

CITY OF OAKLAND

# AGENDA REPORT


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

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

**SUBJECT:** Consolidated Plan Public Hearing  
and Anti- Displacement Strategy  
Development

**DATE:** January 28, 2025

City Administrator Approval

  
Jestin Johnson (Jan 29, 2025 11:21 PST)

Date: Jan 29, 2025

## RECOMMENDATION

**Staff Recommends That The City Council Conduct A Public Hearing And Upon Conclusion Accept Two Informational Reports:**

- (1) RECEIVE AN INFORMATIONAL REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT NEEDS FOR THE FIVE-YEAR CONSOLIDATED PLAN FOR FISCAL YEARS 2025-2026 THROUGH 2029-2030 AND ANNUAL ACTION PLAN FOR FISCAL YEAR 2025-2026; AND**
- (2) RECEIVE AN INFORMATIONAL REPORT ON THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT ANTI-DISPLACEMENT STRATEGIC ACTION PLAN**

## EXECUTIVE SUMMARY

The City of Oakland is an annual recipient of a suite of federal formula grants from the U.S. Department of Housing and Urban Development (HUD), including the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and the Emergency Solutions Grants (ESG) programs.

HUD requires that recipients prepare five-year Consolidated Plans that assess their affordable housing and community development needs and market conditions to make data-driven investment decisions that address priority needs and specific goals. The Consolidated Plan is implemented through Annual Action Plans (AAP), which detail the

CED Committee  
January 28, 2025

activities that will be carried out each year to address the priority needs and specific goals identified in the Consolidated Plan. These regulations can be found under **Title 24, Part 91** of the Code of Federal Regulations.

To meet HUD requirements for the Consolidated Plan, HUD requires that recipients conduct a public hearing on housing and community development needs. This informational report and public hearing meets HUD's basic compliance requirements. However, Oakland HCD is expanding upon HUD's minimum public engagement and data requirements in the following ways:

1. **Extensive Community Engagement & Strategic Plans:** The next Consolidated Plan cycle begins July 1, 2025. In preparation for the Consolidated Plan and to help guide the City's overall housing and community development strategies, Oakland HCD began a community-wide dialogue to identify housing and community investment priorities. Through a robust community engagement process Oakland HCD developed the City's [Strategic Action Plan](#) (2023-2027 SAP) focused on capital investments in affordable housing **production and preservation**. In early 2024, Oakland HCD continued that community-wide dialogue to develop a strategic action plan focused on **protection** of Oaklanders from displacement, through policy, programs and service strategies. **This Anti-Displacement Strategic Action Plan will be released in spring 2025** and is a focus of this report. Lastly, the City of Oakland is developing a homelessness services plan which will also discuss the utilization of federal funding.
2. **Disparity Data on Community-Level Indicators:** To enhance the federal Consolidated Plan framework, Oakland HCD applies the City of Oakland's REIA process, in compliance with state and federal laws, to further guide its investment decisions. This will ensure that in Oakland's resource-constrained environment, scarce resources are allocated to activities that serve residents most impacted by inequities in housing stability to thereby reduce these inequities. The REIA process has the built-in advantage of driving concrete, data-driven, outcome-oriented problem-solving actions. It educates about racial disparities, informs about root causes, engages impacted communities, and ultimately provides a set of specific recommendations to work with and a framework to evaluate the impacts of decisions on equity. The planning process included rigorous analysis of the following key population-level indicators disaggregated by race, income, and geography whenever possible:
  - Homelessness
  - Rent burden
  - Housing tenure
  - Foreclosures
  - Evictions
  - Displacement patterns
  - Housing quality
  - Overcrowding

*Discussion of the data points listed above are included in **Appendix A**.*

The Consolidated Plan that will be released this spring will include a comprehensive needs assessment detailing the most common housing problems, such as homelessness, housing quality, rent burden, overcrowding, and displacement; population demographics, such as population change and household characteristics; and an analysis of the local housing market, such as median housing costs by geography, housing typology, age and condition of housing, etc. Much of this data, provided as Appendix A, served as the grounding data for the Affordable Housing SAP and Anti-Displacement SAP.

**The draft Consolidated Plan will be available during a 30-day public comment period that will conclude with another public hearing** for members of the community to review and provide comment on the draft **Consolidated Plan for the next five-year cycle**.

## **BACKGROUND / LEGISLATIVE HISTORY**

### Consolidated Plan and Annual Action Plan

The current Five-Year Consolidated Plan for Fiscal Years (FYs) 2019-2020 through 2024-2025 was approved by the City Council on June 30, 2020 ([Resolution No. 88202](#)). The current Annual Action Plan for FY 2024-2025 was approved by the City Council on July 16, 2024 ([Resolution No. 90372](#)).

The following table presents the most recent formula grant award amounts to illustrate the amount of annual assistance the City of Oakland may expect, and the range of activities that have historically been carried out with these funds by Oakland HCD and its subrecipient partners including sister departments and community-based organizations.

### **FY 2024-2025 HUD Formula Grant Awards and Eligible Activities**

|  |             |   |
|--|-------------|---|
| Community Development Block Grant (CDBG) | \$7,484,410 | Activities must primarily benefit households with incomes at or below 80% area median income (AMI) and include but are not limited to: acquisition, rehabilitation, relocation, code enforcement/abatement, economic development, and social services (capped at 15%). Program administration is capped at 20%. |
| HOME Investment Partnerships (HOME)      | \$2,368,547 | Activities primarily focus on affordable housing production and preservation that serve households with incomes at or below 80% area median income (AMI), deeper income-targeting requirements apply in most  |

|   |              |  |
|---|--------------|--|
|   |              | cases. Program administration is capped at 10%   |
| Housing Opportunities for Persons With AIDS (HOPWA) | \$3,761,466  | Activities include but are not limited to one-time and short-term rental assistance and supportive services for persons with HIV/AIDS with household incomes at or below 80% area median income (AMI). Program administration is capped at 3%. |
| Emergency Solutions Grants (ESG)                    | \$646,128    | Activities include street outreach, emergency shelter (operations, renovation, etc.), and one-time and time-limited rental assistance to prevent homelessness or to exit homelessness. Program administration is capped at 7.5%.               |
| TOTAL   | \$14,260,551 |  |

**ANALYSIS AND POLICY ALTERNATIVES**

**Surpassing Consolidated Plan Requirements**

The U.S. Department of Housing and Urban Development (HUD) requires that recipients prepare Consolidated Plans that assess their affordable housing and community development needs and market conditions to make data-driven investment decisions that address priority needs and specific goals.

To enhance the federal Consolidated Plan framework, Oakland HCD applies the City of Oakland’s REIA process, in compliance with state and federal laws, to further guide its investment decisions. Robust community engagement and rigorous analysis of housing stability indicator data disaggregated by race, income, and geography are hallmarks of how the City of Oakland develops housing and community development strategy that is targeted to serve the people and places most impacted by housing instability. **Oakland HCD’s strategic planning efforts will be reflected in the priority needs and specific goals of the Consolidated Plan.**

**Community Engagement & Strategic Planning Efforts**

Oakland HCD is the City of Oakland’s housing agency charged with administering federal, state, and local housing and community development dollars, implementing local tenant protection laws, supporting the production and preservation of affordable housing, and protecting residents from displacement. Oakland HCD’s mission is dedicated to improving Oakland’s neighborhoods and to making sure all Oaklanders

have safe and affordable housing. Oakland, like many other cities, faces current and historical racial inequities: redlining, economic dispossession, neighborhood disinvestment, and displacement pressures on Black and other impacted residents. Oakland HCD seeks to focus on strategies that will most effectively stem the loss of Oakland's most vulnerable residents.

Housing stability is a top priority for Oakland residents, and to address these housing and homelessness challenges, the City of Oakland is carrying out a multi-pronged approach, and Oakland HCD is addressing housing affordability and stabilization through its "3P" framework:

- **Protect** Oaklanders from displacement,
- **Preserve** the existing affordable housing stock, and
- **Produce** new, deeply affordable housing

Through the development of the City's [Affordable Housing Strategic Action Plan](#) (Affordable Housing SAP), Oakland HCD identified funding priorities to create housing affordability starting with the imperative to produce deeply affordable housing for people exiting homelessness. The focus of the Affordable Housing SAP is on Oakland HCD's **capital** equity investment framework in furtherance of the **Production and Preservation "Ps"** – both of which have anti-displacement impacts.

Oakland HCD's Preservation strategies, which include its acquisition and rehabilitation program, Acquisition & Conversion to Affordable Housing (ACAH), and its homeowner rehabilitation programs, are also discussed in the Affordable Housing SAP.

Following the development of the Affordable Housing SAP in 2023, HCD then focused 2024 on the creation of non-capital investment strategies in an Anti-Displacement Strategic Action Plan (Anti-Displacement SAP). The Anti-Displacement SAP centers the Protection "P" including Oakland's tenant protection policies (such as rent control, just cause eviction protections, etc.) which are primarily implemented by Oakland HCD's Rent Adjustment Program (RAP) Unit, and services, such as those that provide legal and financial help to our most vulnerable residents. Furthermore, the **focus is on policies and services that directly stabilize households who most severely experience displacement pressures**, rather than strategies that are designed to achieve broader economic and cultural revitalization.

**Oakland HCD staff are drafting the Anti-Displacement SAP which will be released spring 2025. The City's Anti-Displacement SAP, along with other citywide housing strategy documents, such as the [2023-2031 Housing Element](#) and the Affordable Housing SAP, will be incorporated into the Consolidated Plan that will be released for public comment this spring.**

Priority strategies for the 2025-2029 Consolidated Plan are directly informed by HCD's Anti-Displacement SAP. The Anti-Displacement SAP follows the City of REIA process to identify priority investment areas. Steps of the REIA process include:

1. State the desired racial equity outcome(s);
2. Gather information/data about impacts and racial disparities;
3. Identify and engage stakeholders;
4. Identify equity gaps;
5. Fill in equity gaps;
6. Implementation; and
7. Evaluation and accountability.

This approach has the built-in advantage of driving concrete, data-driven, and outcome-oriented problem-solving actions. It educates about racial disparities, informs about root causes, engages impacted communities, and ultimately provides a set of specific recommendations to work with and a framework to evaluate the impacts of decisions on equity. The Anti-Displacement Strategic Action Plan states the following desired racial equity outcome:

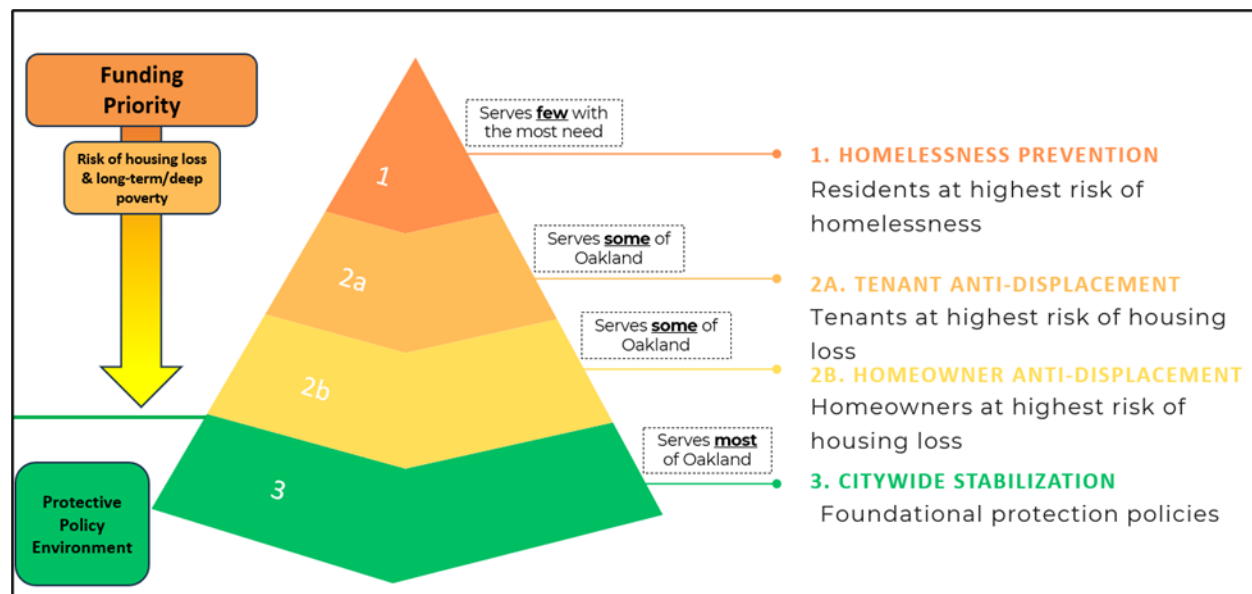
*All Oaklanders, especially those most impacted by racial disparities, have healthy, stable, fair, and affordable housing.*

The planning process included rigorous analysis of the following key population-level indicators disaggregated by race, income, and geography whenever possible:

- Homelessness
- Rent burden
- Housing tenure
- Foreclosures
- Evictions
- Displacement patterns
- Housing quality
- Overcrowding

*Discussion of the data points listed above are included in **Appendix A**.*

Oakland HCD followed the City of Oakland's REIA process in analyzing key data to develop an equity framework for anti-displacement strategies that **prioritizes those activities that serve residents at highest risk of housing loss and long-term and deep poverty.**



For example, housing-related legal services for low-income tenants are generally considered to be an effective intervention that results in housing stability. However, what is even more imperative, consistent with this equity framework, is that **the intervention be targeted to serve residents for whom disparity data show are most likely to experience housing loss and long-term/deep poverty.** When considering a strategy, Oakland HCD must consider not just the effectiveness of the intervention, but also the effectiveness of the targeting consistent with its equity goals and priorities.

In addition to tiering service strategies, the Anti-Displacement Equity Framework includes as foundational to housing stabilization the tenant protection policies that create a protective legal and regulatory environment to mitigate displacement effects of the real estate and rental housing markets.

While there are needs and solutions across all levels of the pyramid, limited resources will be prioritized to meet the needs of the most impacted residents. This framework reinforces the need to develop partnerships and work in collaboration with other organizations and governmental agencies to meet needs up and down the spectrum of need. Oakland HCD simultaneously invests in all tiers; however, its highest investment priority among the service tiers is homelessness prevention because it is in homelessness that the highest inequities exist by far.

## **FISCAL IMPACT**

There is no fiscal impact in conducting of a public hearing and receiving of the two informational reports on the anti-displacement strategy.

## **PUBLIC OUTREACH / INTEREST**

This public hearing, designed to gather views on housing and community development needs, complies with federal guidelines under 24 CFR 91.105, including but not limited to publishing a multilingual Notice of Public Hearing in local news publications, ensuring language access, other forms of accessibility, and providing at least 30 days to submit comments, through March 20, 2025.

Oakland HCD carried out extensive outreach and engagement directly with community members over calendar years 2023 and 2024 for the development of its strategic action plans. In the first half of 2023, Oakland HCD staff engaged over 350 Oakland residents, developer partners, funders, and more. The process included several subject-matter expert feedback sessions where specific strategies were discussed in detail, **as well as one public meeting in each city council district**. The sessions offered live interpretation in Spanish, Cantonese, and Vietnamese, and staff partnered with city council offices and community-based organizations to bring residents to the sessions.

Oakland community organizations and developers included:

- Oakland community Land Trust
- East Bay Asian Local Development Corporation (EBALDC)
- East Bay Permanent Real Estate cooperative (EBPREC)
- Richmond Neighborhood Housing Services (RNHS)
- East Bay Housing Organizations (EBHO)
- The Unity Council
- Urban Habitat
- Northern California Community Land Trust (NCLT)
- Build Affordable Faster
- Eden Housing
- Divine Gong
- Resources for Community Development (RCD)
- Habitat for Humanity East Bay/Silicon Valley
- Bridge Housing
- MidPen Housing
- Satellite Affordable Housing Associates (SAHA)
- Mercy Housing
- Abode Services
- Affirmed Housing
- Related California
- Non-Profit Housing Association of Northern California (NPH)
- Urban Focus
- San Francisco Planning and Urban Research (SPUR)

Funder partners included: Bay Area Housing Finance Authority (BAHFA), Oakland Housing Authority, Alameda County HCD, Alameda County H&H, LISC Bay Area, Crankstart Foundation, and the Housing Accelerator Fund.



Academic partners included: Turner Center for Housing Innovation at the University of California at Berkeley, Stanford's Changing Cities Research Lab, the Housing Initiative at the University of Pennsylvania, and New York University's Furman Center Housing Solutions Laboratory.

The development of the Anti-Displacement SAP kicked off in early 2024 and built on past extensive outreach and engagement. Oakland HCD staff connected with community-based service providers, funders, academics, and other subject-matter experts in intensive, two-part half-day sessions. Part 1 focused on ground-truthing disparity data and soliciting input and feedback on an equity framework, and Part 2 focused on implementation approaches and policy advocacy priorities. Organizations that participated in these sessions included:

- Movement Legal
- Asian Pacific Environmental Network
- Urban Habitat
- St. Mary's Center
- Center for Independent Living
- Oakland Tenants Union
- Black Cultural Zone
- Centro Legal de la Raza
- Oakland Community Land Trust
- Homeless Advocacy Working Group
- The Village Oakland
- Regional Asthma Management and Prevention
- East Bay Rental Housing Association (EBRHA)
- Housing and Economic Rights Advocates
- Home Match
- Housing Consortium of the East Bay
- Resources for Community Development
- The Unity Council
- East Bay Housing Organizations
- All Home
- Vital Arts
- Tipping Point
- Bay Area Community Services
- Stanford Changing Cities Research Lab

Staff held similar inter-departmental and inter-agency consultations with the following governmental agencies:

- Planning and Building Department
- Economic and Workforce Development Department
- Human Services Department
- Alameda County Housing and Community Development Department, and Housing and Homelessness Services at Alameda County Health.

Additionally, **Oakland HCD co-hosted three listening sessions with members of the City Council** in October 2024 that provided residents an opportunity to help shape the Anti-Displacement SAP, reviewed key data, and discussed implementation strategies.

## **COORDINATION**

This report was reviewed by the Office of the City Attorney and the Finance Department's Budget Bureau. The Consolidated Plan and other Oakland HCD strategic planning documents are developed in consultation with sister departments, including but not limited to, Planning and Building Department, Economic and Workforce Development Department, and Human Services Department, as well as other local agencies, such as the Oakland Housing Authority and Alameda County Health - Housing and Homelessness Services.

## **SUSTAINABLE OPPORTUNITIES**

***Economic:*** These federal formula grant programs and the Department of Housing and Community Development's strategies more broadly are designed to serve low-income, unhoused, and special needs residents through the production and preservation of affordable housing, protection from displacement, and various other strategies that promote housing stability, which is essential for local workers and businesses to thrive.

***Environmental:*** Housing affordability and stability strategies, which are an overarching focus of the Consolidated Plan and the Housing and Community Development Department's strategic action plans, mitigate or eliminate long commutes when residents are protected from displacement, and mitigate or eliminate exposure to residential environmental health hazards, such as lead and mold.

***Race & Equity:*** Indicators of housing instability, such as homelessness, eviction, housing habitability, displacement migration patterns, etc., disproportionately impact Black Oaklanders. The Housing and Community Development Department uses the Racial Equity Impact Analysis process to inform the Consolidated Plan and the Housing and Community Development Department's strategic action plans to ensure that implementing programs, policies, and practices drive a reduction of those disparities.

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

**Staff Recommends That The City Council Conduct A Public Hearing And Upon Conclusion Receive The Following Two Informational Reports (1) An Informational Report On The Housing And Community Development Needs For The Five-Year Consolidated Plan For Fiscal Years 2025-2026 Through 2029-2030 And Annual Action Plan For Fiscal Year 2025-2026; And (2) Receive An Informational Report On The Department Of Housing And Community Development Anti-Displacement Strategic Action Plan.**

For questions regarding this report, please contact Hugo Ramírez, Deputy Director of Community Development, at [hramirez2@oaklandca.gov](mailto:hramirez2@oaklandca.gov).

Respectfully submitted,



Emily Weinstein (Jan 29, 2025 07:52 PST)

Emily Weinstein  
Director, Housing & Community  
Development Department

Prepared by:  
Hugo Ramirez, Deputy Director of  
Community Development

Chris Norman, Chief of Staff, Housing &  
Community Development Department

**Attachments (1):** Appendix A, Discussion of Disparity Data

## Appendix A: Discussion of Disparity Data

To better understand the context and landscape to which the Anti-Displacement SAP must respond, this section discusses several data sources that reflect the reality and lived experiences many Oaklanders face daily. Per the REIA process, focusing on key data points creates an understanding of current conditions and disparities in housing.

| # | Source                                       |
|---|--|
| 1 | 2018 Oakland Equity Indicators Report        |
| 2 | Displacement of ELI/VI Households in Oakland |
| 3 | Rent Burden by Race                          |
| 4 | Overcrowding and Doubling Up                 |
| 5 | Evictions                                    |
| 6 | Housing Quality                              |
| 7 | Foreclosures                                 |
| 8 | Homelessness                                 |

### 1 - 2018 City of Oakland Equity Indicators Report

*Housing Excerpt from the 2018 Equity Indicators Report*

| Theme     | Theme Score | Topic              | Topic score | Indicator          | Indicator score                 |    |
|-----------|-------------|--------------------|-------------|--------------------|---------------------------------|----|
| 4-Housing | 36.8        | Affordability      | 49.0        | Homeownership      | 53                              |    |
|           |             |                    |             | Loan Denial        | 40                              |    |
|           |             |                    |             | Renter Cost Burden | 54                              |    |
|           |             | Displacement       | 29.0        | 29.0               | Homelessness                    | 1  |
|           |             |                    |             |                    | Homeownership with Mortgage     | 78 |
|           |             |                    |             |                    | Notices of Eviction             | 8  |
|           |             | Essential Services | 36.0        | 36.0               | Complete Plumbing Facilities    | 35 |
|           |             |                    |             |                    | Energy Cost Burden              | 38 |
|           |             |                    |             |                    | High Speed Internet Access      | 35 |
|           |             | Housing Quality    | 33.0        | 33.0               | Housing Habitability Complaints | 40 |
|           |             |                    |             |                    | Kitchen Facilities              | 37 |
|           |             |                    |             |                    | Overcrowding                    | 22 |

The Department of Race and Equity's [2018 City of Oakland Equity indicators Report](#) broke housing equity performance down into four larger topics: affordability, displacement, essential services, and housing quality. The report highlights twelve indicators that received the lowest possible score of a one, which indicates the most

extreme levels of inequity. Homelessness is included in this category. Other low-scoring housing indicators are eviction notices and overcrowding with scores of eight and 22. Even “higher” scores – like rent burden – are still low, at 54 out of a possible 100, indicating that housing outcomes for Oaklanders have disparate racial impacts. Some of these impacts, such as living in overcrowded housing, impact Latinx residents disparately, but the starkest differences in housing outcomes by race are ones by Black Oaklanders experience, from homelessness to rent burdens to homeownership rates.

## 2 - Displacement from Oakland

Oakland HCD supports a continuous study led by Stanford University’s Changing Cities Research Laboratory (CCRL) to examine displacement in Oakland. The CCRL team has access to consumer credit data from the Federal Reserve Bank to gauge movement of extremely- and very- low-income households in Oakland, or those earning up to 30% and 50% of the area median income, respectively.

### **Per a CCRL’s report, The State of Housing Insecurity in Oakland,**

*“Census tracts in East Oakland and parts of West Oakland are home to substantially higher numbers of ELI [extremely low-income] and VLI [very low-income] residents who moved out of their neighborhoods in the most recent year for which we have data. Some of these areas coincide with areas identified as high priority by the City’s Department of Transportation (OakDOT) Geographic Equity Toolbox based on populations of people of color, low-income households, and other demographic factors, suggesting that Oakland’s most vulnerable residents and communities of color are moving out at disproportionately higher rates.”<sup>1</sup>*

The most dramatic example of displacement in recent times is the out-migration of Black Oaklanders. Oakland’s Black population has decreased from 43% of the total population in 1990 to 21% in 2023. This is an out-migration of almost 68,000 Black Oaklanders. To give an idea of scale, 68,000 is about 75% of Oakland’s current Black population.

The [Housing Element](#) is part of Oakland’s General Plan that serves as a blueprint for housing the City’s residents, at all economic levels including low income and households with special needs. The 2023-3031 Housing Element update included a comprehensive Racial Equity Impact Analysis ([Housing Element REIA](#)) to address racial disparities in housing. Per the Housing Element REIA, “while all communities of color experienced displacement, the Black/African American population was the only group to experience a net loss in population.”<sup>2</sup>

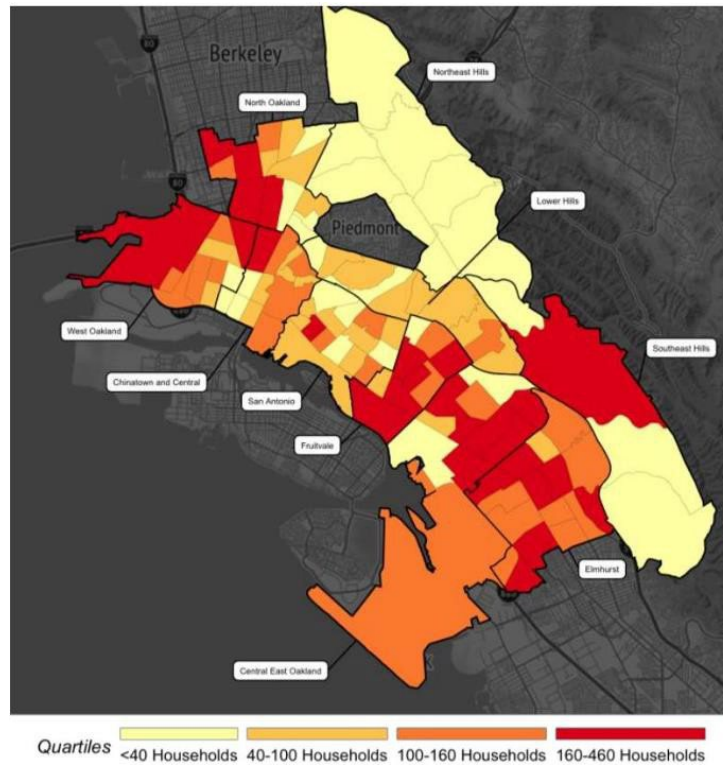
---

<sup>1</sup> Changing Cities Research Lab at Stanford – [The State of Housing Insecurity in Oakland](#)

<sup>2</sup> Oakland Housing Element Public Hearing Draft: Appendix D, p. D-61.

Addressing these stark disparities is a clear imperative that guides the City of Oakland's investments. As such, the changes made to Oakland HCD's NC NOFA as described in future sections of this REIA are designed to realize its racial equity outcome

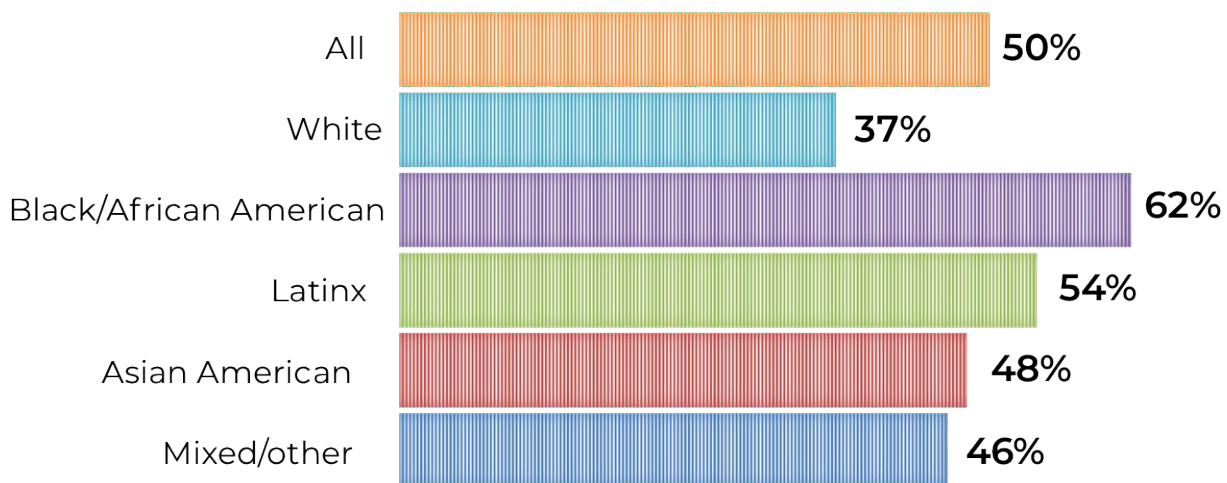
Figure 4: ELI and VLI Households who Moved Between September 2021 and 2022



### 3 - Rent Burden

A fundamental driver of displacement and housing instability is the high cost of housing in Oakland. The cost of housing has dramatically increased while wages have not kept up, resulting in many people being unable to afford rents.

Figure 5: Oakland Rent Burden by Race, 2021



While this issue of high housing costs is felt across racial groups, Black households are most impacted: 62% of Black households are paying more than 30% of their income on rent, higher than any other racial or ethnic group.<sup>3</sup> Additionally, over 17,000 extremely low-income households in Oakland – most of whom are residents of color - are severely rent burdened meaning they pay 50% or more of their monthly income on rent.<sup>4</sup> This creates significant instability as people can easily fall behind on rent if they experience difficulties such as a health crises or job loss. Severe rent burden forces people to make impossible choices between paying rent and paying for food, healthcare, or other necessities.

#### 4 - Overcrowding & Doubling Up

When tenants are unable to afford rent and face displacement, they may first look to family or friends as a housing option. This can lead to overcrowding in a unit, which may include living in a residence without a lease. Latinx households in Oakland are currently overcrowded at the highest rate, at 14.2%; overall there's been an increase in overcrowded living arrangements from 8.3% in 2010 to 11.5% by 2018. This matters because living off-lease in an overcrowded unit is considered a risk factor for becoming homeless.<sup>5</sup> Additionally, non-leaseholders reported lower incomes and housing costs than leaseholders, and the most common reason for leaving their last housing was economic for leaseholders and **social** for non-leaseholders.<sup>6</sup> This suggests conflicts within a household, health crises, and other factors become much more impactful for non-leaseholders than economic reasons alone.

---

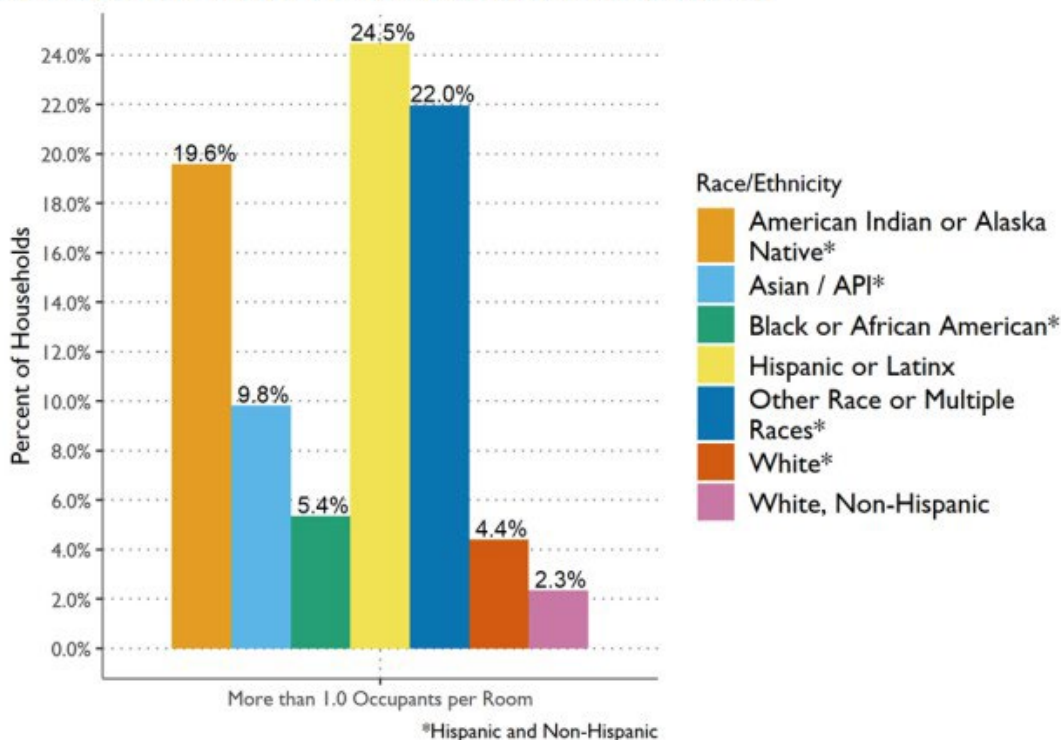
<sup>3</sup> National Equity Atlas, 2020.

<sup>4</sup> Comprehensive Housing Affordability Strategy Oakland-level data 2016-2020 ACS

<sup>5</sup> Hwang, Jackelyn, and Vasudha Kumar. (2023). "The State of Housing Insecurity in Oakland.

<sup>6</sup> Kushel, M., Moore, T., et al. (2023). California Statewide Study of People Experiencing Homelessness. University of California, San Francisco Benioff Homelessness and Housing Initiative.

**Chart B-10: Oakland Overcrowding by Race/Ethnicity, 2015-2019**



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014)

Lastly, a statewide study of people who are unhoused shows **almost half of Black Californians who entered homelessness were not on a formal lease** in their last instance of being housed.<sup>7</sup> Thus, to effectively address Black homelessness, it is crucial to focus on the needs of non-lease holding, low-income residents and expand the availability of deeply affordable units.

## 5 - Evictions

Evictions are a direct means of displacement. When Oaklanders are evicted from their homes, particularly low-income and longtime residents, they are left to contend with finding housing in a rental market that is unaffordable. They typically move far away from their workplaces and social networks, or into a situation with even more severe housing problems, such as overcrowding, unsafe conditions, and severe rent burden. Displacement can also have a direct and long-lasting detrimental impact on the health and wellbeing of the people who experience it. A large body of research documents the

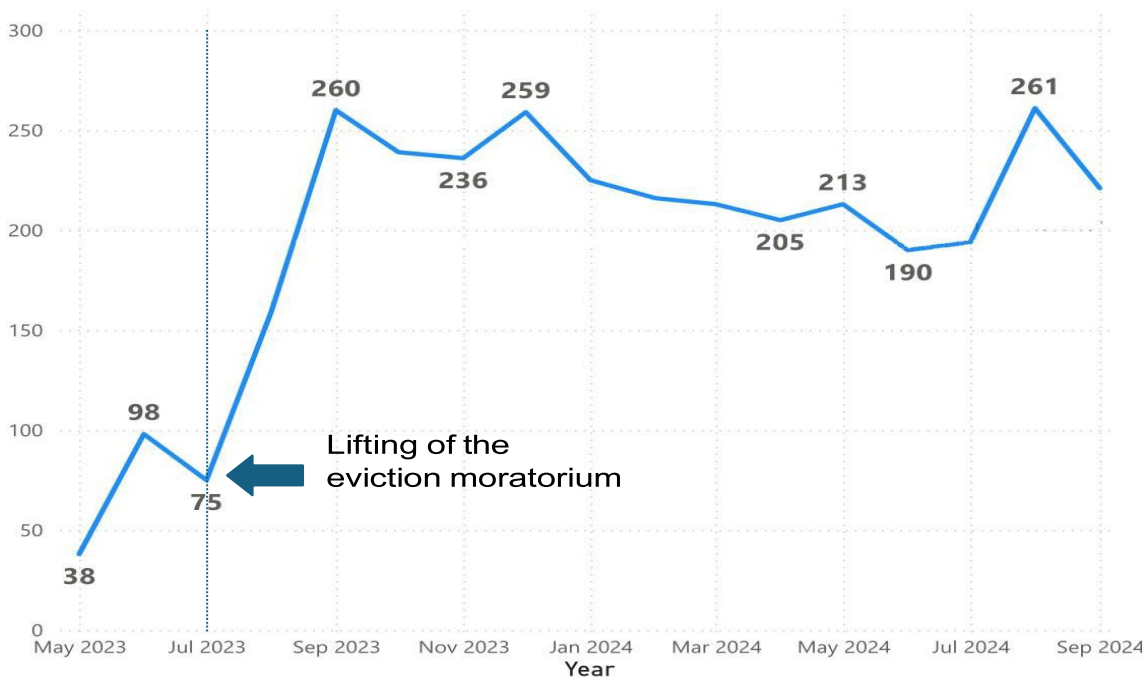
<sup>7</sup> Ibid.



association between evictions and a host of social determinants of health and adverse health outcomes<sup>8</sup>.

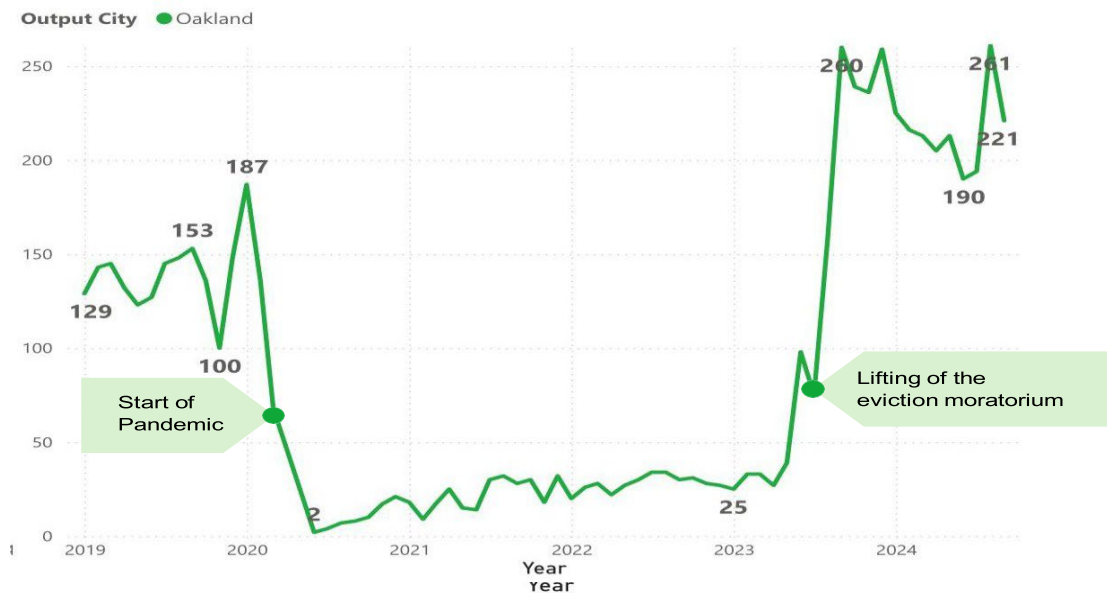
Most evictions were paused by the City of Oakland's emergency eviction moratorium during the COVID-19 pandemic. Once the moratorium was lifted on July 14, 2023, tenants faced a deluge of evictions. According to data from the Superior Court of Alameda County made available by Alameda County Housing & Community Development Department [Unlawful Detainer \(Eviction\) Filing Dashboard](#), eviction filings for the most recently available twelve-month period (October 2023 – September 2024) averaged 223 filings per month. This represents an increase of more than 59% the pre-pandemic monthly average for the twelve-month period preceding the start of the COVID-19 pandemic (March 2019 – February 2020) when the monthly average was 140.

Oakland Eviction Filings, May 2023 – September 2024  
(Source: Superior Court of Alameda County)



<sup>8</sup> ["Eviction And Health: A Vicious Cycle Exacerbated By A Pandemic,"](#) Health Affairs Health Policy Brief, April 1, 2021. DOI: 10.1377/hpb20210315.747908; Hoke MK, Boen CE. [The health impacts of eviction: Evidence from the national longitudinal study of adolescent to adult health.](#) Soc Sci Med. 2021 Mar;273:113742. doi: 10.1016/j.socscimed.2021.113742. Epub 2021 Feb 4. PMID: 33607393; PMCID: PMC8045672.; Acharya B, Bhatta D, Dhakal C. [The risk of eviction and the mental health outcomes among the US adults.](#) Prev Med Rep. 2022 Sep 6;29:101981. doi: 10.1016/j.pmedr.2022.101981. PMID: 36161138; PMCID: PMC9502670.

*Oakland Eviction Filings, January 2019 – September 2024*



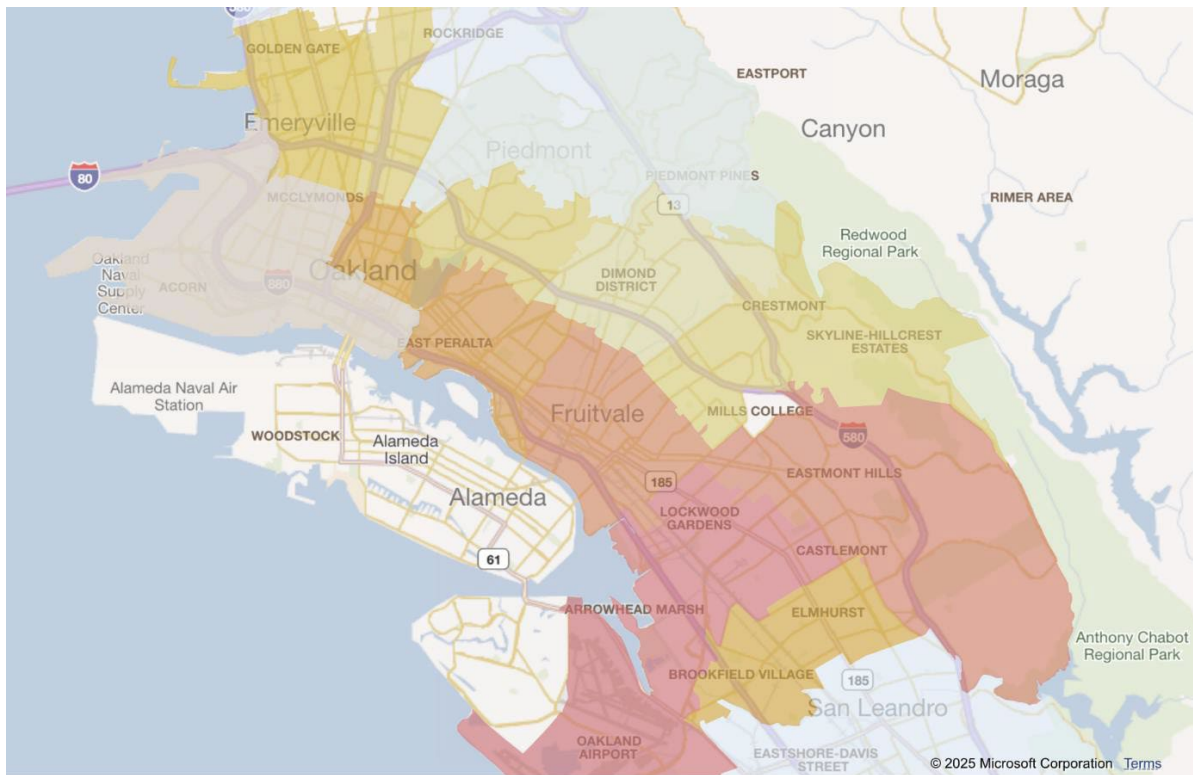
In 2023, the Bay Area Housing Finance Agency (BAHFA) commissioned a regional study to better understand evictions in the Bay Area. The study is being conducted by a research team comprised of Centro Legal de la Raza, the Anti-Eviction Mapping Project, and Alex Werth and is scheduled to be released during the first half of 2025. The scope of the study will include:

- Annual numbers of evictions in each county over the past 10 years
- Effectiveness of tenant protection policies and programs
- Availability and effectiveness of legal services
- Neighborhoods and communities most impacted by evictions
- Whether undocumented community members are more impacted by harassment and informal evictions

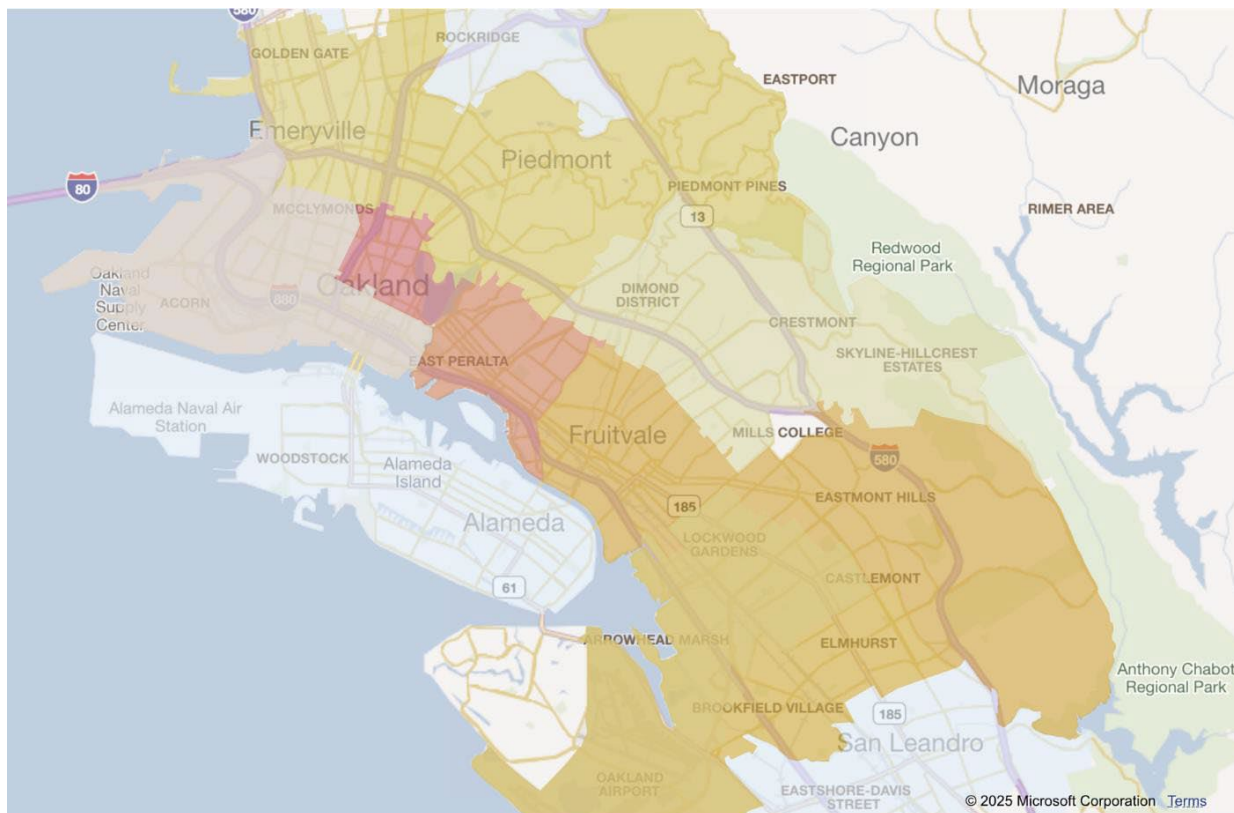
The community-based legal defense system in Alameda County for tenants facing eviction is called [Alameda County Housing Secure](#) and is made up of tenant legal services organizations and other community-based organizations that serve tenants. Legal representation in the civil legal system, which includes eviction court, is not guaranteed by the U.S. Constitution as it is for the criminal legal system. This makes the community-based legal defense system essential to ensuring access to justice for tenants facing eviction. According to a series of interviews with members of Alameda County Housing Secure during the fall of 2024, their organizations lack sufficient attorneys and support staff (e.g., paralegals, social workers, etc.) to meet the demand for their services and other community members do not know to seek the legal help they need. These service providers estimate that only half of tenants facing eviction receive legal help. Furthermore, for their clients who receive legal representation, half remained in their homes and the other half were able to, with the help of their attorney, negotiate more time or better financial terms to stabilize them as they find housing.

Eviction data sources from the Superior Court of Alameda County where eviction lawsuits are filed and judgments entered, and from RAP where eviction notices are filed, are limited for racial equity impact analysis purposes by virtue of neither source collecting demographic data, such as race/ethnicity, annual household income, etc. The closest proxy for this is the tenant's zip code, which demonstrates that evictions have the highest incidence in the flatlands of East Oakland, West Oakland, and Downtown.

*Oakland Eviction Filings by Zip Code, March 1, 2019 – February 29, 2020  
(Source: Superior Court of Alameda County)*



*Oakland Eviction Filings by Zip Code, October 1, 2023 – September 30, 2024  
(Source: Superior Court of Alameda County)*



Data development is necessary to know the demographic characteristics of tenants facing eviction and to understand to what extent tenants in eviction proceedings are at risk of experience homelessness and if the judgment results in their moving out, then to what extent the household experiences homelessness. This data could inform policies and service strategies designed to promote housing stability for residents most impacted by housing instability.

## 6 – Housing Quality

While the voters of Oakland have been generous to approve \$350 million in the Measure U affordable housing bond to build new affordable homes and to acquire/repair existing homes for long-term affordability, limited resources have been available to help tenants and homeowners in Oakland’s legacy housing stock. Oakland’s housing stock is older than most Bay Area cities- over a third of homes were built before 1940, and over half were built before 1960<sup>9</sup>. Combined with the disinvestment of redlining and the dispossession of the foreclosure crisis, many of these older homes, over 50% of which

<sup>9</sup> American Community Survey

are occupied by renters<sup>10</sup>, have undiscovered code violations due to deferred maintenance and possible substandard living conditions.

Small multifamily properties (those that have between two and nine units) account for 40% of Oakland's housing stock. These properties are also more likely to be (1) occupied by lower-income tenants and tenants of color, and (2) owned by small "mom and pop" property owners who may lack sufficient capital resources to conduct renovations that may be required<sup>11</sup>.

Substandard living conditions are a serious health and safety hazard for Oakland residents. For every 10-point increase on the EPA's ERMI score for home mold exposure, a child's risk of asthma increases by 80%<sup>12</sup>. Unabated vermin can spread diseases, while substandard insulation and ventilation can increase the risk of cardiovascular problems and make residents more vulnerable to extreme heat<sup>13</sup>. Code violations can also cause loss of human life in the event of a fire or natural disaster.

To tackle these long-standing health and safety issues, Oakland's Planning & Building Department (PBD) has committed in [Housing Element Action 2.1.3](#) to create a new **Proactive Rental Inspection Program (PRIP)**. While PBD vigorously investigates the code enforcement complaints it receives, the current program is reactive. A lack of information about the code enforcement process and landlord intimidation result in tenants silently suffering in substandard or dangerous conditions. By putting every rental unit in Oakland on a rotating calendar of inspections, the PRIP will address deferred maintenance, substandard conditions, and ensure rental units are habitable. This will enable thousands of Oakland residents to live in safe and healthy housing.

The PRIP will also be instrumental in ending one specific and stubborn obstacle to healthy and affordable homes for Oaklanders- the persistence of lead-based paint hazards. An estimated **80,000 rental units in Oakland were built before 1978 and are presumed to contain lead-based hazards**. Of these, over 55,000 units were built before 1940 and are particularly at risk due to higher rates of lead compounds in older paint mixes. In addition, per a 2020 UC Berkeley study<sup>14</sup>, there are an estimated **12,000 unpermitted accessory dwelling units (ADUs)** that may also contain lead-based hazards. Oakland's Planning and Building Department (PBD) estimated that medical services, special education, disabilities, and lost wages due to **lead poisoning cost city residents upwards of \$150 million each year**. These costs are not borne equally as over 80% of the census tracts with the highest rates of childhood lead poisoning in Alameda County are primarily Black or Latinx. Lead poisoning in Oakland is not simply a public health emergency it is equally so an equity emergency.

---

<sup>10</sup> American Community Survey

<sup>11</sup> Tobias, Marybelle. [Racial Equity Impact Analysis: Eliminating Lead Paint Hazards in Oakland & Alameda County](#). September 2021. Environmental/Justice Solutions.

<sup>12</sup> <https://www.nih.gov/news-events/nih-research-matters/household-molds-linked-childhood-asthma>

<sup>13</sup> <https://www.rwjf.org/en/insights/our-research/2011/05/housing-and-health.html#:~:text=Substandard%20housing%20such%20as%20water,allergens%20associated%20with%20poor%20health>

<sup>14</sup> <https://cao-94612.s3.amazonaws.com/documents/Oakland-ADU-Research-Report-Jan-2020-Rev-June-2020.pdf>

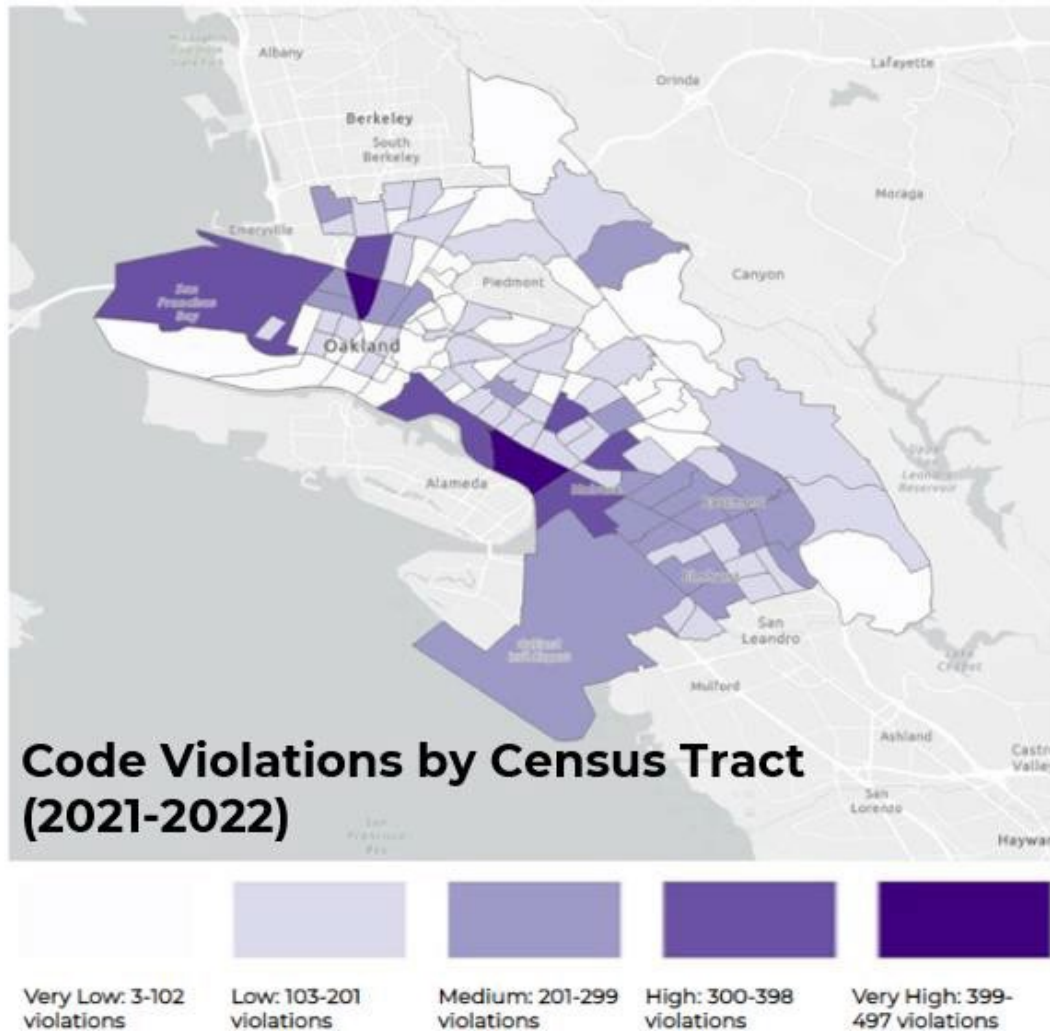
Refusing to let this health crisis continue unchecked, Oakland's HCD has long operated a legacy lead paint abatement program. While this program used to remediate dozens of homes every year, the end of Redevelopment devastated the program budget. With only a tiny stream of Community Development Block Grant funding to fall back on, this program has been unable to remediate more than 20 homes each year. Despite the budgetary devastation, HCD retained the institutional memory to administer a home rehabilitation program and a deep hunger to seize any opportunity to better protect its residents from lead poisoning.

Thanks to a legal settlement with the lead paint companies that deceived the public about the hazards of their products, a unique \$14 million opportunity has finally arrived to jumpstart Oakland's fight against child lead poisoning. Oakland has retained the [Green & Healthy Homes Initiative \(GHHI\)](#), one of the most respected experts on lead paint abatement in the United States, to take a comprehensive look at Oakland and Alameda County's lead paint abatement work, identify gaps, and make recommendations about how the \$14 million can most effectively be used on a new **Equitable Lead Hazard Abatement Program (ELHAP)** to eliminate lead hazards in Oakland.

Like other indicators of housing instability, rates are highest and conditions are worse in areas where Black and Latinx households are concentrated. That is, after multiple lifetimes of "race-neutral" or "race-silent" systems, poor outcomes are as predictable for people as they are for place when it comes to race.

For more information on the geographic concentration of housing instability in Oakland, see [Housing Vulnerability in Oakland, CA](#) (September 2020) by the Housing Initiative at Penn and the City of Oakland's [Department of Transportation \(OakDOT\) Geographic Equity Toolbox](#).

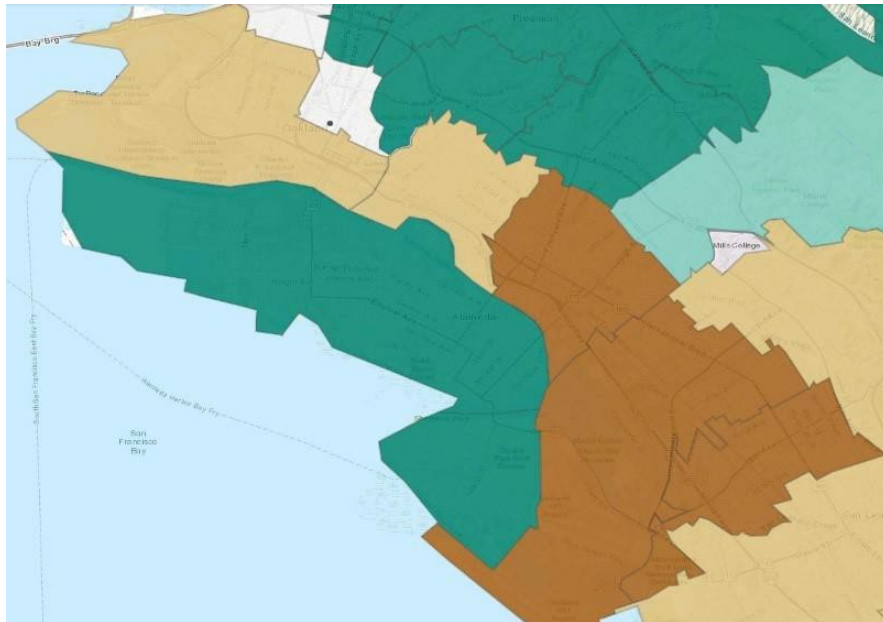
*City of Oakland Code Violations by Census Tract (2021-2022)*



### 7 - Foreclosures

Homeownership has long been considered a pillar of housing stability. It is a pathway to economic security and a mechanism for accumulating generational wealth. As of October 2024, according to [Zillow](#), the median home price in Oakland was \$751,000. For most Oaklanders, owning a home is completely out of reach. During the Great Recession following the predatory subprime lending crises, 1 in 14 homeowners lost their homes to foreclosure. Black homeowners of the flatlands of East and West Oakland were hardest hit.

*The Covid-19 Pandemic Housing Crisis: Identifying Owner Vulnerable Neighborhoods in California*<sup>15</sup>



In Oakland, 5,330 extremely low-income homeowners are cost burdened, paying more than half their income on housing costs. This makes paying for expenses like food, transportation, childcare, and healthcare costs extremely difficult, if not impossible. Housing quality and therefore health and safety also become issues as deferred maintenance is out of reach for them.

### 8 - Homelessness

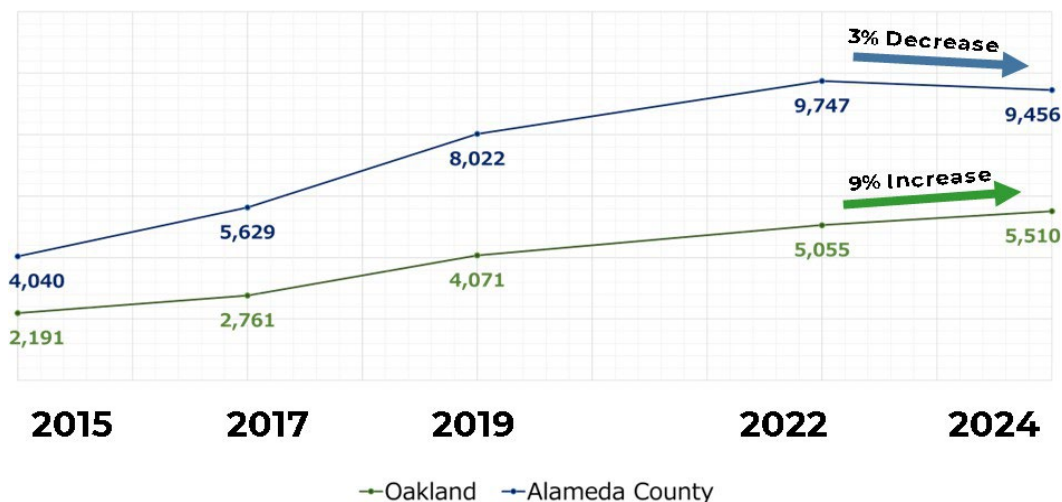
Oakland is the epicenter of Alameda County’s housing and homelessness crisis; where Oakland trends, the larger County will follow. The January 2024 Point-in-Time count found an estimated 5,510 unhoused individuals throughout Oakland, a 9% increase from 2022’s estimate. Namely, 2024’s estimate is more than double the figure from nine years prior – 2015’s PIT count estimated that there were 2,191 unhoused individuals in Oakland. While ending homelessness is an imperative for all residents, racial disparities must be acknowledged in who is experiencing it most.

---

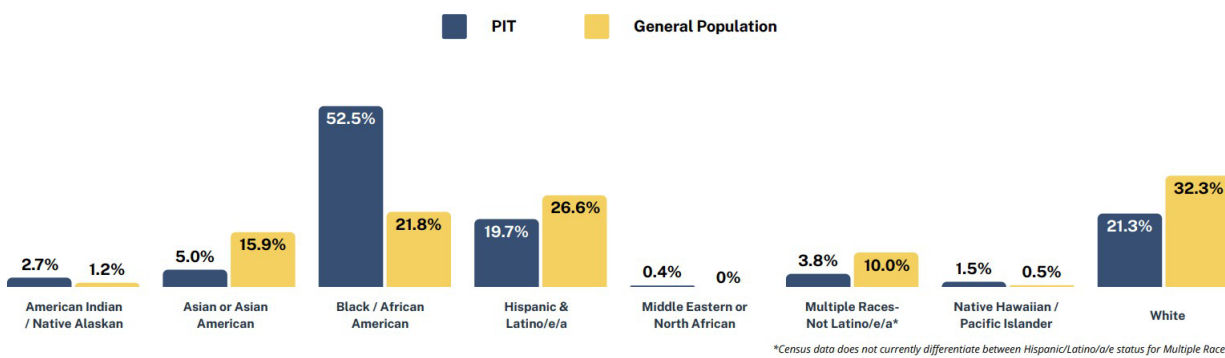
<sup>15</sup> Ong, P. M., Pech, C. (2021). University of California, Los Angeles. Center for Neighborhood Knowledge Comprehensive Housing Affordability Strategy “CHAS” Oakland-level data (2016-2020 ACS)



*Unhoused Population Over Time, Alameda County and Oakland*



*Oakland Unhoused Population by Race vs. General Population*



In the 2024 Point in Time Count, Black or African American residents make up 52.5% of Oakland’s unhoused population although they represent only 21.8% of the city’s population – a clearly disproportionate rate (the 2024 demographics are pictured above). American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander groups are the only other group to experience this level of disparity, though to a much lesser extent. The most common characteristics of Oaklanders experiencing homelessness are<sup>16</sup>:

- Black men between the ages of 35-55
- Prior homelessness experience
- Prior involvement with criminal legal system
- On General Assistance
- Substance use and other behavioral health challenges

<sup>16</sup> [Plan to End Homelessness, 2018 Strategic Update](#), EveryOne Home

- Generational and deep poverty and trauma

As such, any approach to addressing homelessness in Oakland must consider the existing racial disparities in the development of targeted solutions.