

## Anti-Displacement Community Listening Session

Department of Housing and Community Development



To use simultaneous interpretation

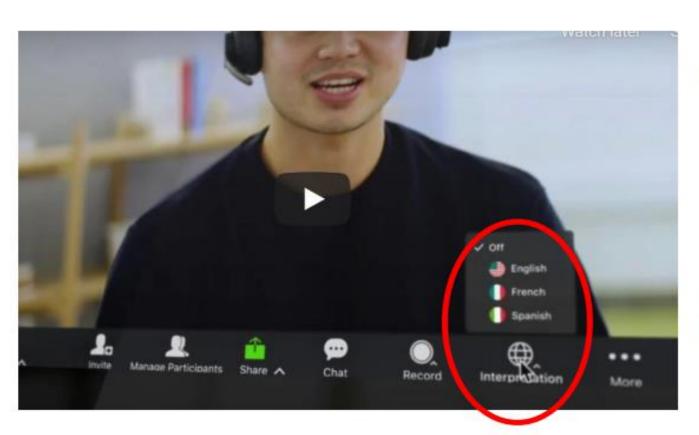
1. Click the globe icon to see language channels

If you do not see the globe icon, move your mouse around the perimeter or exit full screen. Para utilizar la interpretación simultanea

1. Haga clic en el icono del mundo para ver los canales de idiomas



Si no ve el icono del mundo mueva el mouse alrededor del perímetro o salga de la pantalla completa



#### 使用同聲翻譯

1. 按 地球圖案 查看翻譯頻道



如果你看不到地球圖案,請在 周邊移動鼠標或退出全屏顯示.

#### 2. You must select a channel

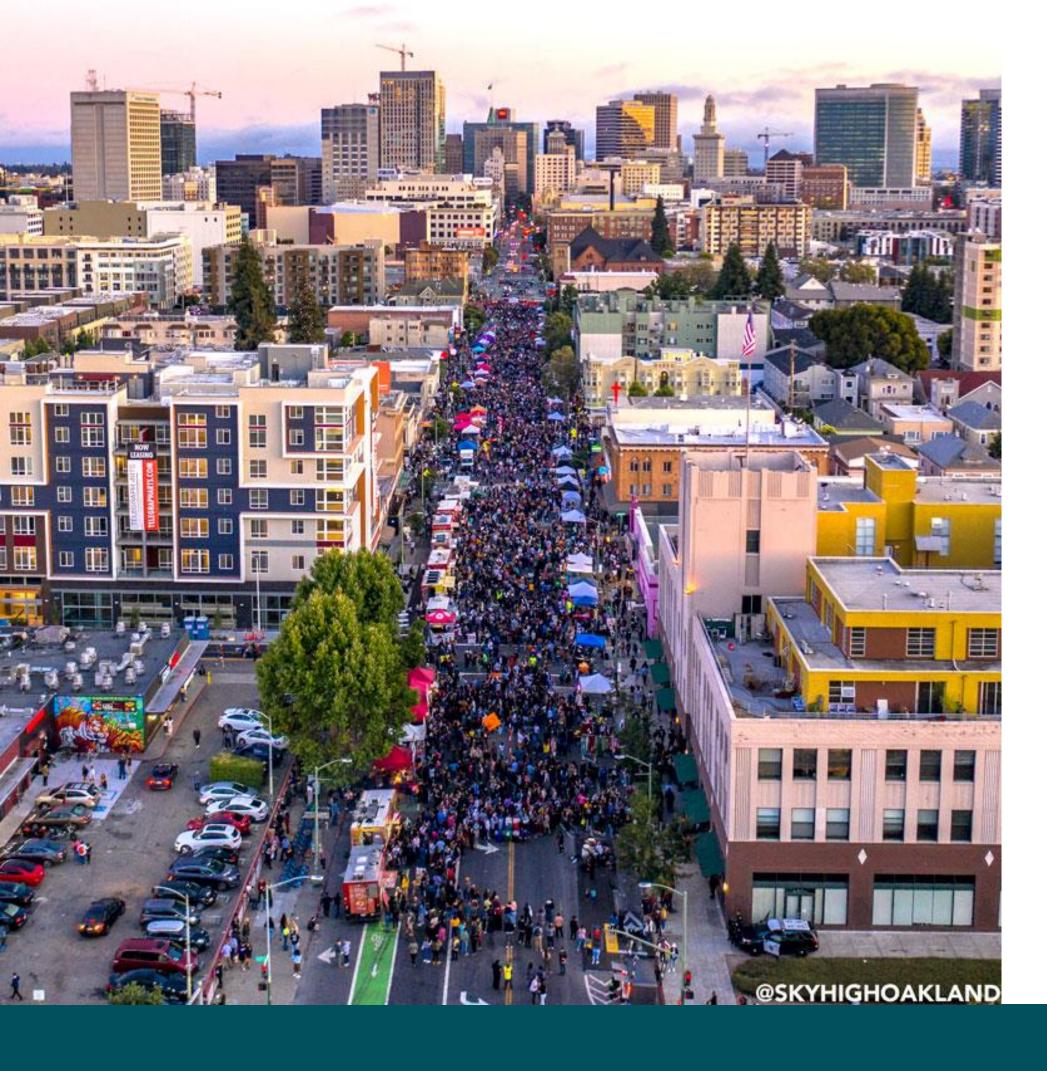
If you wish to listen to English, select 'English'. You can move between channels at any time.

#### 2. Debe seleccionar un canal

Si desea escuchar en español, seleccione "Español/Spanish". Puede moverse entre canales en cualquier momento

#### 2. 您必須選擇一個頻道

如果想聽中文, 請選 Chinese/Cantonese/Mandarin 您可以隨時在頻道之間移動.





## <u>Agenda</u>

#### **Section 1**

- 1. Community Engagement Process
- 2. Why Focus on Displacement?
- 3. Racial Equity Outcome

#### Section 2

- 4. Grounding Data
- 5. Guiding Principles
- 6. Equity Framework

#### Section 3

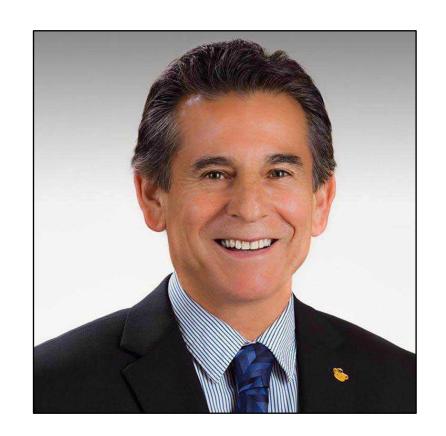
- 7. Funding Context
- 8. Implementation & Advocacy
- 9. What's Next?

## Opening Remarks



City of Oakland Council President

Hon. Nikki Fortunato-Bas,
District 2



City of Oakland Councilmember

Hon. Noel Gallo, District 5

## Opening Remarks



City of Oakland Councilmember

Hon. Dan Kalb,
District 1



City of Oakland Councilmember

Hon. Carroll Fife,
District 3



City of Oakland Councilmember

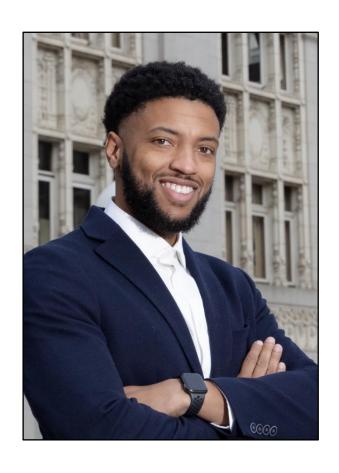
Hon. Rebecca Kaplan, At-Large

## Opening Remarks



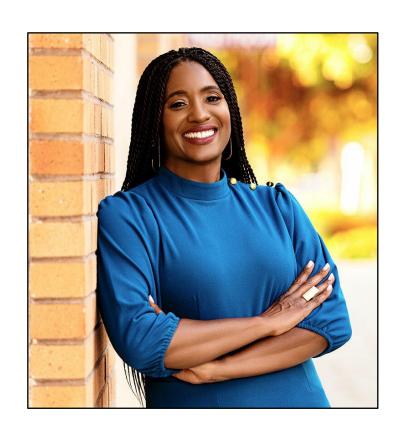
City of Oakland Councilmember

Hon. Janani Ramachandran,
District 4



City of Oakland Councilmember

Hon. Kevin Jenkins,
District 6



City of Oakland Councilmember

Hon. Treva Reid,
District 7



# 1. Community Engagement Process





#### Oakland HCD aims to:

- Establish guiding principles for strategy development
- Create an equitable framework to underpin our strategic action plan
- Develop a set of program, policy, funding, and advocacy priorities

#### Who's in the room?

In the chat, put your name and your reason for participating!

## Community Engagement Process





- Meet with key community partner groups
  - <u>Session 1</u>: setting the foundation
  - <u>Session 2</u>: from planning to implementation
- Consult with other departments & agencies
- Host community meetings by Council district
  - October <u>16</u> (D2, D5),
  - o 17 (D4, D6, D7), and
  - 21 (D1, D3, At Large)



### Community Planning & Engagement To Date

#### We are not starting from scratch!

We are using our community's insights to inform our work:

- Oakland's General Plan Update and the Housing Element
- HCD Strategic Action Plan and Measure U Community Sessions
- HCD's Homelessness Prevention Pilot

and more!





## 2. Why focus on displacement?





## The 3Ps





Existing Affordable
Housing Stock



Protection

of Oaklanders from Displacement



Production

New Affordable Housing



## Today's Focus:



Preservation

Existing Affordable
Housing Stock





Production

New Affordable Housing

Today's conversation is about NON-CAPITAL dollars

## What is displacement?



Reyes, S. (2023). "Displacement in Oakland: Data Driven Strategies.

#### Social Displacement

- Losing a sense of place and belonging in one's community
- Can be cultural, political, or social (rupturing of established networks
- Does not involve physical mobility out of a place, rather changes to that place

## Physical Displacement

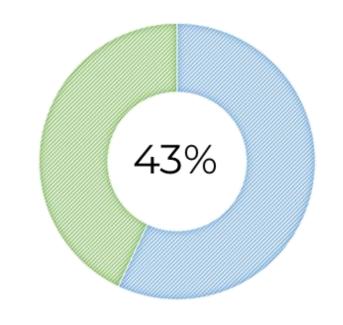
- Physical forced mobility out of one's community
- Focus of most antidisplacement efforts and of this strategic action plan

How else do you define displacement?

## Oakland's Housing Stock

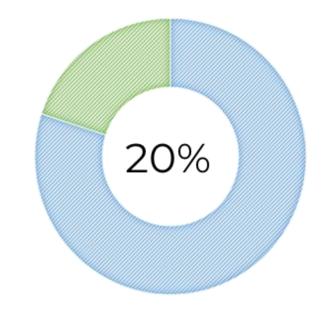
#### There are 178,800 occupied homes in Oakland.

100,800 (56%) are tenant-occupied. 78,000 (44%) are owner-occupied.



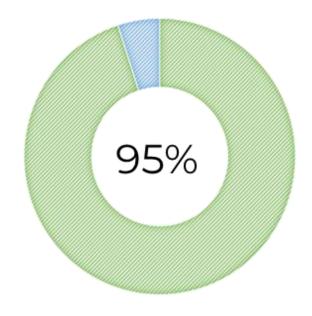
% of rental units that are rent controlled

43,344 rent-controlled units



% of rental units that are subsidized





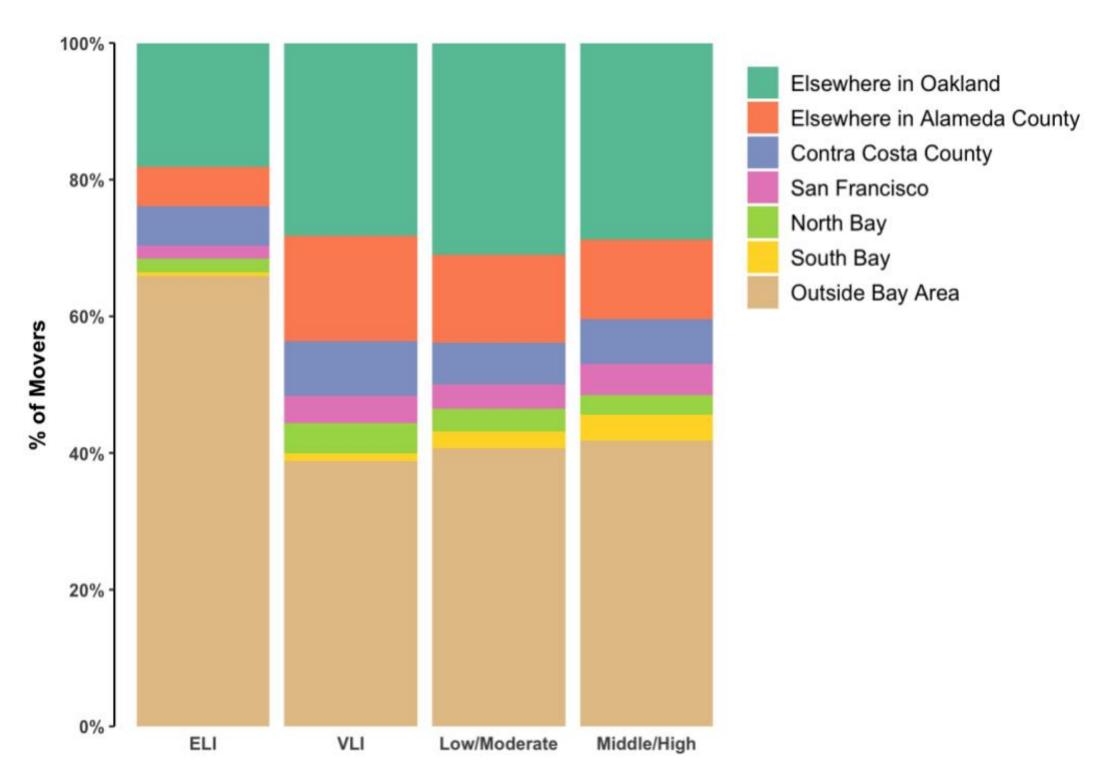
% of rental units covered by Just Cause Eviction Protection

95,760 covered units

2022; American Community Survey, 1 Year Estimates, Selected Housing Characteristics 2023 Impact Report, City of Oakland, Department of Housing & Community Development







Hwang, Jackelyn, and Vasudha Kumar. 2023. "The State of Housing Insecurity in Oakland."







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** 



## 3. Racial Equity Outcome



#### Racial Equity Impact Analysis



**Name the desired future condition** — All residents of the City of Oakland are securely housed and living in thriving, healthy communities; including communities historically most impacted by racial disparities.

**Use disparity data to understand current conditions** — African American, Latinos and some Asian groups are over-represented in poverty, unemployment/underemployment, limited earning capacity and housing insecurity/homelessness.

**Work with the impacted community -** to deepen understanding of the problem with knowledge of lived experience, identify barriers to and root causes that limit access as the community experiences them.

**Design equity approaches with rigorous performance measures** — to address systemic causes of disparities, remove barriers to access, or design solutions to mitigate the impacts of barriers (identify what partnerships needed to respond comprehensively).

**Repeat Steps 2 - 5 as needed** — in a continuous improvement loop until desired future conditions from Step 1 are achieved.



## Racial Equity Outcome

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

#### Discussion:

- Does this goal resonate with you?
- What do you think the ultimate goal of this plan should be?



## 4. Grounding Data





## **Key Data Points**

Population-Level Indicators



Data disaggregated by race & geography wherever possible

#### High Rents & Low Incomes



Unit Size	Median Monthly Rent	Annual Income Required to Afford Rent
Studio	\$1493 - \$1595	\$59,712 - \$63,804
1 bedroom	\$1746 - \$1977	\$69,840 - \$79,080
2 bedroom	\$2060 - \$2510	\$82,392 - \$100,392
3 bedroom	\$2550 - \$2995	\$102,000-\$119,796
4 bedroom	\$3160 - \$3700	\$126,396 - \$147,996

<sup>\* 80%</sup> AMI (low-income): \$121,000 for a four-person household 30% AMI (extremely low-income): \$47,000 for a four-person household

1. Rent Burden

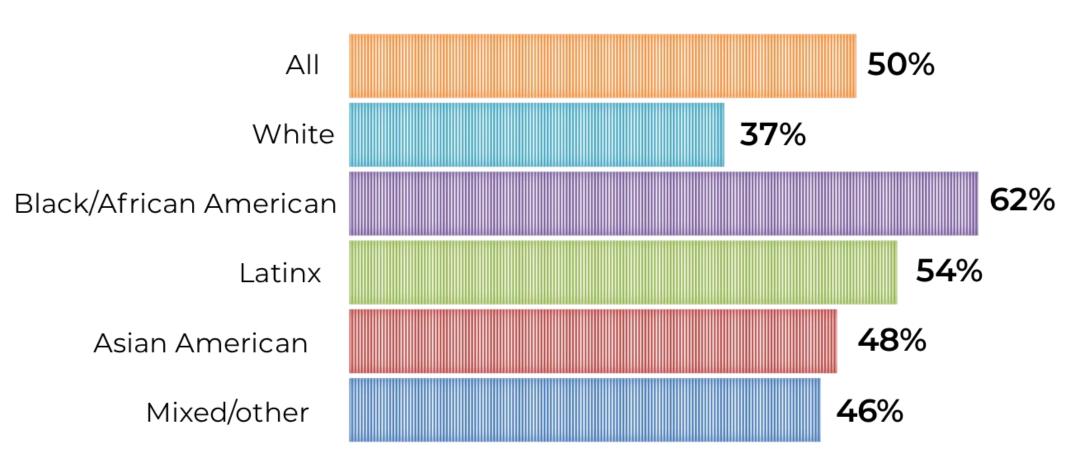
#### Rent is Unaffordable



#### **Rent Burden**

#### **Severe Rent Burden**

- Tenants who pay at least 50% of their income toward rent are predominantly <u>extremely low-</u> <u>income and people of color</u>
- 17,530 extremely low-income tenant households are severely rent burdened



Housing Cost Burden by Race & Ethnicity in Oakland, 2020 (National Equity Atlas)

1. Rent Burden



#### Overcrowding as Economic Survival

#### Overcrowding

- Latinx households are overcrowded at the highest rate (14.2%)
- Overcrowded tenant households increased from 8.3% in 2010 to 11.5% by 2018

#### **Doubling-Up/Informal Housing Arrangements**

 Almost half of all Black Californians who entered homelessness from a housed situation were not on a formal lease

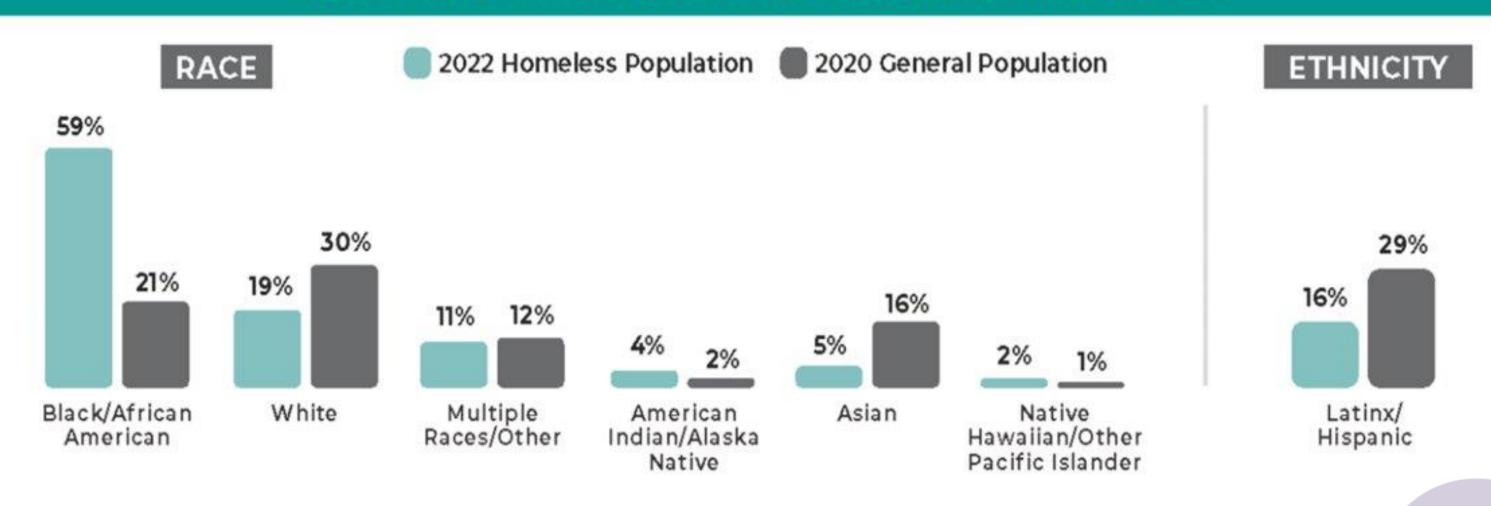
Kushel, M., Moore, T., et al.(2023). California Statewide Study of People Experiencing Homelessness. University of California, San Francisco Benioff Homelessness and Housing Initiative. Hwang, Jackelyn, and Vasudha Kumar. 2023. "The State of Housing Insecurity in Oakland."





## Racial Disparities in Homelessness

#### RACE AND ETHNICITY COMPARED TO GENERAL POPULATION



Race and Ethnicity of Oakland's Unhoused Population, 2022 Point-in-Time Count

3. Homelessness

## Root Causes of Homelessness



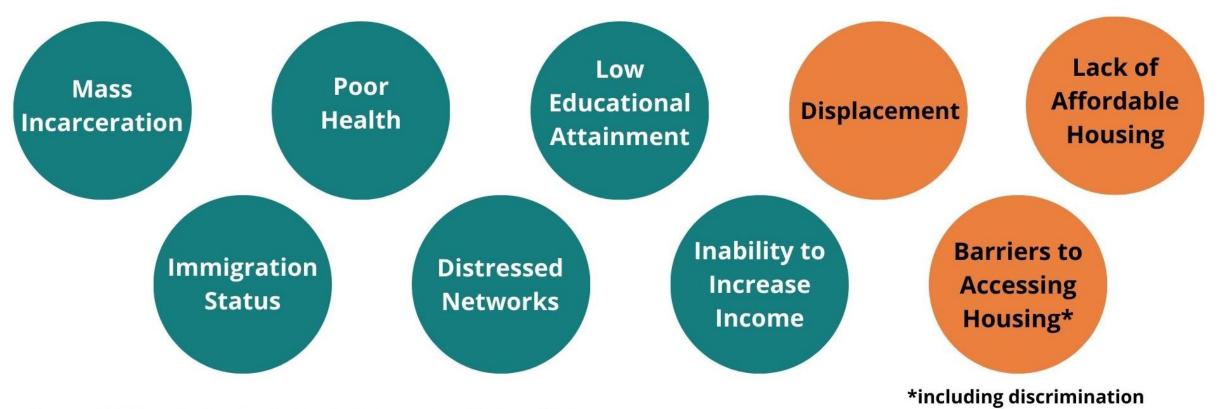
Equity-Centered Design

The Oakland-Berkeley-Alameda County

Continuum of Care's Racial Equity Impact Analysis

highlighted the following as

root causes of homelessness in Oakland:



Source: 2021 Centering Racial Equity in Homeless System Design

3. Homelessness

### **Evictions**





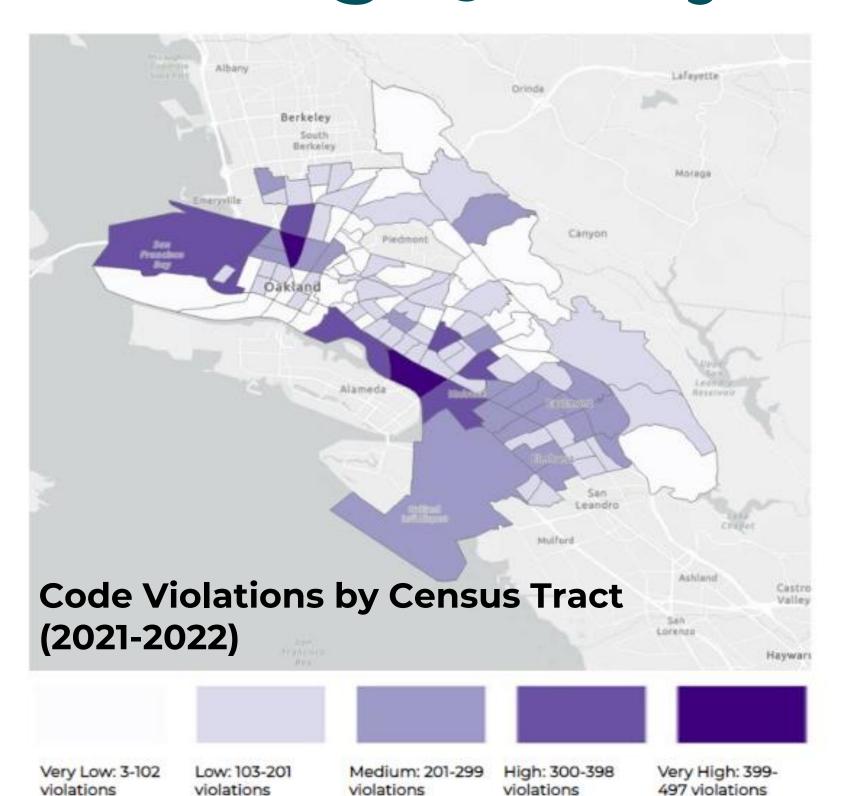
of estimated Unlawful Detainer filings are for nonpayment of rent



Nearly of all filings are from four zip codes located in the flatlands of East Oakland, West Oakland and Downtown.

4. Evictions

## **Housing Quality**





#### **Lead Paint Poisoning in Oakland:**

- 80,000 housing units were built prior to 1978
- Demographics in the highest risk neighborhoods:
  - Latinx residents (60%)
  - Black residents (28%)
  - Asian households (8%)
  - White households (4%)

#### **Code Enforcement Insights:**

Habitability issues are most frequently found in rental properties with 5 or fewer units

Enviornmental / Justice Solutions and Oakland Department of Race & Equity. (2021) Racial Equity Impact Analysis: Eliminating Lead Paint Hazards in Oakland & Alameda County

Oakland General Plan Update: Racial Equity Framework. Racial Equity Impact Analysis for the Housing Element Update. (2023). Oakland Department of Race and Equity

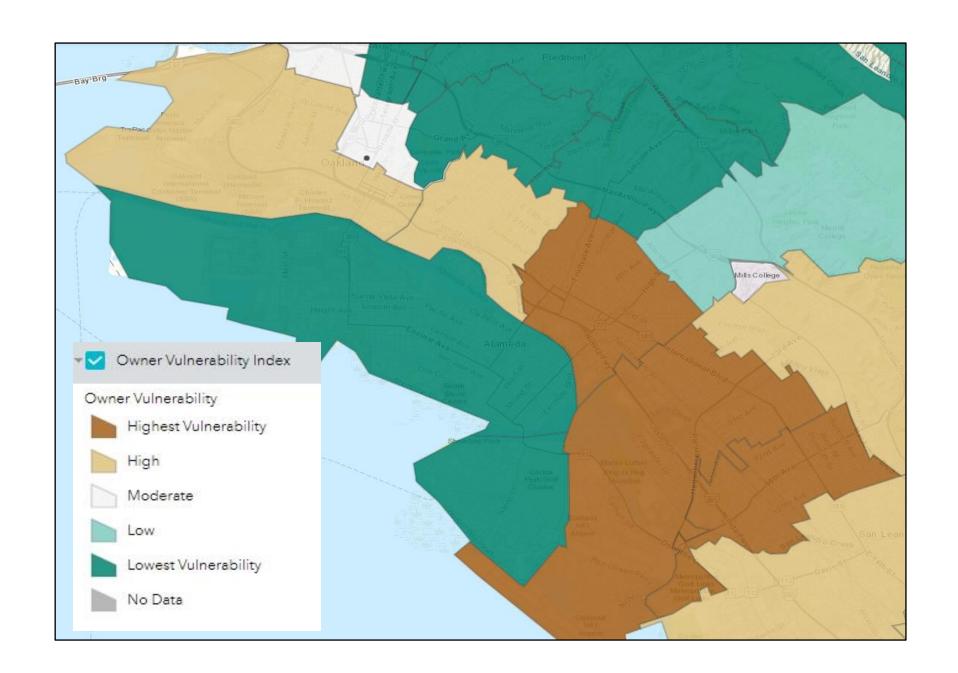




## Foreclosures

- During the Great Recession, 1 in 14
   homeowners lost their homes to
   predatory subprime lending
- Black homeowners of the flatlands of East and West Oakland were hardest hit

 5,330 extremely low-income homeowners are severely cost burdened



Ong, P. M., Pech, C. (2021). "The Covid-19 Pandemic Housing Crisis: Identifying Owner Vulnerable Neighborhoods in California", University of California, Los Angeles. Center for Neighborhood Knowledge Comprehensive Housing Affordability Strategy "CHAS" Oakland-level data (2016-2020 ACS)





## Key Data Discussion

#### **Discussion Questions:**

- What stands out to you?
- Is there anything we are missing?



## 5. Guiding Principles



## **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**!

#### **Reflection:**

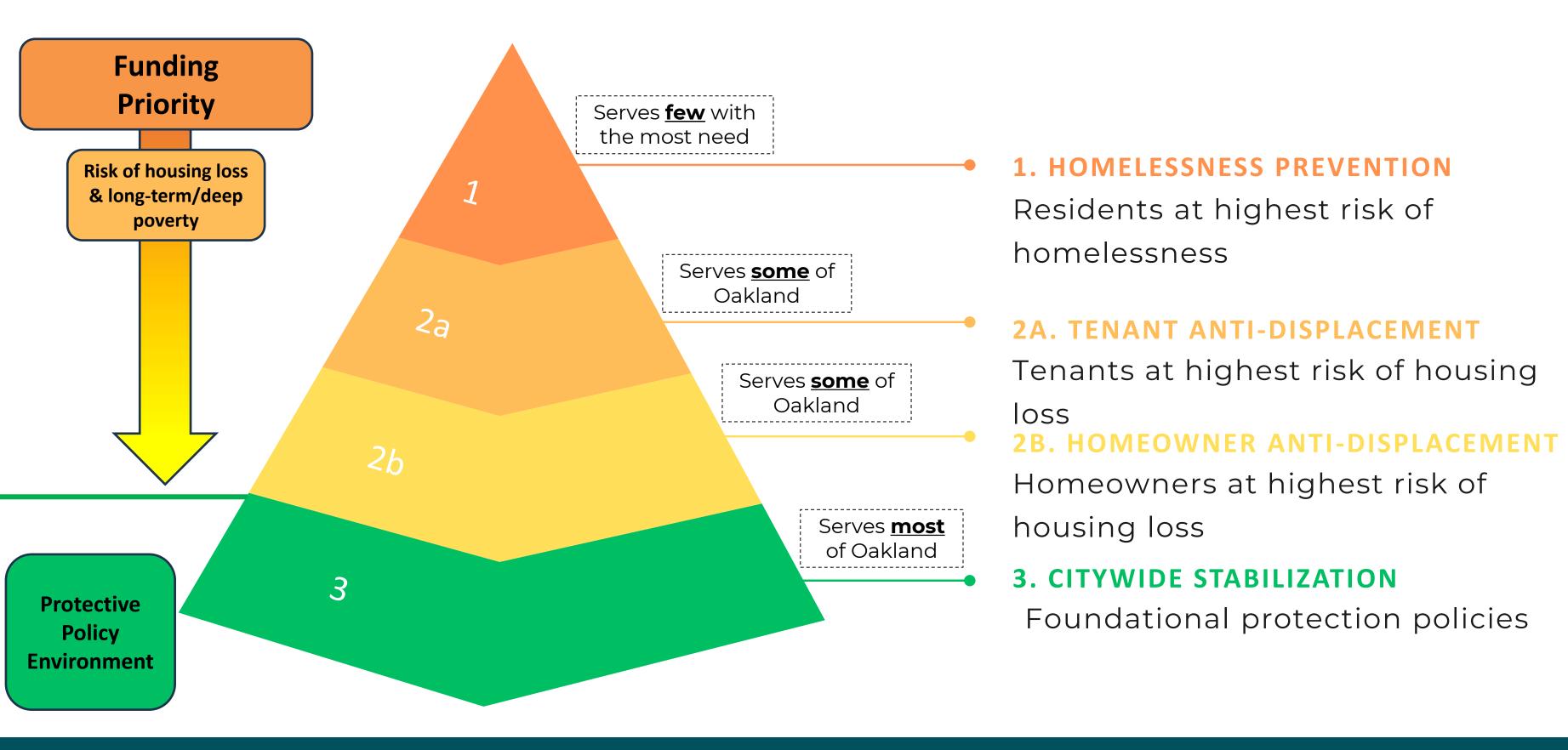
- What stands out to you?
- Are there principles that you would edit or add?



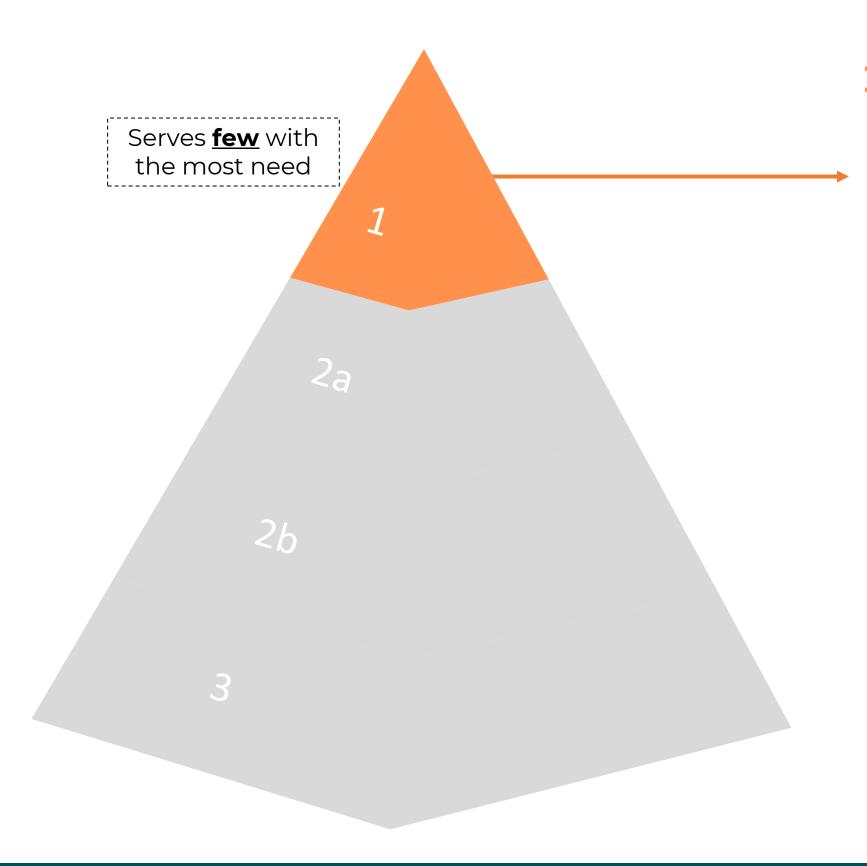
# 6. Equitable Investment Framework



## **Equity Framework: Protection**



## **Equity Framework: Protection**

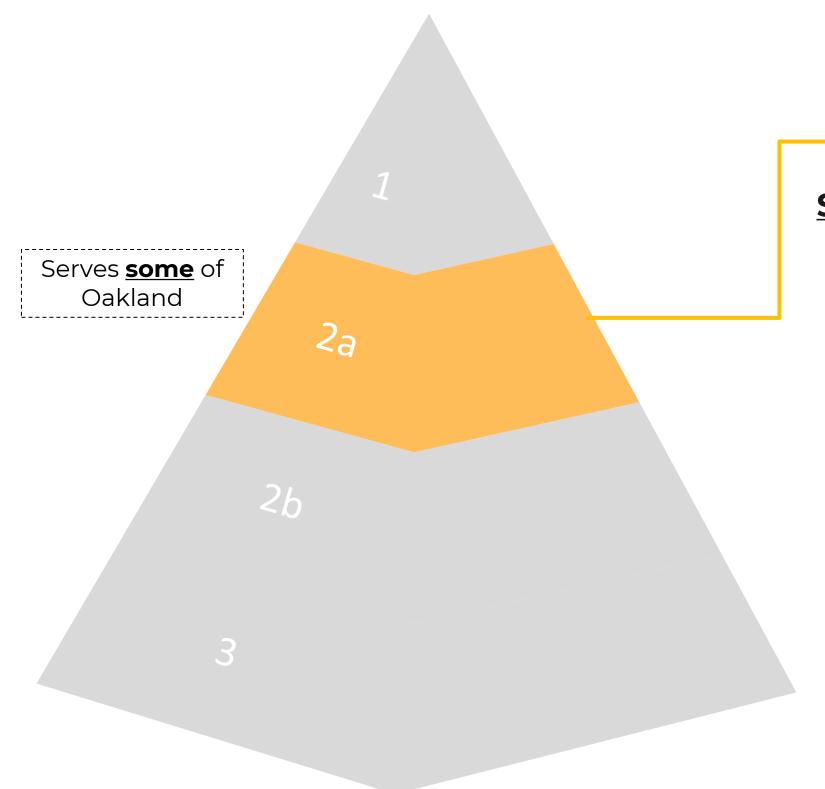


#### 1. HOMELESSNESS PREVENTION

<u>Targeted</u> to residents at highest risk of homelessness, including non-leaseholders, highest-need leaseholders, and the re-entry population

#### **Strategies include:**

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

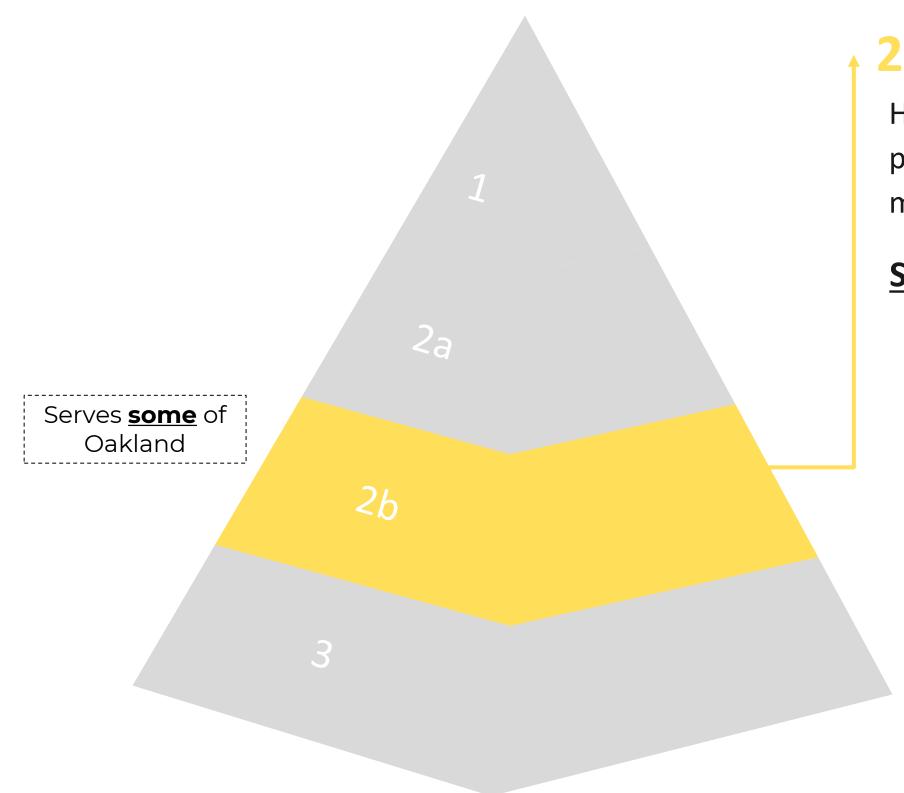


#### 2A. TENANT ANTI-DISPLACEMENT

For tenants at highest risk of housing loss

#### **Strategies include:**

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

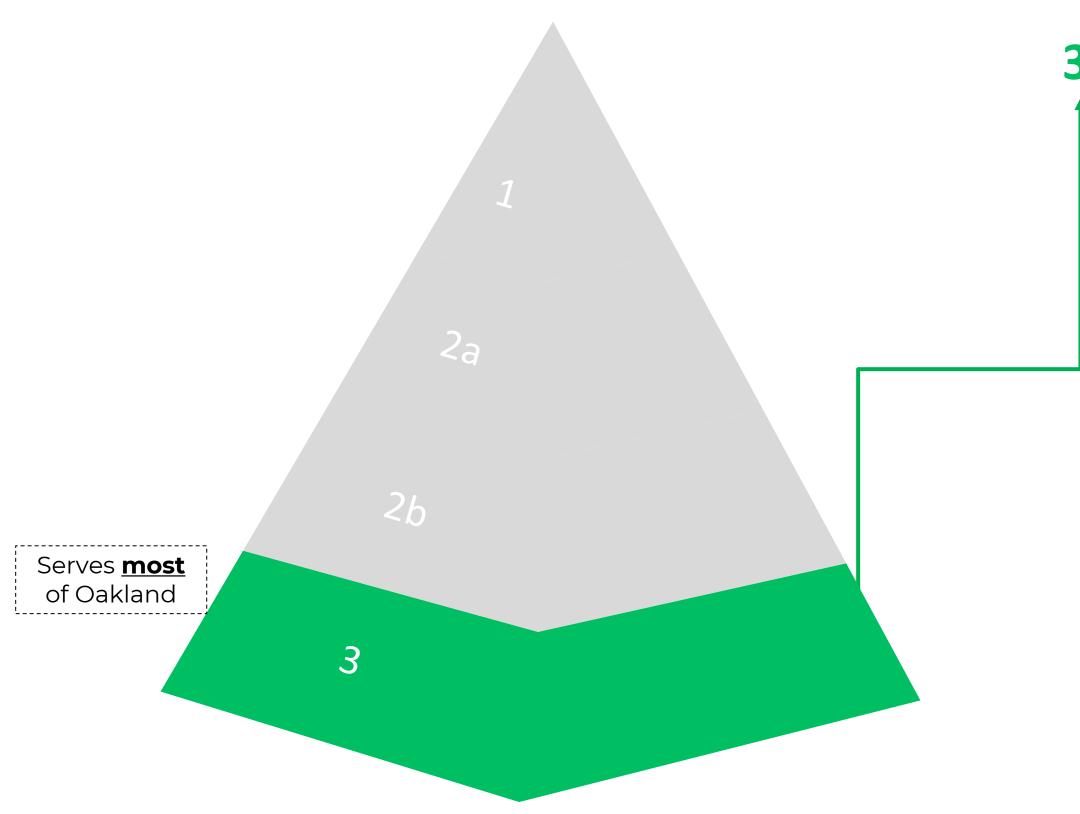


#### 2B. HOMEOWNER ANTI-DISPLACEMENT

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)
- Senior-occupied tax-defaulted property re-purchase
- RAP housing counseling, education, and outreach (for small property owners)

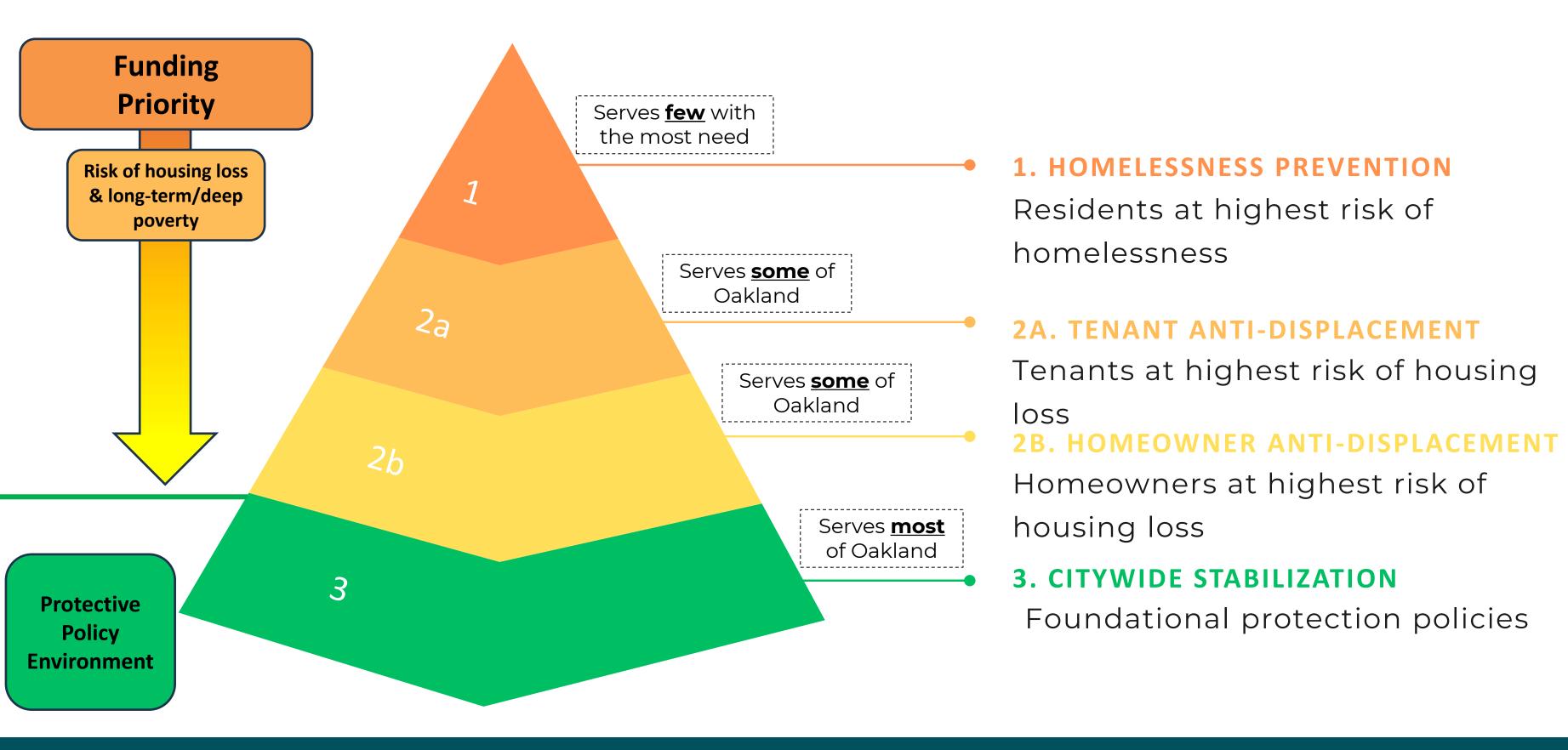


#### 3. CITYWIDE STABILIZATION

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





# **Equity Framework Discussion**

#### **Discussion Questions:**

- What stands out to you about this approach?
- Does the framework seem aligned with the disparity data we highlighted?
- How would you prioritize limited resources?



# 7. Funding Context



## HCD's Adopted FY24-25 Budget

CITY OF OAKLAND

(\$115 million\*)



\* \$115M is 5% of City of Oakland's \$2.2B budget

### **Funded Activities**



#### What does HCD currently support through its Protection funding?

#### Rent Adjustment Program

- \$12M annual budget
- RAP Petitions & Hearings
- Housing Counseling
- Educational Workshops
- Rent Registry
- Eviction Notice Filing
- Administration & Policy (ex., Rent Board)

#### Community Development & Engagement

- Annual HUD Formula Grants Administration
- Targeted Homelessness Prevention \$2.6M
- Eviction Legal Services (Oakland Housing Secure) \$1M
- Fair Housing Legal Services \$260,000
- Code Compliance Relocation Program **\$260,000**



# Services Budget: Discussion

#### **Reflection Questions**:

- Are these numbers surprising to you?
- What other questions do you have?



# 8. Implementation & Advocacy



# Implementation Strategies



- 1. Maximize existing and find new sources of funding for Protection services
- 2. <u>Partner with communities most impacted by disparities to implement Protection</u> <u>programs & policies</u>
  - a. embed HCD efforts in place-based initiatives,
  - b. improve City contracting processes with the nonprofit sector in mind (ex. multiyear funding),
  - c. work across City departments (ex., Cultural Districts, land use policies, proactive rental inspections, targeted employment supports, etc.)
- 3. <u>Advocate for Oakland to receive the equitable allocation of Alameda County</u> resources



## Policy & Advocacy Possibilities

- 1. Strengthen and expand rent control & just cause eviction protections
- 2. Reform **general obligation bonds** so that they can be used to **fund Protection services**
- 3. Increase awareness of **Fair Chance Housing Ordinance** to increase housing access for residents formerly involved in the criminal legal system
- 4. Implement Proactive Rental Inspection Program and Equitable Lead Hazard Abatement Program
- 5. Advocate and apply for state and federal funding for first-time and low-income

#### homeowners

6. Explore support for **foreclosure prevention** and homeowner retention



## Implementation & Advocacy

#### **Discussion Questions**

- What are other communities doing that we could consider trying?
  - Model programs, strong processes, etc.
- What needs does Oakland have that require legislative or policy solutions?
- What roles should the City and community members each play?



# 9. What's Next?



## What's Next



#### 1. Drafting the plan

- a. Staff will spend the fall drafting the plan based on input and feedback received and do additional analysis
- 2. Council to receive an informational report in December 2024
- 3. Unify homelessness and housing plans
  - a. Production & Preservation; Anti-Displacement & Homelessness Prevention (Protection); and Homelessness Response
  - b. HUD 5-Year Consolidated Plan
- 4. Iterative implementation and evaluation

Check our <u>website</u> for updates



# Thank You!

