

# USC Homelessness Policy Research Institute

## Tenant Protections

Tasnim Chowdhury

Residential evictions create lasting injury to both displaced tenants and their communities. In addition to causing severe housing insecurity, evictions negatively impact the employment, educational, and physical and mental health of the people displaced, a majority of whom are Black folks (PD&R & HUD, 2024). Evictions “increase the likelihood of homelessness and hospital visits, reduce earnings, increase financial insecurity, and increase the use of public benefits and services—all of which can cost cities millions of dollars every year” (PD&R & HUD, 2024). Alternatively, as the most common cause for eviction is “the nonpayment of rent among families with precarious and unstable incomes,” simply providing renters with the time and resources they need to catch up on rent could prevent a substantial portion of these evictions (PD&R & HUD, 2024).

Preventing residential evictions is the most cost-effective method of homelessness prevention, yet tenants across the State of California continue to face unrelenting rent increases and stagnant wages. Coupled with minimal tenant protections, this leads to high rates of housing insecurity, eviction, and homelessness. Since the 2000s, the median rent price in California has increased by 38% while the median renter household income has increased by only 7% (California Housing Partnership, 2024). Housing policies that explicitly protect tenants from unjust evictions and landlord harassment are necessary to alleviate this crisis by preventing additional residents of Los Angeles from falling into housing insecurity and homelessness.

Tenants in Los Angeles are facing record numbers of evictions as they lose access to the anti-eviction protections renters received during the Coronavirus pandemic, which started expiring March 31, 2023 (DCBA, 2024). The economic crisis resulting from the COVID-19 pandemic placed millions of households across the United States at risk of eviction (Leifheit, 2021). During this time, however, municipalities experimented with various eviction prevention measures that proved to be successful and could be utilized to combat rising levels of housing insecurity and evictions (Urban Institute, 2021). This policy brief highlights popular tenant protection policies that are utilized across the country, articulates current tenant protections that exist in Los Angeles (and other Californian municipalities), and illuminates policy gaps that pose threats to the well-being of renters of color in Los Angeles.



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## **Anti-Black Systemic Housing Discrimination**

There are many instances throughout America's history of governmental entities enacting anti-Black housing policies such as the systematic discrimination against potential Black homeowners preventing access to affordable mortgages for homes (NCRC, 2018). The discriminatory practice known as redlining was established in the 1930s by the Homeowners' Loan Corporation (HOLC) (NCRC, 2018). While the experiences of anti-Black housing discrimination and Black homelessness are often grouped into conversations of BIPOC housing vulnerability overall, Black renters disproportionately experience evictions, with Black women as the demographic group consistently facing the highest risk of eviction (Graetz et al., 2023). According to the eviction records from 2007-2016 in the American Community Survey (ACS) Black Americans made up only 18.6% of all renters yet accounted for 51.1% of those threatened with eviction and 43.4% of those who were evicted (Graetz et al., 2023). By contrast, although White Americans make up just over half of all renters (50.5%), they accounted for only 26.3% of those threatened with eviction and 32.0% of those who were evicted (Graetz et al., 2023). Although explicit, legally required segregation has ended (e.g. redlining, racial covenants, and racial zoning), racialized residential segregation persists (Greene, 2017). In the County of Los Angeles, Black people have the smallest homeownership rate of 33.5% compared to their white counterparts of 53.9% and 54.0% for Asians (UWGLA, 2023). Black individuals are also disproportionately likely to be renters rather than homeowners which, when combined with a lack of adequate tenant protections, puts Black renters at substantial risk of housing instability.

These anti-Black policies and trends of segregation have contributed to the deepening of income inequality, which has reached its widest gap in decades, exacerbating already dramatic racial housing disparities. In 2019, while the median Black family held only \$23,000 in wealth, the median white family held eight times more wealth, at \$184,000 (Kushel & Moore 2023). Furthermore, Black renter households face 41% higher severity of cost burden compared to their white counterparts (California Housing Partnership, 2023; LAHSA, 2018). Meanwhile, "long-standing patterns of housing and job discrimination significantly contribute to disproportionate Black poverty, leading to disproportionate residence in public or subsidized housing" (Rose, 2024, p.60). Black individuals also endure heightened levels of criminalization and racial profiling, compounded by extreme racial disparities in sentencing, leading to disproportionate representation within the criminal legal system. Thus, federal and state post-incarceration policies that prevent formerly incarcerated people from living in subsidized or public housing, and that allow landlords to discriminate against the formerly incarcerated systematically prevent Black folks in particular from accessing affordable housing (Rose, 2024).

## **Tenant Protections from Other Jurisdictions**

Many jurisdictions in California, and beyond, have implemented tenant protections that work in conjunction with state policies to prevent unjust evictions and increase housing security. Two major themes emerge among cities known for their renter-friendly housing policies: 1) building and maintaining affordable housing and 2) deterring evictions. For these programs to be successful in increasing affordable housing and preserving renters' ability to remain housed, it is crucial to supply these protective systems with resources like funding for affordable housing, rental assistance, offices that address housing discrimination, and entities that work to prevent unnecessary or unjust evictions.

### ***Affordable Housing***

Affordable housing has become a highly demanded throughout the country as many individuals have become rent burdened. This happens when tenants spend over 30% of their monthly income towards rent. Most apartments and houses require the tenant to make three times the rent, leading to a strong demand for affordable housing as income increases have lagged behind rising housing costs. Housing in California has long been more expensive than in the rest of the country, but as construction slowed significantly from 1970 to 1980, home prices in California increased from 30% above the national average to more than 80% above average (LAO, 2015). The median rent in California has increased by 38% since the year 2000 while the median renter household income has only increased 7% over the same time period (California Housing Partnership 2023). Today, Californians need to earn 2.9 times the state minimum wage to afford average rent (California Housing Partnership, 2023).

California is currently experiencing a shortage of 1.2 million affordable homes, with 24 units of affordable housing for every 100 extremely low-income households (Kushel & Moore, 2023). Building and maintaining affordable housing is essential to alleviate the cost of housing, and several municipalities across the state have demonstrated viable pathways to make this happen. In November 2023, a nonprofit company, Enterprise Community Partners, wanted to create initiatives to increase housing supplies where strip malls would be converted to housing, creating more than 700,000 homes throughout the country (Abu-Khalaf, 2023). In 2022, California passed a statewide law to help with the conversion of vacant commercial buildings to housing (State of California, 2022). These efforts, and more, are needed to overcome California's massive housing shortage.

### ***Anti-Discrimination Ordinances***

There are many types of discrimination that may occur when renting an apartment. Discrimination on race, gender, sex, sexual orientation, and disabilities, are deemed illegal, however, other types of discrimination still exist for tenants such as one's housing status.

On February 13, 2024, Santa Monica City Council voted to approve a tenant protection ordinance which was adopted and became effective on March 13, 2024, making the City the first jurisdiction in California to prohibit landlords from discriminating against tenants and applicants based on their housing status, allowing people experiencing homelessness to use housing vouchers to secure housing, mirroring the State's policy. The ordinance used to prohibit housing discrimination based on source of income but did not cover discrimination based on housing status. The City had to pass this additional protection for their jurisdiction because of the number of complaints that were being received from tenants as landlords would reject unhoused or formerly unhoused applicants with vouchers, as they may not have the housing history or references desired by landlords (Santa Monica City Council, 2024).

### ***Rent Control***

Rent control is often a set of policies that limit how much a landlord can demand for the lease of a given property. Frequently in California, this looks like percentage limitations on how much a landlord may increase rent in between leases. After building enough affordable housing throughout Los Angeles, policies must be implemented to maintain the rent-controlled status of affordable housing to have long-term effectiveness and protection. Municipalities and counties oversee housing with strict policies ensuring the rent will remain affordable, and place limitations on the amount rent may increase annually.

Since 1979, San Francisco has long maintained one of the strictest rent control policies in the nation. The current allowed rent increase for units subject to rent control is 1.7% per year, effective through February 28, 2025. The previous rate, effective from March 1, 2023, to February 29, 2024, was a bit higher at 3.6%. This increase is calculated from the base rent only, and cannot include fluctuating charges or temporary increases in rent (City and County of San Francisco, 2023).

Culver City takes a slightly different approach, allowing only one rent increase in a twelve-month period, with an increase of no more than 5% (Green, 2020).

### ***Just Cause Evictions***

The traditional relationship between landlords and tenants in America embodies a large difference in power. In the absence of a policy requiring just cause eviction, landlords are allowed to evict tenants without reason. The just cause eviction paradigm helps to alleviate this harsh dynamic by discouraging needless eviction of tenants.

San Diego has upheld policies detailing specific reasons for which a landlord can legally evict a tenant or choose not to renew a tenant's lease since 2004 (PD&R & HUD, 2023). This just cause eviction policy has proven to significantly reduce eviction filing rates and completed evictions. Cities that implemented just cause eviction laws experienced, on average, lower evictions, by 0.808 percentage points, and eviction filing rates, by 0.780 percentage points, than those that did not (Cuellar, 2019).

Culver City asserts that landlords must demonstrate a series of attempts to remedy the issues with tenancy before filing for eviction. No landlord has the right to terminate a tenancy unless they can demonstrate the following:

1. Landlord served Notice of Termination on the Tenant
2. Termination qualifies as For Cause Termination or No-Fault Termination
3. Notice of Termination states reason for termination in reasonable detail and states whether termination is a For Cause or No-Fault Termination
4. Landlord has given notice to the Tenant in writing no less than 12-point font: “The Culver City Municipal Code requires that after at least one tenant has continuously and lawfully occupied a rental unit for 12 months or more, the landlord must provide a statement of cause in any notice to terminate a Tenancy. See Section 15.09.300, et seq., of the Culver City Municipal Code for more information.”

These policies make evictions more challenging to facilitate by limiting them to specific, justifiable motivations. This restriction encourages landlords to work with their tenants to overcome issues and continue stable housing, rather than evicting current occupants and looking for new tenants, potential at even higher rent costs.

### ***Relocation Assistance***

When households experience evictions, many are left without assistance, whether it be from the landlord or the local government. Relocation assistance is an intervention that has recently been utilized to assist tenants with facing the complications that surface when rent increases by providing financial support to move to a different home with rent that they are able to afford. This policy may be perceived as a compromise between landlords and tenants, as it protects tenants while still allowing landlords to seek higher rent after paying for tenant relocation.

Santa Monica City Council passed a motion in early 2024 requiring landlords to pay relocation assistance for rent increases that exceed the lesser of either 10% or the Consumer Price Index – All Urban Consumers, plus 5%. This policy requires that any buyout agreement reached between a landlord and tenant be at least the minimum relocation amount required under City law for a no-fault eviction. The motion also increased the evictable amount of due rent from \$1 to one month of fair market rent, and began the process of implementing universal right to counsel for all tenants in Santa Monica (NLIHC, 2023).

### ***Right to Counsel***

Similar to just cause eviction, the right to counsel is another tenant protector to eliminate unjust means of eviction. This provides all tenants with legal representation in court, which exponentially reduces a tenant’s likelihood of eviction as per the “No Eviction Without Representation Act” (EDC, 2024). Many tenants who wish to go to court may not be able to for various reasons, such as not possessing the finances to afford representation in court, feeling intimidated by American courts, or not understanding their legal rights related to evictions.

Universal right to counsel has been gaining traction in municipalities across the United States as a means of addressing the power imbalance between landlords and renters.

New York City was the first city in the United States to legislate free legal counsel for all low-income tenants facing eviction, directly leading to a reduction in evictions (Mironova, 2020). The results have been positive: legal representation in right to counsel zip codes has grown to 62 percent, while evictions have declined by 29 percent since 2017 (CSS, 2020).

## **Policies in the County of Los Angeles**

As of April 2024, 12% of the Los Angeles population is in danger of being evicted, compared to the national rate of 30% (Census, 2024). The likelihood of eviction or foreclosure is the percentage of adults in a household not current on rent or mortgage, where eviction or foreclosure in the next two months is either very likely or somewhat likely. Black renter households in the County have the greatest likelihood of experiencing eviction, at 1.6 evictions per 100 renter households compared to 1.0 for White, 1.1 for Asian, and 1.3 for Latino renter households (ARDI, 2023).

### ***COVID-19 Programs***

The County's COVID-19 Tenant Protections Resolution ("Resolution" – formerly the LA County Eviction Moratorium), which took effect March 4, 2020, provided protections to residential and commercial tenants, and mobile home space renters affected by the COVID-19 pandemic in Los Angeles County. The Resolution expired on March 31, 2023. With this expiration of rental assistance, landlords for Los Angeles County have also received the launch of the Los Angeles County Rent Relief Program which closed on June 4th, 2024. Landlords affected by the COVID-19 pandemic can apply to this program to receive up to \$30,000 per rental unit to cover past-due rent and other eligible expenses incurred since April 1, 2022.

### ***Affordable Housing***

One of the main reasons for homelessness is a lack of affordable housing. This shortage is being actively tackled by Los Angeles County where the focus lies on the production of new affordable housing, preservation of existing affordable housing, and protection of tenants and related supportive programs, including pathways to home ownership.

The Board of Supervisors approved a comprehensive affordable housing plan in 2015 and 2017 that currently invests \$100 million every year to build and rehabilitate low and very low-income housing (LA County, 2024). They also passed motions that established the Affordable Housing Programs Budget Unit, the Affordable Housing Coordinating Committee, and the Affordable Housing Outcomes Report. All were consolidated into the Homeless Initiative in 2021.

In partnership with the nonprofit California Housing Partnership, the County Chief Executive Office released the Sixth Affordable Housing Outcomes Report in August 2022. The report concluded the

County needs to add approximately 499,430 affordable homes to meet the current demand among renter households at or below 50 percent of the Area Median Income (AMI) (LA County, 2024). Even though the shortage of affordable homes remains large, this shortfall is 82,393 less than in 2014. This decline in shortfall may be partially attributed to a slight decrease (half percent) in the number of lower-income renter households, as well as regional efforts to increase access to affordable housing (LA County, 2024). The report also identified an inventory of 133,909 federal, State, and County-administered affordable homes and tracked efforts to protect renters during the pandemic, including nearly 28,757 County-administered rental subsidies, as well as American Rescue Plan Act and Project Homekey investments (LA County, 2024).

### ***Anti-Discrimination Ordinances***

It is the policy of the Los Angeles County Development Authority (LACDA) to comply with the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 et seq., by ensuring that housing is available to all persons without regard to race, color, religion, national origin, disability, familial status (having children under age 18), or sex (LACDA, 2019). According to the County, only 53% of Section 8 voucher holders were able to find an apartment to rent, the result of discrimination, low vacancy rates and high housing costs. HUD reported that 76.4% of landlords contacted by phone in the city said they did not accept Section 8 vouchers, despite this being a legally prohibited form of housing discrimination (Abraham, 2023).

### ***Rent Control***

The Los Angeles County Rent Stabilization and Tenant Protections Ordinance (RSTPO) is a local law that limits annual rent increases (rent-stabilized units only) based on changes in the Consumer Price Index (CPI) and also provides tenants protections from evictions without just cause for residential rental units in unincorporated areas of Los Angeles County (DCBA, 2024). The RSTPO also provides a process for property owners to seek relief if they believe they are not receiving a fair return on their rental units under the permitted maximum annual rent increase. Beginning January 1, 2024, fully covered rental units subject to the RSTPO will be restricted to a maximum rent increase of 4% through June 30, 2024 (DCBA, 2024).

### ***Just Cause Evictions***

“Just Cause” eviction protections define reasons for which a tenant may be evicted but do not address the cost of rent, or a landlord’s ability to increase rent (DCBA, 2019). An at fault eviction would be a scenario in which a tenant violates the rules of living in the landlord's property, resulting in eviction. No fault is the scenario in which the landlord does not have legally supported reason to evict tenants.

*At Fault Reasons:*

- Failure to pay rent within three days of receiving written notice from the landlord demanding payment. Material breach of rental agreement (if a tenant has not fixed the problem within 10 days of receiving notice from the landlord)
- Failure to provide the landlord reasonable access to the rental unit
- Creating a nuisance or using the rental unit for illegal purposes

*No-Fault Reasons:*

- Owner move-in: Landlord or their spouse, registered domestic partner, children, grandchildren, parents, or grandparents want to move into the rental unit
- Landlords wish to demolish or remove the property from the rental housing market per Government Code sections 7060 through 7060.7.

***Relocation Assistance***

Tenants who live in units subject to the County's Rent Stabilization and Tenant Protections Ordinance (Chapter 8.52 of the County code) and who are being evicted for a "no-fault" reason are entitled to relocation assistance (The Board of Supervisors of the County of Los Angeles, 2019). Tenants covered under the COVID-19 Tenant Protections Resolution who are being displaced due to a landlord or landlord's family move-in are also entitled to relocation assistance. A studio apartment for a lower-income household can qualify for up to \$10,980 (DCBA, 2022). County relocation assistance is based on the size of the unit and not the number of tenants in the unit. However, if there is a qualified or lower-income tenant in the household, landlords must pay the qualified or lower-income relocation assistance amount.

*At-Fault*

- Nonpayment of more than one month's fair market rent
- Violation of rental agreement
- Creating a nuisance or damaging the property
- Using rental unit for an illegal purpose
- Failure to reasonably provide the landlord access to the unit
- Resident at the end of the lease term is not a landlord-approved subtenant

*No-Fault (Requires Relocation Assistance)*

- Resident manager, owner, or immediate family member moves into the property
- Demolition, remodel, or removal of the entire property from the rental market
- Government order to vacate
- HUD is selling the property
- Residential hotel is converted or demolished, or a building is converted to affordable housing.



### ***Right to Counsel***

LA County is currently in the process of creating its first-ever legal representation at no cost for qualified tenants facing eviction in unincorporated communities (Mitchell, 2023). The motion calls for the Los Angeles County Department of Consumer and Business Affairs (DCBA), County Counsel, and other impacted County departments to return before the end of 2025 with eligibility requirements, sustainable funding sources, and an ordinance to codify a Right to Counsel in the County.

The Los Angeles County Board of Supervisors has also launched a program, Stay Housed L.A, which offers free legal services, and workshops, and assists tenants to find legal representation (Stay Housed LA, 2024). Stay Housed L.A. is a partnership between Los Angeles County, the City of Los Angeles, and local community and legal service providers.

### **Policies in the City of Los Angeles**

Los Angeles is home to half of all unhoused Californians and 15% of the entire unhoused population in the United States (Kushel & Moore, 2023). Following the conclusion of the City's eviction moratorium, which prevented residential evictions regardless of unpaid rent, progressives in Los Angeles have promoted demonstrably impactful policies aimed at keeping people housed. Policymakers have worked to pass some best practice tenant protections, which include increasing the minimum evictable amount of unpaid rent from \$1 to one month of fair market rent, requiring landlords to pay relocation assistance to tenants displaced by large increases in rent, and the extension of just-cause protections to market-rate units (NLIHC, 2023). These policies aim to prevent homelessness by keeping tenants in their homes and reducing eviction rates.

### ***Eviction Deterrents***

The Los Angeles Municipal Code ordains "that the landlord's right to evict a tenant lawfully in possession of residential housing under this subdivision is limited to defaults in payment where the amount due exceeds one month of fair market rent for the Los Angeles metro area set annually by the U.S. Department of Housing and Urban Development for an equivalent sized rental unit as that occupied by the tenant"(Office of the City Clerk, 2022). This prevention of eviction due to less than one month of unpaid rent has been emulated by other nearby cities, such as Santa Monica.

### ***Rent Control***

A specific rent increase percentage is allowed each year based on the Consumer Price Index (CPI) and the Los Angeles Housing Department (LAHD, 2024). Beginning February 2024, the rate is 4% per year maximum. If the landlord pays for gas and/or electric an additional 1% increase can be charged for each (up to 2% extra) (Stay Housed LA, 2024).

### ***Relocation Assistance***

Tenants being evicted for “no-fault” reasons are entitled to relocation assistance, the amount of which the City decides upon each year. A studio apartment for a lower-income household can qualify for up to \$10,980 (DCBA, 2022). Similar to LA County’s policy, relocation assistance is based on the size of the unit and not the number of tenants in the unit. However, if there is a qualified or lower-income tenant in the household, landlords must pay the qualified or lower-income relocation assistance amount. Tenants who are sixty-two years or older, disabled, low income, or have minor children may receive more relocation assistance depending on whether they live in a Los Angeles Rent Stabilization Ordinance or Just Cause Ordinance property. Tenants may not waive their right to relocation assistance. Refer to the relocation assistance provided by the County of Los Angeles for “no-fault” and “at-fault,” reasons as it mirrors the city’s policies (DCBA, 2022).

The amount of relocation assistance depends on whether the tenant is an Eligible or Qualified tenant, the length of tenancy, and the tenant’s income (LAHD, 2023).

Qualified tenant – A qualified tenant is any tenant who on the date of service of the written notice of termination is 62 years of age or older; handicapped, as defined in Section 50072 of the California Health and Safety Code, or disabled, as defined in Title 42 of the United States Code, Section 423; or who has one or more minor dependent children (as determined for federal income tax purposes) (LAHD, 2023).

Eligible tenant – Unless a tenant is a qualified tenant as explained above, the tenant is an eligible tenant and is entitled to receive a relocation assistance amount that depends on length of time in the unit and income (LAHD, 2023).

Low-Income Tenant – A tenant whose income is 80% or less of the Area Median Income, as adjusted for household size, as defined by the U.S. Department of Housing and Urban Development, regardless of the length of tenancy. HUD Income levels are located on Page 3 of the Relocation Assistance Bulletin (LAHD, 2023).

### ***Tenant Anti-Harassment Ordinance***

On June 23, 2021, the Los Angeles City Council adopted the Tenant Anti-Harassment Ordinance (TAHO) #187109 which prohibits landlords from harassing tenants by actions such as removing housing services, withholding repairs, or refusing to accept rent payments (LAHD, 2024). The Ordinance is effective August 6, 2021, and applies to all residential units in the City of Los Angeles. Tenant harassment is when a landlord knowingly takes actions that cause harm to a tenant and serve no lawful purpose – including repeated acts that substantially interfere with the comfort, peace, or quiet enjoyment of a tenant’s rental unit (LAHD, 2024). Landlords may not reduce the services provided to a tenant without reducing the rent accordingly, may not mislead tenants or misrepresent the law in order to get them to move out, must not expose tenants to harmful

materials such as asbestos, must accept rent payments offered according to the lease, may not ask about citizenship status, may not repeatedly offer to pay a tenant to vacate if a tenant has refused a buyout, and must not repeatedly interfere with the tenant's peace and quiet to the point that the tenant would want to leave. This law applies to all tenants of rental units in the City of Los Angeles.

### ***Tenant Buyout Agreement Policies***

- A buyout agreement must be provided to the tenant in the tenant's primary language and translated at the owner's expense. A buyout agreement that does not clearly state these rights in the tenant's primary language is void.
- Tenants have a right to refuse a buyout.
- Tenants may consult with an attorney before agreeing to a buyout.
- Tenants have 30 days to rescind the agreement.

## **Gaps in Services**

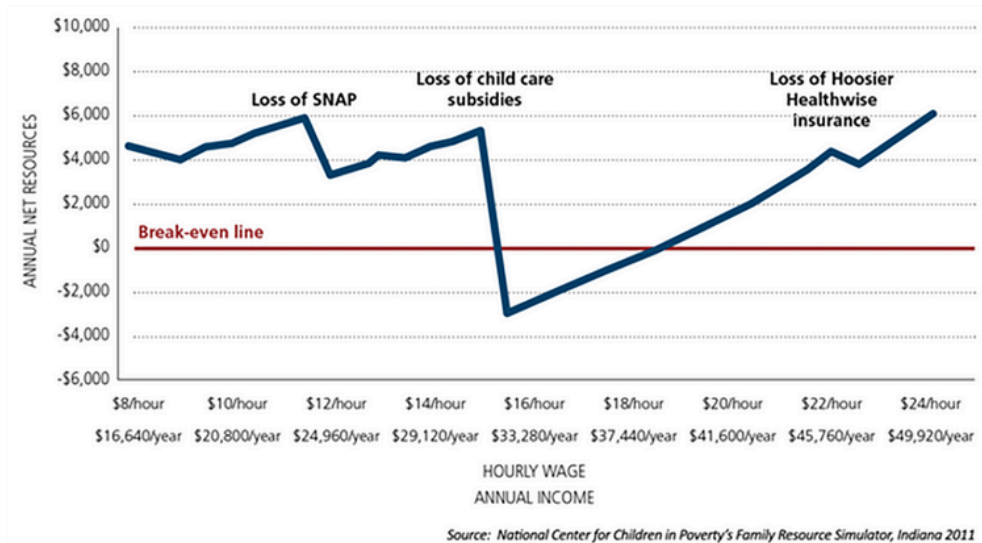
The existing policies and programs designed to support tenants in Los Angeles leave a gap that inhibits individuals from breaking free from poverty cycles and achieving self-sufficiency. As individuals begin to accumulate modest levels of wealth, they find themselves gradually ineligible for critical supportive services while they are forced to compete for scarce housing resources in high demand markets like Los Angeles. Additionally, some vulnerable populations may also be disqualified from affordable or supportive housing models. Finally, the lack of sufficient services that help folks build towards stable housing and financial independence perpetuates dependency on social assistance programs.

### ***Income Threshold***

Many assistance programs have income eligibility thresholds that disqualify individuals when their income rises slightly above the poverty line. This creates a "cliff effect," where even small increases in income can lead to the loss of essential benefits, such as housing subsidies or food assistance, leaving individuals in a precarious financial situation. Benefits cliffs and resource plateaus can be considered to disincentivize work because the incentive to pursue higher wages or add work hours declines at these specific thresholds where individuals or families lose more in benefits than they gain in earned income (Hulbard, 2021). The racial wealth gap between Black individuals and white individuals is extreme. Low wages may lead to becoming homeless, which in turn creates instability within the household and reduces access to a number of resources due to the lack of sufficient income. As many as 40%-60% of people experiencing homelessness have a job, but housing is unaffordable due to wages not keeping up with rising rents. There is no county or state where a full-time minimum-wage worker can afford a modest apartment. At minimum wage, people have to work 86 hours a week to afford a one-bedroom (USICH,2024).

The individual in this example from the National Center for Children in Poverty's Family Resource Simulator is a single parent with one preschooler and one child in school, with wages starting at \$8 per hour and increasing to \$24 per hour (NCSL, 2023). The red line demonstrates the point at which

income equals the costs of basic needs. This parent experiences three cliffs, with the most dramatic cliff coming with a wage increase of 50 cents, from \$15 per hour to \$15.50 per hour (NCSL, 2023). The total impact is a 25% decrease in annual net resources, dipping well below the break-even line.



The cliff effect has detrimental impacts on families and individuals trying to obtain stable housing. Receiving aid from the government only helps a certain percentage of individuals which forces many to choose between depending on aid for a longer period or making more money but losing benefits and residing in precarious housing situations.

### **Lack of Transitional Support**

Insufficient support and resources are available to help individuals transition from utilization of social assistance programs to financial independence. This lack of transitional support can leave individuals without the necessary tools and resources to sustain their economic progress and may contribute to a cycle of poverty. The goal should be to rely on something other than governmental support throughout one's whole life. As this is just support, providers should have other anchors besides financial assistance to help people in need to reduce their reliance on governmental support over time.

One solution for transitional help to avoid cliff benefits is by “allowing for the building of savings accounts and asset building by families” in a way that “could have a dynamic effect. It would empower them to address emergency expenses without recourse to high-interest-rate loans that further reduce their net incomes. It would also enable families to exit programs on more solid financial footings, or even provide the down payment for an affordable mortgage” (FAHE, 2024). After the pandemic one of the biggest complications policy professionals have faced is creating

incentives to return to work. A similar solution for avoiding the cliff's benefit is to “create a national incentive program that provides a flat payment for people facing a benefits cliff. If the payment was large enough, it would serve as an attractive incentive to move people back to work” (FAHE, 2024). Having these incentives can give extra support for individuals to not rely on benefits for the long run. Very few programs are available for this transitional phase which is crucial to avoid the cliff effect and the dependency on external support.

### ***Affordable Housing Shortage***

The shortage of affordable housing in Los Angeles exacerbates the challenges faced by low-income individuals and families. Even if they can increase their income slightly, the lack of affordable housing options may force them to spend a significant portion of their earnings on rent, leaving little room for savings or investment. More affordable housing helps individuals and families to allocate less of their income to rent, which in turn can also help avoid eviction problems. The County needs to add approximately 499,430 affordable homes to meet the current demand among renter households at or below 50 percent of the Area Median Income (AMI). Even though the shortage of affordable homes remains large, this shortfall is 82,393 less than in 2014 (LA County, 2024). As a decade has passed, and this issue continues to rise, demand increases and the competition for housing is extreme. A continued lack of affordable housing will lead to people remaining unhoused and/or an increasing the number of households that become unhoused.

### ***Housing Disqualification***

Undocumented folks experiencing housing insecurity and homelessness are disqualified from the majority of federal government programs and services. California has recently banned ‘crime-free’ housing, however, many other states still screen out potential tenants who have histories of crime, while landlords evict tenants because of their criminal history (Griswold, 2024). Black individuals have the highest incarceration rates in America with California’s disparity larger than 9:1, resulting in one of the largest groups of people facing complications in receiving government aid to which they are entitled, specifically housing benefits (Nellis, 2021). Additionally, individuals may lose vouchers even if one individual within the household has a criminal history.

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