

NO PLACE LIKE HOME

**AFFORDABLE HOUSING IN CRISIS,
SANTA CRUZ COUNTY, CA**

AUGUST 2021



UC SANTA CRUZ

Institute for
Social Transformation

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Cover photo: Jessie Case

A UCSC student living in her car and the woods above campus.

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EXECUTIVE SUMMARY

Santa Cruz County—located on the Central Coast of California and well known for its beaches, university, and alternative, laid-back culture—has recently become renowned for another feature: **It is one of the least affordable metropolitan areas in the United States and globally to live.** Sixty percent of the City of Santa Cruz residents, and 40 percent of Santa Cruz County residents, are renters, with the median rent pushing past \$3,000 per month. Santa Cruz is also the metro area with the highest rate of homelessness in the nation. Santa Cruz’s housing crisis has many facets—extreme rent burdens, precarious living situations, widespread displacement, and homelessness—with enormous impacts on the community and region.

The No Place Like Home (NPLH) report is the culmination of a three-year mixed-method, multimedia research project, conducted by faculty and students at the University of California, Santa Cruz, and their community-based partners, with the goal of understanding the affordable housing crisis and its lessons for the region and beyond. Between 2016 and 2018, the research team surveyed tenants, interviewed a range of stakeholders, gathered photographic evidence of housing conditions, and researched historical trends and policy options. This report synthesizes the research in three main areas: the roots of the crisis, its ramifications for different populations and geographies, and potentially impactful political and policy responses.

Our findings include the following on the roots of the crisis:

- The **federal and state withdrawal of support for “social,” publicly subsidized housing**, alongside **privatization and financialization of housing markets**, has resulted in a steep decline in affordable housing production and an increasing class divide between homeowners and renters.
- The **blocking and outright dismantling of tenant protections** statewide and nationally have accelerated since the 1980s, fueled by coalitions of real estate industry actors and local homeowners. Failure to pass rent control and eviction protections in Santa Cruz are exemplary in this regard.
- Imposition of **exclusionary zoning** since the 1970s, fueled by **local anti-growth politics** in Santa Cruz and throughout California, helped prevent provision of more affordable multifamily housing. This disparately impacted low-income, nonwhite renters, exacerbating spatial segregation along lines of race and class.
- **Housing demand skyrocketed** in the last decade as millions became renters after the recession and foreclosure crisis of 2008. Distinct pressures intensify this demand locally: the movement of Silicon Valley workers and industry to the coast, the conversion of residential property to vacation rentals, and the University of California’s mandate to increase student enrollments without providing added funds for housing, or attention to cost of living, for its local campuses.

These findings suggest a new housing justice movement is greatly needed. This movement, which is growing regionally and nationally, will need to forge coalitions across all forms of housing tenure, including homeowners, renters, and the unhoused, and address the multiple roots and ramifications of the current crisis.

Ramifications: Our Survey Findings

- The NPLH renter survey collected 1,737 responses and 80 follow-up interviews from across Santa Cruz County. We focused on areas of renter concentration: the Westside, Beach Flats/Lower Ocean, and Downtown in the City of Santa Cruz; the unincorporated area of Live Oak; and the City of Watsonville/Freedom.
- Our sample reflected the demographics and geographic concentration of the renter population: half identified as Latinx, varying from 20 percent on the Westside to 89 percent in Watsonville/Freedom. Overall, 35 percent lived with children, ranging from 60 percent in immigrant-rich Watsonville/Freedom to 14 percent in the student renter-dominated Westside.

Based on responses to the 150-question NPLH survey, four key issues emerged:

Rent Burden. We found astonishing degrees of burden caused by skyrocketing rents:

- 70 percent of respondents were rent burdened, spending *at least* a third of their income on rent and utilities; half were “extremely rent burdened,” spending more than 50 percent of their income on these costs.
- One in four renters (26 percent) face what we call “obscene rent burden”: spending 70 percent or more of income on rent/utilities—a level not captured in official government categories.
- Rent burden was uniformly high across geographic areas and across ethnic groups, but poor renters faced disproportionately high rent burdens.
- Being rent burdened had significant consequences for residents, forcing them to forgo essential items like food and medicine, not pay other bills, borrow money, take on additional jobs, or pawn or sell possessions.

Overcrowding. Crowding more people into units beyond official capacity was one of the primary responses to the crisis of high rents. Of the tenants surveyed, we found:

- A quarter, or 27 percent, lived in overcrowded housing, about three times the official rate.
- Overcrowding is also strongly correlated with race and neighborhood: 40 percent of Watsonville/Freedom respondents lived in overcrowded conditions, and while only 12 percent of whites faced overcrowding, 39 percent of Latinx renters did.

Forced Moves. In a hot, unregulated housing market, renters can be forced to move for many reasons, from formal evictions to rapid rent increases. We found:

- Fully half of those who had moved in the last five years said a move was not voluntary, meaning every third person we surveyed experienced a forced move.
- No neighborhood or group proved immune to dislocation, but Latinx renters and multigenerational households suffered higher rates of forced moves.

Major Problems with Housing.

- Over half of renters (57 percent) identified at least one of myriad problems with their housing, including frequent problems with the condition of their unit, landlord or manager unresponsiveness, excessive noise, and poor building security.
- More than half of tenants did not report their problems to any official authorities, either because problems like massive rent increases were not illegal, or out of fear of eviction or conflict with their landlord.

Political and Policy Responses: The Four P's

The chronic lack of affordable housing in Santa Cruz and beyond is a multidimensional problem requiring multidimensional responses. We concur with the many affordable housing scholars, developers, and activists who have framed these responses in terms of “the three P's” that will be necessary to alleviate the crisis: Protection, Preservation, and Production. We would also add a fourth P to the mix: *Politics*, i.e., the political analysis and engagement needed to achieve these P's. Thus, effective responses include a combination of the following four goals:

- **Protection** of tenants through rent regulation as well as just cause eviction laws, legal aid, and other anti-displacement measures.
- **Preservation** of existing affordable housing through financing, maintenance, and land-use regulation.
- **Production** of new affordable housing through financing, construction, and land-use regulation.
- **Politics**—Recognition of the obstacles to these goals while finding strategies to overcome them, and to forge a broader housing justice movement.

In researching promising political strategies, we identified four additional considerations:

Timing the P's. Housing production involves lengthy processes of approval, financing, and construction, during which time lower-income tenants can be priced out. Thus, tenant protections and anti-displacement measures, as well as preservation of existing housing, should come *first*—even while production of new housing is ongoing.

Multiscalar organizing. Organizing for needed policy change in Washington, D.C., and statewide, like reinvestment in social housing and eviction moratoria, can occur while pursuing innovative “municipalist” strategies to generate local housing, overcome zoning restrictions, protect tenants, and create a culture embracing housing as a right.

Mix of funding. Avoid risky dependence on public or private sector funds alone. Market-based approaches like inclusionary zoning and Section 8 should be combined with new publicly funded social housing initiatives, as well as collectively controlled, grassroots efforts like community land trusts, housing cooperatives, and tenant unions.

Broad-based movements. Forge diverse coalitions—between student and nonstudent renters, organized tenants and progressive homeowners, policy makers and academics, and housing and homelessness activists. Base these coalitions in meaningful alliances across lines of race, class, and immigration status; transcend urban, suburban, and rural divides; and ensure that those most impacted have a leading voice.

One of our aims has been to use this community-initiated student-engaged research project to bring our own region together to make sense of a crisis we share. Another aim has been to share our findings with other regions, as well as with housing movements, research efforts, and policy makers more broadly. Ultimately, we hope this report can join other initiatives in addressing the contemporary housing question at multiple scales, and in advancing creative, collective movement toward achieving housing justice.

1. INTRODUCTION



TOP LEFT:
City of Santa Cruz, CA

Photo: Getty Images



BOTTOM LEFT:
*Affordable housing
protest, Santa Cruz,
October 2017.*

Photo: Steve McKay

Nestled between the Monterey Bay National Marine Sanctuary, the redwood-forested Santa Cruz Mountains, and the bountiful agricultural belt of California's Central Coast lies the County of Santa Cruz. It is a region renowned as a haven of well-being and inclusivity, alternative lifestyle and "leftmost city" politics, legendary surf breaks, and the independently minded University of California campus.¹ Yet, over the last three decades, the city-region has become equally famous for something at odds with these qualities; an extreme affordable housing crisis. For those trying to stay put in this place they call home, or to move here to create a new home near school, job, family, or favorite beach, the monumental struggle to survive and stay housed can become the only story Santa Cruz has to tell.

The statistics can be mind-boggling. In terms of purchased housing, a 2017 international study of housing affordability found that Santa Cruz, with a median house price of \$774,500, was the fourth least affordable city in the entire world (out of 406 international housing markets), behind Hong Kong, Vancouver, and Sydney.² The authors write: "Santa Cruz (CA), located in the San Francisco Bay Area, is the least affordable market in the United States."³ With a severely unaffordable Median Multiple of 11.6, Santa Cruz's housing affordability has deteriorated to a level not before recorded in the United States." This level of unaffordability is matched in Santa

// We couldn't find a studio for less than \$2,000 a month and we spent months. You know, anything. I'm like grading in my car, trying not to run the battery down with the light by using the street light so my daughter can sleep. One time, we went up and looked at Bonny Doon. There was this Craigslist ad for some place on some property that's like way out in the boonies...It was a converted tool shed with no bathroom for \$1,450 a month. Even then we considered it, but we didn't have the \$5,000 security deposit...When people talk about how hard it is to find housing in this county, they're not exaggerating. It's incredibly difficult."

Linda, 2017

☆ \$800 / Garage (santa cruz) 📷



LEFT:

A UCSC student living in an illegal unit.

Art & photo: Jessie Case

Cruz’s rental housing market. A national study in 2020 found Santa Cruz to be the third most expensive metropolitan rental market in the United States and the number one least affordable metropolitan area in the nation, when comparing average renter wages to fair market rents.⁴

The numbers are especially disheartening for low-wage workers, whose sector is the fastest growing in the county and who almost universally rent.⁵ The National Low Income Housing Coalition found that in order to afford a two-bedroom apartment, one would need to earn \$48 per hour; or those earning the average hourly renter wage of \$15.50 in Santa Cruz would need to work 3.1 full-time jobs.⁶ Moderate-income renters are equally burdened by these prices. As just one example, Santa Cruz is *the* least affordable city in the United States for mid-career teachers, who, on average, spend a crushing 66 percent of their income on rent.⁷ This means from food service and retail to professionals in education and healthcare, those whose work makes Santa Cruz a desirable and livable place are themselves hanging on by a thread, if not priced out entirely.

The relationship between jobs and housing is important here. “Affordability” is the measure of the disparity between residents’ average income and local housing price, and their ability to meet this price without having to pay more than 30 percent of their income. Some housing markets, like neighboring San Francisco, are considerably more expensive, on average, than Santa Cruz. But none can outcompete this metro area on its lack of housing that is *affordable to its residents*, the great majority of whom are in the low- and moderate-income brackets. As prices rise, this disparity grows with them. From 2013 to 2017, median rents increased in the City of Santa Cruz at a rate of 9.7 percent annually, in the County of Santa Cruz at 5.5 percent—or roughly a 40 percent and 20 percent increase, respectively, in four years.⁸ Yet average wages rose only .8 percent over the same time period countywide.⁹ This helps explain why the California Poverty Measure, which factors in cost of living, shows nearly one out of every five residents is poor in Santa Cruz County. Once housing costs are taken into account, Santa Cruz has the third-highest poverty rate in California, which itself is the most impoverished state in the nation.¹⁰

No Place Like Home, which began at UC Santa Cruz in 2015, is a community-initiated student-engaged research (CISER) project that seeks to understand the roots of this crisis, its ramifications for renters and the larger community, as well as potential political and policy responses to it—in hopes that this extreme case might also have larger lessons for other urban areas across the state and the U.S.¹¹ We focus on the experiences of renters because data shows they are most affected by this crisis, even while they are the least heard and represented on issues of housing, both at the local political level and in broader public discourse.¹² Surveying close to 2,000 renters across Santa Cruz County, we found that the major issues they face as they attempt to survive the crisis include extreme rent burden, overcrowding, forced moves and evictions, major problems with housing, increased commute times, and discrimination. In addition to surveys, we represent these issues through interviews, photo documentaries, data visualizations, creative nonfiction, and policy research—all of which are interspersed throughout this report. These data and materials can also be found on our website at noplacelikehome.ucsc.edu.

In Section 2, we trace the historical roots of the housing crisis in terms of the forces shaping it, what it means for many local residents, and the demographic and geographic disparities it interacts with and helps produce. In Section 3, we share our renter survey of Santa Cruz County, including analysis of the four major issues we identified: rent burden, overcrowding, forced moves, and major problems with housing, as experienced by demographic category and geography. In Section 4, we discuss the four *P*’s—protection of tenants, preservation of existing affordability, production of new affordable housing, and the broader politics of housing justice—that will be necessary to take on the crisis. Through the project, we learn both how local renters are affected by the crisis and, in the process, how they create a sense of belonging and home in its midst. These stories are told in pull-out sections on particularly impacted groups, including student renters, families with children, and public sector workers.

When one in five children live in poverty, teachers are priced out and can't be replaced, and average workers need more than three jobs to stay housed, how can Santa Cruz remain the haven of inclusivity and well-being we imagine it to be? At the heart of every healthy, functional city is a stable and interconnected community of people dedicated to making it their home. But in Santa Cruz, "home" itself has become elusive, as so many dedicated residents are forced to either sacrifice basic needs to keep a roof over their heads or leave entirely. In what follows, we explore this experience of "no place like home"—both in terms of the lack of a stable home and the longing for it.

A final note: While our research took place between 2015 and 2018, over the course of authoring this report we have watched as the Covid-19 pandemic has exacerbated every element of the housing crisis, and been exacerbated by it, both locally and globally. As we write, an estimated 30–40 million people in the United States are at risk of losing their housing once the unprecedented national eviction moratorium established by the Centers for Disease Control is set to expire.¹³ This is occurring as unprecedented numbers are already homeless, whether living on the street or in overcrowded and unsafe conditions, and thus unable to socially distance or care for themselves if they are sick. Housing tenure, access and affordability have become pre-existing conditions, interacting with inequalities of race, class, and health to drive up rates of infection. This has occurred on top of displacement and loss of housing resulting from catastrophic wildfires in California during the summer of 2020, adding a loss of 1000 units of housing in our region alone. Meanwhile, the pandemic and wildfires have exposed profound inequalities in housing circumstances. Tech and other professionals able to transition to remote work have sought to escape congestion and cost in urban areas like San Francisco and Silicon Valley for exurban space and quality of life. Thus Santa Cruz median purchased housing prices shot up yet again—by an additional 35 percent in the last year alone—rising further out of reach for local workers.¹⁴ This includes markets in the mountains still rebuilding from the summer fires.¹⁵ Rental housing prices have similarly risen over 21 percent from 2020 to 2021.

In this era of pandemic and climate change, as disasters become more frequent and compounding, affordable housing is increasingly recognized not only as the bedrock of a functional city, but a fundamental precondition for human health and safety, and as a human right. It is our hope that the NPLH project, with its analysis of an extreme but far too common housing crisis, might contribute to this crucial recognition both locally and beyond.

2.

Unaffordable Santa Cruz

ROOTS OF THE CRISIS

This project explores the multidimensional, multiscale makings of an affordable housing crisis, its impacts on the local population, and possible routes out of the crisis through the case of Santa Cruz County, California. We begin by addressing these roots, looking at three major historical factors that have driven and continue to drive unaffordability: **changing and growing demand for housing** in our region, such as the growth of Silicon Valley and expansion of our own university; **a lack of tenant protections or legal support** despite overheated market conditions, and efforts to block such legislation, as illustrated by numerous failed efforts to pass rent regulations; and a long history of **inadequate production of new affordable housing or preservation of existing housing**, resulting from exclusionary zoning laws, as well as the growth of an increasingly financialized and speculative housing market. In the following section, we will look at how these housing dynamics helped shape the particular demographics and geography of our region, and with this the local dimensions of the housing crisis, drawing on data from the American Community Survey of 2017.

Ultimately we find that the affordable housing crisis in Santa Cruz is a multiscale political problem. It reflects state, national, and global trends in housing finance and policy, which since World War II have undermined the idea of housing as a human right in favor of housing as a commodity and financial asset. This broad tendency has benefited certain groups over others, providing increasing security and profit potential for homeowners and private investors and increasing precarity and debt for renters, public housing residents, and low- to moderate-income people. At the same time, these housing dynamics are subject to particularly entrenched political and economic factors at the local scale. Indeed, the Santa Cruz case has helped us to recognize the degree to which the housing crisis writ large has been shaped by local political dynamics, such as the prevalence of homeowner-driven zoning policy and landlord-driven opposition to tenant protections. The history of the affordability crisis in Santa Cruz suggests that without an awareness of local political arrangements *alongside* those at higher scales, and without an informed and concerted effort by tenants and affordable housing advocates, significant change will be curtailed.

2a

Historical Factors at Multiple Scales

How did the affordable housing crisis in Santa Cruz deteriorate to this point? Clearly, there are numerous drivers— of both rising housing costs on one hand and insufficient incomes on the other. Nor is Santa Cruz alone in this situation: We see similar crises across California, and coastal California in particular, as well as nationally and internationally. Moreover, this is clearly a multiscale issue, with decades of rising demand accompanied by declining support for affordable housing at the federal and state levels playing a major role. Nonetheless, it is also the case that local- and regional-scale actors are significant in both cultivating a political environment in which federal and state policies are or are not effective, as well as devising local policy and zoning solutions of their own, or blocking such efforts. In the following section we highlight how these roots are in some ways particular to Santa Cruz—a progressive, coastal, tourism-oriented region with a major university a few miles from Silicon Valley—yet in other ways bear much in common with the conditions producing crisis-stricken city-regions on a much wider scale.

Decline of Social Housing

Growing demand for affordable housing parallels a stubborn lack of production and supply from the local to the national scale. Beginning in the 1970s, the federal government contributed to this lack in three main ways. First, they drastically reduced allocations for building and maintaining “social” or publicly subsidized housing stock.¹⁶ This began with the Nixon administration’s funding moratorium for new public housing projects in 1972 and was sealed by the Clinton administration in 1998, when they capped all future funding with the passage of the Faircloth Amendment to the Housing Act of 1937.¹⁷ Since then, the U.S. public housing stock decreased precipitously and declined physically, as HUD funding fell from eight percent to one percent of the federal budget. Similar reductions were made in California state funding, when Governor Jerry Brown ended Redevelopment Agencies in 2012, wiping out more than \$6 billion in funding for low- and moderate-income housing.¹⁸

Second, the federal government shifted its priorities to single-family homeownership and away from multifamily rental housing. Since the post–World War II period, and increasing in the 1970s and 1980s, federal policies incentivized home and property ownership through mortgage interest deductions, which, despite mainly benefiting upper-income residents, now constitute *two-thirds* of federal outlays for housing. Together with state governments, federal housing policy also supported the deregulation of rental housing markets by blocking or restricting the potential of rent control and eviction protections, further undermining the power of tenants. The assumption has long been that the consequent rising demand for affordable housing would incentivize the private market to respond, but the current crisis demonstrates the opposite. Affordable housing is unprofitable, and without the public sector or other collective means of financing or regulation, it disappears.



Photo: Steve McKay

Converted motel, Santa Cruz.

Finally, since the 1970s we've seen a shift in the United States and globally toward privatizing and financializing housing markets.¹⁹ While it may seem distant from the local struggles of renters and low-income homeowners in Santa Cruz, the process of financializing housing has, among other things, placed housing in the context of meteoric asset inflation and stagnating commodity inflation (i.e., CPI). We begin to see how treating housing as a financial asset, rather than a commodity—let alone a social good and human right—has been a critical factor in the disparity between housing costs and wages. Indeed, scholars argue this shift has created the major class divide of our time: between an “asset class” who own homes without excessive mortgage debt, and all others, i.e., renters, heavily indebted homeowners, and the homeless.²⁰

Lack of Tenant Protection

Financialization and state retrenchment also worsened an increasingly pitched political struggle between real estate industry-backed coalitions of landlords, homeowners, and investors on one hand, and tenants and their allies on the other. Rent regulation laws have proved the most effective at preventing rent gouging and eviction since first introduced as emergency measures during World War II. Yet they have also elicited entrenched opposition from real estate-backed coalitions, as well as protracted academic debate about their efficacy from scholars with differing views on the role of regulation vs. the free market—and with scholarship critical of rent control picked up by industry and circulated widely.²¹ Thus, while movements to pass local rent laws saw a resurgence in the 1970s and 1980s, with some 180 laws passed nationally, many others were effectively blocked by such coalitions.²² This includes in the City of Santa Cruz, where ballot measures failed three times in this period.²³

Meanwhile, in the state of California, a two decade-long landlord-led campaign succeeded in the 1990s in passing statewide laws severely restricting local forms of rent control.²⁴ California was one of 30 states to pass such real estate-backed “local preemption” laws during this period, albeit on a larger scale given its size and number of renters.²⁵ As we shall see in Section 4, a remarkable shift in political sentiment around rent regulation began to occur in the 2000s, with an upsurge in local renter organizing tied to growing multi city tenant movements both statewide and nationally, and backed by progressive, pro-tenant representatives in Washington, D.C. However, five decades of undercutting and eliminating tenant protections took their toll on tenant power and rights, and are a key root of the current affordable housing crisis.

Exclusionary Zoning and Land Use

Another major factor affecting the supply of affordable housing in Santa Cruz is zoning and land use, i.e., the amount of land zoned to permit multifamily housing at densities that would allow housing to be built more affordably. This factor has special influence in the U.S. case, where designations like “large-lot single-family home (SFH)” zoning were invented.²⁶ Meanwhile, in “decentralized” states like California, in which jurisdictions have near total autonomy to determine their own land use and zoning, such powers are particularly relevant at the local scale.²⁷ Cities and counties can use “inclusionary zoning” (IZ) to require that private developers make a percentage of new units—usually 10 to 20 percent—affordable for local residents, and then regulate land use to encourage dense development that would be subject to IZ. Yet, efforts led by homeowners and the officials they elect can circumvent IZ by mandating low-density, SFH zoning. Often referred to as “exclusionary zoning,” as well as a form of “NIMBY” (Not in My Backyard) politics, such efforts can lead to de facto segregation and exclusion, preventing low-income residents, who are disproportionately nonwhite, from moving to or remaining in an area.

In the 1970s, neighborhood groups in Santa Cruz—as well as across California—did precisely this in the name of “growth management,” motivated by a range of “quality of life” and environmental concerns. Land-use laws were changed to make it more difficult for developers to assemble parcels, while also placing limits on the height of the buildings they could find parcels for, making it nearly impossible to build new multifamily housing.²⁸ In the early 1980s, Santa Cruz City and County were actually ahead of their time in pushing back against this approach, passing measures mandating higher housing density for all new housing within an “urban services line,” and stipulating that 15 percent of these units be affordable to low-income households. But then, in the 1990s, residents elected a county supervisor who “downzoned” within the urban services line, thereby officially limiting all future development to SFHs on large lots.²⁹ The shift rendered county IZ measures ineffective and resulted in a steep reduction in the production of affordable, multifamily housing. This prompted a successful class action lawsuit in 2006, spearheaded by NPLH research partner California Rural Legal Assistance, to “upzone” and increase density in designated areas along transit corridors.³⁰ Nonetheless, given the scope of the settlement, subsequent zoning revisions enabled very few affordable units to be built. According to the Santa Cruz Housing Element for 2015–2023, and its regional housing needs assessment (RHNA), overall building of housing affordable at extremely low, low, and moderate income levels had met on average less than 20 percent of the targeted need, while the vast majority of development occurred at above-moderate income level, greatly exceeding need at this income bracket.³¹

More recently, “YIMBY” (Yes in My Backyard) organizations have arisen regionally and nationwide, fueled by in-moving tech workers’ lack of access to housing near their jobs, and supported by pro-business groups, becoming one of the most potent responses to no- or slow-growth politics. Santa Cruz Economic Development and the “Choose Santa Cruz” campaign, as well as City and County Planning Commissions and

City Councils, have embraced this approach. YIMBYs generally believe that the best way to meet demand, including for affordable housing, is through limiting regulation and accelerating supply at all levels of the market. This it is argued will attract future investment and development, help “filter” expensive housing stock to lower-income tenants, and provide affordability through IZ.³² Critics contend that this approach spurs gentrification, creating highest-bidder rental markets that disadvantage and displace lower-income tenants.³³ Indeed, over the course of this research, as the YIMBY approach has become common sense in the greater San Francisco Bay Area and statewide, we have seen a significant increase in the development of market-rate housing without an appreciable increase in affordability. In Santa Cruz, this included passage of a density bonus law to further incentivize market rate development while in effect reducing overall IZ requirements from 15 to 10 percent when these provisions are combined.³⁴ In Section 4, we discuss the host of efforts that have arisen in response to the county’s ongoing lack of sufficient production and preservation of affordable housing.

Changing and Growing Demand for Housing

In the midst of the declining supply of affordable housing caused by the factors listed above, housing demand—in particular for affordable rental housing—has exploded in the Santa Cruz region, much as it has statewide and nationwide. An important tipping point was in 2008, with the foreclosure crisis and mass evictions of that period, as well as the economic recession. Six million Americans were pushed out of homeownership by the banks, becoming renters overnight, while millions more began to rent as young workers entered the labor market during a decade of stagnating wages, rising unemployment, and skyrocketing home prices.³⁵ The percentage of the U.S. population that rents increased nearly 10 percent from 2006 to 2016, to reach 43.3 percent of households. The same study found that among those under the age of 35, the rate increased from 57 percent to 65 percent of households. Like city-regions across the United States, the Santa Cruz area saw an increase in moderate-income families and professionals renting homes rather than buying. Overall, 41 percent of households rent in Santa Cruz County, and in the City of Santa Cruz, over 57 percent do.³⁶

Particular to Santa Cruz are four renter subgroups that play a major role in this growth. First, **agricultural workers** move into the urban areas of Santa Cruz County in pursuit of relatively higher-paid service sector work.³⁷ Second, as a result of unfunded mandates from central UC administration for higher enrollments, UC Santa Cruz has seen a 16 percent increase in its **student population** from 2008–09 to 2018–19 without sufficient funds to house them. The campus’ own efforts to increase capacity have been stymied by entrenched legal opposition from alumni, neighbors, and some faculty. And while the campus does house 55 percent of its students on campus (more than any other UC), it has depended on public/private partnerships to build dorm rooms that regularly exceed market-rate prices in town and are unaffordable to students. All of this has led to increasing numbers of students renting locally in the private market. Third, as Silicon Valley has boomed, **tech workers** began moving “over the hill” for both the lifestyle and relatively cheaper rents and housing costs in the Santa Cruz area, and they have been willing to brave the commute over the Santa Cruz Mountains, to stay here. In the past decade, Santa Cruz has developed its own tech economy (e.g., Amazon and Google have offices here) and become a hot market for speculative investment regionally and internationally. The ability to work remotely during the Covid-19 pandemic has greatly accelerated these dynamics, leading county supervisors to ask large tech companies to contribute to the county’s affordable housing trust fund.³⁸ Finally, with the rise of hosting sites like Airbnb, Santa Cruz, an ever-popular tourist destination, has seen an explosion of **short-term vacation rentals**. This has had the effect of taking thousands of potential rentals off the market, particularly near the coast, pushing rents even higher in already pricey neighborhoods.

Much of this growing demand—particularly from high-earning Silicon Valley transplants, real estate investors, and vacation rentals—is itself fueled by local marketing efforts. This includes the City of Santa Cruz’s Economic Development Office, which launched its “Choose Santa Cruz” campaign in 2016. The campaign emphasizes the youthful “live/work” culture of the city and region, and brands the area simultaneously as a sporty lifestyle retreat, high-end tourist destination, and cutting-edge tech hub and university town. Marketing is matched by a range of incentives and support systems to aid businesses in relocating to the region, and access to a growing network of start-ups and investors assembled through groups like Santa Cruz Works.³⁹ Real estate marketing has also been amped up by expanding local agencies like Sereno Real Estate, which set up 10 new offices in the last three years throughout the San Francisco Bay Area dedicated to opening the housing market of the central coast to Silicon Valley buyers.⁴⁰



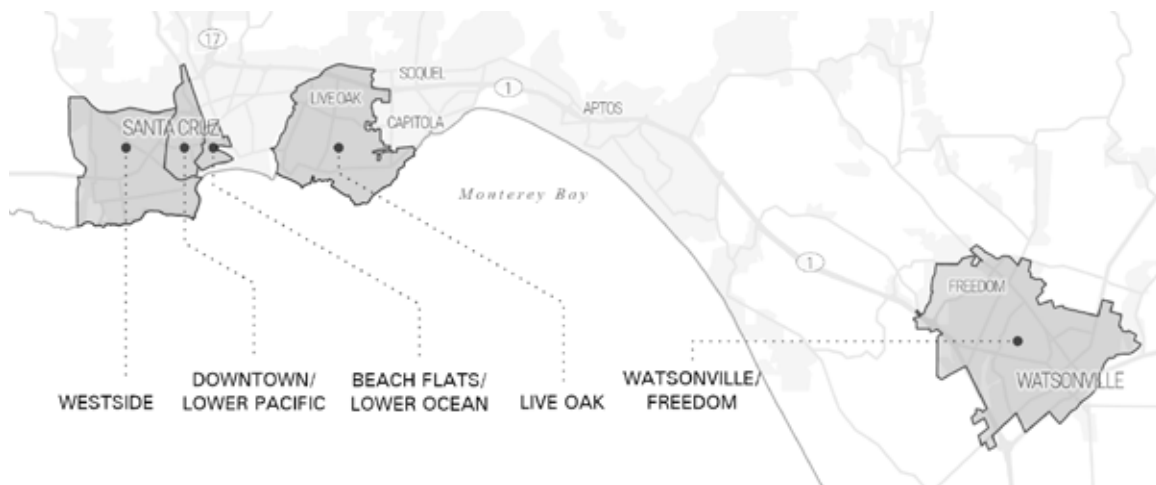
Two slides from the “Choose Santa Cruz” campaign by the City’s Economic Development Office, 2017.

While these forces are particularly potent in Santa Cruz, the market dynamics that leave seasonal and “low-skill” workers looking for service jobs in urban centers, the increased pressures cities face to attract employers and higher-income workers, and the rapid growth of short-term vacation rentals through platforms like Airbnb—all in the midst of lack of funding for affordable housing—are having similar, locally inflected effects in housing markets nationally and internationally.⁴¹

2b

Geography and Demographics of the Crisis

Map 1: Surveyed neighborhoods in Santa Cruz County, CA



Santa Cruz is hardly an isolated case of an affordable housing crisis, though it is an extreme one—and an important one to learn from. As noted, Santa Cruz County is consistently ranked one of the least affordable metro areas to live in California, the United States, and the world. To help illustrate these local characteristics, we offer some baseline data correlating housing costs with race, class, housing tenure, and region within the county. We draw on the 2017 American Community Survey (ACS), the year in which we conducted our renter survey presented in Section 3.

Stretched over 600 square miles, Santa Cruz County had a total 2017 population of 275,105 spread over four cities—Santa Cruz, Capitola, Scotts Valley, and Watsonville—and a large unincorporated area. (See Map 1.) While we see massive housing and rental cost burdens throughout this sprawling region, these are unevenly distributed. The county is characterized by notable socio-economic and race-based disparities between its wealthier northern half, centered around the City of Santa Cruz, and its lower-income southern half, centered around Watsonville.

Thus we see a strong correlation between race, income, and geography across the county. The county's main racial groups are white (57.8 percent) and Latinx (33.3 percent), with much smaller numbers of African Americans, Asian Pacific Islanders, and Native Americans. While area median household income (AMI) throughout the county is \$83,300,⁴² it is highest in those parts of the county with the highest white population—like Aptos and Corralitos, where AMI tops \$112,308—and lowest in those areas with the highest Latinx population—like Watsonville, where AMI is \$55,470. Like many counties zoned over most of its

land area for large-lot, single-family homes, we see these income and racial disparities concentrated in the few areas where smaller homes or multifamily housing can be found, as these tend to be more affordable. This includes the Beach Flats neighborhood of the City of Santa Cruz, to mid-county areas of Live Oak, to Watsonville and the southern parts of the county. In Santa Cruz, large numbers of lower-income renters also share houses near where they work downtown, or where they study on the Westside, near UC Santa Cruz. These are the areas we selected for our renter survey, detailed in Section 3.

Housing tenure—whether renter or owner—is also highly correlated with race, class, and geography. While whites represent 59 percent of the population, they made up 79 percent of Santa Cruz homeowners in owner-occupied units (excluding absentee owners), with the remaining 20 percent grouped by ACS simply as “nonwhite.” Looked at within the category, 60 percent of all whites were homeowners vs. 40 percent renters, with close to the opposite being true for Latinx, of whom 66 percent were renters and 34 percent were owners.

And though all local residents, homeowners, and renters, are impacted by affordability crises in a variety of ways, we know housing cost burdens—the percentage of income that goes to housing—are felt most acutely by renters. While overall rates of renting have remained relatively constant since 1980—from 52 percent to 57 percent of the population in the City of Santa Cruz, and 40 percent to 42 percent in the county—rent burdens have intensified dramatically in that time, particularly over the last 10 years, as rental costs (and real estate values more generally) have vastly outpaced wages.

To understand the disparity, it’s useful to look at the occupational profile of the county. A 2018 study showed 7 percent of Santa Cruz County workers were in “Tier 1” high-skill and professional jobs, with a median annual wage of \$82,300. Even while these jobs increased 3.1 percent in the last decade, this is still a small fraction. Next were the 30 percent of jobs in “Tier 2,” which include teachers, administrative and office positions, and production jobs, which had a median wage of \$44,165 and increased only 2.3 percent in the same time period.⁴³ Increasing most, by 10 percent, were “Tier 3” jobs like food service, retail, and personal care, with an annual median wage of \$25,006, representing 50 percent of all county jobs. Connecting these employment/income categories to rents reveals that *only the seven percent of the population in Tier 1 jobs can afford the average two-bedroom apartment at fair market rates, paying no more than 30 percent of income*. Fifty percent of workers in the county are minimum-wage workers, in Tier 3, and they would need *3.7 full-time jobs to afford living in Santa Cruz County*. The 30 percent of workers who are in Tier 2 would need to be employed at *more than two full-time jobs*.⁴⁴



Photo: Alma Villa

A Santa Cruz County renter

“ For the past seven years I have been working over 70 hours a week in this community to get my business going, and teaching, and catering, and it still does not feel like I am sustaining an adult life. I’m a perfect example of that generation ahead of you guys starting to get into that next place, and I got almost nothing to show. Except for bad knees, my back’s bad, and integrity. But I can’t eat integrity. I did everything I was supposed to: I went to a UC, I went to the Cordon Bleu, I’ve opened restaurants, I now have a wonderful business, and I’m still a renter. My wants and needs are just like everybody. I want to be counted, I want to be understood, I want my strength to be noted, and I want to live a life of independence and happiness. All of those components are slipping through my fingers. I’m becoming pessimistic. It makes me sad, it makes me not be able to help my community... it’s everything that I didn’t want to be. I thought at this point in my life I would be able to give more instead of constantly trying to tread water.”

Anonymous, 2017

3.

Survey Research Findings

RAMIFICATIONS OF THE CRISIS

This project's model of research emerged from a prior study called [Working for Dignity](#), in which an interdisciplinary team of faculty, students, and community organizations came together to explore the conditions of low-wage labor in Santa Cruz County. These relationships between university researchers and local organizations paved the way for community-initiated student-engaged research, or CISER, which is utilized in the No Place Like Home study.⁴⁵ At the end of the Working for Dignity project, the community organizations, specifically Community Bridges, California Rural Legal Assistance, and the Day Worker Center of Santa Cruz County, pointed out a dire situation among most of their clients—their inability to afford housing. At the time, limited local data existed on the issue. What was known was the history of regional policies, housing trends across the state, and nationwide data that all ranked Santa Cruz as one of the least affordable places to live. A holistic understanding specific to Santa Cruz County, which could potentially point to solutions, was needed. Thus, the intentions of NPLH came out of an urgent call and need from the community.

For renters, lack of home ownership translates to a lack of control over what happens to their homes in times of crisis. Renters are also typically underrepresented in housing policy discussions, and wrongly considered less invested in the community and less worthy of representation than are homeowners.⁴⁶ This is despite the fact that, since the foreclosure crisis of 2008, renter numbers have only risen, with the continuing decline in homeownership and the rise of the “renter nation.”⁴⁷ Local governments, community organizations, employers, unions, and tenant advocates have struggled against mounting odds to fill gaps in resources for renters—including rental assistance, legal aid, and housing provision—as well as to organize for broader shifts in housing policy. Yet in their effort to provide resources and advocate, they often lack research on the historic roots of the crisis and its ramifications for renters—i.e., the particular issues renters face, the historical dynamics that produced them, and how these issues are experienced differently across demographic groups and geography.

To address the latter, we developed a broad survey instrument. The survey covers both basic demographic data and housing history, including reasons for choosing current housing and issues faced throughout this history. Four issues stood out in our data: rent burden, overcrowding, forced moves/evictions, and major problems with housing, including landlord violations or problems with the unit. Additional issues included experiences of discrimination and increasingly lengthy commute times. The survey was complemented by in-depth follow-up interviews to gather qualitative data. Both surveys and interviews were translated into Spanish and administered by fluent Spanish speakers when appropriate.

SPOTLIGHT:
Sense of Home

RAMIFICATIONS OF THE CRISIS

No Place Like Home asks the questions: What does “home” mean in the midst of a housing crisis? And how are local renters coping and attempting to maintain their connection to home despite often-crushing conditions?



Photo: Steve McKay

A No Place Like Home public event, October 11, 2018.

As this report illustrates, the housing crisis has significant implications for the lives of working people—for their security and stability, quality of life, and connection to the broader community. We wanted to understand how, even in the midst of such an unaffordable, uncertain, and precarious *housing* market, renters in Santa Cruz continue to create a sense of belonging and call this place their *home*. By

forming strong bonds with others in the community, staying close to family and friends, and creatively adapting to the housing situation, renters manage to create attachments to Santa Cruz as a place.

Cuca, a migrant worker from Mexico, told us about how she left the house she owned in Mexico to come live in Santa Cruz. Initially Cuca was lonely, scared, and frustrated by the negligence and discrimination she faced as a migrant and mother. She and her family were forced to move four times in two years. Today, however, Cuca notes that, “Even though we are renters, our apartment is our home.” She continued by talking about the fear and reluctance to invest time, energy, and emotion into her apartment for fear of being forced to move again. She spoke about the sadness she felt having to tell her children to “stop running and yelling.” But one day Cuca said, “I decided to hang all of our stuff...I stopped telling [my children] to be quiet and stop running.” She went on to say, “It felt so empowering, it was like getting rid of my husband’s fear and my own fear. My children began to feel happy.... That day, I felt the apartment was my home. I used to dream about going home to Mexico, but now



Photo: Alma Villa

Mobile home renter, Seabright neighborhood, Santa Cruz.



Photo: Steve McKay

UCSC students assisting at a community health fair

this is our home and we are going to stay and keep fighting." While the resilience and strength of Cuca and her family are inspiring, she also recognizes the injustice of her situation, and what it is to feel trapped in the pursuit of a home here in Santa Cruz. She quoted the song by Los Tigres del Norte, "La Jaula de Oro" [The Golden Cage]: "Even though the cage may be golden, it doesn't stop being a prison." (Cuca, 2017)

Others we interviewed shared similar stories, finding ways to create a sense of belonging and attachment to home. One interviewee spoke about having been a renter in her home for 11 years. She said, "I pretend a little bit, that it is my place."

For this renter, it is through the daily activities of caring for her home, gardening, engaging with her community through teaching, and starting a small business that she fosters a sense of belonging and home, in spite of the negligence of her landlord and the frustrations of working multiple jobs. (Anonymous, 2017) Still others shared stories of fostering a sense of peace within oneself, stating that "if you can't be at peace with yourself in your own home, then that is not a home for you." (Melissa, 2017) ■

3a

Demographic Profile of Our Respondents

Our study concluded with 1,737 valid surveys and 80 in-depth interviews from renters all over the county, with a focus on five neighborhoods—three in the city of Santa Cruz: Beach Flats/Lower Ocean, Downtown/Lower Pacific, and the Westside. Additionally, we surveyed in the cities of Watsonville/Freedom and the unincorporated area of Live Oak. These neighborhoods were selected because of their high concentrations of renters, their geographic cross-county spread, and their many residents who are often deemed “hard to reach” (non-English speakers, immigrants, residents of trailer parks, etc.) and therefore often missed by other surveys. Students worked in bilingual teams going door-to-door systematically to as many residences in each neighborhood as possible. In the following pages, we will cover the demographic profile of our respondents: race, income, household type, and student status. Then the findings are summarized along the four most prevalent issues: rent burden, overcrowding, forced moves, and major problems with the landlord or unit. Finally, our research touches on issues of discrimination and commuting. We also take a deeper look at how students and public sector workers experience the crisis.

Income



Photo: Edward Ramirez

A housecleaner and her husband, Santa Cruz.

“Yeah, so I have a part-time job and I think it’s...12.5 hours a week or so. [And on top of that] I work in an after-school program for one of the Santa Cruz elementary schools. So I do get some money from that. But for the entire month, it’s only \$800 and then I kind of supplement from babysitting...during different times. But because the amount that I get...for room and board [isn’t covered by my income], I do qualify for food stamps, and Medi-Cal. So those cover those two things, but outside of that I do sometimes struggle paying off credit cards and stuff like my car.”

Jennifer, 2018

“ I had to take on a couple more jobs, too. I try not to do that anymore, but I find out that you have to, because you have rent and all these other bills. One job just doesn’t cut it.”

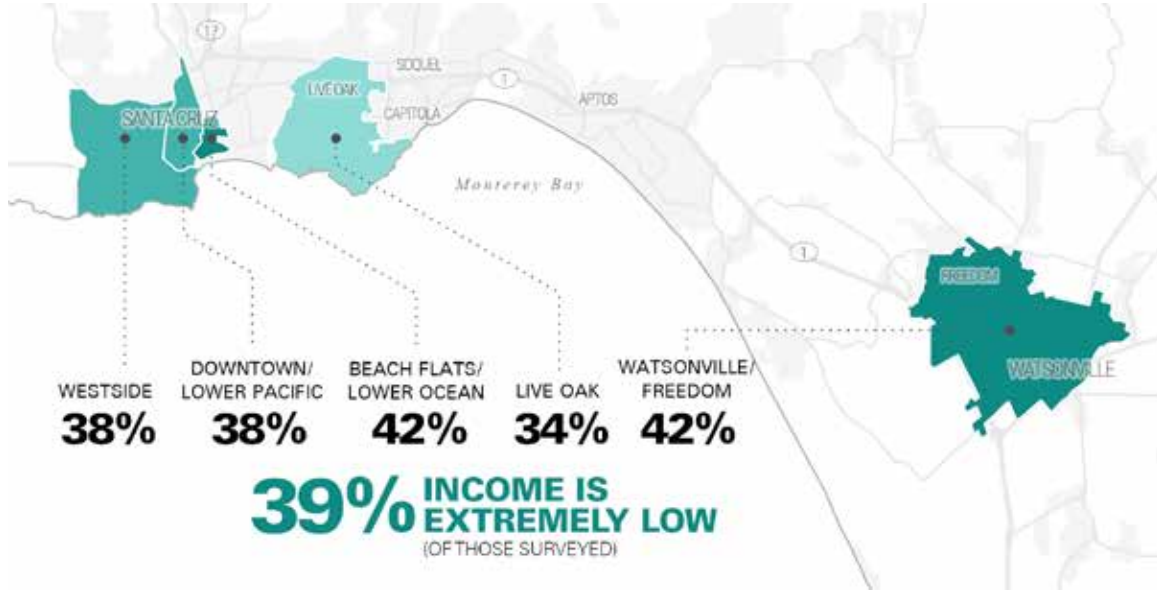
Esteban, 2018

Table 1 shows the annual household income characteristics of the tenants we surveyed, adjusted for household size. Standards set by HUD to measure income have eligibility levels for housing assistance based on the Area Median Income (AMI), which averaged \$83,300 in Santa Cruz County from 2015 to 2019. Households that make 30 percent of the AMI, at \$25,260, are classified as extremely low income. Overall, the median yearly income for renters surveyed is \$28,000, while the median hourly renter wage is \$13.37/hour. Table 1 shows that 39 percent of the renters we surveyed are extremely low income (again, adjusted for household size), and this percentage is even across the neighborhoods. Those who are low income, which is 71 percent of the tenants we surveyed, qualify for housing subsidies. Yet, only 11 percent actually receive any form of housing assistance or subsidy.

Table 1: Income levels of tenants surveyed by neighborhood

Neighborhood	Tenant Income			
	Extremely Low 30% AMI or < \$25,260	Very Low 50% AMI or < \$41,700	Low 80% AMI or <\$66,600	Not Low Above \$66,000
Westside	38%	11%	14%	16%
Downtown/Lower Pacific	38%	14%	12%	20%
Beach Flats/Lower Ocean	42%	16%	11%	10%
Live Oak	34%	25%	17%	14%
Watsonville/Freedom	42%	24%	15%	7%
Entire	39%	18%	13%	13%

Map 2: Percentage of Renters who are Extremely Low Income



Race

A little over half of the renters we surveyed identified as Latinx, with a concentration of 89 percent of those we surveyed in Watsonville so identifying. This is two-thirds higher than U.S. Census data, which puts the Hispanic/Latino population in the county at 31 percent. Meanwhile, 34 percent of our respondents identified as white, which is lower than the 58 percent of whites listed by the U.S. Census countywide. Demographic differences between Census data and our sample likely arose from our methodology, which focused on underrepresented renters. Maps 3 and 4 provide a visual representation of these two demographics by neighborhood, showing the racial stratification between North and South County.



Photo: Steve McKay

UCSC students conducting surveys in Watsonville.

Since 2013, a group of UC Santa Cruz researchers, students, and local community organizations have, over the course of several projects, forged a collaborative methodological approach to public scholarship and action called Community-Initiated Student-Engaged Research, or CISER. Our approach is “**community initiated**” to highlight a central tenet of our practice: Public scholarship should not only be community engaged but community led. We partner with community organizations because they are in the best position to identify relevant and actionable research issues. Community organizations have approached the researchers because they often face a dearth of data, particularly on the vulnerable populations with whom they work. These vulnerable groups are routinely deemed “hard to reach” by conventional research strategies, which results in their being poorly served, underfunded, and too often

overlooked by public policy makers. Our approach is to listen first, then work to collectively develop the research agenda and questions. In 2015, at the conclusion of our initial research project on low-wage work, we sat with our community partners to discuss the findings as well as potential new research issues. One of the key findings was the difficulty caused by the high cost and low availability of adequate housing for the county’s working poor. Our partners, California Rural Legal Assistance (a statewide nonprofit legal aid organization), Community Bridges (the largest nonprofit anti-poverty agency in the county), and the Community Action Board (the second-largest anti-poverty umbrella group), also noted that their own low-income clients and members were similarly struggling with affordable housing.

While Santa Cruz County is among the least affordable metropolitan areas in the entire United

SPOTLIGHT:

**Community-Initiated
Student-Engaged Research**

RAMIFICATIONS OF THE CRISIS



CLOCKWISE FROM LEFT:

No Place Like Home art exhibit and public event;

Photo: Alma Villa

Preparing for field surveys;

Photo: Alma Villa

Students attending community event, Beach Flats Garden

Photo: Steve McKay

States, there was no systematic data on how renters were experiencing the crisis. While we as sociologists were keen to better understand the character and extent of the local housing crisis, our community partners hoped to improve their knowledge of and services to low-income community members (the vast majority of whom were renters), to know what specific issues tenants in our community were concerned with, and finally, to share with a range of community members and clients information about housing rights and responsibilities. Together we agreed on collective research goals of developing a robust profile of county renters and living conditions, while also doing outreach to renters about their rights and available services. Our community partners were also instrumental in helping train our student researchers on local conditions; introducing students to community leaders and members; hosting data collection at their offices, service sites, and community resource

centers; and providing feedback throughout the process. There was also a key, humanistic element to our collective research, namely a focus on both understanding and documenting the experiences of housing precarity: How do renters create a sense of “home” despite the housing crisis? What does it *feel like* to be housing insecure or extremely rent burdened? By jointly developing the research agenda and central research questions, we were able to decide on our research methods.

The CISER approach is also “**student engaged**” in that it centrally involves undergraduate students, particularly those with relevant language skills, sociocultural backgrounds, and/or life experiences who can help reach a vulnerable and hard-to-reach population, and thus help gather the highest-quality data. CISER also provides the opportunity for undergraduate researchers from underrepresented groups to conduct research with a cohort of their

Community-Initiated Student-Engaged Research

peers and in close collaboration with faculty mentors beyond the classroom.

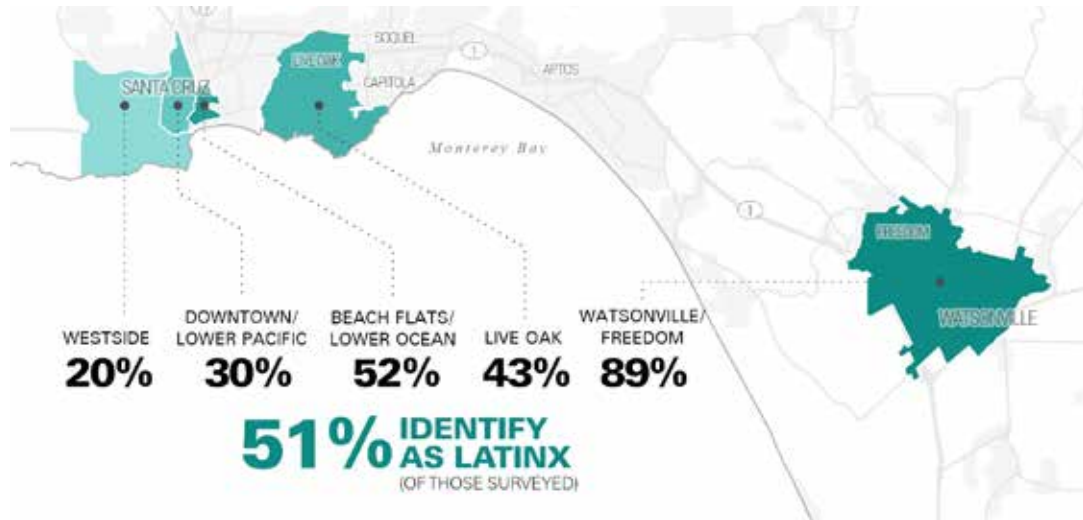
After a six-month planning period, over the course of two years, researchers taught six courses across the social sciences and humanities linked by the theme of affordable housing and covering theory, background literature, and field research methods. Altogether, over 250 undergraduates participated, many of whom were native Spanish speakers, with some taking multiple project-related courses linking topical content and methods. Students were also trained and involved in every aspect of the project: background research, survey and interview collection, data management and analysis, visual documentation, and website development.

Student participation across all stages of the data collection was crucial in achieving scale. Overall, students helped collect 1,984 valid surveys (of which 1,737 were used for this study) and 80 in-depth interviews across five county neighborhoods. Student teams conducted approximately half of the surveys in Spanish. The 150-question survey took approximately 30 minutes to administer. Finally, students were able to directly disseminate “Know Your Rights as Renters” information (in English and Spanish). We estimate that students reached over 5,000 people—on their porches; in their homes; at flea markets; in public plazas; at laundromats, bus stops, apartment complexes, and mobile home parks; and anywhere they managed to recruit survey and interview participants. Through the large, cohort model of community-based data collection and analysis, student learning benefited in multiple ways: Students and faculty interacted primarily outside the classroom; students were able to work in teams that fostered lively and spirited debates and discussion among students themselves; and students were given the opportunity to work directly with a variety of community organizations.

A third key element of CISER is the **mobilization of public knowledge**—or not only creating new knowledge, but making it accessible, actionable, and able to foster public discussion. The project developed several types of data, while creating varied modes of dissemination, including communitywide fora and online media. These modes centered students alongside faculty researchers and community partners as presenters and content developers. In terms of fora, we held a series of small neighborhood and large public events to discuss research results and related housing issues, share additional resources, and inform debate. These included multiple bilingual tenants’ rights workshops, a “pathways to college” workshop for local youth and parents, and three large bilingual public research presentations and art exhibits. The three large events took place during Affordable Housing Week in Santa Cruz County in 2016, 2017, and 2018—each drew crowds of 450 to 600 attendees, gained co-sponsorship by the City of Santa Cruz, and involved over 25 community housing organizations tabling at the events. In terms of online media, a key outcome of the research that lives on and extends beyond these fora is the project website <https://noplacelikehome.ucsc.edu/en/>, which continues to make the project’s findings accessible to community members and policy makers. The site also provides compelling digital stories and images featuring county renters, and provides data analysis and links to other housing studies as well as resources for local community members and tenants.

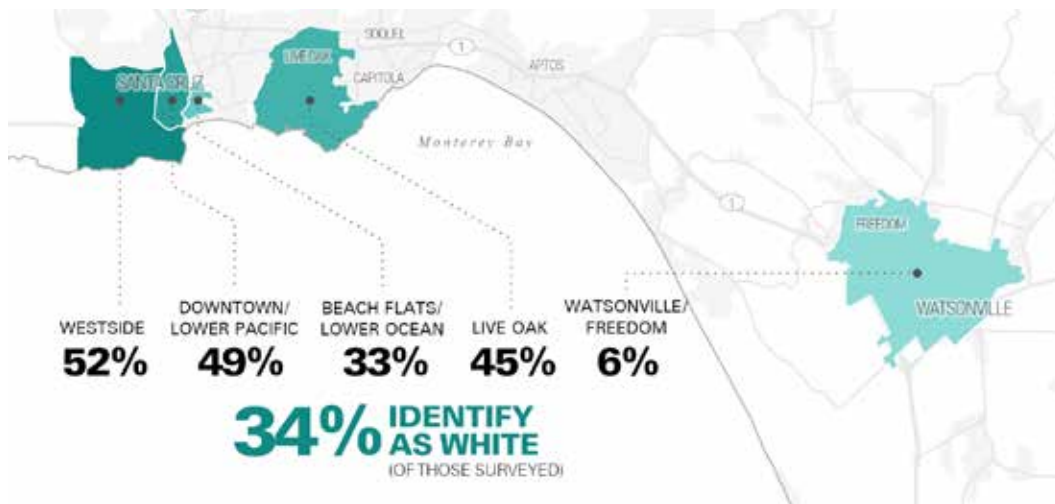
Overall, strong relationships between students, faculty, and community partners became the basis for an ongoing campus and public discussion of renter experiences. Both the research results and their public dissemination have helped inform and shape the local public debate and discourse about affordable housing, how the crisis is experienced, and how best to address it. ■

Map 3: Neighborhood by percentage Latinx



Map 4: Neighborhood by percentage white

According to research conducted by the Santa Cruz County Workforce Development Board, South County residents have significantly less economic opportunity than those in North County, including lower job growth, educational attainment, and household incomes. Like the rest of the nation, Santa Cruz must grapple with the deep intersections between racial and economic oppression.



Household Type

Our study compared household types because the issues have different impacts on families with children, compared with other household types. This is particularly relevant in Watsonville, where the percentage of households with children is about double the county average, and in Live Oak, where the percentage



Photo: Alma Villa

Hogar (home).

“ You try to ask for an application to rent and they see that you are Latino and it’s like ‘I don’t want to rent to this illegal.’ It does not matter if you are legal or not, they just look at you in a negative way and they do not want to rent to you.” I had a problem with the previous manager in charge of this place. And yes, I did even feel some type of fear because I think he might have been a racist since he threatened us to call immigration.”

Maggie, 2016

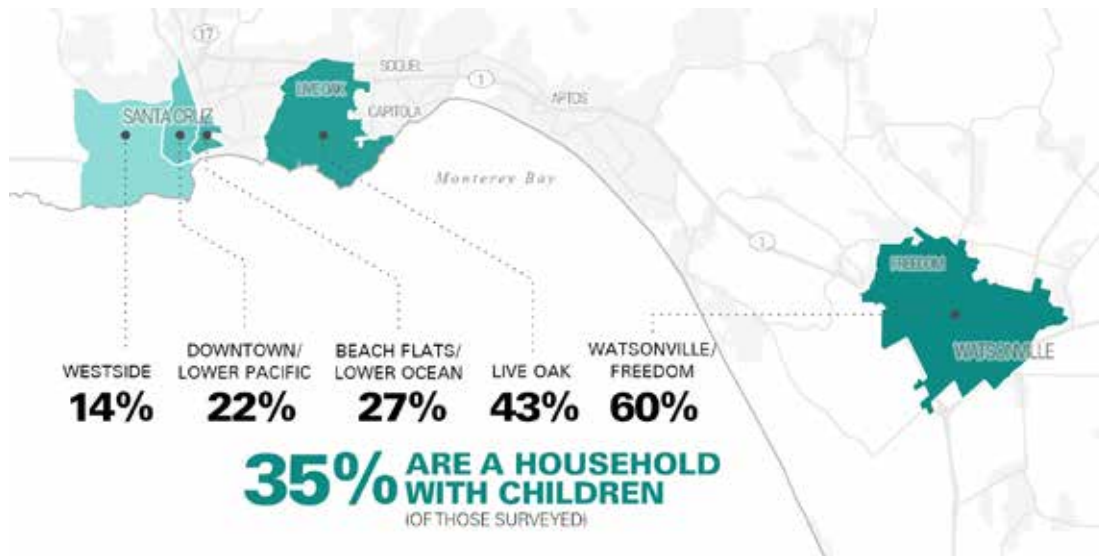


Photo: Steve McKay

UCSC students conducting door-to-door surveys.

is over three times that of the county. Households with children by neighborhood are illustrated in Map 5. These demographic differences between North, Mid, and South County continue to bring up concerning disparities regarding housing availability and possible discrimination, as well as cost of housing for families. While Santa Cruz County has one of the highest child poverty rates, the poverty rate for Latino children (25.8 percent) was twice that of white children (10.4 percent) across California.⁴⁸ While the City of Santa Cruz is imagined as a socially liberal haven of opportunity and well being for young professionals and their families, as long as housing costs continue to rise above the affordable range of the average renter, families who are low income, and disproportionately of color, will be excluded from these opportunities and from this well being. (For first hand perspectives on this, see our pull out section, pgs 31–32.)

Map 5: Neighborhood by percentage with children



Students

Nearly a quarter of the tenants we surveyed were students living off campus, with the highest concentration on the Westside at 50 percent. Map 6 shows the percentage of student respondents in each neighborhood. Many students are subject to informal, precarious, and unsafe housing situations. As with many of the county's most precarious renters, some live three or four to a bedroom, reflecting similar overcrowded conditions in the more expensive option of living on campus. Others make a home out of garages, sheds, and vehicles. In the current economy, with four-year degrees considered vital to social mobility, students across the U.S. must contend with multiple escalating pressures: rising tuition costs alongside the rising cost of living, including for food, transit, daily necessities, and *most significantly*, rent, both on campus and off—the combination of which feeds into the mounting student debt burden.⁴⁹ UC Santa Cruz is no exception. In the decade between the 2007–08 and 2017–18 academic years, undergraduate tuition and fees at the school have increased 113 percent, while UCSC's on-campus student housing is some of the most expensive in the nation.⁵⁰ The constant struggle to access basic needs like housing and food is detrimental to students' mental, emotional, and physical health—negatively affecting academic performance and retention. (For a closer look at student renters, read more in our pull out section, page 45)

Map 6: Neighborhood by percentage of students

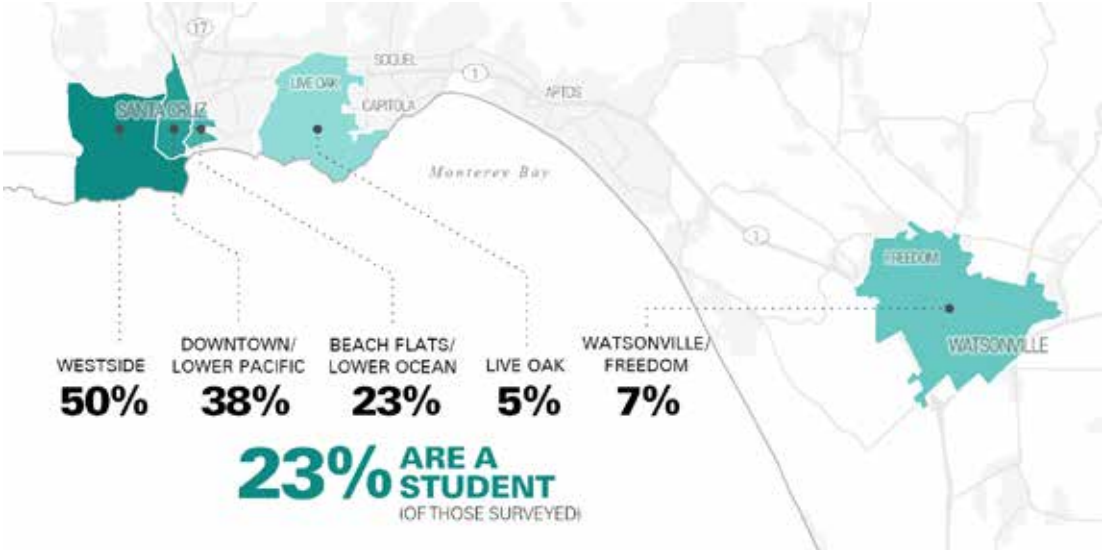




Photo: Steve McKay

Housing affordability is particularly difficult for families.

As our findings attest, confronting the affordability crisis in Santa Cruz comes with a multitude of physical, emotional, and financial stressors—even for young, able-bodied individuals. And while raising a family has always carried challenges, renting families in Santa Cruz routinely face additional forms of discrimination, economic burden, and anxiety. Renters with children time and again expressed not only the effects of having children on their access to housing, but also how lack of access to secure housing, including bouts of homelessness, affects their ability to raise children. The following firsthand accounts describe what these challenges look and feel like:

“ I think there’s this broader thing happening that parenting in our generation is affected by housing status. If you are a homeowner, your kids can make noise. Your kids can be kids. Your kids can punch holes in the walls and it’s a question of how do you manage that part of having a kid and not a question of are we going to lose our housing and our security deposit...When we’re home I’m constantly—I’m finding myself saying things like ‘Shhh, don’t you want to stay living here?’ And it’s sad but it’s true because we’ve lost housing so many times. I don’t want her to—she’s almost seven—and I don’t want her to spend the next 10 years of her life wondering if her voice is going to cause us to be homeless. I want her to be a loud, confident little girl that uses her voice.”

Linda, 2017

“ I called because they had a two bedroom for rent. I said that it would be my husband and me, my daughter, and her little eight-year-old daughter. They told me that I am sorry but it is three people max...I called there twice to see if there was a change in the manager and no change. The same still applies, three people is max. What do you want me to do? Pick my daughter or my granddaughter, and then you would rent to us? I hung up and didn’t wait for an answer. It was very discouraging.”

Esteban, 2016

“ There’s a lot of consequences. There was over \$200 worth of application fees that I had to put in and that money isn’t compensated back, you know. Even though I didn’t pay rent for that entire time from August till October. Regardless of what folks say, at the end of the day, it is very expensive to be homeless, especially when you have two children...I wasn’t too concerned with my own livelihood simply because I knew how much I was having to put up for them, for my kids. So with that came just expenses of gas. It was a lot of wear and tear on my car, of not having a place. You know you got to keep kids busy. You can’t just let them sit...I can keep going, but they can only take it for so long, you know. And children are resilient beings as it is, but to put them through something like that just really changes who they are. And whether it makes them stronger or later affects them, I just knew the consequences in the long run were going to be something that I was going to have to pay for if I didn’t get them something quickly.”

Anonymous, 2017

3b

Issues and Impacts

The housing crisis has major impacts on Santa Cruz—on our economy, diversity, and sustainability; on our children and elderly; and on our community well-being. This project explores four major issues that combine in the lives of renters to produce the crisis.



Photo: Ava Donovan, Nazareth Velazcol, Catherine Siefert, Marlene Vazquez, and Victor Mendez

A UCSC student renting an illegal converted pool shed. From the photo documentary “Invisibly Housed Students of the Westside,” created by students Ava Donovan, Nazareth Velazcol, Catherine Siefert, Marlene Vazquez, and Victor Mendez.

Rent Burden

The ACS defines rent burden as spending more than 30 percent of one’s gross income on rent and utilities. Spending more than 50 percent is considered an “extreme” rent burden.⁵¹ Historically, rent burden arises when incomes fall or stagnate, while rents remain at or increase to a level that makes this income inadequate.

A full 70 percent of the tenants we surveyed experience rent burden, with 41 percent experiencing “extreme rent burden,” and alarmingly, 26 percent paying 70 percent or more of their income on rent, which we came to call “obscene rent burden.” Table 2 summarizes the levels of rent burden faced by the tenants we surveyed. By race, African Americans experience the highest level of rent burden. By income, those of lower income suffer more. Rent burden is a significant issue across the board in all five neighborhoods—and rents continue to increase. These intersections of rent burden and race, class, household type, and neighborhood are shown in Map 7 and Tables 2, 3, and 4.

Map 7: Neighborhood by percentage experiencing rent burden

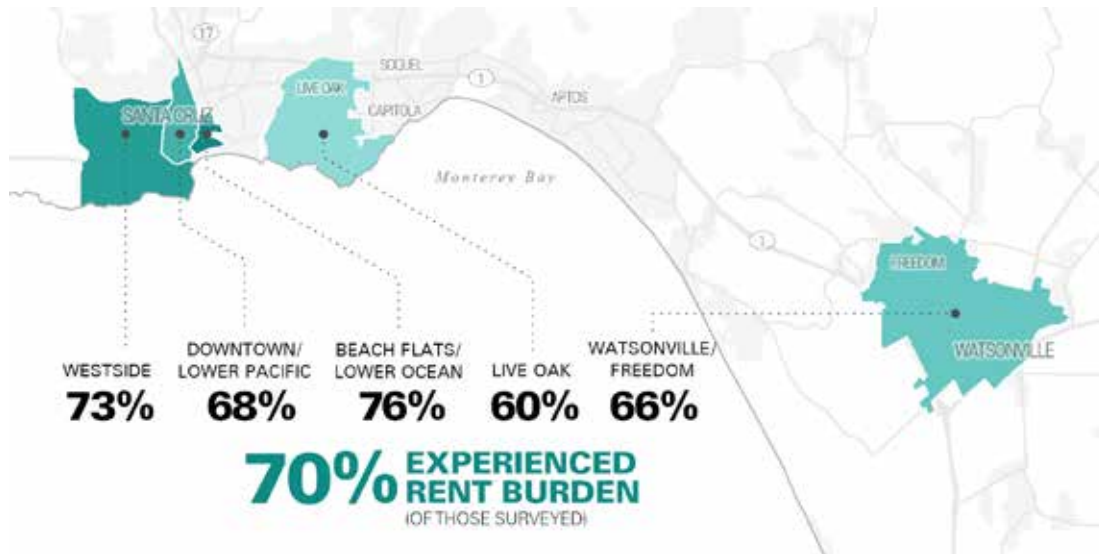


Table 2: Rent burden by neighborhood

Rent Burden Experience			
Neighborhood	At Least > 30% Income	At Least > 50% Income	At Least > 70% Income
Westside	73%	48%	35%
Downtown/Lower Pacific	68%	36%	24%
Beach Flats/Lower Ocean	76%	49%	30%
Live Oak	60%	30%	20%
Watsonville/Freedom	66%	37%	20%
Entire	70%	41%	26%

Table 3: Rent burden by race

Rent Burden Experience			
Race	At Least > 30% Income	At Least > 50% Income	At Least > 70% Income
White	64%	37%	23%
Latino	72%	42%	26%
Asian/Pacific Islander	71%	48%	34%
African American	N/A	N/A	N/A
Native American	N/A	N/A	N/A

Table 4: Rent burden by income

Rent Burden Experience			
Income Level	At Least > 30% Income	At Least > 50% Income	At Least > 70% Income
Extremely Low	90%	72%	51%
Very Low	77%	26%	9%
Low	50%	11%	3%
Not Low	19%	1%	0%

As a result of such high expenditures for housing, rent-burdened households often struggle to afford necessities such as food, clothing, transportation, and medical care. Rent burden is associated with increased stress and overwork, poor physical and mental health outcomes, and reduced time for communal, family, leisure, and cultural activities. Of the respondents we surveyed, 62 percent experienced at least one of the following difficulties in order to pay rent: paying bills (48 percent); borrowing money (56 percent); taking on additional jobs (47 percent); buying essential items like food and medicine (41 percent); pawning or selling possessions (19 percent). When asked if their housing situation today was more or less stable than it was five years ago, 30 percent of respondents reported decreased stability, citing rising rents and increased cost of living.

Overcrowding

In addition to working more, many tenants grapple with the crisis by living with more renters to share the burden of rent. Overcrowding occurs when more people live in a dwelling that is considered intolerable from a safety and health perspective. The most common measure of overcrowding in the United States is “more than one person per room,” with “rooms” understood to include all separate rooms, e.g., bedrooms, kitchens, and dining rooms, but to exclude bathrooms, porches, balconies, foyers, halls, or unfinished basements.



Photo: Leo Alas

Family of four living in a one-bedroom apartment.

Of the tenants we surveyed, 27 percent lived in overcrowded housing, about three times the rate captured by the census. We suspect this is due to our student researchers' ability to capture accurate data from tenants who typically don't report occupancy on census surveys, due to exceeding limits on their lease. Map 8 presents the rate of overcrowding faced by survey respondents by neighborhood. Watsonville tenants face higher rates of overcrowding, at 40 percent. This may be attributed to more than half of households we surveyed in that city having children. Overcrowding has actually been a central way families are coping with the housing crisis: consistently increasing the number of people in the unit, often other family members, to help make the rent. Generally, households with children experience overcrowding at greater rates. In our findings, four people to one room was not uncommon. In one case, there were nine people in a room. Overcrowding is also strongly correlated with race, as a huge disparity exists between the 12 percent of white renters and the 39 percent of Latinx renters who experienced overcrowding. Charts 1, 2, and 3 examine overcrowding as it relates to race, income, and household type.

Map 8: Neighborhood by experience of overcrowding

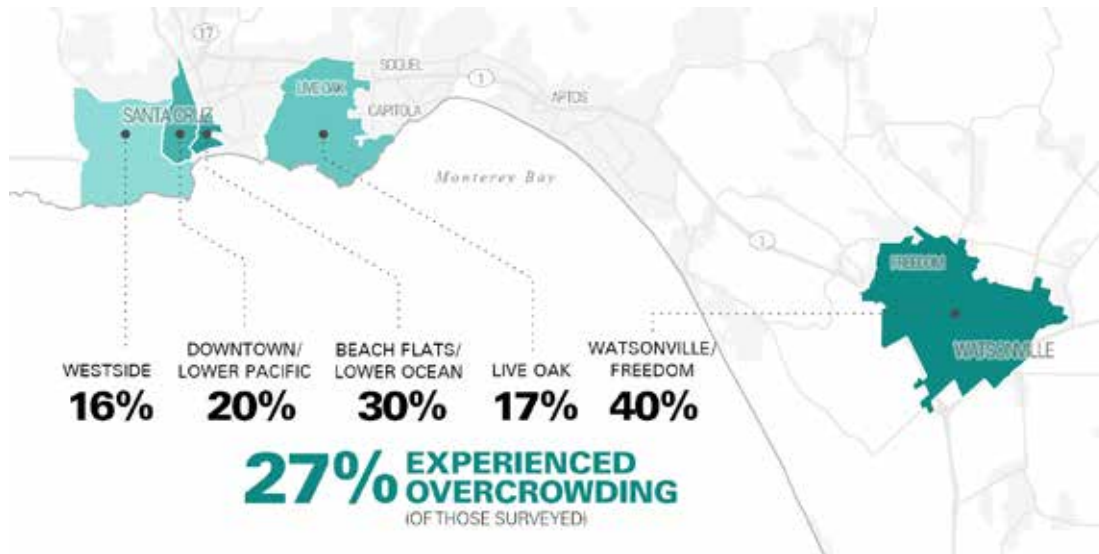


Chart 1: Overcrowding by race (of those surveyed)

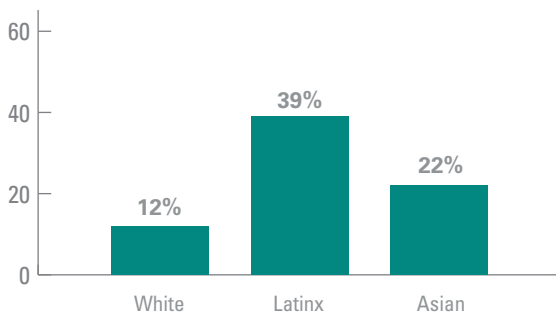


Chart 2: Overcrowding by income (of those surveyed)

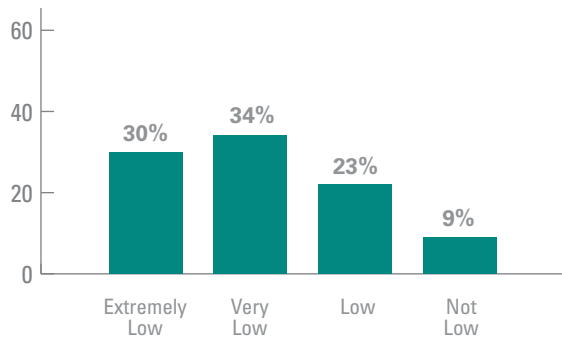
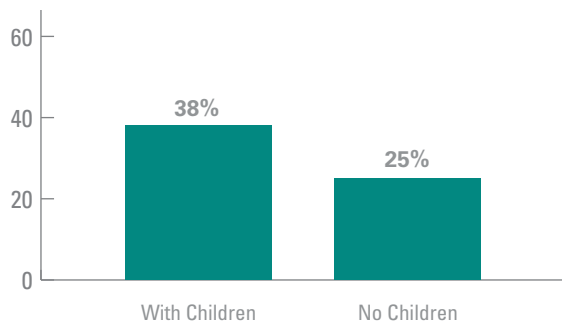


Chart 3: Overcrowding by family makeup (of those surveyed)



Overcrowding is associated with a range of negative outcomes, including those related to physical and mental health; personal safety and well-being; and childhood growth, development, and education (HUD 2007). Besides bedrooms, 27 percent of tenants said household members sleep in spaces ranging from living rooms to garages, as well as hallways, kitchens, and cars in the driveway; at least 10 respondents included sleeping in closets. There were even people who lived in backyard tents, laundry rooms, and pool sheds. One participant, a parent and student, described their situation: *“There’s only one bathroom and it’s a studio. It’s a garage converted to a studio and...all eight of us were living there.... There were four adults and four children”*.

Forced Moves



LEFT

Non-payment Notice.

Photo: Steve McKay

Up until November 2019, there were no tenant protection or eviction controls in Santa Cruz County. In a housing market without protective policies, renters can be forced to move from their residence for a wide variety of reasons. These moves may or may not be associated with formal evictions, and are commonly linked to a rapid and unaffordable rent increase. For this reason, the more broadly defined “forced move,” rather than eviction alone, was used in our survey. The question asked in the survey was, “In the last five years, have you moved even though you didn’t want to?” Responses included formal evictions as well as other forms of involuntary moves, including rent increases. Half of those who moved said a move of theirs was not voluntary. That means every third person we surveyed experienced a forced move. By class, low-income renters across the neighborhoods have little to no housing security or stability. And similarly to overcrowding, Latinx renters and multigenerational households suffer higher rates of forced moves. Table 5 and Charts 4, 5, and 6 present tenant experiences with forced moves.

Table 5: Rate of forced moves by neighborhood

Neighborhood	Rate of Forced Moves
Westside	48%
Downtown/Lower Pacific	33%
Beach Flats/Lower Ocean	46%
Live Oak	63%
Watsonville/Freedom	56%
Entire	50%

Chart 4: Forced moves by family *(of those surveyed)*

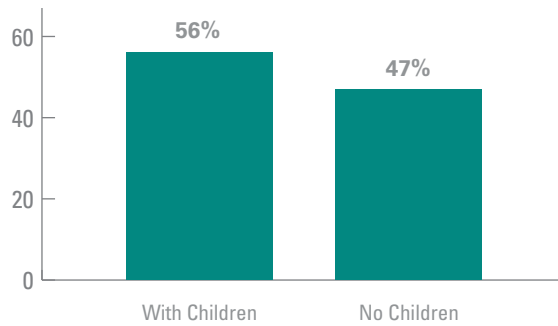


Chart 5: Forced moves by income *(of those surveyed)*

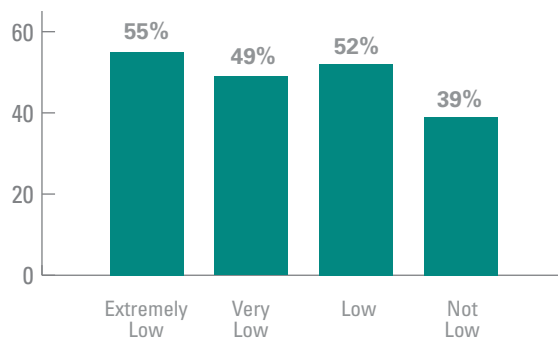
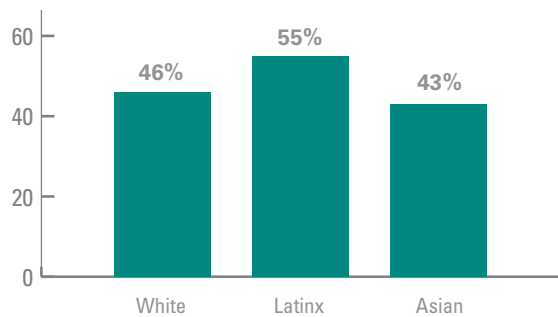


Chart 6: Forced moves by race *(of those surveyed)*



A “shared pain” comes into focus as no neighborhood or group proved particularly immune from dislocation. Across various income levels, even those not low income, renters in the county faced a 39 percent rate of forced moves. This extreme precarity spread across the housing landscape destabilizes Santa Cruz.

The impacts of forced moves are numerous. First and foremost, when people are pushed out of their homes, they are also pushed away from friends, family, and community. In addition, we found forced moves interfered with renters’ ability to maintain consistent employment, participate in civic life, and support communities of art, sport, politics, and culture. Thus the precarity of the housing market undermines the social fabric of the broader Santa Cruz community and can often infuse social life with a troubling sense of uncertainty, anxiety, and fear.

There are also significant environmental impacts to consider. As a consequence of their forced move, 38 percent of respondents reported an increased commute. People also reported losing access to seeing their children, feeling isolated, and having to retire early.

Of our respondents, 78 percent found it difficult to find housing in the Santa Cruz area. Of those, 85 percent said it was because of the unaffordability of available housing, and 5 percent of those who were forced to move became homeless. In our total sample, 14 percent of tenants have lived with someone experiencing homelessness or had experienced it themselves as a result of being forced to leave their housing.

Major Problems

From poor security to prolonged neglect by the landlord, major problems undermine our fundamental need for shelter and safety. Yet, since units with major problems are cheaper, tenants in need of affordable housing are more likely to live with these problems, and so experience substandard or even dangerous living conditions. Many tenants are not aware of their rights in these situations. Further, tenants may feel pressured to accept and not report major problems, for fear of landlord retaliation, whether in the form of a rent increase or eviction. Fear of reprisal particularly affects vulnerable populations, such as the undocumented and the elderly.



Photo: Steve McKay



Mold and water damage, Beach Flats apartment.

Our survey asked if people were facing any major problems, including issues with frequent rent increases, size of unit, condition of building or unit, maintenance, landlord or manager response, noise from neighbors or traffic, parking, security of building, and area safety. Of those we surveyed, 57 percent faced at least one major problem. The most common problems were condition of building, mold, leaks, and frequent rent increases. Table 6 provides an exhaustive list of major problems and the rate by which the respondents who experienced these problems faced them.

Table 6: Major problems by rate

Major Problem	Rate of Experience
Frequent rent increases	16%
Size of Unit	16%
Location	73%
Condition of Building or Unit	27.5%
Maintenance	38.4%
Landlord's or manager's response to request for assistance	22.3%
Noise from neighbors	23.4%
Noise from traffic	15.7%
Parking	28.5%
Security of building	14.8%
Safety of neighborhood	22.8%
Mold, dampness, or leaks	24.3%
Rats, mice, or cockroaches	14.9%
Lead exposure	2.3%

There were no large differences across neighborhoods or groups, suggesting that most renters face similar problems. White renters, who tend to be more affluent, said they experienced major problems at a higher rate than Latino respondents, who are generally less well-off and live in more overcrowded conditions. This *may* not reflect objectively better conditions, but less willingness to accept subpar housing conditions. The same could be said of tenants who were not low income, reporting the same rate of major problems (59 percent) as extremely low-income tenants.

Chart 7: Major problems by race *(of those surveyed)*

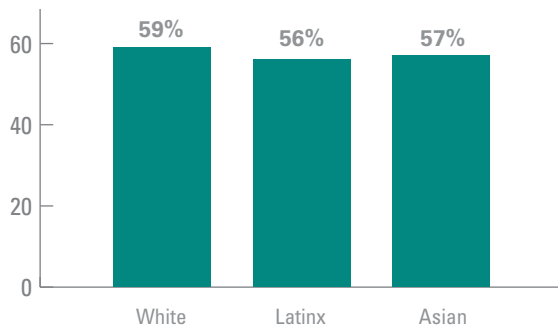


Chart 8: Major problems by income *(of those surveyed)*

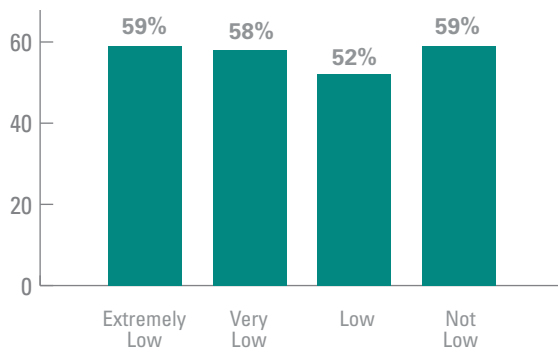
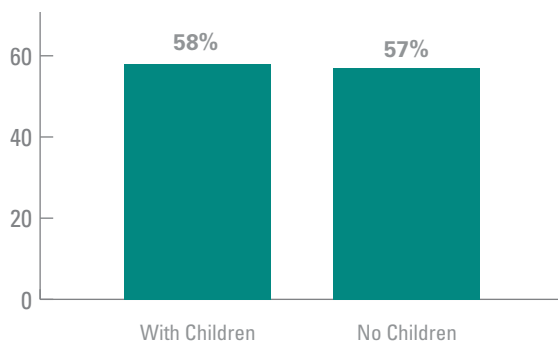


Chart 9: Major problems by family makeup *(of those surveyed)*



Indeed, more than half of our tenants (54 percent) did not report their problems to any official authorities—the major reason being that their major problems are not always illegal, like massive rent increases. Even when their problems may be violations, many do not report their problems due to fear of eviction and having issues with their landlord—valid concerns, considering the numbers found on rent burden and forced moves. Table 7 summarizes reasons tenants gave for not reporting major problems.

Table 7: Reasons given for not reporting major problems by rate

(multiple answers possible)

Issue not reportable (ie not illegal, e.g. rent increase)	54%
Unclear on ways to report	17.2%
Apathetic/Didn't feel a need to report	38.5%
Afraid/Scared	19%



Photo: Ava Donovan, Nazareth Velazcol, Catherine Siefert, Marlene Vazquez, and Victor Mendez

A UCSC student living in an illegal garage unit. From the photo documentary “Invisibly Housed Students of the Westside,” created by students Ava Donovan, Nazareth Velazcol, Catherine Siefert, Marlene Vazquez, and Victor Mendez.

Amid the general trend of more low-income people attending college,⁵² UC Santa Cruz prides itself on enrolling one of the largest proportions of low-income, Latinx, and first-generation students of all ten UC campuses. And while the material conditions of student renters mimic that of other low-income and nonwhite renters in Santa Cruz, such as extreme rent burden, overcrowding, forced moves, periods of homelessness, etc., the context and long-term implications for students hold particularities. For example, students are far more likely to pay rent with *borrowed* money—not as an emergency situation, but as the only sustainable option. And in addition to facing rapidly escalating rents and stagnant wages, students nationwide

have been subject to even greater escalations in the cost of tuition. Since the 2007–08 academic year, UCSC undergraduate tuition and fees have increased an astounding 113 percent, with graduate costs right behind at 109 percent.⁵³

Of the 407 undergraduates surveyed in our initial study, 42 percent identified as white, 33 percent identified as Latinx, and 19 percent identified as Asian Pacific Islander. Students who identified as black made up three percent, and those identifying as Native American were 1 percent of respondents. Students were also some of the lowest-income survey respondents, with a median income of \$18,000, and only 9 percent earning above a low-income level. Compared with the broader sample,

students are more likely to be extremely low income. In addition, 95 percent of the students were 18 to 35 years of age, while 11 percent of students were caring for children.

In terms of rent burden and other major problems experienced by undergraduates, they face similar challenges as other marginalized and low-income communities, but at slightly higher rates. Of the undergraduates surveyed, only 22 percent did *not* face rent burden, compared with 30 percent of the entire sample, with 19 percent of undergraduates paying between 30 percent and 50 percent of their income to rent, 15 percent paying between 50 percent and 70 percent, and 44 percent of students committing over 70 percent of their income to rent alone. Again, we see students burdened at a higher rate when compared with the broader sample, where 26 percent of those surveyed paid more than 70 percent of their income toward rent.

Students did have a somewhat lower rate of overcrowding, forced moves, and major problems than the rest of our survey population, though rates of these problems were still significant. Of students surveyed, 20 percent experienced overcrowding and 43 percent were forced to move, compared with 27 percent and 50 percent for the general sample, respectively. In terms of major problems, students had a lower rate at 49 percent, when compared with the broader sample in which 59 percent of people experienced at least one major problem.

While the graduate student data was collected three years after our initial study, it holds striking similarities to the experience of undergraduates just described. Of the graduate students who were surveyed and participated in focus groups, 62 percent identified as white, 12 percent Latinx, 1 percent black, 17 percent Asian Pacific Islander, and 2 percent as Native American. Graduate student renters' income is, in general, lower than our broader sample: 33 percent of graduate students took home an income

classified as extremely low, 34 percent came in at very-low income, 23 percent in the low-income bracket, and only 10 percent were not low income. In terms of rent burden, graduate students also fared worse than our broader sample, with 80 percent paying over 30 percent of their income to rent alone, 49 percent paying more than 50 percent, and 27 percent of respondents paying over 70 percent of their income to rent. While graduate students had significantly lower rates of overcrowding, 12 percent compared with 27 percent in the wider sample, they were forced to move at the much higher rate of 85 percent compared with 50 percent of all renters surveyed. Similar trends carry for the experience of major problems, where 76 percent of graduate students experienced at least one major problem, contrasted with 57 percent of the entire sample. National attention was brought to the high costs of on- and off-campus student housing this year as graduate students, who make ~\$2,400 pre-tax income per month (often for only nine months of the year), organized a wildcat strike and demanded a cost-of-living adjustment (COLA) to bring them out of rent burden. This organized political activity led the UCSC Faculty Senate to commission a study of graduate student rent burden and cost of living, and to produce a Graduate Student Cost of Living and Attendance Calculator, for use by students and administrators in future planning. (See the discussion and link in the Responses section, page 64.)

The astonishing rates of rent burden and related challenges both undergrad and grad students face—especially those who are first generation and low income—have largely been tied to increasing cost of living in Santa Cruz alongside the inability of government and the UC to meet student housing needs. Until this is addressed, housing issues will continue to have a detrimental impact on student well being as well as academic progress. ■

Additional Issues

In addition to the main four issues cited above, we encountered two more that, while less widespread, were nonetheless quite significant. The first includes discrimination experienced across a range of protected classes, including race, ability, and age, as well as in forms not deemed illegal, such as pet owners. The second issue includes the need to commute to work after being displaced from housing. The latter was especially prevalent for those in a separate survey we conducted among SEIU workers. This was mainly because, as opposed to our door-to-door renter survey, in this workplace-based survey we captured many who moved outside of the county.

Discrimination

The Federal Fair Housing Act of 1968 and its 1988 amendment prohibits discrimination against the following “protected categories”: race, color, religion, national origin, family status or age, and sex. California’s Department of Fair Employment and Housing expands the protected categories to include ancestry, citizenship, gender identity/expression, genetic information, immigration status, military and veteran status, primary language, sexual orientation, and source of income. As of 2020, source of income includes housing subsidies, meaning California landlords cannot discriminate against Section 8 voucher holders. Despite these protective policies, discrimination still occurs and is hard to measure, for several reasons. Given the competitive market and low vacancy rates in Santa Cruz County, “landlords are able to ‘discriminate with impunity and no one will know,’” according to Gretchen Regenhardt, the directing legal attorney of California Rural Legal Assistance. Additionally, tenants are often unaware of their rights or are afraid to report because of fear or the stress of finding a new home as soon as possible. Reporting itself is a barrier because of the lack of legal services for tenants in the county. Many also argue that these protected classes are too strict and do not encompass enough groups that need protection, such as those facing poverty, people with pets, and students.

These factors make actual discrimination, much like evictions, difficult to measure solely through the legal definition and apparatus. Therefore, the survey expanded on the experience of discrimination by asking the question: “Have you ever been denied rental housing in Santa Cruz County?” and followed up with: “Why do you think you were denied?” Respondents were given several options from which to select, and 37 percent of those who answered were denied rental housing. Of those, the top two reasons tenants perceived they were turned away were income or source of income at 35.6 percent and bad credit at 22.8 percent. Table 8 presents additional reasons respondents believe they were denied housing. About 60 percent thought the situation was unfair or illegal, yet only a mere 2.8 percent reported the incident.

“Well, honestly, people discriminate against certain people. Maybe I have been discriminated against because I worked at a ranch and people who worked in the field do not make enough money to afford rent. I work in the field so I don’t discriminate against anyone, because all of us who work in the field support each other and help provide each other with food no matter if they’re American or Mexican.”

Don Carmen, 2016

Table 8: Reason for denied rental housing by rate

Reason for Denied Rental Housing	Percent
Race/Ethnicity	9.8%
Age	10.1%
Language Ability	3.7%
Income/Source of Income	35.6%
Having Children	3.7%
Gender	13.9%
Sexual Orientation	0.9%
Disability	2.3%
Section 8 Participant	4.7%
Bad Credit	22.8%
Criminal Record	1.4%
Eviction History	1.3%
Immigrant Status	5.9%
Student Status	13.4%
Pets	13.4%
Nature of Housing Market	13.9%
Size of Applicants	3.1%

Commuting

As middle- to low-income tenants are unable to afford rental prices in city centers, they are pushed to live farther from their workplace. This increasing commute time translates to higher transportation costs, congested freeways, and more carbon emissions, leading to an overall decreasing quality of life for the entire region. Across the nation, the number of “super commuters”—those who spend at least 90 minutes getting to work—spiked from 2010 to 2015. In California, the number of super commuters increased by 40.3 percent in that five-year period. An important point in understanding this phenomena is that it is inextricably linked to the rising cost of housing. In the same way that lower-income tenants and families carry a higher rent burden, they must also carry a higher burden in transportation costs when they cannot compete with white-collar workers for housing near their workplace.

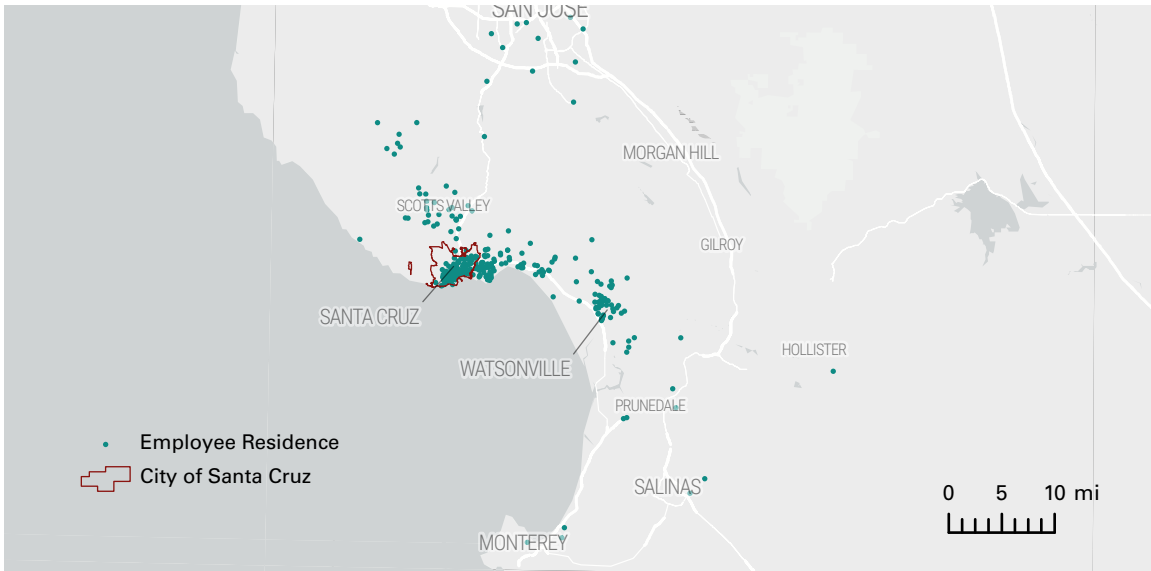


Photo: Courtesy Santa Cruz Regional Transportation Commission

Traffic on Highway 1, from Santa Cruz to Watsonville.

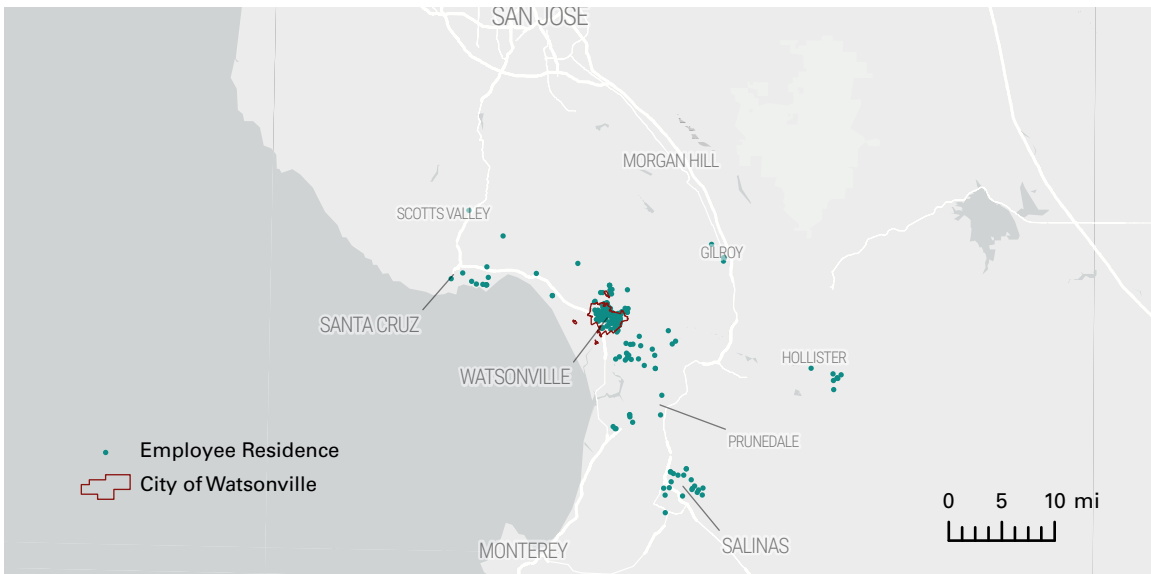
The respondents of the No Place Like Home study reported an average commute time of 29.8 minutes, with 6.7 percent commuting over 90 minutes to work. However, these statistics are merely a quick snapshot and do not capture displacement over time for workers and tenants in Santa Cruz County. An additional iteration of the No Place Like Home study took place in the summer of 2018, when students surveyed county workers belonging to Service Employees International Union (SEIU) Local 521. These include city and county employees, both renters and homeowners. Though a different dataset, similar questions were asked and much of the data mirrors that of the original survey. For more details on this study, refer to the pull-out section, page 52.

In the SEIU study, students visually mapped where respondents worked in relation to where they lived. Map 9 illustrates where employees of the City of Santa Cruz live. Of the 444 respondents who serve the city, less than half, at 202 or 45 percent, live within the city limits. Many commute from more northern or southern parts of the county, while quite a few make it all the way from Monterey and Santa Clara Counties. Moving on to South County, Map 10 displays where healthcare workers of Salud Para La Gente in Watsonville live. Of the 257 employees who took the survey, 120 or 47 percent, live within the city limits of Watsonville. Many commute from Salinas and even as far as Hollister. Whether housing is unavailable or unaffordable, over half of city, county, and healthcare workers are making longer trips to get to work.



Map: Sierra Topp

Map 9: Residence location of SEIU members who work for the City of Santa Cruz—55 percent live outside the city limits.



Map: Sierra Topp

Map 10: Residence location of SEIU members who work for Salud Para La Gente, Inc. a nonprofit county health provider located in Watsonville—53 percent live outside the city limits.

As a response to these issues, there has been a trend across rapidly growing cities of transit-oriented development, or high-density, mixed-use developments paired with nearby accessible public transit. However, studies show that these developments are problematic insofar as they lack affordable housing, especially as market-rate housing without renter protections, can trigger displacement of low-income tenants, rendering local transit options less used by those who need them most. Alternatively, some states have proposed bills for workforce housing, which focus on providing housing for vital workers such as teachers. These policies, in the context of Santa Cruz County, are further discussed in the Political and Policy Responses section.



Photo: Steve McKay

UCSC students surveying county workers at the SEIU union hall.

Going into the 2018 election cycle, No Place Like Home partnered with the Service Employees International Union Local 521 representing public and nonprofit sector workers, to understand how their members were experiencing the local housing crisis, in order to aid the union in taking appropriate action. SEIU Local 521 is composed of chapters with membership from city, county, and nonprofit workplaces, including Community Bridges, Salud Para La Gente, the San Lorenzo Valley Unified School District, the county's Regional Transportation Commission, and Hope Services.

Students conducted an updated housing experiences survey to meet the requests of the union and gathered 430 responses. Demographically, 46.8 percent of respondents

identified as Latinx and 43.6 percent identified as white, almost 10 percent more than the original dataset. Union members reported significantly higher incomes—56.7 percent were low income compared with the 87 percent low-income rate of the original survey respondents. This result could be for a variety of reasons, including the organized power to collectively bargain for better wages and workplace conditions. Additionally, SEIU Local 521 members included both renters and homeowners. Of the 430 surveyed, half are renters while 44.7 percent are homeowners.

Expanding on rent burden, a category of housing cost burden, which is mortgage or rent plus utilities, was created. Of the survey respondents, 56 percent face at least a 30 percent rent burden. Compared

with the original dataset, in which 70 percent of respondents were rent burdened, union members are doing better, even when isolating the sample of union members who are renters. Regardless, it is still striking when over half of workers for vital city and county operations struggle to make ends meet.

The SEIU survey had an additional section that asked for union members' housing policy preferences. When it comes to creating more affordable housing in the Santa Cruz area, 64.6 percent strongly supported and 22.3 percent supported "housing that is affordable to rent for people with lower incomes." For "housing that is affordable to rent for people with middle incomes," 69.9 percent strongly supported and 21.6 percent supported. The survey honed in on various types of affordable housing development, such as workforce housing, which is both closer to workplaces and affordable to rent or own for middle- and low-income employees. When asked "Do you support the notion of your employer developing workforce housing?" 70.8 percent responded Yes while only 2.9 percent responded No.

At the time of the survey, there were multiple discussions about enacting rent control in cities across California, including Santa Cruz. When asked "Do you favor or oppose allowing local communities to approve rent control laws?" 58.8 percent of union respondents favored, 30.1 percent selected "Depends on specifics," and 5.9 percent opposed. A few months later, members of SEIU Local 521 democratically voted to endorse Measure M, the Santa Cruz Rent Control Charter Amendment, as well as Measure H, a countywide affordable housing bond measure. Members of SEIU also participated in a panel discussion on the importance of both efforts, as part of a broader, multipronged housing response, to be discussed in the following section. ■

4.

POLITICAL AND POLICY RESPONSES

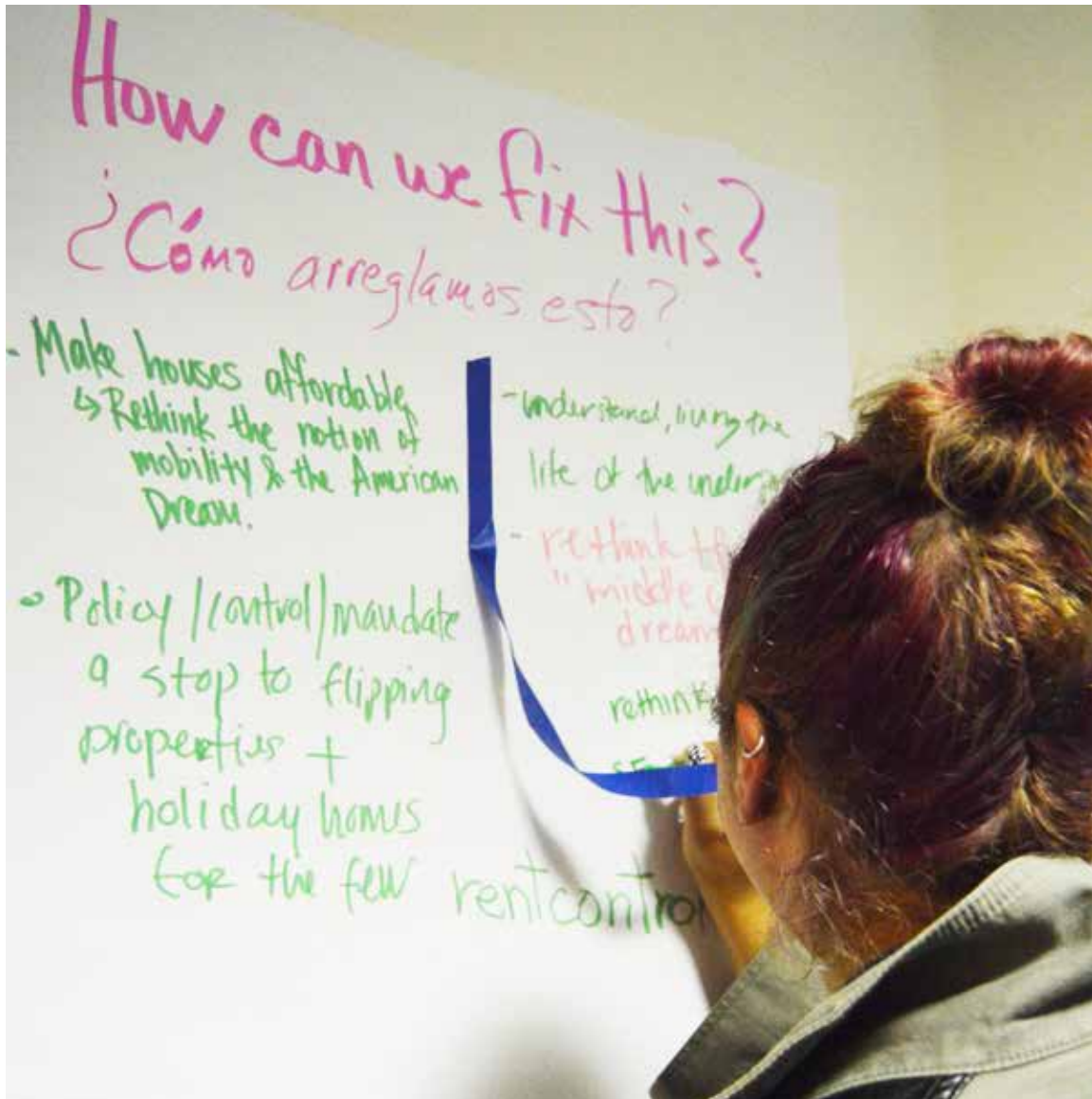


Photo: Steve McKay

Considering solutions at a No Place Like Home public event, October 2016.

4a

The Four P's

The chronic lack of affordable housing is a multidimensional problem, with multiple roots and ramifications, as we have seen in this report. As such it will require multiple solutions. We concur with many affordable housing scholars, developers, advocates, and activists who have framed these solutions, broadly speaking, in terms of the three *P's*.⁵⁵ These include *Protection* of tenants, through rent regulation, anti-displacement measures, and legal aid, as well as the *Preservation* of existing affordable housing and *Production* of new affordable housing, through financing, maintenance, construction, and land-use regulation.

We would also add a fourth *P* to the mix: *Politics*. First, it is clear that the political framing of the crisis in terms of its roots and ramifications conditions in many ways the responses that are imagined and sought. In addition, we've come to see how vital it is that those most in need of housing—renters, low- and moderate-income homeowners, families, seniors, people with disabilities, workers, students—can find each other, amplify their political voice, and build power in coalition with allies in the public sector, academia, and grassroots organizations. Over the course of the project, we have witnessed a resurgence of such efforts, including tenant unions, community/labor partnerships, school district housing efforts, and statewide and national housing rights coalitions. Engaging with political debate, and often entrenched opposition, these initiatives collectively push to open up our imagination of what's possible, and urgently needed, to make housing affordable. In conversation with organizers, we've come to identify three areas that are vital to consider in housing politics: the scale of the effort, the timing of efforts, and the degree to which these efforts are financed through market or non-market sources.

In terms of *scale*, organizers must consider the mix of local, state, and federal engagement, both political and economic, required for different interventions. For instance, producing new housing and passing rent control require funding and/or policy change at the state or federal level to be most effective, even while local funds, laws, and tenant movements are important. On the other hand, enacting zoning to enable production of more affordable, multifamily development has historically happened at the local scale in states like California, even while new state policies seek to override exclusionary local laws.

In terms of *timing*, organizers must weigh which of the *P's* to tackle when and in what order. For instance, since new affordable housing can take years to finance and build, it is crucial to preserve existing housing and protect tenants from displacement in the short term. Indeed, if done in reverse, displacement due to lack of protection and preservation can wipe out net gains from new units. Meanwhile, it is essential to pursue long-term campaigns around production and preservation, so as to continually add and maintain needed supply decades into the future.

Finally, a mix of market and nonmarket solutions shapes all these efforts. Over the last half century, the federal government has retrenched from its role in providing for adequate affordable housing, whether through funding the production and preservation of various forms of public housing, or through enacting national tenant protection legislation. In its place, private sector actors in real estate and finance moved in and now play the leading role in housing markets across the United States. This means most affordable housing policies pursued today—such as expanding Section 8 subsidies, enacting rent control, and

strengthening inclusionary zoning and fees—involve private landlords, developers, and financial institutions as key players, and sometimes antagonists. A subset of efforts pursue purely public solutions, such as taxpayer-supported housing bonds at the county level, and renewed support for social housing by the state and federal government. And finally, an upsurge in grassroots efforts like community land trusts seek to take land and housing off the speculative market through deed restriction and collective financing, and so secure long-term, collective control.

In the following pages, we look at a few leading examples of local and statewide efforts to address the affordability crisis across the four *P*'s, taking these questions into account. For each we will feature community-based collaborators with No Place Like Home who led these efforts in Santa Cruz, during and following the period of this study.

4b

Tenant Protections

A number of measures exist to protect tenants from the issues they face in a housing crisis, the most prominent being rent control, just cause eviction protections, and support services for tenants, such as legal aid and rental assistance. Rent control ordinances are designed to protect tenants from excessive rent increases, while allowing landlords a fair return on their investments. They vary in their particulars, with “stronger” ordinances establishing independent rent boards to review landlord petitions to raise rent and providing oversight and enforcement.⁵⁶ “Just cause” eviction statutes allow tenants to be evicted only for pre-established reasons such as failure to pay rent or other lease violations, or the intention of the landlord to occupy the unit themselves. Tenant support services may be provided by a city or county through their public attorney’s office or a contract with a legal aid or social service agency, or by an independent third party like a tenants union. Those most likely to benefit from these three types of protection are those hardest hit by the rental housing crisis: low-income renters, families, seniors, and other vulnerable groups.

The current crisis has sparked a resurgence of interest in all these forms of tenant protection, most dramatically **rent control and eviction protection**. Tenants and their allies have been doing the groundwork—such as forming tenants unions, conducting landmark rent policy research, and getting measures on the local ballot—to bring pro-tenant policies into the mainstream. As noted previously, such efforts have been the most contentious across the landscape of housing politics for decades. Nonetheless, a broad-based pro-rent control movement emerged in recent years, with cities in California, including Santa Cruz, at the forefront.



Photo: Steve McKay

UCSC students providing tenant resources.

In the City of Santa Cruz, groups including the Santa Cruz Tenants Association and the newly formed Students Uniting with Renters, Santa Cruz Renter Power, and Movement for Housing Justice gathered the signatures necessary to get Measure M, a rent control charter amendment, on the November 2018 ballot for the first time in 30 years. The groups then spent months educating students and the community about the housing crisis and the potential of tenant protections, in collaboration with housing organizations across the city. This effort joined 10 similar measures in other California cities, and Proposition 10, a statewide voter initiative to overturn California's main rent control preemption law, Costa Hawkins. Proposition 10, Measure M, and four of the local efforts were rejected by voters, with the state and national real estate-led coalition spending tens of millions of dollars to oppose them.

Yet in fall 2019, tenants' increasingly interurban effort, coordinated through statewide organizations like Tenants Together and the Renters United Network, and national efforts like the Right to the City Alliance, finally bore fruit with the passage of California's Tenant Protection Act (AB 1482). This is California's first statewide rent regulation, and one of the first of three such laws in the United States, together with new statewide laws in Oregon and New York.⁵⁷ California's campaign faced the most real estate pressure, and is the weakest law of the three. It limits annual rent increases to five percent plus inflation, or 10 percent, whichever is less. Given that the California rate of inflation has averaged over three percent annually for the past five years, exceeding the wage growth of most renters, we can expect rent burdens to continue to rise, if at a slightly slower rate. Moreover, the law is limited to properties 15 years of age or older and containing two units or more, thus excluding the single-family homes and new development that make up the bulk of California's housing stock, and de facto 47 percent of renters in the state (about eight million of the 17 million). That said, for those whom it covers, AB 1482 does provide "just cause" eviction protections, meaning landlords can no longer evict tenants for the sole purpose of raising the rent. And by limiting the steepest and most abrupt rent increases, the bill is also "likely to reduce the incentive for hedge funds and other investors to buy buildings where they see a prospective payoff in replacing working-class occupants with tenants paying higher rents."⁵⁸ Its passage thus marks a forward step for tenants in the context of decades-long, seemingly insurmountable opposition.

Finally, organizations may provide pro bono **tenant support services**, including tenant legal defense, rights outreach, or emergency funds to stop evictions or help with relocation. A limitation here is dependence on local funding sources. NPLH partner California Rural Legal Assistance (CRLA) has been one of the leading agencies providing this service for low-income tenants in Santa Cruz and other rural counties in the state. About half of CRLA's funding comes from the U.S. Department of Justice's Legal Services Corporation, with most of the remainder from local government support. The latter was cut by the City of Santa Cruz in 2014, leading to the closure of the CRLA's North County office at a time when the major issues it deals with—evictions without cause, overcrowded units, and substandard housing conditions—were escalating. In May 2019, following political pressure, some funding was restored, making the organization again available to low-income tenants throughout the county, if only for one day per week.



Photo: Steve McKay

Know Your Rights training by Tenants Together, Beachflats neighborhood, January 2017.



Photo: Steve McKay

Bi-lingual community event.

4c

Production of New Affordable Housing and Preserving What Exists

To produce and preserve scarce affordable housing units, and reduce the displacement of vulnerable tenants and homeowners, a number of things can be done at the local, state, and federal levels. The most impactful, scalable form for these two *P*'s has been government subsidized “public” or “social” housing. In the last decade, movements have emerged across the country to advocate for a **massive reinvestment in social housing**. The national movements People’s Action and Homes for All, for instance, advocate for a reinvestment in the HUD budget to meet 100 percent of need. Members of the Congressional Progressive Caucus have authored bills to repeal the Faircloth Amendment and to restore funding to HUD so as to maintain the housing stock that exists, framing this as a central component of the Green New Deal.⁵⁹

While federal and state reinvestment will be necessary, much can also be done at the local scale. In the California context, as we have seen, this includes equity-oriented land use and zoning—enabling less expensive, multifamily housing to be built, particularly along transit lines so as to create cities that are both more affordable and sustainable. In addition to such zoning, many cities around the world subsidize and deed restrict the great majority of their multifamily housing to keep it affordable over the long term—with Vienna housing 70 percent of its residents and Singapore 90 percent.⁶⁰ It’s worth exploring how they do this, and the broad social benefits they experience as a result. Thus, as we work toward reinvestment at higher levels of government, we can also envision a more active, “**municipalist**” approach that establishes housing as a human right and seeks to realize this through innovative local-scale policies.⁶¹ For instance, in 2020, Proposition K was passed in San Francisco with a 75 percent majority to prompt the city government to “own, develop, construct, acquire, or rehabilitate” up to 10,000 units of low-income rental housing. Municipalist policies currently being proposed in Santa Cruz County, and throughout California, include establishing more robust housing trust funds, supporting countywide housing bonds, expanding eligibility for housing vouchers, donating city-owned land for affordable housing, disincentivizing speculation through real estate transfer and vacancy taxes, and other means of augmenting local and county housing support.⁶² For example, the model development consisting of 100 units of permanently supportive housing that is being built alongside the Metro Bus Terminal on Pacific Avenue in downtown Santa Cruz is funded through a combination of city land contribution and use of local trust funds, matched by the state.⁶³ Other local approaches could link in meaningful ways to community-based initiatives like land trusts and employer- and university-sponsored housing, as well as labor efforts to raise wages. We detail a few such approaches here:

Workforce housing is growing in popularity as a meaningful housing solution for those ineligible for social housing, yet who still cannot afford market rents. Such programs typically entail a mixture of local and/or state funding and employer or labor union subsidies, with the goal of filling a gap in existing affordable housing needs and playing a vital role in stabilizing communities by securing some of their most essential public sector workers. This “missing middle” housing is commonly defined as affordable to low- and moderate-income households making between 60 percent and 120 percent of the area median income (AMI), and up to 180 percent of AMI, including teachers, healthcare workers, and firefighters. As mentioned earlier, Santa Cruz County is *the least affordable* place in the nation for mid-career teachers. Currently, the Affordable Housing Taskforce of the Santa Cruz Planning Commission, together with the city’s Economic Development Office,

is exploring how teacher housing might be created, taking advantage of the California Teacher Housing Act of 2016, which enables local districts to get loans and bond financing if they match these with school district land and other local support.⁶⁴

Community land trusts (CLTs) are nonprofits that acquire and keep land and buildings in trust for the long-term benefit of low-income communities, providing a powerful form of permanently affordable, collectively controlled homeownership. Traditionally, CLTs have used the “land under the house model” in which a community-based organization retains ownership of the land and sells the homes to qualified low-income buyers with a 99-year ground lease. In exchange for the below-market price, the buyers agree to a resale formula that balances permanent affordability over time while allowing them to build some equity as well. The land trust stays involved, assisting homeowners through financial rough spots and acting as a steward of the community asset. With the growth of CLTs nationwide, localities are developing a wider range of options combining community control and permanent affordability with limited equity for tenants.⁶⁵ The Grounded Solutions Network represents more than 225 CLTs in the United States that own around 20,000 rental units and 15,000 homeownership units. Most of these focus on creating permanently affordable housing, with some also supporting multi-use properties and spaces for neighborhood businesses and community centers. Northern California has seen a resurgence of CLTs over the last decade, with innovative, grassroots-led additions including the OakCLT, the EastBay PREC, and the South Bay CLT.⁶⁶



Photo: Steve McKay

Caption: Zack Murray of Oak CLT presenting at a Community Land Trust event, Santa Cruz, April 2019.

The idea of creating a local CLT in Santa Cruz emerged out of the NPLH project and the interest in alternative solutions it sparked. After the failed Measure M rent control campaign in 2018, PI's Greenberg and McKay, in collaboration with tenant organizers, held an educational event in April 2019 on CLTs and other possible avenues of community control and ownership of land and housing. The event hosted speakers from the OakCLT and the EastBay PREC, city officials working on affordable housing programs in San Francisco and Seattle, as well as [Community Vision](#) (previously the Northern California Community Loan Fund), all of whom introduced the Santa Cruz community to institutional and policy options that have been working in other places in California and the Pacific Northwest. Since that event, a group of community members, tenants, graduate and undergraduate students, and activists have been meeting regularly as the [Coastal Commons Land Trust](#), or CCLT.⁶⁷ This land trust aims to keep a growing portion of the housing stock in Santa Cruz affordable in perpetuity, alongside existing subsidized and public housing.

The expansion of the national CLT network has been slower than advocates hoped, because of a lack of sufficient funds for acquisition, especially in hot housing markets—once again in the context of a vacuum left by the withdrawal of federal and state funding for affordable housing.⁶⁸ Thus, alongside this innovative ownership model have come calls for novel modes of financing and policy support. Among these, the CCLT is pursuing municipal policies that offer tenants and/or community organizations the option of first refusal when properties go on the market. Dubbed **Tenant Opportunity to Purchase Acts** (TOPA) or **Community Opportunity to Purchase Acts** (COPA), such ordinances are typically supported by local, regional, or state **housing trust funds** to aid local groups in speedy acquisitions, providing a window of time for localities to combat speculation, stabilize low-income communities, and keep housing affordable.⁶⁹ In Santa Cruz County this could be aided by local efforts to get Silicon Valley tech firms to pay into its trust fund, given the influx of tech workers, especially with the increasing ease of remote work.

Another means of affordable housing finance is referred to as “**impact investing**,” through which lenders accept a lower rate of return in exchange for positive social and environmental outcomes.⁷⁰ **Community Development Financial Institutions** (CDFIs), created in 1994, such as Community Vision, are a growing federal classification for such organizations. Such lenders provide investment vehicles to investors that carry a financial return between 1 percent and 6 percent annually, depending on the amount and length of the investment. Some local nonprofits are turning to impact investing to provide affordable housing in Santa Cruz, such as New Way Homes, currently building a 120-unit development for the formerly homeless, and making capital available to other affordable housing initiatives that banks would likely be reluctant to lend to.⁷¹ We note these institutional arrangements do leave the profit motive intact (i.e., projects are still required to generate more revenue than the initial investment to cover interest) and are limited in their lending capacities, with loans still out of reach for many nonprofit initiatives.⁷² The development of **California Public Banks** will likely be able to loan at lower rates than CDFIs because they will not be limited by the need for investor returns. Federal approaches, such as a recently proposed **Social Housing Development Authority**, would also fill this need, with loans at potentially zero interest for qualified nonprofit housing acquisition and development.⁷³

Finally, there is a growing need for colleges and universities to do more to provide **support for affordable student housing**. There are numerous benefits in having universities based in a city: relatively well-paid and stable jobs; a larger tax base; students who work, consume, and rent locally; and academic programming and research that can infuse the local culture and economy. Yet, as we've seen, the presence of a university also comes with costs for local housing markets, in which students compete with local renters. This is of increasing concern in the California cities that house the 10 UC campuses, because of UC's 2016 unfunded mandate that these campuses absorb an additional 10,000 students, with the highest burden on campuses

in small cities with a limited housing supply, like Santa Cruz. While UCSC has a record of housing more students on campus than any other UC—53 percent—this is still inadequate to confront the situation. Thus, students in 2017 organized the Student Union Housing Working Group, while the campus has formed the ongoing Community Advisory Group meetings for the campus-based Long Range Development Plan to advance new approaches to house more students, and do so affordably. Approaches being pursued include new student housing co-ops and dorms, as well as emergency housing support and legal aid for students renting in the local market.



Photo: Steve McKay

UCSC graduate students on strike for a COLA, February 2020.

Yet, like housing in general, new affordable student housing takes years to approve, finance, and develop, while emergency rental assistance is limited and temporary. Given these options, as well as the recent failure of the Measure M rent control measures at the city level, heavily rent- and debt-burdened UCSC graduate student workers took another approach in fall 2019: a **wildcat strike demanding a cost-of-living adjustment (COLA)**.⁷⁴ Their hope was that by pressuring the campus administration to raise wages, they could offset escalating housing costs both on campus and off. The strike effectively shut down teaching for two months

at UCSC, spread to eight other University of California campuses, and garnered national media attention and solidarity actions. Citing the NPLH project, students identified themselves in relation to their degree of rent burden, while creating narrative accounts about the impact these burdens were having on their health, well-being, and academic performance—from extending time to degree to forcing them to leave school altogether.⁷⁵ The strike ended in summer 2020 without achieving an outright COLA. Nonetheless, the UCSC administration did move to augment graduate student guaranteed support, and the strike set the stage for contract negotiations in 2022 to account for the local cost of living across UC campuses for the first time. In addition, the UCSC administration and faculty senate supported new research by NPLH co-PI's Greenberg and McKay, together with colleagues and graduate student researchers, to devise a tool for estimating actual costs that graduate students face once the local housing market is taken into account. Dubbed the [Graduate Cost of Attendance and Living Calculator](#),⁷⁶ the tool can be used by other campus employees at UCSC, extended across the UC system, and adapted for other national university campuses.

5.

CONCLUSION

The three *P*'s model for advancing affordable housing —along with the specific mechanisms and processes they encompass—hold the potential of protecting communities, preserving affordable housing stock, and producing additional units at affordable rates. However, a primary insight from our extended study of the unaffordable housing crisis is that this model turns on a fourth, often underemphasized *P*: Politics. As the spotty record of recent legislative attempts demonstrates, efforts to advance new affordable housing construction and tenant protection confront deeply entrenched political and economic interests, locally, regionally, and nationally, even in the face of historically high rates of homelessness, displacement, and unaffordability. Adding the fourth *P* underscores the need to grapple with the political stakes of and stakeholders in affordable housing struggles, and the role affordable housing advocates and coalitions can play in advancing their vision, often against significant opposition.

It is our hope that the combination of political understanding with grounded research—such as this community-initiated student-engaged research project— will help to shape new and strategic approaches to taking on the affordable housing crisis that so many communities are facing. Such approaches can serve as a point of convergence, revealing the integral relations between the lack of affordable housing and other issues—such as the fight for a living wage; local histories of racial exclusion; the carbon impacts of extreme commuting; and our ongoing public health emergency, including and extending beyond Covid-19. Thus, from a foundation of historically rooted, multiscalar, and collaborative housing research, affordable housing initiatives can better analyze how, when, and through what coalitions fundamental changes can be brought about.

Over the three year arc of this project, through dialogue between faculty, students, community partners, and local residents, we have sought to recognize the multiple dimensions and impacts of the housing question here in Santa Cruz. Deeper understanding of its roots and ramifications for different populations and regions, and its integral relation to all other social and environmental challenges we face, can now aid our efforts to envision and enact meaningful and strategic political responses. And while Santa Cruz is a particularly *extreme* example of affordable housing in crisis, perhaps for this reason it is also a particularly relevant and revelatory one. We hope that this case, and our report, might offer both a cautionary tale as well as insights and lessons for moving forward for all those involved in this shared housing struggle, locally and beyond.

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- ⁵⁵ See: Metropolitan Transportation Commission (2019, January). "CASA COMPACT: A 15-Year Emergency Policy Package to Confront the Housing Crisis in the San Francisco Bay Area." Retrieved from https://mtc.ca.gov/sites/default/files/CASA_Compact.pdf
- ⁵⁶ Rent control and stabilization apply to tenants in non-subsidized rental units—i.e., not in public housing or units accepting housing choice vouchers (also known as Section 8, which is currently exempt from AB 1482). Eviction protections, as well as legal aid and financial assistance, apply to tenants in subsidized and unsubsidized units alike. Most forms of tenant protection are governed at both the city and state level, while federal guidelines can apply to federally subsidized units.
- ⁵⁷ It should also be noted that moves to expand rent control through ballot initiatives or legislation have arisen since 2017 in about a dozen states, including Washington, Colorado, and Nevada. While unsuccessful, these efforts represent a sea change in what was considered politically possible.
- ⁵⁸ Dougherty, C. and Ferré-Sadurní, L. (2019, September 11). "California Approves Statewide Rent Control to Ease Housing Crisis (Published 2019)." *New York Times*. Retrieved from <https://www.nytimes.com/2019/09/11/business/economy/california-rent-control.html>
- ⁵⁹ Ross Barkan. "It's Time for America to Reinvest in Public Housing." *The New York Times*, January 4, 2021.
- ⁶⁰ Karen Chapple, *Planning Sustainable Cities and Regions: Towards More Equitable Development*. New York: Routledge, 2015; Part 1.
- ⁶¹ C. Weinzierl, F. Wukovitsch, & A. Novy. "Housing First in Vienna: a Socially Innovative Initiative to Foster Social Cohesion." *Journal of Housing and the Built Environment* 31, 409–422 (2016).
- ⁶² See the manifesto produced by United Cities and Local Governments, "Cities for Adequate Housing: Municipalist Declaration of Local Governments for the Right to Housing and the Right to the City." New York, 16 July 2018. Written on behalf of Amsterdam, Barcelona, Berlin, London, Montevideo, Montreal, New York, and Paris. https://www.uclg.org/sites/default/files/cities_por_adequate_housing.pdf
- ⁶³ In June 2020, the City of Santa Cruz applied for a Local Housing Trust Fund Matching Grant from the State of California Housing and Community Development and was successful. Development is currently underway, overseen by the Economic Development Office in partnership with For the Future Housing, Inc. For information on the project, see: <https://www.cityofsantacruz.com/government/city-departments/economic-development/housing-assistance-information/housing-programs/affordable-housing-trust-fund>
- ⁶⁴ Lambert, D. and Willis, D.J. (2021, January 4). "In Need of Teacher Housing, More California School Districts Building Their Own." *EdSource*. Retrieved from <https://edsources.org/2019/in-need-of-teacher-housing-more-california-school-districts-building-their-own/611220>
- ⁶⁵ Typically these new arrangements include: 1) a gradual accumulation model in which the CLT maintains ownership of the land and housing or other structures atop it, and places a portion of rental revenue into an equity fund that residents receive payments from when they move out of the CLT housing; or 2) a combination between a nonprofit limited equity housing cooperative (LEHC) and the CLT, whereby the CLT owns the land and the LEHC purchases the structures that sit on top.

⁶⁶ See Grounded Solutions at <https://groundedsolutions.org/>, Northern California Land Trust at <https://nclt.org/>, and OakCLT at <https://oakclt.org/>

⁶⁷ See Coastal Commons Land Trust at coastalcommonslandtrust.org.

⁶⁸ Thaden, M. (2018, May 7). "The State of Shared-Equity Homeownership." Shelterforce. <https://shelterforce.org/2018/05/07/shared-equity/>

⁶⁹ For resources on and examples of TOPA and COPA legislation, see the Policylink All-In Cities Network, "Tenant/community opportunity to purchase" page: <https://allincities.org/toolkit/tenant-community-opportunity-to-purchase>. Updated 2021.

⁷⁰ Other names used for this approach include "the slow money movement," "responsible investing," and "environmental, social, and governance investing." See e.g., the Impact Investing Alliance at <https://impactinvestingfirms.com/>

⁷¹ See New Way Homes at <https://www.newwayhomes.org/>

⁷² For example, Community Vision, one of the primary CDFIs in Northern California, offers real estate loans to nonprofit groups at a rate of between 5.75 percent and 6.25 percent. While nonprofits might find it difficult to find a better rate from a traditional bank, 5.75 percent is substantially higher than average mortgage lending rates in the Bay Area, which commonly fall below 3 percent. See Community Vision: Capital and Consulting at <https://communityvisionca.org/>

⁷³ See the California Public Banking Alliance at <https://californiapublicbankingalliance.org/> and the NYU Urban Democracy Lab white paper, "The Case for a Social Housing Development Authority," November 2020. <https://urbandemos.nyu.edu/2020/11/23/the-shda-a-proposal/>

⁷⁴ A "wildcat" strike or walkout is one that occurs outside of contract negotiations and is unsanctioned by union leadership, which in the case of UC graduate student workers is the United Auto Workers. See Frank, D. (2020, February 20). "A Brief History of Wildcat Strikes." at <https://payusmoreucsc.com/a-brief-history-of-wildcat-strikes/>

⁷⁵ See the "UC grad student workers demanding a cost of living adjustment" site at <https://payusmoreucsc.com/>

⁷⁶ For full report, see: Bowin, J., Greenberg, M., McKay, S., et al, 2020. "Report from Graduate Cost of Attendance and Living Calculator Project." https://www2.ucsc.edu/gradcosts/Calculator_Report_Final_Draft-2.pdf. For the online calculator see <https://www2.ucsc.edu/gradcosts/>.



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