

JANUARY, 2025

Coalition for Economic Survival (CES) in the *Los Angeles Times*

Got an Apartment and Need Some Renters insurance? Be Prepared to Pay More

by Laurence Darmiento - Friday, December 27, 2024

After renovations forced Monique Gomez ([Barrington Plaza Tenants Association](#) Leader) to move out of her Westside apartment, the tenant of four years was surprised to learn she would have to find another company to sell her renters coverage.



Her insurer, State Farm General, stopped writing new property policies last year, and she was told that even though she was an existing customer and moving into a nearly identical unit at Barrington Plaza, the company wouldn't cover her.

"Nothing has changed. It's just me going to a different unit, the same square footage, the exact same square footage," she said.

Though renters' insurance costs a fraction of homeowners insurance, Larry Gross, executive director of the Los Angeles tenants advocacy group [Coalition for Economic Survival](#), said that with many tenants barely making ends meet, any increase is a squeeze.

"In the L.A. area, we have one of the worst housing crisis in the nation," he said. "People are already paying unaffordable rent upwards of 50% of their income, so any type of increase is going to impact them significantly."

He noted that more landlords are now requiring rental insurance in lease terms, though tenants in rent-controlled units have more legal

protections in Los Angeles and can't be forced to pay it.

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Tenants' Rights Organizations Prepare for an Expected Increase in Evictions in 2025

Tenants facing evictions will have more time to respond to notices under a new California law. Several state laws took effect on Jan. 1 that provide tenants with some protections



*Tenants' rights advocates with the Coalition for Economic Survival demanding justice for renters.
(Photo Courtesy of Coalition for Economic Survival)*

by Gabriel Arizon
January 1, 2024

With tenant protection
resolutions and subsequent

extensions that were put in place locally during the COVID-19 pandemic now expired – coupled with Californians voting against rent control in the 2024 general election – tenants' rights organizations are bracing for increased numbers of evictions.

On Feb. 1, 2024, the last extension for renter protection from the city of Los Angeles expired, and rent owed from Oct. 1, 2021, to Jan. 31, 2023, was due.

Additionally, landlords were able to raise rent by 4-6%, depending on whether their tenants paid for utilities.



Data from the LA Housing Department (LAHD) found that between February 2023 to November 17, 2024, at least 166,000 eviction notices were filed – 94% were due to a nonpayment of rent, 90% came with a three-day notice and the average amount owed is \$3,960. February 2024 saw the highest number of eviction notices filed, totaling more than 8,100.



Larry Gross – executive director for the [Coalition for Economic Survival \(CES\)](#), a nonprofit that advocates for tenants' rights, rent control and preserving affordable housing – said that with the high cost of rent, he expects 2025 to be a challenging year for renters. "Most people in the city of Los Angeles are paying unaffordable rent ... with a third to half of those [renters] paying upwards of 50% of their income to rent, which means that they don't have sufficient funds to deal with other necessities such as food and medicine," Gross explained.

"We have the highest rent burden in the nation, as far as the percentage of income that tenants pay," he continued. "It's pretty dismal."

Another factor compounding the issue is the Ellis Act – a 1985 state law that allows landlords to evict tenants and withdraw their properties from the rental market. According to the CES, in collaboration with the Anti-Eviction Mapping Project, more than 30,000 rent-controlled units have been taken off the market since 2001.

**The Ellis Act
MUST GO!**



It hasn't helped matters that Proposition 33, a rent control ballot measure that would have given cities more freedom to limit how much landlords can raise the rent, failed in the 2024 general election with 62% of voters opposing it.

California Governor Gavin Newsom turns his back on California Renters & the Democratic Party siding with Corporate Landlords and the Republican Party



While Gross was disappointed, he wasn't surprised at the result, saying that corporate landlords spent upwards of \$160 million with election ads to "confuse and mislead people." He also blamed Gov. Gavin Newsom for publicly opposing the measure and not standing "behind a law that would've

provided tremendous benefits to tenants throughout the state in alleviating the rent burdens that tenants currently have."

Further concerning Gross are the policies that will likely be enacted when President-elect Donald Trump returns to the White House. The tariffs he's proposed on imports from Mexico, Canada and China, for instance, are predicted to raise costs on consumer goods and groceries, which would put even more of a burden on tenants in having to choose between paying rent or buying basic necessities.



"There's also the threat to the Affordable Care Act, so low-income renters and others in the city are going to have their health care threatened," Gross said. "All of this means that the tenants we work with are going to be caught in an economic vice that keeps getting tighter and tighter around them, making it more difficult to economically survive."

CES Tenants' Rights Legal Clinic



CES holds weekly clinics to help tenants with their problems and inform them of their rights. Gross said that they used to see around 20 to 30 people on any given week; now they have 50 to 70 people. And every time, he hears about the hardships that

families have been going through.

"There are still people who haven't been able to pay back the back rent [accrued during the COVID eviction moratorium] and are still trying to hold on and figure out how they're going to keep their roof over their head," Gross said. "Our fear is that [the number of evictions] going to be turned up to a high volume because of what we're going to see on a national [level] in regards to the new administration ... things are likely to get worse."

New Laws Provide Some Protections for Renters

Although the situation appears to be doom and gloom for renters, there are some silver linings in the form of new state laws that took effect Jan. 1 that aim to provide tenants with more protections.



One law, Assembly Bill (AB) 2347, will double the time tenants have to respond after receiving an eviction notice from five to 10 business days. While it may appear to be minor, Gross explained that it's crucial for tenants to understand that responding to an eviction notice is a right and failing to do so could mean relinquishing their chance to contest the eviction in court. Increasing the time renters are given to respond increases their chances of remaining in their homes.

"This law is a tremendous step forward in empowering renters and fostering a fair housing landscape," Gross said.

Another law, AB 2801, affects security deposits, as landlords can now only make deductions from it for material supplies or repairs to restore the premises back to the original condition at the point of tenancy, exclusive of ordinary wear and tear.

AB 2801 also allows tenants to request to be present during the move-out inspection by the landlord and property manager, and the landlord must send an itemized statement for any deduction made based on that inspection. The landlord must also provide the tenant with photos of the property before and after they move out if they intend to charge them for repairs or cleaning.



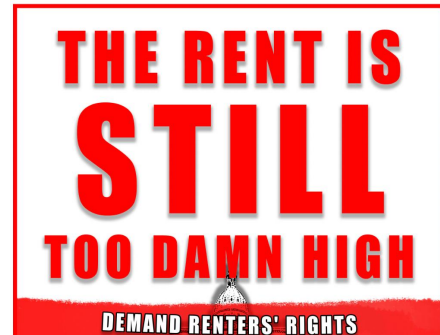
AB 2747 requires landlords of buildings with 15 units or more to offer tenants the option to report their rent payments to credit bureaus, providing them the chance to build or improve their credit scores by making on-time payments. Tenants can opt in or out at any time.

Senate Bill (SB) 611 prevents landlords from charging tenants for notices and any extra fees if they choose to pay their rent with a check. SB 1051 amends the state law on lock changes for victims of domestic violence, allowing tenants to request this on behalf of their immediate family or another member of the household. The lock change must be paid for by the landlord and occur within 24 hours after receiving documentation about the abuse.

Additionally, the Tenant Right to Counsel Ordinance took effect on Jan. 1 in LA County, which codifies a program that provides legal representation to eligible tenants whose household income is equal to or less than 80% of the area median income.

While these are positive changes, Gross

said that more needs to be done at the local level, including limiting how high rent can be raised. LAHD has made a number of recommendations on this front, but the City Council has not yet moved forward on a motion.



"These things take a long time to pass, so we need to get this through as soon as possible ... or else there should be a freeze on rent increases until these new changes are adopted," he said.

Until such time, Gross said that tenants should be up to date on what their rights are, as it's the best method to prevent eviction.

"We're able to help people only if we come in contact with them, but there're so many people who, not only do they not know their rights, they don't know where to go to find out, so providing that type of outreach and information to tenants ... is crucial."



Just Cause Eviction Protections Extend to Tenants Living in Non-Rent Controlled Units in the City of Los Angeles

Tenants residing in non-rent-controlled units in the City of Los Angeles are now protected by a new Just Cause Eviction Ordinance recently passed by the LA City Council. This means that renters in the city will have safeguards even if their housing is not covered by the city's Rent Control law.

Just Cause For Eviction Ordinance

On January 27, 2023, Ordinance No. 187737, the Just Cause for Eviction Ordinance, went into effect, providing eviction protections under City law to all non-RSO residential rental units for the first time.

- Regulates evictions on all non-RSO multi-family rental units; as well as rentals in single-family homes and condominiums;
- Requires relocation assistance for all "No-Fault" evictions and the filing of Landlord Declarations of Intent to Evict with LAHD for all "no-Fault" evictions;
- Requires written notification by landlords to inform tenants of their rights at the onset of a tenancy and the posting of a Tenant Protections Notification in a common area of the rental property in the format prescribed by LAHD;
- Limits evictions for the purpose of installation of a resident manager; and
- Requires landlords to file notices to terminate tenancies from RSO and non- RSO multi-family rental units, single-family homes, and condominiums with LAHD.

LA City Council Approves Tenant Protection Enforcement Fees

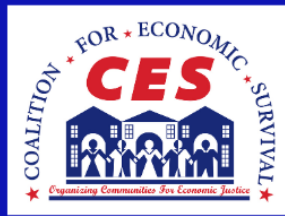
On Tuesday, the Los Angeles City Council approved a fee of \$31.05 for non-rent-controlled units, specifically those in apartments built in or after 1979. This fee is intended to help administer and enforce tenant protections for a greater number of renters in buildings that are not covered by the rent stabilization ordinance.

The fee will provide more resources to regulate evictions of non-RSO apartments, single-family homes, and condominium rentals, as well as assist with relocations due to “no-fault” evictions and help renters with pets stay in their homes.

City housing officials estimate that approximately 381,173 more units will be affected by this fee.

Currently, the LA Housing Department charges a fee of \$38.75 for units under the rent stabilization ordinance, which applies to an estimated 651,000 units.

Under the rent stabilization ordinance, landlords are allowed to pass on 50% of the fee to tenants. However, they must provide a 30-day notice before collecting this fee.



COALITION FOR ECONOMIC SURVIVAL
TENANTS' RIGHTS CLINIC
via Zoom



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RENTER RIGHTS**



Saturdays - 10 am

Email: HelpingLAREnters@gmail.com
to Request a Link to Register for Clinic

Serving All LA Area Tenants
Language Accommodations for Spanish and Russian

ATTENTION ALL RENTERS!
Know Your Rights By Attending the
Coalition for Economic Survival
Tenants' Rights Zoom Clinic

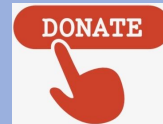
To sign up for the next Coalition for Economic Survival
Tenants' Rights Clinic via ZOOM
Request a Link by emailing:
HelpingLAREnters@gmail.com

The Clinic serves the entire Southern California area.
Accommodations for Spanish, Russian speakers are provided.

One-On-One Assistance With an Attorney.

CES holds the Clinic **Every Saturday** via Zoom at 10 am.
and every Wednesday at 6 pm for West Hollywood Renters.
To request a link to register for any Clinic
email: HelpingLAREnters@gmail.com.

Donate Now to the Coalition for Economic Survival



Donate to the Coalition for Economic Survival (CES)

Help Support the Coalition for Economic Survival. Donate Now!

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\$10

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\$50

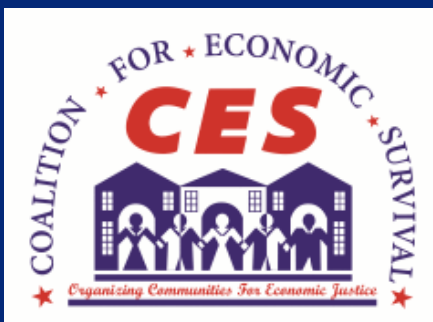
\$100

\$250

\$500

\$1,000

\$ Other



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