SAN DIEGO HOUSING COMMISSION

**Item 107**

# INFORMATIONAL REPORT

**DATE ISSUED:** January 11, 2024 **REPORT NO**: HCR24-002

**ATTENTION:** Chair and Members of the San Diego Housing Commission
For the Agenda of January 19, 2024

**SUBJECT:** Workshop & Discussion: Analysis of Residential Evictions in the City of San Diego

**COUNCIL DISTRICT:** Citywide

**NO ACTION IS REQUIRED ON THE PART OF THE HOUSING COMMISSION**

An informational workshop will be presented about the San Diego Housing Commission's (Housing Commission) study of eviction trends in the City of San Diego, "Analysis of Residential Evictions in the City of San Diego." The Housing Commission conducted the study in consultation with HR&A Advisors, a public policy firm with more than 40 years of experience in real estate and economic development.

## SUMMARY

In February 2023, the Housing Commission began an analysis of residential evictions in the City of San Diego, in consultation with HR&A Advisors. The study included a review of eviction data from the San Diego Superior Court and the San Diego County Sheriff's Department, one-on-one interviews with governmental and nonprofit organizations with programmatic focus and expertise in housing stability and eviction prevention in San Diego, a roundtable discussion with community-based organizations, a survey of residential renters in the City of San Diego that garnered more than 6,000 responses, and a review of best practices from other jurisdictions nationwide.

Findings from the study may inform the evaluation and development of opportunities to potentially strengthen the City of San Diego's existing eviction prevention and housing stability initiatives, which include the Residential Tenant Protections Ordinance and programs such as the Eviction Prevention Program and Housing Instability Prevention Program, both of which the Housing Commission administers.

## HOUSING COMMISSION STRATEGIC PLAN

This item relates to Strategic Priority Area Nos. 1, 2, 4 and 5 in the Housing Commission's Strategic Plan for Fiscal Year (FY) 2022-2024:

1. Increasing and Preserving Housing Solutions.
2. Helping Families Increase Opportunities for Self-Sufficiency and Quality of Life.
4. Advancing Homelessness Solutions – Supporting the City of San Diego Community Action Plan on Homelessness.
5. Advocacy, Communication, Public Engagement.

**EQUAL OPPORTUNITY CONTRACTING AND EQUITY ASSURANCE**

The Housing Commission's Strategic Plan for FY 2022-2024 includes the following statement regarding the Housing Commission's commitment to equity and inclusivity: "At SDHC, we are about people." SDHC embraces diverse approaches and points of view to improve our programs, projects, and policies.

- We believe in delivering programs and services in innovative and inclusive ways.
- We are committed to advancing equity and inclusion both internally and externally."

Respectfully submitted,

*Molly Weber*

Molly Weber
Senior Vice President, Policy and Land Use
San Diego Housing Commission

Approved by,

*Jeff Davis*

Jeff Davis
Deputy Chief Executive Officer
San Diego Housing Commission

Attachments: 1) "Analysis of Residential Evictions in the City of San Diego"

Hard copies are available for review during business hours at the information desk in the main lobby of the San Diego Housing Commission offices at 1122 Broadway, San Diego, CA 92101 Docket materials are also available in the "Governance & Legislative Affairs" section of the San Diego Housing Commission website at www.sdhc.org.

SAN DIEGO HOUSING COMMISSION

*We're About People*

# Analysis of Residential Evictions in the City of San Diego

*January 2024*

Prepared for the San Diego Housing Commission
by HR&A Advisors, Inc.

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# MESSAGE FROM THE PRESIDENT & CEO

In addition to our ongoing federal rental assistance programs and homelessness solutions initiatives, the San Diego Housing Commission (SDHC) administered special programs during and since the COVID-19 pandemic that helped many families remain in their rental homes. However, in the aftermath of local, state and federal protections implemented during the public health crisis, many residents began to experience housing uncertainty and instability and, ultimately, evictions. Amid these circumstances, SDHC initiated a study of evictions and eviction trends in the city of San Diego.

This report is the culmination of that study, which commenced in February 2023 in collaboration with HR&A Advisors, a public policy firm with more than 40 years of experience in real estate and economic development. The study establishes a baseline of existing conditions and trends. Among the key findings are that neighborhoods with a high prevalence of low-income and high housing-cost-burdened households have been disproportionately affected by evictions. Neighborhoods in Central and Southeastern San Diego also have historically faced the highest levels of evictions. And neighborhoods with more single parents, Black and Hispanic residents, and unemployed San Diegans experience higher eviction rates.

The findings in this study are based on available data, including Superior Court cases and survey responses from more than 6,000 residential renters. However, many more households are believed to have received eviction notices or experienced informal evictions outside of the legal system than what the available data reflect. This is an important part of the discussion about eviction prevention efforts among policy makers and community organizations going forward.

Many efforts already are underway in San Diego to address eviction concerns, with the leadership and support of Mayor Todd Gloria, City Council President Sean Elo-Rivera and the City Council. These include the city's Residential Tenant Protections Ordinance and the corresponding Tenant Protection Guide, which SDHC created; the Housing Instability Prevention Program, which SDHC administers for the city; and the Eviction Prevention Program, for which SDHC contracts with Legal Aid Society of San Diego. Based on the findings of this study and a review of best practices in other cities nationwide, this report will help inform the evaluation and development of additional opportunities for further action to strengthen the city of San Diego's existing eviction prevention and housing stability initiatives.

At SDHC, we are guided by our vision that everyone in the city of San Diego will have a home they can afford. I thank Mayor Gloria, Council President Elo-Rivera and the City Council for their foresight in addressing evictions and their continuing prioritization of housing solutions. SDHC looks forward to continuing to work with them and partners throughout the community and to hearing from residential renters as we work together to identify and implement additional meaningful solutions.

Sincerely,

*Lisa Jones*

Lisa Jones
President & Chief Executive Officer
San Diego Housing Commission

# EXECUTIVE SUMMARY

## Goals of the Study

With the expiration of eviction moratoria after the COVID-19 pandemic, and the growing housing affordability crisis in San Diego and across California, the San Diego Housing Commission (SDHC) sought to study local eviction data and national best practices to help prevent this form of housing displacement. SDHC engaged HR&A Advisors, Inc. (HR&A)—an industry-leading public policy, real estate, and economic development consulting firm with significant expertise in housing, equitable development, and anti-displacement strategies nationwide. In this study, HR&A analyzed eviction-related data and programs in the City of San Diego and highlighted relevant national best practices to inform potential recommendations for policymakers to consider. This report provides a summary of the findings from HR&A's analysis and recommendations.

*For this report, formal eviction proceedings or evictions generally refer to documented unlawful detainer cases filed with the court, unless otherwise specified.*

## Summary of Findings[1]

### Eviction Trends in San Diego (2017–2022)

- **Approximately 3,700 renter households annually in San Diego faced formal eviction proceedings before the pandemic, as measured by unlawful detainer case filings.** However, this number does not fully capture the larger universe of tenants who received an eviction notice or those facing informal evictions outside of the court system. According to research, the total number of households under threat of eviction is likely much higher, as detailed in the "Background" section of this report.
- **Eviction case volume was suppressed by approximately 70 percent during the pandemic because of the various eviction moratoria and emergency renter protections.** The number of unlawful detainer cases in San Diego dropped from 300 to 400 per month before the eviction moratoria and renter protection programs went into effect to approximately 100 cases per month after the effective date.
- **Among those impacted by formal eviction proceedings, more than one-third were forcibly removed from their homes by the Sheriff's Department per year**. This accounted for approximately 1,000 households per year.
- **The geographic distribution of evictions remained consistent year over year. Central and Southeastern San Diego have historically faced the highest levels of evictions**, including neighborhoods such as Downtown San Diego, Southeastern San Diego, Otay Mesa, City Heights, Encanto, Mission Valley, and Tierrasanta.
- **Neighborhoods experiencing the highest increase in housing cost market pressure coincided with areas with the highest rates of evictions.** Mission Valley, City Heights, Oak Park, Otay Mesa, and Nestor, where the increases in median home value and median gross rent were the most significant, experienced the highest levels of evictions.

[1] All years referenced in this report refer to calendar years, unless otherwise specified. This study assessed the City of San Diego, unless otherwise specified.

- **Household financial factors – specifically median household income and housing cost burden - were the strongest indicators for eviction rates.** Neighborhoods with high prevalence of housing cost-burdened households and low-income residents—including Southeastern San Diego, Barrio Logan, City Heights, Oak Park, College Area, Mid-City Eastern and Otay Mesa—were disproportionally affected by evictions.
- **Neighborhoods with a higher share of Black and Hispanic residents, single-parent households, and residents who are unemployed were also more likely to experience higher rates of evictions.** These overlapping trends highlight the inextricable intersectionality of race and ethnicity and socioeconomic status and are influenced by the complex dynamics of systemic disparities.
- **Sheriff lockouts tended to concentrate in Downtown San Diego and in large multifamily buildings.** Notably, many of these are single-room occupancy buildings (SROs), likely driven by the low-cost and low-barrier conditions, unique tenancies, transient nature, and the concentration of large number of units in a single building.

### Eviction Prevention Programs in San Diego

- **The breadth of eviction-related programs in San Diego is limited, and those currently in place are under-resourced.** While the city has a broad range of housing-related assistance programs, only a handful among them focus specifically on eviction prevention and diversion. Existing programs' funding and capacity constraints further limit their reach and impact.
- **Upstream programs—proactive strategies prior to a formal eviction proceeding—play a pivotal role** by empowering individuals to tackle potential housing instability at an early stage before it escalates into a full-blown crisis. Connecting vulnerable renters to these programs helps mitigate the risk of emergencies and eventual evictions.
- **The City of San Diego Eviction Prevention Program (EPP) plays an important role in the eviction prevention programmatic ecosystem**, offering resources in all three key stages of the eviction prevention process: upstream, after arrears and before filing of unlawful detainer cases, and post-filing. While EPP's legal aid services are generally concentrated in areas that experience the highest rate of eviction cases, the program's reach and impact may be expanded through more targeted outreach to communities of color, non-native English speakers, and immigrant and refugee communities.
- **Short-term programs enabled by time-limited funds delivered meaningful benefits, but there may be opportunities to consider continuing to focus on permanent protective ordinances and legislation.** San Diego's recently passed Residential Tenant Protections Ordinance (O-21647) is an excellent example of such permanent legislation.
- **While SDHC provides many eviction-related and other housing services, there is a strong ecosystem of community-based actors engaged in supporting low-income renters.** Community-based nonprofits, cultural organizations, and religious groups are essential players in the eviction prevention landscape. They have existing relationships within communities and are trusted services providers, often providing referrals to other city programs.
- **Expanding a collaborative approach to coordinate among multiple stakeholders is important to enhance housing stability and eviction prevention.** Effective endeavors in San Diego, such as the Eviction Prevention Collaborative (EPC), its HousingHelpSD.org platform, the Community Information Exchanged (CIE), and SDHC's participation in CIE, all exemplify efforts that are centralizing and organizing actors, resources, and information to assist vulnerable tenants. Continuing to publicize such collaboration to in-need renters would support these efforts.

- **Beyond programs that exclusively focus on eviction-related support and services, a comprehensive array of programs and policies plays a fundamental role in establishing and maintaining housing stability.** A whole-system approach that includes direct investment toward eviction prevention and diversion programs is essential. This includes resources and offerings such as affordable housing, housing and social services, workforce development, financial health workshops, as well as a consideration of a broader set of land use and housing policies that influence housing supply, availability and affordability.

**Renter Survey Findings**

SDHC conducted a renter survey to better understand the challenges San Diego's renters face and the factors that contribute to housing instability. As detailed in the report, the survey was distributed to households on the Section 8 Housing Choice Voucher program's wait list and was further publicized via City Council offices, community-based organizations (CBOs), and SDHC's website and social media accounts.

Findings from this survey, summarized in brief here, are consistent with trends and conditions revealed by the eviction data and program analysis in this report and echo insights shared by subject matter experts and CBOs active in San Diego eviction prevention and housing stability initiatives.

Among the more than 6,000 survey respondents who identified as current or past renters in San Diego:

- The biggest renting challenge is **difficulty finding housing one could afford**, followed by **difficulty paying rent**, which was primarily **driven by unaffordable rent increases**.
- Approximately **half reported landlord harassment**.
- Approximately **one-fifth of renter respondents experienced evictions**, which affected Black, Indigenous, People of Color (BIPOC) respondents at a slightly higher rate.
- Of those who have experienced evictions, **respondents who received eviction-related assistance were more likely to challenge the eviction** and **remain in their home**.
- While a minority among renter respondents, **those who received either time-limited, emergency rental assistance or long-term Section 8 Housing Choice Voucher rental assistance found the services very helpful**. Those who did not receive rental assistance or housing support from any provider due to limited funding available largely cited two challenges: **unsuccessful application and/or difficulty completing the application**, as well as **lack of understanding of where to seek support**.

## Recommendations

Based on analysis and outreach documented in this report, the **following are opportunity areas San Diego policymakers and regional stakeholders may want to consider to further strengthen eviction prevention and support housing stability**:

- **Continue focusing eviction prevention outreach, education, and service provision efforts on neighborhoods experiencing high rates of evictions**. The impact of eviction prevention programs hinges on effective, data-driven outreach and service delivery, informed by factors that indicate

potential concentration and elevated risks of evictions. Based on the findings in this report, neighborhoods with increasing home values and housing costs and areas with high percentages of lower income, BIPOC and immigrant communities, and non-native English speakers would be areas of emphasis. As more robust and comprehensive datasets become available, future studies revealing causal relationships between risk factors and evictions should continue to inform program design, service delivery, and outreach effort.

- **Consider opportunities to strengthen existing tenant protections.** San Diego's recently passed Residential Tenant Protections Ordinance (O-21647) is an excellent step forward. Continuing to evaluate the impact and effectiveness of the new tenant protections and identifying enhancement opportunities will continue to provide needed benefit. As highlighted by national best practices, mandating a minimum failure-to-pay amount for legal evictions, requiring legal representation for tenants in eviction cases, and institutionalizing the use of mediation before legal proceedings are examples of additional ways to further strengthen tenant protection.

- **Continue to assess the usefulness of and opportunities to enhance the Tenant Termination Notice Registry.** Under the recently passed City of San Diego Residential Tenant Protections Ordinance (O-21647), SDHC is responsible for creating a Tenant Termination Notice Registry online portal, which will provide information on the number and type of tenancy terminations issued throughout the city. SDHC will complete the registry in alignment with direction from policymakers. In the future, opportunities will exist to evaluate how information collected through this registry may benefit research and policymaking around eviction prevention, as well as assess opportunities to enhance the registry that deepen understanding of evictions and provide greater data transparency. Any changes to the registry would require future amendment to the current legislation and careful examination through legal lenses.

- **Explore options to enhance the Unlawful Detainer Court Case Database and deepen understanding of those affected.** The existing Unlawful Detainer Court Case Database is missing critical information on causes and outcomes of cases. While each court case is decided differently and comes with its nuances, having **information on the nature of the judgment and case outcome in simple categories**—such as ruling in favor or against the landlord or tenant and whether a case resulted in an eviction—would better support eviction-related research and policy interventions. Further, collecting **demographic and socioeconomic information about the affected tenant**—such as race and ethnicity, income, employment, and household typology—will enable additional research on factors that contribute to heightened eviction vulnerability and improve the efficacy of eviction prevention outreach and services. Lastly, **tracking each eviction case from the issuance of notice to unlawful detainer case filing and sheriff lockouts** will allow policymakers and researchers to identify how a case moves through the eviction process, who is affected, and at what stage. This will additionally ensure accountability, improve policies, and support tenants through the eviction process.

- **Explore the development of benchmarks and targets for the City of San Diego Eviction Prevention Program (EPP) to support the understanding of whether existing outreach efforts and service provision are meeting community needs sufficiently.** While EPP already tracks program participant data, understanding how its client profile, geographic distribution, and number of

people served align with populations and areas in need and the scale of those needs could help highlight where gaps exist. These metrics should be informed by a data-driven understanding of particular populations' vulnerabilities to eviction and geographic concentration of evictions, which has begun with this report. Benchmarks and targets developed by EPP can then serve as an example for standardizing program metrics across the city's eviction prevention ecosystem.

- **Explore potential avenues and advocate for increased resources to bolster financial assistance programs, particularly emergency rental assistance.** Several organizations previously offering emergency rental assistance have discontinued due to a lack of sustained funding after emergency, pandemic-era funding sources were depleted. Securing additional and more sustained funding and resources for eviction prevention would enable programs to assist additional households. As San Diegans surveyed in this report noted, while the programs are "very helpful," access is limited due to program funding and capacity constraints.

- **Continue partnering with and supporting capacity building of the Eviction Prevention Collaborative (EPC).** Streamlining case management and ensuring collaborative partnerships among the various eviction prevention and housing stability actors is essential to the effective identification of needs among vulnerable renters and distribution of resources and services. Continuing collaboration with the EPC, helping to expand its partner base, and supporting its resource and technical assistance needs are opportunities to consider whenever possible.

- **Consider an eviction-focused, citywide needs assessment.** Building on the foundation of this report, a comprehensive and citywide assessment of the scale of needs in the eviction prevention realm—disaggregated by demographic, socioeconomic and geographic variables—is beneficial to understand the extent to which existing legislation, policies and programs adequately serve the needs of San Diegans at risk of eviction.

- **Continue to focus on ways to increase preservation, production and access to affordable housing through a "whole-system" approach.** Evictions are symptoms of housing challenges that affect and are influenced by the whole system; developing a healthy and responsive housing ecosystem is therefore pivotal to mitigating the risk of housing instability and evictions. Continuing to address housing affordability from a system-wide perspective would ensure quality housing remains within reach for San Diegans.

# BACKGROUND

## Overview of Eviction

Many cities in California and across the nation are experiencing a major housing shortage and affordability crisis. **Over the last two decades, rising rents, stagnant wages, and a lack of affordable housing have put renters in an increasingly precarious position.** Nearly half of all renter households in the United States are cost-burdened, meaning they spend more than 30 percent of their gross income on housing costs.[2] Low-income households, which are disproportionately headed by people of color, are significantly more likely to struggle with housing costs. In 2021, 57 percent of Black and 53 percent of Hispanic renter households were cost-burdened, compared to 45 percent of White renter households. Meanwhile, the supply of low-cost housing has steadily decreased, leaving low-income renters with limited options. The United States faces a shortage of 7.3 million affordable and available homes to the country's renters with extremely low incomes—that is, incomes at or below either the federal poverty guideline or 30 percent of their area median income, whichever is greater.[3]

Amid this crisis, eviction—a process by which a landlord removes a tenant from their rental property formally or informally, within legal confines or beyond—is an issue that tenants, landlords, advocates, and policymakers are grappling with. Formal evictions are executed through a legal process where a landlord provides the tenant a written notice and subsequently moves through a court proceeding if the violation is not resolved**.** When faced with the threat of eviction, many tenants choose to leave before entering court, motivated by landlord harassment, coercion, or fear of having an eviction as part of their renter profile. Depending on local housing laws, the informal methods landlords may use to force a tenant to leave, such as changing the locks, refusing to make repairs, or hiking up rents, are illegal. The nature of informal evictions—legal or otherwise—makes it difficult to track the true level of displacement, particularly among vulnerable populations and undocumented renters where fear of navigating the legal system is heightened. **Prior to the COVID-19 pandemic, on average, 3.6 million eviction cases were filed in the United States each year[4], resulting in an estimated 1.5 million households receiving a formal eviction judgement.[5] Evidence suggests the number of renters forced out of their homes through various types of informal evictions and displacements could be twice as high**.[6]

**Despite challenges in doing so, understanding the prevalence and impacts of eviction is critical to promoting housing and financial stability among renters.** Evictions are known to have severe and long-lasting consequences—they are associated with poor health outcomes and increased risk of depression, job loss, overall material hardship, and suicide.[7] Receiving an eviction filing increases a family's likelihood

[2] Joint Center for Housing Studies of Harvard University. (2023). State of the Nation's Housing.
[3] National Low Income Housing Coalition. (2023). The Gap: A Shortage of Affordable Homes. https://nlihc.org/gap
[4] This represents approximately 8 percent of U.S. renter households. However, jurisdictions vary widely in eviction regulations, processes, and data collection. While this serves as a useful national benchmark in place of more accurate data, comparisons across jurisdictions or nationally are imprecise.
[5] Gromis, A. (2019). Eviction: Intersection of poverty, inequality, and housing. Princeton, NJ: Princeton University, Eviction Lab.
[6] Enterprise Community Partners. (2022). Home for Good: Strategies to Prevent Eviction and Promote Housing Stability. https://www.enterprisecommunity.org/resources/home-for-good
[7] Gromis, A. (2019). Eviction: Intersection of poverty, inequality, and housing. Princeton, NJ: Princeton University, Eviction Lab.

of entering a shelter system,[8] an outcome that is particularly troubling for young children. Children experiencing housing instability tend to have worse educational outcomes, reduced future earnings, and are more likely to experience homelessness as an adult, perpetuating a cycle of poverty and instability. For example, students experiencing homelessness in California are twice as likely to be chronically absent from school and 15 percent less likely to graduate compared to non-homeless students.[9] Even if a tenant wins their eviction case in court, eviction proceedings can become part of their housing record making it difficult to find stable housing in the future. Moreover, the impacts of eviction are not evenly distributed—low-income renters, households led by women, and renters of color face evictions at higher rates. Black renters have the highest rate of eviction filings of any race or ethnicity and are nearly twice as likely to receive a filing as White renters.[10]

**Jurisdictions across the country are recognizing the need for more robust programs and policies to prevent eviction and promote housing stability.** While many programs existed before the pandemic, the public health and economic crisis exacerbated the eviction crisis and brought it to the forefront of public attention. This, along with the allocation of funds from the federal Emergency Rental Assistance (ERA) program, served as a catalyst for jurisdictions to launch new and innovative eviction prevention strategies.[11] These strategies range from those that **address upstream risks** of eviction through housing counseling, financial coaching, and tenant rights education, to **eviction diversion and interventions** that provide legal, financial, and other support to tenants who are at immediate risk of eviction or moving through eviction court proceedings. There is also an increasing awareness of the need for more **balanced housing strategies** for keeping people stably housed. This means proactively and comprehensively addressing systemic racial barriers to housing, employment and healthcare; improving financial literacy and well-being in historically underserved communities; as well as increasing the overall supply of housing and affordable housing.

[8] Treglia, D., Byrne, T., & Rai, V. T. (2023). Quantifying the impact of evictions and eviction filings on homelessness rates in the United States. Housing Policy Debate, 1–12. https://doi.org/10.1080/10511482.2023.2186749
[9] California Department of Education. 2019-2020 Homeless Youth Educational Outcomes. https://www.cde.ca.gov/sp/hs/homelessoutcomes1920.asp
[10] Hepburn, P., Louis, R. P., & Desmond, M. (2020). Racial and Gender Disparities among Evicted Americans. Sociological Science, 7, 649–662. https://doi.org/10.15195/v7.a27
[11] Eviction Prevention and Diversion Programs: Early Lessons from the Pandemic. (2021, April 27). Urban Institute. https://www.urban.org/research/publication/eviction-prevention-and-diversion-programs-early-lessons-pandemic

## Glossary

- **Area Median Income (AMI):** The AMI for all cities across the country is defined each year by the U.S. Department of Housing and Urban Development. The 2023 AMI for San Diego is $81,750 for a one-person household and $116,800 for a four-person family (100 percent AMI).
- **Black, Indigenous, and People of Color (BIPOC):** Collectively describes individuals and communities who belong to racial and ethnic groups that have historically been marginalized, oppressed and underrepresented in various societies, particularly in North America.
- **Community Information Exchange (CIE) San Diego:** San Diego's Community Information Exchange brings together health, human and social services providers through an integrated technology platform that coordinates care and shares information electronically to improve the health and well-being of people across San Diego County. Part of it is a resource database leveraging 2-1-1 infrastructure that enables providers and partner organizations of the CIE to match individuals with appropriate providers based on needs.
- **Emergency Rental Assistance (ERA)**: The U.S. Department of the Treasury established the Emergency Rental Assistance program to provide communities with emergency funding to support housing stability throughout the COVID-19 pandemic. To date, ERA has provided over $46 billion to participating governments, who have in turn made over 10 million assistance payments to renters facing eviction across the country. This program enabled the City of San Diego COVID-19 Housing Stability Assistance Program, as separately defined.
- **Eviction Lab:** The Eviction Lab, comprised of a team of researchers, students, and website architects at Princeton University, creates data, interactive tools and research to help neighbors and policymakers understand the eviction crisis.
- **Eviction Notice**: The first step of the formal eviction process, when a landlord issues an eviction notice informing the tenant to vacate. The landlord may issue a 30- or 60-day notice terminating tenancy due to nonpayment of rent or issue a three-day notice for a serious breach of contract, such as illegal drug use or damage to property.
- **Eviction Prevention Program (EPP):** The City of San Diego Eviction Prevention Program helps renters with low income in the city who are facing eviction for not paying their rent due to the financial effects of the COVID-19 pandemic. EPP is operated by Legal Aid Society of San Diego through a contract with the San Diego Housing Commission. Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act Community Development Block Grants initially funded this program. The San Diego City Council allocated City General Funds to continue EPP operations in Fiscal Year 2024.
- **Housing Instability Prevention Program (HIPP):** The Housing Instability Prevention Program helps pay rent and other housing-related expenses for families in the City of San Diego with low income and unstable housing situations, such as facing eviction for nonpayment of rent. With current funding slated to end in June 2024, the program can assist approximately 300 households. The San Diego Housing Commission operates this program, in collaboration with 2-1-1 San Diego. The San Diego City Council also allocated funds for this program for Fiscal Year 2023 and Fiscal Year 2024.
- **Housing Stability Assistance Program**: The City of San Diego COVID-19 Housing Stability Assistance Program (HSAP) helped pay rent, utilities and other housing-related costs for eligible households with low income experiencing financial hardship due to or during the pandemic. SDHC disbursed payments totaling more than $218 million to help more than 18,300 eligible households. The program concluded

at the end of August 2022. Federal funding allocated directly to the City of San Diego or through the State of California, as well as State funding, made this program possible.

- **Rent Arrears/Arrears:** Rent arrears means one or more rental payments obligated under the lease agreement are not paid by the tenant when they are due.
- **San Diego Eviction Prevention Collaborative (EPC):** The EPC formed in 2019 to efficiently respond to and prevent avoidable evictions. It is hosted by City Heights Community Development Corporation and led by tenant support organizations, including City Heights Community Development Corporation, Legal Aid, Jewish Family Service, and Alliance of Californians for Community Empowerment. The EPC connects tenants with attorneys, rent relief funding and vital information about their rights; provides online links to rent relief funding and weekly online workshops to tenants through HousingHelpSD.org, an online tenant resource hub in San Diego.
- **Sheriff Lockout:** The final step of the eviction process, in which the sheriff will forcefully remove a tenant from a property. Most evictions do not proceed to this step, as tenants would comply with the eviction notice or unlawful detainer court case decision.
- **Single-Room Occupancy (SRO):** A type of housing arrangement in which individuals or households occupy individual rooms within a multiunit building or residence. SRO housing is often used by low-income individuals or those in need of affordable housing options due to its relatively lower cost compared to larger apartments or homes.
- **Unlawful Detainer:** An unlawful detainer, also known as an eviction lawsuit, is a summary proceeding to determine the right to possession of real property. The sole issue in an unlawful detainer action is possession of the premises, and no other issue may be tried without the consent of all parties.

**Area Median Income (AMI) Reference**

| Income Levels | AMI |
|---|---|
| **Extremely Low Income** | At or below 30% AMI or the federal poverty guideline, whichever is greater |
| **Very Low Income** | 30% to 50% AMI |
| **Low Income** | 50% to 80% AMI |
| **Moderate Income** | 80% to 120% AMI |

## Housing Stability and Evictions in San Diego

### Overview

**As discussed above, while no state has an adequate supply of affordable rental housing, California renters face some of the most severe housing deficits.**[12] According to the National Low Income Housing Coalition's 2023 study, the state has a shortage of nearly 1 million homes for extremely low-income renters, 83,000 of which are needed in the San Diego metro area alone. With only 19 affordable and available homes per 100 extremely low-income households, this is the lowest ratio of all major metro areas in the state. Notably, between 2017 and 2022 median gross rent increased by nearly 20 percent,[13] and San Diego remains far below its state mandated production targets for units affordable to moderate-, low-, and very low-income households.[14] **These broader housing affordability challenges contribute to an elevated risk of displacement for lower-income residents and marginalized communities across San Diego.**

In addition to various efforts to address the housing crisis from the supply side, **San Diego has an existing ecosystem of laws, policies, and programs that support lower-income tenants directly**. For example, the San Diego Housing Commission (SDHC) provides rental assistance to more than 17,000 low-income San Diegans, collaborates with developers to produce and preserve affordable housing, and is a leading partner in a range of collaborative programs and initiatives designed to address homelessness. The Eviction Prevention Collaborative works with a cohort of San Diego community-based organizations to leverage their collective power to keep tenants informed about their rights and the housing services available to them.

During the pandemic, a variety of eviction restrictions and moratoria provided some temporary protections for renters from being evicted. However, these **temporary, pandemic-era regulations have now expired, and the levels of evictions are on the rise**. The recently passed Residential Tenant Protections Ordinance (San Diego Ordinance 21647) reflects a much-needed step forward in transitioning from temporary eviction curbing mechanisms to permanent protections. Regional policymakers may also want to consider identifying additional opportunities for tenant protections.

**Nonetheless, it is important to note that evictions still happened during the pandemic.** This could be because some tenants may not be eligible; some eligible tenants may not have been aware that they needed to sign a Declaration of Eligibility to be protected by the federal Center for Disease Control (CDC) Eviction Moratorium or California's Tenant Relief Act of 2020. Also, once the CDC Eviction Moratorium expired, there was a gap in protection measures until California's Budget Act of 2021[15] and San Diego Ordinance 21447[16] came into effect—both of which allow for evictions in specific cases.

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[12] National Low Income Housing Coalition. (2023). The Gap: A Shortage of Affordable Homes. https://nlihc.org/gap
[13] ACS 5-Year Estimates.
[14] City of San Diego 2021 Annual Housing Report
[15] California State Bill 115, commonly known as the Budget Act of 2021, allows for evictions only after the landlord apply for rental assistance and failed to receive assistance.
[16] San Diego Ordinance 21447 prevents no-fault residential evictions except for (i) withdrawal of all rental units with at least six month written notice, (ii) repairs or construction work necessary to comply with a government or court order that necessitates vacating the unit for safety and health concerns, and (iii) owner or owner's relatives move-in with at least 90 days written notice.

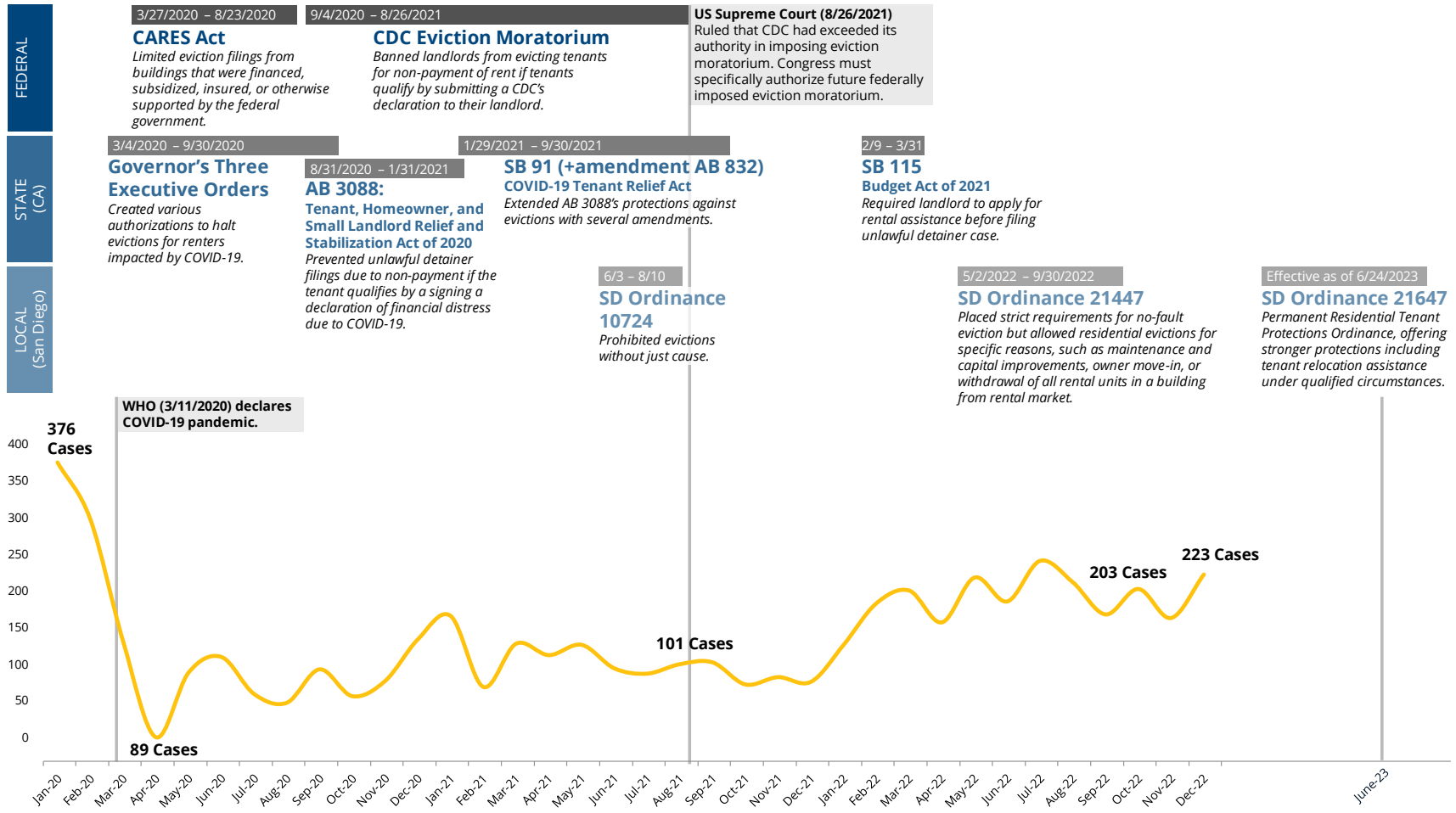
**To inform an evidence-based and holistic eviction prevention approach toward housing stability, the first step—which this report seeks to do—is to establish a baseline understanding of the existing conditions and trends of evictions in the city, as well as potential risk factors that contribute to elevated levels of evictions.**

## The Evictions Process in San Diego

The **analysis of eviction is challenging, as the process within which evictions occur is complex and multilayered.** In San Diego and much of the country, the formal eviction process can be generalized into four main stages, as illustrated in Figure 1, though there are many steps in between.

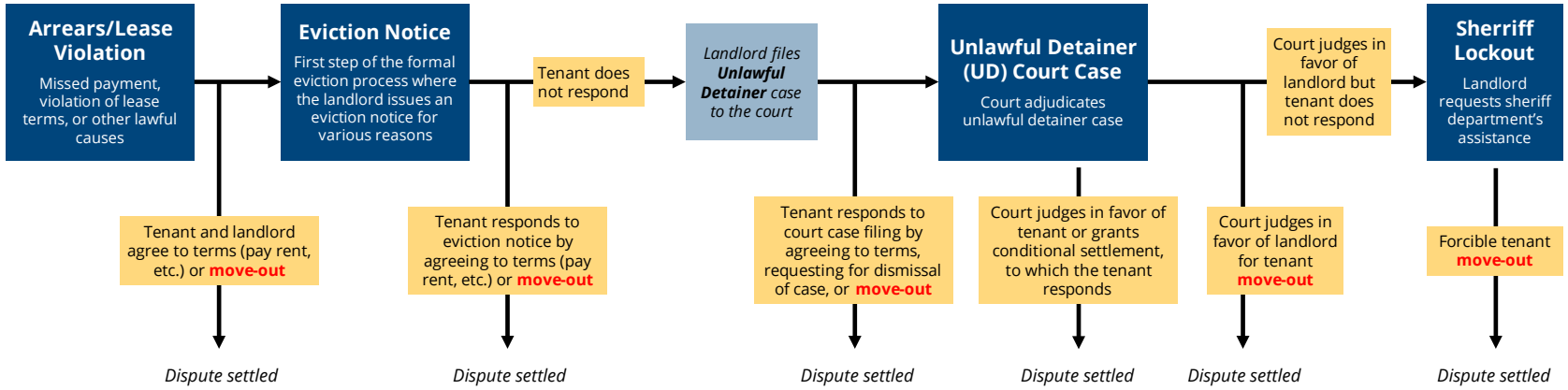
There are two ways a landlord can end a tenancy. Under at-fault just cause situations with lease violations that can be corrected, a landlord must provide written notice of the violation to the tenant. If the violation is not corrected within the time stated in the notice, the landlord may end the tenancy by serving a three-day notice to quit. For no-fault just cause situations, a landlord must provide written notice to the tenant before the proposed date for the tenancy to end, based on California Civil Code 1946.1. The notice must include the reason for ending the lease, and information regarding the tenant's right to relocation assistance and right to receive an offer to renew the tenancy if the residential rental property is offered again for rent within five years of the eviction. In both cases, the landlord shall notify SDHC about the end of the tenancy. More information about the eviction process and tenants' rights can be found at https://www.sdhc.org/wp-content/uploads/2023/06/Tenant-Protections-Guide.pdf.

**Figure 1: Timeline of Policies related to Eviction Restrictions and Unlawful Detainer Cases in San Diego[17]**




[17] For analysis of evictions in 2023, additional data will be needed from the San Diego Superior Court.

**Figure 2: Illustrative Process of an At-Fault Just Cause Eviction Legal Proceeding from Tenant Perspective[18]**




It is important to note that the **outcomes of this process are influenced by interactions between the tenant and the landlord,** and as discussed previously, **evictions can also occur informally and outside of the legal proceedings depicted previously.** For example, simply receiving an official eviction notice does not denote that a tenant needs to move out, as the two parties may come to a compromise without official proceedings. Similarly, some tenants may choose to leave voluntarily, anticipating rising rents or pressure from the landlord, which would not be captured in official legal proceedings.

As such, analysis of evictions requires a clear understanding of each step of the eviction process and multiple approaches from data analysis, surveys and qualitative research. As further described in the call-out box, given the limitations of eviction-related data, **this report combines quantitative**

[18] A landlord may terminate a tenancy for no-fault just cause if the landlord seeks to take possession of the housing unit to remove it from the rental market, to comply with various government orders or requirements, or to use the housing unit for themselves, their spouse, domestic partner, child, grandchild, parent, or grandparent. Landlords seeking to take possession of the housing unit to demolish or substantially remodel the property must post at the residential rental property the application for necessary permits within three days of submitting the application for the permits, obtain the permits necessary for the demolition or substantial remodel of the property and provide the tenant a copy of the necessary permits with a written termination notice, certified under penalty of perjury, that states the reason for ending the tenancy, the type and scope of work to be performed at the property, why the work cannot be completed safely with the tenant in the unit, and why the work requires the tenant to leave the unit for at least 30 days. For no-fault just cause evictions, landlords must either make a direct payment or waive current or future rent owed equal to two months of actual rent under the tenant's lease in effect at the time of the notice, or three months for senior or disabled tenants. This relocation assistance required by the Residential Tenant Protections Ordinance shall be credited against any other relocation assistance required by federal, state or other local law.

**and qualitative methods**—including analysis of court filings, mapping of demographic and socioeconomic data, stakeholder interviews, a renter survey, program cataloging and assessment, and best practices research—**to paint a general picture of eviction conditions and trends in San Diego and identify gaps and opportunities that could inform future studies, policies and data collection around eviction prevention and housing stability**.

**Eviction Process and Data Availability**

1. **Eviction Notice:** Based on the eviction notice, the tenant may choose to move out of the property or may make compromises with the landlord. Unfortunately, eviction notices have not been tracked in San Diego as of the time of this study, meaning that it is impossible to know the count, reasons and results of evictions based on eviction notices. However, the newly adopted Residential Tenant Protections Ordinance requires the creation of the City of San Diego Tenant Termination Notice Registry, which would fill this gap to a certain extent by providing information on the number and type of tenancy terminations issued throughout the city, including evictions. The ordinance requires landlords to inform the San Diego Housing Commission (SDHC) within three business days of issuing a notice to a residential tenant to terminate their tenancy. This requirement does not take effect until 30 days after SDHC creates an online portal to receive submissions and informs the public that the portal has been created.

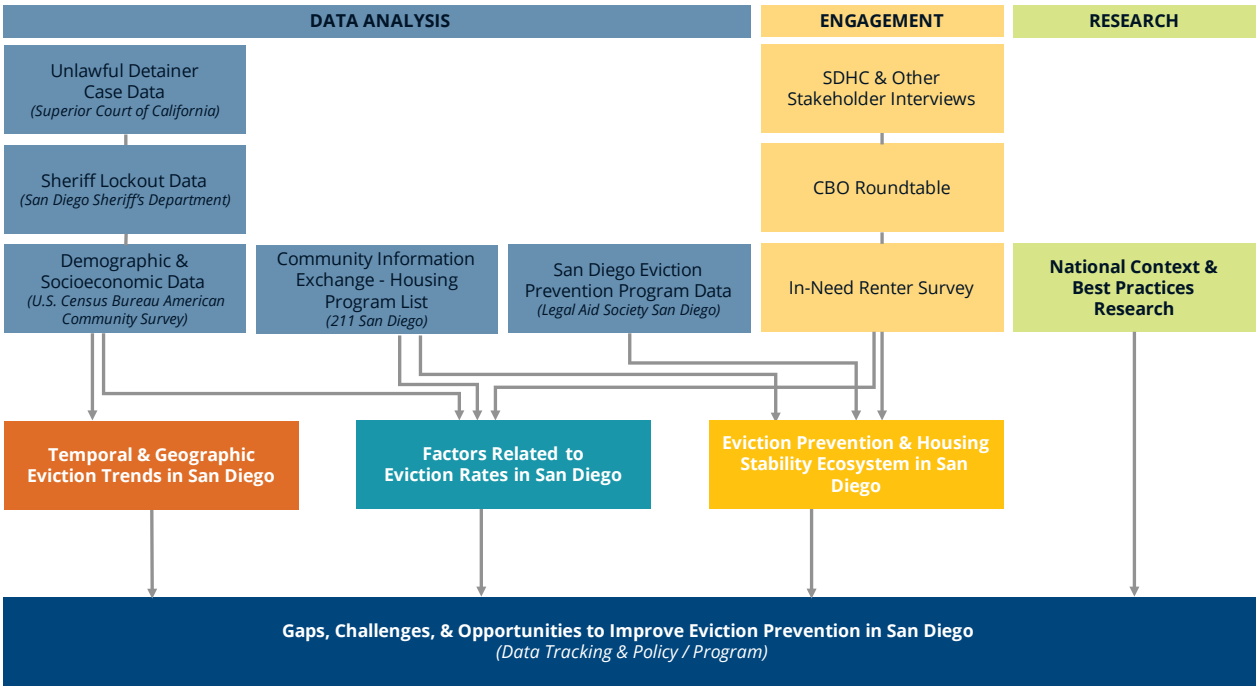
2. **Unlawful Detainer Court Case:** The unlawful detainer court case data are available via the Superior Court of California and provide information on the date of disposition, the result of disposition (dismissal or judgment), and ZIP Code within which the property is located, all of which provide valuable information in understanding the eviction process for the first time. However, there are limitations to this dataset; it does not specify the reasons for filing (e.g., nonpayment, holdover, illicit property usage), reasons for case dismissal, or the nature of the judgment (in favor of landlord or tenant). Thus, the total count of unlawful detainer cases at a given time and area does not directly translate into the number of evictions without extensive additional research into each individual case file. In addition, there is no corresponding information about the tenant or the unit.

3. **Sheriff Lockout:** This is the final step of the eviction process for approximately one-third of eviction cases in San Diego in which a tenant is forcibly removed from the property. The San Diego County Sheriff's Department maintains a database of sheriff lockouts with date and block address of the property, which provides valuable insight into forced evictions happening in San Diego. There is no corresponding information about the tenant or the unit.

## Study Methodology

The analysis in this report is underpinned by the key components illustrated in Figure 3, drawing from various local and national data sources and integrating insights from data analysis, engagement activities, and research. The study offers an overview of temporary and geographic patterns of evictions that occur within the court system in San Diego. Additionally, it explores demographic and socioeconomic factors that may be linked to evictions, highlights the challenges experienced by and needs of renters, and identifies areas of strength and opportunity in eviction-prevention programs and services.

**Figure 3: Study Methodology**




This report's analysis and recommendations are intended to inform broader policies and public dialogues concerning eviction prevention and housing stability in San Diego. It also serves as a data-driven foundation for future enhancements and reforms in eviction data collection and monitoring, eviction-prevention outreach, education and services.

## Engagement Overview

During this study, numerous stakeholders within San Diego's housing stability and eviction prevention sphere were engaged. This engagement process included a renter survey, 11 one-on-one interviews and one roundtable discussion with community-based organizations (CBOs) and relevant government agencies with programmatic focus and expertise in evictions.

### Renter Survey

HR&A and SDHC partnered to develop and administer a renter survey to better understand the challenges San Diego renters face and the factors that contribute to housing instability. To raise awareness about the survey, SDHC shared a flyer and suggested social media posts in English and Spanish with City

Councilmembers' offices, community organizations and additional stakeholders, asking them to encourage San Diego renters to participate in the survey. SDHC also provided links to the survey in English, Spanish and Vietnamese on the home page of SDHC's website and emailed information about the survey to 77,000 people on SDHC's wait list for Section 8 Housing Choice Voucher rental assistance. Many survey respondents indicated they have had trouble finding affordable housing or experienced housing instability in the past.

The main sections of this survey included questions about:

- Challenges as a renter;
- Experience assessing housing programs and support;
- Renting background; and
- Demographic and socioeconomic background.

The full version of the survey can be found in the Appendix of this report. More than 6,000 current and past renters in San Diego responded to the survey, which was offered in English, Spanish and Vietnamese.

### One-on-One Interviews

HR&A conducted a series of one-on-one interviews with the following governmental and nonprofit organizations with programmatic focus and expertise in housing stability and eviction prevention in San Diego. The objective of these interviews was to help inform a broad view of San Diego's eviction prevention landscape and facilitate in-depth conversations about each organization's respective work within eviction prevention.

- 2-1-1 San Diego
- Alliance of Californians for Community Empowerment (ACCE)
- City of San Diego San Diego Planning Department
- Legal Aid Society of San Diego (LASSD)
- San Diego Association of Governments (SANDAG)
- San Diego Eviction Prevention Collaborative (EPC)
- San Diego Housing Commission (SDHC)

### Community-Based Organization (CBO) Roundtable

In addition to individual interviews, HR&A hosted a CBO roundtable, aimed at delving deeper into the pivotal role of CBOs within San Diego's housing loss prevention and housing support ecosystem. Specifically, this event was designed to illuminate the functions and contributions of CBOs, particularly those who collaborated with SDHC to distribute emergency rental assistance during the pandemic. These organizations included:

- Asian Pacific Islander Initiative
- Casa Familiar
- Chicano Federation
- ElderHelp
- LGBTQ Community Center
- Logan Heights Community Development Association
- Partnership for Advancement of New Americans
- Refugee Assistance Center

- Union of Pan Asian Communities
- Urban League

CBOs shared insights into barriers and prospects for enhancing the effectiveness of existing eviction prevention and housing-related programs, discussed challenges in reaching vulnerable tenants and connecting them to these programs and service offerings, and identified the need for strategies and initiatives geared toward fostering collaboration and partnership among the diverse stakeholders within San Diego's housing stability arena.

**Insights from the engagement activities described previously informed this study's understanding of San Diego's eviction prevention landscape, the analytical lens applied to eviction data and eviction prevention program analysis, focus areas for the best practices research, as well as recommendations around data and policy detailed in this report.**

# EVICTION TRENDS IN SAN DIEGO

## Findings at a Glance

**Approximately 3,700 households faced unlawful detainer case filings, and approximately 1,600 households were forcibly removed from their homes by the Sheriff's Department per year before the COVID-19 pandemic.** This represents approximately 1.4 percent of renter households in the City of San Diego facing formal eviction on an annual basis. According to research, total households under threats of eviction were likely much higher. Notably, more than one-third of unlawful detainer cases resulted in sheriff lockouts. This rose to as high as 40 percent in areas that experienced high rates of evictions when compared to the citywide average.

**3,700**

Annual average count of households facing unlawful detainer cases in San Diego (2017–2019)

**~1,600**

Annual average count of Sheriff Lockouts in San Diego (2017–2019)

**Eviction moratoria and renter protection programs effective in San Diego during the pandemic suppressed eviction cases by approximately 70 percent.** From January 2017 to February of 2020, the average unlawful detainer cases in the city ranged from 300 to 400 per month. With various eviction moratoria in place during the pandemic, the case volume reduced significantly to approximately 100 cases per month. Notably, eviction moratoria did not curb evictions entirely: unlawful detainer case filings and sheriff lockouts still occurred, albeit in small numbers.

**↓70 Percent**

Fewer unlawful detainer cases were filed after pandemic-related eviction moratoria and renter protection programs went into effect. (2017-2019 vs. 2020-2022)

**Central and Southeastern San Diego have historically faced the highest evictions.** Over the six-year lookback period, the geographic distribution of unlawful detainer cases and sheriff lockouts remained generally unchanged. Neighborhoods most vulnerable to evictions—including Downtown San Diego, Southeastern San Diego, Otay Mesa, City Heights, Encanto, Mission Valley and Tierrasanta—remained largely consistent from one year to another throughout the pandemic.

**Neighborhoods that experienced the highest increase in housing costs—median home value and gross rent—are in areas with the highest rates of evictions.** Though housing costs have risen citywide since 2017, the percentage increase in housing costs is the highest in areas facing the highest eviction rates. These neighborhoods include Mission Valley, City Heights, Oak Park, Otay Mesa, and Nestor (ZIP Codes 92108, 92105, 92154).

**Relatedly, household financial factors—median household income and housing cost burden—are generally the strongest indicators of neighborhoods facing the highest rates of eviction cases.** Among many potential contributing factors to eviction, neighborhoods with a high prevalence of cost-burdened households and low-income residents have disproportionately faced the highest number of

evictions. These neighborhoods include Southeastern San Diego, Barrio Logan, City Heights, Oak Park, College Area, Mid-City Eastern, Otay Mesa, and Oak Park (ZIP Codes 92113, 92105, 92115, 92154).

**Neighborhoods with a significant percentage of Black and Hispanic residents coincided with areas with higher rates of evictions. Neighborhoods with a higher percentage of single-parent households and high unemployment rates also show an elevated rate of evictions.** The correlation between these factors highlights the inextricable intersectionality of race and ethnicity and socioeconomic status and are influenced by the complex dynamics of systemic disparities. These neighborhoods include Southeastern San Diego, Barrio Logan, Encanto, Valencia Park, Lomita, Otay Mesa and Nestor (ZIP Codes 92113, 92114, 92154).

**Sheriff lockouts tend to concentrate in Downtown San Diego and in large multifamily buildings.** Notably, many of these are single-room occupancy (SRO) buildings, likely driven by the unique tenancy conditions, transient nature, and the large number of units in a single building.

In summary, available data reveal that some San Diegans and communities are more likely to be affected by evictions than others. Those who reside in **neighborhoods experiencing higher home value and housing cost increases, more severe housing cost burden, lower median household incomes, a higher share of BIPOC population, and more significant concentration of large multifamily buildings with high numbers of units** tend to be more vulnerable.

From a policy and programmatic perspective, the identification of these trends can inform **targeted education and outreach** efforts around tenant protection and rights; the **design, focus and deployment of housing support and eviction prevention programs**; as well as **interventions that address a broader set of systemic barriers and challenges** around housing supply, access, affordability, financial literacy and economic mobility that disproportionally affect people and communities of color.

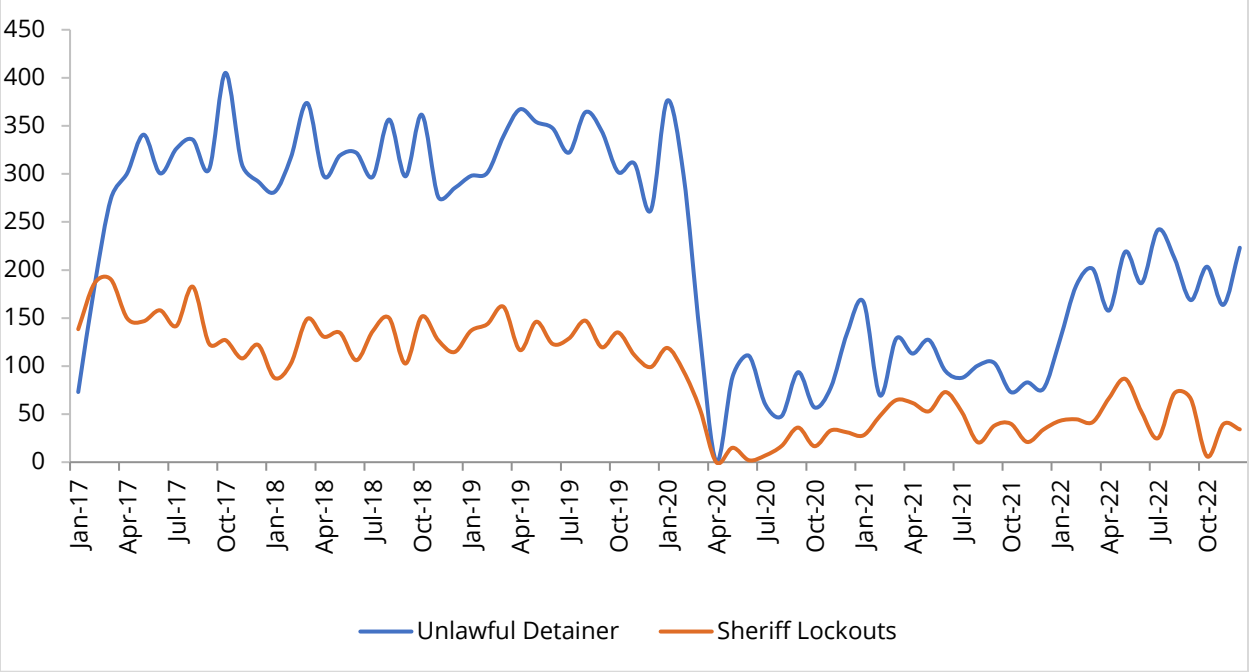
From a data collection and tracking perspective, a more **robust dataset that covers the entire eviction process**, from eviction notices to sheriff lockouts, and **captures the demographic and socioeconomic characteristics of those being evicted**—such as race and ethnicity, household income and housing conditions prior to eviction—**could inform a deeper understanding of potential risk factors and causal relationships** to evictions in San Diego.

## Eviction Trends in San Diego: 2017-2022

From January 2017 to February 2020, **prior to the pandemic, the City of San Diego averaged 300 to 400 unlawful detainer case filings and 140 sheriff lockouts per month**. At the onset of the pandemic, eviction moratoria and other temporary restrictions were put in place. Given these emergency measures, the volumes of unlawful detainer cases and sheriff lockouts plummeted to about 1,500 unlawful detainer cases and about 500 sheriff lockouts per year in 2020 and 2021. As temporary restrictions loosened or expired starting in 2022, evictions, especially unlawful detainer cases, have been steadily increasing.

Despite the fluctuation in eviction trends per year, evictions largely happened in the same neighborhoods, concentrated in South and Southeastern San Diego. The analysis in Figure 4 relied on unlawful detainer cases and sheriff lockouts (i.e., forced evictions) at the ZIP Code level.[19]

**Figure 4: Monthly Count of Unlawful Detainer Cases and Sheriff Lockouts**



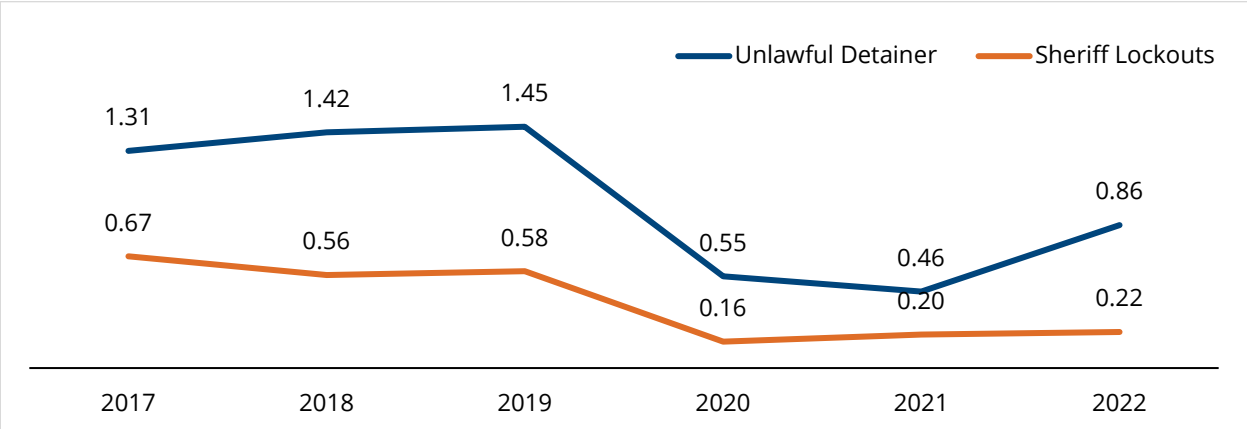

In the City of San Diego, approximately 1.3 to 1.4 households per 100 renter households[20] faced unlawful detainer cases annually. Prior to the pandemic, approximately 0.6 households per 100 renter households have resulted in sheriff lockouts. Those numbers dropped to approximately 0.5 and 0.2 for unlawful detainer and sheriff lockouts, respectively, during the pandemic. Since 2022, the number increased for unlawful detainer cases but not significantly for sheriff lockouts. While available data do not provide a clear

[19] The two available datasets of the eviction process—unlawful detainer and sheriff lockouts—provide valuable insight into the count, location, and time of evictions happening in San Diego. Both datasets, available on a case-by-case basis, have been aggregated to a zip code geography and total count per month for analysis. In case a zip code boundary extends across the boundary of the city, the total count in a zip code has been weighted by the number of housing units to estimate the total share within the city boundary.

[20] Analysis uses total number of renter households (ACS 5-year estimate) to normalize evictions to provide a standardized measure of prevalence.

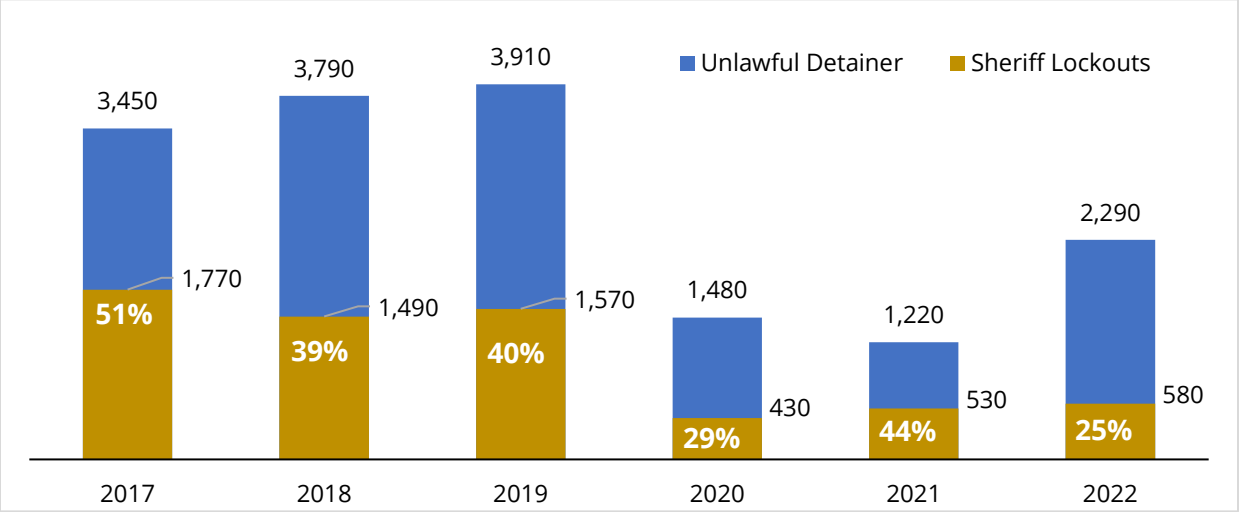
picture on why the rebound of unlawful detainer cases has been more rapid than sheriff lockouts, the lag is potentially driven by the fact that sheriff lockouts only occur after, and only in some of, the unlawful detainer cases.

**Figure 5: Count of Unlawful Detainer Cases and Sheriff Lockouts per 100 Renter Households**



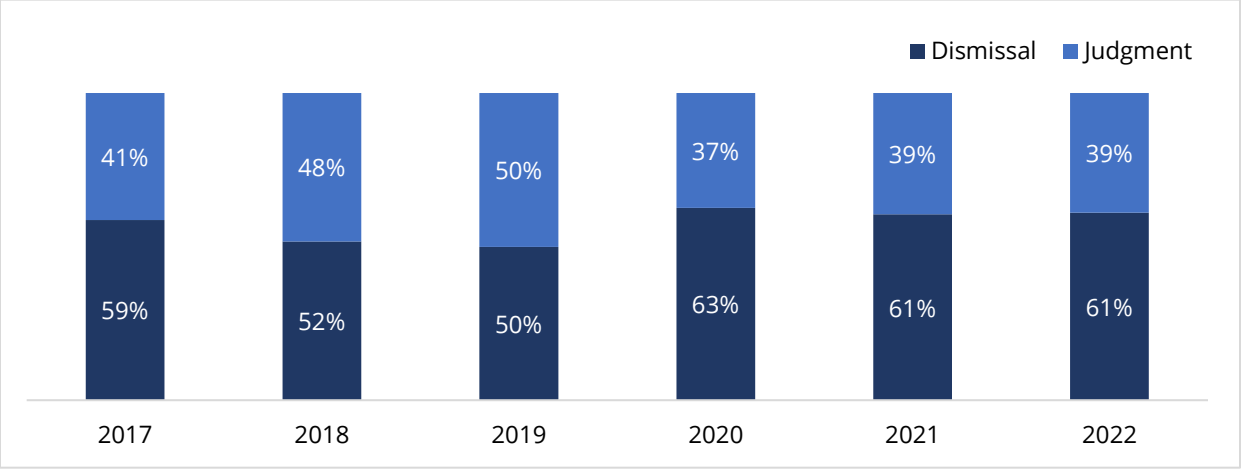

Before the pandemic, approximately 40 to 50 percent of unlawful detainer cases resulted in sheriff lockouts in the city. **In 2020, the percentage dropped to 29 percent, demonstrating a more dramatic decrease in the number of sheriff lockouts than that of unlawful detainer cases.** This significant drop was likely due to the eviction moratoria, particularly California Assembly Bill (AB) 3088, which prevented unlawful detainer filings due to non-payment if a tenant signed a declaration of financial distress due to the pandemic. With the expiration of various temporary restrictions on evictions following the pandemic, the number of unlawful detainer cases sharply increased, leaving the share of sheriff lockouts relatively low.

**Figure 6: Total Count of Unlawful Detainer Cases and Sheriff Lockouts per Calendar Year**



**Over the past six years, the share of unlawful detainer cases dismissed by the court[21] ranged from 50 percent to 60 percent. During and since the pandemic, this share had been generally higher than the pre-pandemic period.** However, this does not necessarily mean that a large share of unlawful detainer cases did not result in any tenant move-outs or evictions, informally and/or illegally. This is because it is impossible to ascertain categorically whether dismissals or judgements resulted in the eventual tenant move-out; learning such information is only possible by sorting through the vast number of court documents from individual cases. Future data collection could potentially focus on systematizing the documentation of court case outcomes to provide more easily accessible, digestible data that allows more in-depth analysis of unlawful detainer case outcomes. Consequently, while more unlawful detainer cases were dismissed post-pandemic, the significance of the variation on the share of dismissals versus judgments may not be fully ascertained due to data limitations.

**Figure 7: Share of Dismissal versus Judgment in Unlawful Detainer Case per Year**




## Geographic Patterns: Evictions in the Context of Neighborhoods

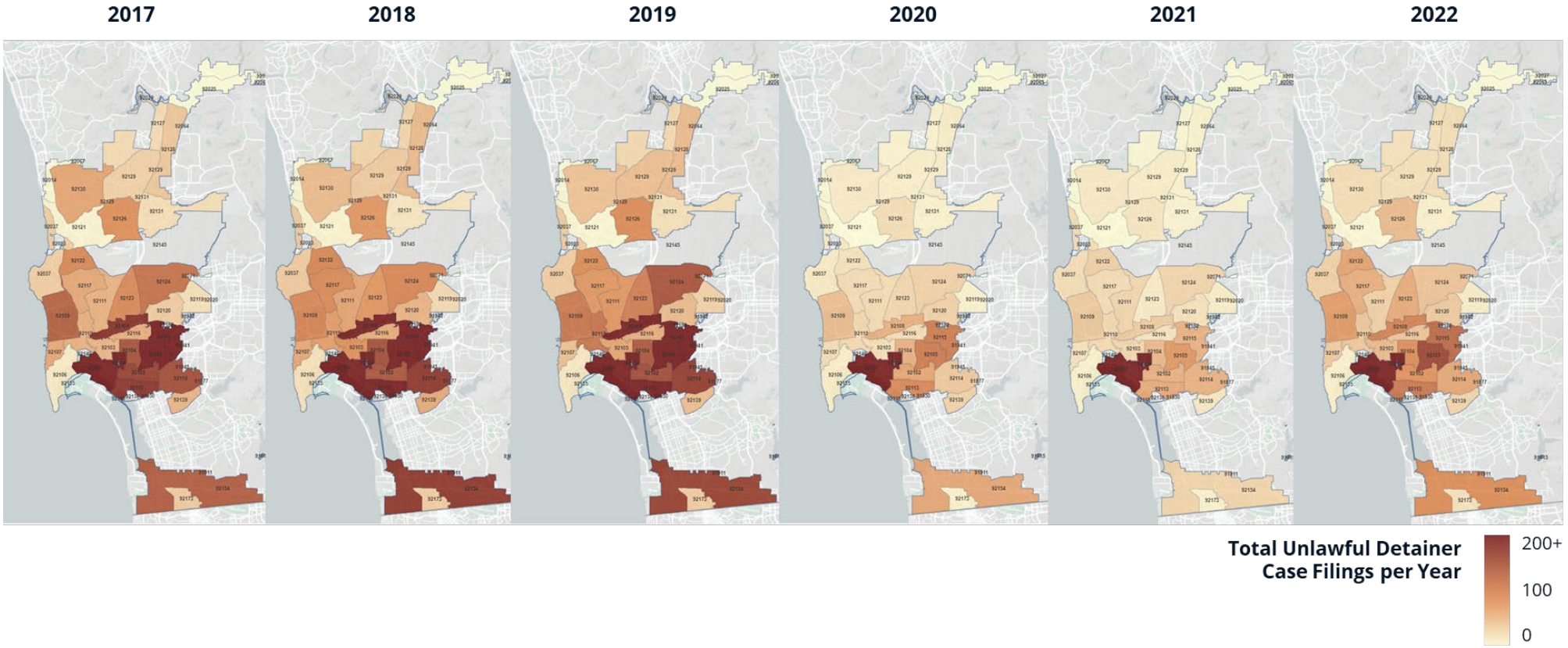
### Overall Geographic Trends

Central, Southeastern and South San Diego have the highest unlawful detainer case filings per renter households in the city. Notably, **while volumes of unlawful detainer cases ebbed and flowed over the years, there had not been a major shift in geographic distribution of cases**. Based on ZIP Code level data, Downtown, Balboa Park, Mission Valley, Encanto, Valencia Park and Lomita are among the neighborhoods with the highest evictions and sheriff lockouts per 100 renter households.[22] Downtown and South San Diego had particularly high sheriff lockouts percentages most years.

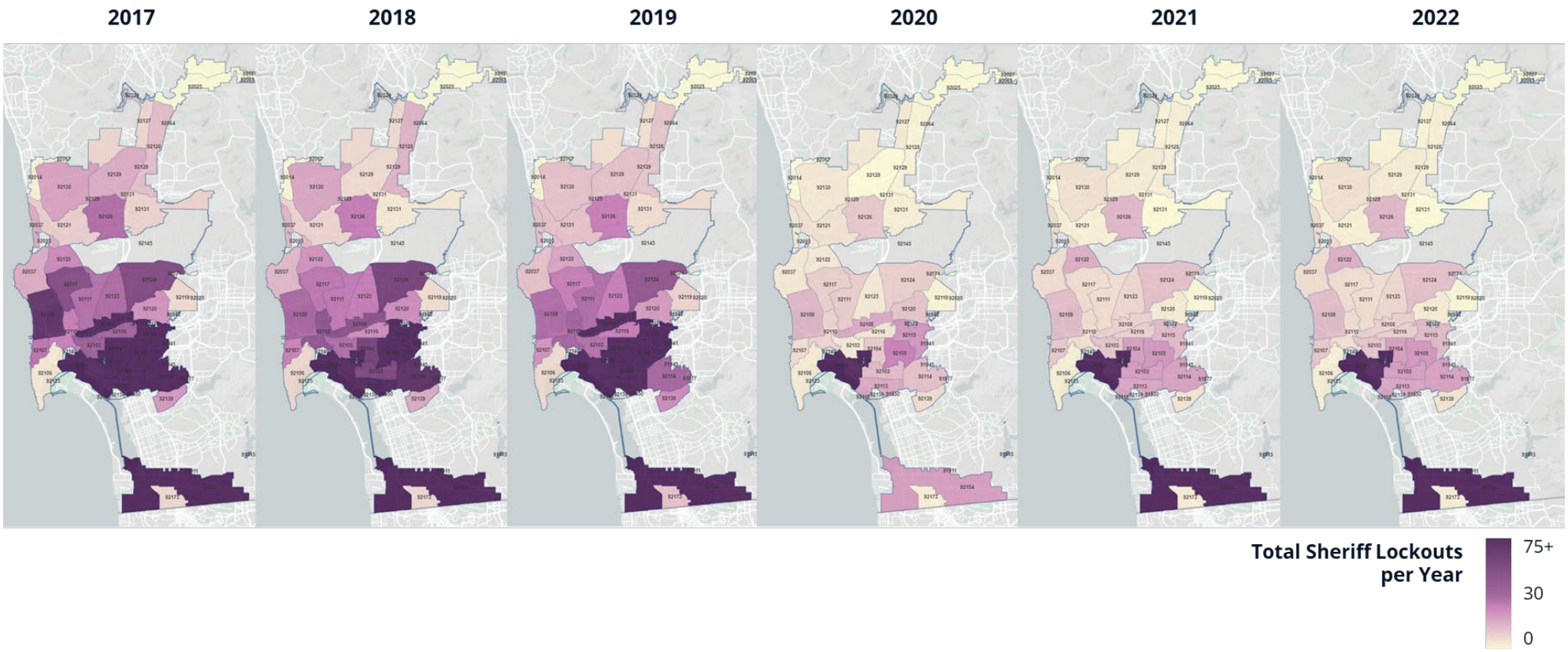
[21] Data obtained from the Superior Court did not provide information on causes for dismissal.

[22] Due to limitations of ZIP Code level data, neighborhood variations within a single zip code are not captured in this analysis.

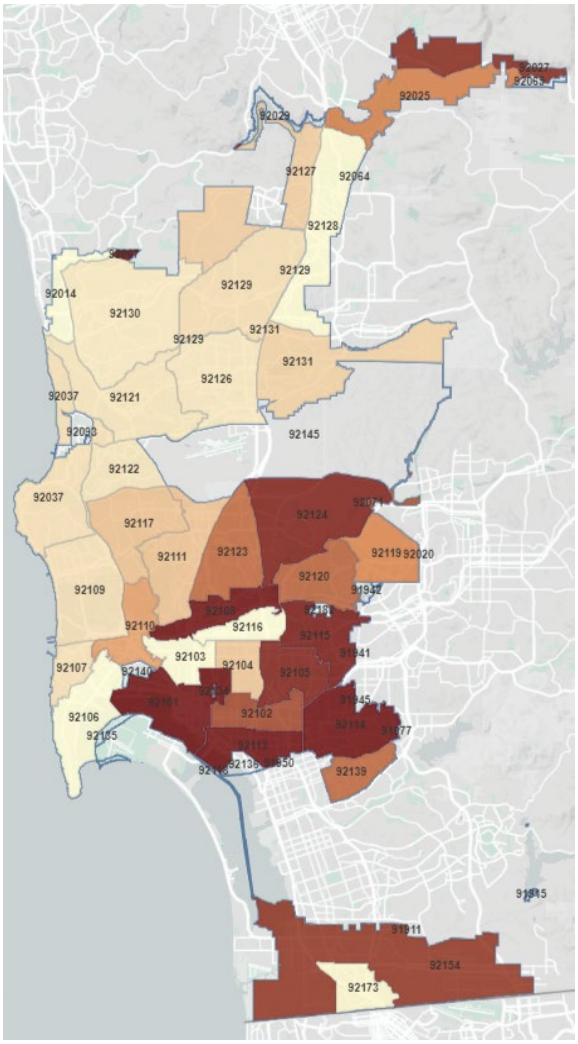
**Map 1: Annual Unlawful Detainer Cases 2017–2022 per 100 Renter Households at ZIP Code Level**



**Map 2: Annual Sheriff Lockouts 2017–2022 per 100 Renter Households at ZIP Code Level**



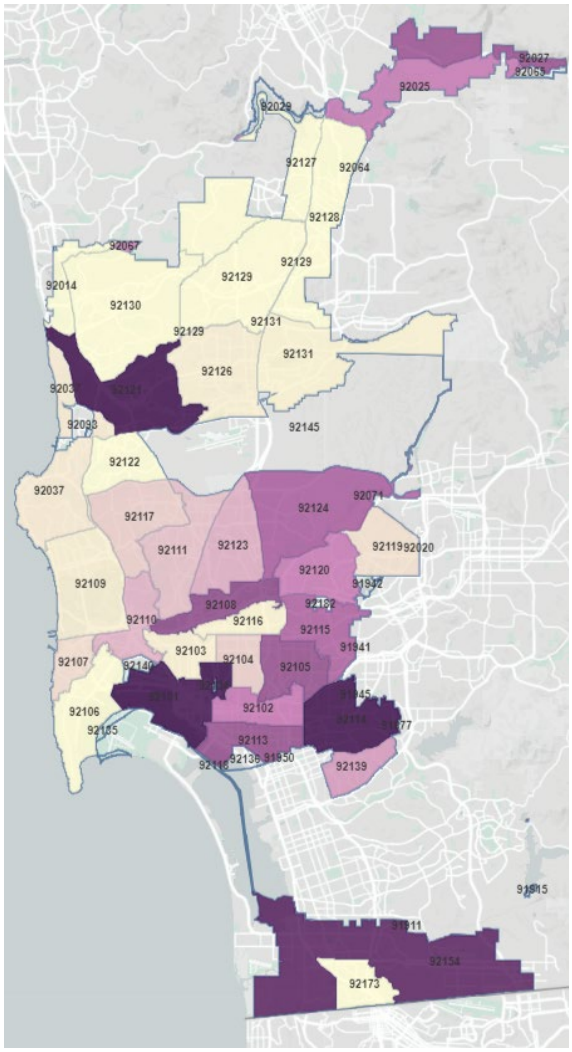
**Map 3: Annual Average of Unlawful Detainer Cases (2017–2022) per 100 Renter Households per ZIP Code**




Unlawful Detainer cases per 100 renter household

< 0.3 | 1.0 | > 1.5

**Map 4: Annual Average of Sheriff Lockouts (2017–2022) per 100 Renter Households per ZIP Code**

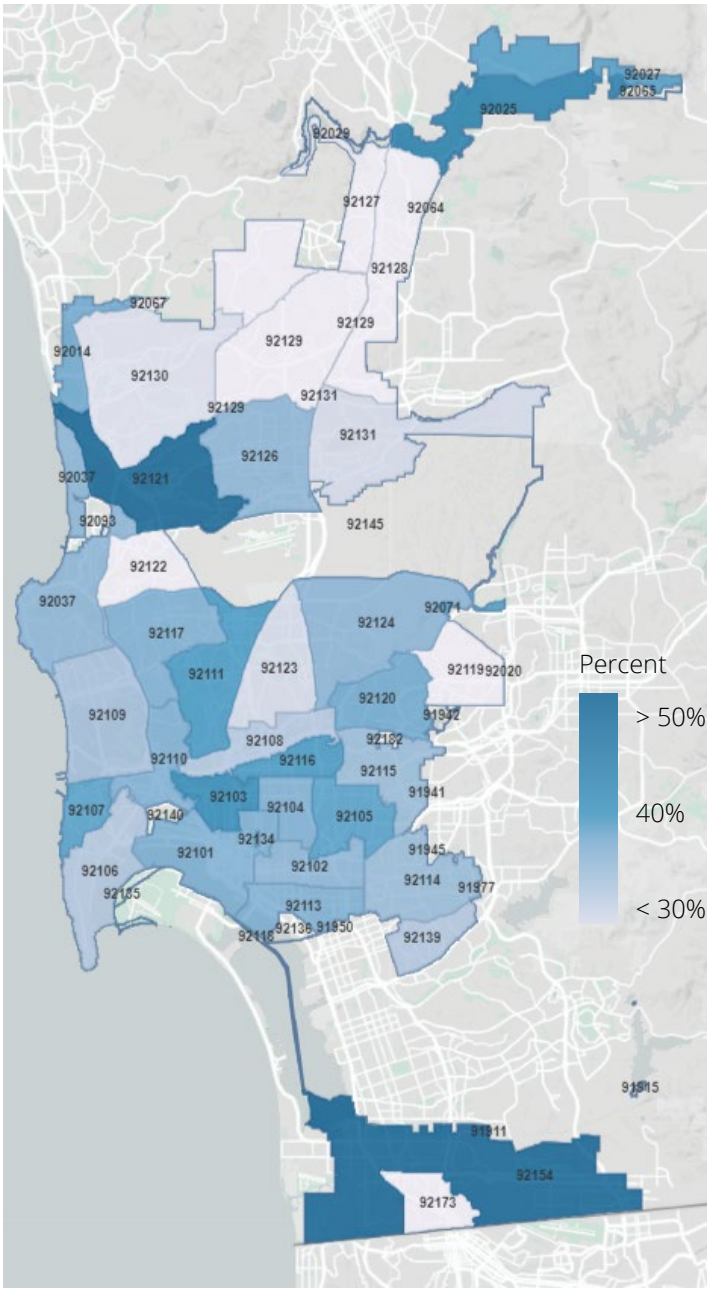



Sheriff Lockouts per 100 renter household

< 0.2 | 0.5 | > 0.8

**Whether an unlawful detainer case filing is likely to end in sheriff lockouts varies by ZIP Code.** In South San Diego (ZIP Code 92154: Otay Mesa, Nestor), 55 percent of unlawful detainer cases, on average, ended in sheriff lockouts from 2017 through 2022. In Central and Southeastern San Diego, the share of sheriff lockouts in all unlawful detainer cases was also high, around 40 percent on average. ZIP Codes in Northern San Diego (92121, 92025, 92027, 92065) experienced similar trends; however, because those areas have low numbers of unlawful detainer cases, this could be a statistical anomaly. Additional data and analysis are needed to better understand the contributing factors to high levels of forced evictions and the implications for outreach or policy interventions.

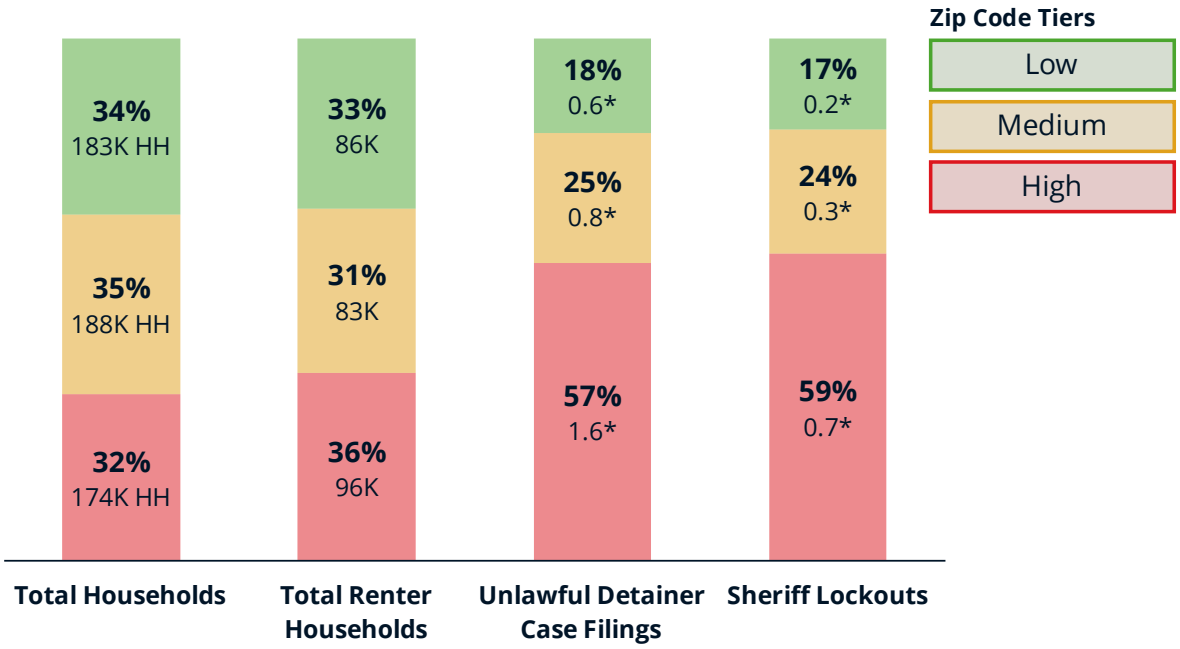
**Map 5: Percentage of Sheriff Lockouts per Unlawful Detainer Case Filings (2017–2022 annual average)**



## Neighborhoods with Highest Rates of Evictions

To understand potential characteristics of areas with higher rates of eviction, neighborhoods have been grouped into three tiers that represent high, medium, and low levels of eviction prevalence based on rates of evictions and persistent patterns over time. Each tier has a roughly equal distribution of household count per ZIP Code, ensuring standardization and cross-tier comparability. **High-eviction ZIP Codes—with one-third of households in San Diego—make up the majority of the city's unlawful detainer cases and sheriff lockouts.**

**Figure 8: Distribution of Households and Eviction Variables by ZIP Code Tiers**




**While residents in areas with the highest eviction rates have the lowest median household income, they also live in areas where housing-cost market pressure is higher than the citywide average**. As shown in Figure 9, in ZIP Codes with the highest eviction prevalence, both median gross rent and median home value increased the most compared to those of other areas. Neighborhoods with the highest eviction rates also tend to have a **greater concentration of larger multifamily buildings**, though additional data and further analysis is needed to understand what is driving such trends.

**Figure 9: Median Home Value and Median Gross Rent by ZIP Code Tiers**

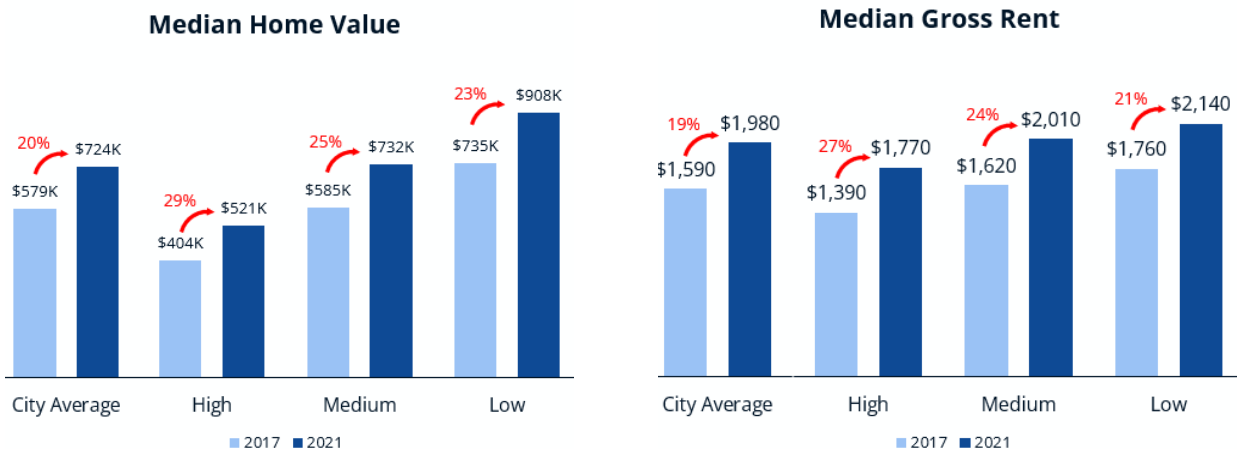
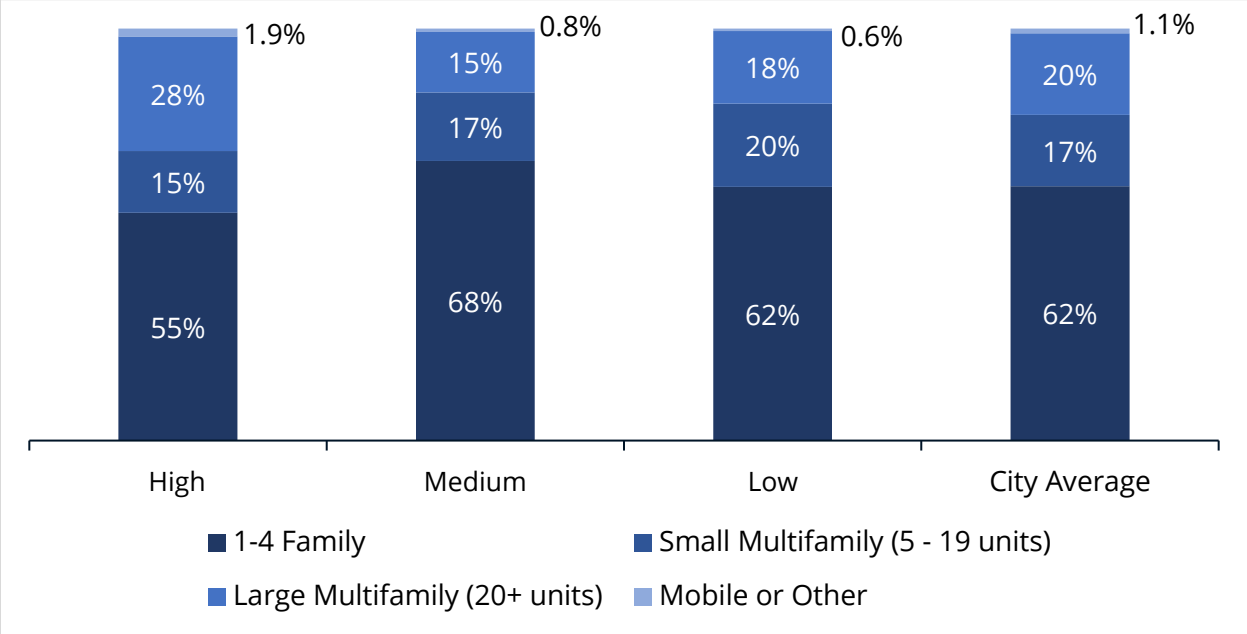



**Figure 10: Housing Typology by ZIP Code Tiers**




Other characteristics of neighborhoods with the highest rates of eviction include higher housing-cost burden, lower median household incomes, and a higher share of Black and Hispanic residents, which are in line with findings described in the following section "Factors Related to High Eviction Case Rates" and included in the Appendix.

## Concentration of Sheriff Lockouts

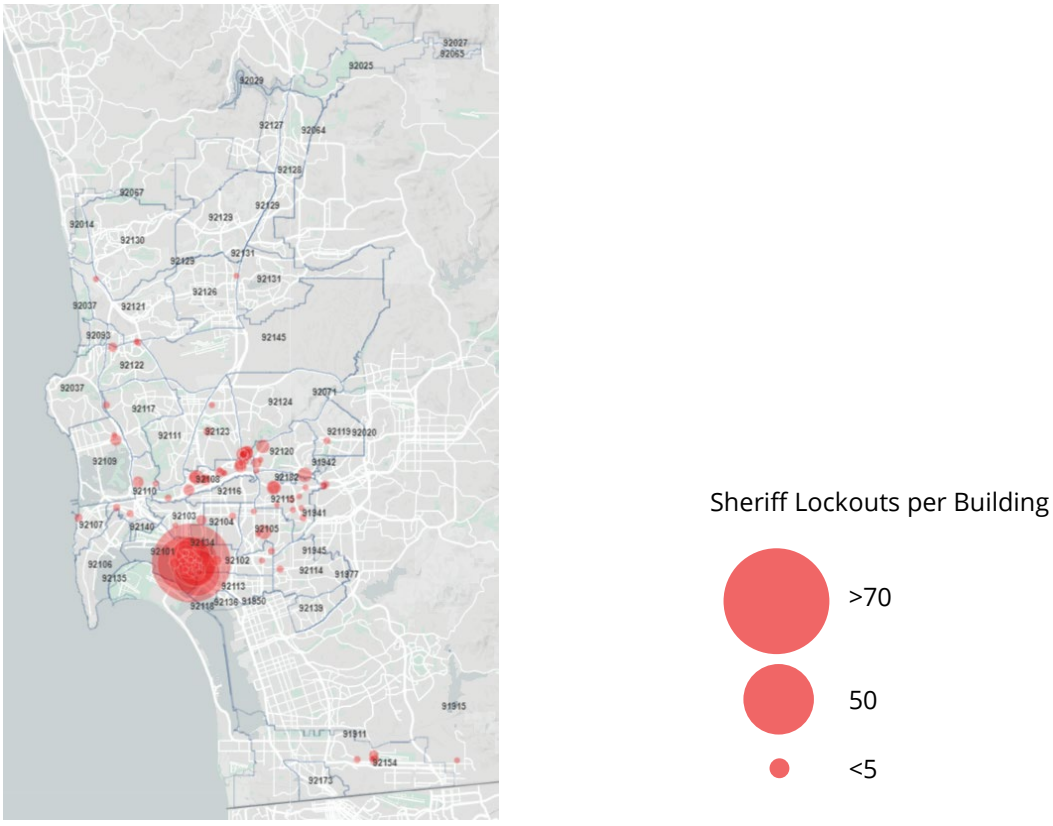
**Based on closer examination of sheriff lockouts data, single-room occupancy (SRO) apartments in Downtown San Diego account for a high share of lockouts from 2017 to 2022.** The sheriff lockout database contains information on the locations of building-block level data, allowing for identification of

buildings. Among all sheriff lockouts in the City of San Diego from 2017 to 2022, lockouts in the top 34 buildings accounted for 10 percent of all sheriff lockouts in the six-year period. These 34 buildings saw over 10 sheriff lockouts and averaged approximately 20 lockouts per building over the study period. Many of the 34 buildings—including the top 13 buildings with the highest number of lockouts—are in the Downtown San Diego area (ZIP Code 92101).

**Table 1: Top 10 Buildings with the Most Sheriff Lockouts in San Diego (2017–2022)**

| Building | Type | Total Units | Zip Code | Total Sheriff Lockouts |
|---|---|---|---|---|
| Building 1 | Single-Room Occupancy | 300 | 92101 | 75 |
| Building 2 | Single-Room Occupancy | N/A | 92101 | 52 |
| Building 3 | Single-Room Occupancy | 185 | 92101 | 45 |
| Building 4 | Single-Room Occupancy | 275 | 92101 | 43 |
| Building 5 | Single-Room Occupancy | 281 | 92101 | 38 |
| Building 6 | Market-Rate New Construction, High-Rise | 679 | 92101 | 35 |
| Building 7 | Market-Rate New Construction, High-Rise | 483 | 92101 | 35 |
| Building 8 | Single-Room Occupancy | 55 | 92101 | 21 |
| Building 9 | Single-Room Occupancy | 180 | 92101 | 20 |
| Building 10 | Single-Room Occupancy | 130 | 92101 | 19 |

**Map 6: Building Locations with More than Five Sheriff Lockouts (2017-2022)**




At least nine buildings among the top 13 with the highest number of sheriff lockouts in San Diego are identified as SRO buildings in ZIP Code 92101. Those nine SRO buildings have an average unit size of 170 square feet and, in total, had 330 sheriff lockouts in the six-year study period, accounting for approximately

5 percent of all sheriff lockouts in the City of San Diego from 2017 to 2022. Other non-SRO buildings with high rates of sheriff lockouts are new-construction, high-rise apartments (at least 40 stories) in Downtown San Diego. Nevertheless, SRO apartments in Downtown San Diego are the biggest driver of sheriff lockouts in the city.

**Considering the distinctive role SROs plays in the housing ecosystem, it is not surprising that evictions can occur relatively frequently in these establishments.** SRO units typically consist of small, individual rooms accompanied by shared restroom facilities and communal kitchens and are offered at a more budget-friendly rate with month-to-month lease agreements. In addition to low-cost and flexible lease terms, when compared to other rental options, SROs are also uniquely low-barrier in that occupancy often does not require credit-check, first/last month's rent, or security deposit. These distinctive attributes make them particularly appealing to the most vulnerable and in-need residents seeking housing solutions, sometimes temporarily. Consequently, SRO buildings often serve as providers of housing at the lowest level of affordability, have higher turnover rates, and tenants may not benefit from the full spectrum of housing rights protection primarily due to the nature of month-to-month lease arrangements. Therefore, while the concentration of sheriff lockouts in SROs in San Diego is significant and should be examined further, the finding should be carefully interpreted given the important role SROs play in providing affordable and flexible housing options to those most in need.

## Factors Related to High Eviction Case Rates

Zooming out of the ZIP Code and neighborhood level, patterns emerge regarding potential demographic, socioeconomic, and housing conditions that may contribute to higher eviction risks. It is important to note that eviction data—including unlawful detainer cases and sheriff lockouts—are only available at the ZIP Code level at the time of this analysis. Furthermore, they come without any form of corresponding demographic or socioeconomic information. Because of these limitations, **findings in Table 2 only indicate a likely connection, not causal relationship, between demographic and socioeconomic characteristics and the likelihood or prevalence of evictions**.

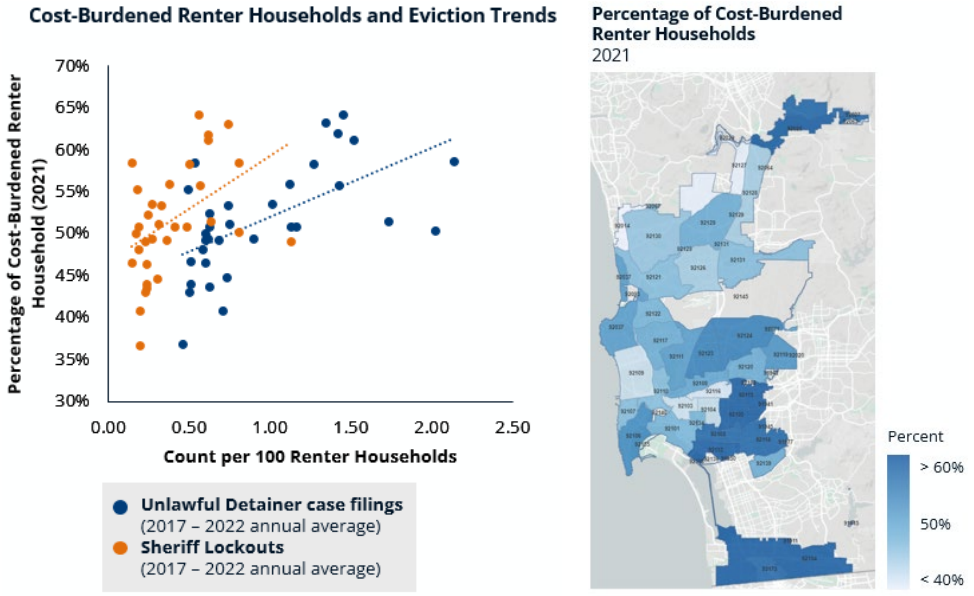
Table 2 summarizes the variables analyzed in the assessment of their potential relationship to evictions. This section of the report focuses on variables that are found to bear a relatively strong relationship to higher rates of evictions; the analyses of other variables are included in the Appendix for reference.

**Table 2: Variables Analyzed**

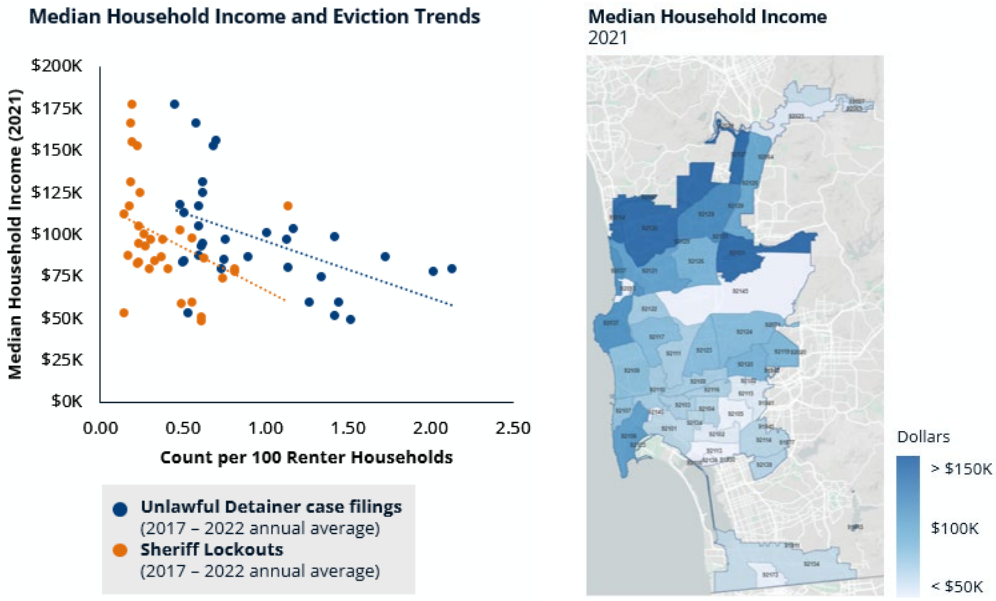
| Category | Variable | Source |
|---|---|---|
| **Demographic** | Median Household Income | ACS 5-Year Survey, 2021 |
| | Race and Ethnicity | ACS 5-Year Survey, 2021 |
| | Foreign Born Percentage | ACS 5-Year Survey, 2021 |
| | Unemployment Percentage | ACS 5-Year Survey, 2021 |
| | Education Attainment | ACS 5-Year Survey, 2021 |
| | Households with Children | ACS 5-Year Survey, 2021 |
| | Single-Parent Households | ACS 5-Year Survey, 2021 |
| | Housing Cost-Burden | ACS 5-Year Survey, 2021 |
| **Real Estate Market** | Change in Median Gross Rent | CoStar & ACS (2017, 2021) |
| | Change in Median Home Value | ACS (2017, 2021) |
| **Housing Characteristics** | Building Typology<br>(Single, small multifamily, large multifamily) | ACS 5-Year Survey, 2021 |
| | Housing tenure (renter, owner) | ACS 5-Year Survey, 2021 |
| | Housing conditions (code enforcement violations) | City of San Diego |

**High eviction rates coincide with low median household income and high percentages of cost-burdened households.** Neighborhoods with a high percentage of cost-burdened renter households demonstrated a strong positive relationship with the counts of unlawful detainer and sheriff lockouts, meaning higher cost-burdened areas are likely to have higher counts of eviction rates. Likewise, neighborhoods with low median household income experienced the highest eviction cases.

## Figure 11: Housing Cost Burden and Eviction Trends




## Figure 12: Median Household Income and Eviction Trends



**High eviction rates also coincide with more rapid growth in home values and average rents.** Increases in home values and rents from 2017 to 2021 have a positive relationship with unlawful detainer case filings, meaning areas that faced the highest percentage increases in home value or rents have higher than average unlawful detainer case filings, However, there is not much of a relationship with sheriff lockouts.

**Figure 13: Change in Home Values and Eviction Trends**

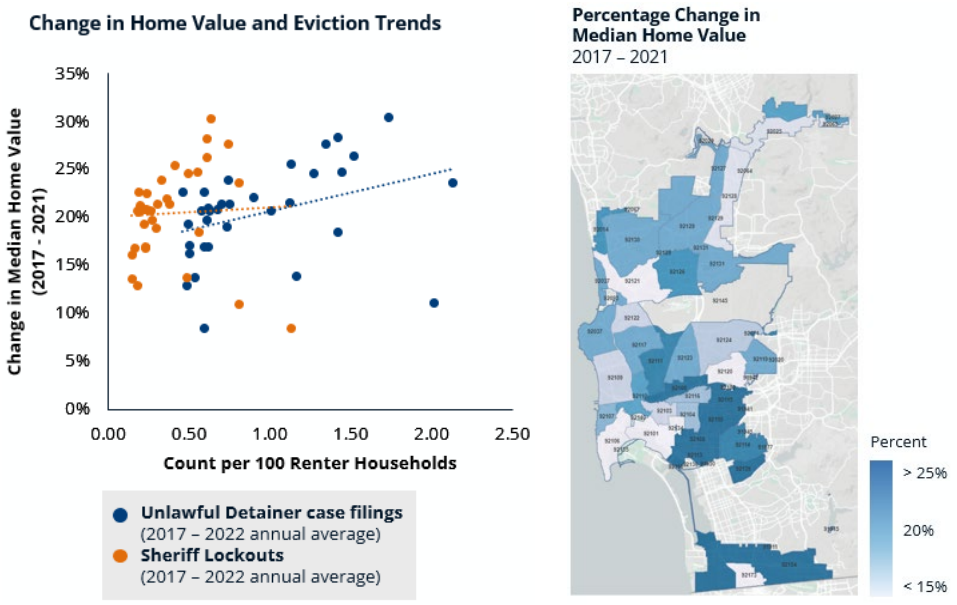
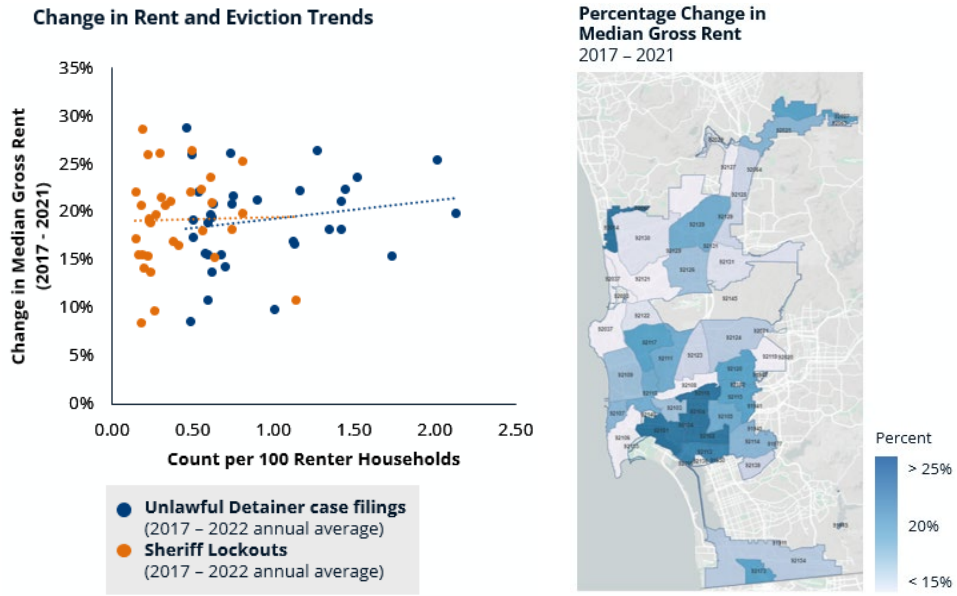



**Figure 14: Change in Rent and Eviction Trends**



**Communities of color, particularly neighborhoods with a higher share of Black and Hispanic populations, tend to experience high eviction rates in comparison to other areas in the city.** In San Diego, the Hispanic community is concentrated in the South and Southeastern regions of the city, areas where eviction rates are disproportionately high. Central and Southeastern San Diego, where the share of Black residents is relatively high, also exhibit disproportionately elevated rates of eviction cases.

**Figure 15: Hispanic Population and Eviction Trends**

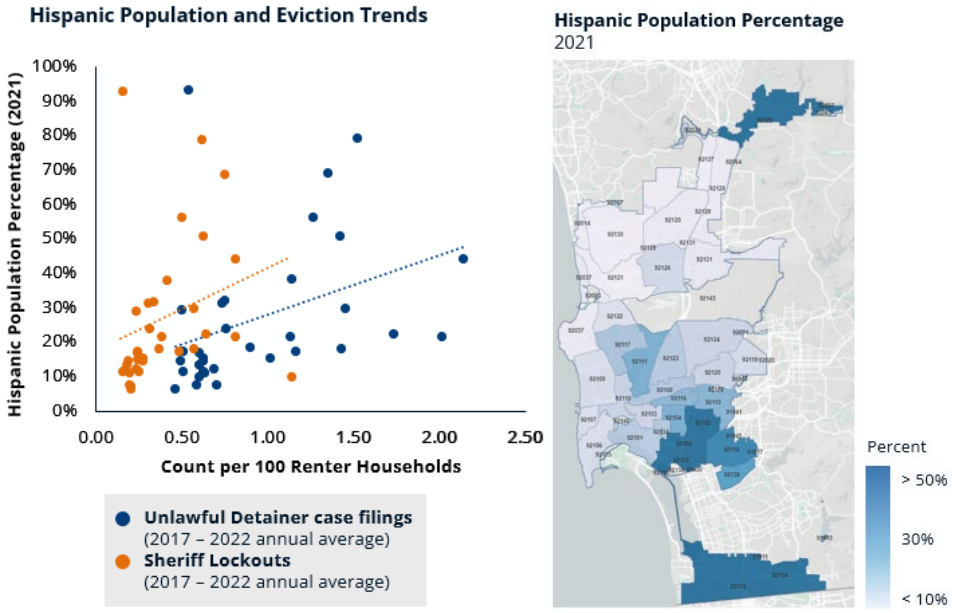
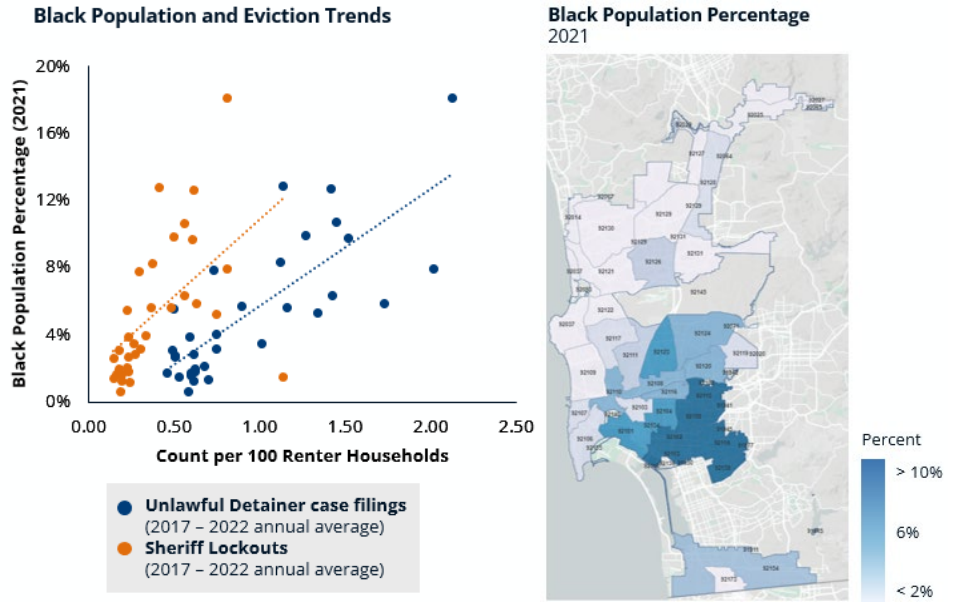
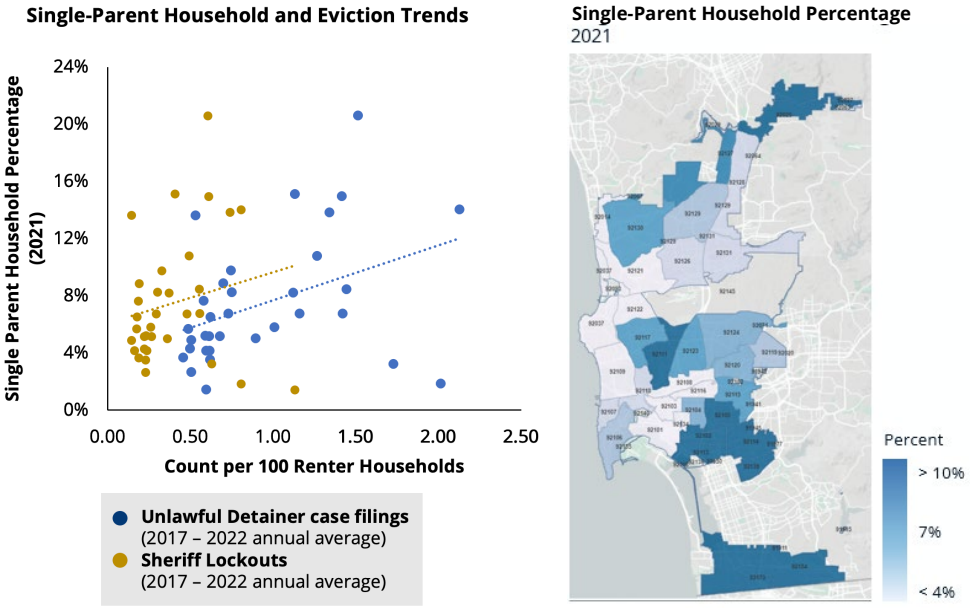



**Figure 16: Black Population and Eviction Trends**

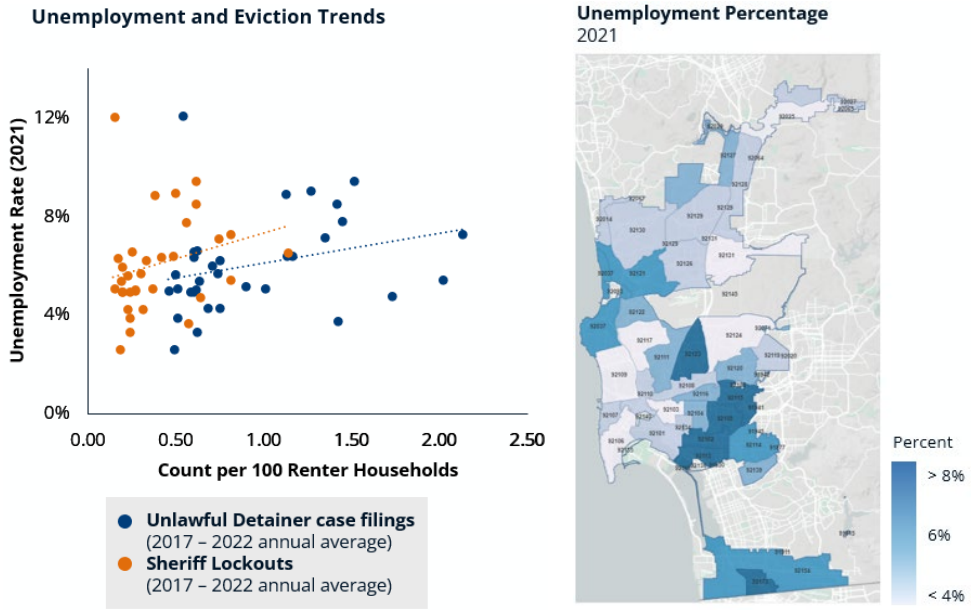



Several other factors, such as **a high percentage of single-parent households and high unemployment rates also bear a relatively strong relationship to high eviction rates.**

## Figure 17: Single-Parent Households and Eviction Trends




## Figure 18: Unemployment and Eviction Trends



# RENTER PROFILE

As available unlawful detainer court case and sheriff lockout data can only support inferences of potential factors that bear relationships to evictions, a renter survey on evictions was conducted to provide additional insights into their demographics and socioeconomic characteristics, as well as tenants lived experiences interacting with the rental market in San Diego.

The renter survey was administered from June 20 to July 17, 2023, in English, Spanish and Vietnamese. It was posted online on the San Diego Housing Commission's (SDHC)website and social media accounts and distributed to individuals on SDHC's Section 8 Housing Choice Voucher Program wait list whose ZIP Code indicated City of San Diego residency. It was also shared with City Council offices and community-based organizations (CBOs), with requests for them to help raise awareness. The survey received 7,048 responses. Of those, 6,265 responses (89 percent) were valid based on the respondents' residency and tenancy history.

Given the survey deployment method, the makeup of the respondents skews toward neighborhoods and populations that are more in need and face potentially higher risks of evictions. Among the 6,265 responses, more than two-thirds of respondents identified themselves as a person of color and half of respondents identified as earning less than $46,000 in household income. Additionally, the geographic distribution of ZIP Codes of survey respondents showed high concentration in Downtown and Southeastern San Diego, areas identified as having the highest levels of evictions.

**Table 3: Renter Respondent Profile**

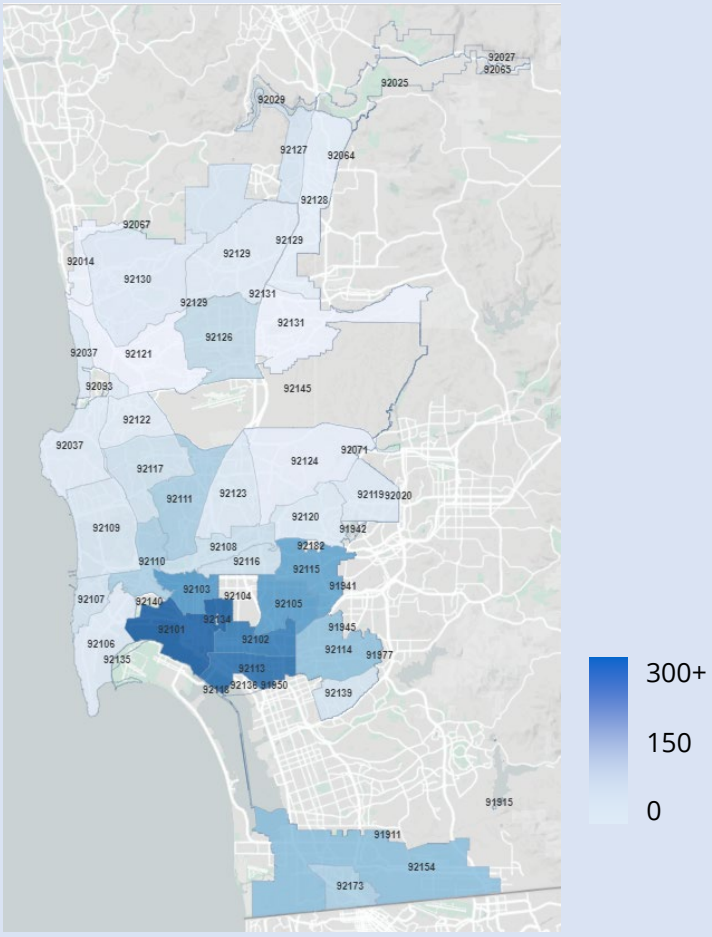
| Race/Ethnicity | Respondent Count | Respondent Percent[23] | San Diego Renter Population |
|---|---|---|---|
| White | 1,658 | 38% | 39% |
| Black or African American | 706 | 16% | 8% |
| Asian | 303 | 7% | 13% |
| American Indian or Alaska Native | 124 | 3% | 1% |
| Native Hawaiian or Other Pacific Islander | 65 | 1% | 1% |
| Hispanic or Latino | 1,298 | 30% | 23% |
| Other | 231 | 5% | 15% |
| Prefer not to answer | 309 | N/A | N/A |
| No Response | 2,119 | N/A | N/A |

| Income | Respondent Count | Respondent Percent | San Diego Renter Population[24] |
|---|---|---|---|
| $0 - $27,999 | 2,099 | 34% | ~36% |
| $28,000 - $45,999 | 1,021 | 16% | |
| $46,000 - $54,999 | 330 | 5% | ~64% |
| $55,000 - $72,999 | 249 | 4% | |
| $73,000 - $79,999 | 63 | 1% | |
| $80,000 – $95,999 | 58 | 1% | |
| $96,000 – $129,999 | 61 | 1% | |
| $130,000+ | 42 | 1% | |

[23] To allow comparison between survey respondents and San Diego's population overall, percentages are calculated based on the total number of respondents who self-identified with race/ethnicity categories in the survey question.

[24] The U.S. Census Bureau collects data on the count of households by income in different ranges of income brackets than were listed in the survey. According to the 2021 ACS Community Survey (5-Year Estimates), approximately 36% of renter households in the City of San Diego earn less than $49,999. The median household income of renter households is $67,484.

**Map 7: Geographic Distribution of Survey Respondents by ZIP Code**




**Key Findings from the Survey**

A full analysis of the survey responses is included in the Appendix. Key findings as they relate to evictions and eviction related housing programs are summarized below. Among the renter respondents:

- The greatest renting challenge cited is difficulty finding housing they could afford, followed by difficulty paying rent, which was primarily driven by unaffordable rent increases.
- Approximately half reported some form of landlord harassment.
- Approximately one-fifth of renter respondents experienced evictions in the past, which affected BIPOC respondents at a slightly higher rate (White: 17 percent; non-White: 18 percent). Respondents identified as Black and Native Hawaiian or Other Pacific Islander reported the highest rates of eviction, though the sample size for the latter is low.
- Of those who have experienced evictions, those who received eviction-related assistance were more likely to challenge the eviction.
- Most renter survey respondents did not receive rental assistance or housing support, though those who did found the services "very helpful."
- Those who did not receive rental assistance or housing support from any provider largely cited two barriers: unsuccessful application/difficulty completing application and lack of understanding of where to seek support.

**Table 4: Eviction Encounters** (Check one that applies)

| Have you ever been evicted while living in the City of San Diego? | White | Hispanic | Black / African American | AAPI | American Indian / Alaska Native |
|---|---|---|---|---|---|
| No | 1,111 | 1,044 | 531 | 284 | 91 |
| Yes, I was evicted and had to move out. | 187 | 167 | 117 | 39 | 20 |
| Yes, I received an eviction notice but was able to remain in my home. | 39 | 39 | 32 | 18 | 6 |
| Other | 32 | 31 | 15 | 10 | 7 |
| **Share of Those Experienced Evictions** | **16.5%** | **16.1%** | **21.4%** | **16.2%** | **21.0%** |

**Figure 19: Have you ever experienced any of the following difficulties related to renting?** (Check all that apply)

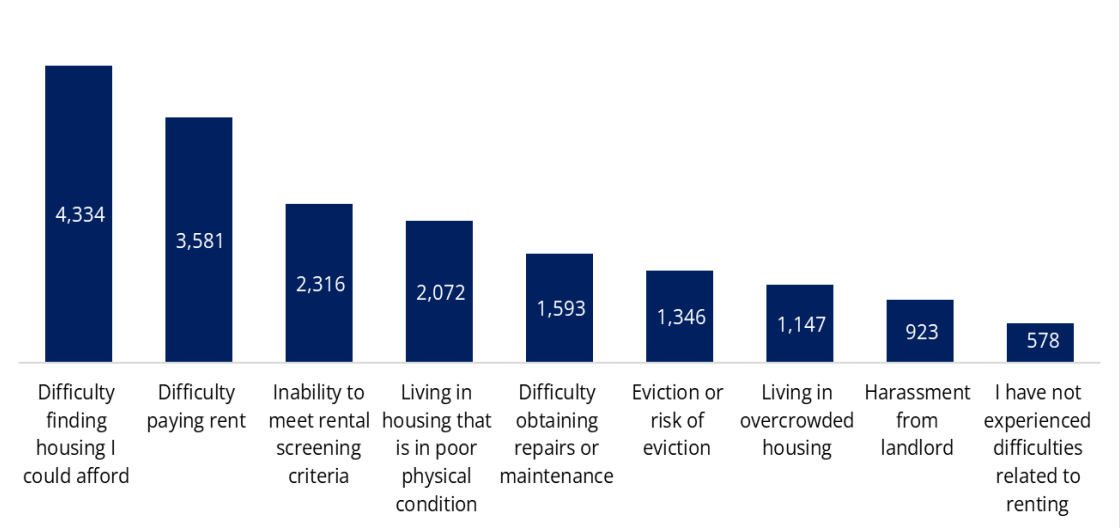



**Figure 20: If you have experienced difficulty in paying rent in the past year, what was the reason for the difficulty?** (Check all that apply)

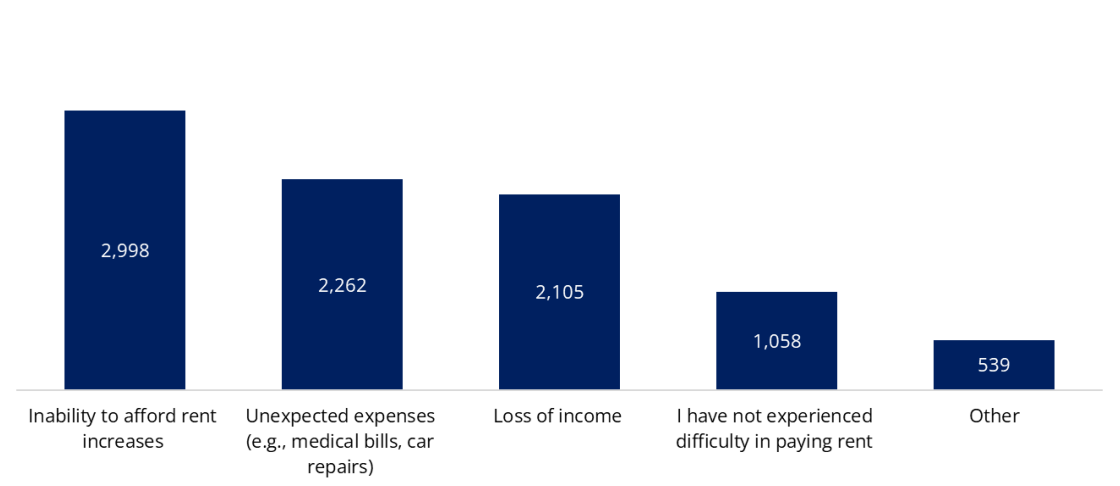


**Figure 21: Did you receive rental assistance or housing support during the pandemic (2020–2022)?** (Check one that applies)

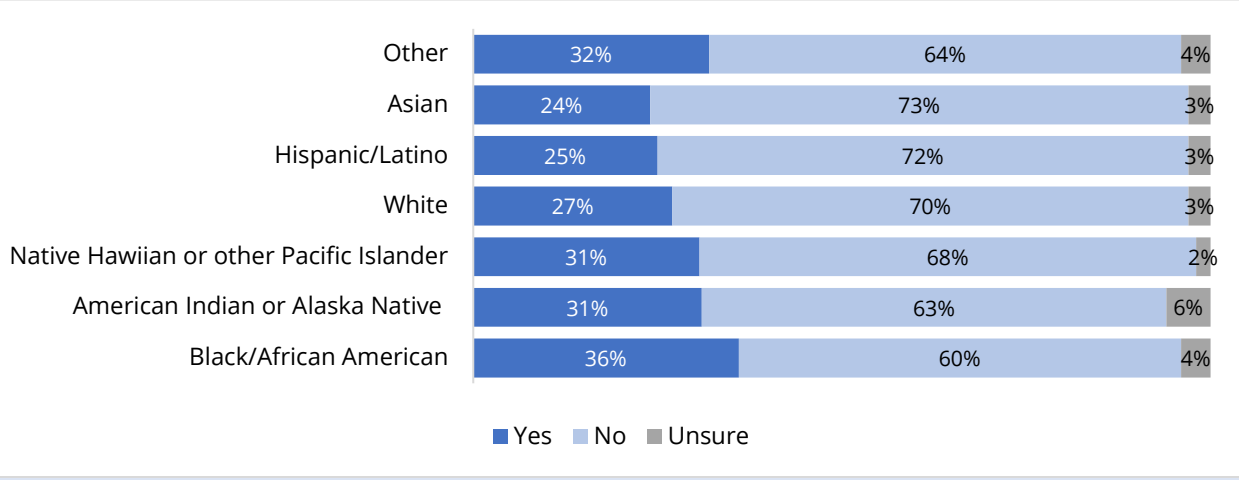
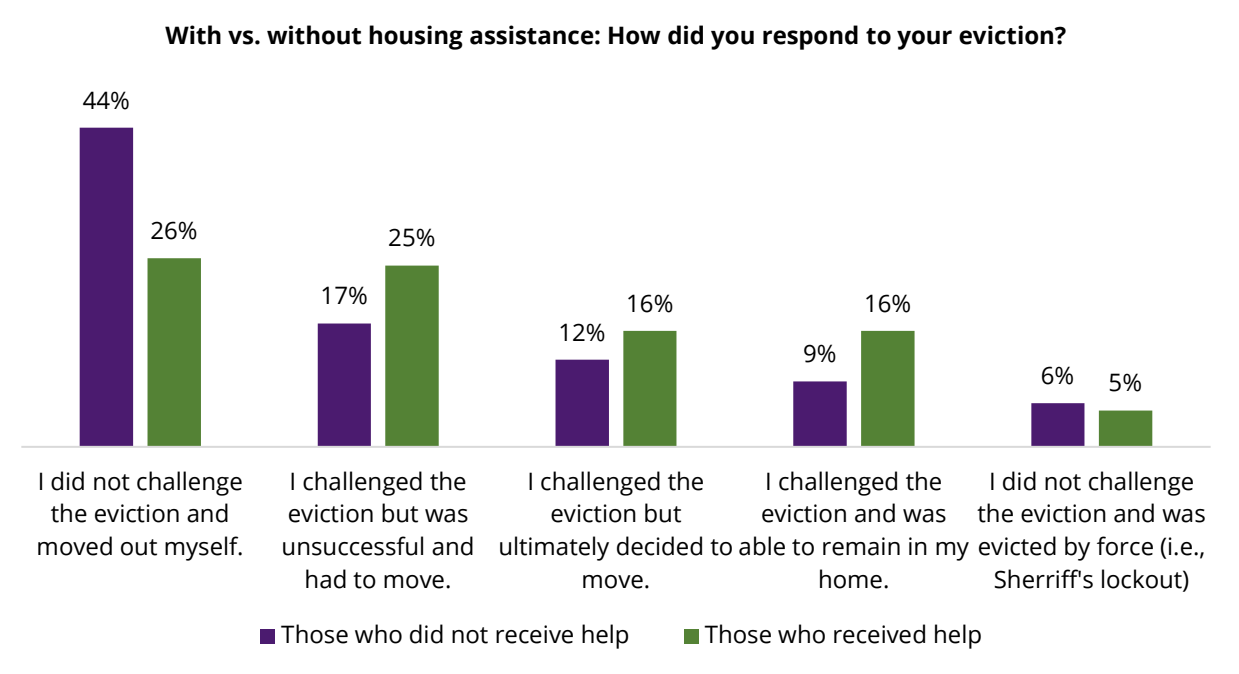



**Figure 22: With versus without housing assistance: How did you respond to your eviction?** (Check one that applies)




The full survey and additional summary of survey findings are detailed in the Appendix.

# EVICTION PREVENTION AND HOUSING SUPPORT PROGRAMS

## Findings at a Glance

**A wide array of programs and policies play a fundamental role in establishing and maintaining housing stability beyond exclusively eviction-focused programs.** These resources and policies—including affordable housing, workforce development, financial health workshops, social services and a broader set of land use and housing policies—play a significant role in influencing housing supply, availability, affordability and stability. Their collective impact directly shapes the regulatory and market context for evictions, as well as mitigates the underlying factors that contribute to eviction risks. To that end, effective eviction prevention requires a "whole system" approach that combines direct investment toward eviction prevention and diversion programs with the deployment of a coordinated set of policy and programmatic interventions that support a healthy and functional housing landscape.

**While the San Diego Housing Commission (SDHC) offers many programs that serve low-income renters, there is a strong ecosystem of community-based actors engaged in supporting low-income renters and those with unique needs**. Nonprofit community-based organizations (CBOs) and cultural and religious groups are essential players in the eviction prevention realm. They have existing relationships within communities and are trusted services providers, often referring households to other city programs. Some of them provide population-specific programs—such as those focused on seniors and LGBTQIA+ youth—and are critical to addressing particular vulnerabilities and providing specialized wraparound services.

**The range of eviction-focused programs in San Diego is limited; those currently in place operate with resource constraints.** There are various housing-related assistance programs in San Diego, but there are only a handful of programs focused specifically on eviction prevention and diversion. Resource constraints for existing eviction prevention programs are further exacerbated by the conclusion of federal funding for Emergency Rental Assistance, which many service providers relied on for funding. Without the resources to offer financial assistance, eviction prevention programs have limited impact.

**Upstream programs play a pivotal role by providing essential services that empower individuals to tackle housing instability at an early stage, preventing its escalation into a full-blown crisis.** Placing an emphasis on educating residents about their rights and the array of resources at their disposal has the potential to substantially bolster their capacity to adeptly navigate unstable circumstances, thereby diminishing the risk of emergencies and eventual evictions. Connecting vulnerable renters to these programs hinges on effective outreach strategies.

**San Diego's Eviction Prevention Program (EPP) plays an important role in the eviction prevention programmatic landscape and may benefit from more targeted outreach and service offerings to communities most at risk for eviction.** The EPP offers services within all three key stages of the eviction prevention process: upstream, after arrears/pre-filing, and post filing. Its legal aid services are generally concentrated in areas that experience the highest rate of eviction cases in San Diego. Based on analysis of EPP's legal aid assistance data and engagement findings from CBOs, EPP's reach may benefit from more

outreach focused on BIPOC communities, non-native English speakers, and immigrant and refugee communities.

**Short-term programs, like emergency rental assistance, have been impactful to vulnerable residents, but there is also continued opportunity to explore additional permanent protective ordinances and legislation.** San Diego's Residential Tenant Protections Ordinance is an excellent example of permanent legislation that increases protection of tenants who have been evicted in any rental unit. Further exploration of policies from other jurisdictions may be able to inform potential enhancements. Examples, some of which are detailed in the Best Practices chapter, include mandating a minimum failure-to-pay amount for legal evictions and including permanent requirements for legal representation in eviction court cases for tenants.

**Enhancing housing stability and eviction prevention involves multiple stakeholders, necessitating a collaborative approach to amplify coordination among these entities.** Effective existing endeavors in San Diego, such as the Eviction Prevention Collaborative (EPC), 2-1-1 San Diego's Community Information Exchange (CIE) and its online service directory, and SDHC's participation in the CIE, exemplify initiatives that are centralizing and organizing actors, resources and information to assist vulnerable tenants. These initiatives support better case management for those looking for eviction prevention services and help ensure participants are directed to appropriate service providers.

**More robust data collection and analysis would strengthen decision-making around eviction prevention programs and policy.** Building on the City's Eviction Prevention Program outreach dashboard, the newly established mandate to track and maintain an Tenant Termination Notice Registry, and this report, policymakers in San Diego may also want to consider working across the city to collect and analyze additional data, such as demographic and socioeconomic information of those affected by evictions at different stages in the eviction process, more detailed outcomes of court cases, and eviction prevention program impact metrics. These additional categories of information can help increase visibility of vulnerable populations; clarify and confirm factors that directly or indirectly contribute to elevated eviction risks; inform a comprehensive, citywide eviction prevention needs assessment; and, in turn, support more nuanced, focused and effective eviction prevention outreach, education and service delivery.

## Citywide Program Ecosystem

SDHC and its CBO partners play a significant role in the implementation and deployment of eviction prevention and housing stability programs in San Diego. This section provides an overview of the city's overall program landscape, cataloging and evaluating key eviction prevention and housing stability programs operated by SDHC, its CBO partners, programs cited on CIE's online service directory, and related programs from other service providers.

The following analysis maps programs in San Diego to three stages of the eviction cycle: upstream, after arrears/pre-filing, and after eviction filing.[25] Additionally, homelessness prevention as a category of programs is also included, as these programs provide assistance in remaining housed to people who would otherwise become homeless if evicted. Acknowledging that housing instability does not start and end with eviction, this landscape scan also includes programs that support general housing affordability and homelessness prevention, but do not directly provide eviction prevention services. This landscape, while not exhaustive of every program that may exist in San Diego, serves as a tool for understanding the role played by SDHC and other key stakeholders in supporting vulnerable renters, as well as identifying gaps and opportunities to enhance and expand impact.

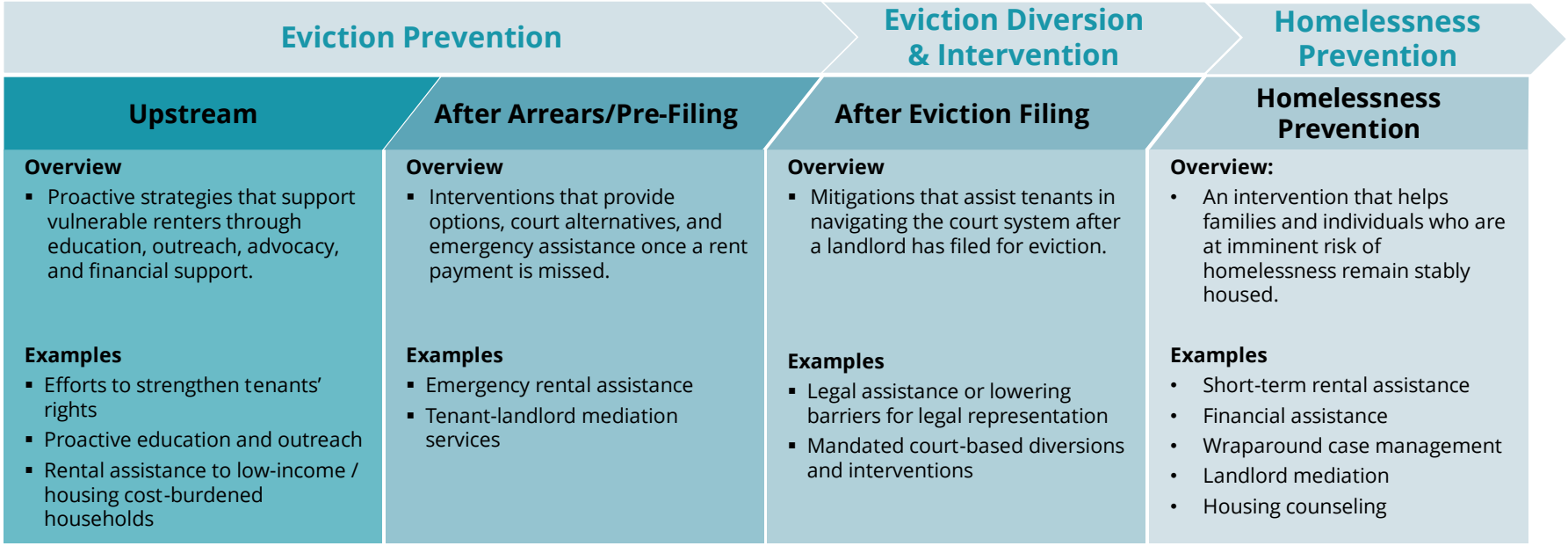
Programs are organized by the following service categories as seen in Figure 23:

**Primary Programs –** Eviction Prevention, Diversion, and Intervention and Homelessness Prevention

- **Upstream:** Proactive strategies that help renters avoid housing instability in the first place.
- **After Arrears/Pre-Filing:** Intervention strategies that occur after a tenant has fallen behind on rent but before an eviction case has been filed, aimed at keeping tenants housed and avoiding court.
- **After Eviction Filing:** Mitigation strategies to help tenants navigate the court system after a landlord has filed for eviction.
- **Homelessness Prevention:** An intervention that helps families and individuals who are at imminent risk of homelessness remain stably housed.

[25] Enterprise Community Partners, 2022, A Roadmap to Prevent Eviction and Promote Housing Stability, https://www.enterprisecommunity.org/sites/default/files/2021-11/202-033-eviction-intervention-document-r6.pdf. Accessed [23] June 2023.

**Figure 23: Illustrative Continuum of Eviction-Related Programs**




*Note: Figure 23 intends to conceptually portray programs and strategies through the lens of how an affected tenant may travel through a potential eviction process and what types of support may be available. Homelessness prevention as a category of programs is included on this eviction-related program continuum since it provides assistance in remaining housed to people who would otherwise become homeless if evicted.*

**Table AB in the Appendix provides additional details on prominent eviction-related programs portrayed on this continuum in San Diego.** Examples include EPP, San Diego Volunteer Lawyer Program's Unlawful Detainer Clinic, and the Homelessness Prevention Program. These programs offer a range of services at each stage of a potential eviction process and were selected to be profiled because they either have a significant impact or fill an important niche in the eviction-related program continuum. A closer look at their specific service offerings, eligibility requirements, and program impact provided the following insights on strengths, gaps and program enhancement opportunities.

**Upstream programs are critical, though currently limited in their impact and reach.** The few upstream eviction prevention programs in the landscape focus mainly on counseling services and short-term subsidies. These programs have limited impact due to narrow eligibility requirements and limited funding. For example, while the Housing Instability Prevention Program (HIPP) offers financial assistance for those at risk of becoming homeless—including those at risk due to eviction threats—it is a short-term, time-limited program with strict eligibility requirements.

**Tenants have several pathways to access legal assistance, both before and after an eviction filing.** Several different actors, including the San Diego Volunteer Lawyer Program and Legal Aid Society of San Diego offer access to free legal assistance and tenant rights services. While services primarily serve those who have received an eviction notice or are subject to an unlawful detainer case, limited assistance is available to low-income tenants with other relevant housing issues, such as unlawful rent increases, which have an impact on risks of eviction. The availability of legal aid beyond city-run programs ensures these vital resources are accessible to a wider range of vulnerable tenants, including those hesitant to engage with court-adjacent programs like EPP.

**Tenants in arrears have limited access to emergency financial assistance.** Most often, renters face eviction because they have struggled to pay rent. SDHC's rental assistance wait list, while a critical pathway for assistance, cannot typically meet the time-sensitive needs of tenants at risk of evictions. While there are several programs offering counseling and legal services, with the exception of SDHC's Homeless Prevention Program and HIPP (both limited to those at risk of homelessness), there are none currently analyzed offering emergency rental assistance to help tenants address arrears and remain housed during times of financial hardship, such as a temporary loss of employment. Several organizations previously offering emergency rental assistance, some supported by federal Emergency Rental Assistance during the pandemic, have discontinued due to a lack of sustained funding.

**Landlord-tenant negotiation and mediation could be strengthened to divert people in arrears from eviction.** Along with emergency rental assistance, landlord-tenant mediation and arrears negotiation are critical components to helping a tenant in arrears remain housed. Currently, the National Conflict Resolution Center offers landlord-tenant mediation; however, these services could be better connected to EPP and other programs to ensure tenants have access to mediation services before their situation escalates to an eviction filing.

**There is a lack of publicly available program impact information on the eviction prevention programs analyzed.** Future study is needed to examine whether programs systematically track and evaluate impacts comprehensively, and how such information, if available, can be made more readily available to inform a citywide evaluation of program impact and gaps. If such information does not exist in a consistent or standardized manner, ways to encourage such impact tracking and evaluation may warrant consideration.

It is important to recognize that the **eviction prevention and diversion programs** discussed above **represent a single facet of a comprehensive suite of strategies that collectively support housing stability and address housing challenges**, as illustrated in Figure 24. A robust housing ecosystem is essential for keeping evictions rare, where eviction prevention is aimed at addressing specific problems and obstacles to remain in one's home, rather than being relied upon or expected to solve for broader challenges related to housing availability, affordability and stability.

**Figure 24: Relationship Between Eviction-Related Programs and Housing Ecosystem**


**Overview:** Policies and programs that address systemic and structural barriers to housing, affordable housing, and housing stability overall.

**Examples:**

- Increasing housing and affordable housing supply through development and preservation
- Improving access to housing and affordable housing
- Improving financial health and literary

Table AA in the Appendix provides this broader context through a summary of some of San Diego's housing programs within which eviction-related programs and intervention are situated. Examples of this broader set of programs include SDHC's Landlord Engagement and Assistance Program (LEAP), SANDAG's Housing Acceleration Program, Chicano Federation's Family Housing Program, and ElderHelp's HomeShare. While not comprehensive, this landscape scan covers programs administered by SDHC and its partners, service providers listed in the CIE online service directory, and Eviction Prevention Collaborative member organizations.

Notably, among a plethora of housing-related programs in San Diego, the range of programs that specifically tackle evictions is relatively limited, many of which are also resource constrained. Further, this analysis helps identify both strengths and potential gaps in the housing ecosystem overall as relevant for eviction prevention efforts, as highlighted below.

**While SDHC offers many programs that serve low-income renters, there is a strong ecosystem of community-based actors engaged in supporting low-income renters.** CBOs, cultural organizations, and religious groups are essential players in the eviction prevention landscape. They have existing relationships within communities and are trusted services providers, often referring households to other city programs.

**Population-specific programs, such as those targeting seniors and LGBTQIA+ youth, offer tailored resources to vulnerable groups.** San Diego has several service providers offering essential housing stability services specifically for seniors, LGBTQIA+ individuals, and people with disabilities. According to stakeholders interviewed in this study who are intimately involved in eviction prevention and housing stability in San Diego, these populations face higher rates of housing instability and need specialized wraparound services.

**Within the network of service providers included in this analysis, possible gaps exist for reaching other vulnerable groups, such as immigrant and refugee communities.** According to stakeholders interviewed in this study who are intimately involved in eviction prevention and housing stability in San Diego, immigrant and refugee households, particularly those with undocumented members, face higher risks of eviction and greater barriers to accessing services. Language accessibility, lack of trust, and fear of retaliation make reaching these households particularly challenging, emphasizing the importance of leveraging community-based organizations.

## The City of San Diego Eviction Prevention Program

### Overview

The City of San Diego Eviction Prevention Program (EPP) is one of the prominent programs within the housing stability and eviction prevention continuum that focuses specifically on eviction prevention and diversion by offering upstream, after arrears/pre-filing, and after eviction filing services.

EPP is an initiative designed to assist low-income renters in the city who are facing eviction due to financial difficulties caused by the pandemic. Operated by the Legal Aid Society of San Diego (LASSD) through a contract with SDHC, the program initially was made possible by funding from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act Community Development Block Grants. In its approval of the City of San Diego's Fiscal Year 2024 budget, the San Diego City Council allocated City General Funds to continue EPP's operations through June 30, 2024. To be eligible for EPP, tenants must reside within the city and have a household income that is at or below 80 percent of San Diego's area median income (AMI), currently $110,250 per year for a family of four. Additionally, they must have an obligation to pay rent, and at least one member of the household must have experienced a reduction of income or other financial hardship directly related to the pandemic.

EPP offers a range of legal assistance to eligible tenants. This includes comprehensive legal representation throughout the pre-eviction and eviction process, encompassing settlement negotiations and even trial representation if required. In addition, limited legal services are available through clinics, hotlines, or appointments, which can be conducted virtually or in-person. These services cover various aspects, such as helping tenants complete COVID-19-related declarations, submit formal responses to eviction notices, respond to unlawful detainers, and request reasonable accommodation. This report section focuses on understanding the reach of EPP, who has been able to participate in the program, and potential gaps in service compared to citywide eviction data.

In addition to legal assistance, another key component of EPP is outreach and education, which is guided by three primary goals. First, it aims to reach out to renters to raise awareness about their rights and

provide information on how to register for a Know Your Rights Workshop. Second, the program seeks to educate renters on the tenant protections and rights available to them. Finally, it aims to equip renters with community resource information that can offer additional support and assistance. This includes connecting them with legal service providers, providing information on tenant organizing, and distributing informative materials like Know Your Rights flyers. San Diego's EPC hosts a data dashboard for the EPP education and outreach services. The data dashboard collects and displays information on the number of workshops conducted, number of people registered, household income levels, and the primary language of educational distribution materials. The dashboard also allows users to filter data by City Council district. As of July 2023, the key metrics for EPP's education and outreach efforts starting in 2022 are:

- 151 workshops conducted
- 14,797 people registered
- Out of the people that registered, 64 percent have extremely low household income levels.
- The primary languages of distribution materials are English and Spanish; all other languages account for <1 percent of distribution materials.

At the time of this analysis, the University of California San Diego (UCSD) is simultaneously conducting a separate evaluation of EPP's education and outreach efforts. The UCSD study builds off the EPP data dashboard and aims to understand the demographics of people who are participating in the Know Your Rights Workshop as well as examine the knowledge they gain from the program and the effectiveness of the training. Two reports are anticipated to be released at the end of the Study: the first on the evaluation of the Know Your Rights Workshops; and second on tenant experiences with displacement as well as self-identified housing concerns and priorities. Given this separate UCSD study, the evaluation of EPP's outreach and education efforts will not be the focus of this report. The results of the UCSD study can be paired with this report's findings to further identify potential gaps in legal services and where additional, targeted outreach may be helpful in connecting with vulnerable populations.

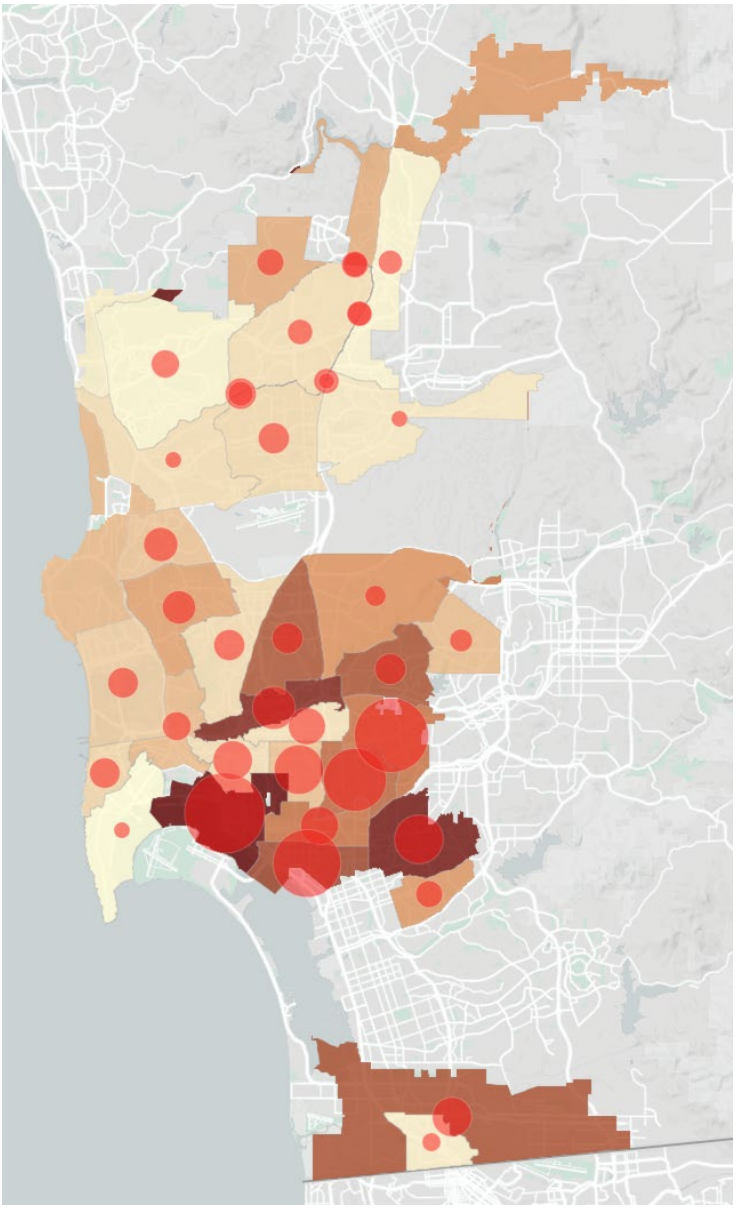
### Evaluation of EPP: Reach and Beneficiaries of Legal Assistance Services

Using data from Legal Aid's 2022 case management report for the EPP program, this study analyzed information collected on client legal assistance services (not for education and outreach services) through geographic and demographic lenses. Findings from this analysis are summarized here.

**EPP services are generally concentrated in the areas that experience the highest rate of eviction cases**. As shown on the following maps, the highest client services areas generally align with the highest eviction case rate areas and are mainly around Downtown, North Park, and City Heights. This means that EPP services are reaching the areas where those most in need of eviction services reside.

**Additional geographic focus areas for EPP outreach and services could include the Serra Mesa and Allied Gardens areas**. These areas experience high eviction rates per capita but had a low EPP service representation. ZIP Codes 92123 (Serra Mesa) and 92120 (Allied Gardens) are both included in the top 10 ZIP Codes that experience the highest eviction rates. In 2022, the share of EPP client services cases for these ZIP Codes were each only around 2 percent of total EPP service cases. There may be additional need for EPP services in these areas given the high eviction rates and relatively low number of cases served by the EPP team.

**Map 8: EPP Highest Client Services Cases Population ZIP Codes Over 2022 Citywide Number of Eviction Cases per 1000 Renters**



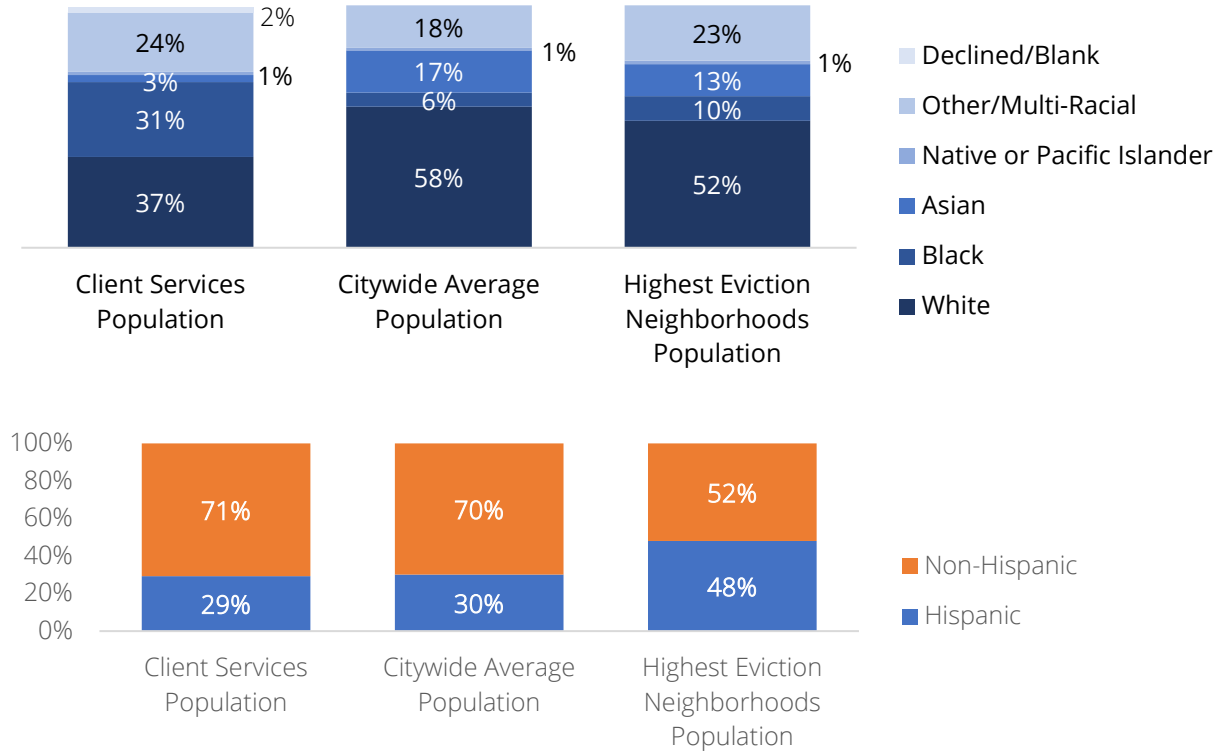
**EPP client profiles differ from the overall demographic makeup of San Diego in a few significant ways.** However, as noted shortly, without a more comprehensive assessment of the scale of needs disaggregated by demographic groups, these findings are only informative, at a high level, in suggesting whether EPP is reaching known concentrations of needs, rather than providing a specific evaluation of whether EPP has sufficiently met the needs of any single demographic group analyzed.

**EPP serves a higher percentage of Black residents than average in the highest eviction neighborhoods and citywide averages.** In 2022, EPP's service population was 31 percent Black, compared to the citywide average of 6 percent Black residents and the highest eviction neighborhoods average of 10 percent Black residents. As discussed previously, neighborhoods that experience higher rates of eviction tend to have a higher share of Black residents, potentially indicating a greater need among Black communities. However, to assess if these services are adequately meeting the needs of Black residents who are at risk of or experiencing evictions, a more robust needs assessment would need to be conducted.

**EPP is serving a lower percentage of Asian residents compared to averages in the highest eviction neighborhoods and citywide averages.** In 2022, the EPP's service population was only 3 percent Asian, compared to the citywide average of 17 percent Asian residents and the highest eviction neighborhoods average of 13 percent Asian residents. In contrast, during engagement conversations, San Diego CBOs expressed that low-income, immigrant Asian communities are vulnerable to evictions, especially those experiencing language barriers. This may suggest a lack of outreach and access to EPP for lower-income and immigrant Asian communities. However, to evaluate whether EPP is indeed not adequately reaching Asian residents who are at risk of or experiencing evictions, a more robust needs assessment would need to be conducted.

**EPP is serving a lower percentage of Hispanic residents compared to averages in the highest eviction neighborhoods.** In 2022, the EPP's service population was 29 percent Hispanic, which is representative of the citywide average of 30 percent Hispanic residents. Although as discussed previously, neighborhoods that experience higher rates of evictions tend to have a higher share of Hispanic residents (48 percent), potentially indicating a greater need among Hispanic communities. However, to evaluate whether EPP is indeed not sufficiently meeting the needs of Hispanic residents who are at risk of or experiencing evictions, a more robust needs assessment would need to be conducted.

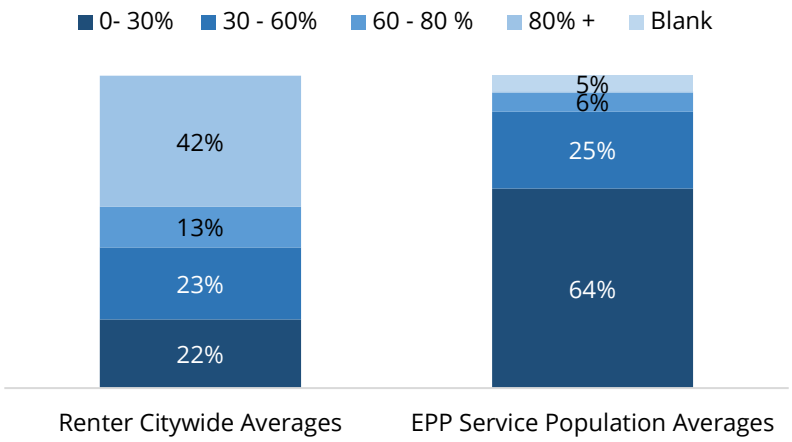
**Figures 25 & 26: EPP Client Services Population Comparison, Race and Hispanic Origin[26]**




**While households at or below 80 percent of AMI are eligible for EPP, a majority of EPP's service population are at 30 percent of AMI or below**. More than half of EPP's service population has extremely low-income levels, at or below 30 percent of AMI. Only 22 percent of renters citywide in San Diego are at 30 percent of AMI or below. This indicates that EPP is reaching extremely low-income communities who are likely the most at risk of eviction. However, without a comprehensive needs assessment, it is difficult to determine the extent to which EPP services are adequately addressing the scale and magnitude of needs that exist in this particularly vulnerable community.

[26] Given how EPP program participants' demographic information is collected, Figures 25 and 26 are meant to be read together to allow comparisons between EPP participants' profile and population in San Diego.

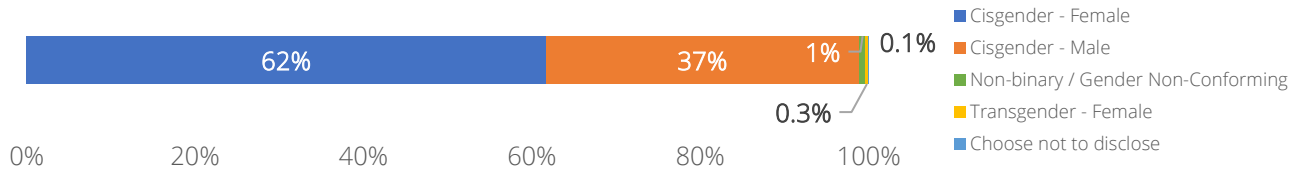
**Figure 27: EPP Client Services Population Comparison by AMI Levels**




**A majority of EPP clients are women**. EPP's focus on serving women is aligned with eviction vulnerability trends nationwide. This directionally aligns with the research that among renters, women, especially Black and Hispanic women, face higher eviction rates than men with the risk of eviction approximately 2 percent higher.[27]

**While the EPP services data includes gender identity of participants, it does not yet include sexual orientation**. This is an important factor to consider when evaluating the reach of the program since LGBTQIA+ renters nationwide are more likely to be behind on their rent and report higher fear of being evicted.[28] In 2022, approximately 0.3 percent of EPP participants were transgender women. Since data on the percentages of transgender women who live in San Diego is limited, the EPP team may consider partnering more closely with organizations like the San Diego LGBTQ Community Center to assess the need for additional services among the transgender community and other members of the LGBTQIA+ community in San Diego.

**Figure 28: EPP Client Services, Head of Household Gender**




**Personal relationships and word of mouth are strong and important means of outreach for EPP services.** Participants are often referred to EPP services because they were a prior client (21 percent) or from a friend (11 percent). This indicates that word of mouth and personal relationships are important

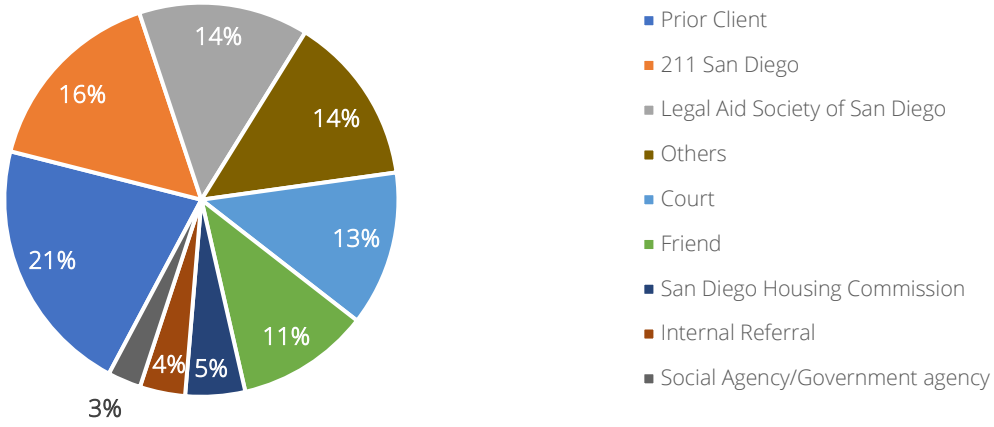
[27] Eviction Lab., Racial and Gender Disparities Among Eviction Americans. (2020). https://evictionlab.org/demographics-of-eviction/

[28] University of California, Los Angeles., LGBTQ Renters and Eviction Risk (2021). https://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBTQ-Eviction-Risk-Aug-2021.pdf

ways of informing people of the services that are at their disposal. Conducting EPP outreach in high eviction case areas and integrating the EPP team within CBOs and other trusted institutions is an effective means of outreach as the knowledge of EPP services and resources spread through personal networks, increasing the reach of EPP overall.

**Other nonprofit and CBOs, outside of Legal Aid and 211 San Diego, account for only 1 percent of EPP service referrals.** SDHC and Legal Aid, through the EPC and other networks, have partnerships with several CBOs who work within the housing stability realm. These organizations and relationships can be more effectively leveraged to serve as an EPP client services referral source.

**Figure 29: EPP Client Services, Referral Source**




## Ongoing EPP Evaluation Recommendations

To better evaluate the success and efficacy of EPP in the future, in addition to the participant data EPP is currently tracking that enabled the above analysis (e.g., total number of tenants assisted, race/ethnicity information, etc.), policymakers may consider establishing benchmarks and targets that help **measure the extent to which services are meeting the needs within communities adequately**. For example, as discussed previously, while existing EPP case data indicate that the program's services are reaching a significant number of Black, Hispanic and extremely low-income residents—in line with the finding that these communities are more likely to be affected by evictions—developing service population targets based on a more comprehensive assessment of the scale and nature of needs in these communities will help measure the reach and gaps of the program in the future.

Another strong EPP evaluation metric to consider is to track the **share of participating tenants with an eviction proceeding and the outcome of such proceeding**. The program could then compare court outcomes for tenants with EPP legal assistance or representation versus unrepresented tenants to better

evaluate the efficacy of its services. For example, the City of Philadelphia, as a part of their Right to Counsel program, publishes this information annually.[29]

These metrics should also be communicated to EPP partners (EPC, and others) so they are able to track progress and determine the effectiveness of their outreach efforts. The exploration of EPP metrics could also serve as a pilot or precedent for eviction-related programs citywide.

[29] City of Philadelphia., Right to Counsel Annual Report. (2022). https://www.phila.gov/media/20230125144105/RightToCounsel_AnnualReport_FY22.pdf

# EVICTION PREVENTION BEST PRACTICES

## Overview

Stakeholders engaged in San Diego supporting housing stability and serving in-need populations—including **San Diego Housing Commission (SDHC), community-based organizations (CBOs), and other nonprofit organizations such as Legal Aid Society of San Diego**—cited numerous **funding, resource, communications and data challenges in eviction prevention work**. These include:

- **Common Challenge A:** Limited impact due to the short-term nature of programs. Many programs in San Diego primarily offer temporary and short-term solutions. They are, thereby, reactive in nature and have limited ability to tackle root causes and effectuate long-term impacts.
- **Common Challenge B:** Insufficient resources and capital. Constrained resources and capital are cited as the most significant barriers to adequately reaching and serving the most vulnerable communities. If outreach initiatives only result in longer waitlists without providing any tangible aid, it can undermine trust and hinder the overall effectiveness of the programs.
- **Common Challenge C:** Lack of system-wide cohesion. A wide array of government, nonprofit and CBO actors work in the eviction prevention space, though in a manner that could benefit from enhanced coordination. While efforts through the Eviction Prevention Collaborative (EPC) and the Community Information Exchange (CIE) have begun to address this issue, there remains a need for more collaboration, information sharing, and coordination among an expanded set of ecosystem actors – especially those engaging with communities on the ground.
- **Common Challenge D:** Upstream services lack promotion and outreach. Information and service offerings often fail to reach individuals and families before their housing situation escalates into a crisis. The lack of early and frequent outreach about tenant rights and resources limits households' ability to navigate unstable situations proactively and increases the likelihood of emergencies and evictions.
- **Common Challenge E**: Inadequate landlord-focused eviction prevention and mitigation measures. There are limited measures that directly address predatory landlord practices, such as excessive rent increases, neglecting necessary repairs, and engaging in unjust evictions that disproportionately affect tenants who are already facing housing insecurity. There is also a need to more actively engage landlords on eviction prevention programs and offer additional solutions outside of evictions.
- **Common Challenge F:** Lack of eviction data. While the San Diego Superior Court is responsive to ad hoc requests for disclosable data on eviction case filings and studies by the University of California San Diego (UCSD), there is no publicly available dataset that provides a comprehensive view of evictions and those impacted. As a result, policies and programs are designed and operate "in the dark" with limited ability to evaluate the efficacy, identify "wins" and gaps, and direct future efforts in an informed manner.

These challenges in San Diego are shared among many cities across California and the country. **Through the lens of these common challenges, this section seeks to highlight how representative and innovative strategies in other cities may inform ongoing efforts in San Diego.** It should be noted that many of the eviction prevention programs highlighted are relatively new efforts, established within the last five years; therefore, there is limited information on their impacts thus far. Data on impact is included where available.

## Table 5: Best Practices Summary by Policy and Program

| City | Program | Program Lead | Year Started | Program Type | Program Description | Common Challenges Addressed |
|---|---|---|---|---|---|---|
| Los Angeles, CA | Expanded Renter's Protection Ordinance | City of Los Angeles | 2023 | Upstream | This permanently protected ordinance establishes Universal Just Cause, expands relocation assistance payments, and establishes a minimum failure-to-pay threshold. | A |
| Los Angeles, CA | Stay Housed LA | Los Angeles County, City of Los Angeles | 2020 | Upstream, After Arrears/Pre-Filling, After Eviction Filling | A collaboration between Los Angeles eviction prevention programs, coupling legal assistance with community-based education for tenants in Los Angeles. | C, D |
| Santa Monica, CA | Tenant Anti-Harassment Ordinance | City of Santa Monica | 2022 | Upstream | Outlines specific landlord behaviors that constitute harassment and are therefore unlawful. If a landlord is found guilty of engaging in any of these behaviors, each separate violation of the ordinance may be either a criminal misdemeanor or a civil violation. | E |
| Santa Monica, CA | Student and Educator Protections | City of Santa Monica | 2018 | Upstream | Evictions are unlawful if a unit houses a child under the age of 18 or an educator, tenant has occupied the unit for more than 12 months, and the notice of eviction falls during the school year. | E |
| Boulder, CO | Eviction Prevention and Rental Assistance Services Program | City of Boulder | 2021 | Upstream, After Arrears/Pre-Filling, After Eviction Filling | Funded through an excise tax paid by Boulder landlords on each property they operate with a rental license. This program offers legal and financial assistance to tenants. | A, B, E |
| Philadelphia, PA | Right to Counsel Legislation and Program; Philly Tenant Hotline | City of Philadelphia | 2019 | After Eviction Filling | Tenants in Philadelphia have the right to legal counsel when faced with an eviction filing. Administered in partnership with Philly Tenant, a citywide CBO, the Right to Counsel program also includes a robust informational portal—Philly Tenant Hotline—and focuses on consistent tenant information. | A, C, D, F |
| Philadelphia, PA | Eviction Diversion Program | City of Philadelphia | 2022 | After Arrears/Pre-Filling | The program provides mediation for eviction cases or direct representation to tenants. | E |
| Richmond, VA | Housing Justice Program | Equal Justice Works (nonprofit organization) | 2019 | Upstream | Operated by legal and organizer fellows recruited by the Equal Justice Works. These fellows form a cohort that provides representation for tenants, mobilize tenants in advocacy efforts, engage in high impact litigation related to predatory landlord practices, and advocate for policy change. | C, D, F |
| National: The Eviction Lab | National Database of Evictions | The Eviction Lab (Princeton University) | 2000 | After Eviction Filing | National database on evictions covering all 50 states and Washington D.C. and certain partner local jurisdictions between 2000 and 2018. Due to lack of local data, Eviction Lab includes estimated data only for San Diego County. | F |

## Insights from National Best Practices

### Common Challenge A: Limited Impact Due to the Short-term Nature of Programs

**San Diego Context:** Some programs in San Diego, like the County of San Diego Emergency Rent and Utilities Assistance Program (ERAP) and the City of San Diego COVID-19 Housing Stability Assistance Program (HSAP), offered temporary and short-term solutions and have limited long-term impact. Developing and implementing more sustainable programs that address the underlying systemic issues contributing to housing instability would promote lasting housing stability for individuals and communities.

**Lessons for San Diego**: COVID-19 emergency assistance programs were impactful in helping vulnerable renters stay in their homes temporarily. Passed on May 25, 2023, and in effect June 24, 2023, San Diego's Residential Tenant Protections Ordinance is an excellent example of permanent legislation that increases protection of tenants who have been evicted in any rental unit. While San Diego's ordinance offers stronger protections than many cities across the nation, the following examples – such **setting the threshold on the minimum failure-to-pay amount before an eviction can be filed**, as well as **permanent and universal requirements for legal representation in eviction court cases for tenants** – demonstrate that there may be opportunities to further enhance protections.

#### Los Angeles: Expanded Renter Protection Ordinance

- Los Angeles' newly expanded Renter Protection Ordinance establishes Universal Just Cause, which specifies allowable causes for eviction filing, effectively protecting tenants from unlawful eviction.
- The Ordinance also establishes a minimum threshold for failure-to-pay evictions, under which eviction is permitted only if a tenant's unpaid rent exceeds one month's worth of fair market rent.
- Beyond failure to pay rent above this threshold and violating the terms of the rental agreement, the landlord is only allowed to evict a tenant not-at-fault for the following reasons:
    - The owner or immediate family member will move into the rental unit.
    - The resident manager will move into the rental unit when required by law or by an affordable housing covenant or regulatory agreement.
    - Demolition, substantial remodel, permanent removal from the rental market, or conversion to non-residential will occur.
    - The unit will be converted to affordable housing.
- Under the Ordinance, the City of Los Angeles specified amounts for relocation assistance paid to tenants by their landlords if they are evicted in a no-fault case.

#### Philadelphia: Right to Counsel

- Philadelphia's Right to Counsel legislation outlines a tenant's right to legal representation in eviction proceedings. Since there is a significant gap in representation rates between landlords and tenants, where tenants are underrepresented in court cases, these permanent protections produce more positive outcomes for tenants coupled with other protective legislation.

#### Boulder: Eviction Prevention and Rental Assistance Services Program

- Boulder's Eviction Prevention and Rental Assistance Services (EPRAS) Program is a permanent program instated after city residents voted to pass an ordinance that mandated its development. The Program

established the right to legal representation for tenants who have had an eviction filed against them and can provide financial rental assistance in some cases.

### Common Challenge B: Insufficient Resources and Capital

**San Diego Context:** A significant barrier to effective eviction prevention and housing stability initiatives in San Diego is the limited availability of essential resources and capital, leading to inadequate support reaching the most vulnerable communities. The San Diego City Council's approval of $8 million toward operations of the Eviction Prevention Program in the City of San Diego from December 2021 through June 2024 is significant. Additional resources are needed. Combining outreach efforts with sufficient resources would ensure that the services and support offered are accessible to those in need. If outreach initiatives only result in longer waitlists without providing any tangible aid, it can undermine trust within the community and hinder the overall effectiveness of the programs.

**Lessons for San Diego**: Like many other cities, SDHC implemented the COVID-19 Housing Stability Assistance Program on behalf of the city of San Diego during the pandemic, with payments to eligible households with low income occurring from April 2021 through August 2022. Through the COVID-19 Housing Stability Assistance Program, SDHC disbursed financial support to vulnerable renters. As federal funding for emergency rental assistance programs ended, many CBOs struggled to continue supporting their communities. The following example provides insight into how to effectively mobilize and secure creative funding sources—such as special tax assessments—to increase the overall capacity to deliver upstream and eviction prevention programs. To garner stronger political support for eviction prevention legislation and programs, leading cities like Boulder are working with national organizations with capacity, expertise, national authority and political influence.

#### Boulder: Eviction Prevention and Rental Assistance Services Program (EPRAS)

- Boulder's EPRAS program provides financial assistance and legal representation to all Boulder tenants facing eviction. It is funded through excise taxes that the city requires landlords to pay on every property they operate with a rental license. Currently that amount is $75 per year, per property. Key highlights from EPRAS's 2022 operations were:
    - 534 tenants were served, a 77 percent increase over 2021.
    - $456,237 in rental assistance was distributed to 82 households, a fourfold increase over 2021.
    - 124 tenants received legal services through EPRAS.
    - Evictions were prevented in nearly 70 percent of cases at eviction court, up from 50 percent compared to pre-EPRAS.
- This program was enabled through partnership with the American Civil Liberties Union (ACLU) and the National Coalition for a Civil Right to Counsel (NCCRC). Supporters of the national No Eviction Without Representation (NEWR) movement in Boulder worked to get NEWR legislation on the ballot for voters to pass in 2020, enabled by the support from the ACLU and the NCCRC. Lobbyists sat in on eviction court proceedings to gather and publish Boulder-specific data on the state of evictions in the city. The 2020 No Evictions Without Representation ordinance included an upfront tax increase and subsequent taxation of landlords. After it was passed in 2020, the city was able to implement the EPRAS Program.

### Common Challenge C: Lack of System-wide Cohesion

**San Diego Context:** The EPC and CIE are prime examples of San Diego's efforts to address the need for a more centralized system for services, improved collaboration, and information sharing. Although these initiatives are in place, CBOs still express a need for increased system-wide cohesion. This is likely because the EPC was just recently formed in 2020 and has a definitive set of collaborators, who may not be reaching all grassroots organizations and communities adequately. For example, among the 12 CBOs interviewed in this study, only five are currently partners of the CIE. There may also be a need to greater socialize EPC's work and the CIE among various CBOs involved in eviction prevention and housing stability work to increase the understanding and effectiveness of these initiatives.

**Lessons for San Diego**: As highlighted in the following examples, forming collaboratives or coalitions of CBOs, other nonprofits, and government agencies in the eviction prevention space has proved to be an effective way to streamline service delivery and promote coordination. These coalitions often produce a "one-stop shop," a centralized source of information and resources, that can make finding assistance easier for tenants. The EPC incorporates many of the organizational structures highlighted. One of the EPC's key resources, HousingHelpSD.org, CIE's online service portal, is a notable initiative that helps centralize information in a consolidated portal. However, CBOs interviewed as part of this study still indicated that tenants have a difficult time finding and accessing information and resources given the fragmented system and vastness of the information. Further recruiting of additional organizations and service providers – especially those embedded in communities - into the partnership could be beneficial. Integrating dedicated "fellows" as added capacity for these CBOs in targeted areas, like Richmond's Housing Justice Program, may aid in expanding outreach and uncovering gaps in programmatic offerings. SDHC may also consider formally contracting with certain CBOs, as it did during the pandemic, in a relationship similar to Philadelphia's work with Philly Tenant. This contractual partnership in Philadelphia increased capability for the selected CBO and created a more formalized platform for collaboration.

#### Richmond: Housing Justice Program

- Richmond's Housing Justice Program is an initiative of Equal Justice Works. Participating CBOs host lawyers and community organizers serving in two-year fellowships to be part of a coordinated initiative and address the justice gap in target areas. Mobilizing fellows and organizers as a group affords them the opportunity to work together, share resources, apply pressure to state and local governments, and provide resources in a coordinated manner.
- Since June 2019, the cohort has produced successful outcomes for more than 3,100 tenants and coordinated an advocacy campaign resulting in an eviction freeze by the Richmond Housing Authority for more than 2,000 residents in public housing, among other successes. The program is funded by The JPB Foundation and JPMorgan Chase & Co.

#### Philadelphia: Right to Counsel and Philly Tenant Hotline/Portal

- Philadelphia's Right to Counsel legislation and program, featured previously, is a permanent collaboration between the City of Philadelphia and the CBO Philly Tenant. Because this Right to Counsel Program is written into the Right to Counsel legislation, it gives it access to permanent funding through the city's eviction prevention project budget.
- The collaboration between the city and Philly Tenant administers a hotline and informational online portal that connects tenants with free legal representation in eviction-related court proceedings and

educational resources on upstream services around the city, such as moving costs and processes, housing searches, and maintenance requests.

### Los Angeles: Stay Housed LA

- Stay Housed LA is a partnership between the City and County of Los Angeles, tenant-led community organizations, and legal services providers to provide tenants with information, services, resources, and support surrounding housing stability. Through this partnership, Los Angeles is better able to offer coordinated wraparound services and more effective case management for their tenants. Specifically, community organization partners provide workshops and educational resources to keep tenants informed on their rights. Legal Aid and nine other legal service providers provide free legal assistance to tenants facing wrongful eviction, landlord harassment, slum conditions and other housing-related issues; strategic partners, like Liberty Hill, are advancing social justice through political advocacy.
- From 2020 through 2022, Stay Housed LA reached 900,000 tenants, conducted workshops and clinics with over 12,000 attendees, and provided 10,000 legal service referrals.

## Common Challenge D: Upstream Services Lack Promotion and Outreach

**San Diego Context:** Limited resources and capital constrict current outreach efforts, thus decreasing the ability to fully reach individuals and families before their housing situations become critical. Strengthening early and frequent outreach efforts that prioritize educating residents about their rights and available resources could significantly enhance their ability to navigate unstable situations proactively, reducing the likelihood of emergencies and evictions. By increasing effectiveness of outreach efforts, individuals can be better equipped to address housing instability before it escalates into a crisis.

**Lessons for San Diego:** San Diego's Know Your Rights program, as part of the Eviction Prevention Program (EPP), and SDHC's Achievement Academy, a learning and resource center available at no cost for individuals and families with low income in San Diego, are both substantial examples of programs that center proactive eviction prevention education. However, with limited capacity and resources, the benefits of these programs may not reach all those who need them at the right time. CBOs interviewed as part of this study raised concerns around tenants' lack of connection with upstream services, such as financial counseling, tenant education programs, and tenant rights protections, before housing instability risks lead to evictions. Leading cities featured here are focusing on consistent, education-oriented outreach that acts as a preventative measure to eviction and keeps residents engaged with their available resources, which can inform San Diego's approach to future outreach strategies about upstream services.

### Philadelphia: Right to Counsel and Philly Tenant Hotline/Portal

- As featured earlier, a robust portion of Philly Tenant's work is dedicated to producing an updated and accurate informational portal to connect tenants with educational resources on a variety of housing topics, such tenant resource guides, tenant-related laws and policies, and organizations offering rental assistance.
- Philly Tenant's information portal is robustly advertised as a part of the city's Right to Counsel law and marketed through their various community partners, including the Tenant Union Representation Network (TURN). TURN's ability to communicate to and organize their members and tenant groups is a strong resource promoting the accessibility and use of these upstream services to ensure tenants are equipped with resources and information before their housing situation becomes dire.

### Richmond: Housing Justice Program

- As previously discussed, grassroots organizations are important partners with the Housing Justice Program. Fellows who are hosted at one of these CBOs engage in direct advocacy work to combat systemic inequities that perpetuate unlawful evictions. Fellows provide legal advice, referrals and full representation for tenants in eviction proceedings. They also engage in outreach and education activities. Since June 2019, organizers were able to coordinate an eviction freeze through the Richmond Housing Authority for more than 2,000 residents. This program is ongoing, and new fellows are hired every two years.
- Results like this are the product of grassroots collective and coordinated advocacy from CBOs and informed tenants. These advocacy efforts are a form of early and effective outreach because they aim to keep tenants directly involved in the ongoings of their government, which necessitates intentional and far-reaching communication.

### Los Angeles: Stay Housed LA

- As featured previously, in collaboration with their nine partner CBOs, Stay Housed LA administers workshops and provides educational resources for tenants in the community. Workshops—which are advertised on the program's website, partners' websites, and social media—are held multiple times on the weekends. Since summer 2020, Stay Housed LA partners have hosted more than 550 educational events for more than 625,000 tenants.

## Common Challenge E: Inadequate Landlord-focused Eviction Prevention and Mitigation Measures

**San Diego Context:** Predatory landlord practices—such as excessive rent increases, neglecting necessary repairs, and engaging in unjust evictions—disproportionately affect tenants who are already facing housing insecurity. These exploitative practices contribute to housing instability, displacement and a lack of housing options for vulnerable populations. There is also a need to actively engage with landlords on eviction prevention programs and offer additional solutions outside of evictions.

**Lessons for San Diego:** Higher eviction filing fees are correlated with lower amounts of eviction filings nationwide. California's statewide mandates for eviction filing fees place San Diego among the leading cities in this form of disincentivizing behavior. However, the examples highlighted go further in disincentivizing evictions and poor behaviors from landlords through financial obligations, time-consuming legal barriers, and legal protection against tenant harassment, making it costly and/or illegal to engage in certain eviction-inducing practices. Leading cities also create a binding relationship between landlords and the state of housing stability in the city through legal and financial requirements to invest in eviction prevention programs. While SDHC's Landlord Partnership Program and Landlord Engagement and Assistance Program are examples of housing stability programs that engage landlords, they are not specifically geared toward eviction prevention. Additionally, due to the voluntary nature, the city does not have leverage to more closely regulate landlord behavior or ensure housing options in the most in-need areas. These examples may be informative as San Diego explores additional ways to require landlord participation, disincentivize or outlaw predatory landlord practices, or source partial funding from landlords to help create fairer conditions for tenants and level the playing field between landlords and tenants.

### Boulder: Eviction Prevention and Rental Assistance Services Program

- As discussed, Boulder's unique funding structure is grounded in landlord buy-in and participation in the sustaining and success of the EPRAS Program. The program is funded through an excise tax paid by landlords on each property they operate with a rental license and helps people resolve eviction-related housing issues through legal services, rental assistance, and mediation.

### Philadelphia: City of Philadelphia Eviction Diversion Program

- Philadelphia's Eviction Diversion Program (EDP) not only provides mediation or direct negotiation resources to landlords and tenants to try to settle eviction-related cases before they reach courts, but it also requires landlords to go through the EDP before seeking legal eviction through a court. Specifically, it obligates landlords to send tenants a notice of diversion rights and engage in the EDP process before filing for eviction. This requirement acts as a diversion to the eviction filing process.

### Santa Monica: Tenant Anti-Harassment Ordinance and Student and Educator Protections

- Santa Monica's Tenant Anti-Harassment Ordinance outlines specific landlord behaviors, such as failure to perform repairs and unnecessary entrance for inspections, as illegal harassment. If a landlord is found guilty of engaging in any of the specified behaviors, they may be charged with either a criminal misdemeanor or a civil violation. Tenants who feel they have been harassed can file a complaint with the City of Santa Monica.
- Santa Monica's Student and Educator Protections specify that evictions are unlawful if a unit houses a child under the age of 18 or an educator, tenant has occupied the unit for more than 12 months, and the notice of eviction falls during the school year.

## Common Challenge F: Lack of Eviction Data

**San Diego Context:** While the San Diego Superior Court is responsive to ad hoc requests for disclosable data on eviction case filings, and UCSD and San Diego Eviction Prevention Collaborative have worked together to make that data and associated findings publicly available, there is no publicly available dataset that provides a comprehensive view of evictions in the city, especially with regards to information on outcomes of eviction cases. Limited data availability prevents policymakers and program administrators from gaining a comprehensive understanding of the eviction landscape, including the specific circumstances, trends and demographics affected by eviction proceedings. As a result, the development of effective and targeted policies and programs is challenging, hindering efforts to address housing instability adequately.

**Lessons for San Diego:** In San Diego and across the nation, comprehensive eviction data is notably difficult to obtain. The featured examples are efforts to tackle this universal challenge, improving access to accurate and up-to-date eviction-related data. Building on San Diego Legal Aid Society's EPP outreach dashboard, the newly mandated Tenant Termination Notice Registry, and findings of this report, San Diego could consider partnering with an external organization or build an in-house data team to allocate dedicated resources for long-term data collection, analytics, visualization and public distribution around evictions. Importantly, collecting and analyzing additional data—such as demographic and socioeconomic information of those affected by evictions and more detailed outcomes of court cases—about eviction

prevention program impact metrics could help increase visibility of vulnerable populations, allow for data-driven outreach and service delivery, and enable more rigorous evaluation of eviction prevention efficiency.

### Philadelphia: Right to Counsel

- Philadelphia's Right to Counsel legislation and program, featured previously, also publishes a report each fiscal year highlighting the impact of their program compared to citywide data. The report provides a summary of legal case services, demographics, and case outcomes. The report provides a powerful overview of the effectiveness of the Right to Counsel legislation and program. For example, compared to unrepresented tenants, the Right to Counsel represented tenants avoided all default judgments and were more likely to enter into a Judgment by Agreement where attorneys could help them negotiate reduced judgments, more time to move, and payment plans.

### National: The Eviction Lab

- Philadelphia and Richmond are among the 34 cities nationwide that partner with the Eviction Lab to collect and publish updated data on eviction cases that is categorized by census tract and demographics. This data is publicly accessible through the Eviction Lab's website and updated monthly. The data is presented through city-specific reports that are visualized on the website through maps and charts, but also accessible through downloadable CSV files. The data shared include information on eviction filling trends by month, eviction hotspots by building and property owner, changes in claim amounts, the overall count of eviction fillings by census tract, and the demographics of eviction filings by race and ethnicity.

# RECOMMENDATIONS

Based on data analysis key findings, engagement activities, and program scan and evaluation, opportunities to improve eviction data tracking infrastructure and eviction prevention efforts in San Diego are available for policymakers and stakeholders to consider.

## Data Recommendations

- **During the creation of the Tenant Termination Notice Registry and upon its completion, continue to assess the need and additional opportunities to enhance it.** Under the recently passed City of San Diego Residential Tenant Protections Ordinance (O-21647), SDHC is responsible for creating a Tenant Termination Notice Registry online portal. As currently designed, this registry will provide information on the number and type of tenancy terminations issued throughout the city of San Diego. As part of this registry, affected tenants will also have the option to participate in a voluntary survey on their renter experience and household information. The implementation of this registry represents an important step forward to improve eviction data collection and capture information prior to the filing of an eviction court case. Moving forward, policymakers may want to continue to assess opportunities to enhance this registry in ways that deepen understanding of evictions—for example why they occur and who they affect—and provide greater transparency to researchers and the public through a centralized data portal or dashboard, while also considering the burden on small landlords with limited administrative capacities. It is recognized that any changes to the registry would require future amendment to the current legislation and careful examination through legal lenses.

- **Explore opportunities to enhance the Unlawful Detainer Court Case Database.** The existing Unlawful Detainer Court Case Database is missing critical information on the causes and resolutions of each case. The current database only contains information on whether the unlawful detainer case was initiated because of "Residential" or "Drug Use" without stipulating detailed reasons. Further, though the database lists a variety of disposition summaries—such as court finding, stipulated judgment, or dismissal—researchers have no understanding of what the finding or judgment is (who prevailed) or why a case was dismissed without having to research additional court documents. While it is recognized that each court case is decided differently and comes with its nuances, having information on the nature of the judgment in simple categories, such as ruling in favor or against the landlord or tenant, would meaningfully support eviction-related research and policy interventions in the future. San Diego's policymakers and regional stakeholders could also look to cities that currently partner with the Eviction Lab to publish eviction data[30]. Other examples of eviction data and data dashboards include San Jose's pandemic eviction data website[31], New York City OpenData's evictions database[32], New York State's eviction dashboard enabled by Cornell University[33], and Fairfax County's eviction dashboard[34]. In addition, the Unlawful Detainer Court Database should include demographic information that is captured by the Superior Court but is not currently included when responding to data requests.

[30] https://evictionlab.org/
[31] https://www.sanjoseca.gov/your-government/departments-offices/housing/data/covid-19-eviction-data
[32] https://data.cityofnewyork.us/City-Government/Evictions/6z8x-wfk4/data
[33] https://blogs.cornell.edu/nysevictions/home/
[34] https://www.fairfaxcounty.gov/neighborhood-community-services/eviction-data-dashboard

- **Seek to track each eviction case from eviction notice to unlawful detainer case and sheriff lockouts.** Currently, as different agencies are responsible for the collection of data—SDHC for Tenant Termination Notice Registry, the Court system for the Unlawful Detainer Court Case Database, and the Sheriff's Department for sheriff lockouts—there is not a system to track how a case is moving through the eviction process. The ability to identify the case's progress through the eviction process is important to deepening understanding of households affected and at what stage, ensuring accountability, improving policies, and supporting tenants through the eviction process.
    - **Deepening understanding of households affected:** Tracking each case from beginning to end and the outcome of each step, combined with corresponding demographic and socioeconomic information about the tenant, will enable additional research on factors that may contribute to heightened vulnerability to evictions.
    - **Ensuring accountability:** Tracking the case ensures that eviction procedures are followed correctly, preventing any violation of rights, and ensuring that parties act within the bounds of the law.
    - **Improving housing policies:** Case tracking would improve understanding of how each step of the eviction process is related. Accordingly, researchers may be able to uncover relationships among the three steps, such as eviction notices in X categories tended to result in Y disposition in unlawful detainer cases.
    - **Supporting tenants:** With a centralized tracking system, policymakers would be able to track the progress of each household through the eviction process and provide resources at each step.

## Programmatic and Policy Recommendations

- **Continue efforts to increase preservation, production and access to affordable housing through a "whole system" approach.** Tenants in San Diego report that finding housing they could afford followed by difficulty paying rent—which was primarily driven by rent increases—were the biggest challenges of renting in San Diego. Relatedly, areas with the highest eviction rates are those that experienced the highest increase in housing costs. Alongside investing in eviction-focused prevention programs and policies, San Diego must also tackle the broader issue of housing affordability from a system-wide perspective to ensure that quality housing remains within reach for low-income communities. Developing a healthy and responsive housing ecosystem is pivotal to mitigating the risk of housing instability and reducing evictions overall.

- **Consider an eviction-focused citywide needs assessment.** A comprehensive, robust and citywide assessment of the **scale of needs** in the eviction prevention realm, disaggregated by demographic, socioeconomic and geographic variables, is necessary to understand the **extent to which existing legislation, policies and programs are adequately serving the needs of San Diegans at risk of eviction**. Such a needs assessment could potential combine a robust citywide survey – to renters and providers - with data analysis to understand who, where and how many renters are facing threats of eviction, and how that matches up with the profile, geographic distribution and number of at-risk renters existing eviction-related programs are serving. Just as housing plans typically start with a housing needs assessment, eviction prevention planning and resource allocation need to be grounded

in eviction prevention needs assessment. While this report helps establish a baseline understanding of eviction trends and relevant eviction prevention programs, additional information on the scale and profiles of those affected by evictions, the magnitude of needs for eviction prevention services, and the capacities of existing programs, will support deeper understanding of gaps and where future efforts and resources should target.

- **Continue focusing eviction prevention efforts on high-risk neighborhoods and vulnerable populations.** Central and Southeastern San Diego have historically faced the highest evictions. These areas also have received the highest share of Eviction Prevention Program (EPP) legal services. Ongoing outreach to these communities and the expansion of services in these areas—especially to low-income communities of color, residents facing high housing cost burden, non-English speaking, immigrant and refugee communities—are critical to disrupting the ongoing eviction trends. Future studies that use more robust and comprehensive datasets, as they are available, and those revealing causal relationships between risk factors and evictions should continue to inform program design, service delivery and outreach effort.

- **Continue to evaluate the impact of existing tenant protections and identify opportunities to strengthen them.** San Diego's recently enacted Residential Tenant Protections Ordinance is an excellent example of permanent legislation that increases protection of tenants who have been evicted in any rental unit. Periodically assessing the impact of existing protections and exploring opportunities to further strengthen them are options policymakers may want to consider. Legislation in other cities, like Los Angeles, differs from San Diego in that it specifies the minimum failure-to-pay amount that can legally result in eviction filing, which further limits legal causes for eviction. Tenant protection ordinances elsewhere in the country also include permanent requirements for legal representation in eviction court cases for tenants (e.g., Philadelphia, New York City); others are experimenting with mandating mediation prior to court proceedings to evict (e.g., Philadelphia, Washington State's Eviction Resolution Pilot Program[35]). The new ordinance outlines important processes for relocation after tenants have been evicted. Diverting evictions, mandating legal representation and increasing access to support services are additional provisions for consideration to prevent evictions.

- **Explore potential avenues and advocate for increased resources to bolster financial assistance programs, particularly emergency rental assistance.** In most cases, renters encounter eviction threats due to challenges in meeting rent payments. While various programs provide counseling and legal services, the current program analysis reveals a gap in offering emergency rental assistance. This kind of assistance is crucial for aiding tenants in addressing rent arrears and maintaining their housing stability during periods of financial adversity, such as temporary job loss. Several organizations previously offering emergency rental assistance, some supported by federal Emergency Rental Assistance, have discontinued due to a lack of sustained funding. Identifying innovative funding sources will empower SDHC and its collaborators to expand their capacity for delivering proactive upstream measures and eviction prevention initiatives.

[35] Washington's Eviction Resolution Pilot Program (ERPP) was established by the state legislature as a two-year mandatory pilot operating statewide from November 1, 2021, to June 30, 2023. During the program, 73% of closed cases reached agreements, and 94% of cases preserved tenancy.

- **Explore the development of benchmarks and targets for eviction prevention programs, for both legal assistance services and educational outreach initiatives.** These metrics should be informed by a robust assessment of scale of needs vis-à-vis program capacity to support the evaluation of gaps, and effectively communicated to EPP partners such as the Eviction Prevention Collaborative (EPC), and other relevant stakeholders. This approach will enable partners to monitor progress and evaluate the efficacy of their outreach endeavors. A potential evaluation metric for EPP could be to track the share of tenants engaged in eviction proceedings who received legal assistance or representation through the EPP. Subsequently, the program can conduct a comparative analysis of court outcomes between tenants who benefited from EPP's legal assistance or representation and those who navigated the process without representation.

- **Continue partnering with and supporting capacity building of the Eviction Prevention Collaborative (EPC).** Streamlining case management and ensuring collaborative partnerships among the various eviction prevention and housing stability actors is essential to the effective identification of needs among vulnerable renters and distribution of resources and services. To realize this objective, the EPC has been actively working on developing an integrated framework for eviction prevention resources and services. The collaborative initiative is still relatively new and can still benefit from additional participation from organizations and providers currently not part of the EPC. Therefore, its capacity-building efforts and widespread adoption require ongoing attention to ensure tenants are well-informed about this resource and its benefits. Continuing EPC partnerships with policymakers and SDHC where possible, could help expand EPC's partnership universe and support its resource and technical assistance needs.

# APPENDIX

## Eviction and Housing Program Ecosystem Scan Reference Tables

**Table AA: Housing Stability and Eviction Continuum Program Landscape Analysis**

**Table AB: Eviction-Related Program Analysis**

# Eviction Data Analysis Methodology

To perform the analysis in the Eviction Trends section, HR&A used several data sources to understand the universe of evictions from multiple perspectives. Eviction data from the Superior Court on unlawful detainer cases and from the Sheriff's Department on lockouts have been compared to a variety of demographic and housing variables. All data have been cleaned, checked for outliers, and compared at a ZIP Code count level to prioritize accuracy of available data. If data are not available in a ZIP Code, data are weighted at a ZIP Code level based on the household count.

**Table 6: Data Sources**

| Dataset | Source | Timeframe |
|---|---|---|
| Unlawful Detainer Case | San Diego Superior Court | 2017–2022 |
| Sheriff Lockouts | San Diego County Sheriff | 2017–2022 |
| Demographic and Housing Variables | American Community Survey, 5-Year | 2021 |
| Housing Code Enforcement Violations | City of San Diego | 2017–2022 |
| Real Estate Market and Building Level data | CoStar | 2017–2022 |

## Methodology of Data Sources

- **Unlawful Detainer Court Case data**
    1. Aggregate the number of unlawful detainer cases by ZIP Code per month.
    2. For ZIP Codes that overlap with the city and San Diego County boundaries, weight the number of cases based on the sum of the housing count.
    3. Exploratory analysis on the trends of cases based on time, disposition type, etc.
    4. Compare number of cases with demographic and housing variables collected through the American Community Survey (ACS) and Housing Code Enforcement Violations per ZIP Code.

- **Sheriff Lockout data**
    1. Aggregate the number of Sheriff Department lockouts by ZIP Code per month.
    2. Compare the number of lockouts with unlawful detainer court case data and other demographic and housing variables collected through ACS.
    3. Aggregate the number of Sheriff Department lockouts by a building-by-building level.
    4. Identify the top buildings in San Diego with the highest number of lockouts.
    5. Compare building-level lockout data to building characteristics collected through CoStar and other qualitative sources.

## Supplemental Eviction Trends Analysis

To streamline the findings and recommendations of the report, the following analyses and corresponding findings are sufficiently captured in the Eviction Trends section. The following figures are provided for informational purposes.

**Figure 30: Race and Ethnicity by ZIP Code Tiers**

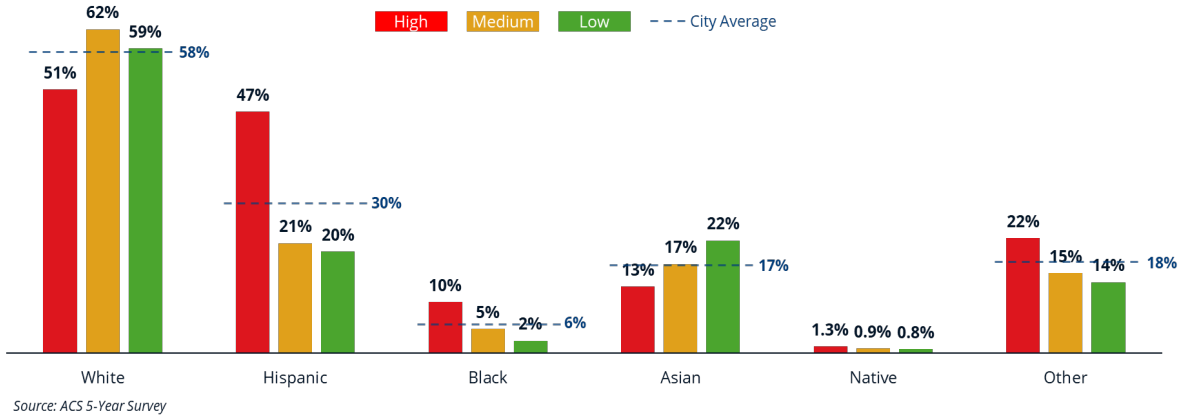



**Figure 31: Median Household Income by ZIP Code Tiers**

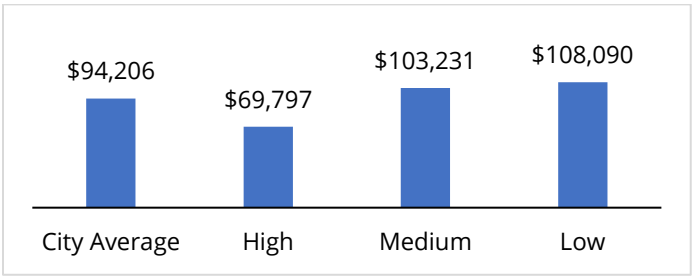
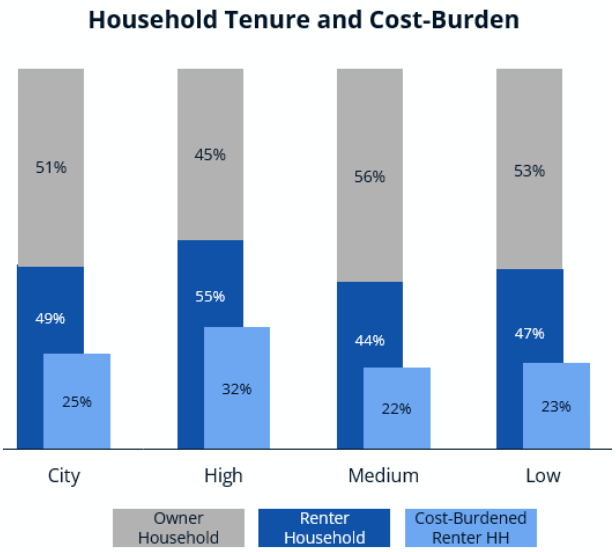
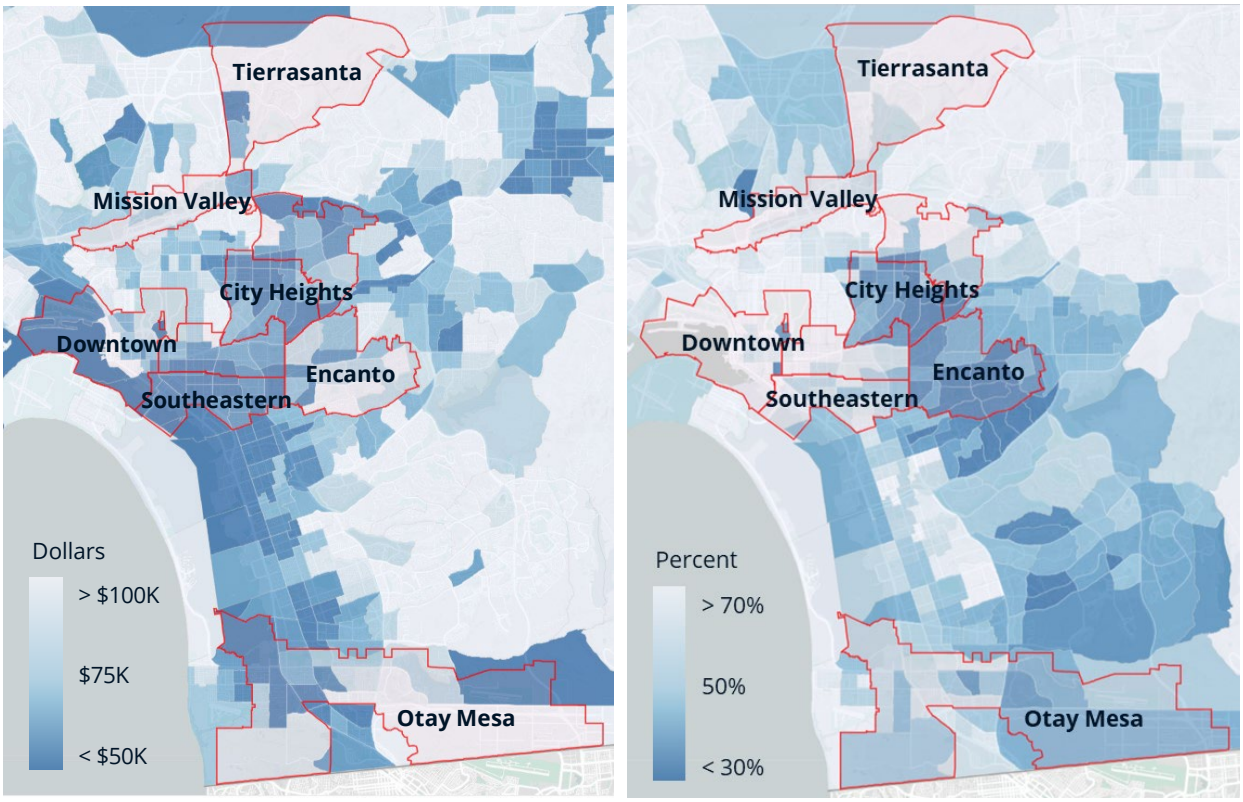



**Figure 32: Household Tenure and Cost-Burden by ZIP Code Tiers**



**Map 9: High-Eviction Rate ZIP Codes Overlayed with Median Household Income (left) and Share of Non-White Population (right) by Census Tract**



# Renter Survey

## Survey Introduction

The San Diego Housing Commission (SDHC) is conducting this survey to better **understand challenges San Diego renters face** and **factors that may contribute to housing instability**. This is part of a larger effort to inform policy and programs that better meet the needs of San Diegans renting in the city. To achieve this goal, **your insights and experiences** in renting and navigating the housing system **are foundational** to our work.

We understand that talking about housing challenges and evictions can be difficult, and we appreciate your time and participation. We want to assure you that your responses to this survey are completely **anonymous** and will **not** affect your ability to access services or housing support in any way. Your participation will help us create more effective policies and programs that help San Diego renters remain in their homes.

The survey will likely take about **10 to 20 minutes**. **Please feel free to skip questions and respond to the extent you are comfortable sharing.** Thank you again for your time, and we look forward to your response.

## Survey Questions

**Identifying Challenges as a Renter**

1. Have you lived as a renter in the City of San Diego?
    - Yes, I used to rent.
    - Yes, I currently rent.
    - No, I have never rented in San Diego. (Skip to survey closing - Thank you for your time!)

2. Have you ever experienced any of the following difficulties related to renting? (Select all that apply)
    - I have not experienced difficulties related to renting
    - Difficulty paying rent
    - Difficulty finding housing I could afford
    - Living in overcrowded housing
    - Living in housing that is in poor physical condition
    - Difficulty obtaining repairs or maintenance
    - Harassment from landlord
    - Eviction or risk of eviction
    - Inability to meet rental screening criteria (e.g., credit, rental history, income threshold, background check, etc.)
    - Not listed (please specify)

3. If you have experienced difficulty in paying rent in the past year, what was the reason for the difficulty? (Select all that apply)
    - I have not experienced difficulty in paying rent
    - Loss of income
    - Unexpected expenses (e.g., medical bills, car repairs)
    - Inability to afford rent increases

- Not listed (please specify)

4. If you have experienced harassment from your landlord, which of the following apply to your experience? (Select all that apply)
    - I have not experienced any harassment from my landlord
    - Landlord harassment related to unpaid rent
    - Landlord refusing to make necessary repairs or maintenance
    - Landlord's unreasonable entry into my rental unit
    - Landlord shutting off utilities or services without notice
    - Landlord changing locks or restricting access to my rental unit
    - Landlord's threats or intimidation
    - Landlord's retaliation for reporting code violations or requesting repairs
    - Not listed (please specify)

5. Have you ever been evicted while living in the City of San Diego?
    - No (Skip to Question 12)
    - Yes, I was evicted and had to move out.
    - Yes, I received an eviction notice but was able to remain in my home.
    - Not listed (please specify)

If you answered yes to Question 5 above, please answer questions 6-11 based on what you remember about the most recent instance. (If you answered no to Question 5, please skip to Question 12.)

6. What was the reason for the eviction?
    - Unpaid rent
    - Violation of lease terms
    - Owner wanting to move in
    - Owner wanting to remodel the unit
    - Owner wanting to demolish the unit
    - Owner no longer wanting to rent out the unit
    - Owner having to take the unit off the market due to government / court order
    - Not listed (please specify)
    - Not sure

7. How did you respond to the eviction?
    - I challenged the eviction and was able to remain in my home.
    - I challenged the eviction, but ultimately decided to move.
    - I challenged the eviction but was unsuccessful and had to move.
    - I did not challenge the eviction and moved out myself.
    - I did not challenge the eviction and was evicted by force (i.e., Sherriff's lockout)
    - Not listed (please specify)

8. Are you currenting receiving any eviction-related assistance from the City of San Diego, San Diego Housing Commission (SDHC), or organizations?
    - None
    - Legal assistance
    - Financial assistance
    - Assistance finding new housing

- Not listed (please specify)

9. Did you previously receive any eviction-related assistance from the City of San Diego, San Diego Housing Commission (SDHC), or organizations?
    - None
    - Legal assistance
    - Financial assistance
    - Assistance finding new housing
    - Not listed (please specify)

10. If you recall and feel comfortable sharing, please specify the name(s) of the organization(s) you received/are receiving some form of the above-referenced assistance from? (Open-ended response)

11. What key eviction related resources and services, if any, do you feel are currently missing or you have not been able to access? (Open-ended response)

**Experience Accessing Housing Programs & Support**

12. When you have questions or challenges related to renting and housing, do you know where to find resources and/or what organizations you can seek support from?
    - Yes
    - No
    - Not sure

13. Did you receive rental assistance or housing support during the pandemic (2020–2022)?
    - Yes
    - No
    - Not sure.

14. What types of rental assistance or housing support have you received since 2017 or are you currently receiving? (Select all that apply)
    - I have not received any type of rental assistance or housing support *(Skip to Question 16)*
    - Rental assistance
    - Security deposit loan assistance
    - Housing search assistance
    - Section 8 Housing Voucher
    - Moving costs assistance
    - Credit or financial management counseling
    - Tenants' rights counseling
    - Legal assistance
    - Not listed (please specify)

15. If you received / are receiving rental assistance or housing support, are they helpful to staying in your home and preventing eviction?
    *Sliding bar:*
    - Very helpful
    - Somewhat helpful

- Neutral
- Not helpful

16. If you have not received any rental assistance or housing support while living in San Diego, would you please share why that is the case?
    - Didn't need assistance
    - Didn't know where to seek support
    - Tried to apply but trouble completing the application
    - Applied for support but have not end up receiving any
    - Not comfortable seeking assistance
    - Not listed (please specify)

17. What challenges have you faced accessing or utilizing rental assistance or housing support programs?
    - I have not faced any challenges
    - The biggest challenges include: (Open-ended response)

18. What key resources and services, if any, around housing stability and other support do you feel are currently missing or you have not been able to access? (Open-ended response)

**Renting Background**

19. What ZIP Code do you currently live in? (drop-down menu)

If you are currently renting, please answer questions 20– 30. (If you rented previously but not now, skip to question 31)

20. How long have you been renting in San Diego?
    - Less than a year
    - 1-2 years
    - 2-5 years
    - More than 5 years

21. How long have you lived at your current home?
    - Less than a year
    - 1-2 years
    - 2-5 years
    - More than 5 years

22. Which of the following best describes your current lease agreement?
    - No formal lease agreement
    - Month-to-month lease
    - 1-year fixed term lease
    - 2-years fixed term lease
    - 3-year or more fixed term lease
    - Not listed (please specify)

23. What type of building do you rent in?
    - Small apartment complex (2-19 units)
    - Large apartment complex (20+ units)
    - Single family home
    - Other (Condo, Townhome, Duplex/Triplex, mobile home)
    - Not listed (Please specify)

24. What type of apartment / house do you have access to in your current home?
    - I rent a single room in a multi-room apartment / house
    - I rent a full studio
    - I rent a 1 bedroom apartment / house
    - I rent a 2 bedroom apartment / house
    - I rent a 3+ bedroom apartment / house
    - Not listed (Please specify)

25. What is your current rent for the unit? (please specify)

26. How would you rate the condition of your rental unit?
    - Excellent
    - Good
    - Fair
    - Poor
    - Very Poor

27. How many people in total live in the unit you rent / rent in?
    - 1 individual
    - 2 individuals
    - 3-4 individuals
    - 5+ individuals

28. What is your relationship to the other people living in the unit?
    - Family member(s) (e.g., spouse/partner, parent, child, other relatives)
    - Non-family-member(s) / housemate(s)
    - Family member(s) and non-family member(s)
    - I live alone.
    - Not listed (please specify)

29. Which of the following best describes your household?
    - Single-parent household
    - Two-parent household
    - No children
    - Not listed (please specify)

30. Do you live in an affordable housing unit owned or managed by the San Diego Housing Commission or its nonprofit affiliate, Housing Development Partners?
    - Yes
    - No
    - Unsure

If you are not renting currently but have rented in the past, please answer questions 31-41 based on what you remember about the last home you rented. (If you are currently rented and have answered Questions 20-30, skip to Question 42.)

31. How long were you renting in San Diego?
    - Less than a year
    - 1-2 years
    - 2-5 years
    - More than 5 years

32. How long did you live at your last rental unit?
    - Less than a year
    - 1-2 years
    - 2-5 years
    - More than 5 years

33. Which of the following best describes your lease agreement at the time?
    - No formal lease agreement
    - Month-to-month lease
    - 1-year fixed term lease
    - 2-years fixed term lease
    - 3-years or more fixed term lease
    - Not listed (please specify)

34. What type of building did you rent in?
    - Small apartment complex (2-19 units)
    - Large apartment complex (20+ units)
    - Single family home
    - Other (Condo, Townhome, Duplex/Triplex, mobile home)
    - Not listed (please specify)

35. What type of apartment/house did you have access to in your last rental unit?
    - I rented a single room in a multi-room apartment/house
    - I rented a full studio
    - I rented a 1-bedroom apartment/house
    - I rented a 2-bedroom apartment/house
    - I rented a 3-4 bedroom apartment/house
    - Not listed (please specify)

36. What was your rent in your last rental unit?

37. How would you rate the condition of your last rental unit?

    - Excellent
    - Good
    - Fair
    - Poor
    - Very Poor

38. How many people in total lived in your last rental unit?
    - 1 individual
    - 2 individuals
    - 3-4 individuals
    - 5+ individuals

39. What was your relationship to the other people in your last rental unit?
    - Family member(s) (e.g., spouse/partner, parent, child, other relatives)
    - Non-family-member(s) / housemate(s)
    - Family member(s) and non-family member(s)
    - I live alone.
    - Not listed (please specify)

40. Which of the following best describes your household at the time?
    - Single-parent household
    - Two-parent household
    - No children
    - Not listed (please specify)

41. Was your last rental unit an affordable housing unit owned or managed by the San Diego Housing Commission or its nonprofit affiliate, Housing Development Partners?
    - Yes
    - No
    - Unsure

**Demographic and Socioeconomic Background**

42. Which gender do you identify as?
    - Man
    - Woman
    - Transgender Man
    - Transgender Woman
    - Non-binary
    - Not listed (please specify)
    - Prefer not to answer

43. Which best describes your sexual orientation?
    - Heterosexual/Straight
    - Gay/Lesbian
    - Bisexual
    - Not listed (please specify)
    - Prefer not to answer

44. What is your age?
    - Under 18
    - 18-22
    - 23-35
    - 36-55
    - 56-65

- Over 65
- Prefer not to answer

45. How would you describe your race and/or ethnicity? Select all that apply.
    - American Indian or Alaska Native
    - Asian
    - Black or African American
    - Hispanic or Latino
    - Native Hawaiian or Other Pacific Islander
    - White
    - Not listed (please specify)
    - Prefer not to answer

46. What is the primary language spoken in your household?
    - English
    - Spanish
    - Tagalog
    - Vietnamese
    - Not listed (please specify)
    - Prefer not to answer

47. What is your current employment status?
    - Employed full-time
    - Employed part-time
    - Unemployed and actively looking for work
    - Unemployed and not actively looking for work
    - Self-employed
    - Retired
    - Disabled and unable to work
    - Not listed (please specify)
    - Prefer not to answer

48. Do you identify as someone with a disability?
    - Yes
    - No
    - Prefer not to answer

49. What was your previous year's gross (before taxes) household income?
    - $0 - $27,999
    - $28,000 - $45,999
    - $46,000 - $54,999
    - $55,000 - $72,999
    - $73,000 - $79,999
    - $80,000 – $95,999
    - $96,000 – $129,999
    - $130,000+
    - Prefer not to answer

# Renter Survey Responses

## Reach and Valid Responses

| Have you ever lived as a renter in the City of San Diego? | Count | Percent |
|---|---|---|
| Yes, I currently rent | 4,545 | 64% |
| Yes, I used to rent | 1,720 | 24% |
| Yes, I used to rent; Yes, I currently rent | 3 | 0% |
| No, I have never rented in San Diego (skip to survey closing - thank you for your time) | 737 | 10% |
| (blank) | 43 | 1% |
| Total | 7,048 | |
| | | |
| Valid Responses (blue) | 6,268 | 89% |

## Survey Respondent Profile

| Race/Ethnicity of Respondents | Count | Percent |
|---|---|---|
| White | 1,658 | 26% |
| Black or African American | 706 | 11% |
| Asian | 303 | 5% |
| American Indian or Alaska Native | 124 | 2% |
| Native Hawaiian or Other Pacific Islander | 65 | 1% |
| Hispanic or Latino | 1,298 | 21% |
| Other | 231 | 4% |
| Prefer not to answer | 309 | 5% |
| No Response | 2,119 | 34% |

| Income of Respondents | Count | Percent |
|---|---|---|
| $0 - $27,999 | 2,099 | 34% |
| $28,000 - $45,999 | 1,021 | 16% |
| $46,000 - $54,999 | 330 | 5% |
| $55,000 - $72,999 | 249 | 4% |
| $73,000 - $79,999 | 63 | 1% |
| $80,000 – $95,999 | 58 | 1% |
| $96,000 – $129,999 | 61 | 1% |
| $130,000+ | 42 | 1% |
| Prefer not to answer | 178 | 33% |
| No Response | 2,164 | 35% |

| Gender of Respondents | Count | Percent |
|---|---|---|
| Women | 2,639 | 64% |
| Men | 1,102 | 27% |
| Transgender men | 8 | 0% |
| Transgender women | 4 | 0% |
| Non-binary | 0 | 0% |
| Other | 250 | 6% |
| Prefer not to answer | 125 | 3% |

| Age of Respondents | Cout | Percent |
|---|---|---|
| Under 18 | 2 | 0% |
| 18-22 | 26 | 1% |
| 23-35 | 842 | 20% |
| 36-55 | 1,694 | 41% |
| 56-65 | 810 | 19% |
| Over 65 | 710 | 17% |

| | | |
|---|---|---|
| Prefer not to answer | 77 | 2% |

| Employment Status | Count | Percent |
|---|---|---|
| Disabled unable to work | 693 | 17% |
| Employed full-time | 1,436 | 35% |
| Employed part-time | 514 | 12% |
| Full-time student | 64 | 2% |
| Other | 118 | 3% |
| Prefer not to answer | 104 | 3% |
| Retired | 525 | 13% |
| Self-employed | 191 | 5% |
| Unemployed actively looking for work | 412 | 10% |
| Unemployed not actively looking for work | 75 | 2% |

| Disability Status | Count | Percent* |
|---|---|---|
| Yes, I have a disability | 1,505 | 37% |
| No, I do not have a disability | 2,365 | 58% |
| Prefer not to answer | 235 | 6% |

| Primary Language | Count | Percent |
|---|---|---|
| English | 3,403 | 82% |
| Spanish | 457 | 11% |
| Arabic | 26 | 1% |
| Chinese | 7 | 0% |
| Other | 91 | 2% |
| Prefer not to answer | 50 | 1% |
| Tagalog | 32 | 1% |
| Vietnamese | 59 | 1% |

## Current Renter Profile

| How long have you been renting in San Diego? | Count | Percent |
|---|---|---|
| Less than a year | 131 | 4% |
| 1-2 years | 222 | 7% |
| 2-5 years | 549 | 18% |
| More than 5 years | 2,177 | 71% |

| How long have you lived in your current home? | Count | Percent |
|---|---|---|
| Less than a year | 509 | 17% |
| 1-2 years | 517 | 17% |

| | | |
|---|---|---|
| 2-5 years | 963 | 31% |
| More than 5 years | 976 | 33% |

| Which of the following best describes your current lease agreement? | Count | Percent |
|---|---|---|
| No formal lease agreement | 324 | 11% |
| Month-to-month lease | 1,402 | 46% |
| 1-year fixed term lease | 1,082 | 36% |
| 2-years fixed term lease | 48 | 2% |
| 3-year or more fixed term lease | 33 | 1% |
| Other | 127 | 4% |

| What type of building do you rent in? | Count | Percent |
|---|---|---|
| Small apartment complex (2-19 units) | 647 | 21% |
| Large apartment complex (20+ units) | 1,329 | 44% |
| Single family home | 457 | 15% |
| Condo, Townhome, Duplex/Triplex | 326 | 11% |
| Mobile home | 51 | 2% |
| Other | 203 | 7% |

| What size apartment/ house do you have access to in your current home? | Count | Percent |
|---|---|---|
| I rent a single room in a multi-room apartment / house | 342 | 11% |
| I rent a full studio | 282 | 9% |
| I rent a 1 bedroom apartment / house | 822 | 28% |
| I rent a 2 bedroom apartment / house | 981 | 33% |
| I rent a 3+ bedroom apartment / house | 399 | 13% |
| Other | 162 | 5% |

| How would you rate the condition of your rental unit? | Count | Percent |
|---|---|---|
| Excellent | 390 | 13% |
| Good | 1,070 | 36% |
| Fair | 1,005 | 34% |
| Poor | 400 | 13% |
| Very Poor | 129 | 4% |

| How many people in total live in the unit you rent / rent in? | Count | Percent |
|---|---|---|
| 1 individual | 935 | 31% |

| | | |
|---|---|---|
| 2 individuals | 746 | 25% |
| 3-4 individuals | 908 | 30% |
| 5+ individuals | 392 | 13% |

| What is your relationship to the other people living in the unit? | Count | Percent |
|---|---|---|
| Family member(s) (e.g., spouse/partner, parent, child, other relatives) | 1,630 | 55% |
| Non-family-member(s) / housemate(s) | 318 | 11% |
| Family member(s) and non-family member(s) | 113 | 4% |
| I live alone | 860 | 29% |
| Other | 26 | 1% |

| Which of the following best describes your household? | Count | Percent |
|---|---|---|
| Single-parent household | 1,033 | 35% |
| Two-parent household | 506 | 17% |
| No children | 1,186 | 41% |
| Other | 196 | 7% |

| Do you live in an affordable housing unit owned or managed by the San Diego Housing Commission or its nonprofit affiliate, Housing Development Partners? | Count | Percent |
|---|---|---|
| No | 2,091 | 71% |
| Yes | 493 | 17% |
| Unsure | 379 | 13% |

### Difficulties with Renting and Experience

| Have you ever experienced any of the following difficulties related to renting? | Count | Percent |
|---|---|---|
| Difficulty finding housing I could afford | 4,334 | 76% |
| Difficulty paying rent | 3,581 | 63% |
| Inability to meet rental screening criteria | 2,316 | 41% |
| Living in housing that is in poor physical condition | 2,072 | 36% |
| Difficulty obtaining repairs or maintenance | 1,593 | 28% |
| Eviction or risk of eviction | 1,346 | 24% |
| Living in overcrowded housing | 1,147 | 20% |
| Harassment from landlord | 923 | 16% |
| I have not experienced difficulties related to renting | 578 | 10% |

| If you have experienced difficulty in paying rent in the past year, what was the reason for the difficulty? (Select all that apply) | Count | Percent |
|---|---|---|
| Inability to afford rent increases | 2,998 | 55% |
| Unexpected expenses (e.g., medical bills, car repairs) | 2,262 | 41% |
| Loss of income | 2,105 | 39% |
| I have not experienced difficulty in paying rent | 1,058 | 19% |
| Other | 539 | 10% |

| If you have experienced harassment from your landlord, which of the following apply to your experience? (Select all that apply) | Count | Percent |
|---|---|---|
| I have not experienced any harassment from my landlord | 3,147 | 62% |
| Landlord refusing to make necessary repairs or maintenance | 984 | 20% |
| Landlord's threats or intimidation | 730 | 14% |
| Landlord harassment related to unpaid rent | 565 | 11% |
| Landlord's unreasonable entry into my rental unit | 464 | 9% |
| Landlord's retaliation for reporting code violations or requesting repairs | 418 | 8% |
| Landlord shutting off utilities or services without notice | 219 | 4% |
| Landlord changing locks or restricting access to my rental unit | 128 | 3% |

| Have you ever been evicted while living in the City of San Diego? | Count | Percent |
|---|---|---|
| No | 4,271 | 80% |
| Yes, I was evicted and had to move out. | 749 | 14% |
| Yes, I received an eviction notice but was able to remain in my home. | 197 | 4% |
| Other | 135 | 3% |

| Have you ever been evicted while living in the City of San Diego? | White | Non-White |
|---|---|---|
| No | 1,111 | 2,020 |
| Yes, I was evicted and had to move out | 187 | 365 |
| Yes, I received an eviction notice but was able to remain in my home. | 39 | 102 |
| Other | 32 | 67 |
| Share of Those Experienced Evictions | 16.5% | 18.3% |

## Responses of Residents Who Have Experienced Evictions

| Have you ever experienced any of the following difficulties related to renting? | Count | Percent |
|---|---|---|
| Difficulty finding housing I could afford | 796 | 84% |
| Difficulty paying rent | 717 | 76% |
| Eviction or risk of eviction | 583 | 62% |
| Inability to meet rental screening criteria | 568 | 60% |
| Living in housing that is in poor physical condition | 444 | 47% |
| Difficulty obtaining repairs or maintenance | 361 | 38% |
| Harassment from landlord | 278 | 29% |
| Living in overcrowded housing | 253 | 27% |
| I have not experienced difficulties related to renting | 42 | 4% |

| If you have experienced difficulty in paying rent in the past year, what was the reason for the difficulty? (Select all that apply) | Count | Percent |
|---|---|---|
| Inability to afford rent increases | 577 | 62% |
| Loss of income | 516 | 55% |
| Unexpected expenses (e.g., medical bills, car repairs) | 453 | 49% |
| I have not experienced difficulty in paying rent | 120 | 13% |
| Other | 103 | 11% |

| If you have experienced harassment from your landlord, which of the following apply to your experience? (Select all that apply) | Count | Percent |
|---|---|---|
| I have not experienced any harassment from my landlord | 385 | 43% |
| Landlord refusing to make necessary repairs or maintenance | 263 | 30% |
| Landlord harassment related to unpaid rent | 255 | 29% |
| Landlord's threats or intimidation | 247 | 28% |
| Landlord's unreasonable entry into my rental unit | 161 | 18% |
| Landlord's retaliation for reporting code violations or requesting repairs | 145 | 16% |
| Other | 93 | 10% |
| Landlord shutting off utilities or services without notice | 84 | 9% |
| Landlord changing locks or restricting access to my rental unit | 68 | 8% |

## Experience Accessing Housing Programs

| When you have questions or challenges related to renting and housing, do you know where to find resources and/or what organizations you can seek support from? | Count | Percent |
|---|---|---|
| Yes | 1,251 | 26% |
| No | 2,224 | 46% |
| Unsure | 1,318 | 28% |

| Did you receive rental assistance or housing support during the pandemic (2020–2022)? | Count | Percent |
|---|---|---|
| Yes | 1,308 | 27% |
| No | 3,328 | 69% |
| Unsure | 161 | 3% |

| What types of rental assistance or housing support have you received since 2017 or are you currently receiving? (Select all that apply) | Count | Percent |
|---|---|---|
| I have not received any type of rental assistance or housing support | 3,017 | 65% |
| Short-term rental assistance | 848 | 18% |
| Long term rental assistance | 493 | 11% |
| Security deposit loan assistance | 175 | 4% |
| Housing search assistance | 154 | 3% |
| Legal assistance | 89 | 2% |
| Moving costs assistance | 72 | 2% |
| Credit or financial management counseling | 42 | 1% |
| Tenants' rights counseling | 41 | 1% |
| Other | 273 | 6% |

| If you received or are receiving rental assistance or housing support, are they helpful to staying in your home and preventing eviction? | Count | Percent |
|---|---|---|
| Very helpful | 927 | 56% |
| Somewhat helpful | 400 | 24% |
| Not helpful | 331 | 20% |

| If you have not received any rental assistance or housing support while living in San Diego, would you please share why that is the case? | Count | Percent |
|---|---|---|
| Applied for support but did not receive any | 434 | 40% |
| Didn't know where to seek support | 215 | 20% |
| Didn't need assistance | 99 | 9% |
| Tried to apply but had trouble completing the application | 66 | 6% |
| Not comfortable seeking assistance | 37 | 3% |
| Other | 235 | 22% |