



UNIVERSITY OF SAN FRANCISCO

CHANGE THE WORLD FROM HERE

**Preventing Homelessness in
Oakland, California**

by

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Abstract

The purpose of this project is to contribute to the development of solutions to the growing homelessness crisis in cities like Oakland, California. The research, analysis and recommendations in this paper center on prevention as a strategy for decreasing the number of people becoming newly homeless. The paper begins by summarizing what is currently known about homelessness, who it impacts and who is most at risk. It then examines prevention as a strategy for reducing homelessness. From here it assesses the state of homelessness prevention in Oakland, drawing attention to gaps in the social safety net that are contributing to the rapid increase in unsheltered homelessness. After describing the challenges and opportunities in preventing homelessness, the paper concludes with a set of specific recommendations that coupled with other interventions could help to reduce homelessness in Oakland.

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Foreword

In January 2018, a small group of nonprofit and philanthropic leaders worked to design a program to prevent new cases of homelessness in Oakland. The goal was to direct private resources to homelessness prevention, while public resources were focused on stabilizing and rehousing currently homeless residents. We named the program Keep Oakland Housed. The program began aiding residents in the summer and launched publicly on October 15, 2018.

Keep Oakland Housed was designed to serve residents who are very low-income, have a lease and are experiencing a housing crisis - usually back rent and an impending eviction. Three nonprofits work together to provide one-time assistance (legal, financial and supportive services) to keep people stably housed, preserving their affordable units. The program served over 1,000 households in its first 12 months.

Along the way, we identified a major gap. While private dollars protect renters from eviction and public dollars serve homeless residents, few resources are dedicated to preventing unstably housed residents from becoming homeless. These individuals and families are not literally homeless, rather they are doubled up, couch surfing, or in other fragile, temporary housing situations. Their unstable situation, coupled with the lack of available resources, puts them at great risk of becoming homeless. If insufficient attention is paid to this group, homelessness in cities like Oakland will continue to grow. I chose to do my Capstone project on prevention, with this specific challenge in mind.

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Section 1. Introduction

Housing is a human right and a basic human need, yet more than 100,000 Californians do not have access to stable housing and are living outdoors, in conditions unfit for human habitation. Stagnant wages and rising housing costs have exacerbated a legacy of income, wealth and racial inequality, pushing African Americans into homelessness at disproportionate and alarming rates. Sprawling tent encampments and makeshift shelters reveal that amidst the region's great wealth, thousands of residents lack the very foundation of a stable and healthy life.

The purpose of this project is to contribute to the development of solutions to the growing homelessness crisis in cities like Oakland. The research, analysis and recommendations in this paper center on prevention as a strategy for reducing the number of people becoming newly homeless. Prevention is a broad term that encompasses a variety of efforts to keep residents from losing their housing and beginning the spiral into street homelessness. It includes immediate assistance to help people stay in their homes or move to other housing to avoid entering shelter or street homelessness. It can also include wraparound services, such as employment, benefits and financial counseling, to help them maintain stable housing. Prevention is not limited to individual assistance, but can also include policy advocacy to protect renters and preservation to permanently remove housing from the for-profit rental market. While it is a broad term, prevention is only one strategy in the continuum of care and by no means the only one that needs attention. Other strategies, including economic mobility and housing production, also need significant investment. The only way to eliminate homelessness is to fight it from all angles: preventing new cases of homelessness, rehousing those who are currently unsheltered and addressing the region's lack of affordable housing and living wage jobs.

The Department of Housing and Urban Development (HUD) defines *homeless* as lacking a stable nighttime residence. This definition includes many categories of people, from those who are literally homeless to those who are temporarily, but unstably housed and are couch-surfing, trading sex for housing, fleeing violence or exploitation with no safe alternative housing and/or living in places not fit for human habitation (Department of Housing and Urban Development, 2019). HUD breaks these groups into four categories. To understand HUD's funding priorities and who is left out, see Appendix A.

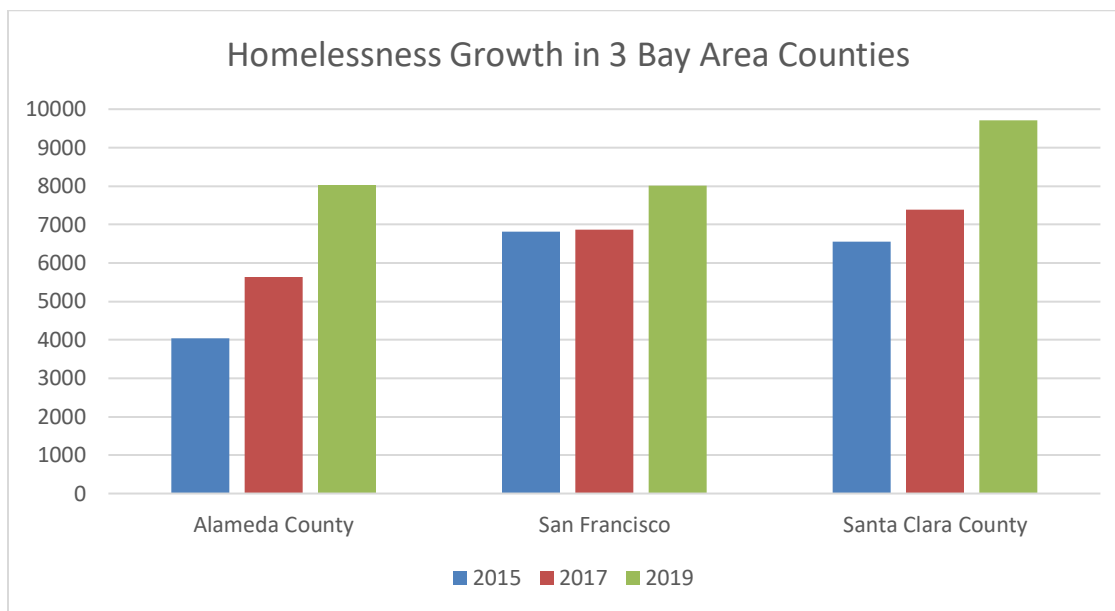
Throughout the paper, I refer to and utilize data from "Point in Time" counts. These counts take place in cities and counties across the United States every two years in January. HUD's definition of "homeless" as it relates to Point in Time counts is: "Living in a supervised publicly or privately-operated shelter designated to provide temporary living arrangement; or With a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for

human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground (EveryOne Home, 2019).” Following the Point in Time count, a portion of sheltered and unsheltered homeless residents are surveyed to gather information about their circumstances.

More than 500 volunteers participated in the most recent count in Alameda County on January 30, 2019. The number of unsheltered residents counted that night is added with the number of residents staying in the county’s shelters and transitional housing sites, to estimate the total number of people experiencing homelessness in the county that evening. The findings are publicly available on the EveryOne Home website (EveryOne Home, 2019).

According to EveryOne Home, the organization that conducts Alameda County’s Point in Time count, 8,022 people experienced homelessness in Alameda County on January 30, 2019, a 43% increase from 2017 (EveryOne Home, 2019). Homelessness has increased in Alameda County and surrounding counties in recent years, as shown in Table 1.

Table 1: Homelessness Growth in 3 Bay Area Counties



Source: Point in Time count data from each county

As the green bars in Table 1 demonstrate, over 25,000 residents experience homelessness in just three counties alone. Based on these numbers, EveryOne Home estimates that three new people become homeless for every one person who exits homelessness to permanent housing. More facts from the 2019 Point in Time count and survey are included in Figure 1.

Figure 1: Key Facts about Homelessness in Alameda County

- 79% of Alameda County’s homeless residents are unsheltered.
- Among unsheltered residents, 34% live in a tent, 45% live in a car, van or RV, 20% live on the street/outside and 1% live in an abandoned building.
- 63% have been homeless for one year or more.
- 78% of homeless individuals surveyed were Alameda County residents when they became homeless. 57% are longtime residents who have lived in Alameda County for 10 years or more. Only 12% are new residents, who have lived in the county for less than one year.
- Nearly three-fourths (73%) of homeless residents are between the ages of 25-59. 14% are age 60 or older. 9% are young adults, ages 18-24 and 4% are minors under the age of 4.
- 61% of respondents identified as male, 35% as female, 2% as transgender and 2% as gender non-binary. 14% identified as LGBTQ.
- 39% reported having a psychiatric or emotional condition, 30% reported having post-traumatic stress disorder, 26% have chronic health problems and 24% have a physical disability.
- Only 3% of survey respondents said they are not interested in housing.

Source: EveryOne Home 2019.

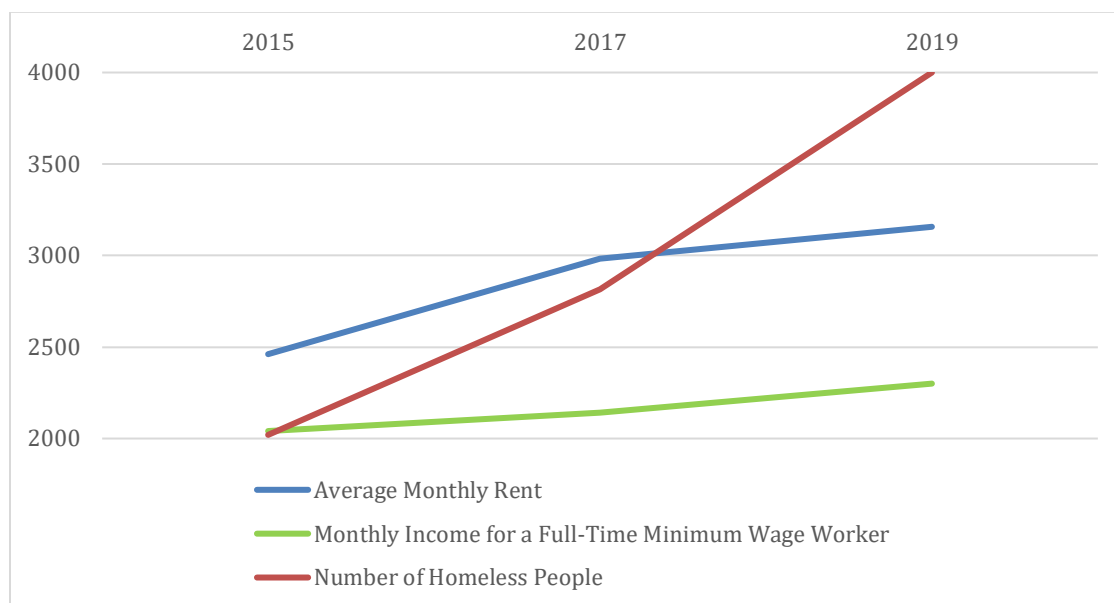
Figure 1 includes data that contradicts commonly held beliefs about homeless people, including that they are not local and not interested in housing. The data reveals those beliefs are untrue.

Today the Bay Area real estate market is one of the hottest in the country. Landlords and real estate investors motivated by profit are raising rents and forcing tenants from their homes. The National Low Income Housing Coalition estimated in 2017 that workers in Alameda County earning minimum wage would need to work 159 hours per week to afford the average two-bedroom apartment (National Low Income Housing Coalition, 2017). Annual adjustments to social security and minimum wage have not kept pace with the increasing cost of renting or purchasing a home in the Bay Area. People struggling to survive on low or fixed incomes who lose their housing are hard-pressed to find another unit they can afford. Voters and policymakers have failed to stop rent gouging, provide adequate renter protections, raise wages and benefits and produce sufficient housing for California’s growing population.

As Table 2 illustrates, rents have risen steadily over the past four years, while minimum wage has not. Social Security Income (SSI) for seniors and people with disabilities also

did not keep pace with rent increases during this time. There was no cost-of-living adjustment to SSI in 2015 and only modest annual increases of 2-3% in the years since, according to Social Security (SSI, 2019). When wage growth for the lowest earners does not keep pace with rent growth, residents cannot afford the average local rent. Unless they can retain a deeply affordable home or secure heavily subsidized low-income housing, they are at risk of becoming homeless. During this same four-year period, Oakland's homeless population doubled, as shown in Table 2.

Table 2: Rent, Wages and Homelessness Growth in Oakland, CA

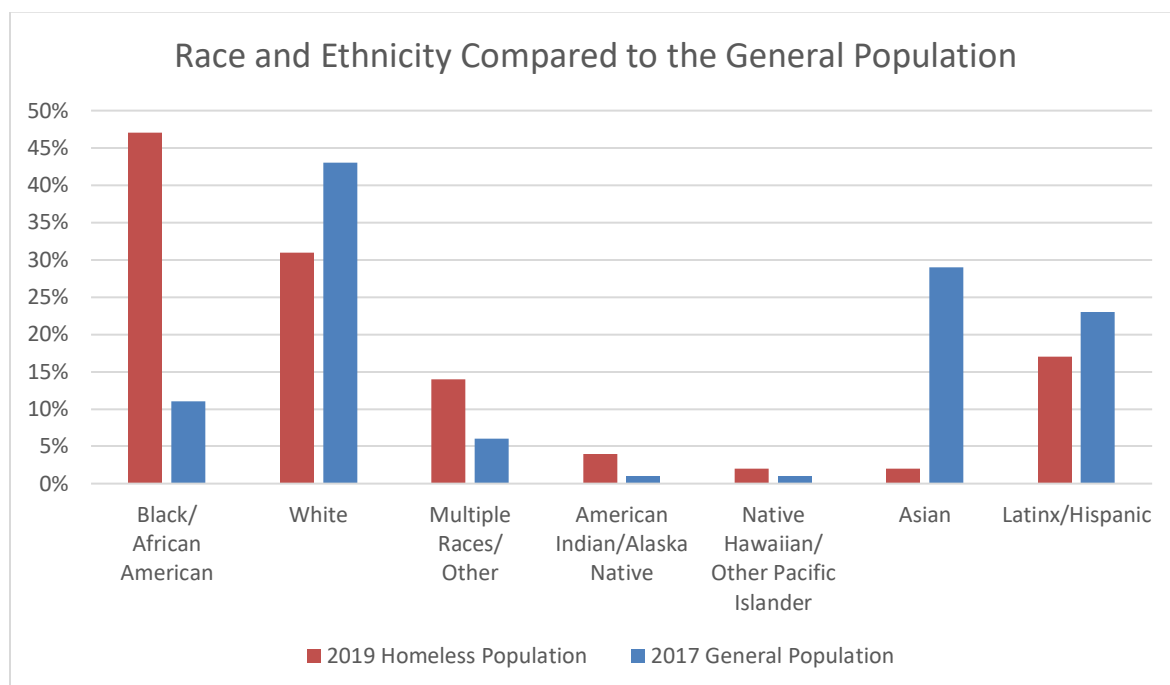


Source: Author, using rent data from Zillow.com, minimum wage rates from Oaklandca.gov and Point in Time counts from EveryOne Home, 2019

Disaggregating the data by race reveals that it is not merely recent economic shocks that drive homelessness, but a national legacy of racism and disenfranchisement. In Oakland, African Americans are significantly over-represented in the homeless population. According to city officials, African Americans make up 68% of Oakland's homeless residents, despite being just 28% of the city's population (Bedford, 2019). In Alameda County, African Americans make up 47% of the county's homeless population, versus 11% of the general population (EveryOne Home, 2019). Decades of discrimination and structural racism, including red-lining and other racially-motivated housing policies, prevented African Americans and other minority groups from securing fair mortgages, purchasing and renting homes in certain neighborhoods, building wealth

for their families and enjoying the economic benefits of home ownership.¹ As Table 3 demonstrates, homelessness in Alameda County is exacerbating racial inequities and disproportionately effecting African Americans, as well as Native Americans, Native Hawaiians and other Pacific Islanders, whose communities have experienced generations of land theft and discrimination.

Table 3: Homelessness is an Equity Issue



Source: EveryOne Home, 2019

In recent history, African American communities were the prime targets of reckless lending practices that led to the foreclosure crisis. Among the lenders that went bankrupt in 2007, African American borrowers were three times more likely to receive a subprime loan than a prime loan (Rugh, 2010). As borrowers defaulted and foreclosures began, many homes in historically Black neighborhoods were purchased by real estate investors and turned into rental units. Urban Strategies Council, an Oakland-based nonprofit think tank, released a detailed analysis of the foreclosure crisis that revealed that of the 10,508 foreclosures in Oakland between 2007 to 2011, 42% were acquired by investors. Further, “93 percent of investor-acquired properties are located in the low-income flatland neighborhoods of Oakland—the same communities targeted by

¹ For a comprehensive history of racial discrimination in housing and its role in present-day poverty and economic disadvantage, read *The Case for Reparations* by Te-Nehisi Coates, in the June 2014 edition of *The Atlantic*. To understand systemic racism in rental housing, read *Evicted* by Matthew Desmond (2016).

predatory lenders in the years preceding the foreclosure crisis (Urban Strategies Council, 2012).”

In addition to the economic factors and systemic racism that drive homelessness, lack of access to affordable housing is another major challenge for low-income households and individuals with disabilities, addiction and mental illness. EveryOne Home compiled the following statistics that explain some of the other underlying drivers of homelessness in Alameda County.

Figure 3: Drivers of Homelessness in Alameda County

- California faces a shortage of 3.4 million homes, including 1 million homes for extremely low-income households.ⁱ
- Alameda County has some 44,000 fewer affordable homes than needed for its 71,000 extremely low-income rentersⁱⁱ.
- More than 3 million Californians are “cost burdened,” meaning that they spend more than 1/3 of their gross income on housing expenses.ⁱⁱⁱ
- Oakland is the 5th most expensive rental market in the nation and the market with the 2nd steepest increase in median rent over the last five years.^{iv}
- Rates of homelessness among those who self-identify as having mental health or substance use problems in Alameda County are 3-5 times higher than their prevalence in the general population.^v
- Changes to statewide community care licensing regulations and increased fees have resulted in substantial reductions in the number of licensed care facility beds available for extremely low-income disabled individuals that need daily living supports.^{vi} Moreover, persons with serious mental illness and other disabilities often live with family members and are highly vulnerable to becoming homeless when those care givers experience illness or pass away.
- Formerly incarcerated individuals are ten times more likely to experience homelessness than the general population.^{vii}

Source: *Plan to End Homelessness: 2018 Strategic Update*, EveryOne Home²

² i. Up for Growth National Coalition. (2018) Housing Underproduction in the United States: Economic, Fiscal and Environmental Impacts of Enabling Transit-Oriented Smart Growth to Address America’s Housing Affordability Challenge.
 ii. Poethig, E., Getsinger, L., Leopold, J., MacDonald, G., Posey, L., Blumenthal, P., Reed Jordan. (2017, April 27). Mapping America’s Rental Housing Crisis.

As Figure 3 demonstrates, many households are rent-burdened, spending a large portion of their household income on housing expenses. The region also lacks adequate affordable housing.

Amidst these challenges, many government agencies and nonprofit organizations are working to reduce homelessness and ensure that residents have access to safe and stable homes. In addition to long-term efforts to address racial inequality, affordable housing and economic mobility, many communities are attempting to immediately reduce further growth in homelessness through prevention, diversion and rapid-rehousing. These three strategies are designed to prevent homelessness or make sure it is a “rare, brief and one-time experience (USICH, 2019).” Official definitions from the United States Interagency Council on Homelessness (USICH) are included in Figure 3.

Figure 3: Homelessness Prevention, Diversion and Rapid Exit

Homelessness Prevention	Homelessness prevention strategies represent a wide array of efforts to prevent housing crises from occurring and to prevent people who face such crises from experiencing homelessness. Prevention strategies are described in Home, Together ³ as falling into the following categories: 1. Activities that reduce the prevalence of risk of housing crises within communities; 2. Activities that reduce the risk of homelessness while households are engaged with or are transitioning from systems; and 3. Activities that target assistance to prevent housing crises that do occur from escalating further and resulting in homelessness.
Diversion	Diversion strategies and practices assist people to resolve their immediate housing crisis by accessing alternatives to entering emergency shelter or the experience of unsheltered living. This typically occurs at the point people request emergency services, such as entry into emergency shelter, or could take place in a day center or through outreach before a person spends a night unsheltered.

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- iii. An extremely low-income renter (30% Area Median Income) earning \$24,400 per year should only pay \$677 per month on housing. U.S. Department of Housing and Urban Development. (2018) Oakland-Fremont, CA HUD Metro FMR Area.
 - iv. Weidner, D. (2018, January 25). The Rent Is Getting Too Damn High - Trulia's Blog. Retrieved from https://www.trulia.com/blog/trends/rent-getting-damn-high/#_ftn1
 - v. Applied Survey Research., Aspire Consulting LLC., & Everyone Home. (2017). Alameda County 2017 Homeless Census & Survey Comprehensive Report (Rep.). (2017).
 - vi. Behavioral Health Care Services, Alameda County Department of Health Care Services, (2018).
 - vii. Couloute, Lucius. (2018 August). Nowhere to Go: Homelessness among formerly incarcerated people. Prison Policy Initiative.

³ Home, Together refers to the Federal Strategic Plan to Prevent and End Homelessness

Rapid Exit	Rapid exit strategies are appropriate after a household has entered emergency shelter or stayed in an unsheltered setting and serves to help them move as quickly as possible back into housing with the support of services and a minimal level of financial assistance.
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Source: U.S. Interagency Council on Homelessness, 2019

The paper begins with a summary of what is currently known about homelessness, who it impacts and who is most at risk. It then examines prevention as a strategy for reducing homelessness, using evidence from other prevention programs to identify promising approaches and best practices that could be employed in Oakland. From here it moves on to analyze the efforts and perspectives of local and national leaders engaged in the fight to end homelessness. Drawing on these expert interviews, the paper identifies gaps in the social safety net that are contributing to the rapid increase in unsheltered homelessness. The paper concludes with a set of specific recommendations that, coupled with other interventions, could help to reverse the trajectory of homelessness.

While the solutions discussed in this paper could be applied to Alameda County as a whole, special attention is paid to Oakland, where 50% of the county's homeless residents reside (EveryOne Home, 2019). Put another way, Oakland's homeless population is equivalent to all other Alameda County cities combined. After analyzing the results of the most recent Point in Time count, The *San Francisco Chronicle* reported that Oakland has now surpassed San Francisco, Los Angeles and San Diego in the concentration of homelessness per capita.

A Chronicle analysis of city numbers on homelessness collected this year found that there were an estimated 742 unsheltered homeless people in Oakland for every 100,000 residents — the highest among the state's largest cities. The rate is four times that of San Diego and 27% higher than San Francisco's (Ravani, Palomino, August 1, 2019).

Failure to curb the growth of homelessness in Oakland could have devastating consequences for the county as a whole, and for the African American community in particular. Solutions developed and implemented at the county level must pay special attention to Oakland. Solutions found to be effective in Oakland could be scaled throughout Alameda County.

Section 2: Literature Review

The purpose of this literature review is to summarize what is currently known about preventing homelessness. It begins with a description of the current crisis and who is most at risk of becoming homeless. It then describes and analyzes prevention strategies and programs to understand where there is evidence that prevention can reduce homelessness.

Homelessness by the Numbers

According to Victoria Cabales, author of *Homeless in California*, “it’s tough to say precisely how many Californians are experiencing homelessness, the federal Housing and Urban Development Department estimates the number statewide at 130,000 on a given night. That’s 25 percent of the entire nation’s homeless population. Since 2016, California experienced a larger increase in homelessness than any other state (Cabales, 2018).” Cabales used information from HUD to examine how homelessness in California has changed over time, comparing California to the rest of the nation with respect to increases in homelessness, percent of homeless people who are unsheltered and demographics of the homeless population. Trends in homelessness were compared across the country’s five most populous states - California, New York, Texas, Florida and Illinois.

Cabales found that while other states are making progress at reducing homelessness, California’s crisis is worsening. Despite family homelessness decreasing nationally, California experienced an increase in family homelessness, with 1,000 families became homeless between 2016-2017. California also has the largest number of unaccompanied homeless youth. Perhaps most sobering is that according to the report, “California has the highest percentage of unsheltered homeless individuals in the country, at slightly under 70 percent. This means that the vast majority of the state’s homeless population does not utilize temporary living arrangements provided by either charitable organizations or government programs. Rather, they have been found living on the streets, parks, or other places not meant for human habitation.” In addition to the state’s growing homeless population, Cabales found that 1.7 million Californians are spending more than half of their income on housing expenses, which puts them at risk of losing that housing if they experience an economic shock (Cabales, 2018).

In California and nationwide, people of color and African Americans in particular, are overrepresented in the homeless population. The National Alliance to End Homelessness analyzed data from HUD, to examine and report on racial disparities in homelessness. They looked at proportions of the homeless population by race and ethnicity relative to the overall demographics of the U.S. population. They also looked at trends over time, tracking increases and decreases in homelessness by different racial and ethnic groups. They found that most minority groups in the United States experience homelessness at higher rates than Whites and therefore make up a

disproportionate share of the homeless population. African Americans make up 13% of the general population, but more than 40% of the homeless population. Similarly, American Indians/Alaska Natives, Native Hawaiians and Pacific Islanders and people who identify as two or more races make up a disproportionate share of the homeless population. Hispanics make up a share of the homeless population approximately equal to their share of the general population, while Whites and Asians are significantly underrepresented (National Alliance to End Homelessness, 2018.)

Risk of Homelessness

According to HUD, the following factors put someone at risk of becoming homeless: their annual income is below 30% of median family income for the area; they do not have sufficient resources or support networks available; and they face one or more of the following: frequent moves, doubled up living arrangements, active eviction, living in a hotel or motel, living with others in a Single-Room-Occupancy unit (an SRO) meant for one, or they are leaving an institution such as a jail or mental health facility (Department of Housing and Urban Development, 2011). Additional research points to risk factors that further increase one's risk of becoming homeless, including: education and work history, mental health, minority status, physical health, substance abuse, trauma or abuse history, veteran status, arrest history, foster care involvement, or recent mental health hospitalization (Apicello, 2010). These risk factors can be placed in three categories, show in Figure 4.

Figure 4: Empirically Identified Risk Factors for Homelessness

Individual Risk Factors
Education and work experience history
Lack of social support
Mental health
Minority status
Physical health, including HIV status
Recent eviction
Recently doubled-up with another household
Substance abuse
Trauma history or history of abuse
Veteran status
Risk Factors Associated with Institutions

Arrest history Out of home placement as a child Recent mental health hospitalization
Societal or Environmental Risk Factors
Crowding Decline in low-cost, subsidized, or affordable housing/high rent-to-income ratios Decreasing living wages and changing labor market Increasing income inequality Local poverty rate Public policy regulations Rent stabilization regulations

Source: Apicello, J. (2010). A paradigm shift in housing and homeless services: Applying the population and high-risk framework to preventing homelessness. *The Open Health Services and Policy Journal*, 3, 41-52.

Researchers evaluating the HomeBase Program in New York, which served over 11,000 families between 2004-2008, identified seven risk factors that increase a person's chances of becoming homeless: young age, being pregnant or having a child aged younger than 2; facing an eviction threat; frequent moves in the past year; not holding a lease; childhood adversity or disruptions; current protective services involvement; and shelter history (this was the highest predictive factor). They developed a screening tool to score applicants based on the prevalence of these factors. Participants were scored from 0 to 25, with a larger number indicating a greater likelihood that they would become homeless. According to the study, the empirical model increases correct predictions by 77 percent and reduces the number of unidentified cases of subsequent homelessness by 85 percent (Shinn, Greer, Bainbridge, Kwon and Zuiderveen, 2013; Shinn, Greer, Kwon and Zuiderveen, 2016).

What Triggers Homelessness?

According to Brendan O'Flaherty at Columbia University, income shocks, such as job loss, are the main cause of homelessness. O'Flaherty explains that a modest shock often precipitates homelessness for a household that is already living on the edge, while a large shock can precipitate homelessness for a household that is further from the edge. To understand what economic shocks frequently precipitate homelessness, O'Flaherty "examined standard questionnaire results in which individuals are asked about the 'causes' of their homelessness, using the Cuomo Commission's 1992 survey." He also examined national data on rent increases, income shocks and gentrification. He

concludes that income shocks contribute more to homelessness than rent shocks. He argued that gentrification does not appear to be an important shock. He found that programs that stabilize income and programs that provide access to capital are more likely to prevent homelessness than programs focused on stabilizing rent or preventing gentrification (O’Flaherty, 2009).

Consistent with O’Flaherty, Curtis et al. found that income shocks substantially increase the likelihood of family homelessness, particularly in cities with high housing costs. “The findings are consistent with the economic theory of homelessness, which posits that homelessness results from a conjunction of adverse circumstances in which housing markets and individual characteristics collide (Curtis, Corman, Noonan and Reichman, 2013).” This research suggests that programs designed to respond to income shocks are a key strategy for preventing homelessness. O’Flaherty’s research underscores the importance of raising wages, stabilizing incomes and providing low-income individuals and families with opportunities to build wealth and access capital in times of emergency. His assertion that rent shocks are not a major trigger of homelessness, however, appears to no longer be true. His research, though often-cited, was based on data that is now more than 25 years old. He would likely draw different conclusions if he were to repeat the study today and examine gentrification in California cities.

A more recent study by Glynn and Casey found that rising rents and gentrification are linked to increases in homelessness. The authors compared HUD point-in-time estimates, which track the increase or decrease in homelessness, to data on rent increases and decreases from Zillow Economic Research. They found that while the nation is experiencing a decrease in homelessness, it is actually on the rise in cities where people spend more than 32 percent of their income on rent. According to the authors, “the areas that are most vulnerable to rising rents, unaffordability and poverty hold 15 percent of the U.S. population – and 47 percent of people experiencing homelessness (Glynn and Casey, 2018).” This data demonstrates that even a small increase in rent is correlated with an increase in the homeless population. This study also points out that wage growth has not kept pace with rent growth, leaving low-wage workers vulnerable to rent hikes and homelessness.

Another recent, local study found that eviction is often cited as a cause of homelessness. A 2017 study from Santa Clara County found that 16% of homeless people surveyed during the Point-in-Time Count cited eviction as the primary cause of their homelessness. Other reasons given were job loss (37%), drug or alcohol abuse (20%) and divorce or separation (14%). The 2017 Santa Clara County Homeless Census and Survey included a complete enumeration of all unsheltered and sheltered homeless persons. The general street count was conducted on January 24 and 25, 2017 from approximately 5:30 a.m. to noon and covered all 1,307 square miles of Santa Clara County. The shelter count was conducted on the night of January 24, 2017 and included

all individuals staying in: emergency shelters, transitional housing facilities for the homeless and domestic violence shelters. While eviction was cited as one cause of homelessness in this study, it is important to note that most people did not go immediately from renting a home to street homelessness. In fact, less than half (42%) of survey respondents reported living in a home owned or rented by themselves or their partner immediately prior to becoming homeless. Over one third (35%) bunked with friends or relatives first (Applied Survey Research, 2017).

Like homelessness, eviction disproportionately impacts people of color and women in particular. The Santa Clara study is one of several examples included in the report *Protect Tenants, Prevent Homelessness*, a report by the National Law Center on Homelessness and Poverty. According to this report:

Poor women of color, particularly Black women, have particularly suffered as they are overwhelmingly the subjects of eviction actions as compared with other renters. Multiple studies from cities across the country reveal the disproportionate rates of eviction faced by women of color and often by extension, poor children of color. In a study of those facing eviction in Chicago, 72 percent of those appearing in court were Black and 62 percent were women. A study of those facing eviction in Philadelphia found that 70 percent were nonwhite women. In Milwaukee, a “deeply segregated city,” Black female renters are evicted at three times the rate of white women. In the words of [*Evicted* author, Matthew] Desmond, “If incarceration had come to define the lives of men from impoverished black neighborhoods, eviction was shaping the lives of women. Poor black men were locked up. Poor black women were locked out.” (National Law Center on Homelessness and Poverty, 2018)

The literature points to income shocks (including job loss), rent increases and eviction as major triggers of new homelessness. It also demonstrates that homelessness disproportionately impacts people of color and African Americans in particular. Notably, substance abuse and mental illness do not appear to be the leading causes of homelessness. These appear to be risk factors that increase a person’s chance of becoming homeless, but not the primary triggers. This suggests that these often-cited explanations for homelessness may in fact be exaggerated and a way to shift blame from landlords, lawmakers and taxpayers and to homeless people themselves. Whereas explanations such as drug addiction and mental illness place the blame on the individual becoming homeless, the literature demonstrates that the major triggers of new homelessness are not caused by those becoming homeless, but rather economic, systemic and societal factors.

Can Homelessness be Prevented?

Researchers from Abt Associates, a leading research and evaluation firm, examined a set of specific interventions designed to prevent homelessness among people high at risk, looking at both effectiveness (did the intervention prevent homelessness) and efficiency (did the intervention focus resources on those people truly at risk.) The authors found evidence that some interventions work, including vouchers, eviction prevention programs offering legal and financial assistance and community-based services. In discussing the challenges of evaluating such programs, the authors pointed out that most people do not go directly from being housed to living on the street. There are many steps along the way, including doubling up, couch-surfing, or living in a motel or car. Thus, most recipients of prevention services, even those rated as very high risk, do not show up in shelters. This makes it difficult to assess the impact of prevention programs and prove that they are serving those who would otherwise have become homeless. Further, programs that serve exclusively the most at-risk often have the lowest “success rates,” if success means not entering a shelter (Abt Associates, 2019).

Two studies of the HomeBase program in New York City found evidence that prevention can help families avoid homelessness (Messerli, O’Flaherty and Goodman, 2011; Greer, 2014). HomeBase was established in 2004 to serve families experiencing a housing emergency. The goal of HomeBase was to reduce the number of families entering homeless shelters by serving families who self-identified as at-risk of becoming homeless. The program was designed specifically to serve residents in the six neighborhoods where shelter residents had most frequently lived immediately prior to becoming homeless and only later expanded to serve the entire city. Services included family and landlord mediation, legal assistance, short-term financial assistance, mental health and substance abuse services, child care and job search assistance (Messerli et al., 2011).

According to the first study by Messerli et al., prior evaluations of homelessness prevention programs only report whether a client did or did not become homeless. Such evaluations cannot definitively say whether the program was the reason some remained housed when others did not. Unlike prior studies, this evaluation attempted to determine if the HomeBase program made an impact at the community level. To do this, evaluators looked at trends in shelter enrollment in the neighborhoods where the HomeBase program was implemented, seeking to identify a correlation between the introduction of the HomeBase program and a subsequent decline in shelter enrollments by families. They found that HomeBase reduced family shelter entries by 10% to 20% (Messerli et al., 2011).

Another study by Andrew Greer at Vanderbilt University examined the effectiveness of HomeBase in New York City and EveryOne Home in Alameda County. EveryOne Home is a collective impact initiative founded in 2007 to create a master plan to end

homelessness in Alameda County. The group, described in the introduction above, now serves as the coordinating body of Alameda County's Continuum of Care and is responsible for securing and administering grant funding from HUD. Before evaluating the interventions, Greer did considerable background research into what causes homelessness, incorporating findings from many decades of research (going as far back as 1970 in some cases). He developed a risk model (using Cox proportional hazard models, which relate risk factors to outcomes) to assess the likelihood that a client would become homeless. He applied this to 2,761 Alameda County residents who applied for homelessness prevention and rapid-rehousing services through the Alameda County Continuum of Care programs, as well as 10,200 New York City residents, who applied for help from the HomeBase program. After assessing risk for homelessness, he used a regression discontinuity design (used to find the causal effects of an intervention) to examine the effectiveness of services provided (Greer, 2014).

Greer found evidence that prevention works. His report stated that the findings "provide limited evidence that prevention programs can reduce entries into homelessness and stronger evidence that programs can work better by focusing on individuals and families at highest risk." The author conducted this analysis because he found that there had been limited and insufficient evaluations of homelessness prevention programs to date. According to him, prior evaluations often conflated effectiveness and efficiency, making it difficult to assess whether those receiving help would have become homeless without the assistance. Prior to his own research, he found limited evidence that homelessness prevention programs effectively reduce rates of homelessness while efficiently directed services make the biggest difference (Greer, 2014).

It is important to note that both Greer and Abt Associates asserted that homelessness prevention programs cannot address the underlying causes of homelessness in places like New York City and Alameda County, which they described as structural issues, such as income inequality and the lack of affordable housing. These programs can however provide immediate assistance to combat the impact of these challenges on people most at risk of homelessness.

In San Francisco, a recent pilot program called San Francisco Right to Counsel suggests that legal assistance can prevent eviction. The purpose of the pilot was to measure the impact of the city's ordinance making San Francisco a right-to-civil-counsel city. Much like a criminal case, in which those charged with a crime have the right to counsel and are provided with one if they cannot afford it, the ordinance granted low-income San Franciscans the right to access free legal services in cases involving basic human needs, including housing. The study found that tenants who were assisted by counsel in their eviction cases were more likely to have a positive outcome in housing court (Stanford Law School, 2014). One problem with the study is that it did not include a control group.

Another issue is that it conflates eviction and homelessness. In calculating the cost savings to the city, the study assumes that everyone who avoided eviction through the program would otherwise have wound up in a shelter, when in fact only a portion of people who are evicted enter the homelessness system. Despite these limitations, the study does offer evidence that tenants with legal representation fare better in housing court than tenants without an attorney.

A more robust study based on the first randomized experimental evaluation of a legal assistance program for low-income tenants in New York City's Housing Court drew the same conclusion (Seron, Frankel, Van Ryzin and Kovath, 2011). Tenants were selected at random for the study, when they responded to a petition for non-payment of rent or while in line at the Manhattan Housing Court. 377 cases were screened and randomly assigned to legal counsel or to the control group, which did not receive legal counsel. Court records were used to determine the final outcome for each individual.

In examining the data, Seron et al. concluded that low-income tenants fared better in housing court when provided with legal assistance. When poor tenants were provided with legal counsel, eviction orders were reduced by 77% – from 44% for tenants without representation to 10%. Only 22% of tenants with legal representation had final judgments against them, compared with 51% of tenants without legal representation. Tenants with an attorney also fared better when arguing for rent abatements or repairs. This study provides further evidence that legal assistance is an effective means of preventing homelessness and providing more favorable outcomes to low-income tenants. It also reveals the disparity in outcomes when someone does or does not have legal representation in housing court (Seron et al., 2011).

Research conducted by the Wilson Sheehan Lab for Economic Opportunities (LEO) at the University of Notre Dame found evidence that one-time, emergency financial assistance can dramatically reduce the likelihood that a person or household experiencing a financial crisis becomes homeless (Evans, Sullivan and Wallskog, 2016). The authors used data from the Homelessness Prevention Call Center in Chicago from 2010 to 2012 to examine the impact of temporary financial assistance programs on preventing homelessness. They compared families that called for help when such funding was available to families who called for help when no such funding was available. The authors found that those who received this help in Chicago during the period evaluated were 76% less likely to enter a homeless shelter. They found that “one-time payments of up to \$1500 greatly reduce the likelihood of homelessness.” Furthermore, they found that the economic benefits of avoiding homelessness exceeded the cost of preventing it. According to this research, the “per-person cost of averting homelessness through financial assistance is estimated as \$10,300 and would be much less with better targeting of benefits to lower-income callers. The estimated benefits, not including many health benefits, exceed \$20,000 (Evans et al., 2016).”

These studies suggest that preventative strategies, including legal representation, emergency financial assistance and supportive services, can prevent at-risk households from becoming homeless. Further, they offer evidence that prevention is an effective tool for reducing homelessness and is less costly in the long run than sheltering and rehousing people once they become homeless.

Vouchers are another key tool in providing stable and affordable housing that helps people avoid homelessness (Wood, Turnham and Mills, 2008). Millions of low-income Americans receive rental subsidies in the form of housing vouchers, commonly known as Section 8. Section 8 refers to the U.S. Housing Act of 1937, which authorizes the payment of rental housing assistance to private landlords on behalf of low-income Americans. From 1999 to 2006, the federal government provided vouchers through the Housing Choice Voucher Program. Abt Associates was hired by HUD to evaluate the impact of these vouchers on low-income families eligible for or receiving welfare (Temporary Assistance for Needy Families). According to the report:

Vouchers were randomly assigned to eligible program participants in six sites across the country, sample members were tracked over about five years and the effects of vouchers on homelessness and crowding, household composition, housing mobility, neighborhood quality, employment and earnings and other aspects of family well-being were measured... The study was designed as a classical experiment with random assignment of eligible program applicants to a *treatment group* that received a voucher or to a *control group* that initially did not. The analysis is based on a sample of 8,731 families from six study sites (Atlanta; Augusta, GA; Fresno, CA; Houston; Los Angeles; and Spokane, WA). The sites were selected because they were reasonably representative of the Welfare to Work (WtW) Voucher program, offered a suitable environment in which to conduct the evaluation and were willing to participate. (Wood et al., 2008)

The authors found that, "Vouchers significantly reduced homelessness, crowding, household size and the incidence of living with relatives or friends, but had no effect on marriage or cohabitation. Vouchers increased housing mobility, while reducing the number of subsequent moves and resulted in small improvements in neighborhood quality (Wood et al, 2008)."

Unlike the interventions described above, there is less evidence that case management alone can prevent homelessness. According to Culhane et al, a study by the Inspector General of the Department of Health Human Services published in 1991 found no difference in outcomes for clients in Chicago who received financial assistance or financial assistance and case management. "Moreover, this study found that the provision of rental assistance alone was much more efficient and could reach sixteen times as many families as the provision of rental assistance and case management services [(Department of Health and Human Services, 1991), Culhane, Metraux and

Byrne, 2011].” While this assertion is interesting, it would require significant research to validate, since the assertion is based on merely one locality and is quite dated. Other authors cited the importance of stabilizing and increasing income and accessing other community services and benefits, which is the work of case management. Additional research should be conducted to determine if there are specific populations (such as people with severe mental illness) for whom case management makes a measurable difference in preventing homelessness.

In response to the 2008 recession, Congress passed the American Recovery and Reinvestment Act. The Act created the Homelessness Prevention and Rapid Re-housing Program (HPRP). Through the program, HUD provided \$1.5 billion in grants to local and state governments to prevent homelessness or rapidly rehouse people who became homeless. Grants were provided in 2009 only and had to be used within three years. The program ended in 2012. The program was available for anyone at or below 50% of area median income who “who would have been homeless ‘but for’ the assistance provided through the program.” Funds could be used for emergency financial assistance, including “short-term (up to 3 months) and medium-term (4 to 18 months) rental assistance (including up to 6 months of past due payments), security or utility deposit assistance and utility payments (including up to 6 months in arrears), moving cost assistance, and motel or hotel vouchers.” It could also be used for housing, including “housing search and placement assistance, outreach to property owners, case management, legal services, and credit repair.” The program served more than 1.3 million people, 77.6% of whom received homelessness prevention assistance.

According to Abt Associates the program was very successful:

Studies published by HUD report that nearly one-quarter of beneficiaries were homeless upon entering the program, another quarter were unstably housed, and just under half of participants were at imminent risk of losing their housing. Across all three program years, nearly 90 percent of participants exited HPRP to permanent housing. (Abt Associates, 2017)

Grants were provided in 2009 only and had to be used within three years. The successful prevention efforts in Alameda County that were the subject of Greer’s research were funded through this program. The program ended in 2012.⁴

⁴ For a concise overview of federal funding for homelessness services, see *Federal Funding for Homelessness Programs*, National Alliance to End Homelessness, <https://endhomelessness.org/ending-homelessness/policy/federal-funding-homelessness-programs/>

The Keys to Effective Prevention Programs

Multiple reports argued that programs designed to prevent homelessness are most efficient when they use a screening model based on risk factors to predict the likelihood that the clients will become homeless without the intervention. Dr. Marybeth Shinn of Vanderbilt University found that a screening model using risk-rating criteria are more accurate than staff judgement and argued that prevention programs should use empirical models to increase the efficiency of prevention services (Shinn et al., 2013 and Shinn et al., 2016). Other studies described below found that prevention works best when part of a comprehensive program to combat homelessness.

According to an evaluation published in the *Journal of Primary Prevention*, prevention programs are more likely to be successful when they are part of a community-wide system that carefully targets those at greatest risk of homelessness (Pearson and Montgomery, 2007). The authors examined five communities attempting to prevent homelessness among families and people with serious mental illness. They focused on primary prevention efforts, or those specifically designed to prevent people from ever becoming homeless. The study only looked at secondary and tertiary strategies when they were part of a comprehensive prevention strategy. Like other studies described above, the study looked at both the effectiveness and efficiency of various prevention strategies. Locations were selected for consideration if they demonstrated a community-wide, primary prevention effort coupled with data to demonstrate impact. The researchers selected locations based on HUD applications and input from national experts on homelessness. Interestingly, no West Coast cities were selected. All of the locations deemed to have community-wide, primary prevention programs were located on the East Coast (Massachusetts, Philadelphia, Maryland) or Midwest (Missouri, Minnesota).

Prevention strategies examined included: counseling to help households connect to resources and housing; budget and credit counseling; emergency assistance, including food, clothing and cash; cash assistance to help with rent, mortgage or utility payments to avoid eviction; legal assistance to retain housing; and mental health, corrections, child welfare and Temporary Assistance for Needy Families (TANF) service commitments. The study identified several key elements that contribute to the success of such efforts, including: mechanisms for accurate targeting; a high level of jurisdictional commitment; significant mainstream agency involvement; and mechanisms for continuous system improvement.

Based on their findings, the authors made several recommendations. They recommended a community-wide commitment to ending homelessness, coupled with a carefully articulated targeting strategy and mechanisms to assure that funds for prevention reach the people at greatest risk of homelessness. The authors recommended that providers collaborate and share information, criteria and data.

Further they stated that local officials and agency heads must be truly committed to developing and sustaining a community-wide prevention strategy, with a clear goal and strategy and a system for measuring progress and constantly improving (Pearson and Montgomery, 2007).

The report made a strong case for preventing homelessness, offering sobering statistics about the health and well-being of children who are homeless versus children who are housed. The authors argued that to increase public funding for prevention, it is essential to overcome concerns that the money will not help the right people and thus would be better spent serving those who are already homeless. According to their research, this can be done by improving the accuracy, effectiveness and efficiency of prevention programs (Pearson and Montgomery, 2007).

Experts on homelessness within the federal government understand that homelessness prevention is most effective when part of a comprehensive plan. *Home, Together: The Federal Strategic Plan to Prevent and End Homelessness* (U.S. Interagency Council on Homelessness, 2018) outlines a comprehensive national plan for preventing and ending homelessness. This plan includes the following six strategies:

1. Increasing Affordable Housing Opportunities
2. Strengthening Prevention and Diversion Practices
3. Creating Solutions for Unsheltered Homelessness
4. Tailoring Strategies for Rural Communities
5. Helping People Who Exit Homelessness to Find Employment Success
6. Learning from the Expertise of People with Lived Experience

The plan explains that to end homelessness, a community must work to prevent it in the first place and respond rapidly and effectively when it occurs. To do this successfully, the authors posit that communities must have the capacity to quickly identify and engage people at risk of homelessness; intervene to prevent people from losing their housing and divert people from entering the homelessness services system; provide people with immediate access to shelter and crisis services without barriers to entry if homelessness does occur; and quickly connect people experiencing homelessness to housing assistance and services tailored to their unique needs and strengths to help them achieve and maintain stable housing. The plan was written by the U.S. Interagency Council on Homelessness (USICH). USICH consists of 19 federal member agencies working to prevent and end homelessness in the United States. USICH is responsible for creating and updating a national strategic plan to prevent and end homelessness. *Home, Together* is the strategic plan adopted by USICH for Fiscal Years 2018-2022. The authors state that hundreds of people from across the country, from homeless individuals to elected officials, contributed their thoughts and perspectives to the plan.

Research Questions

The literature reveals that homelessness has many causes, from long-term racial and systemic inequities that put specific groups at higher risk, to immediate triggers that push people out of their homes and into unstable or unsheltered living situations. The research suggests that large-scale, collective impact efforts that include rapid rehousing, long-term affordable housing and prevention are the keys to reducing homelessness. What the literature does not reveal are many examples of specific cities that have successfully designed and implemented a model to end homelessness. Prevention efforts, in particular, have been limited, due to the lack of federal funding for prevention and pressure to focus resources on literally homeless individuals. As a result, there are few studies on prevention and an overall lack of examples and models in the literature.

Without this information, cities such as Oakland cannot easily borrow from historical models or academic research to design and implement a large-scale program to prevent homelessness. To address this gap in the literature, this project includes the best thinking of local and national experts working on housing and homelessness. The goal of the remaining sections is to supplement what is known about prevention with specific examples and ideas from academic, government, nonprofit and philanthropic leaders. As I conducted this research, I sought to answer the following questions:

1. How do local and national leaders working on homelessness perceive the challenges and opportunities?
2. Where can philanthropic or government resources make the most significant difference to reduce new cases of homelessness?
3. What ideas and interim solutions are emerging in our region or others that could help to reduce and prevent homelessness?

Section 3: Methods and Approaches

The purpose of this section is to contribute to the development of solutions to the homelessness crisis in cities like Oakland by collecting the best thinking of local and national experts working on housing and homelessness. In addition to analyzing reports and memos from government agencies addressing homelessness in Oakland and Alameda County, I conducted twenty interviews with local and national experts, as well as one focus group with direct service providers. This research served multiple purposes. It shed light on prevention efforts that are underway. It illuminated significant gaps and needs in the social safety net where additional resources could be directed. It pointed toward models and resources from other cities and states that could be relevant to Oakland. It also sparked new ideas that could prove promising in our region.

Reports and Memos

To understand current efforts underway in Oakland, I analyzed the *Final Report and Recommendations on Homelessness in Alameda County, California*, written by Steven Brown, Samantha Batko, Josh Leopold and Aaron Shroyer of the Urban Institute (Urban Institute, 2018). I also reviewed the *Informational Report and Recommendations on Efforts to Address Homelessness*, a memo submitted by Sara Bedford, the director of human services for the City of Oakland, to the Oakland City Council on May 15, 2019 summarizing areas in need of investment in Oakland (Bedford, 2019).

Both reports rely heavily on Alameda County's Homeless Point in Time data, discussed in the introduction. Every two years, in late January, cities nationwide utilize trained volunteers to count the number of homeless people living outdoors, in shelters and in transitional housing. In Alameda County, the Point in Time count is conducted by EveryOne Home. In addition to the most recent Point in Time count report, I analyzed other materials from EveryOne Home, including the *Plan to End Homelessness: 2018 Strategic Update* (EveryOne Home, 2018).

Interviews

I interviewed twenty local and national experts on homelessness and housing during the months of June, July and August 2019. I began by interviewing local experts whom I know from my prior work at the San Francisco Foundation. I conducted initial interviews in person. Each person I interviewed offered to introduce me to other subject matter experts. As I moved beyond the Bay Area, I conducted interviews by telephone. Many of the people I interviewed sent me additional information and materials following our conversations, which served as helpful background.

While the interviews were extensive, they were not exhaustive. There are many additional government, nonprofit and faith-based leaders that could and should still be consulted. I relied primarily on my network and introductions made by them. Many

more names were suggested than I could include for this paper. The most important group of experts – people who are experiencing, have experienced, or are at great risk of experiencing homelessness – were not included in this research. Their insights, preferences, ideas and voices are essential to designing solutions. This research should serve as a jumping off point for engaging a broader set of community members and leaders in generating ideas and designing solutions to prevent and end homelessness.

As a funder, I have supported many nonprofits that work on affordable housing and homelessness. The local experts I engaged in conversation know me to be a passionate advocate on these issues, thus the interviews were not passive discussions, but rather active, engaging conversations, focused on exchanging and generating ideas. Aware of the power dynamics inherent to being a funder, I tried to put interviewees at ease by sending a small set of questions a few days before the meeting. This allowed interviewees to compose their thoughts and resulted in articulate answers to what I believe are difficult questions. I did not want to assume that interview subjects see the issue the same way that I do, so I was careful to keep the questions broad and allow people to define the challenges and potential solutions for themselves, based on their particular vantage point.

Many interviewees asked what I had learned so far and I freely shared some of the ideas and challenges uncovered through my research. Numerous interviewees built off of these ideas to further develop their own suggestions. I chose this generative style of interviewing because my research is focused on developing solutions. A one-way, formal interview would have been more appropriate had I been conducting an evaluation. For my purposes, the active dialogue was most beneficial. The names of interviewees are included in Appendix B. Some interviewees stayed in touch with me after the interview, offering additional suggestions and affirming their desire to help develop solutions in Oakland.

Focus Groups

In addition to the interviews, I conducted a focus group with direct service providers who are working to prevent homelessness through the Keep Oakland Housed initiative. The focus group took place on July 9, 2019 at the offices of Bay Area Community Services. Interviewees were provided with the questions one week in advance. The names of interview and focus group participants are included in Appendix C. All five participants are part of the Keep Oakland Housed leadership group, of which I am also a member. The focus group took place immediately following a two-hour Keep Oakland Housed meeting. As a result, the focus group did not include any introductions or warm up questions and participants, who know each other well, naturally built off of each other's ideas. The focus group lasted approximately 45 minutes and notes were transcribed by me as participants spoke.

Interview and Focus Group Questions

1. Where do you see challenges and opportunities to preventing homelessness?
2. Where do you believe resources need to be directed to reduce new cases of homelessness?
3. In addition to long-term solutions (like housing production), what interim solutions do you think are necessary to reduce and prevent homelessness?

Section 4. Data Analysis

Reports

To address the immediate crisis, officials from Alameda County and the City of Oakland are expanding their efforts to reduce the number of unsheltered residents residing in the East Bay. In a report commissioned by Alameda County and published in January 2018, researchers from the Urban Institute cited the declining supply of affordable housing as a major driver of homelessness growth in Alameda County, emphasizing that low-income residents and residents with vouchers have an increasingly difficult time securing housing in today's market, when other renters will pay at or above market rates to secure housing (Urban Institute, 2018). The report referenced the National Low Income Housing Coalition's *Out of Reach* report, which stated that workers in Alameda County earning minimum wage would need to work 159 hours per week to afford the average two-bedroom apartment (National Low Income Housing Coalition, 2017). In terms of prevention, the authors surveyed eleven community-based organizations, 46% of whom reported that they provide prevention services. No details as to the specific services, number of clients served, costs or outcomes are included (Urban Institute, 2018).

The authors included a set of recommendations, including that the county play a larger role in creating a vision and coordinating policies and resources to end homelessness. They also recommended consolidating homelessness programs into a single agency, creating a senior leadership position to direct homelessness prevention efforts, strengthening interagency coordination and clarifying the relationship between Alameda County, its 14 cities and EveryOne Home. They found that that coordination between these bodies is ad hoc and not guided by a vision and plan for ending homelessness. They also noted that while EveryOne Home has a strategic plan to end homelessness, it was rarely mentioned by the city, county and nonprofit agencies interviewed. The report did not include a set of recommendations on prevention, but did suggest that the county invest more in rapid rehousing and emergency shelter and pursue other funding streams to pay for rental subsidies and supportive services for formerly homeless people who have been rehoused and suggested either using general funds or raising funds through a new tax. The report noted that rapid-rehousing is a growing component of the homelessness system, but still represents the smallest fraction (13%) of the temporary and permanent housing solutions funded through HUD in Alameda County in fiscal year 2016 (Urban Institute, 2018).

In 2018, EveryOne Home issued the *2018 Strategic Update* to their strategic plan, titled the *Plan to End Homelessness* (EveryOne Home, 2018). Data in the plan is based off of the 2017 Point in Time count. As discussed in the introduction, EveryOne Home was formed in 2007 to create a master plan to end homelessness in the county. The group

now serves as the coordinating body of Alameda County’s Continuum of Care and is responsible for securing funding and complying with regulations from HUD.⁵ The primary participants in EveryOne Home are government agencies, including representatives of various cities in Alameda County. Some half dozen nonprofit agencies are also represented on the leadership board.

According to the report, for every two people who enter homelessness in Alameda County, only one person returns to a permanent home.⁶ With over 3,000 people entering homelessness in the county annually (50% of whom reside in Oakland) and only 1,500 of them returning to permanent housing, homelessness could grow by 1,500 people per year.

The plan describes five strategies for reducing homelessness, noting that the county’s current system has significant gaps: “Preventing first time homelessness and providing adequate resources for people to obtain permanent homes are the biggest gaps in our current response to homelessness (EveryOne Home 2018).” The plan recommends focusing prevention efforts on “those most at risk of homelessness, especially those without a lease, those with prior episodes of homelessness and those with disabling conditions relying on ailing/aging family members for housing.”

To prevent homelessness, the plan also calls for policy reforms, temporary financial assistance and efforts to connect individuals to income, mainstream benefits, healthcare and workforce opportunities, as summarized in Figure 5.

Figure 5: Recommended Actions to Keep Renters in Their Homes

1. Pass “just cause” eviction protections
2. Support the repeal of Costa-Hawkins (the state law that limits rent control)
3. Strengthen renter protections (including local actions such as reviewing rent increases over a certain percentage and increasing relocation resources)
4. Increase the availability of flexible temporary financial assistance
5. Increase connection to income and benefits (such as Social Security)

Source: EveryOne Home 2018

⁵ A Continuum of Care, or CoC, is a coordinating body required by HUD to access federal grant funding for homelessness services. The CoC program was established through a 2009 amendment to the McKinney-Vento Homeless Assistance Act. Responsibilities of the CoC include operating a shared database (known as a Homelessness Management Information System, or HMIS), applying for CoC program funding, and coordinating the implementation of a housing and service system within its geographic area that meets the needs of the individuals and families who experience homelessness there (HUD, 2014).

⁶ Note, EveryOne Home now estimates the ratio is three-to-one.

In July 2019, EveryOne Home released their semi-annual report, titled *EveryOne Counts! 2019 Point in Time Count and Survey*. This report, which is based on data collected on January 30, 2019, provides valuable details about who is experiencing homelessness in Alameda County. Some of these details are included in the introduction (see Figure 1).

According to the report, 8,022 people experienced homelessness in Alameda County on January 30, 2019, a 43% increase from 2017. Figure 6 sheds light on where currently homeless residents were living immediately prior to becoming homeless.

Figure 6: Living Arrangements Prior to Homelessness

Living Arrangements Immediately Prior to Experiencing Homelessness Top 4 Responses	
<p>First-Time Homeless Residents (n=492)</p> <ul style="list-style-type: none"> • 39% with friends/relatives • 37% in a home owned or rented by you or your partner • 6% other • 6% subsidized housing 	<p>Multiple Experiences with Homelessness (n=1,013)</p> <ul style="list-style-type: none"> • 30% with friends/relatives • 24% in a home owned or rented by you or your partner • 11% hotel/motel • 10% other

Source: EveryOne Home, 2019

The data in Figure 6 indicates that one-fourth to one-third of currently homeless residents were housed in a home owned or rented by themselves or a partner immediately prior to become homeless. This suggests that prevention programs designed to prevent housing loss and eventual homelessness among low-income renters and homeowners experiencing a housing crisis are an essential component of a comprehensive plan to prevent homelessness. The data also points to significant need for prevention services designed for residents who are living with friends or relatives. The majority of homeless residents come from this group, who are often described as doubled-up, or precariously or unstably housed.

Asked about the causes of their homelessness and what would have prevented them from becoming homeless, residents point to a range of challenges. Job loss ranked number one, followed by mental health and substance use. Figure 2 includes the top six responses from EveryOne Home's 2019 survey.

Figure 7: Causes and Remedies of Current Homelessness

Primary Causes of Homelessness Top 6 Responses	What Might Have Prevented Homelessness Top 4 Responses
<ul style="list-style-type: none"> • 13% Lost Job • 12% Mental Health Issues • 10% Substance Use Issues • 9% Eviction/Foreclosure • 9% Rent Increase • 8% Incarceration 	<ul style="list-style-type: none"> • 33% Rent Assistance • 23% Employment Assistance • 30% Benefits/Income • 21% Mental Health Services

Source: EveryOne Home, 2019

As Figure 7 shows, 22% of respondents named mental health or substance use as the primary cause of their homelessness. A total of 31% of respondents cited a financial challenge, including job loss, eviction/foreclosure or rent increase as the primary cause of their homelessness. Asked what would have prevented their homelessness, 86% named some form of financial assistance, including rent, benefits and employment assistance, while only 21% said mental health services. (EveryOne Home, 2019).

While many perpetuate the myth that homelessness is the result of addiction and mental illness, the data in Figure 7 from the most recent Point in Time survey reveals that economic challenges represent a large share of the causes of homelessness in Alameda County. This explains why financial assistance is the service that most homeless residents believe would have prevented them from becoming homeless.

In her memo to the City Council, Sara Bedford, the Director of Human Services for the City of Oakland calls on the city to step up its response to the homelessness crisis and to develop its own investments that align with the county's Everyone Home Plan, stating that "Oakland has approximately 50% of the county's homeless population so the City of Oakland must be a leader in the work to address this crisis." Bedford estimates that three-quarters of Oakland's 4,000 homeless residents are unsheltered. Further, she estimates that 64 new people become homeless each week and that 7,000-10,000 Oakland residents experience homelessness in a given year (Bedford, 201).

Bedford emphasizes the need to focus on African Americans, stating that they make up 68% of Oakland's homeless residents, despite being just 28% of the city's population. According to her report, and consistent with the literature, African Americans are more likely to experience homelessness, less likely to exit homelessness to permanent housing, more likely to move in with family or friends when they exit homelessness and

more likely to return to homelessness. She calls on the city and its partners to disaggregate homelessness data by race and use an equity framework when planning and evaluating interventions. She also recommends expanding “training for service providers on the impacts of institutional racism and racial bias on African Americans experiencing homelessness.” Additional suggestions include providing capacity building support to African American community-based organizations addressing homelessness, intentionally collaborating with the foster care and criminal justice systems where African Americans are also over-represented and providing incentives or preferences to nonprofits that hire formerly homeless individuals.

Bedford recommends that Oakland expand and refine prevention efforts, including:

1. **Prioritization:** Using data and a screening tool to focus on individuals who are most likely to become literally homeless. She suggests prioritizing people who have been homeless in the past two years and people who exited homelessness to live with friends or family.
2. **Criteria:** She recommends broadening the criteria of who is served and eliminating barriers, such as requirements to have a lease, or a certain income or credit score.
3. **Support Services:** In addition to legal and financial assistance, she recommends increasing case management and supportive services that address job loss and under-employment, substance use, mental health, domestic violence and health issues, all of which can lead to housing instability.
4. **Flex Funds:** Bedford recommends the city invest more in flexible financial assistance. She estimates that it would cost an average of \$4,000 per household to prevent those most at risk from entering homelessness.
5. **Economic Mobility:** She also recommends the city support efforts to increase incomes and asset retention. She suggests the city focus 30% of its workforce investments on programs serving homeless and formerly homeless individuals to offer people low-barrier work opportunities or career-track employment to increase incomes.

Keep Oakland Housed is the only prevention program listed in the memo. Keep Oakland Housed was launched in 2018 to prevent homelessness in Oakland. Three nonprofits (Bay Area Community Services, Catholic Charities of the East Bay and East Bay Community Law Center) provide emergency legal and financial assistance to low-income residents facing housing crises. According to the group’s initial report, this new prevention program served over 1,000 Oakland residents in its first year. The complete dashboard is included in Appendix D.

Additional upstream prevention programs include Season of Sharing, Alameda County Housing Secure, Housing Opportunities for Persons with HIV/AIDS (HOPWA) and the City of Oakland Anti-Displacement Program. A brief description of these programs is included in Appendix E.

Focus Group

Five members of Keep Oakland Housed shared their perspectives on the three research questions during a small focus group session. All five participants are actively engaged in serving clients who are at high risk of losing their housing or are already homeless. Asked about the major challenges to preventing homelessness in Oakland, all participants named poverty as the number one challenge. "Poverty and everything associated with it," said one participant. "Income inequality," said another. "Wages are not going up, but rent is. The gap just keeps getting bigger." Some of the specific challenges related to poverty that were described included having no savings to weather a crisis; not being able to afford childcare to work; and relying on a faulty public benefits system that provides too little income and penalizes users for getting a job to supplement their benefits. "It is amazing what we expect people to live on," said one participant.

All participants said preventing homelessness for people living in rent-controlled apartments on very small, fixed incomes is extremely difficult. This group is highly at risk of losing their housing if their rent goes up and their benefits do not, but they cannot access programs like Keep Oakland Housed that were designed to provide one-time assistance to resolve a housing crisis. "They need ongoing, not one-time assistance," explained one participant. If rent goes up, even incrementally, "they are at risk of losing their housing for life."

One participant named the "criminalization of black and brown families" as a challenge, stating that "public housing is overpoliced and if anyone in your family commits a crime, you lose your housing." Additional challenges named by participants included the lack of affordable housing, too few renter protections and Costa Hawkins, a state law that limits the rent control policies that cities can approve.

Discussing opportunities, all the participants agreed that while the legal and financial assistance provided by Keep Oakland Housed is most critical, their clients would have a higher chance of avoiding homelessness if they received additional services, such as benefits advocacy (to help them access or retain benefits); financial literacy training and ongoing coaching; and access to health, mental health and substance abuse services - since any of these issues "make a housing crisis more challenging."

Asked where they believe more resources should be directed to prevent homelessness, the group provided numerous suggestions, including more lawyers to provide eviction

defense; more options for where to house people when they are on the brink; more grants like Kaiser's to Bay Area Community Services (BACS) to house 500+ seniors; more unrestricted grants that allow service providers to retain staff; lower caseloads; flex funds for problem solving; and access to additional resources to serve high-needs groups that need wraparound services, including youth and low-income seniors living on fixed incomes.

Prompted to expand on what was helpful about the Kaiser grant, the staff from BACS said, "It's long-term, it's more flexible and it provides seniors with more services tailored to their specific needs." Most importantly they said, "Kaiser is paying the full costs, not taking a big slice off the top. Too many grants provide little or no overhead." In terms of the interim solutions that could reduce new cases of homelessness right now, the group reiterated the above suggestions and also recommended rapid-rehousing "especially outside of Oakland, where it is cheaper."

Asked what they believe it will take to reverse the trajectory of homelessness in Oakland, participants shared these suggestions:

1. More housing, especially subsidized housing
2. More public benefits, including higher dollar amounts for vouchers and SSI
3. Universal representation in housing court
4. More attorneys for low-income people in general
5. Better laws to protect tenants to make it harder to evict someone
6. More education and engagement of landlords - for example, helping landlords deal with a challenging tenant, without evicting them
7. Universal, societal agreement that housing is a human right
8. A lean, effective coordinating body, outside of government, that could facilitate a true collective impact to end homelessness

Encouraged to say more about collective impact, the group expressed frustration. "The city and county have different agendas and no one knows who is on first," said one person, describing a recent situation in which his organization had to secure funding from nine different government sources for one program, which "takes up a huge amount of staff time and most of these government sources don't pay the fully loaded costs." Some participants expressed that officials spend more time supervising them than supporting them. "We need partnerships, not more oversight," said one, who also stated that many elected officials lack knowledge about homelessness prevention. Participants feel that local governments in some neighboring counties are "more functional," and that it is imperative that Oakland and Alameda County become more

effective because “government can tap resources that the nonprofit sector can’t. They can tax people and they can make policy change, so we can’t ignore them.”

Bringing it back to the idea of housing as a human right, participants concluded the focus groups by agreeing that we need the “political will of the community” to reverse the trajectory of homelessness in Oakland.

Interviews

Where do you see challenges and opportunities to preventing homelessness?

Eviction is a leading cause of homelessness in Oakland, according to nonprofit housing developer, Joshua Simon, the head of the East Bay Asian Local Development Corporation (EBALDC). Simon, whose organization preserves affordable rental housing by purchasing apartment buildings, described a situation where brokers are offering to “empty out the units,” so that EBALDC or another buyer can raise rents. “Properties are being valued with the assumption that the current residents will be kicked out and rents will be raised,” said Simon. Leading an organization dedicated to providing affordable housing, Simon sees rising rents and increasing eviction as the problem and housing preservation and legal services as the solution.

Lack of resources to serve people who are unstably housed or newly homeless is the biggest challenge in Oakland, according to Jamie Almanza, CEO of Bay Area Community Services, the largest nonprofit provider of homelessness services in Oakland. Almanza described significant need across the entire continuum of care, but said that help for people who are newly homeless or unstably housed and will become homeless without assistance is the most under-resourced area. Lack of ideas about how to serve this population is not the problem, according to Almanza. “It’s lack of resources.”

Susan Thomas, Director of Funders for Housing and Opportunity, described a similar challenge in Boston, where advocates blame cuts to federal funding and inadequate definitions of homelessness for the lack of resources to fund prevention. Declining funding has created major gaps in the social safety net for those who do not meet HUD’s priority groups. According to a report she shared from Boston-based HomeStart:

Because these families are outside of mainstream funding priorities for housing, work is still needed to better assess and scale the products that could best serve them. One thing that all of these struggling households have in common is that they do not meet the HUD definition of homeless. Until these families spend a night in a shelter, they are barred from accessing most housing services, forms of emergency financial assistance and affordable housing opportunities. In recent years, the barriers have only continued to increase. As a result, too many people who do not have a stable place to live are not “homeless enough” to get help. (HomeStart, 2019).

In the Bay Area, this challenge has only been partially addressed. “Traditional prevention programs are focused on people with leases and they are not getting to those who are doubled up,” said Elaine de Coligny, executive director of EveryOne Home, who draws a distinction between eviction prevention and homelessness prevention. The latter, in her opinion, is woefully under-resourced.

Nan Roman, the CEO of the National Alliance to End Homelessness and one of the nation’s top experts on homelessness prevention, believes that the greatest challenge in homelessness prevention is predicting who will become homeless. “There is so much housing instability,” said Roman, whose organization estimates that nationally there are about 7 million people who are doubled-up, couch-surfing or otherwise precariously housed. Yet, said Roman, “most don’t become homeless. They look like they will, but most don’t.” The challenge facing this system, she said, is “Who should assist them? They all need and deserve assistance. Should it be the homelessness system or someone else?” In Roman’s experience, privately funded programs can help anyone they want, but publicly funded programs with fewer resources must demonstrate that they are targeting their services to those most likely to become literally homeless.

“The challenge,” said Joshua Bamberger, MD, Associate Director, UCSF Benioff Homelessness and Housing Initiative, is that “no one has developed a way to predict homelessness among unstably housed people.” He and colleague Margo Kushel are “using big data to develop analytics to predict homelessness.” Right now, they estimate that only two of ten who request help will become homeless, “which means you will need to spend 5x as much as you would if you could predict.” As for opportunities, Bamberger said the solutions are not a mystery. “We know the solution is to provide flexible funding and legal resources,” he said. He suggested providing services to a very targeted group (such as people exiting Santa Rita County Jail, women over age 55, or people living in a certain zip code). “By focusing on a very specific group, you have a better chance of achieving population level impact, demonstrating that prevention can work and motivating other funders and government to invest,” said Bamberger. In considering whom to serve first, Bamberger recommended choosing a group that multiple funders will agree to serve, to leverage other investments and increase the chances of success. “It doesn’t matter which group you pick because they all need help and they all deserve to be housed.”

Like Bamberger and Kushel at UCSF, researchers at UCLA’s California Policy Lab are using large data sets from public systems to build a model that will predict first time homelessness and returns to homelessness in Los Angeles. “5,000,000 people in L.A. are living in poverty, but only 20,000-30,000 will become homeless,” said executive director Janey Rountree, whose goal is to create a tool that will tell providers in L.A. who to serve. Based on her research, Rountree said, “We do not think eviction is a good predictor of literal homelessness. We find these folks usually have some kind of safety

net. If they are evicted, it would be a long time, maybe 5 years, before they become street homeless.” In Los Angeles, Rountree found that a prior experience with homelessness is the top predictor and risk factor for future homelessness, a conclusion she said is shared by experts doing similar research in other cities. She believes regions can learn from each other, but emphasized the importance of using local data from one’s own region to identify the main risk factors and profile of who is most likely to become homeless. To do so in the Bay Area, Rountree suggested utilizing data from the Area Deprivation Index (ADI), developed by the University of Wisconsin. According to Rountree, it scores every census tract in the country around income and wealth measures, such as home ownership and rent burden. Rountree said that more than any other data tested to date, “The ADI most accurately predicts homelessness in LA.” Rountree cautioned against time period requirements, such as the state’s Emergency Support Grants program, which requires an individual to be within fourteen days of literal homelessness to receive help. “This is basically impossible to document and therefore a waste of time. It’s better to focus on other risk factors like formerly homeless, formerly evicted, currently doubled up.” At the close of our interview Rountree added, “Don’t be afraid to serve much higher risk people, even if they are very different from who your programs serve now and their needs are really different.”

Lack of capacity among small nonprofits was another challenge named by several people, who said that few nonprofits have the staff and experience to buy or build property and implement other proven housing solutions at scale. Landon Williams, a senior director at the San Francisco Foundation and an expert in affordable housing, also expressed concerns about capacity at small community-based organizations. Williams emphasized the importance of building this capacity so that small organizations, particularly in the African American community, can secure the resources they need to serve their clients.

“The challenge with prevention is that if it’s not part of a larger approach, it’s just delaying homelessness, not actually preventing it,” said Amanda Andere, CEO of Funders Together to End Homelessness, a national organization that advises foundations. “Coordinated entry was a first step to coordinate services to those who are homeless. Now we need coordinated prevention. We have a lot of systems, but we don’t have a prevention system.” In observing the Bay Area, Andere says the lack of a coordinated, regional approach is the greatest challenge to preventing homelessness.

Other challenges cited by several experts are the lack of county-wide plans to end homelessness and dysfunction in local government. “In Santa Clara County, Destination Home is the most organized local effort to address homelessness in a coordinated fashion,” said Tomiquia Moss, CEO of Hamilton Families and former chief of staff to Oakland Mayor Libby Schaaf. “Everywhere else lacks the big plan. Instead there is competition and disorganization. And all the work is fragmented by county.” Almanza

expressed similar frustration, stating that the “largest infusions of funding come from the state and federal government and flow through either the city or county, with only a small percentage actually making it to the streets.” Even national experts familiar with the Bay Area described Oakland and Alameda County’s homeless system as dysfunctional.

A number of people I interviewed described similar challenges in other U.S. cities and counties, where local Continuums of Cares were created to drive collective efforts to end homelessness, but were under-resourced or otherwise unable to do so. Susan Thomas, Director of Funders for Housing and Opportunity, described living through the same challenge in Atlanta prior to assuming her current role. “We were unhappy with our Continuum of Care and started a new one,” she said. Thomas helped to create Partners for Home as an independent 501(c)(3) public-private partnership, not run by government. She said it was a difficult but necessary process and “it all worked out.”

Even though the criticism seems directed at them, Elaine de Coligny and Julie Leadbetter from EveryOne Home agree that Alameda County lacks the kind of well-coordinated, large-scale collective impact effort that is required to reverse the trajectory of homelessness. Their organization was created to play this role, but with only six staff members, virtually all of their resources go to securing HUD funding, implementing HMIS and overseeing the Point in Time count, survey and report. “The criticism is fair,” said de Coligny, who said her organization is willing to play this leadership role if resourced to do so, but is also willing to step aside and support new collective impact leadership if it emerges. She cited several other cities where this has happened, including Chicago and Seattle. EveryOne Home wrote the Strategic Plan described above to create a roadmap for ending homelessness and whether they lead the charge or not, they want to lend their expertise.

Kaiser Permanente, the region’s largest employer and philanthropic institution, recently made a bold commitment to ending homelessness in the region. They are actively seeking to understand the problem and potential solutions. Yvette Radford, Regional Vice President of External & Community Affairs for Kaiser Permanente, Northern CA, summed up the major challenges to preventing homelessness in Oakland as:

1. Lack of affordable housing stock
2. Availability of permanent-supportive housing
3. Coordination between the public and private sector
4. Economic security and jobs
5. Access to mental health and health services
6. Access to legal assistance

Like other leaders interviewed, Radford believes that effective collaboration between government agencies and nonprofit service providers is essential. Kaiser is investing in multiple efforts to prevent and reverse homelessness and recently began convening officials from the city and county to discuss how to distribute forthcoming state funds more quickly and effectively.

One of the strongest advocates on homelessness in local government is Joanne Karchmer, deputy chief of staff to Schaaf. From her vantage point in City Hall, Karchmer sees a systemic issue that requires government to respond. While Karchmer recognizes the role that individual triggers like eviction and job loss play in new cases of homelessness, she believes that the current housing and homelessness crisis is “rooted in systemic and structural racism that has occurred over decades, preventing African Americans from owning homes and accumulating wealth or at least equity in property the way Whites have been able to.” She thinks the greatest challenge facing the public and philanthropic sectors is the dilemma of whether to provide short-term, immediate solutions to keep people housed or to invest in more expensive, but longer lasting systemic change.

Where do you believe resources need to be directed to reduce new cases of homelessness?

Almanza believes that unstably housed residents who do not have a lease, but are doubled up or couch-surfing, are the most likely to become homeless in the near-term. Her organization, Bay Area Community Services, assists tenants at risk of eviction, unstably housed residents and people who are literally homeless. Based on her experience and the Point in Time survey findings, Almanza believes resources must be directed to unstably housed residents who do not have a lease. Almanza believes we need to focus “not on temporary shelter or permanent, private, ‘perfect’ housing, but a variety of options in the middle that would keep people off the street before homelessness wreaks havoc on the rest of their life.” She said that 90% of the clients they serve do not need permanent supportive housing, but do need help for a period of time. To provide this, she says, “We need more case managers and housing navigators and flexible money for housing solutions.” For the highest success rate re-housing people, Almanza says housing navigators need smaller caseloads. The ideal ratio, based on her research and experience, is 1 manager for every 23 homeless people. Radford agrees that resources should be directed to housing navigators who can identify potential housing, rental and legal assistance, employment and other supportive services.

Along the same lines, De Coligny from EveryOne Home believes that nonprofit agencies need sufficient resources to adopt a “Housing Problem Solving” approach. According to her, this is a philosophical approach that recognizes resources are limited and focuses on “helping people to think through how to tap their own networks of support.” She

said most providers agree with the approach in theory, but have never been provided with sufficient training and funding to invest in housing problem solving specialists and truly embed the approach. She believes resources should be directed to BACS and smaller community-based organizations so that they can bring on the kind of housing navigators that Almanza and Radford described.

Karchmer agrees that resources should be directed to help unstably housed residents avoid homelessness, stating:

It is often said that homelessness is not caused by running out of money, but out of relationships. The lack of family and friend support network is a big part of it. More recently immigrated groups seem to have tighter social networks and cultural norms such as intergenerational living arrangements, and thus lower percentages of homelessness.

Many advocates including Almanza, Karchmer and Moss believe Oakland and Alameda County needs a pool of “flex funds,” that can be deployed rapidly for prevention and problem-solving. Flex funds can be used to help tenants prior to an eviction process, as well as to help tenants who are couch-surfing, doubled up, or otherwise on the brink of entering the homelessness system. Flex funds are often used for move-in costs, such as first and last month’s rent and security deposit, however they can be used by housing case managers to problem-solve. Roman said that many people lose their housing over minor challenges that can be resolved through the use of flexible funds. “If the problem is that the relative that is housing them wants them to contribute to the household expenses, it’s easier and cheaper to pay for food than to shelter and rehouse them,” said Roman. Flexible funds are one of the ways that Roman has seen private philanthropy provide the most help.

After decades working successfully at the national level to promote supportive housing for chronically homelessness people with mental illness, the Hilton Foundation in Los Angeles shifted their focus to ending chronic homelessness in their own backyard. Like advocates in Alameda County, they “quickly realized the inflow of new homeless people is the big challenge,” said Andrea Iloulian, senior program officer. Now they focus on chronically homeless individuals and those most at risk of becoming chronically homeless. They give \$12 million in grants and loans per year to “develop supportive housing and prioritize those who need it most – those at risk of dying on the street,” shared Iloulian. She encouraged advocates and funders in the Bay Area to focus resources on those who are most likely to end up chronically homeless or worse. “900 people died on the streets of L.A. last year. This is why we focus on this population,” she explained.

Iloulian shared details about the Hilton Foundation’s recent success partnering with the local probation department to prevent homelessness among people who are on

probation. “We work with the criminal justice system to make sure people with a history of homelessness are discharged to supportive housing,” she explained. The Hilton Foundation created a flex fund to connect these individuals to stable housing. “The underlying assumption in designing the program was that it would save the government money if housing made people less likely to reoffend,” she explained. Sure enough, “Hilton supported this for two years and then Probation took over funding it,” she said, adding “More than 6,000 people were housed in the last four years through these efforts.” In addition to housing, she said the program connected people to jobs. She recommended other cities take a similar approach and suggested focusing on a specific population and creating a public-private partnership that includes the public systems and other services to which they are already connected or may need. Foundations, she said, “might want to provide the flex funds grantees want as a carrot to get the right partners collaborating.” In Iloulian’s experience, “the collaboration is not that expensive and [philanthropic] resources go much further if they are part of a collective impact effort.”

Hamilton Families, where Moss is the CEO, uses flex funds to prevent family homelessness in San Francisco. Moss agrees that philanthropy can provide critical financial resources to create and expand flex funds, but she cautions, it is essential to “link immediate interventions with policy change to create permanent solutions.”

Tipping Point, another San Francisco-based nonprofit, is developing a flexible housing subsidy pool, modeled after efforts in Los Angeles. Debbie Koski, senior program officer at Tipping Point, said their goal is to pair philanthropic support with government subsidies. They intend to use private donations to pay for move-in costs (typically about \$10,000 per household), as long as they can guarantee the household will have access to a long-term subsidy to maintain the housing. The challenge, said Koski, is securing the subsidies. Like Moss, Tipping Point believes they must work with government to make the program sustainable. “Government must be at the table when you are developing the solution,” said Koski, “but it’s frustrating because it means we move at a much slower pace.” Tipping Point has contemplated using private philanthropy to provide year-round subsidies, but estimates that at \$30,000-40,000 per household per year, they can’t possibly reach enough people on their own. “Philanthropy can’t scale programs like this, only government can. Philanthropy’s job is to test new ideas and get them to be adopted by government.”

Though specific tools such as flex funds are needed, “homelessness can only be prevented through collective action,” according to Moss. She believes some resources need to go toward creating a regional effort to “bring nonprofit and government leaders together, set specific goals based on data, design appropriate interventions and support their implementation.” While housing advocates have organized under a regional umbrella, the homelessness sector has not, said Moss. Within cities like Oakland, groups

of local leaders can work collectively to set specific goals, like ending homelessness for youth and families and organize themselves to “get the job done.” Moss recommended similar coordination between agencies addressing workforce and living wage jobs for formerly homeless and at-risk individuals.

Almanza also saw the need for a larger, more well-coordinated effort. Her agency is writing a 3-year plan to “show what it would take to bring the homeless population down to zero, or at least levels comparable to before the crisis hit.” Their goal is to look at their data on Oakland’s homeless population and calculate what it would take to stop the constant inflow of newly homeless individuals into the streets and encampments. Almanza said they intend to lay out various strategies, from prevention to acquisition and preservation, to creative rehousing ideas like tiny homes and trailer parks and the costs behind each. Her goal is “to identify what are the few but huge things we can do in the next 3 to 5 years to get homelessness down to nearly zero.”

Thomas, from Funders for Housing and Opportunity, recommended HomeStart as a potential model for cities like Oakland. HomeStart was founded in 1994 to help families get out of shelter and into their own homes. Twenty-five years later, HomeStart runs a coordinated effort to prevent and end homelessness throughout the Greater Boston area. The organization manages over 300 government-funded housing vouchers, helps clients stay in their current housing through prevention and stabilization efforts and helps homeless or housing insecure clients search for and secure new, permanent housing (HomeStart, 2019).

Andere advises funders to push for systemic change and to partner with grantees to address racial and structural inequities. She described homelessness as a symptom of failing systems, stating, “Don’t just fund individual programs, but identify and address the gaps and barriers that are preventing programs from solving the problem. Look not just at how individual organizations are performing but how is the system performing?” She advised resources be directed to building a well-coordinated, collaborative, regional and statewide strategy that can advance smart policies and “make people care.”

The San Francisco Foundation is one of several funders working with advocates and nonprofit housing associations in two regional coordinating bodies, the Committee to House the Bay Area (CASA) and the Partnership for the Bay’s Future. The goal of these groups is to secure a sweeping set of policy reforms and financial investments that address some of the underlying causes of the homelessness crisis, namely lack of housing production and inadequate tenant protections. The Partnership aims to help pass the policies outlined by CASA, protect the homes of up to 175,000 households in the next five years and preserve and produce more than 8,000 homes over the next five to ten years (Partnership, 2019). If successful, these efforts could reduce the number of new people becoming homeless in the 9-county Bay Area, particularly low-income renters living in areas with inadequate renter protections and little or no access to legal

services. This is a comprehensive and strategic long-term investment that will help to reduce homelessness in the future.

In addition to long-term solutions (like housing production), what interim solutions do you think are necessary to reduce and prevent homelessness?

“If I could do anything, I would give every tenant in Oakland a lawyer,” said Joshua Simon from EBALDC. Simon believes that eviction is leading to housing instability and eventually to homelessness. “When eviction and displacement are the problem, protection and preservation are the solutions,” said Simon. In addition to legal and financial assistance to prevent evictions, Simon believes there is ample opportunity for preservation to play a larger role in preventing homelessness. Through preservation, groups like EBALDC purchase and preserve rental housing at affordable rates, before it is purchased by for-profit developers. In addition to securing these properties as affordable, the nonprofit developers typically make improvements and add services for residents. EBALDC created a revolving acquisition fund, which allows them to make all-cash offers, then quickly refinance and repeat the process. With additional resources, EBALDC believes nonprofits could purchase more apartment buildings where tenants are at the highest risk of eviction. According to Simon, 10-20% of the units they purchase now are occupied by formerly homeless individuals with short-term leases who would likely face eviction soon. “In other words, housing preservation is homelessness prevention.”

Almanza’s organization is also pursuing preservation as a potential solution, though they are focusing on small sites, while EBALDC targets apartment buildings. They recently created an all-cash acquisition fund through private donations. Using this fund, the agency purchased four properties and moved twenty-four people into them. Across the Bay, the San Francisco Housing Accelerator Fund is also experimenting with tools to bring down the cost of preserving or producing new units of housing for homeless or very at-risk residents. Through their Housing Acquisition Fund, they help nonprofit agencies purchase affordable housing, in a model similar to EBALDC’s. Through their Homes for the Homeless Fund, they are investing in local construction of modular homes, which are less expensive and faster to produce than traditional housing. If successful, they hope to help leaders like Jamie find creative ways to preserve and produce housing more quickly and at a lower cost.

Simon believes that to prevent the ongoing growth of homelessness in Oakland, sector leaders need to create a shared goal to “lock down” 30% of Oakland’s housing stock as permanently affordable. To reach this goal will require protection, preservation and production. By his calculation, Oakland is less than halfway there, hovering between 12-15%. He said one key interim solution is to innovate how we fund preservation. “Lenders who want affordable housing should make 40-year loans, not 10-year ones,” said Simon. In the current environment, it is easier to finance production, but producing

new housing takes much longer and doesn't preserve housing for those who may otherwise face eviction. Earthquake insurance also poses challenges and can make preservation projects unaffordable, but Simon believes this can be overcome. In addition to preservation, Simon says the best long-term solution is "policy advocacy to increase production."

Simon wants to see better coordination between prevention groups like Keep Oakland Housed and nonprofits that work on affordable housing preservation. He suggested that as advocates identify which landlords most frequently file to evict tenants, they notify EBALDC, whose housing acquisition fund was designed to make all cash offers to property owners who want to sell. Simon said EBALDC has had luck approaching landlords who are actively evicting tenants and convincing them to sell to EBALDC, who permanently preserves the units as affordable.

Almanza and Williams both recommended that funders build the capacity among small community-based organizations, though it will take longer. This strategy is essential if prevention is to be done through an equity lens, since many of the African-American led organizations are small. Williams suggested that anyone designing additional services to prevent homelessness engage with the churches and faith-based groups that have organized themselves to provide safe parking and other services to the homeless community. He also recommended including people who are experiencing homelessness and have valuable ideas to contribute. Though it may be a longer-term solution, Williams also underscored the importance of creating homeownership opportunities and not limiting our affordable housing strategies exclusively to rental housing, which does not allow residents to build wealth the way that home ownership does. Williams lifted up the Oakland Community Land Trust and its limited-equity approach to both preserving and providing affordable housing, while creating homeownership opportunities as a model program. Williams thinks more resources need to go to this type of innovation, even if not all of it works out.

If more nonprofits had both the capacity and financial resources to purchase property, local policy change could make it easier for them to do so. As Karchmer pointed out, the City of Oakland passed an ordinance to give the city the first right to purchase single-room occupancy (SRO) properties. A similar ordinance could be proposed to give the city, its nonprofit partners, or tenants themselves the first opportunity to purchase all forms of naturally occurring affordable housing. In a follow up message, Karchmer shared the following as a potential model for Oakland:

Washington, D.C.'s District Opportunity to Purchase Act, which requires property owners to provide the District of Columbia with the opportunity to purchase properties that consist of five or more rental units where twenty-five percent or more of them are defined as affordable. Although approved in 2008, the law was not implemented until late 2018. Washington also has a Tenant

Opportunity to Purchase Act (TOPA), which puts the District’s right to purchase a property subordinate to the tenant’s right to purchase.

In addition, a permanent partnership could be struck between the city and county to allow nonprofit partners to purchase tax-defaulted properties at very low cost, prior to the county’s annual auction. This has been done before, allowing organizations like the Oakland Community Land Trust and Hello Housing to acquire housing and land that they have since transformed into affordable housing.

Several interviewees think focusing on landlords is an effective strategy. Locally, Karchmer described promising efforts by the Oakland Housing Authority to recruit landlords with a set of modest incentives that encourage them to accept low-income tenants with vouchers. Almanza shared that BACS created a Landlord Liaison program, through which they provide incentives and financial guarantees to landlords to cover repairs caused by their tenants. They promise to cover the rent if the tenant moves out and there is a period of vacancy. Thomas believes Boston’s landlord-funded eviction prevention program, described in Figure 8, could be replicated in the Bay Area.

Figure 9: Eviction Prevention in Boston

The Renew Collaborative

In Boston, HomeStart created the Renew Collaborative, the “country’s first landlord-funded non-payment eviction prevention program” in partnership with the Eviction Lab at Princeton University, which is led by *Evicted* author, Matthew Desmond. HomeStart and the City of Boston “worked together to collate a statistically significant set of eviction prevention outcomes data which was irrefutable.” They showed landlords in Boston (both public and private) that they were paying between \$6,500-\$11,500 to evict a household (including back-rent, legal fees, turnover costs, etc.). HomeStart could prevent the eviction and resolve the situation for as little as \$2,000 per household. The data was so convincing that the eviction prevention fund is now paid for by landlords. “Four of the five largest property owners in Boston have retained HomeStart to provide eviction prevention services for their tenants. While part of their motivation is altruistic, they ultimately have agreed to pay HomeStart for its services because they want to capture net savings to their bottom line.”

Source: *HomeStart 2019-2024 Prospectus for Philanthropic Investment* (2019)

In addition to focusing on landlords, other interim solutions suggested by interviewees include bridge or transitional housing to keep people from entering street homelessness and workforce training to raise household incomes. Flex funds and rental subsidies, discussed in the previous section, were also suggested as both an interim and long-term solution. “The most common reason people are homeless is poverty,” said Karchmer. “We could make the biggest dent in homelessness by lowering the rent burden.”

The experts on homelessness at Alameda County's EveryOne Home agree. They are planning to introduce a ballot measure in 2020 to address homelessness. If successful, the ballot measure could generate \$150,000,000 annually to prevent people from becoming homeless, to house extremely low-income people with deep, permanent subsidies and to provide shelter and services to people experiencing homelessness. They plan to create a mechanism to get the funds dispersed quickly and transparently. Knowing it will take a several years from start to finish, they believe private philanthropy could play a valuable role in the interim. In addition to supporting the campaign, private philanthropy could fund some of these interventions immediately and show the public that they work. "To galvanize public support, we need a campaign of positive storytelling," said Julie Leadbetter, director of systems integration. Like Moss and Koski, Leadbetter believes that philanthropy can help test and prove concepts, which the public sector can then take to scale.

To truly get to scale will require tax reform at the federal level, according to Carol Galante. Galante is a former HUD executive and founder of the Turner Center at UC Berkeley, whose research supports innovation in housing production and policy. "The gap between income and rent is growing," said Galante, who believes that to prevent homelessness, the federal government needs to provide rent subsidies to more low-income tenants. "Homeowners already receive a subsidy in the form of tax-deductible mortgage interest," pointed out Galante. Changing the tax code to provide renters with similar benefits is one potential way to offer a similar "subsidy" to renters. Based on her experience working for HUD, Galante believes there is more potential to change the tax code than there is to significantly expand voucher programs. Like Galante, the majority of leaders interviewed believe that while the nonprofit and philanthropic sector can design and test solutions at the local level, only government resources and policy change can truly address the problem at scale.

Section 5: Implications and Recommendations

Implications

Each of the interviews conducted for this project represent a particular point of view that reflects the individual person's vantage point and understanding of the problem. In general, the interviews show that the closer people are to the issue, the more they believe the greatest need is to provide immediate relief. The further away, the more likely people are to recommend research, policy change, production and other long-term strategies. The outlier to this was in local government, where staff are compelled by funding restrictions and urgent community needs to focus on the literally homeless, even if they may recognize the need for upstream prevention and long-term, systemic change. There was universal recognition among all sources that the homelessness crisis is complex and responding to it requires both immediate interventions and long-term investments.

As the interviews and reports reveal, the largest gap in the continuum of homelessness services is prevention for people who are unstably housed. This precariously housed population is closest to becoming homeless, yet there is limited funding available currently to serve them. As a result, few large-scale programs have been created to understand and meet their needs. In turn, there is limited data on the effectiveness of prevention for unstably housed individuals and families. This lack of data has made it difficult to secure public resources for prevention. The challenge for cities like Oakland is that if new cases of homelessness are not prevented, homelessness will continue to grow.

There is a growing consensus that prevention is necessary, but a great deal of debate continues as to where to focus resources. Government agencies want effective, efficient, appropriately targeted, cost effective services. Experts on prevention say predictive tools do not yet exist and programs must either serve a narrowly defined population or raise enormous sums of money to serve many more people than will actually become homeless. Direct service providers faced with enormous demand want abundant, flexible resources to meet clients' immediate needs for stable housing. They fear that narrowing the criteria of who they can serve will screen out many of the clients asking for assistance. In the philanthropic sector, some private and community foundations are stepping up to help, focusing primarily on long-term, measurable solutions, such as preservation, production and policy change. Others are simply avoiding the issue, afraid of failure or overwhelmed by the size of the need relative to the resources they bring to the table.

Some of the best minds in the Bay Area are working to develop long-term solutions to the housing crisis in our region, while a host of nonprofit and government agencies are working on serving and rehousing people who are literally homeless. This paper does

not analyze the efficacy of those efforts, but rather focuses on gaps in the prevention system that are contributing to increasing levels of homelessness in Oakland and Alameda County. Based on the interviews and reports analyzed for this project, I have identified three major gaps. The first is the lack of a comprehensive, collective impact approach to ending homelessness. The second is the absence of a coordinated prevention system. The third is the lack of programs and resources dedicated to preventing homelessness among the precariously housed, who are the closest to entering street homelessness.

Recommendations

To address these gaps in our homelessness prevention system, I offer the following recommendations.

1. Launch a comprehensive, collective impact effort to end homelessness with strong leadership and a compelling call to action

While there is great enthusiasm for prevention of all kinds – from upstream efforts to address the underlying causes of the current homelessness crisis, to local primary and secondary prevention activities - among both local and national experts, there is a growing consensus that only a sustained, well-coordinated, large-scale effort will reverse the trajectory of homelessness in Oakland and Alameda County. This sentiment is emerging as local leaders find that isolated programs are insufficient to address a problem of this magnitude. The belief that widespread adoption of a comprehensive plan to prevent and end homelessness will produce better results is consistent with the literature, as well as recommendations from the federal government.

As outlined in the Federal Strategic Plan to Prevent and End Homelessness, such a plan must include specific goals and detailed strategies for increasing affordable housing options, strengthening prevention and diversion practices and creating solutions for unsheltered homelessness (USICH, 2018). As stated in the literature, the plan must be tailored to serve those who are most likely to become homeless, particularly African Americans, who are experiencing disproportionately high rates of homelessness, both locally and nationally (Cabales, 2018; EveryOne Home, 2019). There is broad consensus locally that African Americans, as well as children and frail and elderly seniors, must be a top priority for homelessness prevention and services. The plan must be both ambitious and realistic, grounded in the best data available, but not delayed out of a desire for perfection, nor encumbered by a scarcity mentality that starves programs of the resources needed to achieve results at scale.

The good news is that Alameda County has a local version of federal plan in the form of EveryOne Home's 2018 Strategic Plan Update (EveryOne Home, 2018). The plan includes extensive data, as well as many of the recommendations and best practices outlined by the Federal Strategic Plan. It should be updated with 2019 data and additional ideas, but

it is a solid starting place. The challenge is not lack of a plan, it's lack of leadership, widespread adoption and coordinated implementation.

In places interviewees described as more organized, there are highly visible lead agencies. These agencies are driving coordinated implementation and raising the resources required for success. In Silicon Valley, Destination: Home is a public-private partnership serving as the backbone organization for collective impact strategies to end homelessness. Discussing their efforts in her article, *Harnessing the Power of Collective Impact to End Homelessness*, CEO Jennifer Loving wrote:

Santa Clara County, California, is home to Silicon Valley, one of the wealthiest—and most expensive—places to live in the country. In 2008, public and private leaders came together to issue a new mandate: It was time to stop managing homelessness and begin ending it. Ten years later, I can say from experience: when everyone comes together to do their part, the results are incredible. And our success was largely due to the willingness of our community to engage in a collective impact model (Loving, 2018).

Loving describes the five elements of collective impact that were first described by John Kania and Mark Kramer in the *Stanford Social Innovation Review* in 2011:

1) A common agenda for change, including a shared understanding of the problem and a joint approach to solving it through agreed upon actions; 2) Consistency in collecting data and measuring results across all the participants to ensure alignment and accountability; 3) A plan of action that outlines and coordinates mutually reinforcing activities for each participant; 4) Open and continuous communication across the many players to build trust, assure mutual objectives and create common motivation; and 5) A backbone organization(s) with staff and a specific set of skills to serve the entire initiative and coordinate participating organizations and agencies (Loving, 2018).

Collective impact to end homelessness requires bold and experienced leadership. In Santa Clara, Destination: Home drove the adoption of a community plan and now serves as the backbone of a collective impact effort to prevent and end homelessness. While Tipping Point is emerging as a leader in San Francisco, Alameda County lacks a clear lead agency to drive the five elements of collective impact.

It is not clear if EveryOne Home can or will play this leadership role effectively. Several interviewees advocated for the creation of a new entity. The focus group participants described this new entity as “a lean, effective coordinating body, outside of government, that could facilitate true collective impact to end homelessness.” Experts from Atlanta and Los Angeles described challenges in their counties that led to the creation of new coordinating bodies that work with, not for, local government. To their credit, EveryOne Home, which is an independent, fiscally-sponsored nonprofit

organization, is willing to play this role or step aside and lend their expertise to others. As the engine behind the Point in Time research, the coordinated entry system and other essential components of a comprehensive program, they will play an essential role in the work ahead, whether they lead the effort or work in partnership with others. For their part, funders should make it clear they will support collaboration and planning that ensures everyone is rowing in the same direction. Funders with convening power, such as Kaiser or the local community foundations, could help bring the right players together and support the leadership that emerges.

Efforts to prevent and reverse homelessness must be united in a common vision and call to action that voters will embrace and support. Public resources will be needed to end homelessness in Oakland and thus tax-payer support is an essential component of a successful effort. To succeed, the plan must have broad buy-in from the homeless community, unstably housed residents, government and nonprofit service providers, elected officials and philanthropic partners. The public must believe the plan is achievable and will make a measurable difference in the community.

To build this support, we must change how we talk about homelessness so that people believe this is an issue we can do something about. According to communications expert Anat Shenker-Osorio, housing and homelessness are too often described in passive forms, with problematic metaphors, that do not point to clear solutions. In analyzing the sector's key messages and materials, Shenker-Osorio found that advocates name problems, but do not typically explain the origins. When blame is not placed squarely on the responsible parties, our messages do not offer clear solutions and can even appear to blame the very people we intend to serve, she said. Most discussion of homelessness focuses on what we don't want, not what we desire. Instead, we must make it clear what we want, what can be done and who is responsible for doing it. Incorporating Shenker-Osorio's recommendations into our vernacular on housing and homelessness could help to build more persuasive messages and motivate people to create the world we want (Shenker-Osorio, 2019).

2. Create a coordinated prevention system with an equity framework that focuses on those at greatest risk and links upstream and downstream efforts

A comprehensive approach to ending homelessness must include a set of well-coordinated, evidence-based prevention services for those at the greatest risk of homelessness. If the focus remains on rehousing members of the homeless community, without simultaneously preventing new cases of homelessness, the homeless crisis will at best remain the same and will more likely grow worse. Additional resources must be invested in creating a prevention system that reflects the desires of those most at risk of literal homelessness.

Prevention requires a variety of interventions. These activities could be organized under the three categories included in the new federal definition of prevention (See Figure 3, USICH, 2019). The first group of activities are those that reduce the prevalence of risk of housing crises within communities. This could include systems change efforts, such as the policy reforms outlined in EveryOne Home's proposed ballot measure, one of which is to create permanent, shallow subsidies for low-income residents who cannot maintain their housing without long-term support. It could include some of the interim solutions discussed in the interviews, including preservation and outreach to landlords. It could also include some of Bedford's recommendations to the Oakland City Council that call for low-barrier work opportunities and career-track employment assistance, designed to get people working and increase incomes.

The second group of activities in the new federal definition of prevention are those that reduce the risk of homelessness while households are engaged with or are transitioning from systems. These could include efforts, such as those underway in Los Angeles and San Francisco, to identify and prioritize individuals exiting the criminal justice or mental health system. The third group of activities are those that target assistance to prevent housing crises that do occur from escalating further and resulting in homelessness. In her recommendations, Bedford described some of the specific activities needed in Oakland in this category. In addition to the legal and financial assistance provided by Keep Oakland Housed and other prevention programs, she recommended increasing case management and supportive services that address job loss and under-employment, substance use, mental health, domestic violence and health issues, all of which can lead to housing instability (Bedford, 2019).

Coordinating these prevention efforts so that residents have access to multiple forms of support will give residents the best possible chance of remaining housed. Just as nonprofit and government agencies work together to rehouse homeless residents through a system known as coordinated entry, so too should providers collaborate to prevent homelessness. This would reduce duplication and competition and instead allow agencies to carve out unique and complementary roles. HUD now requires every jurisdiction receiving Continuum of Care funding to design and implement a coordinated entry system to assess, prioritize and track individuals utilizing services. In Alameda County, coordinated entry allows providers to prioritize those in greatest need and to track an individual as they access help from a variety of service providers. Similarly, a coordinated prevention system would allow nonprofits and public systems, such as probation and healthcare, to identify and focus on residents at the greatest risk of literal homelessness, track clients as they access services and use shared data to understand which interventions are working and where more help might be needed. Through a

coordinated prevention system, nonprofit and government agencies could deliver a greater number of targeted supports to those at high risk of homelessness.

In Oakland, where African Americans are significantly over-represented in the homeless population, a coordinated prevention system must be one that reflects the desires of African American community members who have experienced, are experiencing, or are at high risk of experiencing homelessness. In her memo to the Oakland City Council, Bedford offered the most comprehensive set of suggestions for integrating an equity lens to homelessness services, including: disaggregate homeless data by race, use an equity framework when planning and evaluating interventions and expand “training for service providers on the impacts of institutional racism and racial bias on African Americans experiencing homelessness (Bedford, 2019).” Additional suggestions include providing capacity building support to African American community-based organizations addressing homelessness and intentionally collaborating with other public systems where African Americans are also over-represented.

There would be many benefits to linking prevention efforts together. For starters, it would reduce the chances that residents fall through the cracks. A coordinated prevention system would not just include more forms of prevention, it would ensure that all prevention providers are aware of each other’s services and able to refer clients to other agencies for additional forms of support. It would also create opportunities to turn one-time interventions into permanent solutions. For example, intentional coordination between eviction defense and housing preservation groups could create opportunities to not just preserve individual tenancies, but entire apartment buildings where low-income tenants are at risk of eviction. Another major benefit to expanding and linking prevention efforts is strength in numbers. Working together, prevention providers could push for legislation and public funding for prevention. For example, they could jointly introduce a ballot measure to expand the right to counsel to housing court, replicating the success of New York, where low income tenants are provided with an attorney or trained advocate in housing court, decreasing their chances of eviction by 77%. A coordinated approach to prevention would allow groups to identify key needs and work together to meet them. Finally, a coordinated and highly visible effort to prevent homelessness could attract additional resources, particularly from private donors who want to help but cannot make sense of the current efforts.

3. Expand prevention efforts to serve unstably housed residents and others most at risk of literal homelessness

Both the data and the interviews point to an overwhelming need to prevent homelessness for unstably housed residents and others at risk of literal homelessness (such as people exiting jail or mental health facilities.) While Keep Oakland Housed works upstream to prevent renters from losing their housing, there are no comparable, large-scale programs for precariously housed residents or residents on the brink of

literal homelessness. Working upstream to prevent tenants from losing their housing is an important intervention, given the lack of affordable rentals and the fact that 24-37% of homeless residents surveyed in January lived in a home owned or rented by themselves or their partner immediately prior to becoming homeless (EveryOne Home, 2019). However, without dedicated resources to prevent homelessness further downstream, among the 30-39% of homeless residents who were couch-surfing or doubled-up with friends or family immediately prior to becoming homeless, existing prevention efforts cannot keep homelessness from continuing to increase.

Preventing unstably housed residents from becoming homeless is not as simple as just eliminating the lease or income requirements from programs like Keep Oakland Housed. Doing so without additional program design and fundraising could create a mismatch between the existing programs and services and what unstably housed residents want and need. It could also overwhelm and effectively wipe out these upstream prevention programs. Instead, experienced local leaders whose organizations serve precariously housed residents should work together to design and raise resources for additional prevention services. Leaders should draw on lessons and examples from other cities, some of which are described in this paper. Further, they should engage residents who have experienced homelessness or are currently unstably housed in the design process, to ensure that the proposed solutions match the needs and desires of potential beneficiaries.

Based on the organization's leadership role and strong reputation in the sector, Bay Area Community Services (BACS) emerged as a strong candidate to kick off program design and fundraising for downstream prevention. "BACS and Jamie are the leading edge," said the staff at EveryOne Home, when asked who was best positioned to design these efforts. Almanza shared that BACS and the East Oakland Community Project recently received modest government funding to collaborate on downstream prevention. They are working together to divert people who would otherwise enter literal homelessness. Expanding this program could be the key to increasing downstream prevention and decreasing the number of people becoming newly homeless. Importantly, because BACS and the East Oakland Community Project serve dozens of homeless and housing insecure residents daily, they can engage residents with lived experience in program design. As a member of Keep Oakland Housed, BACS could explore bringing this new diversion program under the Keep Oakland Housed banner, as part of a larger call to action to keep residents housed and prevent homelessness before it starts.

As discussed in the previous recommendations, these efforts must be part of a larger, coordinated prevention system, within a collective impact effort to end homelessness. To reach scale and sustainability, it must be publicly supported. The ballot measure that EveryOne Home is developing could be the key to securing long-term public support.

EveryOne Home should collaborate with those working on prevention to agree on a set of evidence-based interventions that can be funded through private fundraising now and ultimately supported by the public through the ballot measure. Again, community engagement in the development of these solutions is essential, as is utilizing demonstration projects to test ideas and demonstrate the power and potential of prevention. In support of these efforts, Kaiser and other influential foundations should continue to call for better coordination between city, county and nonprofit agencies, providing grants to enable and reward collaboration.

Advocates for prevention will need to “overcome concerns that the money will not help the right people and thus would be better spent serving those who are already homeless (Pearson and Montgomery, 2007).” One way to overcome this is to start by focusing on diversion, as defined by USICH on page 11, where it is easier to demonstrate both need and impact. This would buy local leaders more time to develop a complex program to serve unstably housed residents. Additional staff dedicated to housing problem solving and flexible resources to serve people on the brink of literal homelessness should help to reduce the number of people becoming newly homeless. A coordinated prevention system that links this immediate intervention to longer-term supports will be key to keeping people housed.

Another way to overcome this concern is to target specific groups who are empirically at greater risk of homelessness. This is the approach to ending chronic homelessness in Los Angeles and San Francisco. Bamberger suggested Oakland prioritize individuals exiting incarceration. Bedford suggested prioritizing people who have been homeless in the past two years and people who exited homelessness to live with friends or family. Rountree emphasized the importance of using local data to make these decisions and suggested using the Area Deprivation Index to identify neighborhoods at significant socioeconomic disadvantage. The index will be updated again in 2020 and could be used to focus on key census tracts where many of the underlying conditions exist that drive residents into homelessness.

Until predicting homelessness becomes possible, Bamberger’s advice was clear:

Doing the best you can is the best there is. It will be an expensive investment until we have a way to target, but delaying will mean homelessness continues to grow. The argument shouldn’t be whether waiting will be more or less expensive. We just have to do this because it’s the right thing to do.

Given the housing crisis, an imperfect program with experienced leaders who are committed to continuous improvement would be a reasonable first step. Given the rapid growth in new cases of homelessness, local leaders should follow the example set by Los Angeles and utilize investments from philanthropy to leverage government resources. (See Appendix F.) Further, they should collect data and success stories, using

these to educate lawmakers and voters on the effectiveness of prevention, in order to secure long-term, public funding and policy change.

Precariously housed people fall into many categories, from those experiencing a conflict where they are currently staying, to people fleeing domestic violence, to individuals exiting jail or the foster care system, to residents with limited incomes whose rents have increased just past what they can afford. A truly robust, evidence-based program to serve this group will require time to plan and a much deeper understanding of these different groups, their needs and their preferences. In reality, it is unlikely that a program of this nature could raise enough resources to serve everyone who requests help. Therefore, the program could be designed to compare outcomes for those who access help with those who do not. Just as the study on the impact of temporary financial assistance from the Homelessness Prevention Call Center in Chicago provided valuable comparative data, a well-run program in Oakland or Alameda County could add to the body of evidence on prevention and later help to make the case for public funding of prevention programs.

Section 6: Conclusions

To end homelessness, we must keep people housed. This paper explores prevention as a key strategy for helping Oakland residents maintain their housing and avoid homelessness. Through extensive research, interviews and analysis, this project reveals critical shortcomings in our current approach to ending homelessness in Oakland. Drawing on the expertise of local and national leaders from philanthropy, academia, government and the nonprofit sector, the project concludes with a set of specific recommendations for overcoming these challenges.

Despite being less expensive and more humane than sheltering and rehousing people, prevention is an under-utilized strategy in the overall response to homelessness. This is due to the lack of funding available and the inability to predict who among those experiencing a housing crisis will indeed become homeless. To combat this, we must create and support innovative approaches to preventing homelessness, meticulously track outcomes and share learnings.

This project did not include interviews with people experiencing homelessness or housing instability. Additional efforts to prevent and reverse homelessness must be developed through a racial equity lens that accounts for systemic inequality and discrimination. Further, they must be designed and implemented in partnership with those with lived experience. Homelessness is a symptom of inequality, which is why it disproportionately impacts communities who have experienced systemic discrimination for generations. Prevention will remain necessary until the underlying causes of homelessness are addressed.

Subsequent research should examine efforts to address the structural challenges that contribute to homelessness and should look for evidence that upstream interventions such as increasing affordable housing, expanding rent control, capping rent gouging and deepening housing subsidies, can make a measurable impact on rates of homelessness, particularly for low-income people of color who are overrepresented in the nation's homeless and unstably housed populations. To end homelessness, such efforts will need to take place within a larger effort to eradicate structural racism and income and wealth inequality.

Homelessness is complex and can only be solved through a large-scale, well-funded, community-wide effort involving the public, private and nonprofit sectors. The Bay Area is ground zero for the homelessness crisis, but it is also home to some of the most innovative leaders, cutting-edge researchers, forward-thinking philanthropists and passionate public servants. If anyone can successfully tackle this challenge, we can.

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Appendix A: HUD Funding for Housing and Homeless Services

An excerpt from HomeStart 2019-2024 Prospectus for Philanthropic Investment (2019)

2.2 Drastically insufficient public funding for housing and homeless services

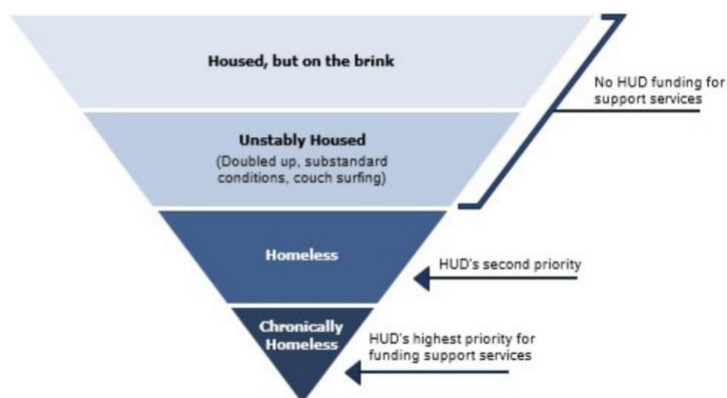
Public safety nets simply are not keeping pace with the pervasive nature of the crisis. HUD is drastically underfunded and would need to grow exponentially to keep pace with the crisis. Taking a step back, HUD has been drastically underfunded for 40 year. Between 1978 and 1990, HUD's funding was cut from \$148 billion to \$28 billion (adjusting for inflation). Today, HUD receives \$38 billion in funding, a fraction of 1978 funding levels.¹⁵ The implications of this are catastrophic, yet there are no indications that public sector funding will grow to catch up with the need. Rather, HUD faces continual threats to funding.

Figure 2: HUD's downward funding trend adjusted for inflation in 2018 dollars



As resources have been restricted, HUD has narrowed in focus to target households it considers to be the most vulnerable.

Figure 3: Overview of HUD designations of homelessness



Appendix B: Interview Participants

1. Amanda Andere, CEO, Funders Together to End Homelessness
2. Andrea Ilouljian, Senior Program Officer, Conrad N. Hilton Foundation
3. Carol Galante, UC Berkeley Distinguished Professor in Affordable Housing and Urban Policy and Faculty Director of the Turner Center for Housing Innovation
4. Debbie Koski, Senior Program Officer, Housing, Tipping Point Community
5. Elaine de Coligny, Executive Director, Julie Leadbetter, Director of Systems Integration, and Jessica Simmin, Systems Analyst, EveryOne Home
6. Jamie Almanza, CEO, Bay Area Community Services
7. Janey Rountree, Executive Director, California Policy Lab at UCLA
8. Joanne Karchmer, Deputy Chief of Staff to Mayor Libby Schaaf, Oakland, CA
9. Joshua Bamberger, MD, Associate Director, UCSF Benioff Homelessness and Housing Initiative
10. Joshua Simon, Executive Director, and Jason Vargas, Director of Real Estate Development, East Bay Asian Local Development Corporation
11. Landon Williams, Senior Director, The San Francisco Foundation
12. Laura Pryor, Senior Associate, and Maureen Sarver, Associate, Social Policy Research Associates
13. Nan Roman, CEO, National Alliance to End Homelessness
14. Nina Catalano, Senior Planner, Chronic Homelessness Initiative, Tipping Point
15. Rebecca Foster, Executive Director, San Francisco Housing Accelerator Fund
16. Salvador Menjivar, Director of Housing, San Francisco Department of Homelessness and Supportive Services
17. Susan Thomas, Director, Funders for Housing and Opportunity, Melville Charitable Trust
18. Tirien Steinbach, Chief Program Officer, ACLU of Northern California
19. Tomiquia Moss, CEO, Hamilton Families
20. Yvette Radford, Regional Vice President, External & Community Affairs, Kaiser Permanente, Northern CA

Appendix C: Focus Group Participants

1. Frank Martin, Interim Executive Director, East Bay Community Law Center
2. Daniel Cooperman, Director of Programs, Bay Area Community Services
3. Karen Erickson, Director of Housing, Catholic Charities of the East Bay
4. Meghan Gordon, Director, Housing Practice, East Bay Community Law Center
5. Terrell Hegler, Program Manager, Bay Area Community Services

Appendix D: Keep Oakland Housed Dashboard

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Appendix E: Prevention Matrix

Program/ Annual Budget	Cities Served	Type of assistance	Eligibility Requirements	Maximum Grants
Season of Sharing \$1.6 million annually	Alameda County	Legal: NONE Financial: Back Rent or mortgage; 50% of first month's rent Security Deposits before first 30 days (no legal fees) Supportive Services: NO	<ul style="list-style-type: none"> Income Eligibility: low-to-moderate; paying no more than 30% of income to rent; sustainable after assistance. Low-to-moderate income families with dependent children Seniors who are age 55 and older Disabled individuals Veterans Pregnant women in their 2nd or 3rd trimester Victims of domestic violence Transitioning emancipated foster youth between 18-24 	Maximum Grant: <ul style="list-style-type: none"> \$3,000 Assistance limited 1x every 5 years
Keep Oakland Housed \$12M over three years	Oakland	Legal: YES, if you have an Unlawful Detainer Financial: Back Rent, Security Deposits, Utilities and other critical needs in conjunction with rental assistance Supportive Services: YES	<ul style="list-style-type: none"> Income Eligibility: 50% of AMI or lower Documents Required: Proof of a housing crisis (3- day notice, Unlawful detainer); valid new lease 	<ul style="list-style-type: none"> Maximum Grant: no max Assistance limited to 1x in lifetime
Alameda County Housing Secure \$309,000 each year for two	Alameda County	Legal services: YES. Limited scope consultations and full scope representation for tenants and homeowners.	<ul style="list-style-type: none"> Must need for legal services Tenant Income Eligibility: 80% AMI or lower for 	<ul style="list-style-type: none"> Maximum Grant: \$10,000 for tenants, \$15,000 for

years for tenants and \$409,600 each year for two years for homeowners		<p>Financial for tenants: Back rent and in some circumstances utilities and cleaning assistance. Requires that grant will lead to staying in place. See program guidelines for required documents.</p> <p>Financial for homeowners: Mortgage assistance, HOA fees, and property taxes, and in some circumstances homeowners insurance, blight citations, repairs, and judgment liens. Requires that grant will lead to staying in place. See program guidelines for required documents.</p> <p>Supportive services: No</p>	<p>legal services, 50% AMI or lower for financial assistance</p> <ul style="list-style-type: none"> • Homeowner Income Eligibility: 80% AMI or lower for legal services and financial assistance • No W9 required 	<p>homeowners. Can be layered with City of Oakland program, especially for homeowners.</p> <ul style="list-style-type: none"> • Financial assistance limited to 1x
STRMU (Housing Opportunities for People With AIDS)	Alameda County	<p>Legal Services: NO</p> <p>Back Rent & Mortgage Assistance</p> <p>Late Fees</p> <p>Utility Assistance</p>	<ul style="list-style-type: none"> • Income Eligibility: 80% of AMI • HIV+ • Current lease holder 	<p>Maximum Grant</p> <ul style="list-style-type: none"> • Rent: \$7,500 • Late Fees: \$500 • Utilities: \$750
City of Oakland Anti-Displacement Program \$124,800 each year for two years for tenants, and \$102,100 each year for two years for homeowners	Oakland	<p>Legal services: YES. Limited scope consultations and full scope representation for tenants and homeowners.</p> <p>Financial for tenants: Back rent and in some circumstances utilities and cleaning assistance. Requires that grant will lead to staying in place. See program guidelines for required documents.</p> <p>Financial for homeowners: Mortgage assistance, HOA fees, and property taxes, and in some circumstances</p>	<ul style="list-style-type: none"> • Must need legal representation • Tenant Income Eligibility: 80% AMI or lower for legal services, 50% AMI or lower for financial assistance • Homeowner Income Eligibility: 120% AMI or lower for legal services and 80% AMI or lower for financial assistance 	<p>Maximum Grant:</p> <ul style="list-style-type: none"> • \$10,000 for tenants • \$15,000 for homeowners. • Can be layered with Alameda County Housing Secure, especially for homeowners. • Financial assistance limited to 1x

		homeowners insurance, blight citations, repairs, and judgment liens. Requires that grant will lead to staying in place. See program guidelines for required documents. Supportive services: No	<ul style="list-style-type: none">• No W9 required	
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Source: Keep Oakland Housed, 2019

Author's Bio

Jackie Downing is the founding principal of Focus Philanthropy Advisors, LLC, whose mission is to help donors and nonprofits achieve their full potential. Prior to joining Crankstart as the foundation's first employee, Jackie served in senior leadership roles at The San Francisco Foundation and several Bay Area nonprofits. A lifelong social justice activist, Jackie's professional background includes grantmaking, impact investing, philanthropic advising, nonprofit management, fundraising and communications. Jackie holds a Chartered Advisor in Philanthropy® designation from the American College and she is a certified philanthropy consultant for multi-generational families through the 21/64 network. Jackie serves on the GreenLight Fund's Selection Advisory Council, helping to find innovative solutions from around the country to address critical gaps for children and families in the Bay Area. Jackie is former member of Full Circle Fund, a community of next gen donors who contribute their time, talent and resources to support local nonprofits. She is a graduate of the Governor's Academy and Oberlin College and a recipient of the Howard R. Swearer National Student Humanitarian Award from Brown University. Previously, she worked as a human rights observer in Colombia. Jackie is a founding member of Keep Oakland Housed.