

ABOUT US

SFADC is a group of tenant organizations and allies who have been organizing against the soaring evictions and rent increases that have resulted in the displacement of thousands of San Franciscans. We believe that real estate speculation destabilizes neighborhoods, communities and economies, and that the future of San Francisco as a culturally diverse, vibrant and creative city depends on its capacity to protect tenants from displacement and neighborhoods from losing their character.

SFADC.org

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WHAT IS SPECULATION?

Housing is a basic need, but it is also a commodity that banks, developers, and landlords can trade to make money. Speculators buy buildings because they want to make a profit, not because they need a place to live. Speculation is a risky bet: it's a guess that the thing you buy is going to increase in value in a short period of time. Speculation, and the displacement that follows, has devastating effects on communities, culture, and the ability to preserve our homes and neighborhoods.

One of the major ways speculators can increase the profitability of a building is by increasing how much rent they can get out of the tenants there. Tenants in San Francisco fought hard for protections like Rent Control that limit how much landlords can raise our rent or otherwise make a profit by threatening our ability to stay in our homes. The current eviction epidemic is a result of speculators doing everything they can do to increase their profits, even when it is illegal. Some tactics include:

- Forcing out tenants so that their units may be re-rented at (or above) current market rate.
- Converting our homes into short-term rentals, or other forms of non-rent controlled housing that yield higher profits.
- Demolishing rent controlled units and/or constructing new buildings that do not uphold the same rent control protections that the older buildings had.
- Changing the use of a building to bring in higher-paying tenants at the expense of the tenants who were already there, for example changing SROs into tech dorms.

Often, we can stop evictions, conversions, and demolitions if we come together to organize against them.

WHY DID WE MAKE THIS GUIDE?

In San Francisco, we are experiencing extremely high rents, a subsidized, affordable, and below-market-rate housing shortage, and an eviction epidemic. The best way to stop this process is to speak up and fight back!

Speculators and their tactics are different in different neighborhoods. We hope that this booklet helps you notice what kinds of speculation are happening in your neighborhood. We also hope it encourages you to talk to your neighbors about it, and offers some tools for helping keep your neighbors and community in your homes.

Use these materials to describe speculation and its consequences. You could leave flyers for your neighbors or share know-yourrights information with your coworkers or friends. You could throw a potluck or a BBQ in your building or community. These gatherings are an opportunity to get to know your neighbors and also a space to ask questions like: How is speculation affecting your neighborhood? Why is your community important to you? What kinds of housing do you want to see in your neighborhood? How might we intervene to protect our homes and neighbors?

The suggestions in this booklet might sound simple, but they work. So many people are pushed out of their homes by fear or because they did not know their rights. Too often developers think they know what is best for our neighborhoods without ever asking us what we think. We have the power to stand up to landlords, politicians, and developers. We have the power, together, to defend our homes and neighborhoods against their greed and speculation.

SPECULATOR TACTIC #1 BUYING A BUILDING

WHY THIS IS A PROBLEM

It shouldn't be! Your rights don't change just because your landlord does.

The costs of buildings is going up way faster than rents. So how do new owners cover the cost of the mortgage and make a profit?



Usually the answer involves trying to get you out for the least cost to them. Once they get you out, they can move in new tenants who pay today's market rents, use the building for short-term rentals, demolish it and re-build something more lucrative, or sell it at a higher price to a buyer who can then do one of those things.

This is an important time to stand up for your rights!

WHAT YOU CAN DO

By catching them early, you can stop speculators from destroying your neighborhood and evicting the tenants in a building. This is when you can do the most to protect tenants! Leave flyers or knock on doors. This is a VERY effective way to prevent evictions!

BEFORE A SALE:

- Most tenants are tricked into leaving at this point. Make sure tenants in the building know their rights. Give them the flyer "Know Your Rights When Your Building is for Sale."
- Encourage people to talk to a tenant rights counselor when their building is for sale, especially before signing any documents, including a buyout agreement.
- Buyouts are almost never a good deal for tenants.
- Organize with your neighbors to make sure they don't plan on leaving!
- Educate potential buyers with flyers or window signs that make it clear that tenants don't want to move!

ONCE THE BUILDING HAS BEEN SOLD:

Many tenants will still be in a building. It is not too late to encourage people to talk to a tenant counselor or to give them know-your-rights information. Often, speculators buy buildings to flip them quickly, but sometimes they might hold on to them for a while before starting to push people out.

REMEMBER: Your rights don't change just because you get a new landlord. A building sale is NOT a reason to:

- Evict you
- Raise your rent
- Change your rental agreement

SPECULATOR TACTIC #2 EVICTION THREATS & HARASSMENT

WHY THIS IS A PROBLEM

Whether a new speculator or an existing owner, a landlord may still want to kick tenants out to increase their profits. If a building is covered by rent control, the landlord may want to push long-term tenants out so that they can re-rent the units at a higher rate or convert to condos.

WHAT YOU SHOULD KNOW

There are many tactics landlords might use to get tenants to leave, including:

BUYOUTS: Usually an offer of cash in exchange for leaving the unit, tenants may be pressured into buyouts through intimidation, harassment, or threat of eviction.

- Tenants do not have to take buyout offers, and it is often a bad deal for them. Even an offer of \$10,000 will be used up quickly if a tenant has to find an apartment at market rents.
- Buyouts are regulated, and a tenant has 45 days to change their mind and rescind a buyout agreement.

HARASSMENT: Illegal evictions and lockouts, violating tenant privacy or entering the unit without notice, refusal to do basic maintenance, verbal or physical threats, refusal to cash rent checks, discrimination, and shutting off utilities could all be examples of harassment. Harassment is illegal. EVICTION THREATS: Many people move out because of "advisories" or "warnings" that their landlord is planning an Ellis Act, Owner Move-In, or other "no-fault" eviction in the future. Landlords use these warnings to get around the restrictions placed on them if they do a formal eviction, including a requirement to pay relocation payments.

- A verbal notice is not a legal eviction notice.
- Documenting illegal threats can help protect tenants in the future.
- The legal eviction process has a very specific timeline. Tenants must respond to notices within that timeline (sometimes in as few as 3 days, including weekends!) in order to have a chance at winning their fight.

WHAT YOU CAN DO

EDUCATE: Make sure tenants know that they have rights!

- Every situation is different, and so it is important to get them to a tenant counseling organization ASAP. This is especially important if they have gotten an eviction notice.
- Encourage them to speak to a tenant counselor before signing anything.

ORGANIZE: If an entire building is at risk of eviction, encourage them work together. This helps protect tenants from being individually targeted, and may encourage neighbors and the larger community to provide support. A local tenant counseling or organizing group might be able to help the building organize together.

SPECULATOR TACTIC #3 SHORT-TERM RENTALS

WHY THIS IS A PROBLEM

• Short-term rentals take what once was or could be someone's home and turn it into a vacation rental. This is illegal. Each unit that converts

to an Airbnb means a loss to our declining affordable housing stock.

 The problem is not people who rent out their own apartment for a couple of weeks while on vacation, but landlords using whole apartments as illegal hotels year-round.



• With Airbnb, property owners can make in just a couple of nights what they would make in a month's rent. This creates an incentive to evict, especially those paying low rents.

WHAT YOU CAN DO

You must be registered with the city to LEGALLY do Airbnb. If you suspect an illegal Airbnb:

- Check whether an address has a Short-Term Rental (STR) permit on the City's Property Information Map.
- If you have sufficient evidence that there is an illegal Airbnb in your neighborhood, you can report it to the City's Office of Short Term Rentals.
- Be Vocal! Tourists might be unaware of the impact this business model is having on the communities they are visiting. Leave a

note to educate Airbnb users on their role in our displacement crisis.



For more information about short term rentals, visit: sharebetter.org & www.sftu.org/short-term-rentals/

SPECULATOR TACTIC #4 LUXURY DEVELOPMENT

WHY THIS IS A PROBLEM

If a luxury development is approved by the planning commission, we know that rents nearby will increase and there will be displacement.

• Luxury development squeezes out those of us with the least options for safe and stable housing, including seniors, people with disabilities, and long-term

tenants.

- Speculators often buy up nearby property with the hope of more development or profiting off of rising rents.
- Wealthier new residents demand services that create more low and middle-income jobs, and those



people will also need places to live.

• Luxury development contributes to gentrification. Markets and laundry mats are replaced with high-end boutiques and expensive restaurants.

WHAT YOU CAN DO

There are neighborhood groups across the city that fight luxury development and advocate for affordable housing. Get in touch with a local tenant counseling organization to find out if there is one in your area!

- Show up at planning commission hearings to have your voice heard.
- Educate those around you to bring awareness about what can happen if a luxury development is built in your area.
- Mobilize your neighbors to publically oppose bad developments, push for more affordable units, and sign on to community solutions.



Visit the sfadc website and facebook page to stay updated on affordable housing rights:

www.SFADC.org • www.facebook.com/sfnodisplacement/

RESOURCES

TENANT COUNSELING ORGANIZATIONS:

SF TENANTS UNION www.sftu.org/sched 558 Capp Street 415-282-6622

HOUSING RIGHTS COMMITTEE OF SF www.hrcsf.org/counseling. html

Mission District Office: 1663 Mission, #504 415-703-8644 Languages: English, Spanish, Chinese

Richmond District Office: 4301 Geary Blvd. @ 7th Ave 415-947-9085 Languages: English, Russian, Chinese

CAUSA JUSTA::JUST CAUSE cjjc.org/tenant-services 2301 Mission Street, Suite 201 415-487-9203 Languages: Spanish, English BILL SORRO HOUSING PROGRAM (BiSHoP) http://www.vetsequitycenter. org/services/bishop/ 1010 Mission Street, Suite C Languages: English, Tagalog

CHINATOWN COMMUNITY DEVELOPMENT CENTER www.chinatowncdc.org 663 Clay Street, San Francisco, CA 94111 415-984-2728 Languages: Chinese

SOUTH OF MARKET COMMUNITY ACTION NETWORK (SOMCAN) www.somcan.org 110 Howard Street Appointment Lines: English- (415) 255-7693 Spanish- (415) 552-5633 Tagalog- (415) 552-5637

SINGLE ROOM OCCUPANCY (SRO) TENANTS:

MISSION SRO COLLABORATIVE: www.dscs.org/content/ view/152/146 938 Valencia Street 415-282-6209 Languages: Spanish, English

CENTRAL CITY SRO COLLABORATIVE: www.ccsroc.net 48 Turk Street (415) 775-7110

OTHER RESOURCES

EVICTION DEFENSE COLLABORATIVE (EDC) If you have been served with a "Summons & Complaint for Unlawful Detainer" bring all your paperwork immediately to the Eviction Defense Collaborative. evictiondefense.org 1338 Mission Street; 4th Floor Languages: English, Spanish, Chinese SAN FRANCISCO RENT BOARD http://sfrb.org/ 25 Van Ness Ave., Suite 320 (@ Market Street) (415) 252-4602



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