

California program seeks to stop homelessness before it begins

## **Keep Oakland Housed—a joint effort of the city and social service, legal, and faith-based organizations—helps tenants facing eviction.**

by [Martin Kuz](#) in the [January 16, 2019](#) issue

*(The Christian Science Monitor)* The tears began falling before Debra Ross finished reading the eviction notice. She had arrived home on a June afternoon to find the piece of paper taped to the door of her apartment in Oakland, California, where she lives with one of her 20 grandchildren.

Ross owed \$785 in back rent on her subsidized unit. She and her teenage grandson survive on the \$770 she receives from the state as his legal guardian. The notice placed them in jeopardy of homelessness. She pleaded for time from the property manager, who agreed to let her defer payment until the fall. But Ross was still short on money as the October 31 deadline neared.

“To see that eviction notice on my door, it was devastating,” Ross says. “I was so frightened. I didn’t know what to do.”

With only three days to spare, she learned about a program called Keep Oakland Housed that had launched earlier that month. The city joined with Bay Area Community Services, Catholic Charities of the East Bay, and East Bay Community Law Center to create the program, which offers emergency financial assistance, supportive services, and legal representation to low-income tenants on the brink of eviction.

Ross contacted the program, and two days later, a case manager sent a payment of \$785 to her landlord.

“It felt like a miracle,” she said, her voice cracking. “I feel like God was looking out for us.”

She had been homeless three years ago when the city shut down the building where she lived over code violations.

“Older folks like me are really vulnerable,” she said. “When we lose our homes, it’s hard to find another one. It’s the kind of thing that can kill you—literally kill you.”

The city’s housing advocates have long realized that intervening before landlords evict tenants offers the strongest remedy to the homelessness epidemic, explained Karen Erickson, director of housing and financial services for Catholic Charities in Oakland.

“The best way to combat homelessness is to prevent it in the first place,” Erickson said. “But there have been no prevention dollars. It has been a big deficiency.”

Unlike programs that target a specific demographic—veterans, single mothers, seniors—Keep Oakland Housed accepts anyone who meets its income criteria. People who earn 50 percent or less of the area’s median income—half is \$40,700 for one person or \$58,100 for a family of four—can qualify for as much as \$7,000 in aid. Case managers disburse the money straight to landlords or third-party vendors to cover a tenant’s lapsed payments on rent, utility bills, or other expenses.

Erickson gave the example of a medical researcher whose employer laid her off earlier this year. The woman found work within a month, yet the loss of a couple of paychecks left her unable to cover a month’s rent. The program paid the difference, and she staved off eviction.

“Preventing homelessness isn’t just for certain classes of people,” Erickson said. “It’s for anyone in need. It’s an issue of human dignity.”

The \$9 million, four-year pilot initiative funded by the San Francisco Foundation and Kaiser Permanente has a secondary effect of deterring landlords from converting low-income units to market-rate housing. The multipronged approach combines a rapid response to the financial and legal crises of renters with long-range guidance to maintain their stability.

In its first six weeks, Keep Oakland Housed supplied financial support to 150 households to avert evictions and assisted 110 tenants in settling landlord disputes, according to the San Francisco Foundation.

California's affordable housing shortage of 1.5 million units accounts for one-fifth of the 7.2 million units needed across the country. Meanwhile, the state's voters rejected a ballot measure in November that would have enabled cities to enact stronger rent control policies, curbing soaring rents and acting as a check on landlords.

Oakland imposes rent control on buildings constructed before 1983. In the view of Frank Martin, deputy director of the East Bay Community Law Center, the legal services offered by Keep Oakland Housed will give pause to property managers looking to evict tenants as a ploy to boost rent.

"Generally speaking, 90 percent of landlords have lawyers and 90 percent of tenants do not," he said. "That makes for an imbalance and leads to people losing their cases even when they have legitimate reasons for why they couldn't pay their rent. Having lawyers who will negotiate settlements with landlords or who show up in court with tenants levels the playing field."

A handful of cities have similar programs, including San Francisco, New York, and Chicago. Beyond providing financial aid, the programs seek to help renters avoid a recurrence of the problems that imperiled their living situation.

In Oakland, case managers work with tenants to organize their household budgets and apply for assistance to lower their utility and phone bills. For residents in need of mental health or substance abuse counseling, job training, or education planning, the program provides in-house resources and referrals to other agencies.

"We don't want to just be check writers," Erickson said. "There's usually a lot more going on, and without addressing those things, people can continue to struggle."

Trena Burton had accrued a \$6,800 utility debt over the past decade as she reassembled her life after a stint behind bars for fraud and forgery. Keep Oakland Housed covered the debt and delivered a measure of peace for Burton, an in-home health aide who supports her adult daughter and teenage son.

"This is my community, my home, the place I know," she said. "We need to keep everyone in mind, not just the wealthy."

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