

# **COMMUNITY ALLIANCE OF TENANTS**

**QUAD CITIES HOUSING CLUSTER**



# WHAT IS AFFORDABLE HOUSING?

Housing is considered **"affordable"** when rent or mortgage, plus utilities, is no more than **30%** of a household's gross income.



# QUAD CITIES RENTERS PROFILE

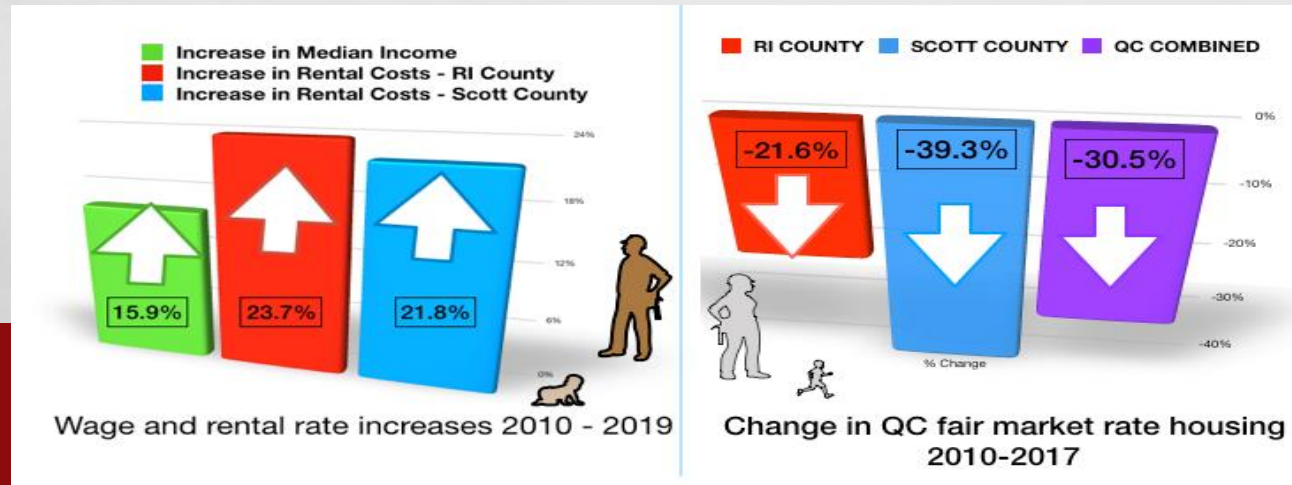
**REMOVES**

Households in the Quad Cities						
	Rock Island County, IL		Scott County, IA		Quad Cities Combined	
	#	%	#	%	#	%
<b>Total Households</b>	<b>60,390</b>	<b>47.1%</b>	<b>67,710</b>	<b>52.9%</b>	<b>128,100</b>	<b>100%</b>
<b>Total ELI</b>	<b>8,230</b>	<b>13.6%</b>	<b>7,225</b>	<b>10.7%</b>	<b>15,455</b>	<b>12.1%</b>
Extremely Low Income (<=30% AMD)						
<b>Owner (of ELI)</b>	<b>2,865</b>	<b>34.8%</b>	<b>2,220</b>	<b>30.7%</b>	<b>5,085</b>	<b>32.9%</b>
<b>Renter (of ELI)</b>	<b>5,365</b>	<b>65.2%</b>	<b>5,005</b>	<b>69.3%</b>	<b>10,370</b>	<b>67.1%</b>

# THE CRISIS WE ARE FACING

## RENTAL COST RISING HIGHER THAN WAGES

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# **FACTORS DRIVING THE AFFORDABLE HOUSING CRISIS**

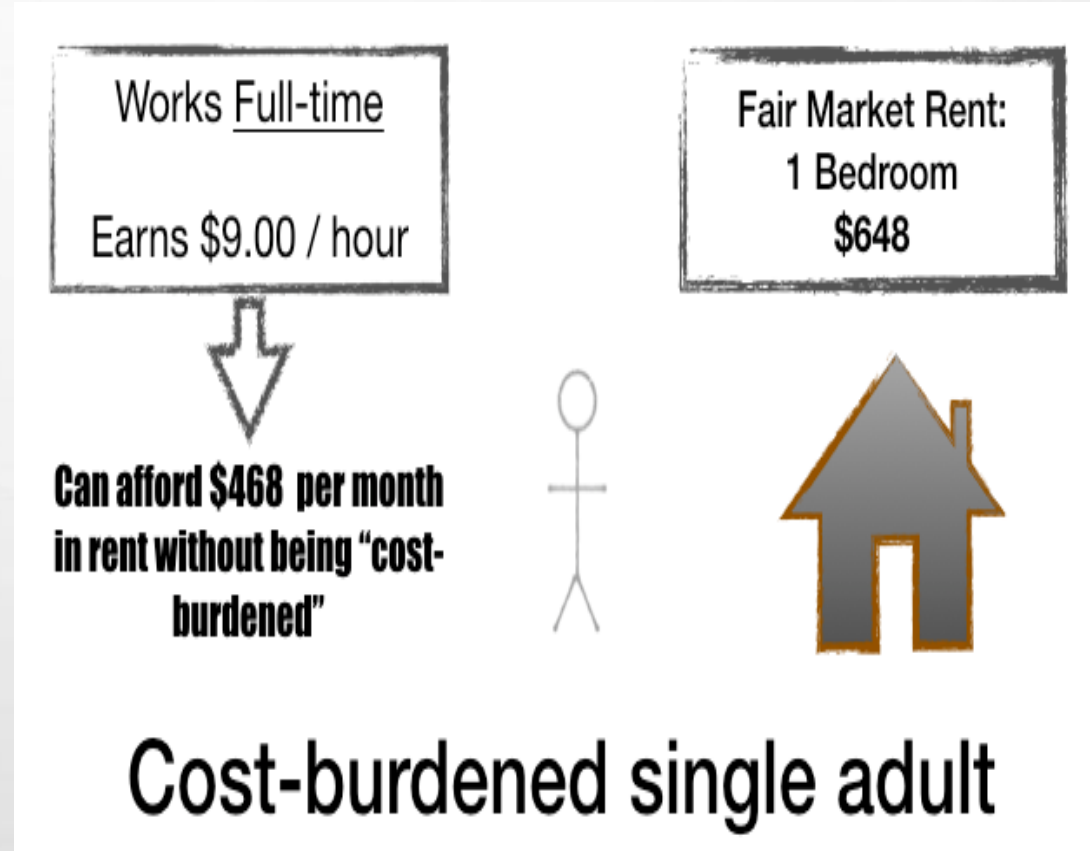
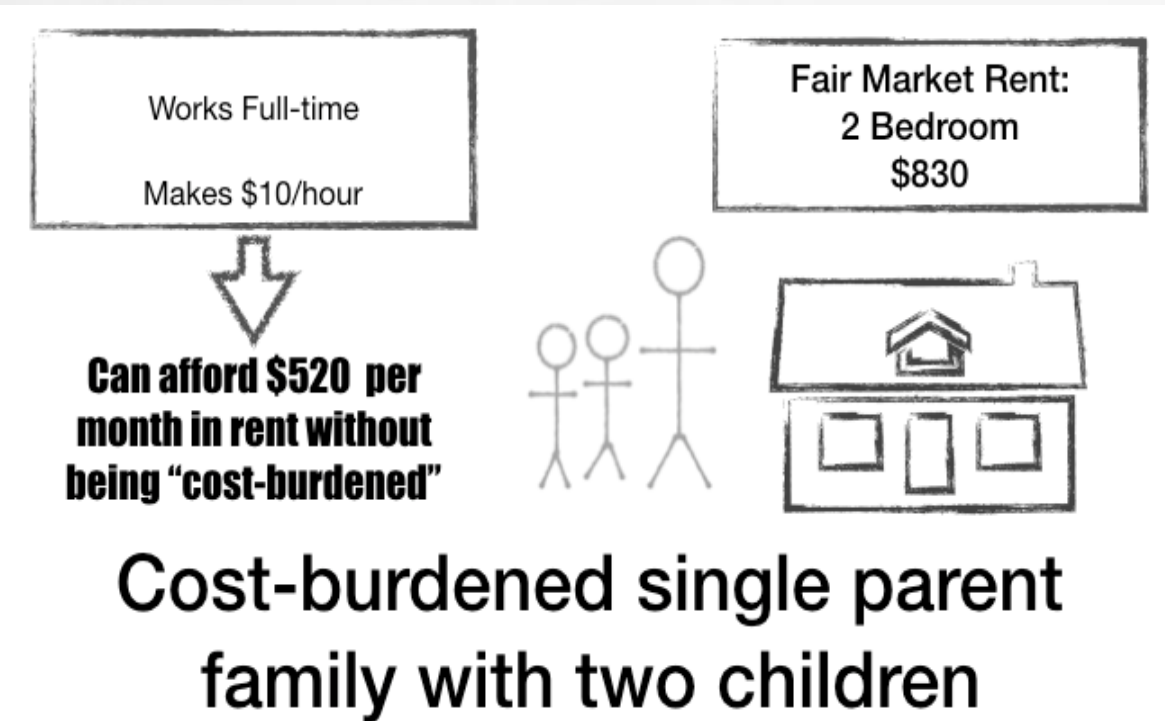
**AFFORDABILITY AND COST-BURDEN**

**AVAILABILITY**

**EVICCTIONS**



# AFFORDABILITY AND COST-BURDEN



**When looking only at extremely low income households that rent, more than half in the Quad Cities are still cost-burdened at 30% of their household income (7,745, 50.1%).**

# AVALIBILITY

**LOOKING AT THE QUAD CITIES COMBINED,  
THERE ARE 36 AFFORDABLE AND AVAILABLE  
UNITS PER 100 RENTER HOUSEHOLDS.**

**THE QUAD CITIES AREA HAS A GAP OF 6,645  
AFFORDABLE AND AVAILABLE UNITES FOR  
HOUSEHOLDS IDENTIFIED AS EXTREMELY LOW  
INCOME**

<b>Affordable and Available Units per 100 Renter Households</b>	<b>30% AMI (Extremely Low Income)</b>
<b>Rock Island County, Illinois</b>	<b>45</b>
<b>Scott County, Iowa</b>	<b>26</b>
<b>Quad Cities Combined</b>	<b>36</b>

# EVICTIION

- EVICTIION LAB THE COST OF EVICTIION

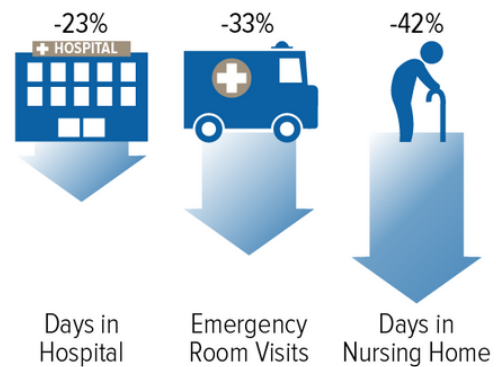


# IMPACT OF THE HOUSING CRISIS

## IMPACT ON HEALTH CARE

### Supportive Housing Can Produce Health Care Savings

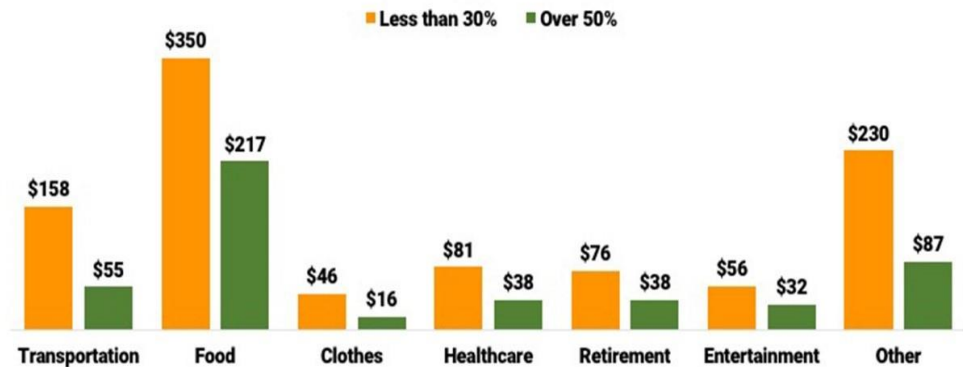
Combining affordable housing with intensive services for a high-needs group saved an average of over \$6,000 a year per person in health care



CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

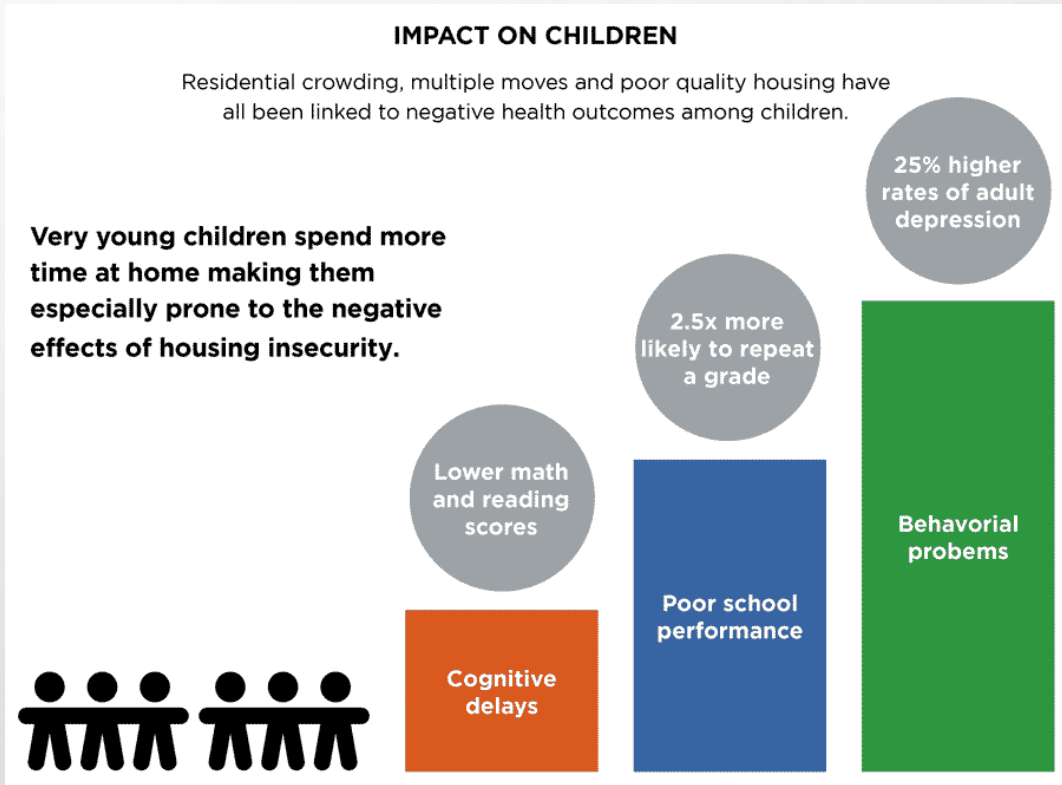
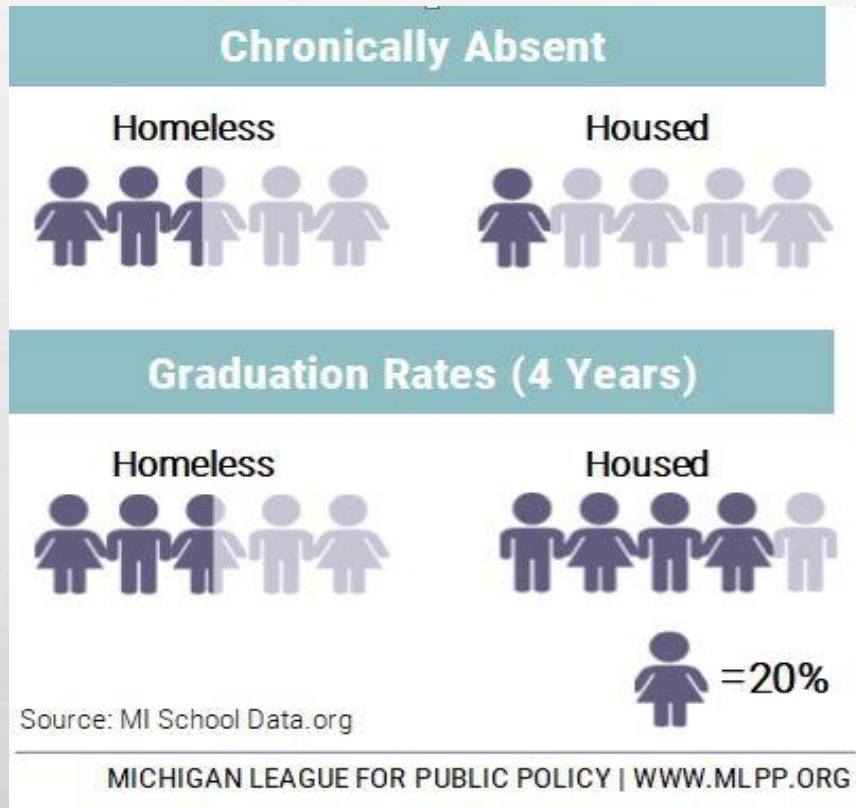
## ECONOMIC IMPACT

Low-income renters with severe cost burdens have much less to spend on critical necessities, including food



Joint Center for Housing Studies of Harvard University

# IMPACT OF THE HOUSING CRISIS



# IMPACTS OF THE HOUSING CRISIS

**CRIME RATES INCREASE AS WELL AS THE COST AND BURDEN ON LAW ENFORCEMENT**

## VICTIMIZATION AND YOUTH HOMELESSNESS



*The media frequently report crimes committed by youth who are homeless*

**A STUDY SHOWS THAT THESE YOUTH ARE MORE LIKELY TO BE VICTIMS**

OVER **3 OUT OF 4** YOUTH EXPERIENCING HOMELESSNESS HAVE BEEN THE **VICTIMS** OF CRIME IN THE PAST YEAR



ALMOST **40%** OF FEMALE YOUTH EXPERIENCING HOMELESSNESS WERE SEXUALLY ASSAULTED IN THE PAST YEAR



**DESPITE THIS HIGH %, ALMOST 1 IN 4 DON'T REPORT THE CRIMES**



SOURCE: GAETZ, S., O'GRADY, D., & BUCCIERI, H. (2010). SURVIVING CRIME AND VIOLENCE: STREET YOUTH AND VICTIMIZATION IN TORONTO. (TORONTO: JFCY & HOMELESS HUB). [WWW.HOMELESSHUB.CA](http://WWW.HOMELESSHUB.CA)



# WHY WE NEED CAT

- WE BELIEVE THAT HOUSING IS A HUMAN RIGHT, NOT A COMMODITY, AND EVERY PERSON HAS A RIGHT TO BE AT THE TABLE WHEN DECISIONS ARE MADE ABOUT THEIR LIVES. WE ADVANCE POLICY THAT IS DRIVEN FROM TENANT EXPERIENCE. TO RESIST DISPLACEMENT, WE MUST ORGANIZE RENTERS AND OTHER ALLIED GROUPS TO MAKE STRONG AND BOLD DEMANDS OF THOSE IN POWER.
- ORGANIZING FOR TENANTS' RIGHTS TO US MEANS ORGANIZING TENANT UNIONS AND BUILDING ASSOCIATIONS, BUILDING TENANT POWER FOR THE LONG-TERM. IF WE ARE TO WIN THE MOST TRANSFORMATIVE POLICY, WE MUST CENTER OUR MOVEMENTS AROUND THE LEADERSHIP OF THOSE MOST AFFECTED: LOW-INCOME COMMUNITIES AND COMMUNITIES OF COLOR.

# **MISSION OF COMMUNITY ALLIANCE OF TENANTS**

- **ORGANIZE TENANTS IN THE QUAD CITIES TO FORM A COMMUNITY ALLIANCE OF TENANTS.**
- **THE TENANTS ASSOCIATE WILL WORK TO IMPROVE THE LIVES OF TENANTS IN THE QUAD CITIES THROUGH CAPACITY-BUILDING, MOVEMENT-BUILDING, AND LOCAL/STATEWIDE ADVOCACY. TENANTS ASSOCIATION WILL SEEK TO SUPPORT AND STRENGTHEN THE MOVEMENT FOR RENTERS' RIGHTS IN THE QUAD CITIES**

# **WHAT IS A CAT**

- **NEIGHBORS COMING TOGETHER TO ADDRESS THE ISSUES THEY ARE FACING WITH THEIR LANDLORDS.**

# WHAT WILL A CAT DO?

- **PROVIDE A WAY FOR TENANTS TO ACCESS INFORMATION ABOUT:**
  - **THEIR RIGHTS AND TAKE ACTION TO ENABLE THOSE RIGHTS**
  - **NAVIGATING THE CIVIL LEGAL SYSTEM**
- **CREATE LONG TERM SUSTAINABLE CHANGE DRIVEN BY SOLUTIONS CREATED BY THOSE MOST IMPACTED**

# **WHAT WILL A CAT DO?**

**CAPACITY BUILDING BY GIVING TENANTS A MEANS TO ADDRESS THEIR PROBLEMS**

**CAPACITY BUILDING BY FORMING LOCAL TENANTS UNIONS**



<b>Develop Local Organizing and Counseling</b>	<b>Technical Assistance: Advise on renter's rights</b>	<b>Develop resources for all tenants in the QC Area</b>
<b>Develop Replicable models for tenant education and organizing and training programs to disseminate this model</b>	<b>Legal TA/advice on organizational structure, drafting legislation. Referrals to tenant lawyers for legal help. Organizing and training lawyers to assist tenant groups</b>	<b>Free organizing toolkits for issues, educational webinars, sample letters to landlords</b>
<b>Support the formation of building-wide and citywide tenants' unions</b>	<b>Communications TA including opposition talking points, media training, social media training, narrative and storytelling trainings.</b>	<b>Utilize the tenant hotline as a referral system and strategic resource</b>
<b>Train volunteers</b>	<b>Organizing strategy hubs to share best practices, lessons learned of past and recent tenants' rights campaigns.</b>	<b>Publish web-based know-your-rights resources, including fact sheets</b>

# WHAT ARE TENANTS RIGHTS



# HOW THE CAT CREATES CHANGE

**SHIFT THE NARRATIVE TO A WORLD WHERE RENTERS ARE TREATED WITH DIGNITY AS EQUAL MEMBERS OF THE COMMUNITY, WHERE PEOPLE'S BASIC NEED FOR HOUSING IS VALUED OVER PROFITS, AND WHERE WE REVERSE THE DEEPENING INEQUALITY AND POVERTY AMONG THE QUAD CITIES MOST VULNERABLE COMMUNITIES.**



# RESOURCES: SAMPLE LETTERS

**HAVING A WRITTEN RECORD IS THE BEST WAY TO ASSERT YOUR RIGHTS AND PROTECT YOURSELF AGAINST LANDLORD RETALIATION. TAILOR THESE LETTERS TO YOUR SITUATION. THESE LETTERS HAVE BEEN DEVELOPED BY STAFF WITH YEARS OF EXPERIENCE IN TENANTS' RIGHTS, BUT THEY DO NOT SUBSTITUTE FOR LEGAL ADVICE! [SEE OUR DIRECTORY FOR LOCAL RESOURCES.](#)**

Send via Certified Mail Return Receipt Requested (español abajo)

(\_\_\_\_\_)

(\_\_\_\_\_)

(\_\_\_\_\_)

Dear (\_\_\_\_\_),

I (\_\_\_\_\_) am a tenant at (\_\_\_\_\_). I am writing because on (\_\_\_\_\_) you or your staff notified me that I would be evicted or served me with an eviction notice claiming that you plan to remodel the unit.

California's new Tenant Protection Act has specific requirements for an owner demolishing or substantially remodeling a property. In order to lawfully evict a tenant due to remodeling under California Civil Code Section 1946.2(b)(2)(D), you must plan to replace or substantially modify something in the unit in a way that requires a permit, or else you must be addressing hazardous materials in the unit. In both cases it must not be possible to do the work in a safe manner with tenants in the unit, and it must take more than 30 days to do the work.

Given this law, I respectfully request that you provide evidence of this substantial remodel – permits, architectural drawings, contractor work plans or invoices for the demolition or remodeling work – or you cease and desist this eviction action. If you rescind this eviction notice, I will continue to pay my rent of (\_\_\_\_\_) per month.

At your earliest convenience, please respond in writing to confirm that you have received this information.

Sincerely,

(\_\_\_\_\_)

(\_\_\_\_\_)

# SAMPLE LETTERS

## EVICCTIONS

- **EVICTION NOTICE INVALID – NOT SERVED WITH PROPER NOTICE TIME**
- **EVICTION NOTICE INVALID – SERVED BY TEXT, EMAIL, OR OTHER ELECTRONIC MESSAGE**
- **EVICTION NOTICE INVALID – BY PHONE OR VERBAL**
- **3-DAY NOTICE – DISPUTE**
- **3-DAY NOTICE “PAY OR QUIT” – DOCUMENT COMPLIANCE TO STOP EVICTION**
- **EVICTION REASON INVALID**

## RENT INCREASES

- **RENT INCREASE NOTICE INVALID**
- **RENT INCREASE PERCENT INVALID**
- **LATE FEE INVALID**
- **RETURNED CHECK FEE INVALID**
- **DEMAND RENT RECEIPT**

## HOUSING CONDITIONS AND REPAIRS

- **REPAIR REQUEST**
- **LEAVING BEFORE LEASE IS UP DUE TO UNHABITABLE CONDITIONS**

# SAMPLE LETTERS

## HARASSMENT, RETALIATION, AND REASONABLE ACCOMMODATIONS

**RIGHT TO QUIT ENJOYMENT**

**RETALIATION**

**HARASSMENT**

**THREATS BASED ON IMMIGRATION OR  
CITIZENSHIP STATUS**

**REQUESTING REASONABLE  
ACCOMMODATIONS FOR A DISABILITY**

## IMPROPER ENTRY AND LOCK OUT

**LOCK OUT**

**IMPROPER ENTRY BY LANDLORD**

## SECURITY DEPOSITIS

**NOTICE OF INTENT TO VACATE AND PRE-MOVE-  
OUT INSPECTION**

**CONTESTING SECURITY DEPOSIT DEDUCTIONS**

**DEMAND RETURN OF SECURITY DEPOSIT**

**CREATE A CUSTOMIZED LETTER ONLINE TO  
DEMAND RETURN OF SECURITY DEPOSIT!**

**(ENGLISH ONLY)**

# RESOURCES: TENANT DEFENSE TOOLKIT

**EVICITION IS A PROCESS. YOU DO NOT NEED TO LEAVE YOUR HOME IMMEDIATELY IF YOU RECEIVE AN EVICTION NOTICE. STAY IN YOUR HOME. LANDLORDS LOCKING OUT, INTIMIDATING, OR EVICTING TENANTS OUTSIDE OF THE COURT PROCESS ARE AGAINST THE LAW.**

**USE OUR [LOCAL RESOURCE DIRECTORY](#) TO CONTACT A TENANT OR LEGAL AID ORGANIZATION BY SEARCHING FOR YOUR COUNTY.**

- **LEARN ABOUT TENANTS' RIGHTS AND PROTECTIONS BY CLICKING BELOW!**
- **[DISCRIMINATION, HARASSMENT, AND REASONABLE ACCOMMODATIONS](#)**
- **[EVICCTIONS](#)**
- **[HOUSING CONDITIONS AND REPAIRS](#)**
- **[RENT INCREASES](#)**
  - **[RENT CONTROL ORDINANCES BY CITY](#)**
- **[STATEWIDE EMERGENCY RENTAL ASSISTANCE PROGRAM \(ERAP\)](#)**
- **[UNFAIR LATE FEES](#)**

# **ADDITIONAL RESOURCES**

**LOCAL RESOURCE DIRECTORY**

**TENANT RIGHTS HOTLINE**

**NATURAL DISASTERS**

**RENT LAWS**

**FORM A TENANTS UNION TOOLKIT**



# MEDIATION

**RESOURCE SUPPORT BY C.A.T.**

**AVAILABLE TO TENANTS AND LAND OWNERS**

- **FOR MUTUAL BENEFIT**
- **THAT IS CONFIDENTIAL**
- **AND OFFERS CREATIVE SOLUTIONS TAILORED TO TENANT AND PROPERTY OWNERS' SPECIFIC NEEDS.**



# **MEDIATION WORKS!**

**CURRENTLY OFFERED**

**EVICITION DIVERSION PROGRAM**

**ROCK ISLAND CO.**

- **OF 22 FILED EVICTIONS SENT TO MEDIATION:**
  - **18 WERE MEDIATED TO WITHDRAWING THE EVICTION ORDER**
  - **3 WERE MEDIATED TO AGREEING ON A MOVE OUT DAY WITHOUT AN EVICTION ORDER**
  - **ONLY 1 CASE WAS AN EXECUTED EVICTION.**

# TENANT UNION

- ***WHAT IS A TENANTS' UNION?***
- **TENANTS' UNIONS ARE BUILDING, NEIGHBORHOOD OR CITY-BASED ORGANIZATIONS MADE UP OF AND LED BY RENTERS THEMSELVES TO FIGHT FOR OUR COLLECTIVE INTERESTS AND RIGHTS.**
- **BUILDING-BASED TENANTS UNIONS ARE GENERALLY MADE UP OF TENANTS WHO LIVE IN THE SAME BUILDING AND/OR HAVE THE SAME LANDLORD. NEIGHBORHOOD AND CITY-BASED TENANT UNIONS ARE NETWORKS OF TENANTS WHO OFTEN HAVE SIMILAR ISSUES AND STAND IN SOLIDARITY WITH EACH OTHER, BUT MAY LIVE IN DIFFERENT BUILDINGS OR HAVE DIFFERENT LANDLORDS.**
- **COMMUNITY ALLIANCE OF TENANTS TENANT UNIONS SHARE A COMMON VISION AND PRINCIPLES, AND UNITE WITH OTHER TENANT UNIONS ACROSS OUR CITIES, STATES AND COUNTRY TO BUILD A MOVEMENT OF MILLIONS THAT IS POWERFUL ENOUGH TO WIN RENT CONTROL FOR ALL AND TENANT AND COMMUNITY CONTROL OF OUR HOUSING AND LAND.**

# TENANTS UNION

## ***WHY FORM A TENANTS UNION? - BECAUSE YOU CAN WIN!***

HOW DO WE BUILD ENOUGH POWER TO STAY IN OUR HOMES, COMMUNITIES AND THRIVE?!

WE DO THIS BY ORGANIZING.

WE MUST ORGANIZE BECAUSE OVERCOMING FEAR AND ISOLATION IS IMPOSSIBLE TO DO ON OUR OWN.

WE ORGANIZE BECAUSE WE SEEK TO TRANSFORM PEOPLE'S FEAR AND ISOLATION INTO DIGNITY AND SOLIDARITY BOTH IN YOUR HOME, COMMUNITY AND ON A STATEWIDE LEVEL. ORGANIZING ISN'T JUST SENDING OUT AN EMAIL OR CREATING A SOCIAL MEDIA PAGE, ALTHOUGH THOSE WILL LIKELY BE STEPS THAT YOU TAKE.

ORGANIZING IS BUILDING REAL FACE-TO-FACE RELATIONSHIPS BETWEEN YOU AND YOUR NEIGHBORS OVER TIME. THE ORGANIZATION OF TENANT UNIONS ARE THE BUILDING BLOCKS TO OUR QUAD CITY WIDE, AND BI-STATEWIDE MOVEMENT.



# THREE STEPS TO BUILD A TENANTS UNION

## PLANT A SEED

FORM AN ORGANIZING TEAM AND JOIN THE COMMUNITY ALLIANCE OF TENANTS

THE ORGANIZING TEAM IS THE SEED, USUALLY 3-4 PEOPLE, MOSTLY TENANTS OR RESIDENTS WHO ARE FED UP AND READY TO DO SOMETHING TOGETHER. WITH YOUR ORGANIZING TEAM TALK ABOUT YOUR VISION OF WHAT YOU WANT TO DO TOGETHER AND HOW YOU WANT TO DO IT. THE MORE UNIFIED YOU CAN BE, THE STRONGER YOUR SEED WILL GROW.

## WATER THE SEEDS

START REACHING OUT TO OTHERS IN YOUR COMMUNITY

SET A TIME TO GO CANVASSING (DOOR TO DOOR KNOCKING) TO CONNECT WITH OTHER RESIDENTS. THIS MIGHT BE IN YOUR APARTMENT COMPLEX, ON YOUR BLOCK OR IN YOUR NEIGHBORS KITCHEN. IT'S REALLY IMPORTANT TO SHARE WITH OTHERS WHY YOU ARE ORGANIZING AND LISTEN TO THEIR CONCERNS. A GOOD RULE OF ORGANIZING IS TO SPEND TWO-THIRDS OF YOUR TIME LISTENING.

## GET TOGETHER

HOLD YOUR FIST BUILDING/COMPLEX/COMMUNITY ASSEMBLY

ALL OF US HAVE FEAR AND SHAME THAT WE MUST TAKE HEAD-ON AND LET GO OF FOR US TO MOVE FORWARD..

PREPARATION

OPENING

PARTICIPATION AND ROLES: MUTUAL AID & SUPPORT

EDUCATION

MAKING DECISIONS TOGETHER

CLOSING:

FOLLOW THROUGH

# **CONNECT CAT TO THE LARGER EFFORT TO END HOUSING DISPARITIES IN THE QUAD CITIES**

- **LOCAL POWER-BUILDING: BRINGING TENANT GROUPS TOGETHER TO SHARE BEST PRACTICES, SUCCESSES, INSPIRE EACH OTHER, CREATE A UNITED FRONT, AND DEVELOP SHARED STRATEGIES**
  - **MEMBER ORGANIZATION CALLS/MEETINGS**
  - **CONVENINGS, ASSEMBLIES**
  - **DOCUMENT LOCAL STRATEGIES AND SUCCESSES TO BUILD MOMENTUM AND NARRATIVE POWER**
  - **PARTNER WITH QUAD CITIES INTERFAITH AND THE GAMALIEL NETWORK TO BUILD CAPACITY AND INTENTIONALLY CONNECT RENTERS' WORK TO A BROADER HOUSING JUSTICE FRAMEWORK**
  - **PARTNER WITH QUAD CITIES HOUSING CLUSTER**

# **SHIFT THE NARRATIVE IN SUPPORT FOR RENTERS**

**WHEN CURRENT LAWS CREATE UNJUST CONDITIONS FOR RENTERS WE CHANGE THE LAWS**

- **CONNECT CITY, COUNTY AND STATEWIDE ADVOCACY WORK WITH MOVEMENT-BUILDING WORK**
- **MAKE UNIFIED AND STRATEGIC DEMAND FOR POLICY CHANGE**

# LONG TERM STRATEGY FOR SUCCESS

THE COMMUNITY ALLIANCE OF TENANTS WORKS TO  
ADDRESS THE ROOT CAUSES OF HOUSING  
INSECURITY BY SUPPORTING AND UNITING LOCAL  
TENANT ORGANIZATIONS ACROSS THE QUAD CITIES.

WE ARE A COALITION OF TENANT ORGANIZATIONS  
BUILDING THE CAPACITY OF LOCAL TENANT  
GROUPS, BUILDING A MOVEMENT, AND  
ADVOCATING FOR POLICY CHANGE



Above the surface you see the  
**Symptoms**  
of the problem

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Dig deeper to find the  
**Root Cause**  
of the problem