



CITY OF
OAKLAND

HOUSING & COMMUNITY
DEVELOPMENT

ANTI-DISPLACEMENT STRATEGIC ACTION PLAN

Winter 2026



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Executive Summary

The City of Oakland (City) Housing and Community Development Department's (Oakland HCD) **Anti-Displacement Strategic Action Plan (Plan)** describes the approach the department will take to increase housing stability and prevent further displacement and homelessness for Oakland residents. This approach is guided by consideration of: (1) research on the root causes of housing precarity and displacement; (2) stakeholder and community member input; (3) guiding principles for investment when resources are scarce; and (4) the resources available to perform this work.

The Plan is informed by the City's commitment to intentionally integrate on a Citywide basis, the principle of "fair and just" in all that the City does in order to achieve equitable opportunities for all people and communities, pursuant to the Section 2.29.170 of the Oakland Municipal Code. The Plan begins by providing an overview of existing anti-displacement and housing stabilization activities, funding, and structures within the City. **The focus of the Plan is on the City's non-capital funding sources and activities, meaning this document does not deeply explore housing production and preservation activities** as those were discussed in HCD's 2023-2027 Strategic Action Plan. The Plan shares a housing equity outcome, a vision by which the department will benchmark its success over time. It then provides an overview of key housing data, highlighting community-level indicators by demographics and/or geography whenever possible, to better understand how different communities in Oakland experience displacement pressure.

The Plan next describes the robust community engagement process that took place from Summer 2024 through Spring 2025 to gather input, feedback, creativity, and priorities from critical community stakeholders. Next, the Plan offers guiding principles for investment in a resource-constrained context, as well as an equitable investment framework for anti-displacement services to maximize the impacts of the limited resources available.

The Plan outlines broad implementation strategies City leadership may consider advancing, including in their policymaking and in steps to develop, operationalize, and resource the specific programs, program improvements, and services existing and imagined. Lastly, the Plan offers a structure for which progress will be monitored and evaluated over time, as well as highlighting several annual opportunities during which Oakland HCD leadership will report on key programs.

The Plan specifically focuses on the resources, programs, and policies within the Oakland HCD's sphere of influence. While it does not deeply consider production and preservation strategies to support anti-displacement and larger community stabilization, the opportunities highlighted in the Plan support those identified in Oakland HCD's 2023-2027 Strategic Action Plan focused on affordable housing capital development. The Plan serves as a starting point from which City leadership can invite further discussions on how to partner cross-departmentally, involve regional partners to co-develop solutions, identify opportunities to advocate for resources at the county, state, and federal levels, and simply improve existing efforts and programs to ensure their effectiveness. The Plan is one of several citywide strategic Plans¹ that, together, will articulate the City's approach across the spectrum of housing needs, services and typologies.

¹ Including capital investment, anti-displacement services, workforce housing, and homelessness.

Introduction & Background

Oakland HCD is the agency charged with administering federal, state, and local housing and community development dollars, implementing local tenant protection laws, and supporting the production and preservation of affordable housing. Oakland HCD’s mission is to improve the City’s neighborhoods by striving to ensure all Oaklanders have safe and affordable housing. Oakland, like many other cities, faces contemporary and historical housing inequities influenced by redlining, economic dispossession, neighborhood disinvestment that have caused disproportionate displacement pressures on historically impacted residents. As such, Oakland HCD is intentional about analyzing the impacts of its strategies on those who are most vulnerable related to housing instability.

Homelessness and housing affordability are top priorities for Oakland residents; to address these challenges, the City executes a multi-pronged approach through its “3P” framework:

Figure 1: Oakland HCD’s “3P” Framework



The focus of the Anti-Displacement Strategic Action Plan (Plan) is on the non-capital investments of the first prong, the Protection P, including Oakland’s tenant protection policies, (such as rent control, just cause eviction protections, etc.), which are primarily implemented by Oakland HCD’s Rent Adjustment Program (RAP), and in-house and community-based services, such as those that provide housing-focused legal and financial assistance to the residents most vulnerable to housing displacement pressure.

Through the development of the Oakland HCD [2023-2027 Strategic Action Plan](#), Oakland HCD identified funding priorities to create housing affordability starting with the imperative to produce deeply affordable housing to enable people to exit homelessness. **The focus of the 2023-2027 Strategic Plan is on Oakland HCD’s capital investment strategy to further the Production and Preservation Ps** – both of which have anti-displacement impacts. Oakland HCD’s Preservation strategies, which include its acquisition and rehabilitation program, Acquisition & Conversion to Affordable Housing (ACAH), and its homeowner-occupied rehabilitation programs, are detailed in the 2023-2027 Strategic Action Plan. These programs are real estate strategies to promote broader housing stability and are best practices in cities and counties around the Bay Area.

Oakland HCD’s Structure, Programs, and Services

As of Fiscal Year 2025-2026, (FY25-26), Oakland HCD had a total annual budget of \$144 million, representing 6.6% of the City’s overall budget. Of this, roughly \$16.4 million annually supports non-capital activities and housing stabilization services citywide; this amount does not include full staffing costs to administer these services. Oakland HCD’s protection activities are implemented through two units: Rent Adjustment Program (RAP) and Community Development & Engagement (CDE).

RAP operates with a roughly \$10.5 million annual budget and is funded through a \$137 per-unit annual fee which can be split evenly between tenants and property owners; the revenue generated from the RAP Fee is restricted to the administration of RAP. CDE administers federal formula block grant programs and oversees housing stabilization programs described above.

Oakland HCD, through RAP, is responsible for the administration of the City's:

- Rent Adjustment Ordinance,
- Just Cause for Eviction Ordinance
- Tenant Protection Ordinance, and
- other tenant protection laws, (e.g., Rent Registration, Rent Program Service Fee, Tenant Move Out Agreement, and various relocation laws).

Additionally, the CDE unit administers the Fair Chance Access to Housing ordinance, prohibiting discrimination based on criminal history, and the Code Compliance Relocation ordinance. Both RAP and CDE provide community-based anti-displacement services through partnerships with nonprofits: legal services organizations, neighborhood-based organizations, a rental housing trade association, and other community-based organizations.

Core community-based programs and FY25-26 funding amounts include:

- \$3.6 million for **Keep People Housed**, a targeted homelessness prevention program led by Bay Area Community Services (BACS) in collaboration with Black Cultural Zone, East Oakland Collective, The Unity Council, 211, Eviction Defense Center (EDC), East Bay Community Law Center (EBCLC);
- \$1.1 million for **Oakland Housing Secure**, an eviction prevention program led by Centro Legal de la Raza (Centro) in coalition with EDC, EBCLC, The Unity Council, Asian Pacific Islander Legal Outreach, and others;
- \$260,000 for **housing-focused legal services** through EBCLC; and
- \$250,000 and \$150,000 for **legal representation in RAP proceedings** for tenants through Centro and for property owners, respectively.

Figure 2: Funding for Anti-Displacement Services by Unit within Oakland HCD, FY25-26



Of the \$16.4 million in non-capital funds, **roughly \$4-5 million is available annually to support community-based services**. Thus, with available funds that are significantly lower than the required need, the City must determine how to allocate resources to have the maximum impact for those residents who need it most.

Desired Equity Outcome

Through its Plan, Oakland HCD envisions the following outcome:

All Oaklanders, including all income levels and those most impacted by disparities in displacement, have healthy, safe, fair, affordable, and stable housing. Oakland's communities are stabilized, without disproportionate displacement of historically underserved communities.

The above desired future condition and equity mission are informed by John A. Powell's [targeted universalism](#) framework which sets universal goals for all residents but focuses resources to address disparities as needed.² For example, affordable, accessible, and stable housing is a goal for all Oaklanders, and historically underserved communities require support to make the goal a reality. By focusing on removing barriers to improved outcomes for the City's most marginalized residents community well-being will be enhanced for all Oaklanders.

Review of Disparity Data

Root Causes of Housing Instability & Displacement

As a result of historical redlining, exclusionary zoning and land covenants, and discriminatory lending implemented across the U.S. and in Alameda County; Black, Indigenous, Latino and Asian people have been segregated into urban areas such as Oakland. Subsequently, the redlined areas to which these populations were relegated were subjected to multi-generational disinvestment that resulted in restricted access to critical resources such as quality education that affect opportunity for economic security, safety from environmental hazards that derogate health, safe neighborhoods conditions that are made present at any cost in high opportunity communities, etc.

The City identified several root causes of housing instability that have particularly impacted Oakland residents.² These causes include:

1. **Growing economic inequality** as evidenced by a lack of living wage jobs, inequitable access to quality education and childcare, and the wealth gap widened by lack of homeownership;
2. **Exclusionary zoning and redlining** which prevented many Oaklanders of color from obtaining home loans and created concentrated areas of both affluence and poverty;
3. **Declining rates of homeownership**, especially amongst Black residents, due to the foreclosure crisis and predatory lending, as well as insufficient resources for downpayment programs;
4. **The decline in availability of affordable housing units to meet demand** at all income levels, driven by decreased funding for affordable housing at the federal and state levels; and

² Tobias, M. 2023. [Oakland General Plan Update: Racial Equity Framework. Racial Equity Impact Analysis for the Housing Element Update](#). Environmental/Justice Solutions.

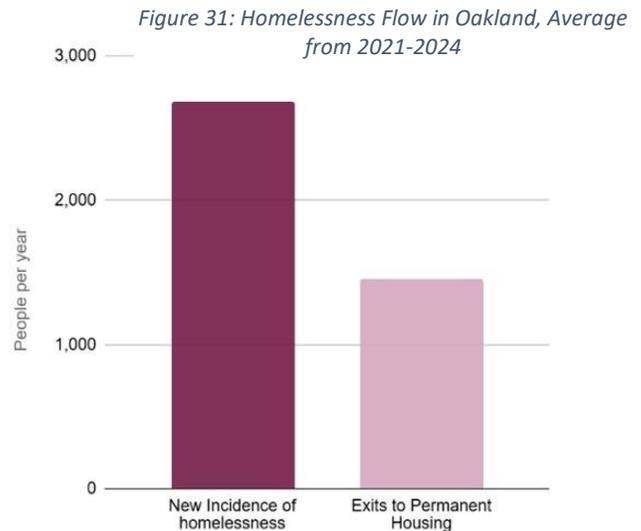
5. **Structural racism** in other social spheres, such as in policing, over- incarceration, and inequitable education funding that creates disproportionate challenges to housing stability.

These root causes directly impact the choices Oaklanders have and can make today – not just about their housing, but also their holistic lives. Though the cost of living has risen nationwide between 2000 and 2023, it has been especially pronounced in Oakland where the median rent increased by 50%.³ The number of available jobs and subsequent wages, however, did not increase at a commensurate rate, especially for different ethnic groups. Black Oaklanders had an unemployment rate of 8% in 2022 compared to 4% of white Oaklanders and 5% of all combined ethnic groups. Further, Black and Latinx adult Oaklanders earned a median hourly wage of \$22 and \$21, respectively, compared to \$36 for Asian American households and \$29 for white households.

Between 2000 and 2018, Oakland’s Black population declined by over one-third while the White, Latinx, and higher-income populations grew dramatically. In this same time period, very low-income (VLI) residents were the most likely to leave Alameda County, and extremely low-income (ELI) residents were the most likely to leave the Bay Area altogether.⁴ Additionally, the development of new housing – specifically at deeper affordability levels – did not keep up with escalating housing costs and limited income growth. Between 2015 and 2022, Oakland permitted 31.5% and 52.4% of its low-income and very-low income housing goals, respectively, compared to 113.7% of its market rate housing development goal. This means that while new housing was built, it wasn’t built at the levels of affordability needed to keep residents most impacted by housing disparities stably housed at-scale.

While many who are displaced from their homes find other living situations, a smaller – but disproportionate – number from historically underserved communities become unhoused. According to an analysis of Homelessness Management Information System (HMIS) data, an estimated 2,550 people become unhoused for the first time each year in Oakland while only 1,500 people experiencing homelessness in Oakland are recorded as exiting to permanent housing. These estimates neither include those who return to homelessness (as opposed to becoming newly unhoused for the first time) nor do they include those who become unhoused but do not enter a shelter program. Thus, while 2,550 is the estimate of new homelessness using current data, it is

unfortunately an undercount. **In Oakland specifically, Black residents represent 22% of the general population, but 59% of new instances of homelessness.** If we do not prevent homelessness, especially for those residents most impacted by housing disparities, the overall need will continue to increase, and the system will not be able to move enough people into permanent housing. The Plan takes all these root causes and their resulting impacts into account to inform its equitable investment framework and corresponding implementation strategies.



³ Hwang, J, and Vasudha, K. 2023. “[The State of Housing Insecurity in Oakland](#).” Stanford University Changing Cities Research Lab.

⁴ Ibid.

To better understand the context and landscape to which the Plan must respond, this section discusses several data sources that reflect the reality and lived experiences many Oaklanders face daily. Focusing on key data points creates an understanding of current conditions and disparities in housing. The following data points are discussed in greater detail below:

#	Grounding Data
1	Housing Precarity
2	Rent Burden Rates
3	Overcrowding and Doubling Up
4	Eviction Rates
5	Housing Habitability
6	Foreclosure Rates
7	Homelessness Rates

1 – Housing Precarity

Per the National Equity Atlas,

“no residents should be at risk of housing displacement, especially in communities under redevelopment. Renters in under served neighborhoods often face heightened risks of housing precarity, and many are subject to voluntary displacement or eviction. Economic growth in these communities often comes at the expense of existing low-income residents imperiled by the rising costs of living and loss of local resources.”⁵

The National Equity Atlas defines housing precarity as the combined displacement and eviction risk renters face in their neighborhoods. Displacement risk estimates the net migration rate within a census tract of low-income renter households, and eviction risk represents an estimated eviction filing rate ratio also at the census tract level. As of 2023, 61% of Black renters lived in neighborhoods with extreme or high precarity risk compared to only 30% of white households.⁶ Conversely, 8% of Black renter households in Oakland reside in neighborhoods with low precarity risk compared to 30% of white renter households.

Oakland HCD supported a 2023 study led by Stanford University’s Changing Cities Research Laboratory (CCRL) to examine displacement in Oakland. The CCRL team accessed consumer credit data from the Federal Reserve Bank to gauge movement of extremely low-income (ELI) and very low-income (VLI) households in Oakland, or those earning up to 30% and 50% of the area median income, respectively.

Per CCRL’s report, *The State of Housing Insecurity in Oakland*,

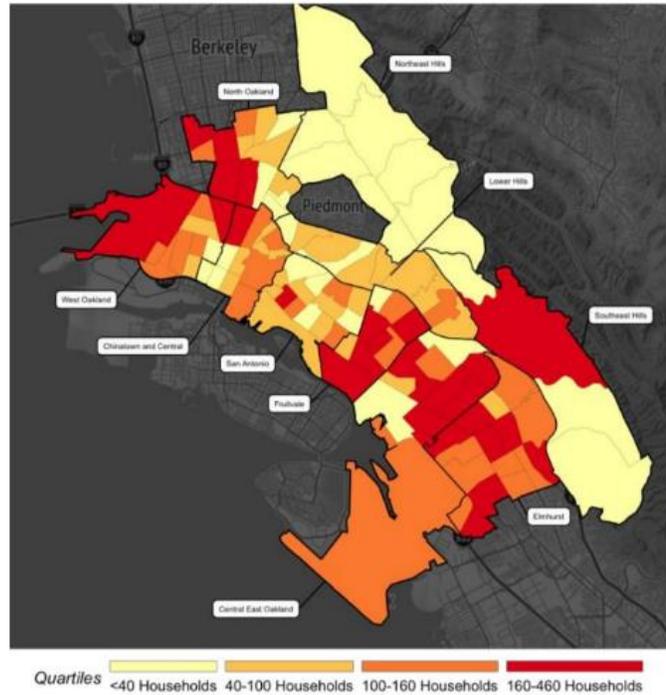
⁵ National Equity Atlas. [Housing Precarity in Oakland, California](#). 2023.

⁶ Ibid.

“Census tracts in East Oakland and parts of West Oakland are home to substantially higher numbers of ELI and VLI residents who moved out of their neighborhoods in the most recent year for which we have data. Some of these areas coincide with areas identified as high priority by the City’s Department of Transportation (OakDOT) Geographic Equity Toolbox based on populations of people of color, low-income households, and other demographic factors, suggesting that Oakland’s most vulnerable residents and communities of color are moving out at disproportionately higher rates.”⁷

“Among residents who moved from their residences, extremely low-income (ELI) residents that earn between 0-30% AMI were the most likely to leave Oakland and the Bay Area altogether”

Figure 4: ELI and VLI Households that Moved Between Sep. 2021 and Sep. 2022



“Between September 2021 and 2022, 4 out of 5 ELI residents who moved ended up leaving Oakland, and two-thirds moved out of the Bay Area completely. Similarly, ELI residents were also the least likely to remain in Alameda County after moving out of Oakland. Substantially higher proportions of VLI, low-

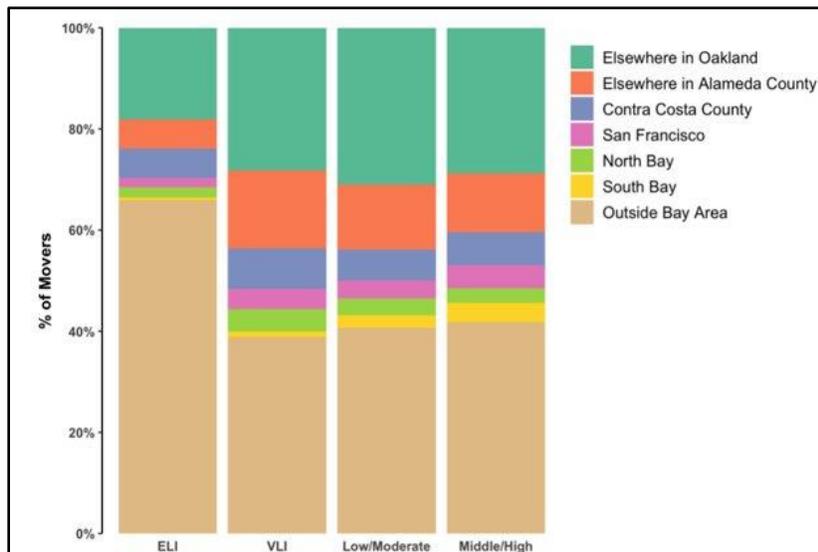


Figure 5: Destinations of Oakland residents who moved out of their neighborhoods, September 2021-September 2022

/moderate-income, and middle-/high-income residents moved elsewhere in Alameda County or within the Bay Area. ELI residents’ likelihood to make long-distance moves far from their homes and communities can have lifelong impacts on their education, earnings, and overall well-being. That Oakland’s most vulnerable residents are moving farther and farther away highlights the growing need to develop policies that better support

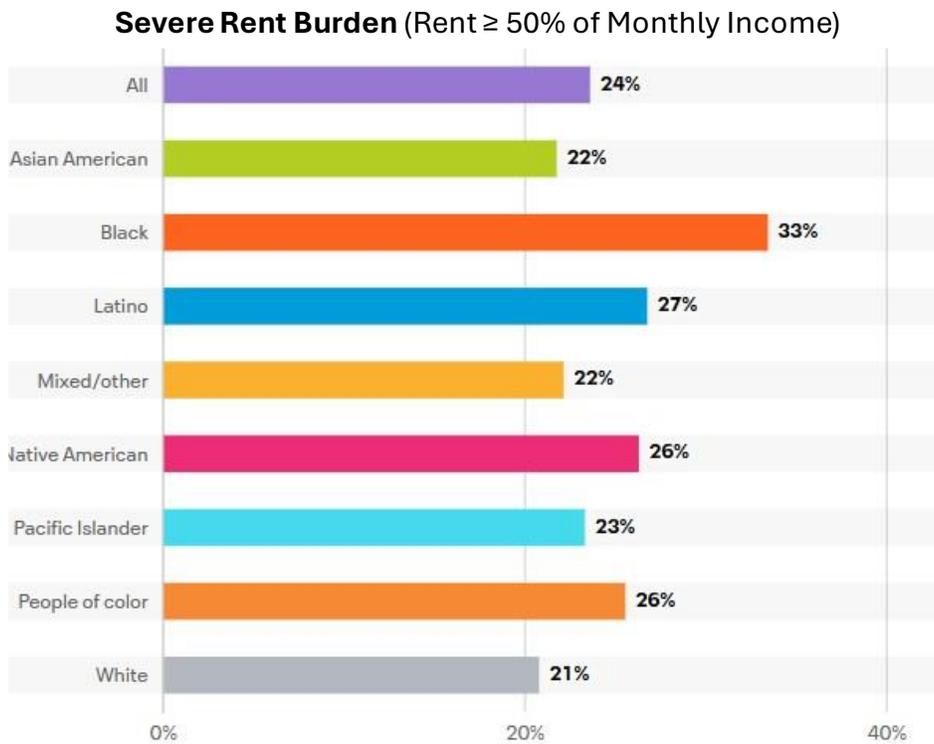
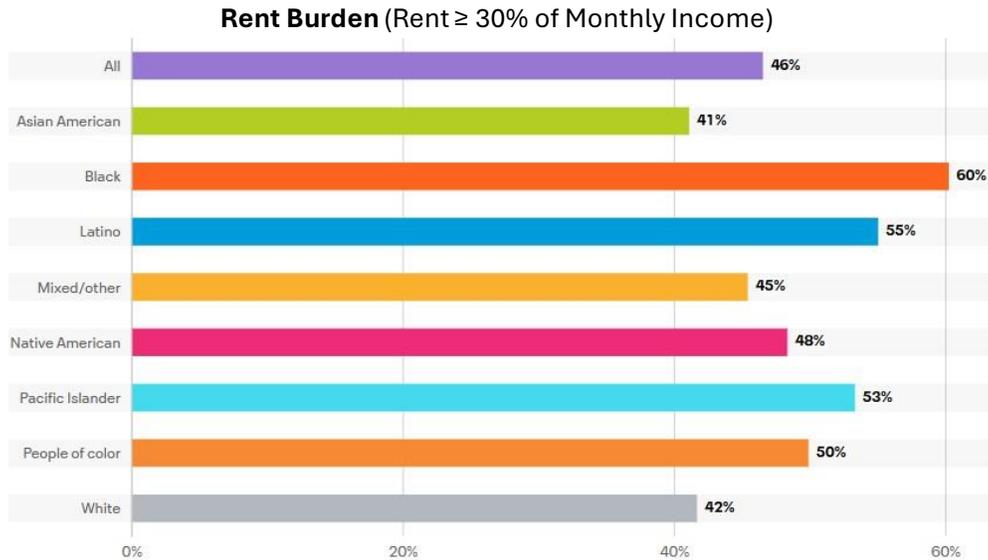
⁷ Hwang, J, and Vasudha, K. 2023. “[The State of Housing Insecurity in Oakland](#).” Stanford University Changing Cities Research Lab.

them in staying in their homes and communities.

2 - Rent Burden

A driver of displacement and housing instability is the high cost of housing in Oakland. The cost of housing has dramatically increased while wages have not kept up, resulting in many people being unable to afford rents.

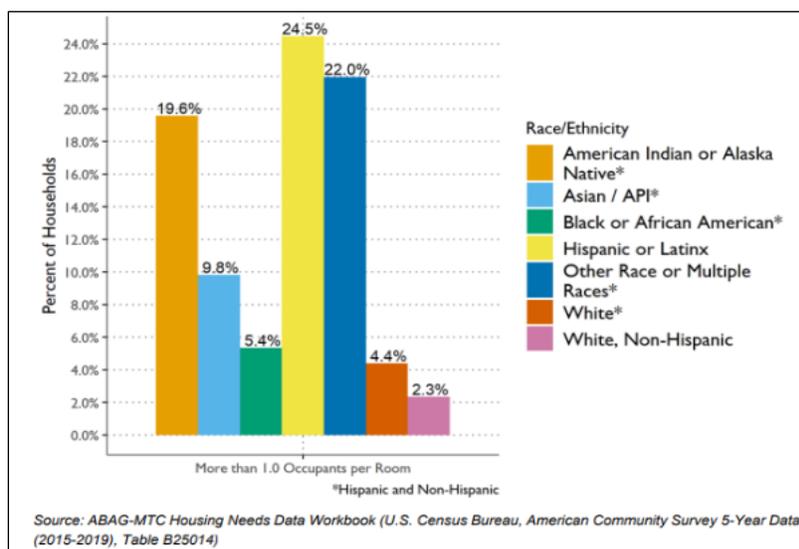
Figure 6: Oakland Rent Burden by Race, 2021



While the issue of high housing costs is felt across all groups, Black households are most impacted: 62% of Black households pay more than 30% of their monthly income on rent, and 38% of Black households pay more than 50% - higher than any other community.⁸ Severe/rent burden creates significant instability as residents can easily fall behind on rent if they experience difficulties such as a health crisis, job loss, or another economic shock to a household, such as divorce, death, or another loss of a household income earner. There are more than 17,500 extremely low-income Oakland tenant households that are severely rent burdened.⁹ Severe rent burden forces renters to make difficult choices between paying rent and paying for food, healthcare, or other necessities. Lastly, rent burden must always be contextualized by income level. For example, someone paying 40% of their income on rent who earns \$50,000 per year experiences greater hardship than someone paying 40% of their income on rent who earns \$150,000 per year. The median annual household income for White households was \$119,838 compared to \$69,056 and \$49,476 for Black and Hispanic or Latinx households, respectively.¹⁰

3 - Overcrowding & Doubling Up

Figure 7: Oakland Overcrowding by Race/Ethnicity, 2015-2019



When tenants are unable to afford rent and face displacement, they may first look to family or friends as a housing option. This can lead to overcrowding and/or unstable housing arrangements where they lack a formal lease. Overcrowding in Oakland varies significantly by race and ethnicity: Hispanic or Latinx households, as well as “other race” or “multiple-race” households, experience the highest overcrowding rates at 24.5%, 22.0%, and 19.6%, respectively.

Overcrowding matters because living off-lease in an overcrowded unit is considered a risk factor for becoming unhoused.¹¹ Additionally, according to a 2023 statewide study by the University of California, San Francisco’s Benioff Homelessness and Housing Initiative, of people experiencing homelessness, non-leaseholders reported lower incomes and housing costs than leaseholders, and the most common reason for leaving their last housing was economic for leaseholders and social for non-leaseholders.¹² This suggests interpersonal

⁸ National Equity Atlas, 2020.

⁹ Comprehensive Housing Affordability Strategy (CHAS) Oakland-level data (2016-2020 American Community Survey).

¹⁰ Tobias, M. 2023. [Oakland General Plan Update: Racial Equity Framework. Racial Equity Impact Analysis for the Housing Element Update](#). Environmental/Justice Solutions.

¹¹ Hwang, J, and Vasudha, K. 2023. [“The State of Housing Insecurity in Oakland.”](#) Stanford University Changing Cities Research Lab.

¹² Kushel, M., Moore, T., et al. 2023. [California Statewide Study of People Experiencing Homelessness](#). University of California, San Francisco Benioff Homelessness and Housing Initiative.

conflict within a household increases the stakes much more significantly for non-leaseholders than economic reasons alone.

Lastly, the UCSF statewide study shows **almost half of Black Californians who entered homelessness did so from a non-leaseholding arrangement**.¹³ Thus, to effectively address inequities in homelessness, it is crucial to focus on the needs of Oaklanders living in a non-leaseholding arrangement as much as those living in a leaseholding arrangement.

4 - Evictions

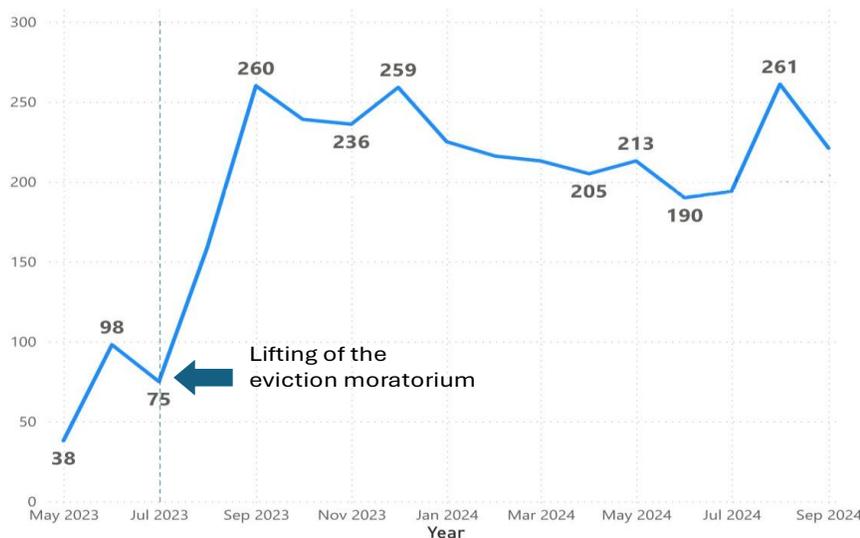
Evictions are a direct means of displacement. When Oaklanders are evicted from their homes, particularly low-income and longtime residents, they are left to find housing in a rental market that is unaffordable. Displaced tenants may move far from their workplaces and social networks, and/or into a situation with even more severe housing problems, such as overcrowding,

unsafe conditions, and severe rent burden. Housing loss through eviction can also have a direct and long-lasting detrimental impact on the health and wellbeing of the people who experience it. A large body of research documents the association between evictions and a host of social determinants of health and adverse health outcomes¹⁴. The impacts of eviction, like the impacts of displacement more broadly, are inequitable and disproportionate.

Most evictions were paused by the City of Oakland's emergency eviction moratorium during the COVID-19 pandemic. Once the moratorium was lifted on July 14, 2023, tenants faced a deluge of evictions. According to data from the Superior Court of Alameda County made available by Alameda County Housing and Community Development Department [Unlawful Detainer \(Eviction\) Filing Dashboard](#), Oakland eviction filings for the most recently available twelve-month period (October 2023 – September 2024) averaged 223 filings per month. This represents an increase of more than 59% the pre-pandemic monthly average for the twelve-month period preceding the start of the COVID-19 pandemic (March 2019 – February 2020) when the monthly average was 140.

Oakland eviction filings represent approximately 43% of all eviction filings in Alameda County, both in calendar years 2019 and 2024. According to 2020 Census data, 23% of Alameda County households are renters, and 38% of all tenant households in the county live in Oakland. Therefore, the Oakland eviction filing rate is disproportionately high. While the extent of evictions outside of the legal process is

Figure 8: Oakland Eviction Filings, May 2023 - September 2024

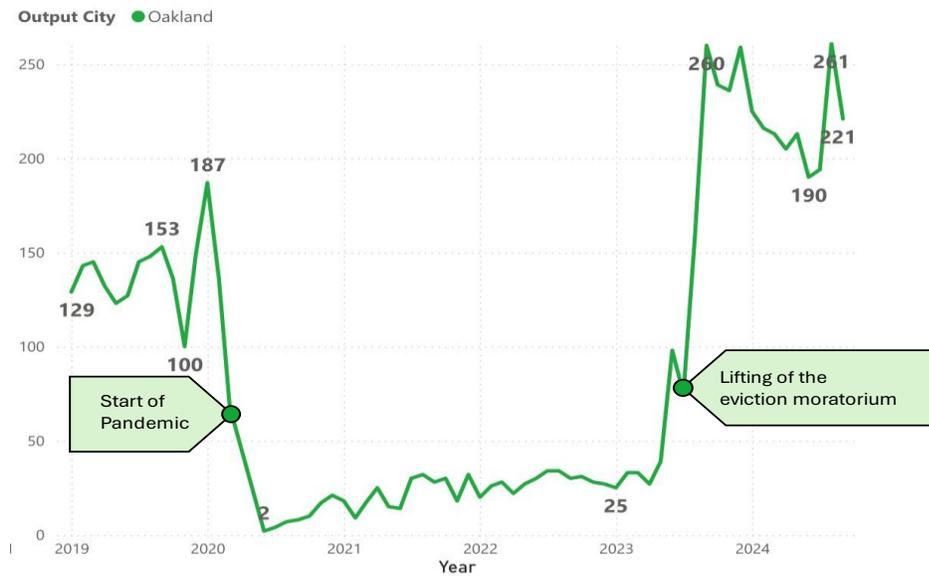


¹³ Ibid.

¹⁴ Himmelstein, G. and Desmond, M. 2021. "[Eviction And Health: A Vicious Cycle Exacerbated By A Pandemic](#)," Health Affairs.

unknown, national studies have found that informal evictions are two to three times more common than court evictions.

Figure 9: Oakland Eviction Filings, January 2019 – September 2024 (Source: Superior Court of Alameda County)



In 2023, the Bay Area Housing Finance Agency (BAHFA) commissioned a regional study to better understand evictions in the nine-county Bay Area. The study was conducted by a research team comprised of Centro Legal de la Raza, the Anti-Eviction Mapping Project, and Alex

Werth and was released in July 2025. The scope of the study includes:

- [Evictions in the Nine-County Bay Area](#) – prevalence of evictions over the past 10 years
- [Tenant Legal Services in the Nine-County Bay Area](#) – availability and effectiveness of tenant legal services
- [Bay Area Regional Study Eviction Dashboard](#) – interactive data tool: evictions over time, tenant demographics, and eviction map

The City and Alameda County both fund a community-based eviction legal defense system for tenants facing eviction: [Alameda County Housing Secure](#). The City allocated \$1.3 million in Fiscal Year 2025-2026 (FY25-26) to serve Oakland tenants and Alameda County allocated \$1.9 million in FY25-26 to serve tenants throughout Alameda County (including Oakland). Legal representation in the civil legal system, which includes eviction court, is not guaranteed by the U.S. Constitution as it is for the criminal legal system. This makes a community-based legal defense system essential to ensuring access to justice for tenants facing eviction.

According to a series of interviews with members of Alameda County Housing Secure in Fall 2024, their organizations lack sufficient attorneys and support staff (e.g., paralegals, social workers, etc.) to meet the demand for their services, and other community members do not know to seek the legal help they need. These service providers estimate that only half of tenants facing eviction receive legal help. Furthermore, for their clients who receive legal representation, half remained in their homes and the other half were able to, with the help of their attorney, negotiate more time or better financial terms to stabilize them as they find housing. These findings are also reflected in the BAHFA report above.

Eviction data sources from the Superior Court of Alameda County, where eviction lawsuits are filed and judgments entered and from the Rent Adjustment Program (RAP) where eviction notices are filed, have limited analytical utility because neither source provides demographic data, such as race/ethnicity,

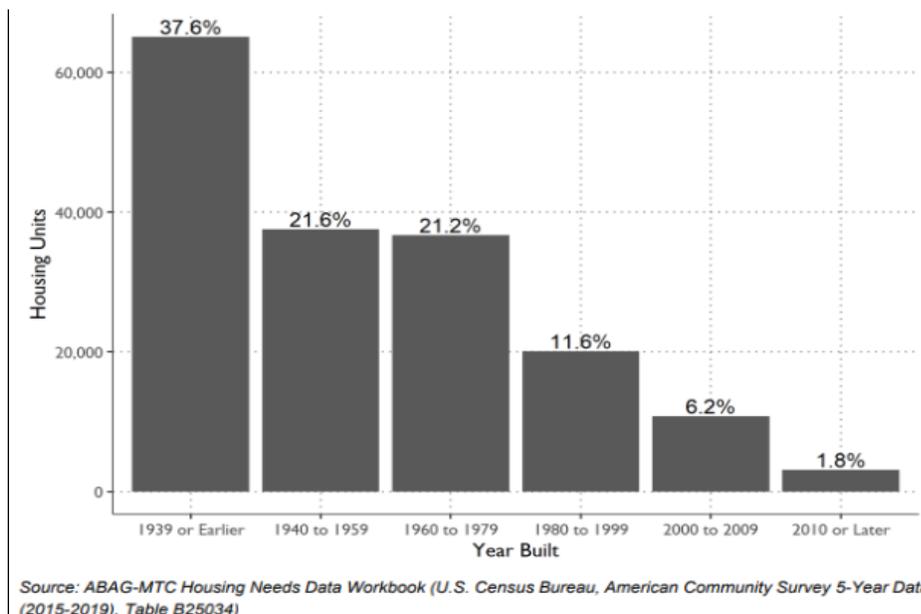
annual household income, etc. The closest proxy for this is the tenant’s zip code, which demonstrates that evictions have the highest prevalence in the flatlands of East Oakland and West Oakland, and Downtown.

Data development is necessary to know the demographic characteristics of tenants facing eviction; to understand to what extent tenants in eviction proceedings are at risk of experiencing homelessness; if the judgment resulted in their moving out, then to what extent did the household experience homelessness; etc. This data could inform policies and service strategies designed to promote housing stability for residents most impacted by housing instability.

5 – Housing Habitability

Oakland’s housing stock is older than most Bay Area cities- over a third of homes were built before 1940, and over half were built before 1960¹⁵. Combined with the disinvestment of redlining and the dispossession of the foreclosure crisis, many of these older homes, over 50% of which are occupied by renters¹⁶, have code violations due to deferred maintenance and possible substandard conditions.

Figure 10: Age of Oakland's Housing Stock, 2019



Small multifamily properties (those that have between two and nine units) account for 40% of Oakland’s housing stock. These properties are also more likely to be (1) occupied by lower-income tenants and tenants of color, and (2) owned by small “mom and pop” property owners who may lack sufficient capital resources for renovations that may be required¹⁷.

Substandard conditions are a serious health and safety hazard for Oakland residents. For every 10-point increase on the Environmental Protection Agency’s (EPA) Environmental Relative Moldiness Index (ERMI) score for home mold exposure, a child’s risk of asthma increases by 80%¹⁸. Unabated vermin can spread diseases, while substandard insulation and ventilation can increase the risk of cardiovascular

¹⁵ American Community Survey

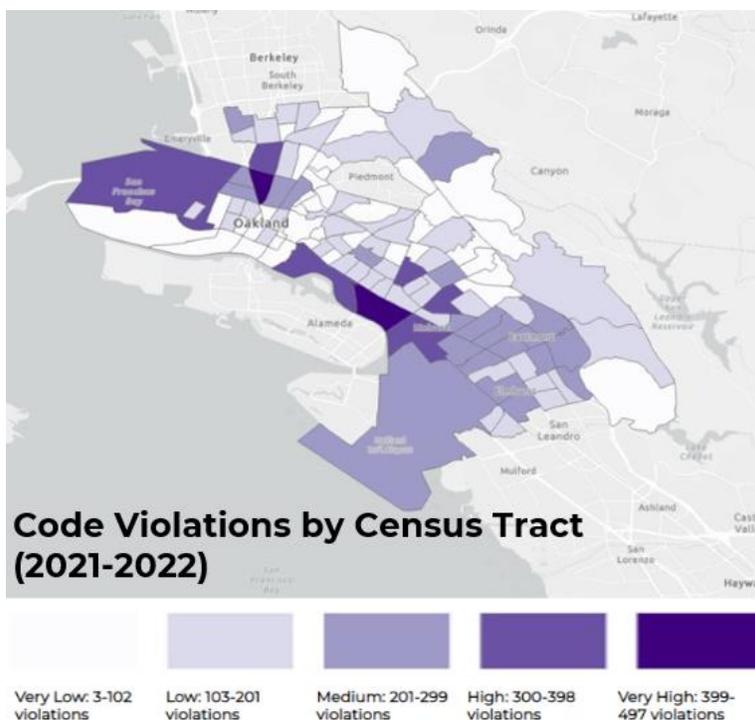
¹⁶ American Community Survey

¹⁷ Tobias, Marybelle. September 2021. [Racial Equity Impact Analysis: Eliminating Lead Paint Hazards in Oakland & Alameda County](#). Environmental/Justice Solutions.

¹⁸ <https://www.nih.gov/news-events/nih-research-matters/household-molds-linked-childhood-asthma>

problems and make residents more vulnerable to extreme heat¹⁹. Code violations can also cause loss of human life in the event of a fire or natural disaster.

Figure 11: City of Oakland Code Violations by Census Tract (2021-2022)



The City’s Proactive Rental Inspection Program (PRIP) will also be instrumental in eliminating lead-based paint hazards. An estimated **80,000 rental units in Oakland were built before 1978 and are presumed to contain lead-based hazards**. Of these, over 55,000 units were built before 1940 and are particularly at risk due to higher rates of lead compounds in older paint mixes. In addition, per a 2020 UC Berkeley study²⁰, there are an estimated **12,000 unpermitted accessory dwelling units (unpermitted ADUs)** that may also contain lead-based hazards. Medical services, special education, disabilities, and

lost wages due to **lead poisoning cost Oakland residents upwards of \$150 million each year**.²¹ These costs are not borne equally as over 80% of the census tracts with the highest rates of childhood lead poisoning in Alameda County are primarily Black and Hispanic or Latinx. Lead poisoning in Oakland is not simply a public health emergency, it is equally so equity and economic emergencies.

6 - Foreclosures

In the U.S., homeownership has long been considered a pillar of housing stability as it can be a pathway to economic security and a mechanism for accumulating generational wealth. However, some research challenges the notion that “owning a home is... an effective means of producing wealth for lower-income and minority households.”²² A [report](#) from the Harvard Joint Center for Housing Studies shared that benefits are possible with “a variety of caveats,” namely high risks of loan default, foreclosure, and the lack of a financial safety net if buyers do not have sustainably adequate income. Using data through June 30, 2025, according to [Zillow](#), the median home price in Oakland was \$740,000; for most Oaklanders, owning a home is completely out of reach. During the Great Recession following the

¹⁹ <https://www.rwif.org/en/insights/our-research/2011/05/housing-and-health.html#:~:text=Substandard%20housing%20such%20as%20water,allergens%20associated%20with%20poor%20health>
²⁰ <https://cao-94612.s3.amazonaws.com/documents/Oakland-ADU-Research-Report-Jan-2020-Rev-June-2020.pdf>

²¹ Racial Equity Impact Analysis: [Eliminating Lead Paint Hazards in Oakland & Alameda County](#) (2021), Environmental/Justice Solutions.

²² Herbert, McCue, and Sanchez-Moyano, 2013. [Is Homeownership Still an Effective Means of Building Wealth for Low-income and Minority Households?](#) Harvard University Joint Center for Housing Studies.

predatory subprime lending crisis, 1 in 14 homeowners lost their homes to foreclosure, and Black homeowners of the flatlands of East and West Oakland were hardest hit.

In Oakland, 5,330 extremely low-income homeowners are severely cost burdened, paying more than half their income on housing costs. This makes paying for expenses like food, transportation, childcare, and healthcare costs extremely difficult, if not impossible. Housing habitability and therefore health and safety also become issues as deferred maintenance is out of reach for them.

7 - Homelessness

The January 2024 Point-in-Time (PIT) count found 5,510 unhoused individuals in Oakland, a 9% increase from 2022's PIT count. 2024's PIT count is more than double the figure from nine years prior – 2015's PIT count found 2,191 unhoused individuals. In the 2024 PIT count, Black/African American residents made up 52.5% of Oakland's unhoused population although they represent only 21.8% of the city's overall population – a strikingly disproportionate rate. American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander groups are the only other group to experience housing disparity, though to a much lesser extent. As such, any approach to addressing homelessness in Oakland must include strategies that prevent homelessness and remove barriers to exiting homelessness for groups that are over-represented in the unhoused population.

Figure 12: Unhoused Population Over Time, Alameda County and Oakland

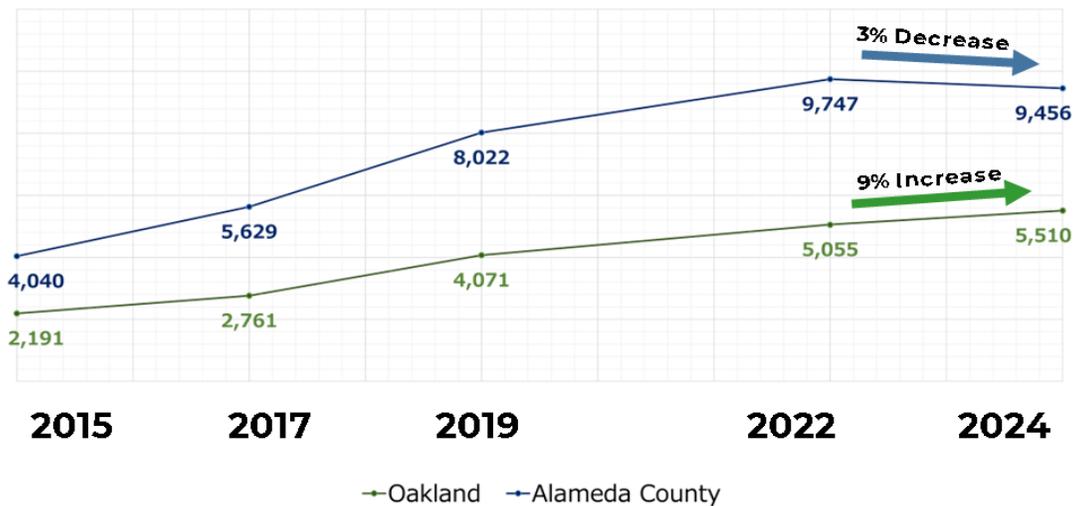
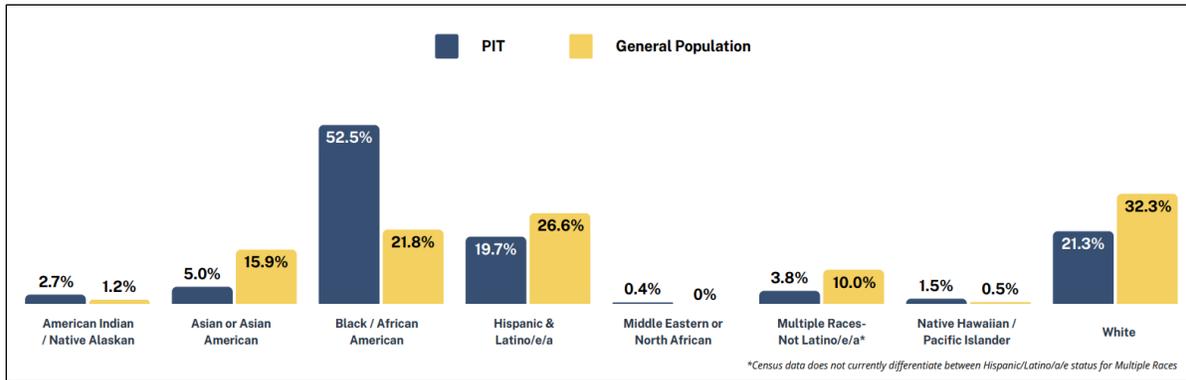


Figure 13: Oakland Unhoused vs. General Population by Race



The most common characteristics of Oaklanders experiencing homelessness are²³:

- Black men between the ages of 35-55
- Prior homelessness experience
- Prior involvement with criminal legal system
- On General Assistance
- Substance use and other behavioral health challenges
- Generational and deep poverty and trauma

Future Data Development

Data on the demographics and needs of small property owners was not available at the time of writing this report. City staff are in conversation with community partners to determine how to best capture the experiences of this group to inform future activities.

Identifying and Engaging Community Members

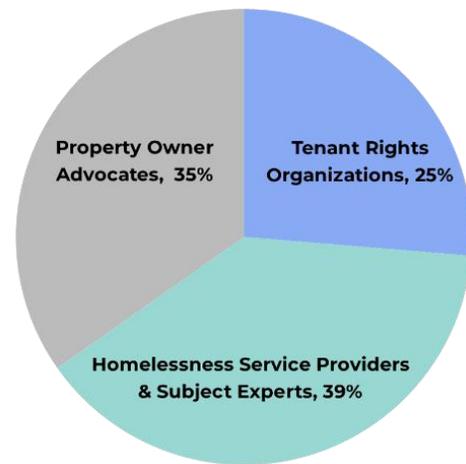
In the development of this Plan, staff conducted a three-pronged community engagement process between August and spring of 2025: (1) a series of six focus groups with subject-matter experts, (2) conversations with other governmental agencies, and (3) community listening sessions co-hosted by each City councilmember.

²³ [Plan to End Homelessness, 2018 Strategic Update](#), EveryOne Home

(1) Subject-Matter Expert Focus Groups

These groups were selected to participate because of the anti-displacement efforts that they support and carry out through their work. The focus groups were comprised of tenants’ rights organizations, homelessness service providers and academic experts, and property owner advocacy groups. These sessions were aimed at providing an overview of Oakland HCD’s data-driven strategic approach and then ground-truthing by engaging in discussions with participants. While the background and expertise of focus group members had a wide range, there was a shared consensus that anti-displacement programs and tenant protections are worth investing in, more effective outreach and education are needed, collaboration and partnerships should be prioritized, the urgency for a data-driven approach to combat displacement and enhance housing stability through policy advocacy and resource allocation. A total of 95 focus group members participated in these conversations; a list of participants and summaries of the conversations is discussed in **Appendix A**.

Figure 14: Community Engagement Series Focus Groups



(2) Inter-Governmental Agency Conversations

Throughout September and October, Oakland HCD staff reached out to numerous colleagues in other City departments and Alameda County to get their perspective on the Plan data, framework, and strategies. There was consensus among City departments that there are opportunities to align Oakland HCD’s anti-displacement work with other City departments’ priorities and initiatives. In conversations with Alameda County colleagues, Oakland HCD staff heard about possible opportunities to link Oakland HCD’s anti-displacement work with ongoing County initiatives most notably the implementation of the County’s [Homelessness Prevention Framework](#). The County’s Homelessness Prevention Framework focuses on households who are most likely to lose their housing and will implement a uniform screening tool/assessment like that used in the City’s Targeted Homelessness Prevention Program (Keep People Housed). This assessment will be implemented across County safety net systems to assess for homelessness risk and connect people to the appropriate resource.

(3) Community Listening Sessions

Additionally, Oakland HCD co-hosted three citywide community listening sessions with members of the Oakland City Council for residents to provide their input and help shape the Plan. Oakland HCD staff consolidated the depth and breadth of concerns, issues, and challenges named in the community engagement process into the following table:

Item	Topic of Concern	Brief Description of Concern
1	Oaklanders are becoming unhoused at a rate higher than the homelessness response system can house	The most extreme inequities in housing stability exist among Black Oaklanders experiencing homelessness and thus homelessness prevention is the highest service priority for Oakland HCD. Targeted Homelessness Prevention Program (Keep People Housed) has demonstrated to be effective in preventing

		homelessness for Oaklanders most impacted by housing disparities, but it is not funded at scale.
2	Housing-related legal services are not scaled to meet the demand nor funded sufficiently to serve residents at highest risk of housing loss and long-term/deep poverty	Housing-related legal services, such as eviction defense and fair housing services, have demonstrated to be effective in stabilizing a household’s housing situation. However, these services are not currently scaled to meet the overall demand nor funded sufficiently to meet the needs of residents at highest risk of homelessness.
3	Available funding sources are primarily intended for capital activities rather than services	Oakland HCD’s primary sources of funding are restricted to capital uses for the production and preservation of affordable housing. All sources are restricted to specific uses, heavily limit direct services, and federal sources are significantly administratively burdensome.
4	Oakland’s tenant protection laws are among the strongest in the state, but for these laws to have their intended effect, tenants must know their rights and property owners their obligations, and both need to know where to go for help	Property owner compliance with their City obligations, such as paying business tax and RAP Fee and rent registration, is essential to the success of RAP’s Active Enforcement model of education and counseling (described below). Property owner compliance rate is estimated to be 75-80%, meaning that property owners of between 20,000-25,000 units are not in compliance with payment of RAP Fee and rent registration – and are potentially not property owners who take their other legal obligations seriously, such as ensuring residential health and safety.
5	Residents at highest risk of housing loss and long-term/deep poverty do not have sufficient income to stabilize their housing	Economic reasons were cited as the leading cause of housing loss among tenants who lost their housing immediately prior to experiencing homelessness. Economic reasons were also the underlying reason for living in a non-lease holding housing arrangements. Inability to increase income was also identified as one of nine root causes of homelessness by the Oakland-Berkeley-Alameda County Continuum of Care.
6	Homeowners and legacy small property owners with deep roots in Oakland struggle to navigate Oakland’s complex regulatory environment, access capital to improve housing habitability, and to operate in a manner that ensures their long-term viability.	As cost of living, home prices, and rehabilitation needs rise, these homeowners and legacy small property owners require access to resources that will support their housing stability and financial viability, respectively. The City has some existing programs targeted towards owner-occupied homes, but the need is larger than available resources.
7	Anchor community development corporations (CDCs) are under-resourced and could play a larger role in educating and stabilizing residents if resourced	The City partners with CDCs on production and preservation activities (e.g. EBALDC, BCZ, etc.), but has not partnered with these initiatives to the same extent on protection activities.
8	Community-based leaders have been organizing around housing	The City must develop the Equitable Lead Hazard Abatement Program (ELHAP) and Proactive Rental

	habitability for years, and the City of Oakland’s resources and capacity are limited	Inspection Program (PRIP), and align/update its other City programs (e.g., Rent Adjustment Program, Code Compliance Relocation Program, etc.) to comprehensively eliminate health and safety hazards in Oakland’s aging rental housing stock.
9	Interpersonal conflict is the leading cause of housing loss for Oaklanders in non-lease holding housing arrangements immediately prior to experiencing homelessness	Flexible financial and non-financial help (e.g., mediation) can help de-escalate and resolve interpersonal conflict.
10	Tenants do not know their rights, property owners do not know their obligations, and residents at highest risk of homelessness do not know where/how to avail themselves of help	There is significant unmet need among both tenants and property owners for know-your-rights education for tenants, compliance education and technical assistance for property owners, and information and referral services.

The remainder of the Plan will discuss strategies to address these concerns in the short- and long-term.

Guiding Principles

Funding availability, sources, and context will shift as markets, political and administrative leadership, and community conditions change. To navigate these constant shifts, the Plan offers a set of guiding principles, intended to remain evergreen, that reflect the shared values of Oakland HCD and the broader community. These principles will be used to guide decision-making throughout the changing landscape, including the allocation of limited resources and prioritization in programs and services.

Figure 15: Guiding Principles for Equitable Investment

1. Base all decisions & processes in **equity** goals and priorities
2. Root our funding allocations and decision-making in **data**
3. Center **residents at highest risk of housing loss & long-term/deep poverty**
4. Pursue all opportunities to **leverage funding** sources
5. Explore opportunities to expand **partnerships** & resources
6. Simultaneous implementation and **advocacy for systems change**
7. Iterate & evaluate over time – **stay nimble!**

These seven principles reflect commitments to data and equity, innovation, partnership, systems change and advocacy, evaluation, and the ability to be flexible and shift strategies over time. The first guiding principle includes centering the needs of Oakland’s most impacted residents while continuing to serve all residents. Principle two, rooting strategies in data-driven approaches, promotes responsible stewardship of municipal resources and aims to maximize impact of the City’s investments. Data, especially when disaggregated by demographics, socio-economic conditions, and geography, is used to design programs and services that remove barriers for and advance equity for those experiencing the

most housing insecurity. Data also helps to substantiate the need and to make the case for increased resources to policymakers and funders.

The guiding principles work in tandem with one another; for example, principles one and three reinforce a commitment to eliminating housing disparities and advancing equity in housing. Principles four and five reflect the need to take a systems approach and partner with those working to address root causes of housing instability (e.g., leveraging the workforce development system to achieve a living wage) and the need to increase resources to address housing instability. Principle six reflects the need to adhere to current structures to take advantage of all funding opportunities possible, while at the same time, leadership will continue to advocate for system change to better meet the needs of Oakland and its residents. Finally, principle seven reinforces Oakland HCD's commitment to continuous improvement – taking a disciplined approach to evaluating programs and adjusting to better meet the needs.

Equitable Investment Framework for Anti-Displacement Activities

As noted above, the Plan's desired future condition is:

All Oaklanders, including all income levels and those most impacted by disparities in displacement, have healthy, safe, fair, affordable, and stable housing. Oakland's communities are stabilized, without disproportionate displacement of historically underserved communities.

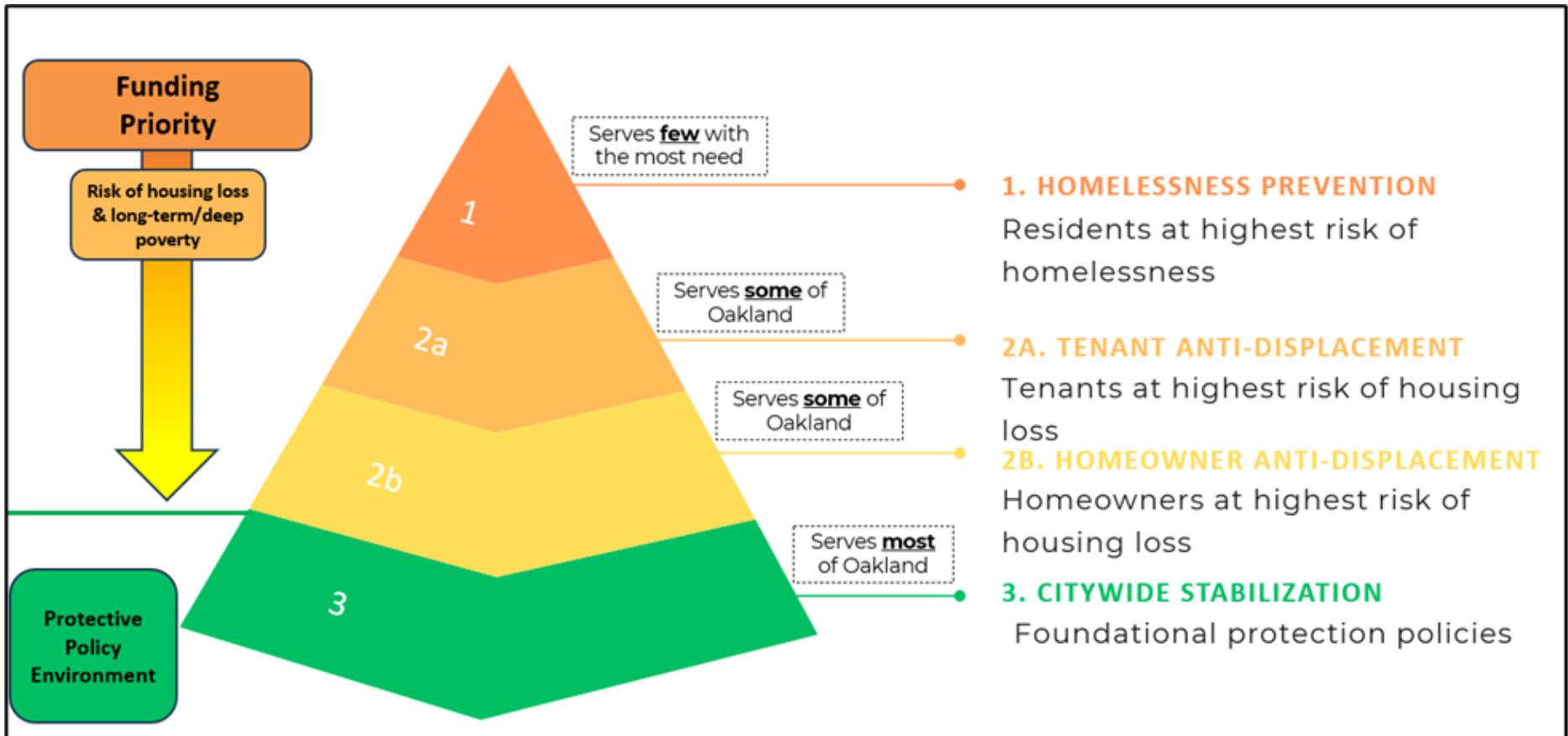
To ensure its programs and policies achieve sufficient impact toward stabilizing residents most at-risk of displacement by removing barriers to housing, Oakland HCD offers the following equity-centered anti-displacement framework to guide future investments, policies, and initiatives. This framework is informed by the 1) root causes of housing precarity, 2) data related to homelessness inflow, rent burden, habitability, and more, and 3) the recognition that resources are limited and must be prioritized.

This framework will serve as Oakland HCD's strategic focus and will drive the department's program and policy development, resource allocations, and systems-change efforts in the coming years. The framework speaks to a universe of desired policies and programs, including those that may not currently exist, and it establishes a logic that answers the following question:

With the limited dollars available, how should funding be prioritized to have the maximum impact for those most impacted by housing disparities?

The tiered approach is adapted from the public health model of prevention, and activities in each tier are implemented simultaneously. The most upstream strategies are at the top, with a focus on residents who are at highest risk of homelessness. Some activity areas are required by ordinance and thus must receive a minimum level of investment and resourcing. The graphic on the following page and the detailed descriptions that follow outline how the prioritization flow functions.

Figure 16: Equitable Investment Framework for Anti-Displacement Services



This framework highlights the inherent trade-offs of prioritizing one set of interventions over another, especially in the context of extremely limited resources. An example of how this framework is implemented is the allocation of Oakland HCD's limited funds to homelessness prevention, over, for instance, foreclosure prevention for low-income homeowners. Programs that support homeownership and build wealth are critical and Oakland HCD will pursue all funding opportunities at the county, state, and federal level to fund these programs. There is also a need to support existing low- and moderate-income homeowners with property rehabilitation needs and to identify resources to support small rental property owners to address code violations and deferred maintenance. However, committing to this framework, informed by the City's equity framework, means limited funds are prioritized to support activities that reduce inequities by focusing where inequities are greatest.

- **Tier 1**, targeted *Homelessness Prevention*, sits at the top tier of the pyramid and is targeted to residents at highest risk of homelessness, including very low-income residents, non-leaseholders and the most at-risk leaseholders, as well as Oaklanders re-entering their communities from prison or jail. Examples of homelessness prevention strategies include flexible financial assistance, legal assistance, employment assistance, housing stability case management, and mediation.
- **Tier 2A** is *Tenant Anti-Displacement*, serving tenants at highest risk of housing loss, but who would not necessarily experience homelessness if they were to lose their housing. Given that Oakland is a majority-tenant city and as demonstrated by the data, many tenants, especially extremely and very low-income and Black and Hispanic or Latinx households are rent-burdened and severely rent burdened and have other indicators of housing precarity. Tenant anti-displacement strategies focus on providing less-intensive-than-Tier-1 and shorter-term support for tenants, aiming to prevent displacement by providing Tier 1 service types and empowering tenants, providing counseling and education to raise awareness of rights and obligations, offering housing counseling and relocation support for tenants affected by code compliance activities.
- **Tier 2B** is *Homeowner Anti-Displacement*, which includes both homeowners at highest risk of housing loss and legacy small property owners with limited access to capital to address deferred maintenance and possible substandard conditions. Examples of 2B strategies include foreclosure prevention financial and non-financial (counseling) assistance, and housing counseling, education, and outreach specifically tailored for small property owners under the Rent Adjustment Program (RAP).
- **Tier 3** is at the base of the pyramid, in green, and reflects the *Citywide Stabilization Efforts* that create a protective policy and regulatory environment for most residents. These foundational policies are intended to serve most Oaklanders and include the Rent Adjustment Ordinance, Just Cause for Eviction Ordinance, Rent Registry Ordinance, Tenant Protection Ordinance, Fair Chance Access to Housing Ordinance, Code Compliance Relocation Ordinance (and other relocation laws), and pending initiatives, such as the Equitable Lead Hazard Abatement Program and Proactive Rental Inspection Program and applicable building, safety, health, and other codes.

While there are needs and solutions across all tiers of the pyramid, limited resources will be prioritized to meet the needs of residents at the greatest risk of experiencing displacement. The example activities above are those that Oakland HCD could provide if adequate funding were available. This framework reinforces the need to develop partnerships and work in collaboration with other organizations and governmental agencies to meet needs up and down the spectrum of housing precarity. Oakland HCD simultaneously invests in all tiers; however, **its highest investment priority among the service tiers is homelessness prevention because it is in homelessness that the greatest inequities exist.**

Implementation Strategies

The City is a leader in anti-displacement strategies from strong tenant protection laws to progressive land use policies. In a [February 2021 white paper](#) on anti-displacement strategy effectiveness in California, urban displacement experts Karen Chapple with the University of California at Berkeley and Anastasia Loukaitou-Sideris with the University of California at Los Angeles examined seventeen distinct strategies that serve as emerging practices. Consistency of this Plan with the City’s General Plan Housing Element is in **Appendix B**. A summary of these practices, along with an analysis of their potential to prevent displacement and a crosswalk of their implementation status in Oakland, is featured in **Appendix C**. The City already has many of the highlighted strategies in place, but there are others that may still be considered. Additionally, several of the active strategies listed could be further refined, targeted, or scaled to have maximum equity impact.

Over the coming years, informed by the data and guided by the grounding principles and the equity framework, Oakland HCD and its partners will strategically and intentionally deliver programs and services, implement policies, and build partnerships to stem displacement and create more housing stability for all Oaklanders. As previously noted, **scaling-up targeted homelessness prevention, preventing evictions, and the City’s continued implementation of its tenant protection laws are Oakland HCD’s highest anti-displacement priorities.** Implementation approaches detailed below are in service of these priorities. Actionable implementation of the equitable investment framework requires consideration of factors including, but not limited to:

- Potential equity impact
- Baseline requirements set by ordinance or other legislation
- Funding availability
- Partnerships and capacity to implement
- Progress measured by program/strategy outcomes data

The following section identifies several strategies and corresponding activities to implement the priorities of the Plan and discusses opportunities, limitations, and potential timelines for each. Activities have been prioritized as “high,” “medium,” or “low” based on their alignment with the equity framework, as well as the implementation factors listed above.

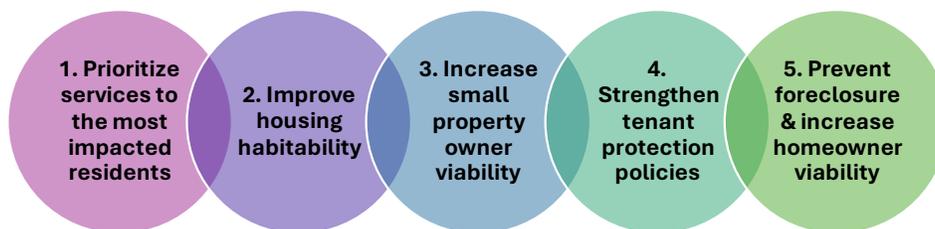


Figure 17: Implementation Strategies and Activities

Strategy Area	Implementation Activities	Priority
1. Prioritize Services to Residents Most Impacted by Housing Disparities	Rework existing contracts to ensure equity-centered approaches	High
	Provide time-critical information on eviction prevention resources to tenants facing eviction	High
	Study the intersection of housing stabilization and gun-violence prevention	High
	Connect residents with high homelessness risk to employment and training programs	High
	Co-design and implement a countywide homelessness prevention system in partnership with Alameda County	High
	Provide housing counseling and education to residents and neighborhoods most impacted by housing precarity	High
	Establish a set of Neighborhood Revitalization Strategy Areas (NRSAs) with the U.S. Department of Housing & Urban Development (HUD)	High
2. Improve Rental Housing Habitability	Design and implement Equitable Lead Hazard Abatement Program (ELHAP) and Proactive Rental Inspection Program (PRIP)	High
3. Increase Small Property Owner Viability	Evaluate rental housing policies to gauge negative impacts on small property owners	Medium
	Improve and scale residential rehabilitation loan/grant programs	Medium

	Explore development of a small business development program	Medium
4. Strengthen Tenant Protection Policies	Evaluate the effectiveness of tenant protection ordinances	Low
	Clarify property owner obligations, eliminate confusing terms, and ensure alignment with broader effort to improve private rental housing habitability	Low
5. Increase Viability of Intergenerational Homeownership & Prevent Foreclosure	Increase housing stability for homeowners; identify sustainable funding for a foreclosure prevention/estate planning program	Low/ Medium

1. Prioritize services to people who are most vulnerable to housing loss to equitably distribute scarce resources

As evidenced by the housing disparity data on new instances of homelessness, rent burden, overcrowding, and outmigration - housing instability in has comparatively different degrees of impact for different demographic groups in Oakland. To ensure City-funded services reach the populations most vulnerable to housing loss, those programs must include **prioritization mechanisms** that focus on at-risk characteristics. This approach provides transparent and consistent, application of factors that drive program outcomes towards long-term equity outcomes. This intentional method is successfully utilized in Keep People Housed, the homelessness prevention program, but there is opportunity to expand it to other service areas. Successful prioritization across programs will serve to advance equitable distribution of housing stability over time.

Program Highlight: Keep People Housed (KPH) Targeted Homelessness Prevention

To identify and serve households at the highest risk of experiencing homelessness, KPH utilizes a data-driven tool to prioritize applicants. 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). The prioritization tool categorizes applicants into three risk levels: Tier 1, the most vulnerable (22% of all applicants); Tier 2, highly vulnerable (44%); and Tier 3, vulnerable (34%). City funds specifically go to support Tier 1 program participants.

The program’s outreach and **prioritization successfully targeted areas with the most urgent needs**, focusing on neighborhoods 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’s Department of Transportation Geographic Equity Toolbox. Additionally, 60% of applicants came from ZIP codes with high levels of renter vulnerability. Many of the neighborhoods with the highest risk of displacement are disproportionately Black; as a result, most applicants to the program were Black. Furthermore, 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 – and 24% of applicants reported experiences of homelessness in the prior two years. Per Stanford University’s program evaluation, “in the 30 days immediately after the application, **applicants who went on to be assisted were much less likely to appear in [the County’s homelessness system]** compared to those who did not” receive assistance.

Since its launch in Oakland, KPH has grown into a regional model that proves prevention is not only possible, but essential. Read more about KPH in its [2025 annual report here](#).

Oakland HCD will expand its prioritizing mechanisms to other programmatic areas to maximize reach to residents most at-risk of housing loss. To start, this will include tenant legal services (eviction defense and fair housing support) as well as the City’s Code Compliance Relocation Program. These programs currently serve applicants at a first come, first served basis; prioritizing will shift program operations so that the limited funds go to those with the greatest need. **As this strategy is the top priority of the equitable investment framework, the Plan’s implementation will start with them.** Additional opportunities to target Oakland HCD operations include:

Activity	Approaches
Rework existing contracts to ensure equity-centered approaches	Key actions: Staff of Oakland HCD’s community development division will lead equity analyses and reviews of contracts for the following services: eviction defense, property owner RAP navigation; tenant RAP navigation, and fair housing legal services.

	<p>Timeline: Equity analyses for the two RAP navigation contracts will be conducted from late 2025 through mid-2026. The eviction defense contract will be reviewed and reworked to include prioritization in 2026, and review of the fair housing legal services contract will occur in early 2027.</p> <p>Further considerations: As part of the analysis and rework, Oakland HCD will require demographic data to be collected whenever possible and will work with service providers to develop program-specific prioritization mechanisms. Additional adjustments may arise as discovered through the pending analysis.</p>
<p>Provide time-critical information on eviction prevention resources to tenants facing eviction</p>	<p>Key actions: RAP staff will leverage City-mandated eviction notice filings to send timely information and resources to tenants facing eviction in zip codes most impacted by housing precarity. This will be a proactive shift to increase access to information.</p> <p>Timeline & fiscal consideration(s): RAP will implement this change starting in the second half of 2026. This will increase RAP’s mailing expenses, but staff expect costs to be absorbed by the current budget.</p>
<p>Study the intersection of housing stabilization and group violence prevention and incorporate evidence into existing prevention efforts</p>	<p>Key actions: Oakland HCD will partner with the City of Oakland’s Department of Violence Prevention to develop a programmatic approach that utilizes affordable housing as a public safety strategy. Goals for this new intervention will be to provide rental and/or relocation support for those at highest risk of group violence. At the time of writing, Oakland HCD and DVP are participating in a national cohort focused on housing and public safety through the Housing Solutions Lab within the Furman Center at New York University. This technical assistance program will result in a draft program design that staff may implement.</p> <p>Timeline & fiscal consideration(s): Oakland HCD (through its CDE unit) and DVP will begin testing joint strategies in summer/fall 2026. These efforts will initially be funded through existing contracts for rental support but may expand to include other resources and potentially broader populations.</p>
<p>Connect residents with high homelessness risk to employment and training programs</p>	<p>Key actions: Oakland HCD will work with the Economic and Workforce Development Department (EWD) to leverage KPH’s capability to identify households with high homelessness risk to prioritize enrollment in employment and training programs.</p> <p>Timeline & fiscal consideration(s): Oakland HCD leadership and CDE staff will initiate conversations with EWD in the latter half of 2026 to develop opportunities. Specific programmatic approaches and funding needs will result from these conversations and equity analyses.</p>
<p>Provide housing counseling and education to residents and</p>	<p>Key actions & timeline: The RAP will focus its community engagement activities communities with high rates of housing precarity, such as residents with prior homelessness, neighborhoods with high</p>

neighborhoods most impacted by housing precarity	rates of overcrowding, concentration of extremely low-income households, etc. An equity analysis on RAP’s current community engagement approach has not yet been completed; further analysis will lead to additional recommendations. Staff will begin this analysis in summer 2026.
Co-design and implement a countywide homelessness prevention system in partnership with Alameda County	<p>Key actions: Utilizing Oakland’s KPH as a model, Oakland HCD will support Alameda County Housing & Homelessness Services (ACH&H) in the development of a homelessness prevention program with shared oversight that ensures equitable investment & impact in Oakland.</p> <p>Timeline & fiscal consideration(s): Oakland HCD will align with ACH&H’s timeline for program development and launch. ACH&H is expecting to hire program staff around summer 2026 and have an active program in the second half of the year. Funding for the countywide program will primarily be supported by Measure W.</p>
Establish a set of Neighborhood Revitalization Strategy Areas (NRSAs) with the U.S. Department of Housing & Urban Development (HUD)	<p>Key actions: Oakland HCD and its CDE unit will undergo a planning process to identify and potentially establish several NRSAs through HUD. This HUD designation would allow greater investment into anti-displacement activities by unlocking constraints on existing CDBG funding including, but not limited to, increasing the public services cap. Establishing a NRSA involves data collection and analysis in developing a neighborhood-specific community and economic engagement Plan using HUD formula grant funds, including Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) and would ultimately allow more targeted, specific uses of funds in neighborhoods most impacted by housing disparities.</p> <p>Timeline: Oakland HCD’s CDE unit will lead a substantial planning process to begin in early 2027. An equity analysis will be conducted to identify neighborhoods to be considered for this designation.</p>

Potential performance metrics: people served with rental support and legal services; instances of homelessness prevented; jobs gained through targeted employment and training programs – all by demography and geography.

2. Improve Rental Housing Habitability to eliminate health & safety hazards

Per the review of disparity data on housing habitability, over a third of Oakland’s homes were built before 1940, and over half were built before 1960. Older rental housing is much more likely to have code violations due to deferred maintenance and possible substandard conditions. Additionally, small multifamily properties (those that have between two and nine units) account for 40% of Oakland’s housing stock. These properties are also more likely to be (1) occupied by lower-income tenants and tenants of color, and (2) owned by small “mom and pop” property owners who may lack sufficient capital resources for renovations that may be required.

To tackle these long-standing health and safety issues, the City's Planning and Building Department has committed in [Housing Element Action 2.1.3](#) to creating a **Proactive Rental Inspection Program (PRIP)**. While the Planning and Building Department vigorously investigates the code enforcement complaints it receives, the current program is complaint-based, not proactive. A lack of information about the code enforcement process and vulnerable tenants with limited housing options fearing property owner intimidation result in tenants silently suffering in housing that is hazardous to their health and safety. By putting every rental unit in Oakland on a rotating calendar of inspections, the PRIP will ensure Oakland's rental housing stock is healthy and safe.

PRIP will also be instrumental in eliminating lead-based paint hazards through the forthcoming Equitable Lead Hazard Abatement Program (ELHAP). An estimated **80,000 rental units in Oakland were built before 1978 and are presumed to contain lead-based hazards**. Of these, over 55,000 units were built before 1940 and are particularly at risk due to higher rates of lead compounds in older paint mixes. Over 80% of the census tracts with the highest rates of childhood lead poisoning in Alameda County are primarily Black and Hispanic or Latinx, so abating lead-based paint hazards will directly reduce housing disparities in substandard housing conditions.

Both PRIP and ELHAP are anticipated to launch in mid-2026, and the programs are intended to operate concurrently. Based on the equity impact analysis on lead-based paint abatement in Oakland, ELHAP is being designed to target those residents and geographies most impacted by lead-based paint hazards. Namely, ELHAP will provide financial support to limited applicants with the following factors:

- Rentals built before 1978
- Units located within the identified 23-census tract area with the highest rates of lead poisoning
- Property owners with 10 or fewer units
- Tenant-occupied units
- Tenant annual household income at or below 80% AMI
- Tenant household includes members most susceptible to lead poisoning (children under 6 years of age and/or pregnant women)

PRIP will work in alignment with the above to focus on high-risk communities and pre-1978 rental housing stock. Together, over time, PRIP and ELHAP will become the City's primary vehicle to improve the habitability of rental housing. By focusing on the most impacted neighborhoods and populations of Oakland, these programs will support a decrease in housing disparities.

Implementation considerations: PRIP will be managed by the Planning and Building Department and operated under the Code Enforcement Division. When fully implemented, PRIP will require substantial staffing, including City building inspectors, a Principal Inspector, a Senior Specialty Combination Inspector, and administrative support to ensure its successful operation. The program is designed to be sustainably funded through annual registration fees and, where necessary, subsequent inspection fees assessed on property owners. The initial launch year will be funded by Lead Settlement funds, as PRIP will play a key role in identifying lead-affected housing, making it a vital component of our lead remediation and housing safety efforts. After the first year, ongoing costs will be covered through the assessment of fees to property owners, ensuring the program's long-term viability.

ELHAP will be primarily funded, over an estimated four years, by settlement funds resulting from a lawsuit against companies that had a role in the presence of lead paint hazards in Oakland. Oakland HCD will regularly competitively apply for additional funding through primarily federal funding opportunities through the U.S. Department of Housing and Urban Development (HUD).

Potential performance metrics: number of lead-based paint hazards abated; number of temporary relocation assistance plans executed; code compliance violations addressed; prevalence of elevated blood lead levels; local contractors employed – all by demography and geography.

3. Increase Small Property Owner Viability to preserve ownership and promote small business vitality

As previously mentioned, small rental properties with between two and nine units make up around 40% of Oakland’s rental housing stock. While there is not sufficient data available on the demographics of small property owners in Oakland specifically, research from the Turner Center at UC Berkeley states that people of color make up ~18% of all small property owners nationally: Hispanic (6.8%), Asian or Pacific Islander (5.9%), Black (3.7%), or some other race (1.7%).²⁴

These properties tend to offer lower rents than larger properties of similar age and quality, and they are more likely to house low-income tenants.²⁵ Additionally, data from the U.S. Rental Housing Finance Survey shows that owners of smaller properties are less likely to generate sufficient operating income to cover their mortgage payments and their properties have much longer expected pay-off timeframes.²⁶ As such, the viability of small property owners influences the level of housing stability many Oakland residents face.

Currently, Oakland HCD funds a contract to provide legal help and navigation assistance for property owners to comply with City of Oakland compliance proceedings (known as the Small Owner Representation Services, or SPORS, program through East Bay Rental Housing Association). This includes support to navigate several City of Oakland requirements including paying the business license tax, the RAP fee, complying with requirements of the rental unit registry, navigating rent adjustment petitions, and more.

To further improve small property owner viability, and thus support the overall rental housing ecosystem, Oakland HCD will pursue the following activities:

Activity	Approach
Evaluate rental housing policies to gauge negative impacts on small property owners	<p>Key actions: Oakland HCD, in partnership with key property owner and tenant stakeholders, will evaluate recent ordinance amendments to gauge disparate impacts on small property owners.</p> <p>Amendments to rental housing ordinances that impose/increase penalties on property owners for non-compliance do not always consider strategies to mitigate impacts, specifically on smaller</p>

²⁴ Manji and Decker. 2024. [The Ownership and Management of Small Multifamily Rental Properties](#). Turner Center for Housing Innovation at UC Berkeley.

²⁵ Ibid.

²⁶ Tobias, M. 2021. [Racial Equity Impact Analysis: Eliminating Lead Paint Hazards in Oakland & Alameda County](#). Environmental/Justice Solutions.

	<p>property owners. Housing stability at-large includes supporting an ecosystem that can be regulated and laws that can be enforced; punitive measures without support may cause property owners to disengage. It is ultimately in the best interest of the City and tenants of rental properties to bring property owners into compliance with existing regulations.</p> <p>Timeline & further considerations: Beginning in late 2026, Oakland HCD and its RAP staff will examine recent amendments to rental housing ordinances (e.g. the Rent Adjustment or Tenant Protection Ordinances). Further analysis into 2027 will identify potential adjustments to be considered.</p>
<p>Improve and scale residential rehabilitation loan and grant programs</p>	<p>Key actions: Oakland HCD’s Housing Preservation Services staff currently operate an owner-occupied rehabilitation program. The current program’s service outcomes successfully reach key populations in Oakland: 66% of clients are over the age of 62, 40% of clients are extremely low-income, 65% of clients reside in Districts 6 and 7 of Oakland, and in 2023 over 78% of clients were Black.</p> <p>Unfortunately, current program structure and funding limits the number of households that are served. To increase program reach, Oakland HCD will partner with a trusted community-based, third-party loan/grant administrator to serve low-income homeowners and rental property owners in service of vulnerable households.</p> <p>Timeline and fiscal considerations: Revamped program operations with a third-party operator will be live by summer 2026. The program is funded through CDBG.</p>
<p>Explore development of a small business development program</p>	<p>Key actions: Oakland HCD will utilize existing CDBG funds, subject to CDBG eligibility, to serve small property owners through a partnership with the Economic and Workforce Development Department. Small business development services may include counseling, training, and advising on business plan development, property management technical assistance, financial management & access to capital, marketing, etc.</p> <p>Timeline and fiscal considerations: Oakland HCD leadership will initiate conversations with the Economic and Workforce Development Department in spring 2026 to develop opportunities. Specific programmatic approaches and funding needs will result from these conversations and equity analyses.</p>

Potential performance metrics: number of property owners assisted with compliance navigation including RAP annual service fees, rent registration, and business tax requirements; number of contacts through outreach and marketing efforts; number of petition hearings supported with legal assistance; number of owner-occupied or small properties rehabilitated; number of rental units registered

4. Strengthen and Clarify Tenant Protection Policies to maximize their impact

The equitable investment framework builds off a foundation of policies that, together, form a protective environment for most tenants throughout Oakland. As these policies are set by ordinance, they require a minimum level of investment and continuous operation. These ordinances include, but are not limited to:

- | | |
|--------------------------------------|---------------------------------------|
| 1. Rent Adjustment Ordinance | 4. Rent Program Service Fee Ordinance |
| 2. Just Cause for Eviction Ordinance | 5. Fair Chance Housing Ordinance |
| 3. Rent Registry Ordinance | 6. Tenant Protection Ordinance |

Though these ordinances may have been introduced to meet specific needs, practitioners have occasionally unearthed gaps, barriers, or loopholes that require correction. Further, not all legislation was created with equity at the center; there is opportunity to conduct analyses to inform how each ordinance can be improved in both structure and implementation to advance housing equity goals. As staffing increases, Oakland HCD Plans to revisit existing ordinances to improve their efficacy and impact on the city’s most vulnerable residents.

Activity	Approach
Evaluate the effectiveness of tenant protection ordinances	<p>Key actions: Oakland HCD recognizes that while several ordinances were passed with good intent, not all were designed with equity at the center, or have the best outcomes for Oakland’s residents most impacted by housing disparities. As such, RAP staff will evaluate the effectiveness of ordinances below to better gauge who is served, the extent to which the intended impact is being met, and identify potential changes:</p> <ul style="list-style-type: none"> ○ Rent adjustment ○ Just cause for eviction ○ Rent registry ○ Rent program service fee <p>Timeline: Equity analyses for the rent adjustment and just cause for eviction ordinance are underway as of winter 2025 and will continue throughout 2026. These will be completed through examinations of the RAP’s hearing & petition processes. Rent registry and rent program service fee equity analyses will occur in early 2027.</p>

	The legal and regulatory analyses of these policies entail significant staff time, as does the community engagement component, which is necessary to ground-truth the analysis with community members most proximate to the problem and subject-matter experts, and to understand the equity impacts of the policies.
Clarify property owner obligations, eliminate confusing terms, and ensure alignment with broader effort to improve private rental housing habitability	<p>Key actions: Focusing on the Code Compliance Relocation Ordinance; Oakland HCD clearly outlines circumstances in which code violations trigger relocation needs, payment responsibilities and processes, and more. Develop a mechanism to remove barriers and prioritize City assistance households in greatest need.</p> <p>Timeline: CDE staff will begin an equity analysis for the CCRP in summer 2026 with the goal of completing it by the end of the calendar year. Existing Oakland HCD staff will focus on the CCRP during the first half of 2026, as it will strategically align with other high-priority anti-displacement activities expected to be launched in mid to late 2026.</p>

Potential performance metrics: number of ordinance clarification changes completed; compliance rate(s) for fees paid; number of eviction notices filed by geography, number of rent adjustment petitions received and/or granted; number/percent of units and properties registered in the rental registry; number of and dollar amount administered to households required to relocate under CCRP.

5. Increase Viability of Intergenerational Homeownership and Prevent Foreclosure

As of 2022, 33% of Black Oakland households were owner-occupied compared to 54% of white households, 45% of Asian households, and 42% of all combined races/ethnicities.²⁷ Additionally, as highlighted by the foreclosure crisis in 2008, “neighborhoods of color suffered a larger percentage of citywide foreclosures than their share of all housing units... in Oakland, such neighborhoods of color contained less than half of all housing units, but nearly 80% of all foreclosures.”²⁸ During community engagement for the Plan, stakeholders highlighted a deep need to support legacy/long-time Oakland homeowners and small property owners, especially those that are from communities most impacted by disparities in home ownership., Feedback received stated that as cost of living, home prices, and rehabilitation needs rise, these homeowners and legacy small property owners require access to resources that will support their housing stability and financial viability.

Though the equity framework highlights homelessness prevention as the top priority for City funds, followed by housing stability services for tenants, there is still great need to stabilize vulnerable homeowners. Through guiding principles #4 and #5 (pursue all opportunities to leverage

²⁷ [National Equity Atlas](#). 2022.

²⁸ Stein, K. and Nguyen, T. 2010. [From Foreclosure to Re-Redlining: How America’s Largest Financial Institutions Devastated California Communities](#). California Reinvestment Coalition

funding sources & explore opportunities to expand partnerships and resources, respectively), the City is committed to identifying options to fund the activities below and pursue partnerships to leverage existing resources as greatly as possible.

Activity	Approach
<p>Increase housing stability for homeowners; find funding for a foreclosure prevention/estate Planning program</p>	<p>Key actions: Oakland HCD will work to bolster the availability of and access to foreclosure prevention activities and facilitate the transfer of the home or rental property to their families’ future generations. Services will include counseling, working with a consumer rights attorney and a lender to explore how to restructure/forgive loans, delay payments, and more. The work will include creating a referral pathway to estate planning and foreclosure prevention counseling.</p> <p>Timeline and fiscal considerations: Oakland HCD anticipates beginning exploration of this work in late 2026/early 2027. There are currently no public funds to support this; the department will initiate conversations with philanthropic organizations to identify preliminary funding approaches as well as sustainable sources.</p>

Potential performance metrics: number of counseling sessions held; number of foreclosure interventions supported; number of referrals made to partner organizations/other legal or counseling services; types of financial/legal problems & outcomes.

Funding Identification & Opportunities to Explore

Implementation considerations: This implementation strategy would be funded by the philanthropic sector and implemented by community-based organization(s) specializing in foreclosure prevention and/or homeowner/property owner legal services (e.g., estate planning, consumer protection, etc.). Oakland HCD staff, in coordination with the Mayor's Office, would gather data, engage key stakeholders, and develop a funding proposal in the first half of 2026 and secure funding by the end of the year.

At the time of the Plan's writing, there is insufficient funding and/or infrastructure to implement all the activities and goal outlined above. Per the guiding principles, Oakland HCD will pursue all partnerships and external funding sources as they become available to advance these key strategies. As described in the section below, there are occasionally opportunities at the regional, state, and/or federal levels that can bolster existing resources and create greater impact. Namely, the department will have to work more closely with external partners to augment support for legacy and/or small property owners.

Not all activities listed above have identified or available funding sources; however, each item is a noted area of interest that the department will actively seek partnerships and resources to pursue. Staff will continue to monitor and pursue new opportunities for resource and programmatic alignment at the county, regional, state, and federal levels. Each funding opportunity will require clear goals, advocacy, community and political will, and accountability metrics to ensure they are sustainable long-term.

Local/City Resourcing. Local funding will prioritize services that achieve the greatest equity impact and prevent homelessness. Regarding the implementation of the suite of tenant protection laws, Oakland HCD will collaborate with other City departments to drive property owner compliance with their RAP Fee payment obligation thereby increasing revenue. The RAP Fee, which had not been increased since 2019, was increased in the 2025 Master Fee Schedule to reflect the true cost of implementing the program. Oakland HCD leadership is working with partners at the Finance Department to 1) share relevant data, 2) coordinate notification efforts, and 3) perform targeted outreach to noncompliant property owners. This interdepartmental collaborative approach will be replicated as Oakland HCD and the Planning and Building Department jointly design and implement the Equitable Lead Hazard Abatement Program (ELHAP) and Proactive Rental Inspection Program (PRIP). Additionally, community members during the Plan's community listening sessions asked elected leaders to consider a modest appropriation from the City's General Purpose Fund to support housing stabilization services. While not likely during a City budget deficit, this doing so could provide ongoing funding for critical services that will stem displacement for Oakland's most vulnerable residents.

Potential County Alignment and Resourcing. As Oakland is the largest city within Alameda County, City and County efforts to strengthen housing stability must be mutually reinforcing and supported. For example, Alameda County Housing and Community Development Department, like Oakland HCD, funds [Alameda County Housing Secure](#) (ACHS), a countywide eviction defense collaborative comprised of legal services organizations and other community-based organizations to prevent evictions. The City and County can pursue opportunities to align and streamline efforts, considering joint reporting metrics, funding approaches, and other strategies to drive impact. Additionally, the Oakland-Berkeley-Alameda

County Continuum of Care offers several pathways to combat homelessness, including a homelessness prevention subcommittee. Participation and leadership in this space will ensure Oakland is aligned with partners around the county in centering targeted services as an essential best practice. Lastly, funding opportunities such as 2020's [Measure W](#), a countywide sales tax will be essential to the scaling-up of Targeted Homelessness Prevention. In July 2025, Alameda County approved a Plan to allocate a total of \$148 million in Measure W funds over six years (July 1, 2025 through June 30, 2031) to targeted emergency rental assistance. The City will advocate for shared oversight and that, at a minimum, an amount equal to the percentage of Oakland's share of Alameda County's unhoused population be dedicated to Oakland.

Bay Area Regional Alignment and Potential Resourcing. A key regional partner for work across the housing spectrum is the Bay Area Housing Finance Authority, or BAHFA, created by State of California legislature. BAHFA has developed a [business Plan](#) that includes strategies to support both [homelessness prevention and larger housing stability](#) services throughout the region. BAHFA has the authority to raise funds for its programs by placing General Obligation (GO) bonds as ballot measures throughout the region; however, the California Constitution currently prohibits the use of GO bond funds for services, including homelessness prevention and tenant protections. If the California Constitution changes through a separate voter-approved measure to remove this restriction, a portion of Bond proceeds can be used toward eligible Protection services. Long-term, BAHFA's Plan to fund Protection services is to utilize revenue generated through housing development financing programs to create flexible funding for Protection programs. As BAHFA's role continues to clarify over the coming years, it will be important to align local strategies with regional proprieties to ensure the City's ability to leverage funds, partnerships, and impact.

State Alignment and Potential Resourcing. At the state level, several strategies exist to support anti-displacement efforts. The State Bar of California administers several funds to support free civil legal services to low-income households, including housing- and income-focused legal services. These funds include the Interest on Lawyers' Trust Accounts (IOLTA), the Equal Access Fund (EAF), and the Justice Gap Fund. Additionally, the California Access to Justice Commission administers grant programs, such as the \$5 million annually Legal Aid Infrastructure & Innovation Grants and \$5 million annually Supplemental Legal Aid Funding for Vulnerable Populations (in response to federal actions against immigrant and trans communities). Each year, the State Bar awards approximately \$30 million in IOLTA and EAF grants to approximately 100 legal aid nonprofit organizations. Additionally, the California Department of Housing and Community Development administers the Homeless Housing, Assistance, and Prevention (HHAP) program, which provides flexible grant funding to cities, counties, and Continuums of Care to address homelessness (including homelessness prevention). However, HHAP is not a stable source and currently funds other high priority needs such as interim shelter programs and operating subsidies for permanently supportive housing.

At the state policy level, the City can advocate/work with the Legislature and Governor's Office to advance statewide tenant protection policies that are not possible to enact at the local level. Such policies may include protective legal procedures for evictions like extending the notice period for non-payment of rent evictions from three days to fourteen days, mandating mediation prior to the filing of

an eviction lawsuit, or allowing tenants to redeem their tenancies by paying the rent owed up to the point of post-judgment, sheriff lockout. State legislation can also establish requirements of the state judiciary, such as legislating/resourcing the Superior Court collection and dissemination of eviction, property owner, and tenant demographic data to inform local policy- and decision-making that promotes housing security.

The Costa-Hawkins Rental Housing Act is a 1995 state law that imposes vacancy decontrol and limits on rent control, including exempting single-family homes, condominiums, and newly constructed apartments. Vacancy decontrol means that when a rent-controlled unit is vacated, the property owner has the right to rent the vacant unit at any price, though usually market price. The repeal or reform of this state law would allow the City to legislate an expansion of rent control that makes sense for Oakland.

Federal Alignment and Potential Resourcing. The City receives annual allocations of funding from the U.S. Department of Housing and Urban Development (HUD) via formula grants designed to serve low-income residents:

1. Community Development Block Grant (CDBG; approximately \$7.5 million annually),
2. HOME Investment Partnerships (HOME; approximately \$2.4 million annually),
3. Housing Opportunities for Persons With AIDS (HOPWA; approximately \$3.8 million annually), and
4. Emergency Solutions Grants (ESG; approximately \$650,000 annually)

The availability of these funds, however, may not always be as consistent as they have been in past years, given the state of the federal government. Local leadership must continue monitoring budget and administrative decisions made at the federal level to anticipate any impacts to local programs and activities funded by these formula grants. Additionally, Oakland HCD will continue to apply for competitive grant funding opportunities to further its strategic goals, such as in 2024 when it was one of only a few communities nationwide awarded a one-time \$7 million grant from HUD's Pathways to Removing Obstacles to Housing (PRO Housing) to be spent over five years on a revolving loan fund for affordable housing preservation and on expediting affordable housing production. In Summer 2025, Oakland HCD is pursuing another highly competitive grant through HUD's Lead Hazard Reduction Grant Program to supercharge program development of the Equitable Lead Hazard Abatement Program.

The flagship HUD community development formula grant program is the CDBG program. The CDBG program, while flexible relative to other federal programs, still has significant limitations, particularly around eligible uses, administrative burden, and a direct services cap of 15%. As a funding source, its purpose is primarily for capital and economic development activities. There are, however, actions Oakland HCD can take to maximize the flexibility of CDBG funds, which includes establishing Neighborhood Revitalization Strategy Areas (NRSA) in Oakland's priority neighborhoods and certifying community-based organizations who serve those neighborhoods as Community-Based Development Organizations (CBDOs). This approach would enable Oakland HCD to fund direct services in these neighborhoods without affecting the 15% cap on direct services so long as these services are carried out by a CBDO as part of a NRSA.

Ongoing Monitoring and Evaluation

Oakland HCD continuously develops the set of key performance metrics (KPMs) to measure impact on the Oakland community. The KPMs are developed using a Results-Based Accountability (RBA) framework that differentiates department-level performance metrics from community-level indicators. Indicators like rent burden, eviction notices, and homelessness are tracked at the city or population level to gauge their prevalence in the community. The metrics outlined before are program-level measures that, together, over time, and at adequate funding levels, should positively impact community indicators. **No one department or organization is fully responsible for a given community-wide indicator, but individual agencies can make an impact and reduce housing disparities in coordination with partners addressing like issues.** While Oakland HCD can and will report on the results of its activities and programs, the City-at-large will need to determine how to best measure and track community-level indicators.

To restate the Plan's desired future condition:

All Oaklanders, including all income levels and those most impacted by housing disparities, have healthy, safe, fair, affordable, and stable housing. Oakland's communities are stabilized, without disproportionate displacement of historically under served communities.

The five implementation strategies and their subactivities are all in service of realizing this desired future condition. Oakland HCD will continue to track a list of KPMs and share progress with its stakeholders, at minimum, through annual impact reports/data dashboards. The list includes, but is not limited to, the following highlighted metrics disaggregated by race, income, age, zip code, and other household characteristics whenever possible:

Strategy 1: Prioritize services to the City's most vulnerable residents

- Households/people that have received housing stabilization **financial** assistance, by type and dollar amount
- Households/people that have received housing stabilization **legal** assistance, by service type and outcome
- To the extent possible to track, number of households that maintain housing three or six months after receiving assistance

Strategy 2: Improve rental housing health and habitability

- Lead-based paint hazards abated;
- Temporary relocation assistance Plans executed;
- Code violations addressed;
- Local contractors employed

Strategy 3: Increase small property owner viability

- Property owners assisted with compliance navigation
 - including RAP annual service fees, rent registration, and business tax requirements;
- # of counseling and referrals provided through outreach and marketing efforts;
- Petition hearings supported with legal assistance;

- Owner-occupied or small properties rehabilitated;
- Rental units and properties registered

Strategy 4: Strengthen tenant protection policies

- Ordinance clarification changes completed;
- Compliance rate(s) for fees paid;
- Number of eviction notices filed by geography;
- Rent adjustment petitions received and/or granted;
- Number/percent of units and properties registered in the rental registry;
- Number of and dollar amount given to households required to relocate under CCRP.

Strategy 5: Prevent foreclosure & increase homeowner viability

- Number of counseling and education sessions held;
- Referrals made to partner organizations;
- Number of foreclosure interventions supported

Additional reporting occurs through the following methods each year:

- Rent Adjustment Program (RAP)’s Annual Report;
- 5-Year Consolidated Plan, submitted to HUD;
- Consolidated Annual Performance and Evaluation Report (CAPER) for Community Development Block Grant (CDBG) and other federal formula grant program from HUD, submitted to HUD;
- Annual Action Plans, serving as annual implementation updates to the 5-Year Consolidated Plan, submitted to HUD;
- Housing Element Annual Progress Report (APR), developed in partnership with the Planning and Building Department; and
- the Annual Housing Programs Report, developed by Oakland HCD’s Housing Development Division.

The department tracks many additional metrics, but all are ultimately in service of increasing housing access, stability, and affordability in Oakland.

Oakland HCD plans to report back on its progress with the five implementation strategies of this Plan through the above avenues, as well as a new, consolidated annual community development division report. Additionally, Oakland HCD will continue to monitor best practice research and adjust as needed to be aligned with the larger anti-displacement field

Conclusion

Oakland HCD will play a critical role in the City’s response to the housing crisis by addressing housing needs across the 3Ps and prioritizing investments and service delivery through its Equity Framework. The Department will pursue all new sources and programs available to stretch its investments further, including strategies discussed throughout this strategy plan.

The anti-displacement services named in this SAP are not only critical to preserving Oakland’s fabric and culture, but also in preventing homelessness. The table below, derived from All Home’s system

modeling tool, estimates the investments required to reduce unsheltered homelessness in Oakland by 50% in five years.

Figure 18: Concurrent Investments Required to Reduce Unsheltered Homelessness by 50% in Five Years

Program	Total 5 Year Cost	% of Total New Investment	Additional Funds Needed Annually**
Targeted Prevention	\$112M	10.5%	\$22.3M
Permanent Housing Solutions	\$649M	61.2%	\$130M
Interim Housing	\$300M	28.3%	\$60M
Total Cost	\$1.06B		

***this would be new funding in addition to existing investments*

According to the model, if homelessness prevention is not adequately scaled, Oakland’s overall homelessness solution system will increase in cost by over \$200 million in 5 years. While preventing homelessness for a household costs the City approximately \$10,000, providing housing for that same household once they become unhoused, could cost the City over \$230,000 in capital housing development investments alone. Thus, compared to other types of investment and because of its impacts on the system flow, **homelessness prevention is by far the most cost-effective and time-critical investment for the overall system.**

As resource, political, and demographic contexts shift through the years of this strategic plan and beyond, Oakland HCD will remain rooted in its stakeholder-vetted guiding principles to inform service delivery. Key components of the set of guiding principles include rooting all decision-making and processes in equity and data, as well as pursuing all opportunities to increase funding resource and leverage partnerships. With this focused intent, the Department will more effectively shift its outputs and performance that, combined with other partner efforts, lead to the population-scale change Oakland residents deserve.

The housing and homelessness crises demand a focus on drivers of the region’s – and the state’s – economic inequities that impact deeply affordable housing availability and a coordinated and collaborative response is required to ensure housing stability and prevent displacement. These transformative change efforts will take time to realize, but Oakland HCD and the City at-large are committed to developing solutions that address historic harms and meet resident needs both today and in the future.

Appendix A: Community Engagement & Feedback

Representatives from the following organizations joined for subject matter expert focus groups:

- Alameda County Continuum of Care
- Alameda County Food Bank
- All Home
- Asian Pacific Environmental Network
- Bay Area Community Services
- Bay Area Legal Aid
- Black Cultural Zone
- Causa Justa::Just Cause
- Center for Independent Living
- Centro Legal de la Raza
- East Bay Community Law Center
- East Bay Housing Organizations
- East Bay Rental Housing Association
- East Oakland Collective
- Home Match
- Homeless Action Center
- Homeless Advocacy Working Group
- Housing and Economic Rights Advocates
- Housing Consortium of the East Bay
- Movement Legal
- Oakland Community Land Trust
- Oakland Tenants Union
- Parent Voices Oakland
- Poor Magazine
- Satellite Affordable Housing Associates
- Senior Services Coalition
- St. Mary’s Center
- Stanford’s Changing Cities Research Lab
- Supportive Housing Community Land Alliance
- The Unity Council
- The Village Oakland
- Tipping Point Community Foundation
- Urban Habitat
- Vital Arts

Focus Group	What We Heard:
<p>Tenant Advocates</p>	<p>Primary factors driving displacement: rising rents, habitability issues, crime, lack of understanding around tenants’ rights and protections and lack of awareness from property owners about how to maintain habitability of their units. Concerns were raised about the fear tenants have of reporting unsafe living conditions, which may lead to their displacement.</p> <p>Participants emphasized need for enhanced tenant protections and better enforcement along with increased community education to inform Oaklanders of available resources. Outreach should be accessible and tailored to specific populations, including people of color, housing insecure older adults, non-English speaking residents, individuals exiting incarceration and families with children). The need for multilingual and non-digital outreach, as well as more accessible housing counseling services, were also emphasized.</p> <ul style="list-style-type: none"> • Policy and Advocacy: participants stressed the urgency of enhancing enforcement of habitability standards, adoption of a proactive rental inspection policy, implementation of community education opportunities, formal partnerships to combine efforts, and ensuring the right to counsel for tenants facing eviction.

<p>Homelessness Service Providers & Residents</p>	<ul style="list-style-type: none"> • Discussed leveraging different funding streams to maximize available resources. Examples include OPD (connection between housing insecurity and policing), Medical and/or other federal reimbursement opportunities for services • Anti-Displacement polices will not work on their own and must be implemented in tandem with deeply affordable housing production. • Formalized partnerships • Exploration of legislation that converts vacant market rate units into affordable units, moratorium on city celling city owned land to private developers, incentives for nonprofit housing developers.
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<p>Property Owner Advocates</p>	<ul style="list-style-type: none"> • Engagement with the Property Owner focus group began by exploring and expanding understandings of displacement and acknowledged the multi-faceted nature of the term. The group elaborated that displacement has elements of social isolation in addition to physically relocating and can happen formally (for example, through an eviction process) or informally. Informal displacement can occur when there are issues like habitability, harassment, or illegal rent increases. Because of these nuances, displacement is difficult to measure but accurate data analysis is foundational to addressing and combating displacement. • The decline of homeownership, especially among Black Oaklanders, emerged as critical issue in this discussion. Displacement disproportionately impacts Black residents. Participants noted that older Black homeowners are often multi-generational households and are providing housing for family members. When vulnerable homeowners are displaced, other tenants in the household will struggle to find an affordable housing alternative. Thus, property owner and tenant displacement are connected. There was also concern over groups that are increasingly vulnerable to displacement including older adults, aging homeowners, veterans, and immigrants. • There was consensus that prevention programs are effective tenant protections and there is the need to implement prevention programs more proactively. This group supported adoption of anti-displacement policies and the inclusion of stakeholders and community members in decision making processes. • Among potential programs and policies that were highlighted included measures to ensure housing stability and wealth transfer, retrofitting existing units, shallow rent subsidies, amnesty for property owners to removing barriers for property owners by granting amnesty given that they take steps needed to get units compliant.
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City Agency Consultations	<ul style="list-style-type: none">• There is an opportunity to coordinate with City’s Economic and Workforce Development department. For example, HPP includes employment support services; career center staff could also provide referrals to HPP and upstream screening, aligned with Alameda County’s draft Prevention framework. Workforce development programs are a key strategy to increasing people’s incomes to afford housing.• There is a need to work in close partnership with the Planning and Building Department to design a pending Proactive Rental Inspection Program to address habitability issues and prevent any displacement that may occur because of inspections that reveal code violations.• Seniors are becoming homeless at an alarming rate and often for the first time after the age of 50. We need to ensure programs support Oakland’s aging population.• There’s opportunity to implement a “place-based” approach working with all City departments and to coordinate resources and programs to target communities that have experienced historic disinvestment.
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Appendix B: Alignment with Oakland’s 2023-2031 Housing Element

The Housing Element is part of Oakland’s General Plan that serves as a blueprint for housing the city’s residents at all economic levels including low income and households with special needs. Key actions identified in the City of Oakland’s Housing Element focus on protecting residents from displacement and preventing homelessness; **this appendix provides a status update of those commitments and links them to the Plan’s implementation actions.** By implementing these comprehensive strategies, the City aims to create a more equitable housing landscape that allows vulnerable residents to remain in their homes and communities, ultimately fostering stability and resilience among Oakland’s diverse population.

2023-2031 Housing Element Actions Relevant to Anti-Displacement Services

(excluding production and preservation capital strategies)

Action	Potential Funding Source	Objective	Timeframe/Status
Action 1.1.1: Continue to Implement the Rent Adjustment Ordinance	Annual Rent Adjustment Fee	All tenants’ rights and protections under applicable City law will be enforced.	Ongoing, 2023-2031
Action 1.1.2: Enforce Just Cause for Eviction measures	Annual Rent Adjustment Fee	All tenants’ rights and protections under applicable City law will be enforced.	Ongoing, 2023-2031
Action 1.1.3: Enforce and Strengthen Ellis Act protections	Annual Rent Adjustment Fee	All tenants’ rights and protections under applicable City and State law will be enforced.	Ongoing, 2023-2031
Action 1.1.4: Implement tenant relocation measures	HUD/Community Development Block Grant	All tenants’ rights and protections under applicable City and State law will be enforced.	Ongoing, 2023-2031
Action 1.1.5: Implement a right to counsel in Rent Adjustment Program proceedings	Annual Rent Adjustment Fee	Resources permitting, all tenants participating in RAP proceedings will have access to legal representation to prevent displacement by preventing unlawful rent increases.	In October 2022, Council approved a service provider contract to provide legal representation during RAP proceedings beginning in providing representation services in Fall 2022

Action 1.1.6: Enhance housing related legal services	Local, State or federal sources as available, and Annual Rent Adjustment Fee	Resources permitting, all at risk tenants may seek free legal services from external partners to prevent evictions and housing instability.	Ongoing as resources permit, 2023-2031
Action 1.1.7: Expand the City's ability to enforce rent control to maintain affordability	Annual Rent Adjustment Fee	To the extent permitted by State law, Oakland will use the rental registry to ensure rent control laws are being followed, enabling better renter protections.	As of July 1, 2023, the City's rental registry has been implemented and is operating.
Action 1.1.8: Monitor neighborhood displacement risk factors	Undetermined	The City will include displacement-related statistics in a broader housing or community dashboard available on the City website.	Ongoing, 2023-2031; conduct Resident Mini Pulse Survey on biannual basis
Action 1.1.9: Implement a rental housing registry	Annual Rent Adjustment Fee	By 2023, the City will design and implement a rental housing registry. This registry will cover housing units subject to rent stabilization and/or just cause protections under City law.	As of July 1, 2023, the City's rental registry has been implemented and is operating.
Action 1.1.10: City Enforcement of the Tenant Protection Ordinance (TPO)	Oakland City Attorney; additional grant resources to be pursued	Tenants' rights and protections under applicable City and State law will be enforced more systematically and on a larger scale over time, with a focus on actions that protect the most marginalized tenants and hold large-scale bad actors to account.	Ongoing, 2023-2031
Action 1.1.11: Enforce the tenant right to return and protections from coercive buyouts	Legal fees associated with case parties involved	All tenants' rights and protections under applicable City and State law will be enforced.	SB 330 rights will be extended by the end of 2024
Action 1.1.14: Protect Oakland residents from displacement and becoming homeless	Boomerang, CDBG, private contributions, other local, State, and federal resources as available	The City will continue to implement a homelessness prevention program that includes emergency financial assistance, legal support and wrap around services. The program will be an extension of previous homelessness prevention programs	Homelessness prevention program launched in mid-2023 and is operational.

Action 2.1.2: Promote healthy homes and lead-safe housing	Community Development Block Grants; lead paint settlement funds	As funding becomes available, the City will implement programs to reduce health hazards from lead and natural gas appliances.	As of summer 2025, the City has hired a consultant to design an equitable lead hazard abatement program.
Action 2.1.3: Conduct proactive rental inspections	Permit fees via Planning and Building Dept.	The City will develop a proactive rental inspections program to significantly improve housing safety and quality and address housing needs, particularly in areas with older housing stock and communities experiencing health disparities.	PRIP design under development
Action 3/3.3: City of Oakland Emergency Rental Assistance Program	Boomerang, CDBG, private contributions, other local, State, and federal resources as available	The City will continue to implement a homelessness prevention program that includes emergency financial assistance, legal support and wrap around services. The program will be an extension of previous homelessness prevention programs such as Keep Oakland Housed, Oakland Housing Secure, and the Emergency Rental Assistance Program with a focus on advancing housing equity by removing barriers to long-term housing for historically under served communities, veteran, formerly incarcerated, and other Oakland residents most likely to experience homelessness	Homelessness prevention program launched in mid-2023 and is operational.
Action 5.2.9: Prioritize improvements to meet the needs of low-resourced and disproportionately burdened communities	General Plan Surcharge, permit fees, CDBG, other local, State, and federal funding sources as available	The City will continue to explore a variety of funding sources and will continue to prioritize capital improvements in low resource and traditionally underserved areas, which will include environmental justice communities identified through the EJ screening process being completed as part of the EJ Element in the City to improve fair housing conditions, support new construction of housing units, enhancing mobility to high resource areas, access to services and amenities, safer streets, and encourage community preservation, revitalization and, quality of life.	Beginning of 2027 for adoption of Land Use and Transportation Element, Open Space, Conservation, and Recreation Element, and Infrastructure and Capital Facilities Element. Targeted, place-based strategies and investments between City departments will be developed ongoing.

Action 5.3.1: Provide fair housing services and outreach	CDBG, general fund, other local, State, and federal funding sources as available	The City will continue to partner with fair housing service providers operating within Oakland. The City will publicize fair housing services on its website, in City Hall, and in all housing-related programming. The City will also seek additional State and federal funding.	Outreach materials created; community education and referrals ongoing.
Action 5.3.3: Provide targeted outreach and support to disproportionately burdened groups and areas	General Plan Surcharge, permit fees, other local, State, and federal funding sources as available	To determine what neighborhoods that fair housing service providers should target for outreach and programing to assist disproportionately burdened groups.	Ongoing, 2023-2031

Appendix D: Anti-Displacement Strategy Best Practices & Effectiveness

To benchmark the City’s anti-displacement strategies, Oakland HCD searched for emerging practices and industry standards. In a [February 2021 white paper](#) on anti-displacement strategy effectiveness in California, foremost urban displacement expert, Karen Chapple with the University of California, Berkeley and Anastasia Loukaitou-Sideris with the University of California, Los Angeles looked at seventeen distinct strategies to determine anti-displacement effectiveness, the type of market necessary for effectiveness, implementation scale, and timeframe in which it works. The strategies below serve as a benchmark for which policies & practices Oakland has in place and which it may consider.

“3P” Category	Strategy	Impact Potential	Timeframe	Status in Oakland
Protection (a.k.a. neighborhood stabilization strategies)	Rental Assistance Programs	High	Short-term	<p>Active. The model emergency rental assistance program both for its housing stabilization impact and prioritizing effectiveness is the Keep People Housed Program, which was pioneered in Oakland in 2018. This targeted homelessness prevention program provides emergency rental assistance and wraparound supports, such as employment services, housing-focused legal services, and housing stability case management, to households who are most likely to experience homelessness. Oakland HCD allocated to Keep People Housed \$3.6 million appropriated in the FY25-26 City Budget. Additional rental assistance programs available to Oakland tenants include the Season of Sharing Program and Housing Opportunities for Persons With AIDS (HOPWA)-funded rental assistance.</p> <p>In July 2025, Alameda County approved a Plan to allocate a total of \$148 million in Measure W funds over six years (through June 30, 2031) to emergency rental assistance. The City will advocate for shared oversight and that, at a minimum, an amount equal to the percentage of Oakland’s share of Alameda County’s unhoused population be dedicated to Oakland.</p>
	Foreclosure Assistance	High	Short-term	Not adopted. Oakland relies primarily on local community-based organizations, such as Housing and Economic Rights Advocates

				(HERA) and HUD-certified housing counseling agencies that provide non-financial (counseling) assistance, as well as the California Mortgage Relief Program that provides financial assistance.
	Tenant Right to Counsel	High	Short-term	Not adopted. While the City has not established a tenant right to counsel that guarantees every tenant facing eviction a City-funded attorney to provide them legal help (only San Francisco has enacted such a law in California), Oakland HCD funds eviction prevention legal services available through Alameda County Housing Secure, a coalition of community-based organizations led by Centro Legal de la Raza, funded at \$1.1 million in FY25-26 and \$1.4 million in FY26-27. Additionally, Oakland HCD funds Centro Legal de La Raza to provide legal services to tenants in Rent Adjustment Program (RAP) proceedings, funded at \$250,000 in FY25-26. Oakland HCD also funds housing-focused legal services, as part of the Keep People Housed program, at \$100,000 in FY25-26, as well as through East Bay Community Law Center at \$260,000 annually.
	Just Cause Evictions	High	Short-term	Partially adopted. In Oakland’s Just Cause for Evictions Ordinance, which covers all units built more than ten years ago, includes enhanced protections, such as prohibiting non-payment eviction if the unpaid rent demanded is less than one month of Fair Market Rent and prohibiting owner-move-in and other no-fault evictions involving households with school-age children/educators during the regular school year. Units built within ten years are neither covered by the local Just Cause for Eviction Ordinance nor by the state Tenant Protection Act. Oakland’s ten just causes are: non-payment of rent, breach of contract, substantial damage, nuisance, unlawful activity, refusing access for repairs, owner/relative move-in, Ellis Act,

				and temporary displacement for substantial repairs. Demolition is not a just cause.
	Rent Control	Medium	Short-term	Active. Oakland’s Rent Adjustment Ordinance imposes rent increase limitations on residential units built before 1983, though it exempts single-family homes, condominiums, and units in which the rent is regulated by a government entity. Annual rent increases are limited to the lower of 60% of the change in Consumer Price Index (CPI), or 3%.
	Community Benefits Agreements	Low	Long-term	Case-by-case. The City uses CBAs and similar legal tools to ensure developers in proposed major projects follow-through with community benefits, such as local hiring, job training, living wages, environmental and public health protections, and affordable housing. Each CBA is unique to each community and project. For example, the Purchase and Sale Agreement for the Coliseum Complex requires, pursuant to Ordinance No. 13801 C.M.S., that the property be subject to a deed restriction requiring at least 25% of any residential units built on the site in the future be designated affordable and made available to households earning up to 60% of area median income (AMI) with at least 10% of those units being made available to households earning up to 30% of AMI.
Production	Affordable Housing Production	High	Long-term	Adopted. The 2023-2031 Housing Element Actions highlight the production of mixed-income housing to address geographic inequities, and disparities in housing opportunities and outcomes.
	Inclusionary Zoning + Developer Incentives	Medium	Long-term	Active. The Inclusionary Housing Ordinance requires market rate development to make some units in the project affordable to low- and moderate-income households. Oakland’s Housing Element Action 3.3.7 analyzes targeted inclusionary housing requirements and affordable housing impact fee options to evaluate implications for affordable housing production.

	Accessory Dwelling Units (ADUs)	Medium	Long-term	Active. To encourage more development, Oakland focused on permissive zoning to increase height limits. Oakland also offers pre-approved ADU building Plans for properties with single-family and multi-family homes with benefits of reduced permits fee and build cost savings. Oakland issues over 200 ADU permits each year with a record number of 253 in 2024, which is almost half of all building permits for affordable housing in Alameda County.
	Housing Overlay Zones	Medium	Long-term	Adopted. Oakland’s S-13 Affordable Housing Combining Zone allows developers to build 100% affordable housing by-right with unlimited density. The S-14 Housing Sites Combining Zone ensures sites are developed with residential uses. Oakland’s “affordable housing overlay” provides ministerial approval and extra height to eligible projects on residential parcels.
	Impact + Linkage Fees	Low	Long-term	Active. Oakland established the Affordable Housing Impact Fee in 2016 to ensure market-rate residential development projects pay their fair share to compensate for the increased demand for affordable housing. From Sep. 2016 to June 2023, \$27.8 million was collected from developers for the Affordable Housing Trust Fund.
	Land Value Recapture	Low	Long-term	Not adopted. Land value capture is a financial approach that allows governments to generate revenue, through special assessments, impact/linkage fees, incentive zoning, etc., from the increased value of land due to public investments. Revenue can be used to finance affordable housing and other essential infrastructure. Its viability requires rapid growth and infrastructure development.
Preservation of Existing Affordable Housing	Unsubsidized affordable housing rehabilitation	High	Short-term	Active. Oakland’s affordable housing acquisition and rehabilitation and preservation program provides loans to developers to cover the costs related to acquisition, rehabilitation, and preservation of naturally occurring affordable rental housing. The Acquisition and Conversion to Affordable Housing (ACAH) program delivers funding

				to nonprofit developers to convert existing residential properties into affordable housing.
	Community Control of Land	High	Short-term	Active. The City provides funding to several community land trusts which seek to expand housing opportunities for communities of color by acquiring land and housing to steward them and ensure affordability. This occurs through the Acquisition and Conversion to Affordable Housing (ACAH) preservation program.
	Federally-Funded Housing Developments	Medium	Short-term	Active. Oakland HCD leverages federal Community Development Block Grant (CDBG), including Section 108 Loan Guarantee; HOME Investment Partnerships (HOME); Continuum of Care; and other U.S. Department of Housing and Urban Development (HUD) to implement its production and preservation strategies. Oakland HCD and its development partners will also partner with the Oakland Housing Authority (OHA) that leverage additional federal sources, including project-based vouchers (Section 8/Housing Choice Voucher program). Separately, private developers can avail themselves of federal sources directly for federal sources that are not passed-through Oakland HCD and OHA to subsidize other deed-restricted affordable housing.
	Condominium Conversion Restrictions + Opportunity to Purchase	Medium	Short-term	Adopted (condominium conversion restrictions). Oakland’s Condominium Conversion Ordinance outlines rules for converting rental housing into condominiums, including provisions requiring enhanced tenant notification and one-for-one replacement of rental housing. Washington DC additionally gives tenants the first right to purchase their unit, if it is being converted into a condominium. However, such programs require significant financial resources and are unlikely to serve households at the lowest income levels. Additionally, Planning Code Chapter 17.153 requires property owners to register Single-Room Occupancy (SRO) residential units and regulates SRO conversions.

	Owner-Occupied Rehabilitation Programs	Low	Short-term	<p>Active. Since 1977, Oakland HCD’s Residential Lending Services (RLS) programs have provided vital housing rehabilitation resources and financing to low-income homeowners and small property owners to address deferred maintenance and health and safety hazards using annual federal Community Development Block Grant (CDBG) funds. Programs include:</p> <ul style="list-style-type: none"> • Home Maintenance Improvement Program (HMIP) – loans up to \$250,000 per project • Access Improvement Program (AIP) – grants up to \$40,000 per project (or up to \$60,000 for projects that include a wheelchair lift) • Emergency Home Repair Program (EHRP) – loans up to \$40,000 per project • Lead Safe Homes Program (LSHP) – loans up to \$40,000 per project • Homeowner Minor Home Repair Program (administered by Alameda County Healthy Homes Department) • In addition to Oakland HCD staff, program implementation partners include the Alameda County Healthy Homes Department and Habitat for Humanity East Bay/Silicon Valley
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*Researchers found that while both market-rate and subsidized housing production may successfully reduce indirect displacement, the effectiveness of a particular development depends on its context and scale.

Researchers noted that **community organizing** may be effective at preventing displacement, as evidenced by, among several examples, the Fruitvale community’s success at avoiding gentrification despite seeing higher capital investment in residential real estate.



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