

INTRODUCTION

We all deserve to live somewhere that is safe, healthy, and comfortable, in a neighborhood where we feel connected and secure. Yet a few money-hungry groups—corporate landlords, big banks and private equity firms, technology companies, and racist police and security forces—are teaming up to line their own pockets by taking secure housing away from people who need places to live. In our capitalist economic system, housing is treated as a commodity instead of a human right. This allows corporate landlords, private equity firms, and other profit-driven players to make housing unaffordable and scarce.

The scarcity of affordable housing has been a big problem for a long time. The problem is compounded by racist housing and land policies, income and wealth inequality, an overproduction of luxury units, prolonged underinvestment in public and affordable housing, the end of pandemic relief policies, and the growing role of technology corporations.



Those already marginalized—Black and brown people, those who have been incarcerated, those with low or no credit, for example—are discriminated against in their search for housing and may face harassment and unwarranted evictions. Meanwhile, expanded policing, combined with new forms of neighborhood surveillance and housing scarcity, is changing the fabric of neighborhoods by pushing out working class and Black and brown communities.

The rise in technology developed specifically for the housing sector is an often unexplored factor in making housing less accessible and accelerating the harms that already exist. Technology corporations are selling tools that give corporate landlords, big banks, the real estate industry, and law enforcement the ability to:

- Surveil tenants in their homes, buildings, and neighborhoods to turn over units (for more money), enforce rules, or expand policing.
- Take even more homes out of the already scarce housing market in favor of profitdriven models like short term rentals.
- With the help of biased and opaque algorithms, discriminate against applicants on the basis of credit score, racial corollaries, or additional factors.
- Outsource services like rent collection and property management to apps and websites, often leading to worse service for renters as well as huge amounts of data being collected without renters' consent.

In this resource, we will define this growing field of "Landlord Tech," describe some of the major players, and highlight a few fights that exhibit what's possible in working for housing justice through a lens of landlord technology. Protecting each other requires collective action; we will explain how here.



WHAT IS LANDLORD TECH?

The Anti-Eviction Mapping Project divides Landlord technology into two categories:



SPECULATIVE TECHNOLOGIES

Investors and corporate landlords use speculative technologies to commodify housing, treating it as a vehicle to make money instead of a human right. By expecting housing to make the most profit possible, speculative technologies enable landlords to fatten their wallets at the expense of people who need safe and affordable homes. Speculative tech includes:

- Opaque algorithms that calculate housing values and often end up discriminating based on race or other factors. Using the algorithms, investors make more money by paying Black and brown people less for their homes.
- Employing predatory tech-based rent-toown platforms that often fail to deliver on promises, leaving hopeful buyers in debt and without deeds.
- Making housing into short-term rentals or membership housing, which uses websites to sell hotel-like products and removes already scarce housing.
- Algorithms that suggest market rents or property values, allowing indirect collusion among landlords who use these platforms to inflate rent.



Corporate landlords and investors use surveillance technologies to engage in predatory data collection, profiling, and to watch tenants to gain excuses to evict and harass. This includes:

- Police using neighborhood and home surveillance, such as Amazon Ring, Flock, and Wyze, to convict or criminalize residents.
- Corporate landlords using automated tenant screening and roommate matching apps, which use algorithms to predict who will be a "good" tenant and often have built-in racial bias.
- Corporations collecting data on home-dwellers via smart home technology, which is then sold and/or used for ad targeting without consent.
- Corporate landlords using eviction and debt recovery apps, which can send peoples' unpaid rent to collections and diminish understanding and empathy for tenants' situations from rent or eviction decisions.
- Virtual property management, like third-party payment apps, platforms to request repairs or log complaints, and rental marketing, which often result in worse service for renters and deny renters a human to interface with about housing needs.
- Landlords installing building security tech, like smart lock systems, cameras, or intercoms, that are used to monitor tenants' comings and goings, who is accompanying them, and what they are bringing into the building.



THESE TECH TOOLS AFFECT TENANTS IN MANY WAYS. HERE ARE JUST A FEW OF THE HARMFUL WAYS THIS TECH COULD SHOW UP:

- Surveillance: A Black tenant cannot get into her apartment after her landlord installs a security system based on facial recognition because the tech is often inaccurate for Black and brown people.² Black and brown communities are also under increased risk from police surveillance because of these technologies.
- **Speculation:** Despite area vacancies, landlords in a certain area keep rents artificially high with the help of websites that list market rent based on an undisclosed algorithm, thus preventing Black and brown residents from moving in.
- Surveillance: A Latinx family meets income requirements for an apartment they apply for but are rejected via an automated online application and are not offered a reason why.

- Surveillance: After fireworks trigger a neighborhood's new gunshot detection software and local police come to investigate, a resident's teenage son is at risk of police-initiated violence or arrest. These technologies especially put communities of color at risk.
- Surveillance and Speculation: A tenant is evicted from their rent-stabilized apartment for "violating lease terms" after their landlord sees their partner staying over too many times via data provided by the "digital doorman."

Landlord tech can affect tenants and residents in so many ways; these examples just scratch the surface.

WHO ARE THE MAJOR PLAYERS?

Because using housing as a commodity can be so lucrative, there are lots of companies getting in on the action. Here are just a few to illustrate the scope of the field.

VERITAS

Veritas is a corporate mega-landlord based in San Francisco (controlling 2% of the city's entire rentals) with a specific emphasis on integrating Landlord Tech into its housing and investment strategies.³ Veritas was sued by its tenants for harassment, including refusing to remediate mold and asbestos and undertaking constant building construction to annoy and invade the privacy of tenants. This behavior was orchestrated to evict rent-controlled tenants in order to convert units to market rate, and to suppress residents' right to organize.^{4,5,6}

Veritas uses technology to profit off its tenants. First, they implement (and profit from the data of) landlord technologies, including a digital doorman that tracks tenants' coming and goings, a "renter credit card" with access to data about tenants' purchases, and a smart lock and intercom integration.⁷ They additionally profit via investments in the landlord technologies that are most "successful" in their own buildings. With its specifically stated strategy of using its technological products to "enhance [its properties'] income and value through building and management improvements" (read: raising rents and cutting costs), Veritas is a microcosm of how Landlord Tech can be an accelerant to existing landlord abuses.

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AirBnB is the best-known player in a field of corporations that extract the most value (for capitalists and stockholders) from housing by prioritizing short-term tenancy at higher prices, leaving less housing for those who need long-term and affordable options. This exacerbates housing scarcity, gentrification, and neighborhood instability. In addition to other short-term rental companies like VRBO and Sonder, additional iterations of this trend include membership-based or dorm-style housing, where people pay a fee to move around between apartments, or occupy single rooms in corporate-owned buildings.



amazon ri∩g

"Smart" doorbells and home surveillance cameras may seem convenient and inevitable, but tools like these create unaccountable corporate surveillance networks used to collude with police, collect tons of user data, and spy on inhabitants and neighbors.⁸ Amazon has given Ring footage to the police on dozens of occasions without a warrant or the camera owners' knowledge or consent. Amazon has also formed agreements with over 2,000 police departments to let them access a Ring-associated app called "neighbors," which Ring users can use to post footage and start discussions. This collusion makes neighborhoods less safe for those in danger of police violence, and creates conditions for vigilante policing of neighbors that often leads to harm.⁹

YIELDSTAR®

Using an opaque algorithm, this software is used by the country's biggest landlords to calculate the highest possible rents they can charge for empty units. The algorithm includes private information on rents charged by other area landlords, leading to a form of price collusion where the algorithm pushes rents higher than the landlords might be able to charge otherwise.¹⁰

HOW CAN WE FIGHT BACK?

The impact of Landlord Tech is not inevitable, and we can strengthen movements for housing justice by organizing against its use or incorporating tech targets or analysis into existing campaigns or coalitions. In areas of the country where speculative landlords have dominated the rental landscape, Landlord Tech is increasing quickly in use; for example, Ring holds over 200 contracts with police departments, and Reliant Safety, a camera and surveillance system for buildings that advertises its potential use to arrest tenants and issue lease violations on its own website, is used in over 20,000 units nationwide and is growing.¹¹

Meanwhile, suburban and rural areas are beginning to see corporate landlords using Landlord Tech to increase evictions. Informing communities at risk and strengthening their campaigns could mean the difference between a working family staying in their home or being pushed out. We know that bad landlords will use Landlord Tech as an accelerant for evictions—unless we fight back.

ATLANTIC PLAZA TOWERS

Residents in Brooklyn's Atlantic Plaza Towers successfully fought their landlord's attempt to install an entry system based on facial recognition from a company called StoneLock. Tenants were alarmed that the technology would be used to grant entry to the building, opposed the nonconsensual use of their biometric data that could be shared with police, and were already fed up with existing surveillance at the complex.¹² They also noted that such technologies are less accurate at responding to Black and brown people and women and nonbinary people.¹³ The successful opposition led to proposed municipal and state bills banning facial recognition tech at publicly funded housing, and showed what's possible with strong organizing.

VERITAS TENANTS ASSOCIATION

In response to landlord harassment and mismanagement, residents of Veritas-owned properties throughout San Francisco formed a citywide union to combat landlord injustice. They are supported by a landmark San Francisco law which gives tenants the right to negotiate with their landlord when half of a five-or-more-unit privately owned building vote to form an organized group.¹⁴ Veritas refuses to recognize tenants unions at its buildings and has attempted to pass draconian new rules curbing tenants' rights to organize.¹⁵ Meanwhile, Veritas is in danger of defaulting on almost \$1 billion in loans¹⁶-suggesting that tenant organizing and municipal legislation to curb its predatory behavior are posing credible challenges to its business model.

BAN RING, ETC.

Groups of people unaffiliated with a certain landlord or specific building-often citywide or national in scale-have formed coalitions to fight specific surveillance tech companies, including Amazon Ring, Flock, and Shotspotter.^{17,18} Fights to ban surveillance tech more broadly, as well as struggles against policing and militarization and towards tech accountability, advance housing justice.

STATE AND FEDERAL LAWS

A few states have put laws on the books to protect tenants from aspects of Landlord Tech. These laws (as well as tenants rights legislation more broadly) should be introduced in as many states as possible to protect more tenants.

Fair housing laws

 The Federal Fair Housing Act prohibits housing discrimination via discriminatory intent or impact. Discriminatory impact claims could include things like algorithmic discrimination, but hiring a lawyer and proving the discrimination can be prohibitive.

Privacy laws

- Illinois Biometric Information Privacy Act (BIPA) (2008) is considered one of the strongest in the country. It requires that companies collecting biometric data inform people in writing what is being collected, the purpose and length of time, and obtain written consent.
- California Consumer Privacy Act (CCPA) (2018) gives consumers the right to know what types of information are being collected about them. Businesses must inform them of the collection and maintain a privacy policy. Consumers are also given the right to delete, limit the use, and disclose their data. However, enforcement is limited to a cause of action for breach of defined security measures.

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CONNECT

Want to find out more about Landlord Tech in your community? Here are a few resources for learning more and connecting to movements for housing justice:

- <u>Anti-Eviction Mapping Project</u>
- [people.power.media.]
- Anti-Eviction Lab

- Stephano Medina, Eviction Lawyer, <u>medina.stephano@gmail.com</u>
- Trinidad Ruiz, Tenant Organizer, Dignidad

THE BOTTOM LINE

Housing should be for people to live, grow, work, and go about their lives, affordably, safely, and without fear of eviction or harassment. Right now, Landlord Tech is making the housing affordability crisis worse, as factors combine to evict tenants from their homes, make life harder for working families, and squeeze an affordable housing landscape that was already painfully scarce.

WE NEED <u>COLLECTIVE ACTION</u> AGAINST THE COMPANIES WHO ARE CAUSING THESE HARMS, UNTIL WE REALIZE A WORLD WHERE TECH WORKS FOR ALL.

Technology is not neutral. It should serve us, making it easier for *us* to pay rent, get necessary housing repairs done, find a new apartment—but *not* at the cost of data theft, eviction, gentrification, or surveillance.



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