

# Antioch CHANGE

A Community
Housing Assessment
of Needs, Gaps and
Equity in Antioch,
California

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# **Executive Summary**

Many Antioch residents moved to this Bay Area suburb seeking a safe, healthy, and affordable home for themselves and their families. But this dream is increasingly out of reach for many. The national affordable housing crisis, driven by a wave of foreclosures and increase in corporate landlords over the last two decades and exacerbated by the recent COVID-19 pandemic, has threatened the health of Antioch children and families, fueled racial and economic inequity, and placed the city at a pivotal crossroads for achieving housing stability.

In 2021, the East County Regional Group of parent advocates led a community-based, participatory survey of over 1,000 Antioch families to understand their housing challenges and needs. The findings reveal a stark reality with difficult choices facing too many Antioch families:

- On average, respondents were paying 63% of their monthly income on rent, leaving little for food, medicine, childcare, and other basic necessities.
- 79% reported feeling worried about rent increases, while 68% worried about being able to pay their current rent.
- 51% of renters reported worrying about eviction and 64% worried their deposits would not be returned when they moved.

• Low-income residents of color and families with young children are most housing insecure, reporting higher rent burden, fears of displacement, and habitability concerns.

Antioch leaders can act to reverse these grim findings. More than four in five renters and homeowners surveyed want the city of Antioch to take action to limit annual rent increases, prevent unjust evictions, create pathways to homeownership, and build more affordable housing. Antioch leaders should take the following actions to alleviate this crisis for Antioch families:

- **Renter protections**: Establish rent control, just cause for eviction, and tenant anti-harassment ordinances; provide short-term rental assistance; enforce and provide education on renter protections; and provide legal services for tenants.
- Affordable housing preservation: Pass a Tenant and/or Community Opportunity to Purchase Act policy; create community land trusts; stabilize lower-income homeowners; and improve rental housing quality.
- **Affordable housing production**: Dedicate public land for affordable housing; zone for affordable housing; and establish housing trust funds.

Antioch's affordable housing crisis has exacerbated deeply rooted racial and economic inequities and jeopardizes community well-being. Building on decades of resident organizing and advocacy for housing justice, the recommendations presented here reflect resident-supported solutions for increasing safe, healthy, stable, and affordable homes in Antioch.



# **Project Partners**



The **East County Regional Group** (ECRG) is a parent advocacy group of volunteer, largely low-income parents of color that organizes and advocates for healthy, safe, and equitable communities in East Contra Costa on behalf of young children and families. The ECRG is sponsored by First 5 Contra Costa.



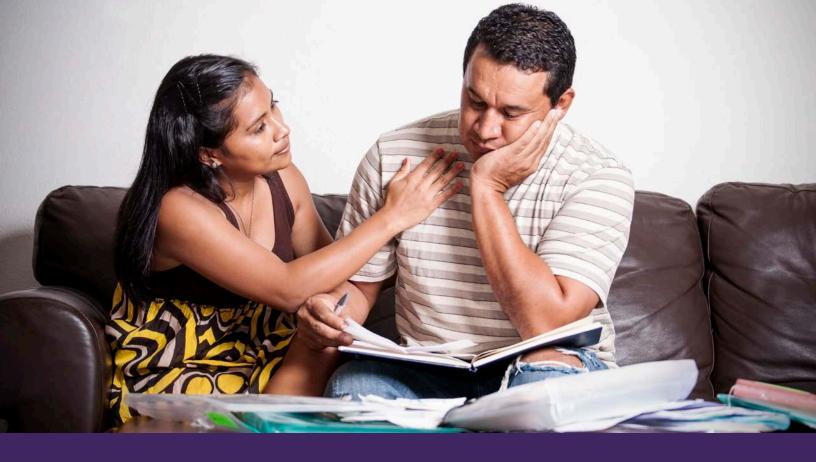
**First 5 Contra Costa** (F5CC) invests Proposition 10 tobacco tax revenues in local health and education programs for expectant parents and children birth to age five. F5CC funded programs help young children grow up healthy, ready to learn, and supported in safe, nurturing families and communities.



**Healthy & Active Before 5** (HAB45) is a Contra Costa collaborative advancing health equity through local policy and environmental changes to support the health and well-being of young children and their families. HAB45 provides the Regional Groups with technical assistance and data support.



**Urban Habitat** (UH) works to democratize power and advance equitable policies to create a just and connected Bay Area for low-income communities of color. Through strategic partnerships, UH supports increasing the power and capacity in low-income communities and communities of color.



# Introduction

Housing security is a universal human right and essential for Antioch's diverse community to thrive. Stable housing promotes physical and mental health, strong early childhood development, and neighborhood vitality. Yet, Antioch renters struggle to meet their basic housing needs, with three out of five spending more than they can afford on rent. The national affordable housing crisis and re-segregation over the past two decades, exacerbated by the COVID-19 pandemic, has threatened the health of Antioch children and families, fueled racial and economic inequity, and placed the city at a pivotal crossroads for achieving housing stability.

Over the past two decades, Antioch's social and demographic landscape has changed dramatically, reflecting national and regional trends. Low-income residents and people of color displaced from the Bay Area's inner core have moved here in search of affordable housing, shifting the city's demographics. Antioch now comprises 73% people of color, more than double the 2000 percentage.<sup>3</sup>

During the housing market crash of the late 2000s, Antioch became the "unofficial foreclosure capital of the Bay Area," with growing numbers of displaced

homeowners and low-income renters. In 2000, approximately 29% of Antioch residents were renters; today 39% rent their homes. As corporate landlords, speculators, and investors profited from the housing crisis, renters were increasingly challenged to make ends meet. From 2000 to 2019, Antioch's median monthly rent increased by 128% while median family income rose just 30%.

The COVID-19 pandemic has widened housing disparities, underscoring the inextricable link between housing and racial, economic, and health equity. Widespread loss of income, illness, and affordable housing have deepened instability, particularly among those already struggling to stay afloat. More than 75% of those behind on rent are people of color; 80% of Californians facing eviction are Black and Latino<sup>i,10</sup> Despite temporary statewide protections, eviction rates increased from 2020 to 2021, with Antioch having the county's greatest number of evictions during the pandemic and among the highest eviction rates in the Bay Area. 11

Families with young children bear the brunt of this growing housing inequity. Frequent moves, overcrowding, and poor housing conditions are linked to negative health outcomes in children, including risk of injury and infectious disease. Parents and adults facing housing instability are vulnerable to poor mental and physical health, including depression, high blood pressure, diabetes, heart disease, and

stroke.<sup>12,13</sup> Currently, 53% of Antioch children live in rental units,<sup>14</sup> where they are more likely to experience these adverse impacts.

Stabilizing low-income renters and homeowners provides benefits for families and the larger community. Affordable housing prices would leave cost-burdened Antioch renters" with an average additional \$6,000 per year to spend on food, healthcare, childcare, and the local economy. Eeeping people housed improves quality of life for all

"I work two jobs just to pay the rent. As a parent I'm making tough choices, like paying the rent, getting gas, or buying food and clothes for my son."

-Resident

In this report, we use Latino to reference individuals identifying as Latinx, Latina, Latino or Latine. We recognize that while this terminology aims to be inclusive, it remains flawed, incomplete, and insufficient in honoring the diverse indigenous and African heritages, gender identities, and cultures of Latin America who may not embrace these terms. The terminology used in this report was selected as an imperfect but preferred option by Antioch residents representing various ethnicities and cultures related to Latin America

ii Cost burdened is defined as spending at least 30% of income on rent.

residents, promotes child learning and development, and increases city and county resources.

Facing these dramatic shifts and stressors, Antioch residents have continued to organize for housing justice with great tenacity. A team of East Contra Costa County parent leaders has set out to advance quality affordable housing by identifying Antioch families' pressing needs. Together with local early childhood advocates and community organizations, the parents initiated a community-based participatory research (CBPR) project in April 2021 to understand residents' housing experiences and desires for change. The Antioch Community Housing Assessment of Needs, Gaps and Equity (CHANGE) was guided by residents' leadership and CBPR principles. Partners include the East County Regional Group (ECRG), First 5 Contra Costa (First 5), Healthy & Active Before 5 (HAB45), and Urban Habitat.

This report summarizes residents' experiences gathered through Antioch CHANGE and describes the impact of housing inequity in this city. Its recommendations seek to inspire bold housing policy and systemic solutions for housing justice, early childhood development, and community health. The report reflects a community-based assessment methodology that centers resident wisdom, leadership, and power-building for housing justice. Here, we share what Antioch CHANGE has revealed.





# **How We Got Here: Antioch History and Housing Landscape**

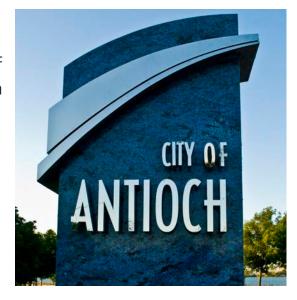
Antioch's affordable housing crisis is neither new nor unexpected. Rather, it is rooted in social, economic, and political forces that have shaped the city for generations. To understand the current crisis, we must examine regional and national housing trends and local history.

**Early History and White Suburbanization.** Antioch is one of California's oldest towns and the first city in Contra Costa County.<sup>17</sup> It was home to the Julpun people of the Bay Miwok tribes before being settled by Spanish missionaries, *Californios*, and then Gold Rush 'forty-niners' in a violent cycle of stolen land, displacement, and conquest.<sup>18,19</sup> Antioch was established as Smith's Landing in 1850 and was incorporated in 1872.

Since its beginning, Antioch's demography has been shaped by economic trends, public policy, and racial bias. The city's early economy revolved around coal and paper and was bolstered by anti-Chinese discrimination.<sup>20</sup> In 1876, white residents burned down Antioch's Chinatown.<sup>21</sup> Significant growth during post World War II

government-sponsored suburbanization and White flight from inner cities solidified Antioch as an exclusionary community through most of the 20<sup>th</sup> century.<sup>22</sup> Through the 1960s, Antioch remained a "sundown town," barring people of color from the town after dark.<sup>23</sup> In 1960, Antioch was 99% White with 12 Chinese and two Black residents.<sup>24</sup>

**Resegregation.** The 1980s signaled an important shift in Antioch leaders' attitudes towards development and growth. In 1982, the city council approved a development plan



to double the population.<sup>25</sup> By the 1990 Census, Latinos made up 16%, Asian and Pacific Islanders 5%, and Black residents nearly 3% of the city population.<sup>26</sup> By 2000, people of color comprised 35% of the Antioch population.<sup>27</sup>

From 2000 to 2014, Antioch was shaped by a new regional "resegregation" pattern, <sup>28</sup> with high housing costs, inequitable investments, and failed public policy displacing low-income residents and people of color from the inner core to the outer edges of the nine county Bay Area. Antioch became an important destination for Black, Latino, and Filipino families looking to buy a home at an affordable price in a community with decent schools, parks, churches, and other amenities. Since 2000, Antioch's Black population has grown by more than two and a half times and the Latino population has more than doubled; <sup>29</sup> currently comprising 20% and 36% of the population, respectively. <sup>30</sup>

**Foreclosure Crisis and the Renter Class.** As Black and Latino residents moved into Antioch, the city became a local center of the foreclosure crisis, with banks and financial institutions targeting Black and Latino homebuyers with predatory loan products such as subprime mortgages. Estimates show that Antioch had nearly 2,500 foreclosures per 100,000, a rate hundreds of times higher than rates elsewhere in the Bay Area, such as Silicon Valley. Between 2000 and 2010, renters living in single-family homes increased by 48%, likely owing to the purchase of foreclosed properties by investors. Untside investors currently account for 1 in 14 North Antioch home sales, higher than for South Antioch and the East Bay as a whole. This heightens housing insecurity, as corporate landlords are significantly more likely than small landlords to file an eviction notice.

Concurrently, Antioch shifted towards a service economy, with more and more residents working at low-wage jobs and/or experiencing long commutes to make ends meet. 36 Like much of the nation, suburban Antioch found itself with a growing semi-permanent renter class, the result of mass foreclosures, rising rents, and stagnant wages. 37 These structural changes devastated Black and Latino neighborhoods while allowing corporate landlords to extract exorbitant profits and destabilize rental housing by purchasing previously owner-occupied single-family homes, evicting tenants, and increasing rents. 38

**Growing Inequity and Housing Insecurity.** Antioch's dramatic transformation since the 1960s has led to a nearly six-fold population increase, from under 20,000 to over 115,000. Today, Antioch is the county's second largest city and home to a majority of people of color.

While Antioch now boasts diversity and opportunity, micro-patterns of segregation and inequitable distribution of resources—including housing—continue to plague the city. The northwest part of the city has a higher concentration of renters, people of color, and low-income residents than the more affluent area in the hills to the southeast.<sup>39,40</sup>

Antioch's housing and economic inequity has been further exacerbated by the COVID-19 pandemic. High eviction rates persisted despite state and local protections while rents increased by nearly 10% and home prices by 8% in the first year of the pandemic.  $^{41}$  Compounded by a 13% unemployment rate, 43% of Antioch

households are housing cost burdened.<sup>42</sup> Increased tenant harassment by landlords has also jeopardized safe and healthy living conditions, with reports of harassment increasing since 2020.<sup>43</sup> Single mothers, children, and Black and Latino residents bear the highest burden of post pandemic housing insecurity.<sup>44</sup>

Amid this changing demographic and housing landscape, Antioch policies and systems have



ECRG member collecting surveys at local market



ECRG members collecting surveys at local event

fallen short. The city lacks sufficient social services and social and cultural infrastructure to respond to its growing population's needs. 45 Local policies offer inadequate protections and pathways for housing and economic equity. Absent these structural changes, health and racial disparities will continue to persist for Antioch's low-income residents of color.

**Community Organizing and Assets.** Despite significant obstacles, local community and faith-based organizations have organized for racial and economic justice in Antioch. Efforts to mitigate the foreclosure crisis, stop violence, promote equitable development, improve parks, increase healthy food access, and provide safety net services have defined Antioch's organizing landscape for nearly two decades.<sup>46</sup>

In recent years, Antioch's challenges have catalyzed promising steps towards racial justice with intensified community organizing and political efforts. Community advocacy in 2018 resulted in new city council electoral districts and increased political representation for North Antioch.<sup>47</sup> The following election cycle, Antioch voters elected a majority Black city council. And, although there is ongoing need, Antioch has created affordable housing, including the Tabora Gardens Senior apartments.<sup>48</sup> Currently, city policymakers are updating the Housing Element, providing an opportunity to establish responsive policies and equitable housing development for the future. Resident organizing groups, including the East County Regional Group, continue to build power among low-income families of color for an equitable Antioch. Antioch CHANGE comes at a critical time as the city grapples with legacies of systemic racial injustice, growing housing inequity, and pandemic recovery. Antioch is at a pivotal point, poised to shape a new era of housing stability, racial diversity, and equity.



# Research Methodology

The Antioch CHANGE project brought together volunteer parent advocates and local housing and early childhood organizations to assess the housing experiences of Antioch families, identify strategies for housing justice, and build momentum for effective, community-driven policy and systems change.

**Research Approach and Framework.** The project's methodology was grounded in principles of community-based participatory research, a community centered, "collaborative approach to research that equitably involves all partners in the research project." CBPR centers the experiences of underrepresented communities in research and social change strategies aimed at eradicating power imbalances and health inequities through knowledge and action. 50

Parent leaders guided and informed each phase of the project, selecting the research topic, areas of inquiry, and methodologies used, and implementing data collection and analysis. ECRG narrowed the geographic focus to Antioch using selection criteria that ranked current housing insecurity, housing trends, political landscape, and established trusted relationships among residents and partners. Together, the partners designed a survey tool to collect resident data and an



ECRG member collecting surveys at Juneteenth celebration

interview protocol for stakeholder input. Parent leaders elected to use a peer-to-peer data collection model, facilitating direct conversations with residents, fostering trust, and building sustainable resident power for housing organizing and advocacy.

Survey Design and Data Collection. The ECRG collected 1,032 surveys between April 5 and July 9, 2021. The 18-question survey asked residents about their demographic characteristics; experiences with housing affordability, habitability, security, and safety; and opinions about potential housing policy solutions.

Though the survey was available to complete online, most responses (81%) were collected one-on-one by ECRG leaders using tablets and paper surveys. Survey promotion included social media, phone banking, door to door canvassing, and talking with residents at community events, vaccination sites, laundromats, grocery stores, parks, clinics, churches, and local service organizations.

**Data Analysis.** Both qualitative and quantitative analyses of the data were conducted.

Qualitative. Staff from Urban Habitat, HAB45, and First 5 Contra Costa conducted stakeholder interviews with nine Antioch community leaders between June and August 2021 to explore their opinions and experiences with housing needs and opportunities. Urban Habitat staff compiled and analyzed the interview data and compared it with the survey data for commonalities and divergences.

"I left Antioch because of affordability and habitability issues. So being out and collecting surveys, it hit home. Because I love Antioch."

-ECRG member

**Quantitative.** First 5 and HAB45 staff entered and compiled the survey data. First 5 staff conducted initial quantitative analysis, generating descriptive statistics such as response frequencies. Guided by ECRG leader input, staff conducted

subgroup analyses for several questions by race/ ethnicity, income, families with young children, and renters and homeowners to understand those differences. First 5 created the final data presentation and visual materials. All project partners worked collaboratively to inform data analysis and identify areas for further exploration and discussion.

ECRG and First 5 hosted a series of town halls with residents in late 2021 and early 2022, engaging 120 participants to review the survey data, select priorities based on their interpretation of the data and lived experiences, and identify policy solutions. Their assessment of key problems and solutions mirrored the survey

"It's very sad to hear how much families are suffering. They tell you their stories and you realize it's not just you. We're all out here struggling to stay in our homes."

-ECRG member

findings. In April 2022, Antioch residents, ECRG leaders, and staff met to select the policy recommendations shared in this report. In keeping with CBPR best practice, residents informed and guided the project's priorities, objectives, and strategic direction. The policy recommendations outlined here reflect Antioch residents' call for action.



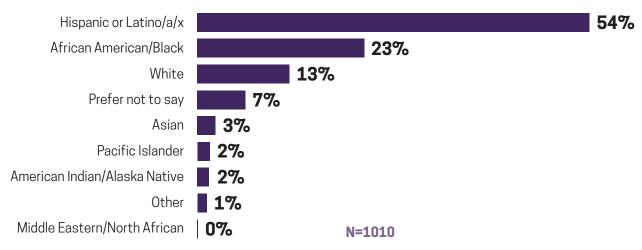
# Antioch Residents Need CHANGE: Survey Results and Analysis

# **DEMOGRAPHICS**

The Antioch CHANGE survey reached residents most likely to be affected by chronic housing insecurity: people of color, low-income residents, and renters. It was completed by 1,032 residents, the overwhelming majority (84%) of whom reside in North Antioch (94509 zip code). The vast majority (85%) were people of color: over one-half (54%) identified as Latino, 23% as Black, and 13% as White. Most respondents (58%) completed the survey in English while 42% responded in Spanish.

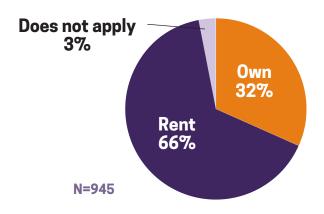
**Housing Tenure.** A majority (66%) of residents reported renting with 32% owning their homes; the remaining approximately 3% neither rent nor own a home. Home ownership was lowest among Black (20%) and Latino (30%) respondents while 39% of Whites owned their home. Just over half (51%) of renters lived in apartments while 30% rented single-family homes. Black renters were more likely to

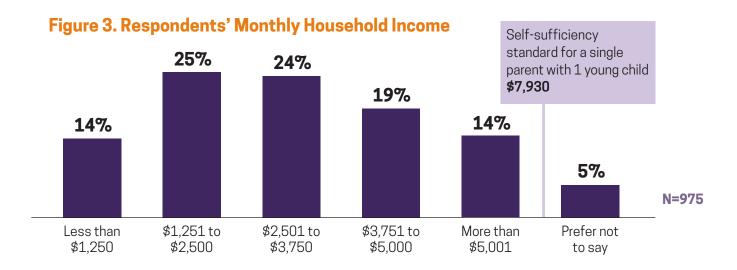
Figure 1. Race and Ethnicity of Survey Respondents



Totals exceed 100% since some respondents selected more than one race/ethnicity category

Figure 2. Renter vs. Owner



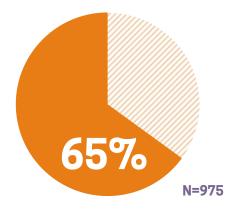


live in a home owned by a corporate landlord compared to White renters, 33% and 18% respectively.

**Income.** Nearly two-thirds (62%) of respondents reported a monthly income at or below \$3,750 (\$45,000 per year). Sixty-six percent of Latinos earn at or below \$3,750 per month while only 55% of Whites earn at this level.

**Families with Young Children.** Two-thirds (65%) of respondents had at least one child in their household: 38% had at least one child

Figure 4. Percentage of Respondents with at Least One Child per Household



under 6 years old in the home. Families with young children reported slightly lower incomes than the overall sample, with 64% earning at or below \$3,750 monthly. Respondents with young children were more likely to rent; 73% were renters. According to the Insight Center, a single parent with a young child in Contra Costa requires an average monthly income of \$7,930 to cover basic needs, suggesting that most survey participants—particularly those with young children—struggle to meet basic needs.

"In a household with children, how can you even instill a vision or a dream to be a homeowner someday or save for the future, when they see you struggling to pay rent?"

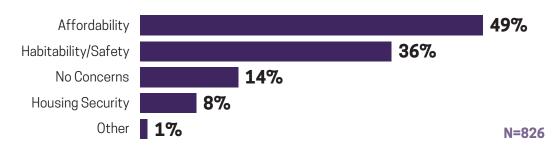
-Resident

iii Monthly income of \$3,838 is 200% of the federal poverty level for a family of three.

### **RESIDENTS' CONCERNS**

**Primary Concern: Housing Affordability.** When asked to identify their "biggest concern about your living situation," respondents overwhelmingly pointed to a lack of affordability. Affordability concerns made up nearly half (49%) of all responses.<sup>iv</sup>

Figure 5. Housing Affordability is Residents' Biggest Concern about Living Situation

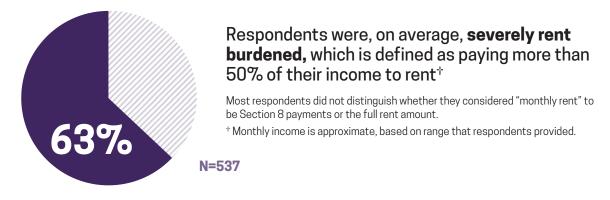


Totals are above 100% as some respondents indicated more than one concern

Figure 6. Residents' Affordability Concerns



Figure 7. Percentage of Residents' Monthly Income Paid on Rent



iv Affordability concerns included: high rent / house payments; inability to make house payments; desired housing / standard of living not affordable; rent increases; unmet basic / housing needs; and unstable employment / income.

When probed about their renting experiences, 79% reported feeling worried about rent increases while 68% worried about being able to pay their rent; 50% were concerned about the cost of utilities. A large proportion (44%) reported a rent increase in the past 24 months, despite rent increase moratoriums in place at least 12 months prior to the survey. Families with young children reported higher fears of rising rents; an alarming 83% worried about rent increases and 75% worried about being able to pay the rent at all.

"How can a senior on a fixed income spend more than half of their income on rent and still care for children?"

-Resident

On average, surveyed renters paid 63% of their monthly income on rent, classifying the average respondent as *severely* rent burdened. Renters spent an average of \$1,481 on monthly rent.

Overall, 98% of surveyed renters were rent burdened, and 71% were severely rent burdened. The lowest income group, earning less than \$1,250 monthly, reported the greatest proportion of income paid to rent at a staggering 92%. Latino and Black respondents were more likely to pay more rent compared to White renters. On average, Latinos spent 69% of their income on rent, Blacks 60%, and Whites 55%.

Deep concerns about affordability were also identified in stakeholder interviews. Of the nine interviewees, eight named affordability as one of the three primary housing challenges in Antioch. A stakeholder with the Antioch Unified School District reported that "housing assistance is the number one ask coming from our families."



Figure 8. Renters' Habitability and Safety Concerns

v Severely rent burdened is defined as paying more than 50% of income on rent.

Habitability and Neighborhood Quality Concerns. After affordability, habitability and neighborhood quality were the most pressing concern for survey participants, comprising 36% of total responses. Renters were three times more likely than homeowners to identify habitability concerns. The most frequently reported rental habitability problems were illegal activity/theft, broken heating/air, plumbing issues, pests, broken appliances, and mold. Only 6% of renters had reported their habitability concerns to the city.

"I've rented a house in Antioch for more than 20 years. We don't ask for repairs anymore—even though we need them—because our landlord threatens us with eviction or raising our rent. One time, part of our roof fell in on us and we decided to pay for the repairs ourselves instead of risking losing our home. We really need more protections."

-Resident

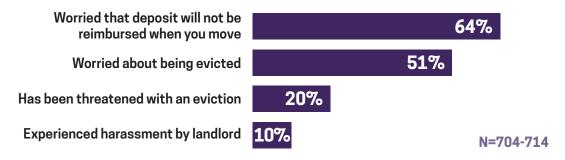
Homeowners pointed to concerns with neighborhood quality more often than renters, 37% and 20% respectively. While concerns with illegal activity or theft in their apartment buildings were identified, renters reported feeling safe (54%) or somewhat safe (30%) where they lived. Stakeholder interviews identified community safety as a pressing concern for the city, describing a need to help families feel safe regardless of their housing status.

**Housing Stability and Security Concerns.** Half (51%) of renters reported feeling worried about being evicted and 64% worried that their deposits would not be returned when they moved. Families with young children reported higher eviction concerns compared to other respondents, with nearly 60% fearing eviction. Twenty percent of renters had been threatened with an eviction while 10% reported experiencing some form of harassment by their landlord. Seventeen percent of renters shared that their landlord did not respond to requests in a timely manner.

Regarding housing stability, half (49%) of respondents had lived in their home for less than five years, 28% for 5 to 10 years, and 23% for more than 10 years. Half (50%) of respondents reported that high housing costs where they previously lived had prompted them to move to Antioch.

vi Habitability themes included: needed maintenance and repairs; challenges with landlord or management; insufficient space; city / neighborhood safety; city / neighborhood quality; investment in neighborhood; and environmental quality.

Figure 9. Renters' Housing Security Concerns

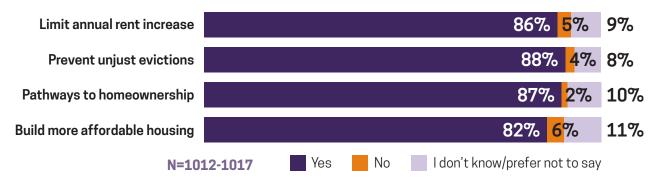


Among stakeholders, rising homelessness was identified as a salient concern. A crisis center hotline employee shared that "housing and homelessness are the number one issue people call about," and a school district staff member described homelessness as "rampant...the worst I've ever seen." Service providers working directly with Antioch's unhoused residents expressed concern with increased homelessness and insufficient shelters or other housing services.

## RESIDENTS SUPPORT POLICY CHANGE

When asked about potential solutions to prevent displacement and housing instability, renters and homeowners alike overwhelmingly supported tenant protection policies, pathways to home ownership, and the development of affordable housing. Figure 10 shows that at least 82% of residents support rent control, preventing unjust evictions, and more affordable housing.

Figure 10. Respondents Strongly Support Housing Solutions





ECRG members collecting surveys

## **LIMITATIONS**

Despite the strengths of this community-based research effort, the Antioch CHANGE project and data set carry some limitations. While the sample size reflects Antioch's largest demographic groups, a relatively small sample size precluded drawing conclusions for certain groups. Future projects could oversample racial and ethnic groups such as Asian Americans and Pacific Islanders and multiracial residents, as well as specific populations by household type, seniors, families with children of varying ages, or unhoused residents, in order to better understand differences between groups.

Because of Antioch's rapidly changing housing landscape and pandemic-related living arrangements, data collection among renters was sometimes challenging. For example, those renting a room in a house or staying with homeowner relatives were uncertain whether to classify themselves as renters or homeowners. Similarly, responses to a question about monthly rent varied based on participants' living situations, with some reporting total rent rather than rent actually paid with a section 8 voucher, and others sharing a home reporting their portion of the rent rather than total rent. This variability posed a challenge in drawing conclusions about rent and rent burden. Future projects could benefit from gathering more detailed income and rent data, including income from rental assistance, vouchers, and subsidies.

While open-ended stakeholder interview questions led to rich discussions about increased homelessness, the survey did not specifically ask about homelessness. The sample of unhoused residents responding to the survey was small and limited in capturing the scope of their experiences and needs. While this study explored primary drivers of homelessness such as high rents, evictions, and inhabitability, more research and community engagement could further examine the experiences of homelessness and potential solutions.

Finally, survey data was collected during a unique time in the COVID-19 pandemic, when eviction and rent increase moratoria were in place and rental assistance programs were just getting underway. This may have resulted in underestimating the perceived risk of eviction and tenant harassment. Despite countywide protections, Antioch experienced a high number of evictions during the pandemic with a spike in July 2021, just after survey collection ended, and again in September 2021 as moratoria were expiring. While a relatively small percentage of tenants reported harassment from landlords (10%), ECRG members collecting the surveys asserted the number was likely higher as renters were afraid to report harassment on the survey. Because of the timing, our survey may not have captured the severity of harassment and eviction experiences.

### DISCUSSION

Antioch CHANGE survey findings illustrate the depth of the city's housing affordability crisis and point to an urgent need for housing stability and equity. Our findings offer rich insight into residents' experiences with housing insecurity and their desire for policy solutions.

Survey data clearly show affordability as the most pressing housing issue for Antioch residents. Widespread rent burden poses dire challenges to meeting basic

"We've been trying to buy a house for years, but we can't afford it and our rent has been raised. So I have experienced it myself. I hear of people sharing a home or renting out a room to be able to pay the rent."

-Resident

needs, purchasing a home, and creating generational wealth. Affordability is a main driver of other concerns, such as habitability, safety, and housing stability. Identified habitability concerns threaten the health and safety of Antioch renters, particularly young children for whom a safe environment is critical to successful early childhood development. Overall, results affirm that housing security is tenuous for renters, who live with daily stress and anxiety about rent increases and evictions. This instability reverberates throughout the city.

Our findings are consistent with local data showing stark racial, economic, and gender disparities in housing security. Similar to data from the Bay Area Equity Atlas, results show rent burden is highest among Black and Latino renters and women with children. Home ownership is lowest among Black and Latino respondents, which aligns with the city's own housing market analysis. A Children and renters are exposed to substandard housing, underscoring other reports connecting health disparities and habitability among children of color. Multiple data points in this report and outside analyses corroborate the impact of housing inequity on the health and quality of life of Antioch's low-income renters and families of color.

This study also offers a unique understanding of residents' specific housing experiences and their desires and suggestions for policy change. The results provide us with important insight into the primary needs and recommendations of the Antioch renters most impacted by the housing affordability crisis.



# **Policy Recommendations**

More than 80% of the renters and homeowners surveyed support the city of Antioch taking action to limit annual rent increases, prevent unjust evictions, create pathways to home ownership, and build more affordable housing. In order to develop effective solutions, Antioch staff and elected officials must partner with low-income residents and people of color facing the greatest housing challenges. The recommendations below were developed in collaboration with Antioch residents and community leaders who hold the experience and wisdom to know what is needed for Antioch to increase housing equity.

# **RENTER PROTECTIONS**

Consistent with our findings, over 60%<sup>56</sup> of Antioch renters pay more than they can afford, with little left for essential food, medicine, childcare, and daily necessities. A toxic mix of rising rents, stagnant wages, and lack of protections have made residents vulnerable to eviction, displacement, and unsafe and unhealthy conditions. Renter protections are critical for keeping families in stable, affordable homes.

The Antioch city council should implement the following tenant protection strategies now.

# Establish rent control, just cause, and anti-harassment ordinances

The first and most important action
Antioch elected officials can take is to
pass a local ordinance for rent control,
just cause for eviction, and tenant
anti-harassment. Rent control limits
rent increases in private rental housing,
usually by creating a predictable schedule
of the maximum percentage increase

"I'm glad [these policies] have passed in other cities but I wish Antioch would pass them as well."

-Resident

allowed each year. Strong local rent control policies cover all eligible rental housing, maximize long-term affordability, and include other tenant protections such as just cause from eviction. **Just cause for eviction** prevents arbitrary, retaliatory, or discriminatory evictions by protecting renters from no-fault evictions. **Tenant protections from harassment** ensure renters are not pushed out of their homes due to hostile actions by landlords or their representatives. Strong policies include protections from landlord abuses such as violation of privacy, unlawful right of entry, retaliation, threats, and coercion, as well as remediation and accountability clauses.

Some California housing policies limit what local jurisdictions can do but should not stop the city from taking action. Costa Hawkins and the Ellis Act, for example, limit what types of units can be covered by rent control ordinances. Some state protections do not go far enough, such as the 2019 Tenant Protection Act. Filled with loopholes, these laws are not tailored to local needs and are difficult to enforce. While city policymakers navigate state limitations, local tenant protections are critical. Cities like Antioch and Pittsburg that have no local renter protections have experienced higher rates of eviction than those such as Hayward, <sup>57</sup> Berkeley, <sup>58</sup> and Richmond, <sup>59</sup> which have instituted local measures. <sup>60</sup> When passed together as a package, rent control, just cause for eviction, and tenant anti-harassment measures provide maximum protection from unscrupulous landlords prioritizing profit over renter safety and wellbeing.



ECRG co-organizes Antioch housing action

#### Provide short-term rental assistance

Rental assistance programs provide funds to assist low- to moderate-income tenants at risk of losing their home due to late or unpaid rent. National data from the Eviction Lab found that renters facing eviction owed a median of \$1,25361 and that many families are evicted for as little as \$600 owed or less. As the state rental assistance program ended in spring 2022, many local governments are exploring putting permanent programs in place. The East Bay city of Fremont is using federal stimulus funds to operate its own emergency rental program, Keep Fremont Housed<sup>62</sup> providing rent and utility assistance for low-income renters regardless of immigration status. **Antioch officials should pilot a similar program for Antioch** families while also advocating for funding at county, regional, and state levels.

### Enforce and provide education on renter protections

As state and local programs and protections are put in place, resources are needed to support resident outreach and strong enforcement. Education and enforcement of tenants' rights are an important complement to strong, local tenant protections.



Little boy at local housing demonstration

Trusted local community organizations play a vital role in ensuring residents know about their rights and available programs and services. The city council should allocate Community Development Block Grant (CDBG) dollars and seek additional funding to support effective resident networks and local community organizations reaching families most harmed by housing instability.

Antioch city staff play an

essential role in educating residents as well—they can send out mailers, post information at community centers and other public spaces, and put information online in an easily accessible format.

### Provide legal services for tenants

Legal representation can mean the difference between a tenant staying in their home and being forced out. In San Francisco,  $67\%^{63}$  of renters with a lawyer are able to avoid eviction. Yet nationally, only  $3\%^{64}$  of tenants have legal support when facing an eviction.

Antioch currently funds Bay Area Legal Aid and Centro Legal de la Raza with CDBG funds to assist lower-income tenants facing eviction, <sup>65</sup> an important lifeline for many families. More is needed; **the city should increase funding for legal aid programs.** The Contra Costa County Board of Supervisors is currently considering a proposal from community advocates to expand legal services for tenants. Antioch officials should encourage the county to fund these services to ensure East County communities have access to these needed resources. <sup>vii</sup>

vii For more on protection strategies, see: Urban Habitat, "Strengthening Communities Through Rent Control and Just-Cause Evictions: Case Studies from Berkeley, Santa Monica, and Richmond," 2018. Center for Popular Democracy, PolicyLink, and Right to the City Alliance, "Our Homes, Our Future: How Rent Control Can Build Stable, Healthy Communities," 2019. PolicyLink All-In Cities Policy Toolkit: Just Cause. PolicyLink All-In Cities Toolkit, "Tenant/community opportunity to purchase." Local Progress, "Creating a Tenant Opportunity to Purchase.

### AFFORDABLE HOUSING PRESERVATION

Compared to much of the Bay Area, Antioch housing costs are relatively low. However, speculation and exorbitant housing prices in the urban core are creating pressure on Antioch's housing stock. Preserving existing housing—both for renters and low-income homeowners—stabilizes communities and can improve safety and habitability. Antioch policymakers can take the following important steps to preserve existing homes for permanent affordability and community ownership.

# Pass a tenant or community opportunity to purchase policy

Even after finding a good place to live, renters may find themselves housing insecure when their landlord decides to sell their home. Outside investors are

buying homes in North Antioch at a higher rate than in the rest of the city and tend to charge higher fees, neglect needed repairs and maintenance, and evict at higher than average rates. 66 Antioch elected officials can preserve these homes and protect renters from instability with tenant and community opportunities to purchase, which give renters and nonprofit mission-driven organizations an opportunity to purchase their homes before they are sold to outside investors.

"A family who has rented a home for 10 to 20 years does not have any rights to purchase it. That's why we need a policy like TOPA."

Under a Tenant Opportunity to Purchase Act (TOPA), when the building they reside in is put up for sale, tenants have the opportunity to

-Resident

purchase the building at a fair market price, offering the dual benefit of stabilizing renters in their homes and creating a pathway to home ownership while preserving affordability. Under a Community Opportunity to Purchase Act (COPA), nonprofit organizations may purchase rental housing and convert it to deed-restricted affordable housing. Washington, DC,<sup>67</sup> has the oldest and most comprehensive TOPA policy: between 2002 and 2013, TOPA preserved approximately 1,400 affordable housing units there, stabilizing thousands of low-income residents. Smaller cities in the Bay Area such as Berkeley<sup>68</sup> and East Palo Alto<sup>69</sup> are currently considering TOPA and COPA policies. These policies are most effective when

local acquisition funds are made available to help cover the cost of purchase and renovations. **The city of Antioch should pass a TOPA and/or COPA policy.** 

### Create community land trusts

Policymakers can expand sustainable home ownership for low-income Antioch families using community land trusts (CLTs). Created in the civil rights era to help Black southerners gain economic self-sufficiency and land security, CLTs are non-profit organizations that acquire and manage land for affordability and community control. The CLT sells the homes at below-market rates, putting home ownership within reach for low-income households, regardless of documentation status. The

CLT retains ownership of the land the home sits on, leasing it to the homeowner. CLT homeowners agree to resale price restrictions that maintain the affordability of the home for the next buyer. In a testament to the strength of CLTs, CLT owners were 10 times less likely<sup>70</sup> to default on their homes during the foreclosure crisis than their private-market counterparts.

"We should have more community land trusts so we can aspire to transfer property to our children and build generational wealth."

-Resident

Today, the Bay Area has at least nine community land trusts. In 2021, the city of Richmond<sup>71</sup> allocated \$1 million from the American Rescue Plan Act for Richmond LAND, a Richmond-based CLT. **Antioch could support the creation of a CLT for East Contra Costa County or** help an existing land trust to expand into this region.

#### Stabilize lower-income homeowners

Home ownership is a significant vehicle for wealth creation in the U.S. The median wealth of a homeowner is 40 times greater than that of a renter. However, during the foreclosure crisis, predatory financial institutions targeted Black, Latino, and immigrant communities. From 2007 to 2016, over 7 million homeowners and immigrant communities and the opportunity for generational wealth-building; many of these families continue to struggle today with chronic housing instability and homelessness. Since 2000, the number of Antioch homeowners has stagnated



Signs from local housing action

and even declined slightly while the number of renters has grown by over 50 percent.<sup>74</sup>

To make home ownership accessible, Antioch leaders should help lower-income homeowners keep their homes through foreclosure prevention programs, including outreach, education, financial counseling, and mortgage assistance. Programs to help

with maintenance, rehabilitation, and adaptive remodels for improved accessibility can help homeowners stay in their homes as they age. Philadelphia's successful residential mortgage foreclosure<sup>75</sup> and homeowner repair programs<sup>76</sup> provide a strong model.

### Improve rental housing quality

Thirty-six percent of surveyed renters reported habitability and neighborhood quality issues. Yet many do not speak up for fear of retaliation or a rent increase. Antioch can ensure repairs and habitability through equitable code enforcement and landlord repair programs.

The city's current code enforcement process relies on complaints, which burdens tenants to report possible violations and can leave them vulnerable to landlord retaliation. Proactive rental inspections provide periodic mandatory oversight. Tenant protections in code enforcement can include requiring relocation assistance when tenants need to move out temporarily for repairs and the right of tenants to return to their homes at the same or similar rent. Code enforcement services, including inspections, should be offered in languages spoken across Antioch, including Spanish.

viii For more on preservation strategies, see: Urban Habitat, "Rooted in Home: Community Based Alternatives to the Bay Area Housing Crisis." PolicyLink, "Our Homes, Our Communities: How Acquisition Strategies Can Create Affordable Housing, Stabilize Neighborhoods, and Prevent Displacement," 2021.



ECRG members

### AFFORDABLE HOUSING PRODUCTION

The need for affordable housing in Antioch continues to grow but the city's response is lagging. According to the regional housing needs allocation (RHNA), Antioch has produced 56% of needed very low-income housing while far exceeding its target for above moderate rate housing.<sup>77</sup>

In Antioch, like much of the Bay Area, low-wage workers and people living on fixed or no income face the greatest barriers to finding affordable housing. A full-time, minimum-wage worker—many of Antioch's service and retail workers—earns \$31,200 per year, which means they can afford roughly \$780 per month on rent. Residents on fixed incomes such as Social Security Disability earn an average of \$1,200 per month, making Antioch's median rent of nearly \$1,600 inconceivable. Even income-restricted affordable housing units in Antioch, which calculate rent based on median income, can have rents of \$1,500 or more for a household of three.

Insufficient affordable housing means that many Antioch families pay far more in rent than they can afford, live in overcrowded conditions due to doubling or tripling up in homes, or live in homes that are unsafe and unhealthy. Many families are one missed paycheck or medical emergency away from being unable to pay their rent, putting them at risk of homelessness.

ix Affordable housing programs, including public housing, Section 8 vouchers, and nonprofit affordable housing developments, have income thresholds calculated based on the Area Median Income (AMI). In Antioch, the income threshold for a low-income family of 3 is \$61,650, which translates to a rent of roughly \$1,500, which is out of reach for many households who earn far less.

The following approaches can help to ensure that Antioch homes are affordable to the city's lowest income residents.

### Dedicate public land for affordable housing

Parcels of land owned by government jurisdictions that are underutilized, vacant, or underdeveloped can be prioritized for affordable housing developments. Antioch city officials can inventory publicly owned sites to determine which to prioritize for development of extremely low-income housing. Under California law AB 2135, public surplus land must be prioritized for public benefit; local agencies are required to make public land available for the development of affordable housing at a discounted rate. These sites should take into consideration proximity to public transit,

"We as residents can advocate for public land to be used for housing our community. We need to find out where these parcels are at and make sure our public land is used for public good."

-Resident

services, and schools to be maximally competitive for state funding. The city should use its recent Breakthrough Grant award from the Partnership for the Bay's Future to facilitate development of affordable housing on land owned by faith-based institutions.

### Zone for affordable housing

Inclusionary zoning requires market-rate developers to provide a certain percentage of their ownership or rental housing at costs affordable to lower income families. State law allows cities to establish an inclusionary requirement of 15 percent; cities can choose to increase this if they conduct a feasibility study showing it would not be a deterrent to new development. Zoning incentives such as density bonuses allow for a developer to build a larger project in exchange for providing a certain amount of affordable housing. Other incentives may include lower parking or open space requirements or reduced setbacks. **Antioch policymakers should pass inclusionary zoning including deeply affordable units for people earning the lowest incomes and eliminate parking requirements and setbacks for affordable housing.** 

### Establish housing trust funds

Housing trust funds (HTFs) are pools of dedicated public funding to preserve or build affordable housing. HTFs can be established by local governments and help to attract funding for affordable housing from state or federal sources. Local sources of funding may include construction impact fees and taxes, voter-approved housing bonds, community development block grants, inclusionary zoning in-lieu fees, and general fund dollars. The funds can be used to build new affordable housing, support

tenants or nonprofits to buy homes with TOPA/COPA, help low-income homeowners pay for needed repairs or maintenance, or to address other housing needs in the community. Solano County has set aside \$3 million<sup>79</sup> in federal emergency relief funds to establish an HTF. **Antioch policymakers should establish a** housing trust fund.\*

"If we don't act, we will become a victim of gentrification and there will not be any room for the change that we want."

-Stakeholder



Tabora Gardens Senior Apartments in Antioch.

x For more on inclusionary zoning, see: https://inclusionaryhousing.org/. For more on HTFs, see the Housing Trust Fund Project.



# **Conclusion**

Antioch's affordable housing crisis has exacerbated deeply rooted racial and economic inequities and jeopardizes community well-being. The Antioch CHANGE study highlights residents' challenges with housing affordability, habitability, and stability and the disproportionate impact on low-income residents, young children, and families of color. To our knowledge, this is the first community-based participatory housing assessment conducted in Antioch in which volunteer residents methodically collected data from their peers about their housing hardships and desires for change. The results provide invaluable insight and offer the recommendations of Antioch renters most challenged by the affordable housing crisis.

Like many cities, Antioch is grappling with its history of racialized violence, segregation, and systemic obstruction of wealth generation for people of color. A bold housing strategy is critical to advancing a just and strong Antioch. Local public policies that protect renters and create truly affordable housing are the cornerstones of housing stability and racial and economic equity. The policies presented here build upon decades of resident organizing and advocacy for housing justice while simultaneously creating a new trajectory for Antioch grounded in equitable development and inclusion.

It is the project partners' hope that this Antioch CHANGE report—and the thousands of residents whose stories and contributions it represents—will inform citywide housing policies and programs going forward, as the city continues to navigate rapid changes in its demographics, housing landscape, and pandemic recovery.

# **Acknowledgements**

It takes a village to carry out a community based participatory research effort. The project partners extend our sincere gratitude to the following individuals and organizations for the talent, expertise, insight, and support they offered to this project and report.

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ECRG leaders demonstrated extraordinary resiliency and dedication to this project despite significant hardships associated with the pandemic and shelter in place. Their commitment to community empowerment and housing justice is unparalleled and an example to us all.

Aisha Patterson, Amira Smith, Audrey Dollarhide, Belem Ramírez-López, Brendon O'Laskey (Treasurer Year 1), Carlos Omar Navarrete, Chipo Washington (Chair Year 1), Christine Clark (Secretary Year 1), Deborah Polk, Denise Woods, Gabriela Chico-Farias, Gloria Ochoa (Vice Chair Year 1), Ingrid Bernal, Janet Costa, Jennyfer Arosemena, Laura Espitia, Leticia Walker, Maggie López, Maria De Jesus López, Maricela López, Myriam Saenz Salgado (Secretary Year 2), Nikita Crawford, Ofelia Sánchez, Priscilla Nzessi, Rocheall Pierre, Ronald Davis, Rosa Guerra, Silvia Angeles (Chair Year 2), Silvia Vásquez Maravilla, Sostenes Ramírez (Vice Chair Year 2), Susana Sánchez, Teresa Ruano, Tonya Dean, Valeria Ruano, Wendy Galindo, Yadira Magana, Yaratzet Santiago (Treasurer Year 2), Yerenia Zarate.

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#### Report design

Design Action Collective

#### **Photos**

Photos of East County Regional Group and local housing actions provided by First 5 Contra Costa and Chris Schildt; page 10: Creative Commons/ Masrur Odinaev; page 35: SAHA; additional stock photos from Istock and Getty Images.

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# **Appendix**









#### Antioch CHANGE: Community Housing Assessment of Needs, Gaps and Equity

We invite you to take this survey sponsored by the East County Regional Group, First 5 Contra Costa, Urban Habitat, and Healthy & Active Before 5 to understand the housing needs, inequities, and opportunities for Antioch residents. Your answers will be kept confidential and combined with all the answers collected, and they will be used to inform a community-based strategy for housing security in Antioch. For more information, please contact grivas@first5coco.org. You will receive a \$5 Starbucks gift card as a thank you for completing the survey. One

sui	survey per person please.									
1.	<b>Zip code</b> (check one zip code □ 94509 □ 94									
2.	What kind of home do you l  ☐ Apartment ☐ Co ☐ Other Please describ	ondominium $\Box$	House		me					
3.	How many bedrooms are in	your home?		☐ More than	3					
4.	How long have you lived in ☐ Less than 5 years	your home?   5-10 years		□ <b>Over</b> 10 years						
5.	What is your biggest concer	n about your living si	tuation	?						
6.	If you lived in another city b	pefore moving to Anti	och, we	ere high housing co	sts a reasor	for m	oving?			
7.	What is your age?  ☐ 10 – 19 years ☐	l 20 – 29 years □	30 – 3	39 years □ 40-4	19 years	□ 50 (	or oldei	r		
8.	What is your Race or Ethnicity? (check all that apply)  ☐ African American/Black ☐ Hispanic or Latino/a/x ☐ White ☐ American Indian/Alaska Native ☐ Middle Eastern/North African ☐ Other: ☐ Asian ☐ Pacific Islander ☐ Prefer					say				
9.	What is your Gender Identit	ty?	⊏	l Prefer not to answ	/er					
10. How many of the following people live with you? (Please write answer as a number)										
	Young Adults (18-34)	Adults (35 and older	) CH	nildren under 6	Child:	ren/Te	ens (6-1	18)		
11.	11. What is your Monthly Household Income? (Money from work, Social Security, unemployment, etc.)  □ Less than \$1,250 □ \$1,251 to \$2,500 □ \$2,501 to \$3,750									
	□ \$3,751 to \$5,000		50 	│ □ More than \$6	5,250					
	. Please check the best answe					Yes	No	I don't know □		
	Would you support an Antic				each year?					
_	Do you support opening pa	<u> </u>			12					
_	Do you support building mo	<u>'</u>			1,					
	. <b>Do you?:</b> ☐ Own your home (hou ☐ Own an apartment bu ☐ Rent <u>a room</u> in an apa	se/ condominium/mo uilding artment, house, or cor	bile ho	me)						

#### **SECTION FOR RENTERS ONLY:**

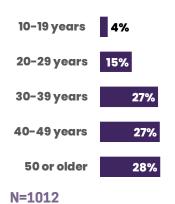
14. How much do you pay per month in rent? (Please write amount here): \$										
<b>15.</b> Has your rent been increased in the past 24 months? Yes □ No □ I don't know □ If answer is yes, by how much? \$										
16. Please rate the following possib	le problems in your home:	Yes, big proble		A Little roblem	No, not a problem					
a. Mold / Mildew										
b. Pests/ Rodents (Bedbugs, Mite	s, Mice, etc.)									
c. Illegal Activity or Theft in my B	uilding/Complex									
d. Leaky Roof										
e. Broken Heater/ Air Conditionin										
f. Broken Appliances (Laundry, Ro	efrigerator, Stove, etc.)									
g. Overcrowding										
h. Problem with Plumbing	ala /I and Daint Ashartan France at									
	als (Lead Paint, Asbestos, Fumes, et	c.) 🗆		<u> </u>						
	es or Outlets Not Working, etc.)									
k. ADA Accessibility I. Other (Garbage Collection, Lan	dscape Maintenance, etc.). Please									
i. Other (darbage collection, Lan	uscape Maintenance, etc.). Flease	Describe.								
17. Please check the best answers t	a the following questions		Yes	Somewh	at No					
a. Do you currently have a lease?										
	maintenance requests in a timely r	nanner?								
	for maintenance? (fixing problems									
d. Does your rent include water a		<i></i>								
e. Is your rent reasonable for the										
f. Do you worry that your rent m										
	get your deposit back when you me	ove?								
h. Do you worry about being evic										
i. Do you worry about not being										
j. Do you worry about not being										
k. Do you feel safe where you live										
I. Have you ever been threatened										
m. Have you been harassed by you										
iii. Have you been harassed by you	ur ianuloru:									
18. Please check the best answers to	o the following questions.	Yes		No I c	lon't know					
a. Is your building or home owned	d by a corporation/real estate comp	any?								
b. Is your building or home manag	ged by a property management con	npany?								
c. Have you reported living condit	tion concerns to the city?									
d. Have you ever received an unju	ist eviction?									
Thank you for completing the survey. By providing your email OR home address, you accept that you will receive a \$5 Starbucks gift card as a thank you for filling out this survey.  Thank You!										
Name (optional):	Email:	Address:								
Would you like to learn more abou	t the East County Regional Group's	campaign for bette	r housin	g? Yes □	l No □					

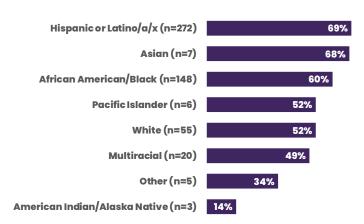
The East County Regional Group is a volunteer parent advocacy group organized to create healthier, safer and more equitable communities for young children and families through policy and systems change.

#### **Additional Charts**

#### What is your age?

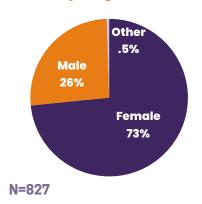
#### Percentage of Residents' Monthly Income Paid on Rent, by Race

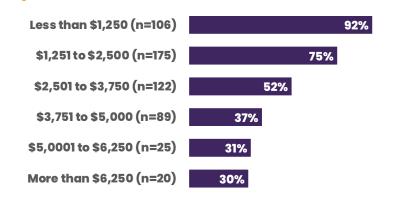




#### What is your gender identity?

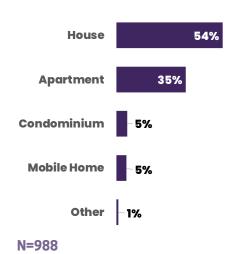
# Percentage of Residents' Monthly Income Paid on Rent, by Income Level





#### What kind of home do you live in?

#### **Renters and Homeowners Support Policy Solutions**





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