Title

The Tenant Power Toolkit in 2023

ISBN

978-1-7351062-6-7

Authors

Ferrer, Alexander

Appel, Hannah

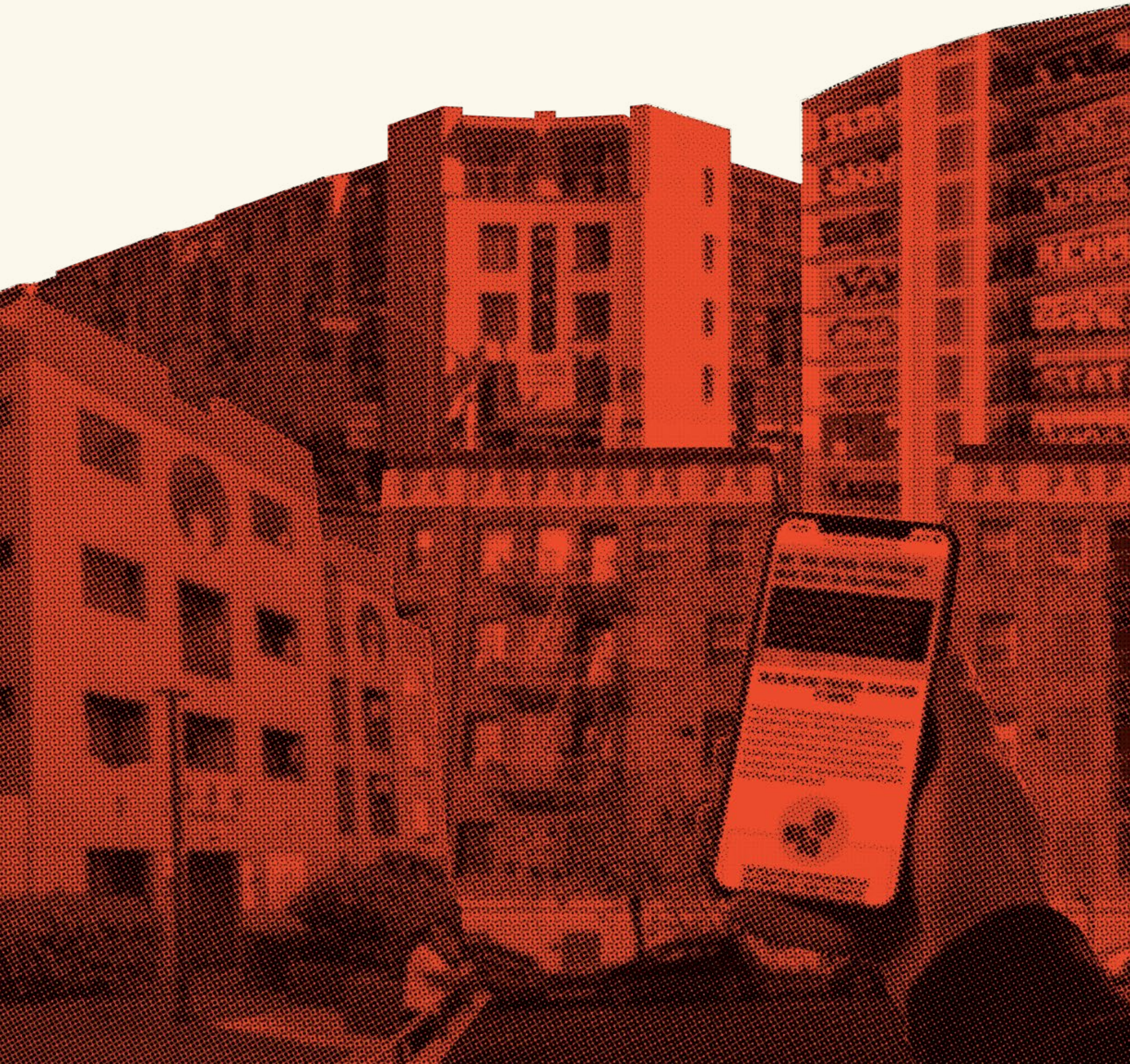
Publication Date

2024-05-23

The Tenant Power Toolkit in 2023

UCLA LUSKIN INSTITUTE ON
INEQUALITY
AND
DEMOCRACY
ORGANIZED 2016

Year in Review



UCLA LUSKIN INSTITUTE ON
INEQUALITY AND DEMOCRACY
ORGANIZED 2016

The Tenant Power Toolkit in 2023: Year in Review

Authored by members of the the Tenant Power Toolkit Team at the UCLA Luskin Institute on Inequality and Democracy, including:

Alexander Ferrer
Hannah Appel

With many thanks to: Gary Blasi, Terra Graziani, Paul Lanctot, Marisa Lemorande, Rose Lenehan, Kristy Lovich, René Moya, Cherry Mullaguru, and Arely Soto

PUBLISHED BY UCLA Luskin Institute on Inequality and Democracy
DESIGNED BY Rosten Woo
PUBLICATION DATE May 2024

Table of Contents

Contents

An Introduction to the Tenant Power Toolkit

An Introduction to the Tenant Power Toolkit

The Tenant Power Toolkit project has at its center two pieces (tools) of online legal mutual aid. First, and the focus of this report, is an eviction defense tool that helps any California tenant facing a legal eviction to file a legal Answer with the court. Second (to be released in early 2024) a rent debt intake form available to tenants across the country who owe back rent debt.

Both tools intervene in the highly individuating contractual relationship - the rental agreement - between tenant and landlord. Through this intervention, the TPT seeks first to keep tenants housed, but as a threshold onto de-individualizing tenancy through research-supported organizing. In addition to the online tools, freely available to all Californians in Spanish and English (in the process of translation to four more languages), TPT organizers run a warm line for calls from tenants, host weekly meetings for tenants both online and at the LA central public library, and link them to local tenant organizations. The TPT's backend database (and the housing justice researchers who analyze it) provide unprecedented tenant-reported, real-time eviction information by zip code, landlord, tenant race/ethnicity and more. In an otherwise opaque data landscape of evictions,[1] this research-organizing partnership aims to enable tenants to fight their evictions, use the data produced in that process to support ongoing and new local tenant organizing, while also building translocal tenant power at the scale that can contend with the consolidation of rental housing ownership.

The specific threat of mass eviction to which the TPT responded was the economic shock of Covid-19. Millions of tenants across the United States lost their wages almost overnight, and it was unclear who the patchwork of eviction moratoria, rent payment programs, PPP loans, and basic income payments would keep housed. In response to this moment, UCLA Law Professor and famed Housing Justice attorney Gary Blasi conservatively estimated that 365,000 renter households in Los Angeles County (including more than half a million children) were at risk of imminent eviction as soon

as California's judicial council lifted their temporary eviction moratorium. "Without a massive increase in access to both information and legal services" Blasi wrote, "most tenants will face eviction within weeks because they are unable to file a legally sufficient response to the unlawful detainer complaint within 5 business days and have a default judgment entered against them not long thereafter."[2] In theory, being served what is colloquially known as "eviction papers" - legally, an Unlawful Detainer Summons and Complaint - is only the beginning of a legal process in which tenants have the right to contest their eviction through the court system or, in legal language, to file an Answer. But in practice, the vast majority of U.S. tenants understand and respond to eviction papers as a foregone conclusion - an eviction.

Working with housing justice lawyers, technologists, researchers and organizers, the TPT team coded the arcane and variegated regulatory landscape of California's 580 jurisdictions into a program tenants can easily use on their phone or other internet-connected device to assert their jurisdiction-specific defenses. The defenses potentially populated by the tool are exhaustive, from habitability and discrimination to landlord paperwork errors, rent control and beyond. Depending on tenants' answers to questions about zip code and length of residency in the unit, the tool will apply the relevant patches in the patchwork of protections for that tenant. As new jurisdictions pass rent control the TPT team programs those new protections into the tool; as pandemic-era moratoria expire, the team removes them. Given California's 580 jurisdictions, there are tens of thousands of potential paths through the tool.

Landlords have long used eviction as a strategy of profit maximization. The Eviction Defense tool in the Tenant Power Toolkit blunts that strategy by taking the first steps to making eviction defense a public utility, helping any tenant across the state of California, not just those with protections and/or access to a lawyer.

Landlords have long used eviction as a strategy of profit maximization. The Eviction Defense tool in the Tenant Power Toolkit blunts that strategy by taking the first steps to making eviction defense a public utility, helping any tenant across the state of California, not just those with protections and/or access to a lawyer. But from the beginning, organizers intended the TPT's technological and legal capacities as an entrypoint, a threshold into collective action. By offering tenants facing eviction an otherwise unavailable legal service - for free, and irrespective of migration status - tenants stay housed, and using their information (with affirmative consent) organizers can then reach out to those tenants, connect them to tenants' associations or, where they share landlords (visible on the backend database discussed below) create new landlord-specific tenant associations. In other words, the legal mutual aid that provides eviction defense as an individualized service on the front end also enables novel forms of organizing and tenant connection on the back end.

In this report we focus on the Tenant Power Toolkit's use from its launch at the end of July 2022 until the end of 2023, a year in which we iteratively improved the legally complex tool, and organized the human infrastructure (workshops, warmlines, relationships with local community based organizations) to accompany tenants through the Answer process. We anticipate that next year's report will focus more centrally on organizing and campaign-building.

Tenants often experience eviction alone and isolated. But eviction is a collective and structural phenomenon, often happening to tenants of the same landlord. The TPT is one of many efforts to build collective tenant power to fight eviction and displacement.

TPT by the Numbers

The Tenant Power Toolkit has helped:

6,757 **households** located in

44 **counties**

and >725 **zip codes** across California

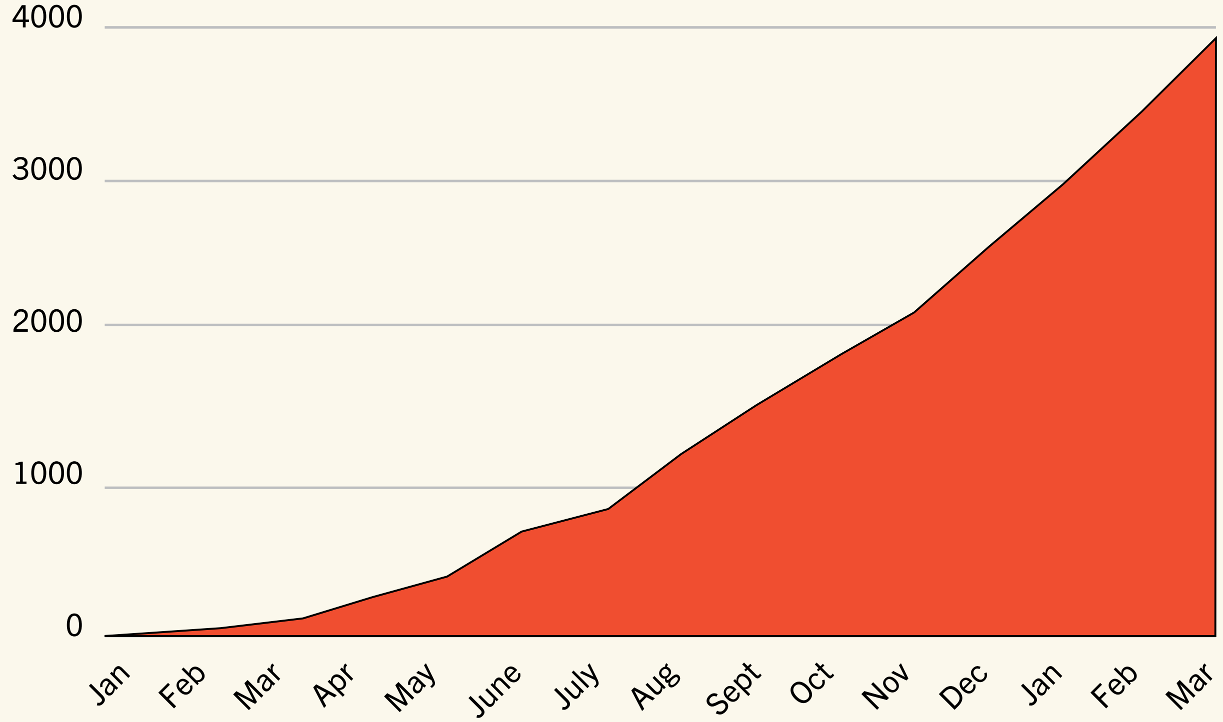
there are >15,000 **affected individuals** including ~5,400 **children**

The tool has had over 383 **users per month** on average, growing to 526 by **October 2023**

>75% of the users are **non-white**

>85% are **low income** or **receiving social assistance**

TPT Usage at a Glance



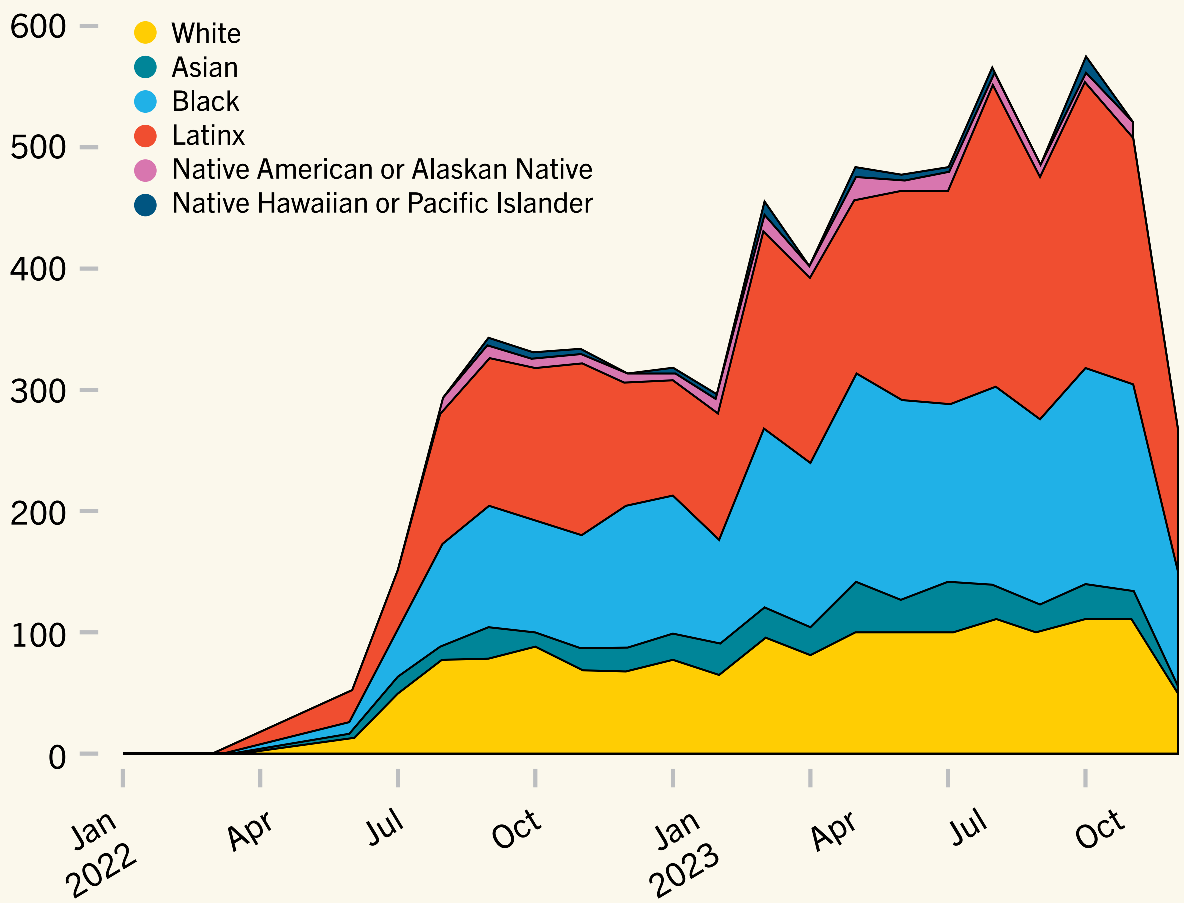
As evictions soared in CA, so did the usage of TPT.

The Tenant Power Toolkit (TPT) has grown rapidly in its first 18 months, helping 6,757 users. TPT assisted 250 tenants in its first month of full operation and more than 520 by October, a more than 100% growth in usage. Based on the total volume of filings and the tool's current usage rate, we estimate that the toolkit was used by approximately 7%-11% of tenants facing eviction in Los Angeles County, depending on the month. Usage continues to trend upward, with months towards the end of 2023 regularly approaching or exceeding 500 users of the tool. Because of future relaxations of Covid-19 protections, as well as our own efforts at expanding the use of the tool, we expect this upward trend to continue over 2024.

TPT users find the tool through a variety of resources, though the Los Angeles County legal defense infrastructure StayHoused LA serves as the single largest referring agency, sending 2,186 users to TPT in the first 18 months. The Eviction Defense Network, which assists tenants in representing themselves and recommends the use of the tool was the second biggest referring agency, with more than 640 tenants using the toolkit who identified being assisted by that organization. The Toolkit is still in the process of expanding our engagement with tenant organizations and legal aid outside of Los Angeles County, and increasing the usage of our tool at the statewide level.

User Demographics

TPT Monthly Users by Race



TPT users are disproportionately Black and brown, and low income, characteristic of the demographics of those who face eviction in California.

TPT users are disproportionately Black and brown, and low income, characteristic of the demographics of those who face eviction in California. As the chart demonstrates, the proportion of users according to race has remained relatively stable month over month, though we saw noted spikes in the eviction of Black tenants in the first quarter of 2023. TPT researchers are still attempting to determine the significance of this pattern, but it is possible that it was driven by a burst of referrals from one of the organizations that recommends the tool. The largest proportion of TPT users identified as Latinx, with 41% of tenants doing so. Black tenants made up just over 34% of all users, 23% of users identified as white. 6% of users selected Asian for their ethnicity. Approximately 2.7% of users identified as Indigenous/Native American, and 1% as Pacific Islander. These figures sum to more than 100% because tenants could select multiple ethnicities, which 15% of users did. Most users who identified with multiple ethnicities identified as Black and at least one other ethnicity.

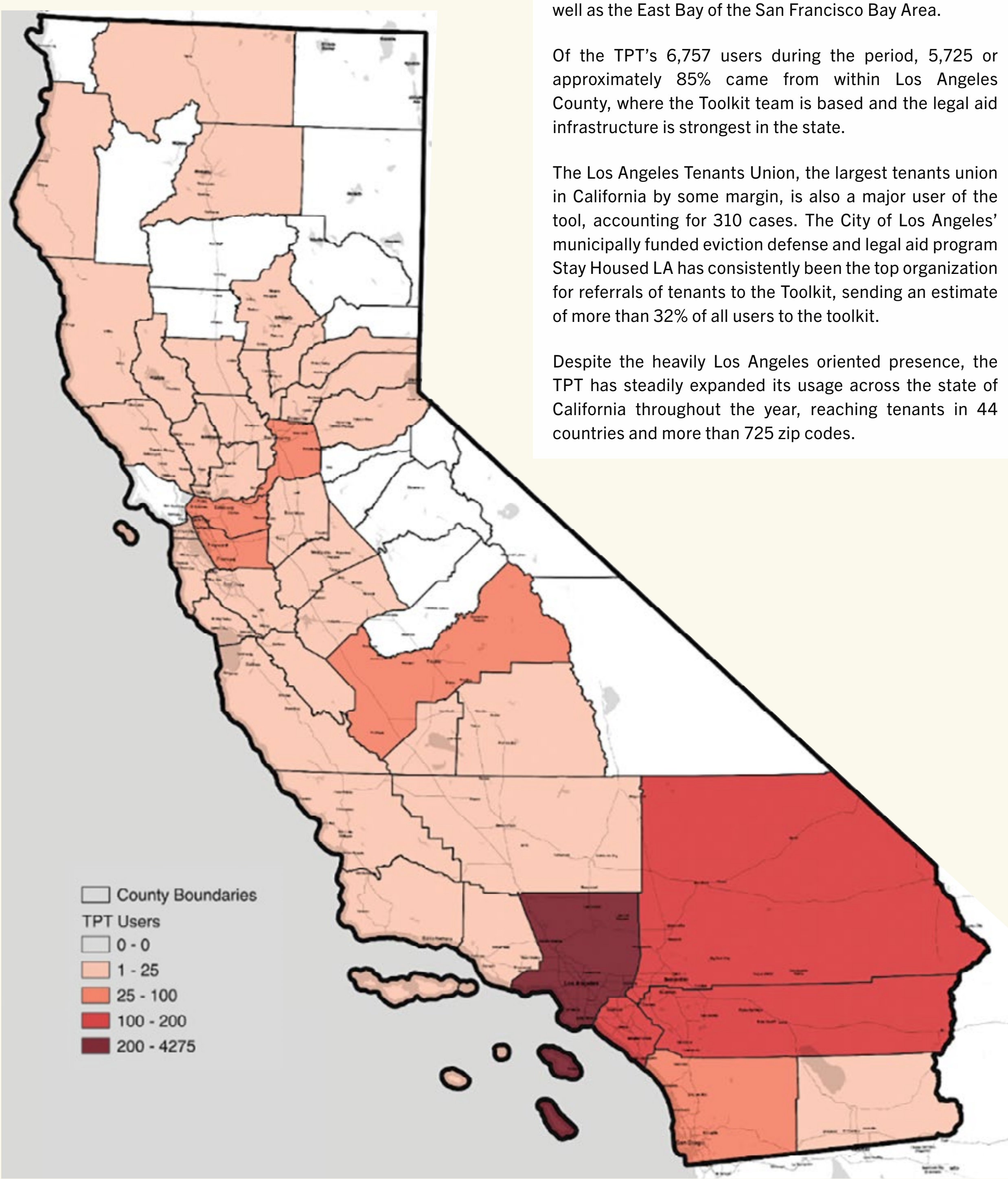
TPT Users by CA County Through Sept 15, 2023

Tenant Power Toolkit users are located across the state of California, but concentrated regionally, particularly in Los Angeles and the Inland Empire of Southern California, as well as the East Bay of the San Francisco Bay Area.

Of the TPT's 6,757 users during the period, 5,725 or approximately 85% came from within Los Angeles County, where the Toolkit team is based and the legal aid infrastructure is strongest in the state.

The Los Angeles Tenants Union, the largest tenants union in California by some margin, is also a major user of the tool, accounting for 310 cases. The City of Los Angeles' municipally funded eviction defense and legal aid program Stay Housed LA has consistently been the top organization for referrals of tenants to the Toolkit, sending an estimate of more than 32% of all users to the toolkit.

Despite the heavily Los Angeles oriented presence, the TPT has steadily expanded its usage across the state of California throughout the year, reaching tenants in 44 countries and more than 725 zip codes.



TPT Organizing Ecology

TPT Organizing Ecology

The Tenant Power Toolkit team has built an infrastructure to both support tenant users of the tool and to connect tenants to ongoing organizing projects. The TPT team provides weekly workshops to create Answers for tenants who are unable to use the Toolkit on their own at the L.A. Law Library near Stanley Mosk Courthouse. These workshops also attract tenants in other forms of crisis who need help avoiding eviction at earlier stages of the process.

Workshop flyer

Many legal service providers in Los Angeles now rely on the Toolkit to prevent potential clients from getting default judgments. When a tenant gets a Summons & Complaint, they only have five days to file an Answer. Even in the rare cases when a tenant can secure free legal representation because they live in a StayHoused L.A. "priority zip code," it often takes more than five days for a tenant to be assigned to a legal provider and to complete the intake process. By using the Toolkit, tenants can avoid default judgments; if they secure legal representation, attorneys can help them file amended answers. StayHoused L.A. refers every tenant who requests legal help to the Toolkit since the process for obtaining legal representation is long, but also because the vast majority of tenants cannot get a lawyer. The Toolkit is critical for helping these tenants: the ones who have to go through their case unrepresented, learn about and raise the defenses they actually have in their particular case. Because the answers generated by the Toolkit are thorough and raise applicable defenses, many legal aid providers incorporate the Toolkit into their regular workflow - rather than having an attorney create an answer from scratch, organizations have tenants use the Toolkit to create an answer (sometimes with paralegal help).

Tenant Power Toolkit
Partner Organizations & Summit Attendees

Convening of national organizers and academics on the corporate consolidation of the housing market. September 2023.

- Central City Neighborhood Partners
- StayHoused L.A.
- Los Angeles Tenants Union
- Alliance of Californians for Community Empowerment
- Esperanza Community Housing

- Oakland Tenants Union
- Pasadena Tenants Union
- Housing Rights Committee of San Francisco
- Center for Popular Democracy
- Tenants Together
- Berkeley Tenants Union
- Chesapeake Tenants Association of the Alliance of Californians for Community Empowerment
- Veritas Tenants Association
- K3 Tenants Council
- Washington Tenants Association of the Los Angeles Tenants Union
- Tenants and Neighborhood Councils

The Toolkit is also used by trusted organizations on the front lines of fighting the eviction crisis in Spanish-speaking communities. *Promotoras* (outreach workers) from Esperanza Community Housing have canvassed neighborhoods where tenants have received 3-day notices—the first sign that a formal eviction case may be coming—to share information about resources. When a tenant gets a Summons & Complaint, the *promotoras* help tenants file Answers using the Toolkit so that the tenant doesn't waste crucial time frantically searching for a lawyer who can take their case. There is an enormous infrastructure of small businesses that charge Spanish-speaking tenants hundreds of dollars to file shoddy legal paperwork that buys the tenant more time but does not allow them to successfully fight their case and stay in their home. When the Esperanza Community Housing *promotoras*, employees at other Spanish-speaking organizations, like CCNP (Central City Neighborhood Partners), and organizers from the Los Angeles Tenants Union help tenants use the Toolkit, tenants have a chance of successfully fighting their eviction cases. Another Toolkit partner, Alliance of Californians for Community Empowerment, uses the Toolkit to complete answers and to find tenants who need further limited-scope services.

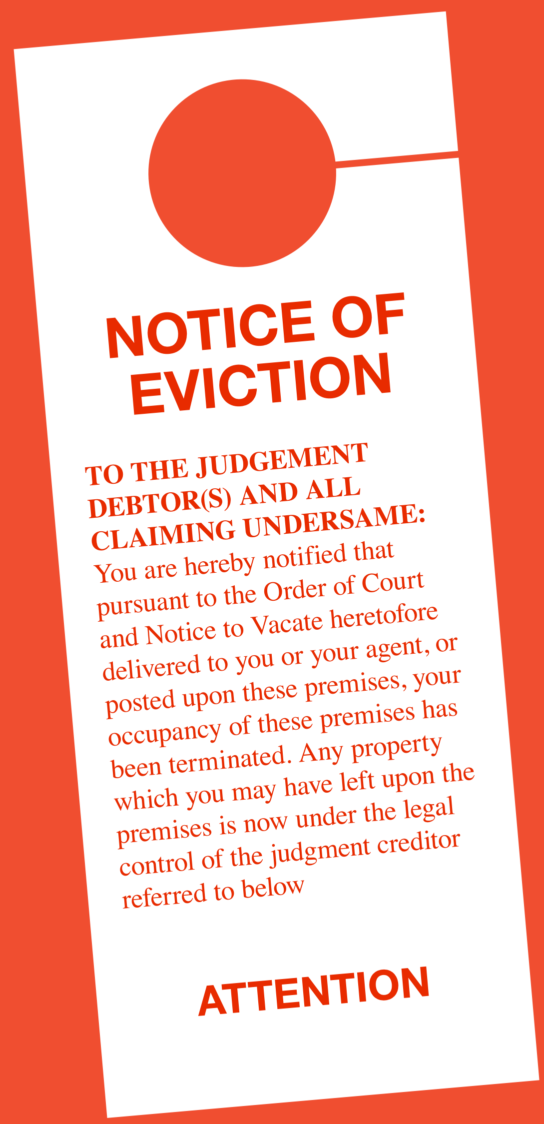
The Toolkit is also used by trusted organizations on the front lines of fighting the eviction crisis in Spanish-speaking communities.

In September of 2023, the TPT convened tenant organizers and researchers from organizations across California and the country to discuss the corporate consolidation of the rental housing market and learn from the ways tenant organizations were pushing back against corporate landlords. Participants came from the Veritas Tenants Association, the Housing Rights Committee of San Francisco, Berkeley Tenants Union, Oakland Tenants Union, Tenants and Neighborhood Councils, the Chesapeake Tenants Association of the Alliance of Californians for Community Empowerment, Tenants Together, the Pasadena Tenants Union, and the Center for Popular Democracy, as well as tenants from the K3 Tenants Council and Washington Tenants Association of the Los Angeles Tenants Union (LATU), to discuss their ongoing campaigns, recent victories, and strategic lessons from their work. The workshop also included sharing information about the Toolkit to strengthen partnerships with and TPT usage among tenant organizers across the state.

TPT also partnered with the Los Angeles Tenants Union, participating in their union-wide popular educational Escuelita programming. TPT organizers shared research enabled by the Toolkit on evictions in the neighborhoods of tenants who attended from various LATU locals. They also focused specifically on identifying landlords of LATU members who were known to be significant evictors in these areas. Working with LATU members, TPT organizers both built popular consciousness of the activity of large scale eviction enterprises and the local salience of eviction, and learned from LATU organizers about the difficulty of organizing tenants who face eviction— which is an acute moment of crisis.

Debt Collective / LA Tenants Union (LATU) organizers Rose Lenehan and René Moya present the Tenant Power Toolkit at a Los Angeles Tenants' Union Escuelita – a political education gathering organized by LATU. September 2023.

Top Evictors



Top Evictors

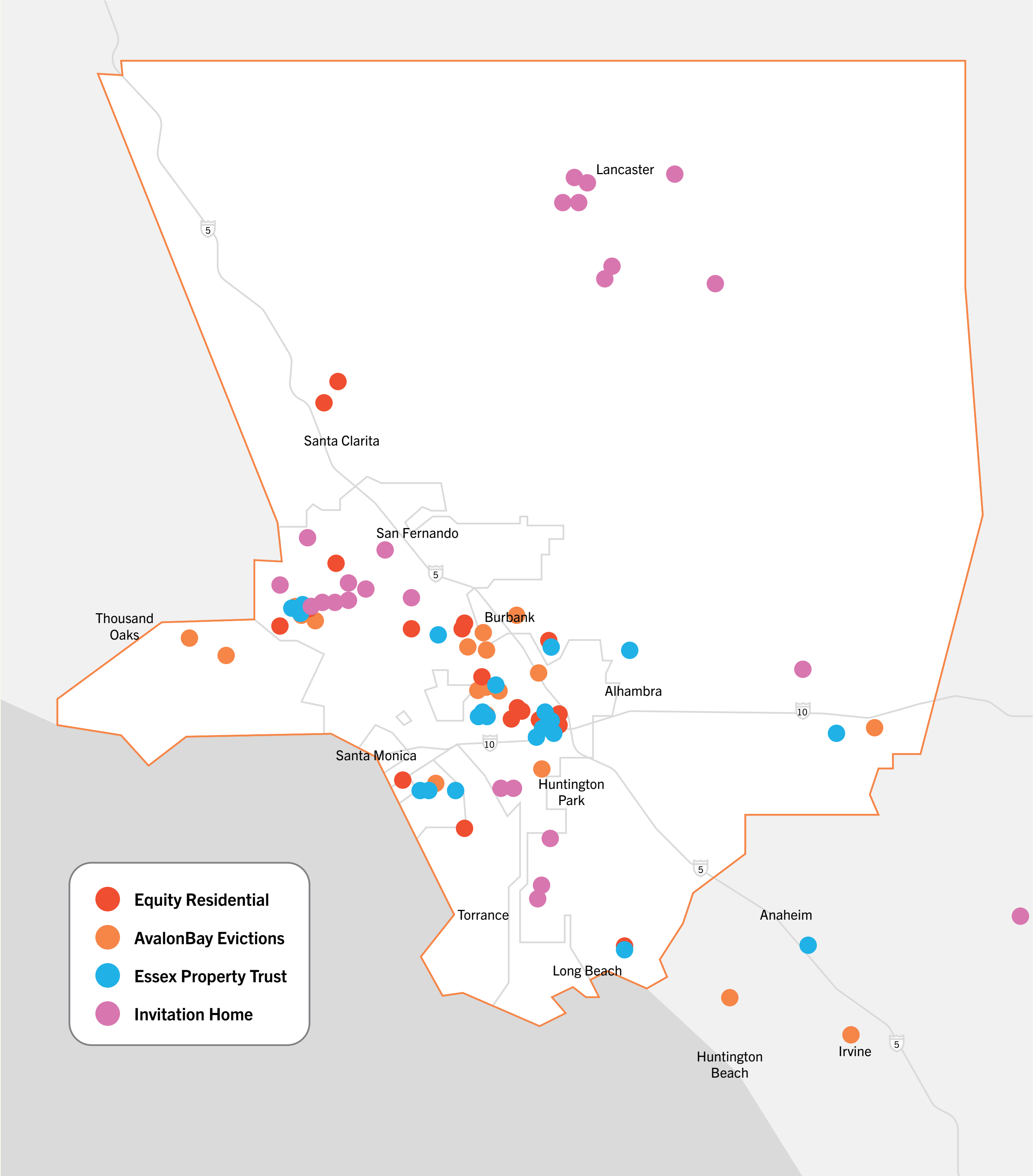
A small number of firms are dramatically overrepresented among TPT user landlords. These firms tend to be among the largest landlords in Los Angeles, and often among the largest landlords in the country. The top 10 evictors are responsible for a share of the total evictions in the toolkit estimated to be no less than 9%, among an estimated 4,400 evictors.[3] Among these actors are 4 of the largest landlords in the country, the Real Estate Investment Trusts (REITs) Equity Residential, AvalonBay, Essex Property Trust, and Invitation Homes, which are profiled below.

Top 10 Evictors

Landlord	# of Unlawful Detainers filed
Equity Residential	114
Avalonbay	113
Essex Property Trust	104
Prime Park La Brea LLC	68
Palmer Group	62
Invitation Homes	57
Pama	45
Beach Front	36
SBDTLA	35
K3 Holdings	21

Also included are other landlords of local disrepute, including K3 holdings, a network of LLCs with shared ownership which has engaged in a yearslong campaign of harassment and (attempted) displacement of tenants in rent stabilized buildings they acquire with the intention of vacating and “repositioning” as market rate.[4] K3 tenants organized with the Los Angeles Tenants Union (LATU) have engaged with the Tenant Power Toolkit as part of their struggle with the landlord. Another top evictor, PAMA, is notorious for perpetuating habitability conditions so poor they led to the death of an infant tenant in a fire in 2016. PAMA was the subject of an award winning expose by a local investigative journalist detailing their practices.[5] Currently, PAMA tenants in another South Central Los Angeles building have organized a comprehensive campaign with the Alliance of Californians for Community Empowerment (ACCE) and a lawsuit to improve conditions in the Chesapeake Apartments.[6] Both representatives from LATU’s K3 tenants, and ACCE’s Chesapeake tenants, attended a convening hosted by the Tenant Power Toolkit in September 2023. Finally, the Palmer Group, a developer with properties in Downtown Los Angeles and South Central Los Angeles which has been extensively criticized for both directly displacing tenants and facilitating gentrification,[7] is also among the top 10. The Palmer Group is owned by Geoffrey Palmer, a notorious Trump mega donor. Palmer has sued the City of Los Angeles twice in his efforts to improve landlord profitability. The first lawsuit in2007 resulted in the statewide elimination of mandatory inclusionary zoning which required units be set aside for low income tenants. In 2021 Palmer sued to overturn the city’s pandemic eviction protections and was defeated. In addition, the company was found to have engaged in the widespread withholding of security deposits in a 2019 class action case.[8]

Evictions by top Evictors in the LA Metropolitan Area



Equity Residential

CEO: Mark J. Parrell

Corporate structure: REIT

15,259

Units in Los Angeles

75,597

Units in United States

Eviction and management practices:
75% reported habitability problems

Corporate Structure[9]

Equity Residential is a publicly traded (NYSE:EQR) real estate investment trust (REIT) based in Chicago. The business employs a multi-layer subsidiary form (MLSF) to structure its investments. The holding company Equity Residential, is a Maryland Corporation. The actual business entity is the Equity Residential Operating Partnership, which is a Limited Partnership (LP) that is 98.6% owned by EQR, and serves as the controlling partner in the subsidiary ventures of EQR. There are numerous subsidiary entities used to hold and manage EQR properties which vary across regions and even individual buildings. Substantively, EQR refers to the Operating Partnership. As a REIT, EQR is a pass through entity for taxation purposes and must distribute 90% of its taxable revenue to the owners of partnership interests— this distribution is not subject to corporate taxation, while the remaining 10% held by EQR is taxed at the normal corporate rate. The same applies to some of EQRs subsidiary entities which elect taxation as a REIT. Equity also issues corporate bonds and other securities (in addition to its partnership interests which are akin to shares), including “green”[10] bonds.

Portfolio

EQR owns 308 properties accounting for 79,597 units according to their most recent filing. Of these 66 are in Los Angeles, accounting for 15,259 units. EQR’s average rent nationally is $2,956, and is $2,773 in Los Angeles. They are also heavily invested in SF, DC, NYC, and Seattle, with over 8k units in each, and are expanding in Denver, Atlanta, Dallas, and Austin. They additionally have almost 3,200 units under development, mostly in Texas.

EQRs portfolio in Los Angeles County is concentrated in relatively expensive neighborhoods with significant amounts of newer multifamily units, which is the type of building they typically own. Their 10K notes that they attempt to avoid rent regulation, and the vast majority of EQR units in the City of Los Angeles according to the assessor are in buildings constructed post 1978.

Tenant Profile

Equity Residential notes in its corporate filings that they invest with the intention of attracting “renters that work in the highest earning sectors of the economy” [STEM, finance, law], particularly younger “Gen-Z” and “millennial” workers. They note trends towards delayed marriage and childlessness as positive for their business.[11]

Equity tenants in the toolkit are disproportionately Black (60% of all EQR filings), and 88% of all EQR tenants facing eviction were non-white. Just under ⅓ of EQR tenants in the toolkit reported having children in the household. The typical EQR tenant paid $2,529/mo, and EQR tenants were deeply indebted, with the median rent debt being $13,568.82 and the months owed ration being over 9 for the average tenant. More than 80% of EQR tenants were fee-waiver eligible.

Eviction and Management Practices

Of TPT users more than 75% reported habitability problems in EQR units, with 40% reporting pests. EQR tenants reported significantly higher levels of rent debt than the average tenant in the dataset, indicating that EQR tenants were more likely to fall behind during the pandemic and less likely to have their debt cleared through ERAP or similar programming. Interviews with the tenants indicate EQR has been locking people out of the payment portal for a missed month, and refusing to accept partial payment or establish payment plans, preferring to accumulate debt and eventually evict. While EQR notes that it is focused on seeking renewals in its 10k, they report a yearly turnover north of 44%.

AvalonBay Communities

Corporate structure: REIT

CEO: Benjamin W. Schall

16,422

Units in Southern California

Eviction and management practices: Contracts with local eviction attorneys; Median of $10,000 in back rent debt

Corporate Structure

AvalonBay Communities (NYSE: AVB) is a Virginia based REIT and fully integrated real estate developer. AVB employs a multilayer subsidiary form— they organize their business into several sub "brands" pitched at different segments of the market ("luxury," "cost-conscious," "co-living," etc), but each property is further held by a dedicated project level subsidiary.[12] The majority of AVB is owned by "institutional investors" – large scale pooled asset managers like BlackRock, Vanguard, State Street, and T.Rowe Price. The Sovereign Wealth Fund of Norway also owns a considerable stake. This is similar to the other landlords listed here, which tend to similarly display high levels of institutional ownership.[13]

Portfolio

As of 2023, AvalonBay (NYSE: AVB) directly owns and operates 275 "apartment communities," with a further 18 communities presently in development. AVB investments are dispersed across a few different regions, but 96 of the properties and 36% of their units are inside California, and Southern California is by far their largest market with 16,422 wholly owned units (21.7%) in operation. Their Southern California properties have an average rent of $2,555, somewhat lower than their national average rent of $2,774.

AVB properties in Los Angeles are located in different areas based on the sub-brand they were developed by. Broadly, all the properties are located in relatively expensive rental markets, and in areas that have been gentrifying for some years.

Tenant Profile

AvalonBay does not mention in their corporate filings any specific tenant selection strategy, though they note that they focus on "premium pricing for various customer segments." The branding of properties in the Los Angeles region as either "Avalon" core brand which is pitched at a premium market, or "AVA" which focuses on smaller, studio and 1-2 bed or "co-living" apartments in proximity to transit, provides some indication about their preferred customer base.

AvalonBay tenants within the toolkit tend to pay relatively modest rents (median is just over $2,300) and are very unlikely to have kids– only 19.5% of AVB tenants in the TPT listed having children in their household. Like EQR tenants, AVB tenants facing eviction were disproportionately Black (43.7%), though white tenants made up a higher share (30%). Most AVB tenants (> 80%) were eligible for a fee-waiver on the basis of low income or receipt of social assistance of some kind, indicating that many facing eviction are low income.

Eviction and Management Practices

AVB conducts the entirety of its leasing and management operations in house, though it contracts with local eviction attorneys rather than employing them directly. They most commonly use Kimball, Tirey & St. John LLP, which is also used by the other landlords described here.

AVB tenants are seriously indebted, holding a median of $10,000 in back rent debt, or more than 4 months of the median rent. Tenants report a similar practice to EQR, of locking tenants out of the payment portal and then refusing to accept partial payment or establish payment plans. One tenant reported a backlog of eviction cases at AVB and AVB attorneys being surprised by the company's intransigence in negotiation– AVB has refused to cancel debts and has fought to keep records unsealed– and reported that tenants behind on rent were often not filed on immediately because of this.AVB tenants are the least likely of these four landlords to have habitability issues, though ⅔ of all AVB tenants still reported having habitability problems when filling out the TPT.

Essex Property Trust

CEO: Angela L Kleiman

Corporate structure: REIT

26,374
Apartments in Southern California

62,147
Apartments in United States

Eviction and management practices:
Median of $8,000 in back rent debt

Corporate Structure[14]

Essex Property Trust (NYSE: ESS) is a San Mateo, California based Real Estate Investment Trust (REIT). The parent company, Essex Property Trust Inc. is a holding vehicle for a Limited Partnership (of the same name) which is used to own property level subsidiary entities, in a similar Multi Layer Subsidiary Format as EQR and AVB. ESS is both a landlord and a developer, and does in-house property management services for the properties which it owns. ESS also has a high degree of institutional ownership, with considerable shared ownership from Vanguard, State Street, and BlackRock.

Portfolio

ESS lists a portfolio of 26,374 apartments in Southern California, and 62,147 in the United States. All of the properties listed in SoCal are either Garden, Mid-Rise, or High-Rise properties with – with each containing between 28 and 705 units. The properties are of a variety of ages, with some being eligible for rent control in Los Angeles, to which ESS has far more exposure than EQR and AVB has no rent controlled properties of any kind.

Within Southern California, ESS has an investment geography that is almost identical to that of AvalonBay Communities. Its properties are concentrated in downtown, Woodland Hills, Hollywood, and Marina Del Rey. This indicates that ESS concentrates its investment within relatively expensive submarkets within the metropolitan region.

Tenant Profile

ESS does not describe its tenant selection process in corporate filings, but does note that it seeks to compete for upmarket tenants on the basis of the "appeal and desirability of our communities to tenants relative to other housing alternatives, including the size and amenity offerings, safety and location convenience, and our technology offerings." They also note tight job markets and access to transit as key determinants of investment location.

According to the data in the TPT, the median rent paid by ESS tenants facing eviction was $2,433.50, and only 21.6% of tenant households had children. ESS tenants were disproportionately Black accounting for more than 58% of those facing eviction, while the properties they own are located in neighborhoods that are proportionately less Black than the city average. 86.4% of tenants were either low income or receiving a form of social assistance that would qualify them for a fee-waiver.

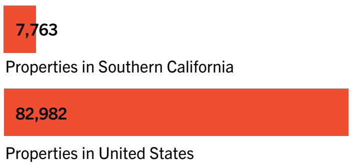
Eviction and Management Practices

ESS tenants were relatively indebted, carrying 1.4x as much debt as the median TPT tenant with a median of $8,000, or almost 4 months of unpaid rent. 78% of ESS tenants facing eviction reported habitability concerns, the highest of the 4 landlords in this document. Of those, most tenants complained about pests, with 43% of all ESS tenants reporting pests present in the unit or building.

ESS also contracts local eviction attorneys, using Feldman, Daggenhurst, Toporoff & Spinrad most commonly.

Invitation Homes

Corporate structure: REIT




CEO: Dallas Tanner

Eviction and management practices: Offloading maintenance responsibility to the tenant through predatory leases

Corporate Structure[15]

Invitation Homes (NYSE:INVH) is a Dallas based REIT which specializes in the Single Family Rental (SFR) market. Each INVH property is owned by a dedicated Invitation Homes Borrower entity, which uses a mortgage to purchase the properties as well as equity from the parent company, Invitation Homes LP. Like the others, the partnership is owned by a corporate holding company which elicits taxation as a pass through entity and therefore has to pay 90% of its revenues out as dividends. Invitation Homes was founded by Blackstone, and spun off from that company completely by 2019. In 2017, INVH merged with Starwood Waypoint, owned by another large private equity firm comparable to Blackstone to become the largest SFR landlord in the country. It was and remains one of the key players in the post-2008 foreclosure crisis bank owned home to Wall Street owned rental (REO to rental) market.

Portfolio

Invitation Homes owns properties in 15 different rental markets, mostly in the Sunbelt (South East, West Coast, and South Western United States), as well as Chicago and Minneapolis. They own 82,982 properties nationally as of 2023, of which 7,763 are in SoCal and 4,429 are in NorCal. Of the landlords considered here, they are the least dependent on California rental markets and the most geographically dispersed investor in general. They target markets with "high demand drivers and strong rent growth." They target larger homes, of 1,700 sq ft or more.

Within the Los Angeles region they invest primarily in the North County region (Palmdale and Lancaster), as well as the San Fernando Valley, where most of their eviction activity in the TPT is concentrated. The median INVH tenant using TPT paid $3,017.50 per month, and the company reported the average rent for SoCal in 2022 was $2,808, its most expensive market by dollar per square foot. Based on our analysis, INVH targets lower priced neighborhoods for their purchases.

Tenant Profile

INVH does not describe their process for selecting tenants, other than that they require clean records and 3x the monthly rent in income. 73% of INVH tenants had children, by far the largest share of those studied here, which makes sense given INVH's focus on single family rentals and larger sized units, as well as the more affordable locations of their properties. 41.7% of INVH tenants in the TPT are Black, which is the lowest share of these landlords but still higher than the TPT average, and likely very disproportionate to the neighborhoods that INVH tends to own in within the Southern California region. 75% of INVH tenants were fee waiver eligible by virtue of low incomes or receipt of social assistance of some kind.

Eviction and Management Practices

INVH is notorious for its practices of offloading maintenance responsibility to the tenant through the construction of predatory leases.[16] They also write in their 10k that they use their payment portal to automatically impose fees as soon as payments are made late. Management and leasing are in house, but INVH uses third party tenant screening software to check credit, rental histories, and criminal backgrounds for residents, and the company has been criticized for harsh screening.

INVH tenants in the TPT were somewhat less indebted than the tenants of the other landlords described here, holding a median of $9,500 in debt, or just over 3 months rent. 58.3% of INVH tenants reported habitability problems on their properties. However, as renters of single family homes, they are generally not able to access the same code enforcement resources as other renters, which is a key aspect of INVH strategy and leaves them with less recourse to get habitability issues addressed. INVH also has more no-fault evictions than any of the other landlords described here (9% of total), as their tenants have fewer just cause protections.

Law Firms Running Eviction Mills

Landlords tend to favor a small set of firms to carry out their evictions, particularly within counties. The four large landlords profiled above employ only two firms between them in the conduct of their evictions: Felman, Daggenhurst, Toporoff & Spinrad, and Kimball, Tirey & St. John, LLP. Both of these firms are regional actors, rather than national legal services firms, which might be expected given the national scope of the landlords they work with. Both of these firms are also specialists in landlord-tenant law, operating essentially as eviction machines.

Of these attorneys some are more notable than others. Kimball, Tirey & St. John, LLP is a California based firm which provides legal services across a set of areas including landlord side housing law, trust and probate law, bankruptcy, and employer side labor law, according to their own website. They are the most popular landlord among Essex Property Trust, Invitation Homes, and AvalonBay who are the clients for about a fifth of their total cases, though these landlords also sometimes employ other firms. Felman, Daggenhurst, Toporoff & Spinrad is a local eviction services specialty firm based in Sherman Oaks with a relatively low profile, however they are the eviction attorney of choice for Equity Residential, the landlord which evicted the most tenants during the first year of TPT use. Equity was the client in more than half of the evictions the firm handled through the first year. Block is a reviled figure among tenant organizations for his frequent role as a mouthpiece for organized landlord interests and notoriously abusive eviction practices.[17] Block is also infamous for having been caught using AI software to generate filings which contained fake citations.[18] While he often boasts of having evicted more tenants than anyone,[19] it's clear that LA landlords are most frequently using Kimball, Tirey & St. John, who handled more than ¼ of all cases during the first 18 months of TPT usage.

Top Eviction Attorneys

Eviction Attorney[20]	# of Unlawful Detainers filed
Kimball Tirey and St John LP	1249
Dennis P Block and Association	481
Davidovich Stein Law Group LP	258
Felman Daggenhurst Toporoff and Spinrad	191
Nussbaum APC	162

Dennis Block

Reviled figure among tenant orgnizations

Frequent role:
Mouthpiece for organized landlord interests and notoriously abusive eviction practices

Caught:
Using AI software to generate fillings which contained fake citations

Eviction and Rent Debt Research Insights

Racial Banishment and Disproportionate Black Eviction

The Tenant Power Toolkit helped reveal not only the racialized nature of eviction in California, but also uncovered the role that the largest corporate evictors play in reproducing segregation. We found that corporate landlords were not only evicting far greater numbers of Black tenants than were representative, but they were doing so despite owning properties in neighborhoods with relatively small shares of Black renters.

Black users were 2.59 times more likely to be represented among those facing eviction than would be expected

Across all cases in Los Angeles County, for which we collected demographic information on the zip codes in which the properties were located in, Black renters made up a weighted average (weighted by the frequency of cases per zip code) of roughly 14% of all renter households, yet roughly 34% of all TPT users in the county were Black. The TPT did not conduct any targeted outreach that could potentially account for this radical disproportionality. This means that Black users were 2.4 times more likely to be represented among those facing eviction than would be expected from the underlying demographics of the areas where evictions were occurring. When disaggregated by the type of landlord filing for eviction, the results were striking. Contrary to the narrative that individual landlords may be more likely to be motivated by extra economic biases in their eviction patterns, individual landlords were 'only' evicting Black tenants at 1.5 times the expected rate. In contrast, all corporate landlords evicted Black tenants at 2.8 times the rate that would be expected given underlying demographics. Limited liability landlords in particular drove this trend. LLC landlords evicted black tenants at 2.9 times the rate expected, and LP landlords evicted Black tenants at nearly 3.3 times the rate expected, both statistically significant margins above individual landlords and landlords in general, defying trends for relatively lower levels of corporate ownership in Black neighborhoods.[21]

The largest landlords, who we profile above, were especially significant in demonstrating this pattern, evicting Black tenants at a far higher rate than would be expected given the demographic breakdowns in the locations of their properties. The large multi-family rental REITs all evicted Black tenants at far higher rates than would be expected, despite, in the case of Equity Residential and AvalonBay, having eviction geographies that comprised zip codes with far less Black residents than the TPT average. Equity Residential evicted tenants who were nearly 60% Black, from zip codes that were only approximately 10.5% Black among renters, a rate 5.65 times higher. AvalonBay evicted tenants who were 46% Black from zip codes where less than 9% of renters were Black, a rate 5.25 times higher. Finally, Essex Property Trust evicted tenants who were more than 55% Black from zip codes where only 14% of renters were Black, a 3.92 times higher rate. These landlords specialize in investment geographies which are proximate to job centers, and in relatively "high opportunity neighborhoods" with well educated, racially diverse (and whiter than average for the region) populations. This kind of disproportionate eviction therefore represents a form of "racial banishment" (Roy, 2019), wherein these landlords "police integration" by maintaining barriers to Black residence in non-segregated places.[22] These landlords, as we have shown in the preceding, also tend to leave their tenants facing eviction with especially high debt burdens.

Corporate landlords evicted Black tenants at 3.07 times the rate that would be expected

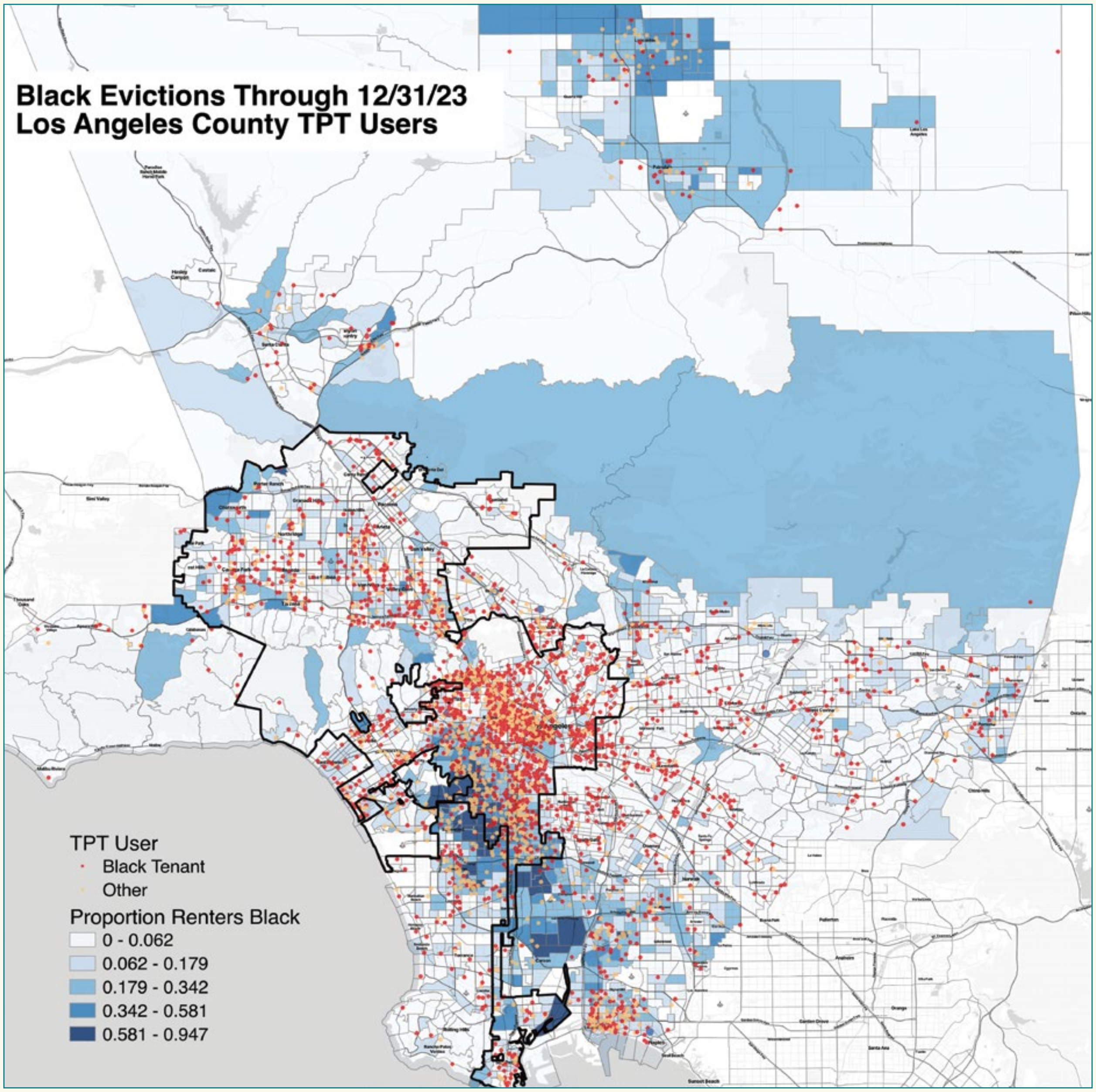
The Emergence of Rent Debt as a Category

With the extension of temporary limits on eviction nationally, as well as in California and municipalities across the state, tenants who fell behind on rent during the Covid-19 pandemic were able to remain in their homes. However, while this policy response flattened the curve of evictions in the short term, it was not designed to stabilize tenancy in the long term. Rent debt moratoria preserved property values, kept eviction courts open, and saddled tenants with unpayable rent debts that are now becoming grounds for skyrocketing eviction as protections lift. In other words, while tenants stayed in their homes temporarily during covid, now that those protections are lifting, they are being evicted *and* carrying unpayable rent debt burdens. In 2023 the average tenant using the toolkit carried $5,470 in rent debt when facing eviction.

Rent debt moratoria preserved property values, kept eviction courts open, and saddled tenants with unpayable rent debts that are now becoming grounds for skyrocketing eviction as protections lift.

The failure of policymakers to cancel rent, and the limited, temporary, and miserly nature of rent assistance programs ensured that tenants remained on the hook for the entirety of unpayable rent not met by this public assistance regardless of the severity of economic damage. Worse still, the rental assistance programs that did and do exist were predicated on the participation of landlords, preserving the ability of landlords to elect to evict their tenants and pursue their debt in court, if not immediately then after the rollback of the protections. In California, for example, the flagship ERAP program only provided tenants with a temporary affirmative defense to use in eviction court if their landlord declined to participate. With the conclusion of the program or the accumulation of more unpaid rent due to landlord intransigence in accepting payment or acceding to repayment plans, this affirmative defense was lost. In Los Angeles County, the Department of Consumer Affairs' "Rent Relief" Program, is only open to voluntary applications by the landlord on behalf of their tenant.[23]

In sum, the pandemic response did not serve the needs of tenants, but the needs of real estate capital; delaying evictions to prevent a collapse of property values, keeping eviction courts from grinding to a halt while preserving landlords' prerogative to remove tenants, and guaranteeing that either tenants or state coffers would cover the entirety of landlords' claims. In addition to instantiating a logic in which landlords' rent claims were declared sacrosanct and to be guaranteed by the state regardless of economic disruption and the cost to society, policymakers simultaneously inaugurated a novel category of widespread rent indebtedness, previously a marginal phenomenon, on a massive scale.



Rent debt moratoria preserved property values, kept eviction courts open, and saddled tenants with unpayable rent debts that are now becoming grounds for skyrocketing eviction as protections lift

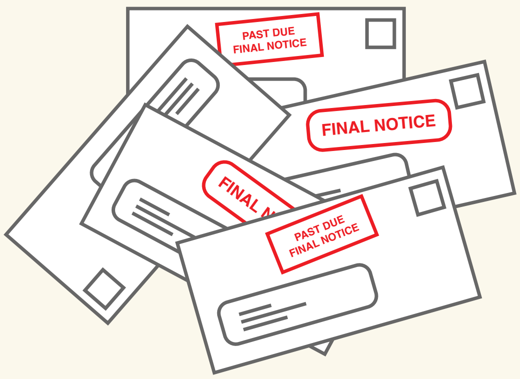
Uneven Rent Debt Burdens

Tenant indebtedness is a condition that is typified by social unevenness, as tenants who were more vulnerable to Covid-19 related economic disruption, or housing and job insecurity more generally, suffer disproportionately. The National Equity Atlas, a project of Right to The City, estimated using the US Census Bureau's Household Pulse Survey, which ran from April 2020 to October 30, 2023, that tenants across the United States hold more than $10 billion in rent debt, with California tenants alone holding more than $1.9 billion in rent debt.[24] The outsized debt of Californians is a direct result of the protective aspects of the state policy landscape described above— in other states, landlords were able to return to eviction more quickly. The National Equity Atlas finds that rent debt burdens across the United States are highly uneven. They estimate 81% of tenants behind on rent at the end of the survey were non-white, 75% were low income, and 52% experienced pandemic related unemployment. In total at survey's end they estimate more than 11% of California households were behind on rent. For Los Angeles, they estimate similar but slightly higher figures across the board.

Structural forces including racially-differentiated access to secure employment, left non-white renters in more Covid-exposed sectors, thus more likely to experience general employment instability, and in turn more vulnerable to lose the income necessary to pay rent. Other factors which drive social vulnerability to eviction include situation in hyper-extractive segments of the rental market,[25] as well as the racialized practices of particular landlords also explain rent debt inequality. For example, early analyses of rent debt demonstrated that Black and Latinx tenants were far less likely than white tenants to receive voluntary non-payment accommodations from their landlords when they were rendered unable to pay the rent due to pandemic related economic circumstances.[26] This early differentiation compounded a situation in which Black and Latinx tenants were far more likely to face economic disruption from Covid-19's effects and thereby accelerated racialized difference in debt burdens.

This early differentiation compounded a situation in which Black and Latinx tenants were far more likely to face economic disruption from Covid-19's effects and thereby accelerated racialized difference in debt burdens.

Tenant Power Toolkit users also demonstrated similar patterns of uneven debt burdening, with the rent debts being distributed exponentially—meaning the vast majority of tenants owed very little, but some tenants owed an extremely high amount. The largest share of tenants held relatively modest rent debts, with nearly half of users holding less than $5,000 in rent debt. We found that Black users were more likely to hold high debt burdens, and held a median debt of $6,100, about 12% higher than users in general, and 22% higher than the median debt of white users, which was $5,000. Accounted for in terms of months of rent owed, the median Black TPT user owed 3.29 months of rent, while the median non-Black and also white tenants specifically, owed 3 months. Black tenants were also more likely to suffer from higher than typical debt burdens, with 55% of Black tenants carrying more than the median burden of $5,427, compared to 46% for non-Black tenants and 49% for white tenants.[27] As we discuss below, landlord behavior, itself structured by the racialized dynamics of the larger housing market, plays a large role in the establishment of these patterns.



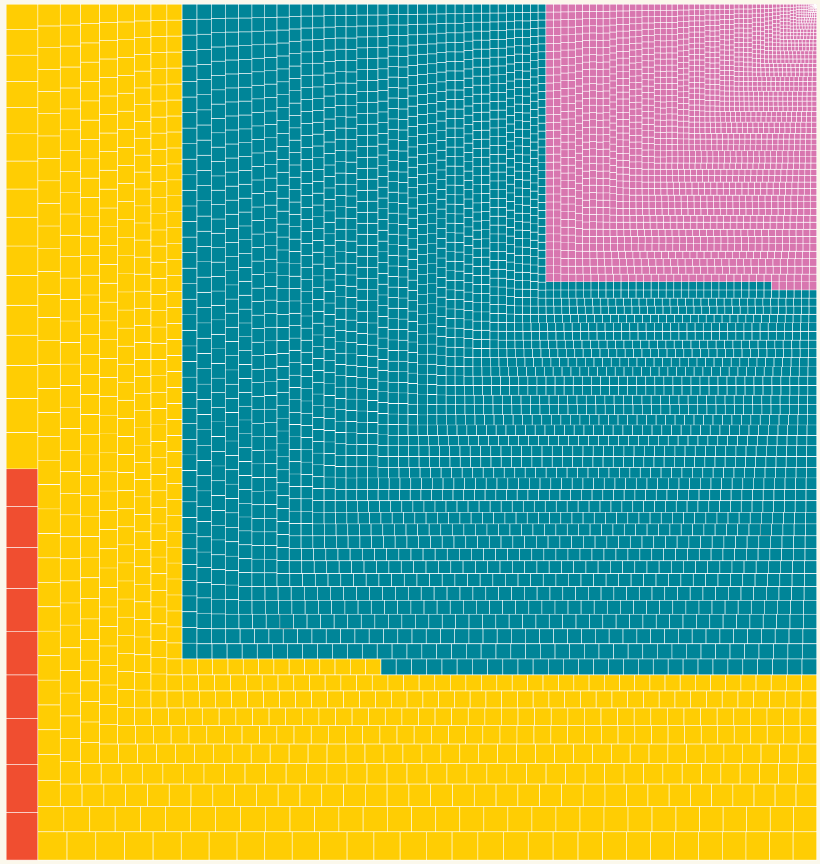
Total Rent Debt

Each rectangle at right represents a TPT user, the size of the rectangle corresponds to the amount of rent debt they held when they accessed the tool.

The largest share of tenants held relatively modest rent debts, with nearly half of users holding less than $5,000 in rent debt.

Size

- **small:** >**$5k** 2,283 users
- **medium: $5k-$20k** 2,882 users
- **large: $20k-$100k** 612 users
- **huge:** >**$100k** 9 users



$6,100

Median Debt of Black Users

$5,000

Median Debt of White Users

We found that Black users were more likely to hold high debt burdens, and held a median debt of $6,100, about 12% higher than users in general, and 22% higher than the median debt of white users, which was $5,000.

Landlord Driven Debt Patterns

Because of the contradictory incentives landlords faced under the pandemic programs, their business decisions produced a highly variegated landscape of tenant indebtedness within the Tenant Power Toolkit's user base. We found that the type of landlord tenants had mattered when it came to how much debt they were likely to incur. All tenants in the toolkit had a median rent debt of $5,470, but corporate tenants were significantly more indebted. Tenants of all corporate actors had a median debt of $6,250. Individual landlords' tenants only had a median rent debt of $3,708, thus corporate tenants were significantly more burdened than the tenants of natural persons. Among corporate entities, Family Trusts (which are not considered corporate landlords at all according to California's formal definition—though they are in literal terms a corporate form) also exhibited a smaller median rent debt with $4,368. Limited liability landlords exhibited the highest rate of tenant indebtedness. Tenants of LLCs were the most indebted with a median rent debt of $6,700 and tenants of LPs had a median rent debt of $6,377. Rendered in terms of the estimated amount of months of rent debt held by the median tenant, the figures are likewise striking. For all tenants, this figure was 3 months even. For tenants of individual landlords it was only 2.6. For tenants of all corporate landlords it was 3.3, and for LLC and LP tenants 3.4 and 3.6 respectively. While it may seem the case that smaller rent debt figures indicate that individual landlords are quicker to evict, possibly facing more urgent financial pressure than more professionalized operations, the reality may not be so straightforward. While that hypothesis may hold some truth, the relationship between rent debt and eviction velocity must be parsed cautiously. As we demonstrate below, in part, these uneven corporate dynamics of indebtedness are driven by the specific business practices of the largest evictors in the TPT (and in the country).

Equity Residential, Avalonbay Communities, Essex Property Trust, and Invitation Homes all have tenants who are considerably more indebted than the median TPT user. Equity Residential tenants were far more indebted than the typical tenant in the toolkit, owing a median of more than $11,500,

The severity of the crisis of affordable housing in Los Angeles, California, and beyond, means that very poor tenants are forced to accept very high rents.

more than twice as much as the median for all 2023 tenant users of $5,370. AvalonBay tenants carried a median rent debt of $9,552, 1.8 times the median tenant. Invitation Homes tenants similarly carried $9,500 in debt. Essex's tenants were indebted to an extent only modest in comparison to this group with $7,618 in median debt, about 1.5 times the typical. Other large corporate landlords visible among the top evictors in the toolkit like the Prime Group, owner of Park La Brea among other sites, and the Palmer Group, had tenants with a median rent debt of over $10,000 as well. As we explain below, these differences are neither incidental nor the product of these landlords having particularly high rents (though their units also had somewhat higher than average rents). While in the whole dataset, the estimated median of months of rent owed by tenants was only 3, Equity Residential tenants held a median of more than 4.5 months of rent debt, and AvalonBay tenants held more than 3.6 months, whereas both Essex and Invitation Homes tenants also held a median of approximately 3 months. Despite these landlords having higher rents, their evicted tenants were overwhelmingly recipients of social assistance or low income enough to qualify for eviction filing-fee waivers. The severity of the crisis of affordable housing in Los Angeles, California, and beyond, means that very poor tenants are forced to accept very high rents. Because as we note above, these landlords are also implicated in the racial unevenness of eviction— evicting a far higher proportion of Black tenants than would be expected— this accumulated rent debt burden as driven by these specific actors is thoroughly racialized and contributes strongly to the overall trend of racially disparate rent burdening.

Corporate landlord intransigence regarding acceptance of partial payments, and establishing repayment plans was rooted, in the tenants' view, in a desire to evict them and fill the units with new tenants who would pay higher rents than the landlord could obtain during the pandemic.

TPT researchers conducted a series of interviews with tenants of these landlords which gave us insight into the practices which led to severe indebtedness. Across these landlords, tenants reported that they had moved into their buildings during the pandemic, and many had trouble finding an apartment due to employment instability and low credit scores. The tenants noted that the landlords offered concessions such as extremely low security deposits and rent discounts to induce them to sign leases in their buildings. Tenants reported being employed in sectors that were uniquely vulnerable to Covid related disruption, including personal services, and experiencing employment instability while renting led to missed payments. Once payment was missed for one month, tenants of *each of these landlords* reported being locked out of the companies' proprietary payment platforms, and being unable to pay rent for ongoing months unless they paid in full, which they were unable to do. These tenants stated that they were unable to negotiate repayment plans with landlords for the missed rent, and were prohibited from paying ongoing rent. Thus they accrued massive rent debts ranging up to the hundreds of thousands while the landlord was unable to evict them, despite in some cases making repeated attempts. The landlords then pursued the full value of these debts in eviction court once they were able to evict the tenants successfully, refusing to settle with the tenants as is typical in most cases pre-pandemic.

Corporate landlord intransigence regarding acceptance of partial payments, and establishing repayment plans was rooted, in the tenants' view, in a desire to evict them and fill the units with new tenants who would pay higher rents than the landlord could obtain during the pandemic. The courts' willingness to award landlords with the full value of the back rent in their judgment enabled these landlords to engage in what is essentially a practice of arbitrage. During the height of the pandemic they could lease hard to fill units to tenants by lowering the barrier to entry, and when those tenants failed to pay, have an otherwise vacant unit accrue monthly debts reliably at the rate of any current unit in their portfolio. Then once protections were lifted, those tenants could be evicted and the apartments re-let in more favorable market conditions. Essentially, this practice of risk-management by landlords who were seeking to avoid taking economic damage during the pandemic precipitated heretofore unseen levels of tenant indebtedness. As landlording strategies often proliferate through landlord business networks such as property owners associations, it may be that this strategy is not exclusive to these highly consolidated and corporatized actors.

TPT Looking Ahead

TPT Looking Ahead

With the impending expiry of Covid-19 eviction protections in the first months of 2024 at the state level and in Los Angeles, the Tenant Power Toolkit team, with the rest of the tenant defense infrastructure, is bracing for a resurgence of eviction. Already by the end of 2023 evictions had reached or exceeded pre-pandemic levels in Los Angeles and across the state. Use of the tool in the last months of the year regularly exceeded 500 users, and our earliest indications is that usage will grow through the new year.

In the maintenance and expansion of TPT's legal mutual aid and organizing efforts, the team plans to launch several new efforts in 2024. First, and pressingly, the Toolkit which is currently only available in English and Spanish will be translated into five new languages - Traditional Chinese, Simplified Chinese, Korean, Armenian, and Tagalog - which will enable us to better reach new tenants across the state. The TPT is also aiming to expand e-filing infrastructure across the state (currently restricted to a few counties), and to continue to build partnerships with local tenant organizations and legal aid providers to expand the geography of users. As part of our continued work in developing the TPT, we are also launching in early 2024 a user survey to better understand the outcomes and situations of tenant-users on the conclusion of their cases. This will allow us to make modifications to the Toolkit, identify key areas of the process in which we can build partnerships connecting tenants to additional supports, and contribute to our organizing efforts.

Research building on what the TPT accomplished in 2023 is also ongoing. In the early part of 2024 the TPT will be launching a new data driven website sharing findings from the toolkit alongside an analysis of the ongoing eviction crisis in California. The website will also chronicle the evolving activities of major evictors in the state, and allow tenants to understand the scope and context of eviction activity in their neighborhood. Additionally, TPT researchers have two journal articles leveraging the insights of the toolkits data under review, with much more to be done.

The TPT team is also launching a new nationwide rent debt questionnaire, to connect tenants and former tenants struggling under the burden of rent debts acquired during the pandemic era and beyond, and to better understand the scope of the issue. As we have learned in 2023, the rent debt practices of landlords, particularly large landlords, left tenants and former tenants with extreme amounts of debt, and landlords like Equity Residential, AvalonBay, Essex Property Trust, and Invitation Homes are national in scope. Connecting indebted tenants of these and other landlords across the country will help build not only a position of strength in negotiating with individual landlord-creditors, but help to lay the groundwork for a national campaign of rent debt abolition.

References

1 Aiello, D, et al. Eviction Lab Misses the Mark. (2018). Shelterforce. https://shelterforce.org/2018/08/22/eviction-lab-misses-the-mark/. Nelson, K., et al. (2021). Evictions: The Comparative Analysis Problem. Housing Policy Debate, 31(3–5), 696–716. https://doi.org/10.1080/10511482.2020.1867883

2 Blasi, G. (2020). *UD Day: Impending Evictions and Homelessness in Los Angeles*. https://escholarship.org/uc/item/2gz6c8cv

3 It is very likely that we are currently overestimating the total number of evictors, and underestimating the frequency of repeat evictors due to our reliance on fuzzy matching the names of actors in the absence of corroborating data. For a selection of landlords including PAMA and K3, we have been associating known entities with these businesses. The challenges of identifying shared ownership are deep, and well known in the literature on landlord research.

4 Kaiser-Schatzlein, R. (2023, December 5). Buy and Displace. The American Prospect. https://prospect.org/infrastructure/housing/2023-12-05-buy-and-displace-los-angeles-housing/

5 Mendelson, A. (2020, February 12). Deceit, Disrepair and Death Inside a Southern California Rental Empire. LAist.Com. https://laist.com/projects/2020/pama/

6 Dillon, L. (2022, April 21). Mold and sewage plague South L.A. apartments even after inspections, tenants say. Los Angeles Times. https://www.latimes.com/homeless-housing/story/2022-04-21/mold-broken-pipes-health-problems-apartment-complex

7 Dreier, P. (2016, September 19). Trump Mega-Donor Geoff Palmer Is Also LA's Most Controversial Developer. The American Prospect. https://prospect.org/power/trump-mega-donor-geoff-palmer-also-la-s-controversial-developer/

8 Tognini, G. (2022). Meet The Real Estate Billionaire Who Hates Affordable Housing And Loves Trump And The GOP. Forbes. https://www.forbes.com/sites/giacomotognini/2022/11/04/meet-the-real-estate-billionaire-who-hates-affordable-housing-and-loves-trump-and-the-gop/?sh=514fdd4b30dc

9 Equity Residential. (2022). *Form 10-K.* Securities and Exchange Commission.

10 https://www.businesswire.com/news/home/20181205005839/en/Equity-Residential-Issues-400-Million-in-Green-Bonds

11 Equity Residential. (2022). *Form 10-K.* Securities and Exchange Commission.

12 AvalonBay Communities. (n.d.). *Annual Reports.* Investors.Avalonbay.Com. Retrieved from https://investors.avalonbay.com/sec-filings/annual-reports/default.aspx

13 AvalonBay Communities. (n.d.). *Institutional Ownership.* Investors.Avalonbay.Com. Retrieved from https://investors.avalonbay.com/sec-filings/ownership/default.aspx

14 Essex Property Trust. (2022). *Form 10-K.* Securities and Exchange Commission.

15 Invitation Homes. (2022). *Form 10-K.* Securities and Exchange Commission.

16 Abood, M. (2017). Wall Street Landlords Turns American Dream Into American Nightmare: Wall Street's big bet on the home rental market, and the bad surprises in store for tenants, communities, and the dream of homeownership. ACCE Institute, Americans for Financial Reform, Public Advocates.

17 McDonald, P. R. (2019, October 19). *Notorious Attorney Dennis Block Fuels Eviction Crisis.* Housing Is A Human Right. https://www.housingisahumanright.org/notorious-eviction-attorney-dennis-block-fuels-eviction-crisis/

18 Wagner, D. (2023, October 12). *This Prolific LA Eviction Law Firm Was Caught Faking Cases In Court. Did They Misuse AI?* LAist. https://laist.com/news/housing-homelessness/dennis-block-chatgpt-artificial-intelligence-ai-eviction-court-los-angeles-lawyer-sanction-housing-tenant-landlord

19 Garrison, J. (2007, March 14). He shows renters the door. *Los Angeles Times*. https://www.latimes.com/archives/la-xpm-2007-mar-14-me-evictlawyer14-story.html

20 We manually processed the list of tenant entered responses to match known firm names— these figures likely slightly undercount the total activity of these firms in TPT cases

21 Ferrer, A. (2021). Beyond Wall Street Landlords: How Private Equity in the Rental Market Makes Housing Unaffordable, Unstable, and Unhealthy (The Just Recovery Series). Strategic Actions for a Just Economy. https://www.saje.net/wp-content/uploads/2021/03/Final_A-Just-Recovery-Series_Beyond_Wall_Street.pdf

22 Roy, A. (2019). Racial Banishment. In Keywords in Radical Geography: Antipode at 50 (pp. 227–230). John Wiley & Sons, Ltd. https://doi.org/10.1002/9781119558071.ch42

23 County of Los Angeles. (2023, December 12). LA County Rent Relief Program Now Accepting Applications. https://lacounty.gov/2023/12/12/la-county-rent-relief-program-now-accepting-applications/

24 Rent Debt Dashboard. (n.d.). National Equity Atlas. Retrieved March 25, 2024, from https://nationalequityatlas.org/rent-debt

25 Desmond, M., & Wilmers, N. (2019). Do the Poor Pay More for Housing? Exploitation, Profit, and Risk in Rental Markets. American Journal of Sociology, 124(4), 1090–1124. https://doi.org/10.1086/701697

26 Quakenbush, K, &Ferrer, A. (2020). The Los Angeles Housing Crisis in the Wake of the COVID-19 Pandemic. (The Just Recovery Series). Strategic Actions for a Just Economy. https://www.saje.net/wp-content/uploads/2020/11/RBG_The-Los-Angeles-Housing-Crisis-in-the-Wake-of-the-COVID-19-Global-Pandemic.pdf

27 White tenants were more likely to pay higher rents to begin with.

UCLA LUSKIN INSTITUTE ON

INEQUALITY AND DEMOCRACY

ORGANIZED 2016

challengeinequality.luskin.ucla.edu
@ChallengeIneq