Cost-a-lot of Evictions and Displacement: MEDA's Role in Community Organizing and the Impacts of the Costa-Hawkins and Ellis Acts

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Cost-a-lot of Evictions and Displacement: MEDA's Role in Community Organizing and the Impacts of the Costa-Hawkins and Ellis Acts

A Capstone Thesis Presented to the Faculty of the College of Arts & Sciences
University of San Francisco

In Partial Fulfillment of the Requirements of the Degree of MASTER OF ARTS IN URBAN & PUBLIC AFFAIRS

by

Henna Gandhi

May, 2023
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Under the guidance and approval of the committee, and approval by all the members, this thesis has been accepted in partial fulfillment of the requirements for the degree.

Approved:

Patrick Murphy ___________________________ Date ________________

Timothy Redmond ___________________________ Date ________________
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As a first-generation graduate student, I dedicate this degree to my wonderful parents. Thank you for giving me the world and sacrificing so much for me. Thank you for believing in me and supporting me throughout my life. I love you both very much.
Abstract

In February 1995, the Costa-Hawkins Rental Housing Act (AB1164) was passed in California. Developed by two Democratic state policymakers, Senator Jim Costa and Assemblymember Phil Hawkins, the act encompassed both Senate Bill 1257 and Assembly Bill 1169 (Goldberg 2, 2018). The Costa-Hawkins Act was a vacancy decontrol legislation that overruled strict rent control measures in cities across California. In combination with rent control and Costa-Hawkins, the passage of the Ellis Act (1985) by state legislators further contributed to the affordable housing crisis. With the current affordable housing crisis, I turn to community-based organizations (CBOs) who provide housing solutions for marginalized communities who have been impacted by the Costa-Hawkins and Ellis Acts. For my research project, I studied the Mission Economic Development Agency (MEDA) and their housing programs as tools/methods to overcome, challenge, or address the effects of the Costa-Hawkins and Ellis Acts in the Mission District. My capstone project poses the question: How do MEDA and other CBOs interrupt, challenge, or address the effects of the Costa-Hawkins and Ellis Acts in the Mission District? Three recommendations I proposed in the end can serve as fundamental tools/resources for other CBOs and local governments to build more affordable housing and continue to support marginalized communities until the Costa-Hawkins and Ellis Acts are repealed.
**Introduction**

In February 1995, the *Costa-Hawkins Rental Housing Act* (AB1164) was passed in California. Developed by two Democratic state policymakers, Senator Jim Costa and Assemblymember Phil Hawkins, the act encompassed both Senate Bill 1257 and Assembly Bill 1169 (Goldberg 2, 2018). The Costa-Hawkins Act was a vacancy decontrol legislation that overruled strict rent control measures in cities across California. The act “permitted landlords to charge market rates for apartments that were voluntarily vacated even in cities that imposed strict rent control such as Santa Monica or Berkeley” (El Mallakh 2001, 1862). Costa-Hawkins also kept rent control off limits to condominiums, and single-family homes built after 1995 (Schersei 287, 2021). In this way, the intention of the act delivered more harm than good and gave landlords full control to increase the rent to market rate after the tenant vacates (Goldberg 4, 2018). The objective of the act was for deregulation of city ordinances and policies and to give power back to landlord lobbyists. These lobbyists turned to Sacramento’s City Hall to gain power back from tenants as large cities enacted rent control policies to prevent extreme hikes in rent, evictions, and displacement.

With landlord lobbyists demanding to gain power back on one hand, tenants were simultaneously concerned with their living conditions and rent hikes. In response to an affordable housing shortage and rent control in the late 1970s, tenant movements and community organizations also emerged because of adverse living conditions and escalating rents (Baranski 199, 2019). It was because of tenant movements and community organizing that, in the late 1970s local governments across California passed rent control policies in cities like San Francisco, Los Angeles, Santa Monica, and Berkeley to help those who needed clean, safe, and affordable housing – it is important to note that when city governments passed rent control
measures, some cities already had these policies in place for over two decades prior to the enactment of the Costa-Hawkins Act (Lin 2022). By the end of the 1970s, local governments were able to limit rent increases using rent control measures that would protect people from being evicted and displaced (Housing Rights Committee of San Francisco 2022; Schersei 286, 2021). Rent control protected tenants’ rights by permitting them to reside in a residential building, for a longer period, and by capping landlords from increasing rent (Housing Rights Committee of San Francisco 2022). For tenants who moved out of their units, rent control limited landlords from increasing rent to market rate once new tenants moved in (Housing Rights Committee of San Francisco 2022; Schersei 286, 2021). Initially, landlords sued over rent control limitations beginning with *Fisher v. City of Berkeley* case; however, they lost at both the California Supreme Court and the U.S. Supreme Court, which is why they turned to state legislators in Sacramento, where the real estate lobby is powerful (*Fisher v. City of Berkeley*, 475 U.S. 260 1986). The lobbyists were getting extreme pushback from cities like Berkeley, Santa Monica, and West Hollywood as they were unable to win ballot measures for landlord protections, which is another reason why they went to state legislators.

In combination with rent control and Costa-Hawkins, the passage of the *Ellis Act (1985)* by state legislators further contributed to the housing crisis. The act became a gateway for landlord lobbyists to gain protections they sought for their properties. Introduced by Senator Jim Ellis (R – San Diego), the Ellis Act is used to “prohibit a public entity from interfering with a landlord’s decision to withdraw its rental accommodations from the market and go out of the rental business” (Castillo 2001). The Ellis Act gave authority to landlords who own residential buildings, to evict tenants for no specific reason other than the landlord was “going out of the rental housing business” (SFTU 2018). Meaning, landlords can withdraw “the residential real
estate property from the rental market” and serve tenants with a 60-120-day notice for eviction. Once empty, the landlord could then offer the units to new tenants who could afford market-rate housing through Tenancies In Common (TICs) (Shaw 2021). More often, the case in San Francisco is that they evict all tenants and sell the building for TICs, which are like condominium conversions. Thus, people who live in rent-controlled units are the first people to be evicted once the Ellis Act is imposed because landlords desire market-rate rent (Shaw 2021). Both the Costa-Hawkins and Ellis Acts provided considerable power to landlords while leaving tenants exposed to potentially catastrophic effects if evicted or displaced.

When the two separate bills passed by state policymakers in 1995 and 1985, the material impact of these laws was widely felt. The exclusions of single-family homes and condominiums contributed to a lack of affordable housing, which was apparent from the start but also continues to affect housing and displacement today. The immediate effects of the Costa-Hawkins and Ellis Acts led to thousands of evictions and displacement of working-class populations across the Bay Area. One example of evictions and displacement post-Costa-Hawkins Act took place in Oakland. Right after the Costa-Hawkins Act was passed in 1995, about 18,000 single-family home rentals were exempt from rent control in Oakland (Wolfe 24, 2016). Working-class renters were vulnerable to evictions, displacement, and rent instability because landlords began to increase rent on single-family homes and condominiums once the act was passed (Wolfe 24, 2016). As a result, supporters of the Costa-Hawkins Act said if rent control was removed from single-family residential homes, then more developers would want to build in cities which would eventually increase property values, and profits for landlords and developers (Wolfe 26, 2016). In the same way, supporters of the act claimed that the Costa-Hawkins Act would mend the gap in the affordable housing crisis through its streamlining of housing (Wolfe 26, 2016). What the
supporters failed to clarify was that the new developments such as single-family homes, and
condominiums built after February 1995 were exempt from rent control – it differed for each city
depending on their housing policies – which meant that the affordable housing crisis was yet to
be solved (see Table 1; Schersei 287, 2021).

*Number of Single-Family Homes and Apartment Units Lost Rental Protections under Costa-
Hawkins (1995)*

<table>
<thead>
<tr>
<th>City</th>
<th>Number of single-family homes</th>
<th>Apartment Units set to market rate (upon first vacancy)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Berkeley</td>
<td>2,200</td>
<td>25,200</td>
</tr>
<tr>
<td>Beverly Hills</td>
<td>Exempted</td>
<td>N/A</td>
</tr>
<tr>
<td>Cotati</td>
<td>Exempted</td>
<td>N/A</td>
</tr>
<tr>
<td>East Palo Alto</td>
<td>1,000</td>
<td>2,800</td>
</tr>
<tr>
<td>Hayward</td>
<td>Partial Exemption</td>
<td>N/A</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>10,900</td>
<td>N/A</td>
</tr>
<tr>
<td>Los Gatos</td>
<td>Exempted</td>
<td>N/A</td>
</tr>
<tr>
<td>Oakland</td>
<td>5,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Palm Springs</td>
<td>Exempted</td>
<td>N/A</td>
</tr>
<tr>
<td>San Francisco</td>
<td>27,000</td>
<td>N/A</td>
</tr>
<tr>
<td>San Jose</td>
<td>Exempted</td>
<td>N/A</td>
</tr>
<tr>
<td>Santa Monica</td>
<td>3,700</td>
<td>34,500</td>
</tr>
<tr>
<td>Thousand Oaks</td>
<td>Exempted</td>
<td>N/A</td>
</tr>
<tr>
<td>West Hollywood</td>
<td>2,200</td>
<td>17,300</td>
</tr>
</tbody>
</table>

*Table 1 – This table shows a “number of single-family homes that lost rent protection under Costa-Hawkins” and many of those rentals were under vacancy control which affected thousands of units in multiple cities (Wolf 41, 2016).*

In recent years, the affordable housing market continues to decline in California.

Currently, by one estimate, California has an affordable housing gap of 1.5 million homes for
extremely low-very low-income households (Montijo, Barton, and Moore 2020). Nonetheless,
developers need to build 3.5 million new housing units by 2025, and according to some
estimates, the state also needs to accommodate that many units (Montijo, Barton, and Moore
2020). However, with the current interest rates being very high, not much is being built to close the gap of developing more affordable housing. It can be assumed here that even with the new housing developments needed, rent control cannot be implemented because of Costa-Hawkins’ prohibitions. Since the act restricts new housing/buildings from rent control, this ultimately impacts the rental market because of rent instability, increased rates of displacement, and evictions occurred over time.

The immediate impact of the Costa-Hawkins and Ellis Acts also resulted in rent instability for working-class tenants. Rent instability indicated that working-class tenants were distressed with paying rent due to unaffordable rent increases (Health Gov 2022). In 1995, Berkeley saw 85 percent of rent-stabilized apartments experience much higher rental increases and most of that was in the form of profits from tenants to landlords (Wolfe 24, 2016). By 2013, Berkeley had a 90 percent increase in rent post-Costa-Hawkins that was profited by landlords, making these homes unaffordable (Wolfe 24, 2016). Another example of rent instability for working-class tenants was in Santa Monica. Immediately after the passing of the Costa-Hawkins Act, Santa Monica experienced a 99 percent decline in the number of affordable housing units available for working-class communities, in contrast to a 1,862 percent increase in units that were available to high-income families (Wolfe 24, 2016).

The two examples of Berkeley and Santa Monica resulted in thousands of working-class tenants being vulnerable to displacement. The consequences of the Costa-Hawkins Act created further inequities that disproportionately impacted working-class communities. These inequities heightened working-class families through displacement, evictions, income disparities, sudden increase in rent, and less access to affordable housing (Schersei 285, 2021; Wolfe 23, 2016). This is because the homes they once resided in, no longer were affordable. Housing became
expensive through increased rent; therefore, the Costa-Hawkins Act worsened the affordable housing crisis. Berkeley and Santa Monica are just two examples where working-class families were forced to leave their homes, creating further inequity due to unaffordable housing, and displacement as high-income families were preferred.

With the Costa-Hawkins and Ellis Acts, tenants are faced limitations when dealing with eviction, displacement, and then trying to access affordable housing. In Santa Monica, 84 percent of housing was affordable for working-class tenants prior to the Costa-Hawkins Act; however, the city today only has 4.2 percent of rent-controlled units (SMDP 2022). Over the years, landlords in Santa Monica have used the Costa-Hawkins and Ellis Acts to increase rent after the original tenant vacated and turned the unit to the market rate for those families who could afford to pay higher rent. Working-class families in Santa Monica have been pushed out of the city due to evictions and unaffordable housing rates, while high-income families move in because they could afford market-rate housing. Today, a household income of $110,000 for a family of four is needed to even afford a one-bedroom apartment in Santa Monica (SMDP 2022). The significant divide between high-income and working-class families over the years have contributed to further inequities, including a substantial decline in Black and Brown populations.

**Race and Housing Inequality**

Black and Brown populations experience ongoing racial discrimination in housing. Unfortunately, the racialization that Black and Brown people experience in housing emanates from racial housing policies that were passed in not only California but also in the country. Enforced by private and public partnerships, these policies and practices created enormous wealth and homeownership gaps among Black and Brown people, while favoring White people in accessing and buying homes (Dickerson 2021). An example of racial housing policies includes
“redline zoning.” Redlining was practiced nationally, by financial and insurance markets to keep people of color out of “white” neighborhoods (Park and Quercia 2020). When this happened, the financial and insurance sectors refused to give loans to Black and Brown people because of their racial and ethnic composition (Park and Quercia 2020). Redlining was one of many reasons that Black and Brown communities experienced worsened economic conditions, that carried over to generational inequities among people of color (Park and Quercia 2020). Although redlining is now illegal, these communities never really recovered from racial housing policies because they continue to experience inequities today. The history of racial housing policies that exacerbated the wealth and homeownership gaps, can also contribute to the effects of the Costa-Hawkins and Ellis Acts. Racial housing policies and homeownership gaps among Black and Brown people have directly impacted the economic inequality they face in housing today.

The impacts of the Costa-Hawkins and Ellis Acts are detrimental to Black and Brown populations. For example, the 2010 census found that cities like San Francisco, Oakland, and Los Angeles, had a 22.5 percent decline in Latinx populations, a 6.6 percent decline in Black or African American populations, a 27.5 percent increase in median household income, and an increase of 31.3 percent in White populations (Wolfe 28, 2016). In San Francisco, there was a 17 percent decline in Black residents between 2000-2015 which contributed to the trends of displacement, with about 8,000 Latinx families who left the Mission District in San Francisco due to unaffordable rent since 2005 (Verma et al. 2019; San Francisco Examiner 2022). Therefore, the two housing acts created rent instability, generated more unaffordable housing, exempted single-family homes and condominiums from rent control, and created more inequities, which ultimately impacted many Black and Brown working-class families. In efforts
to dismantle the Costa-Hawkins and Ellis Acts, community-based organizations (CBOs) became an integral part of society as they put the needs of marginalized communities first.

In the face of housing crises, my case study looks at the current responses to the Costa-Hawkins and Ellis Acts from the perspective of CBOs that are tasked with finding ways to help individuals push back against these harmful legislations. These organizations have made an incredible effort in providing equitable housing resources that work around the Costa-Hawkins and Ellis Acts to find affordable, stable, and safe housing for their communities; however, more work needs to be done. With the Costa-Hawkins and Ellis Acts restricting many aspects of building new affordable housing, this is a problem that needs to be studied from the lens of a CBO that has been involved in activism in San Francisco for over six decades.

For my research project, I studied the Mission Economic Development Agency (MEDA) and their housing programs as tools/methods to overcome, challenge, or address the effects of the Costa-Hawkins and Ellis Acts in the Mission District. Amid an affordable housing crisis, the overarching tribulations with the right to adequate and affordable housing that marginalized populations face, originate from outdated housing legislations like the Costa-Hawkins and Ellis Acts. Therefore, my capstone project poses the question: How do MEDA and other CBOs interrupt, challenge, or address the effects of the Costa-Hawkins and Ellis Acts in the Mission District?

I divided this thesis into the following seven sections. In the first section, I introduced my research project by providing background context into the Costa-Hawkins and Ellis Acts, that have impacted working-class families and CBOs in California. This section looked at the historical impact of both state legislations and how people are impacted by them today. In the literature review section, I introduced the following three bodies of literature on the impacts of
the Costa-Hawkins and Ellis Acts, gentrification, and displacement in California, and how community organizing (CO) is a powerful tool/method to provide affordable housing solutions in the Mission District. This section was important because it helped fill in the ‘gap’ that my research topic was missing by engaging in current conversations. To conduct and gather data, the third section described my semi-structured interview methodology. The fourth section provided the history of the organization I studied and the housing programs they provided for working-class Latinx communities. In section five, I provided my data analysis for the research question I asked. The final two sections offered the conclusion and recommendations from the interviews I conducted that tied all the research I found to answer my question, and what the future holds for MEDA and other CBOs across San Francisco.

**Literature Review**

The introduction to my research project provides context to the overarching problem that I aim to investigate while creating a space for my voice to be included in the current scholarly conversations. This section provides background and context for my specific research question of the project. It focuses on three bodies of literature, including the major arguments and evidence in each body of literature from scholarly sources. These discussions include community development and housing through the lens of neoliberalism, gentrification and displacement, and community organizing as a method to address these changes.

These three bodies of literature, though often viewed as separate, intersect and are interrelated with each other in almost every social, political, and economic aspect of an urban area, particularly regarding the question of growth. This project draws upon the recommendations and discussions in these areas to construct a new conversation that looks at the
housing crisis from a modern perspective. Through the lens of previous scholars and their theories, concepts, and suggestions, this literature review draws from their contributions regarding concerns about the housing crisis that is contemporarily seen.

Community Development: Neoliberalism and Housing

Community development is a tool that is intended to serve marginalized populations in local areas. The tool was developed during the late nineteenth century; however, it was adopted into the twentieth century. Throughout the twentieth century, the community development field emerged from the shadow of the urban renewal and public housing bureaucracies and “the antipoverty crusaders realized that they had to combine a passion for social justice with viable management and business practices. They learned to keep practitioners accountable for their work and to measure their accomplishments” (Hoffman 2012, p. 10). Therefore, with urban renewal and public housing bureaucracies, community development was born. In a more modern-day approach to community development, Matarrita-Cascante and Brennan (2011) conceptualize the label in terms of organizations, facilitation, and action that promote and create space for contemporary and collective vision, planning, and leadership measures that ultimately work to improve the living conditions of marginalized people. When community development needs are proposed, CBOs “harness local economic, human, and physical resources to secure daily requirements and respond to changing needs and conditions” (Matarrita-Cascante and Brennan 2011). While this definition of community development is prominent today, researchers like Phillips and Pittman (2008) argue that “community development is the recognition that a city or neighborhood is not just a collection of buildings but a “community” of people facing common problems with untapped capacities for self-improvement” (Phillips and Pittman 2008,
Other scholars have maintained that community development “concentrates on creating assets that benefit people in poor neighborhoods, largely by building and tapping links to external resources” such as private relations (Vidal and Keating 2016, p. 126). Community development is ultimately seen in the intersectionality of social, political, and economic systems that are constantly changing as time goes on. But what happens when these systems intersect, and at times, come into conflict, especially with housing? This is where the challenges of community development emerge.

Ideally, community development involves a thorough and unique approach that addresses multiple dimensions of socio-political partnerships. Studies have shown that community development necessitates the active participation and engagement of community members, along with cooperation among community organizations, the government, and the private sector. Phillips and Pittman (2008) argue that private-public partnerships are necessary in community development as they provide inclusionary practices based on two elements: (1) the process – people who work collectively to solve common problems, and (2) the outcome component where “local decision making and program development results in a better place to live and work; or a group of people initiating social action to change their economic, social, cultural and environmental situation.” However, when socio-political relations intersect, it can sometimes expose social and economic inequities and divisions that can pause the development process of the community when they are different groups. Prins’ case study (2005) described how a CBO included its community members in the development process of “planning and implementing projects;” however, it was quickly found that both groups were faced with difficulties that further exacerbated “local power relations and inequities” (16).
Though the socio-political relations can be complicated, they can also allow for a union for both groups. In the 1960s, redevelopment and other discriminatory policies/programs emerged. As a result, several CBOs and local governments organized into “Community Development Corporations” (CDCs) in response to the state and local policies/legislations that were “largely targeted in central cities and their poorest neighborhoods” (Vidal and Keating 2016, p. 126). The main goal of the CDC was to provide more affordable housing to marginalized communities; however, neoliberalism emerged and further exacerbated the housing market for marginalized, working-class communities in response.

During the 1980s, under Ronald Reagan and Margaret Thatcher’s administrations, neoliberalism emerged as a political ideology. At the same time, tenant rights and community advocacy emerged in response to the harsh living conditions they experienced. Once they advocated for their right to clean, safe, and affordable housing, local governments gained the ability to generate rent control policies across large cities in California. Additionally, that created socio-political partnerships between CBOs and local governments, and the CDC successfully implemented several housing programs and developed or rehabilitated over 550,000 affordable housing units (Vidal and Keating 2016, p. 127). The power of socio-political partnerships can help marginalized communities with a sustainable livelihood; however, sometimes these partnerships may not always work, and the intersectionality of both groups can cause more harm than good.

Neoliberalism sought out a “free market” approach that, in theory, would benefit all, but in practice only served the higher-ups in society. Scholars like David Harvey (2007), a critic of neoliberalism, argues that the ideology serves the interests of the capitalist class and has led to increasing inequality and social concerns among marginalized communities. For instance,
Harvey (2007) argues that the challenges of community development begin with neoliberalism post-Reagan era. As mentioned earlier, during Reagan and Thatcher’s administrations, community development rose as a response to neoliberal policies that changed the dynamics of serving marginalized communities in the United States. When neoliberalism came to be in the 1980s, the ideology became a rebellion against the War on Poverty and the Great Society which were 1960s programs because both social concerns were seen as New Deal practices that economically regulated housing, employment, health, and more. Therefore, neoliberalism changed the entire social dynamics by deregulating almost everything because of Reagan and Thatcher’s political beliefs. Throughout the decades of neoliberalism, the “deregulation, privatization, and withdrawal of the state from many areas of social provision have been all too common” (Harvey 2007, p. 3). Many scholars like Meade, Rosie, and Mae Shaw (2016) agree with Harvey and add to the conversation of neoliberalism that claims to put a strain on private-public partnerships which are “under sustained attack from the cheerleaders of the so-called ‘free’ market” (10). Nevertheless, scholar and economist Milton Friedman (1962) argues that the New Deal era led to the lack of a “free market” because he believed that there should be minimal government intervention for the economy to prosper. The “free market” approach carried on with neoliberalism in the 1980s by Reagan and Thatcher; therefore, Friedman’s argument is quite the opposite of what Harvey (2007), and Meade, Rosie, and Mae Shaw (2016) claim. Friedman (1962) believed that the importance of free markets and minimal state intervention is crucial for promoting economic growth and individual autonomy. However, the neoliberal interpretation of the “free market” concept does not extend to marginalized populations because of the lack of resources available, and the deprivation of economic opportunities. Therefore, the approach often
leaves out marginalized communities, especially in social aspects pertaining to affordable housing.

As discussed earlier on public-private partnerships, scholars suggest that neoliberalism has led to cuts in government funding regarding social programs. The ideology heavily draws on the private sector as the solution to social and economic concerns. Marginalized communities pay the greatest cost when dealing with social programs such as affordable housing measures. This is because putting resources and decision-making in the hands of private developers typically leads to prioritizing luxury housing for higher profits. Dwyer (2007) claims that the problem with neoliberalism correlates when social institutions and policies favor for-profit housing developments, and high-class populations over marginalized populations; therefore, resulting in “uneven development of metropolitan areas, with resources flowing to growth spots, starving older regions … between advantaged and disadvantaged populations” (27). In a similar approach Piketty (2014), contends that the impact of neoliberalism on community development falls under the deregulation and privatization factor where the lack of oversight and regulation of the housing market has contributed to growing housing prices and gentrification; therefore, impacting working-class, marginalized populations the most.

In California, two housing policies that have a great impact on the housing market are the Costa-Hawkins and Ellis Acts where both offer deregulation and privatization of land/homes, placing greater power in the hands of landlords. The Costa-Hawkins Act is a vacancy decontrol policy that sets limitations on renters and permits a “free market” approach for landlords to gain maximum economic growth in California (El Mallakh 2001, p. 1862). The Ellis Act is another attempt to promote economic growth for landlords, and the means of displacing long-term tenants. Through California’s Supreme Court case of Nash vs City of Santa Monica (1984), 18-
year-old landlord Jerome Nash argued that he was deprived of property rights without due process; however, the working-class tenants that Nash evicted and displaced were impacted the most and resulted in further socioeconomic inequalities (Nash v. City of Santa Monica 1984; Kamel 2012, p. 456). Nash’s case was just the beginning of how many record-breaking evictions were about to take place in California, especially in San Francisco. A study conducted by the Anti-Eviction Mapping Projects (2021) found that between 1994-2016, 44.2 percent of families were forced out of their homes; the Mission District was impacted the most by these evictions (13-14).

In addition to these evictions, a new form of homeownership rose in San Francisco called the Tenancies in Common (TICs). TICs include two or more owners, and each owns a piece of one property so when one owner wants to evict all the tenants, then all owners must abide by the laws and procedures for eviction and can in essence convert the property into a condominium (Stimmel, Stimmel and Roaser 2022). In the 1950s and 1960s, condominium conversions were at the highest and tenants were unable to afford rental units, so San Francisco strictly limited condominium conversions and TICs were formed instead (Sterling 1983). In the 1970s-80s, TICs became popular because the city was facing a housing crisis and an increase in home prices; therefore, tenants were unable to purchase individual units because of condominium conversion limits (Sterling 1983). TICs was a creation of the real estate industry after the city stopped permits for condominiums because of unaffordability. Today, TICs are most used in San Francisco for de-facto condominium conversions, meaning that tenant rights are once again at risk because owners can use Owner Move-In (OMI) evictions if they want to (Stimmel, Stimmel and Roeser 2022). However, “if the owner does not qualify under “Owner Move-In” rules then all tenants in the building can be evicted under the “Ellis Act”” (Stimmel, Stimmel and Roaser
Using this strategy of TICs, once again, draws back to the Ellis Act where the deregulation of properties benefits landlords over tenants. With both Costa-Hawkins and Ellis Acts, they can harm community development and lead to challenges because working-class tenants may have greater difficulties with affordable housing, through increased poverty, homelessness, gentrification, and displacement. The two legislations continue to destabilize marginalized communities and disrupt their well-being, making it more difficult for communities to collectively thrive.

As the prior acts took away rights, community land trusts (CLTs) became a response to stabilize housing for marginalized communities. Research supports the CLT model. CLTs are governed by non-profit organizations that serve marginalized communities to engage in equity for homeownership and provide long-term community assets that preserve affordable housing and are “in rural areas or in depressed urban neighborhoods where acquiring land is relatively inexpensive” (Kim and Eisenlohr 2022, p. 234). Kalima (2002) suggests that the CLT model differs in each community, but the overall objective is to “take real estate off the speculative market and ensure long-term affordability for renters, low-income homeowners, community arts and non-profit institutions, and community-centered businesses” (8). This way, marginalized populations gain the opportunity to build equity within their communities and allow CBOs to practice this model to help their communities thrive. In a similar approach, Nixon and Gerhardt (1964) suggest another solution to build equity where “the allocation of state tax resources to urban communities can be a significant share of local revenues, and again the fairness of the allocation may be important to a new industry, as well as to the community generally” (47). For example, in San Francisco, the city channels fees from commercial developments into state and city revenues so that it can help sustain affordable housing within working-class communities.
(Kalima 2006, p. 8). These two solutions provide differing stances: CLTs are more locally based initiatives that are hands-on with their community members, whereas the city government works on the back end to provide funding for CBOs to use; yet they both come together and provide resolutions to funnel community equity. Though these solutions are two of many, marginalized people are still experiencing forms of gentrification and displacement, as the cost of living keeps increasing when high-income families move into the community, making it difficult to maintain equity.

**Gentrification and Displacement**

Research shows that gentrification dates to the late twentieth century suggesting that racial (space and place), and class inequalities have become increasingly important to study as they are deeply rooted in societies and communities. Lage (2019) defines gentrification as “when capital is invested—sometimes by way of in-migration of higher income residents, sometimes by way of speculators or developers looking to flip properties and make a large profit—in working-class, lower-rent neighborhoods” (7). The term ‘gentrification’ was first coined by Ruth Glass in 1964 but it was practiced well before (Lage 2019, p. 8). As early as the 1930s, gentrification became prominent in urban regions and communities in New York, New Orleans, and Washington D.C.; however, gentrification became more visible in other cities across the country post-World War II in the 1950s (Lage 2019, p. 8).

Scholars and economists have studied and described gentrification from various perspectives over time. Harvey (1990), Smith and Williams (1987), and Lees, Slater, and Wyly (2008), suggest that gentrification is a complex concept that is shaped by both economic/market forces and public policies. Harvey (1990), and Smith and Williams (1987) argue that
gentrification is the product of class struggles where for-profit developers and high-income earners outpace and displace working-class, marginalized populations to control urban land and resources and gain higher investment returns. Additionally, Lees, Slater, and Wyly (2008) take it one step further and contend that gentrification is not only the product of market-driven forces but also state/public policies and privatization that favor for-profit developers and high-income families over working-class, marginalized populations. The intersectionality of market-driven forces and public policies continues to play an integral role in local communities that are severely impacted by gentrification. Therefore, in this subsection, I examine the challenges of gentrification in racial (space and place), and class inequalities.

The challenges of gentrification and displacement generate and construct racial inequality in urban and local regions. Scholars argue that gentrification often disproportionately impacts people of color, leading to the displacement of working-class residents and communities of color, and a decline in the cultural and economic diversity of neighborhoods. Scholars like Zuk et al. (2017), and Mirabel (2009) argue that the migration of ‘white’ bodies into marginalized, working-class communities forms a threat to their culture and historical background. The reason is that historically, racial discrimination and residential segregation created a negative experience for marginalized populations. Zuk et al. (2017) state that “gentrification is tied to historical patterns of residential segregation; segregated neighborhoods experience the “double insult—a ‘one-two’ knockout” of neglect and white flight in the 1950s through 1970s followed by the forces of gentrifying revitalization since the 1980s” (32). Mirabel (2009) extends this notion by expressing the correlation between race, space, and urban renewal that are interconnected with the term ‘white’ because ethnic communities are forced to create “spaces where white bodies and desires and, most importantly, consumption, dominate and shape the neighborhood” (17). Yet
other scholars like Hwang (2015) argue that gentrification is not directly linked with race by stating “that the growth in the overall minority population leads to greater segregation between whites and all minority groups as whites feel an enhanced motivation to avoid minorities” (6). Countering Hwang’s argument, the motivation for whites to avoid minorities originated from racial discrimination and racial policies (i.e., Jim Crow, segregation, etc). Therefore, historically it has been evident that when white populations move into an ethnic community, it is at the expense of long-term residents who have an innate fear of being forced out of their local communities as the cost-of-living increases. Those fears are then enforced in other aspects of their well-being like the loss of community, lack of resources, increased poverty, and housing insecurities.

When the same race – mid-high-income Black and Latinx people – move into working-class Black and Latinx communities, those fears can remain the same because of their social class differences. Black and Latinx populations have historically been the most impacted by race (space), and class inequalities in America. The historical disinvestment that working-class Black and Latinx people have and continue to experience dates to the challenges of class inequality between low-moderate income, and high-income classes. Some scholars argue that class inequality is experienced through race which has led to historical disinvestment and abandonment in communities of color across urban regions (Delgado and Swanson 2021; Boyd 2005). They also argue that mid-high-income Black and Latinx people moving into working-class Black and Latinx neighborhoods can also contribute to gentrification. For instance, Delgado and Swanson’s (2021) case study focuses on a predominantly Latinx neighborhood in San Diego, Barrio Logan where high-income Latinx people moved into the working-class Latinx community as “an attempt to rewrite urban space in a more culturally inclusive manner”;
however, “it remains a discursive tool that leads to the ongoing displacement of the racialized poor” (926). Even with the best intentions of high-income Latinx groups, working-class folks endure a “familiar tale of profit-driven racial and class reconfiguration of a working-class community of color” (937). Similarly, Boyd’s (2005) case study aims to promote the presence of Black elites in the Douglas/Grand Boulevard community in Chicago as “gentrification advocates hope to prevent further neighborhood disinvestment and displacement by whites”. However, Boyd claims that it is the responsibility of the Black elites who move into working-class Black communities to be “attentive” and “sensitive to the needs of the black poor” (269). In both cases, these scholars express that even with the same racial groups, there is a form of class inequality that contributes to gentrification in urban regions. It can be examined that in contemporary forms of gentrification, sometimes trying to “fix” or “rewrite” the space and place of long-term community members can ultimately hurt the working class. All of this, of course, starts with the idea that housing is a commodity that should be bought, sold, and flipped for profit, as opposed to a public good and a human right.

Over the years, scholars, community members, and organizations have worked to provide tools and methods to prevent future gentrification in urban areas and provide solutions to the current impacts of the phenomenon in marginalized neighborhoods. Rigolon and Nemeth (2019) created the “Socioecological Model of Gentrification” that can help prevent future gentrification from happening or to currently mitigate the issue. There are three layers to this model: (1) people; (2) place; and (3) policy. First, the “people” layer can include collective homeownership under CLTs which can significantly reduce a neighborhood from becoming gentrified (Rigolon and Nemeth 2019, p. 890). Second, is the “place” layer which is “composed of existing neighborhood characteristics”, for example, the appearance of the neighborhood plays an integral
role in gentrified locations, however, in downtown corridors, there is potential for redevelopment to attract non-profit developers and residents of the community (Rigolon and Nemeth 2019, p. 890). The final layer is the “policy” section where “factors characterized as governmental actions, agency responses, institutional infrastructure, or other interventions on the local, regional, state, or federal level intended to limit gentrification and prevent displacement” (Rigolon and Nemeth 2019, p. 890). The power in minimizing gentrification starts and ends with local governments building, implementing, and planning effective public policies; however, when ineffective housing policies are placed, community organizing becomes the last tool and hope for minorities to turn to.

*Community Organizing: A Tool to Address the Affordable Housing Crisis*

In the Mission District of San Francisco, residents and tenants turned to community organizing (CO) as an effective method to address gentrification and displacement. Prior to the first dot-com era, the Mission District was home to predominantly 48 percent of working-class Latinx families (Mirabel 2009, p. 13). However, the community was severely impacted by gentrification and displacement throughout the first dot-com era (Baranski 2019), and no-fault evictions (Mirabel 2009), which resulted in the need for CO. During the first dot-com era in the 1990s, tech workers began to move into the neighborhood where “rents for housing rose more than 56 percent in the district” and “three-quarters of all low-income tenants in the district spent more than 50 percent of their income on housing” (Baranski 2019, p. 196). Landlords in the Mission began to increase rent and “no-fault evictions skyrocketed to the highest level in the nation” which “hit the city’s Latina/o community hard” (Baranski 2019, p. 196). These no-fault evictions were a result of not only the tech boom but also the Ellis Act which was enforced by
state policymakers. Mirabel (2009) claims that “the number of rental evictions almost tripled from 965 in 1993 to 2,730 in 2000. Owner move-in evictions rose from 4.33 percent in 1996 to 12.53 percent just two years later in 1998 (13). In 2000, the total population of the Mission was 60,202, whereas the total Latinx population was 30,145 (50 percent) (MEDA 2015, p 6). As of 2020, the total population of the Mission was 53,871, and 19,041 (35.3 percent) were Latinx people, resulting in a loss of 15 percent of the Latinx population – excluding COVID-19 (MEDA 2015, p 6). Out of the 15 percent, 12 percent were Latinx children (MEDA 2015, p 6). As these numbers are alarming, tech companies have also voiced their opinion on the issues of gentrification and displacement.

Tech companies like Salesforce and its CEO Marc Benioff agreed that something needs to be done to prevent further gentrification and displacement in the Mission and around the city. Benioff stated that “we also need to take care of these other things: regulate the buses, reform the Ellis Act, make sure we don’t have broad gentrification. And we need to make sure that the tech industry is giving back and supporting those efforts” (Chin 2015, p. 244). Over the years, corporations and the city have established a strong, long-term relationship with each other, who has the power and ability to address that gentrification and displacement exist mainly because of tech booms. The city is one of the most expensive cities in the entire country for housing and these tech corporations have been here for years, so they should and need to do more, given their economic value and status in society. As Chin states “now is the time for tech to do something about it, with sufficient scale and commitment to help solve the problem of displacement and housing affordability in San Francisco” (244). Just voicing concerns about social dilemmas from tech corporations is not going to fix the problem of gentrification and displacement, but that immediate action behind their words is required by both the city and corporations to change the
social dynamics, and by putting the needs of marginalized communities at the forefront. Oftentimes, when the needs of marginalized communities are not met, CO becomes the final resort to gain some power back and voice their concerns for change to occur.

Community engagement and CO are responses to the socio-political partnerships that impact the needs of marginalized communities. Throughout history, political conflicts associated with CBOs have resulted in community engagement and activism as final tools to address social and economic concerns. Scholars of this work suggest that civic engagement and organizing are integral when building strong relationships among community members and local policymakers (Howard 2014; Baranski 2019; Dreier 1996; and Chin 2015). Howard (2014) calls this “affective activism” by focusing “on intentional relationships and community building to fortify residents in the face of shared challenges” (21-22). When communities organize, it is “based on their social and cultural bonds, shared identity and history connected to place, and a sense of being under siege [that] heightened the feelings of ethnic and social solidarity” (Baranski 2019, p. 197). In other words, the experiences that marginalized people share stem from the inequalities of race, space, and place; therefore, organizing is the only solution that ties their identity and shared experiences together and in the form of an alliance to address local and state policies and practices. Dreier (1996) argues that CO requires an alliance with local and state governments to dismantle social and economic concerns. Local organizations are microlevel, which means that they may lack certain resources and funding to organize (Dreier 1996). Chin (2015) argues that there are challenges when affiliating with local and state policymakers due to the lack of support at times. In this way, community organizations and leaders end up taking matters into their own account to get the work done, and sometimes that requires conflict with the local government (Chin 2015).
In the Mission District, residents took matters into their own hands and formed several CO projects as a reach for help to address gentrification and displacement. For instance, the high eviction rates and gentrification in the Mission led some residents to (1) become resentful and form destructive projects by acting out; and (2) some residents and grassroots organizations came together and organized in a peaceful manner. A tenant activist and resident Kevin Keating of the Mission “formed the Yuppies Eradication Project” that “encouraged residents to add water to gasoline tanks, use keys to scratch cars, and clog plumbing in high-end restaurants” (Baranski 2019, p. 197). Though most residents, organizations, coalitions, and artists did not believe in destructive practices, the Mission Anti-Displacement Coalition (MAC) “launched a campaign against evictions and changes in the Mission District” through the form of art murals, posters, and billboards to approach the matter more safely (Baranski 2019, p. 197). Here, the need for CO occurs when marginalized communities continue to endure inequality across social, political, and economic spectrums, especially when the Ellis Act and gentrification continue to marginalize people by not providing them with adequate resources, and by leaving these populations on the back burner.

Though these scholarly conversations have evolved in parallel, they are all interconnected and seek to demonstrate that policymakers and the public have the power to create change. Each of the discussions connect to one another and revolve around the idea that the root sources of evictions, displacement, and gentrification in San Francisco stems from the two neoliberal housing laws. In response to these two legislations, community development, organizing, and advocacy for marginalized communities has been reenergized when it comes to affordable housing measures. CBOs as civic leaders can use their voice, resources, strategies, and programs to help marginalized communities remain in the neighborhood and prevent them from being
evicted and displaced, is where socio-political partnerships become integral. In the literature review, socio-political partnerships were discussed and their relationship to one another. Most of the social and political changes that happen are through organizing, advocacy, and commitment to better serve marginalized communities; however, this cannot be done without the cooperation of the state and local governments as they hold the power to change legislations and policies. Therefore, socio-political partnerships must continue working together to mend the gap in providing resources and needs to marginalized communities. The power of policies and legislations is proven in this literature review and it is argued that marginalized communities are impacted the most by the decisions of policymakers both on the state and local level. I now turn to my own research where I analyzed the three bodies of literature, more in-depth, from an organization called the Mission Economic Development Agency (MEDA) in the Mission District of San Francisco.

**Research Methodology**

My research question asks: How do MEDA and other CBOs interrupt, challenge, or address the effects of the Costa-Hawkins and Ellis Acts in the Mission District? To develop the discussions surrounding my research question, I used a semi-structured interview methodology in conjunction with secondary sources to gather and analyze the data being collected. A semi-structured interview methodology was ideal for my thesis project because it created open conversations between the participants and me and allowed them to share their personal experiences with the organization. This methodology allowed my participants to talk about real-life scenarios and concepts that have shaped the organizations’ vision, and the actions they have
taken to create social and economic change. During the research process, I conducted five interviews, two from MEDA, and three were other organizations in San Francisco (see Table 2). I was able to interview a chief executive officer, chief strategy officer, affordable housing developer, Lawyer, and former co-director of an organization\(^1\). I have chosen to keep all respondents anonymous to maintain confidentiality throughout my research project (see Table 2). However, each participant shared their experiences with me that allowed for points of reference from the introduction, literature review, and with other participants in the data analysis section. The semi-structured methodology not only provided the data necessary for this project but also became a learning opportunity for me to reflect on the changes that have happened with state legislations like the Costa-Hawkins and Ellis Acts, and what it means to organize or advocate for marginalized communities experiencing housing crises in the Mission District.

In addition to the semi-structured interviews, I also used secondary sources to provide more context to my research question. These sources included The Anti-Eviction Mappings, CBO websites and publications, public reports, along with other academic sources pertaining to theoretical frameworks like Susan Fainstein’s “Just City” Model. The methodology of choice and secondary sources helped analyze and present the findings in my data analysis section, while the tables presented below have assisted with organizing the data that was collected.

The following tables served as the basis for organizing and analyzing the data (see Tables 2 and 3). Table 2 provides a list of participants represented by letters A-E who are from MEDA and non-MEDA. Anonymous participants as letters were used throughout this research project

\(^1\) I am beyond grateful for all respondents who participated and shared their experiences with me for my research project because they trusted me, as an outsider, to bring awareness to housing challenges and other socio-economic challenges. I also want to acknowledge all the great work they are doing to transform housing into a more equitable one for everyone.
and are added to the Appendix. Other CBOs under “non-MEDA” were chosen because of their past engagement in housing-related work and their overlap in discussing the Mission District during interviews with the participants. The primary focus is on MEDA, however, to better understand that organization, I turned to similar CBOs in San Francisco to provide points of reference when needed.

Table 3 divides my research question into five sections. The following sections are incorporated into this project for data analysis purposes: bodies of literature, quotations, the utilization of quotations to analyze data, the participants involved, and their respective CBOs. These sections have assisted in the gathering and comprehensive analysis of the overall data. The research question encompassed important social concerns and underlying concepts such as gentrification and displacement, and what tools/methods were directly being used by these organizations to address the concepts. The X-axis in this table demonstrates how the data analysis section was organized. Initially my plan was to analyze the data from the Y-axis that identify the key themes. However, when I began gathering and analyzing the data, I found it easier to add a “themes” column that related to the bodies of literature. The themes column allowed me to organize my data much better, rather than only plugging in quotations in the bodies of literature. Then, I extracted direct quotes from the interviews and placed them in the quotations’ column. Next, I incorporated secondary sources to help with the analysis of the data. Last, I stated which participants claimed the quotation and indicated if they were from MEDA or non-MEDA. As I analyzed the data, I looked for points of comparisons between participants and different CBOs as a tool to write my data analysis, recommendations, and conclusion sections.

I gained tremendous benefits and some obstacles when I was gathering and analyzing the data. One benefit was that all the participants shared many experiences, which made it easier to
write the data analysis portion. From their experiences, I was able to use secondary sources to match the time periods they discussed during the interviews. Another benefit was that all respondents provided enough, or even at times, more than enough information for me to write the analysis section. I found that all the respondents discussed concepts and experiences that were interconnected to one another in some way or form. For instance, they all worked within their organizations for several years, so they were fully aware of what challenges the community and the CBO faced throughout the years. Given that I interviewed four out of five participants from the Mission District, they all discussed similar themes that occurred in the neighborhood, which I found important because that means not just one specific CBO or community is experiencing housing challenges.

There were some obstacles that I experienced throughout the interview process. One challenge was that some people were unable to interview with me because they were busy. I did reach out to a few people that I was really hoping to conduct interviews with because they could have provided more information in certain sections of my research. Another obstacle I found when writing the data analysis part was organizing the data into the three bodies of literature/themes because there was too much information that needed to be structured into Table 3. Nonetheless, I was able to organize all the data into the correct rows from Table 3, and ultimately found that it is much better to have good quality information, than to not have any at all, so I am grateful to all the participants I interviewed. Below, I have created Table 3 to demonstrate the points/themes that I looked at from the information I gathered through all five participants (see Table 3).
Anonymous Respondents and CBOs

<table>
<thead>
<tr>
<th>Participants</th>
<th>MEDA and Non-MEDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant A</td>
<td>MEDA</td>
</tr>
<tr>
<td>Participant B</td>
<td></td>
</tr>
<tr>
<td>Participants C-E</td>
<td>Non-MEDA</td>
</tr>
</tbody>
</table>

*Table 2 – This table is how I organized the participants throughout this thesis.*

State Legislations, Gentrification and Displacement, and CBOs

<table>
<thead>
<tr>
<th>Bodies of Literature</th>
<th>Quotation(s)</th>
<th>How will I use this quotation to analyze the data? (i.e., secondary sources)</th>
<th>Participants</th>
<th>CBOs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Challenges of the Costa-Hawkins and Ellis Acts</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Impacts of Evictions, Displacement, and Gentrification – Tech Booms</td>
<td></td>
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<tr>
<td>Race, Culture, and Economic Inequality: MEDA’s Community-Driven Solutions to Housing and other Socio-Economic Challenges</td>
<td></td>
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</table>

*Table 3 – I organized the data using this table and then referred to it for points of reference.*
**Historical Context**

A study conducted by California’s organization for renters’ rights called “Tenants Together” and the Anti-Eviction Mapping Project shows a shocking number of tenants who were evicted and displaced. Between 2014-2016, Tenants Together found that “landlords filed an average of 166,337 eviction lawsuits annually in California, with a total of 499,010 households facing eviction in the three-year period” (Inglis and Preston 2, 2018). In addition to the eviction lawsuits, there were 1.5 million households that experienced court evictions during the three-year period (Inglis and Preston 2, 2018). The court processes resulted in 75 percent of eviction cases that were resolved “within 45 days of filing, and nearly 60 percent were resolved within a month” (Inglis and Preston 8, 2018). The quick turnaround originated from tenants who were unable to respond to the lawsuit within five days; therefore, the judicial system helped landlords with evicting tenants rapidly (Inglis and Preston 8, 2018). The study also demonstrates an eviction process in California and exhibits that there are several ways for tenants to be evicted (see Figure 1). As mentioned earlier, the power that landlords have is also shown within the judicial system when filing for court evictions because tenants are not given enough time to respond to the lawsuits. As a result of this power imbalance among landlords and tenants, a hasty eviction process is conducted without giving tenants sufficient time to fight back or remain living in their home.
Process of Ellis Act Evictions in California

**Figure 1** – The eviction process that tenants unfortunately experience with regular and court evictions (Inglis and Preston 4, 2018).

In the remainder of this section, I discuss the history of the Mission District, MEDA’s three phases from 1973-2023, following the Community Real Estate (CRE) and Small Sites Programs (SSP), then shift to MEDA’s mission, vision, and core values, and their Theory of Change (TOC). Additionally, I chose three other CBOs as points of reference (mentioned in the research methodology section). The CBOs include Mission Housing Development Corporation (MHDC), Tenderloin Housing Clinic, and Council of Community Housing (CoCH). I will not be researching too deep into these organizations, but I feel that it is necessary to include them here.
because they have similarities to MEDA in terms of serving marginalized communities, housing challenges, programs, and strategies.

**MEDA and the Mission**

The Mission Economic Development Agency (MEDA) originated in 1973, located in the heart of the Mission District of San Francisco. MEDA is a non-profit organization that aims to advance economic equity and social justice for low- to moderate-income Latinx community members (MEDA, n.d.). One respondent from MEDA stated,

… with renaissance in community development nationally, some people in the neighborhood decided that they needed a business development organization, so MEDA was supposed to work on the economic development issues, particularly helping small businesses. Mission Housing Development Corporation was created, at the same time, I believe, to address affordable housing issues. So that was kind of the start (Participant A 2022).

Once the organization began working on economic development for small businesses, MEDA was able to expand their services and programs thanks to a collective effort. By numerous Latinx families, activists, and other organizations, they sought to thrive in social and economic development during a pivotal moment in history. For instance, one respondent from MEDA stated,

We did start in the 70s when many Latino organizations were taking off and getting started to support the Latino community, and the working-class immigrant community of the Mission District during the Civil Rights Movement, and the Chicano Movement. So, MEDA was definitely born in that era, and still kind of carries on that legacy of being a neighborhood institution, a community institution, along with, dozens of other Latino-led organizations in the community (Participant B 2023).

The clientele that MEDA serves is predominantly working-class Latinx individuals/families, making up 74.7 percent since 2015, though they also serve to non-Latinx populations in the Mission (NALCAB 2015). I studied the Latinx community because they make
up a large percentage of people in the Mission District. They also face ongoing evictions and displacement in the neighborhood that originates from the first dot-com era (1999-2000), and the first major period of growth when Costa-Hawkins and Ellis Act were tools available to landlords.

One previous Latinx resident of the Mission stated that they were “one of many in the Mission District caught up in the frenzy to escalating rents. As record numbers of people moved into the area, landlords raised rents, sold buildings, evicted long-term tenants, and did everything possible to make a profit.” (Mirabel 14, 2009). In addition to the first dot-com era, the Mission saw many of its Latinx residents leave over the years due to unaffordability and evictions. Between 2010 to 2020, San Francisco’s overall Latinx population increased by 15,000; however, the Mission’s Latinx population fell by 3,400, with a net loss of 10,000 Latinx people since 2000 (Fukumori 2021). A more recent example of evictions and displacement in the Mission derives from the COVID-19 pandemic. The pandemic exacerbated the affordable housing market for working-class communities because of no-fault evictions. For instance, in 2021, 653 no-fault evictions were enforced during the pandemic in the Mission, making it the second-highest eviction rate in San Francisco (Dineen 2021). Since the world was facing a pandemic, it is alarming to see how a city like San Francisco was unable to prevent these evictions from happening in the Mission. With thousands of Latinx families leaving the Mission due to several circumstances, the concerns of eviction, displacement, and gentrification are still relevant today, which is why I explored these trends through the perspective of MEDA as they continue to provide resources, strategies, and tools for the communities they serve.

*Three Phases of MEDA*
Over the years, MEDA has undergone a course of three distinct phases. In the first phase, between the 1970s-2000s, MEDA’s focus was to build economic prosperity among Latinx populations by providing workplace training and placement assistance, as well as other programs and services to support the community (Gil and Feng 2017, p. 239). The economic development strategies create opportunities for small businesses, promote affordable housing development, and advocate for policies that would benefit the Latinx community in the Mission (Gil and Feng 2017, p. 239). This initial phase is crucial to understanding how MEDA remains committed to serving working-class Latinx families by adhering to its mission, vision, and core values.

The second phase from 2000-2022, MEDA expanded its services through diverse programs. In this phase, MEDA provides “bundled services to create generational assets” through assistance like “financial coaching, job training, free tax preparation, technology training, housing opportunities (focused on below-market-rate options and foreclosure prevention) and operating as the lead agency for Mission Promise Neighborhood” (Gil and Feng 2017, p. 240). MEDA is dedicated to the Mission Promise Neighborhood (MPN) community initiative, which is a related program/service to the organization. In 2012, the U.S. Department of Education awarded MEDA a “Promise Neighborhoods” implementation grant to operate MPN that “showcased major impact, bettering the lives of 1,000s of Mission District families and students via a two-generation approach” (Mission Promise Neighborhood 2023). MPN “provides children and families with high-quality, coordinated educational, health, social and community support, from cradle to college to career” (Mission Promise Neighborhood 2023). Since the MPN program came into effect, the Mission has seen several Latinx youth graduating from high school. For example, as of February 2022, 89.6 percent of John O’Connell High School – located
in the Mission – Latinx students graduated, compared to 31.7 percent in 2012 (Mission Promise Neighborhood 2023).

In 2014, MEDA launched another initiative called the Community Real Estate (CRE) program as an urgent response to displacement and evictions in the Mission (Community Real Estate from MEDA, n.d.). Between 2000 to 2019, about 9,000 Latinx residents left the Mission, meaning one and three Latinx residents were either being removed or left voluntarily (Community Real Estate from MEDA, n.d.). As a result, the neighborhood became increasingly unaffordable, causing low-working-class families to leave (Community Real Estate from MEDA, n.d.). To help mitigate eviction and displacement, the CRE program was developed to make commercial spaces available to the Latinx community and small businesses in the Mission. The CRE program seeks to “ensure a balance of supporting financial viability” for the community’s “buildings while fostering neighborhood development goals that preserve the culture and character of the Mission and best meet the needs of the local community” (Community Real Estate from MEDA, n.d.). To address the housing issues, MEDA leveraged its resources and expertise to retain low-working-class families within the Mission and worked to attract families who had previously left the neighborhood (Community Real Estate from MEDA, n.d.). In doing so, the organization used the CRE program to “preserve and produce 200,000 square feet of commercial space by 2020” (Community Real Estate from MEDA, n.d.). The CRE and Small Sites initiatives collaborate to create additional affordable housing options within the city and in the Mission.

Small Sites Program (SSP) is a city initiative that allows non-profit organizations like MEDA to purchase buildings to rehabilitate them into affordable units for vulnerable populations who are on the verge of eviction (Small Sites Program from MEDA, n.d.). Since MEDA actively
participates in the SSP, they allow current tenants to continue living in their units as long as the tenants are in good standing with their existing leases (Small Sites Program from MEDA, n.d.). Both the CRE and SSP have used their resources and experiences to preserve and produce 2,034 affordable units in the Mission. These programs have helped develop the equity lens through which MEDA has dedicated years of its efforts to the neighborhood. During this phase, the focus on equity was integrated not only to support working-class families but also to enhance the educational requirements of Latinx children, adolescents, and their families via MPN.

In the third and most recent phase, MEDA is recognized as one of the primary resource and service centers for numerous Latinx families in the Mission District. In 2021, MEDA served over 12,000 community members who used their services, community outreach, tenancy, and diverse programs (Impact Report from MEDA, 2021). To maintain these services and continue building support in the community, MEDA is consistently expanding by “increasing staff and budget to create the capacity to proactively respond to a displacement crisis for family-serving businesses and low-income immigrant families” (Gil and Feng 2017, p. 240). Over the past 50 years, MEDA has listed 60+ staff members and has over $50,000+ in funding from resources centers, local and state government programs and credits, banks, and individual donors (Funders, Sponsors, and Donors from MEDA, n.d.). MEDA’s funding is distributed among various programs (many of which were mentioned earlier), including affordable housing initiatives, which are essential to the community and the organization. As the affordable housing crisis persists, including eviction, displacement, and gentrification as leading threats to the Mission, MEDA is taking steps to respond and address these social and economic concerns by introducing new perspectives, programs, and budgets to benefit the Latinx population. This phase represents an ongoing struggle that the organization has been confronting since the 1970s; however, over
the years, the three phases have shifted from one focus to another while maintaining those core values through MEDA’s mission and vision as a response to addressing these economic and social crises.

As of 2023, MEDA strives to continue establishing economic and social prosperity among Latinx families to create an equitable community through its mission, vision, and core values. The organization’s mission statement outlines, “rooted in San Francisco’s Mission District, MEDA is advancing a national equity movement by building Latino prosperity, community ownership and civic power” (Mission, Vision, Core Values & Results from MEDA, n.d.). To achieve its vision statement, MEDA acknowledges that “we envision generations of Latino families choosing where to call home, thriving economically, succeeding in learning opportunities, and leading policy and social change toward a more equitable society” (Mission, Vision, Core Values & Results from MEDA, n.d.). The organization’s five core values have allowed them to achieve its mission using the following:
1. “Equity: We create programs and change policies to expand opportunities for Latinos and other historically underserved communities, to ensure justice is never limited by race/ethnicity, class, gender identity, age, sexual orientation, religion, immigration status, country of origin, and disability status.

2. Activation: Our work is grounded in the experience and expertise of our community members, mobilizing local leaders to reverse displacement and promote local ownership of neighborhood establishments, cultural institutions, business capital, and homes.

3. Audacity: We are risk-takers who lead with courage, put forth new solutions to our community’s challenges and continuously adapt to changing circumstances.

4. Togetherness: In solidarity with fellow organizations committed to advancing equity, the MEDA team creates partnerships locally, regionally, statewide, and nationally, sharing our model and building coalitions in a movement toward social justice.

5. Impact: Our goal is to eradicate our community’s problems, not only to help our clients develop coping strategies. In order to create this lasting change, we continuously monitor the impact of our services as well as use data to drive program improvements and inform our policy agenda” (Mission, Vision, Core Values & Results from MEDA, n.d.).

From the five core values, MEDA presents a Theory of Change (TOC) that actively participates in community development and organizing. The TOC is based on the belief that by providing resources, support, and opportunities to low-and-moderate income Latinx people in the Mission, families and individuals can be empowered to achieve economic and social mobility (Theory of Change from MEDA, n.d.). MEDA helps community members create a better life for themselves while contributing to the economic vibrancy of the neighborhood. The organization works to achieve this goal by focusing on three main strategies:

1. Building more affordable housing and protecting existing housing for Latinx families to have a stable and secure place to live.

2. MEDA supports small businesses and entrepreneurs to produce more job opportunities in the Mission and other neighborhoods in San Francisco, and to promote economic growth.

3. The organization provides financial education, workforce development, and other support services like the MPN to help Latinx families and individuals continue building their assets and achieve financial stability (Theory of Change from MEDA, n.d.).
By utilizing all three focuses to achieve this goal, MEDA believes that working with other CBOs, stakeholders, and partnerships can help community members create a more equitable and prosperous place, as well as provide equal opportunities for everyone to succeed (see Figure 2; Theory of Change from MEDA, n.d.).

**MEDA’s Theory of Change (ToC)**

![MEDA's Theory of Change](image)

*Figure 2 – MEDA’s Theory of Change (MEDA n.d.).*

**Data Analysis**

My history section outlines MEDA’s role in CO and development starting from the 1970s through pivotal moments in the Mission District of San Francisco. When I began conducting my interviews in November 2022, MEDA was on the way to celebrating its 50-year anniversary the following year. The celebration of MEDA and its services being open to many residents in the Mission is a monumental milestone for the organization and the community they serve. This put
me in a unique position where I was able to research housing initiatives that MEDA has accomplished over the years, and what still needs to be achieved through interviewing participants from MEDA, along with other CBOs in the city. In order to gain a better understanding of CO, state housing policies, and the programs, services, and resources, I asked the following research question: How do MEDA and other CBOs interrupt, challenge, and address the effects of the Costa-Hawkins and Ellis Acts in the Mission District?

There are two parts to my research question that I wanted to gain a better understanding of. One, I wanted to understand how CBOs like MEDA interrupt, challenge, or address the lingering effects of two historic, neoliberal housing laws like the Costa-Hawkins and Ellis Act. Second, I also wanted to gain a better understanding of MEDA’s resources, programs, and strategies that help prevent eviction, displacement, and gentrification of its Latinx community in the Mission. To contextualize my research question, I turn to Susan Fainstein (2010) “Just City” model as the theoretical framework, with each of the principles – equity, recognition/diversity, representation – being implemented at the end of the discussion.

In the following subsections, I answer my research question with the help of all the participants I interviewed, along with secondary sources. Drawing on MEDA’s housing models, strategies, tools, and programs, along with other CBOs and their models, I have divided my research question into three subsections. The first looks at the challenges of the Costa-Hawkins and Ellis Acts through power relations and socio-political partnerships. The second focuses on how MEDA and other CBOs address gentrification, displacement, and evictions from the two tech booms, and the role of key stakeholders like speculators, landlords, and tenants. In the final subsection, I focus on race, culture, and economic inequality, as they are all interconnected with MEDA’s community-driven housing solutions and other socio-economic challenges. I now turn
to the findings of my project, where I have answered my research question through the experiences and stories of each participant.

The Divide: Navigating Complexities and Challenges of the Costa-Hawkins and Ellis Acts

In the 1980s-1990s, landlord lobbyists marched into Sacramento’s City Hall to mandate conservative housing laws like the Costa-Hawkins and Ellis Acts that would benefit their needs and ‘pockets’. Some individuals I interviewed discussed the role of landlord lobbyists and the state government through a key theme that consistently appeared: the concept of power. One participant provided great details regarding the concept of government power and how landlord lobbyists were the driving forces that developed the Costa-Hawkins and Ellis Acts,

What the ruling classes and the landlord lobbyists have done is that they have figured out that the state level has a lot more power. So, you know, residents of San Francisco, have a pretty good connection to our mayor and to our Board of Supervisors. And we kind of know what they do when there's an ability to organize, to get them out. Most of us have no idea of what our elected state senator or assemblyperson does from day to day. And even if we do, they are only two people out of a whole bunch of other people that represent much more rural and conservative areas of California. So, the landlord lobbyists and their strategy are to go to the state government and enact laws that either prohibit local cities from doing certain things for that kind of overturn or make changes to what local cities can do (Participant E 2023).

This quote provides evidence and demonstrates that power is something that will always be incorporated into the decisions both governments make when implementing laws and policies and distributing resources. On the other hand, “local governments are progressive leaders”, so landlord lobbyists knew they did not stand a chance of passing the two legislations through the city government (Participant E). Only the state government can limit the power of local governments; therefore, landlord lobbyists used that as a strategy to change the system that gave more incentives to them. When prioritizing the needs of all communities, the state government
fails to distribute opportunities and resources to marginalized groups, and instead, offers housing solutions to conservative landlords as seen through the passing of the two legislations.

As a result of these actions, landlord lobbyists were able to get the Ellis Act passed by the state government in 1985. Essentially, the roots of the Ellis Act “lies in the wave of rent control ordinances that many California cities passed … late 1970s” (Asquith 2022). In my introduction, I talk about rent control ordinances in San Francisco that were enacted in 1979. During a “high-inflation period” (Asquith 2022) and the lack of safe, adequate, and affordable housing; CBOs, tenant activists, and community members advocated for better living standards. By CBOs and community members advocating for the needs of working-class communities, San Francisco was able to pass rent control ordinances to mitigate the housing crisis. However, landlords felt that their needs were not met, so they lobbied the state government to pass the Ellis Act. Some of the participants I interviewed noted that the Ellis Act is a “dreadful tool” and aims to continuously evict working-class families and has “affected the need for affordable housing” in San Francisco (Participants D and C). Throughout the late twentieth century, the ongoing controversy over housing among landlords and tenants resulted in the Costa-Hawkins Act being passed.

By 1995, the Costa-Hawkins Act was passed through another landlord-lobbyist initiative that became state law. One participant indicated that the Costa-Hawkins Act authorizes the landlord to serve a written notice by increasing the rent, once a new tenancy is commencing; therefore, “allowing the landlord to rent at the amount it would have been rented if they started a new tenancy” in other words, increasing the new tenant’s rent to market-rate (Participant D). As I previously mentioned in the literature review, the two neoliberal housing laws persist to place power in the hands of landlords. Throughout the years, there have been ballot measures where CBOs and community members have tried to fight back; however, they have been unsuccessful.
at overturning the two laws. For example, Proposition 10 was a statewide ballot measure that would have repealed the Costa-Hawkins Act in 2018 but 61.7 percent of voters rejected the proposition, with only 38.3 percent voting for the measure (Nemeth 2018). One participant stated,

> The Costa-Hawkins Act continues to prohibit cities from passing real rent control. And there have been a couple of attempts to overturn that through ballot measures at the state level, however, they’ve been really heavily opposed and did not pass. And so we’re sort of in this quandary, you know if our goal is to protect existing communities, or at least to protect their ability to remain viable and vibrant, and not be at the mercy of whatever happened to be on the market (Participant E 2023).

This is an important point because it shows that the history of both state and local governments has played an integral role and that the division of tenants and CBOs from landlords is apparent. Throughout history, the ongoing conversations around housing at the state level differ from local governments. Both governments serve the public, but the state has leaned more towards providing housing solutions to conservative landlords, and the local government continues to provide progressive housing solutions within existing communities; therefore, creating a systemic barrier between the governments and the public. When hatching the barriers between the governments, and voicing the concerns of the public, CBOs become necessary tools that continue to restore socio-political partnerships and advocate for existing communities. Given that CBOs participate and advocate for communities of color, and with the two legislations still in action, working-class families and individuals are still being evicted, displaced, and gentrified in certain communities more frequently than others. An example of this is the Mission District, a neighborhood that is severely impacted by gentrification and displacement, along with the highest eviction rates in the city.

I interviewed two individuals, who used to work for the local and state government but are now working with CBOs. They found the work they were doing was not influential enough
to help working-class Latinx families and individuals which is why they turned to working in the non-profit sector. One participant “felt that the government was not responsive enough to the needs of the community. It needed to be more community-engaged, more accountable, more collaborative” and when they began working for MEDA, it took “nearly a couple of decades to get into a place where I'm actually implementing community-driven collaborative solutions to systemic challenges” (Participant B). Another participant at MEDA used to work “at a planning department for Orange County, down in Southern California” and applied for graduate school at UC Berkeley where they thought they found their passion in environmental planning; however, became “more attracted to community development work” (Participant A).

Participant A expressed that the Latinx people they serve now are “just like my cousins, uncles, and aunts. So, I think there is a very deep, personal connection with the clients we serve” (Participant A). The long-term commitment of both participants to MEDA for 10-25 years, has allowed them to help keep the remaining working-class Latinx families in the Mission from being evicted, displaced, and gentrified. However, with the Ellis Act still in effect, Participant A provides an example of their own story along with many others who have also experienced eviction due to the legislation in the Mission:

I’ll tell you my own experience. I used to live in San Francisco. I no longer live there. But I got an apartment, it was a nice apartment, one bedroom. And I think when I moved in, I paid like $800 rent. And then it went up little by little and went up to like $1,200. And I was there for a number of years. When I moved out, I think that apartment went up to $4,000. So, there is a very strong incentive for that landlord for me to move out. Right? Because all of a sudden, I'm in an apartment, and it was a nice apartment that would warrant a much higher rent. I think the Ellis Act, I mean, you hear that a lot of up with our clients. But that's just one of the strategies that the landlords use to evict people and to get rid of people. We've heard about families who get evicted, or the landlord is trying to evict them because they can't make their rent. Or because somebody's spending the night over the weekend? Things like that, I think are very sophisticated strategies on both ends. And really landlords have the upper hand, right? And often, these folks are tenants who don't have the resources and don't have the know-how (Participant A 2022).
This quote draws attention to the hundreds of other Ellis Act eviction stories that are not mentioned but are just as important and essential to the Latinx community in the Mission. Through my interviews, it became clear that the socio-political partnerships which I also cited in the literature review, are just as complicated and challenging from textbook to reality.

Given the prevailing history of the power struggles among state and local government, conflicts between landlord lobbyists and tenants, and CBOs like MEDA who advocate for housing solutions create this window where the housing needs of marginalized communities go back to the passings of the Costa-Hawkins and Ellis Acts. When interviewing the participants, they expressed similar views on how power is maneuvered in government and policymakers’ decisions have impacted marginalized communities the most. As a result of the two-state laws, many challenges and complexities arose from socio-political relationships that the public, especially marginalized communities, are still experiencing today. These hardships include eviction, displacement, and gentrification. From this section alone, the role of CBOs is imperative when voicing the concerns of marginalized populations. It takes a lot of organizing and advocating for the needs and voices of marginalized communities to be heard and MEDA is a great example of this. MEDA has used its platform and ability to organize and advocate for their Latinx community in the Mission District. Today, they continue to experience tremendous hardships with the highest eviction rates in the city.

Tech Booms: Impacts of Evictions, Displacement, and Gentrification

By the late 1990s, the Mission District was heavily impacted by eviction, displacement, and gentrification of Latinx families and individuals. During this time, gentrification and eviction soared in the neighborhood as the first dot-com boom was centered in Silicon Valley and
“attracted not only venture capitalists but a wave of upscale young workers associated with the dot. coms” (Marti 2006, p 8). Real estate agents saw upscale young workers as an opportunity to raise housing prices well beyond affordable rates and incentivized the neighborhood by selling its “culture” (Marti 2006, p 8). Between 1999-2000 – during the first housing boom where landowners have both Costa-Hawkins and Ellis Acts to work with – the Mission saw the highest eviction rate with over “600 recorded Ellis Act evictions in one year” (Marti 2006, p 8; see Figure 3). One participant from MEDA provided a brief history of the dot-com boom in the Mission stating,

Things got really challenging in the early 2000s when we saw the dot-com boom, and what was happening there is that tech companies wanted to locate throughout San Francisco, including the Mission. And so, they were not only taking up industrial sites, to convert them to office space for tech companies, but then also the tech workers were moving into the neighborhood. And it happens in neighborhoods that have a lot of amenities that people like, like the weather, the food, and most importantly, the culture that is exhibited in the Mission. And so, I think they were attracted to that. So, in the process, regular people were being evicted, and that dot-com boom lasted for maybe four or five years. And then there was a dot-com bust and tech folks continued to want to live in the Mission (Participant A 2022)

The idea of this quote relies on the fact that the “loss of history, culture, and change in demographics” has been impacted the most (Participant E 2023). Since 2010-2020 the Mission has seen “less Latinx people, more white people, and has become less dense as wealthier families move in” (Participant E 2023). This pattern of wealthier families moving into a neighborhood that is already established creates a series of threats (in this case eviction, gentrification, and displacement) to Latinx communities and diminishes the cultural and historical background of their livelihoods. Drawing on Mirabel's (2009) and Zuk et al. (2017) work on race, and displacement, I would argue that the Mission became less dense because wealthier homeowners moved into the neighborhood and outpaced the rental and housing market. As a result, making it difficult for working-class Latinx families to survive in their own communities. As both tech
booms made their way into the Mission in the past two decades, it opened new doors for new investments by landlords and speculators who took interest in the neighborhood but at the expense of people being evicted.

**Number of Buildings Evicted – Top Five ZIP Codes from 1994 – 2017 in San Francisco**

![Graph showing number of buildings evicted by top ZIP codes in San Francisco from 1994-2017. The Mission District saw the greatest number of Ellis Act evictions in San Francisco between 1994 – 2017.](image)

Figure 3 – The Mission District saw the greatest number of Ellis Act evictions in San Francisco between 1994 – 2017 (The Anti-Eviction Mappings 2021 p 22).

There is a notion that speculators are one of the main reasons for evictions in the Mission. I drew upon a secondary source to show Owner Move-In (OMI) evictions in the neighborhood as evidence that speculators have disrupted many communities, including the Mission (see Figure 4).

**Number of Owner Move-In (OMI) Evictions by District in San Francisco (1997 – 2017)**

![Graph showing number of Owner Move-In (OMI) evictions by district in San Francisco from 1997-2017.](image)
In this figure, there are three crises that impacted communities in San Francisco. The Mission, where the dark red dots are clustered in the middle and to the right, shows where these OMI evictions happened and can also be considered that these crises fit into the larger conversation of housing instability, insecurity, and density that falls into urban spaces (The Anti-Evictions Mapping Project 2021, p 24).

With OMI evictions, speculators incentivized tenants by giving them thousands of dollars to move out of the building to build luxurious condominiums. Participant A from MEDA talks about this and states,

One of the trends that happened in 2010 and earlier, is that people were buying buildings, and then telling their tenants that they would not give them $10,000 - 15,000 for them to move out, so they vacated entire buildings. Not just one tenant, but all the tenants were being evacuated. Then those units were being refurbished, and the rents would go from $1,200 for a two-bedroom, to what you see now which is $3,800 - $4,500. So, there was a wholesale set of eviction of people … and tenants who lived there, many folks who were offered the $10,000 - $15,000, they never had $15,000 in the bank, so it actually seemed pretty attractive, right? The challenge, from a housing perspective, is that $10,000 - $15,000 would only cover the first and last month, and maybe one- or two-months’ rent, and that was it. So, the reality is for all those people if they moved out of the Mission and
if they moved out of San Francisco, they would not be able to return back. So, they had to move to Tracy, Stockton, Central Valley, Antioch, and those places. And so, there were a lot of challenges with that approach for the families who had to move out because they no longer have their friends or their family. So that network in the place where they had been, for many, many years was gone (Participant A 2022).

This idea that speculators would buy out tenants is something that happens quite frequently in neighborhoods that hold tremendous culture and history. Both tech booms provided a gateway for landlords and speculators to use tools like the Ellis Act and Owner Move-Ins (OMIs) to evict tenants in rent-controlled units. In my introduction and literature review, I examined rent control in San Francisco and how it prevents tenants from extreme rent increases per year. For rent-controlled units, OMI evictions outline that landlords can evict tenants if they are going to move into the property and live there, or for a close relative to move in and live there (SFTU 2019).

The transition from landlords to speculators is critical when discussing how a massive number of evictions initially began and continued with momentum when finding loopholes within the Ellis Act. One participant indicated the key difference between landlords and speculators:

A distinction to be made between a landlord, and then a long-term landlord, who is renting their unit … knows what they are getting into when they decide to be in a city with rent stabilization laws. And speculators, who are either new owners, that perhaps they actually do intend to live in their units, and they enact the OMI eviction laws, or they are trying to get rid of tenants entirely and turn those into what are called Tenancies in Common (TICs), which is a form of a bonus for a condominium (Participant E 2023).

This quote addresses that TICs in San Francisco are most used instead of rental housing converted into condominiums. The concept of TICs goes back to my introduction and literature review which explains what the legislation does and that it was a loophole policy around the Ellis Act to evict tenants. The importance of this concept is that landlords and speculators will somehow find alternative measures within the system to evict people and increase rent, leaving people displaced or forced to relocate from communities they have built strong relationships and cultural ties in.
The increase in the rental market for the Mission is a constant social and economic dilemma for the neighborhood. Immigrant Latinx populations are impacted the most by these rental increases because they have fewer resources to rely on. One participant from MEDA discusses this issue and provides an example that is heart-wrenching:

The pressures of high-wage residents moving into the neighborhood have driven up rents, so we are one of the highest-rent neighborhoods in the country. The families we work with, our residents are Latino immigrant families. Three families are living in one apartment with a whole family dedicated to each bedroom. In some cases, families living in garages with no plumbing … we are starting to see a greater rate of them actually, just going to the streets and living on the streets. But for most of this decade, it has been extreme overcrowding, if not displacement, to get outside of San Francisco (Participant B 2023).

This quote relies upon the fact that displacement is a product of gentrification. When people are forced to leave communities they lived in for years, and also live with multiple families under one roof, goes back to the case of both tech booms in San Francisco. In other cities, the impacts of gentrification and displacement may also originate from other industries. However, in any neighborhood, when wealthier people move into a community, the cost-of-living increases as well, making it very challenging for working-class people to survive. Again, I revisit this concept as it was discussed in my literature review and earlier in this analysis, where wealthy families have an impact on communities of color resulting in gentrification and displacement from the tech booms on the working class.

Marginalized communities in the Mission have undergone several transitions throughout both tech booms. These tech booms resulted in many working-class Latinx families being evicted, displaced, and forced to relocate as the rental market outpaced affordable housing. This chapter answers the second part of my research question on how MEDA addresses that gentrification, eviction, and displacement are lingering effects of the Costa-Hawkins and Ellis Acts. By answering this part of the question, the interviews I conducted and used as evidence
provide a holistic idea of the key stakeholders. First, from 1999-2000 tech companies and workers moved into the Mission which created a rise in Ellis Act evictions of working-class Latinx communities, and resulted in the loss of cultural and historical pieces of the neighborhood. Second, from 2000-2010, speculators incentivized community members/tenants in the Mission with large amounts of money to try and evict them from rent-controlled buildings. Third, from 2010-2020, as more wealthier families moved into the Mission, more working-class Latinx families were evicted. Through this timeline, the Mission experienced massive eviction rates, which is why MEDA continues to use its platform to advocate for Latinx families to remain in the city. By understanding and implementing affordable housing plans to cater to the needs of Latinx communities, MEDA, and other CBOs have used different measures to find housing solutions for marginalized communities.

*Race, Culture, and Economic Inequality: MEDA’s Community-Driven Solutions to Housing and other Socio-Economic Challenges*

When I interviewed the participants, they all had one similar theme in common and that was to provide affordable housing solutions for communities of color. So, how do they do that? In the case of MEDA, in 2014, they took on the role of being an Affordable Housing Developer (AHD) that also understands the complexities of culture, race, and economic inequality. As mentioned earlier, culture is intertwined with the Mission’s Latinx community and its history. One participant from MEDA pushed forward the importance of cultural competency and awareness as they are integral through shared communal trust between the organization and the Latinx communities they serve.

The difference is that we have cultural competency, and we speak the language. So, because of that, people will come to MEDA now, because we speak their language, and
our programs are designed to address some of the cultural issues that people have like, not having an income that is not fully reported. How do you take care of that stuff? How do you give people credit when they may not have credit established? Or how do you help them establish it? Those are cultural things that we do that I think other entities may not, and I think that is what makes a difference. So, the whole idea of being Latino-led, Latino-focused, cultural competency in language, has been really intentional about that and is still a struggle because we are doing our best. We are trying to reverse decades of that kind of intention not being there (Participant A 2022).

Culture is greatly cherished in communities of color and providing the resources needed can be difficult for CBOs that do not cater to those communities. However, MEDA serves Latinx communities and what makes them unique is that they have branched off to other sectors to help mend or bind housing solutions (among many others) specifically to its clientele. In addition, race, and economic inequality tie into the cultural aspect of the Latinx community because the decisions of the government have largely impacted Black and Brown people.

Participant E expands on race and economic inequality among marginalized communities who migrated to the Mission after the Second World War. For immigrant Latinx families to maintain living in the Mission, it “is dependent on the rent being somewhat stable, given their incomes are not as a community, changing” (Participant E 2023). The income changes within a family or individual unit; therefore, some people can move out of the Mission, and into the “suburbs … but for the community to stay vibrant, and be sort of constantly replenished, means that those rents have to stay somewhat stable … of course, that is not the case because we live in a free market economy” (Participant E 2023). MEDA works with predominantly working-class; immigrant Latinx families and they are aware that their clientele “face tremendous income inequality and a housing crisis” that has been impacted by the “current economic system” (Participant B 2023). This assertion refers to my introduction and literature review where I discuss Mirabel’s (2009) work on the culture and history of the Mission, as well as the discussions surrounding a “free market” approach that Harvey (2017) criticizes because the
concept deprives marginalized communities of economic opportunities and promotes further inequality. Harvey also argues that the current economic system treats housing as a commodity and not as a human right. There needs to be a shift from housing as a commodity, to treating housing as a social right where access to affordable and adequate housing should be recognized as a human need instead of speculative investments (Harvey 2017).

The economic inequality and deprivation of opportunities that communities of color face, have allowed me to turn to the housing work of MEDA and other CBOs. MEDA represents the needs of the Latinx community in the Mission pertaining to housing affordability – including preventing/interrupting gentrification and displacement – while addressing the economic challenges they face. Other CBOs like the Tenderloin Housing Clinic express that they help “improve the lives of tenants through rights, legal rights, and homelessness prevention” (Participant D 2023). Another participant from the Council of Community Housing (COCHo) believes,

… housing solutions, even though very much dependent on the role of the government, the role of the state in general, in providing the resources, providing the legal practices, and programmatic structures, that is really the people who need to be building the housing and communities themselves, who best know, culturally, linguistically, historically, the needs of the people in their communities (Participant E 2023).

Just like the Tenderloin Housing Clinic and COCHo MEDA also assists the community with “income support, housing access, housing stability, academic support, mental health support, and legal aid” (Participant B 2023). What sets MEDA apart from other CBOs is that they have branched out to various services to help bridge the gap in education, housing, legal aid, small business, and economic development (MEDA n.d.). Over the years, MEDA has become the “middle” entity that recognizes how culture, race, and history, as well as the roles of the government, have interplayed and they continue to fight back against the social and economic
inequalities for their community. Through community organizing, advocacy, and development, MEDA uses its forum to support its clientele by recently becoming an AHD in the Mission.

Prior to MEDA becoming an AHD, another CBO called the Mission Housing Development Corporation (MHDC) – also an AHD – in the Mission was mostly responsible for creating new affordable housing; however, from 2000-2015, MHDC paused their work due to “some internal conflicts” and that is when MEDA “stepped up and said, why don’t we do it?” (Participant A 2022). The difference between the two CBOs is that MHDC is “incredibly political, much like any housing organization in San Francisco” and is much more solutions-oriented, meaning they are “interested in producing as many clean, safe, decent, affordable units for families and individuals experiencing housing insecurity in any form, and as quickly as possible” (Participant C 2023). Whereas MEDA has a race and cultural lens that is “Latino-led, and Latino-focus” which is important to the organization because “if you take that out, and you put somebody who is not Latino, our outreach strategies, our intent of working on Latino equity is going to look different. You will see that with some of the original developers, they do not have necessarily a race lens, right?” (Participant A 2022). Therefore, in 2014 MEDA began to branch out as an AHD with one person working using the cultural and racial lens, then gradually became a department of 17 people, and now with “100 percent of its staff being people of color in California, and maybe in the United States” (Participant A 2022). The idea of having all staff being people of color is something we do not frequently see among other CBOs, so this was interesting to hear because it goes back to the race and cultural lens that I previously discussed in my introduction and literature review and shows that MEDA uses that lens in many of their departments. This department was MEDA’s Community Real Estate (CRE) program that is an “urgent response to stem the displacement happening to low-income and working-class families
in the Mission” (MEDA n.d). Additionally, when MEDA became AHDs, it was “really important that they focus on Latinos, in addressing housing challenges, both on the services side, and on the affordable housing side” (Participant A 2022).

As mentioned throughout this analysis, evictions are social and economic concerns that have left affordable housing challenges in the Mission. Using community organizing and development, MEDA “mobilized around those evictions and also unchecked market-rate development in the community through new developments” (Participant B 2023). One participant from MEDA shared a story that resulted in strategies to turn market-rate developments into affordable housing for the community. They also used the power of COPA and AHD to buy back these buildings to turn them into affordable housing.

We went to City Hall, mass organized, flooded City Hall with people who basically took over the place, and got the city to agree to a moratorium on market-rate development. And then to also institute policies to slow the rate of displacement. So, one of the biggest ones is that we became able to purchase rent-controlled apartments with the help of the city through a city bond that was passed as a housing bond. We use money from that city housing bond, to purchase apartment buildings in collaboration with philanthropy, which allows us to move quickly because they give us more flexible dollars. But we're now buying apartment buildings and locking in the affordability so that the affordability is just you know, ongoing. We're not going to raise rents on anybody to market-rate rents. We also take out the buildings off the private market. So we reduce the speculation that's happening in the neighborhood. And then we just keep families in place. They don't have to wait, six years for us to actually build a new building or for the city to build a new, affordable building. We're all about new affordable housing that is being built but the preservation strategy we have found is just a way to stop the bleeding. So, where our organization is doing most of those purchases of apartment buildings, we call them Small Sites. The city calls them Small Sites. And I believe we have at least 400 apartment units ready, you know preserved. And so what we do is we buy the apartment building and we work with the tenants, the tenants have to want to us, in some cases, they will reach out to us and say, ‘My landlord thinks about selling the building, I want you guys to buy it so that it remains affordable’. And so, we work with something called the COPA – Community Opportunity to Purchase Act, which gives us kind of the ability to go in with resident support, and in turn, for us get priority on taking that building off the market. We still have to work with the owner and come to an agreement with him or her. But that's what we're doing. And that has become actually a national model. And so now we're actually sharing this preservation strategy with communities all over the US because housing is you know, just pretty bad everywhere (Participant B 2023).
Community organizing is an empowering tool for CBOs and enables them to be more proactive than just reactive. By organizing and advocating, MEDA became a leader in drawing several strategies, programs, and funding/bonds that resulted in fewer evictions and displacement of their community. In my literature review, I discussed Chin (2015) and Baranski (2019) who conceptualized civic leadership among communities of color, and in this case, MEDA represents civic leadership. It is very important to demonstrate this quote because it indicates the work MEDA has done to overcome housing challenges in the Mission and how its leadership has helped facilitate new housing policies like the Community Opportunity to Purchase Act (COPA).

*COPA: Small Sites and Community Real Estate Programs*

COPA was passed by the City and County of San Francisco as legislation on April 23, 2019. The act allows “non-profit organizations a first-right-to-purchase, consisting of both a right of first offer and a right of first refusal, overall multi-family residential buildings (and related construction sites and vacant lots) in the City, for the purpose of creating and preserving rent-restricted affordable rental housing …” (City and County of San Francisco 2019). This act gives selected non-profits jurisdiction to purchase buildings and vacant lots before it hits the market and turn them into affordable housing units. MEDA is one of the selected CBOs that have the ability and capacity to buy rent-controlled buildings; therefore, allowing working-class tenants to maintain living in the city, at an affordable rate, and does not displace these families and individuals. COPA and the Small Sites Program (SSP) work in collaboration to give first access to MEDA and other CBOs with these properties and vacant lots. As of 2020, MEDA has purchased three buildings and got into contract for another three more under COPA within the same year (MEDA 2020).
The SSP was first established in 2009 as an initiative by the local government to provide housing programs and solutions for CBOs. The SSP allows CBOs to purchase housing that is turned into affordable housing units for existing and new communities in need (Participant E 2023). The SSP is a city strategy that aims to support CBOs with acquiring property sites that speculators do not have access to while preserving loans, and “stabilizing at-risk communities” when converting rent-controlled buildings into permanent affordable housing for the community (SF.GOV 2022). One thing to keep in mind is that MEDA’s CRE program is a department within the organization that focuses on attaining Small Sites units through “preserving and producing” rent stabilization for the community (MEDA n.d.).

In relation to the work MEDA does with SSP and COPA, they use the power of “advocacy connected to the actual development” (Participant A 2022). For instance, “Monster in the Mission” was a “decade-long battle between a developer and Mission District community groups that resisted a housing project they argued would fuel displacement of the neighborhood’s working-class Latino population” (Dineen 2022). The “horrible developer, Maximus” wanted to build 300 units of luxury housing at the corner of 16th and Mission – near the Walgreens side (Participant A 2022). The developer also wanted to build in front of the Marshall Elementary school, which would block the school and its students from seeing the sun or playing in the playground (Participant A 2022). After immense advocating and organizing from CBOs and activists, the city was able to take “control of the property” and planned to “build affordable housing on the BART station site” (Dineen 2022). In this case, the community and local government worked together to buy back the property and turned it into affordable housing for working-class residents. Regarding my literature review, I talk about socio-political partnerships and how they can be effective during situations like the Monster in the Mission
because they were able to collaborate with each other for a positive outcome where “it has gone from being the ‘Monster’ to the beauty” (Participant A 2022).

A challenge of the SSP is that they are unable to stop developers from taking their business elsewhere to build luxury housing within the same community. One participant explained that the developer, Maximus, took their business elsewhere, but still within the Mission, and tried to purchase “five or six sites” (Participant A 2022). The developer was able to double the property appraisals, so now when CBOs who are a part of the SSP and want to purchase these sites, “the prices are so inflated, based on the actions of this person because he did that with” many other sites (Participant A 2023). Nonetheless, the SSP has its challenges – just like any other program. What it does is provide direct access for MEDA and other CBOs to purchase these properties first-hand, allowing the current tenants to remain in their homes (a form of non-displacement), and continue with rent-controlled leases without being evicted. Again, the SSP is not a picture-perfect program and has some gaps. One participant identifies a problem with the SSP and states that “it’s underfunded … it wants to get too lofty goals, and they are good on paper, and they look good for different politicians, but the cost to get there is quite substantial, and you have to invest in it” (Participant C 2023). From 2009-2014, there was “no money” in the SSP until the second tech boom began (Participant E 2023). Given that the underfunding of the SSP is a valid point, the research I conducted shows that by 2019, COPA was passed to help give CBOs a head start before the property was on the speculative market. Since the passing of COPA, MEDA has been successful in purchasing properties since 2019 before hitting the speculative market, with 291 Small Sites units for their “long-term vulnerable tenants” who “might otherwise be evicted” (see Figure 5; MEDA n.d.). This example of COPA and SSP working collaboratively, through a socio-political partnership has allowed
MEDA to also participate in outreach services that not only support their community, but also other marginalized communities across the city and country.

**Number of Small Sites that MEDA Purchased and Rehabilitated (2019 – Currently)**

### STRATEGIES

**Small Sites**

MEDA is helping households in San Francisco through the purchase and rehabilitation of buildings where long-term, vulnerable tenants might otherwise be evicted. Long-term financing for purchase and rehabilitation is from the City and County of San Francisco’s Small Sites Program.

**Portfolio to date:**

- **Vivenda Adelante** – 383 San Jose (4 units)
- **Vivenda Adelante** – 412 Guerrero (4 units)
- **Vivenda Adelante** – 344 Peralta (4 units)
- **Vivenda Adelante** – 3840 Fulton (4 units)
- **Vivenda Adelante** – 1520 Corland (1 unit)
- **Vivenda Adelante** – 4329 20th (10 units)
- **Vivenda Adelante** – 3400 Filmore (6 units)
- **Vivenda Adelante** – 269 Redonda (6 units)
- **Vivenda Adelante** – 251 Lappe (9 units)
- **Vivenda Adelante** – 3184 Geary (15 units)
- **Vivenda Adelante** – 2217 Mission (6 units)
- **Vivenda Adelante** – 1416 Shaw (10 units)
- **Vivenda Adelante** – 1411 Florida (7 units)
- **Vivenda Adelante** – 13 Precita (3 units)
- **Vivenda Adelante** – 39 Fair (4 units)
- **Vivenda Adelante** – 305 San Carlos (14 units)
- **Vivenda Adelante** – 3953 20th (19 units)
- **Vivenda Adelante** – 86 30th (6 units)
- **Vivenda Adelante** – 2150 Mission (17 units)
- **Vivenda Adelante** – 65 Woodward (5 units)
- **Vivenda Adelante** – 654 Copp (6 units)
- **Vivenda Adelante** – 4310 Mission (24 units) – in Ex-Owner
- **Vivenda Adelante** – 528 Broader (7 units) (co-developer) – in North
- **Vivenda Adelante** – 5654 Taraval (8 units) – in Sunset
- **Vivenda Adelante** – 3916 Mission (9 units)
- **Vivenda Adelante** – 3915 3rd Ave (10 units) – in RiNo/Map
- **Vivenda Adelante** – 239 Clayton St (8 units) – in NoPa
- **Vivenda Adelante** – 2210 Mission (7 units)
- **Vivenda Adelante** – 3225 24th (6 units)
- **Vivenda Adelante** – 3742 20th (10 units)
- **Vivenda Adelante** – 1332 30th Ave (4 units) – in Sunset
- **Vivenda Adelante** – 365 Natoma (5 units) – in Buena
- **Vivenda Adelante** – 2876 Polk (8 units)
- **Vivenda Adelante** – 1353 Stevenson (7 units)
- **Vivenda Adelante** – 1451 Polk (12 units) (co-developer) – in Civic Mission
- **Vivenda Adelante** – 305 Ocean (6 units) – in MAF/Mission

“You saved our home. We are eternally grateful. Thank you MEDA!”

Gigi Arezo, Small Sites Program resident

**Figure 5** – MEDA had the ability to purchase these properties for the existing tenants to remain in their homes, with rent control and preventing further evictions (MEDA n.d.).

**Outreach Services, Capacity, and Collaboration**

How does MEDA use its platform to help other CBOs across the city and country with distributing resources? The ability and capacity to change policies and programs is something that MEDA believes can help shift the political and social system into a more equitable one for
everyone. When providing services, “you serve one person at a time, but with policy and advocacy, you can benefit many, many people, so then the integration of services, development, policy, and advocacy is really critical” (Participant A 2022). The distribution of resources and services not only within MEDA but other organizations and communities can help them prosper in support of one another. These connections to other CBOs, services, and programs through changes in policy and advocacy are relevant in society today. One program that MEDA is consistently active in is the Mission Promise Neighborhood (MPN) where they outsource their funding to other CBOs to help make communities more equitable for everyone. The Promise Neighborhood Grant was a,

$30 million-dollar grant from the federal government … 10 years ago. Almost half of that money went directly to community non-profits, other than MEDA, and it was money that we use to collaborate and share resources … also helped us kind of build data systems for sharing information. But that has continued even after the federal government grant has gone away. When we raise money for this Promise Neighborhood, or a collaborative approach, which is now costing about $4 million a year, half of that money that we raised, again, goes right out into other communities, and non-profits to build their capacity to continue to collaborate as a network (Participant B 2023).

MPN is MEDA’s sister organization, a “federal model that President Barack Obama helped to create, with policy links, and Geoffrey Canada created these neighborhood-based collaboratives that were tied to academic outcomes and other socio-economic outcomes” (Participant B 2023). This model has helped CBOs create a network among one another and provide more access to community resources, but with an academic and education lens (see Figure 6). With the support of other CBOs, this program provides services to help students and their families with socio-economic challenges like understanding tenants’ rights, tackling immigration issues, and providing quality child care to name a few (Mission Promise Neighborhood n.d.). Although most of my research is dedicated to MEDA, I also wanted to acknowledge that they have another organization with support services and outreach programs that have uplifted families and
children. Not all CBOs have a Promise Neighborhood, but MEDA does, which also helps set them apart from other organizations because the program focuses on representing the needs of children and their families.

**MPN’s Model**

![Figure 6](image)

*Figure 6 – This diagram shows how the MPN uses its services with the help of other CBOs as their “best shot at academic achievement” (Mission Promise Neighborhood n.d.).*

Another way that MEDA and MPN are collaborating and distributing their resources into the hands of the residents was during the COVID-19 pandemic. Since many of their clientele are immigrant Latinx families and individuals or are undocumented, during the pandemic they were able to use philanthropy and the resources of the city to gather some money for these families and individuals (Participant B 2023). The city needed MEDA to become that “middle” entity, once again, to access undocumented families and individuals to receive the funds because they
were not “comfortable going to City Hall … and filling out some forms” (Participant B 2023). This kind of socio-political partnership is very important to communities of color, immigrants, and undocumented people because they can trust CBOs from the MPN staff and MEDA; therefore, the organization stepped in and closed that gap between governance and the public who are afraid to ask for change based on their legal statuses (Participant B 2023). In the end, they distributed about $10 million in emergency income relief to these families and individuals and began to “solidify these delivery systems with the city and philanthropy, emergency resource delivery systems” which is something that MEDA and MPN want to continue collaborating with the city because “income inequality and the housing crisis are not going away” (Participant B 2023).

In collaboration with other CBOs, they all have similarities in the work they do, and differences in some ways. One thing in common among all the individuals I interviewed is that they believe marginalized communities need more housing solutions. Over the years, MEDA and other CBOs were heavily dependent on the local and state governments to provide resources and tools like legal practices and programs. However, with CBOs becoming the “middle” entity and having more power through AHDs, strategies, and programs, they are now able to accommodate working-class Latinx families, and other marginalized communities in the Mission at a significantly profound level.

Susan Fainstein’s Just City Model

Susan Fainstein is an American scholar who specializes in urban planning, theory, and social justice in cities. Fainstein’s most prominent work in academia is the “Just City” model
which focuses on gentrification, affordable housing, and urban development and governance. According to Fainstein (2010), a just city resembles inclusive and participatory actions that prioritize social justice and equity among all community members, regardless of their race, gender, ethnicity, socioeconomic status, or other factors. The model encompasses three principles that contextualizes the just city framework, which include equity, recognition/diversity, and representation. For the data analysis portion of the capstone project, each principle is best represented in the following subsections.

The first subsection addresses Fainstein’s “equity” principle. According to Fainstein (2010), the equity principle looks at economic inequality, and how local and state governments should distribute their resources in a fair way that puts the needs of all community members including marginalized, working-class, or disadvantaged at the forefront. The equity principle emphasizes that policymakers should consider the impact of their decisions on all communities and prioritize the needs of the most marginalized, to reduce economic inequality (Fainstein 2010). However, it was found that state policymakers prioritize the needs of conservative landlord lobbyists over working-class communities; therefore, not meeting the equity principle. Additionally, landlord lobbyists end up gaining more power from the passings of the Costa-Hawkins and Ellis Acts because these laws favor their interests and set limitations on city governments. As a result, working-class, marginalized communities continue facing eviction and displacement rates as the need for affordable housing is not being met.

In the second subsection, Fainstein’s “recognition” principle acknowledges and values diversity in communities. Whether it is through economic and community development, policies, and programs, the recognition/diversity principle suggests that gentrification and displacement create a divide in communities, between the wealthy and the working class (Fainstein 2010). We
all need to recognize that policies and laws were created to divide social hierarchies, between the “haves and the haves not”. However, it is also important to recognize and value the contributions made by all community members and not just the wealthy. I discuss this in my literature review, and in the data analysis where class systems and race are social constructs in almost all aspects of life; therefore, stakeholders need to prioritize the perspectives of community members, especially those who have been historically marginalized by these constructs. The role of CBOs falls into this principle because they ensure that community members, especially from marginalized communities, have a voice and that they can participate in development strategies through policies and programs.

The third subsection is the “representation” principle. This principle ensures that CBOs represent and serve the needs of the community by addressing the concerns of race, culture, and economic inequality (Fainstein 2010). The impact of these concepts on marginalized communities has allowed MEDA to take on the role of a leader while ensuring that the voices of community members are included in the decision-making process. This principle acknowledges MEDA and their work that helps build trust among the Latinx community which is integral for effective community engagement and development. Additionally, with the representation model, MEDA and other CBOs that serve marginalized communities recognize that race, culture, and economic inequality significantly shape the experiences and perspectives of the community. MEDA and other CBOs prioritize pressing concerns of the community through affordable housing initiatives and other socio-economic challenges. This principle creates a better understanding of the ways they address race, culture, and economic inequality while prioritizing the needs of marginalized communities.
Fainstein’s just city model can be interpreted in several ways and is used in this capstone project to help contextualize my research question. The theoretical framework is a tool that acknowledges the barriers that marginalized communities face. This model also demonstrates that CBOs like MEDA have adopted the concepts through community development initiatives, advocating for change in policies, and building trust and representing the needs of the community through participatory actions like involving members of the community in the decision-making processes. The model also exemplifies the lack of action taken by policymakers to include marginalized communities in their decision-making process. With the current housing crisis, it requires all individuals, from different groups, to work collaboratively for the goal of providing affordable housing solutions to marginalized communities. Susan Fainstein’s just city model is a theoretical framework that has been used in the field of urban and public affairs, and is a model that can be adopted into the decision-making processes including all stakeholders like communities, local and state governments, and CBOs across the city and country.

**Conclusion and Recommendations**

*Learn from the people, plan with the people, begin with what they know, build on what they know, of the best leaders, when the task is accomplished, the people all remark, we have done it ourselves.*

– Lao-Tzu Tao Te Chung

The importance of community organizing, development, and unity is integral in society today. With the passing of the Costa-Hawkins and Ellis Acts, CBOs strategized future steps to make resources and services available to marginalized communities, however, the work is not completed until these two legislations are entirely removed from the system. More awareness needs to be developed on housing solutions, more appreciation for CBOs needs to be recognized,
more access to resources needs to be available without having to fight for equality when every single person should have equal access. The advocacy work that CBOs and community members do, is to fight for equal justice in every aspect of life, beginning with housing. My research demonstrates that MEDA and other CBOs have taken matters into their own hands in providing housing resources, strategies, and programs for working-class Latinx families, and other marginalized groups to access. As mentioned earlier, the root problem of the affordable housing crisis originates from the two legislations. Over the years, MEDA has become a civic leader by taking on the role of an AHD to streamline affordable housing within their neighborhood. The organization also uses the SSP and CRE programs to prevent eviction and displacement of their community members. MEDA’s housing model is something that all communities across the city and country can adopt. The housing crisis is not just in San Francisco, but also other cities in the country and in the world. My research indicates that MEDA and other CBOs have found ways to work around the Costa-Hawkins and Ellis Acts throughout the years.

In this capstone, I discussed power relations among state policymakers and landlord lobbyists, versus tenants, CBOs, and the city government. With landlord lobbyists being the driving force to initiate the passings of the Costa-Hawkins and Ellis Acts, state policymakers continued to enforce the needs of the lobbyists. As marginalized, working-class communities were left out of the conversations during the enforcement of the two state laws, that created more economic inequality because landlord lobbyists had the upper hand. The power imbalance among these stakeholders creates an opportunity for an organization like MEDA to step in and bind the gap between the community and governance. The importance of socio-political partnerships is critical because MEDA also collaborates with the city government to provide an equitable community in the Mission District. MEDA became a necessary tool to restore socio-
political partnerships and advocate for existing communities that have experienced eviction, displacement, and gentrification in the Mission following the two state laws.

A discourse around the impact of both tech booms in the Mission District was also implemented. With wealthier families moving into the neighborhood and outpacing the rental market for marginalized families and individuals, MEDA also mentioned that the tech booms is what caused an influx of Ellis Act evictions between 1999-2000. As a result, real estate agents and speculators increased rent to market rate as they purchased apartment buildings and evicted and displaced marginalized communities. Additionally, OMI evictions and TICs became popular tools for speculators to evict tenants in San Francisco. Since the Mission has undergone several eviction and displacement rates, MEDA has advocated for the remaining Latinx population to remain living in the neighborhood through its housing models, programs, and strategies.

Lastly and most importantly, I examined the work MEDA completed over the years to provide more housing solutions, and fewer evictions and displacement of Latinx demographics. First, MEDA has a racial and cultural lens when providing services to the community. This lens has allowed the organization to understand the needs of the Latinx community and that economic inequality is something that MEDA wants to tackle for its community to thrive. Second, I discussed MEDA branching out as an AHD that has helped the community tremendously with accessing and building more affordable housing as a solution to prevent displacement and evictions. Third, I expressed how MEDA used CO as an effective tool to create policy and advocacy change with the example of City Hall. Through the example of City Hall, MEDA showed their civic leadership which resulted in more programs and services being available to the Latinx community. Fourth, I discussed MEDA’s housing programs and strategies like SSP, CRE, and the COPA policy that also streamlined AHDs' work by providing more affordable
housing in the community. The programs, strategies, and tools that MEDA used to create outreach services like MPN, have allowed the organization to collaborate with others while ensuring the capacity to build more affordable housing, and distributing their resources with CBOs in the city is just as integral.

Throughout this capstone project, I have discussed MEDA and how they worked around the Costa-Hawkins and Ellis Acts through various services and programs that has helped answer my research question. From the subsections in this thesis, it can be determined that MEDA offers solutions from programs to strategies like AHDs, SSP, and CRE to work around the two state laws. In terms of addressing, interrupting, and challenging the effects of the Costa-Hawkins and Ellis Acts, MEDA has worked around the barriers presented from the legislations for working-class, marginalized communities in housing. My research revealed that community organizing and advocacy are resources and tools that MEDA, other CBOs, and community members rely on. However, with these resources comes limitations in providing housing solutions because more awareness and action needs to be taken by not only communities, but also the state and local governments. The two legislations are a larger battle to fight, and CBOs cannot do it alone.

In a city where the most change happens through socio-political partnerships, my research revealed when policies change, they impact marginalized communities the most. Unfortunately, with the Costa-Hawkins and Ellis Acts still in effect, marginalized communities will continue to face adversities in housing and economic inequality. As such, I propose three recommendations to tackle the ongoing housing crisis that disproportionately impacts marginalized communities. The recommendations can serve as fundamental tools/resources for other CBOs and local governments to build more affordable housing and continue to support working-class, marginalized communities until the Costa-Hawkins and Ellis Acts are repealed.
Recommendation #1: Capacity to Build More Housing/Access to Land

CBOs who are AHDs can gain the capacity to build more housing through community land trusts. By gaining more capacity to build, CBOs can purchase buildings before they are converted through an Ellis Act or OMI, or even just by attrition of tenants, and turn those into permanent affordable housing (Participant E 2023). CBOs can also look to actively develop, with a focus on the needs of marginalized communities, and through an emphasis on affordable housing. For instance, organizations like MEDA are in a unique position where they have the capacity to collaborate with other organizations on the west side of the city, like Self Help – for the elderly (Participant E 2023). MEDA and other CBOs can begin brainstorming how they can continue to use their platform to further develop their own non-profit, community-based housing – which is already happening with their CRE program (Participant E 2023). One barrier with this recommendation is that not all CBOs have the funding to become AHDs. However, to work around this obstacle smaller organizations who also accommodate the needs of marginalized communities, can partner up with existing CBOs like MEDA who is an established AHD, and can use community land trusts which allow shared ownership and management of land acquisitions. By working in collaboration, more marginalized communities can be served and can result in fewer rates of displacement.

Recommendation #2: Create a “Promising City”

Create a Promising City for all CBOs across the city, and country to build larger data systems for organizations, to share information and network so they can better serve marginalized communities. As mentioned in the findings, the Mission Promise Neighborhood is a sister organization of MEDA that is unique to the community. Since Promise Neighborhoods
is a federal place-based initiative that is used to create opportunities for marginalized communities, the state and local governments can outsource this program to all CBOs across the city and country. With the discussions of funding this program into a much larger initiative, CBOs like MEDA are already doing the work by building data systems for sharing information across organizations in the city. To take this recommendation one step further, building a Promising City is something that Participant B from MEDA suggested. They stated,

… we have a Promise Neighborhood, but we just got the mayor and the school district to agree to create a “Promising City”. So not just doing this in the Mission, this collaborative approach but let's do it in every neighborhood that has tremendous need. And so, we're just starting this project. We are hoping to raise a lot of money to kind of create this systemic approach or systemic response to the challenges that our city is facing” (Participant B 2023).

When developing a Promising City, it allows CBOs to take further action into providing resources, strategies, and programs for vulnerable communities. This initiative can grant for all CBOs in the country to network among one another to establish what is working in vulnerable communities, what challenges neighbourhoods are facing, and monitoring the needs of the community. Participant B is using their platform to educate other CBOs, school districts, post-secondary institutions, communities, and local and state governments to turn the Promising Neighborhood into a Promising City. Participant B is just one person among many others who are working to turn this initiative into a more equitable one for everyone in vulnerable communities.

One limitation with this recommendation is that “the root of a lot of this work is just kind of like the economic system that we're all embedded in, and we're all kind of swimming upstream against it” (Participant B 2023). To overcome this obstacle and without changing the current economic system, CBOs can get “the city and the school district and the lowest income communities … working together, collaborating, aligning systems so that folks get the support
that they need, and so that dollars aren't wasted (Participant B 2023). When people have aligning goals, values, and visions, there is a better understanding of the needs of communities that may present new opportunities such as a Promising City.

Recommendation #3: Continue Organizing, Advocating, and Fighting to Repeal the Costa-Hawkins and Ellis Acts

As seen throughout this capstone project, organizing, advocating, and active participation from CBOs and local governments are integral to repeal the Costa-Hawkins and Ellis Acts. Historically, organizing and advocating have been tools used by tenants, community members, and CBOs to overturn local and state housing policies. There is power in organizing and advocating to raise awareness and to make policy changes that help marginalized communities instead of deterring them. The right to organize and advocate is built into America’s democracy as they collectively help shift societal attitudes, and encourage compassion and understanding of the shared experiences that marginalized communities face. The shared experiences of community members, tenants, and CBOs continue to demonstrate that the city and state need to implement effective housing solutions that benefit the needs of vulnerable communities, beginning with repealing both state laws. Community organizing and advocating are necessary tools and are one of the only ways people can voice their concerns to encourage political and social change across the city and country (see Figure 7).

This recommendation is the most important because organizing has been used for decades to overturn harmful laws. We live in a different generation, with more progressive and democratic ideologies, which means that these two housing laws were created through outdated perspectives. With the collective experiences and understandings shared by CBOs and the
communities they serve, the significance of repealing the two housing laws is to provide greater inclusivity for marginalized communities, and for state policymakers to use a cultural and racial lens throughout the decision-making process. For instance, MEDA has used a cultural and racial lens to serve its Latinx community and they have been successful in distinguishing the needs of their clientele based on the complexities these populations are faced with. By adopting a cultural and racial lens, state and local policymakers can understand that marginalized communities have been severely impacted by the Costa-Hawkins and Ellis Acts and that change needs to happen sooner than later.

**How to Form a Coalition to Repeal Costa-Hawkins and Ellis Acts**

**FORM A TENANTS’ UNION**

**How do I form a tenants’ union?**

1. **Plant a seed:** Form an organizing team
   - The organizing team, or the seed, is usually three to four tenants who are fed up and ready to do something together. Talk about your vision of what you want to do and how you want to do it. The more unified you are, the bigger this seed will grow.
   - Join Tenants Together as a member organization at [www.tenantsTogether.org/organizational-membership](http://www.tenantsTogether.org/organizational-membership)

2. **Water the seeds:** Reach out to community members
   - Set a time to go door knocking and connect with others.
   - Share the reason you are organizing. Listen to their concerns; a good rule is to spend two-thirds of your time listening.
   - NOTE: Bring a notebook to write down the names, phone numbers, addresses, and notes on what you talked about. Make sure that the note taker has legible handwriting to collect this.

3. **Get together:** Hold your first meeting
   - All of us are scared about addressing issues alone
   - To help us feel less scared and more powerful, we come together regularly. We share our stories, listen deeply to each other, identify our common suffering, and propose possible solutions. This is a process, and it takes time and commitment.

**I feel ready to get started, but what if this makes my landlord more upset and then they make things harder on me?**

- Asserting your rights as a group is often easier than doing it alone.
- If you join a tenants’ union and assert your rights and your landlord tries to evict you, increase your rent, or make your housing situation worse within 120 days, they are assumed to be engaging in retaliation, which is illegal.
- If you are collaborating with other tenants, it makes it harder for the landlord or management to single just one person out, adding to the collective tenant power.
- If you do experience landlord retaliation, fill out this sample letter [bit.ly/stop-retaliation] and turn it in to your landlord.


Figure 7 – I found this helpful when researching how to form an alliance with others who have similar experiences with eviction and displacement (Tenants Together n.d.).
Bibliography


This treaty, signed on February 20, 1867, in Washington, D.C., between the United States of America and the Southern Cheyenne, Arapaho, and Pawnee Indians, and the Government of Mexico, was the first treaty to establish the borders of the new state of Oklahoma. It provided for the establishment of a reservation in Oklahoma and Kansas, and for the recognition of the boundaries of the new state of Oklahoma. The treaty also provided for the payment of annuities to the Indians in return for their cession of certain lands in the region. The treaty was signed on February 20, 1867, and was ratified by the Senate on March 3, 1867.


Appendix A

Acronyms

AHD – Affordable Housing Developer
CBOs – Community-Based Organizations
CLT – Community Land Trusts
COPA – Community Opportunity to Purchase Act
CO – Community Organizing
CRE – Community Real Estate
COCHo – Council of Community Housing
MEDA – Mission Economic Development Agency
MHDC – Mission Housing Development Corporation
MPN – Mission Promise Neighborhood
OMI – Owner Move-In
SSP – Small Sites Program
TIC – Tenancies in Common
TOC – Theory of Change

Draft of Email to MEDA’s Organizational Leaders

Dear _____,

I hope this email finds you well. My name is Henna Gandhi, and I am a graduate student at the University of San Francisco, in the Urban and Public Affairs program. I am in my final year and in the process of conducting my master’s thesis.

I learned about MEDA in the Mission District when interning at City Hall in San Francisco during the Summer of 2022. During that time, I saw several Latinx community-based organizations, and their community members ask for more funding from the local government due to the lack of resources available post-pandemic. After doing some of my own research on community organizing, I became interested in learning more about the model that Latinx
community organizations like MEDA use and how it is successful in practicing, implementing, and supporting its resources for Latinx community members over the years. I found that MEDA’s role in community organizing has been intact for several years, which is why I am excited to better understand how MEDA’s model works in providing equitable services to the Latinx community, and how the organization has pushed back against some of California’s harmful policies.

I wanted to reach out to you and ask if you would be willing to participate in my research project by conducting an interview with me based on your experiences and the work MEDA does in housing and economic development. Should you be interested in interviewing with me, the process will take about 45 minutes to a maximum of 1 hour through Zoom. Please let me know what time and date best work for you as I am flexible. Thank you in advance for your time and consideration and I hope to hear from you soon!

Thank you,

Henna Gandhi
University of San Francisco
MA in Urban and Public Affairs

**Draft of Email to Other Community-Based Organizations**

Dear _______,
I hope this email finds you well. My name is Henna Gandhi, and I am a graduate student at the University of San Francisco, in the Urban and Public Affairs program. I am in my final year and in the process of conducting my master’s thesis.

San Francisco holds valuable and immense history in terms of community organizing and supporting vulnerable populations. After doing some of my own research on community organizing, I became interested in learning more about the models that community organizations use when serving working-class, marginalized populations. I want to learn more about the strategies that organizations use in successfully developing, practicing, and implementing their resources into the community to better support marginalized people, and how they have pushed back against some of California’s harmful policies. My research focuses on one specific community-based organization called the Mission Economic Development Agency (MEDA) in the Mission District; however, I also want to learn how the models of other organizations in the city differ or are like MEDA.

I wanted to reach out to you and ask if you would be willing to participate in my research project by interviewing with me based on your experiences at ________ in housing and economic development. Should you be interested in interviewing with me, the process will take up to 45 minutes. Please let me know what time and date best work for you as I am flexible. I will also provide a confidential consent form for you to sign as part of the research process once the date and time are confirmed. Thank you in advance for your time and consideration and I hope to hear from you soon!

Best,
Interview Protocol #1: MEDA’s Organizational Leaders

Hello __________, thank you for meeting with me and taking part in my research project. I want to say that I truly value the time you have taken to chat with me regarding the work MEDA does in several programs to support local Latinx communities in the Mission.

I am conducting graduate-level research where the goal of my research project is to demonstrate how community-based organizations and community organizing can address and fight against harmful housing policies. Accessing affordable and adequate housing is a social and economic concern that I care deeply about, and learning how MEDA and its organizational leaders have worked to combat the affordable housing crisis as I am really interested in learning more about your experiences, knowledge, and expertise in community organizing.

I want to acknowledge that this is completely an optional and voluntary interview process. This conversation will be a safe space between you and me, so at any point, you are more than welcome to skip a question that you do not feel comfortable answering for any reason. Please note that you can choose to end this interview at any time the point.
I will only share the results in a summary format, with anonymous quotations, and will not state your identity or name in the entirety of this research project. With your permission, may I record this interview for data collection purposes?

This interview will take up to a maximum of one hour. If this all sounds good, do you have any questions that you would like to ask me before we begin this interview?

1. How did you become involved in MEDA’s organization?
   - What prior experience with community organizing did you have?

2. I know in the 1970s, community activism rose and became an important aspect of organizing. Please talk to me about MEDA was first established and who were the founders of the organization?
   - What factors contributed to MEDA becoming an organization?

3. Who does MEDA serve? Are there specific populations that are most in need?
   - What specific hardships do these populations face?
   - What are the pressing housing problems that they may face?

4. The Ellis Act is a state law that allows landlords to evict tenants and “go out of the rental business”, meanwhile rent control provides affordable housing to those who need it. Do you think that these two policies have worsened the housing crisis in the Mission?

5. How have these housing policies affected Latinx populations in the Mission?
   - Have the problems been worse in Latinx communities than in other communities?

6. In your opinion, do you believe housing policies have obstructed the way MEDA’s housing programs are developed and used by Latinx communities in the Mission?
o How have displacement and evictions in the Mission impacted Latinx communities in the Mission?

7. What programs has MEDA developed and provided over the years that are specifically available to residents?
   o Are there programs available where MEDA works to advocate against specific policies? If so, what do those look like?

8. I know that the Small Sites is a city program that MEDA has incorporated over the years called the Commercial Real Estate (CRE) program, which purchases affordable buildings with rent control prior to private corporations or developers purchasing them. How did you first get involved with Small Sites?
   o How has this program helped improve equity among Latinx communities in the Mission?

9. MEDA uses equitable resources and enhances prosperity among Latinx populations in the Mission. In what ways have you been successful in improving these equitable resources for the community? What are some challenges that the organization is still experiencing with distributing its resources, especially post-COVID-19?

10. What does the organization still want to accomplish in terms of building more equity for Latinx communities?

11. Why do you believe that the role of community organizing among marginalized communities is important, especially for future generations who may need the resources and services that MEDA offers?

12. Let’s say you could have all the resources from funding to facilitating a community organization and building prosperity among marginalized communities. What kind of
resources would you need to create positive and effective change in community organizing today?

13. Is there anything else about my topic that you would like to share with me?

Thank you very much for chatting with me about yourself and MEDA’s role in community organizing. I truly appreciate the time you have set aside for this interview and the contributions you have made to my research project are precious. I am continuing to conduct interviews and I would like to know if you know anyone else within the organization who would like to participate in my research study. If so, I am more than happy to email you a description of my project to pass along to MEDA’s organizational leaders. Once the project is complete, I would love to share my results with you, if you are interested in viewing them. Once again, thank you very much for your time and participation in my research project. Have a great day!

**Interview Protocol #2: Non-MEDA’s Organizational Leaders**

Hello __________, thank you for meeting with me and taking part in my research project. I want to say that I truly value the time you have taken to chat with me about _____ and the work they have done in providing programs for its community members.

I am conducting graduate-level research where the goal of my research project is to demonstrate how community-based organizations and community members can address and fight against harmful housing policies. Accessing affordable and adequate housing is a social and economic
concern that I care deeply about and learning how _____ has worked to combat the affordable housing crisis and am interested in learning more about your story and experiences.

I want to acknowledge that this is completely an optional and voluntary interview process. This conversation will be a safe space between you and me, so at any point, you are more than welcome to skip a question that you do not feel comfortable answering for any reason. Please note that you can choose to end this interview at any time the point.

I will only share the results in a summary format, with anonymous quotations, and will not state your identity or name in the entirety of this research project. With your permission, may I record this interview for data collection purposes?

This interview will take up to a maximum of one hour. If this all sounds good, do you have any questions that you would like to ask me before we begin this interview?

1. How did you become involved in ________ organization?

2. I know in the 1970s, community activism rose and became an essential aspect of organizing. Talk to me about the organization, how was it first established and who were the founders of the organization.
   - What factors contributed to ________ becoming an organization?
   - What is the overall model that the organization uses?

3. Who does ________ serve? Are there specific populations that are most in need?
   - What specific hardships do these populations face?
4. The Ellis Act is a state policy that allows landlords to evict tenants and “go out of the rental business”, meanwhile rent control provides affordable housing to those who need it. Talk to me about how these two policies have impacted the community that you serve and how it is linked with the affordable housing crisis in San Francisco.

5. What housing programs has the organization developed and what strategies have you used to ensure that the community has full access to these programs?

6. In what ways have you been successful in improving equitable resources for the community? And what are some challenges that the organization is still experiencing with distributing its resources, especially post-COVID-19?
   - What are some lessons that the organization has learned from the pandemic?
   - In what ways has COVID-19 disproportionately impacted marginalized communities that this organization serves?

7. Let’s say you could have all the resources from funding to facilitating a community organization and building prosperity among marginalized communities. What kind of resources would you need to create positive and effective change in community organizing and development strategies today?

8. Is there anyone else you can think of that I should talk to and why should I speak to them?
   - How do I get a hold of them? Can I have their contact information, please?
     - Can I say that you suggested contacting them?
   - Can I write a message for you to send to them through email?
   - If I forgot something, may I reach out to you again?
• Is there anything else about my topic that you would like to share with me?

Thank you very much for chatting with me. I truly appreciate the time you have set aside for this interview and the contributions you have made to my research project are precious. I am continuing to conduct interviews and I would like to know if you know anyone else within the organization who would like to participate in my research study. If so, I am more than happy to email you a description of my project to pass along to other members of the community. Once the project is complete, I would love to share my results with you, if you are interested in viewing them. Once again, thank you very much for your time and participation in my research project. Have a great day!
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**BASIC EVICTION PROCESS IN CALIFORNIA**

- **Landlord** serves 3 Day Notice to Pay Rent, Cure Violation of Rental Agreement, or Quit (Move Out).
- **Tenant** pays rent, cures or moves.
- **Landlord** claims tenant (does not pay, cure, or move within time given).
- **Landlord** files unlawful detainer (eviction lawsuit).
- **Tenant** does not file a response within 5 days.
- **Landlord** moves out.
- **Tenant** pays or moves out.
- **Tenant files response.**
- **Court trial.**
- **Tenant loses.**
- **Tenant wins.**
- **Tenant stays in home and must immediately pay all rent.**
- **Sheriff posts notice to vacate.**
- **Sheriff comes to lock tenant out.**
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Table 3
EDUCATION IS ABOUT MORE THAN WHAT HAPPENS IN THE CLASSROOM.

By connecting families with the community resources they need to succeed in life, we give students their best shot at academic achievement.

ACADEMIC ACHIEVEMENT

FAMILY SUCCESS

IT TAKES A COMMUNITY TO EDUCATE A CHILD.

We link families to all the ways our community supports them. Get involved at missionpromise.org.
STRATEGIES

Small Sites
MEDA is keeping households in San Francisco through the purchase and rehabilitation of buildings where long-term, vulnerable tenants might otherwise be evicted. Long-term financing for the purchase and rehabilitation is from the City and County of San Francisco’s Small Sites Program.

Portfolio to date:
Vivienda Acetante – 380 San Jose (4 units)
Vivienda Acetante – 642 Guerrero (4 units)
Vivienda Acetante – 344 Precita (4 units)
Vivienda Acetante – 3840 Folsom (4 units)
Vivienda Acetante – 1500 Cortland (4 units)
Vivienda Acetante – 3329 20th (10 units)
Vivienda Acetante – 3800 Mission (6 units)
Vivienda Acetante – 269 Richland (5 units)
Vivienda Acetante – 63 Lapidge (6 units)
Vivienda Acetante – 3198 21st (13 units)
Vivienda Acetante – 2217 Mission (9 units)
Vivienda Acetante – 1015 Shotwell (10 units)
Vivienda Acetante – 1411 Florida (7 units)
Vivienda Acetante – 19 Precita (3 units)
Vivienda Acetante – 35 Fair (4 units)
Vivienda Acetante – 305 San Carlos (14 units)
Vivienda Acetante – 3353 28th (11 units)
Vivienda Acetante – 50 28th (6 units)
Vivienda Acetante – 2093 Mission (17 units)
Vivienda Acetante – 55 Woodward (6 units)
Vivienda Acetante – 654 Capp (6 units)
Vivienda Acetante – 4830 Mission (26 units) – in Excelsior
Vivienda Acetante – 520 Shrader (7 units)/co-developer – in Haight
Vivienda Acetante – 35-44 Taraval (6 units) – in Sunset
Vivienda Acetante – 3156 Mission (9 units)
Vivienda Acetante – 369 3rd Ave. (13 units) – in Richmond
Vivienda Acetante – 239 Clayton St. (8 units) – in NoPa
Vivienda Acetante – 2260 Mission (7 units)
Vivienda Acetante – 3225 24th (6 units)
Vivienda Acetante – 3254 23rd (11 units)
Vivienda Acetante – 1382 30th Ave. (4 units) – in Sunset
Vivienda Acetante – 566 Natoma (5 units) – in SoMa
Vivienda Acetante – 2675 Folsom (8 units)
Vivienda Acetante – 1353 Stevenson (7 units)
Vivienda Acetante – 168 Sickles (12 units)/co-developer – in Outer Mission
Vivienda Acetante – 300 Ocean (8 units) – in Midtown Terrace

“You saved our home. We are eternally grateful. Thank you, MEDA!”
Gigi Amos, Small Sites Program resident.
FORM A TENANTS’ UNION

How do I form a tenants’ union?

1. **Plant a seed**: Form an organizing team
   - The **organizing team**, or the seed, is usually three to four tenants who are fed up and ready to do something together. Talk about your vision of what you want to do and how you want to do it. The more unified you are, the bigger this seed will grow.
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   - All of us are **scared** about addressing issues alone!
   - To help us feel less scared and more powerful, we **come together regularly**. We share our stories, listen deeply to each other, identify our common suffering, and propose possible solutions. This is a process, and it takes time and commitment.

I feel ready to get started, but what if this makes my landlord more upset and then they make things harder on me?

- **Asserting your rights as a group** is often easier than doing it alone!
- If you join a tenants’ union and assert your rights and your landlord tries to evict you, increase your rent, or make your housing situation worse within 180 days, they are assumed to be engaging in **retaliation**, which is illegal.
  - If you are collaborating with other tenants, it makes it harder for the landlord or management to single just one person out, adding to the collective tenant power!
- **If you do experience landlord retaliation**, fill out this sample letter [hit by landlord retaliation] and turn it in to your landlord!

More resources available at [hit by tenant defense](http://hitbytenantdefense).
Look for local resources at [hit by local tenant help](http://hitbylocaltenanthelp).