

Understanding Displacement

Let's Talk Housing is a shared resource of the cities, towns and county of San Mateo that provides information about housing and displacement and supports community participation in creating local housing policies and programs. To learn more and get involved, visit the <u>San Mateo Let's Talk Housing website</u>.



What is displacement?

Displacement is when a person or family is forced to move for reasons out of their control. People may be forced to move because their rent has gone up to a price they can't afford, they have a crisis like a job loss or a medical emergency, or the place they live is being torn down.

When someone is forced to leave their home, they may also be forced to leave their community. This can mean leaving their family and friends and losing their support networks.

Displacement happens to a person or a family, but it can also happen throughout a community, where many households move over months or years. This can be difficult for the people that have to leave, the families and neighbors left behind, the community and the city or larger region.

If we don't take actions to stop displacement, our communities risk a future with less economic opportunity, more racial and economic differences, and widespread displacement. Working-aged people and young families will be more at risk of displacement.

TYPES OF DISPLACEMENT

There are different types of displacement.

Direct displacement is a forced move, for example, when someone is evicted.

Indirect displacement is when a person cannot afford to stay in their home.

Cultural displacement is when new development and new residents change the character of an area.

To learn more about the kinds of displacement and their impacts and start a community conversation visit the <u>Let's Talk Housing What</u> is Displacement webpage.

WHAT ABOUT GENTRIFICATION?

Gentrification is a type of neighborhood change that happens when people who make higher incomes move into neighborhoods that haven't received as much investment or where residents have typically made lower incomes. This can cause rents, housing prices, and other costs to rise. After a while, gentrification may cause cultural displacement where residents who stay no longer feel the community reflects who they are and their needs.

Why does displacement happen?

Displacement often has many complicated causes that vary across communities. At its root displacement happens because of rising costs and not enough homes.

Some of the reasons displacement happens are:

NOT ENOUGH NEW HOUSING

When there are not enough homes for everyone who wants to live in an area, housing costs rise.

REGIONAL POPULATION & JOB GROWTH

New jobs, especially higher paying jobs, can mean more competition between people looking for homes. This makes housing costs rise, especially in places where there are not enough new homes being built.

HOUSING COSTS RISING FASTER THAN INCOME

When this happens, people pay more of their income on rent, and some can't find any housing they can afford. When someone spends more than 30 percent of their income on housing, that is called "rent burden."

NEIGHBORHOOD INVESTMENTS

Neighborhood improvements, either by local government or private groups, may cause investors to buy property because they think the value will go up. In lower-income areas, investors may buy affordable units and then increase rents or force tenants to leave.

LACK OF TENANT PROTECTIONS

There are only a few state laws that protect renters from evictions or sudden spikes in rent. In communities without more local protections, displacement is more likely to occur.

LOSS OF EXISTING AFFORDABLE HOUSING

More and more need for housing can cause rent to increase or make it attractive to demolish or renovate older and more affordable homes and replace them with more expensive ones.

SEGREGATION & REDLINING

These historic practices caused racial and economic inequality that still exists today. Communities that experienced segregation and redlining as well as low-income households of color are especially at risk of displacement.

POOR MAINTENANCE

Sometimes building owners do not or cannot take care of the housing that they own, which can result in unsafe living conditions for tenants. If conditions get bad enough the people who live there may be forced to move.

What impact does displacement have?

Losing people who have been a part of our community impacts us all. Without enough safe, healthy and secure housing for people of all income levels, we lose economic opportunity and diversity. When families and members of our workforce are forced to leave their homes and neighborhoods, it can have large and lasting effects on livelihoods, businesses, social networks and health.



People with limited resources may end up living on the street, in their car, or doubled up with friends and family. Some find alternative housing, but in other neighborhoods or other cities—far from their jobs, friends, places of worship, and community networks. They then may face long commutes, which can add to traffic and air pollution in addition to lost time and stress. To learn more about how displacement affects us all, visit the Let's Talk Housing Why This Matters webpage.

How can we prevent displacement?

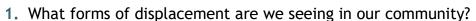
The lack of enough housing for everyone who needs it is at the core of the current housing crisis. Creating more housing will take time, but our community members are facing displacement today. We need to help our neighbors stay in our communities as we work to create more housing options.



We know a lot about how displacement works, but we need to understand what steps we can take to prevent it and reverse its impacts. Successful efforts to stop displacement need to include all **Three Ps: Protection, Preservation and Production**. Together, these policies and programs protect existing residents, preserve affordable homes, provide more housing options in our communities and keep our neighborhoods stable. To learn more about the policies and programs that can help stop displacement, visit the <u>Let's Talk Housing What Can We Do webpage</u>.

Starting a Community Conversation

Here are a few questions you can ask yourself and your neighbors to start a conversation about displacement in your community.



- 2. What do we think is causing the displacement we are seeing?
- 3. How is displacement affecting us, the people we know, and our community overall?

To learn more and start a community conversation visit the San Mateo Let's Talk Housing website.

