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In response to the COVID-19 pandemic, Mayor Libby Schaaf and Vice Mayor and Chair of the City Council Community and Economic Development Committee Larry Reid convened Oakland community and business leaders to participate in the Oakland Economic Recovery Advisory Council.

The Advisory Council is facilitated by Michael McAfee from PolicyLink and Micah Weinberg of California Forward, in partnership with Jose Corona, Eat. Learn. Play Foundation; Barbara Leslie, Oakland Metropolitan Chamber of Commerce; and James Head, East Bay Community Foundation.

Research support is provided by Mills College and the Bay Area Council Economic Institute. The Advisory Council consists of representatives from business, non-profit, and intergovernmental partners representing key sectors, as well as staff from City departments.

Since its convening in May, the Advisory Council has helped the City through fast-paced administrative changes. It has elevated the urgent needs of Oakland workers, undocumented families, and businesses forced to close, and showed the City where regulations are having unequal impacts. As the crisis continues into its sixth month, the original slate of stimulus programs and unemployment benefits have ended, and businesses and jobs are becoming harder to restore. There is an urgent need to sustain and rescue the businesses that are still here. Recovery begins with relief.

Advisory Council Roster

The Advisory Council is giving immediate recommendations to local policymakers to support Oakland workers and help Oakland's businesses and nonprofits reopen safely, informed by State and County Orders to ensure public health. Members collaborate to explore solutions for how Oakland can rebuild its economy centered on equity. We lead with race and other known biases and disparities to identify actions that both local policymakers and private sector leaders can take to ensure Oakland's economic recovery is just and equitable for the long term.

WORKING GROUP OVERVIEW



Health and Safety

Prioritizing safe and healthy workplaces and public spaces, including information and personal protective equipment (PPE) distribution, signage, assisting businesses with Site-Specific Protection Plans, safe Flex Streets designs, and online marketplaces.



Business Support and Equity

Focusing on both the immediate survival needs of Oakland businesses and a long-term recovery that removes the additional barriers faced by Black, Latinx, Native, Asian and other POC business owners.



Phase IV Businesses, Workers, and Cultural Organizations

Maintaining Oakland's cultural organizations and other businesses and their workers who are categorized as Phase IV, the State's final phase of reopening—the group that will wait the longest for a return to regular operations and may need to change most to survive.

ADVISORY COUNCIL MEMBERS

Advisors

Amber Curley

Native American Health Center/ Indigenous Red Market

Andreas Cluver

Alameda County Building Trades

Ari Takata-Vasquez

Oakland Indie Alliance

Carolyn Johnson Black Cultural Zone

Chris Iglesias

Unity Council

Chris Pastena

Chop Bar; Tribune Tavern; Calavera

Claudia Arroyo

Prospera

David Jackson

Evolve

(formerly Oakland Impact Hub)

Darcelle Lahr

Mills College

Debra Gore-Mann The Greenlining Institute

Egon Terplan

California Governor's Office

Jay Banfield

All Home

Jennifer Tran

Vietnamese Chamber of Commerce

Jeff Bellisario

Bay Area Council Economic Institute

Jessica Chen

Chinatown Chamber of Commerce

loe Partida

Latino Chamber of Commerce

John Brauer

California Labor Federation

Josh Simon

EBALDC

Julina Bonilla Port of Oakland

Kat Taylor

Beneficial State Bank

Kate O'Hara

EBASE

Kellie McElhaney UC Berkeley

Liz Ortega

Alameda County Labor Council

Mark Everton

Visit Oakland

Michael Bush

Great Place to Work

Robert Ogilvie

SPUR

Robin Raveneau

Oakland Private Industry Council

Saru Jayaraman One Fair Wage

Savlan Hauser

Oakland BID Alliance

Shonda Scott

African American Chamber of

Commerce

Susan Muranishi

County of Alameda

Yvette Radford Kaiser Permanente

Business Sector Reps

Ahmed Ali Bob | Tech/Fintech

Square

Ali Obad | Local Groceries

ShopRite

Angela Tsay | Retail

Oaklandish

Archie Nagraj | Performing Arts

Destiny Arts Center

Atticus Wolf | Makers

Moxy

Greg Feldman | Security

Allied Universal

Jason Dreisbach | Transport &

Loaistics

Dreisbach Enterprise

Jean Marie Durant | Visual Arts

Oakland Art Murmor

Jim Macksood | Healthcare

SutterHealth

Ke Norman | Nail Salon & Beauty

Nailphoria Day Spa

Lea Redmond | Restaurant

Oeste

Linda Grant | Small Business

Restuarant Pop-up & Cannabis

Entrepreneur

Lydia Tan | Sports

Oakland A's

Lynn Vera | Manufacturing

Mettler-Toledo Rainin

Maria Alderete | Bars & Restaurants

Luka's Tap Room

Mieko Hatano | Cultural Arts

Oakland Symphony

Patrick Hayes | Large Employer

Clorox

Regina Davis | Real Estate

Development

SUDA

Stephen Baiter | Regional Economy

East Bay Economic Development

Alliance

Trevor Parham | Co-working/

Workspace Oakstop

Yusef Wright | Barbers & Hairstylists

Benny Adem Grooming Parlor

Data & Equity

Identifying & addressing longstanding systemic failures

While the work of Advisory Council has underscored the urgent need for short-term solutions to help businesses reopen safely, the discussion has also raised longer-term ideas for systemic change to help Oakland rebuild a more equitable economy and avoid returning to "business as usual." These themes are

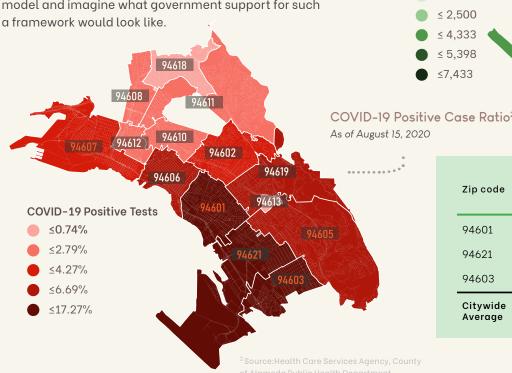
reflected throughout the recommendations.

Regulate Conscientiously and Thoughtfully

There is an ecosystem of micro-enterprises that regulations do not effectively reach. In the current crisis, connecting with those businesses is more important than ever. Government should look at the cumulative impacts of layers of regulation on businesses and workers across City departments and between levels of government (City, County, State) to align goals and outcomes. This coordination is essential to manage consistent health and safety messaging and build public faith in government.

2 **Empower the Community to Drive Development**

Current community-led initiatives in response to the crisis have knit together smaller local efforts to increase their impact - we should learn from this model and imagine what government support for such



Between March 22 - May 9, 2020	A) Claims Received ¹ *
94618	
94610 94612 94610 94606	2 94619
94601	94613 94605
Total UI & PUA Claims	
≤0	94603
≤ 2,500	
● ≤ 4,333	
● ≤ 5,398	
≤ 5,398≤7,433	¹ Source:Employment Development Department, State of California

Unemployment Insurance (UI) and Pandemic

COVID-19 rates % of jobs with limited ability to Zip code per 100,000 work remotely people 94601 66.72% 1,971.7 94621 69% 1,845.3 94603 70.8% 1,870.9 Citywide 58% 735.3 Average

^{*}Zip codes highlighted in red are areas with the highest unemployment rates.

Name the Disparities and Gather Quantitative and Qualitative Data to Understand Root Causes

Government should invest resources in gathering real time qualitative and quantitative race and ethnicity data related to this crisis and use the Racial Equity Analysis methodology to center those who are most impacted to effectively target recovery policies.

Recognize that Government Cannot Solve these Problems Alone

We must all understand the role of the private sector and philanthropy in this recovery and work to provide culturally competent financial and legal pro bono work to build the capacity of smaller organizations within the community.

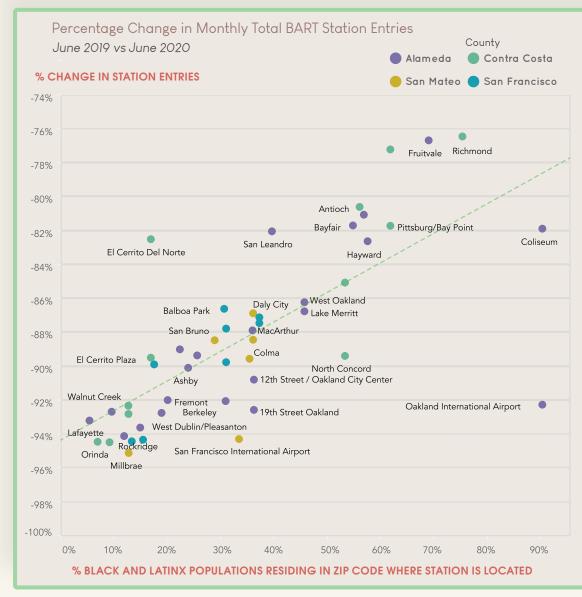
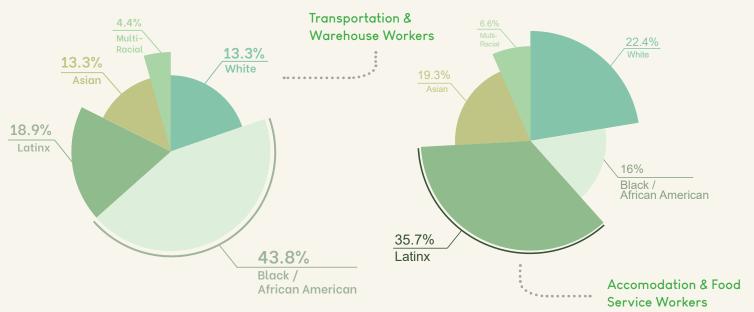


Chart excerpt from Racial Disparities in BART Usage During COVID-19 Pandemic ♂, (Bay Area Council Economic Institute)

Oakland's Workforce by Sector: Racial & Ethnic Breakdown³



³ Source:Bay Area Council Economic Institute



Financial Support

Provide financial support for small businesses and targeted funds for BIPOC business owners

SUPPORT THE URGENT NEED FOR COMMERCIAL LEASE NEGOTIATIONS

Small businesses that have been closed or partially closed since March cannot keep to the terms of pre-pandemic leases. Many Oakland emerging small businesses that were not yet profitable have already gone out of business due to the crisis and inability to pay commercial rent. While some small businesses

have worked with their landlords to create flexible arrangements to continue operations, many others have not, or their landlords are unwilling or unable to make modifications.

Sustaining: Profitable + Positive Cash Flow Starting: Unprofitable + Negative Cash Flow B B Proving: Unprofitable + Positive Cash Flow Unprofitable + Negative Cash Flow B Proving: Unprofitable + Positive Cash Flow

Chart excerpt from Presentation to Advisory Council by Michael C. Bush ☑, (CEO, Great Place to Work)

ACTIONS COMPLETED

COMMERCIAL EVICTION MORATORIUM EXTENSION

On March 27, 2020, the
Oakland City Council passed a
moratorium on commercial and
residential evictions, which was
extended on July 21, 2020. The
commercial eviction provision
will align with the Governor's
Executive Order (currently set to
expire on September 30, 2020) or
any extensions.

COMMERCIAL RENT CONVENING

The Advisory Council has convened small business owners, property owners, and investors on restructuring leases. The Advisory Council recommends that landlords work with businesses to develop terms that include a combination of forgiveness, deferral, and elimination of fixed monthly payments, replaced by percent of sales. Some members of the group have already successfully negotiated these arrangements for 2020. In some cases, the lease term has been extended to accommodate the deferrals with quarterly review to allow for real time adjustments.

NEXT STEPS ..-



CITY GOVERNMENT

- Disburse CARES Act funding for small businesses, with a focus on businesses in lowincome census tracts, to help with fixed costs, such as rent
- Partner with a nonprofit organization to provide tenant-landlord workshops and subsidized representation for small businesses who need support negotiating commercial lease terms
- Work with the ethnic Chambers of Commerce and community organizations to ensure that these resources reach BIPOC-owned businesses throughout Oakland



- Negotiate and create forbearance policies and tax guidance with banks and lenders
- Change bankruptcy rules for small businesses to remove the threat of lawsuit for unpaid rent
- Consider allowing property owners to finance unpaid rent through a property tax credit similar to the PACE program

1.2 TARGET FUNDS FOR BIPOC BUSINESS RECOVERY

The City, Advisory Council members and many volunteers conducted multilingual phone outreach to assist hundreds of Oakland's small businesses in applying for stimulus funds, however, the City's recovery survey data shows that many did not apply or were unsuccessful. According to a recent national report, as of April 2020, 441,000 black-owned businesses (41%) had closed permanently; 658,000 Latino-owned businesses (32%), and 1.3 million woman-owned businesses (25%) had also closed⁴.

The City will distribute CARES Act funding for small businesses to provide immediate relief across Oakland, with a focus on businesses in Oakland's Opportunity Zones and other low-income census tracts. Additional funding through private partners should be directly targeted to Black, Indigenous, and people of color owned businesses to reduce the disparities in stimulus access. These communities are impacted by the same systems that keep structural racism in place and we need to support the collective recovery.

441,000

(41%)

Black-owned businesses closed permenantly⁴

658,000

(32%)

Latinx-owned businesses closed permenantly

1.1 mil

(32%)

Businesses owned by immigrants closed permanently

1.2 mil

(25%)

Women-owned businesses were terminated

ACTIONS COMPLETED





CITY GOVERNMENT

 Distribute emergency CARES Act funding to small businesses, with a focus on Oakland s low-income census tracts



Oakland's Ethnic Chambers, OCCUR, the POC Small Business Network, Black Cultural Zone, East Oakland Entrepreneurship Forum, the Unity Council, and others are working to connect small businesses to recovery resources



Partner in the recovery of BIPOC-owned businesses through purchasing,
 contracts and equity investment

*Source: The impact of COVID-19 on Small Business Owners: Evidence of Early-Stage Losses from the April 2020 Current Population Survey; National Bureau of Economic Research; Working Paper 27309, June 2020

OAKLAND SMALL BUSINESS EMERGENCY GRANT PROGRAM

With input from the City, issued \$5,000 grants to 275 low-income small business owners with philanthropic funds from the Oakland COVID-19 Relief Fund. 80% of the grants went to businesses owned by people of color.

PRIVATE FUNDS

Advisory Council members have sponsored multiple funds for BIPOCowned small businesses:

Keep it Caring, Keep it Oakland Fund

The Oakland Indie Alliance's COVID recovery fund that provides up to \$10,000 grants for small businesses, prioritizing BIPOC-owned businesses

Oakland Chinatown Chamber of Commerce

Recovery and relief fund targeting Oakland's Chinatown business community

OAACCF Resiliency Relief Fund

A \$1 million relief grant fund created by the Oakland African American Chamber of Commerce Foundation

Unity Council Business Relief Fund

The Unity Council's emergency cash assistance and relief for Fruitvale District businesses

Oakland Black Business Fund

Established a \$10M relief fund focused on helping Oakland businesses impacted by COVID-19 and an investment fund to support Black entrepreneurs across the country

SUSTAIN OAKLAND'S ARTIST AND 1.3 SUSTAIN CARLAND S ARTIS

"

As organizations rethink new ways of reaching audiences, the delayed reopening of concerts, performances and other large gatherings to Phase IV—the latest stage of reopening—presents a unique challenge for the arts and culture sector. Cultural organizations must develop innovative ways to sustain their existence while maintaining safe practices. In addition, this sector may need to raise significant funds to reopen in modified safely distanced formats when allowed under State and County guidance.

ACTIONS COMPLETED

EAST BAY/OAKLAND RELIEF FUND FOR INDIVIDUALS IN THE ARTS

The Center for Cultural Innovation, with City input, issued \$2,000 grants to individual artists and culture workers, with \$300,000 earmarked for Oakland residents, using a combination of philanthropic funds from the Oakland COVID-19 Relief Fund and funding from the Economic Workforce Development Department (EWDD)'s Cultural Affairs Division.

NEXT STEPS "->



CITY **GOVERNMENT**

- Explore flexibility in permit and public safety fees for cultural organizations to reopen using outdoor space safely
- Distribute CARES Act funding to support artists and nonprofit arts organizations and provide technical assistance to help organizations adapt to new models for revenue and space

Outdoor performance venues that serve food could open their outdoor stage for recording sessions under specific guidelines as well. But, if they were to have both the outdoor restaurant and the recording session happening simultaneously, that is then rejected because it is considered an event.

We can't get a venue permit to have 4 people with masks and 8- to 12-foot distancing and plexiglass dividers to record a performance inside of Alameda County - indoor or outdoor (But we are sending individual musicians to perform safely at Oakland Parks and Rec Summer Camps in 19 locations).





- Provide technical assistance and fee-less fiscal agency/sponsorship to arts organizations
- Provide guidance on digital and distanced cultural gatherings



Corporate stakeholders and institutional lenders can sponsor or donate to recovery activities



Ensure that Workers Compensation Insurance companies do not cancel or increase policy prices due to State mandates



PARTNER ON RECOVERY INVESTMENTS 2.1 WITH COMMUNITY-LED AND SERVING **ORGANIZATIONS**

Grassroots organizations delivering both health services and entrepreneurship support in Oakland's most impacted neighborhoods are a crucial recovery resource. Often under-funded, these groups are best positioned to understand community needs and distribute resources. With the right coordination and support, they can bolster the responses of government and of larger, more established non-profits. Recovery investments should support their ongoing collaboration with each other and build long-term capacity to continue to partner with the City and County and lead recovery work over the coming years.

ACTIONS COMPLETED

CARES ACT FUNDING TO COMMUNITY-SERVING **ORGANIZATIONS**

The Oakland City Council authorized CARES Act funding to community-serving organizations in East and West Oakland, including to the Oakland Community Frontline Healers, an alliance of 20+ organizations that are providing a holistic suite of services to Black and brown communities during the pandemic.

CARES Act funding will also go to Oakland's ethnic Chambers and other business support organizations.

NEXT STEPS "-



GOVERNMENT

- Distribute CARES Act
- **Expand outreach** networks to foster deeper partnerships

The City has also designated CARES Act funding to support non-profits that provide services to low-income residents in the following areas:



Economic & Workforce **Development**



Security



Housing



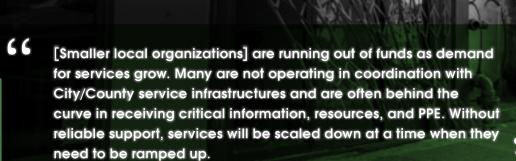
Health & Human Services



Legal Support



Education



Oakland Frontline Healers



Offer partnerships and pro bono legal and business support to help small, community-based organizations scale their operations



ENSURE UNIFORM SAFETY GUIDANCE AND PPE USE IN BUSINESSES ACROSS OAKLAND

Safety practices and PPE availability are not evenly implemented across the city. Every publicly accessible Oakland business should have a safety plan for their operations, consistent, culturally-competent and multilingual public signage on mask usage, PPE for their workers and other management practices to eliminate workplace-based COVID transmission. Oakland is the most ethnically diverse city in the U.S. with more than 125 different languages spoken in the city.

SAFE

POSTER

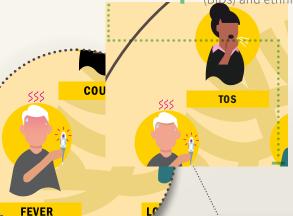
REOPENING

ACTIONS COMPLETED

CITYWIDE PPE DISTRIBUTION AND ASSISTANCE

The City is purchasing 350 PPE kits for East and West Oakland businesses through the Opportunity Zone program.

m0xy, It Takes a Village, and other local partners have produced over 32,000 masks and 11,000 face shields. The Oakland Metropolitan Chamber, Oaklandish, and FastSigns produced and distributed safety posters in partnership with Business Improvement Districts (BIDs) and ethnic Chambers.







NEXT STEPS --



GOVERNMENT

- Continue to fund and distribute PPE
- The City is working to produce up to 1,000 more PPE kits and should explore bulk purchasing and working with local suppliers



BUSINESS COMMUNITY

All businesses need to create a Site-Specific Protection Plan and understand procedures for COVID-positive workers



 Ethnic chambers and other organizations receiving CARES Act funding will assist businesses with re-opening plans





INCREASE PUBLIC SPACE AVAILABILITY FOR BUSINESSES AND CULTURAL ACTIVITIES





CITY GOVERNMENT

- Fund parklet materials in areas outside of BIDs
- Explore options to allow more flexible zoning during the pandemic and ease requirements for some uses until the end of the health restrictions
- Consider a temporary use category in the City Planning Code to allow ongoing flexibility and prevent long-term vacant storefronts

The Flex Streets program streamlines permitting for the creative and flexible business use of public sidewalks, parking lanes, traffic lanes and private outdoor space. The City should expand on Flex Streets to make public space available for cultural activities when safely allowed under County and State guidance. Businesses outside of BID areas, especially those traditionally underserved, need additional support to take advantage of Flex Streets. As an extension of this flexibility, and to reach larger audiences, public radio and television should carry local arts performances.

Current commercial tenants should also be allowed to pivot their business models to related activities with reduced regulatory burdens. Longer term, the City should allow zoning flexibility on vacant ground floor spaces to include pop-up retailers as well as cultural and community-serving organizations.

ACTIONS COMPLETED

FLEX STREETS

In June 2020, the City launched Flex Streets to streamline permitting and eliminate fees for use of outdoor space and City-owned outdoor property. City staff are conducting door-to-door outreach in commercial corridors that have been most impacted by COVID-19 to inform businesses about the program and distribute safety information and signage.

MOBILE FOOD VENDING

The City is providing permits for vending on City streets or private property in commercial or industrial zones. City permit fees have been waived and applications are no longer limited.



Align with the State's home-based kitchen laws and work with local food vendors to legalize operations

EXPAND EQUITY PROGRAMS AND SUPPORT INDUSTRY EFFORTS TO REDUCE DISPARITIES

Just as the 2008 recession fell heavily on homeowners of color, thousands of whom lost their chance to build wealth through homeownership in the foreclosure crisis, the pandemic threatens to eliminate recent Black and Latinx gains in business ownership through mass business closures.

Oakland has an innovative Equity Permit Program designed to minimize barriers to opening a cannabis business for those who have been the most victimized by the war on drugs. Cannabis Equity Permit holders receive real estate incubation space, technical assistance, and access to a loan fund. Data on unequal access to stimulus funding, loan capital and business assistance support replicating this model in other industries in a post-COVID economy, with a focus on closing racial disparities.



ACTIONS COMPLETED

HIGHLIGHTING DISPARITIES WITHIN INDUSTRIES

Restaurant Opportunities
Centers (ROC) United has
documented the extent of racial
discrimination and occupational
segregation in the Bay Area
restaurant industry, which
revealed significant racial wage
gaps, barriers to people of color
to advance to living-wage jobs,
and explicit and implicit biases
of restaurant employers and
consumers that segregate the
restaurant workforce.



CITY GOVERNMENT

- Gather data and conduct racial impact analysis to name disparities in industry sectors
- Determine the City's role and create targeted assistance with industry partners



Consider joining ROC United/ One Fair Wage's Safe and Just Reopening program to improve workplace safety and close racial wage gaps



STATE & REGIONAL GOVERNMENT

Prevent predatory
operations that exploit
financially vulnerable
business operators and
property owners

4.3 CLOSE THE DIGITAL DIVIDE FOR BUSINESSES AND WORKERS

Oakland's workers and small businesses need resources, training, and technical assistance to succeed online. From March to June, City staff, business technical assistance providers and community members worked to help hundreds of business owners who do not use computers apply for stimulus funds online, especially senior business owners. We found that training and digital support were even more important than internet access. Workers and individuals also need online support for job searches, to access safer remote work opportunities, benefits, supportive services, and telehealth. Opportunity youth, ages 18-24, should also be priority.

24.2% (40,121)

Oakland households without broadband internet access⁵

8.8%
(14,619)

Oakland households rely only on cellular data plans to access

the internet

13.3%

Oakland households have no internet access at all

ACTIONS COMPLETED





~94,000

Oakland residents have no internet connectivity or computing device

OAK WIFI

The City is using CARES Act funding to implement Oak WIFI, a public broadband access plan.

OAKLAND STARTUP NETWORK

In partnership with the City of Oakland, Kapor Center, ICA/Fund Good Jobs and The Town Experience hosted Oakland's first Digital Small Business Week in June, with resources to help businesses sell online and scale using digital tools.

NEXT STEPS ...



CITY GOVERNMENT

- Build on the successes of #OaklandUndivided, which raised over \$15M to provide Oakland students with computers and internet access, by raising funds to close the digital divide for workers and small businesses
- NON-PROFIT ORGANIZATIONS
- Identify business owners and workers who lack an online presence/ internet access and connect to resources

 $^{^{5}}$ Source: "A Case for Digital Inclusion: Systematically Bridging the Digital Divide", City of Oakland, 2020

BUY LOCAL CAMPAIGN AND ONLINE MARKETPLACE/ B2B PLATFORM



Businesses are transitioning online to sustain sales but need an online marketplace and Buy Local movement to generate customers. The City has an adopted goal to increase revenues for businesses owned by people of color by 40%. For businesses that supply to other businesses, the creation of a Business-to-Business (B2B) Exchange would encourage large purchasers to buy from local and BIPOC-owned businesses, offering partial pre-pay to help businesses scale and creating a sustainable long-term network. The long-term benefits of investing in an online marketplace include support for pop-up businesses in high poverty areas to grow into storefronts, and growing customers for existing storefronts.

NEXT STEPS ---



GOVERNMENT

- Foster an ongoing B2B platform to go beyond one-time contracts
- Forge consensus on a single, customer-facing platform and support local business efforts to develop their listings

ACTIONS COMPLETED

PROMOTE LOCAL **BUSINESSES**

Online directories for local businesses have been initiated:

Keep it Oakland

Oakland Indie Alliance

Fruitvale is Open

The Unity Council

Oakland's Open

Oakland Metropolitan Chamber of Commerce

Spend.Stay.Love.

Visit Oakland



Provide funding and support efforts to create a comprehensive, connected single platform for B2B connection that enables large businesses to procure supplies from local and BIPOC-led companies

SUPPORT ONGOING PARTICIPATORY RESEARCH ON THE NEEDS OF BLACK BUSINESSES

One well-documented means of addressing wealth disparities in Black communities is by creating new economic opportunities through employment, specifically business ownership within these communities (Bates et al., 2007). Historical and persistent structural, systemic, and institutional biases, however, undermine prosperity for small, disadvantaged businesses in Black communities. These biases lead to, and compound, three frequently

452

Black-owned businesses



⁶ Source: American Economic Survey, 2007

cited key obstacles to the economic mobility of Black-owned businesses: (1) lack of access to capital, (2) lack of access to leadership education, and (3) a lack of access to market.

If recovery efforts mean to remove these barriers, we need focused, ongoing and

3,172
Oakland Jobs
generated in 20176

participatory research to assess the immediate survival needs of businesses, their post-crisis stabilization, and the impact of new programs on their revenues.

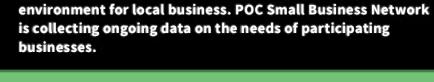


NEXT STEPS "-



CITY GOVERNMENT & PHILANTHROPY

- Support research on the needs of Black, Indigenous and other POC-owned businesses owners during and post-COVID
- Commit resources to gathering the quantitative and qualitative data needed to center equity and target resources effectively



The East Oakland Entrepreneurship Forum has been

supporting business owners in East Oakland and collecting their insights on additional efforts to create a healthy growth



Recognize the structural barriers to capital for Black-owned and other POC-owned businesses and design programs to address them



IMMEDIATE CASH ASSISTANCE AND GUARANTEED INCOME

Unemployment assistance may not cover local rents, especially after the lapse in the \$600 pandemic unemployment supplementary payment. In the years prior to the pandemic, 40% of Oakland residents did not have enough liquid assets or readily available savings to survive three months without income.

For Latinx and Black residents, that percentage is much higher at 61% and 57%. Black and Latinx workers are also disproportionately represented in low-wage work and in jobs still on pause or unlikely to resume in recovery. Many Black-, Latinx- and Indigenous-owned businesses are home-based, and may not pay commercial rent, so residential rent relief also sustains these businesses. A guaranteed income has been advocated to end poverty since the Civil Rights era. The pandemic has shown that the current social safety net has been expensive and overwhelming to administer without providing enough protection.

Financial Assets and Income⁷

Outcome Measure	Overall	White, NH*	People of Color	Black	American Indian	Asian	NHPI**	Latino
Income Poverty Rate	14.5%	2.9%	19.7%	21.0%	20.8%	16.2%	17.1%	20.4%
Liquid Asset Poverty Rate	40.6%	18.7%	53.7%	56.8%	-	41.7%	-	60.6%
Asset Poverty Rate	33.0%	20.1%	41.4%	46.9%	-	26.7%	-	46.8%
Households with Zero Net Worth	22.2%	16.5%	25.7%	31.3%	-	12.9%	-	29.1%
Unbanked Households	9.7%	1.7%	13.9%	16.3%	-	6.7%	-	17.1%
Underbanked Households	20.6%	13.0%	24.7%	29.1%	-	18.1%	-	24.0%

⁷ Source:Prosperity Now Sourcecard

ACTIONS COMPLETED

COVID-19 RELIEF FUND The Oakland COVID Relief Fund directed \$2.9 million directly to households through Centro Legal de La Raza, Keep Oakland Housed, HeadStart, One Fair Wage, Oakland Public Education Fund, Oakland REACH and others.

RENT & MORTGAGE RELIEF

The City Council allocated \$5M in COVID Relief funds for Residential Rent and Mortgage Relief. Keep Oakland Housed and other rent relief programs help both workers and home-based businesses, many of which are Black-, Latinx- and Indigenous-owned.

MAYORS FOR GUARANTEED INCOME

In July 2020, Oakland and ten other cities led a unanimous national call from the US Mayors Conference to support a guaranteed income.

NEXT STEPS ..-



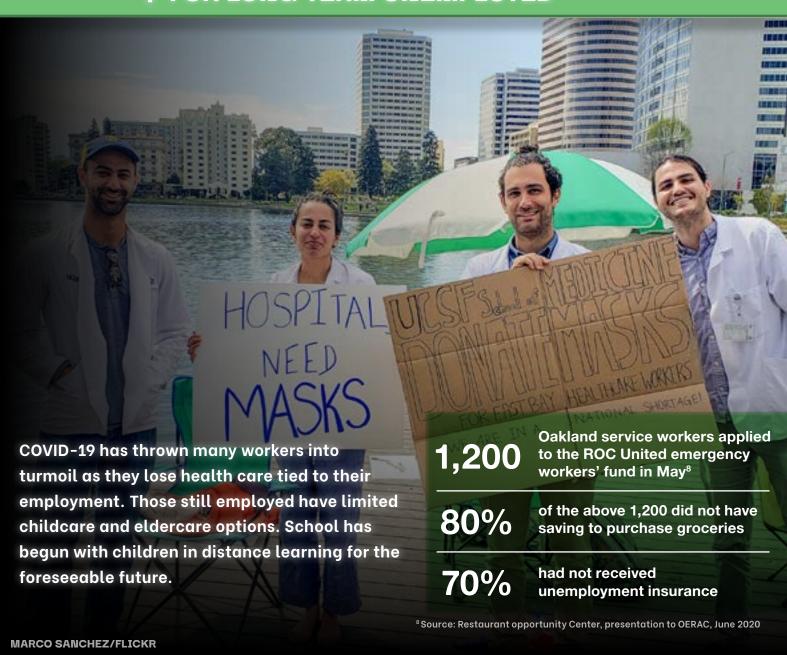
CITY GOVERNMENT

- Continue to advocate for a Guaranteed Income and work locally to set up the infrastructure to distribute cash assistance
- Rent relief can be combined with landlord-tenant mediation and access to City housing services to leverage assistance into longer-term stability



 Support Guaranteed Income demonstrations that prioritize those most in need

DEVELOP AND SUPPORT POLICIES FOR HEALTHCARE, CHILDCARE, AND ELDERCARE FOR LONG-TERM UNEMPLOYED



ACTIONS COMPLETED

NEXT STEPS -->



GOVERNMENT

- Provide safe childcare and learning options for Oakland youth
- STATE & REGIONAL GOVERNMENT
- Ensure unemployed workers have continuous health coverage
- Advance advocacy for universal healthcare

CHILDCARE AND MEALS FOR ESSENTIAL WORKERS AND SENIORS

Oakland Parks, Recreation & Youth
Development's Town Camp provided safe
childcare for essential workers. Since May
2020, the City has partnered with FEMA, the
State of California, and World Kitchen Central
Kitchen to provide free meals to hundreds of
Oakland seniors.

COVERED CALIFORNIA EXTENSION

Covered California opened the health insurance exchange to any eligible uninsured individuals who needed health care coverage amid the COVID-19 nation emergency.

ENGAGE YOUTH, UNEMPLOYED WORKERS, AND THE REGION ON A RECOVERY STRATEGY

There is an urgent need for retraining and job placement for laid-off, low-wage workers in retail, hospitality and tourism, industries that employ more than 25,000 Oakland workers. The City applied for and received funding from the State Employment Development Department (EDD), but this will only serve approximately 350 workers. Training programs can connect clients to other asset building areas such as banking, credit building and homeownership. In the longer term, industries such as manufacturing may see growth post-pandemic, and along with remote work possibilities, may provide opportunities for stable and higher wage work. Each industry should

address the racial disparities in its workforce and work with the City to remedy, rehire and train workers to equal employment.

Finally, Oakland's youth are at protests making a clear call for justice and equitable investment in their communities and futures. Economic recovery and rebuilding efforts must engage and include Oakland youth to share their survival stories and hopes for the future.

ACTIONS COMPLETED

SUPPORT FOR **HOSPITALITY WORKERS**

The City successfully applied for training funds from State EDD to support hospitality workers and partnered with One Fair Wage to support training for restaurant workers.

The Oakland City Council passed an

emergency ordinance that guarantees laid off hotel and airport workers priority should their former employers start hiring again. The legislation will affect more than 10,000 Oakland workers.

RIGHT TO RETURN LEGISLATION

HIRING SERVICES

Job opportunities, hiring support, and virtual job fairs are available through Oakland's three America's Job Centers: Lao Family Development, Oakland Private Industry Council, and The Unity Council.



NEXT STEPS "-



GOVERNMENT

- Engage Oakland youth in the economic recovery
- Identify sectors with growing hiring needs
- Target workforce services to Oakland Zip codes with the highest unemployment
- Invest in gathering racial disparity data by sector



BUSINESS COMMUNITY

- Analyze and report on wage and hiring disparities
 - Take action to close training and wage gaps



- Analyze and project how Bay Area employment in the recovery will change from pre-COVID times
- Consistent with both regional and local Economic Development Plans, coordinate with cities on recovery planning that names disparities and focuses on increases mobility, security and wealth for low-wage workers