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AGENDA REPORT

TO: HONORABLE CITY COUNCIL

FROM: Councilmember Dan Kalb
Vice-mayor Annie Campbell Washington
Councilmember Desley Brooks
Councilmember Lynette Gibson McElhaney

SUBJECT: Anti-Displacement Services

DATE: June 8, 2017

RECOMMENDATION

We recommend that the Council adopt:

ORDINANCE AMENDING CHAPTER 15.62 OF THE OAKLAND MUNICIPAL CODE TO ALLOW AFFORDABLE HOUSING TRUST FUNDS FROM FUNDS DISTRIBUTED TO THE CITY UNDER REDEVELOPMENT DISSOLUTION LAWS TO BE USED FOR ANTI-DISPLACEMENT AND HOMELESS PREVENTION SERVICES

OUTCOME

The City Council's adoption of an ordinance amending the Affordable Housing Trust Fund rules, OMC Chapter 15.62, to include anti-displacement and homeless prevention services as allowable expenditures from the 25% setaside of redevelopment dissolution funds, otherwise known as the housing boomerang funds, would result in the following outcomes:

1. The provision of flexibility for the City Council to allocate housing boomerang funds for anti-displacement and homeless prevention services given that the City of Oakland is poised to have approximately \$200-250 million in new funds dedicated to affordable housing development from local bond measures and the new housing impact fee.
2. Should the City Council as part of its budget process for FY17-19 decide to allocate the non-personnel portion of housing boomerang funds, approximately \$2.2 million in FY17-18 and \$2.6 million in FY18-19, for anti-displacement services, it is estimated that those funds could help prevent the displacement and/or new homelessness of 5,000 low-income tenants and 300 low-income homeowners. Without an amendment to the Affordable Housing Trust Fund rules, such potential Council action would not be allowable under the current rules governing the Affordable

Item: _____
City Council
June 12, 2017

Housing Trust Fund, codified in OMC Chapter 15.62. The current rules allow the use of these funds only to subsidize affordable housing development projects.

This Ordinance does not allocate funds for any services, it merely provides flexibility to the Council to do that in the future.

EXECUTIVE SUMMARY

The City of Oakland is confronting an unprecedented housing crisis that has contributed to severe displacement of long-time residents, particularly African Americans, and a growing homeless population. The City along with other governmental, community, faith, labor, nonprofit, and business partners have recently engaged in important measures to address the housing crisis, namely:

- Housing bond measures and the new housing impact fee that are estimated to provide about \$200-250 million over the next five years for affordable housing development.¹
- Alameda County's successful efforts to secure \$140 million of new state and federal resources focused on the chronically homeless in Alameda County.
- New tenant protection laws which strengthen the City's Rent Stabilization and Just Cause Eviction policies and provide for a new Tenant Protection Ordinance.

However, there are critical gaps that need to be addressed if Oakland is to be successful in preventing more displacement and homelessness. Legal service providers estimate that there are an estimated 2,500 Oakland tenants annually facing unlawful detainer, legal eviction, and court proceedings without legal representation. Alameda County data also reflect that there are several thousand low-income, elderly homeowners in Oakland who are at risk of losing their homes.²

With new resources for affordable housing development, the City Council has the opportunity to redeploy City funds normally used for the construction of new affordable housing, the setaside of 25% of redevelopment dissolution (housing boomerang) funds, to sufficiently invest in proven strategies that prevent displacement, homelessness, and human suffering. In order to do so, the Council will need to take two steps: (1) amend the Affordable Housing Trust Fund rules, OMC Chapter 15.62, to include anti-displacement and homeless prevention services as allowable expenditures for the housing boomerang funds; and (2) allocate the FY17-19 housing boomerang funds for anti-displacement and homeless prevention priorities. Council adoption of this report's recommendation will only enable the Council to take the first step of amending the Municipal Code. The second step of budget allocation for anti-displacement and homeless prevention services will need to occur through the Council FY17-19 budget process.

¹ Oakland has been designated \$54.8 million and has access to \$89.3 million more from the Alameda County Measure A1 Housing Bond funds. The City of Oakland's Measure KK funds will provide \$100 million for acquisition and rehabilitation for affordable housing. In addition, per City of Oakland staff reports, the City's new housing impact fee is estimated to generate \$6 million/year for affordable housing development.

² Dellums Institute for Social Justice, **Saving Homes Today**, <https://static1.squarespace.com/static/55c573a9e4b014e7aace0627/t/5773455bb8a79be43f04745e/1467172192007/Upd+ated.Saving+Homes+Today.pdf>

BACKGROUND/LEGISLATIVE HISTORY

In the City of Oakland's recent poll of Oakland residents' budget priorities, residents identified addressing the housing crisis as their top priority. The concerns of Oakland residents are reflected in recent data. Oakland's homeless population has surged by 39% in two years, with median rents increasing by over 50% to close to \$3,000. Meanwhile, the median renter household income has remained flat at \$36,657 or even declined for Oakland's African American, Asian, and Latino populations. There are about 2,500 Oakland Unlawful Detainer, tenant eviction, cases filed annually³ with about 70% of tenants, 1,717, going without legal representation.⁴ In addition, many tenants are forced from their homes without going through a legal eviction proceeding. The City of Oakland's Rent Adjustment Program (RAP) reported receiving approximately 10,910 Notices of Eviction during 2013-14 and about 11,050 Notices of Eviction from January 1, 2015 through February 29, 2016.

Oakland's housing crisis is fundamentally a racial equity crisis with African Americans as the most impacted population. Oakland's African American population declined by 26% from 2000 to 2015, a loss of 36,559 residents. The homeless population is disproportionately African American--49% of the homeless population are African American while the African American population is only 26% of the overall Oakland population.

In addition, Oakland's escalating housing costs are pushing more people into homelessness. According to the 2017 Homeless Point-In-Time count and survey, 82% of respondents said they lived in Alameda County before becoming homeless and 50% had lived here for 10 years or more⁵. Recent reports and studies also document the severe impact on older adults, working families with children, formerly incarcerated residents, and students.

The City of Oakland's new tenant protection policies are resulting in an increase of tenants seeking help, which is why the City is increasing its staff for the Rent Adjustment Program.

Several years ago, the City of Oakland created a coordinated anti-displacement and homeless prevention safety net, by providing City funds, and leveraging private resources provided by local non-profit organizations. The anti-displacement safety net included the following integrated strategies:

- Outreach and housing counseling so that tenants know their rights and have access to legal and other resources.
- Legal services for tenants, including eviction defense representation.
- Emergency rental assistance funds to bridge unexpected economic hardship and prevent homelessness.
- Housing counseling and legal services for homeowners.

³ www.antievictionmap.com

⁴ Data analysis from East Bay Community Law Center based on 9.5 tenant attorneys providing free representation to low-income tenants throughout Alameda County.

⁵ <http://everyonehome.org/wp-content/uploads/2016/02/Homeless-Count-Notes-5-22-17-w-EdC-edits-1.pdf>

- Emergency housing assistance funds for long-time, low-income, elderly homeowners to help them address a one-time economic hardship and sustain homeownership.

Service outcome data shows that the above strategies resulted in a 50-100% success rate at preventing displacement or homelessness. However, with federal and state funding reductions, there have been insufficient resources dedicated to these strategies. The City and other funders have funded about 26-30% of the documented tenant need. The East Bay Community Law Center estimates that there are about 1,717 Oakland tenants annually going through court eviction proceedings without legal representation. Causa Justa: Just Cause estimates that there are about 2,200 Oakland tenants annually unable to receive housing counseling assistance.

The following table lists the different strategies, outcomes, service gaps, funding needed, and potential outcomes from new City investments.

Table 1. Safety Net of Anti-Displacement and Homeless Prevention Services

Current Anti-Displacement Strategy & Outcome	City's FY15-17 Funding	Resident Need/Gap	FY17-19 Request & Potential Outcome
<p>1. Housing Counseling, Education & Outreach for Tenants</p> <p>Over 50% of cases successfully resolved through housing counseling, others referred to lawyers.</p>	\$60-70,000/yr for 800 tenants	<p>Service gap is ~2,200 tenants unserved.</p> <p>CJJC receives assistance request from over 3,000 Oakland tenants when the City only funds services for 800 tenants.</p>	<p>1. \$180,000/year from City to serve 3,000 tenant families, which leverages \$120,000/yr private funds.</p> <p>2. \$110,000/year for Asian language services.</p> <p>Estimated Cost: \$60/per family</p>
<p>2. Legal Eviction Defense for Tenants</p> <p>~92% success rate in Unlawful Detainer (UD) defense</p>	\$361,476/yr for fair housing, workshops, and legal eviction defense for about 735 tenants	<p>Service gap is ~1,717 tenants unrepresented. There are only 9.5 tenant eviction defense lawyers for Alameda County. About 2,453 UD Oakland cases were filed in 2015. 70% of those cases did not have a lawyer. Research shows that legal defense increases the success rate by more than 10 times.</p>	<p>\$1.45 million/year to prevent evictions for ~2,500 tenants/yr. Leverages \$2.76 million/yr in non-City funds.</p> <p>Estimated Cost: \$2,453/per family for full legal representation</p>
<p>3. Housing Counseling & Legal Services for Lower-Income Elderly & Disabled Homeowners</p>	\$100,000/yr for 150 homeowners	Census data shows that Oakland has over 9,000 elderly homeowners at risk of losing their homes.	Continue \$100,000/yr for 150 elderly, low-income homeowners

Item: _____
 City Council
 June 12, 2017

Current Anti-Displacement Strategy & Outcome	City's FY15-17 Funding	Resident Need/Gap	FY17-19 Request & Potential Outcome
~70% success rate		Prior City funds were from blight penalties which are no longer collected.	Estimated Cost: \$667/per family
4. Emergency Rental Assistance	Previous private funds expended	The City led program of \$5,000/household stabilized families & prevented homelessness while permanent solutions were developed.	\$500,000-\$1.5 million for 100-300 tenants Estimated Cost: up to \$5,000/family
5. Emergency Housing Assistance for Distressed Homeowners	Previous private funds expended	The County's new Homeownership Preservation Fund can only fund rehab. The City led previous program of \$50,000/family saved homes.	\$770,000-\$1.77 million for 16-36 homeowners Estimated Cost: up to \$50,000/family

Successful service outcomes depend upon a holistic and integrated set of strategies. For example, tenants may not know about or be fearful of seeking help. Community outreach provided by the City's provider, Causa Justa::Just Cause (CJJC), enables tenants to enter into the anti-displacement safety net. CJJC housing counselors may be able to resolve the problem, which has been the case with 50% of their caseload, such as through helping the tenant write a letter to the landlord based upon information about tenant rights. In about 50% of the other cases, tenants are then referred to legal services or to available resources such as emergency rental assistance. The City's legal service providers provide a range of legal services, including limited legal advice to full legal representation.

Pursuant to information from the City's service providers, if the City of Oakland provided \$5 million for FY17-19, it likely would leverage about \$6 million in private funds and part of \$15 million from Alameda County towards a comprehensive safety net for anti-displacement and homeless prevention of Oakland residents. It is estimated that these new services would help about 5,000 tenants and 300 homeowners in the next two years at risk of losing their homes.

Available Redevelopment Dissolution Funds—Housing Boomerang Funds—for Anti-Displacement and Homeless Prevention Services

The City of Oakland has been using redevelopment dissolution funds set aside for affordable housing, otherwise known as housing boomerang funds, for affordable housing development. The City's Affordable Housing Trust Fund Ordinance currently restricts the funds for affordable housing development. It is estimated that Oakland will have about \$200-250 million from *new* funding sources for affordable housing acquisition and/or development for the next several years. The new funding sources for affordable housing

development, given eligibility use restrictions, are not able to be utilized to prevent immediate displacement or prevent homelessness.

The City would be able to utilize its housing boomerang funds for anti-displacement and homeless prevention activities only if the Council amends the Affordable Housing Trust Fund rules, codified in OMC Chapter 15.62. The Mayor's budget estimates that about \$2.2 million in FY17-18 and \$2.6 million in FY18-19 of housing boomerang funds would be available to fund anti-displacement activities.⁶

Our proposal to utilize Oakland's housing boomerang funds for anti-displacement is similar to what Alameda County Supervisors are doing with County housing boomerang funds, \$10 million for FY17-18 expenditures and \$5 million annually in future years.⁷ The City of Berkeley Mayor's budget is also funding similar anti-displacement strategies.

Council action to amend the Affordable Housing Trust Fund to include anti-displacement and homeless prevention services as allowable expenditures would then provide the Council with the flexibility to potentially allocate housing boomerang funds for anti-displacement and homeless prevention as part of its FY17-19 budget. The proposed Ordinance also includes a ten-year sunset provision, given that the new housing bond funds will be expended over the next five to ten years, to enable the Council to revisit the amendment.

The Oakland Housing Equity Roadmap Includes the Anti-Displacement Safety Net Strategies

In September 2015, the Oakland City Council adopted **A Roadmap Toward Equity: Housing Solutions for Oakland** (Oakland Housing Equity Roadmap), a policy framework for addressing Oakland's housing crisis through anti-displacement, new affordable housing production, and improving housing habitability strategies.

The anti-displacement safety net strategies featured in Table 1 are included as best practice anti-displacement examples in the Oakland Housing Equity Roadmap.

ANALYSIS

New funds for affordable housing development, about \$200-\$250 million, in the next five years would enable the City to redeploy its housing boomerang funds, about \$4.8 million for FY17-19, to prevent

⁶ The Mayor's Budget anticipates that the Affordable Housing Trust Fund, Fund 1870, which includes the flexible housing boomerang funds, will have \$3.58 million in FY17-18 and \$4 million in FY18-19. The current budget proposal allocates 8.33 FTE City staff positions for City Administrator, Finance, and Housing staff to Fund 1870, for an approximate cost of \$ 1.38 million in FY17-18 and \$1.4 million in FY18-19 or roughly 35% of Fund 1870. The remaining funds for non-personnel expenditures, \$2.2 million in FY17-18 and \$2.6 million in FY18-19, could be allocated for anti-displacement and homeless prevention strategies.

⁷http://www.acgov.org/board/bos_calendar/documents/DocsAgendaReg_4_24_17/HEALTH%20CARE%20SERVICE/S/Regular%20Calendar/Boomerang%20Board%20letter%20and%20presentation%204_24_17.pdf

Item: _____
City Council
June 12, 2017

displacement and homelessness. On the other hand, the Council may decide it wants to continue using some or all the housing boomerang funds for new affordable housing development.

The Council cannot entertain this policy choice in its FY17-19 budget unless the Affordable Housing Trust Fund rules are amended to include anti-displacement and homeless prevention services as allowable expenditures. This Ordinance provides the Council with the flexibility it needs to respond to the housing crisis at hand within the context of the multitude of sources of available funds for affordable housing-related activities.

PUBLIC OUTREACH/INTEREST

In the City Council district budget meetings, many residents expressed concerns about Oakland's growing displacement and new homeless crisis. The following organizations have expressed interest and support for this proposal discussed in this staff report: ACCE Action, Alameda County Public Health Department, Allen Temple Baptist Church, Asian Pacific Environmental Network, Black Women Organized for Political Action (BWOPA), Causa Justa::Just Cause, Centro Legal de la Raza, Communities United for Restorative Youth Justice, Dellums Institute for Social Justice, East Bay Community Law Center, East Bay Housing Organization (EBHO), East Bay Young Dems, EastSide Arts Alliance, East Oakland Building Healthy Communities Collaborative, Oakland Tenants Union, Oakland Community Organization, Parent Voices, Pastors of Oakland, PolicyLink, Senior Services Coalition of Alameda County, and TechEquity Collaborative.

COORDINATION

The Housing & Community Development Department Director was consulted regarding this report and the accompanying ordinance..

COST SUMMARY/IMPLICATIONS

This report does not directly allocate any City funds. However, the proposed ordinance does allow for flexibility in future Council budget allocations.

SUSTAINABLE OPPORTUNITIES

Economic: As studies have demonstrated, if people are facing displacement or homelessness, it also reduces their ability to improve their employment or other economic circumstances.

Environmental: As studies have shown, there are enormous environmental costs to the lack of affordable housing in job centers such as Oakland with the longer commutes from more affordable areas as well as the erosion of greenbelt areas in those towns to build new housing.

Social Equity: As the demographic data evidences, Oakland's housing crisis has disproportionately impacted Oakland's lower income residents and residents of color.

For questions regarding this report, please contact Olga Bolotina, City Councilmember Kalb's Office, 510-238-7240.

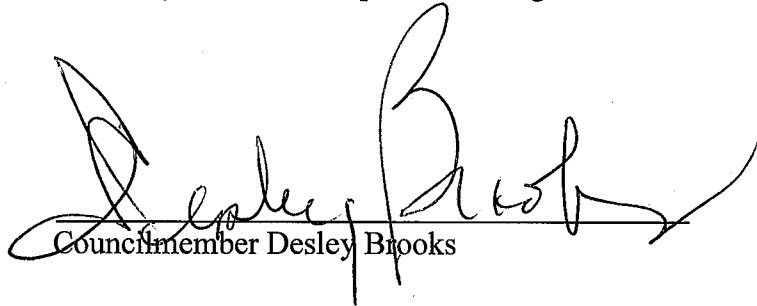
Respectfully submitted,



Councilmember Dan Kalb



Vice-Mayor Annie Campbell Washington



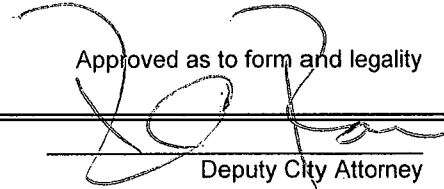
Councilmember Desley Brooks



Councilmember Councilmember Lynette Gibson McElhaney

17 JUN -8 PM 5:18

Approved as to form and legality



Deputy City Attorney

OAKLAND CITY COUNCIL

ORDINANCE NO. _____ C.M.S.

Introduced by Councilmembers Kalb, Campbell Washington, Brooks
and Gibson McElhaney

ORDINANCE AMENDING CHAPTER 15.62 OF THE OAKLAND MUNICIPAL CODE TO ALLOW AFFORDABLE HOUSING TRUST FUNDS FROM FUNDS DISTRIBUTED TO THE CITY UNDER REDEVELOPMENT DISSOLUTION LAWS TO BE USED FOR ANTI-DISPLACEMENT AND HOMELESS PREVENTION SERVICES

WHEREAS, Chapter 15.62 of the Oakland Municipal Code establishes an Affordable Housing Trust Fund; and

WHEREAS, a portion of Affordable Housing Trust Funds comes from a set-aside of 25% of funds distributed to the City as a taxing entity under the laws dissolving redevelopment agencies; and

WHEREAS, Section 15.62.040 of the Oakland Municipal Code provides that funds deposited into the Affordable Housing Trust Fund must be used to increase, improve and preserve the supply of affordable housing in the City by funding affordable housing development projects; and

WHEREAS, the affordable housing crisis in Oakland has contributed to the problems of displacement and homelessness in the City; and

WHEREAS, in two years, Oakland's median rents increased by over 50% to close to \$3,000; meanwhile, the median renter household income has remained flat at \$36,657 or even declined for Oakland's African American, Asian, and Latino populations; and

WHEREAS, Oakland's escalating housing costs and lack of sufficient resources to enforce renters' protections and support for low income homeowners are pushing more people into homelessness, and, per the 2017 Homeless Point-In-Time count and survey, 82% of respondents said they lived in Alameda County before becoming homeless and 50% had lived here for 10 years or more; and

WHEREAS, several years ago, the City created a coordinated anti-displacement and homeless prevention safety net, by providing City funds, and leveraging private resources provided by local non-profit organizations; and

WHEREAS, the City's new tenant protection policies are contributing to an increase in tenants seeking help; and

WHEREAS, with reductions in federal and state funding, there have been insufficient resources dedicated to addressing displacement and homelessness; and

WHEREAS, Council wishes to allow that portion of the Affordable Housing Trust Fund that comes from funds distributed to the City as a taxing entity under the redevelopment dissolution laws also to be used for anti-displacement and homeless prevention services for a period of 10 years; and

WHEREAS, the proposed amendments to the rules governing the Affordable Housing Trust Fund would give flexibility for the City Council to allocate redevelopment dissolution funds for anti-displacement and homeless prevention services, given that the City is poised to have about \$200-250 million in new funds dedicated to affordable housing development from local bond measures and a new housing impact fee; now, therefore,

The Council of the City of Oakland does hereby ordain as follows:

SECTION 1. Section 15.62.040 of the Oakland Municipal Code is amended to read as follows (deleted text is indicated with ~~strikeout text~~, and added text is indicated with double underlining):

15.62.040 - Use of funds.

- A. Funds deposited into the Affordable Housing Trust Fund, and all interest and investment earnings thereon, shall be used to increase, improve, and preserve the supply of affordable housing in the City, with priority given to housing for very low income households. For purposes of this paragraph, to "preserve" affordable housing means to acquire, finance, refinance, or rehabilitate housing that is at imminent risk of loss to the affordable housing supply (including housing that is restricted to affordable housing or housing that is otherwise provided at an affordable rent or an affordable housing cost to lower income households or very low income households) due to termination of use restrictions, non-renewal of subsidy contract, mortgage or tax default or foreclosure, rent increases, conversion to market-rate housing or other uses, demolition, or physical conditions that are likely to result in vacation of the property.

Funds may also be used to cover reasonable administrative or related expenses of the City not reimbursed through processing fees. No portion of the Affordable Housing Trust Fund may be diverted to other purposes by way of loan or otherwise.

Funds in the Affordable Housing Trust Fund shall be used in accordance with the adopted housing element to the City's General Plan, the Consolidated Plan, and subsequent housing plans adopted by the City

Council, to subsidize or assist the City, other government entities, nonprofit organizations, private organizations or firms, or individuals in the construction, preservation or substantial rehabilitation of affordable housing. Monies in the Affordable Housing Trust Fund may be disbursed, hypothecated, collateralized or otherwise employed for these purposes from time to time as the City Administrator so determines is appropriate to accomplish the purposes of the Affordable Housing Trust Fund. Eligible uses include, but are not limited to, assistance with staff costs or other administrative costs attributable to a specific affordable housing project, equity participation in affordable housing projects, loans and grants (including, predevelopment loans or grants) to affordable housing projects, or other public/private partnership arrangements. Monies from the Affordable Housing Trust Fund may be extended for the benefit of rental housing, owner occupied housing, limited equity cooperatives, mutual housing developments, or other types of affordable housing projects. Not more than fifteen percent (15%) of the funds deposited into the Affordable Housing Trust Fund from Affordable Housing Impact Fees may be used for housing affordable to moderate income households unless this limit is waived by the City Council with a specific finding that the waiver is in the best interests of the City.

B. Notwithstanding the provisions of subsection A above, funds deposited into the Affordable Housing Trust Fund from fines and penalties received under the Foreclosed and Defaulted Residential Property Registration Program pursuant to Section 8.54.620 of this Code, or from fines, penalties, or other funds under other programs that designate the use of funds deposited into the Affordable Housing Trust Fund for foreclosure prevention or mitigation purposes, may be used for foreclosure prevention and mitigation activities, including but not limited to homebuyer or tenant assistance, rehabilitation, housing counseling, education, outreach, and advocacy activities, along with staff costs or other administrative costs attributable to such activities. Upon a finding by the City Council or the City Administrator that funds are no longer needed for foreclosure prevention or mitigation activities, such funds may also be used for other eligible Affordable Housing Trust Fund uses or for other low income or very low income tenant or homebuyer assistance. Funds received pursuant to Section 8.54.620 shall be appropriated to a separate project. For funds received under the Foreclosed and Defaulted Residential Property Registration Program or other programs that designate the use of funds for foreclosure prevention or mitigation purposes, the City Administrator or his or her designee is authorized to award grants and enter into grant contracts or service contracts without returning to the City Council in amounts not to exceed one hundred thousand dollars (\$100,000.00).

C. Notwithstanding the provisions of subsection A above, until June 30, 2027,
funds deposited into the Affordable Housing Trust Fund from the setaside of

funds distributed to the City as a taxing entity under the Dissolution Laws may also be used for services and interventions aimed at: preventing displacement of low-income renters from their homes; preventing the displacement of low-income, senior, or disabled homeowners from their homes; rehousing for homeless residents; or protecting low-income renters from poor housing conditions leading to displacement. These services and activities may include, but are not limited to, housing counseling and outreach, rapid-rehousing, legal services, and housing assistance funds for tenants and homeowners who are lower income households or very low income households and who are at risk of losing their home or becoming homeless.

SECTION 2. The provisions of this Ordinance are severable, and if any clause, sentence, paragraph, provision, or part of this Ordinance, or the application of this Ordinance to any person, is held to be invalid, such holding shall not impair or invalidate the remainder of this Ordinance. It is hereby declared to be the legislative intent that this Ordinance would have been adopted had such provisions not been included.

SECTION 3. This Ordinance shall be in full force and effect immediately upon its passage as provided by Section 216 of the City Charter if adopted by at least six members of the City Council, or upon the seventh day after final adoption if adopted by fewer votes.

IN COUNCIL, OAKLAND, CALIFORNIA, _____, 2017

PASSED BY THE FOLLOWING VOTE:

AYES - BROOKS, CAMPBELL-WASHINGTON, GALLO, GIBSON MCELHANEY, GUILLÉN, KALB, KAPLAN, AND PRESIDENT REID

NOES -

ABSENT -

ABSTENTION -

ATTEST: _____
LATONDA SIMMONS
City Clerk and Clerk of the Council of
the City of Oakland, California

**ORDINANCE AMENDING CHAPTER 15.62 OF THE OAKLAND
MUNICIPAL CODE TO ALLOW AFFORDABLE HOUSING TRUST
FUNDS FROM FUNDS DISTRIBUTED TO THE CITY UNDER
REDEVELOPMENT DISSOLUTION LAWS TO BE USED FOR ANTI-
DISPLACEMENT AND HOMELESS PREVENTION SERVICES**

NOTICE AND DIGEST

This Ordinance amends Chapter 15.62 of the Oakland Municipal Code to allow the use of that portion of the Affordable Housing Trust Fund that comes from a setaside of 25% of funds distributed to the City as a taxing entity under the laws dissolving redevelopment agencies to be used, until June 30, 2027, for anti-displacement and homeless prevention services and activities, including housing counseling and outreach, rapid-rehousing, legal services, and housing assistance funds for tenants and homeowners who are lower income households or very low income households and who are at risk of losing their home or becoming homeless.