

Keep Oakland  
HOUSED 



Final Report  
Executive  
Summary  
**2018-2021**

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Over the last several decades, housing in the San Francisco Bay Area has become increasingly unaffordable for renters. As reported by the Bay Area Equity Atlas, the estimated median monthly rent in Oakland in 2011 was \$1,716; by 2017 it had skyrocketed 70%, to \$2,960.<sup>1</sup> The increase in rents is compounded by limited rent control protections and rapid gentrification of Oakland neighborhoods, leading to the displacement of many low-income residents of color. In 2018, the California Reinvestment Coalition called Oakland “ground zero for gentrification and displacement in the Bay Area.”<sup>2</sup> Gentrification and displacement have been especially devastating for Oakland’s Black/African American population, with Oakland losing 30% of these residents between 2000 and 2017.<sup>3</sup> And the Point-in-Time count released in 2017 showed an ever-increasing number of unhoused individuals in Oakland, with the city’s homeless population representing nearly half of the total number of unhoused individuals enumerated in Alameda County.<sup>4</sup> The City of Oakland called this a “crisis level surge in homelessness” and announced a number of emergency measures to address it, such as community cabins and leveraging of additional state funding.<sup>5</sup>

This is the immediate context in which, in 2018, Bay Area Community Services ([BACS](#)), Catholic Charities East Bay ([CCEB](#)), and East Bay Community Law Center ([EBCLC](#))—referred to as “the collaborative”—partnered with the [San Francisco Foundation](#) to launch **Keep Oakland Housed (KOH)**. The goal was to prevent Oakland residents from losing their housing by providing legal representation, emergency financial assistance, and supportive services. This executive summary reflects on KOH’s first 3 “pilot years” to share notable aspects of the program’s evolution and key outcomes as well as lessons learned and considerations for the future.

## **EVOLUTION OF THE KOH PROGRAM MODEL (July 2018 – Oct. 2021)**

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The KOH model and approach evolved significantly over the course of the 3-year pilot phase, between July 2018 and October 2021. From the start, KOH was developed and branded as a singular program. The three partners each crafted a unique approach, set of services, and target population that was intended to complement the others:

- **BACS’s program model specified that it would serve individual adults ages 18–54.** This original designation was due to BACS’s experience with serving individuals presenting with substance use, mental health disorders, and chronic/literal homelessness.
- **CCEB aimed to serve individuals ages 55 and older as well as families with children under 18.** This original designation was due to CCEB’s experience with administering Alameda County’s Seasons of Sharing program, which prioritized older adults and families with dependents.<sup>6</sup>
- **EBCLC’s services were designed to serve residents requiring expedited service pertaining to an eviction notice or eviction lawsuit** (unlawful detainer), specifically including tenants who wanted to stay in their homes; tenants with rent control; individuals with housing subsidies; individuals with disabilities or other barriers to services (as other organizations lack tolerance policies and drop clients for missed appointments); and individuals with mental or physical limitations that made it difficult for them to participate fully in the legal system.

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<sup>1</sup> <https://bayareaequityatlas.org/indicators/market-rent#/?geo=07000000000653000>

<sup>2</sup> <https://antievictionmap.com/reports-new>

<sup>3</sup> <https://antievictionmap.com/reports-new>

<sup>4</sup> <https://everyonehome.org/wp-content/uploads/2017/11/2017HIRDReport-Oakland.2-2-3.pdf>

<sup>5</sup> <https://www.oaklandca.gov/topics/oaklands-response-to-homelessness>

<sup>6</sup> [https://www.alamedasocialservices.org/public/services/community/season\\_of\\_sharing.cfm](https://www.alamedasocialservices.org/public/services/community/season_of_sharing.cfm)

Originally, only Oaklanders with formal leases were eligible for services. As such, this model (referred to as KOH 1.0) was designed to prevent homelessness at the most “upstream” point of intervention by addressing eviction and displacement. Conversations with and feedback from community members and subject-matter experts during the initial year surfaced the importance of expanding the KOH mission to serve clients without leases who were at greater risk of becoming homeless. As a result, the collaborative adopted a new approach in February 2020, described as KOH 2.0, to prioritize individuals who were further “downstream” and therefore most at risk of homelessness. Soon after, the global COVID-19 pandemic gave rise to even more changes to this second iteration. A summary of key program changes across KOH’s 3 years included the following:

- **Shifting eligibility criteria** to allow those with 30% of the Area Median Income (AMI) to receive emergency financial assistance. (Eligibility for legal services remained at 50% AMI.)
- **Expanding service provision to include Housing Problem Solving (HPS) at BACS**, which did not require clients to have a formal lease. HPS is a case management approach that helps individuals identify barriers to stable housing.
- **Responding to Coronavirus Aid, Relief, and Economic Security (CARES) Act federal funding criteria**, which mandated that recipients of emergency rental assistance for pandemic-related housing crises have incomes less than 80% AMI.
- **Responding to the federal Emergency Rental Assistance Program (ERAP)**, which changed KOH eligibility criteria one final time during the pilot phase, back to incomes less than 50% AMI for pandemic-related housing crises.

The demand brought on by the COVID-19 pandemic and the funding opportunities therein brought new partnerships to KOH during the second and third years of implementation. These efforts included:

- **Developing local partnerships that deepened the collaborative’s commitment to reaching additional low-income communities of color in Oakland.** During Year 2, KOH expanded to include the Unity Council, targeting Spanish-speaking populations in Fruitvale; the East Bay Asian Local Development Corporation, targeting Asian/Pacific Islander populations in Chinatown; and Roots Community Health Center, targeting Black/African American and other residents of color in deep East Oakland. The second wave of partnerships reached additional communities served by organizations such as Safe Passages and East Oakland Community Project.
- **Aligning partnerships with state and regional homelessness-prevention efforts.** The California Department of Housing and Community Development (HCD) launched RoomKey (now called HomeKey) in March of 2020,<sup>7</sup> a statewide rental relief program for tenants and landlords affected by the COVID-19 pandemic. BACS worked closely with HCD to develop an online submission portal and to share data to avoid duplication of benefits, since eligibility requirements for the program and KOH are the same (aside from geographic location). BACS was simultaneously collaborating with Keep People Housed, a similar regional effort.<sup>8</sup> KOH has referred any residents who were ineligible for the Oakland effort to these state and regional efforts.
- **Leveraging partnerships to access federal funding.** The foundation built during the first 2 years of partnerships provided an opportunity for Oakland to collaboratively respond to funding opportunities made available by the CARES Act as well as two iterations of ERAP. In 2022, KOH is now positioned to receive an estimated \$20 million in funding through ERAP and through state resources. Coupling this

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<sup>7</sup> <https://homekey.hcd.ca.gov/content/background>

<sup>8</sup> <https://hpp.bayareacs.org/>

investment with philanthropic dollars presents an opportunity for KOH to offer a nimble public/private partnership response to the housing crisis in Oakland, as philanthropic support and the second iteration of ERAP both offer more flexibility for service providers than previous funding streams.

Now, at the sunset of the KOH pilot, the collaborative is positioned to determine which population(s) it intends to serve and how (e.g., downstream and upstream populations). More specifically, leaders of the initiative will continue thinking through if they will provide both eviction-prevention and homelessness-prevention services or whether one-time financial and/or legal assistance interventions are the best way to address these related yet distinct crises in Oakland.

## KEY OUTCOMES FROM KOH’S PILOT YEARS (July 2018 – Oct. 2021)

The partners in the collaborative have been steadfast in the aspirations laid out in the KOH logic model, which outlines their collective commitment to ensuring Oakland residents remain housed. This 3-year evaluation has benchmarked progress toward four impact areas, measured by target outputs and indicators outlined in the logic model.<sup>9</sup> We address each of these impact areas in this section.

### How Many Clients Were Served?

Because of the high demand for emergency financial assistance and eviction defense, the collaborative aimed to serve as many Oaklanders as possible, given resources and capacity. Considering the rise in demand for services throughout the pandemic, KOH has continued to exceed the number of clients it set out to serve. Highlights exemplifying this accomplishment as of October 31, 2021, are as follows:

- **KOH has served 5,944 households.** At the outset, the collaborative envisioned that KOH would serve 2,400 individuals and households per year, with a total of 7,200 individuals and households served by the end of Year 3.<sup>10</sup> While data limitations prevent an estimate of the total number of individuals,<sup>11</sup> looking at households alone (which are already 83% of the individuals and households goal) indicates that KOH has met its goal for numbers served.
- **KOH has provided legal services to 2,078 clients,** nearly doubling its goal of 1,200.
- **KOH has provided financial assistance to 3,866 residents,** far surpassing its goal of 750.

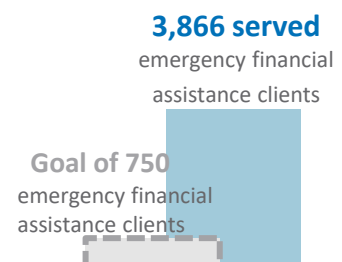
**Exhibit 1: KOH Progress to Date**



**Exhibit 2: Legal Services Progress**



**Exhibit 3: Emergency Financial Assistance Progress**



<sup>9</sup> The KOH logic model is provided in Appendix H of the main report.

<sup>10</sup> KOH officially launched in July 2018, with a public launch in October 2018. For the purposes of this report, we consider July 2018 the start of KOH, and years are reported on a July-to-June timeline. However, Year 3 data include the final quarter of the pilot, through October 2021.

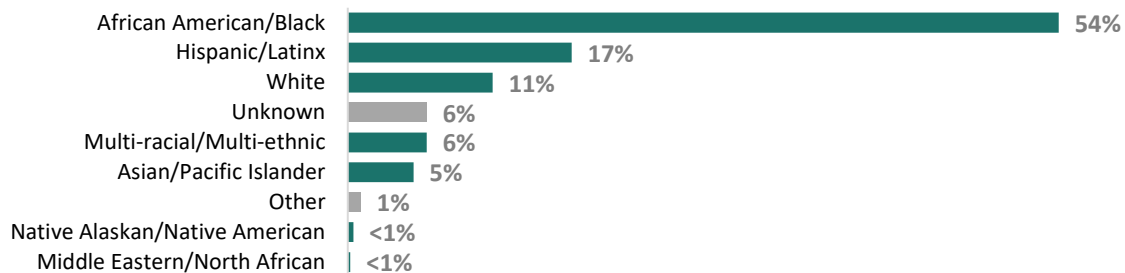
<sup>11</sup> At the time of this report, some collaborative organizations were unable to provide numbers on individuals within a household, thus limiting the ability to provide an accurate count of individuals. Therefore, for consistency and accuracy across organizations, these numbers only reflect households.

## Who Were the Clients Served?

Throughout the pilot period, KOH served an increasingly diverse population reflecting multiple racial and ethnic identities, incomes, Oakland neighborhoods, household compositions, and ages. At the end of the pilot, in October 2021, the client composition can be described as follows:

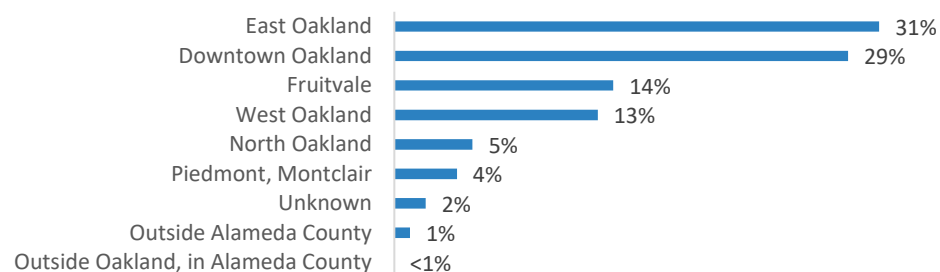
- **KOH clients have been majority Black/African American (54%).** The Bay Area’s Black/African American population has been disproportionately impacted by economic instability and housing affordability challenges. Thus, KOH’s sustained focus on serving this community aligns with where services have been needed for addressing the racial disparities of displacement.

**Exhibit 4: Racial/Ethnic Background of KOH Clients (July 2018 – October 2021)**



- **Three-quarters of KOH clients have been 30% AMI or lower.** This concentration of clients between 0% and 30% AMI highlights that Oakland’s low-income population has been served by KOH.
- **Approximately 18% of KOH clients have had a known disability.** In Oakland, 12.6% of individuals have a disability.<sup>12</sup> Thus, KOH is serving Oaklanders with disabilities at a higher proportion than the population of disabled individuals in Oakland.
- **KOH clients came from 21 of the 29 ZIP Codes in Oakland.** Oaklanders from over 70% of the city’s neighborhoods accessed KOH services. Thus, KOH served clients across a broad geographic range.

**Exhibit 5: Neighborhood Distribution of KOH Clients (July 2018 – October 2021)**

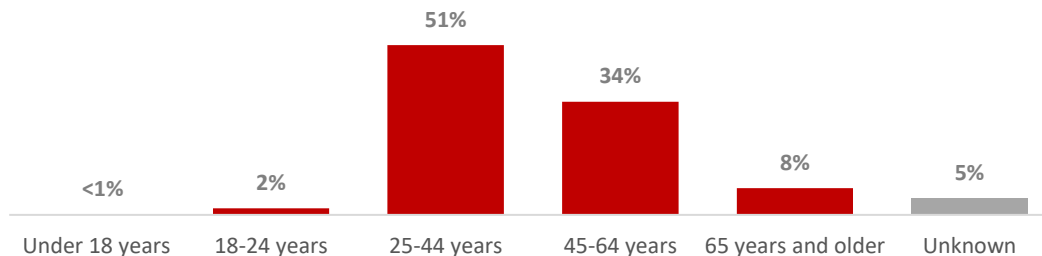


- **Most clients who received KOH services (85%) were adults between the ages of 25 and 64 years.** Throughout the pilot phase, 8% of those served by KOH were older adults ages 65 and up. This percentage was relatively consistent across KOH’s pilot. While older adults were a target population,

<sup>12</sup> [https://www.centerondisability.org/ada\\_parcc/utills/counties.php?state=CA&table=43&colour=0&palette=3](https://www.centerondisability.org/ada_parcc/utills/counties.php?state=CA&table=43&colour=0&palette=3)

the pandemic presented barriers for outreach to them, as they were generally less comfortable with virtual support and preferred in-person communication.

**Exhibit 6: Age Distribution of KOH Clients (July 2018 – October 2021)**



- **Just under half of KOH clients (roughly 42%) represented households with children between the ages of 0 and 17 years.** The proportion of KOH clients who represented families with children slightly increased from KOH’s first year and then remained relatively constant for the remaining 2 years.

## Eviction Defense Outcomes

The KOH logic model states that “EBCLC will preserve the tenancy (or secure additional time and other benefits for relocation) in at least 85% of the cases where it provides full scope representation.” Data collected from client focus groups, EBCLC site visits, and KOH data reports point to the following indicators of successful outcomes for EBCLC clients:

- **Nearly all EBCLC KOH clients with resolved eviction-defense cases had successful outcomes.** Only 1% of clients (n=15) had unfavorable outcomes, demonstrating that EBCLC exceeded its benchmark of an 85% success rate.<sup>13</sup> In the context of eviction defense, a successful outcome may be a client who was under an eviction notice remaining in their home, moving to new housing, or reaching a specific settlement amount.
- **EBCLC directly supported clients by facilitating the passage of eviction moratoria for the City of Oakland and Alameda County.** EBCLC and partnering housing-justice organizations successfully advocated for extending the moratoria, which supported Oaklanders with staying housed during the pandemic. The county moratorium is linked to the public health department and will be in effect until 60 days after the COVID-19 public health mandate ends.
- **EBCLC clients felt a greater sense of hope and ability to overcome their housing crises after receiving support from EBCLC.** Clients described how the care, respect, and compassion they felt from EBCLC staff helped them believe that they would overcome their respective crises. They felt like EBCLC staff empathized with their situations and approached them in ways that did not exacerbate their stress; instead, the interactions gave them the feeling that their crises would be resolved.
- **Court processes and outcomes for Oaklanders facing unlawful detainer notices grew more favorable for tenants throughout KOH’s pilot period.** Notably, the average number of unlawful detainer (UD) cases per month decreased. In the time since KOH’s public launch and prior to the eviction moratoria, the average number of UD cases filed per month decreased from 344 to 324; since March 1, 2020,

<sup>13</sup> When unknown and ongoing or pending cases are removed from the distribution, 99% of EBCLC’s full-scope clients had successful outcomes.



the average decreased to 35. While the most recent average monthly UD filing is reflective of the eviction moratoria, the overall trend is favorable for Oakland tenants, as fewer filings reflect fewer tenants at risk for eviction.

## Emergency Financial Assistance Outcomes

The KOH logic model states that KOH “will prevent 80% of the individuals and families they help from becoming homeless.” Follow-up data from KOH’s texting application and testimonials from KOH clients highlight the extent to which KOH’s emergency financial assistance resulted in a reduction in the number of people made homeless due to the loss of housing.

- **Texting data from 2021 show that, at follow-up, 82% (n=639) of clients were housed, thus meeting the collaborative’s goal to help 80% of the individuals and families it serves from becoming homeless.** Overall, 8% (n=59) were unhoused and 10% (n=81) responded as other. These data reflect a 40% response rate for Spanish-language texts and a 41% response rate for English-language texts.<sup>14</sup>

- **Focus group participants said that KOH has helped Oaklanders stay housed.** These community members specified that KOH’s financial services were critical with helping them stay housed during the pandemic. Several clients described losing their jobs during the pandemic and/or experiencing family crises. Having access to KOH emergency financial assistance was integral to ensuring their housing stability.

*“I’m a single mother with two kids, and I was unable to pay the rent at the time. And KOH came through....It’s hard when you have single parents, and you’re realizing that you’re doing everything. And the system is not made so that one income [can] carry all of these burdens. So at times it’s really a blessing to know that there are organizations you can find.”*

*– KOH Client*

<sup>14</sup> This response rate is relatively high, considering that the Homelessness Prevention and Rapid Rehousing Program follow-up efforts yielded a 15% response rate (<https://everyonehome.org/wp-content/uploads/2016/02/resources-PHP-Report03.2014.pdf>).

## LESSONS LEARNED AND CONSIDERATIONS

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At the close of KOH’s 3-year pilot, the collaborative has learned a lot that will help deepen and expand the program model moving forward. A key goal for KOH in the coming years is to expand geographically so that services are available across the Bay Area, as opposed to solely in Oakland. Furthermore, the collaborative will continue to focus on policy advocacy as a core component of the KOH model. The following lessons learned and accompanying considerations are intended to support the collaborative and the broader field as it works toward these post-pilot goals.

### Lessons Learned

**KOH represents the need to serve populations along a spectrum of housing-insecurity challenges.** While early learning resulted in a shift in the collaborative’s efforts toward serving those most at risk of homelessness, it also identified a gap in service provision for individuals who were not at imminent risk of homelessness but needed emergency financial assistance to maintain their housing. Within this gap, the most vulnerable were those considered “precariously housed”—residents without a formal lease or legal tenancy who were not literally homeless (e.g., families doubled and tripled up in a single unit or people who were “couch surfing”). As the collaborative continues to coordinate with the Continuum of Care, they will bring lessons learned in identifying those who have fallen through the cracks of the existing safety net.

**Pairing emergency financial assistance with legal services supports clients in staying housed.** Reflections from the collaborative and from the clients KOH has served illustrated the complementary nature of eviction defense and emergency financial assistance. Leaders from each organization recognized early on that they were not addressing a single-issue problem and that Oakland residents often face compounding legal and financial barriers to staying housed. Throughout the pilot initiative, the collaborative invested more deeply by intentionally providing referrals and connecting residents to complementary services.

**Culturally and linguistically appropriate service provision is core to effective service delivery.** The collaborative implemented several measures to ensure that all Oaklanders, regardless of the language they speak, could access KOH. Partnerships with community-based organizations rooted in cultural and linguistic responsiveness (like Unity Council, the East Bay Asian Local Development Corporation, and Roots Community Health Clinic) has helped KOH reach more individuals who are facing housing insecurity and are from Latinx, Asian American, and other racial or ethnic communities. Community members who engaged in the evaluation underscored the need for culturally and linguistically appropriate services to ensure that clients are able to fully access services and feel more confident in their ability to overcome their housing crises. Integrating these organizations as a neighborhood-based approach to providing services to yet-to-be-reached populations was also an important component of increasing effective service delivery.

### Considerations for KOH Beyond the Pilot

**Meaningfully develop a policy-advocacy component as part of KOH’s core strategy.** Currently, the KOH logic model does not include an explicit policy-advocacy component. Throughout KOH’s implementation, and particularly during the pandemic, policy advocacy emerged as a critical strategy for ensuring Oaklanders stayed housed. As the collaborative continues to refine the program model beyond



the pilot phase, policy advocacy should be listed alongside KOH's key strategies and included as something that the collaborative continues to develop capacity around.

**Continue to clarify the populations prioritized through KOH's programming and make that transparent to the public.** Currently, individuals across a range of income levels and housing statuses—including leaseholders and non-leaseholders—are eligible to receive KOH's services. While KOH has started to collect data through a prioritization tool, the collaborative has not yet used the data from the tool to prioritize people for services. As KOH's model for homelessness prevention is scaled to a regional approach, clarifying how populations are prioritized will become increasingly important. In particular, the collaborative should consider how to communicate which services target an upstream population and which are directed toward a downstream population to provide clear descriptions of the settings in which each population will be prioritized.

**Provide services that help Oaklanders think through long-term planning for housing stability, particularly once the eviction moratoria end.** Clients unanimously expressed gratitude for KOH's services and recognized the positive role they played in supporting them with staying housed. Several clients, however, shared anxiety about their housing stability once the eviction moratoria were removed. The collaborative shared this anxiety. While EBCLC is planning to launch a debt-collection clinic, KOH's current services have not clarified how clients will pay their rent in the future. Some are still suffering from the economic fallout brought on by the pandemic and will therefore need rental support beyond the eviction moratoria. Clients recommended that KOH support Oaklanders with thinking through options for paying their rent in the future as they continue to recover economically, as further reiterated in the sidebar quote.

*“My landlord...told us that we could begin repaying what we owe once we were able to get a few more hours at work. He never gave us an eviction notice but did give us a letter that details how much we currently owe. So, we were able to use KOH funds to pay toward this. We still worry about the mounting debt, though. We're not in crisis, but we're not in the best situation. We're trying to get ahead, little by little.”*

*– KOH Client*

As KOH concludes its 3-year pilot, the collaborative has a great deal to celebrate. Not only did KOH far exceed its goals for numbers served, but it also successfully responded to a global pandemic that directly impacted Oakland's housing context. KOH has reached the vast majority of Oakland communities, focusing on those most vulnerable to housing crises, and has leveraged public support to increase visibility of services across the city. Given KOH's success within Oakland, moving toward a regional approach is a logical next step. These key lessons learned and considerations may provide supportive information for the collaborative as it embarks on the next chapter of KOH.