

Appendix B: Housing Needs Assessment

This chapter contains a comprehensive assessment of the various factors that influence and affect the City’s housing needs, an essential part of developing appropriate and responsive housing policies and programs. The needs assessment addresses the following topic areas:

- Population Characteristics (age, race, ethnicity)
- Household Characteristics (household size and composition, and income)
- Special Needs Groups (including extremely low-income residents; older adults; people with disabilities; large families; female-headed households; people experiencing homelessness; undocumented immigrants; and farmworkers)
- Housing Costs and Overcrowding and Tenure (cost burden, overcrowding rates)
- Housing Stock Characteristics (including tenure and ownership, overcrowding and housing stock conditions, cost burden, vacancy, permits by income)
- Housing Costs and Affordability (including housing affordability by household income, and owner/renter costs)
- Assisted Housing at Risk of Conversion (the status of assisted low-income rental units that are “at risk” of conversion to market rent status)

Since at least the 1940s, Oakland has had a significantly higher percentage of Black, Indigenous, and People of Color (BIPOC) residents than other cities of a similar size in California. BIPOC communities in Oakland have historically faced patterns of discrimination and segregation, as well as neighborhood disinvestment, throughout the 20th century continuing into the 21st century. In recent years, many of these same communities now bear a disproportionate impact of the State’s housing crisis and are increasingly at risk of displacement from Oakland—Oakland’s Black population has decreased from 36 percent in 2000 to 23 percent in 2020. Oakland’s rates of homelessness have also significantly increased from 2017-2022 (83 percent), though the rate of increase has decreased from the period of 2019-2022 (23 percent, compared to 47 percent from 2017-2019). Oaklanders of color also disproportionately face lower rates of homeownership, higher housing cost burden, overcrowded conditions, and homelessness. These trends are being compounded by demographic factors such as rapid aging of the population, and continued prevalence of poverty.

Table of Contents Appendix B: Housing Needs Assessment B- I

B.1 Population Characteristics..... B-8

Population by Age..... B-9

Race and Ethnicity..... B-11

B.3 Household Characteristics B-13

Household Size..... B-13

Household Types..... B-14

Household Income B-14

B.4 Employment Characteristics..... B-16

B.5 Special Needs Groups B-17

Extremely-Low-Income Residents B-17

Elderly Residents..... B-21

Persons with Disabilities B-27

Large Families..... B-29

Female-Headed Households..... B-31

Persons Experiencing Homelessness..... B-32

Undocumented Immigrants B-35

Farmworkers..... B-36

B.6 Housing Stock Characteristics B-38

Housing Tenure..... B-38

Housing Type..... B-41

Overcrowded Households B-42

Cost Burden B-45

Housing Vacancy B-47

Housing Permits by Income..... B-47

Housing Stock Conditions B-48

B.7 Housing Costs and Affordability..... B-50

Housing Affordability by Household Income B-50

Ownership Costs..... B-52

Renter Costs..... B-54

B.8 Assisted Housing at Risk of Conversion B-57

Cost Analysis B-70

Resources for Preservation..... B-71

B.1 Population Characteristics.....B-5

 Population by Age B-6

 Race and Ethnicity B-8

B.3 Household Characteristics.....B-10

 Household Size B-10

 Household Types B-11

 Household Income B-11

B.4 Employment CharacteristicsB-13

B.5 Special Needs GroupsB-14

 Extremely Low Income Residents B-14

 Elderly Residents B-16

 Persons with Disabilities..... B-22

 Large Families B-24

 Female-Headed Households B-26

 Persons Experiencing Homelessness..... B-27

 Undocumented Immigrants B-30

 Farmworkers B-31

B.6 Housing Stock CharacteristicsB-33

 Housing Tenure B-33

 Housing Type B-36

 Overcrowded Households..... B-37

 Cost Burden B-40

 Housing Vacancy B-42

 Housing Permits by Income..... B-42

 Housing Stock Conditions..... B-43

B.7 Housing Costs and Affordability.....B-45

 Housing Affordability by Household Income..... B-45

 Ownership Costs..... B-47

 Renter Costs B-49

B.8 Assisted Housing at Risk of ConversionB-52

 Cost Analysis..... B-65

 Resources for Preservation B-66

List of Charts and Tables

Charts

[Chart B-1: Population Growth by Region, 1990-2020](#) B-9

[Chart B-2: Oakland Population by Age, 2000-2019](#) B-10

[Chart B-3: Alameda County Age Projections, 2010-2060](#)..... B-11

[Chart B-4: Race/Ethnicity by Region, 2019](#)..... B-13

[Chart B-5: Persons with Disabilities by Region, 2019](#) B-27

[Chart B-6: Oakland Household Size by Household Income Level, 2019](#)..... B-31

[Chart B-7: Farm Labor in Alameda County, 2002-2017](#) B-37

[Chart B-8: Oakland Household Tenure, 2000 – 2019](#) B-39

[Chart B-9: Oakland Overcrowding by Tenure and Severity, 2013-2017](#)..... B-43

[Chart B-10: Oakland Overcrowding by Race/Ethnicity, 2015-2019](#)..... B-45

[Chart B-11: Age of Oakland Housing Stock, 2019](#)..... B-48

[Chart B-12: Zillow Home Value Index \(ZHVI\) by Region, 2001 – 2020](#)..... B-52

[Chart B-13: Owner-Occupied Unit Values by Region, 2019](#)..... B-53

[Chart B-14: Ownership Affordability Gap for the Typical Household, 2021](#)..... B-54

[Chart B-15: Contract Rents for Renter-Occupied Units by Region, 2019](#)..... B-56

[Chart B-16: Rental Affordability Gap for the Typical Household, 2019](#)..... B-57

[Chart B-1: Population Growth by Region, 1990-2020](#)..... B-6

[Chart B-2: Oakland Population by Age, 2000-2019](#) B-7

[Chart B-3: Alameda County Age Projections, 2010-2060](#) B-8

[Chart B-4: Race/Ethnicity by Region, 2019](#) B-10

[Chart B-5: Persons with Disabilities by Region, 2019](#) B-22

[Chart B-6: Oakland Household Size by Household Income Level, 2019](#) B-26

[Chart B-7: Farm Labor in Alameda County, 2002-2017](#) B-32

[Chart B-8: Oakland Household Tenure, 2000–2019](#) B-34

[Chart B-9: Oakland Overcrowding by Tenure and Severity, 2013-2017](#) B-38

[Chart B-10: Oakland Overcrowding by Race/Ethnicity, 2015-2019](#) B-40

[Chart B-11: Age of Oakland Housing Stock, 2019](#) B-43

[Chart B-12: Zillow Home Value Index \(ZHVI\) by Region, 2001 – 2021](#)..... B-47

[Chart B-13: Owner-Occupied Unit Values by Region, 2019](#)..... B-48

[Chart B-14: Ownership Affordability Gap for the Typical Household, 2021](#) B-49

[Chart B-15: Contract Rents for Renter-Occupied Units by Region, 2019](#)..... B-51

[Chart B-16: Rental Affordability Gap for the Typical Household, 2019](#) B-52

Tables:

[Table B-1: Oakland Population, 2010-2020](#)..... B-10

[Table B-2: Oakland Population by Race/Ethnicity, 2000-2019](#)..... B-13

[Table B-3: Households by Household Size by Region, 2019](#)..... B-14

[Table B-4: Household Types by Region, 2019](#)..... B-14

[Table B-5: HCD Income Levels by Household Size in Alameda County, 2021](#) B-15

Table B-6: Households by Household Income Level by Region, 2021	B-16
Table B-7: Employment by Industry by Region, 2019	B-16
Table B-8a: Oakland Household Income Distribution by Race/Ethnicity, 2013-2017	B-18
Table B-9a: Oakland Poverty Status by Race, 2015-2019	B-18
Table B-9b: Oakland Housing Tenure by Income Level, 2019.....	B-19
Table B-9c: Oakland Cost-Burdened Households by Income and Tenure, 2013-2017¹	B-19
Table B-9d: Overcrowding¹ by Income Level and Severity in Oakland, 2013-2017	B-20
Table B-10: Oakland Senior and Youth Population by Race, 2021	B-22
Table B-11: Oakland Senior Households¹ by Income and Tenure, 2021	B-22
Table B-12: Oakland Cost-Burdened Senior Households¹ by Income Level, 2021	B-23
Table B-13: Oakland Seniors (Age 65 and Over) by Type of Disability, 2019.....	B-23
Table B-14: Oakland Senior Housing, 2021	B-27
Table B-15: Oakland Disability by Type, 2019.....	B-28
Table B-16: Oakland Population with Developmental Disabilities by Residence, 2020¹	B-29
Table B-17: Oakland Household Size by Tenure, 2019.....	B-30
Table B-18: Oakland Cost Burden by Household Size, 2013-2017	B-31
Table B-19: Oakland Household Type by Tenure, 2019.....	B-32
Table B-20: Oakland Female-Headed Households by Poverty Status¹, 2019.....	B-32
Table B-21: Homelessness by Household Type and Shelter Status in Alameda County, 2022	B-33
Table B-22: Racial/Ethnic Group Share of General and Homeless Population in Alameda County, 2022. B-33	
Table B-23: Homeless Population in Oakland and Alameda County, 2022.....	B-34
Table B-24: Oakland Homeless Population by Location and Household Type, 2022	B-37
Table B-25: Migrant Worker Student Population¹ by Region, 2016-2020	B-39
Table B-26: Household Tenure by Region, 2019.....	B-39
Table B-27: Oakland Housing Tenure by Race/Ethnicity, 2019	B-40
Table B-28: Oakland Housing Tenure by Income Level, 2019.....	B-41
Table B-29: Oakland Housing Tenure by Housing Type, 2019	B-41
Table B-30: Oakland Housing Type Trends, 2010 – 2020.....	B-42
Table B-31: Overcrowding¹ Severity by Region, 2013-2017.....	B-43
Table B-32: Overcrowding¹ by Income Level and Severity in Oakland, 2013-2017	B-45
Table B-33a: Oakland Cost-Burdened Households by Income and Tenure, 2013-2017¹	B-46
Table B-33b: Cost Burden Severity by Region, 2015-2019	B-47
Table B-34: Oakland Vacant Units by Type, 2019	B-47
Table B-35: Oakland Housing Permitting, 2015 – 2021	B-48
Table B-34: Oakland Substandard Housing Issues, 2019.....	B-50
Table B-37: Oakland Housing Affordability by Income Group, 2021	B-53
Table B-38: Oakland Zillow Home Value Index (ZHVI), 2010 - 2020.....	B-54
Table B-39: Median Contract Rent¹ by Region, 2009 – 2019	B-56
Table B-40: Oakland Monthly Gross Rental Rates, 2019.....	B-57
Table B-41: Summary of Assisted Units at Risk of Conversion, 2022	B-58

<u>Table B-42: Oakland Assisted Housing Inventory, 2022</u>	<u>B-59</u>
<u>Table B-43: Affordable Housing Development Costs in Oakland, 2017-2020</u>	<u>B-70</u>
<u>Table B-44: Qualified Entities in Alameda County</u>	<u>B-72</u>
<u>Table B-1: Oakland Population, 2010-2020</u>	<u>B-7</u>
<u>Table B-2: Oakland Population by Race/Ethnicity, 2000-2019</u>	<u>B-9</u>
<u>Table B-3: Households by Household Size by Region, 2019</u>	<u>B-11</u>
<u>Table B-4: Household Types by Region, 2019</u>	<u>B-11</u>
<u>Table B-5: HCD Income Levels by Household Size in Alameda County, 2021</u>	<u>B-12</u>
<u>Table B-6: Households by Household Income Level by Region, 2021</u>	<u>B-13</u>
<u>Table B-7: Employment by Industry by Region, 2019</u>	<u>B-13</u>
<u>Table B-8: Oakland Household Income Distribution by Race/Ethnicity, 2013-2017</u>	<u>B-15</u>
<u>Table B-9: Oakland Poverty Status by Race, 2015-2019</u>	<u>B-16</u>
<u>Table B-10: Oakland Senior and Youth Population by Race, 2021</u>	<u>B-16</u>
<u>Table B-11: Oakland Senior Households¹ by Income and Tenure, 2021</u>	<u>B-17</u>
<u>Table B-12: Oakland Cost Burdened Senior Households¹ by Income Level, 2021</u>	<u>B-17</u>
<u>Table B-13: Oakland Seniors (Age 65 and Over) by Type of Disability, 2019</u>	<u>B-18</u>
<u>Table B-14: Oakland Senior Housing, 2021</u>	<u>B-22</u>
<u>Table B-15: Oakland Disability by Type, 2019</u>	<u>B-23</u>
<u>Table B-16: Oakland Population with Developmental Disabilities by Residence, 2020¹</u>	<u>B-24</u>
<u>Table B-17: Oakland Household Size by Tenure, 2019</u>	<u>B-25</u>
<u>Table B-18: Oakland Cost Burden by Household Size, 2013-2017</u>	<u>B-25</u>
<u>Table B-19: Oakland Household Type by Tenure, 2019</u>	<u>B-27</u>
<u>Table B-20: Oakland Female-Headed Households by Poverty Status¹, 2019</u>	<u>B-27</u>
<u>Table B-21: Homelessness by Household Type and Shelter Status in Alameda County, 2022</u>	<u>B-28</u>
<u>Table B-22: Racial/Ethnic Group Share of General and Homeless Population in Alameda County, 2022</u>	<u>B-28</u>
<u>Table B-23: Homeless Population in Oakland and Alameda County, 2022</u>	<u>B-29</u>
<u>Table B-24: Oakland Homeless Population by Location and Household Type, 2022</u>	<u>B-32</u>
<u>Table B-25: Migrant Worker Student Population¹ by Region, 2016-2020</u>	<u>B-34</u>
<u>Table B-26: Household Tenure by Region, 2019</u>	<u>B-34</u>
<u>Table B-27: Oakland Housing Tenure by Race/Ethnicity, 2019</u>	<u>B-35</u>
<u>Table B-28: Oakland Housing Tenure by Income Level, 2019</u>	<u>B-36</u>
<u>Table B-29: Oakland Housing Tenure by Housing Type, 2019</u>	<u>B-36</u>
<u>Table B-30: Oakland Housing Type Trends, 2010-2020</u>	<u>B-37</u>
<u>Table B-31: Overcrowding¹ Severity by Region, 2013-2017</u>	<u>B-38</u>
<u>Table B-32: Overcrowding¹ by Income Level and Severity in Oakland, 2013-2017</u>	<u>B-40</u>
<u>Table B-33a: Oakland Cost Burdened Households by Income and Tenure, 2013-2017¹</u>	<u>B-41</u>
<u>Table B-33b: Cost Burden Severity by Region, 2015-2019</u>	<u>B-42</u>
<u>Table B-34: Oakland Vacant Units by Type, 2019</u>	<u>B-42</u>

Table B-35: Oakland Housing Permitting, 2015–2021	B-43
Table B-34: Oakland Substandard Housing Issues, 2019	B-45
Table B-37: Oakland Housing Affordability by Income Group, 2021	B-46
Table B-38: Oakland Zillow Home Value Index (ZHVI), 2010–2020	B-48
Table B-39: Median Contract Rent ¹ by Region, 2009–2019	B-50
Table B-40: Oakland Monthly Gross Rental Rates, 2019	B-51
Table B-41: Summary of Assisted Units at Risk of Conversion, 2022	B-53
Table B-42: Oakland Assisted Housing Inventory, 2022	B-54
Table B-43: Affordable Housing Development Costs in Oakland, 2017–2020	B-65
Table B-44: Qualified Entities in Alameda County	B-67

Appendix B outlines Oakland’s existing housing needs and identifies those characteristics that may have significant impacts on housing needs in the community, including anticipated population and household growth. The appendix analyzes population and housing characteristics, identifies special housing needs among certain population groups, evaluates housing conditions, and provides other important information to support the goals, policies, and programs to meet the needs of current and future Oakland residents. This assessment is essential for developing a successful strategy to meet a variety of housing needs in the city. Both local and regional changes since the previous Housing Element are assessed to provide the full scope of housing needs. Analysis in each of the sections below informs the housing programs and policies provided in the element. A more thorough analysis of socioeconomic and housing trends as they relate to affirmatively furthering fair housing—including patterns of segregation and racial discrimination—are provided in Appendix D.

The Association of Bay Area Governments-Metropolitan Transportation Commission (ABAG-MTC) has produced Local Housing Needs Data packets for jurisdictions in the ABAG-MTC region that have been pre-approved by the State Department of Housing and Community Development (HCD). These data packets largely rely on 2015-2019 five-year American Community Survey (ACS) and 2013-2017 Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) estimates, among other sources. Where the ABAG-MTC data packet does not provide sufficient information, alternate data sources are used.

B.1 Population Characteristics

According to the U.S. Census, Oakland had a population of 440,646 as of 2020 and was the eighth largest city in California. The population of Oakland makes up 26.0% of the population of Alameda County and has continued to grow in recent years. However, Oakland’s overall population growth has been inconsistent. Prior to 1980, Oakland experienced three decades of population decline. Beginning around 1990, the Bay Area as a whole became a focal point of significant economic development and investment in the technology sector. By the late 1990s, Oakland became an attractive target for investment and, in part, a respite from higher rents and home prices present throughout the region. By the early 2000s, significant growth without significant regional housing production resulted in severe constraints on housing throughout the region. The 2008-2009 Great Recession and foreclosure crisis saw a brief decline in housing demand, with catastrophic impacts for affected residents, but population growth picked up throughout the economic recovery and has continued to date. Oakland’s 2020 population represents an increase by nearly 50,000 from 390,724 in 2010, making Oakland one of the top 10 cities in terms of overall population growth between 2010 and 2020. But over a longer time span, since 2000, Oakland’s population has increased by 8.5 percent, below that of the regional growth rate of 14.8 percent. Table B-1 shows Oakland’s population estimate data from the California Department of Finance (DOF), compiled by ABAG-MTC. Appendix D, Figure D-19, Gentrification and Displacement Census Tract Typologies, provides important additional context to Oakland’s population characteristics.

Table B-1: Oakland Population, 2010-2020

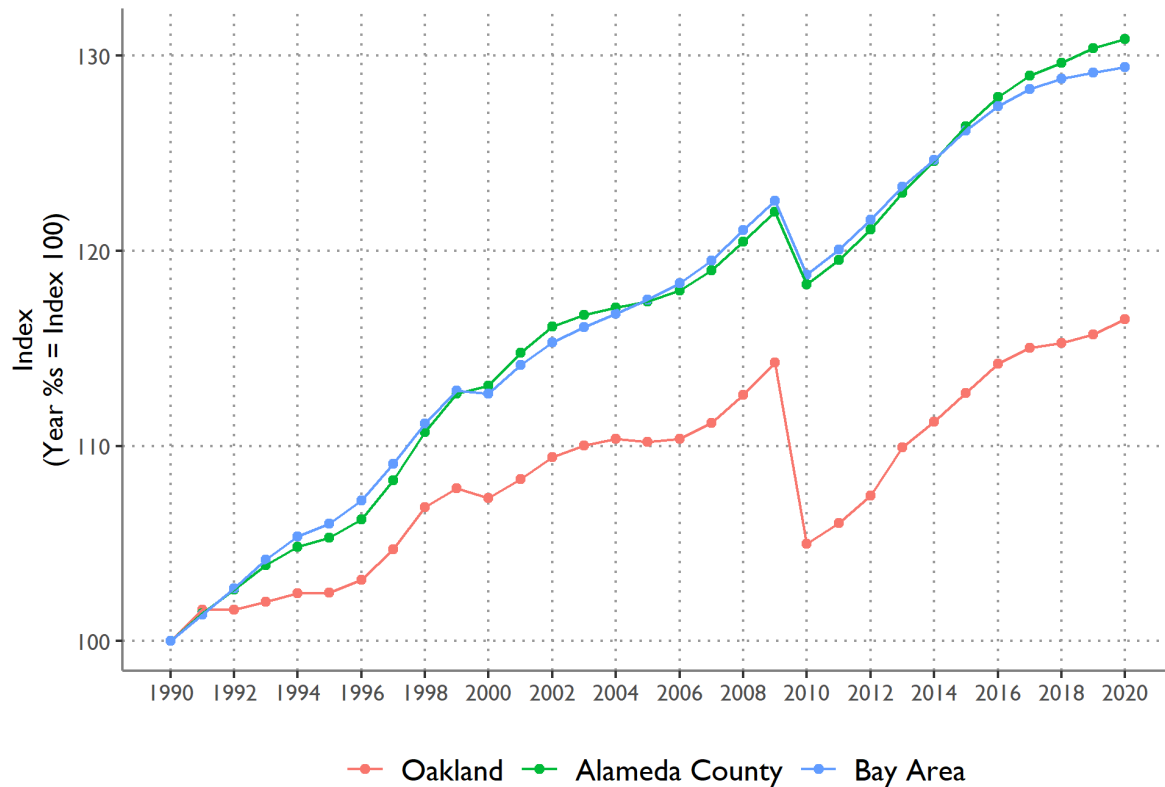
2000	2005	2010	2015	2020
399,566	410,189	390,724	419,571	433,697

Source: ABAG-MTC Housing Needs Data Workbook, 2021

ABAG-MTC has also provided DOF estimates of population growth indexed to the population in the year 1990 for Oakland and surrounding regions. Shown in Chart B-1, these data points represent the population

growth in each of the geographies relative to their populations in 1990. The break between 2009 and 2010 is due to the differences between population estimates in 2009 and census counts in 2010. DOF uses the decennial census to benchmark subsequent population estimates. As evidenced in the plot, Oakland has seen a lower relative growth rate than both Alameda County and the Bay Area during the 1990 to 2020 period.

Chart B-1: Population Growth by Region, 1990-2020



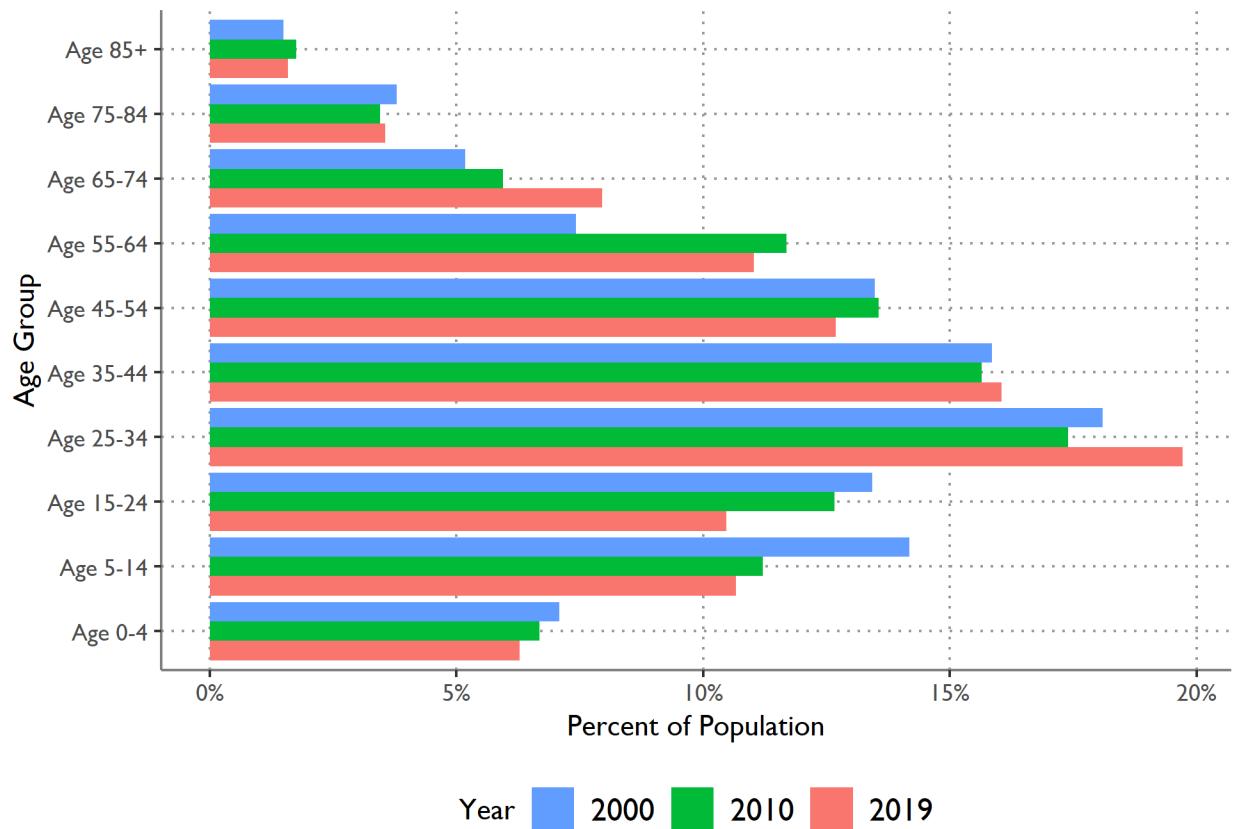
Source: ABAG-MTC Housing Needs Data Workbook, 2021

POPULATION BY AGE

Current and future housing needs are usually determined in part by the age characteristics of a community’s residents. Each age group has distinct lifestyles, family type and size, incomes, and housing preferences. Consequently, evaluating the age characteristics of a community is important in determining its housing needs.

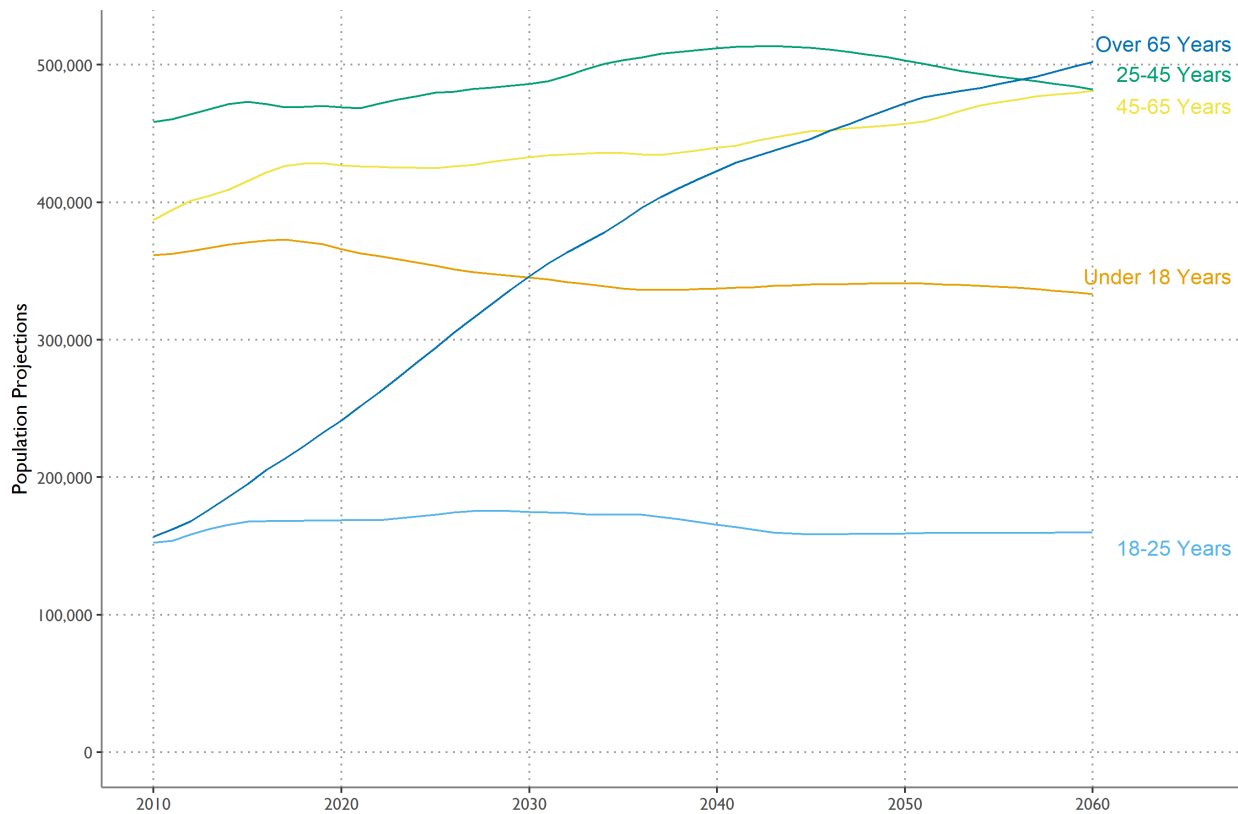
According to the 2019 ACS five-year estimates, the city’s median age is 36.5 years, which is slightly—1.1 years—younger than Alameda County’s median age of 37.6 years. In recent years, Oakland’s median age has increased slightly but largely plateaued, from 33.3 years in 2000 to 36.2 years in 2010. Oakland’s 2019 median age is below that of San Francisco (38.2 years) but about the same as San Jose (36.7 years). Like other Bay Area cities, Oakland’s median age is below that of the national median – 38.1 years. Census tracts in the Oakland Hills tend to have older populations, while areas in North Oakland, West Oakland, Fruitvale, and East Oakland tend to have younger populations. Despite Oakland’s relatively young population, Chart B-2 confirms that groups ages 65 and over in Oakland are nonetheless growing to hold a larger share of the overall population; 10.46 percent of the population was age 65 and over in 2000 compared to 13.11 percent in 2019.

Chart B-2: Oakland Population by Age, 2000-2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001)

The increase in Oakland’s senior population reflects national and State trends towards longer lifespans and dramatically reduced birth rates, compared to previous decades. This trend is likely to continue, and will increase the need for housing specifically designed for seniors. Chart B-3 below presents the projected growth of the population by age in Alameda County – it is clear that the need for senior housing will only continue to grow in the upcoming decades.

Chart B-3: Alameda County Age Projections, 2010-2060

Source: California Department of Finance, P-2B County Population Projections, 2019 Baseline

RACE AND ETHNICITY

Oakland has experienced significant racial demographic changes in recent years that City leaders and members of the public alike, particularly Black residents, have described as alarming. Since at least the 1940s, Oakland has had a significantly higher percentage of Black, Indigenous, and People of Color (BIPOC) residents than other cities of a similar size in California. BIPOC communities in Oakland have historically faced patterns of discrimination and segregation, as well as neighborhood disinvestment, throughout the 20th century continuing into the 21st century. In recent years, many of these same communities now bear a disproportionate impact of the State's housing crisis and are increasingly at risk of displacement from Oakland. A full assessment of patterns of segregation and other geographic racial disparities in Oakland is provided in Appendix D.

Since 2000, Oakland's non-Hispanic Black or African American population has decreased by 41,390, resulting in its share of population decreasing from 36.26 percent to 23.23 percent. This decrease makes the non-Hispanic Black or African American population no longer the largest single racial group in the city; it is now third behind non-Hispanic white (28.28 percent) and Hispanic or Latinx (27.04 percent) populations. Both the non-Hispanic white and Hispanic or Latinx populations have continued to grow in their total numbers and in their share of the city's overall population since 2000. Table B-2 presents the racial and ethnic composition of the City of Oakland's population in 2000, 2010, and 2019, as reported in the ABAG-MTC data sets, which are based on the U.S. Census (for 2000 and 2010) and on American Community Survey five-year data (for 2019).

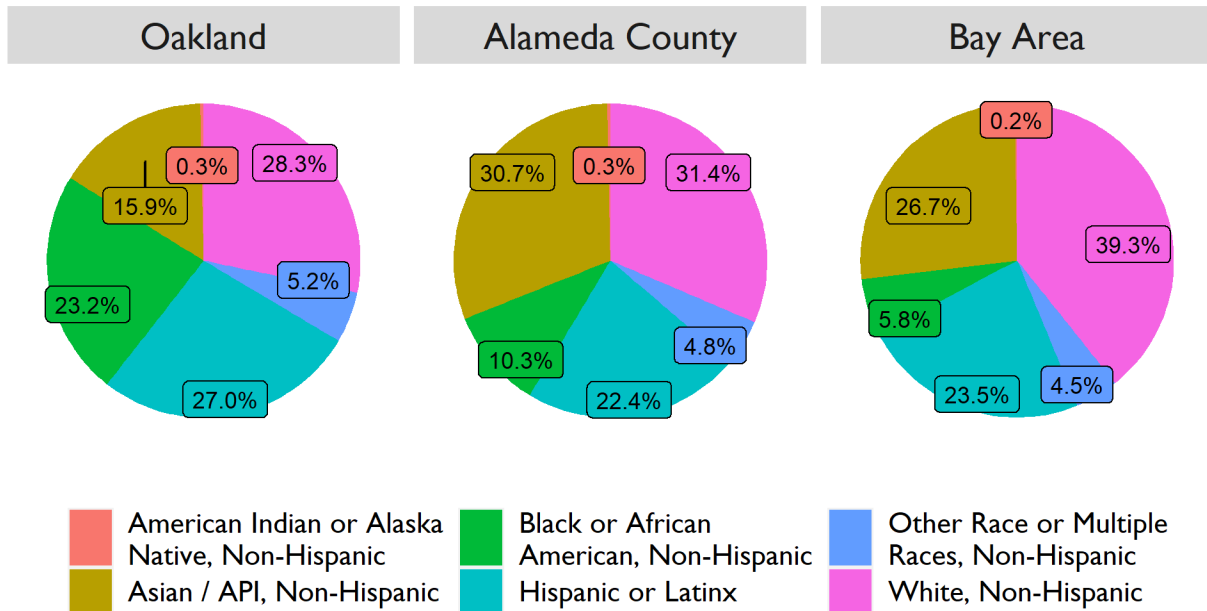
Table B-2: Oakland Population by Race/Ethnicity, 2000-2019

Racial/Ethnic Group	2000		2010		2019	
	Number	Percent	Number	Percent	Number	Percent
American Indian or Alaska Native, Non-Hispanic	1,471	0.38%	1,214	0.31%	1,455	0.34%
Asian / API, Non-Hispanic	62,259	16.11%	67,208	17.20%	67,432	15.86%
Black or African American, Non-Hispanic	140,139	36.26%	106,637	27.29%	98,749	23.23%
White, Non-Hispanic	93,953	24.31%	101,308	25.93%	120,225	28.28%
Other Race or Multiple Races, Non-Hispanic	1,229	0.32%	15,289	3.91%	22,294	5.24%
Hispanic or Latinx	87,467	22.63%	99,068	25.35%	114,942	27.04%
Total	386,518	100%	390,724	100%	425,097	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Chart B-4 compares race/ethnicity of Oakland's population to the county and the broader Bay Area. Generally, Oakland has a larger share of Hispanic or Latinx and non-Hispanic Black or African American residents than does the county or Bay Area generally; however, it should be noted that Oakland's Black or African American population has significantly declined over the past two decades. As Oakland's Black or African population has declined, the city's Hispanic or Latinx, non-Hispanic white, and non-Hispanic other/multiple race populations have grown significantly during the period. This is a trend that has continued since at least 1990 with several potential causes. Some Black or African American families may have moved to suburban locations to purchase less costly homes, while others may have been displaced due to rapidly increasing housing costs and residential instability. Further, the significant decrease after 2010 may have been exacerbated by the foreclosure crisis following the Great Recession – which had its epicenter in Oakland's historically Black or African American neighborhoods, including areas of West and East Oakland. In general, California's housing crisis continues to disproportionately impact cities like Oakland, and these impacts are unevenly distributed by race – particularly for the city's Black or African American population. Further discussion of the racial/ethnic dimensions of displacement in Oakland is provided in Appendix D.

Chart B-4: Race/Ethnicity by Region, 2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002)

B.3 Household Characteristics

HOUSEHOLD SIZE

Compared to Alameda County and the Bay Area as a whole, Oakland has a significantly higher percentage of single adult households and a smaller portion of three to four-person households. This trend was noted in Oakland’s 2015-2023 Housing Element and was speculated to be due, in part, to a relatively low proportion of housing units with more than two bedrooms compared to surrounding jurisdictions. According to ACS five-year estimates data, the average household size in Oakland in 2019 was 2.58, a slight increase from 2.47 in 2010. Oakland’s average is lower than the average for Alameda County as a whole (2.82). As seen in Table B-3, the share of Oakland’s population in 2019 living in a one-person household (33.28 percent) was greater than that of Alameda County (24.44 percent) and the Bay Area as a whole (24.7 percent). However, two-person households account for approximately the same percentage of households in Oakland at 30.89 percent compared to Alameda County (30.46 percent) and the Bay Area overall (31.89 percent). Instead, Oakland has a smaller share of households of three to four persons (26.44 percent) than either the county (34.26 percent) or the Bay Area (32.64 percent).

Table B-3: Households by Household Size by Region, 2019

Household Size	Oakland		Alameda County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
1-Person Household	54,048	33.28%	141,077	24.44%	674,587	24.70%
2-Person Household	50,169	30.89%	175,799	30.46%	871,002	31.89%
3-4-Person Household	42,938	26.44%	197,714	34.26%	891,588	32.64%
5-Person or More Household	15,264	9.40%	62,587	10.84%	294,257	10.77%
Total	162,419	100%	577,177	100%	2,731,434	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

HOUSEHOLD TYPES

A summary of household types in the City of Oakland, Alameda County, and the Bay Area is provided in Table B-4. A family household is a household consisting of two or more people residing together and related by birth, marriage, or adoption. A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom they are not related. According to the ACS data (2015-2019) as analyzed by ABAG-MTC, the greatest share (35.52 percent) of households in Oakland are married-couple family households followed closely behind by single-person households (33.28 percent). Overall, family households account for 54.52 percent of households in Oakland, which is much less than Alameda County (66.65 percent) as well as the Bay Area (66.43 percent). However, Oakland has a greater share of single-parent households (19.0 percent) than either Alameda County (16.05 percent) or the Bay Area (15.19 percent).

Table B-4: Household Types by Region, 2019

Household Types	Oakland		Alameda County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
Female-Headed Family Households	21,717	13.37%	64,165	11.12%	283,770	10.39%
Male-headed Family Households	9,149	5.63%	28,432	4.93%	131,105	4.80%
Married-couple Family Households	57,696	35.52%	292,079	50.60%	1,399,714	51.24%
Other Non-Family Households	19,809	12.20%	51,424	8.91%	242,258	8.87%
Single-person Households	54,048	33.28%	141,077	24.44%	674,587	24.70%
Total	162,419	100%	577,177	100%	2,731,434	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

HOUSEHOLD INCOME

Household income is one of the most significant factors affecting housing choice and opportunity. Income largely determines a household's ability to purchase or rent housing. While higher-income households have more discretionary income to spend on housing, lower- and moderate-income households are limited in the range of housing they can afford. Typically, as household income decreases, cost burdens and overcrowding increase.

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California Department of Housing and Community Development (State HCD). For Alameda County, the applicable annual Area Median Income (AMI) for a family of four in 2021 is \$125,600. This is an increase of 34.3 percent from the 2014 median

income of \$93,500. The United States Department of Housing and Urban Development (HUD) has defined the following income categories for Alameda County, based on the median income for a household of four persons for 2021:

- Extremely-low income: 30 percent of AMI and below (\$0 to \$41,100)
- Very-low income: 31 to 50 percent of AMI (\$41,101 to \$68,500)
- Low-income: 51 to 80 percent of AMI (\$68,501 to \$109,600)
- Moderate-income: 81 to 120 percent of AMI (\$109,601 to \$150,700)
- Above-moderate income: 120 percent or more of AMI (\$150,701 or more)

Table B-5 shows the HUD definitions for Alameda County’s maximum annual income level for each income group, adjusted by household size. For the purposes of defining income limits, HUD combines Alameda County with Contra Costa County in the “Oakland-Fremont, CA HUD Metro Fair Market Rent (FMR) Area.” This data is used when determining a household’s eligibility for federal, state, or local housing assistance and used when calculating the maximum affordable housing payment for renters and buyers.

Table B-5: HCD Income Levels by Household Size in Alameda County, 2021

Household Size	Maximum Income Level				
	Extremely Low	Very Low	Low	Median	Moderate
1 Person	\$28,800	\$47,950	\$76,750	\$87,900	\$105,500
2 Persons	\$32,900	\$54,800	\$87,700	\$100,500	\$120,550
3 Persons	\$37,000	\$61,650	\$98,650	\$113,050	\$135,650
4 Persons	\$41,100	\$68,500	\$109,600	\$125,600	\$150,700
5 Persons	\$44,400	\$74,000	\$118,400	\$135,650	\$162,750
6 Persons	\$47,700	\$79,500	\$127,150	\$145,700	\$174,800
7 Persons	\$51,000	\$84,950	\$135,950	\$155,750	\$186,850
8 Persons	\$54,300	\$90,450	\$144,700	\$165,800	\$198,900

Source: HUD Income Limits 2021

The ABAG-MTC Housing Needs Data Workbook for 2021 divides Oakland’s population by HUD income levels. The Data Workbook relies on data from the HUD Comprehensive Housing Affordability Strategy 2013-2017 release. This income data is based on the ACS 2013-2017 estimates, and thus does not align exactly with categories assigned to the 2021 HUD established income levels. Table B-6 provides this data. While Alameda County and the Bay Area overall have relatively similar distributions of households at each income level, Oakland has a greater share of households that made less than 100 percent of AMI (58.56 percent) than either the county (47.33 percent) or the Bay Area (47.7 percent). In fact, nearly a quarter of households in Oakland (23.42 percent) made between zero and 30 percent of AMI.

Table B-6: Households by Household Income Level by Region, 2021

	Oakland		Alameda County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
0%-30% of AMI	37,345	23.42%	88,383	15.53%	396,952	14.70%
31%-50% of AMI	22,159	13.90%	63,850	11.22%	294,189	10.89%
51-80% of AMI	20,120	12.62%	66,130	11.62%	350,599	12.98%
81%-100% of AMI	13,750	8.62%	51,000	8.96%	245,810	9.10%
>100% of AMI	66,075	41.44%	299,735	52.67%	1,413,483	52.33%
Total	159,449	100%	569,098	100%	2,701,033	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

B.4 Employment Characteristics

According to data from the ABAG-MTC Housing Needs Data Workbook (2021), which relies on the ACS 2019 five-year estimates, there are 225,010 persons among the civilian population in the labor force in the City of Oakland. As seen in Table B-7, the largest industry represented among Oakland workers is Health and Educational Services (33.55 percent). Oakland, Alameda County, and the Bay Area overall have relatively similar distributions of the share of workers in each industry.

Table B-7: Employment by Industry by Region, 2019

	Oakland		Alameda County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
Agriculture & Natural Resources	1,089	0.48%	3,129	0.36%	30,159	0.75%
Construction	13,630	6.06%	45,984	5.33%	226,029	5.62%
Financial & Professional Services	55,210	24.54%	223,957	25.97%	1,039,526	25.83%
Health & Educational Services	75,490	33.55%	259,953	30.14%	1,195,343	29.70%
Information	8,231	3.66%	30,599	3.55%	160,226	3.98%
Manufacturing, Wholesale, & Transportation	30,050	13.35%	150,214	17.42%	670,251	16.66%
Retail	18,691	8.31%	76,483	8.87%	373,083	9.27%
Other	22,619	10.05%	72,130	8.36%	329,480	8.19%
Total	225,010	100%	862,449	100%	4,024,097	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

B.5 Special Needs Groups

Certain groups have greater difficulty in finding suitable affordable housing due to their special needs and circumstances. This may be a result of employment and income, family characteristics, disability, or household characteristics. Consequently, certain residents in the City of Oakland may experience more instances of housing cost burdens, overcrowding, or other housing problems. The categories of special needs addressed in this Element include:

- Extremely-low-income households
- Elderly households
- Persons with disabilities, including developmental disabilities
- Large households
- Female-headed households
- Persons experiencing homelessness
- Undocumented immigrants
- Farmworkers

EXTREMELY-LOW-INCOME RESIDENTS

California State housing laws require local governments to address the needs of “Extremely-Low-Income” populations, which refers to households with incomes below 30 percent of the Area Median Income (AMI) for the community. In addition to those families making less than 30 percent of AMI, the Federal Poverty Level (FPL) is a threshold established by the federal government that remains constant throughout the country (and thus does not correspond to AMI). Federal statistics can also help the City quantify the extent of the extremely-low income population. The federal government defines poverty as a minimum level of income (adjusted for household size and composition) necessary to meet basic food, shelter, and clothing needs. For 2021, the FPL for a family of four is \$26,500, which is less than the \$41,100 threshold for 30 percent of AMI. This means that some households that qualify as extremely low-income in Oakland are not considered as living below the FPL. This is indicative of the higher cost of living in Oakland and the Bay Area overall as compared to other areas of the country.

As seen in Table B-8a, 23.42 percent of Oakland residents fall below 30 percent of AMI, or approximately 37,345 households (as shown in Table B-6). As provided by State law, the housing needs of extremely-low-income households, or those making less than 30 percent of area median income (AMI), is estimated as 50 percent of the very-low-income housing need, or about 3,256 additional units for extremely low income households during the planning period. This data, from the ABAG-MTC Housing Needs Data Workbook (2021), is based on the HUD CHAS ACS tabulation 2013-2017 release. About one-third of both non-Hispanic Black or African American (35.11 percent) and Asian/Pacific Islander (API) (33.63 percent) households in Oakland fall below 30 percent of AMI. While the data is aggregated in the ABAG-MTC data workbook, when disaggregated the proportion of extremely-low-income non-Hispanic Pacific Islanders is lower (22.9 percent) while the proportion of extremely-low-income non-Hispanic Asians is slightly higher (33.9 percent). Households that identify as Hispanic or Latinx, American Indian or Alaska Native (non-Hispanic), some other race or multiple races (non-Hispanic), and White (non-Hispanic) have a prevalence of 24.54 percent, 24.36 percent, and 9.59 percent, respectively, of those who are below 30 percent of AMI. White (non-Hispanic) and some other race or multiple races have the lowest prevalence of extremely-low-income households.

Table B-8a: Oakland Household Income Distribution by Race/Ethnicity, 2013-2017

<i>Racial/Ethnic Group</i>	<i>0%-30% of AMI</i>	<i>31%-50% of AMI</i>	<i>51%-80% of AMI</i>	<i>81%-100% of AMI</i>	<i>>100% of AMI</i>	<i>Total</i>
American Indian or Alaska Native, Non-Hispanic	24.36%	18.81%	11.50%	18.94%	26.39%	100%
Asian/API, Non-Hispanic	33.63%	13.73%	10.27%	8.14%	34.23%	100%
Black or African American, Non-Hispanic	35.11%	17.66%	13.70%	8.35%	25.19%	100%
White, Non-Hispanic	9.59%	7.47%	9.49%	8.28%	65.17%	100%
Other Race or Multiple Races, Non-Hispanic	20.05%	13.78%	12.69%	7.44%	46.05%	100%
Hispanic or Latinx	24.54%	20.96%	19.31%	10.16%	25.02%	100%
All Households	23.42%	13.90%	12.62%	8.62%	41.44%	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

According to ACS 2019 five-year estimates, Oakland has a poverty rate of 16.7 percent. The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. Oakland's poverty rate is much higher than the rate of 9.9 percent in Alameda County overall. Poverty rates have dropped in Oakland and Alameda County overall since 2014, from 21.0 percent and 12.9 percent, respectively. Table B-9a displays the poverty status by race among Oakland residents. Poverty is highest among those who identify as Black or African American (23.77 percent) and lowest among those who identify as non-Hispanic White (7.71 percent).

Table B-9a: Oakland Poverty Status by Race, 2015-2019

<i>Racial/Ethnic Group</i>	<i>Percent Below Federal Poverty Line</i>
<u>Black or African American (Hispanic and Non-Hispanic)</u>	<u>23.77%</u>
<u>American Indian or Alaska Native (Hispanic and Non-Hispanic)</u>	<u>21.81%</u>
<u>Hispanic or Latinx</u>	<u>20.62%</u>
<u>Other Race or Multiple Races (Hispanic and Non-Hispanic)</u>	<u>19.93%</u>
<u>Asian / API (Hispanic and Non-Hispanic)</u>	<u>17.19%</u>
<u>White (Hispanic and Non-Hispanic)</u>	<u>9.56%</u>
<u>White, Non-Hispanic</u>	<u>7.71%</u>

Source: ABAG-MTC Housing Needs Data Workbook, 2021

As further described in Appendix D – Assessment of Fair Housing, racially/ethnically concentrated areas of poverty in Oakland are primarily clustered in/around Downtown and West Oakland, in/around Fruitvale/Jingletown, and further south along International Boulevard near the Coliseum. Further, ACS 2019 five-year estimates also geographically distinguish income in the past 12 months below poverty level by race and ethnicity. The Black or African American alone population that lives below the poverty level is primarily clustered in West Oakland, Downtown, and a few tracts in East Oakland along MacArthur Freeway and adjacent to Lake Merritt. The Asian alone population that is living below poverty level is primarily clustered in Downtown, particularly in Chinatown, in addition to parts of East Oakland in/around Fruitvale/Jingletown and further south along International Boulevard near the Coliseum. The

Hispanic or Latinx population that is living below poverty level is primarily clustered in West Oakland and in East Oakland along MacArthur Freeway and in/around the Eastmont and Elmhurst neighborhoods.

As described in Table B-28 and repeated below in B-9b6, extremely low-income residents are significantly less likely than higher-income Oakland households to be homeowners: 15.56 percent are homeowners and 84.44 percent are renters. In contrast, Table B-24 shows that 40.7 percent of overall Oakland households are homeowners and 59.3 percent are renters.

Table B-9b: Oakland Housing Tenure by Income Level, 2019

<u>Income Group¹</u>	<u>Owner-Occupied</u>		<u>Renter-Occupied</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>0%-30% of AMI</u>	<u>5,810</u>	<u>15.56%</u>	<u>31,535</u>	<u>84.44%</u>
<u>31%-50% of AMI</u>	<u>6,069</u>	<u>27.39%</u>	<u>16,090</u>	<u>72.61%</u>
<u>51%-80% of AMI</u>	<u>6,950</u>	<u>34.54%</u>	<u>13,170</u>	<u>65.46%</u>
<u>81%-100% of AMI</u>	<u>5,360</u>	<u>38.98%</u>	<u>8,390</u>	<u>61.02%</u>
<u>Greater than 100% of AMI</u>	<u>39,210</u>	<u>59.34%</u>	<u>26,865</u>	<u>40.66%</u>

1. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Alameda Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

In contrast, Table B-24 shows that 40.7 percent of overall Oakland households are homeowners and 59.3 percent are renters. As described in Table Extremely-Low-Income households are also much more likely to be either cost burdened or severely cost burdened. A cost burden and extreme cost burden is defined as paying more than 30 percent and more than 50 percent of one's household income on housing costs, respectively. As shown in Table B-334a shows (repeated below in B-9c), that 61.1 percent of Extremely Low Income households in Oakland are severely cost burdened and an additional 16.5 percent are cost burdened, meaning that 77.6 percent of extremely low income households in Oakland experience some degree of cost burden. In comparison, 20.5 percent of overall Oakland households are severely cost burdened and 20.1 percent of overall Oakland households are cost burdened, for a total of 40.6 percent of Oakland households experiencing some degree of cost burden, as defined.

Table B-9c: Oakland Cost-Burdened Households by Income and Tenure, 2013-2017¹

<u>Income Category</u>	<u>Renters</u>		<u>Owners</u>		<u>Total Households²</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Extremely-Low-Income (Under 30% HAMFI³)</u>						
<u>No Cost Burden/Not Computed</u>	<u>6,765</u>	<u>23.10%</u>	<u>1,110</u>	<u>18.90%</u>	<u>7,875</u>	<u>22.40%</u>
<u>Cost Burden</u>	<u>4,980</u>	<u>17%</u>	<u>835</u>	<u>14.20%</u>	<u>5,815</u>	<u>16.50%</u>
<u>Severe Cost Burden</u>	<u>17,575</u>	<u>59.90%</u>	<u>3,935</u>	<u>66.90%</u>	<u>21,510</u>	<u>61.10%</u>
<u>Very-Low-Income (30% - 50% HAMFI)</u>						
<u>No Cost Burden/Not Computed</u>	<u>4,055</u>	<u>26.10%</u>	<u>2,080</u>	<u>36.30%</u>	<u>6,135</u>	<u>28.80%</u>
<u>Cost Burden</u>	<u>6,810</u>	<u>43.80%</u>	<u>1,340</u>	<u>23.40%</u>	<u>8,150</u>	<u>38.30%</u>
<u>Severe Cost Burden</u>	<u>4,690</u>	<u>30.20%</u>	<u>2,315</u>	<u>40.40%</u>	<u>7,005</u>	<u>32.90%</u>

Low-Income (50% - 80% HAMFI)						
<u>No Cost Burden/Not Computed</u>	<u>6,470</u>	<u>53.50%</u>	<u>3,160</u>	<u>48.80%</u>	<u>9,630</u>	<u>51.90%</u>
<u>Cost Burden</u>	<u>4,780</u>	<u>39.50%</u>	<u>1,640</u>	<u>25.30%</u>	<u>6,420</u>	<u>34.60%</u>
<u>Severe Cost Burden</u>	<u>840</u>	<u>6.90%</u>	<u>1,670</u>	<u>25.80%</u>	<u>2,510</u>	<u>13.50%</u>
All Lower-Income (Under 80% HAMFI)						
<u>No Cost Burden/Not Computed</u>	<u>17,290</u>	<u>30.40%</u>	<u>6,350</u>	<u>35.10%</u>	<u>23,640</u>	<u>31.50%</u>
<u>Cost Burden</u>	<u>16,570</u>	<u>29.10%</u>	<u>3,815</u>	<u>21.10%</u>	<u>20,385</u>	<u>27.20%</u>
<u>Severe Cost Burden</u>	<u>23,105</u>	<u>40.60%</u>	<u>7,920</u>	<u>43.80%</u>	<u>31,025</u>	<u>41.30%</u>
Moderate- and Above-Moderate-Income (Over 80% HAMFI)						
<u>No Cost Burden/Not Computed</u>	<u>34,200</u>	<u>86.90%</u>	<u>38,120</u>	<u>80.90%</u>	<u>72,320</u>	<u>83.70%</u>
<u>Cost Burden</u>	<u>4,724</u>	<u>12%</u>	<u>7,370</u>	<u>15.60%</u>	<u>12,094</u>	<u>14%</u>
<u>Severe Cost Burden</u>	<u>415</u>	<u>1.10%</u>	<u>1,610</u>	<u>3.40%</u>	<u>2,025</u>	<u>2.30%</u>
All Income Groups						
<u>No Cost Burden/Not Computed</u>	<u>51,490</u>	<u>53.50%</u>	<u>44,470</u>	<u>68.20%</u>	<u>95,960</u>	<u>59.40%</u>
<u>Cost Burden</u>	<u>21,294</u>	<u>22.10%</u>	<u>11,185</u>	<u>17.20%</u>	<u>32,479</u>	<u>20.10%</u>
<u>Severe Cost Burden</u>	<u>23,520</u>	<u>24.40%</u>	<u>9,530</u>	<u>14.60%</u>	<u>33,050</u>	<u>20.50%</u>

1. According to HUD, households spending 30 percent or less of their income on housing expenses have no cost burden, households spending 31 to 50 percent of their income have cost burden, and households spending 51 percent or more of their income have severe cost burden.

2. Discrepancies in sums are due to rounding errors.

3. HUD Area Median Family Income (HAMFI).

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Extremely-low-income households are also more likely to be severely overcrowded (occupied with more than 1.5 people per room) than other income groups, as shown in Table B-32 (and repeated below in B-9d). (i.e., those making less than 30 percent of AMI) 6.48 percent are considered overcrowded and 5.51 percent are severely overcrowded. Households with higher incomes (i.e., those making greater than 100 percent of AMI) are 1.88 percent overcrowded and 1.53 percent severely overcrowded.

Table B-9d: Overcrowding¹ by Income Level and Severity in Oakland, 2013-2017

<u>Income Group²</u>	<u>Overcrowded</u>	<u>Severely Overcrowded</u>
<u>0%-30% of AMI</u>	<u>6.48%</u>	<u>5.51%</u>
<u>31%-50% of AMI</u>	<u>8.69%</u>	<u>5.42%</u>
<u>51%-80% of AMI</u>	<u>7.30%</u>	<u>4.24%</u>
<u>81%-100% of AMI</u>	<u>5.41%</u>	<u>3.52%</u>
<u>Greater than 100% of AMI</u>	<u>1.88%</u>	<u>1.53%</u>

1. The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

2. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

In summary, Oakland's extremely-low income households are some of the most burdened in terms of housing costs and precarity, as they are more likely to be renters, and more likely to spend a disproportionate percentage of their income on housing. Extremely low-income Oaklanders are also more likely to live in severely overcrowded housing conditions, which has implications for health and safety. Communities of color, particularly Black households, represent a disproportionate share of extremely low income households. Needs of other populations, including seniors and people experiencing homelessness, also overlap with ELI households.

As indicated in Appendix A, Evaluation of the 2015-2023 Housing Element, there are several past programs have been effective. For example, Thethe City of Oakland's NOFA for New Construction of Multifamily Affordable Housing includes a threshold requirement that 20 percent of units be affordable to Extremely Low-Income Households. The City coordinates its scoring criteria and funding pipeline with the Oakland Housing Authority, which awards Section 8 rental subsidies, in order to further support the creation of units affordable to extremely-low-income households. The City also continues to participate in the Alameda County-wide efforts under the EveryOne Home Plan, a road map for ending homelessness.

However, additional actions in this Housing Element cycle are needed to address needs of extremely low income households, including ways to provide permanent housing affordable to extremely low-income households, by supporting funding from the state and federal levels, and take actions to address barriers to the development of such housing. Specific pPolicies and actions in the Housing Action Plan, including Policy 3.1 (and actions 3.1.1-3.1.2, which develop project-based rental or operating subsidy programs and align/target Section 8 Vouchers for permanent supportive housing and extremely-low-income units); actions 3.3.4 (which provides City assistance to nonprofit and local developers in building ELI housing on public land); 3.3.6 (which sets aside low-cost financing for ELI units) ; and 3.3.18 (which provides substantial funding allocations to ELI housing through Measure U); and Policy 4.3 (and actions 4.3.1-4.3.6), which help to promote permanent supportive and deeply affordable housing for unhoused communities. Several other actions support expansion of housing types that serve needs of ELI households, including Action 4.1.1 (which expands, improves, and maintains emergency interim housing); Action 4.3.1 (which seeks to finance construction and maintenance of permanent supportive and deeply affordable housing); and removing constraints to transitional/supportive housing, emergency shelters, and rooming/efficiency units (Actions 4.3.3; 4.3.6; and 3.7.6, respectively).-will continue to seek ways to provide permanent housing affordable to extremely low income households, by supporting funding from the state and federal levels, and take actions to address barriers to the development of such housing.

ELDERLY RESIDENTS

Elderly residents have many different housing needs, depending on their age, level of income, current tenure status, cultural background, and health status. Elderly households may need assistance with personal and financial affairs, networks of care to provide services and daily assistance, and even possible architectural design features that would accommodate disabilities that would help ensure continued independent living. Table B-10 shows the distribution of Oakland residents aged 65 and over by racial group compared to the population of other age groups. The majority of those aged 65 and over in Oakland identify as some other race or multiple races (36.86 percent), followed by Asian or Asian Pacific Islander (28.91 percent), and Black or African American (25.10 percent). In Oakland, the proportion of those 65 and older who are either Asian or Black or African American is much greater than it is among younger age groups. In contrast, the proportion of younger residents who identify as White is greater among younger age groups.

Table B-10: Oakland Senior and Youth Population by Race, 2021

Race	Age 0-17		Age 18-64		Age 65+	
	Number	Percent	Number	Percent	Number	Percent
American Indian or Alaska Native (Hispanic and Non-Hispanic)	1,118	1.32%	2,283	0.80%	431	0.77%
Asian/API (Hispanic and Non-Hispanic)	7,904	9.36%	46,385	16.28%	13,987	25.10%
Black or African American (Hispanic and Non-Hispanic)	18,934	22.41%	65,925	23.14%	16,107	28.91%
White (Hispanic and Non-Hispanic)	33,274	39.39%	63,266	22.21%	4,656	8.36%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	23,244	27.52%	107,049	37.57%	20,534	36.86%
Total	84,474	100%	284,908	100%	55,715	100%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

One of the potential elderly housing needs that may require a specific governmental response is low incomes among older adults. As seen in Table B-11, according to the ABAG-MTC Housing Data Needs Workbook, 31.95 percent of older adults aged 62 and over in Oakland have an income below 30 percent of AMI (see “Extremely-Low-Income Residents” discussion above), which is higher than the rate of 23.42 percent found among the overall population in Oakland. As they age, older adults may face additional housing costs to ensure their homes remain accessible and to eliminate threats to health and safety. Like all lower income residents, many older adult residents may be facing overpayment problems or are unable to find affordable rental units at all. As seen in Table B-11, senior renters are much more likely to fall into the extremely low-income (zero to 30 percent of AMI) or very low-income (31 to 50 percent of AMI) categories than seniors who own their homes. Strikingly, among renters aged 62 and over, 54.84 percent are considered extremely low-income.

Table B-11: Oakland Senior Households¹ by Income and Tenure, 2021

Income Group	Owner Occupied		Renter Occupied		All Senior Households	
	Number	Percent	Number	Percent	Number	Percent
0%-30% of AMI	2,925	14.10%	8,865	54.84%	11,790	31.95%
31%-50% of AMI	2,865	13.81%	2,760	17.07%	5,625	15.24%
51%-80% of AMI	2,510	12.10%	1,625	10.05%	4,135	11.20%
81%-100% of AMI	1,725	8.32%	890	5.51%	2,615	7.09%
>100% of AMI	10,715	51.66%	2,025	12.53%	12,740	34.52%
Total	20,740	100%	16,165	100%	36,905	100%

Notes:

- I. For the purposes of this table, ABAG-MTC considers senior households to be those with a householder who is aged 62 or older.

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Table B-12 shows the percentage of those senior households at each income level that spend less than 30 percent of their income on housing costs, between 30 and 50 percent of their income on housing costs, and more than 50 percent of their income on housing costs. Those senior households considered extremely low-

income (making less than 30 percent of AMI) are the group most likely to be spending more than 50 percent of their overall household income on housing costs at 51.02 percent.

Table B-12: Oakland Cost-Burdened Senior Households¹ by Income Level, 2021

<i>Percent of Income Used for Housing Costs</i>	<i>0%-30% of AMI</i>	<i>31%-50% of AMI</i>	<i>51%-80% of AMI</i>	<i>81%-100% of AMI</i>	<i>>100% of AMI</i>
<30% of Income	28.88%	40.44%	51.15%	65.20%	85.75%
30%-50% of Income	20.10%	29.96%	30.11%	18.36%	11.66%
>50% of Income	51.02%	29.60%	18.74%	16.44%	2.59%
Total	100%	100%	100%	100%	100%

Notes:

1. For the purposes of this table, ABAG-MTC considers senior households to be those with a householder who is aged 62 or older.

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Other potential elderly housing needs that may require a specific governmental response include:

- **Assisted living facilities.** Assisted living facilities provide elderly residents with the opportunity to maintain an independent housing unit while receiving needed medical services and social support. Congregate care facilities include housing with medical and health services.
- **Relocation assistance.** Some elderly residents need assistance in relocating to a dwelling that better suits their space and income needs.
- **Mobility impairment.** Mobility-impaired elderly residents requiring special accessibility features in their dwelling units. Mobility impairment may require that special accessibility features be included in the design and construction of a home. Mobility impairment can also create a need for a living arrangement that includes health, meals, cleaning, and/or other services as part of the housing package. A number of living arrangements are possible, from senior citizen developments with individual dwelling units to assisted living facilities to 24-hour support services. Table B-13 shows the prevalence of different types of disabilities among seniors over age 65 in Oakland. The most prevalent type of disability is ambulatory difficulty, experienced by 25.0 percent of Oakland seniors. An ambulatory difficulty refers to a mobility impairment that causes significant difficulty walking or climbing stairs.

Table B-13: Oakland Seniors (Age 65 and Over) by Type of Disability, 2019

<i>Disability</i>	<i>Percentage of Seniors</i>
With an ambulatory difficulty ¹	25.0%
With an independent living difficulty ²	17.93%
With a hearing difficulty ³	14.03%
With a self-care difficulty ⁴	10.59%
With a cognitive difficulty ⁵	11.77%
With a vision difficulty ⁶	7.95%

Notes:

1. Ambulatory difficulty refers to having serious difficulty walking or climbing stairs.
2. Independent living difficulty refers to having difficulty doing errands alone due to a physical, mental, or emotional problem.
3. Hearing difficulty refers to those who are deaf or have serious difficulty hearing.

-
4. Self-care difficulty refers to having difficulty bathing or dressing.
 5. Cognitive difficulty refers to having difficulty remembering, concentrating or making decisions due to a physical, mental, or emotional problem.
 6. Vision difficulty refers to those who are blind or have serious difficulty seeing.
-

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Senior Housing

Oakland presently has 80 senior housing facilities with a capacity to house 5,385 individuals (Table B-14). Thus, there is capacity for senior housing facilities to house approximately 10 percent of Oakland's senior population. However, many senior households may prefer to stay in their existing residences well into retirement. Senior housing may be most attractive to the oldest cohort (85 years and older), and the capacity to house 5,385 individuals may be adequate for current populations in that cohort. However, the City will continue to support the construction of senior housing, particularly near services such as shopping, medical care, and recreation, to prepare for the aging population.

Table B-14: Oakland Senior Housing, 2021

<i>Facility Name</i>	<i>Address</i>	<i>Facility Capacity</i>
ALLEN TEMPLE ARMS I	8135 INTERNATIONAL BLVD	76
ALLEN TEMPLE ARMS II	1388 81ST AVE	51
ALLEN TEMPLE GARDENS (III)	10121 INTERNATIONAL BLVD	50
ALTENHEIM PHASE 1 & 2	1720 MACARTHUR BLVD	174
BANCROFT SENIOR HOMES	5636 BANCROFT AVE	61
BAYWOOD	225 41ST ST	77
BELLAKEN GARDEN	2780 26TH AVE	58
BELL'S REST HOME	865 VERMONT ST	10
BETHANY HOME CARE	9450 MOUNTAIN BLVD	6
BETHANY HOME CARE 2	9460 MOUNTAIN BLVD	6
BETH ASHER	3649 DIMOND	50
BETH EDEN	1100 MARKET ST	54
BISHOP NICHOLS SENIOR HOUSING	1027 62ND ST	17
CASA VELASCO	2221 FRUITVALE AVE	20
CHARITYS RESIDENCE	2933 MONTEREY BLVD	6
DIMOND CARE	3003 FRUITVALE AVE	30
DIMOND CARE II	3015 FRUITVALE AVE	6
D'NALOR CARE HOMES, LLC	2706 106TH AVE	6
EAST BAY ASSISTED LIVING	1301 EAST 31ST ST	68
EAST BAY LONGEVITY ASSISTED LIVING	388 12TH ST	49
E.E. CLEVELAND MANOR	2611 ALVINGROOM CT	54
ELDER ASHRAM	3121 FRUITVALE AVE	90
ELEGANT LIVING	7940 HANSOM DR	6
EVERGREEN RESIDENTIAL CARE HOME	4600 FAIRFAX AVE	90
GOLDEN LIVING GUEST HOME, LLC	9450 MOUNTAIN BLVD	6
GOOD SHEPHERD RESIDENTIAL CARE FOR THE ELDERLY	5472 FOOTHILL BLVD	22
GOOD SHEPHERD VISTA	5472 FOOTHILL BLVD	22
GRAND LAKE GARDENS	401 SANTA CLARA AVE	135
GRAND LAKE HOME	365 STATEN AVE	14
GRAND LAKE HOME #2	367 STATEN AVE	8
GRAND LAKE REST HOME I	365 STATEN AVE	14
GUIDE LIGHT COMMUNITY ELDERLY CARE LLC	4201 WEST ST	14
HARRISON STREET SENIOR HOUSING	1633 HARRISON ST	81
HEART & SOUL COMMUNITIES	3770 SUTER ST	6
HILTON HOUSE	6112 HILTON ST	14
HOLY FAMILY HOME	2420 FRUITVALE AVE	19
HOTEL OAKLAND	270 13TH ST	315
HOUSE OF PSALMS ASSISTED LIVING FOR SENIORS	1525 7TH AVE	23
IRENE COOPER TERRACE	1218 2ND AVE	40
J & C CARE CENTER LLC	4240 REDDING ST	25

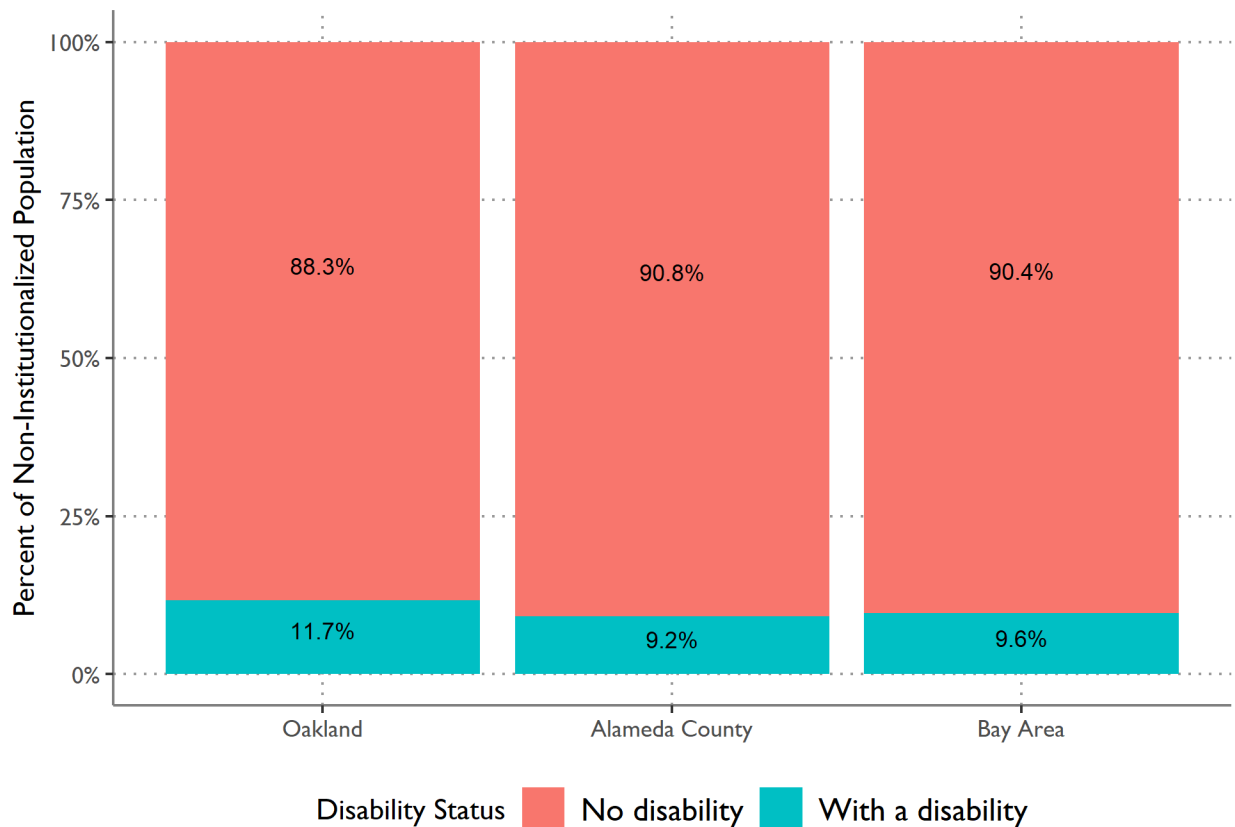
<i>Facility Name</i>	<i>Address</i>	<i>Facility Capacity</i>
JACK LONDON GATEWAY	989 BRUSH ST	61
J.L. RICHARDS TERRACE	250 E 12TH ST	80
KINDRED KEEP I	5761 MARKET ST	10
LAKE MERRIT APARTMENTS	1417 1ST AVE	55
LAKE MERRITT CARE HOME	576 VALLE VISTA AVE	15
LAKE PARK	1850 ALICE ST	275
LAKESHORE RESIDENTIAL CARE	1901 THIRD AVE	38
LAKESIDE PARK	468 PERKINS ST	76
LAS BOUGAINVILLEAS	1223 37TH AVE	67
LINCOLN COURT SENIOR HOUSING	2400 MACARTHUR BLVD	82
LION CREEK CROSSINGS PHASE V	6710 LION WAY	128
LOVE LAKE MERRITT	1639 4TH AVE	6
MARK TWAIN SENIOR	2426-38 35TH AVE	102
MERCY RETIREMENT & CARE CENTER	3431 FOOTHILL BLVD	160
MERRILL GARDENS AT ROCKRIDGE	5238 CORONADO AVE	150
MERRITT CROSSINGS	609 OAK ST	70
MONT KASA	6382 THORNHILL DR	6
NEW HORIZON FOOTHILL RESIDENTIAL CARE #1	5115 FOOTHILL BLVD	15
NEW HORIZON FOOTHILL RESIDENTIAL CARE #2	5111 FOOTHILL BLVD	6
NEW HORIZON FOOTHILL RESIDENTIAL CARE #3	5107 FOOTHILL BLVD	6
OAK STREET TERRACE	1109 OAK ST	39
OPAL HOME CARE	3917 OPAL ST	15
ORCHARDS ON FOOTHILL	2719 FOOTHILL BLVD	65
PACIFICA SENIOR LIVING OAKLAND	2330, 2350, 2361 E 29TH ST	197
PERCY ABRAM, JR SENIOR APARTMENTS	1094 ALCATRAZ AVE	44
PIEDMONT GARDENS #1	110-41ST STREET	321
POINT AT ROCKRIDGE, THE	4500 GILBERT ST	186
POSADA DE COLORES	2221 FRUITVALE AVE	100
SAN PABLO HOTEL	1955 SAN PABLO AVE	144
SISTER THEA BOWMAN MANOR	6400 SAN PABLO AVE	55
SOJOURNER TRUTH MANOR	5815, 5915, 6015 MLK	88
SOUTHLAKE TOWER	1501 ALICE ST	130
ST. ANDREW'S MANOR	3250 SAN PABLO AVE	60
ST. JOSEPH'S SENIOR	2647 INTERNATIONAL BLVD	84
ST. PATRICK'S TERRACE	1212 CENTER ST	66
ST. PAUL'S TOWERS	100 BAY PLACE	320
ST. FRANCIS CARE HOME	476 WICKSON AVE	15
SUNRISE ASSISTED LIVING OF OAKLAND HILLS	11889 SKYLINE BLVD	100
SYLVESTER RUTLEDGE MANOR	3255 SAN PABLO AVE	65
VERMONTCARE LLC	865 VERMONT ST	10

Source: City of Oakland, 2021

PERSONS WITH DISABILITIES

Persons with disabilities have physical or mental impairments that require special housing designed for self-sufficiency. According to 2019 American Community Survey estimates compiled by ABAG, 49,362 persons (11.7 percent of the non-institutionalized population) in Oakland had a disability. This proportion is slightly higher than that of Alameda County (9.2 percent) and the Bay Area (9.6 percent) as illustrated in Chart B-5.

Chart B-5: Persons with Disabilities by Region, 2019



Source: ABAG-MTC Housing Needs Data Workbook (California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021).

Disability can further be broken down into six categories. The Census Bureau provides the following definitions for these disability types:

- Hearing difficulty: deaf or has serious difficulty hearing;
- Vision difficulty: blind or has serious difficulty seeing even with glasses;
- Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions;
- Ambulatory difficulty: has serious difficulty walking or climbing stairs;
- Self-care difficulty: has difficulty dressing or bathing; and
- Independent-living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

These disability types are counted separately and are not mutually exclusive, as an individual may report more than one disability; thus, these counts should not be summed. Table B-15 provides a breakdown of Oakland’s adult population by disability type. The most prevalent disability was ambulatory difficulty at 6.05 percent.

Table B-15: Oakland Disability by Type, 2019

<i>Disability</i>	<i>Percentage of the Civilian Non-Institutionalized Population Aged 18 and Over</i>
With an ambulatory difficulty	6.05%
With a cognitive difficulty	4.91%
With an independent living difficulty	4.61%
With a self-care difficulty	2.72%
With a hearing difficulty	2.80%
With a vision difficulty	2.32%

Source: ABAG-MTC Housing Needs Data Workbook, 2021

Further, residents with disabilities may have more difficulty in finding employment. In Oakland, according to 2019 ACS estimates compiled by ABAG, approximately 14.2 percent of the civilian non-institutionalized population 18 years to 64 years in the labor force with a disability were unemployed, while only 5.6 percent of those with no disability were unemployed. The census considers individuals to not be in the labor force if they are not employed and are either not available to take a job or are not looking for one. This category typically includes discouraged workers, students, retired workers, stay-at-home parents, and seasonal workers in an off season who are not looking for work.

Given the barriers faced by persons with disabilities, the provision of affordable and barrier-free housing is essential to meet their housing needs. As described in Appendix D, there are a greater proportion of persons with disabilities living in some tracts in Downtown Oakland, including Chinatown, plus a tract in West Oakland and a tract in the Piedmont Ave neighborhood. There are two approaches to housing design for residents with disabilities: adaptability and accessibility. Adaptable housing is a design concept in which a dwelling unit contains design features that allow for accessibility and use by mobility-impaired individuals with only minor modifications. An accessible unit has the actual special features installed in the house (grab bars, special cabinetry). To address these needs, the State requires design or accessibility modifications, such as access ramps, wider doorways, assist bars in bathrooms, lower cabinets, elevators, and the acceptance of service animals.

Developmental Disabilities

Since January 2011, per SB 812 as codified in Section 65583, housing elements are required to address the housing needs of individuals with a developmental disability within the community. The analysis must include an estimate of the number of persons with developmental disabilities, an assessment of the housing need, and a discussion of potential resources. According to Section 4512 of the Welfare and Institutions Code a "developmental disability" means a disability that originates before an individual attains age 18 years, continues—or can be expected to continue—indefinitely, and constitutes a substantial disability for that individual, which includes intellectual disability, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with an intellectual disability, but shall not include other disabling conditions that are solely physical in nature.

Many developmentally-disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services (DDS) is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down Syndrome, autism, epilepsy, and related conditions through a network of 21 regional centers and state-operated facilities.

DDS consumer data compiled by ABAG provides an estimate of the number of Oakland residents with a developmental disability. Table B-16 shows that the vast majority of residents with a developmental disability (82.01 percent) live in the home of a parent/family/guardian. Further, approximately 6.3 percent (3,111 persons) of the population that has a developmental disability is under the age of 18, while the remaining 93.7 percent (46,251 persons) is over 18 years old.

Table B-16: Oakland Population with Developmental Disabilities by Residence, 2020¹

<i>Residence Type</i>	<i>Number</i>	<i>Percent</i>
Home of Parent/Family/Guardian	2,689	82.01%
Community Care Facility	168	5.12%
Independent/Supported Living	306	9.33%
Intermediate Care Facility	1	0.03%
Foster/Family Home	57	1.74%
Other	58	1.77%
Total	3,279	100%

1. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction. Independent living difficulty refers to having difficulty doing errands alone due to a physical, mental, or emotional problem.

Source: ABAG-MTC Housing Needs Data Workbook (California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type, 2020)

There are a number of housing types appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating barrier-free design in all new multifamily housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

LARGE FAMILIES

Large families are those households of five or more related individuals. The special need of this group is for housing of sufficient size and number of bedrooms that would prevent overcrowding. Cost is an important

consideration, as many large families do not have sufficient income to afford larger homes or apartments. At 9.40 percent of all households, Oakland has a slightly lower proportion of large family households than the county (10.8 percent) and the Bay Area region (10.8 percent). As shown in Table B-17, the 2019 American Community Survey reported 15,264 large households with five or more members, including 6,210 owner-occupied households and 9,054 renter-occupied households. About 9.38 percent of owner-occupied households and 9.41 percent of renter-occupied households were considered large households.

Table B-17: Oakland Household Size by Tenure, 2019

<i>Housing Type</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
1 Person Household	17,620	26.63%	36,428	37.85%
2 Person Household	22,047	33.32%	28,122	29.22%
3 Person Household	11,668	17.63%	13,488	14.01%
4 Person Household	8,632	13.04%	9,150	9.51%
5 Or More Person Household	6,210	9.38%	9,054	9.41%
Total	66,177	100%	96,242	100%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)

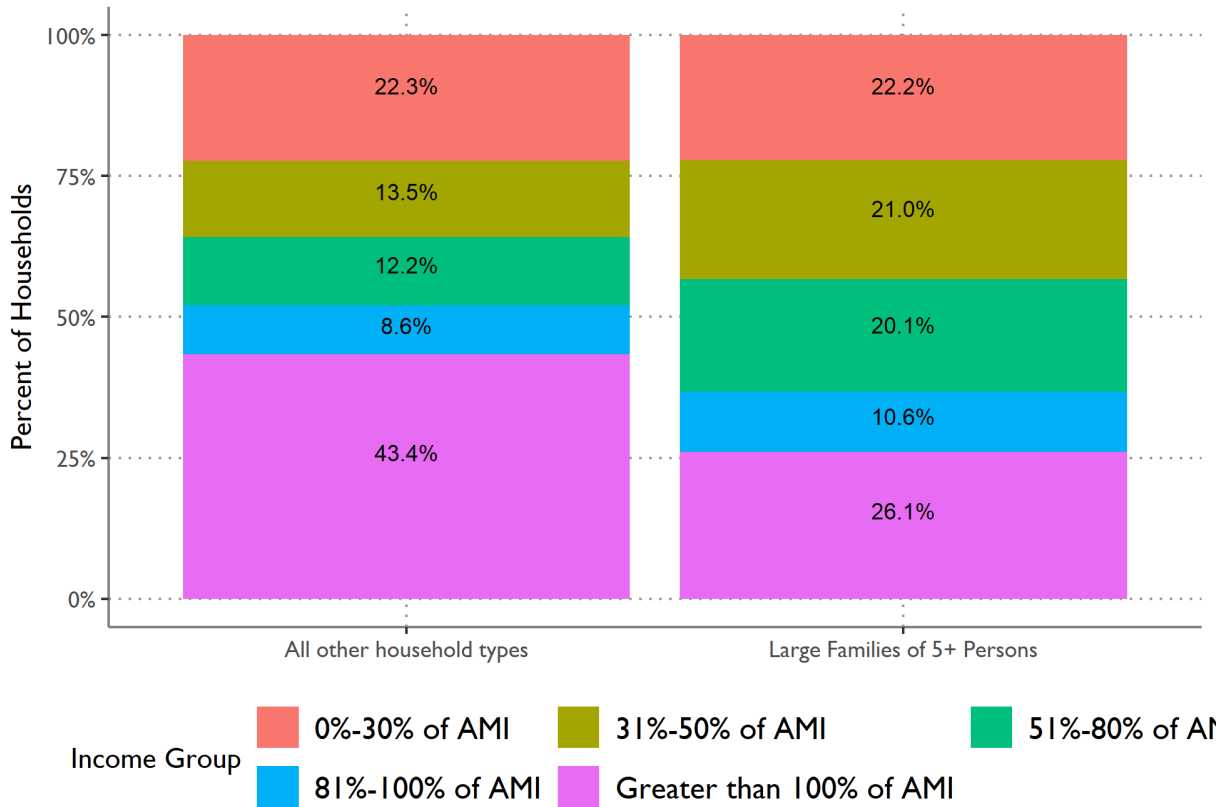
In addition to household income, cost burden can be used to determine the extent of housing needs for large-family households. Cost burden indicates that a household is paying between 30 percent and 50 percent of their income towards rent, while severe cost burden indicates that a household is paying over 50 percent of their income towards rent. As shown in Table B-18, about 42.97 percent of large families experience some level of cost burden (either regular or severe). Similarly, 42.13 percent of all other household types experience cost burden. However, as illustrated in Chart B-6, a greater proportion of large families have incomes that are less than 100% of AMI compared to all other household types in Oakland.

Table B-18: Oakland Cost Burden by Household Size, 2013-2017

<i>Income Category</i>	<i>Large Family (5+ Persons)</i>		<i>All Other Household Types</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
No Cost Burden	7,210	57.03%	83,625	57.86%
Cost Burden	3,004	23.76%	29,995	20.75%
Severe Cost Burden	2,429	19.21%	30,900	21.38%
Total	12,643	100%	144,520	100%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Chart B-6: Oakland Household Size by Household Income Level, 2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

FEMALE-HEADED HOUSEHOLDS

Female-headed families, including those with children, are identified as a special needs group, because they are more likely to be low-income and face difficulty in finding affordable housing. This can be attributed in part to the systemic gender pay gap, and single women with children may particularly face housing discrimination when searching for a home. In Oakland, there is also a greater proportion of female-headed households with children in West Oakland and the downtown area. As shown in Table B-19 there are 21,717 female-headed households and 9,149 male-headed households in Oakland. These groups constitute 13.37 percent and 5.63 percent, respectively, of Oakland’s total number of households. Female-headed households represented about 10.91 percent of owner-occupied households and 15.06 percent of renter-occupied households.

Table B-19: Oakland Household Type by Tenure, 2019

<i>Household Type¹</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Married-Couple Family Households	33,183	50.14%	24,513	25.47%
Female-Headed Family Households	7,223	10.91%	14,494	15.06%
Male-Headed Family Households	3,400	5.14%	5,749	5.97%
Householders Living Alone	17,620	26.63%	36,428	37.85%
Other Non-Family Household	4,751	7.18%	15,058	15.65%

1. For data from the Census Bureau, a “family household” is a household where two or more people are related by birth, marriage, or adoption. “Non-family households” are households of one person living alone, as well as households where none of the people are related to each other.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25011)

Of the 21,717 female-headed households in Oakland, about 59.5 percent had children under 18 years. Table B-20 below shows that of these, 39.72 percent were under the poverty line, compared to only 11.49 percent of female-headed households without children. This demonstrates that female-headed households with children are more likely to have greater housing needs and face difficulties in finding affordable housing. Additional information on female-headed households, including households with children, is provided in Appendix D.

Table B-20: Oakland Female-Headed Households by Poverty Status¹, 2019

<i>Poverty Level</i>	<i>Households With Children</i>		<i>Households Without Children</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Above Poverty Level	7,786	60.28%	7,789	88.51%
Below Poverty Level	5,131	39.72%	1,011	11.49%

1. The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012)

PERSONS EXPERIENCING HOMELESSNESS

A common method to assess the number of homeless persons in a jurisdiction is through a Point-in-Time (PIT) Count. The PIT Count is a biennial census of sheltered and unsheltered persons in a Continuum of Care (CoC) completed over a 24-hour period in the last 10 days of January. The unsheltered PIT Count is conducted biannually in Alameda County and is a requirement to receive homeless assistance funding from HUD. The PIT Count does not function as a comprehensive analysis and should be considered in the context of other key data sources when assessing the state of homelessness in a community. Due to COVID-19, no point in time count was conducted in 2021. As of the time of this report, the delayed point in time count took place on February 23, 2022, and a full report was published in late summer 2022.

According to HUD, a CoC is a “a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.” Each Bay Area County is its own CoC. In Alameda County, EveryOne Home oversees the CoC Program. The goals of the Everyone Home Plan include preventing homelessness and other housing crises; increasing permanent housing

opportunities for homeless and high-risk households; provide wrap-around services to ensure housing stability and quality of life; and measuring success and reporting outcomes.

Table B-21 provides an estimate of the homeless population by household type and shelter status in Alameda County. According to the 2022 PIT Count, there were 7,135 unsheltered homeless persons and 2,612 sheltered persons in Alameda County.

Table B-21: Homelessness by Household Type and Shelter Status in Alameda County, 2022

<i>Shelter Status</i>	<i>People in Households Composed Solely of Children Under 18</i>	<i>People in Households with Adults and Children</i>	<i>People in Households without Children Under 18</i>	<i>Total</i>
Sheltered	9	522	2,081	2,612
Unsheltered	88	322	6,725	7,135

Source: EveryOneHome Point-in-Time Count, 2022

The PIT Count can be further divided by race or ethnicity, which can illuminate whether homelessness has a disproportionate racial impact within a community. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

The racial/ethnic breakdown of Alameda County's homeless population is shown in Table B-22. Notably, those who identify as Black or African American (Hispanic and non-Hispanic) represent 43 percent of the unhoused population in the county, but only 10 percent of the overall population. Additionally, those who identify as American Indian or Alaska Native (Hispanic and non-Hispanic) are also represented disproportionately among the unhoused population, as they make up 4 percent of homeless Alameda County residents but only 1 percent of its overall population. Asian/API, White, and those who identify as some other race or multiple races are all underrepresented among the homeless population compared to their share of the overall population. Further, those who identify as Hispanic/Latinx are also slightly overrepresented among the unhoused.

Table B-22: Racial/Ethnic Group Share of General and Homeless Population in Alameda County, 2022

<i>Racial/Ethnic Group</i>	<i>Share of Homeless Population</i>	<i>Share of Overall Population</i>
American Indian or Alaska Native (Hispanic and Non-Hispanic)	4%	1%
Asian / API (Hispanic and Non-Hispanic)	5%	332%
Black or African American (Hispanic and Non-Hispanic)	43%	10%
White (Hispanic and Non-Hispanic)	39%	34%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	7%	22%
Hispanic/Latinx	25%	23%
Non-Hispanic/Latinx	75%	77%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports, 2019)

Per HCD’s requirements, jurisdictions also need to supplement county-level data with local estimates of people experiencing homelessness. The 2022 PIT Count summary identified 5,055 persons experiencing homelessness in the City of Oakland on the night of February 23, 2022, making up approximately 52 percent of the county’s unhoused population. This is an increase of 984 people (24 percent) from the 4,071 unhoused individuals who were counted in the 2019 count. A comparison of Oakland and Alameda County’s unhoused population is described in Table B-23, and a description of Oakland’s unhoused population by location and household type for 2022 and 2019 is described in Table B-24. As shown in Table B-24, of the 5,055 persons experiencing homelessness in the City of Oakland, 1,718 were sheltered and 3,337 were unsheltered. In 2019, 861 of the 4,071 individuals experiencing homelessness were sheltered, and in 2017, 859 of the 2,761 individuals experiencing homelessness were sheltered.

Table B-23: Homeless Population in Oakland and Alameda County, 2022

<i>Jurisdiction</i>	<i>2015</i>	<i>2017</i>	<i>2019</i>	<i>2022</i>
Oakland	2,191	2,761	4,071	5,055
Alameda County	4,040	5,629	8,022	9,747

Source: EveryOneHome Point-In-Time Count, 2019 and 2022

Table B-24: Oakland Homeless Population by Location and Household Type, 2022

	<i>Number</i>	<i>Percent</i>
<i>Location</i>		
Sheltered	1,718	34%
Unsheltered	3,337	66%
Tent/Street	1,371	41%
RV/Car/Van	1,938	58%
Abandoned Building	28	1%
<i>Household Type (N=796)</i>		
Persons in Families	135	17%
Single Individuals	661	83%

Source: EveryOneHome Point-In-Time Count, 2019 and 2022

The Permanent Access to Housing (PATH) Framework, which is Oakland’s five-year plan to address homelessness, identifies the following as the main drivers of homelessness in the city:

- Structural racism
- Insufficient controls on the rental housing market that create vulnerability and housing instability for tenants

- Insufficient housing units that are affordable to households with the lowest incomes, including particularly those whose incomes are below 20 percent of AMI
- Systemic barriers that often prevent residents who are returning home from incarceration from living with family members and/or accessing both public and private rental housing and employment opportunities
- Inadequate pay and benefits for many of the jobs that are available in the community, and insufficient access to quality employment opportunities that pay wages that meet the cost of housing

Homelessness in Oakland remains a humanitarian crisis that has only been exacerbated by the COVID-19 pandemic. However, even prior to COVID-19, rapidly increasing housing costs, increased residential instability, and the lack of available affordable housing and supportive services contributed to this significant increase. Homelessness also impacts Oakland residents unequally by race/ethnicity – as discussed further in Appendix D, the vast majority of unhoused Oakland residents are Black (about 59 percent, based on 2022 PIT data). The data also does not capture those living in more precarious housing situations, including people temporarily living with friends or family members, “couch surfing,” or living in a vehicle not captured during the PIT Count.

The PATH Framework organizes strategies to address homelessness under three major themes:

1. Prevention strategies to keep people from becoming homeless;
2. Emergency strategies to shelter and rehouse households and improve health and safety on the street and;
3. Creation of affordable, extremely-low-income, and permanent supportive housing units prioritized for households experiencing homelessness.

According to 2020 Homeless Management Information System (HMIS) data, the Oakland, Berkeley/Alameda County Continuum of Care contains 2,032 total year-round beds, including 1,383 emergency shelter beds. Additional actions the City takes to provide shelter and permanent supportive housing for unhoused people, as well as potential constraints, are discussed in Appendix F. Further prioritization of permanent housing policies in the PATH Framework should be adopted to fully meet the needs of unhoused residents. Th actions are described in the Housing Action Plan.

UNDOCUMENTED IMMIGRANTS

It should be noted that there is a significant undocumented population in Oakland that may or may not be captured in DOF’s population data. While undocumented immigrants are typically counted in annual American Community Surveys and decennial Census reports, this data is incomplete and it can be difficult to estimate the exact number of undocumented immigrants who live in Oakland. The Migration Policy Institute (MPI) estimates that as of 2019 there are 107,000 undocumented or unauthorized immigrants living in Alameda County, about 1.0 percent of the national total (11,047,000 people) or about 3.9 percent of the State’s total (2,739,000 people).¹ A 2015 study found that East Oakland in particular is home to a significant number of undocumented or unauthorized immigrants – about 17.0 percent of East Oakland’s

¹ For more information regarding MPI’s Unauthorized Immigrant Population Profiles, see: <https://www.migrationpolicy.org/programs/us-immigration-policy-program-data-hub/unauthorized-immigrant-population-profiles>

population were considered unauthorized compared to 6.0 percent of Alameda County’s population.² According to the study “almost 70 percent of the unauthorized who are at least five years old do not speak English well, often limiting their social and economic status. For example, the unauthorized are often among the working and poor – those who work full-time but toil in low-wage industries with limited chances of economic mobility and limited access to employer-based health insurance.” Further, East Oakland’s undocumented or unauthorized population is predominantly Latino, compared to higher proportions of unauthorized East and South Asian immigrants throughout the county.

Undocumented immigrants are particularly at risk of housing precarity and exploitation due to their legal status and fear of repercussion. Further, a number of federal rental assistance programs—including public housing, Housing Choice Vouchers, and Section 8 project-based rental assistance—are not available to unauthorized immigrants. However, other federal grant-funded and other housing assistance programs (including HUD homeless assistance and Keep Oakland Housed) do not require the verification of immigrant status.

FARMWORKERS

Farmworkers are traditionally defined as people whose primary incomes are earned through permanent or seasonal agricultural labor. Farmworkers are generally considered to have special housing needs due to their limited income and the often unstable nature of their employment. In addition, farmworker households tend to have high rates of poverty, live disproportionately in housing that is in the poorest condition, have extremely high rates of overcrowding, and have low homeownership rates. Given the high rate of urbanization in Oakland, along with changes in local agriculture industries, farmworker residents are likely to be permanent, rather than migrant farmworkers. The special housing needs among the permanent farmworker population are for the same type of financial assistance that other low-income residents would require.

Although farmworkers still represent a special housing need in many communities, the advent of mechanization in harvesting crops, new planting techniques, and changes in the types of crops grown have substantially reduced the overall number of farmworkers and the proportion of migrant farmworkers. Oakland is also located in a highly urbanized area of the Bay Area with no working farms within or adjacent to the city limits, which limits the presence of farmworkers in the city.

In Alameda County, there has been a decrease in the number of seasonal and permanent farmworkers. According to the U.S. Department of Agriculture (USDA) Census of Farmworkers, between 2002 and 2017 Alameda County experienced a 22.0 percent decrease in the number of seasonal farmworkers (i.e., those that have worked on a farm 150 days or less) and a 47.1 percent decrease in the number of permanent farmworkers. In 2017, there were 593 farmworkers in total in Alameda County. See Chart B-7 for these trends.

² Marcelli, Enrico A. and Manuel Pastor. “Unauthorized and Uninsured: East Oakland and Alameda County.” *San Diego State University and the University of Southern California*, February 11, 2015. Available at: https://dornsife.usc.edu/assets/sites/1411/docs/2015_Unauthorized_Uninsured_East_Oakland_Contra_Cnty_CSII.pdf

Chart B-7: Farm Labor in Alameda County, 2002-2017



*Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor)

In the local setting, estimating the size of the agricultural labor force can be especially problematic due to undercounts and inconsistent definitions across government agencies. According to the Census ACS five-year estimates, there were 1,089 Oakland residents employed in the “agriculture, forestry, fishing and hunting” industry in 2019 – about 0.5 percent of the labor force. This is similar to Alameda County (0.4 percent) and the Bay Area (0.7 percent). Determining the breakdown by seasonal and permanent workers can be even more difficult. Data from the California Department of Education provides one local estimate by also tracking the student population of migrant workers, available in Table B-25. However, no schools in Oakland have reported any migrant worker students in the four years documented here by ABAG-MTC. Alameda County has seen a slight decrease over the course of these four years from 874 to 790 students and the Bay Area overall has seen a steady decrease from 4,630 to 3,976 students.

Table B-25: Migrant Worker Student Population¹ by Region, 2016-2020

<i>Academic Year</i>	<i>Oakland</i>	<i>Alameda County</i>	<i>Bay Area</i>
2016-2017	0	874	4,630
2017-2018	0	1,037	4,607
2018-2019	0	785	4,075
2019-2020	0	790	3,976

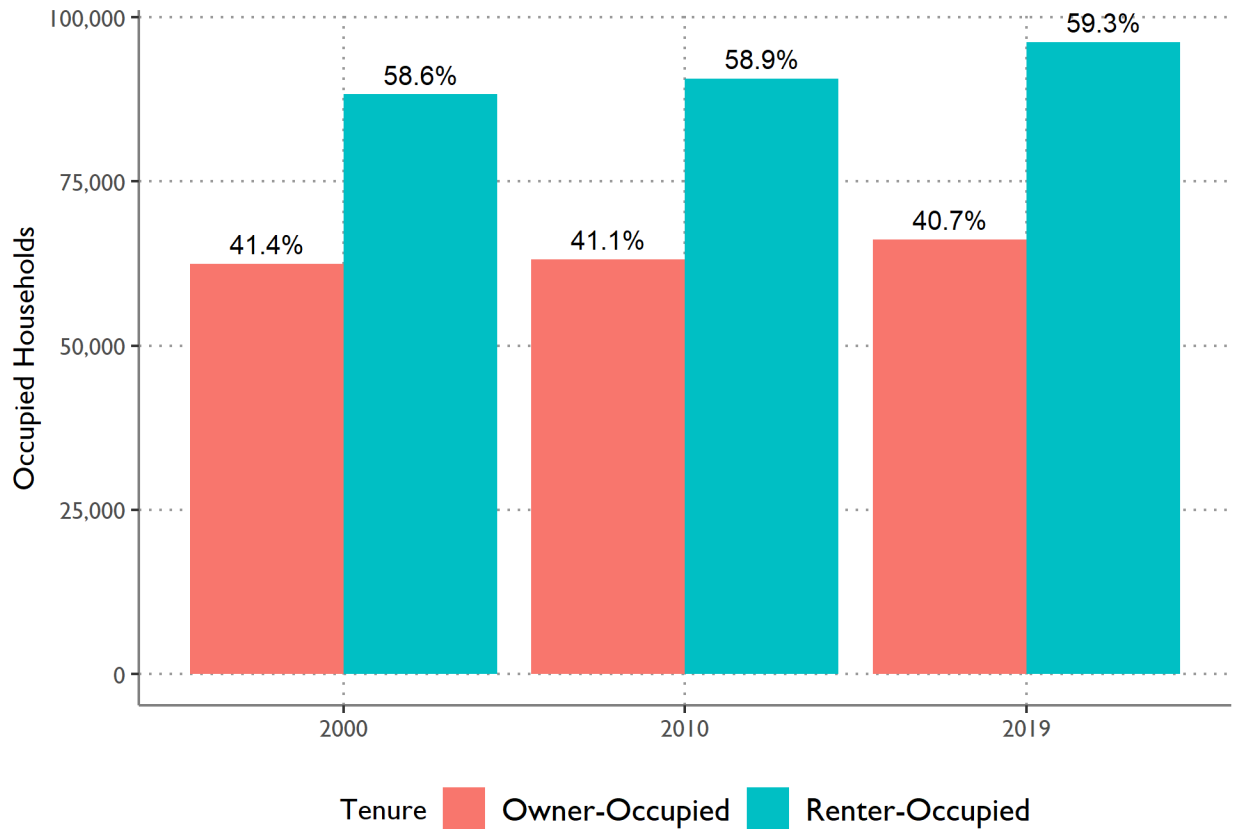
1. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: ABAG-MTC Housing Needs Data Workbook (California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data, Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

B.6 Housing Stock Characteristics

HOUSING TENURE

Most households in Oakland are renters. The percentage of renter-occupied households in Oakland increased modestly from 58.6 percent to 59.3 between 2010 and 2019, despite the significant increase in absolute renter and homeowner population. There were 88,301 renter-occupied units and 62,849 owner-occupied units in 2000, 90,649 renter-occupied units and 63,142 owner-occupied units in 2010, and 96,242 renter-occupied units and 66,177 owner-occupied units in 2019. Owner-occupied housing units tend to be congregated in the Oakland Hills and parts of North Oakland, while significantly more housing units are renter-occupied in West Oakland, Downtown, and East Oakland.

Chart B-8: Oakland Household Tenure, 2000 – 2019

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, Census 2000 SFI, Table H04; U.S. Census Bureau, Census 2010 SFI, Table H04; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003)

Oakland's household tenure differs from patterns seen in the county and the larger Bay Area, reflecting its status as a big city. As shown in Table B-26, 53.5 percent of Alameda County households and 56.1 percent of Bay Area households lived in owner-occupied homes, compared to 40.7 percent of Oakland households. Looking at other large Bay Area cities, San Francisco has lower rates of ownership housing compared to Oakland, while San Jose and Fremont have significantly higher ownership rates.

Table B-26: Household Tenure by Region, 2019

Region	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Oakland	66,177	40.7%	96,242	59.3%
Alameda County	308,891	53.5%	268,286	46.5%
San Francisco	136,239	37.6%	226,115	62.4%
San Jose	184,600	56.8%	140,514	43.2%
Fremont	45,912	60.1%	29,775	39.9%
Bay Area	1,531,955	56.1%	1,199,479	43.9%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003)

Racial and ethnic disparities in tenure exist in Oakland, shown in Table B-27. Households considered to be non-Hispanic white are almost evenly split between owners and renters, while households considered to be American Indian or Alaskan native of any ethnicity, Black or African American of any ethnicity, other race or multiple races of any ethnicity, and Hispanic or Latinx are largely renters. American Indian or Alaskan native households of any ethnicity have the highest renter-occupied rates at 70.83 percent as of 2019. Racial and ethnic income disparities shown in Table B-8 above may also contribute to these disparities in tenure, since renters are more likely to be lower income than are homeowners.

Table B-27: Oakland Housing Tenure by Race/Ethnicity, 2019

<i>Racial/Ethnic Group¹</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
American Indian or Alaska Native (Hispanic and Non-Hispanic)	390	29.17%	947	70.83%
Asian / API (Hispanic and Non-Hispanic)	11,094	42.78%	14,838	57.22%
Black or African American (Hispanic and Non-Hispanic)	13,904	32.17%	29,322	67.83%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	7,479	29.32%	18,033	70.68%
White (Hispanic and Non-Hispanic)	33,310	50.16%	33,102	49.84%
Hispanic or Latinx	8,881	30.62%	20,124	69.38%
White, Non-Hispanic	30,030	52.10%	27,612	47.90%

2. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here.

The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I))

Disparities in tenure are also apparent across different income levels, as might be expected. As ownership is typically more costly than renting, lower-income households are often renters. In Oakland, the majority of lower-income households—those making less than 80 percent of AMI—are renters, while the majority of households making above 100 percent of AMI are owners. See Table B-28 for the complete breakdown by income group. This indicates that homeownership is likely out of reach for many lower-income households. Considering the disproportionate racial/ethnic share of renters in Oakland, especially among American Indian or Alaska native, Black or African American and Hispanic or Latinx households, and the significant share of Black or African American and Asian households with income below 30 percent of AMI (Table B-8), this highlights a need to target both economic as well as racial/ethnic disparities to affirmatively further fair housing, which will be further discussed in Appendix D.

Table B-28: Oakland Housing Tenure by Income Level, 2019

<i>Income Group¹</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
0%-30% of AMI	5,810	15.56%	31,535	84.44%
31%-50% of AMI	6,069	27.39%	16,090	72.61%
51%-80% of AMI	6,950	34.54%	13,170	65.46%
81%-100% of AMI	5,360	38.98%	8,390	61.02%
Greater than 100% of AMI	39,210	59.34%	26,865	40.66%

1. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Alameda Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Rates of homeownership also typically depend on the type of housing available. Most detached single-family homes are owner-occupied; see Table B-29. However, a significant share of these units—slightly less than one quarter—are renter-occupied. Further, about 55.79 percent of attached single-family homes are occupied by renters. Nearly all of Oakland’s multifamily housing stock is renter-occupied. Meeting affordability needs, especially for renters, must consider the type of housing available to residents.

Table B-29: Oakland Housing Tenure by Housing Type, 2019

<i>Housing Type</i>	<i>Owner-Occupied</i>		<i>Renter-Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Detached Single-Family Homes	52,515	75.08%	17,432	24.92%
Attached Single-Family Homes	3,700	44.21%	4,670	55.79%
Multi-Family Housing	9,601	11.51%	73,826	88.49%
Mobile Homes	334	53.70%	288	46.30%
Boat, RV, Van, or Other	27	50.94%	26	49.06%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032)

HOUSING TYPE

During the 2010 to 2020 period, housing development in Oakland was primarily multifamily, although there was an increase in housing units of all types. Using DOF estimates provided by ABAG-MTC, Table B-30 shows that Oakland added 564 single family detached homes in the 2010s; however, given the large pre-existing base, this was less than one percent increase. Single family attached housing stock grew by 2.41 percent, although only 155 units were added. The bulk of the housing increase—4,774 housing units—was in five-plus unit multifamily housing types. The number of total units has increased by 3.39 percent over this period driven primarily by the addition of attached single-family homes and multifamily housing consisting of five-plus units.

Table B-30: Oakland Housing Type Trends, 2010 – 2020

<i>Building Type</i>	<i>2010</i>		<i>2020</i>		<i>Percent Change (2010 – 2020)</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
Single-Family Home: Detached	73,904	43.55%	74,468	42.44%	0.76%
Single-Family Home: Attached	6,842	4.03%	7,007	3.99%	2.41%
Multifamily Housing: Two to Four Units	32,600	19.21%	32,844	18.72%	0.75%
Multifamily Housing: Five-plus Units	55,809	32.88%	60,583	34.53%	8.55%
Mobile Homes	555	0.33%	555	0.32%	0.00%
Totals	169,710	100%	175,457	100%	3.39%

Source: ABAG-MTC Housing Needs Data Workbook (California Department of Finance, E-5 series)

OVERCROWDED HOUSEHOLDS

According to the U.S. Census, overcrowding occurs where there are more than 1.01 persons per room (excluding bathrooms and kitchens) in an occupied housing unit and severe overcrowding occurs when there are more than 1.5 persons per room. Overcrowding typically occurs when there is an inadequate supply of affordable housing. As shown in Table B-31, 13,653 out of 162,419 housing units in Oakland were either overcrowded or severely overcrowded (8.41 percent). This is slightly higher than the rate in Alameda County (7.87 percent) and the Bay Area (6.9 percent). While the entire city experiences some level of overcrowding higher than the region, the highest tract-level rates of overcrowding occur in parts of East and Deep East Oakland, particularly in census tracts along International Boulevard.

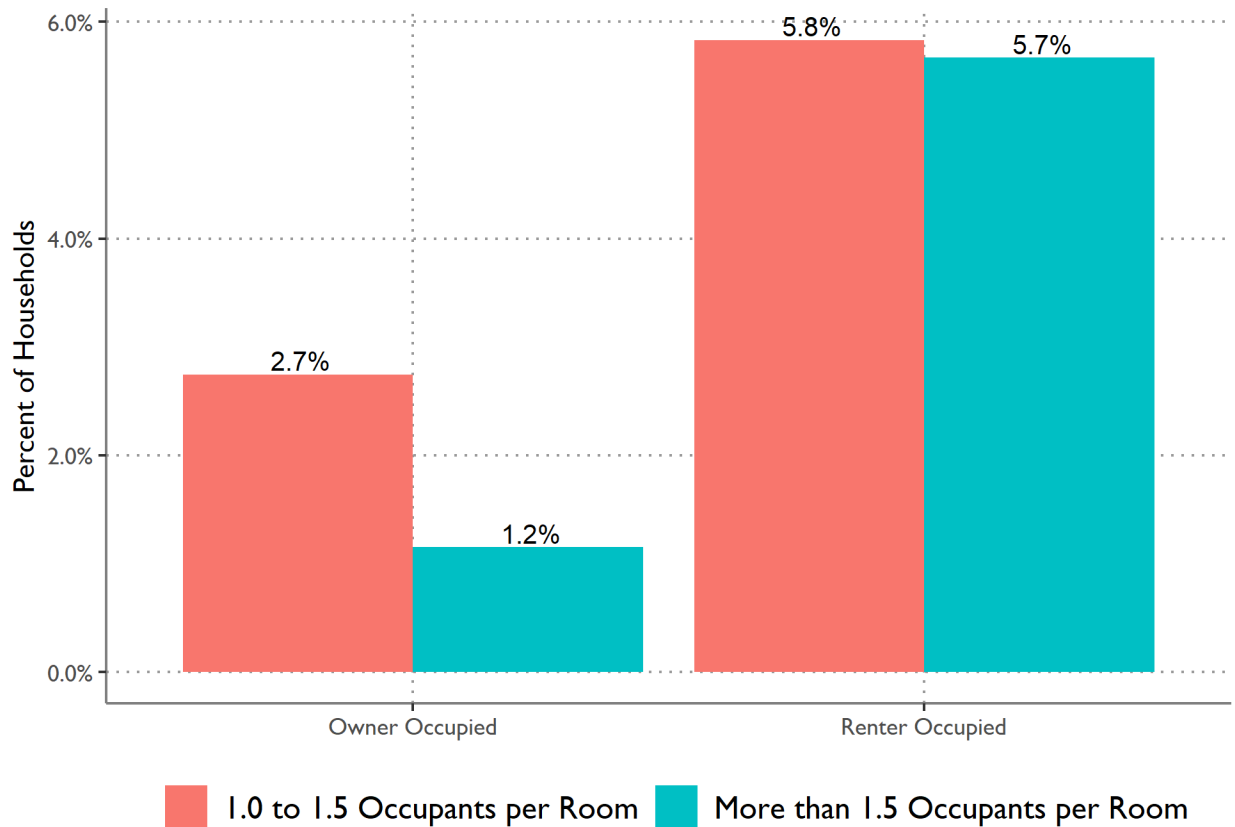
Table B-31: Overcrowding¹ Severity by Region, 2013-2017

<i>Region</i>	<i>Not Overcrowded</i>		<i>Overcrowded</i>		<i>Severely Overcrowded</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Oakland	148,766	91.59%	7,432	4.58%	6,221	3.83%
Alameda County	531,752	92.13%	29,007	5.03%	16,418	2.84%
Bay Area	2,543,056	93.10%	115,696	4.24%	72,682	2.66%

1. The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Further, renters tend to experience overcrowding more often than owners. As shown in Chart B-9, about 11.5 percent of renter-occupied households experience some level of overcrowding while only 3.9 percent of owner-occupied households do. Rates of severe overcrowding are nearly triple among renters than they are among owners.

Chart B-9: Oakland Overcrowding by Tenure and Severity, 2013-2017

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Since renters are more likely to be lower income than homeowners, they may experience higher rates of overcrowding. Lower-income households in Oakland (those making less than 80 percent of AMI), generally tend to have higher rates of overcrowding. For instance, as shown in Table B-32, among extremely-low-income households (i.e., those making less than 30 percent of AMI) 6.48 percent are considered overcrowded and 5.51 percent are severely overcrowded. Households with higher incomes (i.e., those making greater than 100 percent of AMI) are 1.88 percent overcrowded and 1.53 percent severely overcrowded.

Table B-32: Overcrowding¹ by Income Level and Severity in Oakland, 2013-2017

<i>Income Group²</i>	<i>Overcrowded</i>	<i>Severely Overcrowded</i>
0%-30% of AMI	6.48%	5.51%
31%-50% of AMI	8.69%	5.42%
51%-80% of AMI	7.30%	4.24%
81%-100% of AMI	5.41%	3.52%
Greater than 100% of AMI	1.88%	1.53%

1. The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

2. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this table are based on the HUD metro area where this jurisdiction is located.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

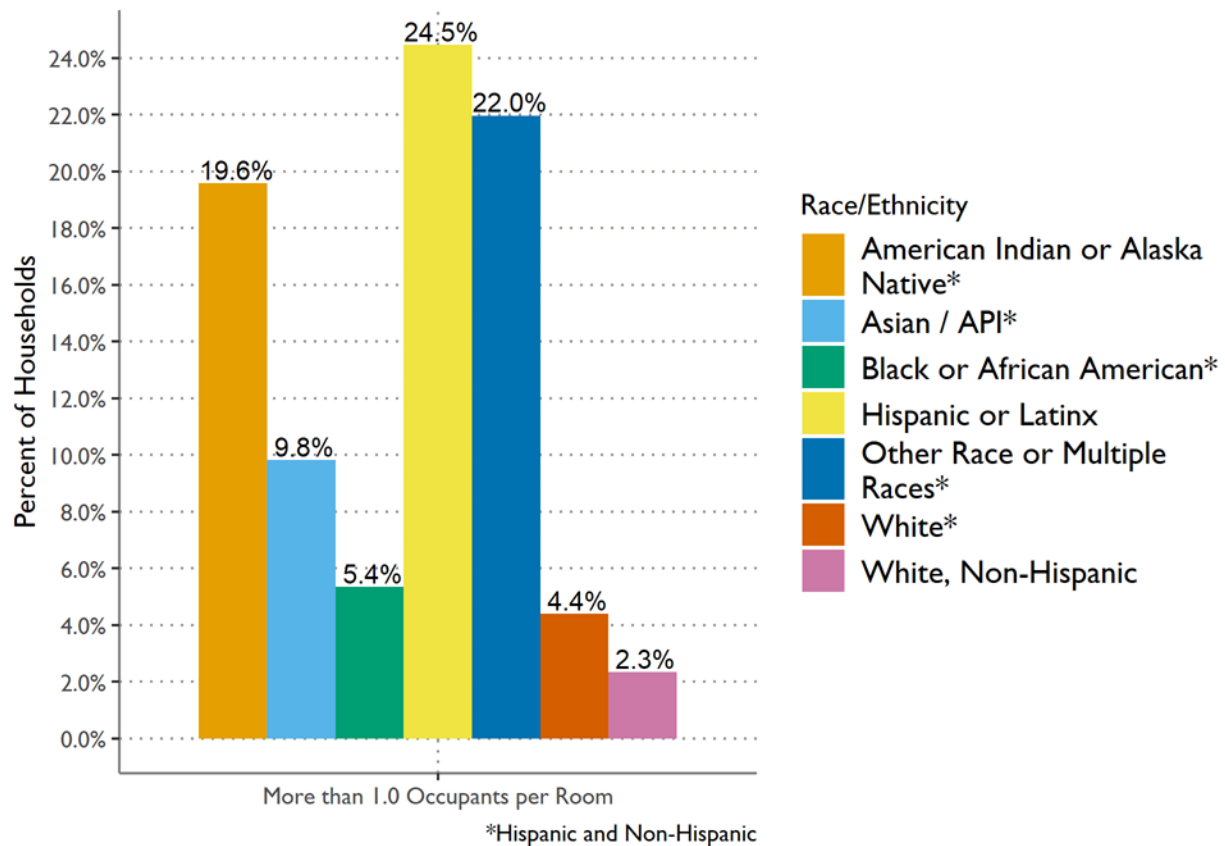
Like tenure, rates of overcrowding are unevenly distributed by race/ethnicity. Chart B-10 below demonstrates the breakdown of overcrowding within various racial/ethnic groups in Oakland. According to the ABAG-MTC data workbook, “Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here.”³ In addition, “[t]he racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled ‘Hispanic and Non-Hispanic’ are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.”⁴

When compared across racial and ethnic groups, overcrowding is most prevalent among Hispanic or Latinx households, other race or multiple race households of any ethnicity, and for American Indian or Alaska Native households of any ethnicity as 24.5 percent, 22.0 percent, and 19.6 percent of each group experiences overcrowding, respectively. In Oakland, majority Asian American communities like Saint Elizabeth, San Antonio, and East Peralta, have a higher overcrowding rate (10 percent) than the city as a whole (8 percent).⁵ Overcrowding rates are low for non-Hispanic white households (2.3 percent).

³ Association of Bay Area Governments & Metropolitan Transportation Commission, “Oakland Housing Needs Data Packets,” (2021).

⁴ Association of Bay Area Governments & Metropolitan Transportation Commission, “Oakland Housing Needs Data Packets,” (2021).

⁵ US Census. (2015-2019). 5-year American Community Survey. <https://data.census.gov/cedsci/>

Chart B-10: Oakland Overcrowding by Race/Ethnicity, 2015-2019

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014)

COST BURDEN

Cost burden, or overpayment, is defined as monthly housing costs in excess of 30 percent of a household's income. Severe cost burden is defined as paying over 50 percent of household income for housing costs. Housing cost is defined as the monthly owner costs (mortgages, deed of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property, and utilities) or the gross rent (contract rent plus the estimated monthly cost of utilities). HUD Comprehensive Housing Affordability Strategy (CHAS) data provides estimates of cost burden by tenure and income category. Estimates use the HUD Area Median Family Income (HAMFI) to determine overpayment. HAMFI is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI is not necessarily equivalent to other median income calculations due to a series of adjustments made by HUD.

According to 2013-2017 CHAS estimates, a total of 32,479 households experience cost burden (20.10 percent) while an additional 33,050 households experience severe cost burden (20.50 percent). The means that nearly half of all Oakland households experience some level of cost burden. Of the 65,529 households experiencing some level of cost burden, 14,119 of them are considered moderate- or above-moderate-income and 51,410 are considered lower-income. This indicates that housing affordability is particularly out of reach for lower-income households in Oakland.

Further, renters are particularly impacted by cost burden since renters are limited to the rental market while owners can build equity with their homes. Renters in Oakland tend to have higher rates of cost burden than owners – for instance, 46.5 percent of all renters experience some level of cost burden while only 31.8 percent of owners do. Rates are further unevenly distributed between renters and owners by income level, as evident in Table B-33a below. As described in Appendix D, the highest rates of cost burden are experienced by non-Hispanic Black or African American and Hispanic or Latinx households, with a general geographic concentrations in East Oakland, as well as some tracts in the Jack London District and Grand-Lake neighborhood. Additional context on cost burden as it relates to racial equity is provided in Appendix D.

Table B-33a: Oakland Cost-Burdened Households by Income and Tenure, 2013-2017¹

Income Category	Renters		Owners		Total Households ²	
	Number	Percent	Number	Percent	Number	Percent
Extremely-Low-Income (Under 30% HAMFI³)						
No Cost Burden/Not Computed	6,765	23.10%	1,110	18.90%	7,875	22.40%
Cost Burden	4,980	17%	835	14.20%	5,815	16.50%
Severe Cost Burden	17,575	59.90%	3,935	66.90%	21,510	61.10%
Very-Low-Income (30% - 50% HAMFI)						
No Cost Burden/Not Computed	4,055	26.10%	2,080	36.30%	6,135	28.80%
Cost Burden	6,810	43.80%	1,340	23.40%	8,150	38.30%
Severe Cost Burden	4,690	30.20%	2,315	40.40%	7,005	32.90%
Low-Income (50% - 80% HAMFI)						
No Cost Burden/Not Computed	6,470	53.50%	3,160	48.80%	9,630	51.90%
Cost Burden	4,780	39.50%	1,640	25.30%	6,420	34.60%
Severe Cost Burden	840	6.90%	1,670	25.80%	2,510	13.50%
All Lower-Income (Under 80% HAMFI)						
No Cost Burden/Not Computed	17,290	30.40%	6,350	35.10%	23,640	31.50%
Cost Burden	16,570	29.10%	3,815	21.10%	20,385	27.20%
Severe Cost Burden	23,105	40.60%	7,920	43.80%	31,025	41.30%
Moderate- and Above-Moderate-Income (Over 80% HAMFI)						
No Cost Burden/Not Computed	34,200	86.90%	38,120	80.90%	72,320	83.70%
Cost Burden	4,724	12%	7,370	15.60%	12,094	14%
Severe Cost Burden	415	1.10%	1,610	3.40%	2,025	2.30%
All Income Groups						
No Cost Burden/Not Computed	51,490	53.50%	44,470	68.20%	95,960	59.40%
Cost Burden	21,294	22.10%	11,185	17.20%	32,479	20.10%
Severe Cost Burden	23,520	24.40%	9,530	14.60%	33,050	20.50%

1. According to HUD, households spending 30 percent or less of their income on housing expenses have no cost burden, households spending 31 to 50 percent of their income have cost burden, and households spending 51 percent or more of their income have severe cost burden.

2. Discrepancies in sums are due to rounding errors.

3. HUD Area Median Family Income (HAMFI).

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Table B-33b summarizes cost burden severity in Oakland compared to Alameda County and the region. Cost burden in Alameda County and the Bay Area region are comparable; cost burden in Oakland is higher than in the County and region. In particular, more Oakland households are severely cost-burdened than in the County or region.

Table B-33b: Cost Burden Severity by Region, 2015-2019

Region	No Cost Burden		Cost Burden		Severe Cost Burden	
	Number	Percent	Number	Percent	Number	Percent
Oakland	88,832	54.69%	35,183	21.66%	33,949	20.90%
Alameda County	350,326	62.06%	117,618	20.83%	96,579	17.11%
Bay Area	1,684,831	63.06%	539,135	20.18%	447,802	16.76%

1. Percentages do not add to 100 percent as each jurisdiction includes households for which data is not computed

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau American Community Survey 5-Year Data (2015-2019), Table B25070, B25091)

HOUSING VACANCY

Housing vacancy rates provide one metric to assess the balance between the supply and demand of housing in a region. Low vacancy rates occur when demand outpaces the supply of housing, while high vacancy rates indicate an oversupply of housing. Housing costs also tend to be higher with low vacancy rates. Estimates from the 2015-2019 ACS compiled by ABAG-MTC indicate that 10,881 (6.7 percent) out of the 162,419 housing units in Oakland were vacant, which is higher than in the county (5.4 percent) but about equivalent to the entire Bay Area, as shown in Table B-34.

Table B-34: Oakland Vacant Units by Type, 2019

Vacancy Status	Oakland	Alameda County	Bay Area
For Rent	2,457	7,998	41,117
For Sale	458	1,961	10,057
For Seasonal, Recreational, or Occasional Use	637	3,892	37,301
Other Vacant	6,208	13,569	61,722
Rented, Not Occupied	571	1,517	10,647
Sold, Not Occupied	550	1,982	11,816
Total Vacant Housing Units	10,881 (6.7%)	30,919 (5.4%)	172,660 (6.3%)

Source: ABAG-MTC Housing Needs Data Workbook (American Community Survey 5-Year Data (2015-2019), Table B25004)

HOUSING PERMITS BY INCOME

Using data provided in the City's Annual Progress Report, the number of building permits issued from 2015 to 2021 is available by income group. In total, 16,789 building permits were issued during this period, or about 113.7 percent of the 5th cycle RHNA. Most of this development has been permitted at the higher income ranges, with 14,966 units permitted for above-moderate-income households – this translates to nearly nine above-moderate-income permits for every lower-income permit. Only 1,079 very-low-income units (52.4 percent) were permitted, 666 low-income units (32.1 percent) were permitted, and 78 moderate-income units (2.8 percent) were permitted. See Table B-35 for the proportion of the RHNA for the period within which these permits were issued.

Table B-35: Oakland Housing Permitting, 2015 – 2021

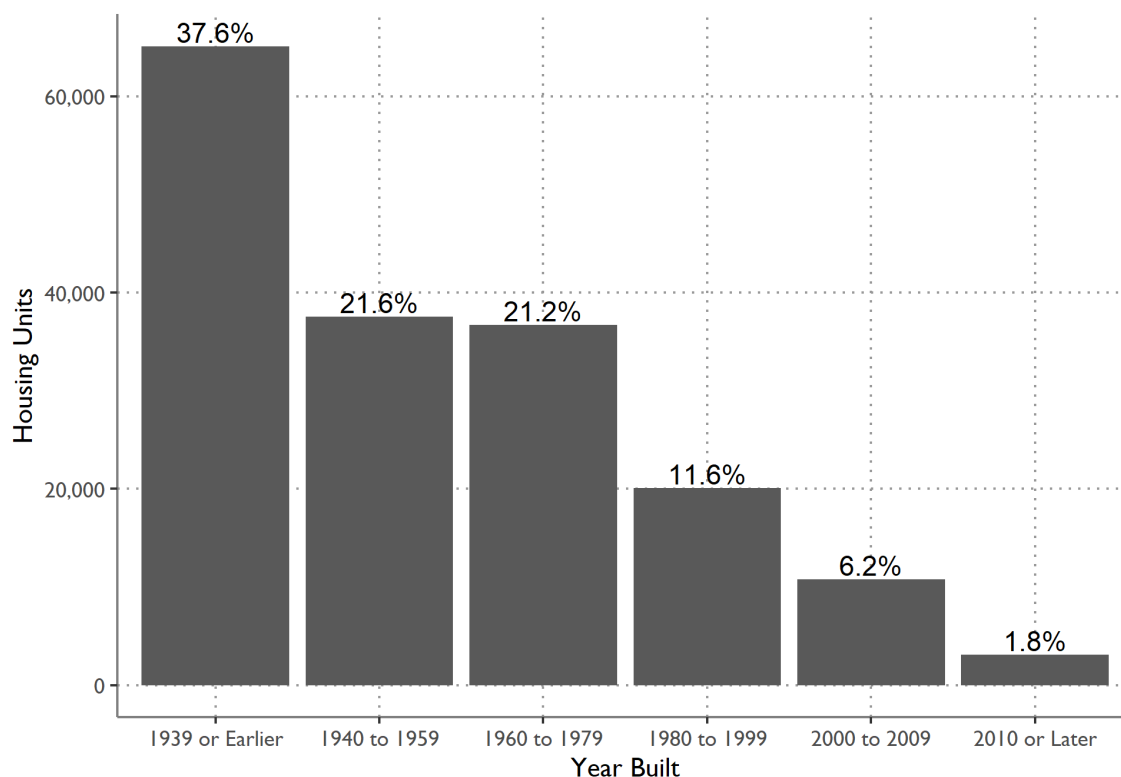
<i>Income Group</i>	<i>Number of Permits</i>	<i>Percent of 5th Cycle RHNA Met</i>
Very-Low-Income	1,079	52.4%
Low-Income	666	32.1%
Moderate-Income	78	2.8%
Above-Moderate-Income	14,966	191.5%
Total	16,789	113.7%

Source: City of Oakland, Housing Element Annual Progress Report, 2021

HOUSING STOCK CONDITIONS

The condition of the housing stock, including the age of buildings and units that may be in substandard condition, is also an important consideration in a community’s housing needs. In Oakland, about 80.4 percent of the housing stock was constructed prior to 1980 and is over 40 years old. About 8.0 percent of the housing stock has been constructed since 2000, with only 1.8 percent constructed since 2010. See Chart B-11 for the age of Oakland’s housing stock as of 2019.

Chart B-11: Age of Oakland Housing Stock, 2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034)

A high proportion of older buildings, especially those built more than 30 years ago, may indicate that substandard housing conditions may be an issue. Housing is considered substandard when physical conditions are determined to be below the minimum standards of living, as defined by Government Code Section 17920.3. A building is considered substandard if any of the following conditions exist:

- Inadequate sanitation
- Structural hazards
- Nuisances
- Faulty weather protection
- Fire, safety, or health hazards
- Inadequate building materials
- Inadequate maintenance
- Inadequate exit facilities
- Hazardous wiring, plumbing or mechanical equipment
- Improper occupation for living, sleeping, cooking, or dining purposes
- Inadequate structural resistance to horizontal forces
- Any building not in compliance with Government Code Section 13143.2

Any household living in substandard conditions is considered in need of assistance, even if they are not actively seeking alternative housing arrangements. Estimating the number of substandard units can be difficult, but the lack of certain infrastructure and utilities can often be an indicator of substandard conditions. According to the 2018 Oakland Equity Indicators Report, 1.36 percent of housing units in zip codes that were more than 60 percent non-White reported housing habitability complaints, compared to 0.67 percent of housing units in zip codes that were more than 60 percent White. In addition, according to 2019 ACS estimates compiled by ABAG-MTC, as shown in Table B-34, about 0.28 percent of owners lack complete kitchen facilities while 1.91 percent of renters do. Further, approximately 0.2 percent of owners lack complete plumbing facilities while 1.02 percent of renters do. In total, there are 837 occupied housing units with incomplete plumbing facilities and 3,514 units with incomplete kitchen facilities. During outreach, Oakland residents also discussed the prevalence of mold and lead, both of which pose major habitability issues.

Further, the City's Building Bureau's Code Enforcement division summarizes inspections for blight, housing, and zoning-related issues. During Fiscal Year 2020 – 2021, there were 5,575 blight and building maintenance complaints in Oakland. While the City has not carried out a census of substandard housing, based on known substandard housing issues from the Building Bureau's documented housing complaints, approximately 3.5 percent of the City's housing stock is likely substandard. As discussed in the Housing Action Plan Action 2.1.3, the City is moving to a proactive enforcement framework to better address issues of substandard housing – particularly as these issues disproportionately impact BIPOC communities.

Oakland's Code Enforcement estimates the number of units in need of major rehabilitation and replacement based on an assessment of the number of units being assigned red-tag status or declared unsafe for structural reasons or other hazards generated by fire or other incidents such as vehicle impact. These numbers will change with issuance of permits to demolish or to repair. Based on estimates from 2021 and 2022, the number is estimated at 10 buildings (or approximately 50 units) per year, since the real estate market is relatively active with short supply of housing. Additionally, around 2,600 units are estimated to be in need of moderate to substantial rehabilitation or repair. These units are in structures that show major damage such as missing siding, holes in the roof or a roof that is listing, a tilted or cracked foundation, or missing windows or doors.

Table B-34: Oakland Substandard Housing Issues, 2019

<i>Building Amenity</i>	<i>Owner</i>	<i>Renter</i>
Incomplete Kitchen Facilities	0.28%	1.91%
Incomplete Plumbing Facilities	0.20%	1.02%

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049)

B.7 Housing Costs and Affordability

Several housing market characteristics—such as high levels of cost burden or overcrowding—may indicate high housing costs and a lack of affordability within a community. This section summarizes housing costs in Oakland and assesses the extent to which housing is affordable for residents of the city.

HOUSING AFFORDABILITY BY HOUSEHOLD INCOME

Housing affordability can be estimated by comparing the cost of renting or owning a home in Oakland with the maximum affordable housing costs to households at different income levels. In evaluating affordability, the maximum affordable price or cost refers to the maximum amount that could be afforded by households in the upper range of their respective income category. Households in the lower end of each category can afford less in comparison. The maximum affordable home and rental prices for residents of Oakland by different income households and unit size (bedrooms) are shown in Table B-37. HCD has estimated the 2021 Alameda County AMI for a family of four to be \$125,600, which is about a 34.3 percent increase from the 2014 AMI estimate of \$93,500.

Table B-37: Oakland Housing Affordability by Income Group, 2021

Household Size	AMI Limits ¹	Affordable Monthly Payment ²		Utilities ³		Housing Costs Taxes & Insurance ⁴	Maximum Affordable Price	
		Renter	Owner	Renter	Owner		Renter	Owner ⁵
Extremely-Low-Income (<30% AMI)								
1 Person (Studio)	\$28,800	\$720	\$720	\$180	\$180	\$252	\$541	\$76,121
2 Person (1 Bedroom)	\$32,900	\$823	\$823	\$196	\$196	\$288	\$627	\$89,380
3 Person (2 Bedroom)	\$37,000	\$925	\$925	\$221	\$221	\$324	\$704	\$100,197
4 Person (3 Bedroom)	\$41,100	\$1,028	\$1,028	\$254	\$254	\$360	\$773	\$109,036
5 Person (4 Bedroom)	\$44,400	\$1,110	\$1,110	\$309	\$309	\$389	\$802	\$108,839
Very-Low-Income (31%-50% AMI)								
1 Person (Studio)	\$47,950	\$1,199	\$1,199	\$180	\$180	\$420	\$1,019	\$158,113
2 Person (1 Bedroom)	\$54,800	\$1,370	\$1,370	\$196	\$196	\$480	\$1,174	\$183,179
3 Person (2 Bedroom)	\$61,650	\$1,541	\$1,541	\$221	\$221	\$539	\$1,320	\$206,068
4 Person (3 Bedroom)	\$68,500	\$1,713	\$1,713	\$254	\$254	\$599	\$1,458	\$226,714
5 Person (4 Bedroom)	\$74,000	\$1,850	\$1,850	\$309	\$309	\$648	\$1,542	\$235,751
Low-Income (51%-80% AMI)								
1 Person (Studio)	\$76,750	\$1,919	\$1,919	\$180	\$180	\$672	\$1,739	\$281,595
2 Person (1 Bedroom)	\$87,700	\$2,193	\$2,193	\$196	\$196	\$767	\$1,997	\$324,471
3 Person (2 Bedroom)	\$98,650	\$2,466	\$2,466	\$221	\$221	\$863	\$2,245	\$364,642
4 Person (3 Bedroom)	\$109,600	\$2,740	\$2,740	\$254	\$254	\$959	\$2,486	\$402,835
5 Person (4 Bedroom)	\$118,400	\$2,960	\$2,960	\$309	\$309	\$1,036	\$2,652	\$426,251
Moderate-Income (81%-120% AMI)								
1 Person (Studio)	\$105,500	\$2,638	\$3,077	\$180	\$180	\$1,077	\$2,458	\$480,363
2 Person (1 Bedroom)	\$120,550	\$3,014	\$3,516	\$196	\$196	\$1,231	\$2,818	\$551,262
3 Person (2 Bedroom)	\$135,650	\$3,391	\$3,956	\$221	\$221	\$1,385	\$3,170	\$620,105
4 Person (3 Bedroom)	\$150,700	\$3,768	\$4,395	\$254	\$254	\$1,538	\$3,513	\$686,848
5 Person (4 Bedroom)	\$162,750	\$4,069	\$4,747	\$309	\$309	\$1,661	\$3,760	\$732,813

1. AMI limits based on 2021 HCD State Income Limits for Alameda County, other assumptions are derived from Zillow estimates (as of October 4, 2021) and the National Association of Realtors. The 2021 Alameda County AMI is \$125,600.

2. Affordable monthly payment for renters and owners is assumed to be one-twelfth of 30% of median income applicable for the number of bedrooms. The exception is moderate-income owners, whose affordable payment is assumed to be one-twelfth of 35% of median income applicable for the number of bedrooms as specified by HCD, pursuant to HSC 50052.5(b)(4).

3. Utilities are estimated according to the 2021 Alameda County Housing Authority Utility Allowance Schedule. Estimates are based on the combined average cost of gas and electric heating, cooking and water heating, as well as other electric, water, trash collection, sewer, air conditioning, refrigeration and range/microwave across all unit types [i.e., elevator/high-rise/apartment/walk-up (multi-family), detached house/single family dwelling, mobile/manufactured home, row house/townhouse & semi-detached/duplex]. Costs are assumed equivalent for owners and renters.

4. Taxes and insurance are assumed to be 35% of monthly affordable housing costs for owners.

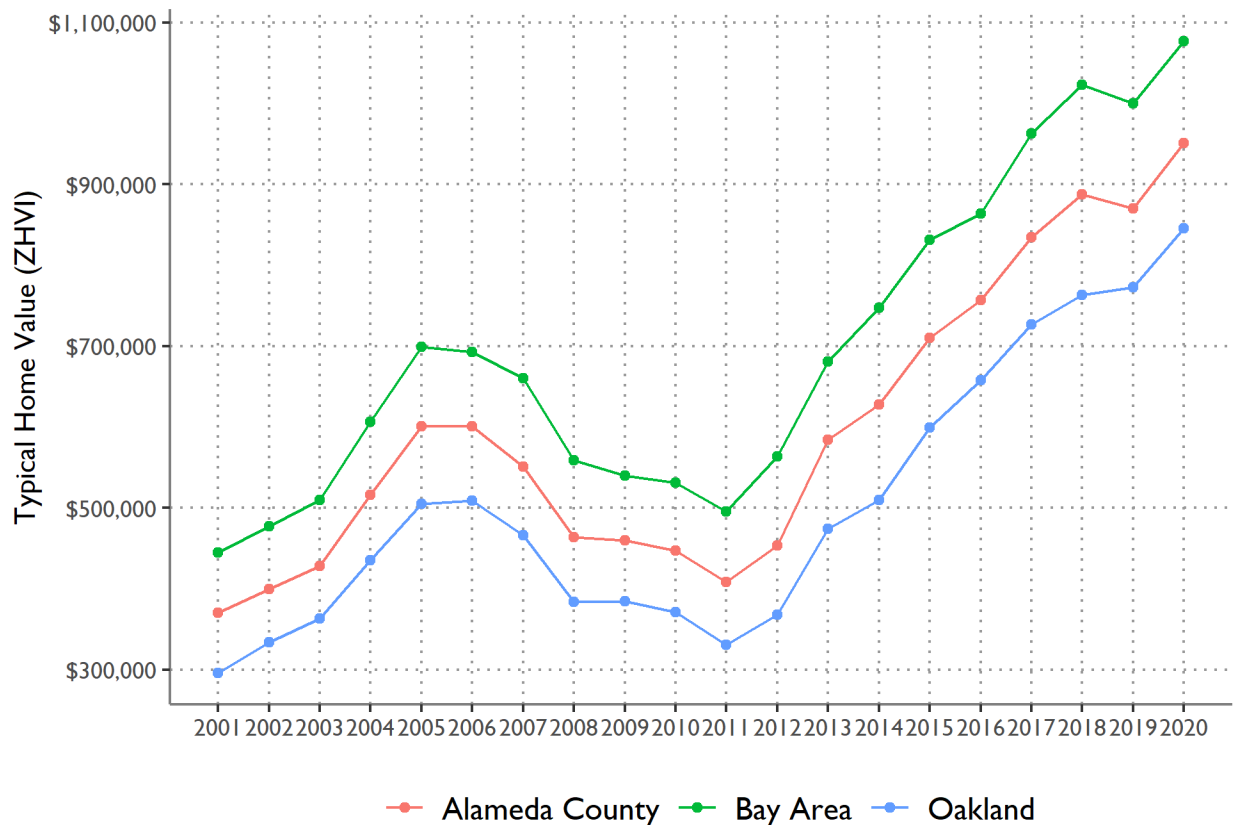
5. Assumed 30-year amortization, 2.82% interest rate, 6.0% down payment and closing costs equal to 2% of the sale price.

Source: HCD State Income Limits, 2021; Alameda Housing Authority Utility Allowance Schedule, 2021; Zillow Mortgage Rates, October 2021; National Association of Realtors Research Group, Downpayment Expectations & Hurdles to Homeownership, April 2020; Dyett & Bhatia, 2021

OWNERSHIP COSTS

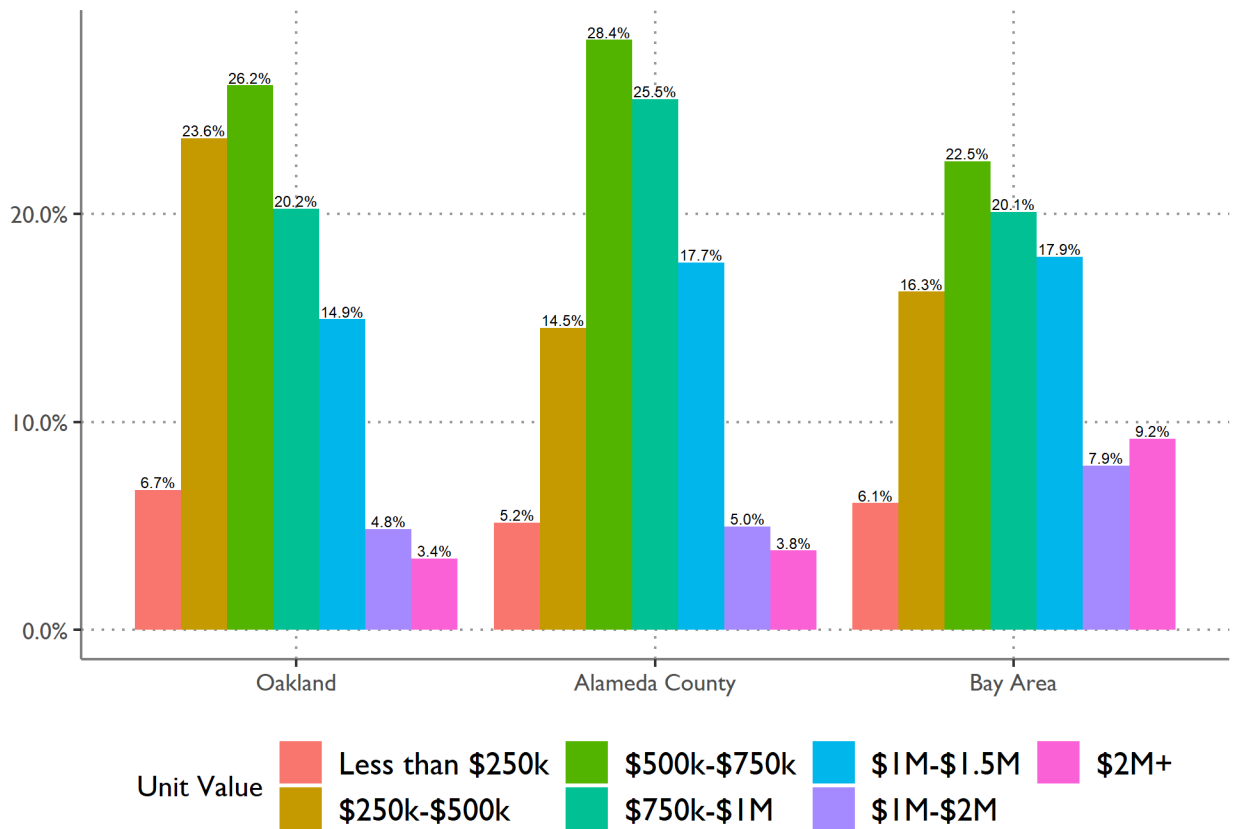
Like many cities in the Bay Area, housing costs in Oakland have continued to rise over the last two decades. Home values are tracked using the Zillow Home Value Index (ZHVI) as compiled by ABAG-MTC, which is a smoothed, seasonally adjusted measure of the typical value for homes in the 35th to 65th percentile range. The regional ZHVI estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. As demonstrated in Chart B-12, home values did decline as steeply in Oakland as they did in Alameda County and the Bay Area following the 2008 financial collapse. Home values in 2014 surpassed the previous high of just over \$500,000 in 2005, and have risen continually since, to reach over \$800,000 in 2020. These are, however, lower than that for the county as well as the Bay Area region.

Chart B-12: Zillow Home Value Index (ZHVI) by Region, 2001 – 2020



Source: ABAG-MTC Housing Needs Data Workbook (Zillow, ZHVI December 31, 2001 – December 31, 2020)

In addition to the ZHVI, the ABAG-MTC data worksheet provides estimates of home values for owner-occupied units based on the 2019 ACS. Shown in Chart B-13, this data confirms the disparity in home value across region as indicated by the ZHVI. While the ZHVI estimates the typical household is valued over \$800,000, the ACS indicates that the majority of units (about 56.5 percent) are actually valued below \$750,000. There is a similar distribution of home values in the county, while the Bay Area has more even distributions by unit value. Alameda County does skew towards lower unit values while the Bay Area tends to skew towards higher unit values. The ZHVI is better aligned with these regional estimates. Given that housing costs have only risen since the 2019 ACS, the 2020 ZHVI is used to estimate housing value in Oakland, although it should be noted that this may slightly overestimate housing cost.

Chart B-13: Owner-Occupied Unit Values by Region, 2019

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075)

The ZHVI tracks a variety of types of owner-occupied housing units, including both single-family homes and condominiums. Table B-38 provides a breakdown of the ZHVI by housing type and size between 2010 and 2020. In total, housing value has increased by about 127.20 percent between 2010 and 2020. Two-bedroom units in particular have seen a relatively high increase in value by about 146.30 percent during the period. As of 2020, the highest value housing type in Oakland is a five-plus bedroom housing unit at \$1,563,444.

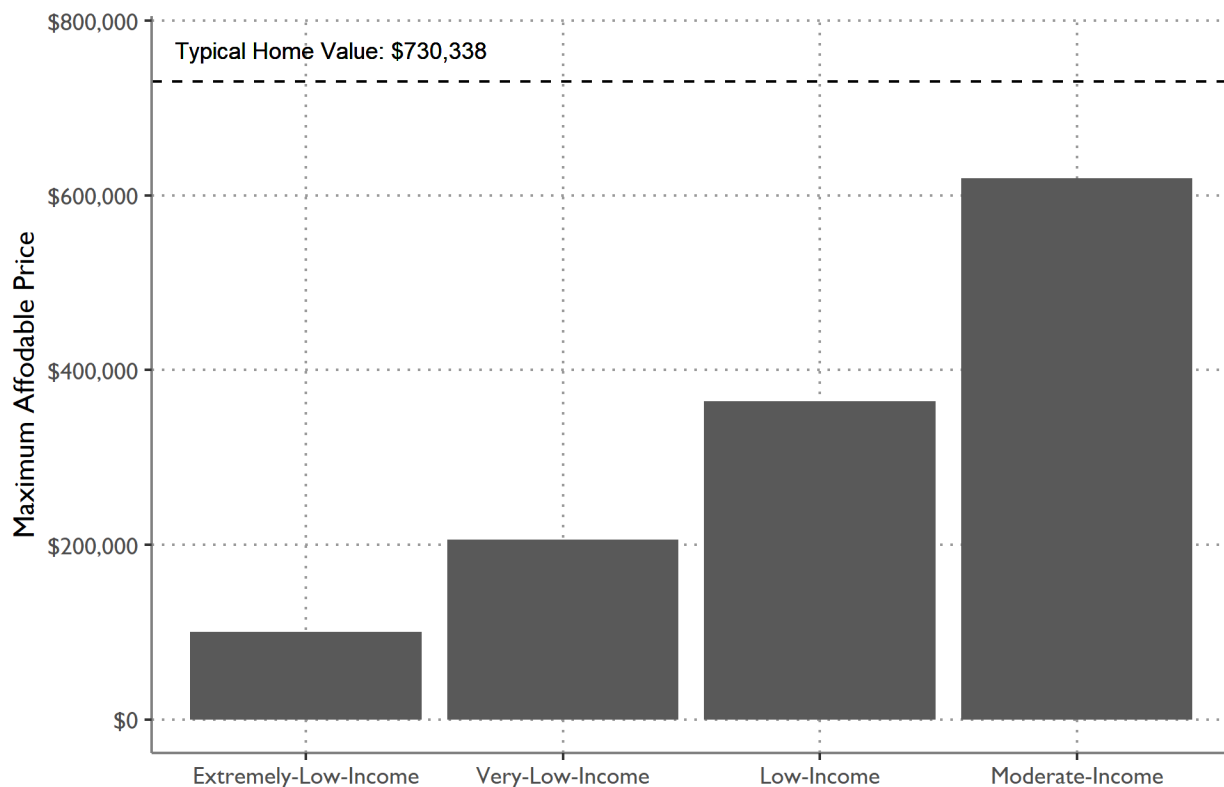
Table B-38: Oakland Zillow Home Value Index (ZHVI), 2010 - 2020

Housing Type	December 2010 ZHVI	December 2020 ZHVI	Percent Change (2010 – 2020)
Single-Family	393,624	903,784	129.60%
Condo	303,492	663,528	118.60%
1 Bedroom	238,093	573,501	140.90%
2 Bedroom	296,481	730,338	146.30%
3 Bedroom	436,005	966,329	121.60%
4 Bedroom	619,683	1,325,654	113.90%
5+ Bedrooms	638,487	1,563,444	144.90%
Total	373,381	848,356	127.20%

Source: Zillow Home Value Index, December 31, 2010 and December 31, 2020

Given the ZHVI estimates provided in Table B-36 and housing affordability levels from Table B-35 it is apparent that no lower-income household can afford a home at an appropriate size. Some larger households may be able to afford units that have fewer bedrooms, which would lead to overcrowding. For instance, a three-person moderate-income household would be able to afford a \$620,105 unit, which would be sufficient to purchase only a one-bedroom unit per the ZHVI. This demonstrates an affordability gap for lower-income households in the city, as such households generally would not be able to afford to buy a home without significant subsidy. Increased housing production for a range of housing types would also help to increase affordability, but this analysis shows that housing in a market like that of the Bay Area is only generally affordable to moderate- or higher-income households. Chart B-14 visualizes the affordability gap for the typical household, which is defined as a three-person household living in a two-bedroom housing unit.

Chart B-14: Ownership Affordability Gap for the Typical Household, 2021



Note: The typical household is a three-person, two-bedroom housing unit.
Typical home value refers to the ZHVI of a two-bedroom housing unit.

Source: Zillow Home Value Index, December 31, 2020; Dyett & Bhatia, 2021

RENTER COSTS

In 2019, according to ACS estimates provided by ABAG-MTC, the median contract rent in Oakland was \$1,345. According to the Census, contract rent is the monthly rent agreed upon regardless of any furnishings, utilities or services that may be included. Data regarding contract rent excludes units for which no cash rent is paid. Table B-39 illustrates that rent in Oakland is significantly lower than in the county and in the Bay Area during the same year. Rents in Oakland experiences increases between the 2009 and 2015 period, increasing by about 16.5 percent. This is lower from the county and Bay Area, which saw median contract rent increases by 19.4 percent and 20.4 percent, respectively. However, between 2015 and 2019

rent costs spiked in Oakland—increasing by about 26.4 percent—while the county and Bay Area saw even more dramatic increases, 30.9 percent, and 28.4 percent respectively.

Table B-39: Median Contract Rent¹ by Region, 2009 – 2019

<i>Jurisdiction</i>	<i>2009 Median Contract Rent</i>	<i>2015 Median Contract Rent</i>	<i>2019 Median Contract Rent</i>
Oakland	\$913	\$1,064	\$1,345
Alameda County	\$1,083	\$1,293	\$1,692
Bay Area	\$1,196	\$1,440	\$1,849

1. County and regional counts are weighted averages of jurisdiction median using rental unit counts from the relevant year.

Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas))

The distribution of contract rent by region is also provided in the ABAG-MTC data workbook. As demonstrated in Chart B-15, most (58.5 percent) renter-occupied units in Oakland have contract rents below \$1,500. This differs from the county, where 40.2 percent of units have contract rents below \$1,500, and the Bay Area, where 35.2 percent of units are below that threshold. Further, 17.8 percent of the county rental stock and 24.7 percent of the Bay Area rental stock have contract rents above \$2,500 while only 11 percent of Oakland's rental stock exceeds that amount. Thus, rents have risen at slower pace in the city than in the surrounding region, and Oakland remains a relatively affordable option for renters when compared to the county or Bay Area.

Chart B-15: Contract Rents for Renter-Occupied Units by Region, 2019



Source: ABAG-MTC Housing Needs Data Workbook (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056)

As rents have risen in the city, it has become increasingly more difficult for lower-income households to afford units in a suitably sized housing unit. Table B-40 provides estimated median monthly gross rents in Oakland by number of bedrooms. Unlike contract rent which is the monthly rent agreed upon regardless of any furnishings, utilities, or services that may be included; gross rent includes additional costs for utilities and fuels.

Table B-40: Oakland Monthly Gross Rental Rates, 2019

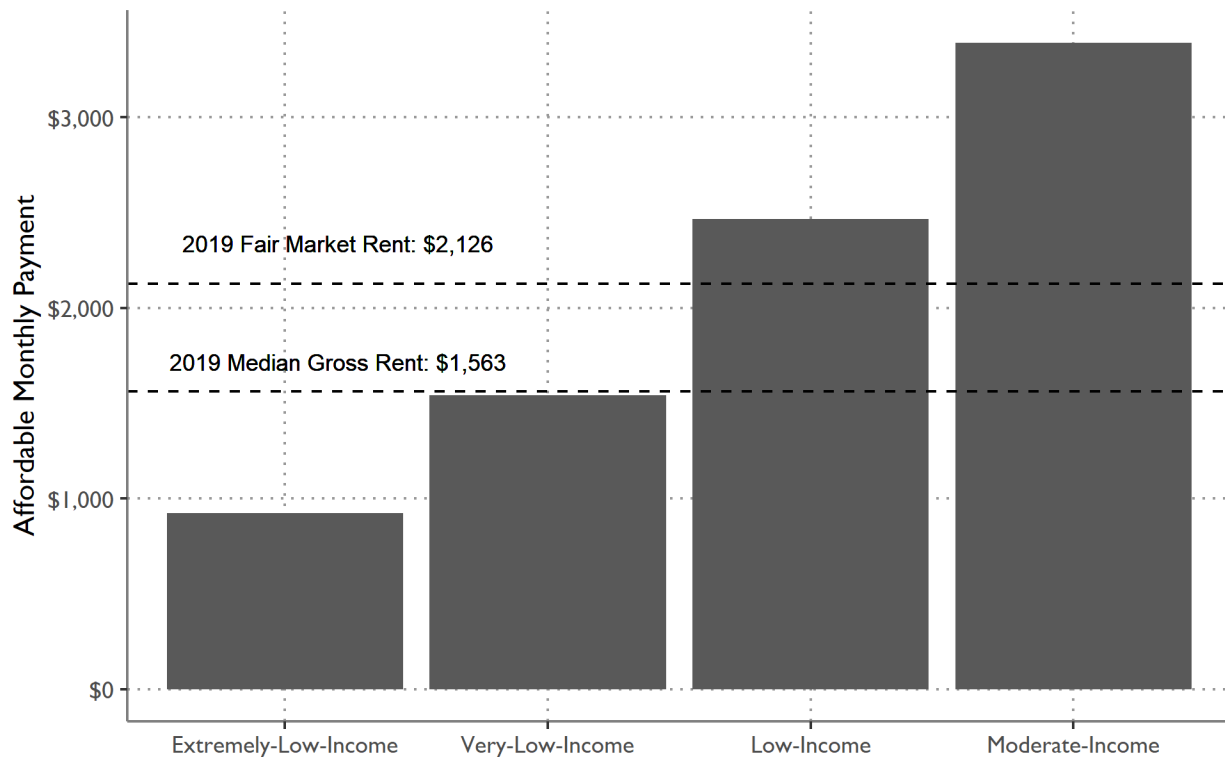
Number of Bedrooms	2019 Median Monthly Gross Rent
0	\$979
1	\$1,328
2	\$1,563
3	\$1,796
4	\$2,095
5 or more	\$2,270

Source: American Community Survey 5-Year Data (2015-2019)

According to ACS gross rental estimates (i.e., including utilities and other costs) from Table B-38 above and monthly affordable payments presented in Table B-35, extremely-low-income and very-low-income households in Oakland would not be able to afford to rent an appropriately sized unit. However, larger

extremely-low-income households could afford to rent a unit with fewer bedrooms – for instance, a four-person household could afford to rent a studio. A very-low-income three-person household could afford to rent a one-bedroom unit. This mismatch may be one of the causes behind the city’s relatively high rate of overcrowding. All other income levels, including low-income households, would be able to afford to rent an appropriately sized unit. Chart B-16 demonstrates this affordability gap for the typical extremely-low-income and very-low-income household, which may require subsidies to ensure housing affordability.

Chart B-16: Rental Affordability Gap for the Typical Household, 2019



Note: The typical household is a three-person, two-bedroom housing unit.
 Median gross rent includes all monthly housing costs for renters, per the ACS.
 Fair market rents are determined by HUD based on a local rent survey in the Oakland-Fremont Metro area.

Source: American Community Survey 5-Year Data (2015-2019); HUD, Fair Market Rent, 2019

B.8 Assisted Housing at Risk of Conversion

State Housing Element law requires that communities identify the status of assisted low-income rental units that are “at risk” of conversion to market rent status within ten years of the statutory mandated update of the Housing Element (from January 2023 to January 2031 for this Housing Element). The California Housing Partnership (CHP) estimates that there are 12,979 assisted low-income units in Oakland. Table B-41 shows that while most units in Oakland are at low risk of conversion, there are 216 units at moderate risk and 42 units at high risk. The proportion of assisted units facing some level of risk is lower in the city (2.0 percent) than in the county (4.3 percent) the Bay Area region as a whole (5.1 percent). While California Housing Partnership’s Preservation Database is the State’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table.

Table B-4I: Summary of Assisted Units at Risk of Conversion, 2022

<i>Risk Level¹</i>	<i>Oakland²</i>		<i>Alameda County</i>		<i>Bay Area</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Low	12,721	98.0%	26,150	95.7%	127,484	94.9%
Moderate	216	1.7%	757	2.8%	3,175	2.4%
High	42	0.3%	334	1.2%	2,720	2.0%
Very High	0	0.0%	91	0.3%	919	0.7%

1. California Housing Partnership uses the following categories for assisted housing developments in its database:

- Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
- Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

2. Risk levels in Oakland have been modified from CHP’s findings to reflect local knowledge – including that the Hotel Oakland is not at risk of conversion to market rate.

Source: City of Oakland, 2022; California Housing Partnership Preservation Database, February 2022

Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at risk of converting to market rate uses to supplement the aggregate numbers provided in Table B-39. The assisted housing inventory is available in Table B-42 below.

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
United Together Manor	9410 MacArthur Blvd	Local	0	17	High	1/26/2025
Lottie Johnson Apartments	970 14th St	HUD	0	25	High	6/30/2023
Hamilton Hotel	2101 Telegraph Ave	Local	0	92	Moderate	9/25/2027
CURA-North	531 24th St	Local	0	17	Moderate	6/14/2031
Effie's House	829 E. 19th St	Local	0	20	Moderate	1/10/2029
Courtyards at Acorn	923 Adeline St	Local	0	87	Moderate	1/3/2031
Hotel Oakland ¹	270 Thirteenth St	HUD	315	315	Low	4/30/2030
Alameda County Comfort Inn	8452 Edes Ave	HCD	0	102	Low	2075
Days Hotel	8350 Edes Ave	HCD	0	138	Low	2075
Town Center at Acorn	1143 10th St	HUD	0	25	Low	8/31/2034
St. Joseph's Family Apartments	1272 26th Avenue	LIHTC	0	61	Low	2067
Ironhorse at Central Station	1801 14th Street	LIHTC; HCD; Local	0	98	Low	12/21/2065
St. Joseph's Senior Apartments	2647 International Boulevard	LIHTC	83	83	Low	2064
MacArthur Transit Village Apartments	3838 Turquoise Way	LIHTC	0	89	Low	2067
460 Grand Avenue Apartments	460 Grand Avenue	LIHTC	0	67	Low	2067
Fruitvale Transit Village Phase IIB	3511 E 12th Street	LIHTC	0	179	Low	2074

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
Mandela Gateway	1350 7th Street	LIHTC; CalHFA; Local	0	166	Low	5/16/2060
Percy Abram, Jr. Senior Apartments	1094 Alcatraz Ave	HUD; Local	44	44	Low	8/24/2061
Irene Cooper Manor	1218 2nd Ave	HUD; Local	40	40	Low	3/23/2041
SOUTHLAKE TOWER	1501 Alice St	HUD; CalHFA; Local	130	130	Low	2/21/2058
Harrison Street Senior Housing	1633 Harrison Street	LIHTC; HUD	72	72	Low	2066
J. L. RICHARD TERRACE	250 E. 12th Street	HUD	80	80	Low	8/31/2028
Westlake Christian Terrace East	251 28th Street	LIHTC; HUD; HCD	0	198	Low	2068
Westlake Christian Terrace West	275 28th Street	LIHTC; HUD	0	199	Low	2072
Bancroft Senior Homes	5636 Bancroft Avenue	HUD	60	60	Low	6/30/2041
Sojourner Truth Manor	5815 Martin Luther King Jr Way	HUD	87	87	Low	3/20/2044
Sister Thea Bowman Manor	6400 San Pablo Ave	HUD; Local	55	55	Low	12/12/2037
St. Mary's Gardens	801 10th St	HUD	0	100	Low	6/30/2030
Clifton Hall	5276 Broadway	HCD	0	63	Low	2075
Cathedral Gardens	618 21st Street	LIHTC; CalHFA	0	99	Low	2059
Madison Park Apartments	100 9th Street	LIHTC; HCD; Local	0	96	Low	2072
1110 Jackson	1110 Jackson Street	LIHTC	0	70	Low	2068
Oakland Point , L.P.	1448 10th Street	LIHTC; HCD; Local	0	31	Low	12/21/2055

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
Noble Tower Apartments	1515 Lakeside Drive	LIHTC; HUD; CalHFA	0	194	Low	2073
Marcus Garvey Hismen Hin-Nu (Site A)	1769 Goss Street	LIHTC; HCD; Local	0	111	Low	2069
San Pablo Hotel	1955 San Pablo Avenue	LIHTC; HCD	142	142	Low	12/17/2073
Drasnin Manor Apartments	2530 International Blvd	LIHTC; HCD; Local	0	25	Low	2067
Oak Park Apartments	2618 East 16th Street	LIHTC; HCD; Local	0	34	Low	11/30/2059
Frank G Mar Apartments	283 13th Street	LIHTC	0	117	Low	2074
Seven Directions	2946 International Boulevard	LIHTC; HCD; Local	0	35	Low	10/1/2063
California Hotel	3501 San Pablo Avenue	LIHTC; CalHFA; HCD	0	135	Low	3/13/2067
Fruitvale Transit Village II-A (aka Casa Arabella)	3611 East 12th St.	LIHTC	0	92	Low	2071
Madrone Hotel	477 8th Street	HCD; Local	0	32	Low	2069
Slim Jenkins Court	700 Willow St	Local	0	13	Low	2021
			0			
Swan's Market Hall Apartments	918 Clay Street	LIHTC; CalHFA	0	17	Low	2053
Jack London Gateway Senior Housing	989 Brush Street	LIHTC; Local	60	60	Low	6/30/2064
The Althenheim Senior Housing, Phase 2	1720 MacArthur Blvd.	LIHTC	80	80	Low	2064

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
Altenheim Senior Housing	1720 MacArthur Boulevard	LIHTC; HCD; Local	92	92	Low	1/31/2062
Allen Temple Arms III	10121 E. 14th St	HUD; Local	49	49	Low	3/1/2042
Allen Temple Arms II	1388 81st Ave	HUD	51	51	Low	9/1/2027
Allen Temple Manor	7607 International Boulevard	HUD	24	24	Low	12/31/2040
Allen Temple	8135 International Blvd	HUD	75	75	Low	5/31/2022
Santana Apartments	2220 10th Avenue	LIHTC	0	30	Low	
Hamilton Apartments	510 21st Street	LIHTC	0	92	Low	2051
Brooklyn Basin Family Housing Project 1_9% & 4%	101 10th Avenue	LIHTC	0	100	Low	2072
Brooklyn Basin Senior Housing Project 2	280 8th Avenue	LIHTC	109	109	Low	2072
Foon Lok West	311 9th Avenue	LIHTC	0	129	Low	2074
Tassafaronga Village Phase 2	1001 83rd Avenue	LIHTC; HCD	0	19	Low	5/6/2066
Chestnut Linden Court	1060 West Grand Ave.	LIHTC	0	149	Low	2057
Linden Court Rental	1089 26th St	Local	0	79	Low	8/13/2057
Keller Plaza Apartments	5321 Telegraph Avenue	LIHTC; HUD	0	167	Low	2066
Oak Grove North & South	620 17th Street	LIHTC	0	149	Low	2072
Foothill Family Apartments	6946 Foothill Blvd.	LIHTC	0	64	Low	2057

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
Tassafaronga Village Phase 1	930 84th Ave	LIHTC; HCD; Local	0	136	Low	2/10/2066
Coliseum Gardens Phase II aka Lion Creek Crossings	6615 Leona Creek Dr	LIHTC; CalHFA; HCD	128	145	Low	10/11/2062
Lion Creek Crossings Phase V	6710 Lion Way	LIHTC	0	127	Low	2068
Lion Creek Crossings fka Coliseum Gardens Phase I	6818 Lion Way	LIHTC; CalHFA; HCD; Local	0	114	Low	1/23/2064
Lion Creek Crossings, Phase IV	6888 Lion Way	LIHTC; HCD	0	71	Low	12/27/2067
Lion Creek Crossings Phase III	928 66th Avenue	LIHTC; CalHFA; HCD	0	105	Low	1/23/2064
Drachma Housing	1029 Campbell Street	LIHTC	0	19	Low	2057
1701 Martin Luther King Jr. Way	1701 Martin Luther King Jr. Way	LIHTC	0	25	Low	2067
Embark Apartments	2126 Martin Luther King Jr. Way	LIHTC; HCD	0	61	Low	2071
Northgate Apartments	2301 Northgate Avenue	LIHTC; Local	0	41	Low	11/15/2058
Vernon Street Housing, Inc.	269 Vernon St	HUD; Local	0	12	Low	5/7/2036
Eldridge Gonaway Commons	275 East 12th Street	LIHTC; HUD	0	39	Low	2067
Empyrean Harrison Renovation (Site A)	344 13th St.	LIHTC; HCD	0	146	Low	2072
Fox Courts	555 19th Street	LIHTC; HCD; Local	0	79	Low	1/28/2065
Stanley Avenue Apartments	6006 International Blvd.	LIHTC; CalHFA; HCD	0	23	Low	2057

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
International Blvd. Family Housing Initiative	6600 International Blvd.	LIHTC	0	29	Low	2053
Eastmont Court	6850 Foothill Blvd	HUD; Local	0	18	Low	3/22/2064
Clinton Commons	720 East 11th Street	LIHTC; CalHFA	0	54	Low	2066
Coliseum Place	905 72nd Avenue	LIHTC; HCD	0	58	Low	2073
Oak Street Terrace	1109 Oak Street	LIHTC; Local	38	38	Low	2058
Adeline Street Lofts	1131 24th Street	LIHTC; Local	0	37	Low	2056
Lakeside Senior Apartments	116 E. 15th Street	LIHTC; HCD	91	91	Low	2068
St. Patrick's Terrace	1212 Center St	HCD; HUD	65	65	Low	12/23/2064
Camino 23	1233 23rd Ave.	LIHTC; HCD	0	36	Low	9/23/2075
Jefferson Oaks Apartments (Site A)	1424 Jefferson Street	LIHTC; CalHFA; HCD	0	101	Low	2066
Madison Apartments	160 14th Street	LIHTC; HCD; Local	0	78	Low	9/30/2063
Homes Now in the Community	1800 Linden St	HUD	0	10	Low	3/31/2031
The Orchards on Foothill	2719 Foothill Boulevard	LIHTC; Local	64	64	Low	11/30/2063
Valdez Plaza	280 28th St	HUD	0	150	Low	8/31/2026
Linda Glen	32 Linda Ave	HUD	0	40	Low	9/30/2025
St. Andrew's Manor	3250 San Pablo Ave	HUD; HCD	59	59	Low	9/25/2068

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
3268 San Pablo	3268 San Pablo Avenue	LIHTC; HCD	0	50	Low	2073
Beth Asher	3649 Dimond Ave	HUD	50	50	Low	9/30/2026
Fairmount Apartments	401 Fairmount Avenue	LIHTC; CalHFA	0	30	Low	2065
Redwood Hill Townhomes	4856 Calaveras Ave.	LIHTC	0	27	Low	2070
Otterbein Manor	5375 Manila Ave	HUD	0	39	Low	7/31/2024
Satellite First Communities	540 21st Street	LIHTC; HUD	0	345	Low	2066
Merritt Crossing	609 Oak Street	LIHTC; CalHFA	69	69	Low	2066
Kenneth Henry Court	6455 Foothill Blvd	LIHTC; HCD; Local	0	50	Low	2066
Las Bougainvilleas	1223 37th Ave	HUD; Local	67	67	Low	4/1/2038
Posada de Colores Apartments	2221 Fruitvale Avenue	LIHTC; HUD	99	99	Low	2071
Casa Velasco	3430 Foothill Blvd.	LIHTC; HUD; Local	20	20	Low	2058
Bishop Roy C. Nichols fka Downs Senior Housing	1027 60th Street	LIHTC	16	16	Low	2057
Oakland International	10500 International Blvd.	LIHTC	0	321	Low	2072
City Towers	1065 8th Street	LIHTC; HUD	0	229	Low	2058
Oakland 34	10920 MacArthur Boulevard	LIHTC	0	32	Low	2068

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
BETH EDEN HOUSING DEVELOPMENT	1100 Market St	HUD	54	54	Low	12/31/2035
LakeHouse Commons Affordable Apartments	121 E. 12th Street	HCD	0	90	Low	2071
Lakemount Apartments	136 E. 12th St	HUD	0	66	Low	7/31/2036
Coit Apartments	1445 Harrison Street	LIHTC; HCD	0	105	Low	2050
Oak Center Towers	1515 Market Street	LIHTC; HUD	0	195	Low	2060
Rose of Sharon Homes	1600 Lakeshore Avenue	LIHTC; HUD	0	142	Low	2061
Oak Center I Apartments	1601 Market St	LIHTC; HUD	0	76	Low	2069
Lake Merritt Apartments	1714 1st Ave	LIHTC; HUD; Local	55	55	Low	2071
Villa Oakland	2116 Brush St	LIHTC	0	104	Low	2075
Piedmont Apartments	215 West MacArthur Boulevard	LIHTC	0	247	Low	2066
Baywood Apartments	225 41st Street	LIHTC; HUD; CalHFA	76	76	Low	2058
East Side Arts and Housing	2285 International Blvd	Local	0	16	Low	2/8/2062
Lincoln Court Senior Housing	2400 MacArthur Blvd.	LIHTC; HCD; Local	81	81	Low	1/16/2062
United Seniors Housing at the Eastmont Town Center	2520 Church Street	LIHTC	68	68	Low	2061
San Pablo Suites	2551 San Pablo Avenue	LIHTC	0	43	Low	2047

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
E.E. Cleveland Manor	2611 EC Reems Court	LIHTC; HUD	53	53	Low	2071
Gatewood Commons	2700 Alvingroom Court	LIHTC	0	118	Low	2052
East Bay Transit Homes	2787 79th Ave	HUD	0	12	Low	6/30/2036
North Oakland Senior Housing	3255 San Pablo Avenue	LIHTC; Local	64	64	Low	7/31/2058
Mark Twain Senior Community Center	3525 Lyon Avenue	LIHTC; Local	102	105	Low	2051
Rising Oaks (aka Emancipation Village)	3800 Coolidge Avenue	HCD	0	30	Low	4/1/2069
Coolidge Court	3850 Coolidge Avenue	HUD	0	18	Low	8/31/2038
St. Marks Apartments	392 12th Street	LIHTC; HUD	0	100	Low	2070
Harp Plaza	430 28th Street	LIHTC; Local	0	20	Low	2049
NOVA Apartments	445 30th Street	LIHTC	0	56	Low	2073
Uptown Apartments	500 William Street	LIHTC	0	135	Low	2063
Adcock Joyner Apartments	532 16th Street	LIHTC; HCD; Local	0	49	Low	2074
Providence House Oakland	540 23rd Street	LIHTC; HUD	0	40	Low	2070
Temescal Apartments	5406 Telegraph Avenue	HCD	0	6	Low	6/17/2060
Northgate Terrace Apartments	550 24th Street	LIHTC; HUD	0	199	Low	2069
Brookfield Place Apartments	555 98th Avenue	LIHTC	0	57	Low	2063
Oaks Hotel	587 15th St	Local	0	85	Low	5/4/2040

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
Aztec Hotel	587 8th Street	HCD; Local	0	57	Low	1/13/2042
Granite Pointe Apartments	6311 Foothill Boulevard	CalHFA	0	54	Low	2/22/2037
Civic Center 14 TOD	632 14th Street	LIHTC; HCD	0	39	Low	9/25/2074
The Claridge Hotel Ridge Hotel	634 15th Street	LIHTC	0	198	Low	2048
C.L. Dellums Apartments	644 14th Street	LIHTC	0	72	Low	2068
Aurora Apartments	657 W. MacArthur Boulevard	LIHTC	0	43	Low	2073
James Lee Court (Dignity House)	690 Fifteenth Street	HCD; Local	0	25	Low	3/13/2090
MORH I Housing	741 Filbert St.	LIHTC; HUD	0	125	Low	2069
Oak Village Apartments	801 14th Street	LIHTC; CalHFA	0	116	Low	2058
Coliseum Connections	801 71st Ave.	LIHTC; HCD	0	55	Low	9/29/2075
Oak Center Homes	850 18th Street	LIHTC; HUD	0	88	Low	2066
94th and International Apartments	9400 International Blvd	LIHTC	0	58	Low	2069
95th & International Apartments	9409 International Boulevard	LIHTC	0	54	Low	2074
MacArthur Apartments	9800 MacArthur Blvd.	LIHTC; CalHFA	0	31	Low	2067
Garden Villas fka Garden Manor	9914 99th Avenue Court	LIHTC	0	71	Low	2063
MacArthur Studios	4311 & 4317 MacArthur Blvd	LIHTC	0	191	Low	2075

Table B-42: Oakland Assisted Housing Inventory, 2022

<i>Project Name</i>	<i>Project Address</i>	<i>Funding Program</i>	<i>Affordable Elderly Units</i>	<i>Total Affordable Units</i>	<i>Risk Level</i>	<i>Estimated Affordability End Date</i>
Oakland Homekey 4	3270 Telegraph Ave	HCD	0	21	Low	2075
Project Reclamation	15 properties, scattered site**	HCD	0	89	Low	2075
Hugh Taylor House	1935 Seminary Avenue	HCD; Local	0	42	Low	11/10/2043
Total Units			2,967	12,979		
Units At-Risk			0	258		

1. According to the Oakland Housing Authority, this property is not at risk of conversion to market rate housing.

Source: City of Oakland, 2022; California Housing Partnership Preservation Database, February 2022

COST ANALYSIS

State law requires the analysis of at-risk housing to identify “the total cost of producing new rental housing that is comparable in size and rent levels, to replace the units that could change from low-income use, and an estimated cost of preserving the assisted housing developments.”⁶ The typical development cost of affordable housing projects in Oakland is about \$553,121 per unit, based on average projected development costs per unit provided in recent California Tax Credit Allocation Committee (TCAC) project tax credit applications; see Table B-43. Please note that the table below features a mix of rehabilitation and new construction projects, with new construction projects representing higher costs per unit. The most recent project costs are more indicative of the escalated construction costs that projects are experiencing, with each year adding approximately 5% to construction costs. If the 258 units identified as facing some level of risk converted to market rate housing during the 10-year period were to be replaced, the total replacement cost would be at least \$142,705,218, but likely must more with escalation.

Table B-43: Affordable Housing Development Costs in Oakland, 2017-2020

<i>Project Name</i>	<i>TCAC Application Year</i>	<i>Per Unit Cost¹</i>
Posada de Colores Apartments	2017	\$298,295
E.E. Cleveland Manor	2017	\$276,427
Fruitvale Transit Village II-A	2017	\$566,418
Lake Merritt Apartments	2017	\$483,393
Camino 23	2017	\$649,002
Embark Apartments	2017	\$514,918
San Pablo Hotel	2018	\$305,768
Westlake Christian Terrace West	2018	\$336,289
Brooklyn Basin Family Housing Project 1_4%	2018	\$673,804
Brooklyn Basin Family Housing Project 1_9%	2018	\$679,952
Empyrean Harrison Renovation	2018	\$437,971
Madison Park Apartments	2018	\$407,128
Oakland International	2018	\$340,026
Brooklyn Basin Senior Housing Project 2	2018	\$559,155
Oak Grove North & South	2018	\$526,932
3268 San Pablo	2019	\$688,757
NOVA Apartments	2019	\$681,880
Coliseum Place	2019	\$892,262
Noble Tower Apartments	2019	\$593,324
Aurora Apartments	2019	\$830,236
Granite Pointe Apartments	2019	\$349,068
LakeHouse Commons Affordable Apartments	2020	\$688,838
Foon Lok West	2020	\$757,052
Frank G Mar Apartments	2020	\$512,004

⁶ Planning and zoning: housing element: rezoning of sites: prohousing local policies, Assembly Bill 1398 (Cal. 2021).

Table B-43: Affordable Housing Development Costs in Oakland, 2017-2020

<i>Project Name</i>	<i>TCAC Application Year</i>	<i>Per Unit Cost¹</i>
Adcock Joyner Apartments	2020	\$343,689
95 th & International Apartments	2020	\$714,604
Baywood Apartments	2020	\$697,624
Fruitvale Transit Village Phase IIB	2020	\$682,577
Average		\$553,121

1. Derived from stated “true cash per unit cost” or “effective per unit costs”, where applicable, in TCAC project applications.

Source: California Tax Credit Allocation Committee, Project Staff Reports 2017-2020

The cost of conversion from market rate to affordable housing can be estimated by finding the difference between fair market rent and affordable rent, but typically requires additional resources to support acquisition, deferred maintenance, and rehabilitation, as well as service connection and other important operational costs. As shown in Table B-35, the affordable monthly rental payment for an extremely-low-income, four-person household and a very-low-income, four-person household in Oakland is \$1,028 and \$1,713 respectively. In fiscal year 2021, the HUD Fair Market Rent (FMR), or gross rent estimate, in the Oakland-Fremont, CA HUD Metro FMR area for a three-bedroom unit was \$3,196. The difference between these two prices is the “affordability gap,” which is about \$2,168 and \$1,483 for the two income levels in Oakland. Given the affordability gap for extremely-low-income households, the total cost of preserving all 258 at-risk units (assuming they are all extremely-low-income units) would be approximately \$559,344 per month or \$6,712,128 per year. This translates to a cost of \$67,121,280 over the 10-year period, or \$260,160 per unit. Thus, preservation costs in Oakland are significantly lower than replacement costs but opportunities for such projects are restricted by what the market offers, and does not produce new residential units.

RESOURCES FOR PRESERVATION

The primary resources available for preserving at-risk units come from public financing agencies. Preservation is implemented by mission-driven entities that committed to affordability restrictions. California HCD maintains a current list of all “qualified entities” across the state, which are nonprofit or for-profit organizations or individuals that agree to maintain the long-term affordability of affordable housing developments. Table B-44 provides the list of all qualified entities for Alameda County. The City would work with a subset of these organizations that are active in Oakland to preserve the housing units in danger of conversion, with focus on preserving the City’s existing portfolio, as well as and expanding preservation opportunities by acquiring and converting market rate properties to affordable housing. Additional housing resources, including funding sources, that the City utilizes are discussed further in Appendix E.

Table B-44: Qualified Entities in Alameda County

<i>Qualified Entity</i>	<i>City</i>	<i>Contact</i>
Housing Authority of City of Alameda	Alameda	(510) 747-4300
Housing Authority of the City of Livermore	Livermore	(925) 447-3600
Housing Authority of County of Alameda	Hayward	(510) 538-8876
Affordable Housing Associates	Berkeley	(510) 647-0700
East Bay Asian Local Development Corporation	Oakland	(510) 287-5353
Community and Economic Development Agency	Oakland	(510) 238-3502
Bay Area Community Services	Oakland	(510) 499-0365
Satellite Affordable Housing Associates	Berkeley	(510) 647-0700
Christian Church Homes of Northern California, Inc.	Oakland	(510) 632-6712
Northern California Land Trust, Inc.	Berkeley	(510) 548-7878
Alameda County Allied Housing Program	Hayward	(510) 670-5404
ROEM Development Corporation	Santa Clara	(408) 984-5600
Alameda Affordable Housing Corporation	Alameda	(510) 747-4343
Housing Authority of the City of Alameda	Alameda	(510) 747-4343

Source: HCD, May 2021