3</td>
<td>Redwood City, CA</td>
<td>22 years</td>
<td>No</td>
<td>$2,100</td>
<td>$3,000</td>
<td>1926</td>
<td>Fourplex</td>
<td>Newark, CA</td>
<td>No</td>
</tr>
<tr>
<td>Pilar</td>
<td>she/her</td>
<td>Latinx</td>
<td>Spanish</td>
<td>No</td>
<td>No</td>
<td>housekeeper</td>
<td>$30K - $40K</td>
<td>4</td>
<td>Redwood City, CA</td>
<td>20 years</td>
<td>No</td>
<td>$1,750</td>
<td>-</td>
<td>1920</td>
<td>SFH</td>
<td>Hayward, CA</td>
<td>No</td>
</tr>
<tr>
<td>Carl</td>
<td>he/him</td>
<td>White</td>
<td>English</td>
<td>Yes</td>
<td>Yes</td>
<td>SSI</td>
<td>$50K - $60K</td>
<td>2</td>
<td>Mountain View, CA</td>
<td>life</td>
<td>Yes</td>
<td>$2,100</td>
<td>$3,500</td>
<td>1970</td>
<td>Apartments</td>
<td>Albany, Oregon</td>
<td>Yes</td>
</tr>
<tr>
<td>Kapha</td>
<td>he/him</td>
<td>White</td>
<td>English</td>
<td>No</td>
<td>No</td>
<td>various part-time jobs</td>
<td>$20K - $40K</td>
<td>1</td>
<td>Mountain View, CA</td>
<td>Yes</td>
<td>Yes</td>
<td>&lt;$1000</td>
<td>$3,500</td>
<td>1962</td>
<td>Apartments</td>
<td>Mountain View, CA</td>
<td>No</td>
</tr>
<tr>
<td>Grace</td>
<td>she/her</td>
<td>White</td>
<td>English</td>
<td>Yes</td>
<td>No</td>
<td>teacher</td>
<td>$20K - $30K</td>
<td>2</td>
<td>Mountain View, CA</td>
<td>Yes</td>
<td>Yes</td>
<td>$2,481</td>
<td>$3,000</td>
<td>1969</td>
<td>Apartments</td>
<td>Palo Alto, CA</td>
<td>No</td>
</tr>
<tr>
<td>Elena</td>
<td>she/her</td>
<td>White/Latinx</td>
<td>English</td>
<td>Yes</td>
<td>No</td>
<td>housing voucher</td>
<td>unemployed</td>
<td>$30K - $40K</td>
<td>2</td>
<td>San Bruno, CA</td>
<td>life</td>
<td>Yes</td>
<td>$1,322</td>
<td>$2,900</td>
<td>2005</td>
<td>Apartments</td>
<td>San Mateo, CA</td>
</tr>
<tr>
<td>Kay</td>
<td>she/her</td>
<td>White</td>
<td>English</td>
<td>Yes</td>
<td>No</td>
<td>housing voucher</td>
<td>unemployed</td>
<td>$10K - $20K</td>
<td>2</td>
<td>Stockton, CA</td>
<td>life</td>
<td>No</td>
<td>$675 - $700</td>
<td>$1,200</td>
<td>1900</td>
<td>Triplex</td>
<td>Napa, CA</td>
</tr>
<tr>
<td>Ruby</td>
<td>she/her</td>
<td>White</td>
<td>English</td>
<td>Yes</td>
<td>Yes</td>
<td>housing voucher</td>
<td>unemployed</td>
<td>$50K - $60K</td>
<td>2</td>
<td>Hayward, CA</td>
<td>12 years</td>
<td>No</td>
<td>$1,600 - $2,000</td>
<td>$2,800</td>
<td>1979</td>
<td>Triplex</td>
<td>Newark, CA previously homeless</td>
</tr>
<tr>
<td>Andrea</td>
<td>she/her</td>
<td>Latinx</td>
<td>Spanish</td>
<td>No</td>
<td>No</td>
<td>housekeeper</td>
<td>$30K - $40K</td>
<td>4</td>
<td>Mountain View, CA</td>
<td>3 years</td>
<td>No</td>
<td>$1,800 (split $3,600)</td>
<td>-</td>
<td>-</td>
<td>SFH</td>
<td>East Palo Alto, CA</td>
<td>No</td>
</tr>
</tbody>
</table>

### Figure 4 - Landlord Interviewees Chart

<table>
<thead>
<tr>
<th>Name</th>
<th>Pronouns</th>
<th>Race</th>
<th>Occupation</th>
<th>TRA</th>
<th>Home City</th>
<th>Rental Properties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alice</td>
<td>she/her</td>
<td>White</td>
<td>Military</td>
<td>Yes</td>
<td>Oakland, CA</td>
<td>1) SFH (Oakland)</td>
</tr>
<tr>
<td>Michael</td>
<td>he/him</td>
<td>White</td>
<td>Retired</td>
<td>No</td>
<td>Menlo Park, CA</td>
<td>1) SFH (Menlo Park) 2) 1-unit condo (Mountain View) 3) 1-unit condo (Santa Cruz) 4) SFH (Beverly Hills, LA)</td>
</tr>
<tr>
<td>Heidi</td>
<td>she/her</td>
<td>White</td>
<td>Marketing</td>
<td>No</td>
<td>Palo Alto, CA</td>
<td>1) vacation home (Monterey) 2) 1-unit townhouse (Mountain View)</td>
</tr>
<tr>
<td>Shayna</td>
<td>she/her</td>
<td>White</td>
<td>Retired</td>
<td>No</td>
<td>Menlo Park, CA</td>
<td>1) SFH (Belmont) 2) 1-unit condo (Nob Hill, San Francisco)</td>
</tr>
</tbody>
</table>
Second, all tenants interviewed are lower-income, making less than $60,000. In addition, four have experience with homelessness, and all have experience with unemployment or working low-wage jobs. This allows this study to investigate how those financial experiences were interrelated to tenants’ residential instability.

Although only three tenants, who are from the same apartment complex, had received TRA and therefore offer insights as to how they used the assistance and how it impacted their relocation, the other tenants present an opportunity for comparison in the experiences of displaced tenants without TRA benefits.

Of the 4 landlords I interviewed (Figure 4), all are White and, although interviewees were not comfortable in sharing their income and age, they all were clear that they were financially stable and had either steady employment or comfortably retired. The financial security of the landlord interviewees in not relying on their rental business as their primary source of income suggested that they were not vulnerable to financial or residential instability, which influenced their business practices.

These four are all small landlords in that none of them owns more than 4 properties, and they generally manage their own properties rather than hiring a property manager to mediate tenant relations and selection—what might also be called a “mom-and-pop” landlord. Their rental properties are all either houses or condos and are all rented at market rates. A sample of small landlords allows this study an examination of landlord incentives and behaviors with their rental business, particularly in the ways that they possibly contribute to exclusionary displacement.

Limitations

One weakness of interview methods is the possibility of sampling bias. Many of my interviewees are older adults or seniors, which I attribute to the greater time availability that they have compared with younger adults that are likely busier with work and family care and more
difficult to access and schedule time with. In addition, there is a possibility of social desirability bias with tenants and landlords who were eager to vent about their struggles, leaving those who are less vocal less captured through this study. This possibility also exists in receiving recommendations from community partners about who would make a potential interviewee. However, despite these potential sampling biases, these CBR sampling methods were critical in accessing difficult-to-reach populations: landlords are notably reluctant to interview for fear of being presented with the “greedy/bad landlord” trope, and tenants are notably reluctant to be interviewed for distrust in people who are taking their information that may be used against them in an eviction (consider that even tenants who worked with the community partners long-term refused to be interviewed). Accessing these difficult-to-reach populations provides new diverse perspectives to experiences of forced displacement.

Accessing non-English-speaking interviewees was difficult because of miscommunications and my primarily English-speaking networks. Furthermore, establishing rapport with a translator was noticeably more difficult with the Spanish-speaking interviewees, and this may have contributed to less detailed or open responses. Including Spanish speakers was critical to this study given that Latinx people have been heavily impacted by gentrification and displacement in the Bay Area relative to White and Asian peoples (Urban Displacement Project and California Housing Partnership, 2019).

Another limitation was accessing tenants who were displaced outside of the Bay Area. Because sampling methods relied on networks of community-based partners and other local networks, only one tenant interviewed was displaced outside of the Bay Area. Furthermore, interviewees tended to be clustered due to limitations of community partner connections, as many interviewees are from Mountain View or Redwood City. This study does not claim any representativeness of the sample’s sizes and proportions; hundreds of thousands of Bay Area residents have been pushed out over time, and unfortunately not all of their perspectives are represented in this study. Further research is needed in order to understand their experiences.
For both the data analysis and interview methods, another concern is the external validity of the results, given the niche nature of the Bay Area housing market (even various submarkets within Bay Area neighborhoods) and the small sample size (2 Bay Area cities for the data analysis, and 13 interviews). Specifically, regarding understanding landlords, consider that “real estate consists of dozens of niches and hundreds of supply-side networks. To sample based on location or referrals, then, is to introduce inaccurate homogeneity into one’s sample and potentially miss significant sections of the market.” (Garvoden and Rosen, 2018). In response, this study does not claim to comprehensively understand the behavior of Bay Area landlords. However, while this study does not claim empirical generalizability, it has theoretical external validity for research examining the causes, barriers, and consequences for forced displacement. This study contributes to a richer and more diverse understanding of the experiences of displacement. This study also suggests flaws in TRA policies broadly speaking, though the relevance of specific flaws may vary for cities outside the Bay Area.
Tenant Relocation Assistance Policies

The following sections seek to understand the policy landscape in the Bay Area with regards to tenant relocation assistance—which cities have TRA policies and for how long, what their features are, and what their intentions are. In addition, this section incorporates two datasets on TRA obtained via public record request (PRR) from the cities of Mountain View and Alameda. The PRR data analysis attempts to establish a quantitative understanding of TRA’s impact—the amount of assistance received, which households are receiving it, and its prevalence.

To analyze key trends and characteristics of TRA policies, I rely on my TRA Policy Comparison Chart (Appendix 2) as an overview and my other observations at public meetings and from conversations with community members. I find that 14 Bay Area cities have TRA policies, and most of the cities already had municipal rent stabilization and/or just cause before implementing TRA. This suggests a disparity in tenant protections between cities with rent stabilization and those without it, with implications for the lack of TRA and eviction data. Because only cities that have rent stabilization programs (which are very few) track eviction notices and have records of TRA cases, cities without rent programs that enact TRA lack critical data for policy evaluation and enforcement. This also shows a lack of policy transparency and accountability by the local governments for their residents. This suggests that TRA has weaker enforcement in cities without rent stabilization. Consider that this applies to all but 11 cities in the 9-county Bay Area that have not passed municipal rent stabilization or rent caps.

Poor enforcement can also be measured by the explicit enforcement mechanism of almost all TRA policies, which is almost always private litigation by affirmative defense in court, meaning the tenant can sue the landlord in court for not properly offering TRA. While cheaper for cities, this reliance on the legal system for tenants to reclaim their lost TRA funds puts the burden on the party with less access to affordable legal services. This is concerning given prior
research confirming a disproportionate lack of legal representation for tenants compared with landlords (Seron et al., 2001; Wolfe, 2018). As policies like TRA continue to be enforced through the courts, without adequate legal counsel tenants may not get the chance to defend themselves or even realize that this enforcement clause exists in their defense.

Among these cities, many have instituted eligibility restrictions, which vary by city. First, eligibility is restricted by eviction cause. Consider that almost all TRA policies intend to cover no-fault evictions (regardless of the presence of just cause protections), though the definition of what constitutes no-fault varies, such as the inclusion of no-cause evictions as no-fault. Based on my observations, these restrictions are in place because other evictions are considered the fault of the tenant meaning the landlord does not deserve to be “punished” in paying TRA and the tenant is undeserving of TRA benefits.

However, recall that no-fault evictions are a subset of formal evictions and a subset of forced displacement (Figure 1). Moreover, recall that most formal evictions are “at-fault” and considerably more evictions are “informal” (Desmond & Shollenberger, 2015). Also, landlords may be incentivized to use informal evictions instead of no-fault evictions to avoid paying tenant relocation assistance. While this cannot be quantitatively confirmed because informal evictions go unrecorded, based on my observations at public meetings, landlords frequently raised rents by just below the rent trigger for mandatory rent review; this landlord behavior evidences landlord avoidance of triggering tenant protection policies, which can likely be extended to TRA. As a result of restricting TRA to no-fault evictions, most TRA policies cover only a fraction of a fraction of all forced displacement, suggesting that TRA policy regionally suffers from poor coverage.

Second, eligibility in some cities can be restricted by area median income (AMI), also known as means testing. Means tests range from low-income (80% AMI) to moderate-income (120% AMI). The argument for means testing was observed to be a perception of unfairness
and policy waste if TRA benefits are permitted for higher-income tenants, who are considered undeserving of TRA.

Third, eligibility is also commonly restricted by number of units, typically from 1 to 4 units, or by the number of properties that the landlord owns. This restriction is primarily seen as a protection for mom-and-pop landlords, who tend to own smaller properties, from paying TRA. This reflects the trope of mom-and-pop landlords as “good landlords” in comparison with their corporate counterparts, stereotyped as “bad landlords” that conduct more evictions and rent hikes on tenants.

These inconsistent criteria suggest that which tenants and landlords are considered “good” or “deserving” of TRA is malleable. This idea of deservingness will be explored in later sections.

Inconsistency is also demonstrated in the amount of TRA, which can vary from 1 month to 5 months, from less than $6,000 to $20,000 for a one-bedroom (1BR) unit. Because AB 1482 set a statewide basis of 1 month of TRA rather than the standard 3 months, such lower amounts of assistance will likely go unrevised.

From this comparative analysis of TRA policies, it can be concluded that there is significant variability among eligibility restrictions and TRA amounts compounded with minimal enforcement mechanisms. This suggests that the TRA policy coverage by factors of eviction cause, income, length of tenancy, and unit type is vulnerable to being weakened (through stricter eligibility or less benefits) based on the city’s local politics and perceptions of “good tenant” and mom-and-pop landlord tropes. This policy weakness is compounded by a lack of data and poor enforcement that places the burden on tenants, who are already often disadvantaged by their circumstances and lack of legal representation. The eligibility factors,

24 Note that some counties calculate using preset formulas such as 3 times FMR, but other cities annually update their own amounts. Although the latter formulas are not justified in the ordinances, significant variance is still evident.
tenant and landlord tropes, and enforcement mechanism viability will be explored in future sections to support these conclusions.

Alameda Public Records Request (PRR) Data Analysis

The following sections analyze the Alameda public records request (PRR) dataset of no-fault eviction notices for their eviction causes, associated unit types, rents, and relocation assistance amounts. Evaluating eviction data by eviction causes, unit types, and rents is important to extrapolating to the eligibility restrictions by such factors as prevalent in other TRA policies (see Appendix 2) and challenging the underlying assumptions that lead to such eligibility restrictions.

Eligibility

Because Alameda’s TRA policy is unique in covering both no-cause and owner move-in (OMI) evictions as no-fault, the distribution of evictions provides significant implications for TRA policies that restrict eligibility by eviction cause. Of the 227 eviction filings that resulted in evictions, no-cause (100) and owner move-in (99) were the most common causes, with Ellis Act evictions (23) as significantly less common (see Figure 5). Consider that OMI evictions are

![No-Fault Evictions in Alameda (2016-2019)](image)

*Figure 5 (Alameda PRR data)*
excluded from TRA in a few cities (see Appendix 2). In addition, various cities enacted TRA policies that excluded no-cause evictions before (if ever) enacting just cause for eviction, which bans no-cause evictions (for example, see Mountain View, Healdsburg, and Redwood City in Appendix 2). Because this dataset suggests that no-cause and OMI evictions are the most common types of formal evictions, this suggests a gross oversight for those cities that exclude them from TRA policies.

Another important finding is the overrepresentation of homes with fewer units. This is demonstrated with Figure 6 that compares the renter-occupied housing stock in Alameda with that of the 277 effective eviction filings. 43% of no-fault evictions in Alameda were in homes with 1 unit (single-family homes) while only 25% of rental units in Alameda were single-family homes. Furthermore, 82% of no-fault evictions were in homes with less than 5 units, which represent only 51% of rental units in the city. In particular, single-family homes and duplexes are overrepresented in the eviction notices dataset compared to the distribution by unit type of the city’s rentals.

Moreover, consider Alameda’s Bay Farm Island as an example. Figure 7 displays Alameda census tracts color-coded by the tract’s count of eviction notices over the tract’s renter

Figure 6 (Alameda PRR; ACS 2017 5-year; Note: Categories adjusted to match both datasets)
population. Evictions were generally concentrated in the middle of Alameda Island and in southern Bay Farm Island close to the Oakland International Airport. Bay Farm Island has a median household income of over $120,000. It has a high number of eviction notices though its housing stock is only 20% rentals, and approximately 83% of such rental units single-family homes (ACS 2018, 5-year). This data provides further evidence to concern about the overrepresentation of single-family homes in Alameda evictions. While intuition may suggest that higher-income areas like Bay Farm Island would not have high rates of eviction, renters in these areas are still vulnerable to forced displacement.

![Figure 7 Map of Evictions in Alameda (2016-2019)](image)

This overrepresentation of single-family homes is likely due to the rise of the single-family home rental market after the 2008 foreclosure crisis. According to the Anti-Eviction Mapping Project’s report on Alameda County, at the height of the foreclosure crisis, foreclosure rates in Oakland, Alameda, and Fremont soared to unprecedented levels (2016). Investors, at a national and international scale, bought up single-family homes (in East Bay communities including Alameda County), saved on construction costs, and rented out units almost
immediately, all while managing them with portfolios at a massive scale. This rise of corporate single-family home properties (also known as real estate owned properties, or REOs) is associated with increased rent-gouging, poor maintenance, and forced displacement (Tenants Together, 2015).

While this analysis cannot confirm whether evictions in Alameda single-family homes are disproportionately initiated by corporate landlords, conclusions about eligibility for TRA can be drawn. The overrepresentation of no-fault evictions filed in lower-density residential buildings suggests a gross oversight for cities with tighter TRA eligibility by number of units. In other words, cities restricting TRA to properties with more than one unit are ignoring that most no-fault evictions seem to occur in smaller properties.

Furthermore, this disproportionate impact by number of units has implications beyond TRA to other tenant protection policies. Consider that the statewide Costa-Hawkins law has prohibited rent stabilization for single-family homes since 1995; however, since the changed rental market landscape after the 2008 foreclosure crisis, this law now disproportionately prevents single-family home renters from rent stabilization coverage (Tenants Together, 2015). Although newer legislation such as AB 1482 passed in 2019 attempted to protect such single-family home and duplex tenants by excluding non-corporate landlords from the rent cap and just cause (CA Civil Code § 1946.2(e)), it has yet to be determined how this will impact tenants. Regardless, smaller homes are more vulnerable to evictions and less protected by housing policy.

**TRA and Rents**

Eligibility restrictions based on income, or means testing, is also challenged from this data analysis by examining rent data and TRA amounts of policy beneficiaries. Recall that means testing is implemented in fear that higher-income tenants will unfairly take advantage of
TRA. Regardless of morality, this analysis suggests that the vast majority of TRA recipients are low-income.

Consider the distribution trends of TRA recipients by their pre-eviction rents (Figure 8). Despite unit type, the vast majority of no-fault evictions are occurring for units below the median rent of $3500 (as determined using Zillow data from 2016-2019). With the reasonable assumption that rents are closely linked with income, this suggests that most no-fault evictions are against lower-income tenants, which reinforces findings of previous research (Desmond & Gershenson, 2017). Furthermore, the large difference between rents of evicted tenants and the city’s median rent suggests that evicted tenants will have significant difficulties finding housing affordable to them—an experience that is confirmed via qualitative data in later sections.

Figure 8 also suggests that mostly low-income tenants receive TRA, counter to landlord concerns. In other words, landlord concerns that a high proportion of TRA recipients are high-income is unfounded. In addition, landlords that rent at market rate are less likely to be required to use TRA. This data provides evidence against means testing for TRA.
What happens when tenants do receive relocation assistance? This can be quantitatively answered by looking at the distribution of TRA amounts received for the 227 effective no-fault evictions. Tenant relocation assistance ranged widely from approximately $3000 to $16,000, with the average amount of relocation assistance at $8,016 and the median amount at $8,100 (Figure 9).

![Figure 9 (Alameda PRR)](image)

Using the median TRA amount, we can determine how useful Alameda’s TRA policy is overall in sufficiently covering relocation costs. TRA policy assumes that an evicted tenant needs three-times the rent of a median rent apartment in Alameda (first and last month’s rent plus security deposit). Using the Zillow Rent Index median rent calculation (approximately $3,500 for all homes from 2016-2019), the tenant needs $10,500 to find a new apartment, meaning the median TRA amount in Alameda of $8,100 is insufficient. This amounts to 170 TRA recipients who received less than $10,500. In other words, only 39% of evicted tenants...
theoretically received enough TRA to help them relocate to a median rent apartment within the city.

In summary, the Alameda PRR data analysis leads to the following conclusions about TRA policies: (1) Eligibility restrictions by eviction cause and unit type limit a significant number of evicted tenants from receiving TRA. Specifically, TRA policies with such restrictions exclude the most common types of no-fault evictions and exclude an increasingly vulnerable single-family home rental market. (2) Means testing in TRA policy is largely unnecessary because most policy beneficiaries are in below market rentals and need the assistance. The detriments of means testing policy is explored in later sections. (3) Alameda’s TRA policy, in particular, largely fails in not providing enough assistance to the majority of its recipients. Understanding the impact of the TRA amount on assistance to renters is further explored in later sections with interviews with tenants.

Mountain View Public Records Request (PRR) Data Analysis

Although the Mountain View PRR dataset is smaller, it provides insights to TRA in a city with rent stabilization. This analysis finds that rent-stabilized units are overrepresented among properties that receive TRA in Mountain View, suggesting that incentives to evict and charge higher rents are greater than disincentives to evict from the requirement to pay TRA.

The properties that required TRA are disproportionately rent-stabilized. Of all 23 properties in the dataset, all have at least four units (Figure 11) and all were built before 1995. As confirmed by city staff, since rent stabilization became effective in Mountain View, all but one of the properties requiring TRA were rent-stabilized. Furthermore, since rent stabilization became effective, all evictions were withdrawals from the rental market or voluntary move-outs, and all redevelopments were either rowhomes, townhomes, condos, or large-scale apartment buildings. Thus, despite the requirement to pay TRA upon eviction, this data suggests that there is a strong incentive for landlords to escape rent stabilization and capitalize on high rents in
Mountain View through redevelopment. Furthermore, this suggests that TRA does not serve as a deterrent to de-stabilizing units. This can have long term effects of depleting the rent-stabilized housing stock in Mountain View.

From building-level TRA data based on this PRR data of approximately three years, 195 units have received relocation assistance of all 305 units that applied for TRA, which amounts to an average 64% eligibility rate among TRA applicants. Based on the tenant relocation assistance ordinance, eligibility is restricted to those that make less than 120% of area median income (AMI) with valid rental agreements and no rent payment delinquency, though those who did not receive TRA may have had complications with the application or simply not filled it out.

While the Alameda data analysis concluded that the TRA amount was insufficient, data on Mountain View suggests that the assistance was sufficient. First looking at TRA amounts, the average\textsuperscript{25} amount of assistance received is approximately $13,700; because TRA is intended to be three times monthly rent, this assumes a rent of $4,567. The median rent in Mountain View in January 2020 was $4,401, and median rents have been above $4,000 since mid-2014 (Zillow Rent Index). This data suggests that TRA is sufficient in covering the cost of a new rental for

\textsuperscript{25} Because the dataset includes averages of TRA per property rather than individual TRA amounts, an average instead of a median is used.
displaced tenants. Second, looking at advanced noticing time, the average time between receiving the notice and the vacate date (excluding voluntary moveouts) is 263 days, which is almost 9 months. Relative to other state-regulated days of notice (which typically range from 3 to 120 days), such redevelopments involving TRA offer a long window for tenants to relocate.

Given the longer notice and the representative amount of assistance, Mountain View’s TRA policy would seem to benefit tenants. However, the overall effectiveness of TRA cannot be determined by quantitative data alone, as demonstrated by the limited conclusions available from the TRA data analyses. Evidence from qualitative analyses suggests that TRA in Mountain View was insufficient for tenants, as seen in later sections. Policymakers should be weary of attempting to evaluate TRA policies with such incomplete data, and these limitations suggest the need for improved data collection.
Tenant and Landlord Interviews

This qualitative analysis explores the 9 tenant interviews and 4 landlord interviews to understand how they are impacted by TRA and is structured sequentially to match the relocation process. The analysis begins with causes of displacement and explores the variety of ways that tenants are evicted and why they are evicted. Findings problematize the trope of the “problem tenant” and subsequently TRA’s eligibility restrictions. The second section discusses barriers to tenants relocating to a new affordable home within their city and concludes that because of exclusionary displacement, limited financial assistance provided by TRA is unable to help tenants find affordable housing. Last, an overview of tenant consequences to their forced displacement is provided and demonstrates the myriad of interconnected factors, both financial and non-financial, that are not mitigatable by TRA. Overall, this analysis reveals how TRA’s limited conception of displacement does not compare with the reality of displacement.

Causes of Displacement

Kicking out “Problem Tenants”

As aforementioned, landlord conceptions of “problem tenants” or “bad tenants” have a strong influence on TRA policy. “Problem tenants” are conceptualized as having inherent issues and as undeserving of TRA. Specifically, this has often leads to limits to TRA eligibility or the amount of TRA to in order to preserve the freedom to evict for landlords to evict undeserving “problem tenants.” For example, eligibility restrictions based on unit type are often justified as preserving the small landlord’s power to evict problem tenants. This section uncovers the mutability of the “problem tenant” and how the “problem tenant” is a straw man argument against TRA.

A bad tenant is commonly conceptualized as that breaking the lease, which would include anything from late payments to illegal activity; however, as landlord interviewee Michael remarked, “you can be a problem without violating the terms of the lease.” Michael is a small
landlord from Menlo Park who owns four properties and rents them out at market rate. To illustrate his point, he described a situation where he was notified that a citation was issued to his rental, but it was unpaid and when called the tenants claimed to know nothing about it—Michael believed they were lying and raised the rent. Whether the tenants lied or not, Michael leveraged his power over the tenants to penalize them for actions not specified in the lease. In other words, though Michael’s perceptions of lying are not a stipulation in the lease, Michael still has the freedom to judge tenants as bad and evict them. As he summarizes, “[eviction] is a really important tool because for me. …If a person’s trying to really raise my stress level, then I want to be able to say, you’re outta here.” For Michael, deciding to displace someone can be as simple a matter as personal stress.

Characteristics of a bad tenant can also be nonfinancial. Shayna, a landlord who rents out a unit in the building she lives in, is concerned more with “fit” for her tenants. She described one instance when her tenant that she lived with didn’t want to talk to her while cooking; Shayna considered him a friend and was hurt by this, so she strongly considered asking him to leave. Although the tenant soon left on his own without Shayna ever confronting the tenant that she was hurt, this instance illustrates that Shayna ultimately has power to evict in their landlord-tenant relationship without the tenant even knowing this power could be leveraged. Her power to evict is even over minor reasons like a tenant’s agreeableness.

These mutable characterizations of “problem tenants” have dark racial undertones. Consider that “nuisance” is considered a valid just cause eviction at the fault of the tenant and is often abused against tenants of color. Ample evidence shows that tenants, especially Black women, are evicted for calling 911 or being victims of domestic violence, which is considered an extension of over-policing (Michaels, 2019; Desmond & Valdez, 2012). Furthermore, because nuisance is considered an “at-fault” cause, tenants deemed “nuisances” are not covered under any TRA policy.
While landlords have the freedom to define what constitutes a “bad” tenant and get rid of them to “minimize stress”, tenants’ freedoms are severely limited. For tenants this is often in terms of contacting the landlord for habitability issues. As Grace explained, “Well, there’s, there’s kind of a limit. You have to pick your battles. Just kind of a limit to how much he’ll fix, and I would like him to fix the [stairs] light fixture, but I already had him fix underneath the [moldy] sink and the balcony door … held together by a string… so I feel like I can't do anymore [asking] right now.” Despite being visually impaired, Grace was worried about asking too much of her landlord in fixing the light for fear of eviction. Grace, like many other tenants, was in a vulnerable position because her landlord could more easily find another tenant whereas being forcibly displaced would be very difficult for her. Because of this threat of eviction, this power imbalance is common across all landlord-tenant relationships and often forces the tenant to carefully balance remaining on the landlord’s good side. Other tenants mentioned they were worried that they were too loud or too visibly supportive of tenants’ rights which lead the landlord to remove them. In this way, tenants police their own behavior, predicting whatever pleases the landlord. This often causes tenants like Grace to suffer with habitability issues in an effort to avoid being labeled as a “problem tenant” slated for eviction. This reflects what Desmond refers to as the “devil's bargain”: choosing between speaking out and risking eviction or staying in the unit and enduring poor conditions (Desmond & Valdez, 2012).

However, tenants may not fit the landlord’s criteria of a good tenant. For example, Jaime, a tenant in Redwood City, thought his relationship with his landlord was good, especially because he worked to clean his apartments, but to his surprise that changed quickly when he received an eviction notice.

I received the notice because my daughter came [to my apartment] to visit. … The owner saw her arrive and asked where she was going to live. She said, “No, I came to visit my dad.” And the owner said, “You cannot all come here”. And then he went and opened my apartment when I wasn’t there to see if there were more people, and I didn’t like that. … He should have just told me instead of, when she arrived, saying … “I won’t have it any other way.” I was going to say, “You know what, I am going on vacation”, but I didn’t expect anything. He left that day and 3 days later he sent me the eviction notice.
The way Jaime received his eviction notice based on fabricated claims that Jaime illegally added another tenant reveals how swift and baseless sending an eviction notice can be. Jaime was clearly frustrated and confused with his landlord’s lack of communication, though likely for his landlord the cost of not communicating, evicting, and finding another tenant was minimal. Jaime was confused because he consistently paid his rent on time, tried to explain his situation to the landlord, and considered himself a good tenant; however, ultimately his landlord was fearful that Jaime was being a bad tenant and his financial calculus lead him to evict Jaime. Tenants like Jaime try their best to be good tenants, but ultimately the judgement, however unreasonable, is solely up to the landlord.

In contrast to landlord’s impulsive moralizations of “problem tenants,” displaced tenants interviewed rarely characterized their landlord as “bad” or assigned them blame for the eviction. Some tenant interviewees mentioned being friends with their landlords for many years and sometimes continued that relationship despite the eviction. Ruby explained her reasoning:

It’s not my landlord’s fault. … In terms of Union City when we were there in the apartment under the corporation, our landlord actually tried to work with us. And even though the corporation was pushing her to evict us, she was dragging her feet with them, trying to give us a chance to come up with the money. So she really did try to help.

When Ruby was being evicted for nonpayment of rent, she did not blame her corporate landlord for the eviction. Despite common conceptions of corporate landlords as wholly bad, Ruby instead distinguishes the corporation from her landlord. After the eviction forced Ruby to enter a stipulation agreement to pay back thousands of dollars, she continued with this sentiment:

She had to fold under the, the pressure of the corporation. She’s got bosses that she had to answer to, but that landlord and I still have a very good relationship because every month when I go in to pay my $200, she and I will sit, and we’ll have a great conversation. … She would ask, “How are you doing? … I really want to make sure that you’re getting into housing.”

Even amidst a “creditor-debtor” relationship (Rosen, 2014) after the eviction, Ruby continued to have a good personal relationship with her landlord. This suggests that the “creditor” in their
relationship was not Ruby’s landlord but rather the people higher than her in the corporate ladder.

However, in other instances tenants do not blame higher-level corporate landlords.

When Elena had experienced lack of maintenance on her apartment’s floor, she reasoned:

The corporate people don’t really know what’s going on with the person or the group of people who are running this building. Cause, in 2010, we had a flood from the people above us. … and the [corporate] woman came in, and she was livid. She said, “Oh my God, I'm sorry, I didn't even know that this was had occurred.” ... It seemed like there was some sort of miscommunication in their management, right? When it's such a big corporation, ... maybe the manager wasn't checking every single thing or whatever, but I know for sure I was going there and saying, “you know what, this is a problem.”

Elena observed that although higher-level management was responsible for fixing the flood in her building, they were unaware of the issue, suggesting problems with miscommunication in property management rather than the landlord. In other words, Elena avoids moralizing the landlord or employees of the corporation but instead considers the mismanagement the problem.

These instances with Ruby and Elena suggest that tenants do not characterize landlords as inherently bad upon eviction unlike landlords who problematize evicted tenants. In other words, while tenants often see corporate landlords as complex entities and humanize individual landlord employees, that same complexity and humanization is not extended to evicted tenants. Eviction is viewed as a personal failure of the tenant but a complex corporate decision of the landlord. This disparity in narrative benefits landlords by displacing their culpability onto the tenants.

This section demonstrates that the moralization of “problem tenants” is malleable to the will of the landlord, by determining tenants to be “problems” and evict as they please. Meanwhile, tenants are left confused and complacent in trying to avoid being labeled bad tenants. used to attack policies like TRA is intentionally ambiguous to favor the landlord. Thus, the right to evict problem tenants that landlords argue against TRA is commonly ambiguous and abused. This suggests that eligibility restrictions based on unit size to protect small landlord’s
tool of eviction for bad tenants is largely unfounded, and as discussed in the Alameda data analysis, units restrictions cause a significant lack of policy coverage for the growing single-family home rental market. Transitioning from examining units eligibility in TRA policy, the following section examines eviction cause eligibility in TRA policy.

**Displacement, Not Eviction**

As mentioned with Figure 1, the no-fault evictions covered under TRA are only a small subset of forced displacements. Alameda’s data analysis showed how TRA policies that exclude no-cause evictions are excluding the most common type of no-fault eviction. This section goes further in describing the myriad of ways that a tenant can be forcefully displaced from their home. This has important implications as to all the types of forced displacement that have same consequences but are excluded by TRA.

As Grace alluded to, speaking up about habitability concerns can be a high risk of eviction. Elena, a single mother and tenant from San Bruno, was evicted for speaking up. She used to live in an apartment where smoke was coming through the vents into her unit, which was a health concern for her given her disabilities and poor lungs. She filed reports to property management and within two days received an eviction notice on her door. Even though legal aids confirmed to Elena that this was a wrongful eviction, she was not able to get a legal aid to take her case and lost in eviction court. Elena’s eviction demonstrates that her landlord (with their many lawyers) got away with a wrongful eviction. A similar situation happened to Pilar, a Redwood City tenant living with her family when her boiler erupted. Her landlord refused to fix it, then promptly evicted them. Given that she received the notice soon after mentioning the boiler, Pilar believed they were motivated by her complaint. Neither of these instances would have triggered TRA because they were not no-fault evictions; Elena’s eviction was for nonpayment of rent, and Pilar’s was without specified cause. When it came to expressing concerns of health and habitability, landlords issued eviction notices. While this behavior is deemed harassment
and therefore illegal, the difficulty in proving such cases allows landlords to get away with illegal, informal evictions.

Tenants can also be displaced without being evicted. In Andrea’s case, her and her family had just immigrated to Mountain View to live with a friend and split the market rate rent (see Figure 3), and three months later her housemate had to make a sudden move out of state. Because Andrea and her husband could not afford the market rate rent, they were forced to relocate within two weeks. This was a forced displacement that had nothing to do with landlord actions though it resulted in the same outcomes as if it was a formal eviction. Andrea’s experience necessitates a broad definition of forced displacement.

This distinction between forced displacement and eviction (Figure 1) seems to be unacknowledged by landlords. All landlords that I spoke with were proud that they had executed few or no evictions. As Michael said, “I’ve never evicted anyone. I think I told you that. But I have declined to renew.” Here, Michael moralizes denying to renew as acceptable and distinct from eviction. Pride for being a good landlord can even be justified when landlords do evict. Heidi, an experienced landlord from Palo Alto, remarked, “We’ve never asked anybody to leave for no reason. So, the only eviction we’ve had was for cause; he stopped paying.” Here Heidi distinguishes no-cause evictions from fault evictions, such as nonpayment of rent, as less morally acceptable. In both instances, Michael and Heidi moralize themselves as good landlords for not evicting (without good reason), yet still practice using the threat of eviction and forcibly displacing tenants.

While the law distinguishes different types of forced displacement, for impacted tenants it makes little difference, as either way they must face the challenges of relocating. What is a stressful inconvenience for landlords is often a lifechanging event for tenants, and restricting definitions of forced displacement to formal evictions have serious consequences, including to TRA’s policy coverage. The following section considers the ways that tenants have tried to fight their eviction, often in vain.
Inaccessible Proactive Assistance

TRA’s benefits are issued upon rather than before an eviction, meaning they do not proactively prevent displacement. Tenants are continually in search of proactive assistance, but resources are largely inaccessible. While tenants can fight their wrongful evictions in court, they rarely have the legal assistance to do so can be exploited by landlords to extract more money from them. In addition, rental assistance is much less common than financial assistance post-displacement.

When facing displacement, tenants interviewed continually demonstrated resourcefulness. This was most obvious with Elena when she called and filed complaints with property management, legal services, city code enforcement, and other housing agencies. When the smoke infiltration into her unit became a serious issue, she even filed multiple doctor’s notes from her and her daughter about the issue. She remarked, “Whenever I had initiative basically just kept getting ignored over and over again. I had no choice but to go ask somebody for like, ‘what do I do?’” Elena grew frustrated that her complaints were being ignored, and her efforts demonstrate that she was not merely a passive victim but often fought against her substandard living conditions.

Despite a tenant’s diligent resourcefulness, they still face limits to the ways in which they can be assisted. Elena recognized that she was wrongly evicted, but explained to me:

If I had a proper attorney, I could definitely sue them. … I know I have documentation, but what I don’t have is the time or the patience. … And then there was nobody to come and sit with me and say, “Let me help.” I mean, [a legal aid] tried but they’re so overloaded with numerous evictions.

When I interviewed Elena, she was still battling homeless and did not have the capacity to help with the lawsuit. As she explained, legal service providers are very overworked and unfortunately need to focus on cases that proactively prevent or mitigate eviction rather than lawsuits in retrospect like Elena’s case. The lack of legal services available to tenants allows landlords to get away with wrongful evictions. Furthermore, because the primary enforcement
mechanism for TRA policies is a tenant’s affirmative defense in court, tenants likely lack the
ability to find legal services to pursue landlords that do not pay TRA. This problem is
compounded by a general lack of awareness of TRA policies. Consider that none of the
interviewees who did not receive TRA were unaware of the policy, suggesting that if they were
eligible and did not receive it, they likely would both not know it nor be able to find a legal aid to
help them get the TRA money back.

In addition, programs for financial assistance are less common for tenants who are on
the precipice of displacement. Before Ruby and her partner fell into homelessness, she spent
considerable effort looking for helpful resources:

My partner and I started looking for anybody who could help us pay our rent. It was all
kinds of different agencies and organizations and charities that we had called. We tried
to utilize the 211 system. And by the way, 211 is useless because I think the staff that
work there are not properly trained because when we call and we called numerous times
and told them what our situation was, they would generally give us the same information
they had either given us before or they would give us useless information. … And every
time we called an agency or organization or charity, we were being told no, they could
not help because we were not homeless, and we should call back when we were.

Despite Ruby’s resourcefulness in reaching out to various organizations and agencies, none of
them proved helpful because they lacked an understanding of her needs. Furthermore, the
disproportionate share of organizations that mitigate rather than prevent homelessness did
nothing to save Ruby from eviction.

Ruby faced a similar lack of legal representation when she was evicted for nonpayment
of rent. She did reach out to legal aid, but remarked,

It’s very limited in their scope of ability to assist us. All they did was file court papers on
our behalf, and their obligation was over at that point. So, when our landlord did pursue
an eviction, we had to show up to court in April. We had tried to contact legal
organizations that help people in those kinds of situations. And we called and called and
called and called trying to get someone to help us. And no one returned our calls.

Despite her persistence in reaching out for help, Ruby’s situation demonstrates that legal
services were limited in their ability to help, especially beyond preparing paperwork. As a result
of this lack of legal aid, Ruby faced harsh consequences for her eviction in negotiating her court settlement:

We were trying very hard to avoid an eviction because… if you get an eviction, you cannot qualify for any kind of housing at that point. You can't buy a house, you can't rent an apartment and you cannot even get into affordable housing. They will hold that against you. It's exactly the same as bankruptcy. … We had no legal advice. We had no representation. We had no idea what to say or do or anything. We were just desperate not to have that eviction. … So, this was a corporation that had a high price lawyer who saw us walk in not knowing squat and took full advantage of us. We ended up signing a stipulation agreement… that amounted to almost $13,000. And neither one of us had jobs. … And so out of desperation, we offered that $200 to them and said, we can pay you $200 a month. … And now we are in debt to them for years in years to come because it's going to take forever to pay off that amount at $200 a month.

Without legal representation, Ruby felt desperate and at a disadvantage in negotiations. Ruby was deeply fearful of having an eviction on her credit record, which is known to take at least 7 years to get off one’s public record and bar her from securing housing. When Ruby went to court without legal representation, her landlord took advantage of her fears and devised the stipulation agreement. She mentioned that the $200, money used for living expenses, was all she had at the time. In addition, she later mentioned having to take out a payday loan to keep up with the costs of the stipulation agreement, putting her further into debt, evidencing how the consequences of eviction easily compound over time. In effect of her lack of legal representation, Ruby was forced into this agreement to avoid homelessness, but then faced homelessness later as a consequence of the heavy debt and to the profit of the landlord.

In contrast, lack of legal services is often not a problem for landlords, as leveraging the power of eviction is a minimal risk for landlords, especially in the Bay Area’s tight housing market. After Heidi filed an eviction for a “bad” tenant for nonpayment of rent, conducted all the proper paperwork with her lawyer, and won the case, she seemed to move on with business as usual. She lost a couple months of rent and one grand’s worth of repair costs but remarked, “We were just grateful that we got him out… It wasn’t so bad.” Heidi rented the place out within a week afterwards. She concluded, “The appreciation here is strong and it's still worth it. It’s very much worth it. You’re going to hit these bumps every now and then, and you just do this, fix
it, and move on.” Because the costs of legal fees, finding a new tenant, and other associated costs are minimal for landlords, landlords are more able to use lawyers and evictions to maintain their business.

This section details how assistance in preventing eviction is what tenants are truly interested in. Acquiring legal assistance is very difficult for tenants on the precipice of severe consequences but a “bump in the road” for landlords who have an easy time finding new tenants. In addition, programs designed to support vulnerable residents lack understanding of what they need. TRA is merely another instance of a mitigative policy that does not understand what vulnerable tenants face.

Barriers to Relocation

Tenants that are forced to relocate must begin the process of finding new housing, and unless they were paying at or above market rate, they will need to look for affordable housing. As seen in Figure 11, most tenant interviewees were paying below market rate in their pre-displacement homes and were therefore looking for an affordable unit at a comparable price. However, finding affordable housing is nearly impossible for tenants in the Bay Area’s tight housing market. Recall that based on the Plan Bay Area 2040 and RHNA reports, the region faces rising housing costs and the lack of affordable housing both in the private and public sector (ABAG, 2015; MTC & ABAG, 2017). This section details the decisions and incentives of interviewees in the private housing market that lead to this impossible task that TRA policies consider a manageable feat.

“Needle in a Haystack” - Finding Affordable Housing

Many TRA policies offer rental subscription services and additional funds for special circumstances, such as for seniors and disabled people, in addition to the financial assistance. However, housing search barriers including poor quality listing services, lack of translation services, time constraints, and disability accommodations are compounded with the preexisting
death of affordable housing to make the housing search like finding a needle in a haystack and render TRA benefits of minimal use.

In looking for new affordable housing, tenants often search in vain using rental listing websites. Because mainstream listing sites like Zillow typically have market rents, tenants were forced to use listing sites with more affordable prices like Craigslist. In talking with Kay, a tenant who was looking for a place to use her newly acquired housing voucher, she said that she found her new apartment in Stockton through Craigslist but called it “lucky” and a “fluke.” She described the site as “really shady”:

[A scam] actually happened to a friend of mine. She went and looked at a place, paid the money. Someone was there, met her, opened the door, showed the tour and everything. Gave him a deposit right then and there. And that was that. And when she called back, they were like, ‘we don’t know what you’re talking about.’ … It's all over the place.

Although Kay found her new home through Craigslist, she was continually wary of being scammed. Other interviewees cautioned me about false listings that were already filled and homes that looked deceivingly nice but were poorly maintained upon visiting. Many tenants like Kay’s friend are desperate for affordable housing but, unlike Kay, are unaware about common scams and false leads; they are at risk of losing a significant amount of money and time in the chance to find affordable housing.

Online listings and housing search services are particularly relevant to tenant relocation assistance policies because some policies offer a prepaid rental subscription service. While the service may prevent pitfalls from listings scams, it offers little benefit to TRA recipients in the tight housing market. Carl, a tenant from a Mountain View apartment, received $15,000 in TRA and the rental subscription service. He recalled his frustration with the service:

They had people who tried to help us find apartments. Even they had to admit that, for what? … We told him we could not go any higher [than what we were already paying] and they came back and admitted, ‘there really isn't anything out there.’

The listings that Carl was shown were downsizes, about 50% more than his then rent, in poor conditions, and outside of Mountain View. Instead of blaming the lack of affordable, adequate
listings on the subscription service, Carl recognized that the listing service was useless because of the unaffordability of the area.

Other tenant services prove unhelpful for tenants. This was particularly frustrating for Kay, a homeless person with a housing voucher, because she found that the municipal lists of properties that would accept housing vouchers was full of properties she had already contacted to no avail. Furthermore, in reaching out to non-governmental housing agencies, she was quickly disappointed:

Not only did I have more information than they did, but when they could only see me once every two or three weeks. … [After the first meeting,] the man says, “Okay, so you’re going to come back in three weeks cause I’m going to help you make a budget.” … I said, “What on earth do you think you know about me?!” They think I need help managing my money. I’m homeless, it doesn’t mean I don’t know what to do with my money. I’m not homeless because I can’t budget. I was like, “No, I’m done.”

This experience demonstrates how out of touch tenant services are with the needs of vulnerable tenants like Kay. In addition to unsupportively infrequent meetings, the housing specialist assumed that as a homeless person, Kay mismanaged her money, reflecting the essentialist trope that her impoverished circumstances are due to personal deficiencies rather than structural inequalities in the housing market. Kay further mentioned, “There are places that will help with like deposit between first month’s rent when I find housing. As far as organizations that will help you look to find housing? No, nothing like that.” Here, Kay reiterates that the problem is finding housing that is affordable to her, not relocating costs. Although Kay did not receive TRA, her experience suggests not only that TRA would have been unhelpful but that TRA policies duplicate unhelpful assistance that already exists.

The housing search also disadvantages non-English speakers. The Spanish-speaking interviewees all mentioned this as a barrier. For example, Andrea, a Colombian immigrant in displaced from Mountain View, encountered this in her housing search. She found that a majority of the ads were in English, and that whenever she called a place and someone picked up in English, she knew she could not apply there. Andrea concluded that not speaking English
limited her search for affordable housing to places that had Spanish-speaking landlords or employees.

Another barrier is time constraints. Andrea and her husband, who work in housekeeping and construction, had only about 2 weeks to move since their housemate that they were splitting the rent with had to suddenly move out of state. This short time frame to find new housing meant they spent a lot of time preparing documents in place of time they typically spent working. Looking and applying is already a time-consuming process, and those who are extremely rent-burdened and working low-paying jobs like Andrea are particularly disadvantaged by this process.

Time constraints are further exacerbated by the tight housing market. Consider that Alice, a landlord less concerned with tenant selection, casually remarked that she takes “whoever comes first,” suggesting that the market’s high demand left her with little concern in finding a tenant. For Heidi’s property in Mountain View, she mentioned that the market moves so quickly that within a week she is often able to find a new tenant. From the tenant’s perspective, this fast-paced market is another barrier. Although Pilar had confirmed with a landlord multiple times that she could have the place once she came down to see, she was later told that they gave it to another tenant who came down first, likely because of the landlord’s urgency to fill the vacancy. Even though Pilar was a suitable tenant, the compounded barrier of time constraints was the difference between her finding a place in her hometown and not.

In contrast, consider Grace’s housing search process after her eviction; with the political debates extending the landlord’s permit process, she had about 1 year’s advance warning as well as TRA.

I would get all the [Craigslist] listings every night, open them on Google maps, and see where they were, how far, how many miles they were from work. So I just did that for about six months and then I finally found this [place where I currently live].

Because Grace’s eviction was an owner move-in—a no-fault just cause eviction, meaning the tenant typically gets at least a 30-day notice depending on the city—she had a significant
amount of time to spend on her housing search. However, tenants experiencing “fault” evictions or informal evictions typically have significantly less time. For example, eviction notices for nonpayment of rent are only 3 days in California. In other words, time constraints are influenced by the eviction cause, in addition to personal factors like employment. As TRA policies are typically limited to just cause no-fault evictions, thus not covering the people who are more time constrained.

Last, tenants who need specific accommodations, especially disabled tenants, have a severely limited affordable housing search. For homeless veteran Ruby and her wife Ellen, they were fortunate to qualify for the U.S. Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) Program but had difficulty finding a unit that would accept their housing voucher and meet their accommodations:

We needed a two-bedroom unit that also had a walk-in shower because of Ellen’s inability to bend. Her knees couldn’t step over a bathtub. And we needed it to be on the first floor because neither one of us can do stairs. So trying to find an apartment under those kinds of conditions. … And meeting the [HUD-VASH] housing authorities price limit. It was like finding a needle in a haystack.

Disabled persons’ accommodations--such as wheelchair accessibility, walk-in shower, pets permitted, smoking not permitted—in addition to affordability present added challenges to an already marginalized population. Because cheap private market housing is most often older and not code-compliant in the Bay Area, it is more likely to be not accessible. While many tenant relocation assistance policies allow for disabled tenants to apply for extra funds, slightly more financial assistance does not make up for the lack of available housing with proper accommodations.

Although many will claim that finding housing merely takes time and diligence, there are clear barriers that tenants face and are unable to overcome with time and diligence (including not having enough time). Finding affordable housing seems to take a combination of luck and structural privilege.
“Good Tenants” and Tenant Selection

For Shayna, though she claims that all her tenants have moved out voluntarily, she participates in exclusionary displacement through her tenant selection and market rents. “I have never evicted anyone - and frankly cannot imagine it! I pick my tenants carefully, and we work together if they need to leave.”

In addition to difficulties in finding affordable housing, tenants face difficulties in applying to affordable housing because of landlords’ preference for “good tenants.” The converse to “problem tenants,” “good tenants” are generally those that make on-time payments, do not break the lease, and make few complaints. Landlords screen for such tenants in their housing application process, using specific industry standards like credit checks and rental history checks as well as unique personal judgements. Unlike landlords in other housing markets, Bay Area landlords have higher discretion in their selection process given the region’s high housing demand. However, the concept of the “good tenant” is a converse to “problem tenants” and is discriminatory (notably by race and income) in ways that cannot be solved by TRA. On the contrary, landlord responses suggest that landlords will be even more selective if TRA applied to their properties. More strict selection leads to exclusionary displacement, further barring tenants from relocating close to their original homes. These findings also have implications for eligibility restrictions on TRA policies.

Income and Credit Checks

Income and credit checks are common practice that landlords use to determine whether or not a tenant will make consistent payments. The two landlord interviewees that mentioned credit checks both insisted on good credit for their tenants, specifying scores over 700, and on verifying their tenant’s income. Landlords often consider credit an indicator of money management skills. Michael, a landlord from Menlo Park, told me:
Look, sometimes it’s a great person has fallen on hard times. There’s a lot of people who don’t care to manage their money properly. They want to consume. When they can’t afford it, they don’t care. And so you’re avoiding all those people [with] credit problems.

Related to moralization of “problem tenants,” Michael generally moralizes “good tenants” as those with good credit. However, this essentialist perspective is challenged by research that shows that credit checks disproportionately disadvantages racial minorities—who are more likely to be credit invisible than Whites—regardless of their ability to save (Avery, 2000; Cohen-Cole, 2011; Federal Reserve Board, 2007).

For many tenants, these checks can present a serious barrier to applying. Pilar spoke in frustration on behalf of her, her daughter, and other tenants she knew:

When someone is going to move into an apartment, they go and they look at the apartment but they ask you for the deposit and two months of rent and that you can show that you earn 3 times more than what they charge for rent. That is unfair. Who is going to make that much? If we are talking about minimum wage work...No one. Your salary goes almost solely to paying rent. But that is only surviving. ... And then the other thing is that we don’t have—what do you call it—credit. Some people don’t have sufficient credit so it’s impossible for them to give us the apartment. That makes it very difficult for people.

Even if they would be consistently paying tenants, tenants like Pilar are screened out in the application process because of their insufficient or nonexistent credit scores. This was even the case for Spanish-speaking tenant Jaime, who was frustrated that he saved enough money to afford first month’s rent and deposit but was often rejected for his poor credit score. The income check presents another high barrier; tenants that work low-wage jobs and are often already rent-burdened,* making proof of “sufficient” income an impossible task. Neither credit nor income checks can be helped by TRA, which is only a one-time payment.

Tenants are also often burdened with the cost of paying for credit checks in addition to an application fee. Heidi, an experienced landlord from Palo Alto, explains that she requires tenants to pay for the credit checks themselves because “otherwise, landlords don’t want to have to incur paying for all the credit checks on tenants that might not have good credit. So we just make sure that they’re serious.” In other words, Heidi uses the cost of the credit check as
another strategy to screen out tenants. However, low-income tenants often apply to as many places as possible given their slim chances of being accepted and end up incurring all the application fee costs. None of these costs are calculated into tenant relocation assistance policies, meaning tenants with and without TRA face the financial burden of added fees.

Furthermore, applications can have terms or necessary calculations that are unfamiliar to tenants. For tenants who are undocumented and/or have informal jobs, they are unfamiliar often unfamiliar with how to fill out housing applications and are weary of including their personal information. This was further evidenced by the difficulty the Spanish-speaking interviewees had in answering questions about their household income. These difficulties in understanding make filling out housing applications an even more laborious, time-consuming process.

**Rental History Check**

Rental history checks serve as another barrier in the tenant selection process that TRA does not account for. Heidi detailed that landlords require this information on the application and typically call their prior landlord. She says that landlords are interested in residential stability because she wants tenants who will stay a long time and are thus easier to manage. Yet this can be a high barrier for those who experienced forced displacement. As prior research has shown a cyclical relationship between forced displacement and residential instability (Desmond, Gershenson, & Kiviat, 2015), the tenant interviewees from this study who experienced forced displacement are all vulnerable to falling into a cycle of frequent moves and shorter tenancies, which makes them even worse tenants due to “red flags” in rental history. Whether or not a tenant receives TRA does not impact the discrimination they face in the tenant selection process for their history of residential instability.
This also has implications for TRA policies that restrict eligibility by length of tenancy. Some TRA policies\textsuperscript{26} employ such restrictions to prevent tenants from taking advantage of TRA and to target residents that have a longer history in their community; however, with this restriction, TRA policies are not covering those who experience residential instability and frequently make involuntary moves. Consider Kay's remarks about her residential instability:

"Housing has always been a lifelong issue for me. I have been at the homeless shelter, oh gosh, maybe 10 times in my lifetime. I've had to move every year or two with the exception of that one time I was housed for five years." People like Kay would not be eligible for TRA's financial benefits. In summary, TRA policies with occupancy eligibility restrictions do not prevent involuntarily displaced tenants from falling into a worsening cycle of residential instability.

Moreover, if a tenant has an eviction case on their record, this dramatically hurts a tenant's chance of being rented to. Although California tenants are protected with the masking law of 2016 compared to other states, tenants that lose their eviction cases will have the mark on their record. Landlords can find out if tenants experienced an eviction by calling prior landlords, online tenant screening services (an increasingly common practice), from rental history reports, or from a tenant's credit report. Impacts of this are demonstrated with one tenant interviewee, Kay, who had an eviction judgement against her without knowing it because the landlord had wrongly served her the notice after she vacated. She explained how she found out about the eviction on her record:

I didn't know that until I started looking for housing and ... I kept getting turned down and I'm like, 'what's going on?' And one landlord said, 'you know, you've got an eviction against you.' I'm like, 'no, I don't.' And he was like, 'yeah you do.' I'm just like, 'wait what?!

Kay suddenly kept receiving rejections for her housing applications, which was due to her eviction record. Kay's situation also raises the possibility that other tenants looking for housing

\textsuperscript{26} For example, consider that AB 1482 restricts eviction protections to tenants who have lived in their unit for at least one year.
are unaware of the eviction on their record. Furthermore, consider that these deleterious effects have long-lasting consequences. As Kay summarized:

Say I couldn't pay my rent and they evict me and [then] my circumstances change, I go back and I pay them the money I owe them, I, you know for whatever reason I have a better income—that eviction stays on my record for 10 years. How am I going to find a new place to live? … to recover from that and move forward?

While other estimates say 7 years until an eviction is removed from your credit report and rental history report, the point still stands that an eviction on one’s record essentially blacklists tenants applying to housing. Consider that tenants with evictions on their record likely are ineligible under TRA policies because tenants must vacate by the specified date in order to receive the benefits, meaning tenants will not receive TRA under the policy if the eviction is an unlawful detainer case.

SOI Discrimination

Landlords also often refuse to accept tenants with housing vouchers, something that financial relocation assistance cannot mitigate. This discrimination against voucher holders is also known as source of income (SOI) discrimination, which California recently outlawed with the passage of SB 329 in 2019.27 However, when I told Kay, a voucher holder, about this, she retorted, “they just get around it a different way. Nobody will, like, they won't come right out and say, ‘No, we won’t take your section 8,’ but they'll just say, ‘We went with a different tenant.’ … They’ll let you apply, but it’s like really?” Kay testifies to experiencing non-exclusionary discrimination that landlords use to filter out voucher holders, meaning despite the recent anti-discrimination law, landlords can easily still discriminate by SOI. Kay retained her frustration: “It’s just so ridiculous because you can’t prevent it because, you know, people with means have lawyers that say, ‘Well, this is what the law says word for word. So here’s how we’ll round that.’” Many voucher holders like Kay cannot afford legal representation and are unable to get an overworked legal aid, especially for a case so difficult as proving discrimination. If

27 For more information see California Government Code Sections 12927 and 12955.
Landlords can take advantage of this lack of legal representation and skirt anti-discrimination laws whether or not a tenant receives TRA.

Personal Judgement

While landlords commonly use the aforementioned checks in the tenant selection process, their decision ultimately comes down to their personal judgement and their opinions on “good” tenants. The landlord interviewees often mentioned to me that they recognized the severity of the housing crisis for displaced tenants and that they had no bad intentions. However, their value judgements in their tenant selection processes are racialized and classist in a way that TRA cannot mitigate.

The trope of the “good tenant” is easiest to see through landlords’ deliberation process. For example, when Heidi was having trouble finding a tenant for her rental house in Mountain View, she “took a chance” on a Kenyan national who she discovered was famous for building an app:

I thought he was an impressive individual, how he came across and I thought, you know, he has no social security. He has no backward way for me to really research him, his credit or anything. But … he was offering to pay the first four months in cash upfront … I thought, you know, this could be a really, you know, it could be an interesting thing to do, and, you know, helping him out. Obviously renting is going to be hard for him. So we did.

According to Heidi’s calculus as a landlord, having no social security and no credit are factors that deter her from selecting tenants. Landlords like Heidi have the power to invasively research tenants in order to see if they are “good” enough tenants. Recall that there are a growing variety of online tools designed to provide detailed personal information about tenants to determine how “good” they are (Dunn & Grabchuk, 2010). Furthermore, this implies that undocumented immigrants and those who are credit invisible—factors correlated with immigrants of color—face disadvantages in the tenant selection process. While this tenant happened to be “impressive” by his success and prestige and also had the ability to pay a significant extra sum, most other undocumented credit invisibles have not gotten famous or wealthy from building an app,
meaning that they would not be accepted into housing. The factors that Heidi considers impressive reproduces harmful stereotypes based on race and class, suggesting that low-income people of color are disadvantaged in landlords' judgements. Furthermore, Heidi’s quote demonstrates her feelings of pity for him in “helping him out.” Although Heidi is accepting a tenant who likely has difficulty finding a place, this pity is another instance of pathologizing tenants. She is uncritically maintaining the landlord-tenant power imbalance rather than exhibiting solidarity amidst the deleterious narrative of the “good tenant” that makes it difficult for the tenant to find a place to live.

Landlord’s discriminatory value judgements in determining a “good tenant” can also be less concrete than relying on social security and credit checks. Recall that Shayna was interested in “fit” in choosing her tenants, and picking tenants was a matter of choosing a “friend”; she would carefully craft her Craigslist ad for tenants she might get along with (such as an interest in sustainability), invite prospective tenants over for dinner, and interview them. For instance, her interests in sustainability suggested that she was interested in educated and politically liberal tenants. While Shayna might have better relationships with her tenants, which offers them more flexibility, her idea of a good tenant required the additional barriers of fitting Shayna’s criteria for friendship. Because Shayna can freely mold her criteria for friendship, she can freely judge tenants however she pleases, including in racist and classist ways.

For Heidi and Shayna, their added criteria of selecting “good” tenants are not specified in the lease where they could be subject to criticism, but instead they are able to make value judgements about tenant applicants’ lives, professions, accolades, interests, and character—often in ways that discriminate against lower-income people and racial minorities. Tenants that receive TRA will still encounter the deleterious effects of the “good tenant” narrative.

For the tenants that successfully found housing nearby, they often put into question this idea of the “good tenant.” As Kapha put it, “I’m lucky, but then what about all the other people that—I almost feel guilty at times because I, how did I get so lucky? You know? I want more
people to be lucky.” Kapha was flustered as to why he was able to find housing within his city and attributes his success to luck. This attribution to luck is in contrast to ideas about the “good tenant” that has intrinsic better qualities, such as better money management. In fact, Kapha likely fared better than the other interviewees because he is educated, White, English-speaking, and not disabled— inherent characteristics that make him more likely to be a “good tenant” in the eyes of local landlords. In addition, Kapha demonstrated a sense of empathy with those who didn’t secure housing nearby and acknowledgement of structural disadvantage in the housing market.

Consider that all these barriers are in addition to paying at market rate, which all landlord interviewees mentioned they set their properties at. The following section investigates landlord opinions on setting rental rates.

*Moralizing Market Rate*

Lastly, landlords consistently select tenants that pay the highest rents and raise units back to market when their tenant relocates (including from forced displacement). These practices and the moralization that they are fair both raise unaffordability and exacerbate exclusionary displacement.

Because my 4 landlord interviewees rent out market rate properties, and most of my tenant interviewees who experienced forced displacement were renting below market rate, this may suggest that the landlord interviewees manage different properties that are not responsible for forced displacement. Other tenant interviewees also noted that when their neighbors were evicted, the units’ rents went up significantly. However, by setting their rents at market rate, they contribute to the exclusionary displacement of lower-income tenants by preventing them from moving in to those units after being involuntarily relocated.

Despite the severity of the affordable housing crisis, landlords are morally comfortable with setting high rents. Consider Alice, an inexperienced landlord in Oakland, who consulted
with a property management company to help set the rents at market rate for $3,495 per month.

She responded,

Now, I know that [is market rate] because I was working with my property management company, and they were like, ‘Oh great news. They’re not getting screwed.’ I was like, ‘Oh, good for them.’ Because, I’m not an evil landlord. I wasn’t trying to like screw them. I just didn’t have a place to live.

Alice’s quote suggests that “screwing” tenants is setting rates above market rate and setting them at market differentiates evil landlords from good landlords. By moralizing market rate as acceptable, even as rents continue to rise and price out tenants, Alice absolves herself from guilt. For another example, I talked to Shayna who was open about her struggle with “white guilt” and being a landlord while aware of the difficult situation for renters. She concluded:

In the new world where things are going to be more equitable, maybe I won't be comfortable with [setting my rents at market rate], but right now I'm comfortable with this because it feels like a fair bargain that everybody's getting. ...It's what the going rates are and [my tenants are] okay paying it and it's not a hardship for anybody.

Shayna acknowledges that market rates are inequitably high for most tenants but resigns herself by considering it “fair” because it is normalized and she continually finds tenants who are wealthy enough to pay at market rent without hardship. Although Shayna considers herself “unusual” for thinking of issues of housing equity, she blinds herself to the hardship of those who cannot afford market rate housing by only accepting wealthy tenants who can afford it.

Michael commented a sentiment shared by all of my landlord interviewees when he remarked, “I don't like raising rent on people, but when they go, I raise a place to market.”

Landlords morally separate themselves from “greedy” landlords that feel comfortable raising the rent on the same tenant, but they consider it fair to raise the rent upon tenant turnover. This common act of raising rents back to market after vacancy suggests that tenant displacement directly causes gentrification and makes it increasingly difficult for tenants who were paying below market rate to find a new place.

Consider a critique of “naturally occurring affordable housing” (NOAH) in a Shelterforce piece: “Referring to this housing as natural has the chilling implication that building owners who
fail to maintain their properties, institutions, and systems bear no responsibility for its problematic status" (Shelterforce, 2017). To add the converse to this analysis, referring to market rate housing as natural or fair and cheaper housing as unnatural or a “deal” for tenants has chilling implications for exclusionary displacement of low-income tenants that cannot afford market rate. All but tone of the tenants interviewed lived in below market rate housing before they were displaced, and (for where there is data available) rents have significantly increased in the tenants’ those pre-displacement homes (Figure 3). With this in mind in addition to the common landlord practice of raising back to market after vacancy, it is evident that displacement from below market rate rentals has implications for depleting the affordable housing stock.

Because TRA is paid for by landlords, implementing the policy has impacts on landlord behavior. For landlord interviewees that did not have experience with TRA, they mentioned that they would be stricter with their tenant selection if TRA policies applied to their properties. Heidi summarized, “If it’s a greater burden on me to have to evict somebody or move somebody out, then I’m going to be more cautious about who I’m putting in.” Like the other landlords interviewed, Heidi is concerned that she will have relatively less control over her tenants under TRA and will need to take less “risks” on tenants that do not pass credit checks, rental history checks, value judgements, or meet her asking rent.

Although all tenants have equal opportunity to find and apply for housing, there are various significant barriers that prevent equality of results and act as mechanisms of exclusionary displacement that are not mitigable by TRA. In other words, “at a time when there is already a severe and extensively documented shortage of decent low- and moderate-income housing, relocation of displaced families into decent housing at prices they can afford is a virtual impossibility, particularly when the very programs doing the displacing are also removing a substantial part of the very housing stock they must rely on for relocation resources” (Hartman, 1971, p. 84). Note that this Hartman quote from 1971 is explicitly about urban
renewal relocation assistance, his conclusion shows striking similarities to TRA in the present day Bay Area private housing market: finding affordable housing for displaced families is nearly impossible even with TRA because of unaffordability and other forms of exclusionary displacement. Furthermore, because TRA disproportionately applies to below market rate housing (according to the Alameda PRR data analysis) and both corporate and small landlords have normalized raising rents after vacancy, TRA policy allows the depletion of affordable housing stock. Overall, TRA is both unhelpful in finding new housing and in preventing the loss of affordable housing. The following section explores how TRA is further unhelpful in protecting tenants from the host of consequences of forced displacement.
Consequences of Displacement

Based on my interviews with tenants, this section details the common consequences of forced relocation, none of which are not mitigated by TRA. Looking at one TRA policy’s stated purpose that is similar to the other 14 analyzed, TRA was created in an intention “to protect long-term tenants and tenant households in need from the adverse health, safety and economic impacts of displacement” (San Leandro Tenant Relocation Assistance Ordinance No. 2017-16) and does this primarily through financial assistance. However, tenants continue to face financial consequences from finding very distant housing or no housing at all, and their exacerbated difficulties in employment. In addition, TRA policy does not even acknowledge the non-financial consequences that tenants face, such as loss of agency, social ties, and wellbeing. This section is divided into the financial and non-financial consequences of forced displacement to illustrate how such consequences compound in a way that is not mitigable by TRA.

Financial

Poor-Quality Housing

For the rental units that are available to low-income displaced tenants, they are often very run-down with habitability issues and code violations. Even though Grace received TRA and fortunately found an affordable place within her county, she was not lucky with the unit’s frustrating conditions:

It's tiny and it has lots of problems. Well for one thing the whole place is leaning. ... So you actually get dizzy when you're trying to stand straight. And my bed moves at night and the covers fall off. I actually fell out of bed once cause the whole bedroom is leaning ... the shower doesn't drain because the drain is on the upside and the water collects at the downside. So you have to like get the water in yourself. It's really a pain. And there's no insulation ... and everything leaks.

Grace’s home was built in the 1940s and is not up to code, with habitability issues meaning it is likely illegal to rent out. However, Grace felt lucky to have found any place to live and fears being evicted if she complains, therefore is stuck in poorly-maintained housing. The lack of affordable housing, especially housing that is well-maintained, suggests that the tight Bay Area
housing market cannot accommodate all low-income residents who are displaced. Instead, the lucky tenants who get to stay in Bay Area are forced into units that are so unhabitable and out of code compliance that they should not exist as marketable residences, yet landlords know that tenants will accept these illegal conditions in order to stay in their communities.

In addition, tenants may also be forced into cramped housing. Consider Andrea, who was forcibly displaced from Mountain View with her family of four. She then moved to 1-bedroom apartment in East Palo Alto that she described as much too small for her family, especially for her growing adolescent children. The unit is also personally expensive; even though the unit is rent-stabilized, Andrea and her husband still need to work full time for two weeks in order to make rent, which amounts to about 50% of her income. Low-income tenants are often forced into housing situations that are less habitable than their pre-displacement homes, yet still are (extremely) rent-burdened.

As tenants are forced out of their homes, they are commonly forced into substandard living situations. This supports findings from previous research that detail that moves after forced displacement are typically to less substandard conditions and face adverse health effects from both the substandard housing and the forced move itself (Desmond, Gershenson, & Kiviat, 2015; Vasquez-Vera et al., 2017).

Residential Instability and Homelessness

While TRA intends to mitigate eviction’s consequences so that tenants do not become homeless, interview evidence suggests that residents continue to face residential instability and occasionally homelessness, whether or not they receive TRA. This policy intention shows a severe lack of understanding in how tenants become homeless.

Residential instability is interrelated with financial instability. Ruby, a tenant who in a few years fell into a cycle of residential instability then homelessness, discusses the ways in which she and her partner were on the brink of homelessness: “We were really limping along. Anytime
a major expense would come up—like the cars had to be reregistered—those were those kinds of situations that caused us to go get payday loans.” Because Ruby did not have savings to cover emergency expenses, she resulted to payday loans, which only further increased her debt. Payday loans are a well-known predatory lending practice because of their high interest rates. Without a stable living situation, tenants like Ruby can easily fall into homelessness, especially if they are disabled and their personal income is limited to social security.

For the tenants that did receive TRA, it wasn’t necessarily enough to help them escape homelessness. Carl, a tenant who received TRA and was displaced out of state, was unable to spend his TRA finding another home in the Bay Area. Instead, of the $15,000 he received, he spent nearly two-thirds of the amount on moving services and nearly one-third to cover federal tax increases under the Trump administration. Carl then became homeless, sleeping on his friend’s couch in another state. When I asked Carl what it would’ve been like if he did not receive TRA, he remarked that everything would be the same except he wouldn’t have any of his belongings. This suggests a failure in TRA policy for assuming that tenants spend the financial assistance on acquiring a new rental unit, but that is not an option for most low-income tenants like Carl who are forced to find stability in other ways.

The distance between the trope of homelessness and the situations of actual homeless people has severe consequences for housing policy like TRA. Ruby encountered many frustrating instances of public officials in Napa, but this one was the most illustrative:

A couple of years ago I was homeless. I was sleeping on three different friends' couches. And so there's one place that was going to house me until they found out that I was sleeping on couches. And then they said, 'Well, you're housed.' And I said, 'No, I'm not. I'm sleeping on other people's couches.' 'In a house,' that's what they said; 'in a house.' I said, 'So if I'm street sleeping, you'll help me. But if I'm on the couch you won't?' They said, 'yep.' I lost it. I looked at the counselor who was with me, and I said, 'I'm leaving now because I'm about to blow up.'

Ruby's experience demonstrates a common issue of policies and programs developed to help homeless people but severely lack an understanding of homelessness and create divisions between homeless people that are able to couch surf and homeless people that are not, thus
neglecting the former population in policy solutions. Although TRA policies do not make this specific distinction, the policy’s goal of keeping people out of homelessness suggests a lack of understanding of the needs of the homeless population, namely the need for residential stability.

Employment Instability and Age Discrimination

Because TRA is a one-time payment, it cannot mitigate the employment instability faced after most involuntary moves. More specifically, as displaced residents are pushed farther away from their original homes and jobs, they either must make long, taxing commutes to keep their original jobs or perilously search elsewhere for employment.

As academic research evidences a causal relationship between forced displacement and job loss primarily due to poor performance after the temporary housing disruption (Desmond and Gershenson, 2016), this research too finds that forced displacement leads to employment instability. However, most of the interviewees were not concerned about poor performance at their job as much as moving too far away from their employment site. When Carl and his wife were forced out of their home in Mountain View, they moved out of the state and lost their jobs (in sales and marketing respectively). He remarked:

We both lost our jobs because we could not afford to remain in the Bay Area. We could not afford to be pushed all the way out through the fringe of San Jose have our, have our quality of life that much for further reduced. And add about an hour commute one way and try to deal with it all. And in an older vehicle with approaching 130,000 miles on it—the wear and tear on that vehicle. We were one auto breakdown away from disaster. All we'd be doing is working to pay the rent because the rent, the rent increase would have been at least a thousand dollars a month.

Here Carl demonstrates a tradeoff common in many of my tenant interviews: moving far away but retaining their job—which often entails a long commute—or job loss. Depending on the tenant’s prior rent, moving far away (typically out from the Bay Area peninsula) can mean either higher or lower rents; however, the tenants who found lower rents remarked that with the added cost of commuting, the overall cost was about the same as their prior rent.
While a displaced tenant may decide to move farther away and retain their job, compounded financial instability can still cause employment instability. As Carl predicted for himself, Pilar was not able to retain her job as a housekeeper because of her car breaking down. She was involved in an accident that totaled her car and was not in a financial position to get another one, meaning even though she intended commuting long distances to retain her job, that option was lost because of her pre-existing financial instability. Her lost income also put pressure on her daughter to cover the rest of the rent, causing more financial instability for her family. This reinforces previous research that low-income tenants forced out farther from their homes and have longer commutes, resulting in increased risk of car accidents and adverse health effects as well as of moving to neighborhoods with more poverty and less job opportunities (Koslowsky et al., 1995; Wier et al., 2009, Ding, Hwang, & Divringi, 2016; Desmond & Shollenger, 2015).

For tenants that could not keep their jobs, finding a new source of income proved a significant challenge. For many interviewees and their friends, employment discrimination for age and disability came up as difficulties even before forced displacement. For example, Carl has three college degrees but had repeatedly been turned down for his age. He recalled a time he was turned down for the job:

I got a lot of this, ‘Well, you know, he might not be that relatable because they’re all very young.’ I got that crap. And I got an interview from a company... And the interviewer said to me... ‘Well, you know, we’re kind of a young company here.’ And I kept it civil. You know, I kept it civil. I thought I could really blow up at her for that. That’s an open violation of federal law, but I thought no, because I’m not going to burn any bridges here. ... I was dying to do that kind of work.

Although age discrimination is illegal, employers continue to espouse a youthful image and discriminate against older job applicants. Carl and other interviewees explained that employers will often use terms like “relatable” and “culture” that code for age discrimination, as well as other types of discrimination like race and disability. Furthermore, job applicants like Carl are disincentivized from critiquing the employer else risk not getting hired. Because TRA does not
effectively prevent tenants from moving far from their original homes, this discrimination is a
barrier tenants most confront when they are involuntarily displaced and cannot keep their old job.

As Carl suggested, displaced tenants may have the education and skillset that qualifies them but discrimination prevents them from being hired. In Kapha’s case, he was laid off from his previous job and spent a few years of looking for a new job. He finally talked with an interviewer over the phone who was very interested in his skillset where it’d seemed like he would get the job. He was then called in for a second, in-person interview:

I go there and she says, ‘Oh, I just wanted to meet you.’ And it was like a very short interview and that's it. Well, obviously, see when I go in, in person then she can see that I’m not 30 or even 40. … It’s kind of a joke.

Kapha explained that companies are not allowed to look at applicant ages on paper due to anti-age discrimination laws, but companies often get around this using in-person interviews to determine one’s age. Even when older people have substantial education and experience like Kapha, they are still turned down because of their age. As Kapha explained, younger employees are often less expensive because of benefits like health insurance. In addition, employers may also have beliefs about wanting trainable, inexperienced employees rather than inexperienced employees that are more difficult to train and expect higher pay for their experience. When I asked Ruby how she was sure that she was experiencing discrimination, she remarked, “Well, no one would ever admit to that because it’s illegal. But you kind of get that sense because when you reach a certain age, and you’re getting not getting the offers anymore, you have to realize that that's what's happening.” This type of invisible discrimination is rampant, making it especially difficult for elderly people when they are forced to find a new job, such as because of a forced displacement.

TRA does not protect tenants from job loss, which is very likely as displaced tenants experience a significant life disruption and often are forced to move far away from their jobs. As Carl recalled speaking to his city council, “What about our jobs? We are being forced out of our
jobs! Where is that compensation for lost wages? The loss of income!" None of the serious, compounding consequences that Carl mentions are mitigated by TRA.

**Use of TRA**

While TRA’s intended use is for relocation costs, those who received TRA spent it on other expenses, and it still was not enough money. As shown in Appendix 2, three tenant interviewees—Carl, Grace, and Kapha—received TRA, and the property developer increased the amount of TRA by $5,000 for each tenant amounting to about $15,000 in assistance, which is a high amount relative to the other TRA policies (Appendix 2).

For Grace, she almost did not receive all her relocation assistance. She recalled:

I talked to [my neighbor] once and she said, “Well, did you get the second check?” I said, “No, I only got one check.” So, then I talked to the relocation people. … They just didn’t send it to me. Yeah. Good thing that I happened to see her that day huh?

If Grace had not run into her neighbor by chance, she likely would not have received the TRA, suggesting that the TRA policy enforcement is weak and goes unchecked. Furthermore, as Grace was unaware that TRA was sent in two installments, tenants unaware of TRA policy and its details are unfairly punished. None of the other tenant interviewees who did not receive TRA knew about TRA policies, suggesting that even if they were eligible, they could easily have missed out on the policy benefits.

When tenants received the TRA, they soon discovered it was taxed as part of their income. The tax on TRA also affected Carl, who mentioned that the extra $5,000 from the developer “was wiped out by the Trump tax increases.” He spent about $8,000 on moving costs for all his belongings, and the remaining amount he spent on living expenses. He remarked that if it were not for TRA, the essential difference would be that he would not have his belongings and minor costs would be mitigated if he were not taxed on the amount. Because TRA is financial assistance, Carl and Grace thought it was very unfair to be taxed on the amount they desperately needed.
Kapha was fortunate enough to relocate to another unit in Mountain View, but he quickly ran out of money because the unit was more expensive than he could afford. He mentioned having to buy groceries using credit frequently. He commented on the TRA: “It was not enough, and I spent all the money. … I'm sure what everybody else [displaced from the apartment] got was too small because we were living in a place, it wasn't the greatest, but we were there and then we get kicked out and they should pay more.” Kapha suggested that given the costs of being kicked out of one’s home for the owner move-in eviction justified more TRA given its minimal use.

Despite TRA’s intended purpose in policy, in practice tenants are often unable to secure nearby affordable housing and ultimately spend the money on general cost of living expenses to stay afloat after an eviction. As Kay summarized, “[TRA] would've really helped me a lot, but it wouldn't have helped me find housing. … I mean, money is always a good thing. It will always be helpful no matter how small it is. But does it help find housing? … Big structural changes have to happen.” Like the other tenant interviewees, Kay acknowledges that TRA is minimally helpful in covering small expenses but useless in helping tenants find housing within their city.

Non-financial

While TRA policy acknowledges how its assistance can mitigate financial impacts, it has little regard for non-financial impacts, such as worse health and wellbeing. Non-financial impacts can legally be cited in UD court cases as an affirmative defense (as Elena tried to demonstrate in gathering doctor notices), but tenant protection policies like TRA notably ignore them. This section details many ways tenants are non-financially hurt by forced displacement.

Health and Agency

Forced displacement has serious consequences for one’s health that compound with financial consequences. Health problems can be physical and mental, often worsened by lack of
proper healthcare. Poor mental health effects are rooted in tenants’ perceptions of their own agency in bouncing back after an eviction as they internalize notions of the “bad tenant.”

Residential instability is interrelated with health problems. This was very clear for Ruby, who mentioned that her health and disability issues were “magnified” after she became homeless. For example, she recounted having to inconsistent places to stay, which aggravated her back problems and nearly caused blood clots. Ruby explained, “my health condition deteriorated not just because of the emotional and mental factor, but because of the physical conditions of not being able to care for myself in the way that I would normally have been able to do in my own home.” Residential stability allows tenants to take care of themselves properly.

In addition, forced displacement can reduce a tenant’s access to healthcare. This was the case for Carl, whose chronic physical health problems and need for proper healthcare determined his relocation: “[My wife and I were] forced to separate, because I can't go to North Carolina. There's no health care there. ... They're one of the worst states in the, in the nation for health care delivery and outcomes.” While his partner found some stability with her family in North Carolina, Carl relied on public healthcare in California and would not be able to continue his care, thus he was forced to move to different state than his partner to have access to medical care. Carl also recounted a story of his friend who had a child with a rare form of epilepsy and was being treated at the Stanford Hospital; the friend’s family was then forcibly displaced out of the county down to Santa Cruz and could no longer go to their appointments for their child’s epilepsy. Not having continued access to medical care is another way that people’s lives are disrupted by tenant relocation assistance not being enough to keep tenants near their original homes.

Health strain is also caused by tenants’ longer commutes to their jobs. Jaime, who moved from Redwood City to Newark, was forced to add an hour to his commute each way. In addition to the added financial expenses of commuting, research shows that long commutes can aggravate health problems from the sedentary periods of non-activity and worsens physical
and mental health conditions (Koslowsky et al, 1995; Hoehner et al., 2012). For Grace, who is already partially disabled, driving is not an option, so she relied on walking and biking to commute to her job at night, which she said has been made more dangerous because of the eviction: “The bike lane comes and goes. It's really dangerous. It's really crowded. It's dark, very congested. With traffic. … I'm just worried about having a flat tire cause I can't see to fix it anyway.” Disabled tenants like Grace already have limited commute options, making adjusting to an employment disruption more difficult.

Remaining hopeful was difficult for tenants experiencing residential instability. Ruby describes her internal struggle with trying to maintain her sense of agency:

We kept thinking, if we just get through this month, next month is going to get better. We'd always have some reason for believing that things were going to get better, but it never got better because we're always falling behind. So that's the denial that I'm talking about. You keep thinking that the things are going to get better, you have a temporary solution, but in reality, it doesn't happen that way.

Ruby describes her feelings of trying to remain hopeful as denial because her cycle of residential instability continued to worsen. Forced displacement can quickly erodes a tenant’s hope and sense of agency, which can easily devolve into depression.

This depression from inadequate support after an eviction extends not just inwardly for tenants but also externally due to inadequate support:

I'm one of those people whose back is to the wall. I mean, I feel like one of the discarded, basically that's how it makes one feel is after, while you can't escape. You're human, you're not a stone. This creeps into your psyche. You have been discarded. You no longer have any use or value. And it's your age, your disability, and that's that.

Carl still struggles from chronic depression, which is rooted in the pressure that he feels to be an unphased “stone” in the face of eviction and internalized ideas of family breadwinners. Furthermore, Carl internalized the idea of the “bad tenant”—mentioning his age, his disability, and his inability to afford the area’s market rents—that he is not worthy enough for continued housing in the Bay Area. With policies like TRA (which Carl received) that do not adequately protect tenants from forced displacement, it’s easy for tenants like Carl to feel “discarded” by
their local politicians and have feelings of despair. In other words, developing strong tenant protection policies is necessary to demonstrate to at-risk tenants that their city has not given up on them.

Feeling “voiceless” in front of politicians was also common among my interviewees. Kay mentioned that she had to code-switch to talk and dress in a more educated way in order to get the attention of city councilmembers. This is further a problem because tenants may not be educated or speak English to communicate in a way convincing to politicians, which silences their experiences in policymaking and can lead to feelings of apathy and futility among impacted tenants. Furthermore, the way that tenants need to present their issues to local policymakers (which is raced and classed) reflects the trope of the “good tenant” that does not complain and just pays the rent.

In addition to being silenced by politicians, tenants internalizing the narrative of the “good tenants” silence themselves. This was evident with Jaime, who was living in uninhabitable bug infestation conditions in his Redwood City apartment but did not want his friends at work to find out:

Even when I open my bag with food in the truck, my friends tell me “Ah look! It’s a cockroach!” and … they said, “Ah, did the cockroaches come from our work places then?” And I said, “I believe so.” Because I couldn’t give them a reason why I had stayed at that house with all the cockroaches and the bedbugs. If I tell them, they will make fun of me and say, “You have cockroaches and you are bringing them here.” One time, my coworker took a cockroach home with him, but he saw it leave his bag before he went inside and grabbed it and told me “I brought home a cockroach that you brought!” But he was quiet and didn’t tell anyone else and didn’t say “Get out of here, you are bringing cockroaches!” You see that would be bullying. But the good thing is that hasn’t happened.

Instead of asking his friends and family for help, Jaime felt embarrassed and at risk of bullying among his coworkers because he was bringing in bugs from his home. Especially as an immigrant man, Jaime wanted to appear strong-willed and put-together, also evidenced by Jaime’s pride in being a consistently paying tenant. The implications for his behavior in trying to maintain his agency and composure suggest that many tenants struggle privately with
residential instability, and their embarrassment is a barrier to finding proper support. In other words, once tenants lose feelings of agency, they feel less inclined to seek help from others, which can also lead to feelings of isolation and depression.

Although seemingly counterintuitive, tenants commonly leave once they receive an eviction notice even if it is illegal or unclear to retain their agency. This was a common concern mentioned by my community partners, who connected this outcome to a lack of policy awareness and legal assistance among tenants. Recall Jaime was evicted for landlord suspicions that he illegally added another tenant, which Jaime confirmed were false. Even though Jaime knew this was wrong and in retrospect knew was illegal, he still heeded the eviction and left:

At first, I feel bad because I have always been a good person and [my landlord] was a good person, but at the same time...I don’t know why he made a sudden change and evicted me, and I had to comply with the eviction. I didn’t oppose him. I wasn’t angry or anything. But I feel bad that they evicted me after so many years that I lived there.

Instead of resentment, Jaime experienced confusion given his changed relationship with his landlord and why he was evicted. In this state of confusion and the inaccessibility of preventative assistance as described in previous sections, the decision to leave can be the only thing that tenants feel they have control over. In other words, tenants like Jaime force themselves to leave to retain their sense of agency. This trend has dangerous implications because definitions of displacement often consider this a “responsive” unforced move because the tenant ultimately made the decision, but this perspective does not acknowledge the immense pressure from their landlords that tenants feel to move out. In relation to TRA policy, the limited definition of displacement as “no-fault” ignores many forced displacements like Jaime’s.

TRA was also not able to shield tenants from the stigma of the “bad tenant.” The tenants I talked to who had experienced homelessness all mentioned the stigma associated with their
situation: stereotypes that they are lazy, live on the street, addicted to drugs, and undeserving of public assistance. This narrative made Ruby’s experience invisible:

The reality is that there are a lot of homeless people out there that are never seen. … When I was homeless [and] I walked down the street, nobody would never have known that I was homeless because I had a car. I would go into a store and I would shop. I was clean because I would bathe. I had clean clothes because I would do my laundry. No one would have ever guessed that I was.

Because many homeless people like Ruby stay in their cars or at shelters or on friends’ couches, their struggles are invisible to the general public; all their struggles with stigma are then internalized privately.

Some tenants demonstrated resistance to mental and physical health problems, but such solutions were short term. When I talked with Kay, she was homeless, was struggling with depression, had little control over what she ate. To combat this, Kay started growing her own food and vlogging about her gardening. Kay amassed a significant social media following where she had a platform for her voice. She mentioned that her supportive followers often send her housing ads, gardening tips, and even send her money or food in the mail. However, when I asked if her social media has made her situation less stressful, she replied: “Um no! Ah, it’s horrible! It sucks. I can’t say that there’s much of anything other than being housed that will make this feel better. Fighting depression is a daily battle… Me going to therapy, you know, like those are nice little fixes in the moment, but that's not helpful. Equal access to housing is, what's helpful.” Kay concludes that while she does have some control over her situation to get intermittent therapy and cultivate her media following, the root of her problem is still residential instability. In other words, acquiring treatment for her mental health would be a short-term solution to a chronic problem.

This section demonstrates the adverse health effects, both directly and due to loss of healthcare access, as well as mental health effects like depression and loss of agency. In addition, loss of agency is compounded by tenant experiences with barriers to finding new housing, confusion, and internalized ideas of being a “good tenant” as depending on personal
characteristics (Purser, 2016). Furthermore, loss of agency causes tenants to silence themselves and tolerate illegal landlord behavior. The following section discusses how tenants seek help from their family, friends, and communities for support amidst lack of institutionalized support, including from TRA.

**Family and Community**

Prior research shows that social networks are critical to temporarily assisting vulnerable tenants facing forced displacement. However, this section details how forced displacement can strain or eliminate these ties, thus destroying an important safety net.

Tenants can have complicated, fragile relationships with the friends who help them. For example, Elena’s friend offered her son’s room in Belmont for free because her son went off to college, but Elena feels very uncomfortable with the situation, remarking, “Whenever their son comes home … it makes me feel really uncomfortable for him because I feel like, ‘No, you should be in your room.’ … In the end analysis it's still not my home.” Elena feels that she is testing the limits of her relationship with her friend because she is imposing on her friend and her son’s living situation. She has lived there for a few years and feels underlying anxiety and instability of being homeless even though she technically has a place to stay.

For other tenants, these relationship strains have exhausted the support that they provided. When Ruby was having trouble paying her rent, she explained that she could no longer rely on her social networks:

> There were no friends, no family, no community members who were willing at that point to help any longer because we had always been asking for help, and they just kind of felt like they were done. So we didn't have anybody.

Ruby was stuck in a cycle of residential instability, and her previous social networks would not continue to support her. This exhibits how support from social networks is meant to be temporary and is therefore unreliable. In this way, TRA is similarly unreliable in being a one-time payment and not offering any stability.
Even without asking for assistance, forced displacement can separate family and friends. In Carl’s case, he was separated from his partner when they both moved to different states after the eviction because of Carl’s healthcare. He summarizes:

And so here I am today sleeping on a friend’s couch in their den, forcibly separated from the woman I love. We’ve been in, you know, we’ve been in each other’s lives for 20 years and counting, you know, at least we have the benefit of Skype. … To be able to see her and talk to her each night, that’s what keeps me sane. It keeps me from going completely over the edge.

Even though Carl received TRA, he was forcibly separated from his family due the lack of access to affordable housing.

Forced displacement also separates people from their communities. This was especially difficult for Jaime, who had lived in Redwood City for 22 years before he had to move. He lamented the increased traffic, decentralized lifestyle, and lost social ties:

At first, I could not get accustomed to the community because I was an outsider there [in Newark]. You don’t have friendships or anything. … But in these apartments, I normally come and go without talking to people. Sometimes I see someone once or twice. But I couldn’t get accustomed to it there. It’s like saying that I just arrived from Mexico and I don’t know anyone or anything. Here [in Redwood City] I used to go outside and go to the store and go here and there. But there I don’t. There, I don’t go out at all. … I would like to live here because I have everything here.

After immigrating from Mexico, Jaime spent over two decades building his life and community in Redwood City, but that was quickly uprooted with the eviction, forcing him to start the same process over. The connection that Jaime drew to his immigration experience reveals the repeated trauma that immigrant tenants continue to face. Even though Jaime was fortunate enough to keep his job and find another place to live, he faced significant losses in friends and community. This is also demonstrated by Jaime’s frequent trips to spent time in Redwood City, which is also where we conducted the interview.

In addition to the effects on the displaced tenant, the forced relocation also impacts their children’s wellbeing. When Ruby was homeless and moving frequently from different hotel rooms, she observed how her extreme anxiety impacted her newborn: "[It] got to the point where he wouldn’t let me put him down. So as soon as I would put him down, he would start..."
crying and crying." The impact on her newborn lasted even once Ruby found residential
stability: “Every time we moved he would go into all these really strange behavioral problems.
So, that first experience in his first six weeks of life created that kind of anxiety that when the
environment changed, he became really difficult to deal with because he was stressed. And I'm
sure he never realized what that stress was about." Ruby’s experience illuminates the
consequences not only on the relocated tenant but the deeply psychological borne onto
children. In this way, forced displacement causes lingering intergenerational trauma.

The trauma of eviction can also affect children’s education. When I asked Pilar, a
resident of Redwood City for about 20 years, if she preferred living in there or Hayward, she
responded in terms of her daughter and her grandchildren:

I prefer Redwood City. Not because of me but because of my daughter. Because the
children enjoy walking to school. But there was a greater possibility that my daughter
would move because, yes there are schools and everything [here in Hayward], but her
work is there [in Redwood City]. So, there, my grandchild can walk to school. Here she
can't because we don’t know the area or the people and she can’t walk alone. With a
neighbor or a cousin, a friend, or the aunt, she can go to school. But here, no. Because
of this, we haven’t moved the children here because there’s no one here to help my
daughter with her kids, with taking them to school, because [my daughter] has to work
somewhere else.

Pilar lost important community connections in her forced move out of Redwood City, as
demonstrated by the way Pilar’s grandchildren used to walk to school but now commute there
nearly two hours each way. They are no longer able to hang out with their friends after school or
participate in after school activities because they need to leave right after school to avoid traffic.
This commute schedule has put mental health strains on Pilar and her daughter, and she
believes the stress and depression are being passed on to the grandchildren as well. Although
her grandchildren are minors and not responsible for the eviction, they adopted the stress of
their mother and grandmother. Furthermore, as a result of Pilar losing her job, Pilar began to
feel like a financial burden on her daughter, who was the family of four's only income source. At
the time I interviewed Pilar, she was planning on moving back to Mexico to be less of a burden
on her daughter’s family. Like Carl, forced displacement has consequences of separating people from their loved ones, whether directly from the eviction or following close after it.

Furthermore, children face stigma of eviction just as their parents do. This happened with Elena’s daughter, who was in her final year of high school when the eviction happened. Elena initially thought to bring her daughter to our interview but was worried that it would retraumatize her. Like Jaime, Elena’s daughter experienced bullying for her residential instability:

She had like one girl in particular who was a good friend of hers. They were at a party and somebody said to her, “Oh, sorry you are you still living in San Bruno?” And then she said, “Oh no, we're, we're not there. Right now.” And her friend throws up, “Oh yeah, they're living out of a box.” And so for my daughter that was kind of like one step after another, and it's like, Oh my God, how embarrassing.

In addition to losing her home and dealing with the stress of applying to colleges, Elena’s daughter was demeaned by people who she thought were her friends. Her daughter’s depression made Elena feel like she was doing a poor job as a mother. Again, since TRA does not prevent eviction, none of these feelings of shame, loss of agency, and failure are avoided by TRA policy.

In conclusion, both financial and non-financial consequences are triggered directly or indirectly by forced displacement. Because TRA does not prevent eviction, the consequences are unavoidable on one’s housing, employment, health, agency, and social ties. As Ruby recounted, “there was [not] a single incident in my life that created the homelessness. It was several things that occurred over a period of time that created this situation.” In other words, the consequences of residential instability and displacement are interrelated and compound to push tenants closer to homelessness. Even in instances where tenants receive TRA, the experiences of Kapha, Carl, and Grace demonstrate how the funds are insufficient for financial consequences of relocation and used up quickly. Although TRA is supposed to provide just compensation, like URA, TRA does not compensate for non-financial, intangible losses (Jourdan & Feinberg, 2010). With a lack of institutional support, tenants continually
demonstrated resourcefulness and finding support in family, friends, and community and thus retain their agency; however, these ways are very limited and rarely prevent eviction altogether. TRA’s underlying assumption that limited financial assistance will help tenants relocated does not acknowledge the myriad of consequences that tenants face as detailed in this section.
Conclusion

The tenant relocation assistance is a way to almost make the gentrification less clear because … In spite of the fact that you’re getting this assistance, it’s still [gentrification]. It’s still a way of getting rid of the low-income people. And in this exact situation, everybody was leaving town.
- Kapha, tenant interviewee

With rapidly rising housing costs in the Bay Area and a search for alternatives to rent stabilization amidst political gridlock, policymakers are increasingly looking at tenant relocation assistance (TRA). This thesis evaluates the impacts of tenant relocation assistance by exploring the causes and consequences of forced displacement with and without tenant relocation assistance. Moreover, this thesis challenges the assumption that financial relocation assistance will be enough or significantly helpful for displaced tenants to relocate within their same city. I conclude that TRA failed to mitigate the consequences forced displacement for TRA recipients and would have failed to help non-recipients. Moreover, a significant portion of involuntarily displaced tenants given the policy’s eligibility restrictions. Furthermore, forced relocation is too complicated of a problem for financial assistance to offer protection for tenants. From this study, I conclude tenant relocation assistance policy fails on multiple fronts:

1) A limited definition of eviction severely restricts the policy benefits to exclude the myriad of causes of forced displacement. This includes limiting the causes of formal eviction in tenant relocation assistance policies as well as ignoring types of informal displacement, which is common in tenant relocation assistance and most other tenant protection policies. While such policies distinguish among these causes, the outcomes are very similar despite the cause.

2) While tenant relocation assistance policy (like many other tenant protection policies) attempts to exclude smaller landlords to preserve their ability to evict “problem tenants”, restricting eligibility to apartments excludes benefits to displaced tenants, often including those in smaller units owned by corporations. Moreover, restricting
eligibility by unit type promotes exclusionary displacement, given landlord incentives to raise units to market rate after switching tenants, thus depleting the supply of affordable housing that exists within the market.

3) Eligibility restrictions based on length of occupancy bar many low-income tenants from receiving TRA benefits. This study mirrors previous research showing that tenants vulnerable to eviction are already facing residential instability and frequent mobility, thus having shorter tenancies, and evictions often cause further residential instability (Desmond, Gershenson, & Kiviat, 2015).

4) Even with TRA, people face a host of barriers in applying for new housing, including unaffordability, credit and background checks, rental history, application fees, language barriers, and more. These barriers are not accounted for by TRA policies and exist both for subsidized and unsubsidized affordable housing. Furthermore, amidst the Bay Area’s tight housing market, landlords indicated that policies like TRA would encourage them to be stricter with their tenant selection, thus furthering exclusionary displacement.

5) While the amount of financial assistance provided by TRA does matter, it does not mitigate all the consequences of forced displacement, which are often not acknowledged in policy. Financial impacts include relocation costs, job loss, change in healthcare coverage, and more. Non-financial impacts include loss of community and family connections, physical and mental health problems, impacts on children’s wellbeing, and more. Moreover, TRA fails in its explicit focus on mitigation rather than proactive protection from forced displacement, when these consequences are unavoidable.

6) Information about implementation of TRA given is not well documented, if at all, by the local governments that enact TRA policy. This problem is compounded by a severe lack of data on evictions in the Bay Area. A lack of data on TRA, evictions,
and forced displacement leads to a lack of reliable policy evaluation methods by local
governments and NGOs; this has created both a lack of understanding and
misunderstandings about the scope of the displacement crisis and the effectiveness
of TRA policy.

Having eligibility restrictions like means testing in TRA policies rather than universal benefits is
commonly known to divide the lower and middle classes, or tenants and landlords respectively.
In the case of TRA, this is exhibited by middle class landlords’ moral frustration with giving
financial assistance to the “undeserving poor” tenants and disrupting their business.
Conceptions of “good tenants” and “problem tenants” that underly TRA and other tenant
protection policies are discriminatory towards marginalized groups and mutable to the will of
landlords, suggesting that policies should not be developed with these tropes in mind.

Furthermore, means-tested policies are more susceptible to debate and weakening in
the political process (Pierson, 1996), as exhibited by the many variations of eligibility with TRA
policy. In other words, means-tested policies like TRA offer benefits while creating class
divisions. Just as current progressive national politicians push for universal healthcare and
universal childcare, tenant protection policy should also be universal.

When we think of tenant relocation assistance, we think of a check for a few thousand
dollars. However, this study clearly shows that this is too narrow of a definition, as a forced
move is intertwined with many important aspects of a tenant’s life, which leads to insufficient
policy solutions in TRA and other tenant protection policies. While there may be a temptation to
broaden the definition of tenant relocation assistance to include all the aspects mentioned in this
paper, I conclude that this is a futile path. Looking at limited data of average TRA amounts, one
may conclude that TRA sufficiently covers the cost of relocating to a comparably priced unit. Yet
as this study shows, helping tenants relocate to a comparable nearby residence is nearly
impossible, and often tenants are uprooted and must rebuild their lives, making the just
compensation that TRA is founded on a fraught task. As Carl commented on the policy question
of what the consequences of forced displacement are, “you can't know until they go and are forced to try. And not everybody is going to have the same outcome and to assume they will is dangerous thinking.” Instead of working to mitigate the impacts of forced displacement, policymakers should focus on preventing forced displacement from occurring, avoiding the impacts altogether.

Furthermore, this paper attempts to document as many of aspects as possible but of course will fall short of them all. For example, my community partners mentioned the certain barriers to getting affordable housing that were not encountered in my interviews. Such barriers include a lack of digital literacy among immigrants who could not access online listings and criminal records impeding tenants from being accepted into both private and subsidized housing. There is no other way to fully understand the details of how people been impacted by forced displacement without continuing to listen to their stories, especially as mediated through community partners.

In this vein, the community-based research framework of this project was essential. Especially given the policy’s lack of data and enforcement, the experiences of displacement are best understood by community members and advocates, necessitating their collaboration in this research in order to incite community change with them. Furthermore, this methodology centers a humility in engaging with interviewees and community partners, rather than pre-imposing narratives of victimization or demonization onto them, as is common in the Bay Area’s current polarized politics. In other words, this research does not discern what makes a tenant or landlord good or bad, or what makes TRA or rents; moralization is not the point, but recognizing structural forces is.

**Policy Recommendations**

Based on this research, I conclude that TRA policy structurally fails at protecting tenants from displacement, and I do not recommend enacting it in any form as a tenant protection
policy. Instead of politicians turning to TRA as an alternative to rent stabilization, I make the following policy recommendations for Bay Area cities:

**Recommendation #1: Expand TRA eligibility and employ municipal funds.**

In cities insistent on improving their TRA policies rather than looking towards stronger alternatives, I first recommend expanding eligibility, the aspect of this policy that limits the most assistance. Eligibility restrictions on length of tenancy, AMI*, number of units, and eviction causes all ignore significant portions of the population of the involuntarily displaced. Removing limitations by tenancy, AMI, and number of units, while expanding the causes of displacement to include those of “fault” (like nonpayment of rent) and informal displacement would be the most important steps to improving the policy for tenants.

As indicated in landlord interviews, paying TRA to tenants can be a significant financial burden on landlords and can incentivize them to be stricter with their tenant selection, thus worsening gentrification. To mitigate impacts on landlords, TRA policy should either entirely fund relocation assistance payments or offering a hardship fund that landlords can apply for. While TRA can be beneficial to tenants, imposing this burden on landlords can exacerbate gentrification, suggesting that the source of relocation assistance funds should be reevaluated.

**Recommendation #2: Focus on preventative tenant protection policy.**

Already too many people have been involuntarily displaced within and from the Bay Area, especially low-income people of color. Like many other tenant programs, TRA explicitly focuses on mitigation and does not prevent displacement, demonstrating a lack of understanding for tenants’ hardships and their calls for assistance to prevent displacement altogether. Furthermore, this paper shows that despite its goal to deter evictions, TRA policy likely exacerbates gentrification and exclusionary displacement as landlords employ tighter tenant selection. Instead of mitigating or deterring evictions, tenant protection policy should focus on keeping people in their homes by preventing forced displacement altogether.
Recommendation #3: Broadly and clearly define “eviction.”

In light of the recent COVID-19 pandemic in 2020, tenant advocates have already pointed out the limited definition of eviction. For example, Governor Gavin Newsom of California called for a “moratorium on evictions,” which effectively suspended the UD court process. However, Eviction Lab gave the state a 1.8-star rating for their COVID-19 housing policy, citing serious issues including allowing eviction notices for nonpayment, not addressing rental debt, and not forgiving mortgage payments (Eviction Lab, 2020). In practice, many are still receiving eviction notices. As an East Bay lawyer critiqued in a local news article, “The governor did not issue an evictions moratorium – that’s confusing for a lot of tenants because the governor did actually say that he issued an ‘evictions moratorium’” while the governor responded “You cannot legally evict someone. You can’t enforce an eviction pursuant to that order. The order seems very clear.” (NBC Bay Area, 2020). Eviction moratoriums across the U.S. have varied widely in their practices and implementations, offering varying degrees of protection to those unable to pay their rents due to sudden unemployment.

As learned from this paper, there are a myriad of ways someone can be involuntarily displaced that do not involve UD cases. Both COVID-19 eviction moratoria and TRA policy evidences the need for a universal definition of eviction. While in this paper I opt for “forced displacement” as the encompassing term and “eviction” as the narrower legal term, this certainly does not have to be the linguistic distinction of choice. However, this linguistic distinction has widespread policy implications; if everyone has their own definition of eviction, then tenant protection policies are more vulnerable to being weakened by limiting the definition. This linguistic confusion has severe consequences for many people, like a significant portion of my interviewees, who are forced to relocate without involving the courts.
**Recommendation #4: Mandate eviction notice data collection and make it publicly available.**

In addition to direction by prior researchers, this research study also elucidates the continued lack of municipal data for both evictions and policies like TRA. Despite this study’s efforts, basic questions remain for most cities without rent stabilization programs about how many people received eviction notices and were evicted. Even in cities with rent stabilization programs, data on TRA’s usage is not publicly available or not collected. In cities where no TRA data is collected, it’s possible that the policy was never even used. Policymakers understand that displacement is a serious issue but are often reluctant to enact stronger protections due to a lack of data. Therefore, I recommend that cities mandate that copies of eviction notices be sent to city staff and that cities invest in staff to manage this data. This would be a worthwhile investment in understanding how evictions are operating regionally and in each jurisdiction, and a necessity to enact more effective tenant protections.

**Recommendation #5: Partner with housing CBOs.**

With the significant data problem, it is even more important that develop understandings of displacement. Consider the significant failures of TRA policy as an example of policymakers’ lack of understanding. As the success of this research was contingent on the community-based research framework, local governments should take a related approach in developing local policy by partnering with housing CBOs. While many city governments hold community engagement events such as information-gathering sessions, charrettes, and public speaking at city council meetings, many CBOs (especially those lead by people of color) continue to feel unheard and distrustful towards local governments (see: Koch, 2019). CBOs have a deep understanding of housing concerns, and often do anti-displacement work that governments should already be doing, such as collecting evictions data and improving policy awareness. In response, I recommend that local governments initiate pilot programs that partner with and fund
CBOs to better protect tenants from displacement.\textsuperscript{28} This will improve knowledge sharing among stakeholders, deepen understandings of tenants and landlords, rebuilding trust with impacted communities, and improve the development of tenant protection policies.

\textsuperscript{28} For an example of such a pilot program, see the Partners in Preservation Program in New York City started in 2018 by their Housing Preservation and Development department.
Glossary

Area Median Income (AMI) – A HUD calculation of the median rent of a designated area that is typically used in affordable housing programs as a percentage limitation. For example, 80% AMI is considered “low-income.”

Capital Improvement - an improvement or repair to a Rental Unit or property that materially adds to the value of the property, appreciably prolongs the property's useful life or adapts the property to a new use, and has a useful life of more than one (1) year and that is required to be amortized over the useful life of the improvement under the straight line depreciation provisions of the Internal Revenue Code and the regulations issued pursuant thereto (Alameda Municipal Code § 6-58.15(C)). Applicants must submit a Capital Improvement Plan.

Compliance with a government order - vacate in response to Health of Safety Condition or violation of law (Alameda Municipal Code § 6-58.15(I))

Costa-Hawkins Act - Costa-Hawkins mandates that rent control may not be applied to units constructed after 1995, single family homes or condos. Furthermore, it prohibits “vacancy control.” Vacancy control occurs when rental units voluntarily vacated by their previous tenants are restricted to the previous rent-controlled rate instead of allowed to rise to market rate.

definitions provided by counterpoints report

Demolition - The Landlord seeks in good faith and in compliance with the City's Ellis Act Policy to take action to terminate a Tenancy to demolish the Rental Unit and remove the property permanently from residential rental housing use; provided, however, the Landlord shall not take any action to terminate such Tenancy until the Landlord has obtained all necessary and proper demolition and related permits from the City. (Alameda Municipal Code § 6-58.15(G))

Economic Eviction – Overlapping with informal evictions, economic evictions occur when landlords raise rents to an unaffordable price, thus forcing tenants to leave.

Ellis Act - The Ellis Act is a state law which says that landlords have the right to evict tenants in order to “go out of business.” All units in the building must be cleared of all tenants—no one can be singled out. Most often it is used to convert to condos or group-owned tenancy-in-common flats. Once a building becomes a condo it is exempt from Rent Control, regardless of the age of the building, and even if a unit owner subsequently rents to a long-term tenant.

Ellis eviction/Withdrawal from the rental market - The Landlord seeks in good faith and in compliance with the City's Ellis Act Policy to take action to terminate a Tenancy by withdrawing the Rental Unit from rent or lease with the intent of going out of the residential rental business permanently as to the Rental Unit(s) on the property. (Alameda Municipal Code § 6-58.15(H))

Eminent Domain – Government takings of private property for public use with just compensation, commonly used in urban renewal projects.

Fair Market Rent (FMR) – A HUD calculation for private rents in a metro region typically used for affordable housing programs.

Housing Choice Voucher Program (HCV) and HUD-VASH – Formally known as Section 8, this program provides tenants who are low-income, seniors, disabled, and/or veterans a voucher to be used on the rental housing market. Voucher holders pay only 30% of their income on rent, and the rest is covered by the federal government.
Just Cause for Eviction – A policy that limits evictions to specified “fault” and “no-fault” causes. See Appendix 1 for such causes.

Minimum Lease Terms – city policy requiring rental agreements to be yearly, as opposed to month-to-month

Nuisance – An eviction cause that in California is due to “anything which is injurious to health, including but not limited to the illegal sale of controlled substances, or is indecent or offensive to the senses, or an obstruction to the free use of property, so as to interfere with the comfortable enjoyment of life or property….” See California Code of Civil Procedure § 3479

Owner move-in (OMI) – “The Landlord seeks in good faith to recover possession of the Rental Unit for use and occupancy as a Primary Residence by” the landlord or “enumerated relatives”. Alameda rent board checks in with unit 60 days after the tenant vacates to check that landlord occupied unit. … see more at (Alameda Municipal Code § 6-58.15(E))

Rent Cap/Anti-gouging Policy – A policy that limits exorbitant rent increases over a specified amount. Distinct from rent stabilization.

Rent review/rent dispute – An increasingly popular tenant protection policy in which tenants and landlords attend (can be mandatory or voluntary depending on the policy) a formal hearing for rent increases above a specified amount.

Rent Stabilization – Commonly yet incorrectly referred to as rent control in California, rent stabilization mandates strict rent increase limitations for specified units (usually older and larger buildings). Allows rents to be de-stabilized upon vacancy.

Rent-burden – HUD defines rent-burden as spending more than 30% of a household income on housing costs, and extreme rent-burden is at over 50%.

Unlawful Detainer (UD) – The unlawful detainer is the lawsuit a landlord files after the notice period has expired where they seek to remove the tenant from the home via Court order.

YIMBY/NIMBY – Yes In My Backyard is a movement of housing advocates that started in the San Francisco Bay Area to push for more housing at all levels. Not In My Backyard is a term to describe people that are opposed to development and is often pit in contrast to YIMBY.
Works Cited


Coyne v. City and County of San Francisco, 9 Cal. App. 5th 1215 (Cal. App. 1st Dist. 2017)


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Levin et al. v. City and County of San Francisco, 71 F. Supp. 3d 1072 (N.D. California. 2014)


### Appendix

Appendix 1 – Just Cause Grounds

<table>
<thead>
<tr>
<th>Fault Causes</th>
<th>No-Fault Grounds (eligible for TRA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Nonpayment of rent</td>
<td>1. Owner move-in</td>
</tr>
<tr>
<td>2. Breach of lease, including subletting</td>
<td>2. Withdrawal from the rental market</td>
</tr>
<tr>
<td>3. Nuisance</td>
<td>3. Compliance with government order</td>
</tr>
<tr>
<td>4. Committing waste</td>
<td>4. Demolition or substantial remodeling</td>
</tr>
<tr>
<td>5. Non-renewal of similar lease</td>
<td></td>
</tr>
<tr>
<td>6. Criminal activity</td>
<td></td>
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<tr>
<td>7. Failure to give access</td>
<td></td>
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<tr>
<td>8. Failure to timely vacate after eviction</td>
<td></td>
</tr>
</tbody>
</table>

*Source: California Civil Code § 1946.2 (2019)*
## Appendix 2 – TRA Policy Comparison Chart

<table>
<thead>
<tr>
<th>City</th>
<th>County</th>
<th>Rent Stabilization/ Cap</th>
<th>Just Cause</th>
<th>TRA</th>
<th>Eviction Triggers</th>
<th>Eligibility Restrictions</th>
<th>Financial Amount</th>
<th>Special Circumstances</th>
<th>Rental Services Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emeryville</td>
<td>Alameda</td>
<td>No</td>
<td>Yes (since 2017)</td>
<td>Yes (since 2017)</td>
<td>No-fault (No-cause, OMI, Ellis, capital improvements)</td>
<td>None</td>
<td>1 months rent for small landlords; 4 - 5 months rent for large landlords</td>
<td>None</td>
<td>No</td>
</tr>
<tr>
<td>San Leandro</td>
<td>Alameda</td>
<td>No</td>
<td>No</td>
<td>Yes (since 2017)</td>
<td>No-fault (rent increases at or above 12%, no-cause, demolition, capital improvements)</td>
<td>2 or more units</td>
<td>3 months rent (FMR or current rent); max $7000</td>
<td>seniors; disabled; families with children</td>
<td>No</td>
</tr>
<tr>
<td>Palo Alto</td>
<td>Santa Clara</td>
<td>No</td>
<td>No</td>
<td>Yes (since 2017)</td>
<td>No-fault (OMI, demolition, capital improvements)</td>
<td>50 units or more</td>
<td>$9000 for 1BR (2018)</td>
<td>low-income; seniors; disabled; families with children</td>
<td>No</td>
</tr>
<tr>
<td>Redwood City</td>
<td>San Mateo</td>
<td>No</td>
<td>No</td>
<td>Yes (since 2019)</td>
<td>No-fault (Ellis, demolition, capital improvements)</td>
<td>at most 80% AMI; 5 or more units</td>
<td>3 months rent (FMR) and refund security deposit</td>
<td>seniors; disabled; families with children; tenancy at least 5 years</td>
<td>Yes</td>
</tr>
<tr>
<td>Menlo Park</td>
<td>San Mateo</td>
<td>No</td>
<td>No</td>
<td>Yes (since 2019)</td>
<td>No-fault (OMI, Ellis, demolition, capital improvements)</td>
<td>at most 80% AMI; 5 or more units</td>
<td>3 months rent (FMR)</td>
<td>seniors; disabled; families with children; tenancy at least 5 years</td>
<td>Yes</td>
</tr>
<tr>
<td>Healdsburg</td>
<td>Sonoma</td>
<td>No</td>
<td>No</td>
<td>Yes (since 2020)</td>
<td>No-fault (OMI, Ellis)</td>
<td>at most 120% AMI, tenancy at least 1 year</td>
<td>1 months rent</td>
<td>low-income</td>
<td>No</td>
</tr>
<tr>
<td>San Francisco</td>
<td>San Francisco</td>
<td>Yes (since 1979)</td>
<td>Yes (since 1979)</td>
<td>Yes (since 1994)</td>
<td>No-fault (OMI, Ellis, demolition)</td>
<td>tenancy at least 1 year</td>
<td>$6,980, with a cap of $20,939 (2020)</td>
<td>seniors</td>
<td>No</td>
</tr>
<tr>
<td>City</td>
<td>County</td>
<td>Yes (since)</td>
<td>Yes (since)</td>
<td>Tenancy</td>
<td>No-fault (OMI, Ellis)</td>
<td>Tenancy at least 1 year; exempts small landlords</td>
<td>$15,000; max is $20,000 (2018)</td>
<td>Low-income; seniors; disabled; families with children; tenancies before 1999</td>
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<tr>
<td>Berkeley</td>
<td>Alameda</td>
<td>Yes (since 1980)</td>
<td>Yes (since 1986)</td>
<td>No-fault (OMI, Ellis)</td>
<td>tenancy at least 1 year; exempts small landlords</td>
<td>$15,000; max is $20,000 (2018)</td>
<td>Low-income; seniors; disabled; families with children; tenancies before 1999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East Palo Alto</td>
<td>San Mateo</td>
<td>Yes (since 1984)</td>
<td>Yes (since 2007)</td>
<td>Ellis, demolition at most 80% AMI; 5 or more units</td>
<td>No-fault (OMI, Ellis, demolition, capital improvements)</td>
<td>3 or more units</td>
<td>$9,080; $12,107 if tenancy longer than 2 years (2018)</td>
<td>Low-income; seniors; disabled; families with children; terminally ill</td>
<td></td>
</tr>
<tr>
<td>San Jose</td>
<td>Santa Clara</td>
<td>Yes (since 1985)</td>
<td>Yes (since 2017)</td>
<td>No-fault (OMI, Ellis, capital improvements)</td>
<td>3 or more units</td>
<td>$8,400 for 1BR (2018) and refund security deposit</td>
<td>Low-income; seniors; disabled; families with children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oakland</td>
<td>Alameda</td>
<td>Yes (since 2002)</td>
<td>Yes (since 2018)</td>
<td>No-fault (OMI, Ellis, demolition, capital improvements)</td>
<td>Built before 1996; only SFH for OMIs</td>
<td>$7,116 for 1BR (2020)</td>
<td>Low-income; seniors; disabled; families with children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richmond</td>
<td>Contra Costa</td>
<td>Yes (since 2016)</td>
<td>Yes (since 2018)</td>
<td>No-fault (OMI, Ellis, demolition, capital improvements)</td>
<td>None</td>
<td>$5,826 for 1BR (OMI); $11,653 for 1BR (other triggers) (2020)</td>
<td>Low-income; seniors; disabled; families with children; terminally ill (OMI only)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain View</td>
<td>Santa Clara</td>
<td>Yes (since 2017)</td>
<td>Yes (since 2007)</td>
<td>No-fault (OMI, Ellis, demolition, capital improvements)</td>
<td>at most 120% AMI; 3 or more units</td>
<td>3 months rent (based on annual city survey) and refund security deposit</td>
<td>Low-income; seniors; disabled; families with children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alameda</td>
<td>Alameda</td>
<td>Yes (since 7/2019)</td>
<td>Yes (since 2016)</td>
<td>No-fault (No-cause, OMI, Ellis, capital improvements)</td>
<td>None</td>
<td>$1 months rent (averaged) for each year of tenancy; max is 4 months rent</td>
<td>None</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

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Appendix 3 – Interview Questions

**Beginning Script Notes:**

1. Introduce myself and project
2. Consent Form
   a. Project details
   b. Informed consent
   c. Voluntary, Opt-Outs, Question Purpose
   d. Confidentiality, privacy and recording
   e. Final questions about project/me
   f. Sign consent form
3. Check-in questions
   a. Check physical comfort (e.g. Do you need any water/the restroom?)
   b. Make sure recording working
   c. How has your day been so far?
4. Begin Recording

**Interview Questions [tenants]:**

1. About how long have you lived in your current residence? (residential history)
   a. Where have you lived? How many times have you moved in recent years?
   b. How long have you stayed in same city?
2. Tell me about where you used to live. How did it compare to where you live now?
   a. What was the condition of the unit?
   b. Is it far from your original home (commute)? Where do you feel that your community is?
3. What was your relationship with your landlord like?
   a. Was it a large property management company, individual person, etc.?
   b. How did you communicate with your landlord? What was that like?
   c. What do you think makes a “good landlord”?
4. Tell me about your experience being forced out of your rental property by your landlord.
   a. Why did you leave? For what reason (type of eviction)?
5. What was that like for you?
   b. New job? New commute?
6. What would it have been like if you received financial assistance (in the amount of 3 months’ rent) after being displaced?
7. What was it like to look for housing after being displaced?
   a. What sources did you use to look for housing? Friends? Community organizations? Website listings?
   b. What barriers did you face? Language? Internet?
8. Tell me about any laws about renting that you are aware of. If you could things related to housing in your city, what would you change? Why? Involved in politics?
9. Is there anything else you want me to know?

**Interview Questions [landlords]:**

1. Tell me about where you have lived. (residential history)
2. Tell me about being in the rental business.
   a. What kind of properties? Why? Condition of units?
   b. How long in the business?
d. Primary source of income?

3. How do you choose the tenants you have? (Tenant selection)
a. Income? Credit score? Proof of employment?
b. Language?
c. Misc factors?

4. What is it like being a landlord in the Bay Area/ in your city?

5. What was your relationship with your tenants like?
a. Harassment?
b. In-person communication?
c. Large vs small landlord?
d. Leeway on payments?

6. Describe your experience with having to evict tenants out your rental property.
a. Why (eviction cause or raising the rent)? How to make that decision? What factors influence?
b. How the landlord informed the tenant?
c. How do evictions affect you and your rental business? Financially?

7. What was it like to offer financial assistance when you needed to evict tenants? Were you successful?
a. Discourage from certain types of evictions?
b. How did having to offer this financial assistance differ from other evictions you have gone through with?

8. How knowledgeable are you of tenant/landlord policies in your city?

9. Tell me about any help you sought out in navigating the legal process/requirements of eviction.

10. Are you involved in any political organizations or groups related to housing policy? What is your experience with this?

11. If you could things related to housing in your city, what would you change? Why?

12. Is there anything else you want me to know?

Demographic Questions:
1. Name and Contact Information (whichever mode they prefer)
2. We will not be using your real name in any of our research products. Do you have a preference for what pseudonym you’d like me to use?
3. What year were you born?
4. Pronouns?
5. How do you identify racially?
a. Check all that apply:
   i. White
   ii. Black
   iii. Latinx
   iv. Native American/Alaska Native
   v. Asian
   vi. Pacific Islander/Native Hawaiian
   vii. Other
   viii. Optional: Specify ethnicity

6. Household Income and family size
   a. What is your approximate household income this year? (If cannot answer, ask for personal income)
b. How many people live in your home?
7. [tenants] What was the building address of your previous home?
   a. If uncomfortable, ask about the following information if available: neighborhood,
      age of building, and number of units in the entire building.
8. [landlords] What are the addresses of the properties that you own?
9. What was your average monthly rent?

Ending Script Notes:
1. Any additional questions about me or the project?
2. Provide my contact information and ask about follow-up
3. Provide compensation and card (collect address)
4. Ask for potential interviewee referrals
5. Provide any useful connections to community organizations