

# HOMELESSNESS PREVENTION IN ALAMEDA COUNTY: Phase 1 Report

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## ***SUMMARY OF CONCLUSIONS AND RECOMMENDATIONS***

Between March and October 2008 research was conducted on the delivery of homelessness prevention assistance in Alameda County and prevention models in other communities.

Research efforts included:

- 1) Reviewing the national literature on homelessness prevention and recent innovative strategies
- 2) Identifying the primary sources of homelessness prevention services in Alameda County and how these funds and/or legal assistance are made available within the community
- 3) Interviewing families in four shelters across the county regarding their experience of becoming homeless and if prevention assistance suited their situation
- 4) Identifying the hot spots in Alameda County for evictions in the past year

### **SUMMARY OF KEY CONCLUSIONS**

**Alameda County's prevention resources are relatively small, not coordinated and do not target people most likely to become homeless:** The primary source of homelessness prevention funding is Season of Sharing, at approximately \$850,000 per year, which is distributed to a large number of agencies each with differing application processes, has restrictive eligibility criteria that screens out higher risk households, and does not track outcomes for the people it serves. Additional prevention resources total approximately \$500,000. Most of these are relatively small, not coordinated with SOS, and also do not track outcomes. (The City of Berkeley and Behavioral Health Care Programs have larger programs and outcome tracking but not coordinated with other sources.) Demand for most financial prevention assistance outstrips resources by a factor of as much as ten to one. A variety of legal services are offered to assist tenants, but these are not generally coordinated with other prevention resources. Some cities also fund programs that provide assistance, such as advocacy, and case management, which may support homelessness prevention goals. The number of uncoordinated prevention programs is confusing and burdensome to consumers who must often individually seek help from multiple agencies and have no way to determine which of the various resources would be most appropriate for their situation. Most prevention agencies in Alameda County are not connected with or familiar with EveryOne Home.

**Homeless families in Alameda County generally have not had access to and don't qualify for homelessness prevention resources:** Interviews with 19 homeless families and anecdotal evidence from providers indicates that most homeless families were unaware of prevention assistance prior to becoming homeless, and would not have qualified for the assistance that is available. Most homeless families appear to have had complex and multiple problems that would have required assistance much earlier and might have best come from a mainstream system with which they were previously connected, such as CalWORKs, a Housing Authority, a health care provider, jail, or substance abuse treatment facility. Most families receive CalWORKs for either the family or some of the children, but only two of the nineteen households interviewed had received any assistance from CalWORKs to address or prevent homelessness. Some families likely could have

benefited from programs that would have provided more assistance than what is currently available in prevention programs and might have avoided a shelter stay had such programs been available.

**Evictions in Alameda County are concentrated in specific zip codes:** Data on 2007 evictions by zip code in Alameda County shows that ten zip codes (out of 49) produce more than 50% of evictions and 14 zip codes had more than 100 evictions and account for 65%. Hot spots are found in Oakland, Hayward, San Leandro/Unincorporated, and Fremont. Zip codes are large; additional data about the eviction patterns and locations within the County from which people become homeless could inform targeting of prevention and other resources.

**The effectiveness of traditional prevention assistance is not well-demonstrated:**

Homelessness prevention that is targeted to a general low-income population, or to low-income families, intuitively seems to be both more humane and cost-effective. Effectively preventing homelessness saves money and decreases trauma for those affected. However, there is little evidence that programs that provide limited, one-time assistance have a significant impact on rates of entry into homelessness. In fact, local evidence suggests that there is little overlap between the population of households that get one-time prevention assistance and those that utilize the homeless system. Although it is clear that targeting assistance is essential, most efforts to improve the targeting of prevention assistance are in their infancy and no studies have been done that demonstrate the relative effectiveness of any particular targeting method or screening tool. Programs that focus on rapid re-housing of persons already homeless or on reaching at-risk households sooner may have greater success rates but this is also not definitively proven.

**Communities with the strongest prevention systems are significantly different from Alameda County in terms of funding, data and system coordination:** A handful of communities across the country are receiving attention for their prevention efforts which appear to have reduced homelessness. In most cases, these communities have undertaken major efforts to revamp their overall emergency homelessness system, working at the issue from the perspective of decreasing shelter stays and costs. Most of these communities have several factors that are weaker or absent in Alameda County, including significant state or local funding targeted specifically for this purpose, widely-used data systems in operation for some time that can better track results for persons served, coordinated shelter entry or a single front door to the shelter systems that allows prevention resources to be directly coordinated with the homeless system, outcomes-based contracting practices, and/or more local governmental control or central coordination of the entire homeless services system including prevention.

## **RECOMMENDATIONS**

Based on the findings of this phase of research to make dramatic improvements in the impact of prevention services in Alameda County would require a significant commitment of time and resources. Without resources to invest in both increased prevention activities, and developing better targeting and screening, and systems to track outcomes, major change is unlikely. Nonetheless, efforts to improve the situation for consumers and to develop more effective delivery mechanisms may be fruitful and are in keeping with the goals of Everyone Home. A number of system changes, which are outlined below, could be effected that may improve existing services.

Given that the current rules of most programs screen out the highest need households, effective and efficient homelessness prevention would almost certainly require an investment of new resources beyond those made available by these programs. If Everyone Home were to choose to pursue additional funding for homelessness prevention services there are a number of pilot programs listed below that could be undertaken in pursuit of this goal. Critical to any pilot chosen is the inclusion of outcome measurement to ensure effectiveness and efficiency.

A detailed description of both system change and pilot program recommendations and the pros and cons associated with different options are included at the end of this report. (See pages 23- 29)

### **System Change Recommendations**

- Promote better information sharing and coordination among rental assistance and eviction prevention providers, including regular gatherings and a listserv
- Convene Prevention Working Group to look at broader system issues such as improvements in targeting and centralizing the application process
- Pursue Discharge Planning with mainstream systems of care
- Explore avenues among EveryOne Home jurisdictions for increasing subsidy retention

### **Possible Pilot Programs**

- Create a Shelter Diversion/Wait List pilot that provides short-term rental assistance and case management to families awaiting shelter
- Create a Short-term Prevention Rental Assistance program at one or more existing prevention agencies that can serve households currently turned away for assistance
- Develop an Upstream/neighborhood based pilot that provides support to at-risk households in identified neighborhoods
- Support the creation of a Housing Court to handle eviction cases linked to legal and financial assistance
- Develop a CalWORKS Pilot that increases assistance to CalWORKS families at risk of or experiencing homelessness

# ***OVERVIEW OF RENTAL ASSISTANCE AND EVICTION PREVENTION SERVICES***

## ***CASH ASSISTANCE***

### **Introduction**

Several sources throughout Alameda County provide assistance to households in need of one time rental assistance necessary to avoid eviction or assistance with deposit and move-in costs. The total amount of funding available from all sources is about \$1.4 million. Funding is generally distributed as individual one-time grants that generally range between \$500 - \$1500. Many of the sources target specific populations (e.g. individuals with serious mental illness or residents of Berkeley) and access to funding is limited. Although over one thousand households receive funds annually, hundreds of qualified households are turned away each year due to a lack of availability of funds. Hundreds more do not meet eligibility requirements and therefore cannot access assistance.

### **Findings**

- ❖ **There is a lack of coordination between different agencies and programs within the rental assistance system.** Within the Season of Sharing (SOS) system, which is the largest source of rental assistance funds, there is no systematic coordination between the various access agencies as well as a wide variation in access procedures. This has resulted in a system that is impractical and difficult for clients to successfully negotiate. Other than the SOS program, there is little awareness among both clients and service providers about other rental assistance programs that may be available.
- ❖ **The need for rental assistance is much greater than the available supply of funds.** Agencies that provide funds to the general public report that they are able to provide assistance to only about 10% of those in need.
- ❖ **Many families who are at risk of losing housing do not qualify for rental assistance due to a lack of sufficient ongoing income.** Agencies that provide rental assistance, consistently report that many households require more than one-time assistance in order to maintain housing. Due to a lack of adequate income these families would require ongoing rental subsidies in order to maintain housing.
- ❖ **Data collection and outcome tracking is very minimal.** Agencies who distribute rental assistance funds typically do not receive any funding to administer these funds. Consequently, they are unable to follow up with clients who receive rental assistance to determine the effectiveness of funds and rates of housing retention.
- ❖ **There are few formal linkages between eviction prevention programs and rental assistance programs.** Other than East Bay Community Law Center, which has access to the City of Berkeley rental assistance program, legal services agencies do not have any special access to back rent funds.

## Funding sources

The primary sources of funding for homelessness prevention in Alameda County are:

- Season of Sharing
- FEMA emergency food and housing program
- Ryan White funds
- Mental Health Services Act
- City of Berkeley Housing Retention Program
- St. Vincent de Paul individual parish program
- ECHO Housing Rental Assistance Program
- CalWORKs Homelessness Prevention
- CalWORKs domestic violence client assistance fund.

In all cases, funding must be accessed through a participating agency. The City of Berkeley and Ryan White programs provide funds for past due rent only. All other funding sources provide assistance with both past due rent and move in costs. With the exception of the ECHO Rental Assistance Program, agencies who participate in these programs do not receive any funding to pay for the staff time required to process and submit applications.

All of these sources provide one-time assistance. Applicants must be able to show a valid need as well as an ability to pay their rent on an ongoing basis in the future. Documentation requirements for all sources are similar and include evidence of eligibility, an application form, evidence of need (eviction notice, lease agreement), proof of income, and a budget or long term plan. (St. Vincent de Paul program is less formalized than other programs).

The chart below provides additional information about each source.

Source	Amount – FY 2008	Households served	Eligibility	Number of Access Agencies
SOS	\$860,000	874	Household with children, disabled, elderly	19
FEMA	\$78,000	159	Alameda County resident	4
Ryan White	\$72,000	150	HIV+, working with case manager	3
City of Berkeley	\$150,000	100*	Resident of Berkeley	9
MHSA	\$200,000	50*	Serious mental illness and homeless or at risk	13
ECHO - RAP	Loan guarantee	200 (estimate includes SOS grants)	Resident of participating city	1
St. Vincent de Paul	Unknown	unknown	Specific to each parish	20 (parishes)
CalWORKs	Unknown	unknown	CalWORKs eligible, homeless or at risk	CalWORKs eligibility workers

CalWORKs domestic violence	\$56,000	Unknown	CalWORKs eligible, victim of DV	6
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\* Program is relatively new. This number is expected to increase as program ramps up.

**Eden Information & Referral**

Eden I&R receives about 1500 housing related calls per month. Housing calls constitute about 30-40% of all calls. Housing related calls are tracked in four sub-categories: shelter, subsidized housing, rental housing and rental assistance. About 350 calls per month of the 1500 are related to rental assistance.

When a caller expresses that they are losing their housing, the Eden I&R staff person will first request additional information to determine what services are most appropriate. This includes the caller’s source of income, where they live, whether they are in a domestic violence situation, if they are under eviction and if so where they are in the process, etc. The caller will then be provided with the appropriate resources.

Eden I&R maintains a list of agencies that provide assistance with back rent as well as legal assistance. They update these lists monthly to reflect upcoming dates that agencies are accepting applications for rental assistance. The list consists of Season of Sharing agencies that accept applications from the general public. Eden I&R staff are also aware of the resources available through CalWORKs and refer callers to their eligibility workers if appropriate. Unfortunately, many eligibility workers at CalWORKs are both difficult to reach and unaware of the eviction prevention resources available to their clients and so Eden I&R staff need to encourage CalWORKs callers to be persistent, request to speak with the supervisor when needed, etc.

Eden I&R also maintains listings of available market rate housing and can provide potential housing leads to callers who are seeking housing. Eden I&R does not provide any written materials to callers such as lists or application documents, but can refer callers to the Eden I&R website for information. An inquiry to the Eden I&R website regarding rental assistance provides information about 12 agencies, which are primarily agencies that accept Season of Sharing applications from the general public.

Eden I&R does not routinely provide information about emergency shelters to clients who are in need of rental assistance unless they request that information. Callers however are encouraged to call back for further resources if needed.

Typically callers are not followed up with and outcomes are not systematically tracked. Occasionally a staff person will do follow up if they are concerned that the caller will not follow through and is particularly at risk such as with elderly clients, but this is not a common practice.

Callers are asked for identifying information and Eden I&R does track if people call back. Many callers however do not want to provide identifying information and it is not required. Eden I&R tracks the nature of each call by type.



Many callers seem to wait to seek help until they are already a month or two behind in rent. Some callers are scared to approach their landlords and therefore miss opportunities to arrange a payment plan. Others do not fully recognize the seriousness of their situation, hoping that a solution will present itself, until it is too late.

## **Access**

Access procedures vary widely between different agencies and different programs. The largest program, most well known and most frequently accessed is Season of Sharing. There are 19 agencies authorized to accept Season of Sharing applications. Eleven of these agencies limit access to clients who are already receiving services from their agency. These agencies typically serve a specific target population and include organizations such as the East Bay AIDS Center and Over 60 Health Center. These agencies generally complete only 1 -2 applications per month.

Eight of the organizations accept applications from the general public, each with a different access procedure. Typically each agency has a dedicated date and time each month when applications are accepted. For example the Traveler's Aid Society accepts applications on the first Tuesday of each month at 1:30, by telephone only, on a first come first served basis. East Oakland Switchboard accepts periodically throughout the year, and the day varies each month. Those who wish to apply must contact them to find out when the next such day will be. Most other agency's procedures are similar. Catholic Charities asks applicants to submit a rental intake slip at any time during the month and they then hold a lottery on the first Wednesday of the month and select ten names.

Those who do not have access to a phone, are working during the designated times or have other obligations will be at a disadvantage when trying to access these programs. The limited access also creates difficulties for households who require help immediately in order to comply with the terms of a three day notice. In order to increase one's chances of receiving assistance, an applicant would need to apply at several different agencies on various days of the month for the same funding source.

Agencies that accept applications from the general public report a massive difference between the need for rental assistance and the available resources. On average, these agencies report an ability to provide assistance to about 5-10% of the households who have a need for rental assistance.

Primarily, clients are turned away due to a lack of available funding. Secondly, clients are turned away due to lack of eligibility – most commonly not having adequate income to sustain rent on an ongoing basis. The number of applicants turned away per month from each agency ranges from 70 – 200. Catholic Charities and ECHO are the most widely known in the community and have the greatest number of turnaways. Agencies who limit their rental assistance program to individuals who are active clients of their agency reported a much greater ability to respond to requests. These agencies report an ability to serve between 50% and 100% of clients who are identified as in need of rental assistance.

Other sources also have multiple access points, however due to the specific targeting of funds for programs such as the City of Berkeley Housing Retention Program or Ryan White funds, the demand is less. As a result, the multiple access points have not created the same onerous barriers to access that exist within the Season of Sharing system. The number of agencies authorized to accept applications for each funding source are as follows:

SOS: 19 (8 of which accept applications from the general public)

FEMA: 4

Ryan White: 3 (other agencies that serve HIV+ clients can submit applications to these 3)

MHSA: 13

City of Berkeley: 9

St. Vincent de Paul: 20 (parishes)

CalWORKs: CalWORKs eligibility workers only

CalWORKs domestic violence: 6

### **Coordination**

There does not appear to be any collaboration between programs, although some agencies receive funding from multiple sources. Receipt of funding from one source does not affect eligibility for other sources. The Season of Sharing program is well known but there seems to be little awareness about other programs.

Within each program the degree of coordination varies. The City of Berkeley program has regular collaborative meetings between participating agencies. The four FEMA agencies collaborate to submit the application for funding each year and refer to each other based on the geographic location of client as appropriate. SOS agencies meet twice a year to review program guidelines and discuss program changes. Many SOS agencies refer to the larger agencies such as Catholic Charities and ECHO housing when they do not have funds available.

### **Outcome tracking**

SOS agencies do not track outcomes or follow up with clients, nor do FEMA funded programs, CalWORKs or Ryan White. Those agencies that complete applications for individuals who are ongoing clients of the agency follow up in the course of normal case management, but do not specifically track outcomes in relation to receipt of housing assistance.

City of Berkeley funding and MHSA funding requires agencies who submit applications to follow up with clients at 6 months and one year following the receipt of assistance. As both of these programs are quite new, there are no outcomes to report, however anecdotally it appears that the vast majority of clients are maintaining their housing.

### **Recommendations from rental assistance providers:**

The rental assistance providers offered the following recommendations for improving the homelessness prevention system:

- More funding - Although in many cases, families' incomes are inadequate to sustain rent, there are still large numbers of families who would qualify for rental assistance who are turned away due to lack of funding. More money is needed for rental assistance.
- More affordable housing – many don't have adequate income to afford their rent.
- More funds for single non-disabled adults, as they are not eligible for SOS.

- Need for centralization of the SOS system so that clients are not required to seek the same assistance at several different places simultaneously. System of applying for one place on the 2<sup>nd</sup> Wednesday, another on the 1<sup>st</sup> Thursday etc. makes accessing assistance for families extremely difficult and stressful.
- Identifying ways to connect with people sooner so that help can be provided before it is too late.
- More coordination between programs – or at a minimum, better awareness of non-SOS programs such as MHSA, City of Berkeley, CalWORKs, etc.
- Training for CalWORKs Eligibility Workers as well as community regarding available rental assistance funds through CalWORKs.
- Better tracking of outcomes – however, funding would need to be made available to agencies for staff to do this. Currently most agencies who administer rental assistance programs (with the exception of the ECHO RAP) do not receive funding for the staff time needed to process applicants and complete applications.
- Financial literacy training for clients

### ***LEGAL SERVICES***

A number of agencies around the county provide legal assistance to individuals and families who are facing eviction or other housing related issues. These include the following agencies:

Bay Area Legal Aid  
 East Bay Community Law Center  
 Centro Legal De La Raza  
 Legal Assistance for Seniors  
 Eviction Defense Center  
 Alameda County Bar Association Volunteer Legal Services  
 Housing Rights Inc.  
 Project Sentinel (Fremont)  
 East Bay Community Mediation Services (Fremont)  
 Rent Review Advisory Commission (City of Alameda)  
 ECHO Fair Housing

Services generally consist of providing assistance to households who have been served an unlawful detainer to file the necessary legal response to avoid immediate eviction. Court representation in eviction trials is provided in some circumstances as well. The demand for these services is significant. EBCLC typically serves over 250 clients per month in their self help eviction clinics. EDC serves over 1500 households annually. Neither organization routinely tracks outcomes for clients who are assisted only with completing legal paperwork. EBCLC tracks outcomes for those clients for whom they provide representation and report a high success rate (greater than 90%) for successfully assisting clients to maintain their existing housing or locate other suitable housing. Some agencies, such as the City of Alameda’s Rent Review Advisory Commission and ECHO Housing, mediate disputes between landlords and tenants around rent increases and other housing issues for households who are not necessarily facing imminent eviction.

These legal service agencies refer clients for rental assistance as appropriate. Other than EBCLC, which has access to the City of Berkeley rental assistance program, legal services agencies do not have any special access to back rent funds. Referrals are generally made to Season of Sharing agencies such as ECHO Housing and Catholic Charities where clients must attempt to seek assistance through each agency's usual procedure. There does not appear to be any linkage between the eviction prevention legal services and rental assistance programs.

#### OTHER SUPPORTIVE SERVICES

Several programs in Alameda County provide case management and other types of supportive services to families who may be at risk of homelessness. These programs, while not solely focused on housing retention often include services that enable families to sustain or locate housing.

Examples include:

- The Fremont Family Resource Center is a collaboration of various agencies that provides a range of services that support housing stability including money management assistance, employment services, family counseling, mental health services, child care resources and case management.
- In San Leandro, the Davis Street Family Resource Center provides a variety of assistance including health care, mental health services, childcare resources, life skills training, emergency basic needs and case management.
- Allied Housing operates the Linkages program, which provides rental subsidies and case management to low income families who commit to going to work and the Tri-Valley Housing Scholarship Program in Pleasanton offers temporary rental subsidies to households enrolled in eligible employment training programs.
- Catholic Charities in Oakland offers general counseling and other services to low income families.

In addition there are many programs throughout the County that offer assistance that, while not direct prevention assistance, provide help that allows families to stretch their budgets, freeing up more funds for their housing costs. These include such services as emergency food programs, utility payment assistance, Meals on Wheels and child care subsidies. Cities also offer a variety of programs serving survivors of domestic violence and recognize these may have an impact on preventing homelessness.

Finally, many cities operate programs designed to assist homeowners facing foreclosure. For example, the City of Emeryville recently established a counseling program that targets homeowners at risk of losing their housing. The City of Berkeley and ECHO Housing both operate programs that specifically target seniors and provide information about reverse mortgages. ECHO Housing also assists families and individuals in Southern Alameda County who are in jeopardy of losing their homes due to foreclosure.

## *Shelter Resident Interviews: Summary and Conclusions*

### **Introduction**

A total of nineteen interviews were conducted with residents at four emergency shelters throughout Alameda County between August and October, 2008. All four shelters were limited to families with children and none of the shelters specifically targeted victims of domestic violence. Respondents were asked to describe their housing history prior to entering the shelter as well as specific questions about how they located the shelter, what types of help they attempted to access prior to becoming homeless, the situation that led to the loss of their housing and their experience seeking assistance through the CalWORKs system. Participation by the families was voluntary.

The information gathered and reported below is based on self reporting from the shelter residents interviewed. None of this information was verified or confirmed with any third party.

### **Trends**

- ❖ **There is a need for more housing options upon discharge from jail, medical institutions, drug rehabilitation centers and emergency shelters.** Two households had stable housing prior to one parent entering jail but the families were unable to maintain the housing while the parent was incarcerated. Once released from jail, these individuals and their families became homeless. Three respondents reported spending time in residential drug treatment programs prior to entering emergency shelter and were discharged from these programs without permanent housing. Four households had stayed in other emergency shelters prior to their current shelter, had reached the time limit at these shelters and had not identified permanent housing, resulting in relocation to a different emergency shelter. Another was about to relocate to another shelter.
- ❖ **At the point when families were on the brink of homelessness, many were unaware of the availability of resources to assist them prior to entering emergency shelter, and those who were did not receive assistance.** Many of the households interviewed experienced an interim period after losing their housing and prior to entering an emergency shelter during which they stayed with various family members or friends. During this period, many were not connected with any resources to help them to identify long term affordable housing or assist them to address other barriers to housing. Only once they entered an emergency shelter did they begin working with a case manager and connect with other resources. As waiting lists for all housing programs are long, these families often reach their maximum allowable time at the shelter before long term or transitional housing has been identified.
- ❖ **The “211” resource line operated by Eden Information and Referral was not well known among interviewees.** Only four of the nineteen households indicated making use of Eden I&R or the “211” resource line. Those who did were not successful in getting prevention assistance.
- ❖ **None of the respondents who had housing where they were paying rent would have benefitted significantly from one-time rental assistance, however some could have**

**benefitted from a longer term rental subsidy.** Four households who were residing in their own housing where they were paying rent lost their housing due to an inability to pay rent. In all four cases the family's income was inadequate to sustain the housing over time and would have required a longer term rent subsidy in order to maintain them in their current housing. In all four cases, however, providing an ongoing rental subsidy could potentially have allowed the families to stay in their homes while they increased income or got over a job loss and avoid becoming homeless.

- ❖ **Most Respondents did not experience the CalWORKs program as able to offer assistance related to their housing status.** Seventeen of the nineteen families interviewed were enrolled in either the CalWORKs or Food stamps program either at the point of becoming homeless or shortly thereafter. Only two families reported receiving assistance related to their housing status from the CalWORKs office that they found helpful (emergency hotel vouchers and shelter referrals). Several reported being spoken to rudely by CalWORKs staff, being unable to contact their worker or simply being informed that no assistance was available. Two respondents reported receiving a reduction in their food stamp allotment when they lost their housing.
- ❖ **Some families had lost subsidized housing.** Two families had had Section 8, one had been in public housing and one had had Shelter Plus Care prior to becoming homeless. Two had lost their subsidies due to jail time, one due to nuisance violations and one due to non-payment which she claimed was because she was out of county dealing with a court case against her batterer.

## Details from Interviews

Total households interviewed: 19

### Demographics

#### Location

Tri City Homeless Coalition Sunrise Village (Fremont): 5  
Building Futures with Women and Children (San Leandro): 6  
East Oakland Community Project (Oakland): 4  
Berkeley Food and Housing Project: 4

#### Household composition

Single mother: 14  
Single father: 2  
Two parent: 3

#### Family size

No child with mother: 2  
1 child: 8  
2 children: 6  
3 children: 1  
4+ children: 2

Location prior to shelter

Alameda County: 13

Outside Alameda County: 6

How found shelter (note: only 14 households reported this information)

On-line: 1

Yellow pages: 1

CalWORKs: 3

Friend or family: 5

Eden I&R: 2

Saw shelter under construction: 1

Previously stayed in the shelter: 1

Reason for losing housing

- Unsafe living conditions: 9

Nine households reported needing to leave their housing due to unsafe conditions at home.

Four felt unsafe with their partner, two were living with other family members who were abusive or engaged in drug use and one was subletting an apartment where other residents were dealing drugs and abusive. One household vacated their unit due to a severe rat infestation and lived with family for a period of time prior to becoming homeless

- Eviction from housing or unable to maintain housing: 7

Seven households lost their housing as a result of an eviction or an inability to pay rent. Three lost their jobs, were unable to pay rent and were subsequently evicted. One had to stay home to care for a severely disabled child, was unable to work as a result and unable to pay rent. The fifth was evicted from public housing for nuisance violations and the sixth lived with her mother who was evicted for drug use. The seventh head of household was paying over 80% of her income for a market rate unit, was unable to maintain rent payments and was eventually evicted.

- Jail: 2

Two households lost housing while in jail and were not able to find new housing upon release.

- Other: 1

One household relocated from another county where they had been staying with family to housing provided by Children's Hospital so that their sick child could receive services at Children's Hospital. They were required to vacate the housing after their child passed away.

## Summary of Prevention Research and Promising Strategies

When the National Alliance to End Homelessness began in 2000 to call for ending homelessness in the United States within ten years, one of the key strategies it promoted was to “close the front door” by preventing people from becoming homeless in the first place. This call has been echoed throughout the country and today programs that seek to prevent homelessness before it has started have come to be regarded as logical, humane and presumably cost-effective, and are expected to be part of any community strategy for ending homelessness. During the past decade several communities have launched or expanded programs that claim to demonstrate successful prevention outcomes. This report summarizes what is known from research about the effectiveness and efficiency of typical homelessness prevention programs, and profiles some of the more promising emerging program models.

### The challenges to effectively preventing homelessness

To successfully prevent homelessness requires that 1) we know who will become homeless before they actually do, and 2) we know what to do to stop them from becoming homeless. The built-in assumption in the second half of that statement is that the “what to do” is something other than provide them with an ongoing housing subsidy and/or a significant increase in income. Housing subsidies and increases in income are proven to reduce rates of homelessness. Unfortunately, short of those two interventions, it is not clear that we know how to reduce the number of poor people who at some point become homeless. (Shinn and Baumohl, 1998)

Primary homelessness prevention programs, that is, those that are intended to serve people who are not yet homeless, are generally designed to provide short-term interventions rather than an ongoing subsidy – most provide only one time assistance to pay extraordinary costs, perhaps accompanied by a brief service intervention, such as one-time budgeting assistance or referrals to other services. Usually it is termed *homelessness prevention* if the cost covered is related to housing costs, such as past due rent or mortgage assistance, or move-in assistance for another housing unit. However, assistance to pay utilities, extraordinary medical costs, vehicle repairs or other extraordinary expenses is likely to have a similar impact. That is, all of these are one-time income transfers to a household that has run up a debt of some type or has a current expense exceeding the capacity of current income.

In fact, most prevention programs *require* that the household demonstrate that they have adequate income to cover all of their routine expenses and that this one-time assistance is all that they need to return to a status in which their expenses balance with their income. The dilemma is, the more likely this kind of one-time program is to be sufficient to prevent homelessness for any given household assisted, the less likely it is to be given out in a way that does not provide most of the assistance to a large number of people who would not have become homeless even without the assistance. It appears that the people who are *most* likely to become homeless are *least* likely to be able to be prevented from becoming homeless by the kinds of programs that offer one-time assistance – which is the majority of prevention programs.

### The difficulty of accurate screening/targeting



A great problem in designing prevention programs is figuring out who should be served. For example, simply having an eviction notice does not indicate a strong likelihood of actually becoming homeless. Shinn et. al found that of families receiving eviction notices only 20% went on to become homeless: 80% did not become homeless. Among families seeking shelter in New York, only 22% seeking shelter for the first time had ever been evicted (including informally by people they were staying with), while 44% had never had their own apartment for as long as year since having children. Yet, having an eviction notice in hand is one of the most common requirements for being assisted with homelessness prevention resources.

Recent research by the Boston Foundation, (Friedman et. al) concluded that prevention services are effective and cost-effective. Yet, the only financial assistance program that was able to do follow-up with people who did not receive assistance (because the program was temporarily out of funds) found that 71% of people who were never assisted retained their housing, compared to 79% of people who were assisted, a relatively small difference. Their research did show that those who didn't receive assistance continued to be "unstable."

In New York City, Shinn et al. (1998) were able to achieve a 66% accuracy rate distinguishing a homeless family on welfare from a housed poor family on welfare using ten factors: race and ethnicity, childhood poverty, being pregnant or having an infant, being married or living with a partner, current domestic violence, childhood disruption, and four housing factors (doubling up, overcrowding, not having a housing subsidy, and frequent moves). Their best model only produced 10% "false alarms" – that is, identifying a family based on the equation as homeless that was in fact not. However, applying this to a very large population (such as the TANF caseload) results in an extremely large false alarm group because the percent of families that become homeless is very small compared to the total group. Shinn argues that 80% of the assistance provided using such a targeting scheme would be "wasted" if the objective is to prevent homeless, and 34% of families that would become homeless still would become homeless. They also argue that any prediction model would be outdated within a period of time as homelessness is affected by changing conditions, such as the economy and housing market.

### **The problem of outreach/timing**

In addition to the question whether persons who seek prevention assistance can be adequately screened to find those most likely to become homeless, there is an open question as to whether households that are likely to become homeless seek out prevention services, especially at the time at which they might have qualified.

Even a screening tool that did a very good job of accurately predicting who will and who won't become homeless, has to be used on the right people at the right time to assist them. Right now the people who get screened for homelessness prevention are those who self-identify that they need some help, then find out how to get it, and follow through on that information. While I find no research on this topic, there is anecdotal evidence from providers and from homeless people that people who actually become homeless often do not approach prevention programs at the time when they would have been eligible to receive assistance, or do not approach prevention programs at all. .. In some cases this is because they have used the assistance in the past and are no longer eligible for it, based on once in a lifetime requirements (such as the requirement for TANF assistance). In New York the operators of a neighborhood-based homelessness prevention program, HomeBase, cite that they had to go "up-stream" and do significant outreach in the target neighborhoods in order to

reach persons at risk of homelessness in time to actually prevent them from becoming homeless, because in their opinion, high risk households were generally not “service seeking”. (More information is provided on this program below.)

Most prevention programs, however, are already so oversubscribed that they do not do active outreach. Thus the persons who get the assistance often are those who have taken initiative to seek out the assistance, which may demonstrate more personal capacity to find other help and indicate less likelihood of actually becoming homeless. In my own informal research in San Mateo County in which I compared the databases of the largest prevention provider in the Redwood City area with the largest shelter provider in that area showed a negligible difference between the rates of entering shelter over a three year period for people who were denied prevention assistance (4%) compared with those who received assistance (5%). We concluded from this that the group of people who enter shelter overlaps very little with the group of people who seek prevention assistance, whether they receive it or not.

In the interviews with heads of homeless families conducted for this project the majority of people who we spoke to in shelters were not aware of and had not tried to receive prevention assistance (only 3 of 19 had tried) and none of those who tried to get help got as far as applying for the assistance. Based on their self-descriptions, none of the families would have qualified for the assistance.

### **The challenge of measuring success**

Shinn and Baumohl assert “A prevention program is at least somewhat effective if it reduces the overall incidence of a problematic condition (the number of people who newly become affected over some defined period) or its prevalence (the number of people affected at a particular point in time, or over some defined period). Showing that most people who use the program do not become affected is insufficient. Perhaps they would not have been affected in any case. Perhaps the condition has been delayed, but not averted. Or perhaps some aspects of the intervention have encouraged or allowed consumers of the program to simply “jump the queue” to receive services, so that others, pushed back in the queue, are at greater risk.” (Shinn and Baumohl, p.4)

A problem with knowing whether the programs that are being touted as successful really are is that the data they use to measure their success do not convincingly demonstrate an overall reduction in the incidence or prevalence of homelessness. Communities and programs making claims that prevention assistance has reduced rates of homelessness in their communities are doing so based generally on two kinds of data:

- 1) The large number (generally more than 90%) of assisted households that do not show up again for more prevention services or for homeless services (especially shelter) within a given period of time (generally 6 months or one year.); and/or
- 2) a reduction in the utilization of shelter beds or emergency vouchers in the community

Unfortunately, neither of these factors proves that the prevention assistance worked. In terms of the first factor, failure to seek assistance for homelessness does not prove that the intervention worked because 1) we do not know that the household would have become homeless without the

intervention and 2) we do not know that the household did not in fact become homeless, only that they did not seek assistance within the system that is doing the measuring. Without a control group it is virtually impossible to measure the first factor – that is, the counterfactual that the household would have become homeless without assistance. We simply can't know that.

As to the second factor, it is also not a proof that prevention worked, though it does show that shelter usage has been reduced. The introduction or expansion of prevention services in communities that have made claims to have reduced homelessness with prevention services have usually been accompanied by concerted efforts to reduce shelter or emergency housing expenditures. This has included steps like 1) charging for shelter stays (Hennepin County) 2) tying prevention assistance to a commitment to not use shelter for a given period (Washington DC) and/or 3) making screening a prerequisite for shelter entry and substituting other assistance for shelter or vouchers for an offer of a shelter bed.(Hennepin, Columbus). These practices do not mean that there could not also be a reduction in the shelter demand because of homelessness prevention, only that the change could also be a result of other factors in how services are offered and delivered and there is no way to know.

### **Evidence regarding Rapid Rehousing (Secondary Prevention)**

There are now growing arguments that programs that target households that have already become homeless for rapid-rehousing assistance are showing great promise, bypassing shelter stays or shortening them substantially. Again, I found no rigorously designed studies including control groups that prove this conjecture. However, rapid-rehousing programs have one advantage over primary prevention programs in terms of determining whether they are efficient which is that it is already established that the assistance is being provided to a household that would have become homeless (because they have).

Beyond Shelter in Los Angeles pioneered the “Housing First” notion, arguing that families should be moved into housing first, and then receive services rather than staying in shelter or transitional housing. Beyond Shelter has shown strong outcomes that Housing First is effective at rapidly housing families and keeping them housed, but the majority of their participants receive Section 8.

The Schwab Foundation funded the Santa Clara County Housing First Initiative which provided support for rapid rehousing of family shelter clients. The evaluation report from the Initiative shows that 100% of the clients assisted were still housed after one year and they projected 90% would remain housed 12 -15 months after assistance. Average shelter stays for the families assisted were significantly reduced. The majority of clients also reported increases in savings (59%) and budgeting (76%), and 47% reported increases in income. This program looks very successful but it is not clear what the criteria for families being assisted were. Since the vast majority of homeless families are only homeless once anyway and do not return to homelessness it is not clear whether these families would have obtained housing on their own and retained it without the program. It is likely that families chosen to participate in the program already had some income, or had histories of employment income. It is clear however, that shelter stays were shortened for these families. No information is available about cost-effectiveness of this approach.

In their recent study of communities that are implementing innovative prevention strategies Burt et al recommend two places to concentrate:

- 1) Rapid exit from shelter for newly homeless people, (including developing screening to avoid creaming and to ensure that the families helped are not among the two thirds likely to exit homelessness permanently even without assistance.)
- 2) Help for people leaving psychiatric and correctional institutions to find and gain stable housing.

Regarding programs that provide primary prevention through cash assistance Burt says “Cash assistance to prevent housing loss is a primary prevention strategy, and as such ...[is] held to a lower standard of impact ...because the intervention is applied to people with a relatively broad range of risk. Communities may still be interested in offering this activity with multiple goals, of which primary homelessness prevention will be only one.” (Burt et. al. xxix)

### **Areas of innovation in prevention systems**

Despite the challenges outlined above, there are programs and communities that are apparently having greater success at targeting their homelessness prevention efforts and reducing entries into their shelter system. These programs or communities make claims that by reorienting their systems to make the prevention of homelessness a higher priority and introducing more rigorous screening/triage practices they have reduced the numbers of households becoming homeless and in some cases reduced shelter beds or emergency voucher utilization. While the outcomes reported from most of these communities do not meet a strict research design they are still compelling, especially when considering that any reduction in shelter entries probably has a positive effect for the diverted households from the perspective of reducing trauma.

In Burt et. al.’s study of communities with coordinated prevention systems, the communities studied have some common characteristics or features that led the researchers to conclude that their prevention efforts were effective *as part of an overall homeless strategy*. Common features included

- A legal or perceived moral obligation to do something about homelessness, (often specifically for families) such as a right to shelter requirement
- A clear goal or set of goals motivating them (like reducing the use of publically funded emergency motels or shelter beds)
- Leaderships from influential parties: for example governors, special commissions or powerful foundations
- A single front door/entry point to the emergency system, or a shared set of criteria for any door and a single oversight agency
- A homelessness data system with a track record of producing reliable data and/or multiple data systems that are able to share data which allow them to target more efficiently and to track outcomes better
- Non-housing mainstream agencies that accept their clients housing stability as one of their responsibilities
- Collaboration between various agencies around stretching resources and partnerships and effective information sharing

In addition, though not mentioned in Burt's study, most of these communities have made a commitment of significant new and/or redirected resources for homelessness prevention and/or rapid re-housing effort.

The National Alliance to End Homelessness has begun to promote features of innovative prevention strategies that it believes are promising for greater impact. The approaches it features on its website are:

- Enhancing coordination and information sharing among emergency assistance (including rent or mortgage and utility assistance) providers to maximize existing prevention dollars.
- Moving beyond one-time eviction prevention payments to providing time limited housing subsidies until families become financially stable.
- Combining emergency assistance with either time limited or ongoing case management to reduce future risk of homelessness.
- Targeting new homelessness prevention and emergency assistance efforts to the neighborhoods that a disproportionate number of people seeking shelter are exiting.
- Integrating homelessness prevention activities at intake sites for shelters to identify resources to prevent homelessness.

(<http://www.endhomelessness.org/section/tools/essentials/emergencyprev>)

Several of the strategies featured below under program models incorporate one or more of these features.

In the most recent work on the subject, Dennis Culhane and Stephen Metraux this year published "Rearranging the Deck Chairs or Reallocating the LifeBoats?: Homelessness Assistance and its Alternatives." Culhane and Metraux begin their examination not with the promise of prevention but with the failures of the shelter system. Their research shows that most individuals who disproportionately use shelter would benefit from permanent supportive housing, while the families that stay longest in shelter or transitional housing are not the most needy and could likely be rehoused at far less cost. Thus, they argue, the shelter system wastes its resources because it does not address the causes of homelessness and it exposes residents to victimization and trauma during their stay. Culhane and Metraux suggest a more humane system would reallocate shelter resources to community-based programs that would help those with housing emergencies remain housed or quickly return to housing, and be served by mainstream social welfare programs.

While making these proposals, Culhane and Metraux also state that "research is needed to develop targeted approaches that match families' temporary housing and services needs with appropriate resources. While research concludes that housing subsidies are effective for most homeless families (Bassuk & Geller, 2006; Shinn et. al. 1998) less is known about whether time limits on subsidies works." (Culhane and Metraux, 118) They also mention, but do not directly address, the impact of the increased demand that would be created if a range of assistance and subsidies were to become available to people deemed at risk of homelessness in lieu of shelter.

## Four program/system structures that *probably* improve on current efforts to prevent homelessness

- **Front door shelter diversion/rapid re-housing**

The biggest innovation in prevention assistance is connecting prevention assistance to the entry point of the shelter system and using prevention-type assistance to divert people from entering shelter in the first place or to shorten length of stays. Hennepin County, Columbus Ohio, Norfolk, Virginia, Washington DC and San Francisco, CA have reorganized their services so that at least some if not all prevention assessment and assistance (at least for families) is placed at the “front door” to the shelter system. Families who contact the system seeking shelter have their current housing situation, their income and other factors assessed and then may be assisted with one-time assistance, or in some cases with a longer-term subsidy in place of shelter entry. These systems generally also have in place rapid-rehousing resources and approaches for some of those that do enter shelter, and the distinction between prevention and rapid re-housing can be a little blurred.

In Hennepin County the Family Homelessness Prevention and Assistance Program (FHPAP) provides funding for both community-based prevention services and centralized rapid rehousing from shelter. Prevention support is offered through a network of 17 agencies located throughout the County, which receive flexible funding allowing them to do “whatever it takes” to prevent homelessness. The prevention programs can provide an eviction guarantee to landlords: If the housing placement is not successful, the program absorbs landlord’s costs for eviction. If it is determined that homelessness cannot be prevented and family needs shelter they are given a voucher good for only 1-3 days until they can be assessed by the Rapid Exit coordinator. Families are charged for shelter stays - \$30 per person per day if a family has money – and that money is then used to help them secure housing. The shelter provides beds and meals but no case management, which is provided by the Rapid Exit program. Families that are assessed to be eligible for rapid exit services are assigned to a Rapid Exit program based on availability, geography and specialized services. Many providers, but not all offer both prevention and rapid exit services. Contracts are flexible and outcome based. Outcomes include shortening lengths of stay in shelter, preventing first-time entry and eliminating re-entry. Information from a database used by the prevention/rapid exit network are compared annually with records of usage of shelter. . Hennepin has reduced the number of families staying in shelter by 63%, has reduced shelter stays by one-half, and is targeting it shelter now to families with serious and multiple barriers to housing

The Community Care Program of Washington DC identifies families on the waiting list for shelter and provides them with the alternative of prevention/rehousing support and neighborhood-based services from one of eight neighborhood based agencies. Eligible homeless families must be employed or able to become employed. Each provider is paid \$1,000 a month for four months for intense case management, the last \$1,000 only after the family is permanently housed. Up to \$3,000 can be used for housing grants including deposits, household goods, utility costs, etc. The neighborhood providers are not seen as specifically providers to the homeless. Families who sign up for the program must agree to not use shelter for a year. 77% of families have been successfully housed. (Note that many families already have or are eligible for and get Section 8) This program used TANF dollars at its outset – it is not clear whether that is still the case. The average cost per family is about \$7,200 which is the equivalent of 116 days in shelter, where the average stay for families is six months.

The Norfolk Virginia Department of Human Services recently created a centralized access mechanism for all families facing homelessness who seek services. A twenty-four hour hotline number is available and this hotline serves as a central point of contact to access services for families seeking shelter in the City of Norfolk. A cross-functional team that includes Benefits and Child Welfare employees coordinates services among providers. New MOU's with three shelters and community organizations provide dedicated shelter beds and intensive after-care services. They are piloting a structured decision making tool to identify families most at risk. The Department has added no new staff internally, but realigned existing staff. New funds have been committed by the City and a foundation for a Housing Broker Team within the department who identify landlords and units and help place DHS clients into permanent housing.

- **Upstream/Neighborhood-based prevention**

New York is the first community to take a comprehensive “upstream” approach to prevention services. New York has had a data system for all shelter entrants for many years and data from this system indicated more than 25% of all shelter entries were coming from six neighborhoods. In 2004 they opened programs stationed in each of the six neighborhoods. The program, called Home Base conducts extensive outreach services in those neighborhoods, looking for people at high risk, especially those who are doubled up. They do outreach through activities like community baby showers and sending outreach workers to Laundromats, as well as advertising their services widely. When they identify someone precariously housed (for example, a pregnant young woman sleeping on her mother's couch until the baby is born but who can't stay) they work on finding them housing and on a family stability plan. Most of the money for the program is for outreach and case management but they have flexible funding for rent arrears, move-in, moving costs, ongoing rent contributions, works expenses/training and incentives. They also work with other funding sources and make and follow up on referrals to get people what they need. (It appears that they may have also an inside track with the Housing Authority for people who need a subsidy but this is not in their written materials.)

In the first year shelter entries from these neighborhoods reportedly dropped by 12% while in the rest of the City they dropped by 7%. By 2007, however, demand for shelter had increased city wide by 20% but it had reportedly increased by less than half of that in HomeBase neighborhoods. Recently, New York has expanded this approach to cover the whole City. No cost-effectiveness analysis has been run.

DC's Community Care program and the Hennepin County program are also somewhat neighborhood based. While the point of entry is the shelter system front door and not neighborhood based outreach, the services provided to homeless/at-risk families are neighborhood based and provided through organizations that are not typically considered “homeless organizations” that can follow families over time.

- **Court-based or court linked eviction prevention**

Legal services to assist persons who have an eviction notice exist in many communities. In most, however, these services are not linked directly to the courts nor are they linked to emergency financial assistance to help clients who could perhaps pay back rent and reverse their eviction. In

New York City, Massachusetts and in Hennepin County, Housing Courts hear all eviction cases and are linked to support for tenants who need help.

In New York the Housing Help Program in the Bronx has two units, a court-based unit operated by the Legal Aid Society co-located within the courthouse, and a community-based unit operated by Women in Need that provides more in-depth social services, including access to short term services to avoid current housing crises, and links to longer term support. The two units work together and are targeting people from the zip codes with the highest eviction rates in the city. Housing Help is a partnership of the Court, United Way, Legal Aid, Women in Need and the City and has funds from United Way and other private foundations.

In Massachusetts and in Hennepin County, the Housing Court offers, directly or under contract, mediation services to tenants and landlords to try to avoid evictions, and in Massachusetts the Court also employs a Housing Specialist who is knowledgeable about social services and can provide referrals to emergency financial resources, services and shelters.

- **Subsidy retention-focused eviction prevention**

As described above, ongoing housing subsidies like Section 8, Shelter Plus Care, Public Housing and other housing subsidies definitively reduce a households chance of becoming homeless in the future. This does not mean, however, that no household that receives a housing subsidy becomes homeless. Even with a subsidy, very low-income households are still subject to the possibility of an extraordinary expense threatening their ability to make housing payments, as well as having the potential to lose their subsidy for other reasons, including lease violations, failure to comply with administrative rules of the subsidy program, or absences from the program for periods of time due to incarceration.

In Louisville Kentucky the VOA has established an eviction prevention program that receives funds from Housing Authority and County to work with Section 8 and Public Housing tenants to avoid eviction. The program is supported by these agencies because it provides savings in both PHA costs for eviction and in and shelter system costs. In San Francisco up to 40% of the families that Catholic Charities works with are families threatened with eviction from Public Housing. The program to assist them is paid for by the Human Services Agency. The program offers short-term intervention but little follow-up.



## ***PHASE ONE RECOMMENDATIONS***

Based on the findings of this phase of research there are no obvious steps for EveryOne Home to make immediate dramatic improvements in the impact of prevention services in Alameda County. Without significant new resources to invest in both increased prevention activities, developing better targeting and screening, and developing systems to track outcomes, major change is unlikely. Nonetheless, efforts to improve the situation for consumers and to develop more effective delivery mechanisms may be fruitful and are in keeping with the goals of Everyone Home.

### **SYSTEM CHANGES**

There are several systemic changes that could be implemented, however as noted above, these changes, while beneficial, are unlikely to dramatically improve homelessness prevention outcomes. These possible changes are as follows:

#### **1. Promote better information sharing and coordination among rental assistance and eviction prevention providers.**

Alameda County prevention providers do not regularly coordinate with each other and have little connection to the rest of the homeless services system or EveryOne Home. Service users report that they must pursue multiple providers on their own and that providers are not always aware of resources that they do not control.

The City of San Jose has recently instituted Financial Assistance “Meet and Greet” meetings. These meetings began with agencies that provide direct financial assistance and emergency support getting together to discuss the resources that they have and how clients can access them. The group has grown now to include nearly 60 agencies who attend every other month, including child care services and even landlords. At meetings information about resources is shared as well as group problem solving about hard to handle cases. Staff from the City has also prepared an updateable document with all the sources, basic criteria, maximum grant size and other information to share with all the groups and has started a listserv where members of the group can post questions, announce new programs or resources and discuss difficult cases with other providers.

<b>Promote better information sharing and coordination among rental assistance and eviction prevention providers</b>	
<b>Pros</b>	<b>Cons</b>
Relatively easy to implement and inexpensive.	Would not necessarily improve homelessness prevention outcomes as those who are able to access these services are not the most at risk of homelessness.
Could lead to easier access for households in need of rental assistance and eviction prevention services	Would require an organization willing to spearhead effort and dedicate staff time to implementation without additional resources.

**2. Convene Prevention Working Group to look at system issues:**

Convene a working group of key community prevention providers, shelter providers, Eden I&R and others to look at the information for this report and develop strategies to improve targeting and delivery of prevention resources. The group would look at the issues within the system that might be addressed through changing how services are organized, especially the current decentralized process for SOS. Their efforts could include ensuring that information about who has funding is kept updated, training workers in mainstream systems about prevention resources, developing targeting or screening tools, developing a centralized system for applying for prevention funds, and developing better data sharing and/or outcome tracking activities.

<b>Convene Prevention Working Group to look at system issues</b>	
<b>Pros</b>	<b>Cons</b>
Relatively inexpensive to implement	Would not necessarily improve homelessness prevention outcomes as those who access these services are not the most at risk of homelessness
Could lead to easier access for households in need of rental assistance and eviction prevention services	Would require an organization willing to spearhead effort and dedicate staff time to implementation without additional resources.
	Could face political resistance often inherent in system change efforts.

**3. Pursue Discharge Planning**

While discharge planning was not a focus of this phase of work, it is clear that appropriate discharge planning might have been a more successful prevention effort for some persons interviewed than a one-time prevention intervention. This is even more likely to be true for singles in the shelter system who were not interviewed for this project. Successful discharge planning efforts generally require data about how people being discharged are entering homelessness, collaboration across systems, outcome measurements that hold mainstream agencies accountable for negative housing outcomes, and resources to allow the mainstream agencies to be more flexible in assisting clients.

<b>Pursue Discharge Planning</b>	
<b>Pros</b>	<b>Cons</b>
Makes mainstream systems responsible for clients who they serve	Effective discharge planning is often very labor intensive
May more effectively reach most vulnerable populations	Would likely require additional resources for expanded housing options to be effective
	Could face political resistance often inherent in system change efforts.

**4. Explore avenues for increasing subsidy retention**

It's not known how many people who become homeless in Alameda County have lost a Section 8 or Shelter Plus Care voucher but in our interviews of 19 households, three had previously had Section 8, Shelter Plus Care and/or public housing (one had had both Section 8 and Shelter Plus Care.) Jurisdictions and agencies that participate in EveryOne Home control these deep housing subsidies. Conversations with EveryOne Home, the County, the City of Berkeley and the Public Housing Authorities about how to decrease subsidy loss could be useful. (San Francisco and other communities have prevention programs targeted specifically to Section 8 and public housing residents.)

<b>Explore Avenues for Increased Subsidy Retention</b>	
<b>Pros</b>	<b>Cons</b>
Does not require large amount of additional resources to implement	Federal regulations governing subsidy programs may limit options
Ongoing housing subsidies are the only proven intervention to reduce total homelessness	Allowing persons who have broken program rules to retain subsidies may be politically unpalatable

**PILOT PROGRAMS**

Although the changes outlined above would be beneficial, it is clear that one time rental assistance or limited legal services are not adequate to prevent families from becoming homeless. Effective homelessness prevention would require a significant investment of resources beyond those made available by these programs. If Everyone Home were to choose to pursue additional funding for homelessness prevention services there are a number of pilot programs that could be undertaken in pursuit of this goal. The programs described below include rental subsidies for a limited time period and/or intensive case management geared towards the goal of keeping the family housed and long term self sufficiency. The following are several options for pilot programs, each targeting households at different points in the continuum of housing status.

**1. Shelter Diversion/Wait List pilot**

Families would be targeted at the point that they contact a shelter for assistance. Families would be screened, and when appropriate offered diversion assistance, including cash support and services, to avoid entering a shelter. Because Alameda County does not have a single front door this would be hard to do County-wide. However, a pilot within a subset of shelters could be developed. A wait list is a good opportunity to begin working with people before they enter the shelter. Sunrise Village in Fremont keeps a wait list for people to get into their shelter. The City of Berkeley is moving to a single point of entry for its shelters and could also be a place that such a pilot could be tried. Such a program could be studied for effectiveness if only some persons received the diversion assistance and the outcomes for both groups were tracked.

<b>Shelter Diversion/Wait List Pilot Program</b>	
<b>Pros</b>	<b>Cons</b>
Would target families most at risk of imminent homelessness	It may prove difficult to provide prevention services at this stage as families are more likely to have already lost housing
Rental subsidies and coordinated case management would allow more time for households to emerge from crisis and become self sufficient	Cost of rental subsidies and case management services would require significant new resources
Could be piloted in one community or one shelter	If proven effective, lack of centralized point of intake for shelter system county wide could make implementation more difficult
	Challenging to target appropriately without selecting those most likely to succeed without the assistance.

**2. Short-term prevention rental assistance**

Agencies that provide one-time rental assistance report having to turn down many households who are ineligible to receive assistance because they do not have adequate income to immediately resume paying rent, or they have used the funding before. A pilot could be designed to work with one or

more agencies that provide prevention assistance to provide some resources that can be used to help families that don't qualify for one-time assistance but might be able to benefit from a limited months of a shallow subsidy and/or case management or advocacy services.

Currently these turnaways are not tracked in any way. To track the impact of this program, results for those served and a similar group not served would need to be tracked, including if they show up in HMIS within 12-18 months. San Mateo County is currently piloting such a program (though without the HMIS tracking.)

<b>Short-term prevention rental assistance</b>	
<b>Pros</b>	<b>Cons</b>
By focusing on families who do not qualify for one-time rental assistance, target group would likely be facing an imminent loss of housing	Difficult to assess if families facing loss of housing are facing imminent homelessness or have other options (e.g. staying with family)
Rental subsidies and coordinated case management would allow more time for households to emerge from crisis and become self sufficient	Limits targeting to households currently in rental housing and neglects households staying with family or friends who may be facing imminent homelessness.
Intake systems to identify eligible households already exist within agencies that provide rental assistance.	Cost of rental subsidies and case management services would require significant new resources

### **3. Upstream/neighborhood based pilot**

Eviction data for 2007 shows that evictions in Alameda County are heavily concentrated in certain zip codes of the county, especially parts of East and Central Oakland, Hayward and unincorporated Central County and to a more moderate extent portions of Fremont, Emeryville and Alameda. There is also evidence from talking with providers in many communities that persons likely to become homeless tend not to be "service seeking" and often wait to seek help until it is too late to be assisted. Placing services into the areas where people are most likely to become homeless and actively seeking to identify people in need prior to them facing eviction may be an effective way to either use additional resources or deploy current resources. Outreach would be broad and neighborhood based and could include techniques such as posting flyers throughout targeted neighborhoods and utilizing existing social structures or mainstream systems.

<b>Upstream/neighborhood based pilot</b>	
<b>Pros</b>	<b>Cons</b>
Targets families who may not otherwise seek out assistance	New mechanisms for outreach and assessment would need to be developed
Allows for broad targeting that can include households who are doubled up or in other precarious housing situations.	May be difficult to determine which households are most at risk of homelessness.
Rental subsidies and coordinated case management would allow more time for households to emerge from crisis and become self sufficient	If rental subsidies are part of program, cost of rental subsidies and case management services would require significant new resources

#### 4. Housing Court

Currently in Alameda County legal aid organizations provide information to a large number of persons facing eviction but only provide legal representation to a much smaller number. A self-help legal center is available at the Wiley Manual Courthouse and East Bay Community Law Center provides clinics there twice a week for person facing evictions. No information or services regarding cash assistance or case management are connected to this service. In some communities, all eviction cases go to a specific housing court which is linked to targeted assistance and prevention resources. This can be a program of the court directly, such as offering mediation services and employing a Housing Specialist to work with those facing eviction to find assistance and replacement housing, or can be a collaboration with legal aid and prevention programs which can be collocated with the Court. Given the good relationship between EveryOne Home and the Alameda County Court through the homeless court this might be a pilot that could be pursued.

<b>Housing Court</b>	
<b>Pros</b>	<b>Cons</b>
Targets families who are at significant risk of losing housing.	Difficult to assess if families facing loss of housing are facing imminent homelessness or have other options (e.g. staying with family)
Builds on existing good relationship with Alameda County court system.	Limits targeting to households currently in rental housing and neglects households staying with family or friends who may be facing imminent homelessness.
Rental assistance and coordinated case management would allow more time for households to emerge from crisis and become self sufficient	If rental subsidies are including in program, cost of rental subsidies and case management services would require significant new resources

#### 5. CalWORKS pilot

In our research, Homeless Families tend to be connected with CalWORKS, either as the entire family or the children only (sometimes because the parent is on disability and perhaps sometimes due to sanctions.) Yet only a few families reported receiving any kind of help from CalWORKS when they faced homelessness. Some reported they had not told their worker while others reported that they did tell their worker and were poorly treated and offered no help or offered only a list of shelters. Two said they received emergency assistance but two others said they had their food stamps allocation reduced as a result of reporting that they were homeless. CalWORKS funds may be used for one-time assistance and that assistance can be for emergency vouchers, back rent or for move-in assistance on a new place, though we found no evidence that the later is offered in Alameda County.

A CalWORKS pilot could promote the use of the currently available homeless assistance, encourage case workers to check on families housing status at every contact, and provide case workers with more information about other resources. If funds are available, CalWORKS could also designate a dedicated housing specialist to assist clients to find or maintain housing and/or provide flexible resources to offer greater assistance to families about to lose housing.

<b>Calworks Pilot</b>	
<b>Pros</b>	<b>Cons</b>
Would target households most at risk of homelessness	Large bureaucracy may make implementation difficult
Ability to link families to resources who may otherwise not be aware of or not seek out assistance.	Without additional resources for rental subsidies, might not be effective
Relatively less costly than more intensive prevention programs	Could face political resistance often inherent in system change efforts.

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## ***APPENDIX A***

### ***RENTAL ASSISTANCE FUNDING SOURCES DETAIL***

#### **1. Season of Sharing**

##### Assistance

- Funding through the San Francisco Chronicle
- Maximum grant is \$1500 however agencies can set a limit less than this amount.
- Eligible once per lifetime – no exceptions
- Per SOS website, 2005/2006 total allocation for Alameda County was \$686,960. Total allocation for 2006/2007 was \$781,470. Estimate for 2007/2008 is \$860,000.
- Funds are distributed to various community agencies. Some agencies have a specific allotment of funds. Other smaller agencies who serve only their own clients do not have a specific allotment but generally submit only 1 - 2 applications per month via the Dept. of Social Services. The largest allotment is to ECHO (192 applications in 2007) and Catholic Charities (89 applications in 2007).
- Program served 874 households in FY 2007.

##### Eligibility:

- Alameda County residents (minimum 6 mos.)
- Member of one of the following target populations
  - Families with children (under 18) living at home
  - Disabled individuals (18 years & older and disability verifiable)
  - Individuals aged 60 and older
- Non-recurring crisis, remedied through a one-time assistance
- Exhausted all available financial resources (family assistance, savings, etc.)
- Adequate income to sustain rent on an ongoing basis

##### Access

Access procedures vary widely between different distribution agencies. There are 19 agencies authorized to accept Season of Sharing applications. Eleven of these agencies limit access to clients who are already receiving services from their agency. These agencies typically serve a specific target population and include organizations such as the East Bay AIDS Center and Over 60 Health Center. These agencies generally complete only 1 -2 applications per month.

Eight of the organizations accept applications from the general public, each with a different access procedure. Typically each agency has a dedicated date and time each month when applications are accepted. For example the Traveler's Aid Society accepts applications on the first Tuesday of each month at 1:30, by telephone only on a first come first served basis. East Oakland Switchboard accepts applications periodically throughout the year, and the day varies each month. Those who wish to apply must contact them to find out when the next such day will be. Most other agency's procedures are similar. ECHO Housing accepts applications on a weekly basis (every Wednesday at 9 am). Catholic Charities asks applicants to submit a rental intake slip at any time during the month and they then hold a lottery on the first Wednesday of the month and select ten names.

Access agencies are as follows. Starred agencies (\*) are available to the general public

- Catholic Charities\*
- ECHO Housing\*
- Travelers Aid Society\*
- Operation Dignity\*
- East Oakland Switchboard\*
- Tri City Volunteers\*
- Native American Health Center\*
- La Familia Neighborhood Resource Center\*
- Community Resources for Independent Living
- East Bay AIDS Center
- Over 60 Health Center
- Mental Health Advocates
- BOSS
- Alameda County Associated Community Action Program
- Family Support Services of the Bay Area
- Healthy Babies Project
- Project Access
- Second Chance
- Tri-City Homeless Coalition

### Outcomes

None tracked. Most common problem identified by agencies is insufficient resources. Agencies that accept applications from the general public report an enormous gap between need and available funds (5-10 % of applicants generally are able to receive assistance). Secondly, clients sometimes do not have ongoing income to sustain rent and are therefore ineligible. Also single non-disabled adults are not eligible.

## **2. FEMA – Emergency Food and Shelter Program**

### Assistance

- Total grant for all county \$78,000 (additional money through grant goes to emergency food and housing programs). This has increased slightly from last year's amount which was \$73,000. The maximum that can be allocated each year is \$80,000.
- Maximum available is one month's rent for back rent or move in costs (first month's rent)
- Households can receive money once per calendar year
- In 2007: 159 households were assisted

### Eligibility

- Must have adequate income to sustain rent and be at risk for losing housing
- Eligibility criteria more flexible than SOS (available to non-disabled adults without children and once in a lifetime limit does not apply)

### Access

Funds are distributed by four agencies:

- Catholic Charities (North County)
- City of Alameda Red Cross (City of Alameda)
- Tri-City Volunteers (Tri-City area)
- ECHO Housing. (Mid-County)

Catholic Charities is the fiscal agent. The funds are distributed evenly between the four agencies. Application processes are coordinated with the acceptance of SOS applications. (Alameda RC does not receive SOS funds – applications are accepted quarterly for FEMA funds).

### Outcomes

- No follow up is conducted with recipients

## **3. City of Berkeley Housing Retention**

### Assistance

- Back rent only
- Maximum grant: \$2000/year (multiple grants allowed as long as don't exceed yearly max)
- Total funding is \$150,000. Funds are split evenly between participating agencies.
- Participating agencies meet monthly together to assess program and changes are being made on an ongoing basis as program evolves.
- Some agencies provide ongoing case management, but not required.
- Program currently serves between 5 and 12 households per month, but this is expected to increase as program ramps up.

### Eligibility

- Berkeley resident
- Be at risk of losing permanent housing;
- Have a dated Notice of Eviction from landlord stating amount owed for back rent.
- Have a have verifiable income. Monthly income must support monthly expenses.
- Have rent that is not more than 80% of applicant's (household's) income.
- Have a signed rental agreement or other documentation that verifies applicant's tenancy and monthly rent.
- Need the grant to prevent an eviction.

### Access

Program must be accessed through a participating agency. Some agencies target specific populations (e.g. seniors, families, etc.) or funds can be accessed by general public through East Bay Community Law Center (EBCLC). Applications are accepted on an ongoing basis. Application agencies are as follows:

- City of Berkeley Public Health Nurses (*current clients only*)
- Head Start Program (*current clients only*)
- LifeLong Medical Care (*current clients only*)
- Rubicon Programs Inc. (*current clients only*)

- Toolworks, Inc. (*current clients only*)
- Women's Daytime Drop In Center (*Female heads of household only*)
- City of Berkeley – Family Youth and Children Services (*Households with a child, age 0-24, who is experiencing significant emotional distress or has experienced mental health issues in the past only*)
- City of Berkeley – Aging Services Division/Senior Center (*Adults 55 years of age and older only*)
- East Bay Community Law Center (*general public*)

### Outcomes

Clients are followed up with at 6 months and one year by access agency. Goal is 85% still housed at 6 months and one year. Too early to assess outcomes as program only 6 months old, but anecdotally, clients appear to be successfully maintaining housing.

## 4. St. Vincent de Paul

**Note: As this program is operated by 20 different parishes, some of this information is approximated. Precise information about this program is somewhat more difficult to obtain.**

### Assistance

- Limited rental assistance provided. Will also help with food or clothing so that client can redirect money towards rent. Program also assists with advocacy with landlords to assist to negotiate payment plans. Also provides information and referral.
- Approximately 20 parish groups operate rental assistance programs. Rules are established by each parish and therefore vary across the county.
- Amount of funds available varies considerably between parishes. Amount available to a specific client is dependent on how much money is in parish treasury. Some parishes do collections every month and have significantly more funds, others do collections quarterly. Funds raised per collection can range from \$1500 - \$6000 per month.

### Eligibility

No specific requirements. Must have need and ability to sustain rent. Parishes tend to help people within the geographic boundaries of their parish however there is no requirement that they do so. Rules vary by parish regarding repeated access.

### Access

Each parish operates a separate hotline number. When a call is received two volunteers conduct a home visit and assess the need. They make a determination as to what type of assistance is most appropriate based on circumstances and available resources. Parishes will sometimes request funding from other parishes that have more resources and/or less need. According to the program coordinator referrals to parishes generally come from Eden I&R, other agencies such as Catholic Charities and Salvation Army or word of mouth. Parishes are located throughout Alameda County.

### Outcomes

- Each parish receives about 5 calls per month (100 calls total).
- About 60% are helped by the parish.

- Remaining 40% an arrangement is brokered with another parish, referred elsewhere or assisted to negotiate an agreement with the landlord.
- It is common that adequate funds are not available to meet need but difficult to estimate exact disparity due to the decentralized nature of the program.
- No tracking of outcomes or specific follow up with recipients.

## 5. Ryan White

### Assistance

- Provides back rent only
- Each agency receives \$24,000 (grant total is \$72,000)
- Maximum grant amount is \$750 but there is flexibility around this. Per Vital Life Services grants typically do not exceed \$1500
- Office of AIDS did not have info about total clients served easily accessible. VLS serves on average 6 clients per month. Estimate of total served is about 150 annually.

### Eligibility

- Low-income
- HIV+
- Must be working with case manager at participating agency
- Must have adequate income to sustain rent – one time emergency need only
- No restriction on receiving funding more than once – up to the discretion of the agency to approve

### Access

- Managed by County Office of AIDS and distributed via 3 agencies:
  - Vital Life Services (Oakland)
  - East Bay AIDS Center (Oakland)
  - Tri-City Health (Fremont, Hayward and Livermore)
- Case managers from participating organizations can submit applications to one of the three distribution agencies.
- Participating organizations include
  - Highland Hospital
  - Fairmont Hospital
  - AC Case Managers
  - Berkeley Primary Care
  - AIDS Minority Health
  - Kaiser HIV clinic
- Applications approved directly by distribution agency

### Outcomes

- Recipients are tracked through central database at Office of AIDS
- Agencies report to Office of AIDS regarding dollars spent, numbers served, etc. but no tracking of outcomes such as housing retention.

## **6. ECHO Housing Rental Assistance Program**

### Assistance

- Provides a guarantee to a landlord for a payment plan. Client is responsible for making payments directly to the landlord. If the client defaults, ECHO will make the payment.
- Can be used for back rent or deposit.
- Funding received from Cities for administration of program
- In addition to the RAP, ECHO also provides grants through SOS and FEMA funds.
- About 200 clients served annually (this includes SOS and FEMA grants)

### Eligibility

- Must have short term need
- Must be able to make ongoing payments
- Resident of Dublin, Fremont, Hayward, Livermore, Oakland, Pleasanton or San Leandro

### Access

- Applications are accepted on an ongoing basis through 3 different ECHO offices located in Hayward, Oakland and Pleasanton.
- Once a client is screened by phone, ECHO will contact landlord and attempt to negotiate a payment plan. If successful, client will complete necessary paperwork.

### Outcomes

- About 2000 are pre-screened (90% turned away).
- Less than 1% default on payment plans.

## **7. Mental Health Services Act**

### Assistance

- Deposit, back rent, moving costs, utilities
- Up to 90 days assistance for someone with an SSI application pending
- Average grant is \$900.
- Payments are considered loans – must repay a minimum of \$10/mo.
- Second time use allowed only if first loan has been repaid.
- Total funding from MHSA one-time funds is \$200,000. Additional funding will be available through unspent MHSA funds. Additional \$200,000 is available for clients enrolled in Full Service Partnerships (FSP).
- During first year about 50 clients assisted. This is expected to increase once program ramps up.

### Eligibility

- MHSA eligible (adult with serious mental illness or child with severe emotional disorder and homeless or at risk) and not enrolled in FSP or ACT.
- Connected with a service provider who will provide ongoing services and follow up.
- Have income or income pending (e.g. SSI application)

### Access

Access through various community mental health agencies. Agency submits application to County BHCS Housing Coordinator for approval. Approved within 24 hours. Currently program is not widely advertised as access is limited to specific mental health agencies. Access agencies are as follows:

- CHANGES – ICM (Telecare)
- STARS – TAY case management (Telecare)
- STAGES – Older adult case management (Telecare)
- Alameda Community Support Center (CSC)
- Asian Community Mental Health (2 teams)
- Bay Area Community Services (BACS)
- Bonita House
- BOSS
- Eden CSC (2 teams)
- La Clinica
- La Familia
- Oakland CSC (3 teams)
- Tri-City CSC
- Valley CSC
- West Oakland (2 teams)

### Outcomes

- About half are coming out of institutions and need short term assistance until SSI approved and half residing in private market housing and in need of one time rental assistance.
- About 60% have paid back some portion of the loan.
- Referral agencies required to follow up at 6 mo. and 1 year. Thus far good success with people maintaining their housing.

## **8. CalWORKs Homelessness Prevention Program**

### Assistance

- Up to 2 months back rent
- Deposit and move-in costs up to 80% of monthly income
- Non-recurring special need
- Up to 2 weeks motel voucher (\$65/day for a family of 4) for homeless families seeking permanent housing
- Total clients served unknown

### Eligibility

- Eligible for CalWORKs
- Homeless (note: as of October 2006 the definition of homeless was changed to include families who have been served with a Notice to Pay or Quit)

### Access

- Through CalWORKs eligibility worker
- Information about the program is provided in the application and renewal packet that is given to all applicants.

### Outcomes

- No outcomes tracked specifically related to homelessness prevention funding

## **9. Family Violence Law Center – CalWORKs Domestic Violence Client Assistance Fund**

### Assistance

- Funds can be used for back rent, deposit and move in costs and critical family needs such as emergency hotel stays, car repairs, etc.
- Use of funds must be related to employability
- For families on CalWORKs maximum for a family of 4 or less is \$2000/yr and for families with 5 or more maximum is \$3000/yr
- For clients who are CalWORKs eligible maximum is \$200 (usually used for emergency temporary relocations, such as hotel rooms when no shelter space is available)
- Total funding is \$56,000
- Small amount of additional funding is provided through the City of Oakland
- Funding often runs out before the end of the year. Funds are budgeted so that grants can be available for a longer period.

### Eligibility

- Must be a victim of domestic violence
- Family must be enrolled in CalWORKs for larger assistance amounts. Both the parent and child(ren) must be enrolled. This has the impact of excluding undocumented immigrants whose children are eligible for CalWORKs when the parent is not.
- For City of Oakland funding, family must be a resident of Oakland (CalWORKs eligibility is not required for accessing these funds)
- For rental assistance funds, clients must be able to sustain the rent on an ongoing basis.

### Access

- Funds are accessed through one of six agencies participating in the CalWORKs domestic violence collaborative
- These agencies are the Family Violence Law Center, A Safe Place, Building Futures for Women and Children, International Institute of the East Bay, Shelter Against Violent Environments (S.A.V.E.), and Tri-Valley Haven for Women.
- Applications are approved by FVLC who is the fiscal agent, however approval is limited to a verification of basic eligibility.

### Outcomes

- All clients who receive services from FVLC are followed up with after 6 months. Information that is collected includes current living situation, employment situation, whether they have been a victim of abuse in previous six months, how services helped them, etc..
- Clients who received funds from the CalWORKs emergency fund are asked how important the funds were to their situation at the 6 month follow up.



## Appendix B - Alameda County Eviction Data

### Eviction by zipcode - Alphabetical

94501	Alameda	111
94502	Alameda	4
94706	Albany	12
94702	Berkeley	21
94703	Berkeley	29
94704	Berkeley	17
94705	Berkeley	7
94707	Berkeley	5
94708	Berkeley	2
94709	Berkeley	4
94710	Berkeley	12
94546	Castro Valley	77
94552	Castro Valley	8
94568	Dublin	56
94608	Emeryville	140
94536	Fremont	137
94538	Fremont	173
94539	Fremont	25
94555	Fremont	22
94541	Hayward	261
94542	Hayward	46
94543	Hayward	1
94544	Hayward	261
94545	Hayward	90
94557	Hayward	1
94550	Livermore	56
94551	Livermore	61
94560	Newark	76
94601	Oakland	210
94602	Oakland	53
94603	Oakland	132
94605	Oakland	219
94606	Oakland	172
94607	Oakland	157
94609	Oakland	80
94610	Oakland	82
94611	Oakland	39
94612	Oakland	112
94618	Oakland	4
94619	Oakland	61
94621	Oakland	161
94566	Pleasanton	41
94588	Pleasanton	38
94577	San Leandro	93
94578	San Leandro	228
94579	San Leandro	30
94580	San Lorenzo	39
94587	Union City	98
		<b>3764</b>

### Eviction by zipcode - by magnitude

94541	Hayward	261
94544	Hayward	261
94578	San Leandro	228
94605	Oakland	219
94601	Oakland	210
94538	Fremont	173
94606	Oakland	172
94621	Oakland	161
94607	Oakland	157
94608	Emeryville	140
94536	Fremont	137
94603	Oakland	132
94612	Oakland	112
94501	Alameda	111
94587	Union City	98
94577	San Leandro	93
94545	Hayward	90
94610	Oakland	82
94609	Oakland	80
94546	Castro Valley	77
94560	Newark	76
94551	Livermore	61
94619	Oakland	61
94550	Livermore	56
94568	Dublin	56
94602	Oakland	53
94542	Hayward	46
94566	Pleasanton	41
94580	San Lorenzo	39
94611	Oakland	39
94588	Pleasanton	38
94579	San Leandro	30
94703	Berkeley	29
94539	Fremont	25
94555	Fremont	22
94702	Berkeley	21
94704	Berkeley	17
94706	Albany	12
94710	Berkeley	12
94552	Castro Valley	8
94705	Berkeley	7
94707	Berkeley	5
94502	Alameda	4
94618	Oakland	4
94709	Berkeley	4
94708	Berkeley	2
94543	Hayward	1
94557	Hayward	1
		<b>3764</b>