

# Stabilizing Renters Is Key to Equitable Recovery

## Preventing Eviction and Indebtedness in Unincorporated Alameda County

Four in 10 residents in unincorporated Alameda County are renters, including the majority of Black and Latinx residents. Many were already facing a crisis due to soaring rents before the pandemic, and they have been hit hard by the virus and its economic impacts. Without eviction protection, debt relief, financial support, and lasting renter protections, Covid-impacted renters will be left behind as the region begins to recover, deepening existing inequities.

Despite ongoing recovery efforts, many families in unincorporated Alameda County are struggling economically. With little to no savings, they face mounting debt and the risk of eviction and homelessness.

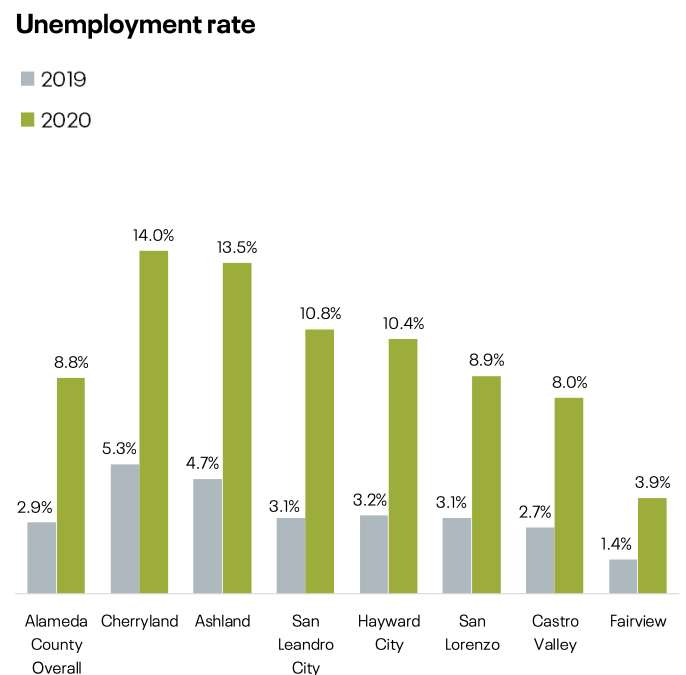
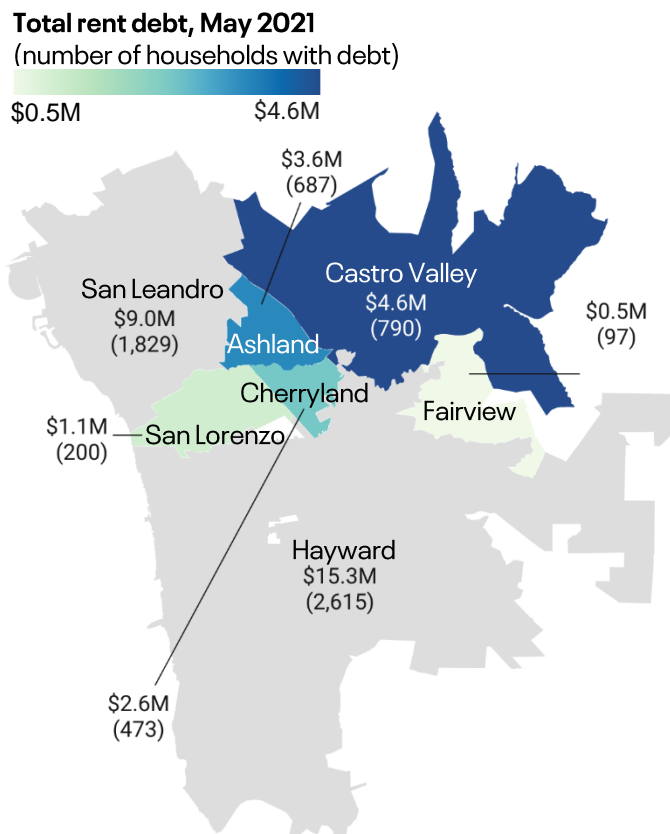
# 2,200

households were behind on rent in May: 13% of all renter households.

# \$12.3M

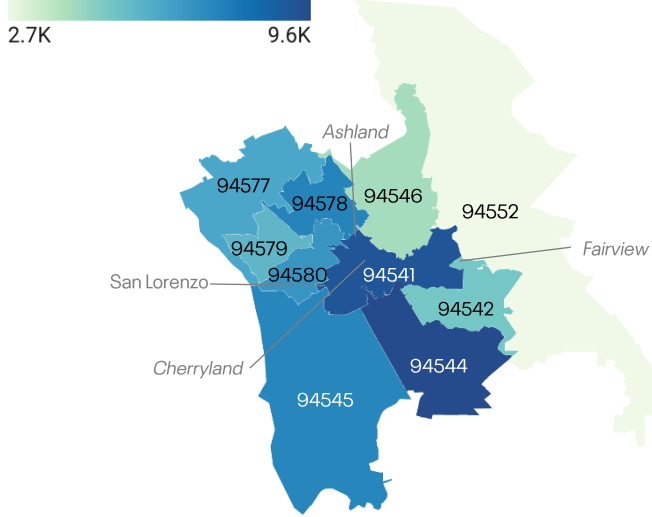
estimated rent debt, approximately \$5,500 per household.

Families behind on rent are being forced to make difficult choices between meeting basic needs and paying for housing. Many of these struggling renters live in Ashland and Cherryland, low-income communities with the highest pandemic unemployment rates.

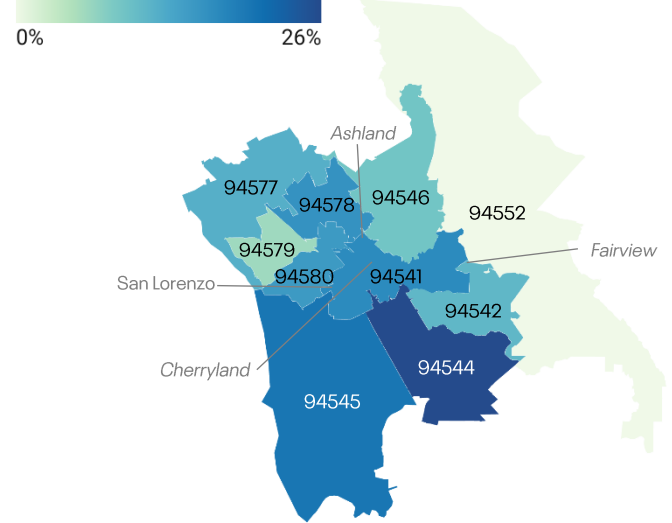


# Pre-pandemic housing unaffordability forced some renters into overcrowded housing where the virus can quickly spread — especially in low-income communities of color.

**Covid-19 cases per 100,000 people by zip code, May 27, 2021**



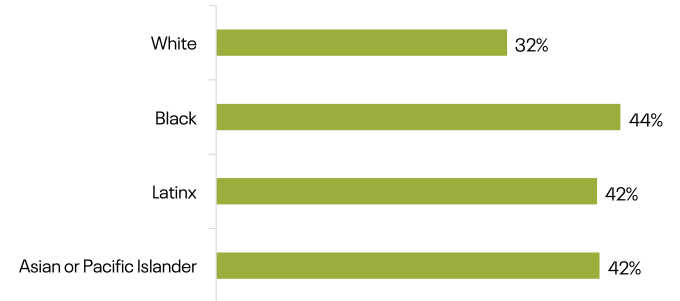
**Share of overcrowded renter households by zip code, 2019**



## Renters of color were already housing insecure before the pandemic, making them more vulnerable to eviction and indebtedness.

**Share of unincorporated Alameda County renters who are both rent burdened\* and economically insecure\*\*, 2019**

Four in 10 Black, Latinx, and Asian or Pacific Islander renters were rent burdened and economically insecure before the pandemic.



### Alameda County can only thrive if all its renters thrive. Protect renters in Alameda County’s unincorporated communities with these key strategies:

- 1) Just cause eviction protections** for renters living in single family rentals as well as renters living in their unit for less than a year.
- 2) Rent stabilization** to limit rent increases to no more than 5 percent per year.
- 3) A proactive rental inspection program** to provide regularly scheduled unit inspections.
- 4) A fair chance ordinance** to decrease barriers to housing.
- 5) At the state and federal level:** Eviction moratoria that last for the duration of the pandemic and recovery; debt relief that reaches every struggling tenant; and extended unemployment and other emergency assistance benefits to all workers who need them.

The **Bay Area Equity Atlas** is a partnership between the San Francisco Foundation, PolicyLink, and the USC Equity Research Institute (ERI). [www.bayareaequityatlas.org](http://www.bayareaequityatlas.org).

**Sources and notes:** 2019 5-Year data from the ACS IPUMS; Week 30 Census Household Pulse Survey; Understanding America Survey; CA Employment Development Department; Alameda County Public Health Department. Unincorporated Alameda County includes, Ashland, Castro Valley, Cherryland, Fairview, and San Lorenzo (Sunol is excluded from this

analysis). Unemployment rates are not seasonally adjusted. Overcrowded is defined as having more than one person per room. The share of renters that are both rent burdened and economically insecure refers to renter-occupied households, and data by race is determined by the race of the household head. Latinx include people of Hispanic origin of any race and all other groups exclude people of Hispanic origin. Data for some racial/ethnic groups is unavailable due to inadequate sample size. \*Rent-burdened is defined as spending more than 30 percent of income on housing costs. \*\*Economic insecurity is defined as below 350 percent of the federal poverty line (about \$87,000 for a family of four or \$44,000 for an individual). Last updated July 2, 2021. See the methodology at: <http://poclyk.org/stateevictionrisk2021>