# Keep People Housed:
## Oakland's Targeted Homelessness Prevention Pilot

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## Introduction

In July 2023, the City of Oakland's Housing and Community Development Department, in collaboration with Bay Area Community Services, launched a Homelessness Prevention Pilot (HPP), also called Keep People Housed, as pandemic-era residential stability programs ended. The program was conceptualized as a lifeline for low-income tenants experiencing extreme housing instability by providing short-term financial assistance and resource coordination. In just over a year, the program received 3,915 applications and assisted 1,146 households. With funding from the City of Oakland, 374 households identified as being at high risk of homelessness were assisted; additional philanthropic support allowed the program to serve an additional 772 highly vulnerable households. The Changing Cities Research Lab at Stanford University and the Housing Initiative at Penn at the University of Pennsylvania served as evaluation partners, analyzing the program's operations and impact through program, survey, and interview data.

## Key Findings

- The program conducted outreach in high-needs communities through partnerships with community-based organizations. Over fifty percent of applicants reported paying seventy percent or more of their income on housing costs, and twenty-four percent reported that they experienced homelessness in the prior two years.

- Eighty-five percent of survey participants who received assistance through the program agreed or strongly agreed that they would have lost their housing without the program's assistance. Eligible applicants who received assistance from the program experienced homelessness less often than those who did not; however, this may be due to pre-existing differences between the two groups.

- Some households who had encountered a temporary financial shock, like a job loss or injury, before applying reported increased confidence in their ability to maintain stable housing going forward following assistance from the program. Other households faced long-term barriers, including disability and caregiving responsibilities, to maintaining stable housing and would benefit from longer-term support.

- Waiting times hampered the program's ability to provide crucial emergency assistance to the highly vulnerable population it aimed to support. Applicants who applied with the support of a community-based organization were more likely to receive assistance through the program relative to other applicants. Utilizing community partnerships and ensuring staff capacity to process applications quickly should be a priority for policymakers and program administrators when designing support programs for at-risk households.

## Program Context

Over the last two decades, rent has become increasingly unaffordable nationwide. Between 2000 and 2023, median rent prices rose by 32% across the U.S.[1] Consequently, the number of households spending more than half of their income on housing costs reached a record high of 12.1 million households in 2022.[2] Black renters, in particular, have borne the brunt of this sharp increase in housing costs. In 2023, fifty-six percent of Black renter households nationally spend over 30% of their income on housing, compared to 53% of Hispanic or Latino/a households, 46% of White households, and 43% of Asian households.[3] These rising housing costs exacerbate racial and economic inequality.

These national trends are especially pronounced in Oakland, where the median rent has increased by 50% over the last two decades. In 2020, 75% of Black renters in Oakland spent more than 30% of their income on rent, compared to 52% of Hispanic or Latino/a households, 37% of White households, and 45% of Asian households.[4] Beyond stretching the household budgets of Oakland residents, high housing costs have been one force driving displacement and remaking the city. Nearly every neighborhood in Oakland showed signs of gentrification between 2000 to 2018. During that same period, the Black population in Oakland declined by over one-third.[5] Among the low-income residents who have remained, the experience of homelessness has become increasingly common; from 2015 to 2024, the homeless population in Oakland grew from 2,191 to 5,485.[6]

1  Figures adjusted for inflation.
U.S. Census Bureau, *Table B25064*, 2023.
U.S. Census Bureau, "*Median Gross Rent (Dollars)*," 2023.

2  Joint Center for Housing Studies, *America's Rental Housing 2024*.

3  U.S. Census Bureau, "Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race."

4  U.S. Census Bureau, "Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race."

5  Hwang, Gupta, and Shrimali, "Neighborhood Change," Federal Reserve Bank of San Francisco Community Development Working Paper 2021-1.

6  City of Oakland, *Addressing Homelessness in Oakland*, 2021, 4.
Alameda County Health Housing and Homelessness Services, *Alameda County 2024 PIT Homelessness Report*, 2024, 21.

housinginitiative.org
ccrl.stanford.edu

# The Homelessness Prevention Pilot

Beginning in 2023, the City of Oakland partnered with Bay Area Community Services (BACS) to launch the Homelessness Prevention Program (HPP), also known as Keep People Housed. The program began accepting applications in late July 2023, just after the COVID-era eviction moratorium in the City of Oakland ended and as the City neared the end of the process of administering federal Emergency Rental Assistance Program (ERAP) funds. The homelessness prevention program utilizes the administrative infrastructure of Keep Oakland Housed to provide highly targeted short-term financial and legal support as well as resource coordination. Keep Oakland Housed launched in 2018 and provided short-term financial assistance alongside resource coordination and legal services through a partnership between BACS, Catholic Charities East Bay, and the East Bay Community Law Center.

A recent large-scale survey of people experiencing homelessness in California found that the most common reason that people cited for losing their housing was an inability to pay rent.[7] A study in neighboring Santa Clara County Santa Clara County found that offering households an average of $2,000 of financial assistance reduces homelessness by 3.8 percentage points, down from a base rate of 4.1%, measured at six months after the intervention.[8]

To identify households at the highest risk of experiencing homelessness in the short term, or those who were in the most dire need of assistance, HPP utilized a data-driven prioritization tool developed by BACS. The tool identifies multiple risk factors for homelessness, including previous experience of homelessness and justice system involvement, alongside factors that may make an instance of homelessness particularly damaging to a household (such as the presence of children).[9] The prioritization tool categorized applicants into three risk levels: Tier 1, the most vulnerable (22% of all applicants); Tier 2, highly vulnerable (44%); and Tier 3, vulnerable (34%). Given the resource constraints of the program, only applicants in Tiers 1 and 2 were eligible for assistance, with the program designed in such a way as to provide more intensive case coordination and higher levels of financial assistance to applicants in Tier 1 relative to applicants in Tier 2. In line with the City of Oakland's priority to support the highest needs group, City funding was primarily used to support the Tier 1 applicants.



*The Keep People Housed Logo*

The pilot program received $6.8 million from the City of Oakland as well as $5.7 million from philanthropic contributions, allowing the program to provide financial assistance to 1,146 households. The median payment was $5,798 and could cover rental arrears, prospective rent, utility expenses, and, in some cases, moving costs or other immediate costs to facilitate longer-term stability. The pilot also provided tenants with case coordination, including resources and referrals to other benefits, resources including job development and legal services. **APPENDIX A** describes various aspects of the intervention model in detail.

Throughout the evaluation, program staff and leadership reported that Tier 1 and Tier 2 tenants had high arrears and an urgent need for assistance. Case coordinators reported that they ultimately ended up providing Tier 1 and Tier 2 applicants with similar levels of case coordination and resources (assisted Tier 1 applicants received a median of

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7  The California Statewide Study of People Experiencing Homelessness (CASPEH), conducted by The University of California, San Francisco Benioff Homelessness and Housing Initiative (BHHI). https://homelessness.ucsf.edu/our-impact/studies/california-statewide-study-people-experiencing-homelessness.

8  "Do Homelessness Prevention Programs Prevent Homelessness? Evidence from a Randomized Controlled Trial." Phillips, David and James Sullivan. *Review of Economics and Statistics.* May 2023. https://doi.org/10.1162/rest_a_01344

9  EveryOneHome, *Homelessness in Alameda County*: 2018 Strategic Plan Update, 2018. https://everyonehome.org/wp-content/uploads/2018/12/EveryOne-Home-Strategic-Update-Report-Final.pdf

$5,578, Tier 2 applicants a median of $5,848). As a result, throughout the evaluation, we collectively refer to Tier 1 and Tier 2 applicants as prioritized applicants and discuss the intervention as a single program.

## Evaluation Approach

The City of Oakland's Department of Housing and Community Development partnered with the Changing Cities Research Lab (CCRL) and the Housing Initiative at Penn (HIP) to evaluate the pilot. The research partnership between the City of Oakland, CCRL, and HIP was funded by Stanford Impact Labs, which provides funding to link social scientists with non-academic partners to tackle social problems.

This report relies on data collected between July 2023, when the program began accepting applications, and October 2024, when the research team administered a final round of surveys to program applicants and recipients. Leading up to and throughout this period, the research team met regularly with Oakland's Department of Housing and Community Development and BACS staff to discuss the on-the-ground implementation of the program and to share real-time analytics. This partnership and collaboration between program leadership and the independent research team allowed for a deeply embedded evaluation that adapted to and addressed changes in implementation that occurred during the pilot period. In addition to this informal and ongoing dialogue with program leadership, the research team also had broad access to application and program data, conducted longitudinal survey and interview work with applicants to the program, conducted interviews and focus groups with program staff, and drew on consumer credit data to measure the economic and housing stability of the neighborhoods the program served. A detailed description of the data used in our evaluation can be found in **APPENDIX B**.

The findings presented throughout the report are descriptive rather than causal. The program and evaluation design did not include a control group. Instead, the study team used the ongoing waitlist to compare those households who received financial assistance to those who had applied but had not received this type of assistance.[10] While this comparison provides insight into how assistance impacts households, the findings are limited due to systematic pre-existing differences between those who went on to receive assistance and those who did not. Some prioritized applicants did not receive funding after three months because of eligibility or communications issues, or because they found assistance through other programs. A discussion of the limitations of this approach is included in **APPENDIX C**, and a table that compares characteristics of the survey and interview respondents and the greater applicant pool is presented in **APPENDIX D**.

## Program Findings
### Outreach

The program was designed to provide financial support and case management to households on the verge of experiencing homelessness. To reach renters at high risk of falling into homelessness, BACS partnered with five community-based non-profits, including A.L. Willis Life Center, Black Cultural Zone, East Oakland Collective, Safe Passages, and Unity Council, to target outreach to highly vulnerable communities and assist tenants with submitting applications. BACS also partnered with two local legal support partners, East Bay Community Law Center, and Eviction Defense Center, to provide tenants with legal services. Program partners shared information about the program and assisted with applications in high-needs neighborhoods. Twenty-three percent of program applicants reported learning about the program through a community-based organization, and fifteen percent applied with the help of one of these organizations. Many interviewees highlighted positive interactions with these organizations.

Applicants also reported learning about the program through 211 or 311 (24%), from their landlord (16%), or at a local government (8%), or coordinated entry point (6%), which are organizations that offer points of entry to the centralized homelessness response system.

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10  Seventy Tier 1 and Tier 2 households were offered nonfinancial services but did not receive financial assistance through the program. These households were not considered as assisted in our analysis.

**FIGURE 1**
Number of Prioritized Applicants per Census Tract



5    17    30                          98

*Analysis of BACS KPH Dataverse as of 2024-10-18*

## Population Served

The prioritized tenants predominantly resided in census tracts in East Oakland, around Fruitvale, and Downtown (**FIGURE 1**). The program's outreach and prioritization targeted areas with the most urgent needs, focusing on regions highly susceptible to displacement. Over half of the prioritized applicants (55%) came from census tracts that were classified as most vulnerable to displacement by the City of Oakland's Department of Transportation Geographic Equity Toolbox.[11]

Further, 43% of prioritized applicants were from areas with the highest levels of outmigration among financially unstable households between June 2023-June 2024, based on consumer credit data; **FIGURE 2** shows a map of neighborhoods ranked by levels of outmigration. Finally, 60% of applicants came from ZIP codes identified as having high levels of renter vulnerability. Many of the neighborhoods with the highest risk of displacement are disproportionately Black (See **FIGURE 3**). As a result, most applicants to the program were Black.

The program reached renters highly vulnerable to housing insecurity in Oakland. Over half (53%) of applicants across tiers reported paying 70% or more of their income on housing costs, which is well beyond being severely cost-burdened. Furthermore, 24% of applicants reported experiences of homelessness in the prior two years, 18% of survey respondents were living in overcrowded conditions (defined as more than two people in each room), 23% of applicants reported that a member of their household had a disability, and 85% of baseline survey respondents reported having borrowed money from family or friends in the prior three months to meet basic needs.

Housing instability in Oakland is deeply racialized, with experiences of marginalization

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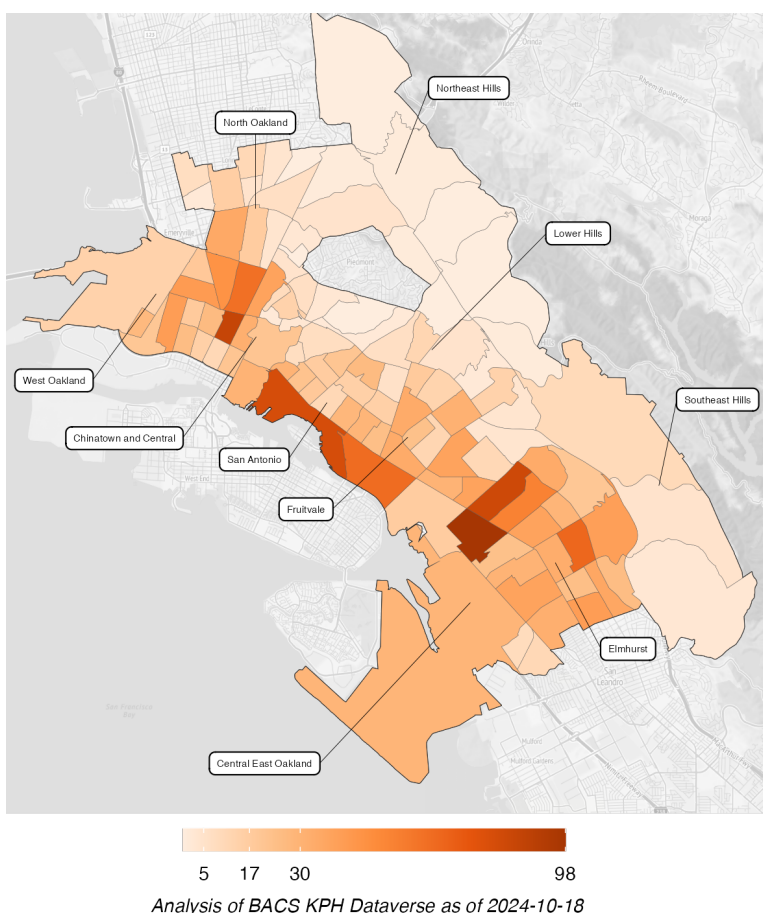
11  The OakDOT Geographic Equity Toolbox, developed by The City of Oakland Department of Transportation based on 2019 5- Year ACS estimates. https://www.oaklandca.gov/resources/oakdot-geographic-equity-toolbox.

**FIGURE 2**

**FIGURE 2**

Number of Extremely Low-Income and Very Low-Income Households Who Moved Out of Their Neighborhoods Between June 2023 And June 2024



*Quartiles* <60 Households  60-100 Households  100-140 Households  140-320 Households
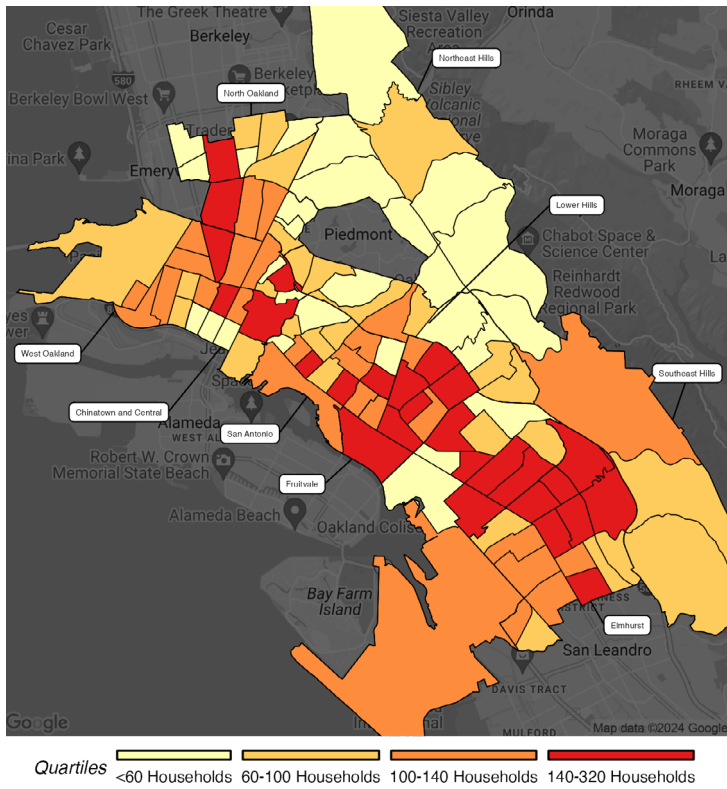
*Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax Data.*

**FIGURE 3**

Percent of Non-Hispanic Black Population by Census Tract



20%   40%   60%
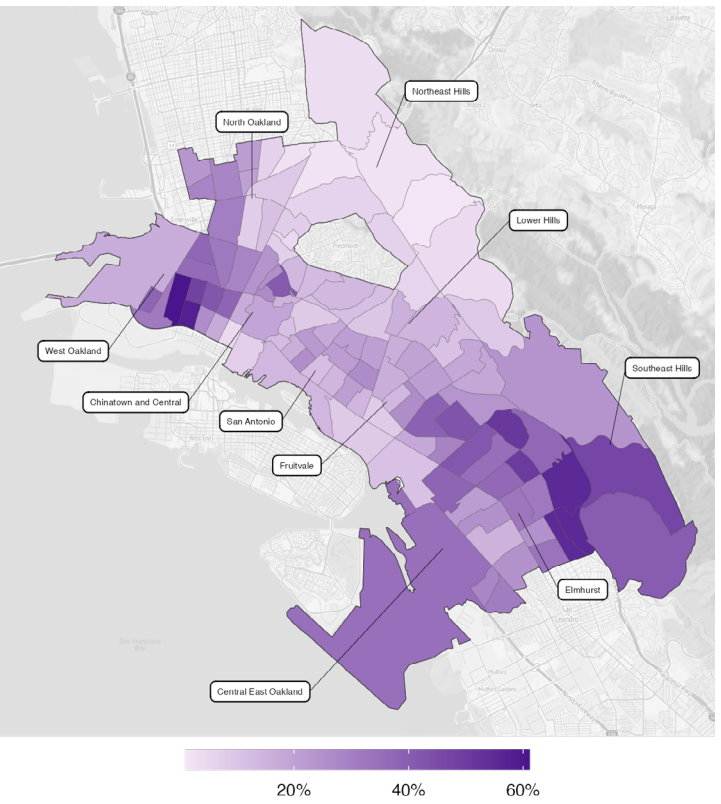
*Source: 2017-2021 American Community Survey Data*

**TABLE 1** Condensed Table of Applicant Characteristics and Vulnerabilities

| Characteristic | Count overall | Percent overall | Count prioritized | Prioritized rate | Count prioritized and assisted | Prioritized and assisted rate |
|---|---|---|---|---|---|---|
| **Overall** | 3,915 | 100.0% | 2,603 | 66.5% | 1,117 | 28.5% |
| **Race and Ethnicity** | | | | | | |
| Hispanic or Latino/a | 740 | 18.9% | 512 | 69.2% | 236 | 31.9% |
| Black alone or in combination | 2,557 | 65.3% | 1,715 | 67.1% | 750 | 29.3% |
| **Household Characteristics** | | | | | | |
| Non-English language | 330 | 8.4% | 225 | 68.2% | 117 | 35.5% |
| Household member with disability | 910 | 23.2% | 724 | 79.6% | 324 | 35.6% |
| Applying with fixed income | 460 | 11.7% | 318 | 69.1% | 133 | 28.9% |
| Applying while experiencing homelessness | 461 | 11.8% | 396 | 85.9% | 67 | 14.5% |
| Household member arrested or incarcerated in last 2 | 266 | 6.8% | 227 | 85.3% | 89 | 33.4% |
| Children in household | 1,916 | 48.9% | 1,427 | 74.5% | 662 | 34.6% |
| Unlawful detainer | 316 | 8.1% | 254 | 80.4% | 96 | 30.4% |
| Living without a lease | 368 | 9.4% | 345 | 93.8% | 84 | 22.8% |

*Source: Keep People Housed Application Database*

See **APPENDIX E** for expanded tables.

intersecting and compounding for many low-income renters. For example, 69.9% of applicants who had a household member who was incarcerated in the past two years were Black, reflecting the reality that factors associated with experiencing homelessness particularly impact Black households. Likewise, Hispanic or Latino/a applicants report living without a lease at higher rates than other groups, and due to that and other vulnerabilities tend to be prioritized for funding.

## Services Offered by the Homelessness Prevention Pilot

The pilot aimed to stabilize households identified as highly vulnerable to homelessness by offering one-time financial assistance alongside services. Central to this approach is the program's staff of coordinators, who work directly with clients to process applications, obtain documentation when needed, understand the situations and needs of prioritized households, and coordinate services as needed, including referrals to job development, legal services, housing navigation, and help accessing other benefit programs such as CalFresh. Around 80% of the applicants interviewed reported that working with a case coordinator was helpful, though some also noted issues with the consistency of communication.

The program used most of its resources on rental assistance, which commonly covered arrears. Often, coordinators and/or legal partners work with clients and their landlords to have a portion of the rental arrears forgiven or to set up a payment plan. In almost all cases, rental assistance provided by the program was paid directly to a client's landlord, although, occasionally, payments were made directly to tenants. In addition to covering rental arrears, the financial assistance was structured flexibly. This flexibility allowed the program to assist with utility costs, moving expenses, and other expenses to promote stability. One interviewee described the role that this flexible financial support played in reducing their stress and allowing them to pursue longer-term stability. **APPENDIX G** further details the services provided through the program.

> *"I would say everything is different, because it takes a lot of pressure off you. With them, they paid my PG&E. They paid my water bill. They paid my past-due rent, and they paid the registration for my car. All those things gave me less stress. It allowed me to focus on other things that needed my attention."*
>
> – **Gina**, a 42-year-old Black woman

> *"I start with a phone call to ensure that we create a connection, provide them space to share their stories. Based on their stories, thenI will create a checklist of different resources that they could potentially take advantage of in their situation.*
>
> *The situations could vary. It could be someone is homeless, so the first thing is looking into shelters, then looking into affordable housing. Are you employed? Let's get you a referral.*
>
> *Since it's individualized, each application will take me different routes. Many things do not have simple solutions, so applications could carry on for months, and people are still kind of reaching out, following up."*
>
> – **Case Coordinator**
>
> Quote has been edited for length and clarity.

## Stability After the Intervention

Three months after receiving assistance, the vast majority of prioritized survey respondents (85%) agreed or strongly agreed that they would have lost their housing without the assistance provided by the program. Likewise, descriptively, prioritized applicants who received financial assistance from the program were less likely to experience homelessness in the following months relative to prioritized applicants who did not receive assistance through the program. Thirty percent of prioritized survey respondents who had received assistance reported that they had experienced homelessness in the three months prior to followup, compared to 61% of prioritized survey respondents who had not received assistance.

While promising, the variation in outcomes between the two groups are descriptive and some variation may be explained by pre-existing differences between the groups. Specifically, prioritized survey respondents who went on to receive funding through the program were less likely than their non-funded counterparts to report experiences of homelessness in the prior six months when they initially applied for assistance (32% versus 56%). This suggests that the group that received funding through the program may have been relatively more housing secure while also displaying many factors that put households at high risk of homelessness. The group that did not receive funding included applicants BACS could not make or maintain contact with, those not eligible for the program, and those who found assistance through alternative means (see **APPENDIX C** for a more complete discussion).

The research team also analyzed differences in the number of times applicants who applied to and received funding from the program appeared in the Homeless Management Information System (HMIS), a database that records when people interact with homeless services providers in Alameda County. As in the analysis of the survey data, prioritized applicants who received assistance were compared to prioritized applicants who did not receive assistance. In the period 90-120 days after applying, 1.1% of assisted applicants matched to HMIS compared to 1.3% of unassisted applicants.

While there is a modest numeric difference between the groups post-application, the analysis also showed that applicants who went on to be assisted may have already been less likely to appear in HMIS before applying (2.2% in the 30 days before applying for assisted applicants, vs. 2.7% for unassisted applicants). In the 30 days immediately after the application, applicants who went on to be assisted—excluding the few who were assisted within 30 days—were much less likely to appear in HMIS compared to those who did not go on to be assisted (1.1% vs 3.5%). These preexisting differences make interpreting later differences difficult. Moreover, these findings suggest that experiencing homelessness after applying may correlate with not receiving assistance from the program, possibly because of the additional complexities of maintaining communication with unstably housed tenants.

Survey respondents who received assistance through the program were less likely than households who had not received assistance to report borrowing money from family or friends in the three months after receiving assistance. Survey respondents who had received assistance through the program tended to rate their health more poorly at follow-up relative to how they assessed their health at the time of applying compared to those who had not received assistance (see **FIGURE 5**). This negative association may be driven by relatively poor health among the target

**FIGURE 4**

**Respondents who borrowed money from family and friends to cover basic living expenses**
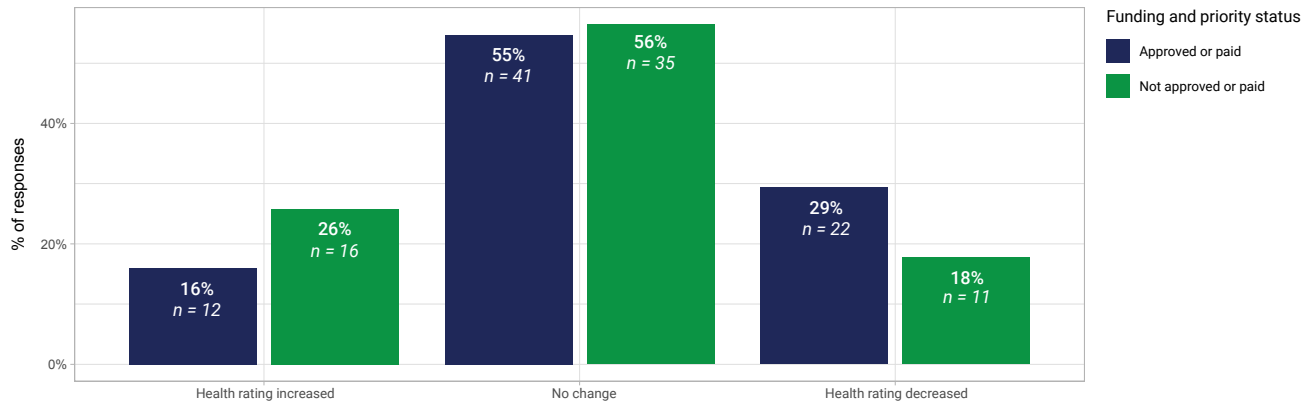For respondents who reported having borrowed money at baseline



Funding and priority status
■ Funded, Tier 1/2
■ Not funded, Tier 1/2
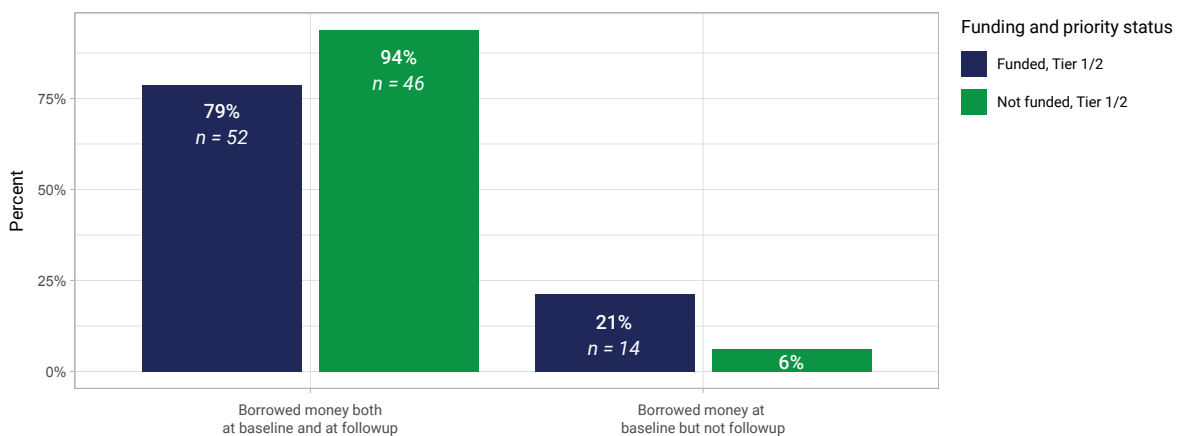
*Source: HIP baseline and followup surveys: data as of 2024-10-18*

FIGURE 5

**Change in self-rated health between baseline and followup**
For participants responding to both surveys



Source: HIP surveys of KPH participants, Tiers 1 & 2 only

population at large (42% of survey respondents rated their health as 'Fair' or 'Poor' at baseline) as well as a complex interaction between health, housing stability, and program access. Indeed, nearly half (45%) of the interviewees described health issues affecting their ability to work.

## Experiences of Program Assistance

Interviews with applicants allowed the research team to understand the trajectories of individual households following their interactions with the program with more nuance. About half of the interviewed households reported that their confidence in maintaining their housing had increased after receiving assistance through the program. Many households who had increased confidence in maintaining their housing had applied for assistance following a one-time crisis, like a job loss; in contrast, those whose sense of housing stability did not improve following the intervention faced long-term barriers, including disability and caregiving responsibilities, to employment.

About half of the households who reported more confidence in maintaining their housing following assistance had encountered a temporary financial shock, like a job loss or injury. Because, like most low-income tenants, these households lacked a financial safety net, they fell behind on rent, putting them at risk of homelessness. Program assistance helped

these applicants pay off outstanding debt and focus on regaining stable employment. This was the case for West, a 57-year-old Black man who fell behind on rent after losing his job as a security guard. "If I didn't get [rent] paid, to be honest, I'm not sure what I would have done," he explained, "I was down to my last option."

Program assistance provided crucial support for many households with a temporary income shock as they found a new equilibrium. Mary, a 44-year-old mom of five, resigned from her job when she became pregnant and, as a result, she and her fiancé fell five months behind on rent. Receiving assistance was both helpful to the family in its own right and also relieved some stress allowing Mary's fiancé to increase his income.

> "The assistance made it easier for us to breathe a little bit and to focus. It made it easier for my fiancé, for him to focus on certain jobs instead of just working just for rent, you know. He is able to pull more jobs. He's able to focus more. He can kind of breathe a little bit. Because mentally, physically, it takes a lot out of people to have to just focus on one bill and one bill only to try and catch up and then with the rest as well. So, yeah, a lot has changed."
>
> – Mary
>
> Quote has been edited for length and clarity.

Among the other interviewees who reported more stability following program assistance, many had found other ways to increase income, either through employment or other assistance programs, while others reported that the relief provided by the program was short-lived, accruing further rental arrears as the result of a temporary crisis before regaining employment.

None of the interviews who reported decreased or consistent confidence in maintaining stable housing following the intervention had this profile of having encountered a temporary crisis, accrued rental arrears, and then managing to regain employment. Rather, many of these households faced long-term barriers to working, such as a disability or caregiving responsibilities.

We estimate that 12% of program applicants lived on a fixed income, and 23% reported that a member of their household had a disability. These households, among others, likely require longer-term support than this prevention model is built to provide. This is discussed further in **Enhancing Homelessness Prevention**.

## Waiting Times and Approvals

Before prioritized applications could receive services, a case coordinator would need to establish communication with a tenant and verify documentation. The average time during the evaluation period between when a household submitted an application and when they received funding was 87 days, with some groups of applicants, including those for whom English is a second language and those living without a lease, having longer average durations between submitting applications and receiving assistance. Additionally, program data shows that case coordinators

could not make or maintain contact with 18% of prioritized applications. This difficulty in establishing and maintaining contact with these households is likely driven by precisely the instability that the program seeks to address.

Case coordinators had particular difficulty establishing or maintaining contact with applicant households who reported living without a lease, being doubled up at the time of application, and experiencing homelessness in the prior two years. On the other hand, interviewees who reported feeling more confident in their ability to maintain their housing following the intervention experienced shorter wait times, being approved for assistance, on average, 74 days after applying. Long intervals between applications being submitted and approved may impact both the ability of prevention programs to reach the households it intends to target as well as the effectiveness of the assistance.

Applications submitted with the assistance of a community-based organization were less likely to become inactive and more likely to receive assistance through the program, even though waiting times were similar (62% of prioritized applicants supported by a community-based organization received assistance versus 43% overall). One program administrator explained that the applications submitted with a community partner's help were often more complete and so more streamlined to process. Many applicants who worked with a community-based organization had already received nonfinancial services from these partners, which also decreased the period between a case coordinator making initial contact with an applicant and financial services being approved.

**TABLE 2** Condensed Table of Approval Rates, Waiting Times, and Percent of Applications to Become Inactive

| Characteristic | Percent of prioritized applications that received assistance | Percent of prioritized applications to become inactive | Median days to approval of financial assistance |
|---|---|---|---|
| Total | 42.9% | 18.2% | 87 |
| Non-English language | 52.0% | 12.4% | 121 |
| Experienced homelessness in last 2 years | 32.4% | 21.0% | 87 |
| Applying while experiencing homelessness | 16.9% | 27.3% | 104 |
| Living without a lease | 24.3% | 26.1% | 93 |
| Assisted by community partner agency | 61.7% | 12.7% | 86 |

See **APPENDIX H** for a complete table.

# Enhancing Homelessness Prevention

During the evaluation, the research team gained valuable insights into key factors shaping the effectiveness of homelessness prevention programs and the role that prevention can play in assisting households most impacted by the ongoing housing crisis.

## Matching Targeting with Appropriate Services is Important for Prevention

HPP utilized on-the-ground partnerships with community-based organizations in tandem with a novel data-driven approach developed by BACS in collaboration with All Home to target assistance to households at the highest risk of experiencing homelessness and to determine the level of assistance households would receive. This approach targeted limited prevention services and minimized opportunities for administrator bias to emerge. Two-thirds of all applicants were identified as high need, and a third of those (22% overall) were classified as Tier 1 and extremely vulnerable to homelessness. The program initially planned to provide these applicants with more intensive case coordination and higher levels of financial assistance to Tier 1 applicants relative to Tier 2 applicants.

Throughout the program's operations, program leadership aimed to balance two priorities: serving the most vulnerable tenants, many of whom had complicated and overlapping needs, and using funds strategically by assisting clients for whom short term financial assistance and working with a case coordinator would allow for stabilization over the long term. Indeed, as the program progressed, BACS began targeting funds to the households identified as highly vulnerable, for whom there was also a visible pathway towards longer-term stability with one-time financial support and case coordination. Our work suggests that short-term assistance may be particularly effective in stabilizing households that have experienced temporary income shocks. Other approaches to prevention, such as long-term shallow subsidies, would likely better match the needs of other households at-risk of entering homelessness. Additional research in this area would guide policymakers and program administrators as they make difficult tradeoffs when designing and administering resource-constrained emergency housing programs.

## Reducing Wait Times Can Increase Program Equity and Efficacy

Homelessness prevention programs are designed to target and stabilize tenants at immediate risk of homelessness. However, the median time between applicants applying and receiving assistance from HPP was over ten weeks. The long period between an applicant initially applying and beginning to work with a case coordinator likely hampers the program's ability to provide crucial emergency support to the highly vulnerable population it was initially designed to support.

The impact of waiting times on the efficacy and equity of housing stability programs has been documented in academic work.[12] Waiting times can be particularly damaging in the context of homelessness prevention programs, where the aim is to intervene and support households at immediate risk of losing their housing. Given this early evidence, minimizing the impact of waiting times by utilizing community partnerships and providing resources to ensure ample staff capacity to process applications and provide resource coordination quickly should be a priority for policymakers and program administrators when designing emergency stabilization programs for high-needs households.

## Long-Term Housing Affordability Solutions Can Benefit from Effective Homelessness Prevention Strategies

Consistent with other work on short-term financial assistance as a homelessness prevention strategy, our work demonstrates that this type of intervention can stabilize some households. Those who applied for and received assistance through the program were descriptively less likely to experience homelessness in the months following the intervention compared to those who did not receive assistance. Interviews with forty households revealed that many found the assistance helpful for maintaining housing after a one-time shock. However, others indicated that ongoing

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12  Phillips and Sullivan 2023.

housing support would be necessary for them to remain housed.

While working with applicants, case coordinators found that some applicant households required more long-term assistance than the program was designed to provide. For instance, some applicants entered the program with high rental arrears and were continuing to pay a high percentage of their income on housing costs. These applicants were offered support to make changes that would promote residential stability over the longer term, such as relocating to a more affordable unit, finding roommates, or engaging with the job developer to increase income. If an applicant was uninterested or unable to engage with these nonfinancial services that could promote longer-term residential stability, and a pathway towards affording rent was not clear, they were not offered financial support. However, they were given the option to re-engage with the program if/when they were able to engage with other services.

Some of these households had high rental arrears that the program was not able to support, including people with barriers to employment, such as pregnant, elderly, and disabled applicants. These tenants would likely benefit from an ongoing subsidy or another way to affordable housing; this is consistent with other work indicating that one-time assistance, while essentially stabilizing for some households in the short term, may not be able to stabilize highly vulnerable households in the medium to long term. A robust prevention program would take a variety of approaches to prevention and a streamlined process to match households with the programs and resources that best suit their needs. For example, the intake process would efficiently direct applicants to different prevention strategies, to meet the various needs of vulnerable households.

This high level of need exists despite ongoing action on displacement in Oakland. Both good cause eviction and the rent adjustment program provide robust protection for tenants in the city. In its 2023-2027 Strategic Action Plan, the City of Oakland made permanent supportive housing and extremely low-income housing top priorities for new Measure U

funding. Additional actions to shift rental dynamics in Oakland – such as expanding the stock of affordable housing and ensuring that all Oaklanders have the opportunity to make a living wage – are required to reduce the need for longer-term support for many of Oakland's low income renters.

## Lessons Learned

During its pilot period of just over a year, the homelessness prevention program assisted 1,146 households, providing over $6 million in financial assistance alongside resource coordination. The City of Oakland and BACS worked with the evaluation team throughout this period. This partnership provided administrators with insight into the program in real time.

Program assistance was highly targeted. Outreach was conducted in areas experiencing high levels of displacement, and the program employed a data-driven tool to identify households particularly likely to experience homelessness.

For many households, the financial assistance they received through the program was crucial. Eighty-five percent of applicants who received assistance through the program and responded to a survey three months after receiving funding indicated that they believed they would have lost their housing without aid from the program. Analysis of interview data indicates that many households who had experienced a temporary income shock reported increased confidence in maintaining their housing following receiving assistance. However, many households facing longer-term challenges expressed the need for long-term support.

The average period between a household applying to the program and receiving assistance was eighty-seven days. The program's long wait times likely impacted the program's ability to meet the needs of many households it sought to support. Providing more funding and resources for case coordination could help reduce waiting times, allowing the program to more effectively provide one-time assistance for tenants who have faced a short-term crisis. Additional capacity issues may be handled by making strategic

partnerships with subgrantees. Analysis of program data shows that prioritized applicants who applied with the assistance of a partner agency were more likely to successfully receive assistance through the program than those who did not, suggesting that hands-on and on-ground support may be valuable in ensuring that assistance successfully reaches highly vulnerable households.

The homeless population in Oakland more than doubled between 2015 and 2024. The homelessness prevention program provided assistance to housing-insecure tenants in Oakland to help them stay housed. Many low income tenants in Oakland and beyond face long-term housing instability and could benefit from ongoing housing support; short term assistance, like that provided by the homelessness prevention program, has a role to play in preventing low-income tenants from experiencing homelessness due to short-term crises.

# Appendix A
## Program Model

The homelessness prevention pilot model was conceptualized as providing short-term financial assistance and resource coordination to prioritized tenants. **TABLE 3** describes the various components of the intervention.

| | |
|---|---|
| **Resource Coordination and Problem-solving** | Case coordinators worked with clients to connect them to services to meet immediate and ongoing needs. This included helping clients complete the application and making sure that clients are enrolled for benefit services. Coordinators also assisted with budgeting, communicating with landlords, and formulating plans to reduce rent burden (such as moving or finding a roommate). Based on analysis of case notes, case coordinators often assisted tenants (131 of the data sample of 271 applicants) with communicating with third parties, such as family members, representatives, landlords, or non-profit workers. Case coordinators sometimes additionally offered clients gift and gas cards to meet immediate needs. In surveys, 80% of applicants who received help accessing benefits reported that this service was very or somewhat helpful. |
| **Financial Assistance** | The program could cover rental arrears, prospective rent, and in some cases, moving costs or other immediate needs to facilitate longer-term stability. In general, these payments were made directly to landlords. The median payment amount was $5,798 for prioritized applicants. The program also sometimes assisted with utility bills, security deposits, car payments, and/or other miscellaneous living expenses. |
| **Job Assistance** | The Jobs Developer at BACS helped tenants find jobs. BACS also had a role for an Employment Coordinator who builds relationships and networks with employers in the community at job fairs. Due to constrained funding, one person managed both roles during the data collection period. Case notes describe case coordinators and the employment worker at BACS discussing employment goals with tenants, editing resumes, and sending employment referrals to companies. In surveys, 56% of applicants who received employment services reported that this service was very or somewhat helpful. |
| **Housing Stabilization** | Case coordinators at BACS also helped tenants locate affordable units. In case notes, case coordinators describe adding tenants to housing lists, connecting tenants with shelters, creating housing stability plans, and referring tenants to additional housing stability programs and services. |
| **Legal Services** | BACS partnered with the East Bay Community Law Center and the Eviction Defense Center to provide legal services to clients with active eviction cases and to refer clients to the program. Program funds were often used alongside legal services to settle active eviction cases. Case notes described case coordinators discussing habitability issues, like mold, with tenants and referring tenants to legal assistance organizations. In our surveys, 84% of applicants who received legal services reported that this was very or somewhat helpful. |

**TABLE 3** Program Model

# Appendix B
## Data Sources

The research team had access to application and programmatic data, household geographic data, Consumer Credit Panel data, and matched Homelessness Management Information Systems (HMIS) data. The research team conducted longitudinal applicant surveys and longitudinal semi-structured applicant interviews.

| Data Source | High-Level Description | Details |
|---|---|---|
| **Application and Programmatic Data** | Information collected by BACS through administering the application process (e.g., applicant demographics) as well as data created through the process of administering the program (e.g., payment amounts, services rendered, and approval dates). | As of the date of final data collection in October 2024, the program database included 4,482 records and 3,915 unique applicants, 3,617 of whom consented to sharing personally identifiable information (PII) with the research team. |
| **Longitudinal Surveys of Program Applicants** | A baseline survey was conducted at the time of application. A follow-up survey was conducted 3 months after applicants received funding from the program. If applicants had not been assisted three months after application, then the survey was sent to them 3 months after applying to the program. <br><br> The surveys were designed to assess applicant housing and financial stability, as well as health and well being, and to solicit feedback on program function. | At baseline, the team received 724 unique responses that matched to applications. <br><br> At follow-up, the team received 486 unique responses that were matched to applications. <br><br> While all follow-up survey responses were used for most analyses, the 166 unique responses from Tier 1 and Tier 2 applicants who completed both the baseline and follow-up surveys were used specifically in analyses that compared respondents' own answers across time (e.g., change in an individual's borrowing amounts over time). |
| **Applicant Household Geographic Data** | BACS collected and shared applicant household geographic data at the time of application that the research team used to understand where in Oakland the program was providing assistance. | The research team had access to the census tract information of 3,912 applicants, representing 99.92% of the total applicant pool. Of this dataset, 4.11% of the addresses (32 in Tier 1 and 75 in Tier 2) were listed as homeless, or otherwise unfindable. |
| **Applicant Case Notes** | BACS' case coordinators took notes on communication and work with tenants. | The team analyzed 1,126 case notes describing 291 distinct Tier 1 applicants from July 2023 to August 2024. This represents 33.60% of the entire Tier 1 applicant pool. |
| **Interviews with Applicants** | In-depth, semi-structured interviews with applicants at the time of receiving assistance, and a few months after, provided the opportunity to understand applicants' experiences in greater detail, and hear their perspectives and reflections on the program. | Forty interviews were conducted with program applicants at roughly the time of receiving assistance or while waiting for assistance. A second round of interviews was conducted, following up with 23 of the same households, roughly 3 to 7 months after the first interview. Interview sampling focused on the most highly prioritized tenants who had received aid; such households represent 75% of the interview sample. |
| **Interviews/Focus Groups with Service Providers** | The research team conducted semi-structured interviews, focus groups, and informal conversations with program staff to understand challenges, successes, and lessons learned about program operations. | The team interviewed: <br> • BACS' case coordinators <br> • BACS' job developer/employment coordinator <br> • Community partner organizations <br> • Legal aid organizations |
| **The Federal Reserve Bank of New York Consumer Credit Panel/Equifax Data** | Through a partnership with the Federal Reserve Bank, CCRL used a large-scale anonymized dataset of Oakland residents' credit history to analyze citywide trends in residential instability. | A 5% random and anonymized sample of adult Oakland residents, tracking residential mobility, across Oakland. This dataset employs Equifax scores, proprietary credit scores which estimate the likelihood of an individual paying their debts without defaulting. The team used data describing the period from June 1, 2023, to June 1, 2024. |
| **Homeless Management Information System** | BACS matched applicants in Tiers 1, 2, and 3 to records in Alameda County's HMIS, and provided the research team with the dates in which applicants appeared in HMIS, both before and after their application to the pilot. | Between January 2019 and September 2024, 811 unique applicants (in Tiers 1, 2, and 3) appeared in HMIS in 2,461 instances. Our HMIS analysis only considered Tier 1 and Tier 2 applicants. |

**TABLE 4** Data Sources

## Appendix C
## Applicants Unfunded After Three Months

There are several reasons why an applicant may not have been funded after applying for the program.

- Many (more than 40% of unassisted applicants) had priority scores that were too low to meet BACS' prioritization requirements for assistance.

- BACS was not able to establish communication with approximately 20% of unfunded applicants. This widespread challenge in establishing communication likely reflects the instability of many of these applicants.

- About 20% of applicants in the unfunded group were: waiting to be contacted by a case coordinator; working with a case coordinator; or a case coordinator had tried to—but failed to maintain contact with—these applicants.

- An additional 10% of unfunded applicants were ineligible for the program, often because they did not live in Oakland. The fact that this group applied for this program may signal acute desperation or unfamiliarity with available local programs. In other cases, these applicants were referred to or found assistance through other programs.

- Approximately another 5% of unfunded applicants were recorded as finding assistance through other means or were redirected by Homeless Prevention Pilot staff to other programs.

While we make comparisons between the funded and unfunded applicants, there are systematic differences between the two groups. This precludes making causal statements about program outcomes.

## Appendix D
### Research Participants Compared to Overall Applicant Pool

Compared with the overall applicant pool, followup survey respondents were more likely to be assisted by the program (46% vs 29%), somewhat more likely to speak English (95% vs 92%), more likely to be female (69% vs 67%), and less likely to have a senior in the household (7% vs 11%). There may be other unobserved selection effects; for example, those with the ability and interest to engage with research often come from a position of greater stability. **TABLE 5** compares the demographics of the entire applicant pool to follow-up survey respondents and interview participants.

| Characteristic | Applicants | Percent among applicants | Follow-up survey respondents | Percent among follow-up survey respondents | Interviewees | Percent among interviewees |
|---|---|---|---|---|---|---|
| Overall | 3915 | 100.0% | 486 | 100.0% | 40 | 100.0% |
| **Race and Ethnicity** | | | | | | |
| Black or African American alone | 2443 | 62.4% | 319 | 65.6% | 28 | 70.0% |
| Hispanic or Latino/a | 740 | 18.9% | 72 | 14.8% | 5 | 12.5% |
| White alone | 183 | 4.7% | 34 | 7.0% | 1 | 2.5% |
| Two or more races, including Black | 114 | 2.9% | 19 | 3.9% | 1 | 2.5% |
| Asian alone | 76 | 1.9% | 11 | 2.3% | NA | NA |
| Middle Eastern/North African alone | 47 | 1.2% | NA | NA | 2 | 5.0% |
| Native Hawaiian and Other Pacific Islander alone | 40 | 1.0% | 5 | 1.0% | 1 | 2.5% |
| American Indian and Alaska Native alone | 32 | 0.8% | 3 | 0.6% | NA | NA |
| Some other race alone | 28 | 0.7% | 2 | 0.4% | NA | NA |
| Two or more races, not including Black | 25 | 0.6% | 6 | 1.2% | NA | NA |
| **Gender** | | | | | | |
| Cisgender man | 1191 | 30.4% | 126 | 25.9% | 12 | 30.0% |
| Cisgender woman | 2606 | 66.6% | 336 | 69.1% | 28 | 70.0% |
| Gender Expansive | 78 | 2.0% | 17 | 3.5% | NA | NA |
| **Household Size** | | | | | | |
| 1 household member | 1555 | 39.7% | 194 | 39.9% | 11 | 27.5% |
| 2 household members | 985 | 25.2% | 128 | 26.3% | 10 | 25.0% |
| 3 or more household members | 1375 | 35.1% | 164 | 33.7% | 19 | 47.5% |
| **Household Characteristics** | | | | | | |
| Non-English language | 330 | 8.4% | 23 | 4.7% | 1 | 2.5% |
| Household member with disability | 910 | 23.2% | 123 | 25.3% | 16 | 40.0% |

**TABLE 5** Survey and Interview Sample Characteristics

# Appendix E
## Applicant Demographics

**TABLE 6** details the race and ethnicity, gender identity, household size, language, and disability status of program applicants. The table also reports the rates at which each group was prioritized for assistance and received assistance during the data collection period.

| Characteristic | Count overall | Percent overall | Count prioritized | Prioritized rate | Count prioritized and assisted | Prioritized and assisted rate |
|---|---|---|---|---|---|---|
| **Overall** | 3,915 | 100.0% | 2,603 | 66.5% | 1,117 | 28.5% |
| **Race and Ethnicity** | | | | | | |
| Black or African American alone | 2,443 | 62.4% | 1,620 | 66.3% | 712 | 29.1% |
| Hispanic or Latino/a | 740 | 18.9% | 512 | 69.2% | 236 | 31.9% |
| White alone | 183 | 4.7% | 110 | 60.1% | 30 | 16.4% |
| Two or more races, including Black | 114 | 2.9% | 95 | 83.3% | 38 | 33.3% |
| Asian alone | 76 | 1.9% | 46 | 60.5% | 12 | 15.8% |
| Middle Eastern/North African alone | 47 | 1.2% | 23 | 48.9% | 13 | 27.7% |
| Native Hawaiian and Other Pacific Islander alone | 40 | 1.0% | 21 | 52.5% | 13 | 32.5% |
| American Indian and Alaska Native alone | 32 | 0.8% | 22 | 68.8% | 10 | 31.3% |
| Some other race alone | 28 | 0.7% | 18 | 64.3% | 6 | 21.4% |
| Two or more races, not including Black | 25 | 0.6% | 12 | 48.0% | 4 | 16.0% |
| **Gender** | | | | | | |
| Man | 1,191 | 30.4% | 774 | 65.0% | 317 | 26.6% |
| Woman | 2,606 | 66.6% | 1,751 | 67.2% | 772 | 29.6% |
| Gender Expansive | 78 | 2.0% | 49 | 62.8% | 17 | 21.8% |
| **Household Size** | | | | | | |
| 1 household member | 1,555 | 39.7% | 924 | 59.4% | 363 | 23.3% |
| 2 household members | 985 | 25.2% | 665 | 67.5% | 276 | 28.0% |
| 3 or more household members | 1,375 | 35.1% | 1,014 | 73.7% | 478 | 34.8% |
| **Household Characteristics** | | | | | | |
| Non-English language | 330 | 8.4% | 225 | 68.2% | 117 | 35.5% |
| Household member with disability | 910 | 23.2% | 724 | 79.6% | 324 | 35.6% |

**TABLE 6** Applicant Characteristics

## Program Subpopulations

Program applicants reported intersecting vulnerabilities; for example, while 24.3% of all applicants reported experiencing homelessness in the prior two years, 45.9% of households that reported a member having had justice system involvement in the prior two years *also* reported experiencing homelessness in the prior two years. This table illustrates how vulnerabilities intersected with one another among the applicant pool.

| Category | Applications | Share of applicants | Percent black | Percent rent burden 70 percent or greater | Percent homeless in the last 2 years | Percent prioritized | Percent prioritized and funded |
|---|---|---|---|---|---|---|---|
| **Overall** | 3,915 | 100% | 68.5% | 52.5% | 24.3% | 66.5% | 42.9% |
| Applying with fixed income | 460 | 11.7% | 67.2% | 50.7% | 24.1% | 69.1% | 41.8% |
| Applying while experiencing homelessness | 461 | 11.8% | 71.4% | 64.2% | 65.7% | 85.9% | 16.9% |
| Household member arrested or incarcerated in last 2 years | 266 | 6.8% | 69.9% | 59.3% | 45.9% | 85.3% | 39.2% |
| Children in household | 1,916 | 48.9% | 65.7% | 52.9% | 22.4% | 74.5% | 46.4% |
| Unlawful detainer | 316 | 8.1% | 69.9% | 53.7% | 23.7% | 80.4% | 37.8% |
| Living without a lease | 368 | 9.4% | 64.1% | 62.8% | 50.3% | 93.8% | 24.3% |
| Household member with disability | 910 | 23.2% | 65.3% | 53.6% | 26% | 79.6% | 44.8% |

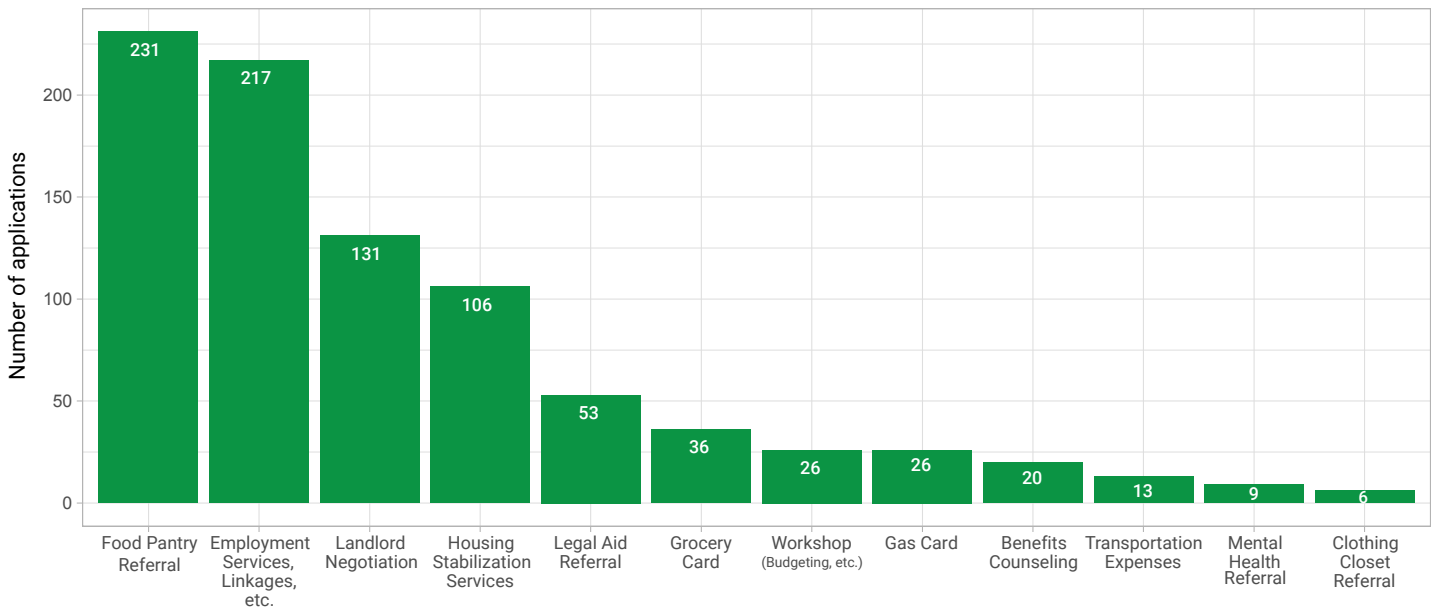**TABLE 7** Intersecting Vulnerabilities

## Nonfinancial and Financial Assistance Rendered

The number of prioritized applicants who received each nonfinancial service is recorded in the bar chart. The most common services were food pantry referrals, employment services, and landlord negotiation.

**Nonfinancial services received by KPH applicants**

For Tier 1 and 2 applicants only

| Service | Number of applications |
|---|---|
| Food Pantry Referral | 231 |
| Employment Services, Linkages, etc. | 217 |
| Landlord Negotiation | 131 |
| Housing Stabilization Services | 106 |
| Legal Aid Referral | 53 |
| Grocery Card | 36 |
| Workshop (Budgeting, etc.) | 26 |
| Gas Card | 26 |
| Benefits Counseling | 20 |
| Transportation Expenses | 13 |
| Mental Health Referral | 9 |
| Clothing Closet Referral | 6 |

*Source: BACS KPH Dataverse*

On the following page, **TABLE 8** details the household characteristics of assisted applicants, among those prioritized by the program. These numbers reflect program operations through October 2024.

| Characteristic | Count assisted | Percent assisted | Median amount assisted | Count assisted in tier 1 |
|---|---|---|---|---|
| Total | 1,117 | 42.9% | $5,778 | 374 |
| **Race and Ethnicity** | | | | |
| Black or African American alone | 712 | 44.0% | $5,500 | 250 |
| Hispanic or Latino/a | 236 | 46.1% | $6,650 | 71 |
| Two or more races, including Black | 38 | 40.0% | $6,351 | 17 |
| White alone | 30 | 27.3% | $6,032 | 10 |
| Middle Eastern/North African alone | 13 | 56.5% | $5,972 | 2 |
| Native Hawaiian and Other Pacific Islander alone | 13 | 61.9% | $7,347 | 4 |
| Asian alone | 12 | 26.1% | $4,587 | 2 |
| American Indian and Alaska Native alone | 10 | 45.5% | $4,271 | NA |
| Some other race alone | 6 | 33.3% | $4,200 | 2 |
| Two or more races, not including Black | 4 | 33.3% | $6,540 | NA |
| **Gender** | | | | |
| Man | 317 | 41.0% | $5,601 | 90 |
| Woman | 772 | 44.1% | $5,810 | 273 |
| Gender Expansive | 17 | 34.7% | $5,575 | 7 |
| **Household Size** | | | | |
| 1 household member | 363 | 39.3% | $5,400 | 84 |
| 2 household members | 276 | 41.5% | $6,000 | 98 |
| 3 or more household members | 478 | 47.1% | $6,090 | 192 |
| **Household Characteristics** | | | | |
| Non-English language | 117 | 52.0% | $7,012 | 22 |
| Household member with disability | 324 | 44.8% | $5,470 | 139 |
| Applying with fixed income | 133 | 41.8% | $4,375 | 46 |
| Experienced homelessness in last 2 years | 300 | 32.4% | $5,512 | 153 |
| Applying while experiencing homelessness | 67 | 16.9% | $5,085 | 33 |
| Household member arrested or incarcerated in last 2 | 89 | 39.2% | $5,500 | 54 |
| Children in household | 662 | 46.4% | $6,030 | 265 |
| Unlawful detainer | 96 | 37.8% | $8,021 | 42 |
| Living without a lease | 84 | 24.3% | $4,824 | 59 |

**TABLE 8** Characteristics of Assisted Households

The program was conceptualized as a flexible funding model in which various costs could be covered to promote residential stability. **TABLE 9** reports the number of households to receive various types of financial assistance.

| Type of assistance | Number of recipients |
|---|---|
| Back rent | 1030 |
| Security deposit | 278 |
| Future rent | 276 |
| Utilities | 274 |
| Move in assistance | 97 |
| Discretionary fund payment | 9 |
| Misc. household debt payment | 8 |
| Vehicle repair | 5 |
| Direct cash | 2 |
| Hotel stay | 1 |
| Background credit check | 1 |

**TABLE 9** Financial Assistance Types

# Appendix H
## Approval Rates, Waiting Times, and Percent of Applications to Become Inactive

As a result of a heavy caseload, the program operated with 87 median days to approval. The table details, among prioritized applications only, the percent of applications that became inactive (or uncontactable) and the median days between an application being submitted, and funds being approved.

| Characteristic | Percent assisted | Percent application inactive | Median days to approval |
|---|---|---|---|
| **Total** | 42.9% | 18.2% | 87.0 |
| **Race and Ethnicity** | | | |
| Native Hawaiian and Other Pacific Islander alone | 61.9% | 14.3% | 76.0 |
| Middle Eastern/North African alone | 56.5% | 4.3% | 77.0 |
| Hispanic or Latino/a | 46.1% | 18.0% | 97.0 |
| American Indian and Alaska Native alone | 45.5% | 18.2% | 79.5 |
| Black or African American alone | 44.0% | 17.3% | 84.0 |
| Two or more races, including Black | 40.0% | 15.8% | 84.5 |
| Some other race alone | 33.3% | NA | 60.5 |
| Two or more races, not including Black | 33.3% | 16.7% | 132.0 |
| White alone | 27.3% | 31.8% | 90.5 |
| Asian alone | 26.1% | 32.6% | 91.0 |
| **Gender** | | | |
| Man | 41.0% | 20.2% | 87.0 |
| Woman | 44.1% | 17.5% | 87.0 |
| Gender Expansive | 34.7% | 14.3% | 91.0 |
| **Household Size** | | | |
| 1 household member | 39.3% | 19.4% | 85.0 |
| 2 household members | 41.5% | 18.5% | 87.0 |
| 3 or more household members | 47.1% | 17.0% | 88.0 |
| **Household Characteristics** | | | |
| Non-English language | 52.0% | 12.4% | 121.0 |
| Household member with disability | 44.8% | 17.5% | 85.0 |
| Applying with fixed income | 41.8% | 20.8% | 83.0 |
| Experienced homelessness in last 2 years | 32.4% | 21.0% | 87.0 |
| Applying while experiencing homelessness | 16.9% | 27.3% | 104.0 |
| Household member arrested or incarcerated in last 2 years | 39.2% | 19.8% | 83.0 |
| Children in household | 46.4% | 17.0% | 86.0 |
| Unlawful detainer | 37.8% | 14.6% | 83.0 |
| Living without a lease | 24.3% | 26.1% | 93.0 |
| Assisted by community partner agency | 61.7% | 12.7% | 86.0 |

**TABLE 10** Approval Rates, Waiting Times, and Percent of Applications to Become Inactive

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