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CALIFORNIA POLICY LAB

Serving Highest Needs: An Equity Analysis of Bay Area Homelessness Prevention Programs

ZOE KLINGMANN AND MAX GROSS

Summary

Financial instability is a leading driver of homelessness, and recent research has found that temporary financial assistance, targeted to at-risk households, reduces entries into homelessness. In 2021, the nonprofit All Home convened a working group to develop a Bay Area homelessness prevention model and assessment tool to target resources to those at highest risk of homelessness. All Home partnered with Bay Area Community Services (BACS), a nonprofit service provider, to build the Homelessness Prevention Platform (HPP), an online application management platform. This policy brief uses data from about 55,000 HPP applications to describe who applies for prevention services and who receives assistance in six Bay Area jurisdictions (the City of Oakland, and San Francisco, Contra Costa, Napa, Solano, and Sonoma Counties). This brief accompanies an in-depth report that is part of a broader evaluation of the Bay Area's regional homelessness prevention model that is being conducted by the California Policy Lab.

Key findings:

- **About 55,000 applications were submitted to the HPP between May 2021 and July 2025**. Each applicant completed an online risk screener intended to identify households at greatest risk of becoming homeless. Of the submitted applications, 61% were marked as prioritized, meaning they received a risk score above a threshold or had experienced homelessness in the last two years. Fifty-four percent of those prioritized received financial services.
- **Applicants are highly cost-burdened, and about half have a history of homelessness.** More than eight in ten applicants have incomes under 30% of the area median income, a majority spend more than half of their income on housing costs, and nearly half have experienced homelessness in the past.
- **The households that apply to prevention programs differ from the general population of low-income and high-rent-burden households.** Compared to renter households with high rent burdens and low incomes in the same jurisdictions, prevention applicants are more likely to identify as Black and to be working-age adults 25–60.
- **Certain groups of applicants are more likely to meet the criteria to be prioritized for services.** Black applicants, Transition-Aged Youth (TAY), and applicants with children in the household are more likely to be prioritized compared to other groups, either because they score above a threshold on the risk screener or had recently experienced homelessness.

Background on the Targeted Prevention Model

Programs based on the model currently operate in Contra Costa County, Oakland, San Francisco, Solano County, and Sonoma County. A program in Napa County operated between January and October 2023.[1] Across these programs, a household applying for assistance goes through the following process:

Prevention program stages

1. **Application:** Households apply through the HPP, an online portal managed by BACS. They may work with a community group contracted by the program to assist applicants with the online application and conduct outreach.
2. **Screening for eligibility:** The first page of the application screens for eligibility. Applicants are ineligible if they report an income above 50% of the area median income (AMI), live outside of the program jurisdiction, or do not report a recent hardship.[2] Ineligible applicants are screened out and do not continue to the full application.
3. **Screening for risk to prioritize high-risk households:** The full application includes a risk screener of 14 to 20 items, with slight variation based on local priorities. The screener assigns points for factors that are associated with a higher likelihood of future homelessness, such as living without a lease or having a disabling condition. Applicants whose score is above a threshold score are "prioritized" and informed that they can receive services from the program. Applicants who report that they have experienced homelessness in the last two years are automatically prioritized regardless of their score.
4. **Confirming eligibility and providing services:** Case workers attempt to contact the prioritized households using contact information provided in the application. Once they make contact, they confirm the household's eligibility for the program and collect documentation. Case workers then determine what type of support and how much aid each household receives on a case-by-case basis. Rental or utility funds are paid to the landlord or utility company, unless there are extenuating circumstances.

Programs differ slightly in their threshold prioritization scores (which they can adjust over time based on available funding for services), the specific screener questions used, and the types of services offered. Every program provides back rent, and most also offer other financial assistance as well as non-monetary services such as benefit navigation and housing search assistance.

Summary of Findings

I. Applications to the Homelessness Prevention Platform

About 55,000 applications were submitted to the HPP between May 2021 and July 2025. This number includes only applications that met basic eligibility requirements (AMI, geography, and recent experience of a hardship) at the time of applying.[3] This number also excludes applicants who did not consent to participate in research. Most of the applications in the HPP are from the San Francisco program, which has operated for the longest time and has the highest average volume of applicants (Table 1).

Of all submitted applications, 61% met the criteria to be prioritized for services. This threshold is set based on available funding and program resources, and therefore should not be interpreted as an assessment of overall community need for this type of assistance. The threshold may be altered over time in each jurisdiction as funding availability fluctuates relative to the number of applications.

TABLE 1: Program details

PROGRAM	APPLICATION DATES	NUMBER OF APPLICATIONS	AVERAGE APPLICATIONS PER MONTH	NUMBER OF PRIORITIZED APPLICATIONS
Contra Costa County	Dec. 2023 through Jul. 2025	2,035	102	958
Napa County	Jan. 2023 through Oct. 2023	299	30	230
Oakland	Jul. 2021 through Jul. 2025	5,856	120	3,873
San Francisco	May 2021 through Jul. 2025	42,788	855	26,627
Solano County	Nov. 2024 through Jul. 2025	2,390	286	991
Sonoma County	Dec. 2024 through Jul. 2025	1,401	189	587

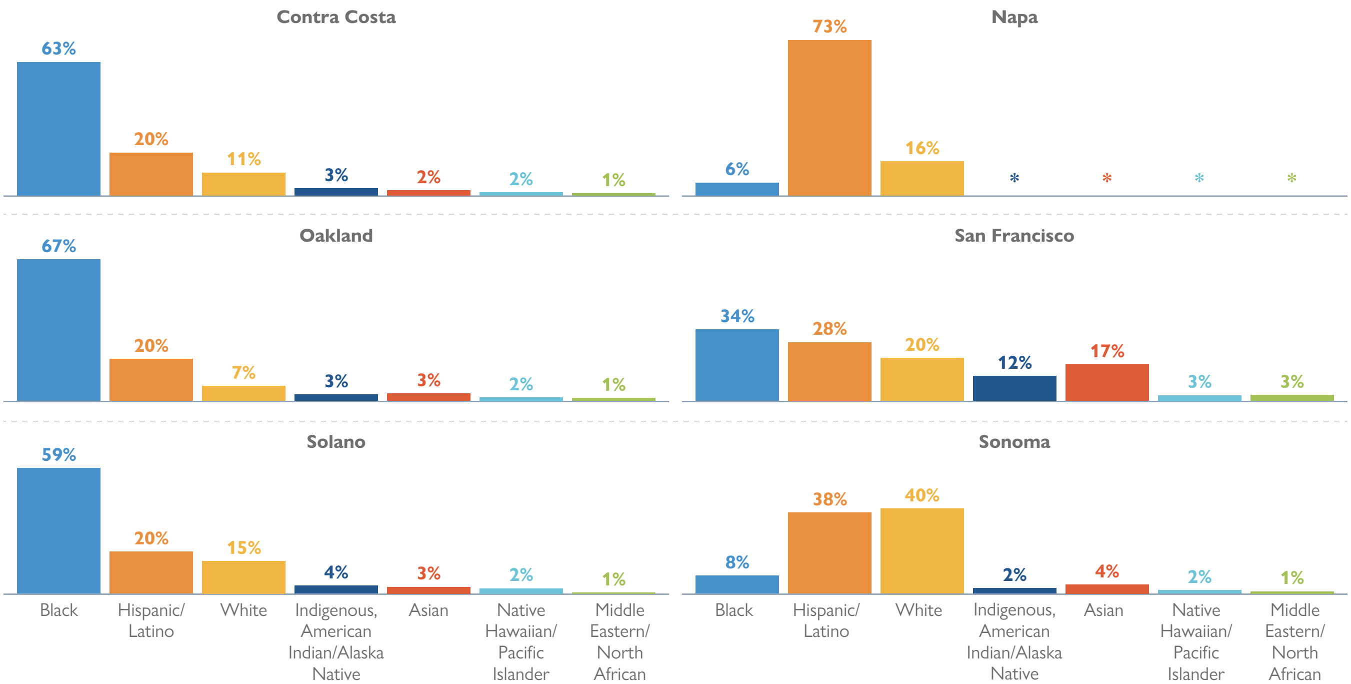
II. Key Characteristics of Applicants to Prevention Programs

This section describes the characteristics of program applicants and compares them to the general population of households who are vulnerable to homelessness in each community using American Community Survey data. We define "vulnerable renters" as households who rent their home, have an AMI of 50% or less, and spend more than 50% of their income on rent.

Applicants are highly cost-burdened, and half have a history of homelessness. More than eight in ten (83%) applicants have extremely low incomes under 30% of the area median income, and a majority (56%) are severely cost-burdened, meaning they pay more than 50% of their income in rent. About half (48%) of applicants reported that they had never experienced homelessness, while one in five (22%) said they had been homeless in the last two years.

Racial and ethnic breakdowns vary by geography. Black applicants make up the majority in Oakland, Contra Costa County, and Solano County (59–67%), while most applicants in Napa and Sonoma County either identify as Hispanic or Latino or as White. In San Francisco, applicants are most commonly Black (34%), Hispanic or Latino (28%), or White (20%), but substantial proportions are Asian (17%) or Indigenous, American Indian, or Alaska Native (12%)[4] (see Figure 1).

FIGURE 1: In three programs, a majority of applicants are Black.



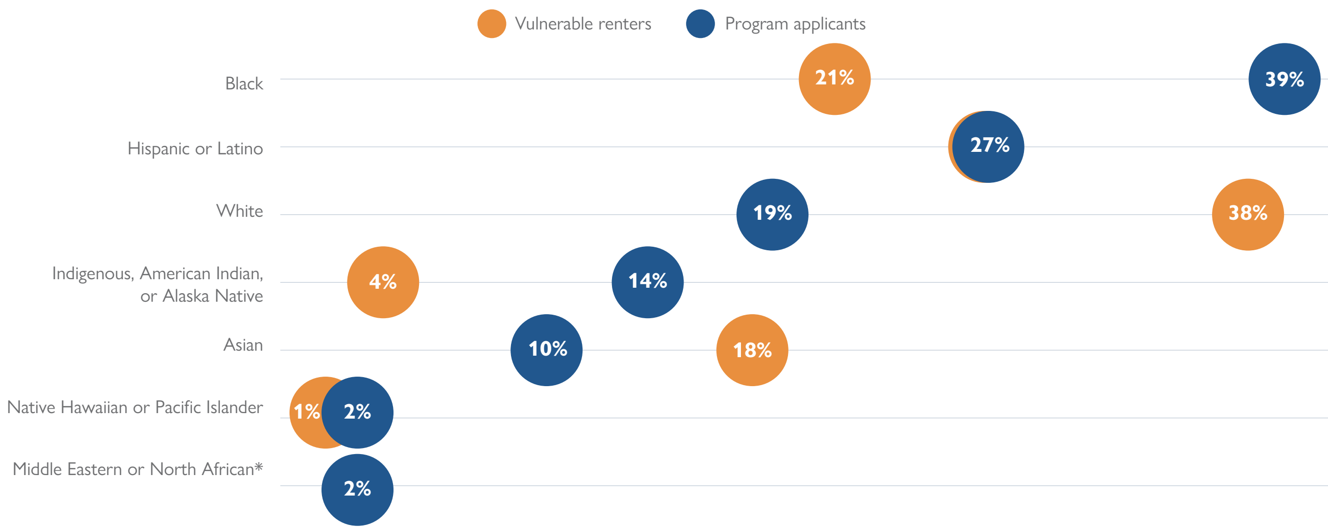
Note: Applicants may be counted in more than one race/ethnicity category. * Cells of less than 10 individuals are suppressed for privacy.

Applicants are more likely to be Black compared to heads of vulnerable renter households in the region. Black heads of household make up 39% of applicants to the six programs, but 21% of vulnerable renters in the jurisdictions where the programs are operating (Figure 2). We define "vulnerable renters" as households who rent their home, have an AMI of 50% or less, and spend more than 50% of their income on rent according to ACS data.

At the same time, applicants are less likely to be White compared to vulnerable renter households (19% vs. 38%). However, there are some differences when comparing applicants in a jurisdiction to vulnerable renters from the same jurisdiction. In Oakland, Solano County, and Contra Costa County, applicants are less likely to be Hispanic or Latino. In San Francisco, applicants are more likely to identify as Indigenous, American Indian, or Alaska Native[5] or as Hispanic or Latino, and are less likely to be Asian compared to San Francisco households vulnerable to homelessness. A full table of the comparisons is available in Appendix A.

There are many potential reasons for these differences. There may be under-representation of Asian and Hispanic or Latino communities in the prevention programs due to barriers to application, such as language, lack of knowledge, stigma, or fear of government services for immigration reasons. There may also be differences in access due to structural factors like the location of services or preexisting connections to agencies that refer households to these services. The higher proportion of Black (and in San Francisco, Indigenous, American Indian, or Alaska Native) applicants may reflect a higher risk of homelessness in these communities that is not fully captured by rent or income data — for instance, differences in their access to wealth or a family safety net. This heightened risk may explain why Black households are more likely to apply for homelessness prevention services.

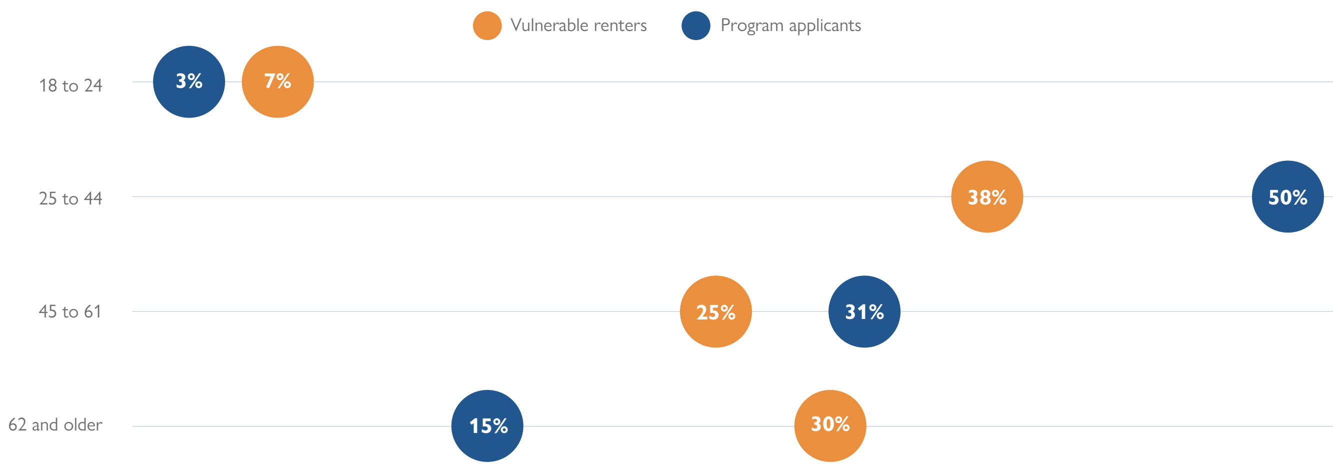
FIGURE 2: Applicants are more likely to be Black and less likely to be White than heads of vulnerable renter households



* Middle Eastern or North African was not an available category in the 2023 5-year ACS estimates

A higher proportion of prevention program applicants are working age than vulnerable renters overall. Figure 3 shows that about half of applicants (50%) are adults between the ages of 25 and 44. A smaller share of applicants are seniors 62 and older (15%); this is lower than the share of vulnerable older households in the region (30%). There are also fewer households headed by Transition-Aged Youth ages 18 to 26 (TAY) among prevention program applicants compared to vulnerable renter households headed by people under 25 (3% vs. 7%).[6] Adults 35–44 have the highest rate of homelessness of any age group, and people in this age group may simply have a higher risk of becoming homeless in a way that is not captured by rental and income data (National Alliance to End Homelessness, 2025). However, these differences could also be related to how well older and younger people access the programs — for instance, TAY and older adults may be less familiar with resources available or less comfortable with the online application.

FIGURE 3: A smaller share of program applicants are seniors compared to heads of households vulnerable to homelessness



More than half of applicants are women (57%), and applicants are more likely to have children in their household than vulnerable renters. Thirty-six percent are men and 3% have another gender identity. Slightly less than a third (30%) of vulnerable households in the community have one or more children, compared to 39% of prevention program applicants. Vulnerable households are also more likely to be headed by men (43%) than applicant households (36%).[7] Applicants in Contra Costa, Napa, and Solano are especially likely to have children in the household (59–68%), while San Francisco applicants are less likely to have children (34%) and more likely to live alone (52%).[8]

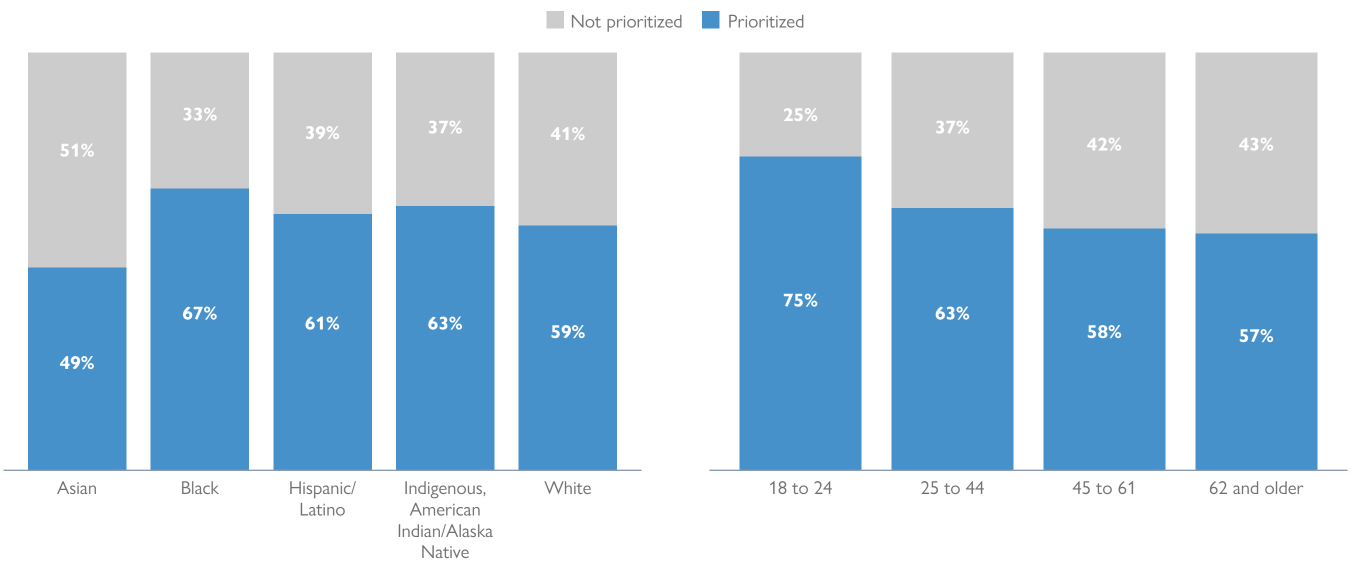
III. Key Characteristics of Prioritized Households

This section describes the applicants who meet the criteria to be prioritized by the prevention programs, either because their score on the risk screener was higher than the threshold, or because they experienced homelessness in the last two years.

Applicants who recently experienced homelessness have a distinct profile. Applicants who report that they experienced homelessness in the last two years are automatically prioritized for assistance. These applicants are younger on average than other prioritized applicants: about six in ten (62%) are between the ages of 25 and 44, and an additional 6% are TAY under the age of 25. About half of recently homeless applicants are Black (49%), compared to 39% of prioritized applicants without a recent history of homelessness.

Black applicants, TAY applicants, and families with children are more likely to meet the criteria to be prioritized compared to other groups. About six in ten (62%) of all applicants were prioritized to receive services, meaning that they scored above the threshold on the program's risk screener or had experienced homelessness in the previous two years before applying. Black and TAY applicants were more likely to meet this criteria: about two-thirds (67%) of Black applicants and 75% of TAY applicants were prioritized (Figure 4).[9] Asian applicants were less likely to have met prioritization criteria (49%) than other racial or ethnic groups. Applicants with children in the household met prioritization criteria more often than those without children: 66% were prioritized, while 58% of households without children were prioritized. Having children or a senior in the household adds prioritization points across all programs, and having a TAY head of household adds points in San Francisco and Napa County.

FIGURE 4: Black and TAY applicants are more likely to meet prioritization criteria



Conclusion

Since 2021, the six programs using the Bay Area prevention model have received about 55,000 applications. Applicants to these programs are highly cost-burdened and have low incomes. They are more likely to identify as Black and to be a working-age adult compared to vulnerable renter households in the same jurisdictions. Black applicants, TAY applicants, and families with children are more likely to meet the criteria to be prioritized than other demographic groups.

For more information, please read the full descriptive analysis **report,** which can be found on the CPL or All Home websites. A second phase of the evaluation, currently underway, will explore the causal impact of the programs on reducing the risk of homelessness for participants.

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For more information about All Home's support of homelessness prevention programs, please visit the All Home website or contact Irene Farnsworth, Director of Regional Homelessness Prevention (ifarnsworth@allhomeca.org). For questions about this research, please contact Zoe Klingmann (zokling@ucla.edu).

Endnotes

1 A similar targeted prevention program has operated in Santa Clara County since 2017, but it uses a slightly different screening model and is not included in this analysis.

2 The income eligibility threshold is 50% AMI in most jurisdictions, but it is 55% AMI in Oakland and was 80% AMI in San Francisco prior to 2023. Applicants for move-in assistance in San Francisco are not required to report a recent hardship.

3 The eligibility screen includes some tolerance to account for applicant error, so this number includes a small number of people with incomes slightly above the threshold. If these applicants are prioritized for services, a case worker verifies eligibility before providing services.

4 San Francisco uses different wording for this category than other programs, which may contribute to this difference. They ask applicants whether they identify as "Indigenous/American Indian," with subcategories that include "Indigenous from Mexico, the Caribbean, Central America or South America" as well as "American Indian/Native American." The other programs use more limited terminology such as "American Indian or Alaska Native."

5 As in the comparison above, San Francisco's different racial and ethnic categories may contribute to this difference **(see endnote 4)**.

6 However, applicants are about as likely to have a TAY as a member of their household (15% do, compared to 16% of vulnerable renter households).

7 The Census Bureau defines heads of household differently than the HPP application. In ACS data, the "householder" is the person in whose name the home is rented or owned — not necessarily the person filling out the survey. This difference could have an impact on the reported gender and race/ethnicity of the head of household.

8 This difference may be related to the fact that San Francisco's program prioritizes applicants who live in their Permanent Supportive Housing units, who are predominantly single adults living alone.

9 As described above, TAY applicants were especially likely to experience homelessness in the last two years and thus be prioritized automatically. A similar pattern is true for Black applicants, 28% of whom experienced homelessness in the last two years. Asian applicants were slightly less likely to have recently experienced homelessness than non-Asian applicants.

Appendix A

TABLE A1: Race and ethnicity by program

	BLACK (%)	HISPANIC/ LATINO (%)	WHITE (%)	INDIGENOUS AMERICAN INDIAN/ ALASKA NATIVE (%)	ASIAN (%)	NATIVE HAWAIIAN/ PACIFIC ISLANDER (%)	MIDDLE EASTERN/ NORTH AFRICAN (%)
Contra Costa County							
Program applicants	**63**	**20**	**11**	**3**	**2**	**2**	**1**
Vulnerable renters	23	31	36	4	15	1	**
Napa County							
Program applicants	**6**	**73**	**16**	*	*	*	*
Vulnerable renters	2	42	51	3	6	1	**
Oakland							
Program applicants	**67**	**20**	**7**	**3**	**3**	**2**	**1**
Vulnerable renters	37	24	24	4	18	1	**
San Francisco							
Program applicants	**34**	**28**	**20**	**12**	**17**	**3**	**3**
Vulnerable renters	11	20	42	3	31	1	**
Solano County							
Program applicants	**59**	**20**	**15**	**4**	**3**	**2**	**1**
Vulnerable renters	29	28	36	3	10	1	**
Sonoma County							
Program applicants	**8**	**38**	**40**	**2**	**4**	**2**	**1**
Vulnerable renters	5	34	59	5	6	1	**

Applicants may be counted in more than one race/ethnicity category

* Cell of less than 10 individuals are suppressed for privacy

** The Middle Eastern/North African category was not an available category in the 2023 5-year ACS estimates