

# THE HOUSING CRISIS HITS HOME IN CONCORD





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## About The Authors

**East Bay Alliance for a Sustainable Economy (EBASE)** advances economic, racial, and social justice by building a just economy in the East Bay based on good jobs and healthy communities. EBASE addresses the root causes of economic injustice by developing strategic alliances among community, labor, and people of faith to build power and create change with low-income workers and communities of color.

**Central County Regional Group (CCRG) of First 5 Contra Costa** is a multi-cultural advocacy group of volunteer parent and resident leaders creating healthy, safe, and equitable communities for young children and families. CCRG is sponsored by First 5 Contra Costa. First 5 Contra Costa's vision is that all children grow up healthy, ready for school, and supported in safe, nurturing families and communities.

**Raise the Roof (RTR)** is a coalition representing thousands of Contra Costa residents, workers, and people of faith. Coalition members include the Alliance of Californians for Community Empowerment (ACCE); the California Nurses Association (CNA); Concord Communities Alliance; the Contra Costa Labor Council; Central County Regional Group (CCRG), First 5 Contra Costa; the East Bay Alliance for a Sustainable Economy (EBASE); Ensuring Opportunity, the Campaign to End Poverty in Contra Costa County; The Faith Alliance for a Moral Economy (FAME); Monument Impact; and Tenants Together.

## Acknowledgements

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Photos by Shira Bezalel, Marcia Norori, and various members of the Raise the Roof Coalition.

## About this Report

While it has been well documented that there is a housing crisis in the Bay Area, studies of the localized impacts of the crisis have tended to focus on larger cities such as San Francisco and Oakland. This report is one of the few studies that focuses on the housing crisis in the City of Concord. This report synthesizes data from a community survey of nearly 1,000 Concord residents conducted in winter, 2018; public databases; and in-depth interviews with current Concord residents to offer a clear depiction of the human impacts of the housing crisis in Concord. Evidence-based policy recommendations are presented to provide policymakers with robust tools to enable all Concord residents to thrive, prevent displacement, and preserve the distinctive character of the City.

### Table of Contents

<b>Methodology.....</b>	<b>2</b>
<b>Foreword.....</b>	<b>3</b>
<b>Executive Summary.....</b>	<b>4</b>
<b>Concord Renter Demographics.....</b>	<b>6</b>
<b>Analysis of Increasing Rents.....</b>	<b>8</b>
<b>Analysis of Hazardous Living Conditions.....</b>	<b>10</b>
<b>Analysis of Unjust Evictions.....</b>	<b>12</b>
<b>Impact of Housing Insecurity on Seniors.....</b>	<b>14</b>
<b>Impact of Housing Insecurity on Children.....</b>	<b>16</b>
<b>Impact of Housing Insecurity on People of Color.....</b>	<b>18</b>
<b>Findings of Concord Community Survey.....</b>	<b>20</b>
<b>Policy Solutions.....</b>	<b>22</b>
<b>Conclusion.....</b>	<b>24</b>
<b>References.....</b>	<b>24</b>



## Methodology

This report presents data from the Concord Community-Based Participatory Housing Assessment (also referred to as the Concord Community Survey), a survey of 968 residents. The survey captured the scope and impacts of the housing crisis. The Central County Regional Group (CCRG), and First 5 Contra Costa, along with partners from the Raise the Roof (RTR) coalition, conducted the survey between January and March of 2018 at child care centers, clinics, service organizations, parks, stores, flea markets, schools, businesses, and places of worship in Concord. The survey data were entered into a database and analyzed for themes by First 5 staff. Quantitative and qualitative conclusions were shared with CCRG parent advocates, who corroborated the results. As a result of using convenience sampling, the demographics of the surveyed population differ in some limited ways from an exact replica of the population of the city overall. For demographics of participants, see Tables 3 and 5.

Another major data source presented in this report is the U.S. Census Bureau's 2012-2016 5-year American Community Survey (ACS). The ACS is conducted annually of a representative sample of the resident population of the United States. Data by race/ethnicity from the ACS are determined by the head of household. Racial/ethnic groups may include Hispanics/Latinx unless specified otherwise. All data are five-year data unless cited otherwise. In this report, the terms "renters" and "residents" are used to refer to households rather than individuals when referring to ACS data.

This report also highlights lived experiences based on in-depth interviews with Concord tenants. Eleven interviews were conducted by EBASE and Tenants Together staff between March and June of 2018. Respondents, recruited primarily through referrals by Tenants Together and ACCE, have experienced an eviction, rent increase, or habitability problems. The names of tenants in this report were changed to honor tenants' concerns of retaliation from landlords. With real threats of evictions and homelessness, tenants fear the consequences of speaking openly about their lived experiences.



CCRG members survey tenants for the Concord Community-Based Participatory Housing Assessment.

## Foreword

### The Housing Crisis Hits Home: A Profile of Concord

The Bay Area economy is booming, but the ever-deepening housing crisis hinders inclusive prosperity in our region – straining family budgets, stifling opportunity, and ultimately undermining the foundations of our economic success.

Our recent report, ***Solving the Housing Crisis Is Key to Inclusive Prosperity in the Bay Area*** (produced with the USC Program for Environmental and Regional Equity and The San Francisco Foundation), found that renters are growing in number and share. Yet renters are increasingly burdened by rising rents and stagnant wages, with rent burdens highest and rising the fastest for Black, Latino, and Native American renters. This unaffordability has severe consequences: nearly half a million Bay Area households that are economically insecure and cannot make ends meet pay on average \$9,000 more than they can afford on rent annually. This adds up to \$4.4 billion that they could be spending on their family needs and in their communities.

The housing crisis extends into suburbs like Concord, as this profile so vividly illustrates. Renting is on the rise in Concord, and the city's renters are disproportionately people of color. But as this new research shows, rents are increasingly unaffordable, many tenants live in substandard homes with mold or pests, and even more – a shocking 75 percent of the respondents to a community housing survey – live in fear of eviction.

This level of housing insecurity is not a recipe for a sustainable city. Increasing access to stable, affordable, quality housing is critical for the health, well-being, and economic success of Concord's renters, their families, and the city as a whole.

Fortunately, the report not only describes the problem but outlines several steps that leaders in Concord (and throughout the region and state) can take right now to increase housing security for renters. By passing commonsense policies like just cause eviction, rent control, and free legal counsel for tenants facing eviction, as well as strengthening its code enforcement, Concord can protect its renters who are most vulnerable to the crisis and build a stronger, more inclusive city for all.

The data is clear, and now is the time to take bold and creative action commensurate with the scale of the crisis. I hope this report compels stronger leadership and bolsters community advocacy for renter protections. Our region's future prosperity is at stake.

Michael McAfee



President  
PolicyLink

***To read PolicyLink's recent report on the Bay Area's Housing Crisis, go to  
[www.policylink.org/resources-tools/solving-housing-crisis-bay-area](http://www.policylink.org/resources-tools/solving-housing-crisis-bay-area)***

## Executive Summary

Amid the Bay Area's housing crisis, Concord is at a crossroads. For decades, the city has attracted diverse residents by offering a high quality of life and relative affordability compared with nearby cities. In 2017, the City Council reaffirmed the city's commitment to "providing a safe, inclusive and supportive environment to all..." (Barone 2017). However, skyrocketing rents, inhumane living conditions, and unjust evictions are displacing residents and threatening Concord's values of diversity and inclusion. The housing crisis is also harming public health, community stability, and early childhood development, tearing the fabric of the Concord community apart. Many long-time residents – particularly families, seniors, and people of color – face the prospect of being forced to move out of the city they call home.

**Skyrocketing Rents:** Housing costs consume an overwhelming portion of most residents' incomes, forcing them to make impossible choices between paying for rent, healthcare, childcare and groceries. Between 2011 and 2018, the median monthly rent for a two-bedroom in Concord increased by 61% (Zillow Research 2018). In contrast, Concord residents' earnings stagnated, decreasing by 1% (U.S. Census Bureau 2011, 2016e). These findings complement research by Concord city staff, who reported in 2016 that "many Concord renters face extreme housing cost burdens" and that without countermeasures, rents will continue to rise rapidly across the city (Barone 2016).

**Hazardous Living Conditions:** Pests, mold, plumbing failures, and overcrowding are common hazards of rental units in Concord. These conditions can increase susceptibility to disease and harm mental health (National Center for Healthy Housing 2012). Of the 968 renters surveyed, about half (48%) reported struggling with household pests and 40% reported having mold or mildew. California landlords have the legal responsibility to promptly repair habitability problems (California Courts 2018), but data indicate that many landlords break the law as a tactic to encourage tenants to vacate, thereby allowing landlords to raise rents.

**Unjust Evictions:** In Concord, landlords are not required to provide tenants with a reason for an eviction. It is common for residents to receive "no cause" evictions in retaliation for requesting necessary repairs, pest control, or expressing concerns about rent increases (Marcus and Zuk 2017). According to the Concord Community Survey, 75% of tenants fear evictions. Many families and seniors quietly tolerate unbearable living conditions and unfair rent hikes, fearing that fighting these problems will spur an eviction.

**The Impacts on Families:** The mismatch between rising cost of living and stagnant earnings is an intolerable situation for many Concord families. As rent becomes an increasingly burdensome expense, a child's doctor appointment or a trip to the grocery store may be sacrificed. Housing



insecurity poses a serious risk to children's development and health (Cunningham and MacDonald 2012). Many families feel powerless to address unfair rent increases and habitability concerns. Community cohesion suffers when families are constantly struggling to stay afloat.

**The Impacts on Seniors:** Seniors who have lived in Concord for decades are being pushed out of their homes as a result of increasing rents and evictions. While struggling to survive on fixed incomes and battling end-of-life illnesses, they face astronomical rent increases and inhabitable conditions. Many seniors are forced to move away from the only homes they have known at a frail and vulnerable time of their lives.

**The Impacts on People of Color:** Concord's racial diversity and inclusion are at risk. Black, Latinx, and immigrant households are disproportionately represented among Concord renters and those experiencing increased threat of displacement in the housing crisis. Displacement is occurring most rapidly in Concord's Monument neighborhood, the most racially diverse area of Concord (Urban Displacement Project 2016).

**Homelessness:** Ultimately, some are left with no choice but to leave Concord altogether and seek more affordable housing elsewhere. Others end up homeless. According to the annual Point-in-Time Count Report, the number of people sleeping outside in Concord in 2018 increased by 121% in three years (Contra Costa Council on Homelessness 2016, 2018). In 2017, 629 individuals who had lost their homes accessed County services in Concord (Contra Costa County Homeless Continuum of Care 2017). As more residents are priced out of housing, homelessness is a significant challenge to Concord's motto of "Famililes First".

**Policy Solutions:** The results of the Concord Community Survey reveal that the steps that Concord elected leaders have taken to address housing, including its Rent Review Program, have fallen short of protecting residents from sharp rent increases and unjust evictions. This report presents evidence-based policy solutions that can truly address the housing crisis: just cause for evictions and right to counsel for tenants facing eviction are recommended to protect renters from unjust evictions; rent control can prevent extreme rent increases while still allowing landlords to collect on their investments; and stricter code enforcement is proposed to reduce hazardous living conditions and ensure landlords are accountable to their legal responsibilities to renters.

## Key Findings

- Tenants are struggling to afford rents that have grown by 61% since 2011 (Zillow Research 2018). No neighborhood is affordable to families with incomes of \$50,000 or less (Ross 2018).
- Substandard living conditions are widespread; nearly half of renter households report unhealthy living conditions such as mold or pests (40% and 48%, respectively).
- 75% of Concord residents surveyed fear eviction.
- Evictions are a leading cause of homelessness and accelerate the displacement of long-time residents.
- Housing insecurity has serious impacts on children, harming their health, development, and academic achievement (Brennan and Lubell 2007).
- About 70% of renters age 65 and over in Concord pay 30% or more of household income on rent (U.S. Census Bureau 2016c).
- The Monument community is the most ethnically diverse neighborhood in Concord. Three quarters of Monument renters spend 30% or more of household income on rent (U.S. Census Bureau 2016a).

## Concord Renter Demographics

Concord is the largest city in Contra Costa County, California, with a population of nearly 127,000 (U.S. Census Bureau 2016b). Once a bedroom community for San Francisco and other larger Bay Area cities, Concord has grown into its own economic hub. Many residents who once came to Concord after being displaced from other communities now face a second wave of displacement.

Following regional trends, renters comprise a growing proportion of Concord residents. In the last decade, the number of renter households has increased by 23%. Renters now represent 44% of the city's population, totaling nearly 20,000 households (U.S. Census Bureau 2007, 2016e).

**44% of Concord households are renters.**

Renters are at the forefront of the housing crisis, disproportionately represented by people of color, immigrants, and low-income residents.



## People of color and immigrants are more likely to be Concord renters.

- Hispanic/Latinx households compose 23% of the Concord population, yet account for 32% of renters (Table 1).
- Black/African American households compose about 4% of Concord households, yet 8% of renters.
- Immigrants compose 27% of residents and 38% of renters.

**Table 1: Demographics of Concord Renters, 2016**

	All Concord Households	Homeowners	Renters
Non-Hispanic White	58%	68%	44%
Hispanic/Latinx	23%	16%	32%
Asian and Native Hawaiian and other Pacific Islander	12%	12%	11%
Other race	7%	3%	11%
Two or more races	5%	3%	7%
Black or African American	4%	2%	8%
American Indian and Alaska Native	1%	1%	1%
Foreign Born	27%	23%	38%

Notes: Values by race/ethnicity may not sum to 100 percent because Hispanic/Latino(a) respondents may be of any race. Race/ethnicity and foreign born status of renters is defined by the reported race/ethnicity and status of the head of household.

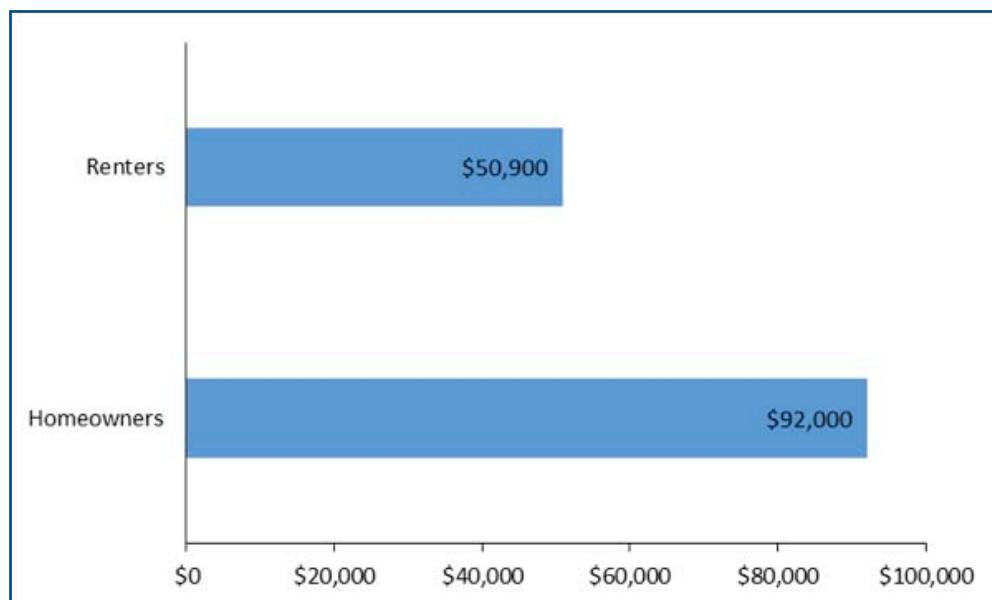
Source: American Community Survey, 2012-2016.

## Renters have lower incomes than homeowners.

- Renters tend to have lower household incomes than other Concord residents. Median annual household income for Concord renters is about \$50,900 compared with \$92,000 for homeowners (Figure 1; U.S. Census Bureau 2016h).
- Nearly 1 in 5 renters in Concord lives below the federal poverty level of \$24,300 for a family of four (18%; U.S. Census Bureau 2016d; U.S. Department of Health & Human Services 2016).

**1 in 5 renters  
lives below  
the federal  
poverty line**

**Figure 1: Median Household Income of Concord Residents, 2016**



Source: American Community Survey, 2012-2016.

## Analysis of Increasing Rents

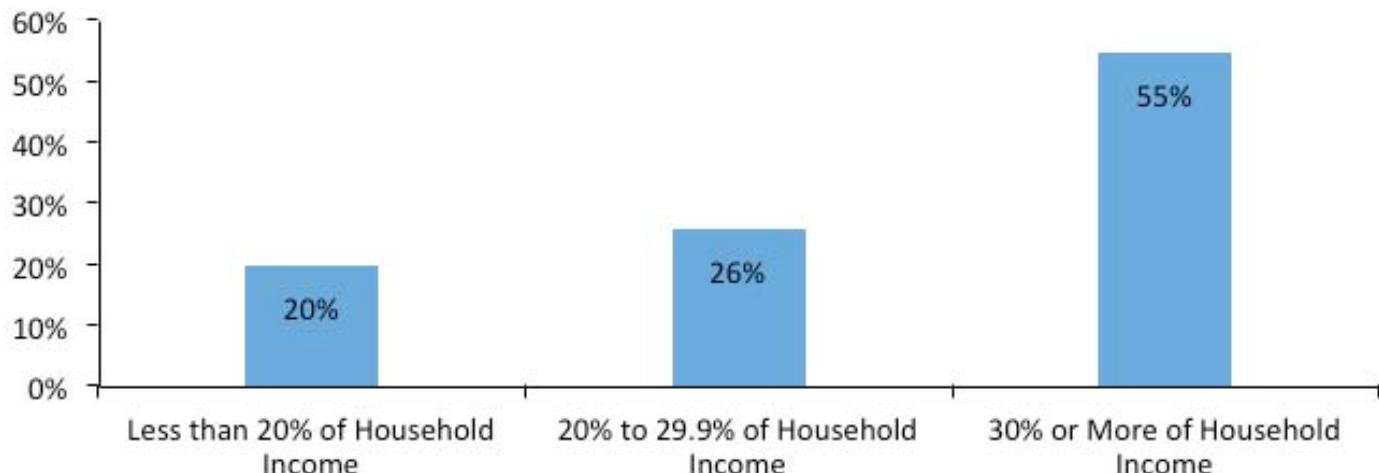
Rents are skyrocketing and consuming too much of families' incomes. According to Zillow Research (2018), median monthly rent for a two-bedroom in Concord increased by 61% between January 2011 and March 2018.<sup>1</sup> Families with increasing rents are left in an unbearable situation, with over half of Concord renters paying 30% or more of their income on rent (Figure 2).

The majority of Concord renters have annual household incomes below \$50,000, yet no Concord neighborhood has a median market rent that is affordable to a family with this income (Ross 2018). The vast majority of neighborhoods in Concord are affordable only to families with an income greater than \$75,000, which accounts for one in four renter households in Concord (Figure 3).

### Affordable Housing: 30% of Income or Less

Housing affordability is commonly measured using the federal government's standard that households are "housing burdened" when families spend more than 30% of their income on housing.

**Figure 2: Percent of Income Concord Renters Spend on Rent, 2016**



Source: American Community Survey, 2012-2016.

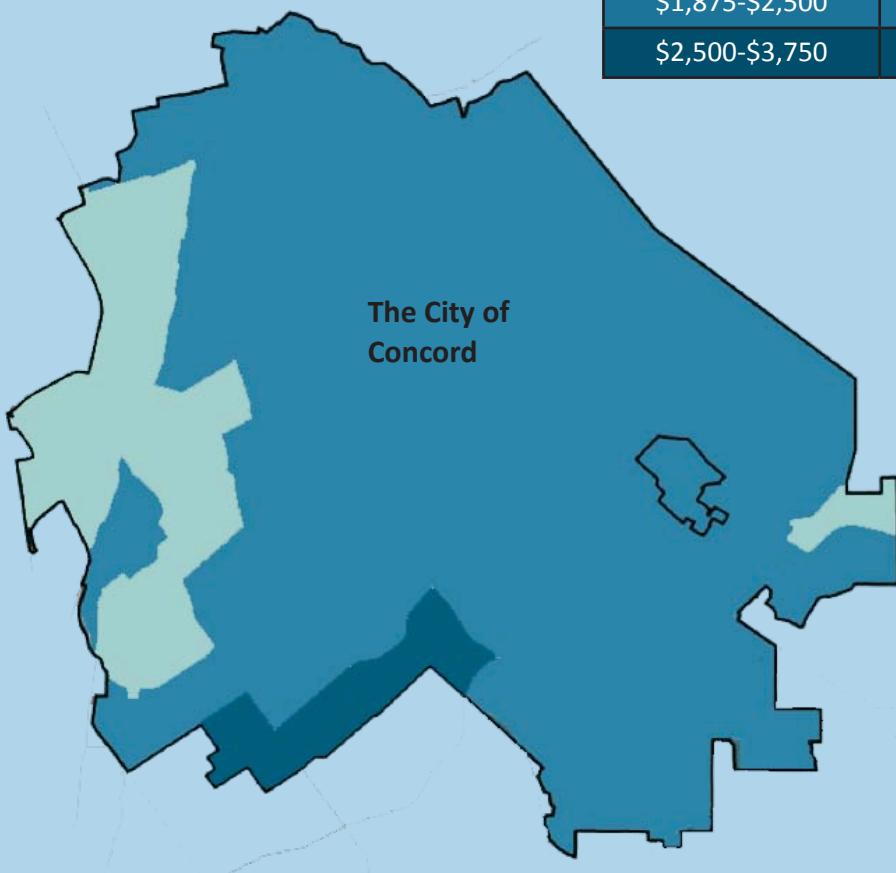


Concord residents at a vigil for victims of housing displacement in 2016.

<sup>1</sup> There is substantial variation in estimates of rent prices in Concord across different data sources due to differences in methodology. Zillow's estimate of median rent (\$1,928 for a two-bedroom in March 2018) is based on rental listings of homes and does not include apartment buildings. In an email to the author of this report in May 2018, a staff person from the City of Concord Housing Department reported that, according to their data, average rent for apartment complexes with 200+ units in December 2017 was \$2,200 per month, and average rent for all apartment types in Concord was \$1,800 per month in May 2018.

**Figure 3: 54% of Concord's renters cannot afford median rent in any Concord neighborhood.**

Median market rent 2011-2015	Income needed to be affordable	% renters in income bracket
Less than \$1,250	Under \$50,000	54%
\$1,250-\$1,875	\$50,000-\$74,999	20%
\$1,875-\$2,500	\$75,000-\$99,000	11%
\$2,500-\$3,750	Over \$100,000	15%



Source: PolicyLink/PERE analysis of the Zillow Rent Index (ZRI) Time Series and 2015 5-year American Community summary data.

## John's Story: Unfair Rent Increase for 30-Year Resident

John is one of the many long-term residents who is being forced out of Concord because of exorbitant rent increases. For 30 years, he has called Concord his home. He has lived in his current apartment for the past eight years. In 2017, John received a 20% rent increase to \$1,525 which he cannot afford alone. He filed a complaint with the City of Concord's Residential Rent Review Program, which offers non-binding mediation services to tenants who have received rent increases exceeding 10% in a 12-month period.

John diligently pursued the arbitration process. While the Rent Review Panel voted in his favor, the arbitration is nonbinding, allowing the property manager to demand the 20% rent increase. John has been unable to find any affordable housing in Concord or anywhere in Contra Costa County. After living in Concord for 30 years, John is now leaving his home and looking for housing elsewhere in California.



## Analysis of Hazardous Living Conditions

Many families without affordable housing are forced to live in hazardous conditions, facing increased susceptibility to disease and mental health challenges (National Center for Healthy Housing 2012). Results from the Concord Community-Based Participatory Housing Assessment that included surveys of 968 renters, demonstrate the alarming prevalence of health and habitability hazards in residents' homes (Table 2).

For example, nearly half (48%) of respondents reported household pests, and 40% reported having mold or mildew in their homes; both of which can exacerbate or cause asthma and respiratory infections (Lutzker and Tobacman 2013). Almost one third of families (31%) reported experiencing plumbing issues, including lack of water, issues with sewage, and leaks, which can put renters' health, well-being, and quality of life at risk. Over a quarter of participants reported living in overcrowded conditions, which are associated with long-term adverse health and academic achievement impacts, especially among children (Cunningham and MacDonald 2012).

Unfortunately, it is often difficult for renters to receive support with substandard living conditions. In interviews with Concord tenants, multiple individuals reported that their landlords ignored them when they raised habitability concerns, and a few reported being threatened with eviction. For landlords who want to encourage tenants to vacate a property in order to raise rents, refusing to resolve habitability concerns can be a key tactic. California landlords have the legal responsibility to promptly repair habitability problems such as issues with heating and plumbing (California Courts 2018). Nonetheless, data indicates that many landlords break the law.

**Table 2: Widespread Hazardous Conditions in Concord, 2018**

<b>Substandard Condition</b>	<b>Percent</b>
Pests or Rodents	48%
Mold or Mildew	40%
Plumbing Issues	31%
Broken heating/air conditioning	27%
Overcrowding	26%
Broken Appliances	25%
Leaky Roof	15%

**48% of renters surveyed report they have household pests, and 40% have mold or mildew.**

Source: Concord Community-Based Participatory Housing Assessment, 2018.



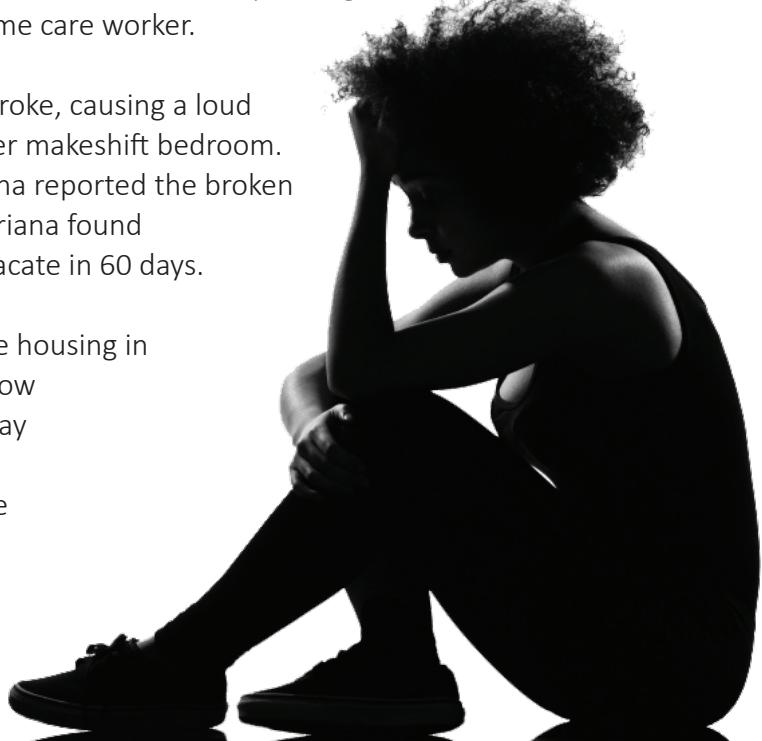


## Mariana's Story: Unfair Eviction After Reporting Pests and Broken Appliances

Mariana is one of many Concord residents who have been evicted after reporting inhumane living conditions. She lived in Concord for 14 years and was evicted in 2018 after reporting bed bugs and broken appliances to her landlord. "Ever since the bed bug infestation, I could not fall asleep normally again," she said. Mariana collected the bugs in Ziploc bags as evidence of the issue, but there was no response. Subsequently, she was forced to spend her own money to fumigate her apartment. At the time, she was spending \$1,100 per month for her apartment and only earning \$12.50 per hour as a home care worker.

To compound the pest issue, Mariana's refrigerator broke, causing a loud buzzing sound that prevented her from sleeping in her makeshift bedroom. After trying to ignore the problem for months, Mariana reported the broken appliance to the landlord. Less than a week later, Mariana found an eviction notice on her door demanding that she vacate in 60 days.

After being evicted, Mariana could not find affordable housing in Concord, and was forced to move to Bay Point. She now has a much longer commute and finds it difficult to pay for her rent and the extra gas on her meager wages. Mariana's experience of being evicted from her home caused immense stress, and she continues to worry about her ability to find housing in the future. "I hope that one day I can return to Concord," Mariana said.



## Analysis of Unjust Evictions

In the Concord Community-Based Participatory Housing Assessment three quarters of survey participants reported that they fear eviction. Eight percent of participants reported that they had experienced a “no cause” eviction. Given that many renters who experience an eviction are forced to leave Concord, however, this figure does not fully capture the prevalence of evictions in the city.

In Concord, landlords do not have to provide tenants with any reason or justification for evictions. It is common for families to receive these no-cause evictions when landlords choose to sell their property.

Although illegal, it is also common for renters to receive no-cause evictions in retaliation for requesting necessary repairs, pest control, or expressing concerns about rent increases with landlords (Marcus and Zuk 2017).

Between 2014 and 2016, there was an average of 3,928 formal eviction filings in Contra Costa County per year (Inglis and Preston 2018). Since most evictions do not go through the court process, these numbers underrepresent the prevalence of evictions in the county. According to Tenants Together, “The data represents the tip of the iceberg when it comes to involuntary displacement” (Inglis and Preston 2018).

### What is a “No Cause” eviction?

According to California law, a landlord may evict a tenant for failing to pay rent on time, breaking a rental agreement, damaging property, disturbing other tenants, or engaging in illegal behavior on a rental property (California Courts 2018). However, in cities like Concord that do not have Just Cause policies, landlords can enact “no cause” evictions, where the landlord gives no reason for an eviction and the tenant is not necessarily at fault.

Evictions often result in families leaving their homes and moving to neighborhoods with fewer job opportunities, services, transportation options, and greater health risks (Rose and Ky-Nam Miller 2016). Eviction is also a leading cause of homelessness, especially among households with children (Desmond and Kimbro 2015; The United States Conference of Mayors 2014). More broadly, housing insecurity causes extreme stress, often resulting in adverse health outcomes (Cunningham and MacDonald 2012).





Concord tenant comforts a woman struggling to find shelter at the Concord Housing Forum in 2016.

## Sofia's Story: No Cause Eviction Leaves Family Homeless

Sofia is one of the many Concord residents who has experienced a “no cause” eviction. She struggles to raise her six-year-old son and fourteen-year-old daughter, earning \$13 per hour at Taco Bell. In 2016, Sofia’s landlord asked her to write a complaint about her upstairs neighbors. After refusing to write the complaint, she was given a three-day notice to vacate her unit.

Since she now has an eviction on her record, Sofia has been unable to get another apartment, and her family has been homeless. They move from motel to motel, paying between \$1,500 and \$3,200 per month. Every 28 days, Sofia’s family is forced to check out and find another place to live. Sofia’s children often express their despair at not having a stable home and having to pack up all of their belongings every month. Their outlook is bleak as their eviction record follows them everywhere they go.



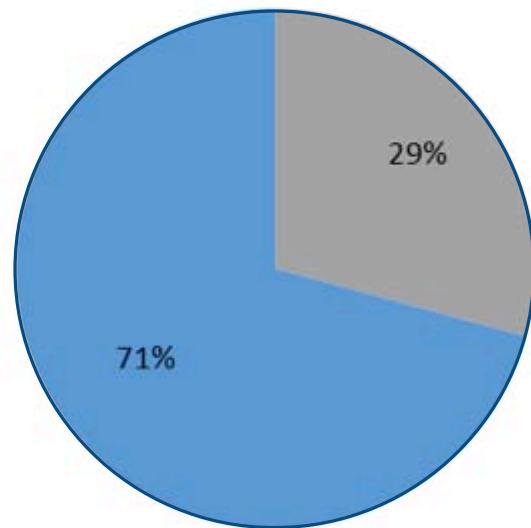
## The Impact of Housing Insecurity on Seniors

Seniors aged 65 and older compose 13% of all Concord renters (U.S. Census Bureau 2016c). These older adults carry the burden of high housing costs, resulting in economic insecurity. About 70% of renters age 65 and over in Concord pay 30% or more of their household income on rent (Figure 4). Many seniors live on fixed incomes and devote a substantial portion of their incomes to rent, often resulting in less money to spend on food and healthcare, and increasing their vulnerability to disability and disease.

Many older tenants have less expensive rents compared with other populations as a result of longer housing tenure. Consequently, the buildings in which they live can have higher potential profit margins for real estate investors during housing shortages—creating an incentive for building owners to evict older tenants (Levin 2017; Wadsworth 2017).

Being evicted can be devastating for older adults struggling with disabilities that make moving challenging, create financial barriers to finding housing, and sever deep-rooted social connections in neighborhoods where they have lived for many years (Tenants Together and The Anti-Eviction Mapping Project 2014).

**Figure 4: Rent as a Percentage of Concord Seniors' Income, 2016**



Source: American Community Survey, 2012-2016.



**“Many older adults have limited income, and substantial rent increases can be very disruptive to their lives, forcing them from their homes due to financial necessity or eviction. Sadly, we see a growing number of them become homeless or have to move away from friends and community to find affordable housing.”**

**-Nhang Luong, Program Manager,  
Information & Assistance of the  
Contra Costa County Area Agency on Aging**

Concord senior at a vigil for the victims of housing displacement in 2016.



Concord tenants at the 2018 May Day Rally for Housing.

## Pamela's Story: Senior Struggles to Find Housing while Battling Cancer

Pamela is one of many seniors on a fixed income struggling to find an affordable place to live. She is 73 years old and battling breast cancer. Pamela found a place that offered room and board for \$1,300 per month. Unfortunately, the landlord was abusive to the elderly tenants, feeding them moldy food and constantly threatening to raise rents. Because she was so ill, Pamela did not have the strength to leave. She explains, "I was going through surgery while the house manager was verbally and physically abusive. It put an even greater strain on my health."

Once Pamela felt well enough to look for other housing options, it took her six months to find a room that she could afford. At \$750 per month, she signed a 1-year lease. The room was smaller than what she was used to, but she could make it work. Two months later, however, her new landlord informed her of his plans to sell the building. In the absence of Just Cause for Evictions protections, Pamela has no recourse.

Pamela says, "The housing situation for senior citizens out here is really impossible. I've registered on all of the low-income housing sites to get an apartment. I've been on waiting lists for shelters and Section 8 housing for almost four years now, and there's nothing available. It's very discouraging, and it certainly doesn't help, health-wise, to be at the point of being homeless."



## Impact of Housing Insecurity on Children

Concord children bear the brunt of the housing crisis, placing them at risk of poor health, developmental, and educational outcomes. For young children who experience 90% of brain development by age five, having a stable, safe place to sleep, play, and form trusting bonds is critical. Housing insecurity jeopardizes these elements of early childhood development.

Children facing housing instability are more likely to experience poor health, low weight, and developmental challenges, compared with other children (Cutts et al. 2011). They have a harder time staying focused in school and forming peer and teacher relationships, resulting in lower educational achievement (Brennan and Lubell 2007; Joydeep et al. 2008). Finally, unstable living environments can impact children's mental health and well-being, causing anxiety, sleeplessness, stress, and behavioral problems (National Scientific Council on the Developing Child 2010).

Exposure to hazardous living conditions can jeopardize children's health. Living with mold, rodents, cockroaches, and lead put children at a heightened risk of asthma, respiratory infections, and chronic illness (Brennan and Lubell 2007; Phillips et al. 2010). Children experiencing homelessness are more likely to experience high stress, lead levels in their blood, and asthma compared with other children (Enterprise Community Partners 2014).

Given that 41% of Concord renter households have children under 18 years old, housing security and high quality housing are critical to achieve optimal childhood development, health, and academic success among Concord children (U.S. Census Bureau 2016f).

**"The stress that comes with housing insecurity has a profound impact on children, placing them at a higher risk for educational delays, mental health issues, low birth weight, and health conditions such as asthma."**

**—Dr. Diane Dooley, Pediatrician  
Contra Costa Regional Medical Center**

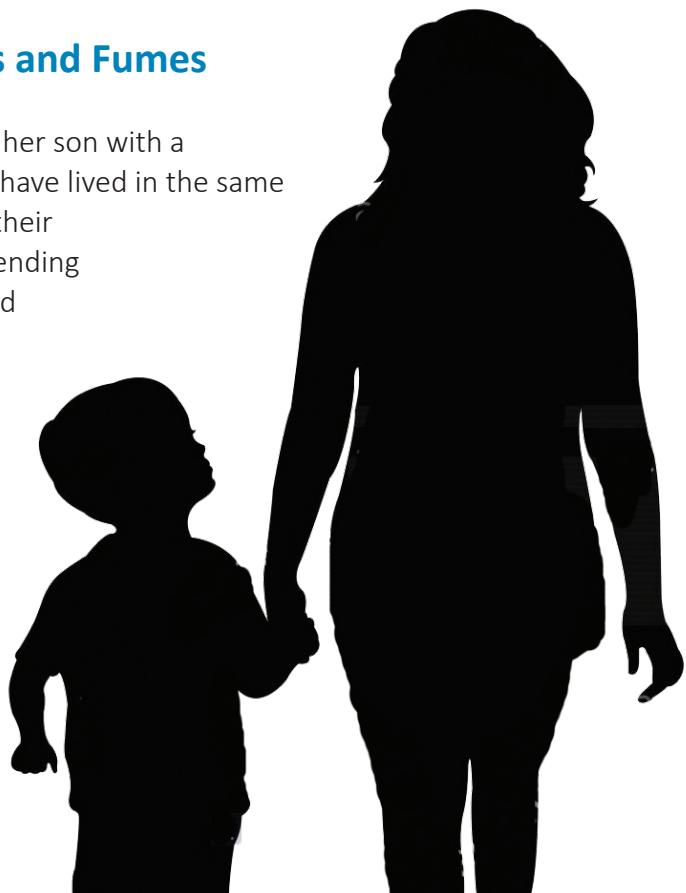




## Teresa's Story: Child Suffers with Bed Bugs and Fumes

Teresa is one of many single parents struggling to provide her son with a safe, stable place to live. Teresa, her son, and her parents have lived in the same two-bedroom Concord apartment for 20 years. Recently, their landlord forced them to move to a different unit. After spending two nights in the new unit, Teresa noticed that her son had red marks all over his body. She took him to the doctor and discovered they were bed bug bites.

Since February of 2017, Teresa has reported bedbug issues at least half a dozen times. Her unit has been fumigated so much that it smells like chemicals. Teresa's son cannot sleep, resulting in difficulty concentrating and staying awake at school. Sometimes, he has fallen asleep in class. The bed bug problem in Teresa's unit is so severe that her son now has scars on his legs from all the bites. Her son is significantly traumatized, and Teresa is considering taking him to a therapist.



## Impact of Housing Insecurity on People of Color

The Monument community is the most populous and racially diverse area of Concord and the most impacted by the housing crisis. The rate of foreclosures in the Monument was four times greater than that of Concord overall during the 2011 national crisis. Since then, the Monument community has become a desirable location for real estate investment and home flipping. Rents in the Monument are higher than the rest of the city (Chan et al. 2015).

Renters compose 82% of Monument residents (U.S. Census Bureau 2016g).<sup>2</sup> In 2016, 74% of renter households in the Monument spent 30% or more of household income on rent (U.S. Census Bureau 2016a). Forty-four percent of Monument renters are Hispanic/Latinx, and 10% are Black/African American (U.S. Census Bureau 2016g).

Community members report that overcrowding, habitability issues, and evictions have increased as a result of rent hikes. Tenants also report that landlords' actions have resulted in pushing out current residents and attracting younger, higher-income, and white tenants.

**"Ensuring the rights of low-income tenants, through policies like Rent Control and Just Cause, helps cities protect people from displacement and hold onto thriving, inclusive communities."**

— Eli Moore, Program Manager  
Haas Institute,  
University of California Berkeley

The Monument community has played a crucial role in making Concord a welcoming, equitable, and family-friendly city. Over recent decades, Monument residents have advocated for improvements in public transportation, public health, parks and safe streets, and sanctuary protections for immigrants (City of Concord 2006; White 2017). The very resident advocates who have helped make Concord a vibrant community are now struggling to remain in the city.



<sup>2</sup>This report follows the lead of Chan et al. (2015) and defines the Monument neighborhood as including the following five census tracts: 3361.01, 226.02, 3362.01, 3362.02, and 3280.

## Marta's Story: A Refugee Battles Housing Racism and an Unfair Eviction

Marta is one of many immigrants struggling with housing racism, landlord abuse, and an unfair eviction. She originally fled from Guatemala in January, 2018 after receiving repeated demands for money by gang members. The gang threatened harm to her five-year-old daughter if she did not comply. Marta was forced to leave behind her eight-month-old daughter, her ailing mother, and her small business to seek safety in the U.S.

Pursuing asylum, Marta was detained while crossing the border with her young daughter. They were transferred to San Francisco during court proceedings, and Marta eventually rented an unfurnished garage in Concord.

In the garage, Marta and her daughter lived in uninhabitable conditions: exposed gas pipes, no insulation, and no proper ventilation or windows. Marta also faced intimidation from abusive landlords who told Marta's daughter she would be separated from her mom by immigration officials. They placed rotten fruit and vegetables inside of their meals. At one point, the landlords tossed away clothing and toys that had been donated to Marta. When Marta finally confronted them, the landlords called the police, threatening to have Marta deported and evicted from her home.

Although the police notified the landlords they must give a 30-day notice for a tenant to vacate, the owners refused to adhere to the law. Instead, they threatened to change the locks, leaving Marta in a state of fear and forcing her to find housing elsewhere.

With the generous help of the faith community, Marta and her daughter landed temporarily in another home. However, it was too far from her place of work, and she lost access to her childcare provider. Due to the constant anxiety that comes with unstable housing, Marta has decided to voluntarily deport herself and return to Guatemala, in spite of the threat of the gangs.

**"No one should have to live in these conditions. No one should live in fear of being evicted. They think because you are an immigrant that they can exploit you. I don't want anyone to suffer the way I suffered."**

**—Marta, pictured right with her daughter**



## Findings of Concord Community Survey

The Concord Community-Based Participatory Housing Assessment involved participants from four Concord zipcodes (Table 3). Findings demonstrate that housing insecurity is a serious threat to Concord residents' health and well-being. Evictions, unaffordable rents, and hazardous living conditions jeopardize health and economic security, harm families, and rip apart the fabric of the Concord community.

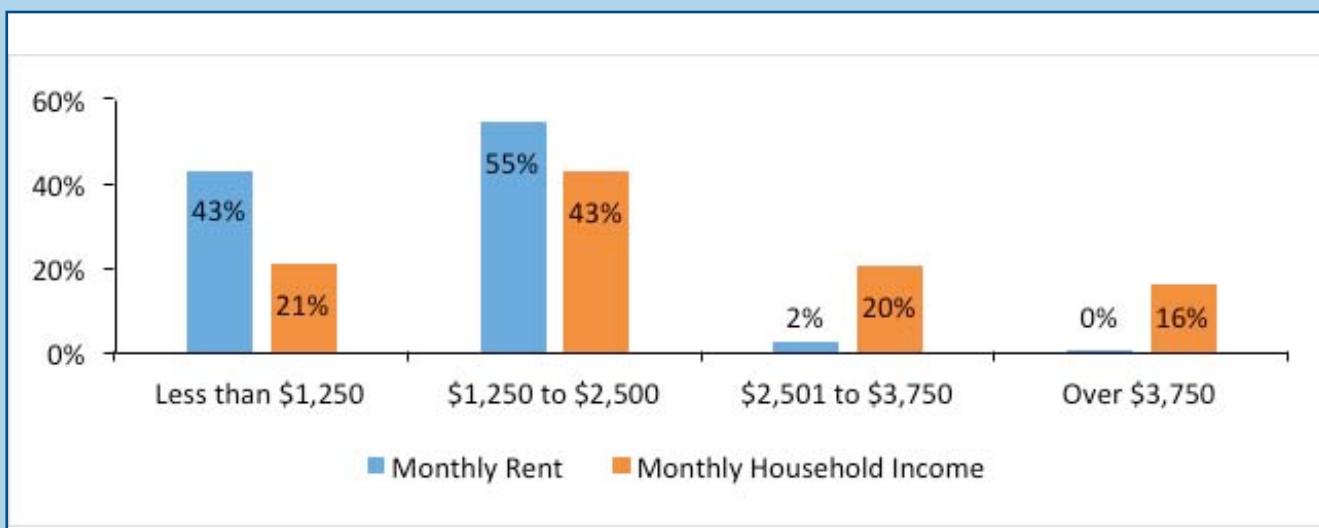
### Inhumane living conditions are rampant.

A large portion of participants reported struggling with pests and/or mold in their homes (48% and 40%, respectively). Almost one third reported plumbing issues (31%) and over one quarter reported living in overcrowded conditions (Table 2). These substandard housing conditions are harmful to residents' health outcomes—especially those of children.

### Rents are unaffordable.

Sixty-four percent of participants have monthly household incomes of \$2,500 or less. Using the federal government's standard for housing affordability, families with household incomes of \$2,500 can afford to pay no more \$750 for rent (30% of their income). Nonetheless, 55% reported paying much more, between \$1,250 and \$2,500 per month in rent (Figure 5).

**Figure 5: Survey Participants' Monthly Rent vs. Household Income, 2018**



Source: Concord Community-Based Participatory Housing Assessment, 2018.

### City services are not meeting residents' needs.

Less than 10% of participants had used Concord's Multi-Family Inspection Program, used the Rent Review Program, or had reported their living conditions to the city (Table 4). Many reported that they were not aware of any city programming to enforce habitability standards and had not heard of the Multi-Family Housing Inspection Program. Some participants fear that the city services would not be accessible or safe, articulating concerns with language barriers or retaliation related to immigration status. In interviews with a small number of individuals who had accessed city services, participants expressed frustration with the lack of enforcement of existing policies to protect tenants' rights.

**Tenant protections have strong support.** Over 90% of participants would support Concord policies that prevent unjust evictions and limit rent increases each year.

**Table 3: Survey Participants' Zip Codes, 2018**

Zip Code	Percentage
94518	14%
94519	9%
94520	66%
94521	10%

Source: Concord Community-Based Participatory Housing Assessment, 2018.

**Table 4: Usage of Concord's Current Renter Programs**

<b>City Services</b>	<b>Yes</b>
Have you used Concord's Multi-Family Inspection Program?	3%
Have you called the Renter's Reporting Line?	2%
Have you used the Rent Review Program?	1%
Have you reported living conditions to the city?	7%

Source: Concord Community-Based Participatory Housing Assessment, 2018.

**Table 5: Survey Demographics**

<b>Age</b>	
10 to 19 years	3%
20 to 29 years	18%
30 to 39 years	39%
40 to 49 years	26%
50 years or over	15%
<b>Race/Ethnicity</b>	
Black or African American	2%
Hispanic/Latinx	80%
White	11%
American Indian/Alaska Native	1%
Middle Eastern/North African	1%
Asian	3%
Pacific Islander	0%
Other or Prefer not to say	3%
<b>Gender</b>	
Male	31%
Female	60%
Other or Prefer not to say	9%
<b>Language</b>	
English	33%
Spanish	67%
<b>Type of Home</b>	
Apartment	64%
Condominium	7%
House	24%
Mobile	3%
Other	2%
<b>Housing Tenure</b>	
Owners	14%
Renters	86%
<b>Number of Bedrooms</b>	
1	18%
2	54%
3	22%
More than 3	7%
<b>Number of Occupants in Home</b>	
3 or less	40%
4 to 6	52%
7 to 10	8%
11 or more	1%
<b>Percent Living with Children</b>	
Children under 6 years old	18%
Children 6 to 18 years old	23%

Source: Concord Community-Based Participatory Housing Assessment, 2018.

**Table 6: Select Survey Responses**

	<b>Yes</b>	<b>Somewhat</b>	<b>No</b>
Are you satisfied with your home's living conditions?	35%	44%	21%
Does your landlord respond to maintenance requests in a timely manner?	43%	35%	22%
Does your landlord charge you for maintenance?	13%	13%	75%
Do you feel your rent is reasonable for the size, amenities, and conditions of your home?	23%	35%	42%
Do you have a good relationship with your landlord?	36%	40%	24%
Do you feel safe where you live?	51%	37%	12%

Source: Concord Community-Based Participatory Housing Assessment, 2018.

## POLICY SOLUTIONS TO PROTECT CONCORD COMMUNITIES

This report's findings highlight the need for fair interventions to keep the Concord community strong. The city's leaders take pride in having a strong sense of community, where people take care of each other. They have long upheld and affirmed Concord's values of diversity and inclusiveness (Barone 2017). To remain true to Concord's values, city leadership must protect residents from unfair evictions, untenable rent hikes, and inhumane living conditions. Policy solutions proven to be successful in stemming displacement are presented here. Housing policy experts agree that multiple long-term strategies are needed to protect, preserve, and produce housing (Gordon 2018; Treuhaft et al. 2018). Passing tested policies to the current housing crisis will create a healthier, more economically vibrant and inclusive community, and ensure that all Concord residents have a quality home.

### PROBLEM: UNJUST EVICTIONS

**Renters in Concord can be evicted at any time without reason, leading to housing insecurity, homelessness, and widespread anxiety.**

Solution: Just Cause for Evictions	Evidence
Just cause for evictions policies require that landlords can only evict tenants for specific reasons, such as nonpayment of rent and/or violation of lease terms after receiving notice. The purpose of just cause is to provide a fair justification for evictions and protect tenants from "no cause" evictions. In some jurisdictions, just cause policies also require landlords to provide relocation payments for certain "no fault" evictions, such as demolition of a rental unit.	Twelve Bay Area cities have just cause policies: Berkeley, East Palo Alto, Emeryville, Foster City, Hayward, Mountain View, Oakland, Richmond, San Carlos, San Francisco, San Jose, and Union City. Research on just cause policies in California has found that these measures reduce the prevalence of unfair evictions and help preserve racial and economic diversity (Gordon 2018). Furthermore, just cause policies impose minimal costs on landlords and cities, making such policies a cost-effective mechanism for preventing displacement (Gordon 2018). Most Bay Area cities with just cause policies also have complimentary rent control policies to ensure that landlords do not avoid compliance with just cause by raising rents excessively (Crispell 2016).

### PROBLEM: NO TENANT REPRESENTATION

**Evicted tenants have very little recourse and few options for legal assistance.**

Solution: Right to Counsel	Evidence
Guaranteeing all renters the right to an attorney when facing an eviction lawsuit in housing court can help ensure that renters have fair representation and reduce unjust evictions. With legal assistance, renters are informed of their rights and have greater protection.	There is a substantial power imbalance between tenants and landlords in housing court: 90% of landlords go into eviction proceedings with legal representation, while only 10% of tenants have a lawyer on their side (Desmund 2012). Tenants who lack representation tend to lose their cases, even if they shouldn't. Providing representation to tenants has been proven to reduce the number of people evicted (Greiner et al. 2013). For this reason, San Francisco and New York City guarantee legal representation to tenants facing eviction, and Alameda County, Emeryville, Berkeley, Richmond, and Oakland contribute funding toward legal representation for tenants. Establishing a right to counsel in Concord will protect thousands of tenants from being unfairly evicted from their homes, particularly immigrants, seniors, disabled persons, and other vulnerable tenants.

## **PROBLEM: UNFAIR RENT INCREASES**

**Rent increases are unaffordable for most Concord renters.**

Solution: Rent Control	Evidence
<p>Rent control policies limit the amount of rent that private landlords may increase for existing tenants, while also protecting landlords' interests for fair returns on their investments. These policies allow rent to increase by a specific percentage, such as the rate of inflation, each year.<sup>3</sup> Rent control policies also create a rent board tasked with setting allowable rent increases each year (Crispell 2016). Such a rent board would differ from Concord's existing Rent Mediation Board, because it would be tasked specifically with ensuring the enforcement of a rent control policy, rather than engaging in nonbinding arbitration between landlords and tenants.</p>	<p>Nine Bay Area cities have rent control policies: Berkeley, East Palo Alto, Hayward, Los Gatos, Mountain View, Oakland, Richmond, San Francisco, and San Jose. Jurisdictions with rent control can maintain resident diversity and provide more stability for renters and reduced loss of affordable housing over time, compared with other jurisdictions (Bissell and Moore 2018; Crispell 2016; Freeman and Braconi 2004; Gordon 2018). There is also evidence from California cities that rent control policies do not prevent landlords from generating high returns on their properties, and do not impact construction of new housing (Gordon 2018). Given that rent mediation programs such as Concord's Rent Review Program have proven to be ineffectual in preventing unreasonable rent increases due to their non-binding nature (Inglis and Preston 2017), Concord must consider adopting Rent Control to address skyrocketing rents.</p>

<sup>3</sup>The 1995 Costa-Hawkins Rental Housing Act mandates that all rent control ordinances in California allow landlords to increase rent to any amount when tenants vacate a unit. The Costa-Hawkins Act also prohibits cities from establishing rent control over single-family dwellings, condominiums, and apartment units constructed after February of 1995. In Concord, the majority of housing units were built prior to 1995, and would not be restricted by the Costa-Hawkins' time limitation (Barone 2016).

## **PROBLEM: INHUMANE LIVING CONDITIONS**

**Renters are living in hazardous, unsafe, and/or unhealthy living conditions.**

Solution: Strengthen Code Enforcement	Evidence
<p>Strengthening code enforcement encourages landlords to maintain healthy building conditions. Concord can do so by improving promotion of city services with particular attention to reaching low-income families and those with limited English proficiency; instituting serious penalties for landlords who violate tenants' rights; and ensuring that all complaints made to the city are kept confidential. These programmatic improvements must be made in coordination with strong tenant protections to reduce hazardous living conditions.</p>	<p>Concord made important improvements to the Multi-Family Rental Inspection Program tasked with the city's code enforcement in 2016 by increasing the frequency of inspections and capacity of Spanish-speaking staff. Nonetheless, low rates of usage and awareness of the program point to the need for increased program access and efficacy. Tenant rights experts agree that the success of code enforcement depends in large part on code enforcement being paired with tenant protection policies that safeguard tenants from landlord retaliation for reporting complaints. Therefore, passing just cause and rent control are important components of strengthening code enforcement. "Some cities have robust complaint based code enforcement programs, but tenants don't use them because they are afraid of getting evicted if they make a complaint. Without Just Cause eviction protections, complaint code enforcement programs will not be effective." –Leah Simon-Weisberg, Managing Attorney of the Tenant Rights Program, Centro Legal De La Raza</p>

## Conclusion

Concord leaders' response to the housing crisis will determine the city's future. Evictions, rent hikes, and inhumane living conditions are placing a severe strain on children and families, harming the most vulnerable members of the city, and threatening health and economic security of residents.

Concord leaders have the opportunity to define the city as an inclusive community that promotes health, safety, economic vitality, and equity for all its residents. Ensuring safe, secure housing for all families is essential to this vision. Creating strong tenant protections that prevent unfair evictions and unbearable rent increases can ensure that those most at risk of displacement—particularly low-income residents, immigrants, and families of color—are able to stay in Concord.

Improving habitability conditions for renters can foster optimal childhood development, family health, and community vitality. Housing security for all renters can have an array of positive impacts on community cohesion and the cultural fabric of the city. It is time for Concord leaders to stand together for families and protect the right to housing for all.

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WHERE FAMILIES COME FIRST

