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INTRODUCTION

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 was $1,716 in 2011; by 2017 it had skyrocketed 70%, to $2,960.1 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.”

Gentrification and displacement have been especially devastating for Oakland’s Black/African American population, with Oakland losing 30% of this population between 2000 and 2017.3 In 2017, the Point-in-Time count showed an ever-increasing number of homeless individuals in Oakland, with the city’s homeless population representing nearly half of the total number of homeless individuals enumerated in Alameda County.4 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.5

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 (SFF) to launch Keep Oakland Housed (KOH). The first 3 years of KOH—July 2018 to October 2021—were conceived as a pilot phase to refine KOH’s model and ensure that the partners were maximizing their collective structure and programmatic approach in service of preventing homelessness in the Oakland community. Beyond the anticipated programmatic shifts and refinements typical of pilot efforts, KOH also needed to respond to the effects of the global COVID-19 pandemic, which dramatically changed the Oakland housing context and increased the need for KOH services. Prior to the pandemic, renters in Oakland were facing a formidable gentrification and affordability crisis; this was exacerbated by the economic devastation caused by COVID-19. Thus, in many ways, KOH was well poised to address the pandemic-related housing crisis before it even hit.

With the sunset of KOH’s pilot phase in October 2021, this final report reflects a two-volume series: Volume 1 presents findings related to KOH’s implementation, and Volume 2 presents findings related to KOH’s outcomes. More specifically, within Volume 1, the narrative focuses on how KOH was implemented, with a particular focus on the main shifts that occurred over the past three years. To complement this implementation chapter, Volume 1 concludes with a chapter highlighting lessons learned and considerations moving forward. Throughout both Volume 1 and Volume 2, findings are grounded in the context of both the COVID-19 pandemic and the end of KOH’s pilot phase. Both Volumes also include an intentional focus on community voice, with community findings and recommendations—collected through yearly community engagement touchpoints—highlighted throughout.

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1 https://bayareaequityatlas.org/indicators/market-rent#/?geo=07000000000653000
2 https://antievictionmap.com/reports-new
3 https://antievictionmap.com/reports-new
5 https://www.oaklandca.gov/topics/oaklands-response-to-homelessness
6 The pilot phase began with a soft launch in July 2018 and an official public launch in October 2018; it ended in October 2021.
Overview of This Evaluation

Social Policy Research Associates (SPR) served as the evaluation partner throughout KOH’s 3-year pilot phase. In this role, SPR focused on: (1) providing technical assistance to support the capacity of BACS, CCEB, and EBCLC to collect meaningful and relevant data; (2) offering formative findings to inform the ongoing improvement of KOH; (3) answering summative questions regarding progress toward KOH outcomes; and (4) surfacing learnings around KOH’s scalability and replicability. Moreover, SPR partnered with Reflex Design Collective to engage the Oakland community across all three pilot years. The evaluation of KOH was guided by an evaluation framework (Appendix A). This framework emerged from a comprehensive design phase during which SPR and KOH partners identified four areas of inquiry that remained constant throughout the evaluation: structure, implementation, outcomes, and systems change. In the design phase, SPR and KOH also finalized a set of evaluation questions, outcomes, and indicators that guided data collection and analysis. The full set of evaluation questions is included in Appendix B; questions addressed in Version 1 are as follows.

1. Have BACS, EBCLC, and CCEB implemented services as intended?
2. What has been the value-add of SFF’s role in supporting the implementation of the KOH initiative?
3. What key attributes of the KOH model can be scaled or replicated?
4. How has KOH contributed to systems change in Oakland?

Data Sources Informing This Report

Volume 1 highlights findings derived primarily from site visit interviews with each of the three organizations across three time points. Moreover, the final chapter in this Volume was derived from a comprehensive set of data, as described in detail in Appendix K. As an overview, these data included: grantee data reports reflecting client-level demographics and outcomes; publicly available data to contextualize findings (i.e., the American Community Survey and Bay Area Equity Atlas); Alameda County Court data highlighting unlawful detainer outcomes; and community engagement data, as further described in Exhibit 1.

Exhibit 1: Community Engagement Spotlight

As shared in the evaluation design, a core value within the KOH evaluation was including community voice: “A commitment to building community power by centering the agency of those most impacted by housing instability in shaping the KOH program.” The evaluation’s community forums, photovoice project, and focus groups provided a space for Oakland residents to share their stories, perceptions, and recommendations for improving KOH in a way designed to increase their agency in shaping this solution to Oakland’s housing challenges. Overall, SPR and Reflex Design Collective engaged 64 Oakland residents throughout this evaluation. The residents who participated in the evaluation included Black/African American, Latinx, White, and Asian/Pacific Islander individuals from across multiple Oakland neighborhoods. Two overarching themes in their feedback were the importance of continuing to collaborate with the Oakland community in shaping homelessness-prevention and eviction-defense programs and the key role an evaluation team can have in facilitating this engagement. As one of the photovoice participants explained, “You...were the first ones to reach out and consider what it’s like to need assistance....We need advocates like you guys to come out and see what’s wrong and how you can make things better.”

Questions 1-7 are addressed throughout key sections in this report. Questions 8-9 are addressed throughout all sections of the report, and are therefore not explicitly listed in the subsequent sections.
KOH IMPLEMENTATION & KEY CHANGES FROM 2018-2021

The KOH model and corresponding implementation of services have evolved significantly over the course of the pilot phase. This chapter provides a summary of the KOH model and the key shifts in implementation in order to provide context for the subsequent chapters, which focus on KOH progress and learning. This chapter addresses the following evaluation questions: Have BACS, EBCLC, and CCEB implemented services as intended? What has been the value-add of SFF’s role in supporting the implementation of the KOH initiative?

The chapter begins with a recap of KOH’s origin story to highlight the original motivations and process for launching KOH’s pilot phase. It then moves to a description of the unique program model that each partner organization envisioned and shares how each of these models changed during the pilot in response to an evolving mission, the COVID-19 pandemic, and subsequent partnerships and funding opportunities that expanded KOH services.

KOH’s Origin Story

The origins of KOH stretch back to 2017 when an anonymous donor gave $3 million to SFF to address homelessness in Oakland. During the 2 years prior, Oakland’s homeless population had grown, from 2,191 in 2015 to 2,761 in 2017. This dramatic increase correlated with increased displacement of low-income households, which disproportionately affected people of color. The donor’s request that the funds be used to address homelessness was well aligned with SFF’s programmatic priorities to advance the economic security of low-income people in the Bay Area, invest in neighborhoods and places where all members of the community thrive, and ultimately ensure that people of color and low-income residents can shape the decisions that affect their lives and communities.

On behalf of this donor and with the help of a consultant, SFF’s Donor and Development Services department spearheaded early efforts to conceptualize how to leverage this initial investment to address displacement and homelessness in Oakland. Donor and Development Services staff met with the Oakland Mayor’s Office to gain their perspective and partnership. The Mayor’s Office advised SFF to use the funds for an anti-eviction/anti-displacement initiative, feeling that a focus on serving those at imminent risk of homelessness would replicate efforts funded by the City of Oakland. From there, SFF began the process of selecting the best organizations to help design and implement an anti-eviction/anti-displacement program in Oakland. After speaking with over 20 executive directors from Oakland nonprofits, three rose to the surface as natural fits for KOH, due to their experience with homelessness-prevention and anti-displacement work in Oakland: Bay Area Community Services, Catholic Charities East Bay, and East Bay Community Law Center.

The three organizations were presented with the choice to have the work spearheaded by one organization or a combination. Recognizing the complementary services and populations that each traditionally focused on, they chose to form a collaborative. Although these organizations had never formally worked together, they saw KOH as a new and unique opportunity to join forces for Oakland individuals and families facing housing crises. Building upon their collective experience and expertise, they developed a comprehensive proposal for a multiyear project addressing the housing crisis in Oakland through a three-pronged emergency response of legal representation, emergency financial assistance,

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9. [Link](https://www.urbandisplacement.org/sites/default/files/images/alameda_final.pdf)
10. Donor and Development Services is now referred to as Philanthropy and Gift Planning within SFF.
and supportive services. KOH services launched in July 2018, with a formal public launch organized by SFF in October of the same year.

The KOH collaborative was the first of its kind, as homelessness-prevention and eviction-prevention service providers in Oakland had until then operated mostly in silos, often competing for sparse public funding. The following sections describe the three complementary service models that the members of the collaborative developed to respond to the dual crises of homelessness and displacement as well as the ways in which their flexible endowment allowed them to evolve.

**The Initial KOH Program Model**

While KOH was developed and branded as a singular program, in the early stages of program design each of the three partners crafted its own complementary approach, set of services, and target population. Referred to as KOH 1.0, the key programmatic elements provided by each partner were envisioned as follows:

- **BACS** developed a program model that specified it would primarily 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.  

- **EBCLC** served residents requiring expedited services for eviction notices or eviction lawsuits (unlawful detainer), specifically including tenants who wanted to stay in their homes; tenants with rent control; individuals with a 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.

There were a few key reasons why these models were initially designed to be distinct:

- KOH represented just one of the funding streams the organizations relied on to provide emergency financial and legal assistance.

- Since KOH funding was less prescriptive, each partner could direct KOH services to the target populations most aligned with its existing mission and programs.

- Nonprofit emergency financial and legal assistance providers in Oakland have historically operated within a scarcity mindset, meaning they competed for funding in a small ecosystem.

KOH challenged the leadership of each partner to pivot their strategic thinking and work within a collaborative structure. The funding stream created the opportunity for the partners to take a coordinated approach that complemented the work of the Alameda County Continuum of Care, which was administered by EveryOne Home, and the broader housing safety net.

EveryOne Home is the Alameda County planning body that coordinates housing and supportive services for people experiencing homelessness; it receives funding from the U.S. Department of Housing and Urban Development for coordination and implementation of housing and services. Due to federal priorities and the scope of the homelessness crisis in Alameda County, funding has primarily been

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11 https://www.alamedasocialservices.org/public/services/community/season_of_sharing.cfm
12 https://everyonehome.org/main/
allocated to programs targeted to people already experiencing homelessness rather than those at risk of homelessness or eviction (although there have been previous funding allocations for homelessness prevention). Leaders from EveryOne Home participated in the planning phase to determine KOH’s role within the broader safety net.

The San Francisco Foundation’s Role

During the pilot phase, the collaborative was supported by SFF serving in an administrative role. Through the administrative functions described below, SFF’s role was intended to create space for the collaborative to focus on strategic thinking and implementation of the evolving program model. Ultimately, SFF’s investment and support during the pilot phase drew upon multiple departments, including Donor Relations, Programs, Finance, Marketing and Communications, and Strategic Learning and Evaluation. As the administrator for KOH, SFF also played an integral role in its implementation. Key areas of support encompassed the following:

- Supporting KOH fundraising and funds distribution. Given SFF’s experience and expertise with supporting initiatives comprising multiple funders, it was poised to support the collaborative with attracting new funders, keeping funders abreast of key KOH updates, and distributing funds to the collaborative. SFF’s expertise ultimately helped procure additional funds from Kaiser Permanente and Crankstart as well as from multiple individual and institutional donors.

- Serving as the central point of contact for key stakeholders. Beyond funders, SFF managed relationships with the City of Oakland and the Oakland Mayor’s Office, the media, and other nonprofits. For example, SFF orchestrated a KOH kick-off press conference (in partnership with the Oakland Mayor’s Office), facilitated all-partner stakeholder meetings, and convened additional meetings as needed.

- Leading marketing and communications efforts. From the start of the initiative, SFF’s Marketing and Communications team was integral to supporting KOH’s visibility and external stakeholder communications. Specifically, SFF created the KOH website, worked with the collaborative to address ongoing communications needs (e.g., social media campaigns and donor communications), and created marketing materials.

- Facilitating evaluation and learning. Finally, SFF managed and held the evaluation contract with SPR and, in doing so, supported the collaborative with determining cross-cutting measures and indicators to track across the KOH pilot. These evaluation findings supported the collaborative with monitoring progress toward goals and offered learnings that served as critical points of reflection on the program model.

Throughout the pilot phase, SFF and the other KOH funders endeavored to center the collaborative’s partners as the real experts in this work. During the second year of implementation, collaborative partners leaned into their respective roles as experts by assuming leadership roles in all aspects of core partner meetings and decision making.

KOH’s Evolving Approach

KOH 1.0 was designed to address eviction and displacement, thus targeting individuals and families considered “upstream” along the continuum of falling into homelessness. As a result, eligible individuals

13 The KOH baseline report mentions similarities to earlier efforts, such as the Homelessness Prevention and Rapid Rehousing Program.
during KOH 1.0 included Oaklanders with formal leases. Feedback from stakeholders during the initial year surfaced the importance of serving clients who may not have had leases and who were at greater risk of becoming homeless (i.e., a more “downstream” population). As a result, the collaborative adopted a new approach in February 2020, described as KOH 2.0, to prioritize those most at risk of homelessness. Shifts resulting from KOH 2.0 are as follows:

- **Expanding service provision to include Housing Problem Solving at BACS in order to broaden the reach of the program beyond lease holders.** Housing Problem Solving is a case management approach that helps individuals identify stable housing by drawing on their personal networks. Because BACS staff had been providing these services apart from KOH as part of their Housing Resource Center, they were able to leverage existing relationships to implement Housing Problem Solving services.

- **Shifting the eligibility criteria for financial assistance to include those considered to be extremely low-income.** During the first year, these criteria were the same for all partners: Clients had to have 50% of Area Median Income (AMI) or lower. In order to serve Oaklanders at greater risk of becoming homeless, the collaborative shifted the financial assistance criteria down to 30% of AMI. (Eligibility for legal assistance remained at 50% AMI.)

The global COVID-19 pandemic gave rise to more changes to KOH 2.0 beginning in early 2020. Soon after the pandemic began, the Alameda County eviction moratorium was passed that changed the homelessness-prevention and eviction-defense context: Given pandemic-related economic hardships, tenants could no longer be evicted. Moreover, additional resources were distributed to KOH, which impacted implementation in the following ways:

- **Eligibility for financial assistance expanded to 80% AMI for individuals and families experiencing a pandemic-related housing crisis.** In the summer of 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act provided federal funding for emergency rental assistance. This funding initially mandated that recipients have incomes less than 80% AMI. Thus, as KOH received this funding for financial services, the initiative’s eligibility criteria changed again. However, this expansion was only for Oaklanders facing pandemic-related housing crises. In other words, if an individual or family’s housing crisis was not related to the pandemic, they were still subject to the 30% AMI requirement. Moreover, private KOH funding (e.g., philanthropic and donor-funded resources) was made available for pandemic-specific relief. The eligibility requirements for these resources expanded to include Oaklanders who had leases and incomes up to 80% AMI (CCEB and EBCLC only).

- **Additional federal funding shifted financial-assistance eligibility down to 50% AMI for individuals and families experiencing pandemic-related housing crises.** Following the CARES Act, the Emergency Rental Assistance Program (ERAP) was launched in May of 2021. This changed KOH eligibility criteria one final time during the pilot—from 80% AMI to 50% AMI for those experiencing pandemic-related housing crises. A second wave of ERAP funding (referred to as ERA2) was announced on March 11, 2021, and at the time of the final site visit (September 2021) had not yet been allocated.

- **Federal funding aligned with the collaborative’s intention to serve Oakland geographic areas most in need of services.** ERAP mandated the prioritization of geographic areas where low-income populations were most at risk of eviction.14 This aligned well with ongoing research and

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14 [https://www.urban.org/sites/default/files/publication/102968/testing-the-emergency-rental-assistance-priority-index.pdf](https://www.urban.org/sites/default/files/publication/102968/testing-the-emergency-rental-assistance-priority-index.pdf)
dialogue within the collaborative, thus reflecting a focus that complemented the collaborative’s evolving target population priorities.

- **Federal funding strained the capacity of BACS and CCEB to provide financial assistance.** The Consolidated Appropriations Act was enacted on December 27, 2020, providing funding for rental assistance that was later allocated to KOH. As this chapter later describes, ERAP did not include funding for operations; as such, it was difficult to administer quickly within Oakland and in other jurisdictions.

To further outline changes in implementation, Exhibit 2 summarizes the shift in KOH’s service delivery from KOH 1.0 to KOH 2.0, as well as for funding related to COVID-19 and from the CARES Act and ERAP.

### Exhibit 2: KOH Implementation by Collaborative Partner and Funding Context

<table>
<thead>
<tr>
<th>Timeline</th>
<th>BACS</th>
<th>CCEB</th>
<th>EBCLC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>KOH 1.0:</strong></td>
<td><strong>Eligibility:</strong> Leaseholders / Reside in Oakland / AMI below 50% / Proof of housing crisis / Proof of financial stability</td>
<td><strong>Eligibility:</strong> Leaseholders with proof of crisis; income to sustain household after intervention; AMI below 30%</td>
<td><strong>Eligibility:</strong> Leaseholders; AMI below 30% for financial services; AMI below 50% for legal services</td>
</tr>
<tr>
<td><strong>July 2018 – February 2020</strong></td>
<td><strong>Eligibility:</strong> Non-leaseholders; AMI below 30%</td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 30%</td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 80%</td>
</tr>
<tr>
<td><strong>KOH 2.0:</strong></td>
<td><strong>Eligibility:</strong> Non-leaseholders; AMI below 30%</td>
<td><strong>Eligibility:</strong> Leaseholders with proof of crisis; income to sustain household after intervention; AMI below 30%</td>
<td><strong>Eligibility:</strong> Leaseholders; AMI below 30% for financial services; AMI below 50% for legal services</td>
</tr>
<tr>
<td><strong>February 2020 – Present</strong></td>
<td><strong>Additional Services:</strong> Engagement in services to help individuals/families sustain household (or rapidly rehouse) after intervention</td>
<td><strong>Additional Services:</strong></td>
<td><strong>Additional Services:</strong></td>
</tr>
<tr>
<td><strong>(individuals and families not experiencing a pandemic-related housing crisis)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COVID-19</strong></td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 30%</td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 80%</td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 80%</td>
</tr>
<tr>
<td><strong>(funded by KOH):</strong></td>
<td><strong>Eligibility:</strong> Non-leaseholders; AMI below 30%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>March 2020 – Present</strong></td>
<td><strong>Additional Services:</strong> Engagement in services to help individuals/families sustain household (or rapidly rehouse) after intervention</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CARES Act:</strong></td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 80%</td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 80%</td>
<td><strong>No Implementation:</strong> EBCLC did not receive CARES Act funding for financial assistance, as their primary focus was eviction defense</td>
</tr>
<tr>
<td><strong>April 2020 – April 2021</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ERAP:</strong></td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 50%</td>
<td><strong>Eligibility:</strong> Leaseholders with pandemic-related housing crisis; AMI below 50%</td>
<td><strong>No Implementation:</strong> EBCLC did not receive ERAP funding for financial assistance, as their primary focus was eviction defense</td>
</tr>
<tr>
<td><strong>May 2021 – Present</strong></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

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Expansion of KOH Partnerships

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. Three key themes emerged regarding partnership expansion:

- **Partnerships represented an effort to reach a broader client base and to make services available to all corners of Oakland** as further discussed in the outcomes chapter. During Year 2, KOH expanded to include the Unity Council (targeting Spanish-speaking populations in Fruitvale), the East Bay Asian Local Development Corporation, and the Asian Pacific Environmental Network. KOH also partnered with Roots Community Health Center, Safe Passages, and the East Oakland Community Project. These partnerships helped the collaborative reach low-income communities of color in Oakland.

- **Partnerships reflected alignment with state and regional homelessness-prevention efforts.** The California Department of Housing and Community Development launched RoomKey (now called HomeKey) in March of 2020, a statewide rental-relief program for tenants and landlords affected by the COVID-19 pandemic. BACS worked closely with the Department of Housing and Community Development to develop an online submission portal and to share data to avoid duplication of benefits, since, aside from geographic location, eligibility requirements for the program and KOH were the same. BACS simultaneously collaborated with Keep People Housed, a similar regional effort. KOH refers any residents ineligible for KOH services to these state and regional efforts.

- **The partnerships built during the first 2 years provided an opportunity for Oakland to collaboratively respond to funding opportunities made available by the CARES Act and two iterations of ERA.** KOH is positioned to receive an estimated $20 million in funding through federal and state resources in 2022. Coupling this investment with philanthropic dollars presents an opportunity for KOH to offer a nimble public/private partnership response to the housing crisis in Oakland, as both the philanthropic support and ERA2 funding offer more flexibility for service providers than previous funding streams.

Shifts in Services

As described above, throughout the pilot, KOH partners pivoted several times due to: (1) the evolving mission to serve Oaklanders who are at risk of eviction/displacement (“upstream” individuals) and those at imminent risk of homelessness (“downstream” individuals); (2) increased demands for financial assistance in response to the COVID-19 pandemic; and (3) new sources of public funding with different eligibility requirements. The following sections outline the changes made to both legal- and financial-assistance services at each partner organization throughout the pilot period, with a particular focus on changes resulting from the pandemic.

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16 [https://homekey.hcd.ca.gov/content/background](https://homekey.hcd.ca.gov/content/background)
17 [https://hpp.bayareacs.org/](https://hpp.bayareacs.org/)
18 This includes ERA1, ERA2, CARES Act, and Community Development Block Grant awards.
Changes in Legal Services: EBCLC

At the launch of KOH, EBCLC staff primarily focused on providing legal assistance to prevent evictions. These legal services included:

- litigating unlawful detainer lawsuits in state court;
- advocating for reasonable accommodations for individuals with disabilities to stay housed;
- providing case management, navigating housing, identifying landlords who accept Section 8 vouchers, identifying waitlists for Oakland’s affordable housing complexes; and
- launching tenant advocacy efforts, including facilitating tenant organizing groups and leveraging land trusts with the goal of residents having the capital they need to buy their homes.

This scope of work expanded during the pandemic to meet evolving tenant needs. Key EBCLC service areas evolved in the following ways:

- **Engaging in policy advocacy related to the eviction moratoria.** At the beginning of KOH, policy advocacy was not an explicit component of the legal-services approach. This changed during the pandemic, given the clear role policy advocacy played (and continues to play) in ensuring Oaklanders remain stably housed. Specifically, EBCLC advocated for the eviction moratoria in the City of Oakland and Alameda County.

- **Supporting time- and resource-intensive unlawful detainer cases.** Due to the eviction moratoria, the nature of unlawful detainer cases became increasingly complex, prompting shifts in legal strategies to address them. Since the moratoria prevented landlords from pursuing evictions, the only cases remaining are those in which a landlord has made an allegation of a health and safety threat. During the final site visit, EBCLC staff explained that most of these allegations are false and require more litigation in the discovery phase, including a thorough investigation of all the facts, such as multiple depositions of witnesses, site inspections, and hiring of experts to testify at trials. While there were relatively fewer unlawful detainer cases following the onset of the pandemic, this type of complex litigation is extremely time consuming and expensive.

- **Addressing an uptick in landlord harassment and illegal means for evicting tenants.** Building on the previous paragraph, once the eviction moratoria were in place, EBCLC’s role shifted from primarily representing clients in eviction cases (pre-pandemic) to supporting them with other legal issues, such as civil harassment and the use of restraining order court. To address these challenges, EBCLC staff hired more lawyers to support a larger volume of one-on-one appointments with tenants. They explained that some landlords were illegally evicting tenants by locking them out and throwing out their belongings. They were also using other means, like unlawfully increasing rents by large amounts, refusing to accept tenants’ declarations of pandemic-related reasons for not being able to pay rent on time, and refusing to support tenant applications for rent assistance. In other cases, tenants continued to live in uninhabitable conditions, such as with inadequate plumbing or a lack of hot water, as landlords had less incentive to take care of necessary repairs or to keep housing conditions compliant with building codes. This point was reinforced by KOH clients who shared stories of landlord harassment and

“It’s not because these landlords are suffering financially. Because if you were, you would actually just cooperate and get a check mailed to you in a couple of weeks. The reality is that those landlords are using this process and leveraging that to evict tenants at a really vulnerable time.”

– Linda Yu, EBCLC
negligence. EBCLC staff provided support by representing tenants for code enforcement, drafting letters to landlords, and helping to coordinate contractors to make repairs.

- **Providing additional training and technical assistance at the courthouse.** EBCLC staff provided specialized training to courthouse staff related to unlawful detainers and best practices for working with tenants, as well as support in completing a myriad of complex court documents. Moreover, EBCLC is advocating for a position at the court that would screen out cases that are not allowable.

- **Increasing support for debt-collection cases.** The pandemic has created a situation for many Oaklanders in which they owe several months of back rent. EBCLC is expanding its services to support them with addressing this mounting debt. In preparation for the end of the eviction moratoria, EBCLC has launched a Debt Collection Clinic that is charged with triaging the high volume of clients facing debt-collection challenges. EBCLC attorneys are exploring debt-collection cases for individuals who need but are not receiving rental assistance.

### Changes in Financial Assistance Services: CCEB & BACS

CCEB and BACS’s approach to providing financial-assistance services changed in response to the COVID-19 pandemic, as they made adaptations to the application process in order to remove barriers for applicants, formed new partnerships, and acquired new funding sources.

**CCEB Shifts.** Prior to KOH, CCEB staff had become accustomed to a lengthy intake process for financial assistance in order to meet requirements for existing programs. Multiple forms of documentation were required to verify identity, financial information, and housing status. KOH removed some of these barriers, as the initiative required fewer forms of documentation. When the COVID-19 pandemic began, CCEB began providing financial assistance remotely and developed options for clients to submit documents by email and text. When CCEB received federal funding, it streamlined much of the documentation process, making it easier for clients and staff to process applications. At the same time, CCEB began serving more gig workers and day laborers who provided alternative forms of income and job loss documentation (e.g., screenshots from Uber/Lyft employment).

The COVID-19 pandemic also resulted in a philosophical shift for service providers. During KOH 1.0, case managers spent a significant amount of time with clients determining if they fit the service model of having a financial crisis that could be resolved after limited one-time financial assistance. CCEB staff reported that showing financial sustainability was not a focus once COVID-19 hit, as the need for support was so great and there was so much uncertainty about employment. Thus, staff reflected on internal processes and the philosophical underpinnings that accompanied earlier approaches to financial assistance and supportive services, noting that this shift in focus took some time to adopt.

> “A lot of housekeepers were going to the places they were cleaning houses....Those same homeowners would write them letters saying, ‘This person has worked for me for 6 years and, because of the pandemic, I no longer need their assistance...and I’m not going to pay them.’”

– Ilce Reyes-Cortes, CCEB

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19 As of the final site visit, EBCLC staff reported that public access to the courthouse remained restricted and that the courthouse lacked the clerk staff needed to process filings on time. In some cases, this left tenants with no redress and without timely notification needed to avoid default status. Once a default is entered, it is a very complicated process to address it.
Finally, changes in the demographics of KOH applicants brought on by the COVID-19 pandemic also required shifts in services:

- Drastic economic consequences immediately following the March 2020 shelter-in-place order resulted in inquiries from individuals and families who had higher incomes and had never previously needed assistance.

- Following the launch of the eviction moratoria, CCEB staff began receiving calls from landlords requesting support for their tenants. Case managers now work with landlords frequently, and landlords have referred other landlords and tenants to CCEB for financial assistance.

- Increased applications for financial assistance from Oaklanders who speak languages other than English have required staff to support both tenants and landlords in multiple languages and more frequently provide translation support between tenants and landlords.

**BACS Shifts.** KOH service provision at BACS changed in several ways throughout the pilot. In 2019, BACS and other collaborative partners and stakeholders met with Katharine Gale for a facilitated retreat, mapping out the Alameda County system of care for individuals experiencing homelessness. This map showed where existing KOH services fit in and indicated ongoing service gaps.

Analysis showed that people were still falling through the gaps—people who were not yet literally homeless but who were not fitting existing KOH criteria, so they had no resources to prevent them from becoming homeless. The partners recommended a strategic shift in eligibility criteria for emergency assistance funds and Housing Problem Solving to target those closer to the “front door” of homelessness—that is, those more likely to become street homeless. The collaborative partners recommended “KOH 2.0,” which added a new target population to be served by BACS: clients without leases—those who are “couch surfing” or “doubled-up,” for example—who are imminently homeless (14 days or less). BACS volunteered to lead KOH 2.0 and be the primary KOH 2.0 service provider.

Additionally, BACS innovated, created, and launched the Keep People Housed homelessness-prevention platform, which has become the key regional platform as other jurisdictions implement rental assistance and need application support. BACS has maintained the portal, responding to changes in federal application requirements, and has trained other KOH partners, including CCEB, Unity Council, and the Roots Community Health Center, in its use.

In addition, BACS became the lead agency receiving federal funding for pandemic-related financial assistance, which allowed it to serve many more individuals than originally envisioned. With CARES Act funding, BACS expanded the portal to include Emeryville and Fremont and provided direct services from the resulting applications. Although this increase in service provision was positive, it greatly strained staff capacity because federal funds were allocated for the program without covering the cost of operations. BACS and CCEB were required to use a new federal reporting system, which duplicated efforts for both agencies. This federal funding model resulted in slower service delivery for many clients.

At the time of the final site visit, in September 2021, BACS had received and processed more than 15,000 applications in the portal, demonstrating a serious and ongoing need for homelessness prevention regionally. Fortunately, ERA2 (the second iteration of ERAP) will fund the cost of at least some operations.

20 Katherine Gale is a Principal Associate at Focus Strategies: [https://focusstrategies.net/staff/katharine-gale/](https://focusstrategies.net/staff/katharine-gale/).
21 [https://hpp.bayareacbs.org/](https://hpp.bayareacbs.org/)
22 This experience was not unique to BACS. Rollout of federal emergency COVID-19 financial assistance was slow and mired in implementation hurdles for jurisdictions. During the first iteration of ERAP, the U.S. Department of Housing and Urban Development allocated funding for the program without funding the cost of operations.
Throughout the pilot, BACS staff pivoted to lessen the burden that KOH applicants experienced while increasing the level of effort that new federal funding sources required. The organization will face similar hurdles in implementing ERA2; however, it will have the support of additional operational funding. Moving past the pilot phase and into a broader regional effort, BACS will have learned lessons from the initial implementation changes and will hopefully be better positioned to serve eligible applicants. These lessons will be critical in determining which populations to prioritize in the likely event that the need for financial assistance continues to exceed KOH’s ability to meet those needs.

**Next Steps in Implementation**

At the sunset of the KOH pilot, the collaborative will be addressing the following programmatic and administrative steps:

- **Confirming roles and responsibilities within the collaborative.** BACS has been named as the lead agency and is in the process of hiring a director to oversee KOH, assuming both centralized leadership of the collaborative and the administrative functions previously executed by SFF. As the new director is hired, the collaborative will continue to engage in conversations around staffing and roles, particularly related to the administrative needs of KOH.

- **Determining which populations KOH intends to prioritize and how.** Since the launch of KOH, collaborative partners have explored prioritization tools in order to shift the conversation about eligibility (who can get what) to a conversation about priorities (which people are going to get what, in which order, for what reason). During the 3-year pilot, the collaborative sought counsel from a broad range of stakeholders to determine the most appropriate tools for prioritizing eligible applicants. While the collaborative has not yet formally adopted a single tool that all three partners utilize for prioritization, BACS is now piloting one. As KOH expands to serve the greater Bay Area and works in concert with the state’s Keep Californians Housed effort, this will provide a foundation for implementation of an evidence-based prioritization tool for all KOH financial-assistance providers.

- **Situating KOH within the broader homelessness-prevention landscape.** As the regional Bay Area initiative launches, the collaborative—with the support of All Home and an anticipated new KOH director—will consider whether to continue the two-pronged approach (financial and legal assistance) with three distinct models or to streamline the approach. As KOH engages more community-based organizations as partners, the collaborative recognizes that there is a need to determine the best ways to complement the existing Continuum of Care and broader safety net system.
LOOKING AHEAD

At the close of KOH’s 3-year pilot, the collaborative has learned a great deal that will help to deepen and expand its 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 its model to bring about more broad-scale and lasting change.

To inform scaling and replication as well as KOH’s contribution to systems change, the first section below outlines key lessons learned about homelessness-prevention and eviction-defense programming. Moreover, to support the understanding of SFF’s role in KOH, this section also discusses lessons learned related to the operations and administration of an initiative like KOH. The chapter concludes with considerations for the collaborative as KOH moves beyond the pilot phase. This section has a specific focus on recommendations from KOH clients.

Lessons Learned

This section describes lessons learned related to providing homelessness-prevention and eviction-defense services.

Homelessness Prevention and Eviction Defense

- **KOH represents the need to serve populations along a spectrum of housing insecurity challenges** (i.e., both “upstream” and “downstream” populations). While early learning resulted in a shift in the collaborative’s efforts towards serving those most at risk of homelessness, KOH also identified a gap in service provision for individuals not at imminent risk of homelessness but in need of emergency financial assistance to maintain their housing. As the collaborative continues to coordinate with the Continuum of Care, it 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 with staying housed.** Reflections from both the collaborative and clients served underscore the complementary nature of eviction defense and emergency financial assistance. Leaders from all three organizations 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, KOH invested more deeply by intentionally providing referrals and connecting residents to complementary services.

- **Policy advocacy is a necessary component for realizing KOH’s goals.** Homelessness prevention must go beyond emergency financial assistance and legal assistance; to truly be effective, systemic changes must occur. This necessitates policy advocacy as a critical component of the KOH program model. Specifically, EBCLC’s direct advocacy for eviction moratoria was essential during the pandemic, as these moratoria undoubtedly supported Oaklanders with staying housed in ways that emergency financial assistance and legal services could not. EBCLC is now focused on advocating for streamlining court operations by screening out unlawful eviction cases, leveraging land trusts for tenant ownership, and securing funding at the local and state levels for homelessness prevention and affordable housing.
• **Effective outreach requires relationships with community-based organizations, churches, and schools.** Throughout KOH’s pilot, the collaborative consistently pointed to the strength of word-of-mouth outreach through Oakland-based churches, schools, and organizations as a critical method for spreading awareness about KOH among those most in need of services. These partnerships grew over the course of KOH’s first 3 years, pointing to the effectiveness of working with local, trusted institutions to promote services.

• **Culturally and linguistically appropriate service provision is core to effective service delivery.** The collaborative implemented measures to ensure that all Oaklanders, regardless of the language they spoke, could access KOH. Partnerships with community-based organizations rooted in cultural and linguistic responsiveness helped KOH reach more individuals from Latinx, Asian American, and other communities who were facing housing insecurity. Community members underscored the need for culturally and linguistically appropriate services for ensuring that clients can fully access services and feel more confident in their ability to overcome housing crises.

**Implementing KOH**

• **Homelessness prevention is a complex, multifaceted issue that requires multiple sources of funding.** When KOH first began, the collaborative relied solely on private funding for both internal operations and emergency financial assistance. As KOH grew and the pandemic set in, federal dollars were funneled into KOH programming, exclusively for emergency financial assistance related to the pandemic, largely as an eviction-prevention effort. The increase in demand and resources to distribute to the Oakland community was not necessarily matched with an increase in funding for the collaborative to work at a higher capacity, however. Philanthropic dollars were critical in this instance for providing some funding for additional administrative needs amidst the influx of federal funding.

• **Partnerships were critical to advancing the visibility and effectiveness of KOH.** While the “core” KOH partners consisted of the collaborative, SFF, and the funders, the “all-partner” structure—including collaborators from the City of Oakland, County of Alameda, and other homelessness-prevention/eviction-defense-focused organizations—supported KOH with refining the program model and spreading the word. In particular, strategic partnerships with subgrantees in parts of Oakland that the collaborative had struggled to reach was an effective means to ensure outreach and access across the city. Further, the involvement of the Mayor’s Office, the County of Alameda, and the Continuum of Care helped to not only raise awareness of KOH and related housing issues but also to support the collaborative with growing the KOH model in a way that complemented other regional efforts.

• **The San Francisco Foundation played a supportive role during KOH’s pilot phase.** SFF’s support during the pilot phase provided the necessary space and time for key actors to continuously refine and improve the KOH model. SFF’s role at this point was to hold the evaluation contract, provide marketing and communications support, provide donor and fundraising support, and centralize grantmaking and reporting processes. Furthermore, SFF acted as a convener among the KOH partners. In these all-partner spaces, key stakeholders were able to jointly reflect, leading to innovation and change. Because SFF took the lead on these pieces, the collaborative was able to focus on KOH’s program design.
The prioritization of honesty and self-care in the collaborative space helped promote relationship building and catalyze innovation.\(^2^3\) The importance of communicating truthfully and honestly within the collaborative and with funders was a common theme that arose through interviews and feedback from KOH stakeholders. Given the pilot nature of KOH’s first 3 years, it was critical for the collaborative to openly discuss challenges and needed improvements to the program model. SFF and the collaborative framed their interactions in a way that allowed for the open and honest dialogue that was necessary to spur changes and innovation. A part of fostering this space was recognizing that the energy required to critically reflect on needed changes had to be matched with the time and space for self-care.

Considerations

Bridging from the lessons learned section, the data collected across KOH’s pilot years point toward key considerations for the collaborative moving into the next phase, as explicated below.

**Program-Level Considerations**

- **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. As shared throughout this report, policy advocacy has been a critical component of supporting Oaklanders with staying housed, particularly during the pandemic. Thus, as the collaborative continues to refine the program model beyond the pilot phase, it is important that policy advocacy be listed alongside KOH’s key strategies and included as something that the collaborative further develops capacity around.

  “There’s a missing component of policy advocacy...but none of the organizations are really tasked to do that specifically, because that’s really not any of our areas of expertise.”

  – KOH Client

- **Build infrastructure for streamlined data collection and evaluation across the collaborative.** During the pilot, each of the collaborative’s three nonprofit organizations collected KOH-related data using its own unique data system. Thus, creating common variables across all three organizations and compiling them into collaborative-wide data reports required hands-on technical assistance, which SPR provided. These data reports helped the collaborative communicate about and reflect on progress to date; they also prompted conversations about how to best track and measure the evolving program model. The sunset of KOH’s pilot period also corresponds with the sunset of this technical assistance, however. While KOH has engaged an external evaluator to conduct an impact study, the need for technical assistance around tracking and reporting data remains. Thus, as the collaborative moves beyond the pilot period, a key consideration is around how to best continue tracking key data points.

- **Continue to develop a broad portfolio of funding sources to support KOH.** KOH was initially funded solely by philanthropy. Throughout the pilot years, the collaborative successfully diversified its funding to include both private and public sources. This “braided” funding approach allowed the collaborative to incorporate public funding to help grow and expand services while maintaining the flexibility of philanthropic resources needed for overhead costs. Moving forward, the collaborative

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\(^2^3\) Additional reflections on nonprofit collaboration are provided in Appendix J.
will likely benefit from a similar braided structure to ensure that resources exist to support internal operations and future innovation.

- **Double down on culturally competent service delivery that supports low-income communities of color.** A consistent theme from KOH clients was the importance of culturally competent services for Oakland’s communities of color and low-income populations. This includes organizational capacity for assisting clients with diverse language preferences. While the collaborative has implemented clear actions and steps toward ongoing improvements in this area, it needs to continue seeking and implementing resources to develop this capacity further.

**Initiative-Level Considerations**

The set of considerations below reflects lessons learned on behalf of SFF and is intended to support the philanthropic sector with administering initiatives similar to KOH.

- **Take chances on sponsoring promising pilot initiatives, even without public funding.** When KOH began, it was funded entirely through private dollars. SFF saw KOH as an initiative that aligned with its overarching vision. Moreover, SFF recognized that supporting KOH with private dollars in its initial stages would provide the resources needed for it to get off the ground and eventually diversifying funding sources would then promote sustainability. While the City of Oakland and County of Alameda were key stakeholders, KOH’s pilot operated without their funding, allowing the collaborative to capitalize on the relative flexibility and speed of philanthropic funding. As KOH moves beyond its pilot phase, the collaborative is positioned to continue diversifying its funding; this affirms SFF’s decision to fund the KOH pilot years without the initial guarantee of public dollars.

- **Design multiyear initiatives with clear goals but build in flexibility for the unexpected.** Although KOH partners invested heavily in identifying target outcomes and indicators of progress on the front end of the initiative, it was always assumed that the approach and strategies would evolve in response to formative feedback. As such, after just 1 year of implementation, KOH partners launched a revision to the approach, and this further evolved in response to a changing local context brought on by the global pandemic. The flexibility for KOH partners to be responsive to the pandemic was made possible in part by its funding partners who understood and embraced the changes in KOH’s design over time.

- **Center grantees as the service-delivery leaders of the effort, with philanthropic partners providing administrative and coordination support.** As KOH’s administrator for the pilot phase, SFF intentionally framed the partnership in a way that centered the nonprofits as leading the direction of service administration. SFF deferred to the collaborative’s expertise and experiences when making programmatic shifts; this successfully fostered a sense of ownership that bodes well for the sustainability of KOH. Reflecting back, KOH partners indicated that even more dedicated leadership outside of the three agencies would have mitigated some capacity issues and mission drift that occurred during the pilot years.

- **Leverage political and social capital to move the effort forward.** While SFF was intentional with centering the collaborative’s expertise during the pilot period, the foundation recognized the power its network could bring to supporting the collaborative. Thus, SFF showed up alongside the collaborative in key advocacy moments, such as in supporting Senator Nancy Skinner’s Keep California Housed bill. Moreover, SFF was prepared to advocate alongside the collaborative to Oakland City Council to ensure

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24 While this bill did not pass, Senate Bill 8, which extends the Housing Crisis Act to 2030, did pass.
ERAP allocations to KOH. In thinking about how to support similar initiatives, it is worthwhile to consider how capitalizing on the networks and influence of the philanthropic sector can promote the work.

**Community-Level Recommendations**

Finally, this report concludes with the voices from Oaklanders who received KOH services and shared their perspectives on key recommendations for KOH moving forward. These recommendations complement several of the key themes raised in prior chapters and underscore the importance of continuing to engage community members as part of the KOH model.

- **Increase transparency of KOH service delivery by improving outreach and communication to prospective clients.** KOH clients shared that the process around the emergency financial assistance application was not transparent. When applying, they did not know if they were eligible or how long it would take to receive funds. The ambiguity around the timeline in particular created challenges for potential clients in planning their next steps. Thus, clients suggested that applicants would benefit from a more transparent process and timeline that clarifies, for example, how long it will take for support to be distributed. The sidebar quote from a KOH client further explains this idea.

  “By halfway through your application, they should be able to tell you if you’re going to be accepted...so you can move on to your next step....Sometimes it takes so much time and energy to go from one charity to another, and to go through that process and the waiting game.”
  — KOH Client

- **Continue to focus on outreach to the community to increase awareness about the program.** While the collaborative increased targeted outreach and dissemination of information about KOH, clients said there was room for improvement. Specifically, they recommended larger advertisements, such as billboards and posters, and a continued focus on outreach through local schools. One client suggested advocating for a policy mandating that landlords include information about KOH as part of a tenant’s rental paperwork. Some communicated the importance of directly involving clients with outreach. For example, one client shared that they would be willing to serve as a community navigator via their church and other community settings to spread the word about KOH. And, as detailed in the sidebar quote, another client suggested that the collaborative consider documenting and sharing more client testimonies as a key form of outreach.

  “Give more publicity, more testimony from people that have been served by KOH, so that others can see the actual impact....I never saw anyone speak about their stories, or saying ‘Yes, I received help. You should apply too. The resources were able to help me get out of this crisis.’”
  — KOH Client
• **Invest more resources in ensuring that staff have the energy, time, and skills to empathize in a way that makes clients feel hopeful and empowered.** Clients shared that compassion demonstrated by KOH staff can “go a long way.” When staff communicate empathy and meet clients where they are at, clients feel better able to address their challenges rather than feeling more distressed. Thus, clients recommended that the collaborative ensure that direct-service staff have the training, resources, and capacity to provide services with compassion, as explained in the sidebar quote.

> “Just tell me...‘This is the timeframe. You’re going to need this.’...If we just had a little bit more compassion from somebody, and for them to just tell us, ‘These are the steps. This is when you need to give us the paperwork, and this is what we’ll give you.’”
> — KOH Client

• **Support Oaklanders with becoming better informed about how to advocate for themselves.** Clients noted that community members are largely unaware of how to advocate for themselves when faced with an unlawful detainer or other housing crisis. Moreover, some Spanish-speaking clients shared that a lack of clarity around how accessing and advocating for resources could adversely impact their immigration status made them reluctant to take action when facing a housing crisis. Thus, equipping Oaklanders with knowledge of their housing rights will help the community stay housed. For example, clients suggested that when in-person gatherings once again become safe, KOH could sponsor and host community know-your-rights workshops related to key housing policies around unlawful detainer cases and landlord harassment.

• **Provide services that help Oaklanders think through long-term plans for housing stability, particularly post-eviction moratoria.** KOH clients unanimously expressed gratitude for KOH’s services and recognized the positive role the services played in supporting them with staying housed. However, several shared anxiety about housing stability following the eviction moratoria; the collaborative shared this anxiety. While EBCLC is planning to launch a debt-collection clinic, KOH’s current services have not helped community members think through how they will pay rent in the future. Some clients are still suffering from the economic fallout brought on by the pandemic and will continue to need rental support beyond the eviction moratoria. Therefore, clients recommended that KOH support Oaklanders with thinking through options as they continue to recover economically, as further iterated 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 number of individuals served, but it also successfully responded to a global pandemic that directly impacted Oakland’s housing context. KOH has reached the majority of Oakland communities, focusing on those most vulnerable to housing crises, and has leveraged public support to increase the visibility of its services across the city. Given KOH’s success within Oakland, moving toward a regional approach is a logical next step. We hope that the contents of Volume I, including its key lessons learned and considerations, provide supportive information for KOH as it embarks on this next chapter.