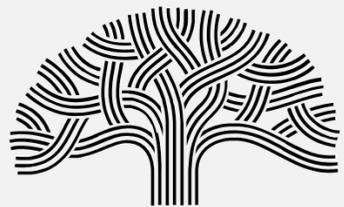




CITY OF
OAKLAND

**HOUSING & COMMUNITY
DEVELOPMENT**

HCD Anti -Displacement Strategic Action Plan



CITY OF
OAKLAND





Agenda

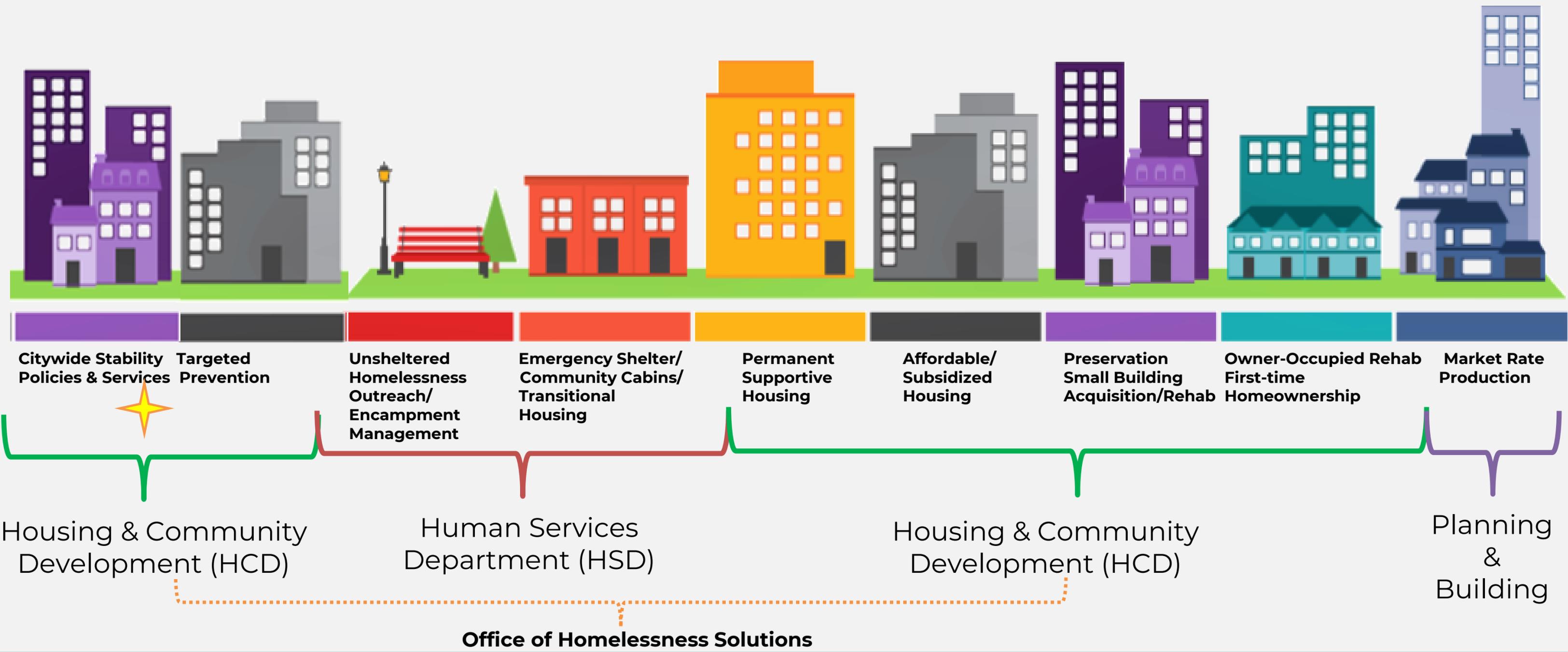
- 1. Introduction & Context**
- 2. Plan Development Process**
- 3. Equitable Investment Framework**
- 4. Implementation Strategies**
- 5. Next Steps**



Introduction & Context



City of Oakland's Spectrum of Housing Investments





Today's Focus:



Preservation

Existing Affordable
Housing Stock



Protection
of Oaklanders from
Displacement



Production

New Affordable Housing

Strategic Plans & Approaches

Current and upcoming plans to guide funding and program priorities.



HCD's Anti-Displacement Services

What does HCD currently support through its Protection funding?

Rent Adjustment Program

Active Enforcement Model - \$10.5M

- Petitions & Hearings
- Housing Counseling
- Educational Workshops
- Rent Registry
- Eviction Notice Filing
- Administration & Policy (e.g., Rent Board)

Community Development & Engagement

~ \$5.66M in FY25-26

- Annual HUD Formula Grants Administration
- Targeted Homelessness Prevention - \$3.6M
- Oakland Housing Secure (Eviction Defense) - \$1.1M
- Fair Housing/Fair Chance Legal Services - \$260K
- Code Compliance Relocation Program - \$700K
- Owner-Occupied Home/Small Property Rehabilitation*

*** Capital CBDG funding includes Home Maintenance and Improvement, Lead-Safe Housing and Paint, Access Improvement, & Emergency Home Repair programs.**

These programs are anti-displacement strategies included in HCD's Capital Strategic Action Plan

Foundational Protection Policies

Regulating the rental housing market through the Rent Adjustment Program (RAP)

- **Rent Control** – rent stabilization
- **Just Cause** – protection against unjust evictions
- **Anti-Harassment** – protection against harassment from property owners
- **Rent Registry** – data collection to inform and improve policy

HCD also administers:

- **Relocation** – obligates property owners to pay temporary relocation benefits to tenants due to code compliance activities, as well as permanent relocation under owner move-in and Ellis Act evictions
- **Anti-Discrimination** - protects tenants with criminal records against housing discrimination



Housing in Oakland

There are **182,000** occupied homes in Oakland

- 59% are occupied by renters
- 40% of rental units are rent controlled
- 18% of rental units are subsidized

Plan Development Process





Oakland's Black population
decreased from 1990 to 2023 from
43% to 21%

This is an out-migration of almost
68,000 Black Oaklanders



For comparison, 68,000 represents
about **75%** of Oakland's **current**
Black population

Desired Future Condition

All Oaklanders, including all income levels and those most impacted by disparities in displacement, have healthy, safe, fair, affordable, and stable housing.

Oakland's communities are stabilized, without disproportionate displacement of historically underserved communities.

Grounding Data

Population-Level Indicators

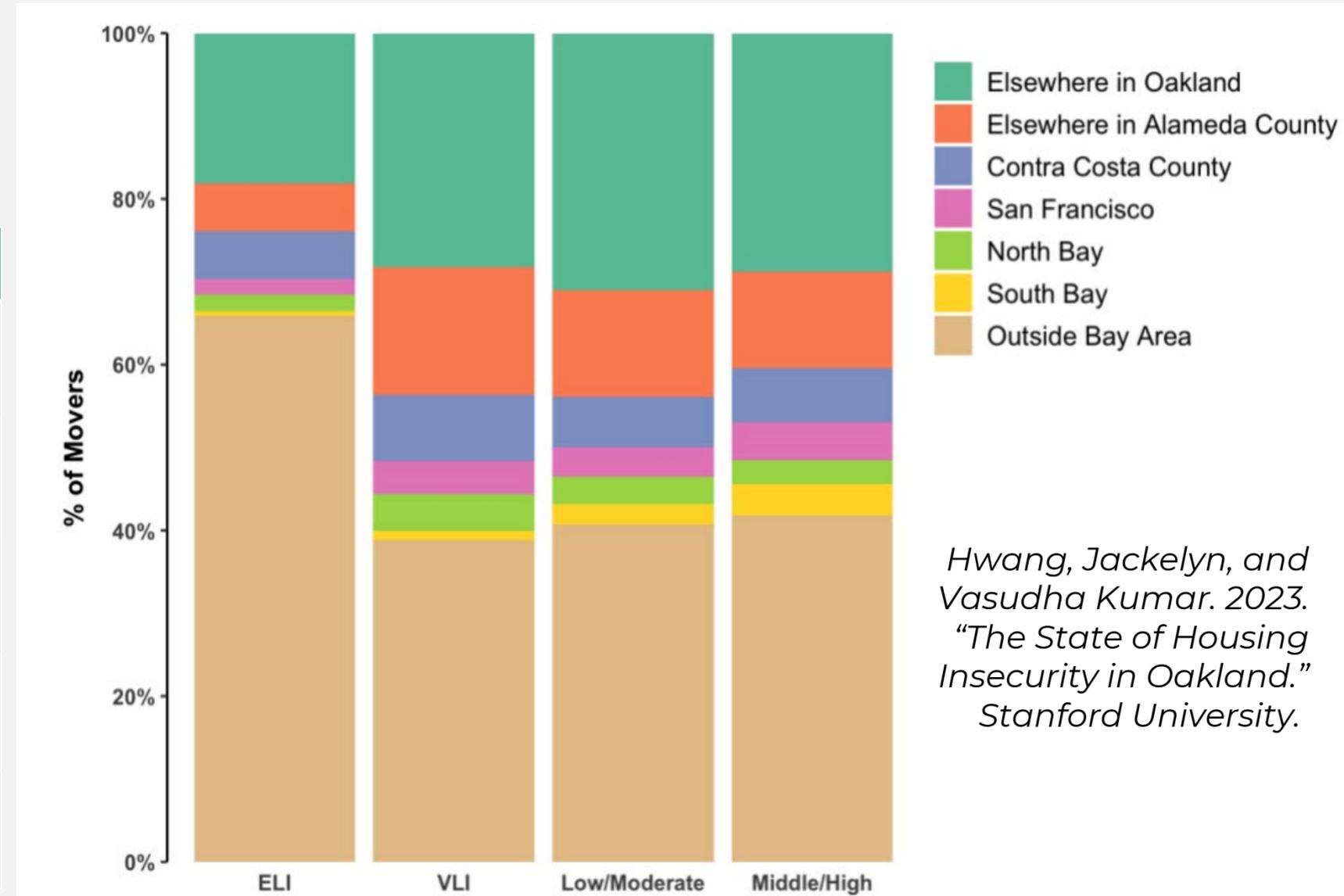


Data disaggregated by demography & geography wherever possible

Displacement Migration

**When displaced,
ELI residents are most likely to leave
Oakland & the Bay Area altogether.**

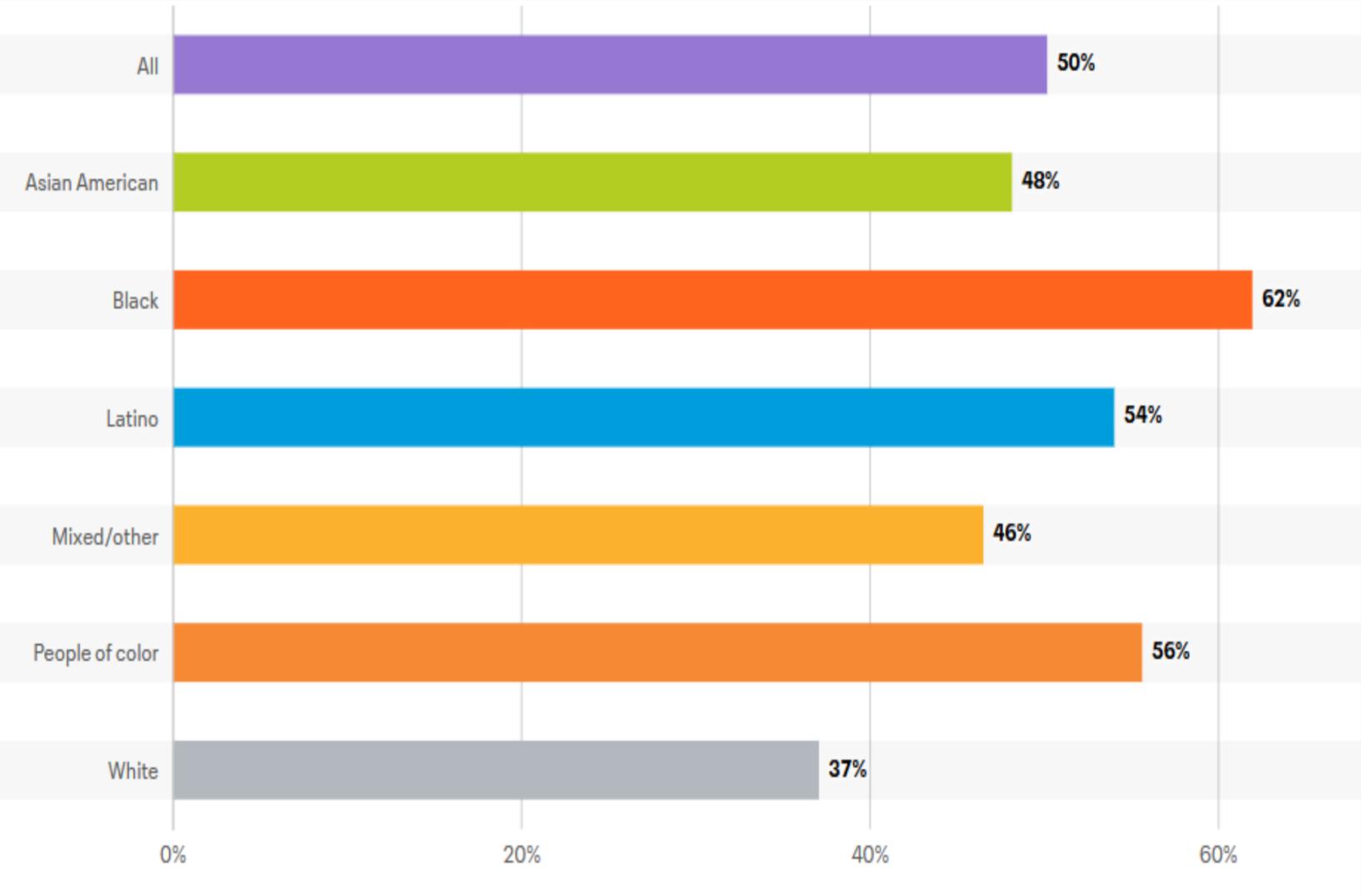
2025 Income Level	One Person	Four Person
100% AMI (Median)	\$ 111,850	\$ 159,800
51-80% AMI (Low-Income)	\$ 87,550	\$ 125,050
31-50% AMI (Very Low-Income)	\$ 55,950	\$ 79,900
0-30% AMI (Extremely Low-Income)	\$ 33,600	\$ 51,800
120% AMI (Moderate Income)	\$ 134,250	\$ 191,750



Oakland Rent Burden by Race

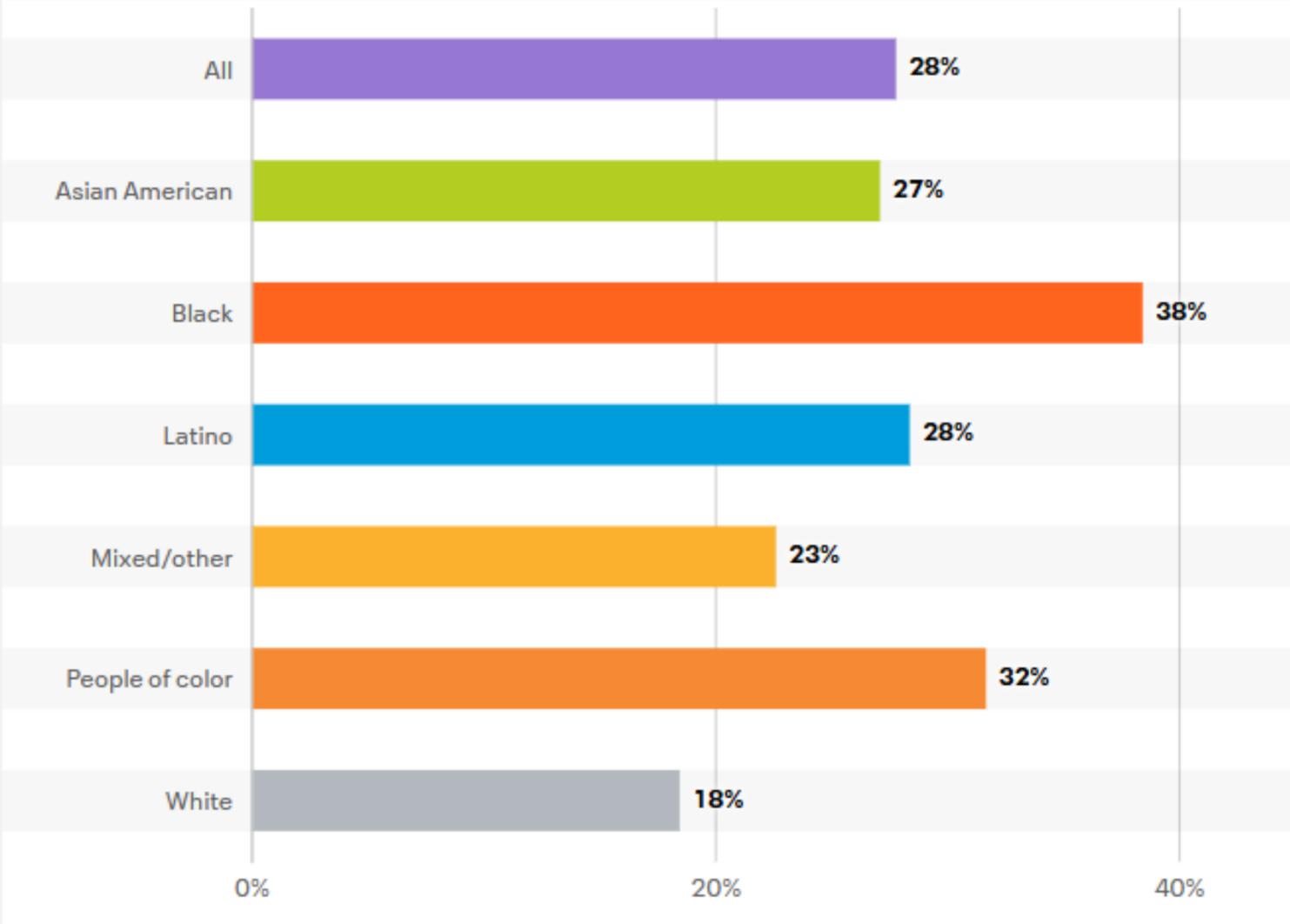
Rent Burden

($X \geq 30\%$)



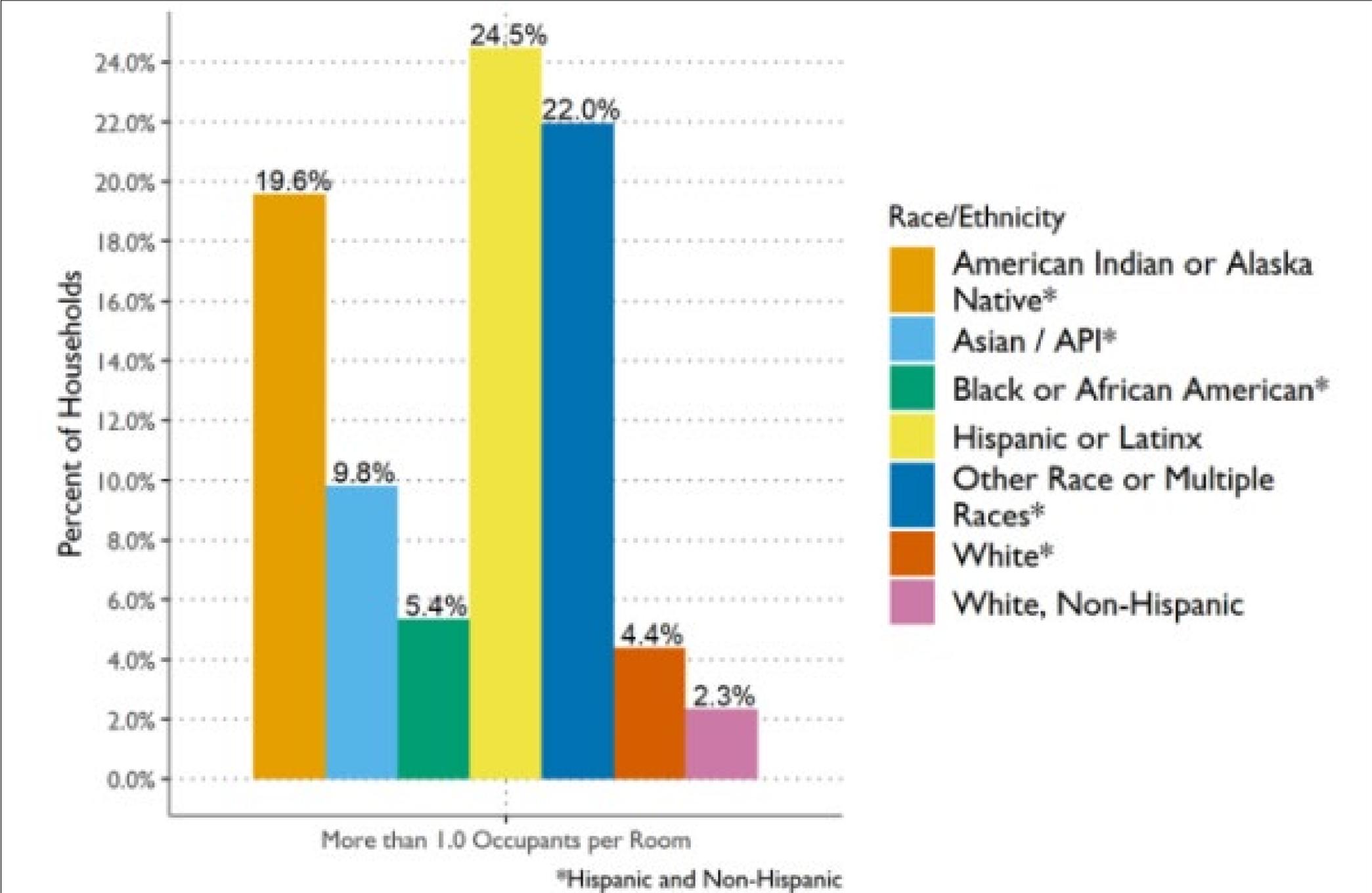
Severe Rent Burden

($X \geq 50\%$)



Source: Bay Area Equity Atlas. 2021

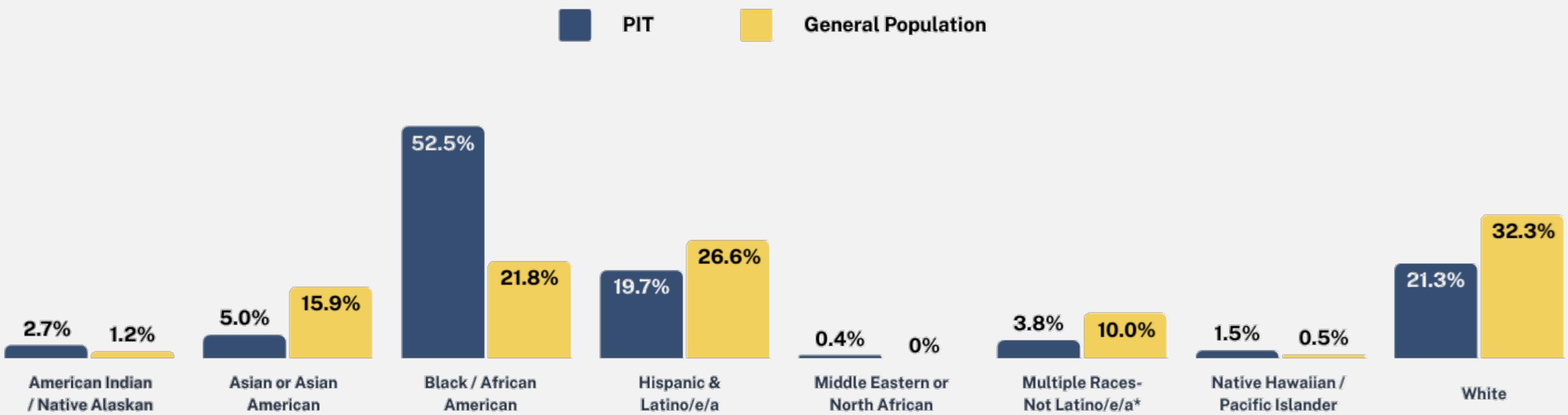
Overcrowding by Race/Ethnicity



UCSF statewide study shows **almost half of Black Californians who entered homelessness were not on a formal lease**

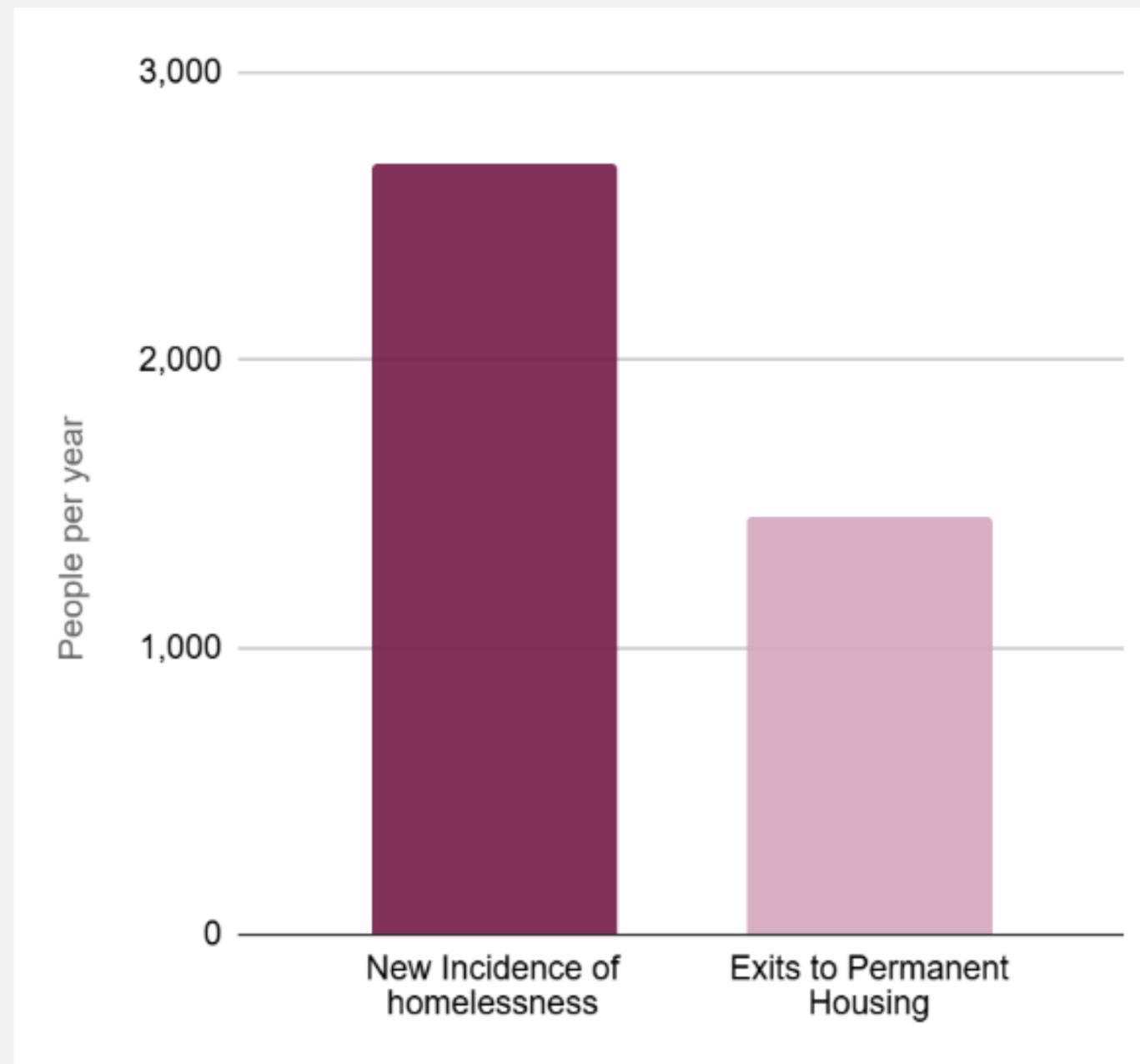
2024 Point-in-Time Count

RACE IDENTITIES COMPARED TO GENERAL POPULATION



*Census data does not currently differentiate between Hispanic/Latino/a/e status for Multiple Races

Homelessness Prevention is Critical



All Home System Modeling:
Homelessness in Oakland - Estimates for FY22/23

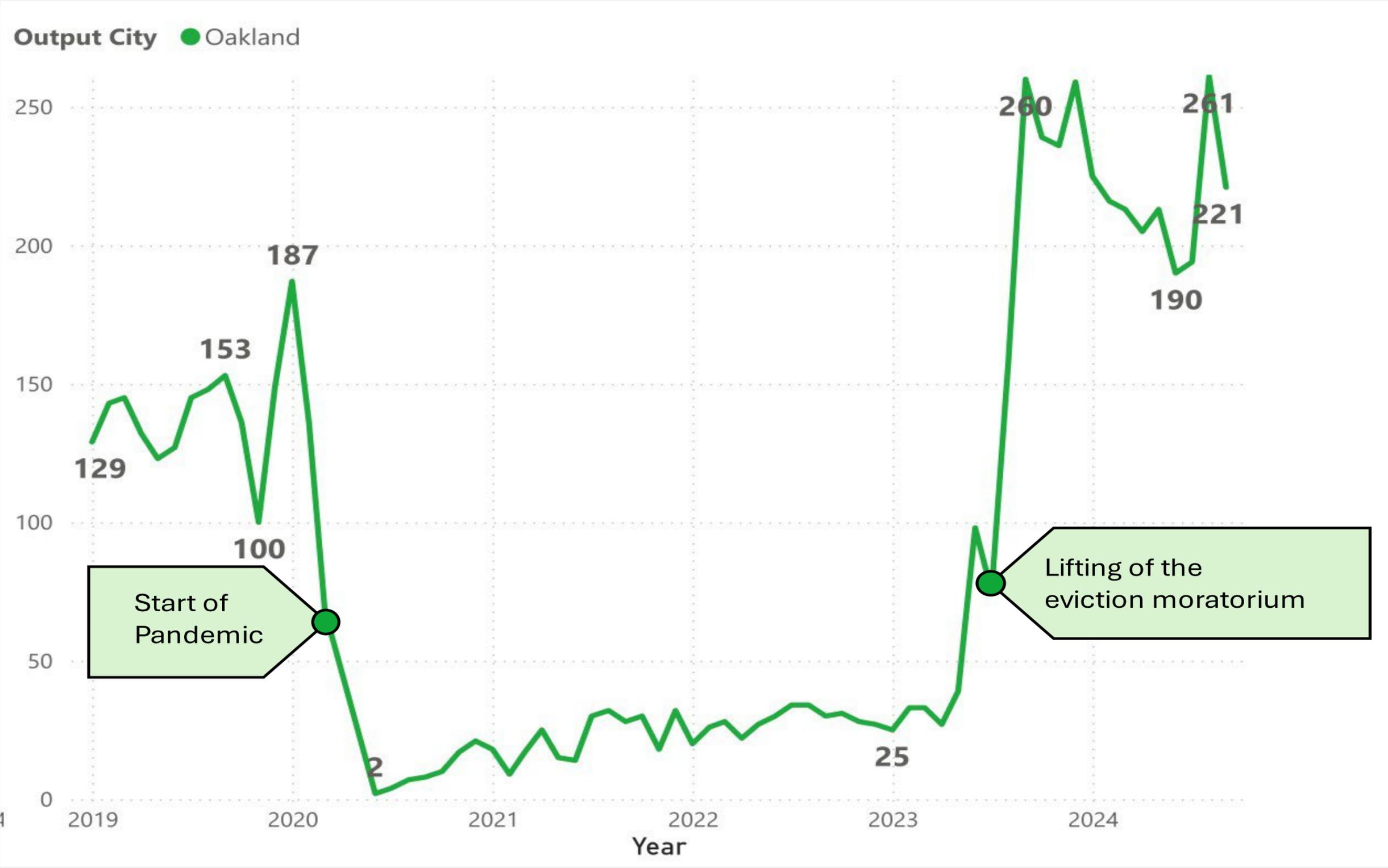


Source: 2024 PIT Count, Oakland

In Oakland , Black residents represent 22% of the total population, but 59% of new homelessness

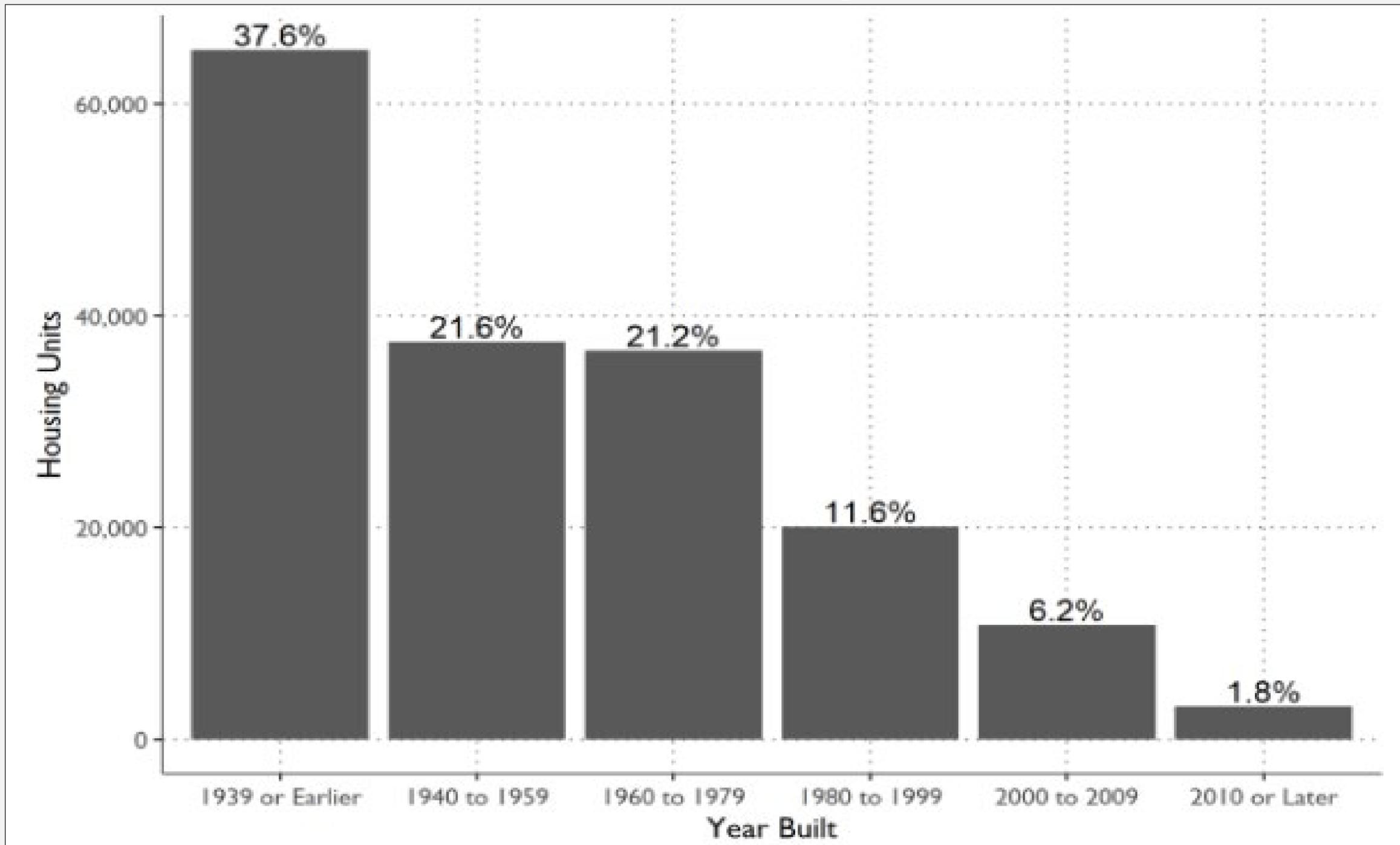
Homelessness Strategic Action Plan

Eviction Filings, Jan. 2019 – Sep. 2024



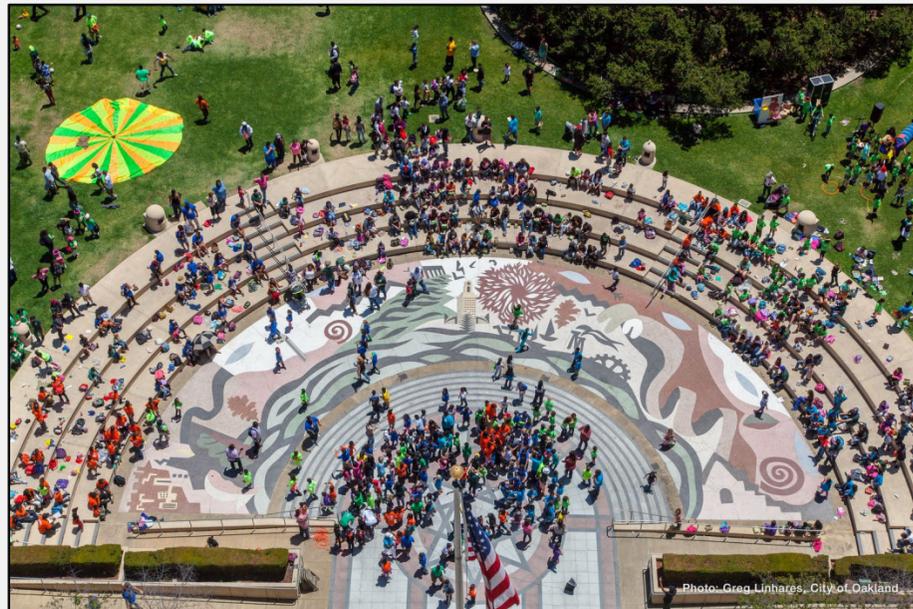
Source: Superior Court of Alameda County

Age of Oakland's Housing Stock



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019). Table B25034)

Community Engagement Process



- **Focus groups** with key community stakeholders
 - Session 1: setting the foundation
 - Session 2: from planning to implementation
- **Co-hosted** community meetings in each district with councilmembers
- **Coordinated** with sister departments
- **Engaged** county & regional partners

Community Engagement Process

Representatives from the following organizations joined for subject matter expert focus groups:

- Alameda County Continuum of Care
- Alameda County Food Bank
- All Home
- Asian Pacific Environmental Network
- Bay Area Community Services
- Bay Area Legal Aid
- Black Cultural Zone
- Causa Justa::Just Cause
- Center for Independent Living
- Centro Legal de la Raza
- East Bay Community Law Center
- East Bay Housing Organizations
- East Bay Rental Housing Association
- East Oakland Collective
- Home Match
- Homeless Action Center
- Homeless Advocacy Working Group
- Housing and Economic Rights Advocates Focus Group
- Housing Consortium of the East Bay
- Movement Legal
- Oakland Community Land Trust
- Oakland Tenants Union
- Parent Voices Oakland
- Poor Magazine
- Satellite Affordable Housing Associates
- Senior Services Coalition
- St. Mary's Center
- Stanford's Changing Cities Research Lab
- Supportive Housing Community Land Alliance
- The Unity Council
- The Village Oakland
- Tipping Point Community Foundation
- Urban Habitat
- Vital Arts

Community Perspectives (1/3)

1. Past and current **outmigration of Black Oaklanders** is massive & disproportionate
2. Addressing disproportionately high rate of **Black homelessness** must be our **highest priority**
3. Significantly **more people are becoming unhoused for the first time** than the homelessness response system can serve
- 4. Evictions exceed pre-pandemic levels** since lifting of moratorium

Community Perspectives (2/3)

5. **Eviction defense/legal services are effective, but** not scaled to meet demand and **not currently targeted to prevent homelessness**
6. **Oakland's rental assistance program** is both **effective and targeted to prevent homelessness**
7. Oakland HCD **funding for services is scarce** as compared to funding for capital
8. **Tenant protection laws are vital**, should be strengthened, tenants need to know their rights and need help navigating these laws

Community Perspectives (3/3)

9. **Longtime small property owners are vital** to Oakland's housing ecosystem **and need help**
10. **Homeowners & leaseholders who informally house friends & family are essential** to stabilization **and need help**
11. **Residents need to know where to go for help**

Equitable Investment Framework



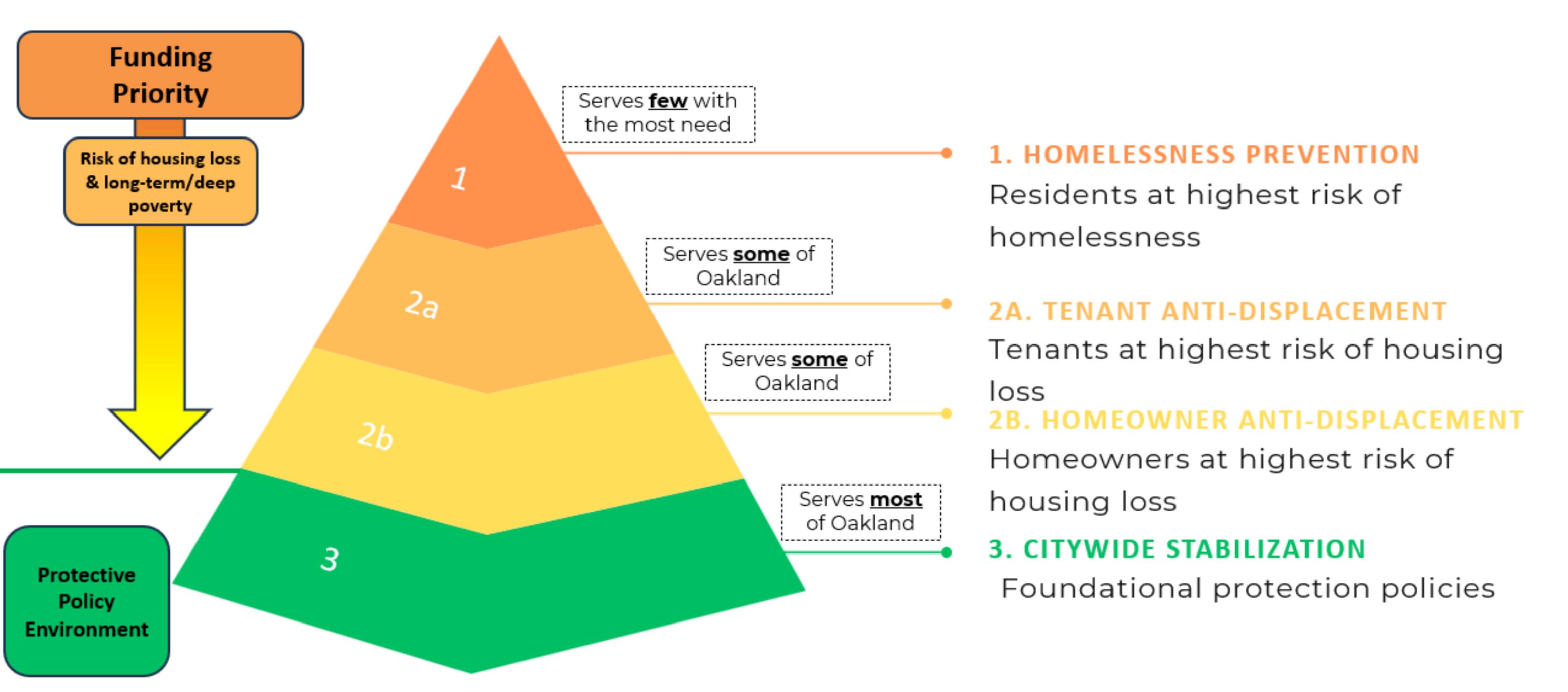
Guiding Principles



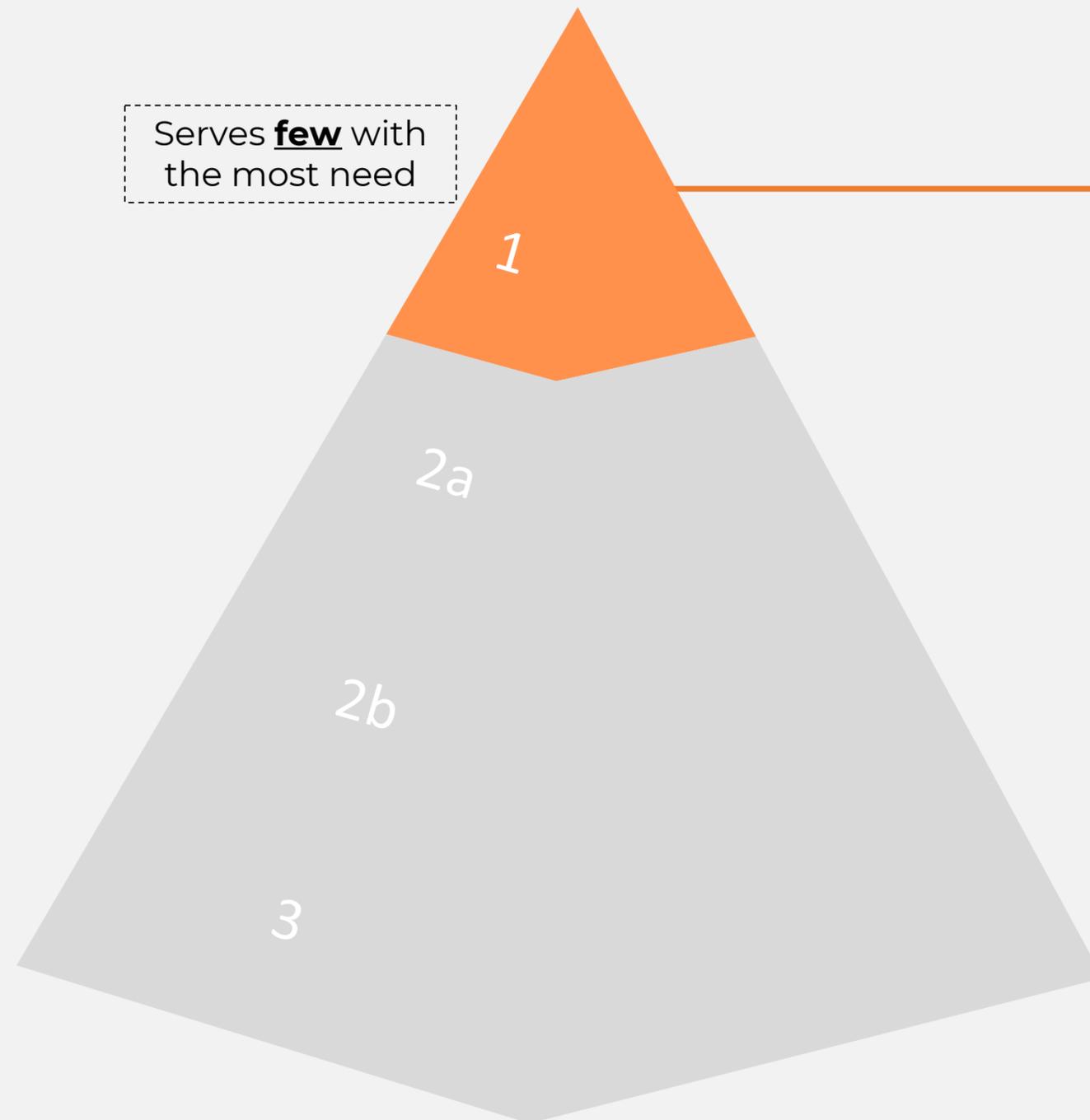
1. Base all decisions & processes in **equity** goals and priorities
2. Root our funding allocations and decision-making in **data**
3. Center **residents at highest risk of housing loss & long-term/deep poverty**
4. Pursue all opportunities to **leverage funding** sources
5. Explore opportunities to expand **partnerships** & resources
6. Simultaneous implementation and **advocacy for systems change**
7. Iterate & evaluate over time – **stay nimble!**

Key question: With the limited dollars available, how should funding be prioritized to have the maximum impact for those most impacted by housing disparities?

Anti-Displacement Equity Framework



Equity Framework: Protection



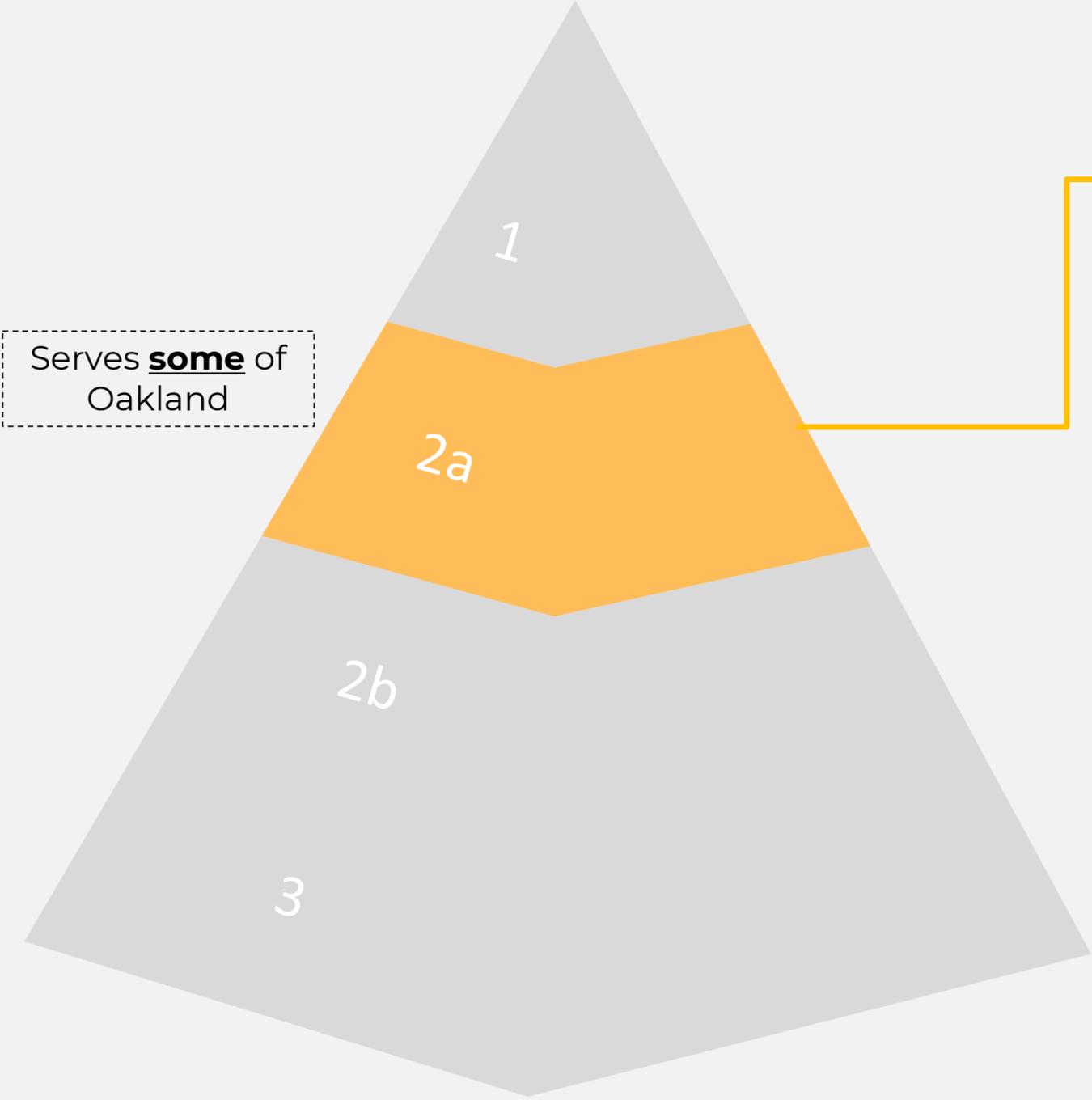
1. HOMELESSNESS PREVENTION

Prioritizes residents at highest risk of homelessness, including non-leaseholders, highest-need leaseholders, and re-reentry

Strategies include:

- Financial assistance, including rent subsidies of all types and flexible/non-rent types
- Legal assistance, such as eviction defense and benefits advocacy
- Employment supports
- Case management/housing navigation, especially when exiting institutional settings
- Interpersonal conflict resolution (mediation)
- Increased awareness of prevention services

Equity Framework: Protection



2A. TENANT ANTI-DISPLACEMENT

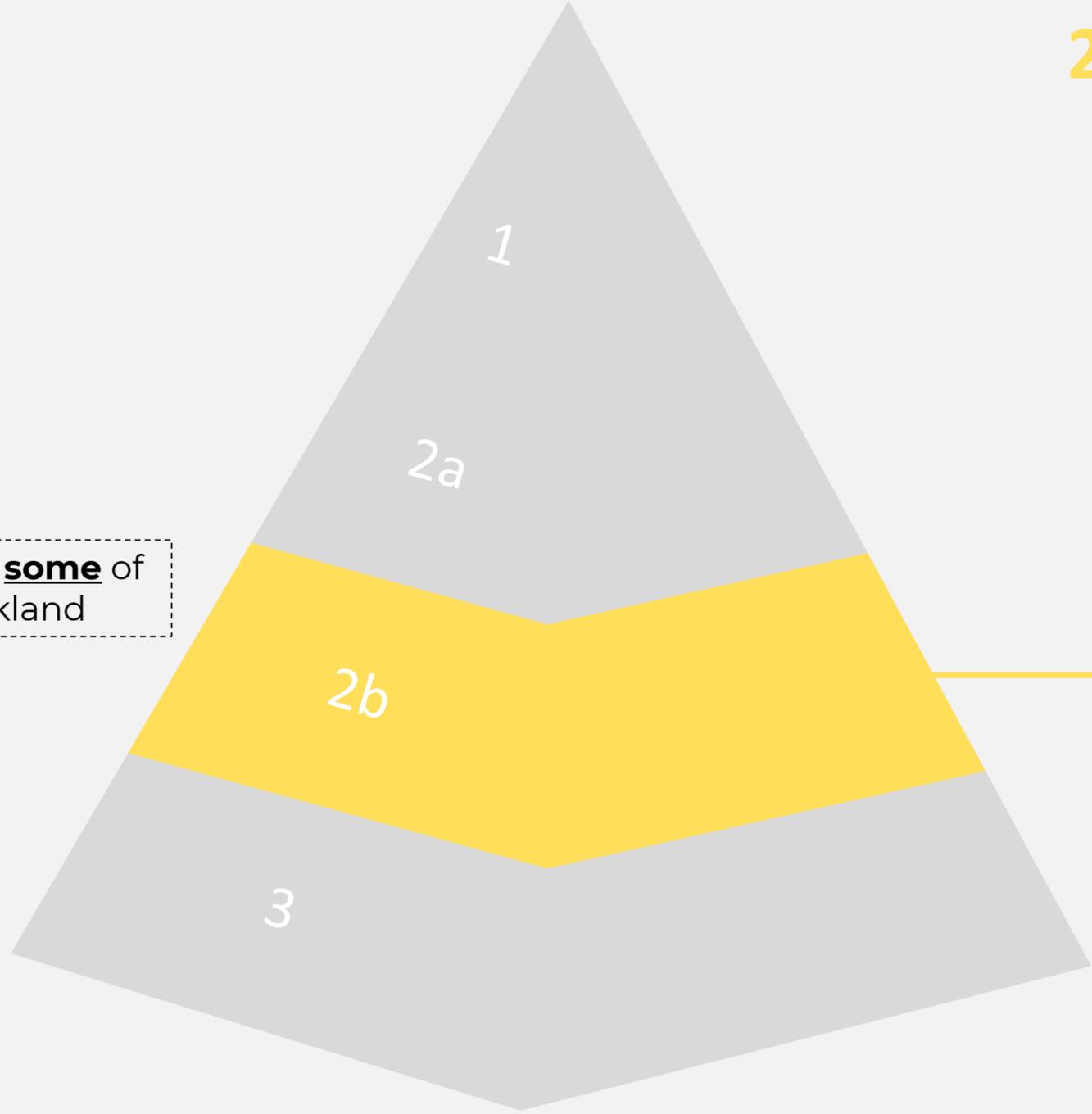
Tenants at highest risk of housing loss

Strategies include:

- Strategies listed under Tier 1, though less intensive and for shorter duration for tenants who if they were to lose their housing, would not experience homelessness
- Building tenant power
- Counseling, Know-Your-Rights education, and outreach
- Relocation payments and housing stabilization services for tenants displaced by code compliance activities

Equity Framework: Protection

Serves **some** of Oakland



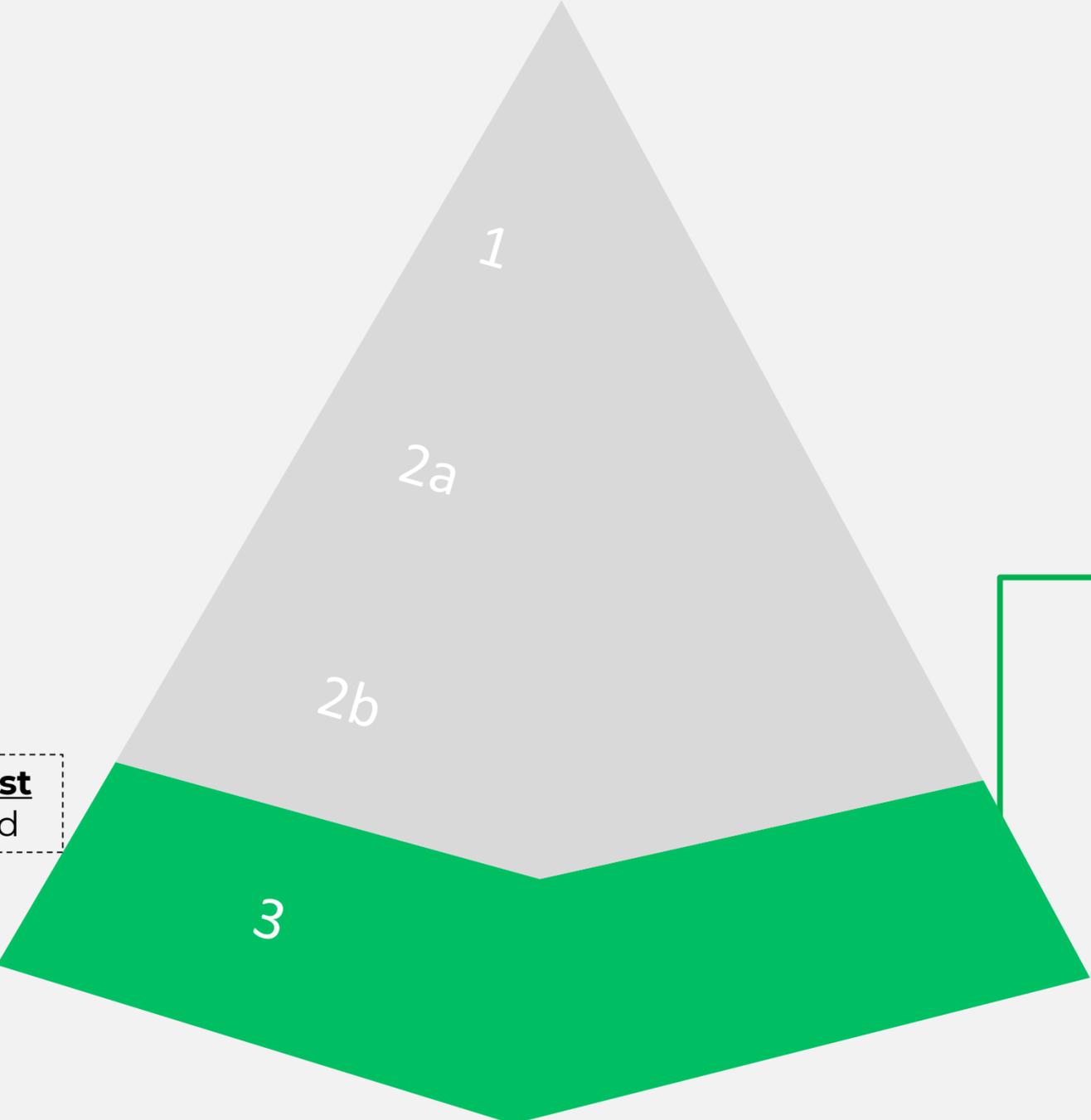
2B. HOMEOWNER ANTI-DISPLACEMENT

Homeowners at highest risk of housing loss and legacy small property owners with limited access to capital for deferred maintenance

Strategies include:

- Foreclosure prevention legal/financial assistance (consumer protection, estate planning, distressed mortgage assistance)
- Rehabilitation financial assistance (grants/loans)
- Counseling, education, and outreach
- Supports for legacy small property owners

Equity Framework: Protection



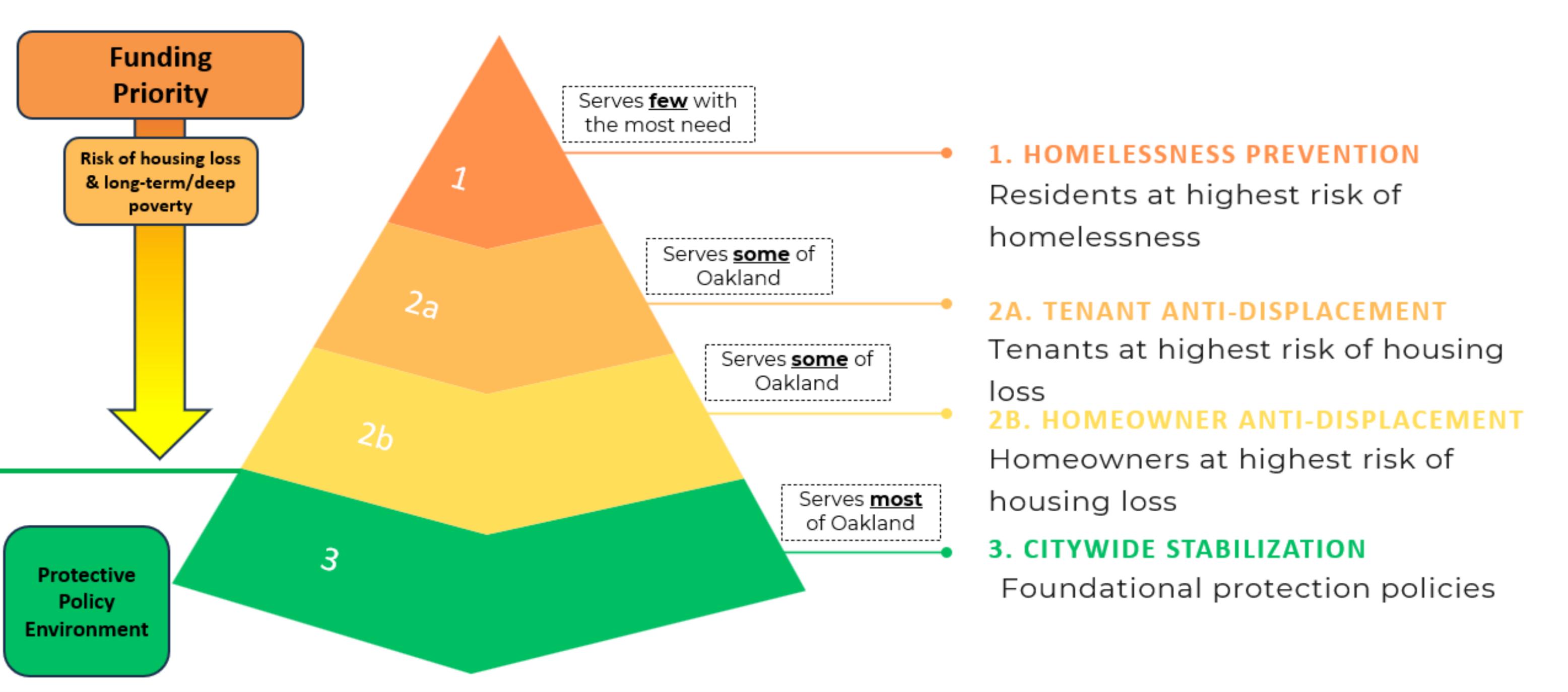
3. CITYWIDE STABILIZATION

Protective policy/regulatory environment to mitigate negative impacts of housing market

Foundational policies:

- Rent Adjustment Ordinance
- Just Cause for Eviction Ordinance
- Rent Registry Ordinance
- Tenant Protection Ordinance
- Relocation Ordinances
- Fair Chance Access to Housing Ordinance
- Pending: Proactive Rental Inspection Program & Equitable Lead Hazard Abatement Program

Anti-Displacement Equity Framework



Implementation Strategies



Implementation Strategies



Key considerations to determine priority (high, medium, low) include:

- Potential equity impact
- Baseline requirements set by ordinance
- Funding availability
- Partnership and capacity to implement
- Progress measured by outcomes data

Implementation Strategies

Strategy Area	Implementation Activities	Priority
1. Prioritize Services to Residents Most Impacted by Disparities	Rework existing contracts to ensure equity-centered approaches	High
	Provide time-critical information on eviction prevention resources to tenants facing eviction	High
	Study the intersection of housing stabilization and gun-violence prevention	High
	Connect residents with high homelessness risk to employment and training programs	High
	Co-design and implement a countywide homelessness prevention system in partnership with Alameda County	High
	Provide housing counseling and education to residents and neighborhoods most impacted by housing precarity	High
	Establish a set of Neighborhood Revitalization Strategy Areas (NRSAs) with the U.S. Department of Housing & Urban Development (HUD)	High

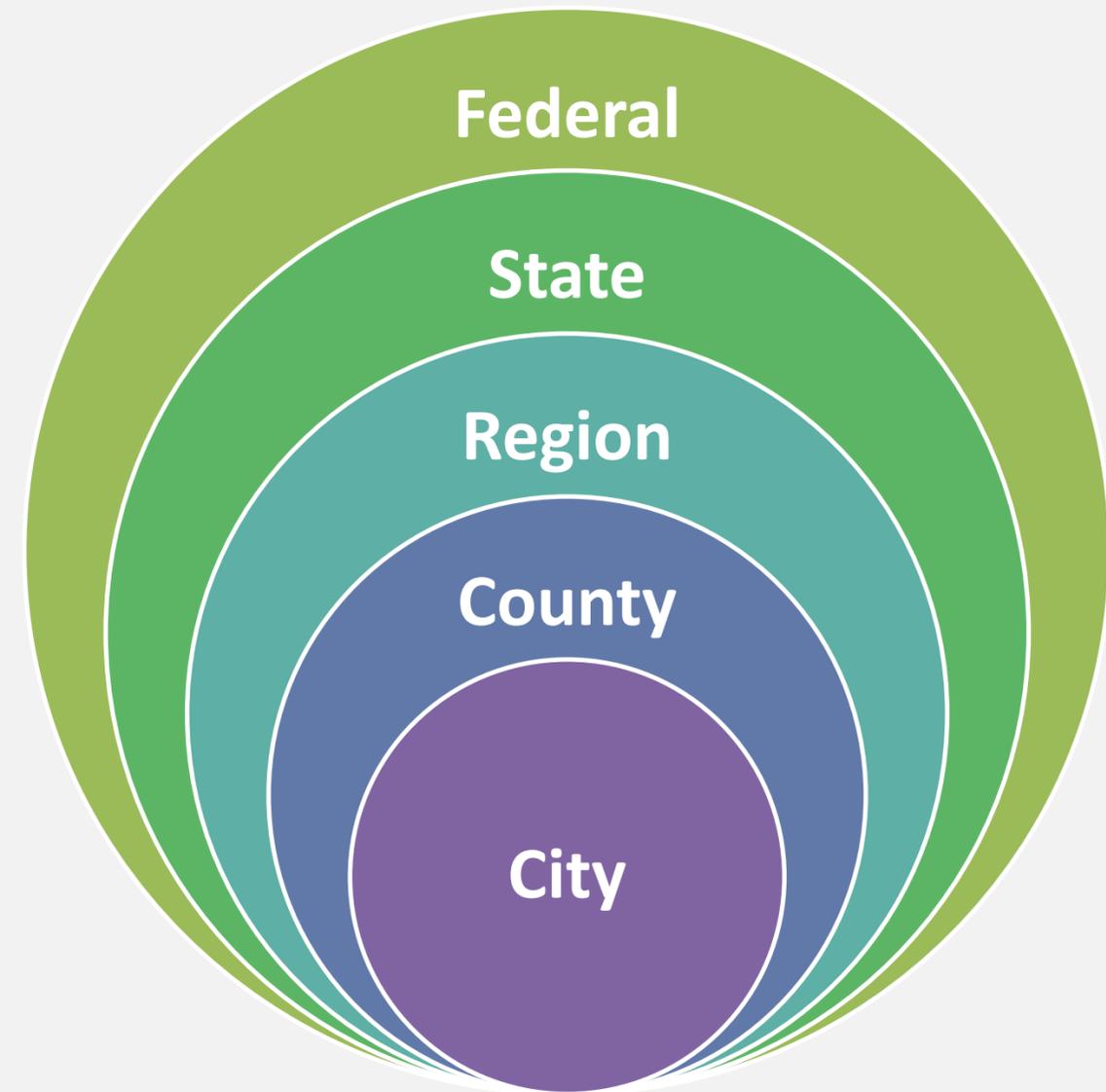
Implementation Strategies

Strategy Area	Implementation Activities	Priority
2. Improve Rental Housing Habitability	Design and implement Equitable Lead Hazard Abatement Program (ELHAP) and Proactive Rental Inspection Program (PRIP)	High
	Evaluate rental housing policies to gauge negative impacts on small property owners	High
3. Increase Small Property Owner Viability	Improve and scale residential rehabilitation loan/grant programs	High
	Explore creation of a small business development program	High

Implementation Strategies

Strategy Area	Implementation Activities	Priority
4. Strengthen Tenant Protection Policies	Evaluate the effectiveness of tenant protection ordinances	Medium
	Clarify property owner obligations , eliminate confusing terms, and ensure alignment with broader effort to improve private rental housing habitability	High
5. Increase Small Property Owner Viability	Create and identify sustainable funding for 1) a foreclosure prevention program, and 2) an estate planning program	Medium

Funding Resources & Alignment



- City dollars will **prioritize impact** for those with the greatest need
- Leveraging existing opportunities with **sister departments**
- Alignment with **county and regional priorities** to leverage funds
- Support **state legislation** for anti-displacement programming & funding
- Optimize use of **federal formula funds**
- Explore **philanthropic support** for new programs and approaches

Conclusion



We need all “3Ps” below to address the housing crisis...



Production

of new Affordable Housing



Preservation

of existing Affordable Housing
Stock



Protection

of Oaklanders from
Displacement

...in addition to strengthening other systems like education, healthcare, economic development, and more.

Oakland Investment Needs*



To reduce unsheltered homelessness by 50% in five years

Program	Total 5 Year Cost	% of Total New Investment	Average Cost per Year
Targeted Prevention	\$112M	10.5%	\$22.4M
Permanent Housing Solutions	\$649M	61.2%	\$130M
Interim Housing	\$300M	28.3%	\$60M
Total Cost	\$1.06B		

All Home System Model

- *Cost Needs above current levels
- Prevention is a relatively **small cost of the overall investment** needed in the system
- Without increasing prevention investment, overall system costs increase by over **\$200M over 5 years**

Ongoing Monitoring & Evaluation

Reporting occurs annually through the following:

1. Rent Adjustment Program (RAP)'s Annual Report
2. U.S. Department of Housing & Urban Development (HUD) Reports
 - i. 5-Year Consolidated Plan
 - ii. Annual Action Plan
 - iii. Consolidated Annual Performance and Evaluation Report (CAPER)
3. Housing Element Annual Progress Report (APR)
4. Annual Housing Development Report, developed by Oakland HCD's Housing Development Division
- 5. Forthcoming: Annual Housing Stability Programs Report**

Additional Sections

- 1. Appendix A:** Discussion of additional grounding data and sources
- 2. Appendix B:** Community engagement and feedback
- 3. Appendix C:** Alignment with Oakland's 2023-2031 Housing Element
- 4. Appendix D:** Anti-Displacement Strategy Best Practices & Effectiveness

Thank you!

