

An Action Agenda for Healthy and Dignified Housing

Corporate landlords threaten our basic human need for dignified homes

Our homes are the foundation of our lives. Home is where we make memories with our loved ones, find rest and refuge, and build community with our neighbors. A home is a fundamental human need and should be a human right.

Instead, policy decisions over many years have treated houses primarily as commodities to be bought, sold, and rented for profit. Housing costs, housing instability, and houselessness* are at an all-time high. Corporate housing profiteers and Wall Street investors, who now own nearly half of all rental housing stock in the US, have helped construct this system and thrive under it.

Our research, Corporate Wealth vs Community
Health: How corporate landlords' profit-seeking
strategies harm health, reveals that millions of
tenants nationwide are suffering health harms
resulting from corporate landlords' misuse of power
and prioritization of profit. In apartment buildings,
manufactured housing communities, and singlefamily homes alike, renters skip meals to pay rapidly
escalating rents and struggle to keep their loved
ones safe from lead and mold due to landlord
neglect, forced to go up against enormously wealthy
and powerful corporations to fight for their basic
needs and legal rights.

Left unaddressed, this situation will continue to escalate. As corporate landlords' market share increases, so will their ability to treat homes as commodities to gamble on, to push up rents, to stop making repairs, and to disregard government safeguards.

Five critical actions for local governments to take to protect public health from corporate landlords

- 1. Increase ownership transparency and data access:
 - a) Rental registries
 - b) Landlord licensing
- 2. Keep residents safe in their homes:
 - a) Equitable code enforcement
 - b) Holistic and resilient healthy homes initiatives
 - c) Cross-departmental collaboration, case conferencing, and data sharing
- 3. Protect tenants from landlord retaliation and abuses of power:
 - a) Anti-retaliation, anti-harassment, and foundational tenant protections
 - b) Governance changes to center tenant leadership
- 4. Address the root cause of the problem by limiting corporate landlords' speculation:
 - a) Withdrawal of taxpayer support for bad actors
 - b) Speculation taxes
- 5. Resource public options that are permanently affordable and community-controlled:
 - a) Resources for public options
 - b) A slumlord-to-social housing pipeline
 - c) <u>Tenant / community</u> opportunity to purchase

^{*}Houselessness is a term we use in lieu of homelessness to refer to people who lack stable housing. Houseless individuals, or those who are unhoused, may find homes in non-traditional spaces they create, including in the presence of friends, family, and communities.¹

Powerful and coordinated action at all levels of government, in partnership with renters and their mass movements, can ensure that we all have the dignified and stable homes we need to be healthy.

It doesn't have to be this way. Powerful and coordinated action at all levels of government, in partnership with renters and their mass movements, can ensure that we all have the dignified and stable homes we need to be healthy.

This Action Agenda presents five critical actions, with tools for each action, that local governments should take to safeguard healthy housing in the face of profit-driven corporate landlords. Local governments, including public health departments, housing agencies, and elected officials, see firsthand the health harms caused by corporate landlords and have unique access to data about which communities have unsafe water, which neighborhoods expose children to lead hazards, and which landlords rack up violations. Federal and state governments can modify the five actions we lay out for larger-scale action, as described in the "state and federal tools" section, in addition to withdrawing power from the corporate landlords they currently support with taxpayer resources and favorable policies.



Acknowledgments

Written by Sukhdip Purewal Boparai, MPH, and Will Dominie, MURP

This work would not be possible without the advisors who shaped <u>Corporate Wealth vs Community Health:</u> How corporate landlords' profit-seeking strategies harm health and this Action Agenda:

Larry Brooks, Alameda County Healthy Homes Department

Amee Chew, Center for Popular Democracy

Iris Craige, Strategic Actions for a Just Economy

Matifadza Hlatshwayo Davis, City of St. Louis Health Department

Sunni Hutton, Tenants Transforming Greater St. Louis (formerly Homes for All St. Louis)

Yocelyn Iboa, 9to5 Colorado

Greg Miao, ChangeLab Solutions

Veronica Reed, Jane Place Neighborhood Sustainability Initiative

Christina Rosales, PowerSwitch Action

Tony Samara, Right to the City

Nicole Soza and Paul Terranova, Manufactured Housing Action

We are immensely grateful to the **community organizers** who connected us to residents and data, as well as to the **residents** in Los Angeles, California, Boulder, Colorado, and St. Louis, Missouri, who shared their stories with us.

We appreciate our **colleagues at Human Impact Partners** for their support: Sari Bilick, Julian Drix, Rebekah Gowler, Mariana Huerta, Clara Liang, Clara Long, Christine Mitchell, Elana Muldavin, Jamie Sarfeh, and Sophie Simon-Ortiz. We also extend our gratitude to our **colleagues at Right to the City** for moving this research toward an impactful vision: Malcolm Chu, Pam Phan, Tony Samara, and Alia Trindle.

We extend gratitude to Madeline Bankson at Private Equity Stakeholder Project, Maria Patiño Gutierrez at Strategic Actions for a Just Economy, Sara Myklebust at Bargaining for the Common Good at Georgetown's Kalmanovitz Initiative, as well as Sonia Suresh, Alisha Volante, and Rob Call for their thought partnership.

Copyeditor: Valentina Sarfeh Graphic Designer: Raina Wellman

This report is the result of the long-term strategic partnership between Human Impact Partners and Right to the City, dedicated to building collaborations between the housing justice and public health sectors and to ensuring housing and health for all.

Human Impact Partners (HIP) transforms the field of public health to center equity and builds collective power with social justice movements.

Right to the City (RTTC) is a national alliance of over 90 local organizations fighting for housing justice for all, against evictions, and advocating for renters' rights.

Citation: Human Impact Partners. Corporate Wealth vs Community Health: How corporate landlords' profit-seeking strategies harm health. Berkeley, CA. June 2024

For questions about this report or HIP's housing justice program, contact Will Dominie at will@humanimpact.org.

Table of Contents

- Research summary:
 Corporate landlords harm health
- Local governments' role in protecting health
- 6 Action agenda at a glance
- Five critical government actions to protect public health from corporate landlords
- Local tools
- State and federal tools
- Supplementary resource:
 Design considerations
 and resources for local
 government actions
- 25 References

Research summary: Corporate landlords harm health

Human Impact Partners' research shows corporate landlords threaten health through six profit-seeking strategies

Human Impact Partners' first-of-its-kind research report, <u>Corporate Wealth vs Community Health: How corporate landlords' profit-seeking strategies harm health</u>, explores the health impacts of corporate landlords through analysis of datasets on housing code violations and interviews with government workers, housing researchers, community organizers, and tenants residing in Los Angeles, California; St. Louis, Missouri; New Orleans, Louisiana; and Boulder, Colorado. We also conducted a comprehensive literature review on corporate landlords, housing conditions, and health impacts.

Our research finds that corporate landlords' profit-seeking strategies create harmful housing conditions that lead to poor health for renters, including: anxiety and depression, poor birth outcomes, chronic health illnesses, lead poisoning, violence, houselessness, and premature death. We find that corporate landlords use their resources, money, and power to intensify existing inequities in the landlord-tenant relationship with little transparency and accountability. Further, corporate landlords specifically target Black, Latinx, immigrant, and working-class communities, deepening health injustices for these communities.

Who are corporate landlords?

According to the US Census Bureau's Rental Housing Finance Survey, approximately 45% of rental housing units are under the ownership of "institutional investors." This category includes landlords that utilize corporate structures like LLPs, LPs, LLCs, real estate investment trusts, and real estate corporations.^{2–4} Because of their reliance on this corporate structure, including ownership of large portfolios of housing stock, institutional landlords are considered corporate landlords in this report. Private equity firms, which have a heightened motivation to make profits quickly, are also included in our definition of corporate landlords.

Corporate landlords harm public health via six profit-seeking strategies:

- 1. Neglecting upkeep, resulting in substandard housing conditions, including exposure to mold, lead, pest infestation, faulty electrical wiring, compromised infrastructure, and plumbing issues. These housing conditions lead to a host of poor health outcomes, like asthma, lead poisoning, skin conditions, injuries from falls, and death due to electrical fires.
- 2. Filing evictions aggressively, driving individuals, families, and communities into further financial debt and housing instability. Both the threat of eviction and actual eviction are linked to poor mental and physical health outcomes. Eviction is also connected to houselessness and premature death.
- **3. Hiking up rents and charging ancillary fees,** forcing residents to spend less money on food and sacrifice their medical care needs. High housing costs also expose residents to various forms of housing instability, such as eviction and houselessness, which are directly associated with poor health outcomes.
- **Evading taxes**, depriving our communities of the resources they need to be healthy, such as funding for public education and public health.
- Dodging accountability by hiding behind a corporate veil and failing to make repairs. When local governments cannot identify or locate landlords behind LLC structures, unaddressed substandard housing conditions persist for weeks, months, and sometimes years, exacerbating harmful health conditions.
- Wielding vast influence over policy and undermining democracy to boost profits and weaken tenant power. Corporate landlords' misuse of power also breaks down community cohesion and creates chronic stress that drives poor mental and physical health outcomes.

Local governments' role in protecting health

Local governments, which encompass public health and code enforcement, have long been dedicated to keeping residents safe in their homes

Larry Brooks, Director of the Alameda County Healthy Homes Department, shared a story with our research staff about two toddlers whose blood lead levels were so high from unsafe lead exposure in their home that they had to be rushed to the hospital for chelation. The children suffered from subsequent speech and developmental delays. After the Department's initial inability to find the landlord to address these dangerous conditions, Larry's staff eventually located the landlord's corporate office 1,500 miles away in Texas. Similar scenes are unfolding across the country, as dedicated government agency staff like Larry are doing everything in their power to keep residents safe in their homes. Although the growth of corporate landlords is relatively new, this government staff dedication to resident health is not.

Public health, code enforcement, and healthy housing workers understand how fundamental the connection between housing and health is and have spent centuries advocating for healthy housing. Indeed, the public health field can be traced back to movements for sanitary and housing reforms in the 1800s, when Edwin Chadwick published a report linking disease rates to sewage, waste, and poor housing conditions in England, challenging dominant ideas of the time that falsely attributed disease to the supposed "moral failings" of working-class communities. Chadwick successfully pushed for the 1848 Public Health Act and a General Board of Health that would investigate sanitary conditions and set up local health boards. Twenty years later, the sanitary movement won the first housing codes in the US.⁵

In the years since, an abundance of research has established a very clear connection between housing and health, and many local governments have created healthy housing and code enforcement departments to improve housing conditions. ⁶⁻¹⁰ In our research, we heard story after story of government workers today dedicating themselves, heart and soul, to protecting residents — from coming together to personally pay for tenants' repairs and relocation into motels to tracking down corporate landlords and making them address life-threatening code violations.

Local government is not perfect. Many local governments are starved for resources and struggle to find sufficient staff to respond to poor housing conditions or their root causes. In some cases, staff may also have insufficient training or life experience to work effectively and compassionately with immigrants, BIPOC community members, or others most impacted by unhealthy housing. Local agencies are also directly constrained by their political environments, which are in turn often strongly influenced by the power of landlords and their associations. And many local governments have to grapple with their own histories of either failing to protect or directly harming community health.

Despite these challenges, local governments across the country are working diligently to protect the public's health, and government staff who work on public health, code enforcement, and housing are the first line of defense for healthy homes.

Building collective power and dismantling corporate power as a public health approach

While the public health field has made important strides toward health equity, progress has been slow, and deep inequities remain. Our housing system, like all our systems, has been fundamentally structured by racism and other forces of oppression. Racist policies of the past, such as racially restrictive covenants and redlining, have heavily shaped access to affordable and stable housing.^{11–14} Today, policies and practices like housing and loan discrimination continue this legacy, and elected officials and government agencies have often acted to keep renters insecure and landlords wealthy.^{15,16} There is growing recognition that we need a significant redistribution of power and coordinated action to dismantle racism, capitalism, and other systems of oppression in order to create healthy living conditions for all.

But achieving long-term health equity requires shifting the vast power imbalances in wealth and influence that exist between landlords and tenants, so that tenants and others most impacted by housing instability have real power to improve their housing conditions and lead us toward a future of housing and health for all.

Local governments provide crucial on-the-ground support to tenants facing urgent housing situations. But achieving long-term health equity requires shifting the vast power imbalances in wealth and influence that exist between landlords and tenants, so that tenants and others most impacted by housing instability have real power to improve their housing conditions and lead us toward a future of housing and health for all.^{17,18} This is especially crucial for tenants of corporate landlords, who often have little power to challenge their landlords' enormous wealth and teams of lawyers and lobbyists.

As defined by Dr. Martin Luther King Jr., "power properly understood is nothing but the ability to achieve purpose. It is the strength required to bring about social, political, or economic change." Shifting power means undoing the legacy of racism that shuts many Black, Indigenous, and People of Color (BIPOC) households and communities out of decisions about their own homes and neighborhoods. It requires governments to use their power to hold corporate landlords — and the politicians they finance — accountable for the conditions they create, while also building the power of the communities that are most harmed. Community power creates the political will to change policy and agency practices that ultimately keep us all healthy in our homes.

We envision government agencies and community organizers utilizing this resource via an inside-outside strategy

- → Inside strategy: Local governments can enact new policies and practices to hold corporate landlords accountable. Agencies can partner with community organizers by taking direct advocacy positions when possible, sharing or publishing data to define the problem, collaborating to co-create solutions, supporting or anchoring coalitions, contracting with organizing groups for outreach and resident support, and adapting their governance structures to prioritize community leadership. When local government workers don't have direct control over policy decisions, they can still use their voices as individuals to speak out about what's happening in the communities they serve.
- → Outside strategy: Community organizers can bring a health framework and local data to their advocacy to show the public health threats posed by corporate landlords and establish a health case for governmental action. They can build the power and the political will necessary to bring about change. They can lean on supportive local government staff and officials to help navigate and transform bureaucracy and decision-making structures. They can also collaborate directly with agencies on community outreach and support.

Human Impact Partners' <u>HealthEquityGuide.Org</u> provides a set of practices for local governments to confront power imbalances, change the conversation, develop leadership, support innovation, and build a movement for health equity.²¹ Finally, <u>Public Health Awakened</u> is a national network of public health practitioners advocating for health, equity, and justice that government workers can join to learn, collaborate, and share resources.²²

Tools that are effective with large corporate actors

Traditional methods of ensuring healthy housing, like complaint-based code enforcement inspections and trivial fines, are often inadequate when dealing with corporate landlords, who prioritize profit extraction from thousands of homes. Local governments need more robust tools capable of effectively holding large corporations and powerful investors accountable.

These tools can facilitate transparency regarding property ownership and ensure residents' health, safety, and protection from retaliation. They can help tip the balance of power away from corporate landlords and towards residents. And they can address the root cause of the problem by preventing speculation and helping us chart a path to housing that is safe, permanently affordable, and community controlled.

Five key actions local governments can take to ensure healthy housing

We present five actions, each with tools that local jurisdictions can use to achieve healthy housing, developed under the direction of an advisory committee comprising 12 housing and public health experts. We also consulted with other content area experts and over 20 implementation guides and case studies to present feasible and effective policy practices across state, local, and federal jurisdictions.

Each of the tools should be designed with the leadership of tenants, manufactured housing residents, and tenant-led organizations. Tenants have the best understanding of their own needs and can best identify and shape policies that will respond to their priorities. Tenant organizing will ensure that policies are strong, passed, and implemented effectively.

Each tool includes a link to the <u>Design considerations and resources</u> section contained at the back of this Action Agenda. This is intended to offer additional policy design and implementation guidance for jurisdictions. State and federal tools are presented in the following section.

The vast majority of these tools require action by local elected officials. We have indicated tools that departments may undertake — in whole or in part — without legislative changes with an administrative action symbol:

Action agenda at a glance

Possible quickly with moderate community power



LOCAL GOVERNMENT TOOLS (PAGE 7)

STATE AND FEDERAL GOVERNMENT TOOLS

(PAGE 15)

Action 1: Increase ownership transparency and data access so that tenants know who owns their homes and local governments can act to ensure dignified conditions

- Rental registries
- Landlord licensing

- Statewide or federal rental registries
- LLC transparency laws

Action 2: Keep residents safe in their homes using tools that are effective with large corporate actors

- Equitable code enforcement
- Holistic & resilient healthy homes initiatives
- Cross-departmental collaboration, case conferencing, and data sharing
- Statewide proactive testing programs

Action 3: Protect tenants from landlord retaliation and abuses of power so that they can stay in their homes and exercise their rights

- Anti-retaliation, anti-harassment, and foundational tenant protections
- Governance changes to center tenant leadership
- Ending state bans on local healthy housing policies

Action 4: Address the root cause by limiting corporate landlords' speculation, making it harder to gamble on communities or profit from unhealthy housing

- Withdrawal of taxpayer support for bad actors
- Speculation taxes

- Conditions on federal resources
- Federal limits on predatory business practices

Action 5: Resource public options such as public and social housing that are permanently affordable and community-controlled.

- Resources for public options
- A slumlord-to-social housing pipeline
- Tenant / community opportunity to purchase
- Resources for green social housing

Transformative changes requiring substantial community power

Five critical actions for LOCAL governments to protect public health from corporate landlords



Increase ownership transparency and data access

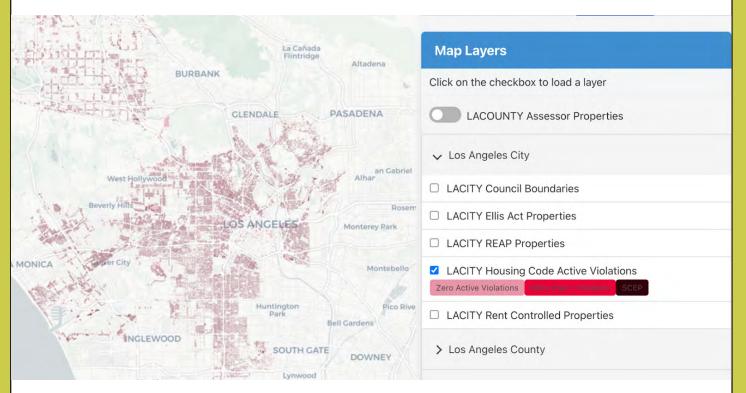
Currently, many tenants live in unsafe housing or face intimidation from powerful landlords regarding rent levels, repairs, or eviction. Tenants have the ability to organize to change these conditions and report code violations to local governments for enforcement. However, many corporate owners hide behind multiple shell LLCs, making it difficult or impossible for tenants or governments to identify or contact them. These intentionally opaque ownership structures hinder efforts to track patterns across corporate landlords' properties, conduct proactive code inspections (see Equitable code enforcement), hold them accountable for unhealthy conditions, or target assistance like healthy housing grants or emergency rental assistance.

- Rental registries are government-maintained databases of rental properties that should track
 the real owners and provide important information about these properties. Accurate registries
 allow tenants and government agencies to make informed decisions, arrange inspections,
 contact landlords, and hold them accountable as needed. View policy design considerations
 and resources.
- Landlord licensing programs require landlords to register their properties and ensure they meet certain standards (like habitability) before renting. Like rental registries, licensing creates transparency, with the added benefit of allowing jurisdictions to ensure landlords are following local laws by conducting inspections before licensing, tracking patterns across properties, and charging bad actors higher licensing fees or revoking their licenses. Local jurisdictions can also use licensing to limit the reach of corporate landlords in their jurisdiction by taxing or capping properties beyond a certain threshold. View policy design considerations and resources.

Tenant-powered technology innovations hold landlords accountable

In 2018, Strategic Actions for a Just Economy (SAJE) launched <u>Organizers' Warning Notification and Information for Tenants</u> (OWN-IT!), a web-based mapping tool for tenants and organizers to access information about rental properties in Los Angeles County.^{23,24} The app integrates local city and county data to create profiles for properties with details including building construction, number of units, name of owner, contact information, property records, housing violations, and rent control status. Tenants and organizers can use this tool to monitor displacement risks, verify building protections, identify landlords, and hold them accountable.^{23,24}

The OWN-IT! map below depicts active housing code violations in Los Angeles:



Source: OWNIT! SAJE and theworksLA, 2022

In Chelsea, Massachusetts, La Colaborativa partnered with the Massachusetts Law Reform Institute and the COVID Eviction Legal Help Project to produce the MADE UpToCode toolkit.²⁵ UpToCode is a multilingual website that allows tenants to inspect their own homes, report health concerns to their landlords and housing inspectors, and use sanitary code to defend against an eviction. This reduces the barriers tenants often face when interfacing with inspectors. La Colaborativa and the City of Chelsea Public Health Department are working to integrate the UptoCode tool into the city's inspection process, along with tenant support from La Collaborativa in navigating the inspection process and connecting to social services.²⁵



Keep residents safe in their homes using tools that are effective with large corporate actors.

Local governments already possess some mechanisms to address housing habitability issues, such as conducting code violation inspections in response to tenant complaints or implementing public health programs to remediate lead or asthma triggers. However, these tools may inadvertently put tenants at risk of landlord retaliation or displacement, and necessitate a high level of coordination and enforcement to be effective. Corporate landlords are particularly hard to hold accountable, as they are often difficult to identify and build fines for non-compliance into their business model. Modern healthy housing tools must be specifically designed for efficacy with large corporations, which requires collaboration across agencies and sectors to achieve meaningful impact.



Equitable code enforcement is perhaps the most important tool local governments have to keep tenants safe. To be effective and equitable, code enforcement programs must be **resourced** to get the job done; **proactive** so that homes are safe and tenants are protected from retaliation; ensure **stability** so that tenants are not displaced; **community-based** so that organizers can support tenants and make them aware of their rights; **comprehensive** to protect people from health hazards like lead and mold; and **enforceable** to hold bad actors accountable. View policy design considerations and resources.

City program allows tenants to withhold rent until habitability issues are addressed

When building owners fail to correct housing code violations, the <u>City of Los Angeles' Rent Escrow Account Program</u> (REAP) allows tenants to pay reduced rent until the problem is corrected and use the withheld rent to pay for things like building repairs and relocation expenses.²⁷ The program eases the rent burden of tenants living in dilapidated housing, provides money for repairs, and incentivizes landlords to make repairs.^{28,29}

The city also contracts with community power-building organizations, including Strategic Actions for a Just Economy (SAJE,) to inform tenants about the program and help them navigate the process. This coordination with community-based groups lowers barriers for tenants who might otherwise be hesitant to participate in a government program. SAJE and others have also recently won a REAP program and stronger code enforcement for unincorporated L.A. County.³⁰

While REAP has been effective overall, tenants relying on the program often express legitimate concerns shared by many renters about fear of landlord retaliation. Tenants frequently voice the need for stronger anti-harassment enforcement in the city. Undocumented and formerly incarcerated individuals are particularly vulnerable, as their landlords may expose them to immigration enforcement or police. A tenant outreach contractor from SAJE described the extent of retaliation to our researchers:

"These are massive amounts of harassment in retaliation...

Tenants, including seriors, have gotten beat up by owners or their nephew or son. Other tenants have faced sexual assault from their Candlord. And they are still getting evicted. Tenants know what a Candlord is capable of because of what they have done in the past."



Holistic and resilient healthy homes initiatives combine programs and funding sources intended to improve housing conditions into an accessible one-stop-shop. These programs enable landlords and residents to easily address hazards like lead and mold, climate risks like extreme temperatures, energy efficiency and weatherization, accessibility, and repairs. While many traditional housing programs are primarily designed to serve landlords or homeowners, truly effective programs prioritize the needs of tenants. For instance, they may focus outreach and communication on tenants, limit the costs that can be passed on to tenants, and be tied to tenant protections so that recipients can stay in their homes. View policy design considerations and resources.



Cross-departmental collaboration, case conferencing, and data sharing ensure that code enforcement, public health, legal aid, school districts, health systems, and organizers are sharing information and collectively solving problems. Currently, the siloed nature of these systems often results in missed opportunities to address interconnected problems: a school district might not be aware that a child's absences are caused by asthma triggers in their dilapidated housing, and the lawyer representing the child's family may not be aware of the landlord's numerous unresolved code violations that could bolster their eviction defense case. To meet tenants' needs in a more coordinated and comprehensive manner, local jurisdictions are increasingly exploring collaborations across agencies, as well as with organizers and lawyers. Collaborative approaches may include case-conferencing about individual tenants, sharing and publishing data to identify repeat violators, or developing joint strategies to hold landlords accountable. Where possible, it can be helpful to designate a single department, such as the health department, racial equity lead, mayor's office, or county administrator's office, to coordinate cross-departmental efforts. View policy design considerations and resources.

Collaboration between local government and tenant power-building organization aims to strengthen code enforcement

<u>Home is Where Our Health Is: Strategic and Supportive Code Enforcement</u>, a collaboration between Tenants Transforming Greater St. Louis, Vacancy Collaborative, and the City of St. Louis Buildings Division, is a project designed to understand the code enforcement process and to evaluate resources to better support residents and ensure healthy homes.^{31,32}

The year-long project includes researching housing quality and health outcomes at the local level, mapping the code enforcement process, analyzing best practices for code enforcement, engaging with community members to describe pain points, and recommending solutions to improve code enforcement and housing quality in St. Louis.³²

Sharing on the impact of the program so far, Sunni Hutton, Co-Founder and Fund Development Manager at, reports:

"The collaboration has led to mutual understanding of tactics, actions, and limitations; acquiring new shared knowledge; and collective buy-in of realistic recommendations."



Protect tenants from landlord retaliation and abuses of power so that they can stay in their homes and exercise their rights.

Tenants who bring habitability concerns to government agencies, organize with their neighbors, or otherwise ask for their rights to be enforced often face retaliation from their landlords and may be displaced or become unhoused. Undocumented and formerly incarcerated people face elevated risks and may rightly be especially reticent to raise concerns. Corporate landlords can and do leverage their disproportionate power to bully tenants into silence or into leaving their homes. Tenant protections and governance changes can keep tenants in their homes, allowing them to exercise their power to enforce or change housing and health policies.

Anti-retaliation, anti-harassment, and foundational tenant protections protect tenants
who request safe homes. Anti-retaliation policies specifically protect tenants who exercise
their legal rights (such as filing a code complaint, withholding rent, or organizing with their
neighbors), while anti-harassment ordinances ban all landlord harassment. A broader set
of foundational rights, including just cause eviction, rent stabilization, the right to legal
counsel, and the right to organize, provide a stable base from which tenants can work
towards healthy housing and know they won't be arbitrarily forced out. View policy design
considerations and resources.

San Francisco ordinance and long-haul tenant organizing push back on private equity landlord Veritas Capital's predatory business practices

In 2022, San Francisco passed a "<u>Union-at-Home" ordinance</u> that legally protects tenants' associations and establishes their right to negotiate with landlords — the first in the country with this mandate to negotiate.³³ The ordinance requires landlords to bargain with tenants' associations several times a year, and tenants can file for rent reductions if they don't comply. Passage of this law is the result of years of organizing by San Francisco tenants, who are already putting it to good use in their negotiations with Veritas Capital, the city's largest private housing landlord. Large institutional investors like Goldman Sachs back Veritas, which owns more than 290 buildings in the city. Maria Zamudio, Interim Executive Director of the Housing Rights Committee of San Francisco, explained the private equity landlord's approach to our researchers:

While the Veritas Tenants Association has been organizing since 2018, the Union-at-Home Ordinance now makes it possible to build new building associations and hold Veritas accountable for their rent hikes, illegal evictions, and code violations. The association's rent strikes have successfully undermined the company's image and finances. By showing the instability of Veritas' business predatory model, tenants have been able to slow the flow of new investments and force a series of concessions, such as canceled debt and limits on rent hikes.³⁴

Organizing has also helped tenants win the dignified housing they deserve. Maria observes,

"Through a combination of lenants organizing together in buildings — and across buildings throughout the city — to pressure Veritar, leveraging the city's proactive Code Enforcement program, direct negotiations, and rent strikes, lenants have been able to win long-needed repairs that just building inspectors alone have not been able to mance Veritars completes." 33

Establishing a right to counsel for tenants facing eviction or risks to healthy housing can advance racial and health equity

Tenant right to counsel laws guarantee legal representation for people who rent their homes and are facing eviction and can also extend to other situations where a tenant's shelter or access to healthy housing is at risk.³⁵

These laws may be adopted by states or local governments. In 2017, New York City was the first US jurisdiction to guarantee the right to counsel for tenants. Since then, the movement to establish this right has grown rapidly. As of 2023, 17 cities, one county, and four states have enacted right to counsel laws.³⁵

Establishing a right to counsel can improve health by helping more households remain stably housed, particularly low-income households and those disproportionately impacted by discriminatory policies and practices. It may also help to identify and address unhealthy housing conditions. Right-to-counsel laws can also play an important role in the growing tenants' rights movement by helping people who rent their homes exercise their housing rights and organize with their neighbors for additional tenant protections.³⁵

For more about right-to-counsel policies, their connection to health, and how they can be implemented to improve health and racial equity, see: <u>Advancing Racial and Health Justice</u> through a Right to Counsel for Tenants: A Primer for the Public Health Field.

Governance changes to center tenant leadership are necessary to shift the underlying power dynamics that allow corporate landlords to put renters in unsafe housing situations. Landlords, developers, and politicians often manipulate local government bodies like planning or housing commissions, which often have few tenant members. This can hinder their ability to protect tenants from abuses of power or support tenant-centered policies. Governments should ensure equitable representation on existing bodies and/or create new bodies, ensure real decision-making power, and center the leadership of those most impacted by unhealthy housing conditions. View policy design considerations and resources.

Action 4:

Address the root cause by limiting corporate landlords' speculation, making it harder to gamble on communities or profit from unhealthy housing.

Public policy decisions have fueled the growth of corporate landlords. Financial deregulation has made it possible and profitable to speculate on homes. Wall Street has made billions betting on people's homes, and landlords squeeze residents even as they depend on tenants' tax dollars to subsidize their profits through government-backed loan financing, tax credits, discounted public land, new infrastructure, and bailouts. Local governments can limit taxpayer support for bad actors and use tax policies to discourage speculation.



Withdrawal of taxpayer support for bad actors is one way to put pressure on landlords who repeatedly violate housing laws. Local governments should track compliance through registries or licensing programs across properties owned by the same real owner. When landlords refuse to follow standards, governments should revoke licenses and condition any future public resources (funding, permits, zoning changes, tax breaks, contracts, etc.) on meeting standards. View policy design considerations and resources.

Speculation taxes remove some of the profit incentive from predatory business practices
while generating revenue that can be allocated to public or social housing. Governments
can structure taxes to prevent any corporation from accumulating too large a market share,
to make it more expensive to flip homes, to limit sitting on empty housing as an investment
via taxing vacancies, or to discourage little-used vacation homes. Revenue should be
directed towards resourcing public options that are permanently affordable and
community-controlled (see <u>Action 5: Resource public options</u>). View <u>policy design</u>
considerations and resources.



Resource public options, such as public and social housing, that are permanently affordable and community controlled.

In the US, housing is treated as a commodity for profit, rather than what it truly is — a fundamental human need. Consequently, developers focus on building high-profit luxury housing that is unaffordable for most. Traditional subsidized affordable housing programs, like the Low Income Housing Tax Credit (LIHTC), only create homes when profitable, and these still revert to market rates over time. Corporate landlords exacerbate these trends, driving up rents, reducing stability and quality, and scooping up subsidized homes. By contrast, "social" or "decommodified" housing refers to a range of housing options that are community controlled, permanently affordable, and beyond the reach of corporate landlords and speculative business practices. Studies of robust social housing systems suggest that their residents are healthier than those renting in the private market.³⁶

- Resources for public options can bring decommodified housing models to scale and keep
 more housing away from corporate landlords and speculation. Decommodified housing may
 be built new or preserve the affordability of existing homes. There is a wide range of
 approaches, including reinvigorated investment in public and social housing, land trusts,
 resident-ownership models in manufactured housing communities, and limited equity
 cooperatives. Local governments and health institutions are increasingly understanding the
 health benefits of decommodified housing and helping to resource it. Speculation taxes,
 public banks, and public sector unions' pension funds can all help fund public options. View
 policy design considerations and resources.
- A slumlord-to-social housing pipeline would utilize a variety of policy tools to transfer ownership of housing from bad actors who fail to provide safe housing or pay their debts. In these cases, unpaid fines become a point of leverage that local jurisdictions can use to force a sale and move housing into public or community ownership. Cities and counties have a variety of tools they can use to do this, like tenant petitions for court-ordered administrators, health and safety receiverships, municipal foreclosure, legal settlements, and eminent domain.¹ Typically, jurisdictions sell to market-rate buyers, but they could also offer the first opportunity to purchase to land trusts, land banks, or non-profit buyers, including as part of reparations or land-back initiatives aimed at redressing past harms. View policy design considerations and resources.
- Tenant/community opportunity to purchase policies offer tenants, nonprofits, and governments the right to make the first offer when a landlord sells a building or manufactured housing community. These policies give residents and other communities a chance in markets where corporate landlords would otherwise be able to quickly purchase properties in cash. View policy design considerations and resources.

¹ The power of the government to take private property for public use, providing "just compensation" for this taking. It has traditionally been used for large infrastructure projects and redevelopment, and it has often been used to remove property and control from BIPOC property owners and communities. However, some jurisdictions have experimented with using eminent domain to meet equity goals.

Five critical actions for STATE and FEDERAL governments to protect public health from corporate landlords

Local governments can't do it all. The federal government can support by changing the rules for Wall Street and stopping taxpayer dollars from subsidizing bad actors. And states can reign in landlords who operate across cities, along with their lobbyists, who block local action in state legislatures. The following state and federal actions are needed to halt the corporate takeover of homes and communities, counter corporate landlord power, strengthen local governments, and minimize health harm.

Action 1: Increase ownership transparency and data access so that tenants know who owns their homes and local governments can act to ensure dignified conditions.

- Statewide or federal rental registries: As a starting point, the federal Department of Housing and
 Urban Development (HUD) should study the possibility of establishing a national residential rental
 registry. Colorado's Mobile Home Park Act, for example, creates a registry of manufactured home
 parks in the state, as well as creating state protections and enforcement for manufactured home
 residents and allowing counties to pass their own protections.³⁷
- **LLC transparency laws** require landlords to report beneficial ownership (the parent company or owner) so that renters and government agencies know who actually owns tenants' homes. For example, <u>California's Limited Liability Corporation (LLC) Owner Transparency Act</u> would require corporations to register the name of each person in control of a company.³⁸

Action 2: Keep residents safe in their homes using tools that are effective with large corporate actors.

Statewide proactive testing programs for home health hazards enable governments to
identify dangerous housing conditions well before they impact residents' health. Programs
that test for resulting health conditions are also important. For instance, Colorado will soon
begin testing water quality in manufactured home parks (see below). Following the City of
Rochester's example, New York State's recently-passed Public Health Law § 1377 calls for the
creation of a statewide rental registry, requires owners to certify properties as free of lead
hazards before renting, and establishes proactive inspections to check for compliance.^{39,40}

Colorado public health agency partners with organizers to improve water quality in manufactured home parks

In 2023, a coalition of organizations, including 9to5 Colorado, helped pass the <u>HB23 - 1257</u> <u>Mobile Home Park Water Quality Bill</u>, which charges the state public health department with testing water quality in all manufactured home parks by 2028 and requires park owners to remediate water quality issues or face civil penalties of up to \$10,000, plus an additional \$5,000 a month until proper remediation has been completed.⁴¹ Park owners cannot pass on the costs of remediation to residents, which is critical.

And the Colorado Department of Public Health and Environment's (CDPHE) <u>Community</u> <u>Connector Program</u> has provided funding to organizations like 9to5 Colorado to hold Know-Your-Rights workshops and do community outreach to manufactured home park residents to provide education on water quality issues, how to submit complaints to the Water Quality Control Division of CDPHE through the Mobile Home Oversight Program, and how to advocate for their manufactured home parks to be prioritized for testing. This water quality testing program will affect more than 100,000 residents living in over 900 manufactured homes across Colorado.

Action 3: Protect tenants from retaliation and abuses of power so that they can stay in their homes and exercise their rights.

• Ending state bans on local healthy housing policies gives local governments the power to pass laws that reflect their residents' priorities and protect their residents' health. Preemption refers to the ability of higher levels of government to overrule, limit, or eliminate lower levels of government's power to regulate an issue. 42 Corporate landlords and other industry lobbyists have been highly successful in using preemption at the state level to block cities and counties from passing housing policies their residents support. 43 Many states, including Arizona, Georgia, and North Carolina, block property registration, permitting, or proactive inspection. 26 Others, like California, limit the ability of local code enforcement agencies to place liens on properties to collect delinquent fines. 44 And many states, like Colorado, have passed laws that restrict cities and counties' ability to stabilize rents or create affordable housing. 45

Action 4: Address the root cause by limiting corporate landlords' speculation, making it harder to gamble on communities or profit from unhealthy housing.

• Conditions on federal resources would prohibit taxpayer-funded handouts to landlords that do not meet basic housing standards. The federal government provides massive subsidies to landlords through Fannie Mae and Freddie Mac, amounting to a whopping \$150 billion in lucrative loan financing every year. While federal investment is intended to make homes more affordable, many corporate landlords have instead used this financing to buy up housing and pad their wallets — all while raising rents and failing to provide healthy homes. Grassroots organizers like the Homes Guarantee Campaign are calling on federal agencies to require properties with federally-backed mortgages to: meet safety and quality housing standards; participate in a rental registry; and abide by tenant protections such as regulations on rent hikes and evictions, the right to organize, anti-discrimination, and fair leases. Manufactured Housing Action has called for similar protections for federally backed manufactured housing, such as implementing and enforcing the Federal Housing Finance Agency's pad lease protections, limits on rent increases, and habitability standards.

Tenants' rights groups are pushing for policy changes at the Federal Housing Finance Agency (FHFA)

In 2023, the Federal Housing Finance Agency (FHFA) started requiring multifamily housing and manufactured home landlords to provide eviction and rent increase notices, grace periods for unpaid rent, and allowances for late payments.

<u>The Homes Guarantee Campaign</u> is holding the FHFA accountable and demanding more comprehensive protections for tenants.^{46,48} They organized 2,000 comments from tenants and allies, helped form five tenant unions, submitted a letter co-signed by over 300 housing justice organizations, and submitted a response to a request for public comments making the case for tenant protections, including:

- 1. Limit egregious rent hikes
- 2. Institute good cause eviction protections
- 3. Respect the right to organize
- 4. Ban source of income discrimination, i.e. discrimination against housing vouchers
- 5. Enforce and expand protections against discrimination
- 6. Require safe, quality housing standards
- 7. Include fair lease provisions
- 8. Participate in a rental registry
- 9. Create an office of tenant protection with enforcement power
- Federal limits on predatory business practices would help reign in corporate investors and the tools they use to treat housing as a commodity rather than a fundamental human need. Several bills have been introduced recently that would limit or heavily tax investments over a certain threshold, such as the End Hedge Fund Control of American Homes Act, SHAPE
 Stop Predatory Investing Act, and Stop Wall Street Landlords Act, although these bills fail to cover multi-family properties. 49-52 Federal action is also needed to make it harder for investors to speculate on homes, for instance, by disallowing the use of Real Estate Investment Trusts (REITs) for all homes and passing legislation like the Stop Wall Street Looting Act, which would stop some of private equity's most predatory practices. 53

Action 5: Resource public options, such as public and social housing, that are permanently affordable and community controlled.

• Resources for green social housing: While local governments can and should direct resources to decommodified housing, getting social housing to scale will require leadership at the state and federal levels and significant new funding. States and the federal government should work to build and preserve millions of new, permanently affordable, green, community-controlled homes — and in doing so, create new quality jobs. This includes modernizing existing public housing to make it green, dignified, and livable. Government agencies, such as state and federal offices of social housing, should be created or retooled to plan and oversee social housing. California's recently passed SB 555, for example, outlines principles for social housing, sets goals for its creation, and charges the Department of Housing and Community Development to study ways to get there.

Supplementary resource: Design considerations and resources for local government actions

1) Increase transparency and data access so that tenants know who owns their homes, and local governments can act to ensure dignified conditions.

RENTAL REGISTRIES

- Design considerations:
 - *Transparency:* Effective registries report beneficial ownership (the parent company or owner) so that landlords cannot obscure their ownership and make code enforcement inspection data public so that tenants and organizers can make informed decisions.
 - **Data:** Data may track rents, occupancy, inspection status, and other information necessary for local governments to plan and implement other housing policies.

Resources:

- Adopted ordinances in Austin, Texas, Springfield, Ohio, Concord, California^{56–58}
- ChangeLab Solutions' <u>A Guide to Proactive Rental Inspections</u> (Page 19), PolicyLink's <u>Rental Registries</u>, Private Equity Stakeholder Project's <u>Tools for Tackling Corporate</u> <u>Landlords, Landlord Registries, licensing, and Proactive Inspection</u>, and the National League of Cities' <u>Advancing City-Level Healthy Housing</u> 199-62

LANDLORD LICENSING

- Design considerations:
 - Licensing conditions: Jurisdictions can condition initial licenses and their subsequent renewal on meeting habitability standards like <u>Philadelphia's lead-safety standards</u>, on repairs to come up to code, on following other local good-business regulations, or on paying taxes, fees, or fines they owe.⁶³
 - Performance-based: Some cities have pursued "performance-based licensing," which allows lower payments and fewer inspections for landlords that regularly meet standards, and robust requirements for those that don't. See page 3 of this NLC resource.⁶²
 - Targeted: Licensing programs can focus licensing and inspections on homes or neighborhoods with increased risks (for instance, older housing units or high asthma rates).
 - Caps: Local jurisdictions could use licensing programs to limit the reach of corporate landlords in their jurisdiction, for instance, by capping the number of units each landlord can license or heavily taxing properties beyond a certain threshold.⁵⁹
- **Resources:** ChangeLab Solutions' <u>A Guide to Proactive Rental Inspections</u> (Page 19), Private Equity Stakeholder Project's <u>Tools for Tackling Corporate Landlords</u>, <u>Landlord Registries</u>, <u>licensing</u>, and <u>Proactive Inspection</u>, and the National League of Cities' <u>Advancing City-Level Healthy Housing</u> (Page 19), Private Equity Stakeholder Project's <u>Tools for Tackling Corporate Landlords</u>, <u>Landlord Registries</u>, <u>Inspections</u>, and the National League of Cities' <u>Advancing City-Level Healthy Housing</u> (Page 19), Private Equity Stakeholder Project's <u>Tools for Tackling Corporate Landlords</u>, <u>Landlord Registries</u>, <u>Inspections</u> (Page 19), Private Equity Stakeholder Project's <u>Tools for Tackling Corporate Landlords</u>, <u>Landlord Registries</u>, <u>Inspections</u>, and <u>Proactive Inspection</u>, and the National League of Cities' <u>Advancing City-Level</u>

2) Keep residents safe in their homes using tools that are effective with large corporate actors.

EQUITABLE CODE ENFORCEMENT

- **Design considerations:** Code enforcement should be:
 - **Resourced:** Code enforcement programs need sufficient resources to hire enough enforcement officers, pay for tenant relocation and abatement when needed, and fund organizing and outreach.
 - **Proactive:** <u>Proactive rental inspection</u> takes place automatically, rather than only when complaints are filed, protecting tenants from landlord retaliation. When combined with licensing programs, this ensures that homes are safe before they are rented. 60
 - Ensure stability: Code enforcement efforts can unintentionally displace tenants temporarily for repairs or permanently by declaring homes uninhabitable (called "red-tagging"). Programs should treat red-tagging as a last resort, educate and work with good-faith owners to bring homes up to code, and provide relocation assistance to tenants when they do have to move. ^{28(p15)} Los Angeles, California entitles displaced tenants to relocation assistance from their landlord and provides public funds when landlords don't pay. ^{60(p55)} Jurisdictions should also limit the cost of repairs that can be passed on to tenants and give tenants the right to return to their homes when repairs are complete.
 - Community-based: Programs should include and resource tenants' rights organizations
 to conduct outreach, provide referrals, and accompany city staff on inspections. These
 partnerships help ensure that renters are aware of their rights and able to exercise them
 collectively throughout the process. For example, San Francisco, California <u>assigns</u>
 <u>community-based organizations to support tenants</u> and interface with landlords and the
 city.⁶⁴ Code enforcement should also communicate proactively and openly with tenants
 about the inspection process, results, and follow-up as opposed to just notifying landlords.
 - Comprehensive: Programs should include health and habitability issues that may currently be outside of building codes like lead, asthma triggers, and mold. For example, Rochester, New York includes lead inspections as part of the city's certificate of occupancy process. 40 Where resources are insufficient for universal inspection or testing, jurisdictions can pilot in, or prioritize, areas with elevated health risks (such as areas with older housing or higher childhood asthma, school truancy, or blood-lead levels).
 - Enforceable: Code enforcement agencies should be given the enforcement authority needed to hold landlords accountable. Where landlords are truly interested in making repairs, code enforcement can work collaboratively to bring homes into compliance and explore incentives, like working with insurance commissioners to offer discounted insurance for properties that pass proactive inspections.^{28(p15)} There are a variety of enforcement tools available to local governments when landlords refuse to comply. Jurisdictions with licensing programs may withhold licenses from repeat offenders, deny them "good standing" so they can't do business in or with the jurisdiction, or place them in more onerous inspection and payment tiers.^{62,65}
 - They may also choose to increase fines across the board, or progressively increase fines with the number of units a landlord owns or the number of violations. Additionally, they must guarantee the collection of fines, which does not always occur, and enforce liens on properties when landlords fail to pay. In some cases, this will require changing state laws preempting the use of liens for this purpose (see Ending state bans on local healthy housing policies). Tenants should also be empowered to hold their landlords accountable and make necessary repairs through rent withholding programs, which can reduce rents and/or place them in an escrow account until repairs are made. See sidebar for more on Los Angeles' rent withholding program, REAP. While these programs can be effective, local governments should pass tenant protections (see Local Action 3) to ensure that tenants feel safe using them and are safe from landlord retaliation.

• **Resources:** ChangeLab Solutions' <u>A Guide to Proactive Rental Inspections</u>, Private Equity Stakeholder Project's <u>Tools for Tackling Corporate Landlords</u>, <u>Landlord Registries</u>, <u>Licensing</u>, <u>and Proactive Inspection</u>, and the National League of Cities' <u>Advancing City-Level</u> Healthy Housing^{59,60,62}

HOLISTIC AND RESILIENT HEALTHY HOMES INITIATIVES

Design considerations:

- **Tenant serving:** Effective programs aim to serve not only homeowners, but also tenants. For instance, they could link landlord grants to rent or eviction restrictions, similar to Pennsylvania's Senate Bill 1135, and limit the amount of costs that can be passed through to tenants. 67
- Targeted: When funding is not sufficient to serve all households, programs can target neighborhoods or households with elevated health risks, like <u>Contra Costa County's</u>

 Asthma Initiative, which targets improvements to improve asthma.⁶⁸
- Resources: Baltimore's Green and Healthy Homes Initiative and subsequent national leadership⁶⁹

CROSS-DEPARTMENTAL COLLABORATION, CASE CONFERENCING, AND DATA SHARING

Design considerations:

- Partners: Might include code enforcement, public health, legal aid, school districts (for instance, in regard to chronic absences and asthma), health systems, and organizers.
- Case conferences: Can be used to address situations in which tenants face overlapping housing stability, quality, legal, and power issues for instance, an eviction case in a home with unsafe conditions and/or code violations.
- Data sharing: Jurisdictions can create publicly accessible databases and/or dashboards overlaying rental registry, licensing, and code enforcement data, increasing transparency, allowing tenants to make informed decisions, informing enforcement efforts, and putting public pressure on bad actors.
 See, for example, Minneapolis' Regulatory Services Violations Dashboard.

- <u>Alameda County's collaboration</u> with local legal aid organizations and tenant organizers to provide case management and create a referral pipeline from community organizations and medical staff to code enforcement⁷¹
- The National League of Cities' <u>Advancing City-Level Models to Advance</u> Healthy Housing²⁹

3) Protect tenants from retaliation and abuses of power so that they can stay in their homes and exercise their rights.

ANTI-RETALIATION, ANTI-HARASSMENT, AND FOUNDATIONAL TENANT PROTECTIONS

• Design considerations:

- Anti-retaliation: Local jurisdictions should protect tenants who request safe homes by passing anti-retaliation policies, which prohibit landlords from taking retaliatory actions (like raising rents or filing for eviction). New Orleans included anti-retaliation in their Healthy Homes Law.⁷²
- Anti-harassment: These ordinances ban landlord harassment, whether or not it is tied
 to a specific action taken by a tenant. These are becoming increasingly popular in places
 where landlords are systemically pushing tenants out in order to bring in new, higher-paying
 tenants. This is especially prevalent among corporate landlords and/or where landlords
 attempt to subvert rent stabilization rules. See, for example, Oakland, California and
 Portland, Oregon.^{73,74}
- **Right to organize:** San Francisco has taken an especially strong approach with their <u>tenant association law</u>, which legally protects tenant associations and establishes their right to negotiate with landlords.³³ This approach gives tenants, particularly those of corporate landlords, a more equal footing and the ability to collectively advocate for their needs.
- Foundational rights: Jurisdictions should ensure that tenants including manufactured housing residents have foundational rights like just cause eviction, rent stabilization, the right to legal counsel, and know-your-rights education so that landlords cannot force a tenant out without cause, by dramatically increasing the rent, or by calling Immigrations and Customs Enforcement. Some jurisdictions have also changed eviction processes to make them more fair and give tenants longer to resolve issues, which can dramatically increase the share of people who can stay in their homes. Colorado's Mobile Home Park Act, for example, gives manufactured home residents time to "cure" (pay) back rent rather than face eviction, creates a system to resolve disputes, and extends the time inhabitants have to prepare for evictions when they do occur.³⁷ Jurisdictions should also refrain from granting zoning changes that allow landlords or developers to make a quick profit by evicting residents of manufactured housing parks and converting the land to another use.
- Resources: The Right to the City Alliance's Renter Nation training resources and report 16,75

GOVERNANCE CHANGES TO CENTER TENANT LEADERSHIP

Design considerations:

- Real decision-making power: Governing spaces often tokenize renters and housing-insecure people, granting them one seat among many or offering them "advisory" roles. Governance changes should seek to provide real power over resources, strategic direction, policy choices, and community engagement.
- Composition: Governance bodies should be representative of the communities they serve, for instance, by reserving seats for renters, communities that have faced housing discrimination, immigrants, people with disabilities, and people who have been unhoused or incarcerated.

- The City of Seattle's Renters' Commission⁷⁶
- The Movement Strategy Centers' <u>Spectrum of Community Engagement to Ownership</u> contains one framework that can be used to analyze existing approaches and move towards deeper community governance; jurisdictions interested in exploring deeper governance shifts should consult Race Forward and Partners for Dignity and Rights' Co-Governing Toward Multiracial Democracy^{77,78}

4. Address the root cause by limiting corporate landlords' speculation, making it harder to gamble on communities or profit from unhealthy housing.

WITHDRAWAL OF TAXPAYER SUPPORT FOR BAD ACTORS

- Design considerations:
 - Types of taxpayer support: Many corporate landlords depend on local taxpayer resources
 to make a profit. They may operate low-income tax-credit affordable housing, receive
 discounted public land or zoning changes for development, collect COVID recovery dollars,
 be awarded public contracts, or simply depend on occupancy permits
 or licenses to operate.
 - Accountability: Using landlord registries, licensing, or other tools, local governments should track compliance with local standards, like code violations, across properties owned by the same single beneficial owner. Where landlords refuse to follow local standards, jurisdictions should revoke their license (where applicable and possible) and condition any further local funding, land disposition or leases, contracts, permits, tax breaks, and other resources on good behavior.
 - Pension systems: Public employee unions can also put pressure on bad actors by
 using their power as shareholders to divest their taxpayer-funded pension systems
 from corporate landlords or force less harmful business practices. Or they can pressure
 their employer to divest, like <u>labor organizations have done</u> regarding the University of
 California's investments in Blackstone.⁷⁹
- Resource: Paula Franzese's <u>Stop Subsidizing Bad Landlords</u>⁸⁰

SPECULATION TAXES

- Design considerations:
 - Progressive taxation: Taxes should be designed to be progressive (increasing for higher income or wealth entities) and to limit unintended consequences for working and middle class property owners. <u>Oakland, CA's Vacancy Tax</u> for instance, provides exemptions for very low-income households, those suffering financial hardship, low-income seniors, disabled owners, and non-profit organizations.⁸¹
 - Tax targets
 - Market Share: Some tax proposals, like Ohio's SB 76 (pg 11), which would impose heavy taxes on any landlord that owns more than 50 homes, are intended to prevent any corporation from accumulating too large a market share.⁵⁹
 - Flipping/Speculation: Other jurisdictions have tried to make speculation less profitable
 by making it more expensive to purchase and sell again quickly. Flipping taxes, for
 instance, do this by taxing only properties held for a short time. Some jurisdictions
 have utilized real estate transfer taxes, like <u>Los Angeles' Measure ULA</u>, which taxes
 only properties over 5 million dollars and directs revenue towards affordable housing,
 including projects owned and governed by their residents.^{82,83}
 - Vacancy taxes like <u>Vancouver's</u> can also curb speculation by making it harder for investors to purchase or sit on unoccupied housing with the intention of selling as prices go up.⁸⁴ Other jurisdictions have explored taxes on little-used second and third houses.⁸⁵

- Strategic Actions for a Just Economy's The Vacancy Report⁸⁶
- PolicyLink's Our Homes, Our Communities (Page 34)87
- Community Service Society's Financial Resources for Housing Justice⁸⁵

5. Resource public options, such as public and social housing, that are permanently affordable and community-controlled.

RESOURCES FOR PUBLIC OPTIONS

Design considerations:

- **Permanent and true affordability:** Permanent affordability differentiates social housing from many of the mechanisms (like <u>the Low-Income Housing Tax Credit</u>) that dominate current affordable housing production but revert to market rate after a period of time.⁸⁸ These differences put social housing beyond the reach of corporate landlords and speculative business practices. While some countries around the world provide social housing for most of their residents, including middle-class residents, public options should start by prioritizing resources for BIPOC, poor, and working-class households.
- Public or community ownership and control: Social housing should be governed by the
 people who live there. This may include creating or reinvigorating democratic governance
 structures in publicly owned housing or developing collective ownership and decisionmaking structures in community-owned models (like land trusts
 and coops).
- Green and climate-safe: Whether constructed new or created by preserving existing housing, social housing should be healthy, energy-efficient, and disaster- and climate-safe.
- Models: Decommodified housing can include reinvigorated <u>investment in public housing</u>, <u>new social housing</u>, land trusts like the <u>Dudley Street Neighborhood Initiative</u> in Boston, <u>resident-ownership models</u> in manufactured home communities, and limited equity cooperatives.^{85,89-92}
- Funding: Local governments should use <u>speculation taxes</u>, as Los Angeles has done with <u>Measure ULA</u>, and public banks to finance public option, as well as collaborate with their public sector unions to utilize pension investments.⁸²

Resources:

- Right to the City's <u>Communities</u> Over Commodities⁹³
- Center for Popular Democracy's Social Housing For All⁵⁴
- County Health Rankings' Community Land Trusts⁹⁴
- <u>Solano County Health Department's work</u> to launch a land trust in Vallejo, California, and health systems <u>like Bon Secours is a key land trust investor</u>⁹⁵

A SLUMLORD-TO-SOCIAL HOUSING PIPELINE

Design considerations:

• Tools: Jurisdictions should pursue a <u>cooperative compliance model</u> (p.15) to help landlords understand and make necessary repairs when working with smaller mom-and-pop landlords who may simply lack the resources or experience for upkeep. (60(p15)) With larger landlords and when enforcement becomes impossible, cities and counties have a variety of tools they can use to force a sale. New York's Article 7A, for example, allows tenants to petition the court to remove buildings from landlords for more responsible rehab and management. Although the tool is used less frequently today, it was extensively utilized in the 70s and 80s to create non-profit housing or limited equity coops and could be utilized again. Other cities have used health and safety receiverships, which allow a court to transfer ownership to a receiver to rehabilitate the property and either return it to the

owner or force a sale. While sales are typically made to market-rate buyers, jurisdictions could instead offer the first <u>right of refusal</u> to land trusts, land banks, or non-profit buyers, including as part of reparations or land-back efforts meant to remedy past harms. A similar approach could be taken with <u>municipal foreclosure processes</u> to ensure that sales serve community priorities.⁸⁵ <u>Minnesota's Attorney General used his legal enforcement power</u> to negotiate a settlement with negligent corporate landlords, including provisions that have successfully encouraged them to transfer their holdings to affordable housing entities.⁹⁶ Some localities, like the <u>King County Housing Authority</u>, have also used eminent domain to force sales in order to preserve affordability.⁹⁷

 Pipelines: Building a pipeline to social housing means ensuring that tenants and public or community institutions are able to acquire properties. Concretely, cities and counties should ensure that social housing entities receive the first right of refusal. And they should support organizing for community control like Minneapolis' <u>Inquilinxs Unidxs por Justicia</u> and the <u>ecosystem needed to accept, govern, manage, and rehabilitate homes under community ownership.^{98,99}</u>

Resources:

- Community Service Society's Pathways to Social Housing⁸⁵
- Urban Habitat's Building a Community-Centered Housing Preservation Ecosystem⁹⁹

TENANT / COMMUNITY OPPORTUNITY TO PURCHASE

Design considerations:

- Targeting: These policies can be designed to target buildings that may lose affordability restrictions, those facing foreclosure, and <u>manufactured housing communities</u>, which face particular precarity when park owners sell.¹⁰⁰
- Resources: To be successful, opportunity to purchase policies should be coupled with
 resources for public options so that residents have the financing they need to put in
 successful bids. Boulder, Colorado, for example helped the La Luna Cooperative buy their
 manufactured home park, and the State of California has allocated \$500 million which
 can be used by tenants, land trusts, and other affordable housing organizations— to buy
 housing that is in foreclosure.^{101,102}

- Urban Habitat's Building a Community-Centered Housing Preservation Ecosystem⁹⁹
- The Bay Area Housing Element Advocacy Working Group's Leveraging the Housing Element to Advance Tenant & Community Opportunity to Purchase Policies¹⁰³
- The Partnership for the Bay's Future's <u>Opportunity to Purchase Act</u> Campaign Playbook¹⁰⁴
- PolicyLink's Tenant / Community Opportunity to Purchase¹⁰⁵

References

- 1. Los Angeles Community Alliance. Why "houseless" instead of "homeless?" L A C A. https://www.lacommunityalliance.org/life-skills-blog/houseless
- 2.
 U.S. Department of Housing and Urban
 Development. HUD Archives: HUD and Census
 Bureau Release Findings of 2021 Rental Housing
 Finance Survey. Published November 29, 2022.
 https://archives.hud.gov/news/2022/pr22-242.cfm
- 3. Congressional Research Service. Ownership of the U.S. Rental Housing Stock by Investor Type: In Brief.; 2022. https://sgp.fas.org/crs/misc/R47332.pdf
- Hermann A. 8 Facts About Investor Activity in the Single-Family Rental Market. Joint Center for Housing Studies, Housing Perspectives. Published July 18, 2023. https://www.jchs.harvard.edu/blog/8-facts-about-investor-activity-single-family-rental-market
- 5.
 National Association of County and City Health Officials. Public Health Timeline | Roots of Health Inequity. Published 2024. https://www.rootsofhealthinequity.org/
- 6. Krieger J, Higgins DL. Housing and Health: Time Again for Public Health Action. Am J Public Health. 2002;92(5):758-768. doi:10.2105/AJPH.92.5.758
- 7. Jacobs DE, Wilson J, Dixon SL, Smith J, Evens A. The Relationship of Housing and Population Health: A 30-Year Retrospective Analysis. Environ Health Perspect. 2009;117(4):597-604. doi:10.1289/ehp.0800086
- 8. Swope CB, Hernández D. Housing as a determinant of health equity: A conceptual model. Soc Sci Med. 2019;243:112571. doi:10.1016/j. socscimed.2019.112571
- 9.
 Boch SJ, Taylor DM, Danielson ML, Chisolm DJ,
 Kelleher KJ. 'Home is where the health is': Housing
 quality and adult health outcomes in the Survey
 of Income and Program Participation. Prev Med.
 2020;132:105990. doi:10.1016/j.ypmed.2020.105990
- 10. Human Impact Partners. Housing and Health for All: A Research and Communications Toolkit for COVID-19 and Beyond. Human Impact Partners; 2022. https://humanimpact.org/wp-content/uploads/2022/11/HIP-Housing-and-Health-for-All-Toolkit-11-22.pdf

- 11.
 Fullilove MT. Root shock: The consequences of African American dispossession. J Urban Health. 2001;78(1):72-80. doi:10.1093/jurban/78.1.72
- 12.
 Curren R, Liu N, Marsh D, Rose K. Equitable
 Development as a Tool to Advance Racial Equity.
 Government Alliance on Race and Equity (GARE);
 2016. https://belonging.berkeley.edu/equitable-development-tool-advance-racial-equity
- 13. Seymour E, Shelton T. How Private Equity Landlords Prey on Working-Class Communities of Color. New Labor Forum. 2023;32(2):54-63. doi:10.1177/10957960231170168
- 14. Fu S, Velasco G. Decommodification and Its Role in Advancing Housing Justice. Urban Institute; 2023. https://www.urban.org/research/publication/decommodification-and-its-role-advancing-housing-justice
- 15.
 Turner MA, Greene S. Causes and Consequences of Separate and Unequal Neighborhoods. Urban Institute https://www.urban.org/racial-equity-analytics-lab/structural-racism-explainer-collection/causes-and-consequences-separate-and-unequal-neighborhoods
- 16. The Right to the City Alliance, Homes for All Campaign. Rise of the Renter Nation: Solutions to the Housing Affordability Crisis.; 2014. https://assets-global.website-files.com/61ccce7fbdaf706120c7c25f/62ac33d0 254d0bc49770123e_RISE-OF-THE-RENTER-NATION_FULL-REPORT_web.pdf
- 17. Givens ML, Kindig D, Tran Inzeo P, Faust V. Power: The Most Fundamental Cause of Health Inequity? Health Affairs Forefront. Published February 1, 2018. http://www.healthaffairs.org/do/10.1377/forefront.20180129.731387/full/
- 18. Iton A, Ross RK, Tamber PS. Building Community Power To Dismantle Policy-Based Structural Inequity In Population Health: Article describes how to build community power to dismantle policy-based structural inequity. Health Aff (Millwood). 2022;41(12):1763-1771. doi:10.1377/hlthaff.2022.00540
- 19. King, Jr. ML. Where Do We Go From Here? Published online August 16, 1967. https://kinginstitute. stanford.edu/where-do-we-go-here

Michener J. Health Justice Through the Lens of Power. J Law Med Ethics. 2022;50(4):656-662. doi:10.1017/jme.2023.5

21.

Human Impact Partners. Health departments are building power for health equity. HealthEquityGuide. org. Published 2024. https://healthequityguide.org/

22

Human Impact Partners. Organizing for health, equity, and justice. Public Health Awakened. Published 2024. https://publichealthawakened.org/

23.

Strategic Actions for a Just Economy (SAJE), theworksLA. Welcome to the Organizers Warning Notification and Information for Tenants (OWN IT!). Published 2022. https://www.ownit.la/

24

SAJE's Equitable Development and Land Use Team. SAJE's Updated OWN-IT! App Connects Tenants and Housing Justice Activists with Property Info / OWN-IT! actualizado de SAJE! La Aplicación Conecta a Los Inquilines y Activistas de Justicia de Vivienda con Información de La Propiedad. Published August 18, 2022. https://www.saje.net/blogownit/

25.

MadeUptoCode.org. https://madeuptocode.org/

26

Ackerman A, Galbreth L, Pearson A. A Guide to Proactive Rental Inspection Programs. ChangeLab Solutions; 2014:37. https://www.changelabsolutions. org/sites/default/files/Proactive-Rental-Inspection-Programs_Guide_FINAL_20140204.pdf

27.

Los Angeles Housing Department. What is REAP? – Renters. Published May 24, 2023. https://housing2.lacity.org/residents/what-is-reap-renters

28.

ChangeLab Solutions. Up to Code: Code Enforcement Strategies for Healthy Housing. ChangeLab Solutions; 2015. https://www.changelabsolutions.org/sites/default/files/Up-tp-Code_Enforcement_Guide_FINAL-20150527.pdf

29

National League of Cities. City-Level Models to Advance Healthy Housing: Lessons from NLC's Mayors' Institute on Housing, Hazards and Health. https://nchh.org/resource-library/nlc_city-level-models-to-advance-healthy-housing.pdf

30

Zarate O. SAJE Wins Stronger Code Enforcement for Unincorporated L.A. County. The SAJE Blog. Published April 16, 2021. https://www.saje.net/rhhp/

31.

Tenants Transforming Greater St. Louis (formerly Homes for All St. Louis), Vacancy Collaborative, City of St.Louis Buildings Division. Home is Where Our Health Is: Strategic & Supportive Code Enforcement. Published online 2023. https://drive.google.com/file/u/1/d/1aPaE49Q6IdWNzXbIDTBUk_1crg8BccOK/view?usp=drive_link&usp=embed_facebook

32.

Tenants Transforming Greater St. Louis (formerly Homes for All St. Louis). Home Is Where Our Health Is: Health & Housing Quality Brief. Homes for All St. Louis; 2024. https://www.homeishealth.org/

33.

Housing Rights Committee of San Francisco. Organizing a Union at Home: SF's New Tenant Association Law. Published 2024. https://hrcsf.org/ union-at-home/

34

Leslie. Veritas Strikers Win Groundbreaking Concessions & Vote to End 5 Month Debt Strike. Housing Rights Committee of San Francisco, Inc. Published January 27, 2022. https:// hrcsf.org/2022/01/27/veritas-strikers-wingroundbreaking-concessions-vote-to-end-5-monthdebt-strike/

35.

ChangeLab Solutions, Human Impact Partners, the National Coalition for a Civil Right ro Counsel, PolicyLink, Results for America. Advancing Racial and Health Justice Through a Right to Counsel for Tenants: A Primer for the Public Health Field.; 2024. https://humanimpact.org/wp-content/uploads/2024/03/Advancing-Racial-and-Health-Justice-Through-a-Right-to-Counsel-for-Tenants_HIP_03-05-24.pdf

36.

Clair A, Baker E, Kumari M. Are housing circumstances associated with faster epigenetic ageing? J Epidemiol Community Health. 2024;78(1):40-46. doi:10.1136/jech-2023-220523

37.

Lee P, Fenberg S, McCluskie J, Hooton E. HB19-1309 Mobile Home Park Act Oversight. https://leg. colorado.gov/bills/hb19-1309

38.

Durazo ME. Bill Text - SB-1201 Beneficial Owners.; 2024. https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240SB1201

39.

CaseText. N.Y. Pub. Health Law § 1377. Published 2023. https://casetext.com/statute/consolidated-laws-of-new-york/chapter-public-health/article-13-nuisances-and-sanitation/title-10-control-of-lead-poisoning/section-1377-effective-1132025-through-1132028-state-rental-registry-and-proactive-inspections-to-identify-lead-hazards

40

Local Housing Solutions. Rochester's lead-based paint prevention ordinance. Published 2024. https://localhousingsolutions.org/housing-policy-case-studies/rochesters-lead-based-paint-prevention-ordinance/

41.

Priola K, Cutter L, Boesenecker A, Velasco E. HB23-1257 Mobile Home Park Water Quality: Concerning Water Quality in Mobile Home Parks, and, in Connection Therewith, Making an Appropriation. https://leq.colorado.gov/bills/hb23-1257

ChangeLab Solutions. Preemption. Published 2024. https://www.changelabsolutions.org/good-governance/preemption

43.

Noble C, Bankson M. Part 2: Challenging State Preemption of Local Affordable Housing Initiatives. Private Equity Stakeholder Project; 2023. https://pestakeholder.org/reports/combatting-corporate-investors-by-protecting-affordable-housing-initiatives/

44.

United States Court of Appeals for the Ninth Circuit. Mechammil v. City of San Jacinto. Published online June 30, 2016. https://casetext.com/case/mechammil-v-city-of-san-jacinto

45.

United for a New Economy, Colorado Fiscal Institute. The Needs for Local Control of Rents: How a Handful of Greedy Corporate Landlords Are Pushing Renters out of Our Communities.; 2023.

46

People's Action. Homes Guarantee. Published 2021. https://homesguarantee.com/white-house/

47.

Baker J, Voight L, Jun L. Private Equity Giants Converge on Manufactured Homes: How Private Equity Is Manufacturing Homelessness & Communities Are Fighting Back. Private Equity Stakeholder Project, Manufactured Housing Action, and Americans for Financial Reform Education Fund; 2019. https://static1.squarespace.com/static/63068cec2832087cc22d6917/t/636a7a1cce9f5348af9fa7cc/1667922461588/PrivateEquityGiantsFinal.pdf

48.

People's Action. Homes Guarantee: FHFA Must Protect Tenants. People's Action. Published August 1, 2023. https://peoplesaction.org/homes-guaranteefhfa-must-protect-tenants/

49.

Rep. Khanna R [D C 17. All Info - H.R.9246 - 117th Congress (2021-2022): Stop Wall Street Landlords Act of 2022. Published October 28, 2022. https://www.congress.gov/bill/117th-congress/house-bill/9246/all-info

50.

Merkley J. End Hedge Fund Control of American Homes Act. https://www.merkley.senate.gov/wpcontent/uploads/imo/media/doc/end_hedge_fund_ control_of_american_homes_act_bill_summary.pdf

51.

Rep. Smith A [D W 9. H.R.8582 - To amend the Internal Revenue Code of 1986 to impose an excise tax on the acquisition of single-family homes by certain large investors. Published July 28, 2022. https://www.congress.gov/bill/117th-congress/house-bill/8582/cosponsors

52.

Senate Banking Committee. Stop Predatory Investing Act. https://www.banking.senate.gov/imo/media/doc/stop_predatory_investing_act_one_pager.pdf

53.

Warren E. S.3022 - 117th Congress (2021-2022): Stop Wall Street Looting Act | Congress.Gov | Library of Congress.; 2022. https://www.congress.gov/bill/117th-congress/senate-bill/3022/text

54.

Chew A. Social Housing For All: A Vision for Thriving Communities, Renter Power, and Racial Justice. The Center for Popular Democracy and Renters Rising; 2022.

55.

Public Advocates, Tenants Together, Housing Now! SB 555 (Wahib): Social Housing. Published online April 2023. https://www.cacltnetwork.org/wp-content/uploads/2023/04/SB-555-Wahab-Sponsor-Fact-Sheet-2022-03-27.pdf

56

Way HK, Trinh S, Wyatt M. An Analysis of Rental Property Registration in Austin. The University of Texas School of Law, The Entrepreneurship and Community Development Clinic; 2013. https://law.utexas.edu/wp-content/uploads/sites/11/2015/07/2013-07-ECDC-An-Analysis-of-Rental-Property-Registration-in-Austin.pdf

57

McLaughlin B. Rental registry begins in city: Program 'is uniquely Springfield.' Springfield News-Sun. https://www.springfieldnewssun.com/news/rental-registry-begins-in-city-program-is-uniquely-springfield/LE2W6DR2FNAEDPBH4F72DMNYLM/. Published June 6, 2023.

58.

City of Concord. Residential Rent Registry Program. https://www.cityofconcord.org/938/Residential-Rent-Registry-Program

Bankson RM, Noble C. Tools for Tackling Corporate Landlords: A Series on State and Local Policy Options for Mitigating the Impact of Private Equity and Other Institutional Investors. Part 3: Combatting Cosolidation through pro-Competitive Policy Reforms: Portfolio Caps, Transfer Taxes, and Right of First Refusal Legislation. Private Equity Stakeholder Project; 2023. https://pestakeholder.org/wp-content/uploads/2023/12/PESP-Report-Tools-for-Tackling-Corporate-Landlords-3-Pro-Competitive-Reforms-December-2023.pdf

60.

ChangeLab Solutions. A Guide to Proactive Rental Inspections. ChangeLab Solutions; 2022. https://www.changelabsolutions.org/product/healthy-housing-through-proactive-rental-inspection

61.

PolicyLink. Rental Registries. Published 2024. https://www.policylink.org/resources-tools/tools/all-in-cities/housing-anti-displacement/rental-registries

62.

Advancing City-Level Health Housing: Policies, Programs and Practices in Asthma and Lead. National League of Cities Institute for Youth, Education, and Families; 2020. https://www.nlc.org/wp-content/uploads/2020/02/YEF_Healthy_Housing20WEB.pdf

63.

City Council Philadelphia. What Philadelphia Residents and Landlords Need to Know About the New Lead Safety Bill. Philadelphia City Council. Published 2024. https://phicouncil.com/leadcert/

64.

City and County of San Francisco. Code Enforcement Outreach Program. https://www.sf.gov/ code-enforcement-outreach-program

65.

Furst R. Minneapolis City Council unanimously revokes landlord's rental licenses. Star Tribune. https://www.startribune.com/minneapolis-city-council-unanimously-revokes-landlord-s-rental-licenses/462873813/?clmob=y&c=n. Published December 8, 2017.

66.

Lowrey KM. Rent Escrow as a Tool for Enforcing Tenants' Rights. Published online January 9, 2023. https://www.networkforphl.org/resources/rent-escrow-as-a-tool-for-enforcing-tenants-rights/

67.

Fontana S. Senate Bill No. 1135.; 2022. https://www.legis.state.pa.us/cfdocs/legis/PN/Public/btCheck.cfm?txtType=PDF&sessYr=2021&sessInd=0&billBody=S&billTyp=B&billNbr=1135&pn=1474

68.

Klein W. Contra Costa Asthma Initiative: A business plan for a comprehensive home-based asthma program. Published online November 2019. https://www.greenandhealthyhomes.org/wp-content/uploads/CoCo_Asthma_Business_Plan_vF.pdf

69.

Addressing the Social Determinants of Health and Racial Equity Through Healthy Housing. Green & Healthy Homes Initiative. Published 2024. https://www.greenandhealthyhomes.org/

70.

City of Minneapolis. Regulatory Services Violations Dashboard -. Published December 1, 2023. https://www.minneapolismn.gov/government/government-data/datasource/regulatory-services-violations-dashboard/

71.

Alameda County Public Health Department. Housing, Health, & Habitability in Oakland. Published online 2012. https://acphd-web-media.s3-us-west-2. amazonaws.com/media/programs-services/social-health-equity/docs/healthyhousing-factsheet.pdf

72

Louisiana Fair Housing Action Center. Anti-Retaliation Protections Begin July 1st for Orleans Parish Renters. Published June 26, 2023. https:// lafairhousing.org/anti-retaliation-protections-beginjuly-1st-for-orleans-parish-renters/

73

City of Oakland. Tenant Protection Ordinance. Published July 10, 2023. https://www.oaklandca.gov/resources/read-the-tenant-protection-ordinance

74.

Portland Tenants United. Tenant Protection Ordinance. Published online April 2021. https:// d3n8a8pro7vhmx.cloudfront.net/ptu/pages/1146/ attachments/original/1619646098/PTU-TPO-Document-

April-28-2021.pdf?1619646098

75

Right to the City. Renter Nation. Published 2024. https://www.righttothecity.org/resources/renternation

Seattle Department of Neighborhoods. Seattle Renters' Commission. https://www.seattle.gov/neighborhoods/public-participation/boards-and-commissions/seattle-renters-commission

77.

Gonzales R. The Spectrum of Community Engagement to Ownership. Published online 2019. https://movementstrategy.org/resources/the-spectrum-of-community-engagement-to-ownership/

78.

Race Forward, Partners for Dignity & Rights. Co-Governing Toward Multiracial Democracy | Race Forward.; 2023. https://www.raceforward.org/reports/governing-racial-equity/co-governing-toward-multiracial-democracy

79.

Lybarger K. LETTER – UNIONS & HOUSING ADVOCATES CONTINUE TO CALL ON UC TO DIVEST FROM BLACKSTONE AND INSTEAD CHART NEW COURSE ON AFFORDABLE HOUSING. Published online March 14, 2023. https://afscme3299.org/wp-content/uploads/2023/03/2023.3.14_-Call-to-Divest-From-Blackstone_-Union-Community-Letter-1-1.pdf

80.

Franzese P. Stop Subsidizing Bad Landlords. Shelterforce. https://shelterforce.org/2016/11/22/stop-subsidizing-bad-landlords/. Published November 22, 2016.

81.

City of Oakland. Vacant Property Tax (VPT). City of Oakland. https://www.oaklandca.gov/topics/vacantpropertytax

82.

United to House LA. Resources. Published 2024. https://unitedtohousela.com/resources/

83.

United to House LA. Appendix B: Alternative Models for Permanent Affordable Housing Full Program Guidelines. https://unitedtohousela.com/app/uploads/2023/11/02-Alternative-Models-Program-Guidelines.pdf

84.

City of Vancouver. Empty Homes Tax. https://vancouver.ca/home-property-development/empty-homes-tax.aspx

85

Mironova O, Stein S, Hornbach C, Udell J. Pathways to Social Housing in New York: Community Service Society of New York; 2022. https://www.cssny.org/pages/financial-resources-for-housing-justice

86.

Ferrer A, Graziani T, Woocher J, Frederick Z. The Vacancy Report: How Los Angeles Leaves Homes Empty and People Unhoused. Strategic Actions for a Just Economy (SAJE), Alliance of Californians for Community Empowerment (ACCE) Institute, UCLA Community Economic Development Law Clinic; 2020. https://www.saje.net/wp-content/uploads/2020/09/The_Vacancy_Report_Final.pdf

87.

Crowder JA, Schildt C, Jacobus R. Our Homes, Our Communities: How Housing Acquisition Strategies Can Create Affordable Housing, Stabilize Neighborhoods, and Prevent Displacement. PolicyLink; 2021. https://www.policylink.org/sites/default/files/pl_Our-Homes_050321_a.pdf

88

Axel-Lute M. LIHTC: How It Started, How It's Going. Shelterforce. Published November 15, 2023. https://shelterforce.org/2023/11/15/lihtc-how-it-started-how-its-going/

89.

Swanson S. "Dream come true": Parklane Mobile Home Park residents buy park, set example for others. Fort Collins Coloradoan. https://www.coloradoan.com/story/news/2022/08/31/larimer-county-mobile-home-park-residents-empowered-after-parklane-purchase/65414686007/. Published August 30, 2022.

90.

DSNI. DSNI. https://www.dsni.org

91

Franz J. Meet the 13 people appointed to bring social housing to Seattle. Seattle City Council Blog. Published April 28, 2023. https://council.seattle.gov/2023/04/28/meet-the-13-people-appointed-to-bring-social-housing-to-seattle/

92.

Right to the City Alliance. We Call These Projects Home: Solving the Housing Crisis from the Ground Up. Right to the City Alliance; Advancement Project; Community Voices Heard; DataCenter; Miami Workers Center; POWER; Urban Justice Center; 2010. https://assets-global.website-files.com/61ccce7fbda f706120c7c25f/62ac3271449a92b9051daaf7_We_Call_These_Projects_Home.pdf

Baiocchi G. Communities Over Commodities: People-Driven Alternatives to an Unjust Housing System. Homes for All Campaign of Right to the City Alliance; 2018. https://drive.google.com/file/d/1chG XRKcJBo8pGQfGZ0fqUvxGIFp0ewgm/view

94

County Health Rankings & Roadmaps. Community land trusts. Published 2024. https://www.countyhealthrankings.org/strategies-and-solutions/what-works-for-health/strategies/community-land-trusts

95.

Build Healthy Places. Community-Owned Land Trusts Catch Hospitals' Eye. Medium. Published December 7, 2021. https://medium.com/bhpncrosswalk/community-owned-land-trusts-catchhospitals-eye-9bb155aed9bf

96

Private Equity Stakeholder Project. Progress Residential must pay Minnesota tenants millions in restitution, debt forgiveness. Private Equity Stakeholder Project PESP. Published April 25, 2024. https://pestakeholder.org/news/progressresidential-to-pay-mn-tenants-millions/

97.

Poverty & Race Research Action Council. Public or Community Control of Rental Housing Policy Brief No. 2: Using Eminent Domain to Acquire Private Rental Housing – Recent Examples (PRRAC, October 2020). Published October 2020. https://www.prrac. org/policy-brief-2-eminent-domain/

98.

Inquilinxs Unidxs Por Justicia. IX Campaigns. Progress Residential (previously HavenBrook). https://www.inquilinxsunidxs.org/en/campaigns#campaign-1

99.

Urban Habitat, GroundWorks Consulting. Building A Community-Centered Housing Preservation Ecosystem. Urban Habitat and GroundWorks Consulting; 2023. https:// urbanhabitat.org/wp-content/uploads/2023/10/ PreservationEcosystem-10-23.pdf

100.

HUD User Office of Policy Development and Research. Colorado Legislation Protects Tenants in Mobile Home Parks. Published June 11, 2021. https://www.huduser.gov/portal/rbc/indepth/ interior-061121.html

101.

Boulder County. Boulder County Dedicates \$1.1 Million in Funds Toward Lafayette Mobile Home Park Purchase. Published November 21, 2023. https://bouldercounty.gov/news/boulder-county-dedicates-1-1-million-in-funds-toward-lafayette-mobile-home-park-purchase/

102. The California Community Land Trust Network. Foreclosure Intervention Housing Preservation Program (FIHPP) Fact Sheet. Published 2024. https://www.cacltnetwork.org/fihpp/

103

Bay Area Housing Element Advocacy Working Group. Leveraging the Housing Element to Advance Tenant & Community Opportunity to Purchase Policies. Published online April 2022. https://publicadvocates.org/wp-content/uploads/2022/04/topa-copapolicies.pdf

104.

Partnership for the Bay's Future, California Community Land Trust Network. Opportunity to Purchase Act: Campaign Playbook. Partnership for the Bay's Future; 2022. https://baysfuture.org/wpcontent/uploads/2022/08/opa-playbook.pdf

105.

PolicyLink. Tenant / Community Opportunity to Purchase. Published 2024. https://www.policylink.org/resources-tools/tools/all-in-cities/housing-anti-displacement/topa-copa