

Demanding more:
Moms 4 Housing
activist Misty Cross in
front of the house in
Oakland, Calif., that
she and other local
homeless mothers
occupied in 2019.

Making a Stand

Will the pandemic change how
America thinks of housing for good?

BY **BRYCE COVERT**



AS YOU DRIVE ONTO A COLLEGE CAMPUS in the up-and-coming Midtown neighborhood in Santa Fe, N.M., you run into a security gate where you might expect to be asked for some identification. But no one is manning the gate under the wide, wan blue sky of a mid-November day. The College of Santa Fe, which relocated to the Midtown property in 1947, closed in 2009, succumbing to the financial pressures of the last big recession. What's left is a city-owned plot of 64 acres that's almost entirely empty, save for some space leased by the Santa Fe Art Institute's artist residency program and a few other businesses.

The campus, purchased by the city in 1942 to create an Army hospital during World War II, is dotted by small, graffiti-speckled buildings with corrugated metal roofs that served as wartime barracks, and low, square brick buildings that were college dorms. Some of the dorms are being used to house homeless residents who were moved there during the pandemic. In between the buildings are vast, empty parking lots and open stretches of brown ground dappled with shrubs. The only green is a patch of AstroTurf near a patio area outside of the old, vacant cafeteria.

It's a huge piece of land in a city that's only about 46 square miles total. At its height, the college housed over 1,000 students. It would take most of an afternoon to walk the entire plot. "It's a whole neighborhood," pointed out Tomás Rivera, a founder of the Chainbreaker Collective, a local economic and environmental justice organization.

It's a whole neighborhood that, if developed appropriately, could provide a haven for thousands of Santa Fe residents who are currently struggling to afford a place to live.

Like many places in the United States, Santa Fe had a housing crisis long before the pandemic. Median renter income was lower than what was needed to afford a two-bedroom home, and nearly half of renters were already spending at least one-third of their income on rent. Santa Fe is a small city, with a population of about 87,500. But as housing scarcity drives people out of larger metro areas, an influx of newcomers are vying for its limited housing stock. Santa Fe has just three public housing complexes with a total of 198 units, a number that has declined thanks to renovations and sales. The city is short an estimated 5,000 affordable units. Just 77 of the 1,128 housing units under construction in November 2020 qualified as affordable,

"This pandemic has taught us as organizers and as tenants that tenants' collective power does yield results."

—Trent Leon Lierman,
CASA



THE SUPPLY OF HOUSING IS tight almost everywhere in the United States. There's a shortfall of 6.8 million affordable and

available rental homes, and rents are on the rise. Nationally, there were just 35 affordable and available rental homes for every 100 extremely low-income families in 2018, and nearly half of renters were spending more than 30 percent of their income on housing. Then the pandemic hit, and by the middle of 2020, one in five renters in the US were behind on payments.

But the pandemic hasn't just accelerated the housing crisis. It has changed the way the entire country thinks about housing: A home be-

came not merely a commodity to be bought and sold on the market; all of a sudden, it was a lifesaving necessity to ward off contagion and death. When the abrupt loss of jobs and income threatened to create a widespread mass eviction event, tenants' organizations and policy makers sprung into action to institute programs the likes of which the country had never seen before, including eviction moratoriums and \$46.5 billion in federal rental assistance. These measures prevented millions of Americans from becoming homeless during a public health disaster. But even before Covid, organizers were redefining the movement for affordable housing, calling for housing to be recognized as a human right. Now they hope the pandemic has sparked a durable movement that can forever transform the conversation about affordable housing.

During the latter decades of the past century, as the government retrenched from spending on housing and real estate prices soared, affordable housing advocates pushed for protections like just-cause eviction requirements (which prevent landlords from kicking out tenants without good reason) and rent control measures for low-income people and all those left behind by the housing market. But alongside those specific policy changes, "the community and our affiliates have always had these transformational demands," said Katie Goldstein, a senior national organizer for the Center for Popular Democracy. Groups like Goldstein's pushed for investments in social housing, or housing provided by the government, and a government guarantee of housing, or the right of each person to a home. "Housing shouldn't be a commodity," she said.

But during that time, there wasn't a coordinated, powerful national housing movement, and the issue didn't appear in campaign ads or

meaning that they will be rented at below-market rates. Meanwhile, arty-looking studio apartments and juice bars are cropping up in the neighborhood around the campus.

Then the pandemic shut down businesses around the country and threw millions of people's lives and jobs into chaos. Santa Fe was hit hard, given how much its economy depends on tourism, and the unemployment rate stayed far above pre-pandemic levels for all of 2020. As of June 2021, the average Santa Fe County resident had accumulated \$3,400 in rent debt, the highest in the state.

In response to the escalating housing crisis, Chainbreaker has launched a campaign to turn the Midtown campus into a community land trust. Under such an arrangement, the community owns the land, usually through a nonprofit, and then leases it to residents, who can buy homes on it for less than market-rate prices, given that they're not paying for the underlying land. Trusts prohibit the residents from later selling their homes for inflated prices, thus keeping housing costs affordable for future owners. Community land trusts "assume that land is a public asset and not a private good," in the words of three academics who studied them. Their primary purpose "is to preserve long-term affordable housing in neighborhoods by removing houses, buildings, and lands from the market."

Chainbreaker envisions the campus as a permanent way of addressing the city's housing crisis.

There's a lot about the site that makes sense for affordable housing development. For one, it's in a prime location. Although the college sealed off an entrance near the northeastern corner, grocery stores and restaurants can be spotted just over a low red wall. There is a public library and a large public park on its grounds, and it's within walking distance of public elementary, middle, and high schools. Government service offices are clustered around it. "This is the heart of

Santa Fe," Rivera said. It's nestled among low-income neighborhoods where residents make between \$21,000 and \$48,000 a year. The campus is surrounded on nearly all sides by apartment complexes where Chainbreaker has been organizing to improve conditions and halt evictions.

"All of this is public land," Rivera said as he surveyed the vast campus. He and his fellow organizers aim to keep it that way.

Seizing the future:
The Santa Fe housing advocacy organization Chainbreaker holds a community engagement event.

"It's just unbelievable to me that all these vacant homes are sitting here when people are suffering on the streets."

—Martha Escudero,
housing activist

political debates. Kevin Simowitz, codirector of the HouseUS Fund, who has been organizing on various issues for over 15 years, saw a gap between many progressive organizations and those focused exclusively on housing. “The movement muscle for housing justice was kind of siloed,” he said.

Then the failures of the housing market started to affect more Americans. The instability set off by the 2008 foreclosure crisis reverberated well into the middle class. As housing prices and rents kept increasing in the aftermath, the issue started to reach “a little farther up the income scale,” said Nan Roman, the CEO of the National Alliance to End Homelessness. “A lot of midsize cities became impossible to afford to live in,” noted Pam Phan, a national field organizer with the Right to the City Alliance.

As more voters started worrying about their rent or mortgage, the issue appeared on the radar of national politics. Progressive candidates started talking about “housing for all” and referring to housing as a human right. In 2018, then-Senator Kamala Harris introduced a bill to help people afford rent, Senator Cory Booker backed legislation to defray the cost of housing and encourage private development of more units, and Senator Elizabeth Warren put forward legislation for the federal government to build 3.2 million new housing units. In 2019, Senator Bernie Sanders and Representative Alexandria Ocasio-Cortez introduced the Green New Deal for Public Housing, which proposed \$180 billion to repair and retrofit public housing. During the 2020 presidential race, “all of the Democrats had platforms having to do with affordable housing, which has never, ever happened,” Roman said. None of the individual plans would have been enough to end the housing crisis, and politicians still frequently turned to the private sector for solutions rather than getting the government more involved. Still, it marked a clear turning point in how they talked about affordable housing.

Many housing advocates I spoke with pointed to Moms 4 Housing as an important catalyst for a new kind of thinking and action on the topic. At the end of 2019, a group of homeless mothers in Oakland, Calif., a city with more vacant properties than unsheltered people, occupied a vacant house, making the case that “housing is a human right” and that they were “using that right.” Their effort drew national coverage and attention, and in early 2020, they successfully secured the house as their own after the owner agreed to sell the property to a community land trust, which vowed to fix it up and give it to

the mothers. In the wake of the action, Oakland Mayor Libby Schaaf promised to put together a community housing advisory board cochaired by one of the mothers. “I cannot condone unlawful acts. But I can respect them, and I can passionately advance the cause that inspired them,” Schaaf said.

That assertive way of demanding housing served as an inspiration for Martha Escudero, a single mother of two daughters in Los Angeles. Before she and her children moved to Chile for a few years, Escudero had a full-time job and paid around \$1,200 a month for a small two-bedroom duplex home. When they returned to California in 2019, rent had “quadrupled,” she said. They stayed with her mother for a time, but it was crowded—Escudero’s brother was there too—so they started staying with friends. She and her daughters were spending nights on the floor of a friend’s house when she heard about Moms 4 Housing. “I was like, ‘Wow, if they could do it, if they’re moms of color and they did this, maybe I could do it,’” she said.

Escudero had never been involved in housing activism before, but she had become “really desperate.” She started connecting with other people who had the same idea to occupy vacant homes. “It’s just unbelievable to me and insane that all these vacant homes are sitting here when people are suffering on the streets,” she said. So one morning in March 2020, surrounded by lawyers and allies, she and her daughters moved into an empty two-bedroom home owned by the state. It was blue, with a nice yard and a garage.

Eventually the group of activists, who call themselves LA Reclaimers, occupied 13 houses in the same area. The city didn’t kick Escudero out, although it did move her to another home a few blocks away in October 2020. She likes it better, as it has a bigger yard and larger bedrooms. The city has deemed it transitional housing for her family, which means they’ll be given a voucher and expected to find a new home at the end of 2022. But Escudero is trying to hold onto it, working with activists to turn the area into a land trust, which would enable her to own the home.

The pandemic revealed that a home is not just a commodity to be bought and sold; it’s a lifesaving necessity to ward off contagion and death.

New life: A World War II-era barracks on the abandoned college campus that Chainbreaker hopes to turn into a community land trust.



To Escudero, the occupation of the homes changed the conversation. “We’ve exhausted ourselves talking,” she said. “Sometimes you just have to break the law in order for us to be listened to.”

THE DESPERATION TO HOLD ONTO A DECENT PLACE TO live became sheer panic as the pandemic set in during early 2020. The long-simmering housing crisis boiled over, overwhelming millions more families. It “laid bare the horrors of our system,” Goldstein said. If the best way to stay safe was to stay home, it became clear that housing was a public health necessity as well as a human right. Not just strapped renters but the broader public began to recognize “the public sector’s responsibility” in housing, Roman said.

Grassroots organizers across the country met the crisis with a single call: Cancel rent. They pressured lawmakers to block all evictions and halt the accumulation of unpaid rent debt, as well as suspend mortgage payments. It built “a lot of unity,” Goldstein said. In some ways it was a new development for these groups to rise above their disparate local campaigns and speak in unison.

Renters, for their part, responded to the crisis “with more direct and radical action,” Goldstein said. People went on rent strikes across the country; nearly a third of renters didn’t pay rent on April 1, 2020. By fall, organizers were deploying blockades and taking other direct actions to defend tenants against eviction. Because so many people were suddenly struggling to pay rent, more came out of the shadows to talk about it and organize around it, including “folks who may have never come into organizing before or had thought about

Getting bolder:
Housing activist Lidia Rivas at a march supporting a tenants’ rent strike organized by CASA in Langley Park, Md.

it,” Phan said. It allowed renters “to speak their truth very openly, because for the first time the issue has come to a national scale.”

With the stakes so high, tenants found they had less to lose by getting active and going radical. A sense of solidarity grew from the fact that so many people were experiencing the same thing all at once. People were not just talking about the problems they faced but connecting them to the larger forces that have always shaped the housing market, such as real estate speculation and housing scarcity.

Ruby Salazar, her husband, and her two children have lived in an apartment complex in Maryland for nearly a decade. The rent is “*bien caro*” (very expensive), and yet there’s no maintenance and the apartments are “*feos*” (ugly). There’s currently a leak in the pipes of the unit above hers, which means water runs into her apartment. But even though she’s undocumented, Salazar had work and always paid her rent in full.

When the pandemic hit, she lost all of her various jobs doing things like housekeeping, construction, and caring for children. She hasn’t been able to find work since. Her family is now months behind on the rent.

Her neighbors were also in the same boat, so they started knocking on each other’s doors and organizing a rent strike. It was the first

time Salazar had ever done anything like that. In October 2020, they sent the owners a letter demanding a reduction in the rent, better maintenance, and the creation of a payment plan for those who couldn’t pay in full. They thought the strike wouldn’t last long. But they never heard back. As of December, Salazar and her neighbors were still on rent strike. “*Estamos más unidos*” (We are more united now), she said. “*Un año ya estamos en esta lucha, y seguimos*” (We’re a year into this fight already, and we continue).

The main focus of CASA, the Maryland nonprofit that helped Salazar and her neighbors organize the strike, is immigrant rights and economic justice. Pre-pandemic, it had done some organizing around displacement and rent control. But “we were too scared to do rent strikes,” said Trent Leon Lierman, the Maryland organizing lead at CASA. Then its members lost income and struggled to get pandemic aid, and organizers felt called to act. “The pandemic exploded our housing work,” Leon Lierman said. The organization is now working on other ways to continue taking collective action on housing issues. “This pandemic has taught us as organizers and as tenants

that tenants’ collective power does yield results,” he said. “You can’t shut that switch off once it’s been turned on.”

All of that excitement presents a new challenge. The pandemic created a wave of new tenant organizations, at the very base of the grass roots, across the country. Organizers now have to figure

out how to harness that energy and keep their members engaged, as well as what should come next. KC Tenants was formed in Kansas City, Mo., in early 2019 as the national conversation about housing was heating up. The group soon got a tenants’ bill of rights passed and made housing a key issue in that year’s city council and mayoral elections. But when the pandemic started, its leaders were among the hardest-hit, and other residents started calling the personal cell phone of Tara Raghuvier, the founding director of KC Tenants, desperately seeking help. Raghuvier and other organizers realized that the organization “needed to shift in the direction of radical solidarity,” she said, and launched a hotline and a mutual aid fund. It repeatedly held actions to shut down the eviction process—it says it delayed over 850 in January alone.

But while the hotline and the aid fund are



There’s a shortfall of 6.8 million affordable and available rental homes, and rents are on the rise.



here to stay, KC Tenants doesn't want to end up as a service organization or get stuck in "reaction mode," Raghuveer said. So it's now shifting focus to "campaign around our North Star, our vision of the world as it should be"—municipal social housing.

"One of the most important things we need to do is massively expand, in a serious, rigorous, deep way, the scale of the tenant movement," Raghuveer said. "We just have to build more tenant power." After all, as explosive as the moment was for housing activism, there were limits. Rather than cancel rent, cities, states, and eventually the federal government imposed eviction moratoriums with plenty of holes in them. Though the federal government offered rental assistance funds through state and local agencies, that money has only dribbled into people's pockets, failing to meet the crushing demand.

ONE DAY IN 2020, YETZALI REYNA Aguilar got a knock on her door from a Chainbreaker organizer. Aguilar and her family had been struggling to pay rent even before the pandemic. She had immigrated to Texas seven years ago, then came to Santa Fe to be with her family and moved in with an aunt. But her aunt left the city when she could no longer afford the housing, and Aguilar started hunting for a place to live. She eventually landed with her boyfriend in his mother's

mobile home. Then she quit her job at Burger King out of fear of Covid. She and her boyfriend are trying to find their own place, but "there are not many options here," she said. Rents used to be between \$500 and \$700 a month; now they're around \$1,000. That day, as she talked to the organizer at her door, Aguilar began to realize that "this is a struggle we're all going through."

Aguilar, who started volunteering with Chainbreaker and has since become its communications organizer, is herself an example of the people the group is trying to help. She began going door-to-door, distributing information about the city and state eviction moratoriums and helping people fill out applications for rental assistance. "It has been really touching and humbling talking with people and feeling like I'm not alone," she said. Those conversations inevitably turned to the larger need for affordable housing. "They had the solution already in their mind, but they didn't know how to call it," she said. Aguilar and the other organizers would offer theirs: a community land trust.

Chainbreaker's first office, if it could be called that, was a structure that members built out of wooden pallets. The organization was founded in 2004 to fix people's bikes and fight for better, safer public transportation. But eventually it became clear that transportation is intimately connected to housing—if people were getting pushed farther and farther out of the city, bikes weren't going to be enough. The group started organizing on housing issues and pushed for a residents' bill of rights that the city council approved unanimously in 2015.

Fearing eviction: During the pandemic, housing activists across the country coalesced around a demand to "cancel rent," as seen here in Brooklyn.

By the middle of 2020, one in five renters in the United States were behind on payments.



Then, in 2018, the Santa Fe University of Art and Design, which had been leasing the Midtown campus since the College of Santa Fe closed, also shut its doors, putting the land back into the city's hands. Chainbreaker, whose headquarters is now across the street, saw the change of ownership as both a threat—for its potential to increase housing costs and cause displacement—and an opportunity, as an opening to do things differently. Organizers took the question of what should be done with the land directly to members, who kept raising the idea of community control. The group settled on the idea of a community land trust as a way to “insulate people from the erratic whims of the market,” Rivera said, “and challenge the idea of for-profit housing.”

Chainbreaker knocked on thousands of doors to get the campaign going and held a day-long meeting in the summer of 2019. And then the pandemic hit. As with many other grassroots organizations, Chainbreaker was flooded with requests from members to help them cover rent as workers lost their jobs. It found itself trying to educate people about their rights—both the previously existing ones and the new ones that emerged under the eviction moratoriums. It organized tenants to ward off evictions. It helped get rental assistance, when it became available, into their hands.

Out of that chaos arose a different conversation about housing. “The pandemic has lifted the veil,” Rivera said. The city responded quickly, instituting its eviction moratorium before the state and federal government did. Cathy Garcia, a community organizer at Chainbreaker, has seen a “greater sense of urgency” on the issue from city lawmakers and, in particular, from the collective’s members, who “are willing to go more out on a limb because they see more is at stake.”

During the worst of the crisis, the Santa Fe City Council often turned to Chainbreaker for help distributing masks and rental assistance to its members, which built a new relationship between the two. “It allowed the guards to come down a little bit” on both sides, Rivera said. As the city starts to think not just about short-term emergency measures but also long-term recovery, “there’s more hope for an actual, real progressive path forward than there was pre-pandemic,” he added.

A new agenda: In 2019, Senator Bernie Sanders and Representative Alexandria Ocasio-Cortez proposed public housing legislation as part of the Green New Deal.

During the 2020 presidential election, all Democratic candidates put forward platforms to address affordable housing.

FEDERAL LAWMAKERS MAY also see the issue in a new light. Democrats are still struggling over the details of their reconciliation bill, which would fund everything from climate change measures to child care, paid leave, and health care. The original bill would also have allocated \$300 billion for affordable housing, funds meant not just to rehabilitate public housing but to create more of it. “You could house everybody with that money,” Roman said, and end homelessness. “That’s never been on the table like that in any serious way” at least since the 1980s, when President Ronald Reagan slashed federal housing money and the country

saw the start of a mass homelessness crisis that persists to this day. Goldstein noted that in her 15 years of organizing around housing, it’s always been in “a time of austerity,” when ambitions were limited by a tight budget. “If we were to actually have the resources we’ve been demanding for decades,” she said, “that would be extraordinary.”

The \$300 billion was significantly whittled down during intra-party negotiations over the cost of the package, and just before Christmas, Senator Joe Manchin pulled his support from the bill. Democratic leaders insist they’ll push it again in 2022, but its future remains uncertain.

As eviction moratoriums disappear, rental assistance dries up, and the country tries to think about life after the pandemic, “at some point we need to ask ourselves: What is it about the system itself that created the dynamics in which these threats are so grave?” Chainbreaker’s Rivera said. “We need to look at different ways of thinking about housing.” For his group, the community land trust is “the most obvious answer to that.” Chainbreaker is now in the middle of its campaign to create that trust. It’s playing a key role in the city’s community engagement process to survey residents about what they want Santa Fe to do with the Midtown campus. The results of that process will be presented to the city council in early 2022. Chainbreaker is hopeful that the council will wait to make any decisions until it has that report in its hands.

The significance goes far beyond the city. “The decisions we’re making here in Santa Fe are going to have national implications, no matter what,” Rivera said. Garcia went further. “Santa Fe feels tiny,” she said. “But if we can do this, we’re creating the sense of what’s possible.”