



# AGENDA REPORT


**TO:** Jestin D. Johnson  
City Administrator

**FROM:** Emily Weinstein, Director  
Housing and Community  
Development

**SUBJECT:** Annual Housing Programs  
Informational Report for  
Fiscal Year 2024-25

**DATE:** May 12, 2025

City Administrator Approval

  
Jestin Johnson (May 29, 2025 14:55 PDT)

Date:

May 29, 2025

## **RECOMMENDATION**

**Staff Recommends That The City Council Receive An Informational Report On Housing Programs by the Housing and Community Development Department for Fiscal Year 2024-2025.**

## **EXECUTIVE SUMMARY**

The Housing and Community Development Department (HCD) is dedicated to improving Oakland's neighborhoods and to ensuring all Oaklanders have safe and affordable housing. HCD's Housing Development Division is the administrative body that oversees affordable housing production and preservation through funding investments that serve very-low, low-, and moderate-income residents. City funding for rental developments carries with it a regulatory agreement that is recorded on the deed of the property to ensure affordability through rent and income restrictions for at least 55 years.

Since 2023, HCD has focused on efforts to improve processes and increase efficiency in allocating funding to affordable housing developments to align with state and federal funding cycles. A notable process improvement, approved by Oakland City Council (Council) in September 2024, is the ability to award funding to individual projects, through HCD's competitive processes, without returning to council. In turn, to support transparency and public awareness, HCD committed to provide an annual report on results from NOFAs and RFPs of all selected projects, including locations by council district, income levels served, populations served, and development status.

CED Committee  
June 10, 2025

In addition to reporting on individual housing development status, this report will provide updates on the Department's organizational and administrative improvements, alignment of funding priorities with State awards to advance more Oakland housing developments and stretch local dollars further with leveraged funding, launch a locally-funded version of the State Homekey program dedicated to providing permanent supportive housing for Oaklanders, and awarded funding to the Department from outside agencies to further the Department mission and create new housing development funding programs. Finally, this report will highlight initiatives and opportunities that the Housing Development Division will pursue in the next fiscal year.

The focus of this informational report will be to provide the Council with an overview of the high-level program outcomes for the fiscal year (FY) July 1, 2024 to June 30, 2025 (FY 2024-25) of the Housing Development Division of the Housing and Community Development Department, with appendices that provide detailed lists of program applicants and awardees, Affordable Housing Project Profiles, Tenant Opportunity to Purchase Act (TOPA) research, and the Housing and Community Development Department 2024 Impact Report.

## **BACKGROUND / LEGISLATIVE HISTORY**

HCD is organized into two Divisions, the Housing Development Division and the Community Development Division. The Community Development Division focuses on administration of the City's Federal housing programs as well as the Rent Adjustment Program. The Housing Development Division can be thought of akin to a lending institution, as much of the Division functionality revolves around soliciting applications for funding, underwriting, reviewing and evaluating application responses, making funding awards across various programs, managing the funding award and construction draw down process, and ongoing regulatory monitoring of the funded projects. This report will focus on the programs administered by the Housing Development Division.

The Housing Development Division is further organized into four Units, Housing Development Services (HDS), Homeless Housing Development (HHD), Housing Preservation Services (HPS), and Asset Monitoring Services (AMS), each focusing on a specific programmatic type of housing. While there is overlap between housing program types, and staff can work together collaboratively across Units, the ability to focus on specific housing programs allows specialized knowledge of each programmatic housing type and has created efficiencies in housing program administration.

The Housing Development Division provides capital and limited operating funding awards to affordable housing developments through several avenues, including competitive and over-the-counter processes.

HCD's **competitive funding programs** include:

1. New Construction of Affordable Multifamily Rental Housing Notice of Funding Availability (NC NOFA). Administered by Housing Development Services (HDS) Unit.
2. Homekey / Rapid Response Homeless Housing (R2H2) Request for Proposals (Homekey/R2H2 RFP). Administered by Homeless Housing Development (HHD) Unit.
3. Acquisition and Conversion to Affordable Housing (ACAH). Administered by Housing Preservation Services (HPS)
4. Rehabilitation and Preservation of Existing Affordable Housing NOFA (Rehab NOFA). Administered by Asset Monitoring Services (AMS) Unit.

HCD's **over-the-counter programs** are administered by HPS and include:

1. Home Maintenance Improvement Program
2. Lead Safe Homes Program
3. Access Improvement Program
4. Minor Home Repair Program

*\*The four over-the-counter programs are administered through HCD's Residential Lending Services (RLS) team within the Housing Preservation Services Unit of HCD.*

*\*\*HCD also administers a first-time homebuyer program, however that program has been unable to take new funding reservations since 2024 due to a lack of funding.*

In 2023 HCD released the 2023-2027 Strategic Action Plan (SAP) that included the Equity-Centered Capital Investment Framework. This framework guides the investment of the capital dollars that are administered by the Housing Development Division, including Measure U funding. The framework prioritizes funding Permanent Supportive Housing (PSH) and housing for extremely low-income (ELI) residents while recognizing the amount of PSH and ELI housing that can be developed is limited by the need for operating subsidy, of which the City of Oakland has little. The next funding priority is the development of low-income units affordable to residents at 30%-80% of Area Median Income (AMI). PSH and ELI units can often be developed within the same project as units targeting the higher affordable AMI's. Preservation of naturally occurring affordable housing through the ACAH program and the preservation of existing affordable units that the City has invested in are the following two priorities for capital funding. The funding for each housing program type, percentage of total funding and estimated number of units for each program type as estimated for the five-year period covered in the SAP is summarized in the table below.

**Table 1: SAP Distribution of Funding Across Program and Est. Units Funded**

Program Type	% of Total Funding	% of Total Capital Funding	Number of Units Estimated
<b>Permanent Homeless Units (0-30% AMI)</b>	39%	29%	806
<b>Low-Income Units (30-80% AMI)</b>	37%	43%	1,189
<b>Preservation via Acquisition/Conversion</b>	14%	17%	230
<b>Preservation of Existing City Portfolio</b>	7%	9%	527
<b>Other Housing Programs</b>	2%	2%	0
<b>Totals</b>	100%		2,752

In November 2022, Oakland voters passed Measure U, the Affordable Housing Infrastructure Bond, with 75.33% in support – surpassing the required 66.67%. Of the \$850M total from Measure U, \$350M was dedicated specifically for affordable housing. On March 21, 2023, June 28, 2023, and February 20, 2024, Council adopted Resolutions [No. 89646 C.M.S.](#), [No. 89809 C.M.S.](#) and [No. 90118 C.M.S.](#), which authorized the Oakland HCD to allocate up to \$92 million of Measure U and other local funds for projects through the City’s NC NOFA, as well as the ability to fund down the pipeline of selected projects as resources became available. Awards were made to ten new construction projects in the Spring of 2023 and 2024 as described in **Attachment A**. Of the ten projects, six are currently under construction or have just completed construction, and four remain in the pre-development phase.

In 2024, Oakland City Council approved the advance allocation of tranche 2 (Fund 5343) of Measure U and other local sources in a total amount not to exceed \$113,400,039 pursuant to Resolution [No.90419 C.M.S.](#) On December 9, 2024 City Council allocated an additional \$10 million of Measure U tranche 2 to HCD to award through the NOFA process pursuant to Resolution [No. 90326 C.M.S.](#) The advanced authorization allowed HCD to make awards to projects which in turn, were able to demonstrate matching funds for other competitive grants. As of the writing of this report, HCD has allocated approximately \$190 million of Measure U funds (\$208M net of 5% administration costs) to Housing Division projects and programs.

The following is an update on Affordable Housing Programs for the Fiscal Year 2024-2025 which will provide an overview of funding allocations by program and project type for this Fiscal Year. Where applicable and for context some information outside the fiscal year may be incorporated, but this report is not intended to capture the entirety of HCD’s past allocations.



## **Summary of the Affordable Housing Programs Funded through NOFAs and RFPs**

### ***New Construction Notice of Funding Availability (NC NOFA)***

The NC NOFA is a long-existing program of over two decades and is the primary avenue by which Oakland HCD distributes funding for new affordable housing. Applications for funding through the NC NOFA are evaluated on a competitive basis and must meet minimum threshold standards including income affordability targets to be eligible for funding.

The NC NOFA underwent a series of improvements in 2024 to align with State funding programs to increase the competitive advantage for Oakland developments to win funding and leverage outside sources to increase the impact of locally awarded dollars. Significantly, points were included in the updated NC NOFA for developments located on public land such as BART, County or City-owned properties to further the goals of public land for public good. Points were also added to the NC NOFA for projects that were able to gain development approvals via a ministerial pathway thereby rewarding projects that can limit the time and costs associated with a lengthy approval process and lowering overall development costs. Additionally, a Racial Equity Impact Analysis (REIA) was conducted to evaluate whether racial disparities were being exacerbated by the project selection criteria. The REIA produced five focus areas that were addressed in the revised NC NOFA to create more equitable scoring and project selection.

1. Creation of a set-aside for Oakland Housing Authority funded projects to increase operating subsidy funding available to City-funded projects.
2. Alternatives to Coordinated Entry System for selection of residents for PSH.
3. Advocacy around change to the State competitive scoring system for Oakland projects to recognize areas of change or at risk of displacement.
4. Changes to measure displacement risk
5. Emerging developer/contractor equity changes to require emerging developer to either be the owner or a member of a joint-venture ownership of the project developer to gain scoring points.

More recently, HCD has been encouraging project readiness as a scoring criterion for project funding awards in order to assist in securing competitive funding at the state level. Upon award of NC NOFA funding, developers work to secure the final piece of capital funding by applying for Low-Income Housing Tax Credits (LIHTC) awarded by the State of California. Of the five total projects Oakland HCD awarded in January 2025, four were able to apply for tax credits, and one that was previously awarded (2700 International) reapplied. Due to the extreme oversubscription at the state level, only one development was able to secure a tax credit award so far, 34<sup>th</sup> and San Pablo, by developer East Bay Asian Local Development Corporation (EBALDC). This development is anticipated to break ground by the end of 2025. The other five developments will re-apply to the state in subsequent tax credit rounds.

Of the \$80.5M allocated in the 2024-2025 NC NOFA, up to \$15,000,000 was made available in a set-aside for developments substantially invested in or owned by the Oakland Housing Authority (or its affiliates), the balance, or approximately \$65.5 million, was allocated in a general pool. Separately from the \$80.5 million of local affordable housing funds, Oakland Housing Authority (OHA) made \$14,000,000 available in operating, pre-development, capital assistance and/or Project-based Vouchers or other operating assistance to developments selected through the City's competitive NC NOFA or R2H2 processes. This funding approach continues the City of Oakland and OHA's deep collaboration and allows City capital funding to be deployed and for OHA sources to supplement the City's lack of operating subsidy. Applications submitted under the general pool and under the OHA set-aside pool were both eligible to be considered for OHA funding if awarded by the City.

A total of 24 applications were received and reviewed by staff for the 2024-25 NC NOFA. The applicants requested over \$424 million in City funding for a total of 1,874 affordable units, of which 491 were proposed to be homeless/special needs units. Five projects, totaling 583 affordable units (including 176 for homeless/special needs residents), received funding awards from the NC NOFA in January 2025. This leaves a balance of 19 unfunded applications containing 1,291 units with a remaining request of \$343,888,977. The five funded projects are summarized below and are working to complete their competitive capital funding stack at the state level.

- **Mandela Station Affordable**, one of three applicants that competed in the OHA set-aside pool, received a NOFA commitment of \$15 million, bringing its total City funding commitment to \$33 million. The project is located on BART-owned land at the West Oakland BART Station. It is proposed as a mixed-use, mixed-income transit-oriented development - with 240-units of affordable rental housing, including 60 PSH units for homeless households.
- **Liberation Park** – the first in a multiphase community-led revitalization development, this project is located on City-owned land at the Eastmont Town Center at the corner of 73rd Avenue and Foothill Boulevard. Liberation Park received a \$28 million funding commitment. The 119 Unit affordable housing development targets households earning between 20% and 60% AMI and will have eight units dedicated to in-home small businesses and 25% of the units dedicated for homeless and formerly incarcerated individuals. The City's NOFA commitment spurred a commitment of a \$1.9 million operating subsidy from OHA awarded in April 2025. Liberation Park was also awarded state Affordable Housing Sustainable Community funding and Infill Infrastructure Grant funding and only needs tax-exempt bonds and LIHTC's from the State to complete the development's capital funding stack and break ground.
- **34<sup>th</sup> & San Pablo Avenue** – New construction of 59 units affordable to extremely-low to low-income households, located next to the historic California Hotel, will include 30 PSH units for households experiencing or at-risk of homelessness. The City's NOFA funding commitment of \$7 million allowed the

project to secure a funding commitment of first round tax-exempt bonds and LIHTC's this spring, with construction anticipated to commence by the end of 2025. Project sponsor, EBALDC, is also pursuing a Homekey+ application at State HCD. The project had previously secured 25 Project Based Vouchers from OHA as well as a National Housing Trust Fund award.

- **The Eliza:** Located at 2125 Telegraph Avenue, the Eliza is a 97-unit senior affordable housing project proposed to be built on an underutilized parking lot adjacent to Mercy Housing's Hamilton Apartments. In addition to its \$21 million City funding commitment, the project will have \$11.8 million in HUD 202 Capital Advance funding and a 20-year annual operating subsidy contract from HUD for all 96 affordable units.
- **3135 San Pablo Avenue:** A partnership between SAHA and St. Mary's Center, this project, which received a NOFA commitment of \$10.5 million, will accommodate 73 units of affordable senior housing. The City's NOFA commitment garnered a commitment of \$10 million subsidy from OHA, awarded in April 2025.

**Table 2. 2024-2025 New Construction NOFA Awardee Summary**

<b>Applicant</b>	<b>Project / Address</b>	<b>CD</b>	<b>Aff Units</b>	<b>Population /AMI</b>	<b>Total City Funding+</b>	<b>Status</b>
<b>Mandela Station Affordable LP*</b>	<i>Mandela Gateway</i>  1451 7th Street	3	238	Family, with 60 PSH units  20-60% AMI	\$33,000,000+	<i>Predevelopment</i>
<b>Eden/ Black Cultural Zone*</b>	<i>Liberation Park</i>  7101 Foothill Boulevard	6	118	Family, with 30 PSH units  30-60% AMI	\$28,000,000	<i>Predevelopment</i>
<b>EBALDC</b>	<i>34<sup>th</sup> &amp; San Pablo</i>  3419 - 3431 San Pablo Avenue	3	59	Family, with 30 PSH units  30-60% AMI	\$7,000,000	<i>Predevelopment</i> (Awarded 4% tax credits in Jan 2025 round, applied for Homekey+ )  Estimated Q4 2025 Construction Start
<b>Mercy Housing</b>	<i>The Eliza</i>  2125 Telegraph Avenue	3	96	Senior, with 20 homeless units  30-50% AMI	\$21,179,632+	<i>Predevelopment</i>
<b>SAHA &amp; St. Mary's Center</b>	<i>3135 San Pablo</i>	3	72	Senior, with 36 PSH units  30-60% AMI	\$10,500,000	<i>Predevelopment</i>
	<b>Totals (units)</b>		<b>583</b>	<b>176</b>	<b>\$99,679,632</b> <b>(\$80.5M from 2024-2025 NOFA)</b>	

\* Emerging Developer part of development team

+ Including prior awards

A full List of 2024-25 NC NOFA Awardees and Pipeline applicants is provided as **Attachment B**.

HCD anticipates that NC NOFA construction starts will be slower due to several factors that may make 2025 a particularly challenging year. The failure to adopt a regional affordable housing bond in 2024 and the poor outlook for the State budget suggests limited availability for regional and state level funding options. Higher material costs due to increased tariffs is a significant influence on project feasibility. Affordable housing projects in Oakland also frequently struggle to receive affordable housing tax credits due to issues with the scoring framework that the State uses to prioritize tax credit awards. However, an opportunity for Oakland affordable housing developments may arise in 2026 as State HCD funding is exhausted and projects with State awards make their way through the funding pipeline. Projects funded with local Measure U should have better comparative feasibility and therefore become more competitive for LIHTC's as other projects without local gap sources become less feasible.

**Table 3 2024-2025 City-Sponsored New Affordable Housing in Construction**

<b>Development / Address</b>	<b>Developer</b>	<b>Population / AMI</b>	<b>CD</b>	<b>Construction Start</b>	<b>Aff Units</b>	<b>PSH/ Homeless</b>
<i>Longfellow Corner</i> 3801 - 3829 Martin Luther King Jr. Way	RCD	Family 20-60% AMI	1	June 2024	76	34
<i>3050 International</i> 3050 International Boulevard	SAHA/Native American Health Center	Family 20-60% AMI	5	February 2024	75	31
<i>Friendship Senior</i> 1904 Adeline Street	CHCD	Senior 20-50% AMI	3	September 2023	49	10
<i>The Phoenix</i> 801 Pine Street	EBALDC	Family 30-60% AMI	3	October 2023	100	49
<i>Chinatown TOD Senior Affordable Housing</i> 51 9th St.	EBALDC	Senior 30-60% AMI	2	September 2024	96	44
<i>West Grand &amp; Brush</i> 2201 Brush Street	EBALDC/ Abode*	Family 20-70% AMI	3	Re-started Fall 2023	58	30
<i>E. 12th Street (Project 1)</i> 121 E. 12 <sup>th</sup> Street	EBALDC/ Jordan*/Unit y Council	Family 20-80% AMI	2	March 2024	90	23
				<b>Total</b>	<b>544</b>	<b>221</b>

\* Emerging Developer part of development team

**Table 4. 2024-2025 City-Sponsored New Construction Housing Development – Construction Completions**

Development / Address	Developer	Population/ AMI	CD	Construction Completion	Aff Units	PSH/ Homeless
<i>The Black Panther</i> 1680 7th Street	Oakland & the World*/ MBS	Persons/Small families exiting incarceration 20-50% AMI	3	June 2024 TCO	78	78
<i>Ancora Place</i> 2255 International Blvd	SAHA	Families 20-70% AMI	2	July 2024 TCO	76	16
<i>West Grand &amp; Brush</i> 2201 Brush Street	EBALDC/ Abode*	Families 20-70% AMI	3	April 2025	58	30
				<b>Total</b>	<b>212</b>	<b>124</b>

\* Emerging Developer part of development team

### ***Homekey and Rapid Response Homeless Housing (R2H2) Program***

In 2023 the City Council's biennial 2023 – 2025 budget established a Rapid Response Homeless Housing Fund utilizing "boomerang" Fund 1870 from former redevelopment, as well as Low- and Moderate-Income Housing Asset Fund funds. Pursuant to [Resolution No. 89977 C.M.S](#) the Rapid Response Homeless Housing (R2H2) Program modeled after the State of California Housing and Community Development Department's (CA HCD) Homekey program was created. The City's R2H2 program launched simultaneously with the City's Homekey Round 4 RFP in November 2023. The available program funds consisted of \$10,400,740 for capital and \$19,667,562 for operational subsidy. Pursuant to Resolution No. 90419 C.M.S. an additional allocation of \$21M of capital from Measure U Tranche 2 was allocated to the program in September 2024, for a total of \$31.4M of available capital funding for the Homekey/R2H2 program for fiscal year 2024-2025.

To enable the administration of this specialized Housing Development Program, HCD formed the Homeless Housing Development Unit (HHD). The HHD currently consists of two staff, supervised by the Deputy Director of Housing. The specialized real estate skills, knowledge of state funding programs, and ability to evaluate applicants against underwriting criteria underscores the need for this internal reorganization and has already increased housing production for homeless exits. As noted below, this newly formed Unit has awarded and completed funding four R2H2 projects and has underwritten and authorized three projects for submission of Homekey+ funding.

HHD's Homekey/R2H2 RFP application process was divided into two phases. The first phase, the initial application, required applicants to demonstrate that they met the City's

threshold requirements. To be eligible for City funding under the Homekey/R2H2 Program, applicants had to meet key threshold requirements to demonstrate project viability, readiness, and alignment with housing priorities for people experiencing homelessness. The threshold Requirements included, but were not limited to, the following:

- Site Control: The applicant must have non-contingent site control
- Sponsor Experience:
  - Developer/Owner: At least two comparable projects in the past 10 years.
  - Property Manager: 3+ years managing two properties for the proposed population.
  - Service Provider: 2+ years providing services to the proposed population.
- The Ability to complete the project within 12 months of the City funding award.
- Must serve individuals at risk of homelessness or experiencing homelessness.
- Must have a Development Budget, a summary of funding Sources, Revenue, Operating Budget, and a summary of the Cash Flow to determine the sustainability of the project.
- The project must not permanently displace existing residents.
- Must commit to Housing First and the use of the Coordinated Entry System (CES) or an approved alternative, with measurable outcomes including housing retention and income access.

Only those applicants who satisfied these requirements were invited to proceed to the second phase, the full application. In the full application phase, applicants submitted additional information, and their proposals were reviewed and ranked on a competitive basis. Projects that did not require State Homekey funding or were deemed unsuitable for Homekey were evaluated for potential funding through R2H2 only. Applicants who did not meet the City's threshold requirements or score high enough to receive funding remained in the R2H2 pipeline. City staff provided technical assistance to help applicants address threshold deficiencies or improve their application scores. Homekey+ (formerly known as Homekey 4) applicants that were selected through this process garnered approval from the City to co-apply to CA HCD for funding.

The combined Homekey/R2H2 RFP received 20 completed applications during the 2024 calendar year. Four applicants were selected and funded under the R2H2 program, 1888 Martin Luther King Jr. Way (1888 MLK), the Mandela House (formerly Extended Stay America or ESA), Friendly Manor, and Covenant House.

Each of the R2H2 awardees are summarized in the table below.

**Table 5. 2024-2025 R2H2 Awards**

Developer	Development/ Address	Population/ AMI	CD	Development Status	City Award: Capital Funds	City Award: Operating Subsidy Funds
Kingdom Builders	Friendly Manor 2298 San Pablo Avenue, Oakland 94612	Transitional Age Youth 26 units/52 Beds 0-30% AMI	3	Predevelopment	\$4,617,724	\$4,354,850  \$3,000,000 from CHS
Covenant House	200 Harrison Street	Transitional Age Youth 20 units 0-30% AMI	2	Under Construction	\$1,200,000	N/A
Memar Properties, Inc.	Mandela Homes (previously, Extended Stay America) 3850 Mandela Parkway	Chronically Homeless, Homeless 125 units 0-30% AMI	3	Interim Phase and Encampment Move-Ins. PSH Rehab Begins in 2026	\$12,583,016	\$5,638,866
Housing Consortium of the East Bay	1888 MLK	Chronically Homeless, Homeless 0-30% AMI	3	Fully occupied October 2024	N/A	\$7,193,754
<b>Total</b>		259 units of housing serving up to 285 individuals			\$18,400,740	\$20,187,470

One of the 20 Homekey/R2H2 Applicants, The Maya Hotel, was selected by HCD to submit for funding consideration to Homekey+. Additional Homekey+ applicants were identified to apply for Homekey+ funding by HHD staff as they had been previously



funded through prior New Construction NOFAs and it was determined they could be competitive for that state funding. The additional Homekey+ applications that were previously funded and were submitted to CA HCD were for the projects 34<sup>th</sup> and San Pablo and The Mark Twain.

**Table 6. 2025 State of California HCD Homekey+ Submissions Summary**

Developer	Development /Address	Units/ Population/ AMI	CD	Development Status	City Capital	City Subsidy
Danco Communities	The Maya 4715 Telegraph Ave	22 Homeless 30% AMI	1	Predevelopment	\$5,484,199	\$ 3,195,443
EBALDC	34th and San Pablo 3419 San Pablo Avenue	30 Homeless 30% AMI	3	Predevelopment	No new City award	No new City award
MPI Homes and HCEB	Mark Twain 3525 Lyon Avenue	107 Homeless/ Chronically Homeless/At-Risk 20-30% AMI	5	Predevelopment	No new City funds awarded	No new City funds awarded
<b>Total</b>		<b>159</b>			\$5,484,199	<b>\$3,195,443</b>

### ***New Program Implementation***

Cross-departmental collaboration was necessary to implement the new R2H2 program. Projects such as Mandela Homes (formerly the ESA), 1888 MLK, and Friendly Manor require real estate expertise to underwrite and transact on buildings that support residents experiencing homelessness. HHD led the coordination with multiple public agencies and City departments to complete these projects. HHD worked closely with key City partners within the Community Homeless Services (CHS) division of the Human Services Department (HSD). In addition to aligning funding, coordination between HHD and CHS allowed for alignment on program design and best practices for supportive services and case management.

Other key collaborators included the Encampment Management Team (EMT), the City Administrator's Office (CAO), and the Planning and Building Department (PBD). This collaboration was critical in aligning operational and service funding, regulatory approvals, and implementation strategies to advance these homeless housing projects successfully. The cross-departmental collaboration has allowed HHD to pursue innovative avenues to deliver solutions to address homelessness. HHD has successfully implemented an interim housing-to-permanent supportive housing (PSH)

conversion at Mandela Homes, allowing for encampment closures, leveraged the R2H2 Pipeline to quickly negotiate a new location for the replacement program that CHS was managing at Lake Merritt Lodge, and provided capital and operating subsidy funding for two Transition Age Youth projects/programs.

The ability to leverage funding from sources outside the City is essential to creating sustainable housing to serve homeless exits. Both capital sources to fund acquisition or leasing, construction, and rehabilitation as well as operating subsidy sources are critical. By bringing outside funding to the City, local dollars are leveraged, and impact is maximized. The following table outlines significant resource commitments from non-City funding sources to homeless housing projects.

**Table 7. 2024-2025 Leveraged Homeless Housing Funding Sources**

Partner	Type	Project / Purpose	Funding / Contribution
Alameda County Health Care for the Homeless	Local Housing Support Program (LHSP) - Operating Support	Mandela Homes	\$5,239,939
Oakland Housing Authority	Rental Assistance Subsidy	Mandela Homes	\$2,909,638
State of California Department of Social Services	Community Care Expansion (CCE) Funds	Mandela Homes	\$27,640,734
Alameda County Behavioral Health	Operating Support	Maya Hotel	\$1,775,245
State of California	Permanent Local Housing Allocation (PLHA) - Operating Support	Multiple Developments	\$21,023,384
City of Oakland – HSD/CHS via State of CA Award	Homeless Housing Assistance and Prevention (HHAP) - Operating Support	The Friendly Manor	\$5,000,000
Total Leveraged Funding			\$63,588,944

### ***Homekey Round 3***

In 2023, five Homekey applications were submitted to CA HCD for the third funding round of that program. Three projects were awarded funding. Unique to this funding round, one of the awarded projects was new construction, Dignity Village, and will be located on City-owned land. The standard agreements were executed by CA HCD in the middle of 2024 and each project began making progress on predevelopment. See table below for current development status of each of the three Homekey 3 properties.

**Table 8. CA HCD Homekey Round 3 Awardees Summary**

Developer	Development/ Address	Units/Population/ AMI	CD	Development Status	City Funding
Housing Consortium of the East Bay (HCEB) and Dignity Moves	Dignity Village Oakland (Clara/ Edes Senior Housing)  9418 Edes/ 606 Clara Street	40  Homeless, Seniors  30% AMI	7	Under Construction	\$6,000,000
Memar Properties, Inc (MPI Homes) and BACS	Imperial Inn  490 West Macarthur Blvd	Chronically Homeless  30% AMI	1	Predevelopment	\$4,675,030
CSH Enterprise Housing	Quality Inn  8471 Enterprise Way	104  Homeless, Homeless Youth  30% AMI	7	Predevelopment	No City funds were awarded
<b>Totals</b>		<b>191</b>			<b>\$10,675,030</b>

The Inn by the Coliseum, a Round 2 Homekey project, located in City Council District 6 has successfully completed renovations in early 2025. That project has leased up 100% of its 36 Homekey-assisted units targeted to chronically homeless/homeless residents at 30% AMI or below, providing much-needed housing stability for formerly homeless individuals.

***Acquisition and Conversion to Affordable Housing (ACAH) Program***

On June 18, 2024, pursuant to City Council [Resolution No. 90308 C.M.S.](#), City Council authorized the City Administrator to allocate \$10 million of Measure U funds and to enter an unsecured loan with the Housing Accelerator Fund (HAF), a non-profit Community Development Financial Institution. The loan to HAF will leverage private dollars from banks and philanthropists and allow HAF to administer and fund acquisition and rehabilitation loans as part of the City's Acquisition and Conversion to Affordable Housing (ACAH) Program. This loan would be an unsecured, recourse obligation of the HAF with "first-loss" features for Oakland projects. Staff also received approval for the commitment \$30 million of Measure U funds for take-out permanent financing of the acquisition and rehabilitation loans. Pursuant to **Resolution No. 90419 C.M.S.**, HCD reduced the allocation of take-out financing from \$30 million to \$20 million while the revised program is ramping up.

Since August 2024, HCD and HAF staff have been working diligently to revise ACAH program guidelines based on best practices from other jurisdictions with successful

preservation programs and feedback from current ACAH program participants, including affordable housing land trusts and affordable housing developers. Staff meets with affordable housing preservation stakeholders every two months to discuss their project experiences, share proposed programmatic improvements, and gather input on the impact of the program revisions. As of the writing of this report, a revised ACAH Term Sheet has been drafted and distributed to stakeholder for feedback, and include, but is not limited to the following changes:

- Maximum loan amounts have been increased to reflect current market conditions by increasing maximum loan from \$7.5 million to \$10 million per project as needed to fund rehabilitation needs as identified in the project Physical Needs Assessment.
- Accessory Dwelling Units (ADUs) may also be eligible for ACAH funding and will be evaluated for feasibility on a case-by-case basis, which would help provide affordable housing on underutilized lots or basement conversions.
- Developer fees have been increased to more accurately reflect developer staff time to meet underwriting requirements and close loans.

In March 2025, HCD executed loan documents with HAF for the initial “top-loss” loan of \$10 million. However, HCD is unable to fund the loan and provide acquisition and conversion loans until the Measure U Tranche 2 bond sale. Once received, HAF will leverage these dollars with private and philanthropic funds for acquisition and rehabilitation loans.

HAF will administer the ACAH program once Measure U funds are available. The program will operate on a rolling basis and interested affordable housing developers will contact HAF with proposed projects. Reviewing projects on a rolling basis allows developers, land trust and cooperatives to respond more effectively to opportunities on the market. HAF will review submitted projects according to the ACAH term sheet and underwriting guidelines, which are being designed in conjunction with HCD and stakeholders. If a project meets the specified guidelines, HAF will execute an acquisition and rehabilitation loan to the developer, and HCD will issue a preliminary commitment letter for permanent take-out financing. HAF will provide technical assistance to the developer to assist with the acquisition and rehabilitation, and once it is completed, HCD will work with the developer to provide permanent financing to the ACAH project. The HAF acquisition and rehabilitation loan will be paid off by HCD permanent financing and the repaid funds will revolve back into the HAF loan pool. Staff anticipates between 60 – 150 units will be able to be financed with the initial \$10M acquisition/rehabilitation loan and \$20M permanent loans.

HCD has recently combined the ACAH program with a Section 108 Loan Pool of up to \$34 million, which is called the “ACAH+ Program”. Section 108 is a HUD program that allows HUD Entitlement Jurisdictions to guarantee loans made under the program with annual CDBG formula grant amounts. [Resolution 89056 C.M.S.](#), adopted by City Council on March 1, 2022, authorizes the City to apply for, accept and appropriate Section 108 funds without returning to Council. In November 2023, the City executed

HUD Form 7082 – a funding approval/agreement between the City and HUD for a Section 108 Loan Guarantee award of \$34M. The 108 Loan Pool is available to prospective borrowers Citywide and provides a ready source of long-term, fixed rate and reasonably priced financing that is not available conventionally. The goal of the 108 Loan Pool is to bridge financing gaps and enable borrowers to proceed with their respective transactions; create and retain jobs; increase affordable housing; advance equity and equitable development; and expand the existing tax base.

Combining ACAH funds with the Section 108 Loan Pool allows HCD to leverage this source of long-term fixed rate financing; projects are more feasible when ACAH and Section 108 funds are used in conjunction with one another. In February 2025, HCD submitted an application to HUD to use \$9,400,288 of the City's Section 108 allocation, the first proposed disbursement of such funds, to support The Unity Council's (TUC), an affordable housing developer located in Oakland's Fruitvale District, acquisition of MacArthur Blvd, to preserve 41 of the project's 81 multifamily units (50% of the project's units) as available rental housing for households earning 80% AMI or less. HUD determined that MacArthur Blvd project meets the eligibility requirements and national objectives of the Section 108 program on April 15, 2025.

### ***Rehabilitation of Existing Affordable Housing***

The Asset Management Services (AMS) Unit was formed in 2024 to ensure long-term compliance by City-funded properties with regulatory agreements, loan terms, and grant requirements that support the development, rehabilitation, and preservation of the City's affordable housing projects. AMS is responsible for:

- ongoing monitoring of project budgets and operations
- tenant income verification
- adherence to affordability restrictions,
- oversight of physical property conditions
- ensuring borrowers of City funds meet their repayment obligations under loan agreements.

In addition to compliance monitoring, AMS has established key performance metrics, unit goals, standard operating procedures, and internal workflows to guide the consistent and transparent administration of the City's affordable housing portfolio.

The re-launch of a Preservation/Rehabilitation Notice of Funding Availability (NOFA) is currently underway, with the timeline to be finalized pending the Measure U Tranche 2 bond sale. Prior to launching the NOFA, several critical planning and equity-focused activities are being completed:

- A review of the 2019 Preservation/Rehabilitation NOFA has been conducted to evaluate program outcomes and lessons learned. These include documenting applicant feedback, identifying common challenges (such as project readiness and securing outside funding), and updating materials to reflect policy or regulatory changes for improved clarity and support in future funding rounds.

- Compliance reporting processes have been updated to improve clarity and alignment with current regulatory and City expectations. A portfolio-wide survey is being issued to gather resident data from property owners and managers. Further outreach to owners and managers will focus on compliance experiences, challenges, and potential improvements.

The AMS unit now oversees a portfolio of 146 projects, including 9 new projects added under its purview this year. As part of these re-launch efforts, AMS has ramped up physical inspections across the portfolio. To date, AMS has conducted inspections at 44 properties, approximately 185 units, resulting in 195 findings issued for correction. The average quality of units across inspected sites is satisfactory, with identified deficiencies being actively addressed by property owners.

AMS is also working to improve data-driven equity in housing monitoring by incorporating demographic data into project reporting requirements. This effort is currently under development, with the goal of better understanding resident populations and tailoring services and oversight accordingly. To further support communication and clarity, AMS sent an introductory letter in April 2025 to all property owners and managers. This letter introduced the AMS unit staff and provided key contact information. This communication outlined updated monitoring requirements and reestablished reporting requirement dates for project owners and property managers in service of Asset Monitoring and fee collection by AMS. In FY2024-25, AMS has collected a total of \$21,365.85 in monitoring fees, which support ongoing compliance oversight activities.

The City of Oakland has adopted an ambitious goal of transitioning all buildings to all-electric infrastructure by 2040 through its adopted 2030 Equitable Climate Action Plan adopted by City Council via [Resolution 88267 C.M.S.](#) To support this goal within the affordable housing portfolio, AMS is implementing a phased approach to benchmarking and stakeholder engagement. In partnership with the Office of Sustainability, AMS has begun offering courtesy Energy Audits of current building systems, conducted during scheduled property inspections. These audits are designed to help multifamily affordable housing owners better understand their existing infrastructure and begin planning for future upgrades necessary to meet the 2040 electrification target.

In May 2025, AMS launched an Electrification Survey to enhance the City's understanding of the electrification landscape and readiness within the affordable housing sector. The survey has two primary objectives:

1. To gather information on existing building conditions and energy systems within affordable housing developments.
2. To assess comfort levels and concerns property owners may have regarding the transition to all-electric systems.

This survey is for informational purposes only, as the City of Oakland does not currently provide funding for the electrification upgrades. However, this information could inform a future program should funding become available for these energy efficiency retrofits.

Through these coordinated efforts—including infrastructure assessments, stakeholder outreach, data collection, and clear communication—AMS is helping lay the foundation for a successful program re-launch while advancing the City’s long-term housing preservation and sustainability goals.

**Summary of the Affordable Housing Programs Funded through Open Application Periods (Over-the-Counter)**

***Residential Lending Program***

Established by **Ordinance No. 9479 C.M.S.** on June 7, 1977, HCD’s Residential Lending Services (RLS) programs have provided vital housing rehabilitation services and financing to low-income homeowners to address deferred maintenance and health and safety needs using a portion of Oakland’s allocation of Community Development Block Grant (CDBG) funds. CDBG is allocated by the Federal Department of Housing and Urban Development (HUD) as a formula grant to the City of Oakland on an annual basis. Oakland receives a total of approximately \$7 million in annual CDBG allocation; of this, approximately \$1,800,000 is annually allocated to the RLS programs described below including program funding from prior loan repayments. CDBG funds must be timely spent and failure to meet timeliness requirements in the CDBG program can lead to several consequences, including grant reductions, recapture of funds, and potential loss of future funding. Due to staffing shortages, program inefficiencies and pandemic-related disruptions, RLS programs have struggled to meet their annual CDBG expenditure goals in recent years. As a result, staff is implementing multiple program improvements to strengthen the efficiency and effectiveness of HCD’s residential rehabilitation programs and increase the amount of RLS program expenditures to meet CDBG expenditure goals.

First is raising grant and loan limits for several RLS programs in response to rising construction costs and growing service demands. Proposed adjustments include:

- increasing the Lead Safe and Healthy Homes Program From \$33,575 to \$40,000,
- increasing the Access Improvement Program (AIP) and Lead-Safe Paint Program (LSHP) grant limits from \$33,575 to \$40,000 (or up to \$60,000 for AIP projects that include a wheelchair lift),
- raising the Emergency Home Repair Program (EHRP) loan limit from \$33,575 to \$40,000, and
- boosting the Home Maintenance Improvement Program (HMIP) loan limit from \$167,874 to \$250,000.

Second is authority for the City Administrator to adjust program funding limits in the future, as in other HCD programs, to remain nimble and responsive to changing market conditions and program needs.

Third is to pilot the delivery of the single-family home rehabilitation programs with Habitat for Humanity East Bay/Silicon Valley, Inc. (Habitat EBSV), a not-for-profit residential lending and rehabilitation provider to capitalize on economies of scale and industry best practices.

Lastly, staff was granted administrative authority to amend the professional services agreement with Habitat EBSV to increase the contract amount, contingent on the availability of additional CDBG funding. This is consistent with other HCD programs and will allow for flexibility in service delivery and CDBG expenditures, particularly in the face of rapidly rising construction costs.

RLS provides low-interest rehabilitation loans and grants to homeowners, addressing critical home repair needs within these communities. RLS home rehabilitation programs are a vital resource for Oakland's most vulnerable homeowners, including low-income, seniors, disabled individuals, people of color, expectant mothers, and families with young children under six years old exposed to lead-based paint hazards.

All four programs within RLS' suite of activities are restricted to low-income households under 80% AMI. Over 80% of clients served by these programs have extremely low-incomes or very low-income (0-30% or 31%-50% AMI). This is due, in part, to the high proportion of program participants who are seniors on a limited income.

These programs help mitigate health and safety risks, prevent displacement, and protect generational wealth-building opportunities for lower-income residents. HCD's Housing Preservation Services (HPS) Unit funds the RLS programs with two different sources of Community Development Block Grant (CDBG) funding: entitlement grant funds and revolving loan program income (RLPI), which are previous RLS project loan repayments.

Current RLS projects include the rehabilitation of a single-family home on Chester Street in the amount of \$189,000 in District 3 to improve health and mobility issues. Key interventions include repairs to the entry, rear porch and stairs, roof replacement, lead remediation, window replacements, wall heater installation, and sewer lateral and drain line replacements. Another current RLS rehabilitation project is a single-family on Mavis Street in the amount of \$37,700 in District 6 to improve structural hazards and replace deteriorating roof and gutters to prevent further damage and ensure the safety of the residents.

### **Increased Funding for HCD Housing Development Programs**

HCD has sought to increase funding for affordable housing programs in part by leveraging City funding, as well as applying for State and Federal funding sources.

Over the past year HCD has applied for and received funding awards, as well as some funding awards pending:

- **PRO Housing** – The City was awarded a \$7m Federal Grant with \$5m for a new predevelopment revolving loan fund and \$2m for an affordable housing permit streamlining position in PBD for 5 years.
- **State Local Housing Trust Fund Program.** The City applied on September 17, 2024 for additional funding from CA HCD's LHTF funding program. The City has



received three prior awards from this program in 2020, 2021 and 2022. If awarded, the application for \$5,000,000 will allow the City to leverage local impact fees (Jobs Housing and Affordable Housing Impact Fees) with state funds to provide additional funding to the NC Pipeline NOFA. Per the State's NOFA application, funding decisions were expected in late 2024. The State has not provided an updated estimate regarding the release of funding award notifications; however, recent communication indicates that the State agrees with the anticipated scoring from the City, and Staff estimates that award decisions will be made before summer.

### **Future Housing Opportunities To Consider**

#### **Joint Powers Authority (JPA) Bond Deals for Workforce Housing**

Over the course of 2025, HCD will continue to explore opportunities to preserve and expand the supply of rental housing affordable to middle class Oaklanders and expand homeownership opportunities. One possibility that staff are currently evaluating is an "essential workforce housing" program that uses revenue bonds to acquire apartment buildings without requiring an up-front City subsidy. This model has been implemented in several other California cities but has not yet occurred in Oakland due to concerns over the feasibility of past acquisition proposals. However, with the recent drop in the price of Oakland apartment buildings, acquisition proposals may be more feasible than in previous years. A successful essential workforce housing program must carefully balance public benefit, the ability to service bond debt, and the long-term operating sustainability of the project.

#### **TOPA/COPA**

The Tenant Opportunity to Purchase Act (TOPA) and the Community Opportunity to Purchase Act (COPA) are policies designed to empower tenants and qualified non-profit organizations to help preserve affordable housing. Such policies aim to maintain housing affordability and foster community stability by facilitating the acquisition of properties by tenants or non-profits and preventing displacement of tenants that may result from the sale of their buildings. When owners of residential properties decide to sell, TOPA/COPA gives these entities the first right of refusal, allowing tenants and non-profits to purchase the property before other potential buyers. Information outlined in the attached brief serves as a guide to understanding policy considerations and suitable steps in establishing and operationalizing a TOPA/COPA in the City of Oakland.

#### **Recycle Tax Defaulted Lots**

HCD is evaluating a renewed push to redevelop tax defaulted vacant lots into affordable homeownership opportunities. This would involve working with PBD and Alameda County to identify and eliminate uncollectable liens that prevent redevelopment of these vacant properties. While no City funds are available to pay for the construction of housing on these tax-defaulted properties, providing heavily discounted land for affordable homeownership could unlock private sector investment to

assist with the construction cost. This initiative could also help reduce blight and blight-related City expenses.

In addition to the three specific opportunities highlighted in this report, staff continue to research other workforce housing strategies and search for resources that could help serve middle-income Oaklanders.

### **Explore New Partnerships for Social Housing**

In late 2024, the California Housing Finance Agency (CalHFA) issued a [Request for Information](#) (RFI) that could lead to a new social housing partnership between local governments and CalHFA. Under one potential model CalHFA floated, local governments would provide free land for social housing, while CalHFA would take responsibility for financing, developing, and operating the housing. As described in the RFI, the housing would be made available for a mix of households between 50% and 120% AMI. In response to this RFI, HCD worked with the Economic and Workforce Development Department to nominate two City-owned parcels to be considered for a social housing partnership with CalHFA. HCD also worked with Oakland Unified School District (OUSD) staff to identify and nominate OUSD-owned properties that may also be suitable for this potential program. HCD is currently awaiting guidance from CalHFA on its planned next steps for this potential program. Due to the high cost of construction, it is not yet clear if this potential program will be financially feasible under current market conditions. However, if CalHFA moves forward with this potential program, it could be a powerful new tool to create social housing and/or educator housing in Oakland.

## **ANALYSIS AND POLICY ALTERNATIVES**

### **Affordable Housing Production and Preservation Summary of Progress**

HCD's 2023-2027 Strategic Action Plan (SAP) outlines how Oakland HCD will administer \$350 million in affordable housing dollars, a portion of Measure U's total \$850 million, and other housing-dedicated funding sources. Through the outreach and engagement to develop the SAP, HCD created the Equity-Centered Capital Investment Framework to ensure its programs achieve sufficient impact toward housing Oaklanders and reduce racial disparities in housing. The distribution across funding programs in the five-year SAP for Capital Only City sources are printed below in Table 9 for comparison with the program funding distributions for the three-year period FY 22/23 through FY 24/25 in Table 10. It is important to note that the SAP distributions are targets, not mandates, and the availability of non-City-funded operating subsidy greatly impacts the number of homeless units that can be created. Additionally, the SAP targets will be analyzed over the full five-year period as adhering to strict annual program investment targets would be overly constraining to the development community.

**Table 9: SAP Distribution of Funding Across Program and Est. Units Funded**

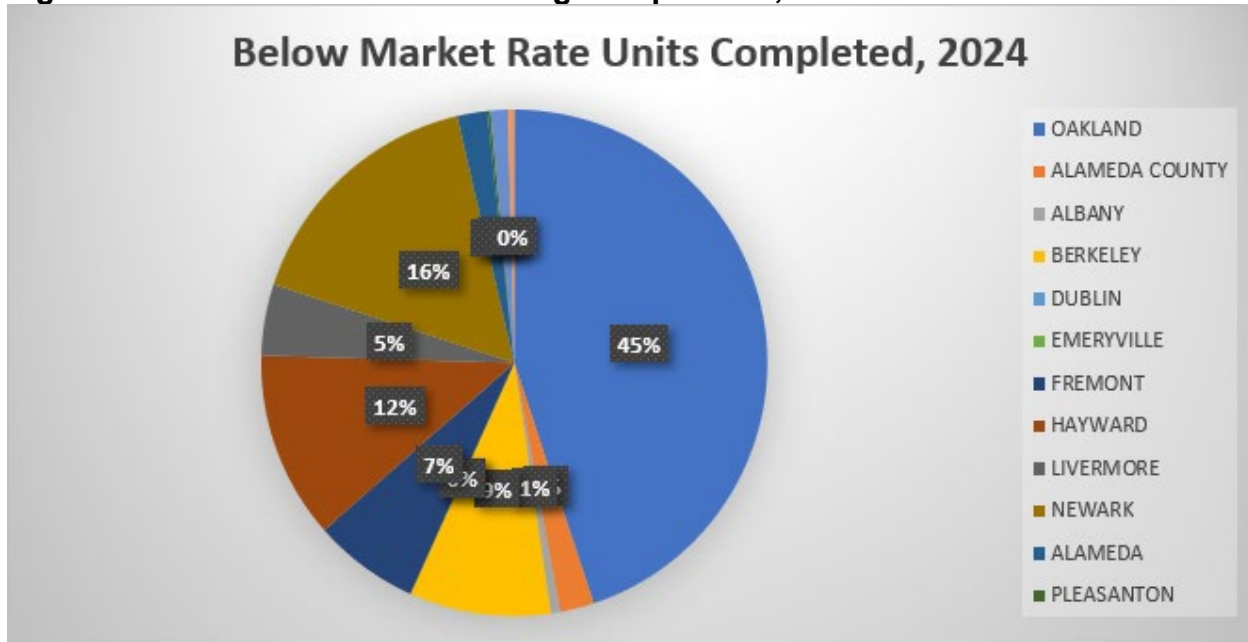
<b>Program Type</b>	<b>% of Total Capital Funding</b>	<b>Number of Units Estimated</b>
<b>Permanent Homeless Units (0-30% AMI)</b>	29%	806
<b>Low-Income Units (30-80% AMI)</b>	43%	1,189
<b>Preservation via Acquisition/Conversion</b>	17%	230
<b>Preservation of Existing City Portfolio</b>	9%	527
<b>Other Housing Programs</b>	2%	0
<b>Totals</b>		<b>2,752</b>

**Table 10: Actual 3-year Distribution of Funding Across Program and Units Funded**

<b>Program Type</b>	<b>% of Total Capital Funding FY22/23 -FY 24/25</b>	<b>Number of Units</b>
<b>Permanent Homeless Units (0-30% AMI)</b>	49%	696
<b>Low-Income Units (30-80% AMI)</b>	44%	878
<b>Preservation via Acquisition/Conversion</b>	6%	127
<b>Preservation of Existing City Portfolio</b>	1%	20
<b>Other Housing Programs</b>	N/A	0
<b>Totals</b>	100%	<b>1,721</b>

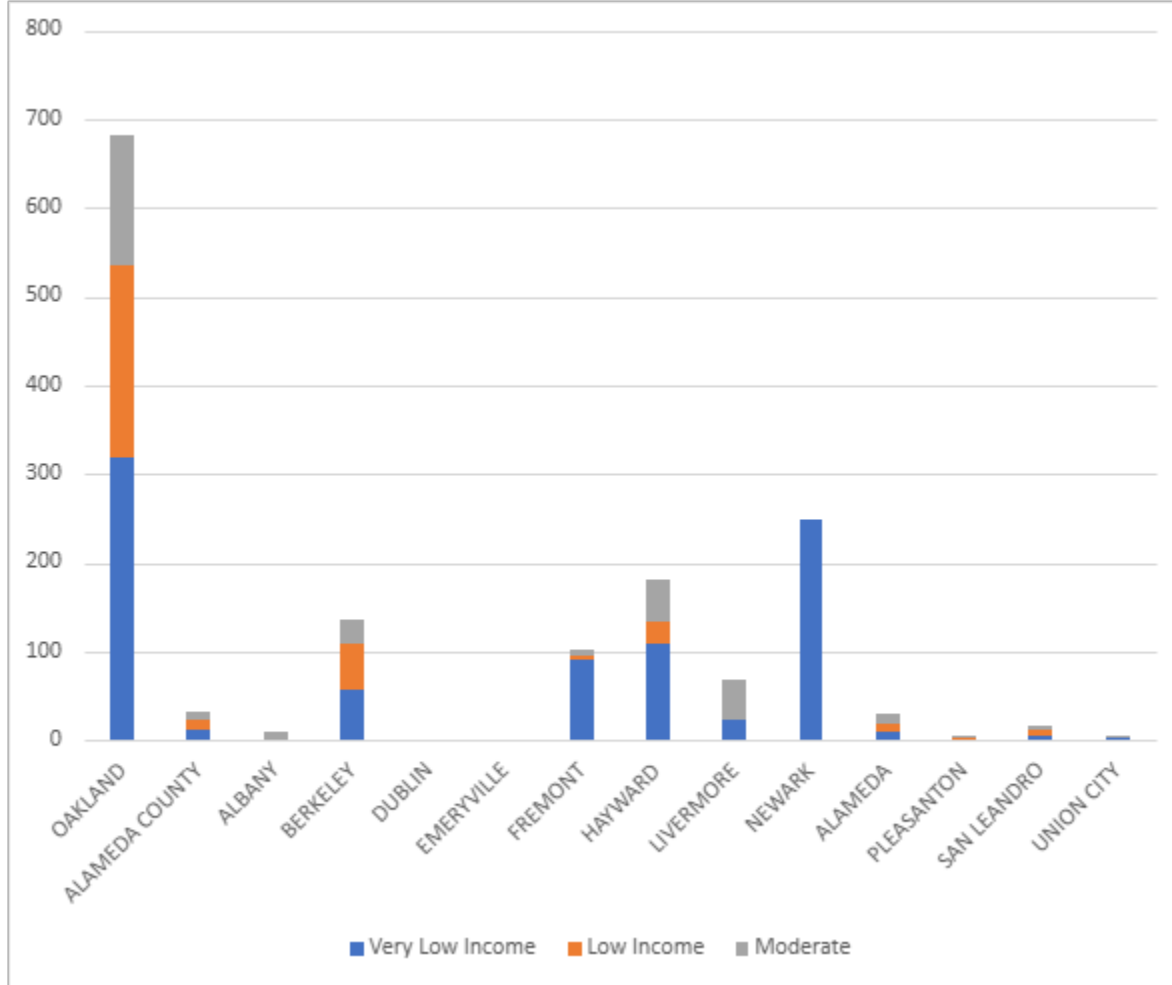
As a result of local investment in affordable housing and strategic improvements at HCD, Oakland is producing a large share of the housing in Alameda County at all below-market affordability levels. Figure 1 shows Oakland's production of below market rate housing as compared to the rest of Alameda County per the Annual Progress Report data for 2024. In calendar year 2024, 462 units of City-funded housing for extremely-low income and very-low income renters was completed.

**Figure 1: Below Market-Rate Housing Completions, 2024**



Oakland outpaced the production of below market rate units across all Alameda County cities by a wide margin as shown in Figure 2 below. Oakland continues to have a deep pipeline of Affordable Housing developments that could be moved forward should funding be made available.

**Figure 2: Below Market-Rate Housing Completions by Affordability Level, 2024**



Source: <https://data.ca.gov/dataset/housing-element-annual-progress-report-apr-data-by-jurisdiction-and-year>

Note: Very Low-Income housing units are affordable to households earning up to 50% of Area Median Income (AMI). Low Income units are affordable to households earning 50-80% AMI. Moderate Income units are affordable to households earning 80-120% AMI.

## **FISCAL IMPACT**

In FY 24-25 the Council authorized the following amounts for Capital Funding for allocation through HCD's competitive programs.

**Table 11. Affordable Housing Capital Funding Authorization FY2024-25**

<b>Fund</b>	<b>Capital Funding Available FY2024-25</b>
1870 - Affordable Housing Trust Fund	Not Available
1885 - 2011A-T Subordinated Housing	\$748,351
2109 - HUD-Home	\$2,306,696
1871 or 2423 - Jobs Housing Impact Fee Fund	\$65,000
1872 or 2424 - Affordable Housing Impact Fee Fund	\$2,800,384
2830 - Low and Moderate Income Housing Asset Fund	\$5,800,000
5343 – Tranche 2 Measure U: Affordable Housing GOB Series 2023A-2 (Taxable)	\$133,179,608*
<b>HCD's Usage &amp; Source</b>	<b>\$144,900,039</b>

\*140,189,061 in Measure U Tranche 2 funding, minus 5% administrative allowance.

1) Low and Moderate Income Housing Asset Fund (Fund 2830, Project 1000388, Org 89929). The Low and Moderate Income Housing Asset Fund is a fund required under the Redevelopment Dissolution law to hold funds generated from housing assets (such as land sales or loan repayments) transferred to the City from the former Redevelopment Agency when the Agency dissolved. The current funding is from loan repayments received by the City from existing rental or ownership properties and from redevelopment funded Mortgage Assistance Loans.

2) Affordable Housing Trust Fund (AHTF) (Fund 1870, 1871, 1872, 2423, 2424) is made up of the following sources:

- a. Jobs/Housing Impact Fees (JHIF) (Project 1001664, Org 89929). The Jobs/Housing Impact Fee is assessed on construction of buildings for office and warehouse/distribution uses per Ordinance No. 12242 codified as Chapter 15.68 of the Oakland Municipal Code.
- b. Affordable Housing Impact Fees (AHIF) (Project 1001667, Org 89929). The Affordable Housing Impact Fee is assessed on construction of new market-rate housing units including live/work and work/live units per Chapter 15.72 of the Oakland Municipal Code.
- c. Former Redevelopment Funds (Project 1000386, Org 89929). “Boomerang funds” are former property tax increment financing payments that are received by the City and specifically designated for affordable housing. In 2013, after the dissolution of redevelopment, the City committed to setting aside 25 percent of the funds distributed to the City as a taxing entity under the Redevelopment dissolution and deposit them into the Affordable Housing Trust Fund.

3) 2011A-T Subordinated Housing (Fund 1885). Interest earnings from an older affordable housing bond fund are available for deployment for affordable housing loans.

4) HOME funds (Fund 2109). (HOME Project 1000394, HOME-ARP Project 1006277, both Org 89929). Each year, the City receives an entitlement grant from the HUD HOME Investment Partnerships Program, as well as a one-time infusion of HOMEARP funds through the federal American Rescue Plan. FY 2024-25 HUD HOME funds are budgeted and available for the NC NOFA.

5) Measure U Bond Tranche 2 (Fund 5343). Per the Contingency Budget, the authorization for the \$140,189,161 of Measure U Tranche 2 was removed from the midcycle allocation to HCD. The awards made by HCD to projects stand and will be funded upon both the passage of a biannual budget in FY25-26 and the sale of the second tranche of Measure U bonds.

As of the writing of this report, the entire \$144.9M authorized in FY24-25 has been committed to projects or programs. Funding is disbursed as loans or contracts close and costs are incurred.

### **PUBLIC OUTREACH / INTEREST**

This item is an informational report to Council and no additional public outreach was completed.

### **COORDINATION**

This report has been reviewed by the Office of the City Attorney and by the Budget Bureau.

### **SUSTAINABLE OPPORTUNITIES**

***Economic:*** These projects will generate construction, professional services, and ongoing property management jobs in Oakland. Providing families with affordable housing helps provide financial stability for low and very low-income households which could free some household income to be spent on other goods and services in Oakland. Providing units with supportive services for unhoused Oaklanders helps residents experiencing homelessness stabilize their health and housing. Also, providing and preserving viable housing creates activity on underutilized parcels which could stimulate demand for goods and services in Oakland.

***Environmental:*** By constructing more infill units, pipeline projects will reduce the pressure to build on suburban or rural land far. The developers encourage contractors to use sustainable building techniques, including energy-efficient design, use of

recycled building materials, and water-conserving fixtures and landscaping. Proposed projects are near public transit which enables residents to reduce dependency on automobiles and further reduce any adverse environmental impacts of development. Funding awards are made partially based on sustainability criteria.

***Race & Equity:*** The approach to allocation of funds is directly informed by Oakland HCD's 2023-2027 Strategic Action Plan (SAP) which was created using the City of Oakland's Racial Equity Impact Analysis (REIA) process. Per the SAP, Oakland HCD currently prioritizes the development of PSH to the maximum extent possible in order to increase the number of homeless exits available. As Oakland's Black population is overrepresented in its unhoused demographic (roughly 52% of the total), providing deeply affordable housing – especially PSH – as quickly and efficiently as possible is critical in efforts to reduce racial disparities in homelessness. The funding approaches outlined in this report are also in alignment with the larger Alameda County's Home Together 2026 Plan for ending homelessness which forecasts that Oakland will need to provide 7,097 units of PSH between 2023 and 2027. Additionally, the State of California's Regional Housing Needs Allocation (RHNA) requires Oakland to supply 10,261 units affordable to low, very low, and extremely low-income residents by 2031; the development of such units will increase the City's overall housing stock and help Oakland residents and workers avoid displacement.

The Housing Development Division has conducted or will conduct REIA's on each funding program periodically to assess the program and evaluate whether program components are addressing racial disparities in housing or if changes should be implemented to better address these disparities. A REIA was completed for the NC NOFA and resulted in changes to five focus areas to create more equitable scoring. REIA's are under way for both ACAH and R2H2. A REIA will be completed on the Preservation NOFA prior to issuance.


### **ACTION REQUESTED OF THE CITY COUNCIL**

Staff Recommends That The City Council Receive An Informational Report On Housing Programs by the Housing and Community Development Department for Fiscal Year 2024-2025.



For questions regarding this report, please contact Ali Gaylord, Deputy Director for Housing, Housing and Community Development Department, at [agaylord@oaklandca.gov](mailto:agaylord@oaklandca.gov) 510-590-6064

Respectfully submitted,

  
Emily Weinstein (May 29, 2025 10:47 PDT)

---

Emily Weinstein  
Director, Housing and Community  
Development

Prepared by:  
Ali Gaylord  
Deputy Director, Housing and Community  
Development

#### Attachments

- A. Full List of 2023-2024 NC NOFA Pipeline applicants
- B. Full list of 2024-2025 NC NOFA Pipeline applicants
- C. TOPA/COPA Informational Report
- D. HCD 2024 Impact Report

### Attachment A: 2023-2024 New Construction NOFA Awards (As of 8/12/2024)

Ranking	Applicant	Project Name	Project Address	Council District	Affordable Units	PSH Units	Previous NOFA Funding Award	Spring 2023 NOFA Amount Requested	Spring 2023 NOFA Amount Awarded	Spring 2024 NOFA Funding Awarded/ Proposed	Total City Funding	Project Status Update	Funding Sources (subject to change)
#1	Satellite Affordable Housing Associates (SAHA) and Native American Health Center (NAHC)	3050 International	3050 International Blvd	5	75	31	\$5,000,000	\$24,200,000	\$24,200,000		\$29,200,000	Awarded 4% tax credits in August 2023, starting construction in early 2024.	Impact fees, CA LHTF (admin'd by Oakland), Meas U
#2	Related Companies of California	Agnes Memorial Senior Apartments	2372 International Blvd	2	59	18	\$4,500,000	\$7,300,000	\$7,300,000		\$11,800,000	Applying for 2023 SuperNOFA funds and seeking 9% Tax Credits in August 2024.	Boomerang, LMIAF, HOME, Measure U, CA LHTF
#3	Allied Housing, Inc.	West Grand & Brush	2201 Brush Street & 760 22nd Street	3	59	30	\$5,665,000	\$2,000,000	\$2,000,000		\$7,665,000	Re-started construction fall 2023 after severe weather impacts.	Impact fees, LMIAF, Meas KK
#4	Community Housing Development Corporation of North Richmond	Friendship Senior Housing	1904 Adeline Street	3	49	10	\$6,350,000	\$4,000,000	\$4,000,000		\$10,350,000	Started construction September 2023.	Impact fees, LMIAF
#5	Resources for Community Development	Longfellow Corner	3801 Martin Luther King Boulevard	1	76	20	\$14,439,000	\$4,800,000	\$4,800,000		\$19,239,000	Awarded 9% credits in Fally 2023, starting construction spring 2024..	Impact fees, LMIAF, Boomerang, Meas KK, Measure U
#6	East Bay Asian Local Development Corporation	East 12th Street	121 East 12th Street	2	90	23		\$15,500,000	\$15,500,000		\$15,500,000	Awarded 4% tax credits in August 2023, starting construction in early 2024.	Measure U (+EWD)
#7	MARK TWAIN PARTNERS, LP	MARK TWAIN HOMES	3525 Lyon Avenue	4	67	67	\$5,000,000	\$8,000,000	\$8,000,000		\$13,000,000	Seeking OHA's RAS commitment in preparation for the National Housing Trust Fund application due on 2/29/2023.	Boomerang, Meas KK, Meas U
#8	Mercy Housing California	2125 Telegraph Avenue	2125 Telegraph Avenue	3	96	26		\$10,000,000				Received HUD 202 award in September 2023. Needs additional funds to be competitive for State funds. Will apply in next NOFA round.	\$1.6M proposed CDBG funding
#9	East Bay Asian Local Development Corporation	Lake Merritt BART Senior Affordable Housing	51 9th Street	2	97	44		\$14,000,000	\$2,100,000	\$11,900,000	\$14,000,000	Awarded 4% tax credits in December 2023, starting construction in spring 2024.	Measure U (+EWD)
#10	Eden Development, Inc.	Dr. Kenneth Anderson Senior Apartments	1003 E. 15th Avenue	2	67	20		\$28,594,748				Project seeking to apply for State funds.	
#11	Spanish Speaking Unity Council	2700 International Boulevard	2700-2720 International Blvd & 1409-1415 Mitchell St	5	74	19	\$7,000,000	\$9,300,000	\$2,100,000	\$7,200,000	\$16,300,000	Applied for 4% Tax Credits in April 2024.	Measure U (+EWD)
#12	Satellite Affordable Housing Associates	3135 San Pablo	3135 San Pablo Avenue	3	72	36		\$23,394,000				Exploring State funding sources; needs City match.	Meas U proposed
#13	Eden Housing, Inc.	Residences at Liberation Park	73rd Avenue & Foothill Boulevard (7410 Macarthur Blvd)	6	118	30		\$15,000,000				Planning to apply for AHSC and CDLAC funds, needs City match	
#14	2301 Telegraph LP (McCormack Baron Salazar)	2301 Telegraph	2301 Telegraph	3	58	0		\$3,400,000				Project exploring other sources, would use City commitment to apply, but would also likely need additional funds.	
#15	Sandridge Urban Group, Inc.	Johnnies Place	7994 MacArthur Blvd	7	39	39		\$5,500,000				Project confirmed inactive.	
#16	The Related Companies of California, LLC	430 Broadway Building C	430 Broadway	3	74	0		\$19,000,000				Project SB 35 entitlements in place. No PSH units.	
<b>Total Applications</b>					<b>1170</b>	<b>413</b>	<b>\$47,954,000</b>	<b>\$193,988,748</b>	<b>\$70,000,000</b>	<b>\$19,100,000</b>	<b>\$117,954,000</b>		
Funded outside NOFA	Mandela Station Partners LLC	Mandela Transit Village	1451 7th Street	3	238	60					\$18,000,000	Applied 4% tax credits April 2024	Meas U

Attachment B

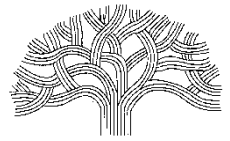
2024 - 2025 New Construction NOFA Awards (and Pipeline) as of January 14, 2025

Rank	Score	Applicant	Project Name	Project Address	Council District	Affordable Units	*Homeless/ Special Needs Units	Previous City HCD Funding Awarded	Current NOFA Requested	Current NOFA Awarded**	Remaining Funds***	Includes Emerging Developer
Oakland Housing Authority Set-Aside Pool (\$15 million)											\$15,000,000	
OHA-1	123	Mandela Station Affordable LP	Mandela Station Affordable	1451 7th Street	3	238	60	\$18,000,000	\$15,000,000	\$15,000,000	\$ .00	Yes
OHA-2	115.25	East Bay Asian Local Development Corporation	285 12th St	285 12th St	2	64	13		\$15,000,000	Move to General Pool		
OHA-3	80	Eden Housing, Inc.	77th and Bancroft	2500 76th Avenue	6	89	0		\$15,000,000	Move to General Pool		
City New Construction General Funding Pool											\$65,579,608	
1	127.00	Eden Housing, Inc.	Liberation Park Residences	7101 Foothill Boulevard	6	118	30		\$29,390,000	\$28,000,000	\$37,579,608	Yes
2	126.25	34SP Development LP	34th & San Pablo (34SP)	3419 - 3431 San Pablo Avenue	3	59	30		\$9,000,000	\$7,000,000	\$30,579,608	No
3	123.70	Mercy Housing California	2125 Telegraph Avenue - The Eliza	2125 Telegraph Avenue	3	96	20	\$1,000,000	\$20,179,632	\$20,000,000	\$10,579,608	No
4	119.75	Satellite Affordable Housing Associates	3135 San Pablo	3135 San Pablo Avenue/967 32nd Street	3	72	36		\$16,000,000	\$10,500,000	\$79,608	No
5	117.90	Agnes Memorial Housing Partners, LP	Agnes Memorial Senior Apartments	2372 International Blvd	2	59	12		\$14,815,719			No
6	115.25	East Bay Asian Local Development Corporation	285 12th St	285 12th St	2	64	13		\$15,000,000			No
7	110.75	Satellite Affordable Housing Associates	125 E12th Street	125 E12th Street	2	94	19		\$20,400,000			No
8	106.55	Affirmed Housing Group	Brush Street Senior Apartments	2116 Brush Street	3	61	17		\$11,250,000			No
9	103.75	Community Housing Development Corporation	Kingdom Builders Senior Housing	7954 MacArthur Blvd	6	39	10		\$13,100,000			No
10	100.50	Spanish Speaking Unity Council	2700 International	2700-2720 International Blvd, 1409 MIT	5	74	22	\$16,300,000	\$9,907,000			No
11	99.75	EAH Inc.	500 Lake Park Apartments	500 Lake Park Avenue	2	52	20	\$10,061,000	\$18,710,000			No
12	97.30	2301 Telegraph LP (McCormack Baron Salazar)	2301 Telegraph Avenue	2301 Telegraph Avenue	3	58	29		\$10,000,000			Yes
13	97.25	JKL Building C Housing Partners, L.P. (EBALDC)	430 Broadway Building C	430 Broadway	2	70	14		\$18,500,000			No
14	96.05	Strive Real Estate LLC	Brooklyn Arms Apartments	1433 12th Ave	2	42	10		\$10,391,000			Yes
15	90.25	3751 International Limited Partnership	Villa Fruitvale	3751 International Blvd	5	80	41		\$15,000,000			No
16	89.50	Spanish Speaking Unity Council	2610 International	2610 International Boulevard	5	104	21		\$35,692,000			No
17	90.50	Spanish Speaking Unity Council	East 12th Senior Housing	1221-1223 33rd Ave, E 12th St, 3251 H	5	67	14		\$18,709,000			No
18	85.75	Community Housing Development Corporation	Joshua Senior Housing	793 West Grand Ave	3	70	18		\$15,002,000			No
19	80.00	Eden Housing, Inc.	77th and Bancroft	2500 76th Avenue	6	89	0		\$15,000,000			Yes
20	78.50	Spanish Speaking Unity Council	3073 International Boulevard	3073 International	5	57	12		\$22,799,500			No
21	67.50	The Unity Council	111 Fairmount	111 Fairmount Avenue	3	91	19		\$38,543,126			No
22	56.25	The Related Companies of California, LLC	430 Broadway Building A	430 Broadway	2	64	13		\$15,000,000			No
23	55.25	The Related Companies of California, LLC	430 Broadway Building B	430 Broadway	2	56	11		\$17,000,000			No
SUBTOTAL APPLICATIONS						1874	491	\$45,361,000	\$424,388,977	\$80,500,000		
TOTAL AWARDED THIS NOFA						583	176					
UNFUNDED PIPELINE						1291	315					

\* The Homeless/Special Needs Units count includes Permanent Supportive Housing (PSH) and non-PSH units.

\*\* Per the NC NOFA issued September 23, 2024. Additional funding awards may be made through this pipeline as funds become available at City staff discretion. Additional funding awards will be made based on funding available versus requested, project readiness to proceed, and scoring.

\*\*\* Funding for the New Construction NOFA includes \$55,279,608 authorized by City Council on September 17, 2024, \$15,800,000 in funding from expired/rescinded New Construction NOFA commitments, and \$9,500,000 in additional Measure U funding allocated in December 2024.



## Informational Report on TOPA/COPA

May 6, 2025

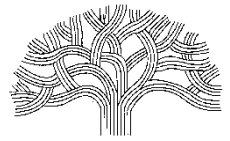
### Executive Summary

Opportunity to Purchase Acts, including the Tenant Opportunity to Purchase Act (TOPA) and the Community Opportunity to Purchase Act (COPA), are policies designed to empower tenants and qualified non-profit organizations to preserve unsubsidized affordable housing and potentially deed restrict them long-term. When owners of residential properties decide to sell, TOPA/COPA allows the tenants of the property and/or a qualified non-profit a right of first refusal and a right to match the best offer from a third-party buyer. By facilitating tenant or non-profit acquisition, TOPA/COPA aims to prevent displacement, maintain housing affordability, create opportunities for homeownership, and foster community stability. However, TOPA/COPA policies may add friction to real estate transactions and the impact of TOPA/COPA policies on sale prices have not been extensively studied. Implementing a TOPA/COPA program would also require the Council to provide additional resources to establish and maintain a program or direct staff to discontinue existing housing programs.

The information outlined in this report serves as a guide to understanding policy considerations and practical steps involved in establishing and operationalizing a potential TOPA/COPA policy.

### What is TOPA?

A Tenant Opportunity to Purchase Act (TOPA) grants tenants the first opportunity to either purchase the property themselves or to transfer purchase rights to a designated Qualified Nonprofit (QNP). This QNP could be a community land trust dedicated to preserving affordable housing, a nonprofit housing developer with experience in creating sustainable living spaces, or a cooperative seeking to establish resident-controlled housing. For tenants interested in ownership, a TOPA can facilitate ownership models like limited equity homeownership. A TOPA also recognizes that not all tenants may desire or be able to purchase the property. In such cases, it allows tenants to remain in their homes as renters, potentially at rates that are more affordable than market values. A TOPA aims to strengthen tenants' negotiating power and contribute to the preservation of unsubsidized affordable housing. In a TOPA model, Qualified Nonprofits may assist with organizing and/or financing the acquisition of properties.



**DALZIEL BUILDING · 250 FRANK H. OGAWA PLAZA, SUITE 5313 · OAKLAND, CALIFORNIA 94612-2034**  
**Department of Housing and Community Development**

---

## Case Study: Washington D.C.'s Tenant Opportunity to Purchase Act (TOPA)

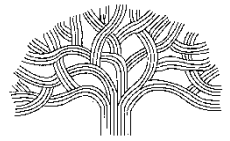
Enacted in 1980, D.C.'s Tenant Opportunity to Purchase Act (TOPA), grants renters the initial right to purchase their building when the owner decides to sell. This legislation intends to prevent tenant displacement, preserve affordable housing, and enhance tenant influence during property sales. When a sale is planned, the owner must first offer the property to the tenants. D.C.'s TOPA allows tenants to negotiate improved terms with the owner or potential buyers, covering aspects like building repairs or rent stabilization. Typically, tenants form a tenant association to exercise their TOPA rights, enabling them to collectively buy the property, often establishing a co-op or converting it to condominiums. DC's TOPA also allows tenants to transfer their purchase rights to another party, such as a developer or non-profit organization, frequently in exchange for benefits like building upgrades or affordability commitments. TOPA has been instrumental in the development of many limited equity cooperatives (LEC) in D.C., where residents collectively own and manage their housing, ensuring long-term affordability. According to a report from the Coalition for Nonprofit Housing and Economic Development (CNHED), 96 LECs have been established since 2023. However, buildings obtained through the TOPA often face challenges due to deferred maintenance by previous owners, which may generate substantial upfront costs. Older buildings, which are frequently targeted for TOPA purchases to maintain affordability, typically have greater maintenance needs and require more frequent and expensive repairs. In 2005, TOPA's definition of "sale" expanded to include recapitalizations and internal ownership shifts, thereby increasing the number of transactions covered by DC's TOPA. Recent changes in 2018 include exemptions for certain property types, such as single-family homes.

## What is COPA?

A Community Opportunity to Purchase Act (COPA) grants nonprofit organizations either the right of first offer, meaning they have the initial opportunity to make a bid on the property before other potential buyers, and/or the right of first refusal, which allows them to match an existing offer from a third party and purchase the property instead. By providing non-profits with this preferential status, COPA aims to facilitate the preservation and creation of long-term affordable housing options within communities.

## Case Study: San Francisco Community Opportunity to Purchase Act (COPA)

San Francisco's Community Opportunity to Purchase Act (COPA), enacted in 2019, seeks to prevent tenant displacement and foster affordable rental housing by granting qualified non-profit organizations (QNP) the initial right to offer on or refuse the purchase of specific properties for sale. Generally, SF COPA applies to buildings containing 3 or more residential units and vacant



**DALZIEL BUILDING · 250 FRANK H. OGAWA PLAZA, SUITE 5313 · OAKLAND, CALIFORNIA 94612-2034**  
**Department of Housing and Community Development**

land suitable for developing at least 3 units. Before listing a property publicly, sellers must first offer it to QNPs. If a seller receives an offer from a market buyer, QNPs must be given the chance to match it. QNPs have a limited timeframe to express interest and submit an offer. If a QNP's offer is not accepted, the QNP retains the right to match any subsequent offer from a market buyer. The success of COPA's implementation is closely tied to the funding and support available for QNPs, which can fluctuate based on city budgets and priorities. Since its implementation in 2019, at least 230 units have been preserved through COPA in San Francisco. While 230 units have been preserved, the initial goal in San Francisco was reportedly to preserve 1,000 units per year, a target that has not been met. Implementing and administering COPA can be complex and require significant funding for staffing and resources. San Francisco's initial investment for the program in 2019-2020 was \$37 million. As a relatively recent law, the long-term effects of SF COPA remain unclear.

## Bay Area Peer City Context:

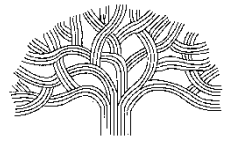
Multiple Bay Area cities, including Berkeley, East Palo Alto, Richmond and San Jose, have considered adopting TOPA/COPA policies. However, no Bay Area City or County, except San Francisco, has implemented a TOPA or COPA policy.<sup>1</sup> A brief overview of how peer cities evaluated TOPA/COPA is provided below:

City of Berkeley - Berkeley's proposals for a Tenant Opportunity to Purchase Act (TOPA) have aimed to preserve and increase affordable housing and prevent tenant displacement by requiring owners of residential rental properties to first offer them for sale to existing tenants or qualified non-profits before listing on the open market. In these proposals, tenants could assign their purchase rights to qualified organizations like affordable housing developers or community land trusts to ensure long-term affordability. The policies intended to offer technical assistance, education, and potential financial aid. Some of the TOPA proposals also included: longer escrow periods, owner incentives for selling to tenants or qualified organizations, permanent affordability restrictions for properties acquired with city investment, and/or mechanisms to protect remaining tenants' rights in buildings with mixed ownership. Despite multiple proposals, Berkeley's TOPA has not been enacted, and the City Council decided to start exploring a Community Opportunity to Purchase Act (COPA) in September 2023.

City of East Palo Alto – The proposed East Palo Alto Opportunity to Purchase Act (EPA OPA) was intended to give tenants, nonprofits, or the city the first chance to buy residential properties. Property owners would have been required to offer a right of first refusal and right to match a final

---

<sup>1</sup> <https://www.policylink.org/topa-copa-map>



**DALZIEL BUILDING · 250 FRANK H. OGAWA PLAZA, SUITE 5313 · OAKLAND, CALIFORNIA 94612-2034**  
**Department of Housing and Community Development**

---

offer to these parties. The East Palo Alto City Council rejected a potential ordinance in late 2023 that would have covered both single-family and multi-family properties.

City of Richmond - Richmond's proposed Tenant Opportunity to Purchase Act (TOPA) would have given tenants the first right to buy their rental property. Despite initial support in September 2019, the Richmond City Council halted the proposal in November 2019 due to significant public opposition and concerns about negative impacts on property owners and real estate transactions.

City of San Jose - San Jose's proposed Community Opportunity to Purchase Program (COPA) aimed to preserve affordable housing and prevent displacement of lower-income renters by giving qualified nonprofits the first chance to bid on residential properties for sale. The intent was for nonprofits to use potential city subsidies to buy and maintain these properties as permanently affordable housing. In the spring of 2023, the San Jose City Council ultimately voted against adopting COPA. The San Jose City Council instead decided to focus on alternative strategies to help local nonprofits build, acquire and renovate low-income units.

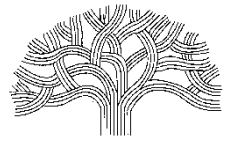
## TOPA/COPA in Oakland

Establishing a financially stable TOPA/COPA program in Oakland requires leveraging funding sources at the local, state, and federal levels.

An initial analysis in 2021 estimated program startup costs would be approximately \$450,000. This estimate was limited to city costs to establish a new program and does not include any capital resources to fund acquisitions.

A TOPA/COPA program would also require ongoing City funding to pay for underwriting staff, public education, and legal enforcement. This is not presently budgeted for, and the Council would either need to increase funding HCD administrative funding on an ongoing basis or direct HCD to reduce focus on other affordable housing programs. An effective COPA/TOPA program would likely require additional capital funding to help subsidize the acquisition of properties.

**Racial Equity Considerations:** Effectively implemented TOPA/COPA policies, supported by adequate funding and community engagement, hold potential for advancing racial equity in housing by enabling lower-income tenants and community-based nonprofits to purchase properties when they become available, directly preventing displacement in gentrifying areas. Given the historical and ongoing systemic barriers to homeownership, a key driver of wealth accumulation, TOPA/COPA may help reduce racial disparities in homeownership rates. However, any future TOPA/COPA policies must explicitly address their potential racial equity implications by examining how the policy might disproportionately benefit or burden different racial and ethnic groups.



**DALZIEL BUILDING · 250 FRANK H. OGAWA PLAZA, SUITE 5313 · OAKLAND, CALIFORNIA 94612-2034**  
**Department of Housing and Community Development**

---

For example, several draft TOPA policies include a resale cap for any transaction using public funds. If tenants or a QNP are supported by public funds to acquire the property, the use of those funds could potentially come with a deed restriction to keep the property affordable long-term. The restriction would likely come with a resale cap which would limit the amount of potential profit the tenant or QNP sellers could make if they decide to sell their TOPA-supported property in the future. OPA policies have received criticism for this dynamic, as homeownership is the most common way for communities of color, especially Black communities, to build wealth. The resale cap would forgo some of this profit in service of long-term affordability for future residents. Due to the limited number of existing TOPA/COPA programs, the impact of TOPA/COPA programs on sale prices has not been extensively studied, though many draft OPA policies assert that the sale prices would not change (though the timelines of the transactions might be affected). The demographics of residential property sellers in Oakland is not currently tracked but may be a topic for further examination as part of a more detailed equity review.

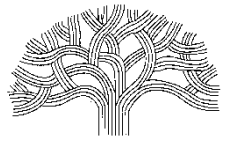
Strategies to actively promote racial equity in accessing and utilizing TOPA/COPA opportunities must be integrated into the program design. Targeted outreach efforts that address historical disparities in wealth accumulation and access to capital should be conducted through trusted community organizations, in culturally relevant languages, and via accessible channels. Additionally, the evaluation metrics for TOPA/COPA programs should explicitly track racial equity outcomes for accountability and program adjustments.

**Policy Design and Key Elements:** The impact of TOPA/COPA in Oakland would depend on the details of the adopted policy, including timelines, eligibility criteria for tenants and organizations, and available funding resources. Investing in capacity building for both tenants and non-profits is a crucial component for effective participation in TOPA/COPA. Identifying sustainable funding streams for acquisition and rehabilitation will be fundamental to preserving affordability. Integration of TOPA/COPA with Oakland's existing tenant protection ordinances, such as the Rent Adjustment Program and the Tenant Protection Ordinance, is necessary to create a unified framework for both renters and property owners. Property owners would need support to navigate the TOPA/COPA process, potentially involving offering the property to tenants or qualified organizations before open market listing or accepting third-party offers, which would affect the timeline and sale terms.

**Additional Implementation Considerations:**

- Oakland's competitive housing market could pose challenges for lower-income tenants or non-profits to compete with market-rate buyers, even with first offer or refusal rights. This would create a significant need for public subsidy to support transactions.
- Successful implementation hinges on securing sufficient and timely funding to enable competitive offers and financing for tenant groups or non-profits.





**DALZIEL BUILDING · 250 FRANK H. OGAWA PLAZA, SUITE 5313 · OAKLAND, CALIFORNIA 94612-2034**

**Department of Housing and Community Development**

- The effectiveness of a potential program would depend in part on the presence and capacity of qualified non-profit organizations in Oakland to acquire and manage properties under a COPA-like program.
- The extent to which Oakland tenants are organized and have access to resources for forming associations and exercising TOPA-like rights. Tenant associations may also require technical assistance to plan for and conduct long-term building maintenance.



CITY OF  
OAKLAND

HOUSING & COMMUNITY  
DEVELOPMENT

# ANNUAL IMPACT



# TABLE OF CONTENTS

MESSAGE FROM THE DIRECTOR

1

DEPARTMENT OVERVIEW

2

HOUSING PRODUCTION

3

HOUSING PRESERVATION

5

HOUSING PROTECTION

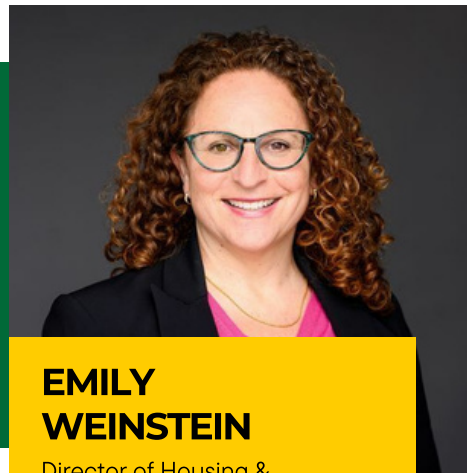
7

LEARN MORE &  
HOW TO GET INVOLVED

10



# MESSAGE FROM THE DIRECTOR



**EMILY  
WEINSTEIN**

Director of Housing &  
Community Development Dept.

Dear Oakland Community,

It is my honor to present the **City of Oakland Housing and Community Development (HCD) Department's 2024 Annual Impact Report**. At Oakland HCD, our mission is to ensure every Oaklander has access to safe, stable, and affordable housing. We are deeply committed to investing in our neighborhoods in ways that promote equity and opportunity for all.

Through the 2024 New Construction Notice of Funding Availability (NOFA) process, **we awarded over \$80.5 million** to support the new construction of affordable homes to actively address our housing crisis. With **more than 1,500 affordable units under construction**—including 800 permanent supportive housing (PSH) units for people exiting homelessness—we are working hard to meet the needs of our most vulnerable and historically unserved residents. In 2024, **we completed 542 affordable units**, with 258 dedicated to formerly unhoused people, providing stability and hope for many.

Additionally, we made significant strides in **preserving affordable housing** by investing in 46 low-income owner-occupied rehab projects while supporting local emerging developers from underrepresented groups to increase their participation in contracting opportunities.

Our anti-displacement efforts in housing protections are equally impactful. In 2024, **we proudly provided housing counseling to over 3,800 Oaklanders** and hosted 31 multilingual workshops on essential housing resources and community engagement events. Through our **Homelessness Prevention Pilot**, we invested \$2.8 million to support 292 households at the highest risk of homelessness with financial assistance and resource coordination.

As we look toward the future, **we remain committed to addressing Oakland's housing challenges** with creativity, collaboration, and a focus on equity. None of this would be possible without the dedication of our exceptional staff, community partners, and voter-approved funds like Measure U.

Together, we will continue to build a more inclusive and vibrant Oakland where everyone has access to safe, affordable housing and the opportunity to thrive.

Thank you for your ongoing support.

In partnership, *Emily Weinstein*

Director, Housing and Community Development  
City of Oakland





# DEPARTMENT OVERVIEW

## MISSION

The City's **Housing and Community Development Department (HCD)** is dedicated to improving Oakland's neighborhoods and to ensuring all Oaklanders have safe and affordable housing.

## VALUES



### Production

of new, deeply  
affordable housing



### Preservation

of existing affordable  
housing



### Protection

of Oaklanders from  
displacement

# HOUSING PRODUCTION

Our production strategies include the **creation of high-quality affordable housing units** and the allocation of vital capital, including **leveraging voter-approved funds** such as Measure U. In addition to expanding Oakland's housing stock, we prioritize equity by ensuring that all residents have access to affordable housing opportunities.

Oakland HCD also plays a critical role in **addressing homelessness** through the development of permanent supportive housing (PSH) units, offering long-term housing solutions combined with comprehensive support services for individuals and families experiencing homelessness.

These initiatives are supported through our New Construction Program, which invests in the development of **newly built, permanently affordable housing**, and the Homekey and Rapid Response Homeless Housing (R2H2) Program, which focus on the **acquisition and conversion of existing buildings**.



## Housing Production in 2024:



**\$80.5M**

awarded to new construction



**\$24M**

awarded to Homekey & Rapid Response Homeless Housing (R2H2)



**+1,500**

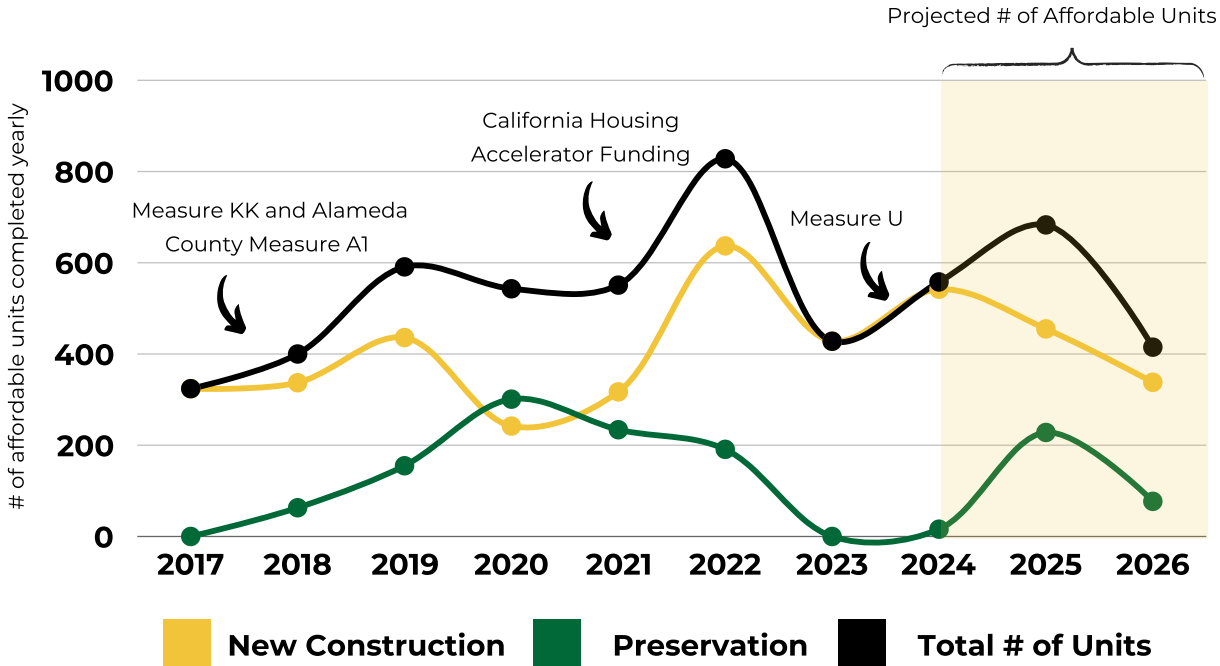
active affordable units under construction



*"Investments into deeply affordable housing are the core of our work"*

~ Emily Weinstein, Director of Oakland HCD

# Affordable Unit Completion Over Time



**Measure KK**, approved in 2016, authorized \$600 million for housing preservation and rehabilitation.

**California Housing Accelerator Fund**, launched in 2021, is a \$1.75 billion program that provides bridge funding to fast-track affordable housing projects stalled due to delays in tax credits or bond allocations.

**Measure U**, passed by Oakland voters in 2022, Measure U raised \$850M of which \$350M is allocated to expanding and creating affordable housing, including for homeless residents.

## Overview of Completed New Construction in 2024:



**542**

New Construction Affordable Units



**258**

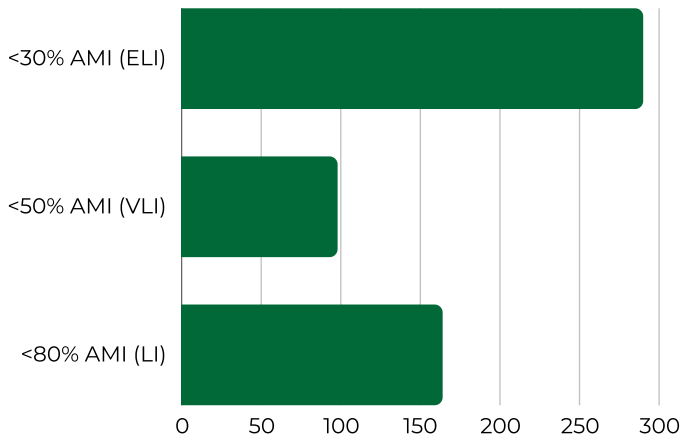
Permanent Supportive Housing (PSH)/Homeless Units



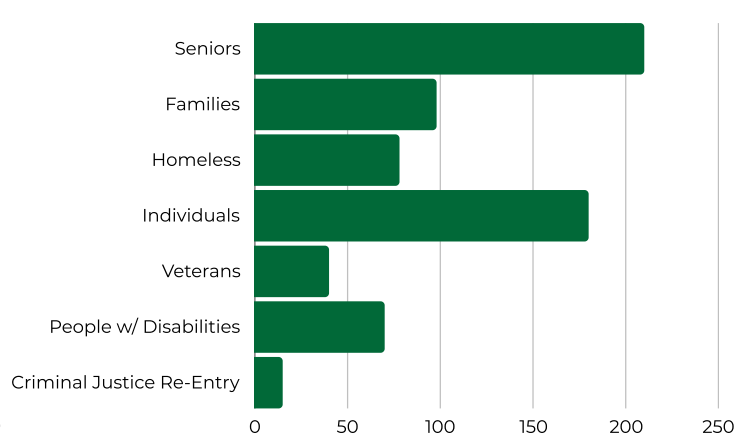
**290**

Extremely Low Income Affordable Units

## 2024 New Units Completed by Area Median Income (AMI)



## 2024 New Units Funded by Target Resident Group



Visit our website to learn more about affordable housing & eligibility:

Website: <https://tinyurl.com/OaklandRentLimits>

# HOUSING PRESERVATION

Preservation maintains quality housing for renters and homeowners through acquisition and rehabilitation strategies that ensure ongoing affordability and habitability.



## \$40M

Amount Authorized by  
City Council in 2024 for  
Housing Preservation



## 291 Units

# of Market-Rate Units  
Converted to Affordable  
Units in 2024



## \$54M

Amount Awarded  
Since 2017

## ACQUISITION & CONVERSION TO AFFORDABLE HOUSING (ACAH)

The ACAH Program funds affordable housing developers to acquire multifamily properties with affordable rents but no deed restrictions. The City provides low-interest financing, ensuring long-term affordability for at least 55 years. Since 2017, the program has awarded \$54 million to preserve 315 units, with set-aside funding for cooperatives and land trusts through competitive NOFAs.

### \$3.75M

Additionally awarded to The Unity  
Council for 36th Avenue Apartments  
to preserve **24 affordable units**.

### \$2.5M

Additionally awarded to The Unity  
Council for 2000 36<sup>th</sup> Avenue to  
preserve **54 affordable units**.

### \$2.2M

Additionally awarded to Northern  
California Land Trust to 6106-6101  
Hilton St Anti-Displacement Project  
to preserve **16 affordable units**.



ACAH Project with The Unity Council:  
2000 36th Avenue (54 Units)



# RESIDENTIAL REHABILITATION PROJECTS

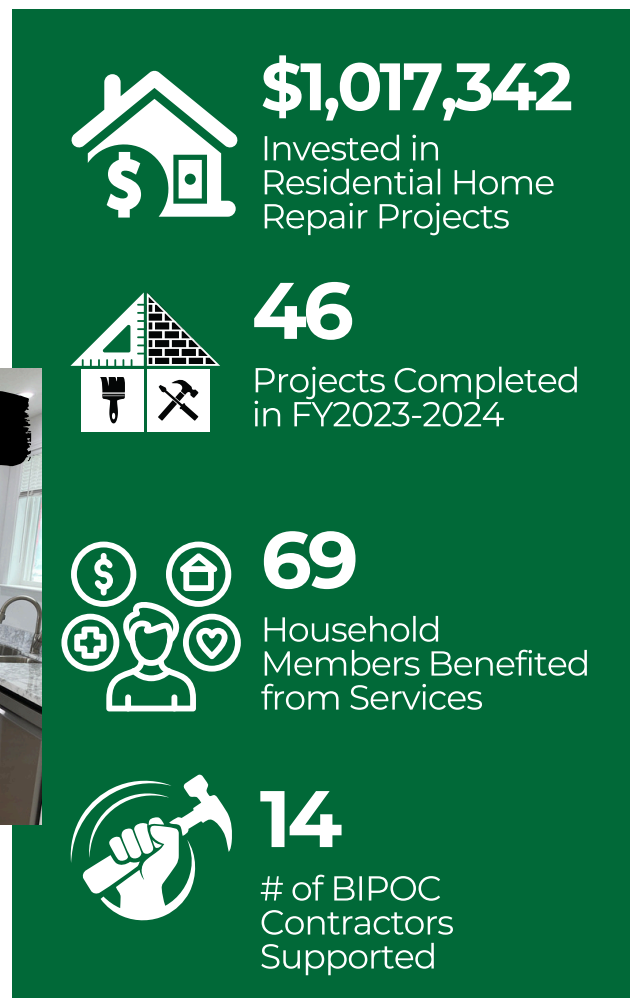
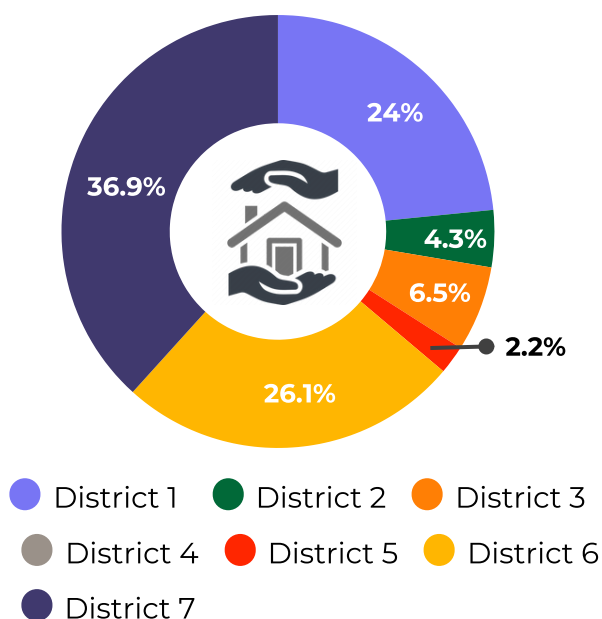
Through its Housing Preservation Services (HPS) team, HCD provides **grants and loans to low-income homeowners** to correct housing code deficiencies, address health and safety risks, and accessibility needs.

Our residential rehabilitation programs include:

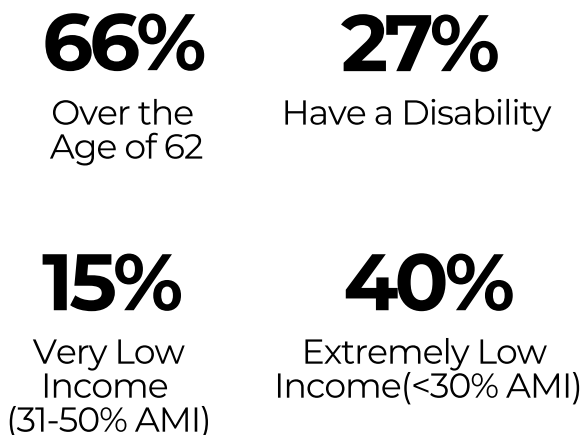
- Access Improvement Program
- Emergency Home Repair Program
- Home Maintenance and Improvement Program
- Lead Safe Home Paint Program
- Minor Home Repair Program



## Rehabilitation Projects Completed by Council District



## Oakland Recipient Demographics



**Interested in residential rehabilitation assistance?**

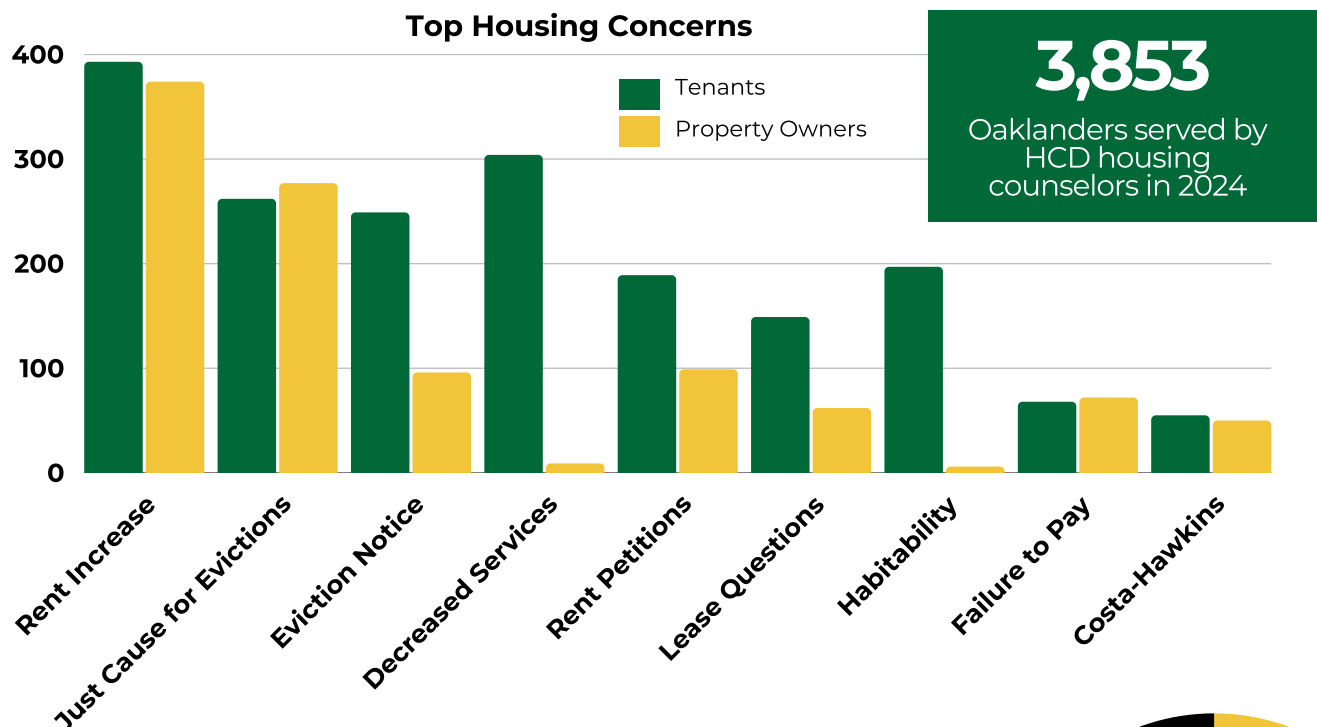
Contact our Residential Lending Service team at (510) 238-3909 or  
[ResidentialLending@oaklandca.gov](mailto:ResidentialLending@oaklandca.gov)

# RESIDENT PROTECTION

Protection strategies aim to stem displacement and ensure that low-income residents have the information, resources, and **support needed to remain housed** in accordance with local and state laws.

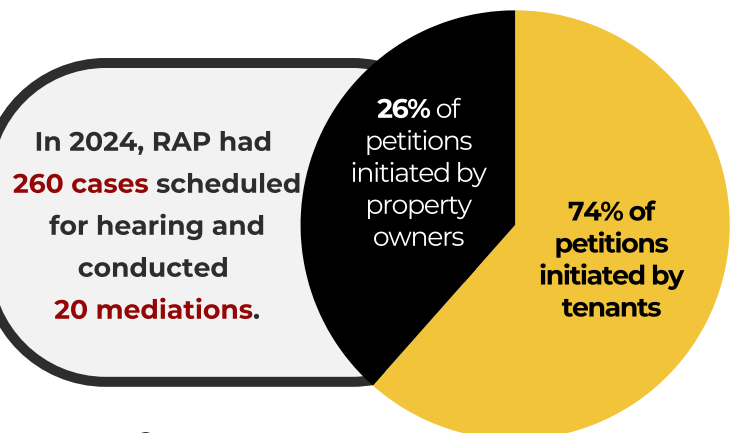
## HOUSING COUNSELING

The **Rent Adjustment Program (RAP)** plays a key role in assisting the public with property owner-tenant housing-related concerns. RAP housing counselors offer guidance, provide detailed information, and make referrals to appropriate resources.



## RENT ADJUSTMENT HEARINGS

RAP staff conduct hearings and community mediations for property owners and tenants around rent and rental unit habitability concerns. Parties may petition for rent increases, decreases, exemptions for qualifying properties, and more.



**Have a housing concern?**

Contact our RAP team at (510) 238-3721 or [RAP@oaklandca.gov](mailto:RAP@oaklandca.gov) or schedule a RAP appointment at <https://apps.oaklandca.gov/oakappsreactive/>

## RENT ADJUSTMENT PROGRAM (RAP) EDUCATIONAL WORKSHOPS

RAP plays a vital role in coordinating and administering a wide range of educational workshops aimed at raising public awareness about housing rights, recent legal updates, and the latest developments in the housing sector. These workshops are designed to inform and empower community members by providing them with up-to-date information on housing laws for small property owners, tenant rights, Oakland's Rent Registry, and available housing resources.

### RAP Workshop Data Breakdown:



**31**

Educational  
Workshops &  
Community  
Events



**874**

Workshop  
Registrants



**4**

Different  
Languages  
Offered

## RENT REGISTRY

The Oakland City Council adopted a requirement to establish a **rental unit registry** for all units subject to the Rent Adjustment Program Fee, which went into effect on July 3, 2023. **Owners are required to register their residential rental unit's rent and tenancy information annually.**



RAP staff assisted property owners to comply with their registration requirements, who reported on 74,724 residential rental units, **reaching a nearly 75% compliance rate** of the estimated 96,000 residential units subject to RAP within the first two years of the implementation of the city's Rent Registry Ordinance.



**74,724**

residential rental  
units registered on  
the Oakland's Rent  
Registry



**75%**

compliance rate within  
the first two years of  
Oakland's Rent  
Registry Ordinance

## EVICTION DEFENSE

A community-based collaborative, led by Centro Legal de la Raza, has been operating the Oakland Housing Secure (OHS) program since 2018. In 2024, OHS provided legal and other housing stabilization services to 419 tenant households facing eviction and other housing-related challenges.



**143**

Households received legal representation



**89%**

of all clients achieved a positive outcome in their case



**363**

Households received housing stabilization planning

## HOMELESSNESS PREVENTION PILOT

In July 2023, Oakland HCD, in collaboration with Bay Area Community Services (BACS), launched the **Homelessness Prevention Pilot (HPP)**, also known as **Keep People Housed**. This initiative was designed to support low-income tenants facing extreme housing instability by providing short-term financial assistance and resource coordination. The program aims to serve as a lifeline for those at high risk of homelessness.



**85%**

of surveyed recipients said **they would have lost housing** without the program's support.



**292**

households **assisted** with financial support and resource coordination



**\$2.8M**

funded by the city in 2024 to support Oaklanders identified as high risk for homelessness

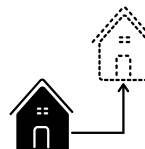
## CODE COMPLIANCE RELOCATION PROGRAM

In 2024, Oakland HCD's Code Compliance Relocation Program (CCRP) supported tenants who must temporarily relocate due to unsafe or uninhabitable housing conditions. Under **Oakland Municipal Code (OMC) 15.60**, property owners must provide relocation benefits to tenants who must be temporarily relocated in order to correct severe code violations. CCRP helps property owners and tenants navigate their rights and responsibilities, and may provide relocation payments to tenants in cases in which the property owner is unwilling or unable to provide these payments (while recouping the cost from the property owner).



**150+**

Tenants and property owners are informed of their rights and responsibilities



**20+**

Households supported with relocation payments

# LEARN MORE & GET INVOLVED

## ADDRESSING OAKLAND'S HOUSING NEEDS

Based on the Association of Bay Area Government's (ABAG) projections of population growth and changing needs, Regional Housing Needs Allocation (RHNA) calls for **10,261 low-income units** (0-80% AMI) **to be developed between 2023 and 2031**. At an average city investment of \$200k per unit, the City will need **\$2 billion** to meet the goal.

**Approximately \$303.2 million**

required **per year** over the remaining six years  
to meet Oakland's low-income RHNA goal

## HOW TO GET INVOLVED:



- \* Advocate at the regional and state levels for legislative action on housing



- \* Look out for opportunities to support affordable housing in local and regional elections



- \* Read HCD's 2023-2027 Strategic Action Plan to address the affordable housing crisis



- \* Learn more about housing in Oakland through the 2023-2031 Housing Element



# CONTACT US



**Phone:**

+1 (510) 238-6182

**Email:**

[housingassistance@oaklandca.gov](mailto:housingassistance@oaklandca.gov)

**Website:**

<https://tinyurl.com/OaklandHCD>

**Address:**

250 Frank H. Ogawa Plaza, Suite  
5313 Oakland, CA 94612