Appendix D: Assessment of Fair Housing

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The purpose of this assessment is to identify fair housing issues and segregated living patterns in the City of Oakland and replace them with integrated, equitable living patterns to transform racially and ethnically concentrated areas of poverty into areas of opportunity. While Oakland is an incredibly diverse city centrally located within a region rich in opportunities and cultural, education, and natural resources, its residents do not enjoy equal access to these opportunities and resources. Recent research shows that the Oakland is the 14th most racially segregated major city in the United States.[1] Community amenities and access to opportunities are inherently spatial in nature and are not always readily accessible or attainable to all due to the different types of social, cultural, and economic barriers in our society. Ensuring that sites for housing, particularly lower income units, are not concentrated in areas of high segregation and poverty requires jurisdictions to invest in communities experiencing limited access to opportunity and plan for housing with regards to the accessibility of various opportunities including jobs, transportation, good education, and health services.

In recognition of the importance of addressing fair housing issues, California Assembly Bill (AB) 686, passed in 2018, amended California Government Code Section 65583 to require all public agencies to affirmatively further fair housing (AFFH). AB 686 defined "affirmatively further fair housing" to mean "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity" for BIPOC individuals, persons with disabilities, and other protected classes. AB 686 requires an assessment of fair housing in the Housing Element which includes the following components: a summary of fair housing issues and assessment of the City's fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors, and an identification of fair housing goals and actions.

This appendix chapter relies on data from the U.S. Census American Community Survey (ACS) five-year Estimates, the California Department of Housing and Community Development (State HCD) AFFH Data and Mapping Tool, and the County of Alameda Regional Analysis of Impediments to Fair Housing Choice (AI) for fiscal years 2020/21-2024-25.

While in the past Oakland has produced its own AI, it joined the rest of the Alameda County starting in 2020. The 2020 Alameda County AI identified impediments to fair housing using a combination of data and community engagement. Community engagement consisted of three meetings and a seven-page survey, translated into multiple languages and distributed to priority populations (those most impacted by fair housing issues) via local organizations. Priority populations include Black, Indigenous, and People of Color (BIPOC), people experiencing homelessness, people with limited English proficiency, people with disabilities, and people residing in Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). The survey received 3,296 responses.

D.1 Fair Housing Enforcement and Capacity

FAIR HOUSING SERVICES

Fair housing services are essential to the AFFH mission. They ensure that housing options are accessible to protected groups, including those based on race, color, gender, religion, national origin, familial status, disability, age, marital status, ancestry, source of income, sexual orientation, genetic

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[1] Menendian, Stephen. Samir Gambhir, and Arthur Gailes. "The Roots of Structural Racism Project." *UC Berkeley, Othering and Belonging Institute.* Published June 21, 2021 and updated June 30 2021. Available at: https://belonging.berkeley.edu/roots-structural-racism and https://belonging.berkeley.edu/most-least-segregated-cities.

information, or other arbitrary factors. Fair housing services help Oakland residents understand and protect their right to access housing.

Oakland is well-equipped to provide fair housing enforcement and outreach capacity. The City allocates approximately $260,000 annually in CDBG funds to fair housing providers to support housing discrimination testing, housing counseling, information/referral services, legal representation, tenant/landlord mediation, counseling, and other services. A summary of the numerous local, regional, and statewide organizations that provide fair housing-related services in Oakland is provided below.

Local and Regional Fair Housing Providers

Bay Area Legal Aid provides low-income clients with free civil legal assistance, including legal advice and counsel, effective referrals, and legal representation. They serve seven counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara. While they offer assistance for a variety of issues, their housing assistance includes landlord-tenant matters, subsidized and public housing issues, unlawful evictions, foreclosures, habitability, enforcement of fair housing laws, and issues surrounding homelessness.

Centro Legal de la Raza assists Alameda County residents with issues surrounding immigrants' rights, tenant's rights, and workers' rights. Their tenants' rights services include eviction defense representation, "Know Your Rights" trainings for buildings, and affirmative housing litigation.

The East Bay Community Law Center (EBCLC) focuses on resolving legal challenges in the East Bay caused by poverty and racial injustice. Housing is one dimension of their work, with a focus on defending eviction lawsuits brought against low-income tenants, as well as enforcement of local rent and eviction control ordinances. Their attorneys and advocates can assist with:

- Defense of Eviction/Unlawful Detainer cases

- Section 8/Housing Authority termination hearings

- Rent board hearings

- General counseling on tenants' rights

- Assistance to individuals to represent themselves

- Public outreach/education trainings

- Rental Assistance program consultations and referrals

EBCLC additionally conducts one to three fair housing tests per year.

The Eden Council for Hope and Opportunity (ECHO) Housing provides fair housing services to residents of several cities in Alameda County, including Oakland. They also serve Contra Costa County and Monterey County. ECHO Housing provides counseling, investigation, mediation, enforcement, and education through their Fair Housing Program. They also conduct fair housing tests. They provide services and education in Spanish and have a live "language line" to assist users who speak languages other than English. They have also conducted outreach and advertised in Spanish. Instances of housing discrimination can be reported to any of ECHO's program offices or filed directly

with the U.S. Department of Housing and Urban Development's (HUD) Region IX Office of Fair Housing and Equal Opportunity (FHEO) or California Department of Fair Employment and Housing (DFEH).

The Eviction Defense Center provides free and low-cost legal services to low-income Alameda County residents facing eviction.

The Family Violence Law Center (FVLC) provides free legal assistance to survivors in Alameda County with services including eviction prevention and defense, assistance with landlord/tenant disputes, fair housing advocacy, and information on tenants' rights.

Statewide Fair Housing Providers

Housing and Economic Rights Advocates (HERA) is a statewide non-profit legal service and advocacy organization that provides financial counseling to individuals and community education workshops, and trains service providers and other professionals. Issues they specialize in include abusive mortgage servicing, problems with homeowner associations, foreclosure, escrow, predatory lending, and discriminatory financial services and consumer transactions.

DFEH is the statewide agency charged with enforcing California's civil rights laws. In particular, DFEH is responsible for enforcing state fair housing laws that make it illegal to discriminate because of a protected characteristic in all aspects of the housing business, including renting or leasing, sales, mortgage lending and insurance, advertising, practices such as restrictive covenants, and new construction. Discrimination complaints are referred from the City to DFEH. DFEH then dual-files fair housing cases with FHEO, as part of the Fair Housing Assistance Program.

Oakland Housing Authority

The Oakland Housing Authority (OHA) has a series of policies and processes in place for both public housing developments as well as in its Section 8 program to affirmatively further fair housing and civil rights through all of its programs, including educating its residents on how to file a discrimination complaint, how to request for reasonable accommodations, and ensuring residents with limited English proficiency can access the help they need.

Through its orientation process, OHA ensures that all residents are fully aware of all applicable civil rights laws. If a resident believes they have suffered any form of discrimination, OHA will provide the resident with all necessary paperwork, offer to assist the resident in completing the form and refer the resident to both HUD FHEO and DFEH.

OHA actively encourages any resident to make a request for an exception, change or adjustment to a rule, policy, practice or service because of a disability. OHA will treat any such request as a request for a reasonable accommodation. OHA will provide forms and/or guidance to the requestor on the information necessary to make the request. OHA will review and assess requests for reasonable accommodations on a case-by-case basis, taking into all available factors.

OHA follows HUD's December 19, 2003 guidance designed to assist housing authorities comply with Title VI of the Civil Rights Act of 1964. OHA recognizes that for many applicants and residents, English is not their primary language and they have a limited ability to read, write, speak or understand English. Language for LEP Persons can be a barrier to accessing important benefits. OHA's automated phone service provides menu options in English, Cantonese, Spanish, and Vietnamese. To assist walk-in clients, OHA uses a telephone interpretation service enabling them to serve clients in over 150

languages. All vital documents (such as waitlist application and opening notices) are translated from English into Cantonese, Spanish and Vietnamese. Oral translation, where reasonable, will be provided for other LEP clients.

FAIR HOUSING LAWS AND REGULATIONS

Oakland complies with federal and State fair housing laws, and its City-specific rental housing laws help protect residents from being displaced or suffer from unfair rent increases. The City also allocates funding to fair housing service providers to assist residents with legal issues related to fair housing. OHA complies with these laws in their provision of subsidized housing by educating residents about and assisting them with discrimination issues, supporting requests for reasonable accommodation for persons with disabilities, and making efforts to assist those with limited English proficiency. Key federal, State, and local fair housing laws are summarized below.

Federal Fair Housing Act of 1968

The Fair Housing Act of 1968 prohibits discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex. The Act was subsequently amended to additionally prohibit such discrimination on the basis of familial status and disability. In 2015, HUD issued a rule to Affirmatively Further Fair Housing. While that rule was subsequently rescinded, California Assembly Bill 686 (2018) ensured that California jurisdictions would maintain an obligation to Affirmatively Further Fair Housing.

California Fair Employment and Housing Act (FEHA)

FEHA prohibits discrimination and harassment in all aspects of housing including sales and rentals, evictions, terms and conditions, mortgage loans and insurance, and land use and zoning. It also requires housing providers to make reasonable accommodations in rules and practices to permit persons with disabilities to use and enjoy a dwelling and to allow persons with disabilities to make reasonable modifications of the premises.

Americans with Disabilities Act (ADA)

The ADA requires all new or altered facilities subject to the ADA to be readily accessible to and usable by people with disabilities. Covered entities must comply with the Department's ADA regulations, including the ADA Standards for Accessible Design.

Oakland Rental Housing Laws

In 1980, the Oakland City Council passed its first rent control ordinance, which established the Housing, Residential Rent Arbitration and Relocation Board and the Rent Adjustment Program. Since then, the program has amended many times. The current ordinance, Oakland Municipal Code Section 8.22.010 *et seq.*, regulates most residential rent increases in Oakland. Additionally, in 2002, the Oakland voters passed the Just Cause for Eviction Ordinance, requiring a property owner to prove one of the eleven just causes before they could evict a tenant (See Oakland Municipal Code Section 8.22.300 *et seq.*) Together these laws are intended to maintain affordable housing, preserve community diversity, prevent illegal rent increases and evictions, and encourage investment in rental property in Oakland.

The Rent Adjustment Program Board is a quasi-judicial body, composed of seven members appointed by the Mayor and confirmed by the City Council. The Board hears appeals and enacts regulations and

policies to further the administration of the Oakland Rent Ordinance and Just Cause for Eviction Ordinance.

Rent Adjustment Program staff provides information and counseling to property owners and tenants, conducts administrative hearings and mediations, collects eviction data, and administers the Ellis Act, the Tenant Protection Ordinance, and the Uniform Relocation Ordinance.

Under the Rent Adjustment Program, property owners of covered units must give every tenant a "Notice to Tenants of the Residential Rent Adjustment Program" form. When tenants move into a covered unit, the initial notice must be served in English, Spanish, and Chinese. Subsequent Rent Adjustment Program Notices must also be served with every rent increase. If a property owner fails to serve the notice at the beginning of the tenancy, they must wait at least six months after serving the notice to serve a rent increase notice. An owner can increase the rent on a covered unit only once in a 12-month period. The first increase cannot be effective any earlier than 12 months after the tenant moves into the unit. An owner may increase the rent based on the annual allowable consumer price index (CPI) without seeking approval from the Rent Adjustment Program. Every March, the Rent Adjustment Program publishes the allowable CPI increase for the next fiscal year. Any rent increase not based on the CPI, or banking increases based on the owner choosing not to increase rent in previous years, is void and unenforceable unless first approved by the Rent Adjustment Program. An owner can additionally petition to seek a rent increase based on capital improvements as a pass-through, uninsured repair costs, increased housing service costs, fair return, and additional occupants. A tenant may also file a petition to contest current and prior rent increases. The Rent Adjustment Ordinance prohibits any rent increase that would be greater than 10% in one year, or 30% over any five years of a tenancy.

The Just Cause for Eviction Ordinance imposes additional requirements beyond state law prior to the eviction of tenants. A property owner must follow state and local law to the letter to evict a tenant successfully. A property owner's failure to comply with state and local laws may entitle a tenant to substantial damages. Rent Adjustment Program staff are available to help parties understand their rights and responsibilities but do not provide legal advice to property owners or tenants.

The Just Cause for Eviction Ordinance applies to most rental units in Oakland, including single family residences, owner-occupied duplexes and triplexes, units owned and operated by another government agency, and new construction of units or buildings where a Certificate of Occupancy was issued before December 31, 1995. The Just Cause Ordinance adds the following requirement to state law procedures for evictions (Oakland Municipal Code Section 8.22.360 D):

In the Notice to Quit or Notice of Termination, and in the Summons and Complaint, the property owner must specify one or more of the just causes for eviction, and allege that the eviction is in good faith. The property owner must also send a copy of the notice to the Rent Adjustment Program. Neither the sale nor the foreclosure of property is a just cause listed in the Just Cause for Eviction Ordinance.

The Uniform Relocation Ordinance, Oakland Municipal Code Section 8.22.800, requires owners to provide tenants displaced by code compliance activities, owner or relative move-ins, Ellis Act, and condominium conversions with relocation payments. Except for temporary code compliance displacements, which require the payment of actual temporary housing expenses, the payment amount depends on the size of the unit and adjusts for inflation annually on July 1st. The base payment amounts until June 30, 2022, are:

- $7,443.23 per studio/one-bedroom unit
- $9,165.82 per two-bedroom unit
- $11,314.06 per three- or more-bedroom unit.

Tenant households in rental units that include lower income, elderly, or disabled tenants, and/or minor children are entitled to a single additional relocation payment of $2,500 per unit from the owner.

On November 5, 2014, the Oakland City Council adopted the Tenant Protection Ordinance (TPO), which prohibits various harassing behaviors against tenants by owners and their agents (for example, property managers and contractors) – thereby bolstering existing laws and leases that protect tenants. The TPO creates remedies that can be enforced by private civil right of action. Among other things, the Tenant Protection Ordinance prohibits conduct that may coerce a tenant to vacate a rental unit involuntarily.

On July 21, 2020, the TPO was further amended to strengthen the protections of the existing TPO and expand its application to non-profit owned rental housing and rental units in newly constructed residential property. The TPO prohibits property owners and their agents from engaging in bad faith in any of the following conduct.

1. Disruption of services to the rental unit.

2. Failure to perform repairs and maintenance.

3. Failure to exercise due diligence when completing repairs or follow appropriate industry protocols.

4. Abuse the owner's right of access to the rental unit.

5. Remove personal property, furnishings, or any other items without the prior written consent of the tenant, except when authorized by law.

6. Threaten to report a tenant or their known associates to law enforcement based on their perceived or actual immigration status.

7. Influence a tenant to vacate through fraud, intimidation or coercion.

8. Offer payments to a tenant to vacate more than once in six (6) months if the tenant has stated in writing that they do not want to receive such offers.

9. Try to intimidate a tenant into accepting a buyout.

10. Threaten the tenant or their guests, by word or gesture, with physical harm.

11. Interfere with a tenant's right to quiet use and enjoyment of the rental unit.

12. Refuse to accept or acknowledge receipt of a tenant's lawful rent payment.

13. Refuse to cash a rent check or money order for over thirty (30) days unless a written receipt for payment has been provided to the tenant.

14. Interfere with a tenant's right to privacy, including unnecessarily inquiring into a tenant's immigration status.

15. Unilaterally imposing new material terms of tenancy.

16. Removing a housing service for purpose of causing the tenant to vacate.

17. Commit violations of certain state laws, including discrimination prohibited under the Unruh Civil Rights Act and illegal lockouts and utility shutoffs prohibited by other laws.

18. Misrepresent to a tenant that they are required to vacate their unit.

19. Force a tenant to vacate their rental unit and reregister in order to avoid classification as a tenant.

20. Other repeated acts or omissions of such significance as to substantially interfere with or disturb the comfort, repose, peace, or quiet of any person lawfully entitled to occupancy.

OAKLAND CITY ATTORNEY FAIR HOUSING ENFORCEMENT ACTIONS

Oakland City Attorney Barbara J. Parker and the members of the office recognize that housing is a human right. We therefore strive to protect and advance Oakland residents' right to safe, secure, and dignified housing. Within the City of Oakland government, the City Attorney is uniquely empowered to: (1) bring lawsuits to address housing rights violations on behalf of the People of the State of California and/or the City of Oakland; (2) secure court orders to improve living conditions; (3) stop harassment; and (4) craft new and amended city laws and policies for the Council's consideration to address gaps in local fair housing law and enforcement.

The Office of the City Attorney (OCA) often partners with civil society legal advocates to pursue justice for Oakland's historically and currently marginalized communities. OCA's housing enforcement actions can prevent the imminent displacement and potential homelessness of marginalized tenants and force landlords to provide the safe, secure, and dignified housing that tenants deserve and that the law requires. These tenants are disproportionately low-income Black, Latinx, Asian and Pacific Islander, and other residents of color.

Three affirmative litigation units in OCA contribute to the City's fair housing efforts: the Neighborhood Law Corps (NLC), the Community Lawyering and Civil Rights Unit (CLCR), and the Housing Justice Initiative Unit (HJI).

Since the City Attorney founded the NLC in 2002, it has engaged directly with Oakland communities to address some of the most challenging life, health, and safety problems that Oakland's neighborhoods face, including tenant harassment, and the NLC historically spearheaded OCA's efforts to secure justice for tenants.

Launched in 2016, the CLCR works to advance rights for historically and currently marginalized communities in Oakland to achieve racial, economic, and environmental justice by enforcing, strengthening, and drafting laws that are responsive to those communities' needs.

In October 2020, the City Attorney launched HJI,[2] a housing enforcement unit specifically dedicated to protecting marginalized Oakland tenants through enforcement of Oakland's Tenant Protection Ordinance (TPO) and other similar or related local and State laws.[3]

OCA prioritizes enforcing the rights of low-income communities and communities of color, especially Black and Latinx residents, who have suffered and continue to suffer disproportionate harms due to the ongoing housing crisis. OCA's housing justice goals include utilizing housing policy and enforcement as a means to further racial, economic, and environmental justice generally, and also to specifically prevent wrongful displacement of marginalized tenants from Oakland.

Community Lawyering and Civil Rights Enforcement (CLCR)

The City Attorney launched this unit to prioritize affirmative litigation and other actions and initiatives to secure justice and equity for all Oakland residents and workers, and to fight abuse, predation, and discrimination against historically or currently marginalized communities. CLCR's affirmative housing-related work has also included actions against or advocacy directed at the federal government where appropriate.

Many of CLCR's cases and initiatives have positively impacted housing justice. For instance, CLCR joined a coalition of close to a dozen other cities and counties statewide to litigate a multi-decade case against lead paint companies that had sold their harmful products for interior residential use for much of the 20th century. Interior lead paint disproportionately harmed and harms Black, Latinx, and low-income Oaklanders, who are more likely to live in older and more lead-burdened housing stock.

CLCR also joined other local governments in a case against the pharmaceutical industry for its contributions to the opioid crisis; that crisis has been a significant driver of homelessness in Oakland, a status disproportionately experienced by Black Oaklanders, and opioids are a significant barrier to unhoused people becoming housed. CLCR also submitted regulatory and administrative feedback to protect housing rights, such as by advocating that HUD refrain from promulgating any rule that separates family members in Oakland-based HUD housing on the basis of immigration status.

CLCR also has pursued other litigation to address historical, present, and future impacts of redlining, restrictive covenants, predatory mortgage lending, fair housing, and livable land issues that impact Oakland's Black, Latinx and other residents of color. For example, in 2015 the City of Oakland sued Wells Fargo for its racially discriminatory mortgage lending practices that violated the Fair Housing Act and California's Fair Employment and Housing Act and preyed upon Black and Latinx Oaklanders, contributing to widespread foreclosures, loss of tax revenue, and other harms. While the City was disappointed that the Ninth Circuit en banc reversed the initial panel's decision, hindering our ability to ensure that the letter and spirit of the Fair Housing Act was upheld in that case, our work to advance fair housing and hold bad actors accountable for their racially discriminatory practices is not over; indeed, it has only begun.

OCA also recognizes more broadly that housing intersects with environmental, economic, and racial justice, and so CLCR's other work focused on those areas also supports fair housing efforts. For

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[2] www.housingjusticeoakland.org

[3] The Oakland City Attorney's Office received two generous grants from the San Francisco Foundation to advance racial equity through the development of HJI and expansion of City Attorney tenant protection enforcement. (See June 30, 2020 City Council Resolution #88186. Legistar File #20-0484. Available at https://bit.ly/3yy9VoD.)

example, CLCR is working to improve climate change adaptation and address pollution in Oakland, which disproportionately impacts residents of color and the habitability of Oakland's flatlands.

Neighborhood Law Corps (NLC) and Housing Justice Initiative (HJI)

In addition to the extreme housing affordability crisis in Oakland, marginalized tenants are frequently displaced from their homes when their landlords illegally coerce them to leave. This is especially true for low-income, long-term tenants who live in rent-controlled units and single room occupancy hotels (SROs). Prices and supply incentivize some unscrupulous landlords to harass their tenants to pressure them to leave – for example, by forcing tenants to live without heat in winter. Once a landlord forces tenants to leave, they can sell properties or raise rents to market-rate for significant profit. This is particularly true in neighborhoods that have experienced or are experiencing dramatic gentrification and displacement.

The NLC and HJI have helped to preserve some naturally occurring affordable housing units where low-income tenants of color were at imminent risk of displacement due to unlawful landlord harassment. For example, in 2015, the NLC filed its first TPO lawsuit to vindicate the rights of the very low-income tenants of a 96-unit SRO in downtown Oakland. As a result of OCA's lawsuit, the property was sold to a nonprofit developer with a court order requiring preservation of the building as affordable housing for at least 55 years.[4]

And in 2016, the NLC filed a lawsuit to prevent the new owners of a 39-unit SRO in Oakland's Chinatown from wrongfully displacing the long-term, low-income, and predominantly monolingual Chinese tenants. The owners' declared purpose was to attract a new, market-rate demographic by renovating the building and displacing the existing tenants. The owners' campaign of harassment included failing to restore four of seven communal bathrooms for nine months. The case resulted in a $1,000,000 settlement and permanent injunction against the owners, a resounding victory for the tenants who were able to stay in their homes.[5] The building is now owned by a nonprofit, and includes commercial space used by a locally-owned restaurant and incubator for immigrant and refugee food entrepreneurs.

Advancing Fair Housing During the COVID-19 Pandemic

Keeping people housed during the COVID-19 pandemic is essential to furthering fair housing. The City of Oakland recognizes that the same communities that are facing insecure housing are also disproportionately impacted by COVID-19, as evidenced by Oakland's declaration of a local health emergency for Black and Latinx residents, many of whom have not had a safe space to isolate or quarantine during the pandemic.[6]

Since the outbreak of COVID-19, OCA has filed multiple lawsuits and sent dozens of demand letters covering hundreds of units in response to landlords violating tenants' rights, including their rights to

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[4] "Federal Court Approves Sale of Notorious Oakland Residential Property to Improve Conditions and Maintain Long-Term Low-Income Housing." March 23, 2016. Available at https://www.oaklandcityattorney.org/News/Press%20releases/Empyrean%20trustee%20order.html

[5] "City Attorney Secures $1 Million Settlement in Chinatown Tenant Rights Case." May 3, 2018. Available at https://www.oaklandcityattorney.org/News/Press%20releases/8th%20St.%20Settlement.html; see also "Oakland SRO Landlord to Pay $1 Million Following Tenants Lawsuit." KPIX CBS SF Bay Area. Available at https://www.youtube.com/watch?v=RFKYN862-1Q

[6] *See* May 13, 2020 City Council Resolution #88118. Legistar File #20-0379, *available at* https://bit.ly/3sfiQqM; *See* May 27, 2020 City Council Resolution #88146. Legistar File #20-410, *available at* https://bit.ly/3sjwyZN.

safe housing and to be free of harassment and discrimination. Almost all of these enforcement actions involved protecting the rights of low-income renters of color. For example, OCA successfully secured emergency restraining orders against landlords engaging in illegal self-help evictions such as lockouts that threatened their tenants' ability to safely shelter in place. The tenants in these cases included Latinx immigrants and elderly, disabled Black residents.

As another example, OCA prevailed in a lawsuit against the owners of a prominent local real estate business for systematically violating the rights of their tenants. The defendants rented units in severely substandard conditions, including units never intended or approved for residential use, to tenants who were predominantly low-income immigrants, among them tenants whose primary language is not English. This predatory business model allowed the owners to exploit tenants desperate to find affordable housing. After trial, the court ordered the defendants to pay millions of dollars in civil penalties and attorney's fees for their egregious violations of tenants' rights. The court also issued a citywide order prohibiting the owners from operating any of their Oakland residential properties in violation of local or State laws.[7] The court concluded that "there is no question that…[the judgment will deter defendants and] will likely have a broad effect in the city as whole as well as other communities. The case thus undoubtedly advanced the public interest."

FAIR HOUSING COMPLAINTS AND VIOLATIONS

Housing discrimination complaints are one source for evaluating fair housing issues in a community. FHEO and DFEH are charged with implementing and enforcing fair housing protections. Local fair housing cases may be forwarded to either agency, depending on the basis of discrimination. However, many cases are resolved on the local level.

In Alameda County, 20 FHEO complaints were filed in 2020, 75 percent were related to a disability bias, 10 percent were related to a racial bias, and 10 percent were related to a familial status bias (HCD AFFH Data Viewer, 2020). The number of housing discrimination complaints has decreased since 2010, when 64 complaints were filed in Alameda County. As in 2020, most complaints in 2010 were related to disability bias (47 percent) while 20 percent were related to a racial bias, and 14 percent were related to a familial status bias. A report from ECHO and East Bay Community Law Center on complaints brought to them from 2015-2019 show that the largest share of complaints (more than 40 percent) in Alameda County are from the City of Oakland, yet Oakland only makes up 26 percent of the population of Alameda County. Consistent with HCD data, most complaints are related to a disability bias. Nearly 50 percent of cases brought to these local fair housing organizations were resolved with counseling.

ISSUES RELATED TO ENFORCEMENT AND OUTREACH CAPACITY

Impediments to addressing fair housing issues in Oakland specifically (and across Alameda County) include lack of local fair housing outreach and enforcement from both private (nonprofit) and public organizations, lack of resources for fair housing agencies and organizations, and lack of federal, State and local funding for affordable housing. The 2020 AI reports that State and federal funding for affordable housing in Alameda County has declined by 80 percent since 2008.

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[7] Orenstein, Natalie. "Oakland Landlord Hit with $3.9 Million Penalty for Hazardous Housing Conditions." *The Oaklandside*. September 13, 2021. Available at https://oaklandside.org/2021/09/13/oakland-landlord-hit-with-3-9-million-penalty-for-hazardous-housing-conditions/

D.2 Segregation and Integration

Segregation can be defined as the separation across space of one or more groups of people from each other on the basis of their group identity such as race, color, religion, sex, income, familial status, national origin, or having a disability or a particular type of disability. Segregation can occur at the neighborhood level and can also occur between cities within the larger region. It can occur in various spaces, such as within workplaces, schools, or places of worship. This analysis is focused on residential segregation.

In contrast to segregation, integration can be generally defined as a condition in which there is not a high concentration of a particular group identity. While integration in some contexts shows a breaking from prior trends of exclusion, and thus a laudatory outcome, measures of integration may also be evidence of areas formerly segregated that have now become integrated as a result of gentrification and displacement. This section analyzes these patterns of segregation, as well as patterns of integration.

Oaklanders take great pride in the city's immense diversity. Compared to the nation and the diverse Bay Area, Oakland stands out as home to people of a wide variety of backgrounds. However, recent research shows that the Oakland is the 14th most racially segregated major city in the United States. Analyzing 2020 Census data, the Othering and Belonging Institute of Berkeley found that six of the ten most segregated Black neighborhoods in the Bay Area, and four of the of the five most segregated Latino neighborhoods, are located in Oakland. Overall, Oakland is the most racially segregated city in the Bay Area in terms of segregation of people between neighborhoods within the city.

Like many other U.S. cities, segregation is Oakland has been shaped by local, county, State and federal government policies and practices that created unfair conditions for BIPOC communities. In the 1930s, Oakland adopted the federally sanctioned practice of refusing to insure mortgages in and near neighborhoods predominantly made up of communities of color. These areas were rated as "D", or "Hazardous," and color-coded as red on lending maps. Residents of these "redlined" neighborhoods, including West Oakland and East Oakland, were denied access to credit, resulting in a cycle of disinvestment and poverty. To prevent their own neighborhoods from being redlined, private developers, realtors, and homeowners were encouraged to write racially restrictive covenants into their deeds that further inhibited residents of color from moving into these areas. Redlined neighborhoods were further damaged by "urban renewal" projects led by the Oakland Planning Commission in the 1960s and 1970s. Private properties, primarily in redlined areas, were deemed "blighted" and demolished to make way for freeways and new development. Communities in these areas, such as West Oakland and Chinatown, were displaced and those who remained found themselves next to freeways and other pollution-generating land uses.

In the late 1990s, Oakland became an attractive target for real estate investment, spurred in part by the 10K Initiative that proposed scattered market-rate housing across downtown. In the years leading up to the 2008 housing crash and Great Recession, banks engaged in a process called "reverse redlining" where predatory lending practices and subprime loans were targeted in the same neighborhoods that were once marked as off-limits for borrowers in the 1950s.[8] These targeted practices resulted in enormous waves of foreclosures in East and West Oakland. Data from the Urban

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[8] United States, Ninth Circuit Court (9th Cir.). City of Oakland v. Wells Fargo & Co. United States Reports, vols. 19-15169, 2020, https://www.oaklandcityattorney.org/PDFS/Newsletter/Court%20Opinion%2008262020.pdf

Strategies Council shows that 93 percent of foreclosed properties then acquired by investors were located in these neighborhoods.[9] At the same time, a strengthening Bay Area jobs market led to waves of residential and commercial gentrification, especially in North and West Oakland. The direct and indirect displacement of residents in these areas, driven by the heated and inequitable housing market, threatens not only households but the cultural identity and viability of these communities.

Despite policies aimed to eliminate racial bias and discrimination, economic and racial segregation continues to increase in the United States. According to data from the National Bureau of Economic Research, over the past 40 years, economic inequality in the United States has returned to levels last seen in the 1920s.[10] Although explicit racial discrimination or legally recognized segregation is not practiced or condoned in Oakland today, the consequences of this history remains, and can be traced on today's maps of racial/ethnic population concentrations and concentrations of poverty.

Public and private housing discrimination (that continues to this day) also contributes to patterns of segregation within a community. Although racial and ethnic segregation is perhaps the most common and well-known form, other protected classes may also experience segregation. This section explores patterns and trends of segregation based on race and ethnicity, disability, familial status, and income level in Oakland. These groups are not mutually exclusive, and there may be considerable overlap across each protected class.

RACE AND ETHNICITY

Regional

Racial and ethnic patterns of segregation in Oakland should be understood within the context of both current regional segregation patterns as well as changing regional and local demographics. As shown in Table D-1, the population of Alameda County has increased by 10.2 percent between 2010 and 2020, with a projected increase of about 12.3 percent between 2020 and 2040, according to California Department of Finance. While the Hispanic group led county growth in numbers (representing an increase in 49,079 people from 2010 to 2020), non-Hispanic multiracial was the fastest-growing group. This group will continue to be the fastest-growing group through 2040, followed by American Indians and Alaska Natives. Over two-thirds of the Alameda County population is something other than non-Hispanic white; however, as of 2020, non-Hispanic whites represent the largest share of the population at about 33.5 percent, followed by non-Hispanic Asians (26.4 percent) and Hispanics of any race (23.4 percent).

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[9] *Who Owns Your Neighborhood? The Role of Investors in Post-Foreclosure Oakland.* Urban Strategies Council, https://urbanstrategies.org/who-owns-your-neighborhood-the-role-of-investors-in-post-foreclosure-oakland/

[10] Emmanuel Saez and Gabriel Zucman, "Wealth Inequality in the United States Since 1913: Evidence from Capitalized Income Tax Data," National Bureau of Economic Research, October 2014, https://www.nber.org/system/files/working_papers/w20625/w20625.pdf.

Table D-1: Population Growth by Race/Ethnicity, Alameda County, 2010 - 2040

Race/Ethnicity	Population			Percent Change	
	2010	2020	2040 Forecast	2010-2020	2020-2040
White (NH)	519,672	559,571	616,233	7.7%	10.1%
Black (NH)	185,710	191,801	208,955	3.3%	8.9%
American Indian or Alaska Native (NH)	4,299	4,846	6,174	12.7%	27.4%
Asian (NH)	395,859	441,271	479,809	11.5%	8.7%
Native Hawaiian or Pacific Islander (NH)	12,421	13,465	13,879	8.4%	3.1%
Multiracial (NH)	57,199	70,261	96,567	22.8%	37.4%
Hispanic/Latinx (any race)	341,561	390,640	456,149	14.4%	16.8%
Total	**1,516,721**	**1,671,855**	**1,877,766**	**10.2%**	**12.3%**

Note: NH refers to non-Hispanic.

Source: California Department of Finance, Table P-2D County Population by Total Hispanic and Non-Hispanic Race (2010-2060)

Regionally, the San Francisco Bay Area experiences notable racial segregation patterns. ABAG-MTC's AFFH Segregation Report, prepared in collaboration with the UC Merced Urban Policy Lab, found that white residents in the region are significantly more segregated from other racial and income groups, though white isolation has decreased since 2010. The highest levels of racial segregation occur between Black and white populations. The Othering and Belonging Institute at UC Berkeley additionally found that seven of the nine Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, but also that racial residential segregation appears to have peaked around the year 2000 and has generally declined since. However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups, and there is more racial segregation between Bay Area cities compared to other regions in the state.

Local

Oakland has a majority-BIPOC population (71.7 percent) according to 2019 ACS five-year estimates (Table D-2), and Oakland's share of BIPOC individuals is greater than the region at large. However, population growth between 2010 and 2019, which was 8.8 percent overall, was largely driven by an increase in the non-Hispanic white population (with an increase of 18,917 people from 2010-2019), followed by the Hispanic/Latinx population (with an increase of 15,874 people). The fastest-growing group during that timeframe was some other race or two or more races (45.8 percent). While the non-Hispanic Black or African American population represented the largest share of the population in 2010, by 2019 it had declined 7.4 percent and was no longer the plurality. As described later in the Displacement Risk section of this chapter, this population decline was in part a result of the Black population being displaced as housing costs in the area increased. As of 2019, non-Hispanic whites

were the plurality at 28.3 percent, followed by the Hispanic or Latinx population at 27 percent. Non-Hispanic Black or African Americans composed 23.2 percent of the population in 2019. Population projections by race and ethnicity are unavailable at the city level as they have not been prepared by the Department of Finance, the Association of Bay Area Governments-Metropolitan Transportation Commission (ABAG-MTC) or Alameda County.

Table D-2: Population Growth by Race/Ethnicity, Oakland, 2010 - 2019

Race/Ethnicity	Population		Percent Change
	2010	2019	2010-2019
White	101,308	120,225	18.7%
Black or African American	106,637	98,749	-7.4%
American Indian and Alaska Native	1,214	1,455	19.9%
Asian	65,127	65,195	0.1%
Native Hawaiian/Other Pacific Islander	2,081	2,237	7.5%
Some other race/Two or more races	15,289	22,294	45.8%
Hispanic or Latinx	99,068	114,942	16.0%
Total	**390,724**	**425,097**	8.8%

Source: U.S. Census Bureau, Census 2000 (SF1, Table P004); Census 2010 (SF1, Table P9); 2019 American Community Survey 5-Year Estimates (TableID: DP05)

Dissimilarity and Isolation Indices by Race/Ethnicity

To examine the distribution of racial and ethnic groups in a jurisdiction, HUD developed the Dissimilarity Index. The Dissimilarity Index measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between two groups. The Dissimilarity Index uses values ranging from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured. Dissimilarity Index values between 0 and 39.99 generally indicate low segregation, values between 40 and 54.99 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation. Dissimilarity Index values compare racial and ethnic groups against the distribution of non-Hispanic white residents in a community and do not directly measure segregation between BIPOC groups. Chart D-1 provides the Dissimilarity Index trends from 1990 to 2020 for Oakland and the San Francisco-Oakland-Hayward Region.

Within Oakland, the dissimilarity index shows moderate or high segregation for all racial groups as compared to the non-Hispanic white population. All indices within the city are above 50 as of 2020. There is moderate segregation between the white and Asian/Pacific Islander population. Segregation between the Black and white populations is borderline moderate-high. In both comparisons, segregation decreased slightly from 2000 to 2010, then increased slightly from 2010 to 2020. Segregation between the Hispanic and white populations is high and has remained consistent for the last 20 years.

Within the San Francisco-Oakland-Hayward region , segregation between non-white and white groups is lower than within the city of Oakland, scoring less than 50 since 1990 (in Oakland, this number has remained consistently above 50). Since 1990, there has been moderate segregation between all groups in the region, except between the Black and white population, for which it has been consistently higher. Segregation between Hispanic and white groups is notably higher in

Oakland than in the region at large, which typically scores 50 or lower. Within the last 10 years, segregation overall has increased slightly in Oakland and in the region, except between the white/Hispanic comparison group, for which it has remained consistent.

ABAG-MTC also produced a dissimilarity index comparing Oakland with the entire nine-county Bay Area. Segregation between white and non-white groups in the nine-county region is notably lower than in Oakland and the San Francisco-Oakland-Hayward region. Also, Oakland's dissimilarity index indicated a higher degree of segregation between Latinx and white populations than any of the 104 jurisdictions analyzed. Overall, Oakland's dissimilarity index indicated one of the highest levels of segregation between white populations and BIPOC populations in the entire Bay Area region.

The ABAG-MTC report also included an isolation index for Oakland and the nine-county Bay Area Region. Latinx residents are the most isolated racial group in the City, and they are less isolated in the region. The Black/African American population is also more isolated within the City than the region, and their isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020. The isolation index for white populations has fallen from 2000 to 2020 and is somewhat lower within the City than within the Bay Area.
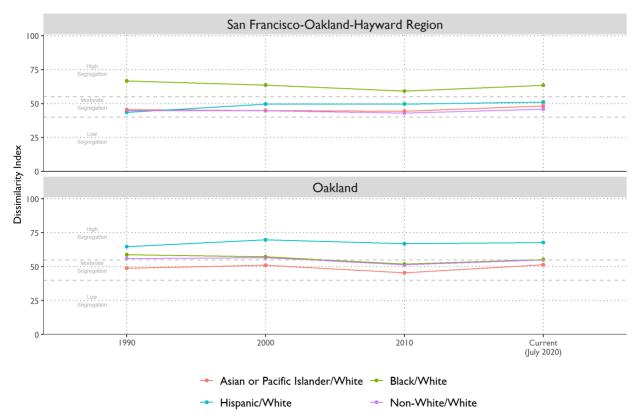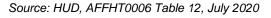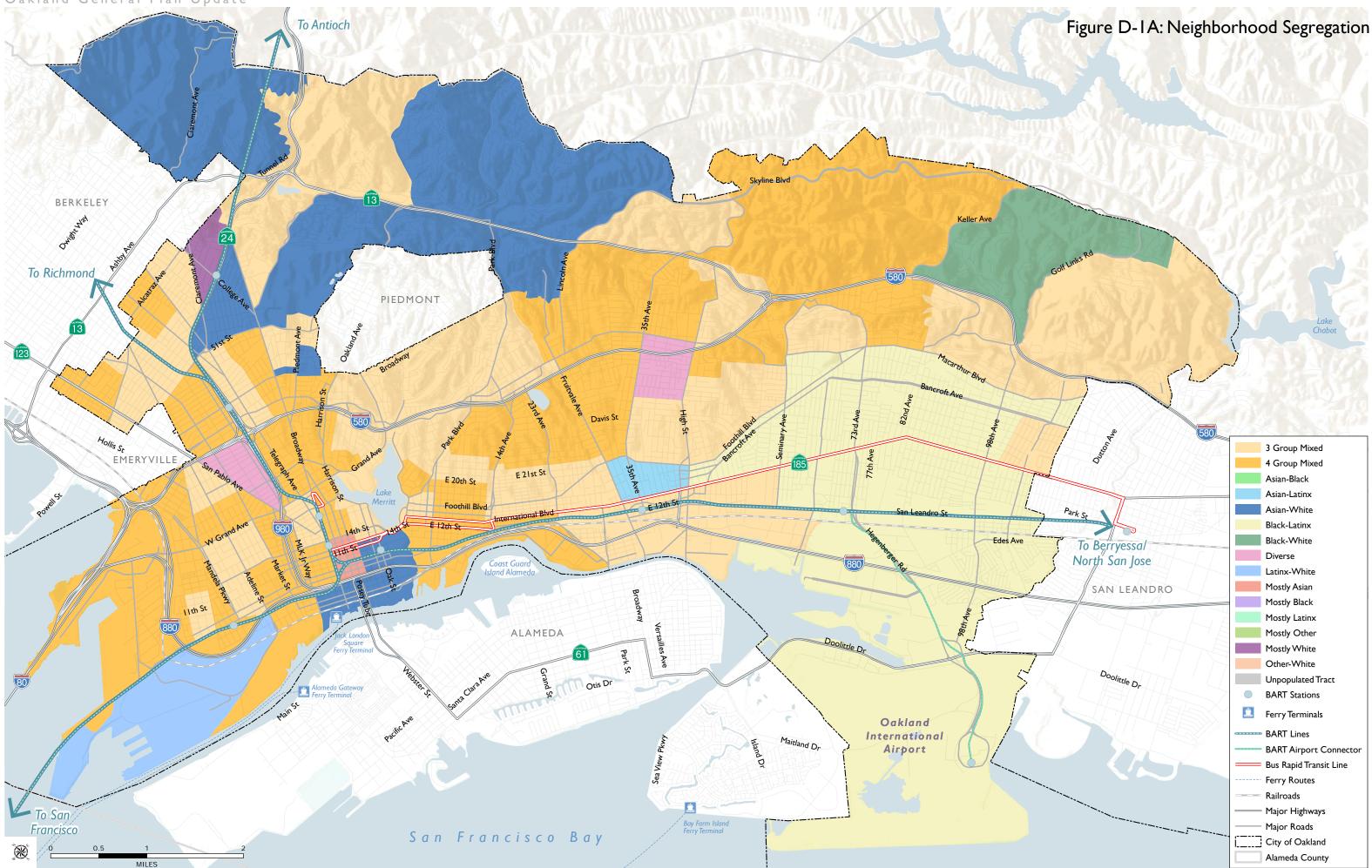
Chart D-1: Racial Dissimilarity Index for the Region and Oakland

Source: HUD, AFFHT0006 Table 12, July 2020

The Dissimilarity Index may not capture the nuances in patterns of segregation between BIPOC communities. Further, the Dissimilarity Index is only available at the citywide level. The Urban Displacement Project (UDP) at UC Berkeley has created neighborhood segregation typologies that identify which racial/ethnic groups have more than 10 percent representation within a given census

tract. The typologies consider five racial/ethnic groups, including Black, Latinx, White, Asian and Other. As seen in Figure D-1A, the majority of tracts in Oakland are identified as either 3 or 4 Group Mix. However, there's a cluster of tracts in the northeast section of the city are classified as Asian-white and a cluster of tracts in the southwest section classified as Black-Latinx. Across the city, only two tracts are considered Diverse according to this methodology. Figure D-1B more acutely visualizes segregation in Oakland, showing which census tracts are predominantly Asian, Hispanic, African American, and White (no tracts were predominantly Native American/American Indian). Predominant population is classified into three levels, noting where the census tract population for that group is at least 50 percent greater than the other groups (predominant), 10-50 percent greater (sizeable), and less than 10 percent greater (slim). The Asian population is predominant in the Chinatown area with decreasing margins in surrounding tracts in Downtown and east beyond Lake Merritt; the Hispanic population is predominant in Fruitvale with decreasing margins in adjacent tracts in East Oakland; the African American population is predominant in both West Oakland and the Oak Knolls area in East Oakland, with decreasing margins in surrounding tracts; and the white population is predominant in the North Oakland Hills, Rockridge, and immediately south of Piedmont with decreasing margins in surrounding tracts. Only one tract in East Oakland (Bancroft/Havenscourt) does not have a predominant population.
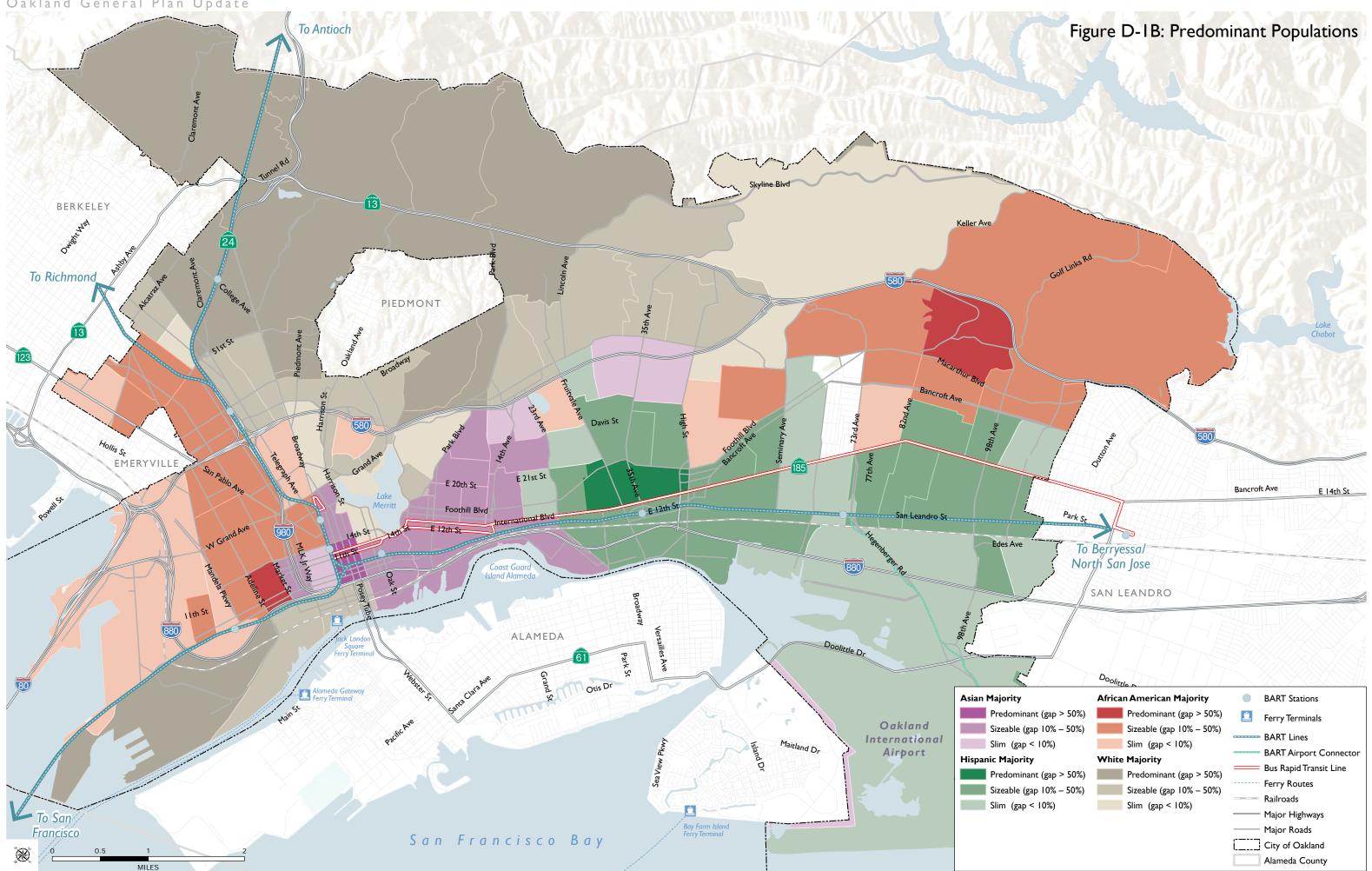
In contrast, the ESRI 2018 Diversity Index (Figure D-2) classifies many tracts as Higher Diversity and a handful of tracts as Lower Diversity. Most of the tracts on the higher end of the diversity index are consistent with those classified by UDP as Diverse or 3 or 4 Group Mix. Many tracts located in the northeast section of the city fall on the lower end of the diversity index, consistent with the UDP neighborhood segregation findings.

Figure D-1A: Neighborhood Segregation

Legend

- 3 Group Mixed
- 4 Group Mixed
- Asian-Black
- Asian-Latinx
- Asian-White
- Black-Latinx
- Black-White
- Diverse
- Latinx-White
- Mostly Asian
- Mostly Black
- Mostly Latinx
- Mostly Other
- Mostly White
- Other-White
- Unpopulated Tract
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

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Figure D-1B: Predominant Populations

Asian Majority
- Predominant (gap > 50%)
- Sizeable (gap 10% − 50%)
- Slim (gap < 10%)

Hispanic Majority
- Predominant (gap > 50%)
- Sizeable (gap 10% − 50%)
- Slim (gap < 10%)

African American Majority
- Predominant (gap > 50%)
- Sizeable (gap 10% − 50%)
- Slim (gap < 10%)

White Majority
- Predominant (gap > 50%)
- Sizeable (gap 10% − 50%)
- Slim (gap < 10%)

- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

Figure D-2: Diversity Index

Legend

- > 85 (Higher Diversity)
- 70 - 85
- 55 - 70
- 40 - 55
- < 40 (Lower Diversity)
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

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Other Relevant Factors: Loan Denial Rates by Race/Ethnicity

Chart D-2 below traces loan denial rates for home purchase and improvement loans between 2012 to 2020 for all census tracts in Oakland and Alameda County. Denial rates have remained relatively stable and generally lower than 25 percent in the County, with Asian and white applicants consistently on the lower end, and Black applicants consistently on the higher end. In 2018, denial rates increased for all groups in the County, but have since decreased. Despite the decrease, denial rates have remained higher for the Hispanic and American Indian/Alaska Native groups. Oakland-based denial rates are similar to the County's rates on average, but with more variability for the American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander groups. Both groups comprise much smaller shares of the Oakland population than other racial/ethnic groups, which might mean fewer loan applications, and thus have a larger impact on the data. Denial rates are generally higher for the American Indian/Alaska Native population in Oakland compared to the County overall, while they are generally lower for the Native Hawaiian/Other Pacific Islander population in Oakland compared to the County overall. Denial rates are consistently lowest for the white population.
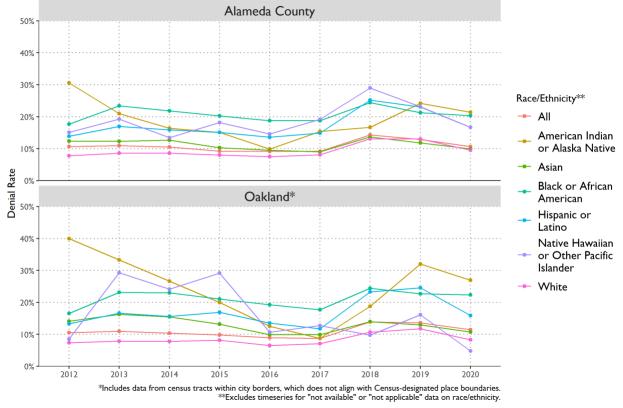
Chart D-2: HMDA Loan Denial Rates by Race/Ethnicity, 2012-2020

*Includes data from census tracts within city borders, which does not align with Census-designated place boundaries.
**Excludes timeseries for "not available" or "not applicable" data on race/ethnicity.
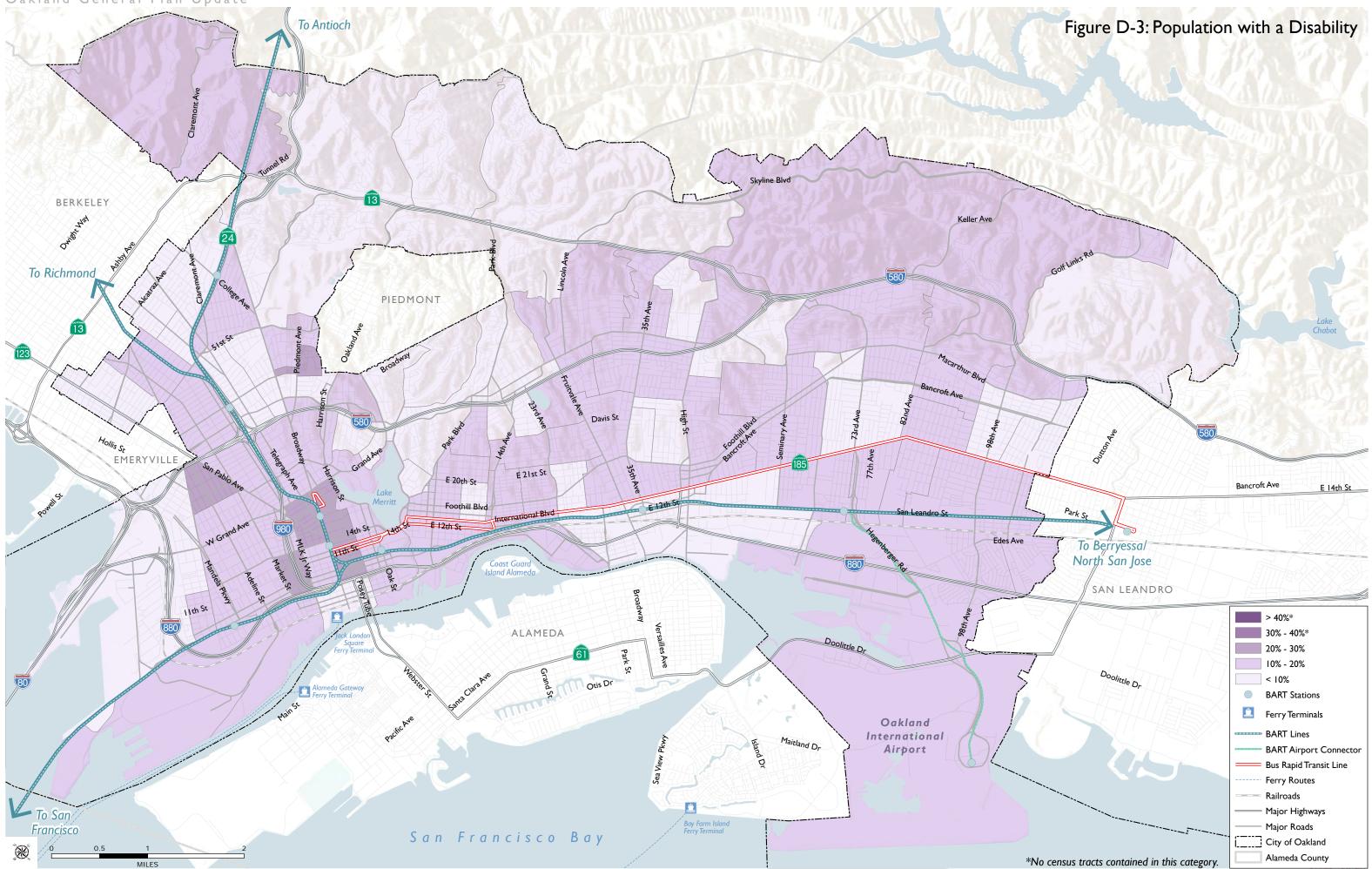
Source: Home Mortgage Disclosure Act Data, 2012-2020

PERSONS WITH DISABILITIES

According to the 2019 ACS five-year estimates, approximately 49,362 or 11.7 percent of Oakland residents were living with a disability. This is slightly higher than in Alameda County (9.2 percent) and in the Bay Area (9.6 percent).

Per 2019 ACS five-year estimates compiled by HCD, Figure D-3 indicates that there is a moderate concentration of people living with a disability (20-30 percent) in some tracts in Downtown Oakland, including Chinatown, plus a tract in West Oakland and a tract in the Piedmont Ave neighborhood. Otherwise, there is a dispersal of persons with disabilities throughout the city. According to the 2020 AI, persons with disabilities are overrepresented in publicly assisted housing (which, as indicated on upcoming Figure D-20, is concentrated in Downtown Oakland.)

Given the barriers faced by persons with disabilities, the provision of affordable and barrier-free housing is essential to meet their housing needs. 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. Appendix B, Housing Needs, further addresses details about the population with disabilities in Oakland as well as their housing needs.

Figure D-3: Population with a Disability

To Antioch

To Richmond

BERKELEY

Dwight Way

Ashby Ave

Alcatraz Ave

Claremont Ave

Tunnel Rd

Skyline Blvd

Keller Ave

College Ave

51st St

Piedmont Ave

PIEDMONT

Oakland Ave

Broadway

Park Blvd

Lincoln Ave

35th Ave

Golf Links Rd

Lake Chabot

Hollis St

EMERYVILLE

San Pablo Ave

Telegraph Ave

Broadway

Harrison St

Grand Ave

Lake Merritt

Park Blvd

23rd Ave

14th Ave

Fruitvale Ave

Davis St

High St

Foothill Blvd
Bancroft Ave

Seminary Ave

Macarthur Blvd

Bancroft Ave

73rd Ave

82nd Ave

98th Ave

Dutton Ave

Powell St

W Grand Ave

MLK Jr Way

Market St

Adeline St

Mandela Pkwy

14th St

11th St

Harrison St

E 20th St

E 21st St

Foothill Blvd

E 12th St

International Blvd

E 12th St

35th Ave

San Leandro St

77th Ave

Hegenberger Rd

Edes Ave

Park St

Bancroft Ave

E 14th St

To Berryessal
North San Jose

SAN LEANDRO

Posey Tube

Oak St

Coast Guard
Island Alameda

ALAMEDA

Broadway

Versailles Ave

Park St

Doolittle Dr

98th Ave

Doolittle Dr

Jack London
Square Ferry
Terminal

Webster St

Santa Clara Ave

Grand St

Otis Dr

Alameda Gateway
Ferry Terminal

Main St

Pacific Ave

Sea View Pkwy

Island Dr

Maitland Dr

Oakland
International
Airport

To San
Francisco

Bay Farm Island
Ferry Terminal

San Francisco Bay

Legend

- > 40%*
- 30% - 40%*
- 20% - 30%
- 10% - 20%
- < 10%
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

*No census tracts contained in this category.

MILES
0   0.5   1   2

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FAMILIAL STATUS

Discriminatory housing practices based on familial status, including discrimination against families with children, may influence where families are able to live and lead to geographic concentrations within a jurisdiction. Female householders with children may especially be targets of discrimination. Table D-3 indicates that more than half of all children in Oakland (60.8 percent) are living in married-couple family households. There are 25,112 children (29.8 percent) living in female-headed households.

Table D-3: Children Under 18 Years in Oakland Households, 2019

Household Type	Number	Percent
Married-Couple	51,201	60.8%
Male Householder, No Spouse Present	7,174	8.5%
Female Householder, No Spouse Present	25,112	29.8%
Other	707	0.8%
Total	**84,194**	**100.0%**

Note: All households with children are considered family households.
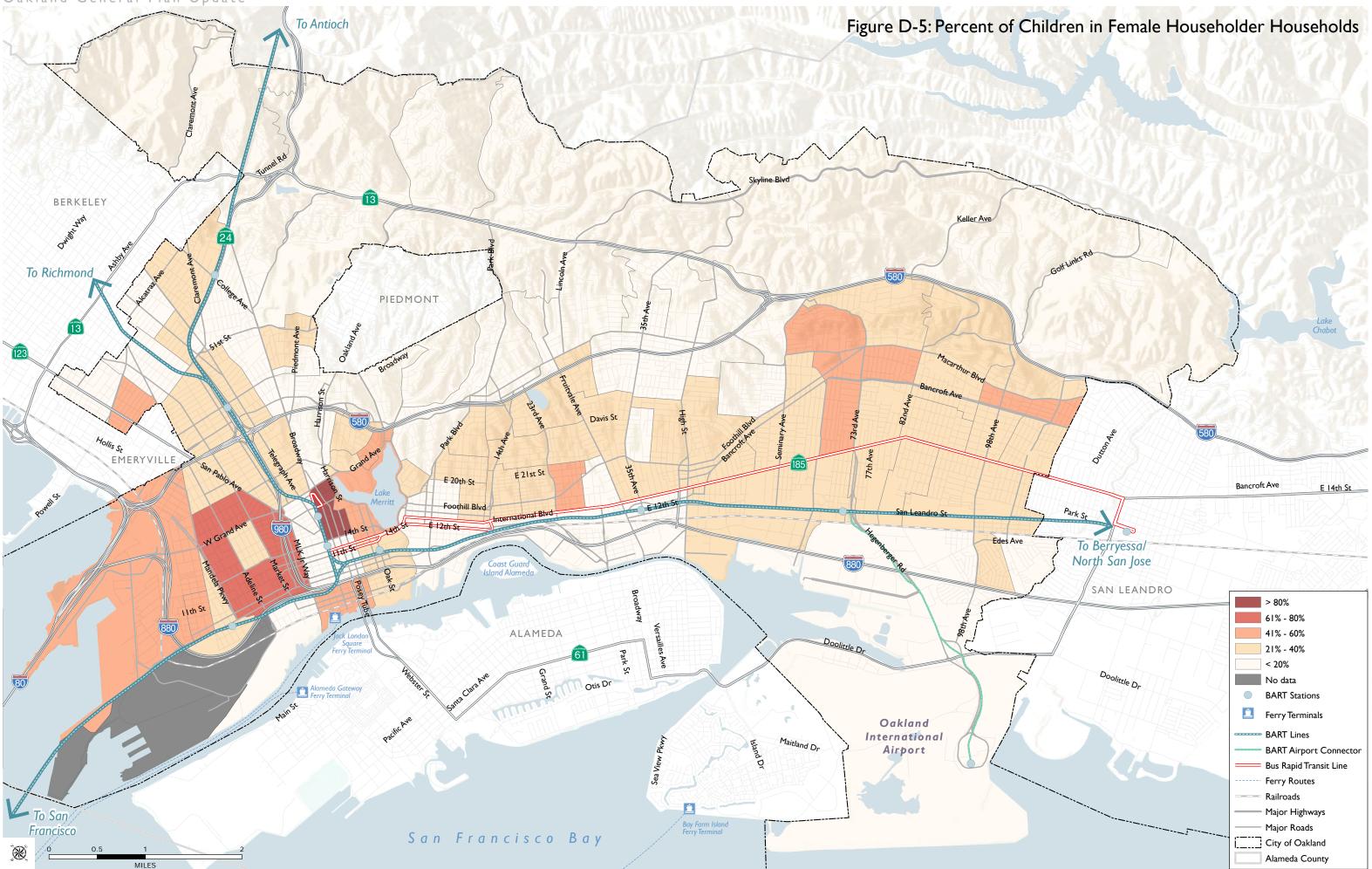
Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates (TableID: S0901)

Figures D-4 through D-6 below indicate there are patterns of geographic concentration based on familial status. Figure D-4 shows that the proportion of children in married-couple families tends to be higher in the eastern part of the city, adjacent to and in the hills, plus some scattered concentrations along the western edge of the city. Figure D-5, on the other hand, indicates that there is a higher proportion of children in female householder households in West Oakland and in one specific tract in the downtown area. There is a higher percentage of adults living alone (Figure D-6) in the downtown area, as well as in other mixed-use neighborhoods north and south of downtown, and surrounding Lake Merritt. Additionally, in one tract near Mills College more than 20 percent of adults live alone.

Figure D-4: Percent of Children in Married-Couple Households

To Antioch

To Richmond

BERKELEY

PIEDMONT

EMERYVILLE

To San
Francisco

Lake
Merritt

Coast Guard
Island Alameda

ALAMEDA

San Francisco Bay

Jack London
Square
Ferry Terminal

Alameda Gateway
Ferry Terminal

Bay Farm Island
Ferry Terminal

Oakland
International
Airport

SAN LEANDRO

To Berryessa
North San Jose

Lake
Chabot

Dwight Way
Ashby Ave
Claremont Ave
Alcatraz Ave
College Ave
51st Ave
Piedmont Ave
Oakland Ave
Broadway
Tunnel Rd
Skyline Blvd
Keller Ave
Golf Links Rd
Lincoln Ave
35th Ave
Macarthur Blvd
Bancroft Ave
Fruitvale Ave
Davis St
High St
Foothill Blvd
Bancroft Ave
Seminary Ave
73rd Ave
82nd Ave
98th Ave
Dutton Ave
Bancroft Ave
E 14th St
Park St
Edes Ave
San Leandro St
Hegenberger Rd
98th Ave
Doolittle Dr
Doolittle Dr
Maitland Dr
Island Dr
Sea View Pkwy
Pacific Ave
Main St
Webster St
Santa Clara Ave
Grand St
Otis Dr
Broadway
Versailles Ave
Park St
Hollis St
San Pablo Ave
Telegraph Ave
Broadway
W Grand Ave
Mandela Pkwy
Adeline St
Market St
MLK Jr Way
11th St
14th St
Harrison St
Grand Ave
Park Blvd
14th Ave
23rd Ave
E 20th St
E 21st St
E 12th St
Foothill Blvd
International Blvd
35th Ave
E 12th St
Oak St
Posey Tube
77th Ave

Legend

> 80%

61% - 80%

41% - 60%

21% - 40%

< 20%

No data

● BART Stations

🚉 Ferry Terminals

····· BART Lines

—— BART Airport Connector

—— Bus Rapid Transit Line

----- Ferry Routes

—— Railroads

—— Major Highways

—— Major Roads

▪▫▪ City of Oakland

☐ Alameda County

0   0.5   1   2
MILES

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Figure D-5: Percent of Children in Female Householder Households

To Antioch

To Richmond

BERKELEY

Dwight Way

Ashby Ave

Claremont Ave

Tunnel Rd

To San Francisco

PIEDMONT

Skyline Blvd

Keller Ave

Golf Links Rd

Lake Chabot

Alcatraz Ave

College Ave

51st St

Piedmont Ave

Oakland Ave

Broadway

Claremont Ave

Lincoln Ave

35th Ave

Park Blvd

EMERYVILLE

Hollis St

Powell St

San Pablo Ave

Telegraph Ave

Broadway

Harrison St

Grand Ave

Lake Merritt

Park Blvd

14th Ave

23rd Ave

Fruitvale Ave

Davis St

High St

Foothill Blvd Bancroft Ave

Seminary Ave

73rd Ave

82nd Ave

Macarthur Blvd

Bancroft Ave

98th Ave

Dutton Ave

Bancroft Ave

E 14th St

W Grand Ave

MLK Jr Way

Market St

Adeline St

Mandela Pkwy

11th St

14th St

14th St

Oak St

11th St

Harrison St

E 20th St

E 21st St

Foothill Blvd

International Blvd

E 12th St

E 12th St

35th Ave

E 12th St

San Leandro St

San Leandro St

Hegenberger Rd

Edes Ave

Park St

To Berryessal North San Jose

SAN LEANDRO

Jack London Square Ferry Terminal

Alameda Gateway Ferry Terminal

Coast Guard Island Alameda

ALAMEDA

Main St

Webster St

Broadway

Santa Clara Ave

Pacific Ave

Grand St

Park St

Otis Dr

Versailles Ave

Sea View Pkwy

Island Dr

Maitland Dr

Doolittle Dr

Oakland International Airport

Doolittle Dr

Bay Farm Island Ferry Terminal

San Francisco Bay

Legend	
▮	> 80%
▮	61% - 80%
▮	41% - 60%
▮	21% - 40%
▯	< 20%
▮	No data
⬤	BART Stations
🚉	Ferry Terminals
⋯⋯	BART Lines
—	BART Airport Connector
—	Bus Rapid Transit Line
- - -	Ferry Routes
—	Railroads
—	Major Highways
—	Major Roads
⎯ ⎯	City of Oakland
⎯	Alameda County

0   0.5   1   2
MILES

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Figure D-6: Percent of Adults Living Alone

Legend:
- 81% - 100%*
- 61% - 80%
- 41% - 60%
- 21% - 40%
- 1% - 20%
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

*No census tracts contained in this category.

SOURCE: HCD AFFH Data and Mapping Resources - ACS, 2015-2019; City of Oakland, 2021; ALAMEDA County GIS, 2021; Dyett & Bhatia, 2021

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INCOME LEVEL

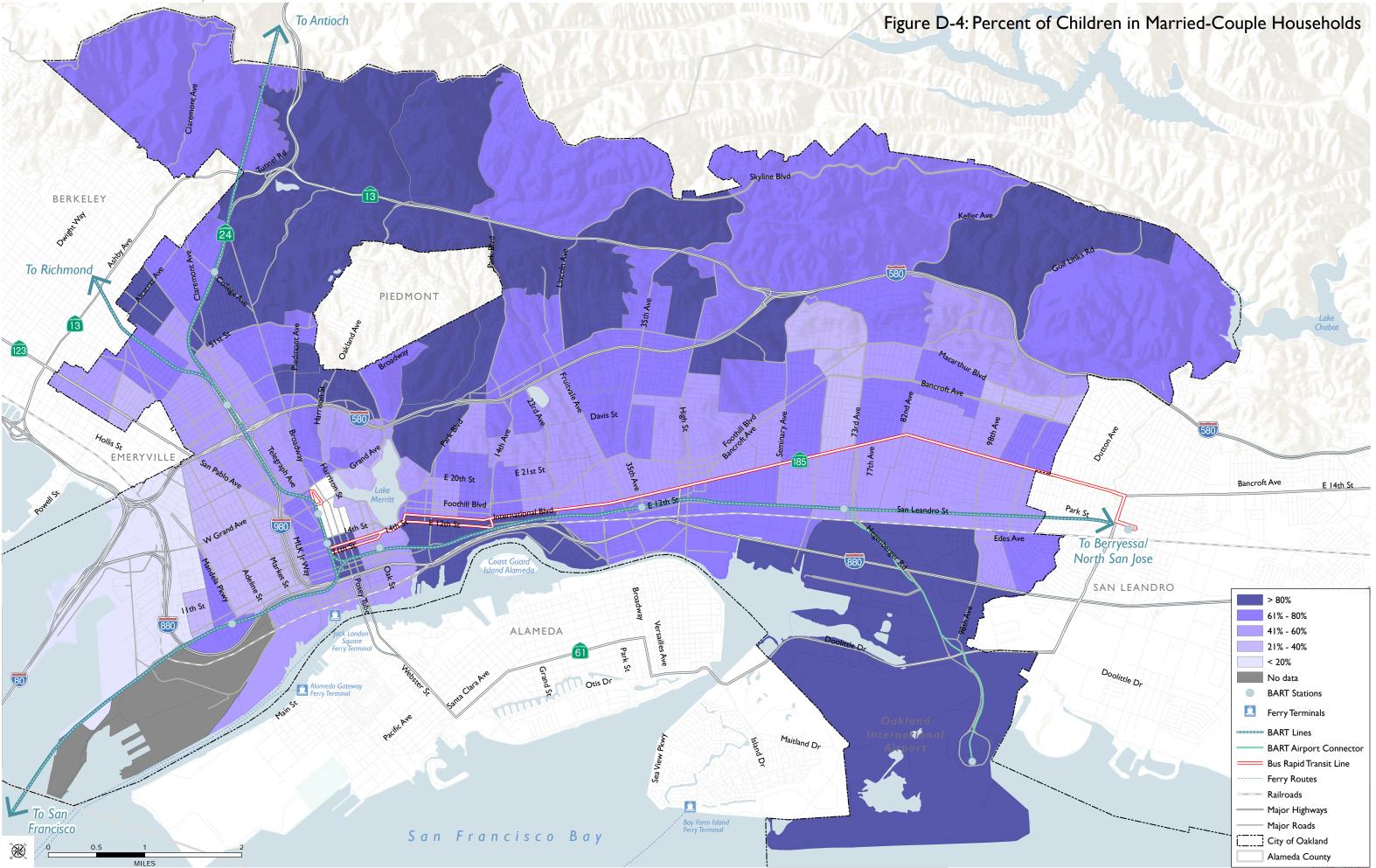Geographic concentration by income, including concentration of poverty, is another type of segregation that exists in Oakland. HUD defines low income as 50-80 percent area median income (AMI), and moderate as 80-120 percent AMI. An LMI area (where low- or moderate-income individuals are concentrated) is a census tract or block group where over 51 percent of the population is LMI. Figure D-7 illustrates income segregation across Oakland with the distribution of LMI block groups in 2018. Except for the Port and the Laney College area, LMI block groups in Oakland formed almost a continuous spine through the flatlands. The North Hills and block groups immediately south of the City of Piedmont had the lowest concentrations of LMI individuals, and the South Hills had no tracts where over 50 percent of the population is LMI.

Compared to other Bay Area jurisdictions on average, Oakland in 2015 had a significantly higher rate of between-neighborhood segregation for very low-income individuals, while its segregation rates for other income groups (low, moderate, and above moderate) were similar compared to the region; also, when comparing lower-income individuals to higher-income individuals using a dissimilarity index, income segregation was higher in Oakland than the Bay Area region.[11]
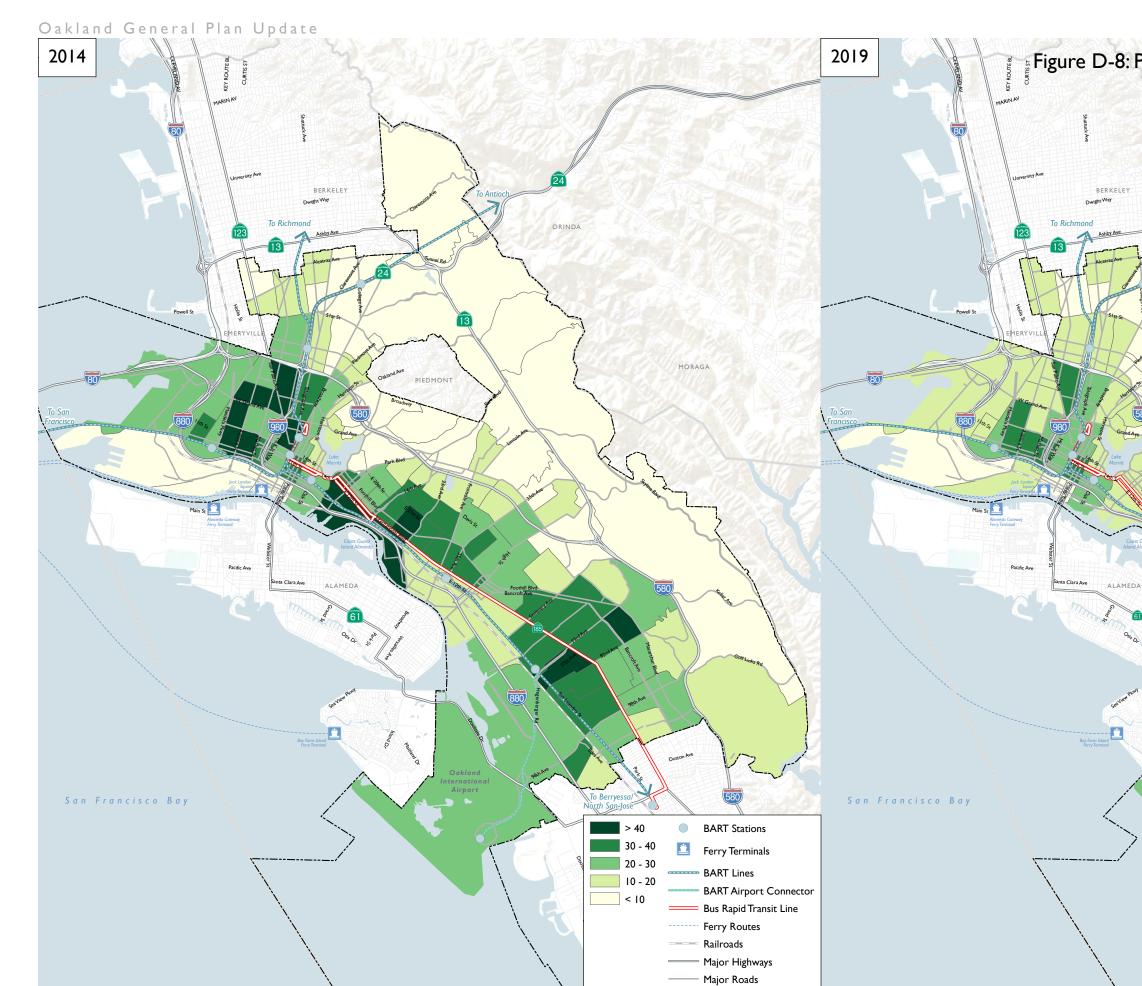
Changing poverty rates over time can provide an insight into the economic wellbeing of households and individuals in Oakland. According to ACS five-year estimates, the poverty rate for individuals in Oakland decreased from 21 percent in 2014 to 16.7 percent in 2019. The poverty rate is higher for families with children in Oakland: 24.5 percent in 2014 and 19.9 percent in 2019. A decrease in the poverty rate during this timeframe was a trend in Alameda County, as well, with 12.9 percent living in poverty in 2014 and 9.9 percent in 2019. Figure 3-8 demonstrates the spatial decrease in poverty from 2014 to 2019, with higher poverty tracts reclassified into lower poverty categories. No tracts had more than 40 percent of the population living in poverty in 2019, while nine tracts did in 2014 (Eastmont, Fitchburg, East Peralta, one tract in San Antonio, one in Downtown, and four in West Oakland). In two cases, tracts with more than 40 percent living in poverty went down to as low as 10-20 percent living in poverty (one tract in West Oakland and the East Peralta tract), which prompts further investigation. While this might be partly a result of a rebounding economy post-Great Recession, it may also signify displacement, which is explored later in this chapter. It is also important to note that poverty disproportionately impacts Oakland residents by race and ethnicity. As shown in Table D-4, all racial and ethnic groups except for white and Native Hawaiian and Pacific Islander populations face higher than average poverty rates.

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[11] UC Merced Urban Policy Lab and ABAG-MTC Staff, *AFFH Segregation Report: Oakland*, March 6, 2022

Figure D-7: Low to Moderate Income Population, Block Group

To Antioch

To Richmond

To San Francisco

BERKELEY

PIEDMONT

EMERYVILLE

ALAMEDA

Coast Guard Island Alameda

San Francisco Bay

SAN LEANDRO

To Berryessa North San Jose

Oakland International Airport

Bay Farm Island Ferry Terminal

Lake Merritt

Lake Chabot

Legend

- > 51%
- 25% - 51%
- 0% - 25%
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

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Figure D-8: Percent of Population Living in Poverty, 2014 vs. 2019

2014

2019

Legend (2014)

- > 40
- 30 - 40
- 20 - 30
- 10 - 20
- < 10
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

Legend (2019)

- > 40*
- 30 - 40
- 20 - 30
- 10 - 20
- < 10
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

*No census tracts contained in this category.

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Table D-4: Population Poverty Rates in Oakland, 2019

Race/Ethnicity	Total Population		Population Below Poverty Level	
	Number	Percent	Number	Percent
White alone	148,963	**35.4%**	14,242	9.6%
Black or African American alone	99,868	**23.8%**	23,735	23.8%
American Indian and Alaska Native alone	3,820	**0.9%**	833	21.8%
Asian alone	65,138	**15.5%**	11,277	17.3%
Native Hawaiian and Other Pacific Islander alone	2,294	**0.5%**	316	13.8%
Some other race or two or more races	100,144	**23.8%**	19,955	19.9%
Hispanic or Latino origin (of any race)	113,402	**27.0%**	23,383	20.6%
White alone, not Hispanic or Latino	118,953	**28.3%**	9,168	7.7%
Total	**420,227**	-	**70,358**	16.7%

Source: U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates (TableID: S1701)

D.3 Racially/Ethnically Concentrated Areas of Poverty and Affluence
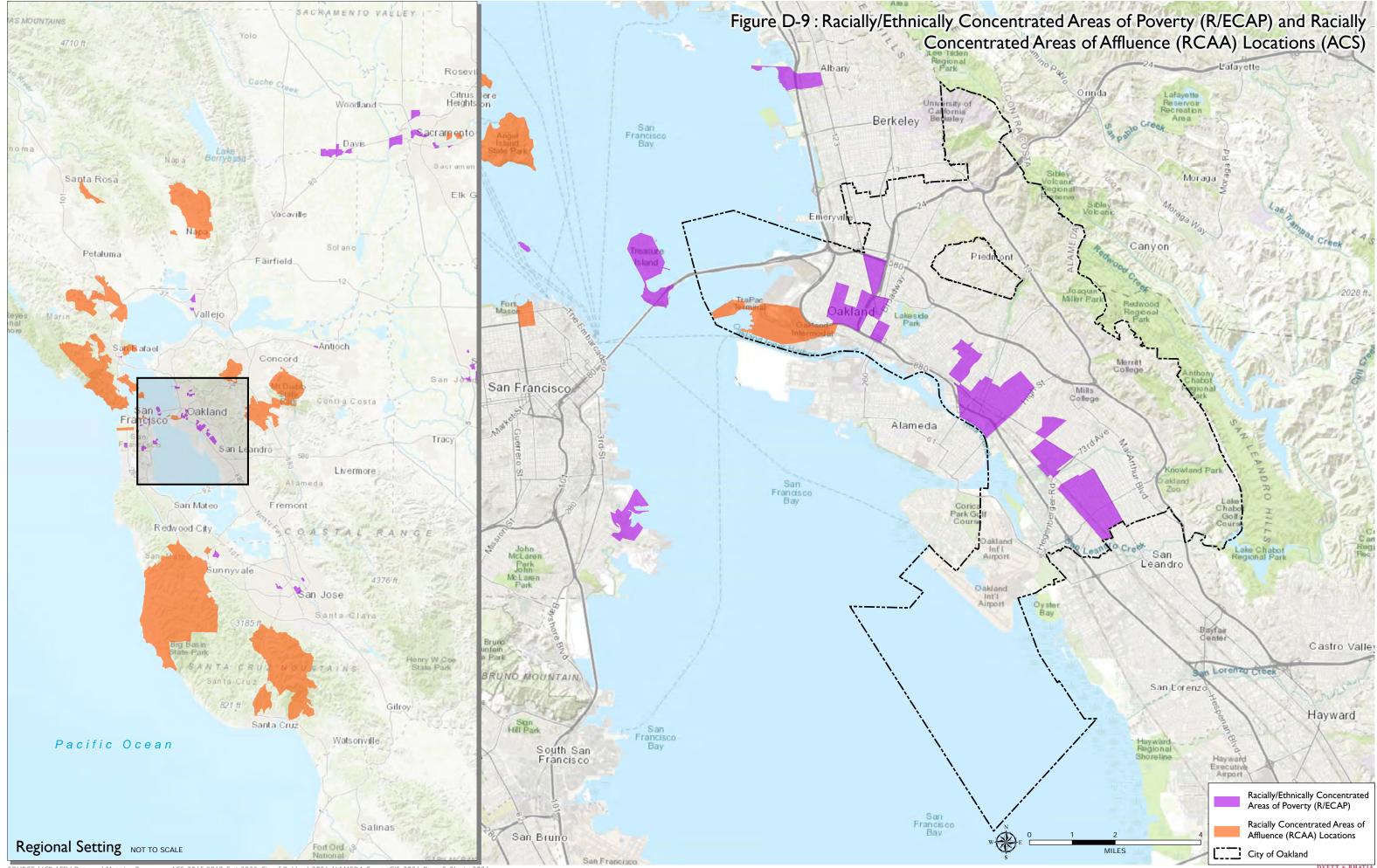
Racially or ethnically concentrated areas of poverty (R/ECAPs) are defined by HUD as census tracts with a non-white population of 50 percent or more, and a poverty rate that exceeds 40 percent or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. It serves as a measure of neighborhoods that are experiencing both high racial and ethnic concentration as well as high rates of poverty. The 2020 AI notes that displacement, lack of public and private investment in specific neighborhoods, and the type and location of affordable housing all contribute to R/ECAPs. In Oakland (Figure D-9), there are four clusters of R/ECAPs: in/around Downtown and West Oakland, in/around Fruitvale/Jingletown, and two along International Boulevard near the Coliseum.

Recalling Figure D-1B, which shows where predominant concentrations of various racial/ethnic groups live in Oakland, individual R/ECAPs can be linked to census tracts with predominant populations of each of the largest non-Hispanic white racial/ethnic groups in Oakland: Black/African American (West Oakland), Asian (Downtown-Chinatown), and Hispanic/Latinx (Fruitvale/East Oakland). In Oakland, 37 percent of R/ECAP residents are Hispanic, 37 percent are black, 15 percent are Asian or Pacific Islander, and 11 percent fall within other racial categories. According to the 2020 AI, about 13 percent of Oakland's population lives in R/ECAPs.

Figure D-9 also shows R/ECAPs throughout the region. R/ECAPs in nearby jurisdictions include, but are not limited to, five tracts in Berkeley surrounding the UC Berkeley campus (which, as noted in the 2020 AI, is likely skewed by no- or low-income students), and a few in San Francisco. There are none in the neighboring Cities of Alameda, Emeryville, or San Leandro. Oakland has more R/ECAPs than any of its neighboring jurisdictions, and the majority of R/ECAPs in Alameda County. In the Bay Area region, there is a more even distribution of races within R/ECAPs: 19 percent are white, 23 percent are black, 29 percent are Hispanic, and 26 percent are Asian or Pacific Islander.

Racially/Ethnically Concentrated Areas of Affluence (RCAAs) are not formally defined by HUD or State HCD but are generally considered to be areas with high concentrations of wealthy, white residents. Using an informal RCAA definition (at least 80 percent non-Hispanic White with median income greater than or equal to $125,000) included in both the State HCD AFFH Guidance document and the Goetz, Damiano, and Williams (2019) paper published by HUD's Office of Policy Development and Research, only one RCAA census tract was identified in the City of Oakland's Port (Figure D-9). However, there is an extremely small population living in this tract, so this result must be considered with caution. The 80 percent non-Hispanic white threshold used in the informal definition of an RCAA does not capture affluent tracts in the North Oakland Hills, for example, where the non-Hispanic white population falls in the 60-78 percent range. Recalling Figures D-1B and Figure D-7, predominantly white census tracts are co-located with a minimal Low-Moderate Income population (<25 percent) in the North Oakland Hills and immediately south of Piedmont.

Regionally, other Bay Area jurisdictions have RCAAs based on the informal definition, including, but not limited to, many tracts in Marin County and some tracts in San Francisco. There are no RCAAs in the neighboring jurisdictions of Berkeley, Alameda, Emeryville or San Leandro.

Figure D-9 : Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAA) Locations (ACS)

Regional Setting NOT TO SCALE

Legend:
- Racially/Ethnically Concentrated Areas of Poverty (R/ECAP)
- Racially Concentrated Areas of Affluence (RCAA) Locations
- City of Oakland

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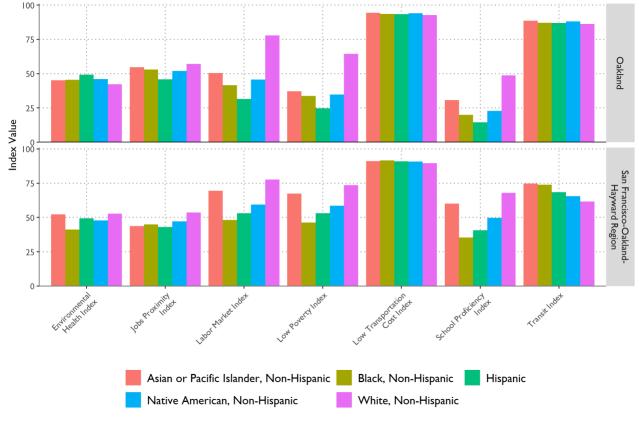
D.4 Disparities in Access to Opportunity

REGIONAL CONTEXT

Access to opportunity was assessed in both the regional and local context. In their July 2020 Assessment of Fair Housing data release, HUD provided a set of opportunity indices to quantify disparities in access to opportunity at the local and regional scale for seven categories: Environmental Health, Jobs Proximity, Labor Market, Low Poverty, Low Transportation Cost, School Proficiency, and Transit. The index score is first computed at the neighborhood level (which can vary from census tract to block group cluster, depending on the variable). The higher the index score, the better an area's access to opportunity. The index score then goes through a second computation that weights it based on the distribution of a given racial/ethnic group in that area. While these indices do not identify opportunity by tract or block group within the city, they can show the relative standing of Oakland compared to the San Francisco-Oakland-Hayward region. Chart D-3 shows the indices by race/ethnicity across the entire population of Oakland and the San Francisco-Oakland-Hayward region. Below are the descriptions for each opportunity index value, along with findings for the city and region:

- **Environmental Health** measures potential exposure to carcinogenic, respiratory, and neurological hazards as determined by the Environmental Protection Agency's (EPA) National Air Toxics Assessment. The higher the value, the less exposure to airborne toxins. The white and Asian/Pacific Islander populations at the regional level have the best environmental health scores and the Black population at the regional level has the worst score. Within Oakland, scores do not differ much across groups, though the score for the Hispanic population is slightly better than the other groups. It is difficult to draw conclusions from this within-city result. Similar to HCD/California Tax Credit Allocation Committee (TCAC) Opportunity Maps data, which appears later in this section, this index only accounts for exposure to toxins and does not account for other environmental justice factors, such as socioeconomic and health disparities across racial/ethnic groups. Additionally, the EPA notes that their assessment is not ideal for measuring differences across small areas; therefore, looking at within-city differences across racial/ethnic groups may not be an idea application for this tool. The State HCD/TCAC Opportunity Maps, featured later in this section, are a better tool for examining environmental differences across census tracts in Oakland.

- **Jobs Proximity** quantifies accessibility of a neighborhood to job locations, with major employment centers weighted more heavily. The higher the value, the better access to jobs. Proximity to jobs is slightly higher in Oakland than the region at large, except for the Hispanic population, for which it is roughly the same. While the index focuses on proximity, it does not consider job accessibility based on educational level. Further analysis on job access will be included in the Economic Trends and Prospects report that will be released in May 2022.

- **Labor Market** measures the intensity of labor market engagement and human capital (i.e. the economic value of a worker's experience and skills) in a neighborhood based on unemployment, labor force participation, and educational attainment. The higher the value, the higher the labor market engagement and human capital. Within Oakland, the labor market index is much higher for the white population than for other groups. Regionally, the Asian/Pacific Islander population has a notably higher index score than within Oakland, the white population has a similar index score between the region and Oakland, and all other racial/ethnic groups have a slightly higher score at the regional level.

- **Low Poverty** measures poverty in a neighborhood. The higher the value, the less exposure to poverty. Exposure to poverty is lower for all groups regionally compared to Oakland. Asian/Pacific Islander and white groups have the least exposure to poverty regionally. Within Oakland, the white population has notably less exposure to poverty than all other groups.

- **Low Transportation Cost** quantifies transportation costs by neighborhood based on the estimated cost for a low-income, single-parent family of three. The estimate considers a host of variables, such as access to public transit and density of homes, services, and jobs in a neighborhood. The higher the value, the lower the cost of transportation in the neighborhood. Low transportation cost is almost equal for all groups at the city and regional level.

- **School Proficiency** measures access to elementary schools with higher academic proficiency based on the performance of 4th grade students on state exams. The higher the value, the higher the quality of the school system in a neighborhood. School proficiency is higher for all groups at the regional level than at the city level, and highest for white and Asian/Pacific Islander groups. Within Oakland, school proficiency is higher for the white population than other groups.

- **Transit** measures transit use in a neighborhood based on estimates of transit trips taken by low-income, single-parent families of three. The higher the value, the more likely residents in the neighborhood use public transit. The transit index is high in Oakland and about equal across all groups, while in the region it is slightly lower with slight discrepancies between groups.

Chart D-3: Opportunity Indices for Total Population, 2020

Source: HUD, AFFHT0006 Table 12, July 2020

Chart D-4 examines these same indices but for the population living in poverty only. The city and regional scores for all groups are similar between the entire population and those living in poverty for environmental health, jobs proximity, low transportation cost and transit. For labor market, low poverty, and school proficiency, patterns are similar relative to racial/ethnic groups and to the geographic areas, but index scores are lower overall in these categories for those living in poverty.
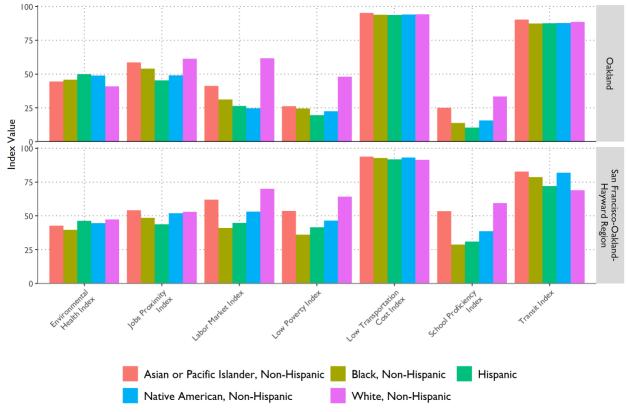
Chart D-4: Opportunity Indices for Population Living Below the Federal Poverty Line, 2020

Source: HUD, AFFHT0006 Table 12, July 2020

LOCAL CONTEXT
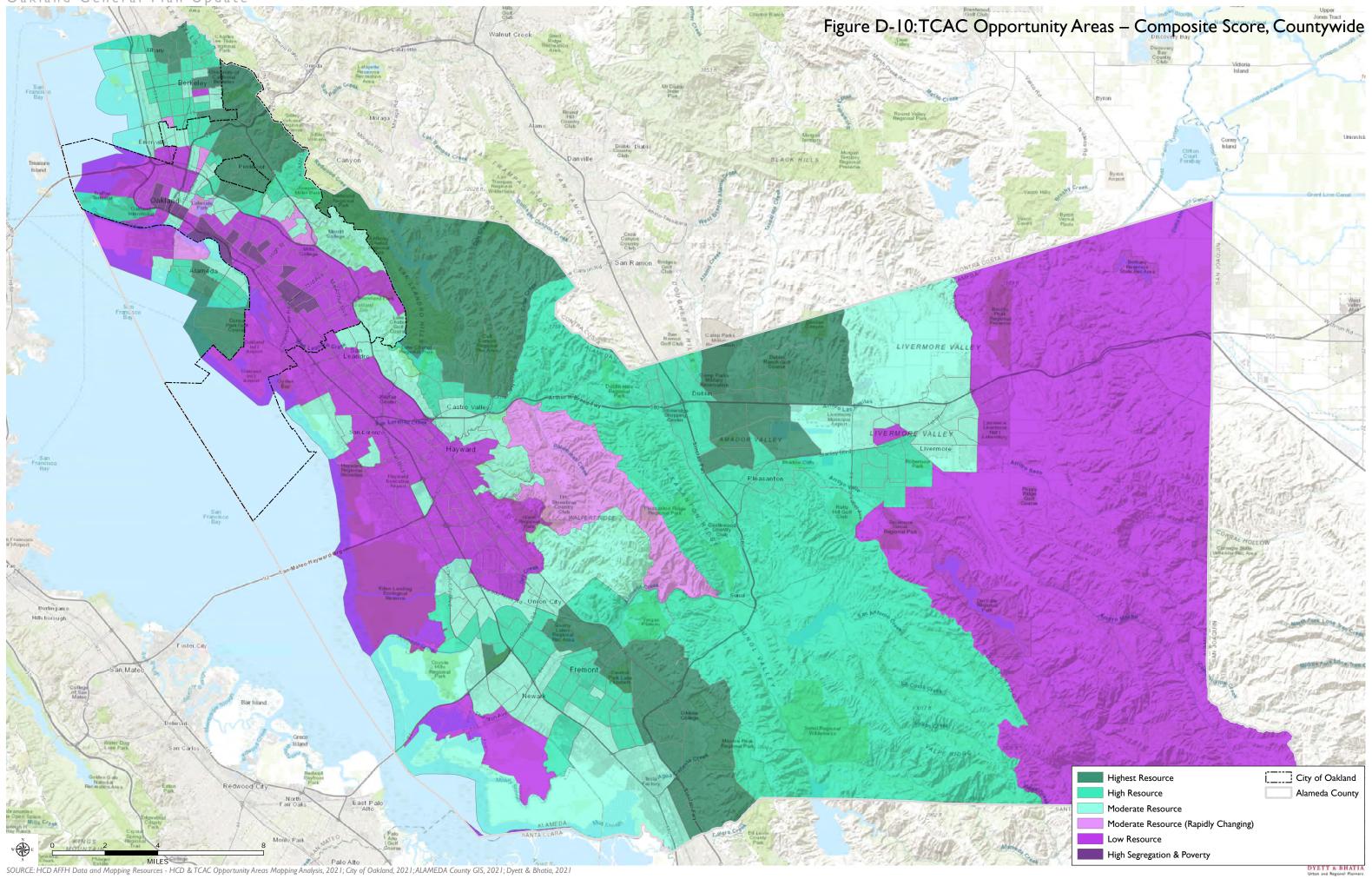
To quantify access to opportunity at the neighborhood level, State HCD and TCAC convened to form the California Fair Housing Task Force to develop Opportunity Maps that visualize accessibility of low-income adults and children to resources within a jurisdiction. High Resource areas are those that offer low-income adults and children the best access to a high-quality education, economic advancement, and good physical and mental health. Table D-5 below outlines the domains of the Opportunity Maps. The economic, environmental and education domains were further aggregated to create a composite index.

Table D-5: Domain and Indicators for State HCD/TCAC Opportunity Maps, 2020

Domain	Indicator
Economic	Poverty
	Adult Education
	Employment
	Job Proximity
	Median Home Value
Environmental	CalEnviroScreen 3.0 exposure and environmental effects indicators
Education	Math Proficiency
	Reading Proficiency
	High School Graduation Rates
	Student Poverty Rate
Filter	Poverty and Racial Segregation

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Map, December 2020

Across Alameda County (Figure D-10) exists the full opportunity spectrum, with the Highest Resource areas generally located farther away from urban centers – except in Berkeley, northeast Oakland, parts of Alameda, and Fremont, which also have High Resource areas located in/near urban centers. All of the census tracts in Alameda County that are designated High Segregation and Poverty are in Oakland.

Figure D-10: TCAC Opportunity Areas – Composite Score, Countywide

Legend

- Highest Resource
- High Resource
- Moderate Resource
- Moderate Resource (Rapidly Changing)
- Low Resource
- High Segregation & Poverty

- City of Oakland
- Alameda County

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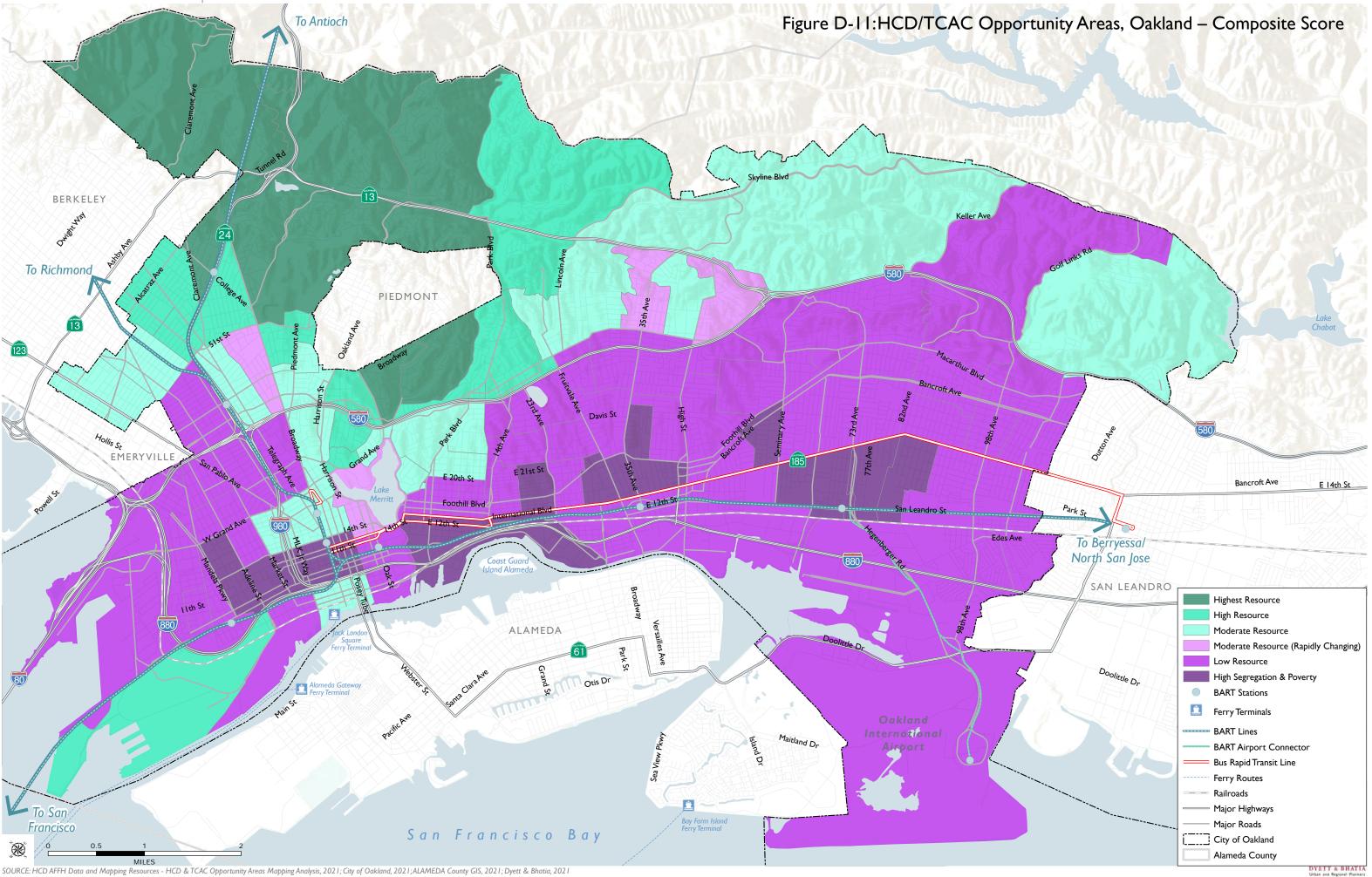
There is a confluence of varying resource levels (except for Highest Resource) in and surrounding Downtown Oakland and Lake Merritt (Figure D-11). Otherwise, most of Oakland's census tracts are considered Low Resource, and these areas surround the High Segregation and Poverty areas. These areas are primarily located in Downtown, West Oakland and East Oakland. As described in Section D2, these communities, which have been historic enclaves for communities of color, have faced a history of disinvestment, redlining, discriminatory policies, and predatory lending. The Highest Resource areas are clustered in the North Oakland Hills and adjacent to Piedmont and these are surrounded by High Resource areas. Census tracts with concentrations of protected groups are limited in access to resources as these tracts do not overlap with the High and Highest Resource Areas, as discussed below.

Those living in Oakland's R/ECAPs have less access to opportunity as these tracts greatly overlap with High Segregation and Poverty and Low Resource areas (Figures D-9 and D-11). These areas are primarily located in Downtown and West Oakland and various census tracts in East Oakland, particularly around Fruitvale and along International Boulevard.

Recalling Figure D-3, persons with disabilities may have varied access to opportunity depending on where they live. Persons with disabilities are most highly concentrated in tracts in Downtown Oakland, one tract in West Oakland, and one tract in North Oakland. These tracts overlap with High Segregation and Poverty Areas, Low Resource Areas, and Moderate Resource Areas.

Those living in female-headed households also may have varied access to opportunity depending on where they live. Census tracts with higher concentrations of female-headed households similarly overlap with High Segregation and Poverty Areas, Low Resource Areas, and Moderate Resource Areas in Downtown and West Oakland (Figures D-5 and D-11).

None of the census tracts with higher concentrations of protected groups are High Resource tracts.

Figure D-11: HCD/TCAC Opportunity Areas, Oakland – Composite Score

Legend

- ■ Highest Resource
- ■ High Resource
- ■ Moderate Resource
- ■ Moderate Resource (Rapidly Changing)
- ■ Low Resource
- ■ High Segregation & Poverty
- ● BART Stations
- ⚓ Ferry Terminals
- ⋯ BART Lines
- — BART Airport Connector
- — Bus Rapid Transit Line
- ⋯ Ferry Routes
- — Railroads
- — Major Highways
- — Major Roads
- ▫ City of Oakland
- ▫ Alameda County

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Economic Opportunity

The Economic Score map is similar to the Composite Score map (Figure D-11) with more positive economic outcomes in the northeastern part of the city, the Port industrial area, immediately surrounding Lake Merritt, and one tract in the Jack London District (Figure D-12). Downtown and West Oakland contain a mix of economic outcomes, though none fall into the more positive category. East Oakland falls entirely into the lowest outcomes category. The findings from Figure D-12 align with the Gentrification and Displacement map (Figure D-19) shown later in this chapter. In general, there is more access to economic opportunity in tracts that are in advanced gentrification stages, stable, or exclusive/becoming exclusive and less access to economic opportunity in tracts that are not yet gentrified. Gentrification tends to bring substantial economic development and rising housing costs, which both factor into the economic score.

Those living in Oakland's R/ECAPs have less access to economic opportunity, particularly those living in East Oakland, where census tracts are associated with the least positive economic outcomes; those living in Downtown and West Oakland census tracts may be geographically near access to economic opportunity as some of these tracts have been recently gentrified, but that does not mean that BIPOC populations or people living in poverty can access the opportunities available in these areas (Figures D-9 and D-12).

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. So, while there are a greater proportion of persons with disabilities living in and adjacent to census tracts with varied access to economic opportunity (Downtown, near Piedmont Avenue, and West Oakland), that does not outweigh general employment challenges for those with disabilities (Figures D-3 and D-12).

Female-headed households with children typically have greater need for affordable housing and accessible day care, health care, and other supportive services. Therefore, these challenges might outweigh geographic access to economic opportunity. In fact, according to findings from Appendix B, 39.72 percent of female-headed households with children live below the poverty line. So, while there are a greater proportion of female-headed households with children living in and adjacent to census tracts in Downtown and West Oakland with varied access to economic opportunity, ranging from less positive to more positive outcomes, that does not outweigh other challenges, such as finding affordable childcare, that female-headed households must balance (Figures D-5 and D-12).

Transportation Opportunity

State HCD/TCAC does not map access to opportunity with regards to transportation, but All Transit explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service.[12] Oakland's All Transit Performance score of 8.3 (on a scale of 0 to 10) reflects a high number of transit trips taken per week combined with the number of jobs accessible to transit. On average, 15 transit lines (bus and rail) are accessible within a half mile of Oakland households, 388, 553 jobs (96.7 percent of jobs in Oakland) are accessible in a 30-minute transit trip, and 22.82 percent of commuters use transit. This score is consistent with the HUD Opportunity Indices for Jobs Proximity and Transit. Oakland's score is highest in the flatlands, along the BART corridor, and decreases towards the Hills, where scores fall into the 4-6 range. This

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[12] AllTransit Metrics. https://alltransit.cnt.org/metrics/. Accessed April 2022.

means that transit is accessible to those living in R/ECAPs, tracts with high concentrations of female-headed households, and tracts with high concentrations of persons with disabilities (Figures D-3, D-5, and D-9). 83.9 percent of households earning an annual salary of less than $50,000 live within a half-mile of high-frequency transit.

Education Opportunity

Disparities in access to quality education is a significant fair housing issue. As shown in Figure D-13, most census tracts in Oakland are associated with the lowest educational outcomes. The more positive educational outcomes are clustered in the northeastern part of Oakland, particularly the North Oakland Hills and tracts immediately south of Piedmont, which is also where predominantly non-Hispanic white tracts are located (Figures D-13 and D-1B). All R-ECAP tracts have lower educational outcomes, with slightly better (but still low) outcomes in Downtown tracts (Figures D-9 and D-13). Female-headed households with children and persons with disabilities are also concentrated in tracts with lower educational outcomes (Figures D-5, D-3, and D-13).

Table D-6 summarizes test score results from the 2018-2019 Smarter Balanced assessments of math and English language arts, which forms part of the State's California Assessment of Student Performance and Progress (CAASPP). These data reflect public schools; private schools are not mandated to take standardized tests. While Alameda County outperforms the state, Oakland's scores are notably lower than those of the state and county.

Table D-6: CAASPP Smarter Balanced Test Results, 2018-2019

District/Region	Percent Met or Exceeded Standard	
	English Language Arts	Mathematics
State of California	51.10%	39.73%
Alameda County	56.84%	48.98%
Oakland Unified School District	33.46%	27.00%

Source: California Department of Education, CAASPP, Smarter Balanced Summative Assessments, 2018-2019

Chart D-5 illustrates how school performance among students for the 2018-2019 school year significantly differs by race. In the Oakland Unified School District (OUSD), Black and Hispanic/Latinx students' average scores are less than the State standards for the Smarter Balanced Summative Assessments and California Alternative Assessments as reported by the California Department of Education (CDE). Moreover, students of all races fall further behind as they progress in their education (i.e., senior/high school performance is worse than elementary school level performance). At a school level, Hillcrest Elementary has the overall highest achieving levels for both English/language arts and mathematics. Hillcrest Elementary is located in a Highest-Resource, predominantly white census tract, miles from any R/ECAPs, where less than 10 percent of the population lives in poverty and less than 20 percent of children live in female-headed households. The lowest-performing elementary school for both subjects is Markham Elementary. Markham Elementary is located in a Low Resource census tract, adjacent to a R/ECAP tract, where 20-30 percent of the population lives in poverty and 41-60 percent of children live in female-headed households. Notably, this school is located in the one Oakland census tract that has no racial/ethnic majority population, but adjacent to tracts with slim Hispanic/Latinx and Black/African American majorities. These outcomes are typical of patterns in race and income; schools in majority-white and more affluent areas (such as Hillcrest Elementary) tend to score higher and often are supported by

Parent Teacher Associations (PTAs) with substantial budgets for enrichment activities than schools in lower income and/or majority-BIPOC neighborhoods (such as Markham Elementary).
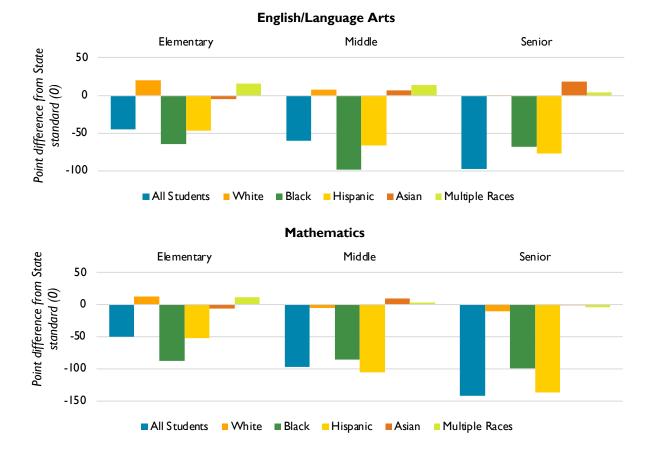
Chart D-5: OUSD Student Performance by Race (2018-2019 School Year)

English/Language Arts

Mathematics

Notes: Other categories not shown due to insufficient data: Pacific Islander, Filipino, Native American/Alaskan. Elementary includes K-8; Middle includes 6-12; Senior includes Alternative. Charter schools and Independent Study not included.

Sources: California Department of Education, 2019; Oakland Unified School District, 2021; Dyett & Bhatia, 2022.
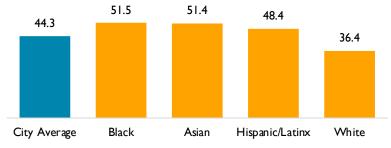
OUSD school enrollment is based on a lottery. This technically allows students and families access to more proficient schools. However, applications for students applying to schools in their own neighborhoods are prioritized. Additionally, students applying to Chabot Elementary, Edna Brewer Middle School, and Sequoia Elementary who live in Priority Census Blocks (based on the concentration of Latinx and Black/African American residents, median household income, and number of students participating in free and reduced-price lunch) are prioritized in the application process. Regardless, having to travel across the City to access a better resourced than one's neighborhood school is a deeply inequitable situation.

Environmental Opportunity

Environmental health is another key consideration in fair housing. Today's persistent environmental injustices result from not only recent action or inaction but from historical decisions that determined

the city's land use patterns, industrial base, and transportation network. The racial inequities in levels of air pollution, ground contamination, noise, and other environmental problems reflect ineffectively or differential enforcement of environmental protection laws, as well as the siting of residential areas in proximity to noxious industrial uses and the routing of truck traffic through low-income, Port-adjacent communities and on I-880 but not I-580. By recognizing the impacts of this history in Oakland, the City can better focus efforts on starting to address the negative impacts of past decisions.

As discussed in detail in the Environmental Justice and Equity Baseline March 2022 Report, The City of Oakland has an overall CalEnviroScreen 4.0 Pollution Burden percentile score of 44.3, meaning that it is less impacted by environmental effects and exposures than almost 56.7 percent of tracts in California. However, this relatively low citywide value hides the disproportionate pollution burden experienced by some Oakland census tracts. Although seven out of 113 census tracts in the city have a score of less than 10, four tracts are among the top 10th percentile in the entire state for pollution burden. Chart D-6, below, shows that there are higher concentrations of BIPOC communities living in tracts that have higher pollution burden scores, meaning that they are more at risk than white populations.

Chart D-6 CalEnviroScreen 4.0 Pollution Burden Scores by Race, 2021

Source: CalEnviroScreen 4.0, CalEPA, 2021

The State HCD/TCAC Opportunity Areas- Environmental Score map (Figure D-14) visualizes environmental health opportunity based on specific exposure and environmental effect indicators from CalEnviroScreen 3.0 (3.0 was the latest data when the 2021 State HCD/TCAC Opportunity Maps were created): ozone, PM2.5, diesel particulate matter, drinking water, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites. This methodology produces a distinctly different map than one composed of CalEnviroScreen scores, which additionally account for health and socioeconomic factors (e.g., Jack London Square has a lower, or better, CalEnviroScreen Score of 55 than the adjacent Chinatown census tract, which scores 91, because the latter tract's population experiences higher socioeconomic burdens, such as the lack of health care, which could lead to more emergency room visits for asthma). Therefore, the State HCD/TCAC Opportunity Areas - Environmental Score map purely reflects environmental exposure and is not weighted in any way; the Economic and Education HCD/TCAC Opportunity Maps account for many of the socioeconomic factors that CalEnviroScreen scores do. Therefore, the State HCD/TCAC Opportunity Areas - Composite Score map will appear more similar to a CalEnviroScreen score map than the Environmental Score map.

As shown in Figure D-14, the least positive outcomes are along the coastal edge of the city, adjacent to the industrial Port areas and I-880. Nearly all of West Oakland, which is bounded by freeways on

all sides and includes and is adjacent to industrial areas, falls into the least positive environmental outcomes. Downtown tracts that include or are immediately adjacent to freeways are also among the least positive outcomes. The Hills, which include and abut regional parkland, and some adjacent census tracts, are associated with more positive environmental outcomes, but there are additional tracts scattered throughout the city, not adjacent to parkland, that also are among the more positive outcomes. Some of the tracts associated with the lowest economic and education outcomes, such as those in East Oakland adjacent to International Boulevard, are among the tracts with the best environmental outcomes. While this is surprising, this is where it is important to consider that this environmental score does not account for the socioeconomic and health factors that the CalEnviroScreen scores do. It should also be noted that CalEnviroScreen extrapolates and models much of their data – some low pollutant scores may be due to the lack of a nearby air monitoring system. Outside of the Hills tracts, which get an environmental score boost from including or being adjacent to parkland, scores for tracts that include or are adjacent to freeways appear to be ultimately more negatively impacted than tracts that do not include freeways, which is why some Deep East Oakland tracts that are not near freeways have better environmental scores than I-580-adjacent tracts in the Grand Lake area.

According to Figure D-14, those living in R/ECAPs have limited access to environmental opportunity; all West Oakland R/ECAPs are associated with the least positive environmental outcomes, and those in Downtown fall into the two lowest environmental outcome categories. East Oakland R/ECAPs have mixed access to environmental opportunity, ranging from the lowest to the highest outcomes. However, these results must be considered along with the race/ethnicity-based data presented earlier in this section (Chart D-6). Even if some East Oakland tracts are associated with more positive environmental outcomes, BIPOC individuals living in these communities still carry a larger pollution burden.

Persons with disabilities may have varied access to environmental opportunity, depending on where they live. Recalling the map showing which tracts have higher concentrations of persons with disabilities (Figure D-3), those who live in the Piedmont Avenue area are in tracts associated with more positive environmental outcomes, while those in West Oakland are in tracts associated with less positive environmental outcomes (Figure D-14). Those living in Downtown are in tracts that fare slightly better environmentally than the West Oakland tracts. Again, however, the environmental health disparities associated with race/ethnicity (Chart D-6) must be considered along with disability status.

Female-headed households with children may have varied access to environmental opportunity, depending on where they live. Recalling the map showing which tracts have higher concentrations of female-headed households with children (Figure D-5), tracts in West Oakland are associated with less positive environmental outcomes, while tracts in Downtown fare slightly better environmentally (Figure D-14).
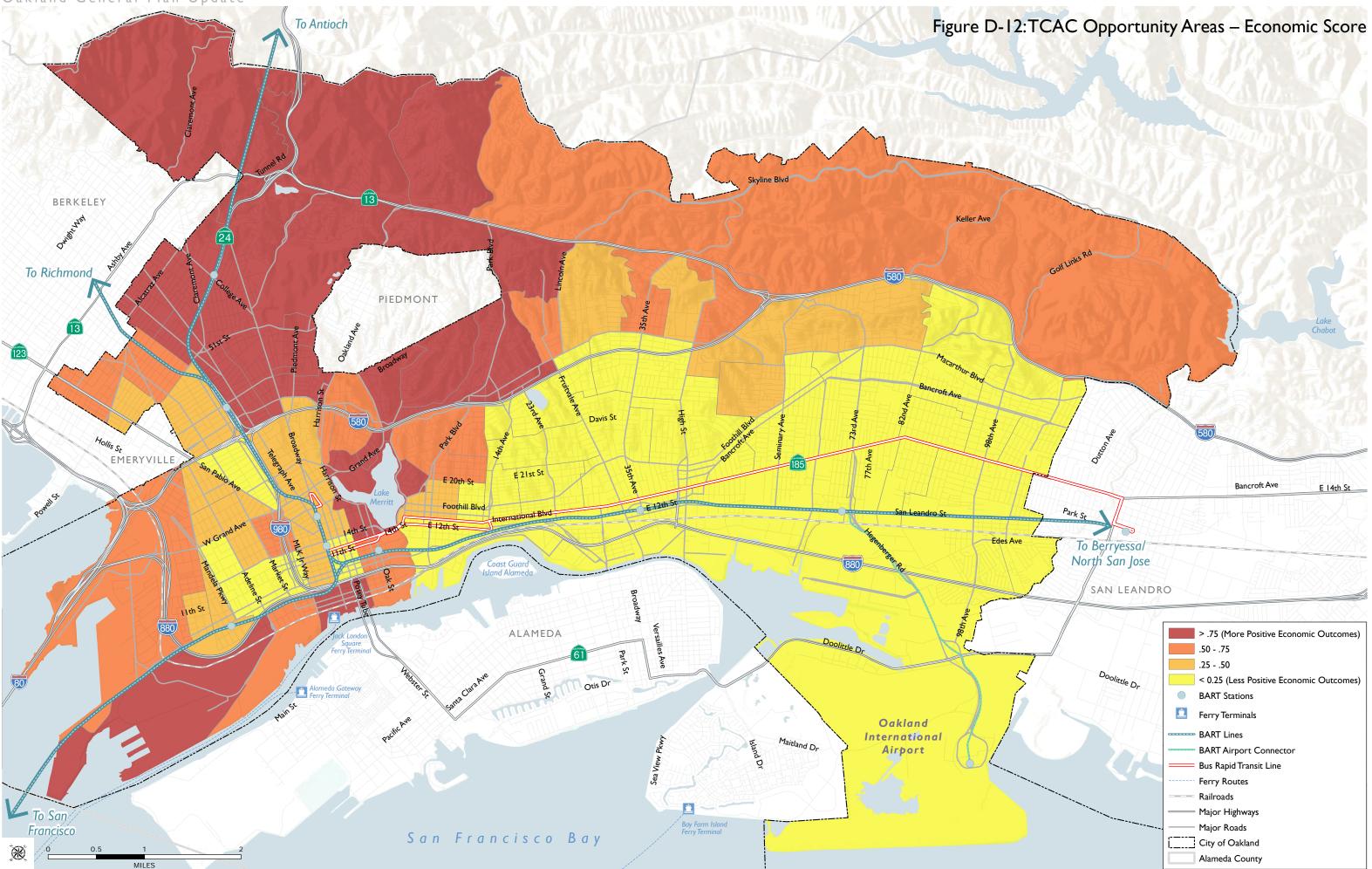
While more must be done to increase access to environmental opportunity for protected groups, some long-overdue actions have recently been taken to reduce disparities in exposure to air pollution. East and West Oakland are both identified as areas disproportionately impacted by air pollution under the Community Air Protection Program (Assembly Bill [AB] 617). California Air Resources Board (CARB) adopted the West Oakland Community Action Plan (WOCAP) action plan on December 5, 2019, which identified 89 potential community-level strategies and control measures intended to reduce criteria pollutant and TAC emissions and decrease West Oakland residents'

exposure to these TAC emissions. Specifically, the plan sets forth equity-based targets for cancer risk, and DPM and PM$_{2.5}$ concentrations in seven "impact zones" with the highest pollution levels in the City.[13] On February 10, 2022, CARB designated East Oakland for the development of an AB 617 Community Emission Reduction Plan which will begin in the spring and summer of 2022 and continue for a year-long planning process followed by implementation.
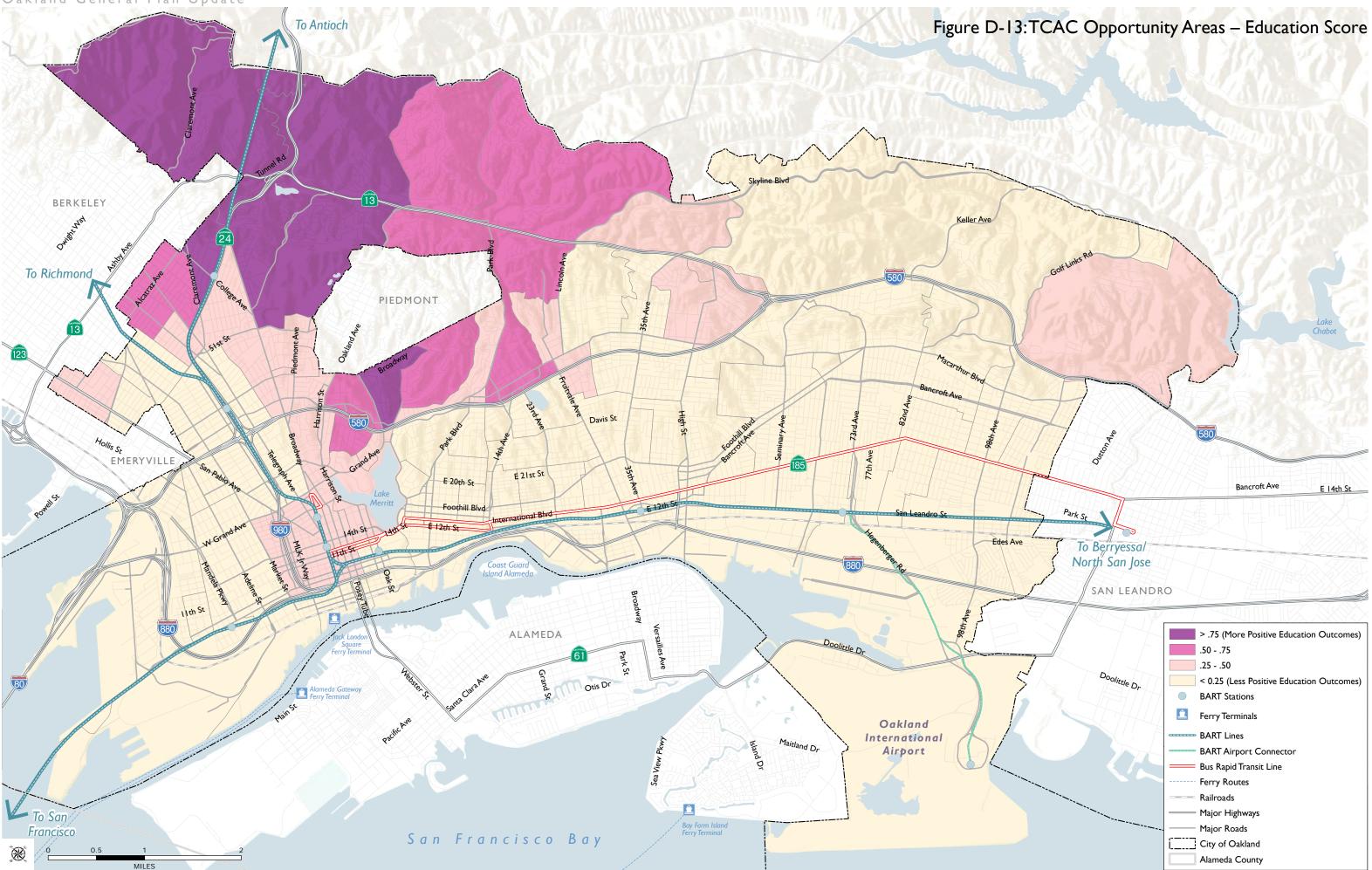
In conjunction with this Housing Element Update, the General Plan Update will also include a new Environmental Justice Element, which will address Oakland's environmental justice issues in more detail.

As is evident in this section, there is limited utility in assessing access to opportunity using the State HCD/TCAC Opportunity Maps alone. The environmental map does not effectively underscore the environmental justice issues that BIPOC communities face in Oakland, and labeling census tracts as "Low Resource" or "High Segregation and Poverty" disregards the fact that many communities of color in Oakland are vibrant, ethnic enclaves that deserve the investment that higher resource areas have received and benefited from. It is not enough to shuttle children living in Low Resource/High Segregation and Poverty tracts to higher-performing elementary schools across the City or simply to build more affordable housing in higher resource areas; while the solution may include these strategies, place-based investments in BIPOC communities must be the priority so that existing residents who want to stay where they are have the ability to do so while being able to benefit from access to economic, educational and environmental opportunity.

---

[13] Bay Area Air Quality Management District and West Oakland Environmental Indicators Project, 2019. Owning Our Air: The West Oakland Community Action Plan – Volume 1: The Plan, October. Available at http://www.baaqmd.gov/community-health/community-health-protection-program/west-oakland-community-action-plan, accessed January 2021.

Figure D-12: TCAC Opportunity Areas – Economic Score

To Antioch

BERKELEY

To Richmond

Dwight Way

Ashby Ave

Alcatraz Ave

Claremont Ave

Tunnel Rd

College Ave

51st St

Piedmont Ave

PIEDMONT

Oakland Ave

Broadway

Park Blvd

Lincoln Ave

Skyline Blvd

Keller Ave

Golf Links Rd

Lake Chabot

EMERYVILLE

Hollis St

San Pablo Ave

Telegraph Ave

Broadway

Harrison St

Grand Ave

Park Blvd

35th Ave

Fruitvale Ave

23rd Ave

Davis St

High St

Foothill Blvd
Bancroft Ave

Seminary Ave

Macarthur Blvd

Bancroft Ave

Powell St

W Grand Ave

Mandela Pkwy

MLK Jr Way

Market St

Adeline St

14th St

14th St

11th St

Oak St

Posey Tube

E 20th St

E 21st St

35th Ave

Foothill Blvd

International Blvd

E 12th St

E 12th St

San Leandro St

73rd Ave

82nd Ave

77th Ave

98th Ave

Dutton Ave

Bancroft Ave

E 14th St

To Berryessa/
North San Jose

Park St

Edes Ave

SAN LEANDRO

11th St

Jack London
Square Ferry Terminal

Coast Guard
Island Alameda

ALAMEDA

Webster St

Main St

Santa Clara Ave

Pacific Ave

Broadway

Grand St

Park St

Versailles Ave

Otis Dr

Doolittle Dr

Hegenberger Rd

98th Ave

Doolittle Dr

Alameda Gateway
Ferry Terminal

Sea View Pkwy

Maitland Dr

Island Dr

Bay Farm Island
Ferry Terminal

Oakland
International
Airport

S a n   F r a n c i s c o   B a y

To San
Francisco

Legend

- > .75 (More Positive Economic Outcomes)
- .50 - .75
- .25 - .50
- < 0.25 (Less Positive Economic Outcomes)
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

0   0.5   1   2
MILES

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Figure D-13: TCAC Opportunity Areas – Education Score

Legend:

- > .75 (More Positive Education Outcomes)
- .50 - .75
- .25 - .50
- < 0.25 (Less Positive Education Outcomes)
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

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Figure D-14: TCAC Opportunity Areas – Environmental Score

BERKELEY

To Antioch

To Richmond

EMERYVILLE

PIEDMONT

Skyline Blvd

Keller Ave

Golf Links Rd

Lake Chabot

Macarthur Blvd

Bancroft Ave

Lincoln Ave

35th Ave

Foothill Blvd
Bancroft Ave

Seminary Ave

73rd Ave

82nd Ave

98th Ave

Dutton Ave

Bancroft Ave

E 14th St

SAN LEANDRO

To Berryessa/
North San Jose

Park St

Edes Ave

San Leandro St

77th Ave

Hegenberger Rd

98th Ave

Doolittle Dr

Doolittle Dr

ALAMEDA

Broadway

Versailles Ave

Park St

Grand St

Otis Dr

Maitland Dr

Island Dr

Sea View Pkwy

Oakland
International
Airport

Bay Farm Island
Ferry Terminal

San Francisco Bay

Coast Guard
Island Alameda

Webster St

Santa Clara Ave

Pacific Ave

Main St

Jack London
Square Ferry
Terminal

Alameda Gateway
Ferry Terminal

Posey Tube

Oak St

14th St

11th St

W Grand Ave

Mandela Pkwy

Adeline St

Market St

MLK Jr Way

11th St

14th St

Harrison St

Telegraph Ave

Broadway

San Pablo Ave

Hollis St

Powell St

Grand Ave

Park Blvd

Lake Merritt

E 20th St

Foothill Blvd

International Blvd

E 12th St

E 12th St

E 21st St

14th Ave

23rd Ave

Fruitvale Ave

Davis St

High St

35th Ave

Claremont Ave

Tunnel Rd

College Ave

Claremont Ave

Alcatraz Ave

51st St

Piedmont Ave

Oakland Ave

Broadway

Harrison St

Dwight Way

Ashby Ave

Park Blvd

To San
Francisco

MILES
0 0.5 1 2

> .75 (More Positive Environmental Outcomes)
.50 - .75
.25 - .50
< 0.25 (Less Positive Environmental Outcomes)
BART Stations
Ferry Terminals
BART Lines
BART Airport Connector
Bus Rapid Transit Line
Ferry Routes
Railroads
Major Highways
Major Roads
City of Oakland
Alameda County

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D.5 Disproportionate Housing Needs and Displacement Risk

According to State HCD's AFFH Guidance Memo, disproportionate housing needs "generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area." Consistent with State HCD guidance, this analysis evaluates disproportionate housing need through the assessment of cost burden, overcrowding, displacement risk, publicly assisted housing, substandard housing, and homelessness.

COST BURDEN

Households paying more than 30 percent of their income on housing costs are considered cost burdened, while those paying more than 50 percent are considered severely cost burdened. Cost burden among homeowners and rents in Oakland is discussed in depth in the Housing Needs Assessment. Here, cost burden is examined by race/ethnicity. Rates of cost burden, severe or otherwise, are highest for non-Hispanic Black or African American households, followed by Hispanic or Latinx households. Cost burden, severe or otherwise is lowest for non-Hispanic white households, followed by American Indian/Alaska Native households (Chart D-7).

Chart D-7: Cost Burden by Race in Oakland, 2013-2017
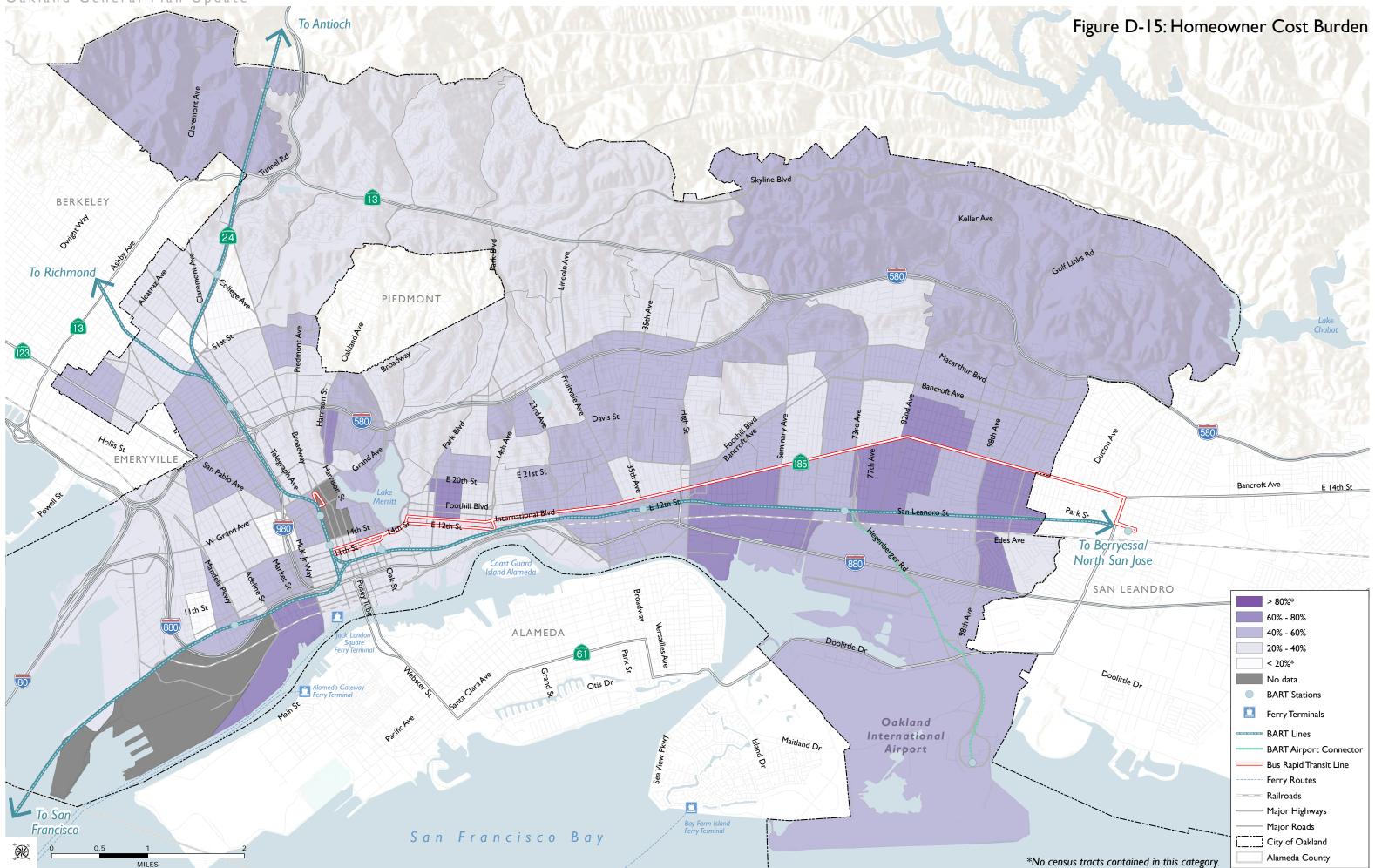
Source: ABAG-MTC Housing Needs Data Workbook (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)
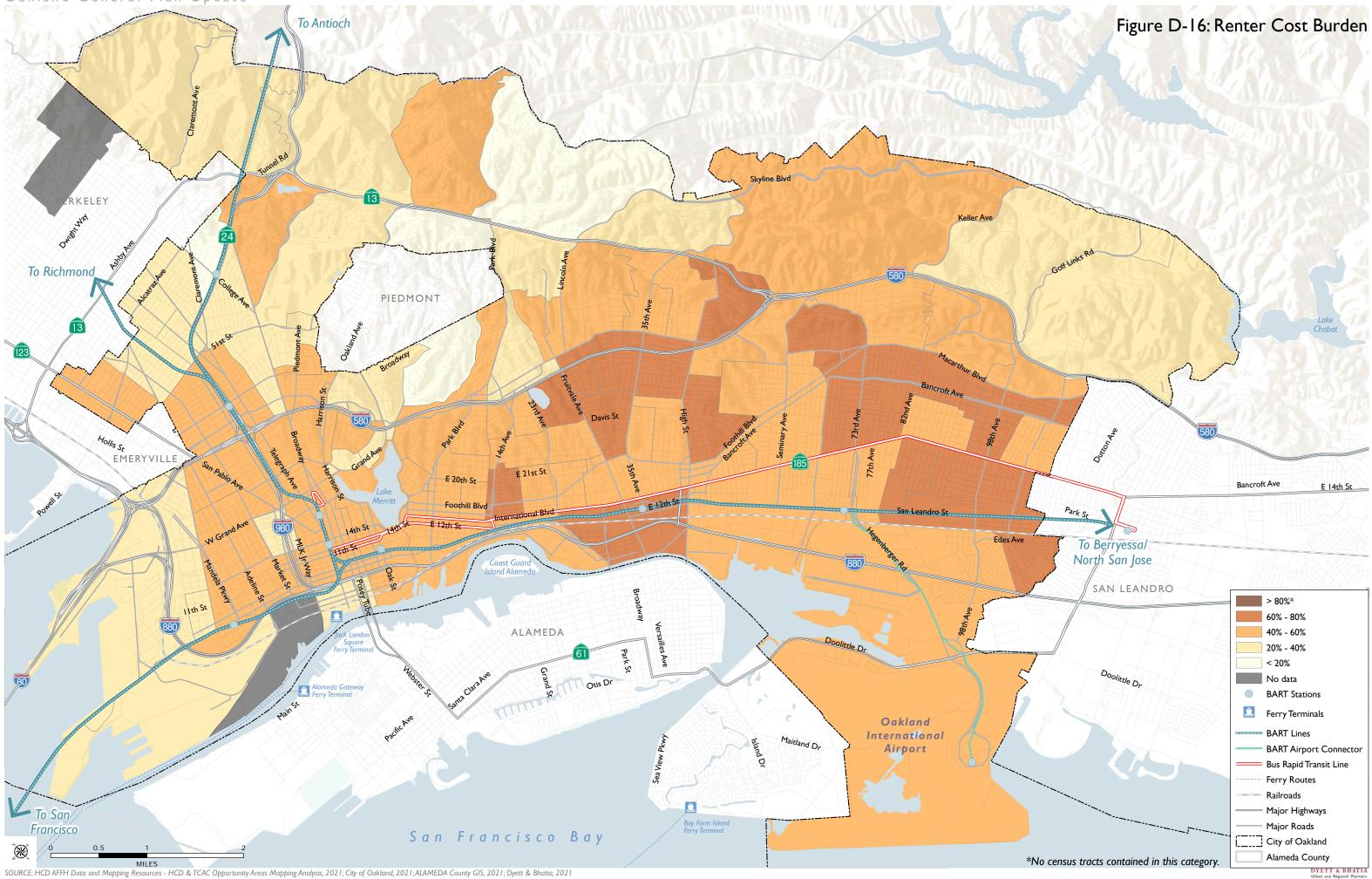
Figures D-15 and D-16 show the geographic distribution of cost burden in Oakland for owner- and renter-occupied households, respectively. Rates of households experiencing cost burden—among both renters and owners—do not exceed 80 percent in any one census tract.[14] The lowest levels of renter cost burden (less than 20 percent) are in Rockridge, the North Oakland Hills, and one tract south of Piedmont. The lowest levels of homeowner cost burden (less than 20 percent) are located in two North Oakland tracts and two West Oakland tracts. The highest rates (60-80 percent) of both homeowner and renter cost burden are located in East Oakland, plus a couple additional tracts experiencing high homeowner cost burden in the Jack London District and the Grand-Lake neighborhood. Renter cost burden skews higher than homeowner cost burden, with most tracts having over 40 percent cost burden for renters.

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[14] The State HCD AFFH Data and Mapping Tool provides cost burden data in quintiles, with over 80 percent representing the highest concentration of cost burden possible. This should not be interpreted as a threshold, but rather a natural break in the data.

Figure D-15: Homeowner Cost Burden

To Antioch

BERKELEY

Dwight Way

To Richmond

Ashby Ave

Alcatraz Ave

Claremont Ave

Claremont Ave

College Ave

51st St

Piedmont Ave

Tunnel Rd

13

24

PIEDMONT

Oakland Ave

Broadway

Park Blvd

Lincoln Ave

Skyline Blvd

Keller Ave

580

Golf Links Rd

Lake Chabot

Hollis St

EMERYVILLE

San Pablo Ave

Telegraph Ave

Broadway

Harrison St

Grand Ave

580

Harrison St

Park Blvd

23rd Ave

14th Ave

35th Ave

Davis St

Fruitvale Ave

High St

Foothill Blvd
Bancroft Ave

Seminary Ave

Macarthur Blvd

Bancroft Ave

73rd Ave

82nd Ave

98th Ave

Dutton Ave

Bancroft Ave   E 14th St

Powell St

W Grand Ave

980

MLK Jr Way

Market St

14th St

Lake Merritt

E 20th St

Foothill Blvd

E 21st St

35th Ave

185

77th Ave

San Leandro St

Park St

Mandela Pkwy

Adeline St

11th St

11th St

14th St

E 12th St

International Blvd

E 12th St

E 12th St

Hegenberger Rd

Edes Ave

To Berryessal
North San Jose

SAN LEANDRO

880

Oak St

Posey Tube

Jack London
Square Ferry Terminal

Coast Guard
Island Alameda

880

98th Ave

Doolittle Dr

Alameda Gateway
Ferry Terminal

Main St

Webster St

ALAMEDA

Broadway

Versailles Ave

Park St

61

Santa Clara Ave

Grand St

Otis Dr

Oakland
International
Airport

Doolittle Dr

80

Pacific Ave

Sea View Pkwy

Island Dr

Maitland Dr

To San
Francisco

Bay Farm Island
Ferry Terminal

San Francisco Bay

Legend	
	> 80%*
	60% - 80%
	40% - 60%
	20% - 40%
	< 20%*
	No data
	BART Stations
	Ferry Terminals
	BART Lines
	BART Airport Connector
	Bus Rapid Transit Line
	Ferry Routes
	Railroads
	Major Highways
	Major Roads
	City of Oakland
	Alameda County

0   0.5   1   2
MILES

*No census tracts contained in this category.

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Figure D-16: Renter Cost Burden

To Antioch

To Richmond

To San Francisco

BERKELEY

EMERYVILLE

PIEDMONT

ALAMEDA

SAN LEANDRO

To Berryessal North San Jose

Oakland International Airport

San Francisco Bay

Coast Guard Island Alameda

Lake Merritt

Lake Chabot

Street/road labels:
Claremont Ave, Tunnel Rd, Dwight Way, Ashby Ave, Alcatraz Ave, Claremont Ave, College Ave, 51st St, Piedmont Ave, Oakland Ave, Broadway, Park Blvd, Lincoln Ave, Skyline Blvd, Keller Ave, Golf Links Rd, 35th Ave, Fruitvale Ave, 23rd Ave, Davis St, High St, Macarthur Blvd, Bancroft Ave, Seminary Ave, 73rd Ave, 82nd Ave, 98th Ave, Durton Ave, Bancroft Ave, E 14th St, Harrison St, Grand Ave, Broadway, Telegraph Ave, San Pablo Ave, Hollis St, Powell St, W Grand Ave, Mandela Pkwy, Adeline St, Market St, MLK Jr Way, 14th St, 11th St, Oak St, Posey Tube, 11th St, Foothill Blvd, Park Blvd, 14th Ave, E 20th St, E 21st St, E 12th St, International Blvd, E 12th St, 35th Ave, Foothill Blvd, Bancroft Ave, San Leandro St, Edes Ave, Park St, Hegenberger Rd, Doolittle Dr, Maitland Dr, Island Dr, Sea View Pkwy, Versailles Ave, Park St, Otis Dr, Grand St, Santa Clara Ave, Webster St, Main St, Pacific Ave, 11th St, Doolittle Dr, 98th Ave

Jack London Square Ferry Terminal
Alameda Gateway Ferry Terminal
Bay Farm Island Ferry Terminal

Legend:

■	> 80%*
■	60% - 80%
■	40% - 60%
■	20% - 40%
■	< 20%
■	No data
●	BART Stations
⬛	Ferry Terminals
⋯	BART Lines
—	BART Airport Connector
—	Bus Rapid Transit Line
---	Ferry Routes
—	Railroads
—	Major Highways
—	Major Roads
-·-	City of Oakland
—	Alameda County

*No census tracts contained in this category.

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0   0.5   1   2 MILES

OVERCROWDING

The Housing Needs Assessment chapter discusses overcrowding in detail, but here the geographic component of overcrowding is examined. The highest tract-level rates of overcrowding were found in the East Oakland flatlands, notably in Fruitvale and other tracts along International Boulevard near the Coliseum (Figure D-17). All tracts experiencing some level of overcrowding higher than the statewide average are also tracts identified by State HCD/TCAC as Low Resource or High Segregation and Poverty areas. Recalling Figure D-1B, most tracts experiencing higher levels of overcrowding (more than 15 percent of households) have a predominant Hispanic or Latinx population, though a few tracts have a predominant Black or African-American population, one has a predominant Asian population, and one tract is the sole census tract in Oakland without a predominant race/ethnicity (in the Bancroft-Havenscourt neighborhood).

As noted in the Housing Needs Assessment, Oakland experiences slightly higher rates of overcrowding (8.41 percent) than the county (7.87 percent) or the region (6.9 percent). Overcrowding disproportionately impacts renters (11.5 percent), lower-income households (6.48 percent of extremely-low-income, 8.69 percent of very-low-income, and 7.3 percent of low-income), Hispanic or Latinx households (24.5 percent), and multiple or other race households of any ethnicity (22.0 percent).

Figure D-17: Overcrowded Households

To Antioch

BERKELEY

To Richmond

PIEDMONT

EMERYVILLE

ALAMEDA

San Francisco Bay

To San Francisco

Oakland International Airport

SAN LEANDRO

Legend:
- > 20%
- 15.01% - 20%
- 12.01% - 15%
- 8.2% - 12%
- ≤ 8.2% (Statewide Average)
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

MILES
0 0.5 1 2

SOURCE: HCD AFFH Data and Mapping Resources - HCD & TCAC Opportunity Areas Mapping Analysis, 2021; City of Oakland, 2021; ALAMEDA County GIS, 2021; Dyett & Bhatia, 2021

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DISPLACEMENT RISK

As housing costs increase, lower-income households may be displaced from their neighborhoods, whether this is due to landlord action or market changes. In Oakland, communities of color are particularly impacted by this dynamic.

The City's 2021 East Oakland Mobility Action Plan reported significant racial displacement of Black and Asian American populations from 2000 to 2018 in former ethnic enclaves. Black residents faced the largest decline and are no longer the majority population in the Black ethnic enclaves. For example, from 2000 to 2018, the Black population in Eastmont experienced a 53% decrease. During the same period these same neighborhoods experienced significant increases in higher income white population. There was an unprecedented rise in rent while median renter household income for Black, Asian, and Latinx households decreased. While East Oakland renters had previously maintained relative housing affordability, big spikes in housing unaffordability occurred from 2013 to 2018. By 2018, East Oakland renters making the median renter household income would have to pay 81% of their income to afford median rents in their neighborhoods, compared to 65% citywide. Current racialized displacement and housing unaffordability are directly linked to predatory sub-prime lending and foreclosures in the 2000s that removed the safety net of homeownership stability and equity. Many of the Black ethnic enclaves had Black homeownership rates higher than citywide rates until the foreclosure crisis which was concentrated in East and West Oakland flatland areas. Today, many of the East Oakland neighborhoods, especially the once Black ethnic enclaves, have higher homelessness risks than citywide, reflecting the lasting impact of the foreclosure crisis and ongoing displacement across East Oakland.

Stanford University's Changing Cities Research Lab performed an in-depth investigation of Oakland residential instability in 2021 and found that West and East Oakland were disproportionately affected. Key findings include:

- Eviction filing rates in 2018-2019 were highest in the southern parts of West Oakland, as well as in pockets of East Oakland; however, eviction filing locations did not align fully with the spatial distribution of moves among lower-socioeconomic-status residents. Rather, eviction filings were likely being used as a tactic to collect rent. Residents are likely experiencing informal forms of displacement that instigate moves.

- Unregistered rentals as of July 2020 were highest in West and Deep East Oakland, two areas that were hit hard by the foreclosure crisis and underwent the most disinvestment during the Recession.

- Tax delinquent properties, owners of large numbers of properties, and code violations are most prevalent in Deep East and West Oakland.

These findings underscored a need for preservation and protection strategies in Deep East Oakland and pockets of West Oakland, which have majority BIPOC populations, long histories of disinvestment and are at high risk of renter vulnerability. These findings also highlighted a need to monitor vulnerable areas for disinvestment and residential instability, especially in the wake of the COVID-19 pandemic.

The State HCD AFFH Data and Mapping Tool also provides information related to neighborhood displacement risk. This includes "sensitive communities" typologies developed by UC Berkeley's Urban Displacement Project (UDP) to quantify the risk of displacement within a community. Sensitive

communities are those with populations vulnerable to displacement due to increased redevelopment and drastic shifts in housing cost. Figure D-18 shows that most of Oakland is vulnerable to displacement, except the Oakland Hills, Rockridge, Temescal, and neighborhoods surrounding the City of Piedmont. The 2020 AI noted that between 2010 and 2017, Black, Hispanic, and Asian or Pacific Islander residents were all being displaced in Oakland and replaced by white residents at a census tract level. Recalling racial/ethnic demographic data from Section D.2, the Black population was the only racial/ethnic group in Oakland to experience a net loss in population from 2010 to 2019. However, other racial/ethnic groups are also being displaced, but perhaps to other locations within the City. This data might also reflect that as lower-income residents of certain racial/ethnic groups are displaced from Oakland, higher-income residents of the same racial/ethnic groups are replacing them.

From the 2020 AI survey distributed to residents across Alameda County, 28 percent of Hispanic respondents say they have been displaced in the last five years and 25 percent of Black respondents say that they have been displaced in the same period. The primary reason for displacement, according to the survey results, is that rent became unaffordable (56 percent of those displaced). This experience is validated by a 2019 study by the UDP which found that census tracts in the region that experienced a 30 percent increase in the median rent also experienced a decrease of 28 percent of low-income households of color.

UDP provides useful information in examining displacement risk at the tract level. Table D-7 describes the criteria used to develop neighborhood typologies.[15] Table D-8 provides the number of households at displacement risk in 2018, broken down by owner-occupied vs renter-occupied. More renters than owners are living in tracts susceptible to or experiencing displacement and gentrification. Nearly half of all households in Oakland, regardless of tenure, live in tracts at risk of or experiencing gentrification, while almost a quarter live in tracts susceptible to or experiencing displacement. Figure D-19, the map that corresponds with Tables D-7 and D-8, illustrates where these neighborhoods are located by typology. Exclusive areas are all clustered in/around the North Oakland Hills, while most of the northwestern tracts of Oakland, including Downtown, are in varying stages of gentrification or at risk of gentrification, and most tracts in the East Oakland flatlands are either low income/susceptible to displacement or at risk of gentrification, with one tract experiencing ongoing displacement. Only a handful of tracts in Oakland are considered Stable Moderate/Mixed Income, which UDP defines as neighborhoods that are not experiencing housing market pressures characteristic of the rest of the country, so the displacement of low-income residents is rare.

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[15] It should be noted that this data is several years old and does not capture all factors of neighborhood change – not all Oakland neighborhoods experiencing displacement may be captured in UDP's model.

Table D-7: Gentrification and Displacement Census Tract Typologies, 2018

Typology	Criteria
Low-Income/Susceptible to Displacement	• Low- or mixed-income tract in 2018
Ongoing Displacement of Low-Income Households	• Low- or mixed-income tract in 2018 • Absolute loss of low-income households, 2000-2018
At Risk of Gentrification	• Low or mixed-income tract in 2018 • Housing affordable to low- or mixed-income households in 2018 • Did not gentrify 1990-2000 or 2000-2018 • Marginal Change in housing costs or Zillow home or rental value increases in the 90th percentile between 2012-2018 • Local and nearby increases in rent were greater than the regional median between 2012-2018 or the 2018 rent gap is greater than the regional median rent gap
Early/Ongoing Gentrification	• Low or mixed-income tract in 2018 • Housing affordable to low- or mixed-income households in 2018 • Increase or rapid increase in housing costs or above regional median change in Zillow home or rental values between 2012-2018 • Gentrified in 1990-2000 or 2000-2018
Advanced Gentrification	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs • Gentrified in 1990-2000 or 2000-2018
Stable Moderate/Mixed Income	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018
At Risk of Becoming Exclusive	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Marginal change or increase in housing costs
Becoming Exclusive	• Moderate-, mixed-moderate-, mixed-high-, or high-income tract in 2018 • Housing affordable to middle-, high-, mixed-moderate-, and mixed-high-income households in 2018 • Rapid increase in housing costs • Absolute loss of low-income households, 2000-2018 • Declining low-income in-migration rate, 2012-2018 • Median income higher in 2018 than in 2000
Stable/Advanced Exclusive	• High-income tract in 2000 and 2018 • Affordable to high- or mixed-high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs
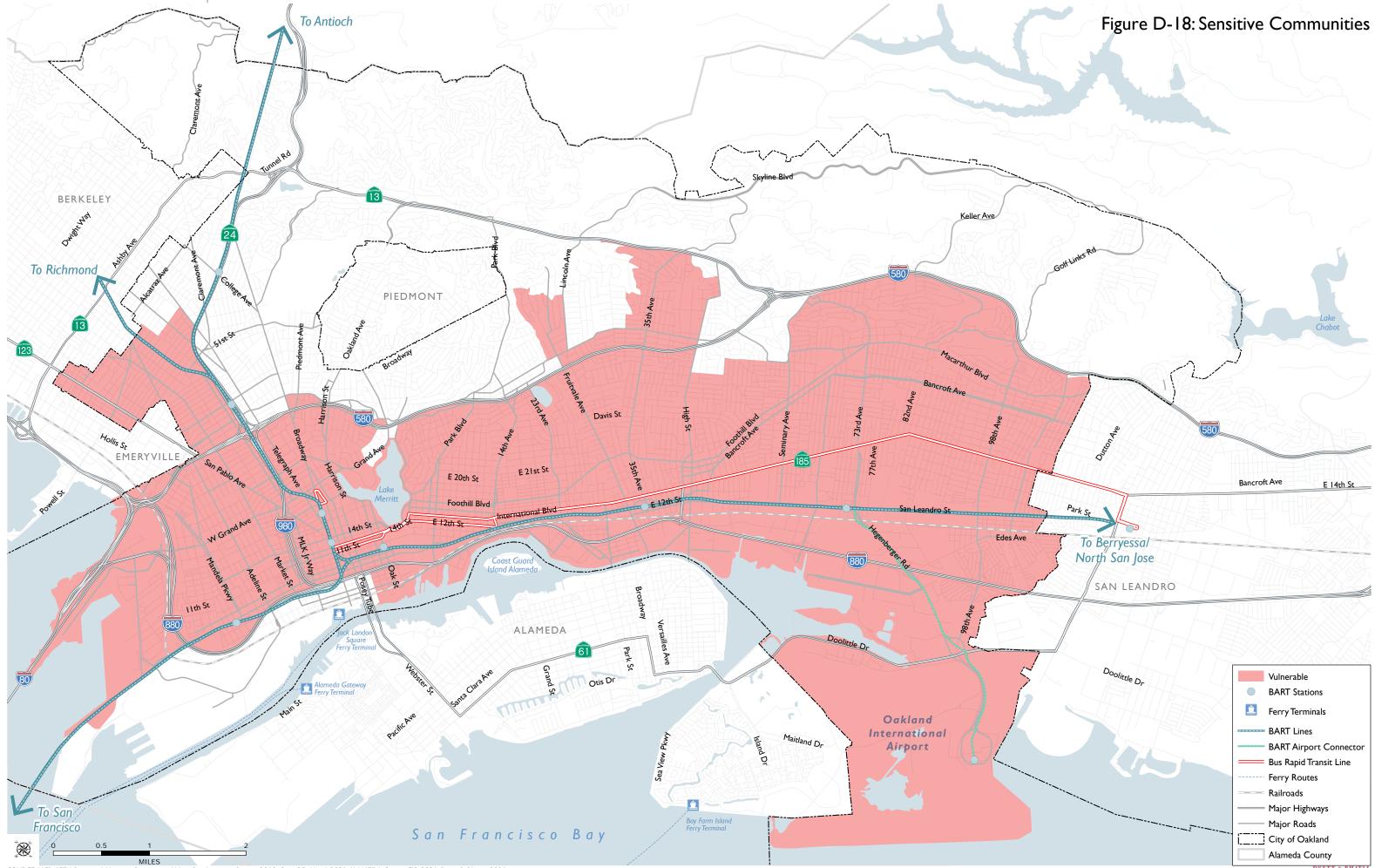
Source: UC Berkeley, Urban Displacement Project, 2018

Table D-8: Households by Displacement Risk and Tenure in Oakland, 2015-2019

Typology	Owner-Occupied	Renter-Occupied	Percent
Susceptible to or Experiencing Displacement	13,699	21,625	21.7%
At Risk of or Experiencing Gentrification	19,744	56,452	46.9%
Stable Moderate/Mixed Income	9,505	8,208	10.9%
At Risk of or Experiencing Exclusion	22,415	9,747	19.8%
Other	857	290	0.7%
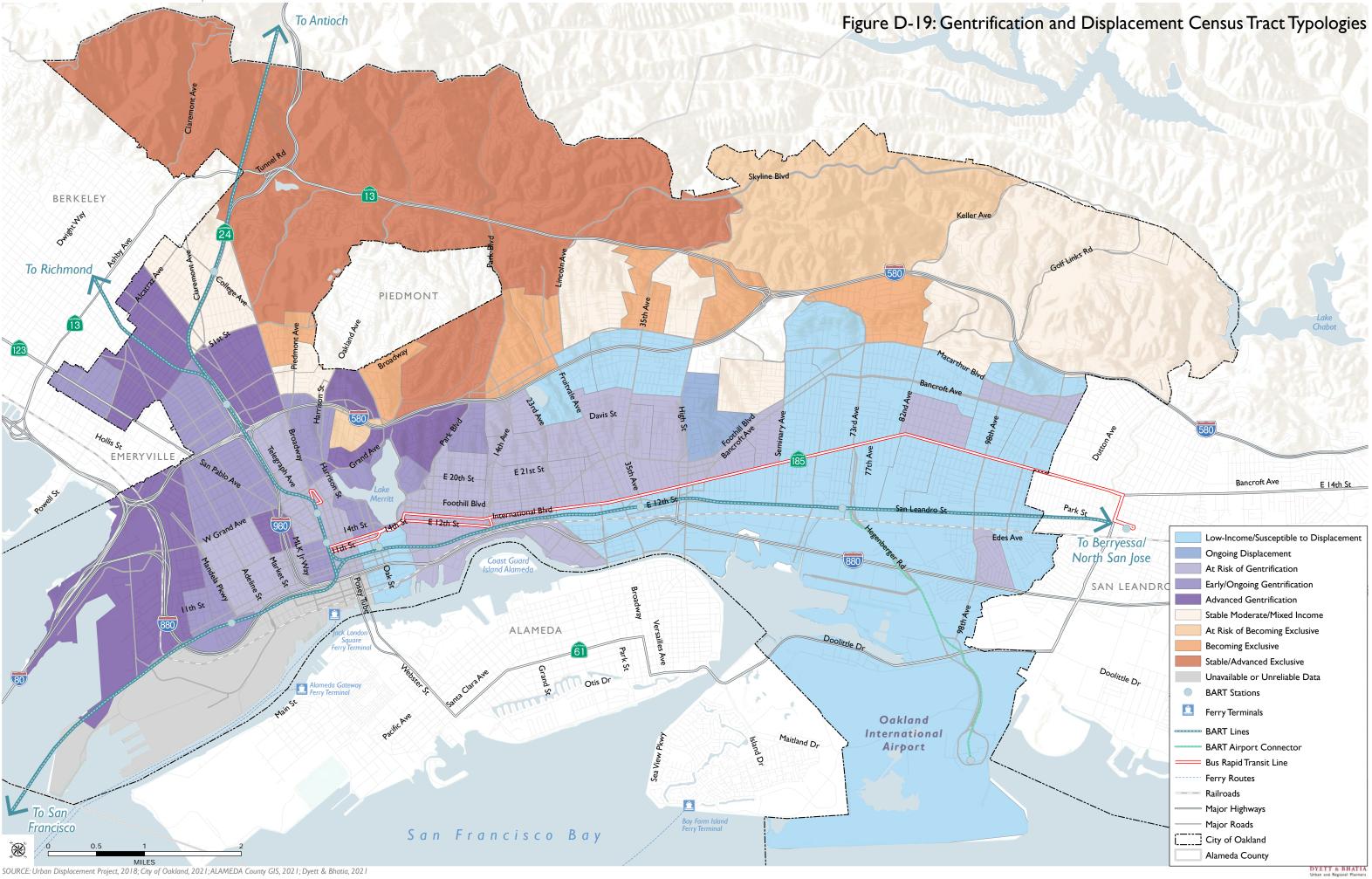
Source: Urban Displacement Project, 2018; American Community Survey 5-Year Data (2015-2019), Table B25003

To Antioch

BERKELEY

To Richmond

Dwight Way
Ashby Ave
Alcatraz Ave
Claremont Ave
College Ave
51st St
Tunnel Rd

PIEDMONT

Piedmont Ave
Oakland Ave
Broadway
Park Blvd

Skyline Blvd

Keller Ave

Golf Links Rd

Lake Chabot

Lincoln Ave
35th Ave

Macarthur Blvd
Bancroft Ave

EMERYVILLE

Hollis St
San Pablo Ave
Telegraph Ave
Broadway
Harrison St
Grand Ave

23rd Ave
Fruitvale Ave
Davis St
High St
Foothill Blvd
Bancroft Ave
Seminary Ave
73rd Ave
82nd Ave
98th Ave

Dutton Ave

Powell St
W Grand Ave
Mandela Pkwy
Adeline St
Market St
MLK Jr Way
14th St
14th St
11th St
Harrison St
Oak St
E 20th St
E 21st St
E 12th St
Foothill Blvd
International Blvd
35th Ave
E 12th St

77th Ave

Hegenberger Rd

San Leandro St

Park St

Bancroft Ave
E 14th St

Lake Merritt

To Berryessal North San Jose

Edes Ave

SAN LEANDRO

11th St

Jack London Square Ferry Terminal

Coast Guard Island Alameda

ALAMEDA

Broadway
Versailles Ave
Park St
Grand St
Otis Dr

Doolittle Dr

98th Ave

Doolittle Dr

Alameda Gateway Ferry Terminal

Webster St
Santa Clara Ave
Pacific Ave
Main St

Sea View Pkwy
Island Dr
Maitland Dr

Oakland International Airport

To San Francisco

Bay Farm Island Ferry Terminal

San Francisco Bay

	Vulnerable
●	BART Stations
	Ferry Terminals
	BART Lines
	BART Airport Connector
	Bus Rapid Transit Line
	Ferry Routes
	Railroads
	Major Highways
	Major Roads
	City of Oakland
	Alameda County

0   0.5   1   2
MILES

Figure D-19: Gentrification and Displacement Census Tract Typologies

Legend

- Low-Income/Susceptible to Displacement
- Ongoing Displacement
- At Risk of Gentrification
- Early/Ongoing Gentrification
- Advanced Gentrification
- Stable Moderate/Mixed Income
- At Risk of Becoming Exclusive
- Becoming Exclusive
- Stable/Advanced Exclusive
- Unavailable or Unreliable Data
- BART Stations
- Ferry Terminals
- BART Lines
- BART Airport Connector
- Bus Rapid Transit Line
- Ferry Routes
- Railroads
- Major Highways
- Major Roads
- City of Oakland
- Alameda County

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PUBLICY ASSISTED HOUSING

The Oakland Housing Authority (OHA) provides publicly assisted housing to residents of Oakland. According to OHA's Draft Fiscal Year 2023 Making Transitions Work Annual Plan, OHA's housing inventory includes public housing (1,454 units), Project-Based Section 8 vouchers (4,973 allocated units), Housing Choice Vouchers and other HUD programs (15,168 units), and other local programs (1,910 units). According to Figure D-20, most public housing units are concentrated in Downtown, West Oakland, and the Coliseum area, primarily in tracts designated by TCAC as Low Resource or High Segregation and Poverty, though there are a few units located in Moderate and High Resource areas, with none in Highest Resource areas. Housing Choice Voucher use follows a similar pattern. Subsidized housing, such as Project-Based Section 8, is more distributed throughout Oakland, found in all opportunity areas except those designated Highest Resource, but most is clustered in Downtown and West Oakland (California Housing Partnership, 2021).[16] According to the 2020 AI, across Alameda County, BIPOC populations (excluding Hispanic and Latinx) are overrepresented in publicly assisted housing, with the Black and African American population composing the majority across all housing types.

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[16] It should be noted that the State HCD AFFH Data and Mapping Tool does not provide the most current information on Project-Based Section 8 vouchers and Housing Choice Vouchers – existing patterns of geographic distribution may differ from data provided by the State.

Figure D-20: Subsidized Housing, Public housing and Housing Choice Vouchers

To Antioch

To Richmond

BERKELEY

Dwight Way

Ashby Ave

Alcatraz Ave

Claremont Ave

College Ave

51st St

Piedmont Ave

Oakland Ave

Broadway

PIEDMONT

Tunnel Rd

Park Blvd

Skyline Blvd

Keller Ave

Golf Links Rd

Lake Chabot

Lincoln Ave

35th Ave

Fruitvale Ave

Davis St

High St

Foothill Blvd
Bancroft Ave

Macarthur Blvd

Bancroft Ave

Seminary Ave

73rd Ave

82nd Ave

98th Ave

Dutton Ave

Bancroft Ave

E 14th St

EMERYVILLE

Hollis St

Powell St

San Pablo Ave

Telegraph Ave

Broadway

Harrison St

Grand Ave

Lake Merritt

Park Blvd

14th Ave

23rd Ave

E 20th St

E 21st St

35th Ave

Foothill Blvd

E 12th St

International Blvd

E 12th St

San Leandro St

Park St

To Berryessal
North San Jose

W Grand Ave

Market St

Oak Jr Way

Oak St

Posey Tube

11th St

14th St

11th St

Mandela Pkwy

Adeline St

Jack London Square Ferry Terminal

Coast Guard Island Alameda

ALAMEDA

Broadway

Versailles Ave

Park St

Otis Dr

Hegenberger Rd

Edes Ave

SAN LEANDRO

Alameda Gateway Ferry Terminal

Main St

Webster St

Santa Clara Ave

Grand St

Doolittle Dr

Oakland International Airport

Pacific Ave

Sea View Pkwy

Island Dr

Maitland Dr

Bay Farm Island Ferry Terminal

To San Francisco

San Francisco Bay

● Subsidized Housing (CHPC, 2021)		● BART Stations
Public Housing Buildings		■ Ferry Terminals
Total Units		
● 90 - 160		BART Lines
		BART Airport Connector
● 36 - 89		Bus Rapid Transit Line
		Ferry Routes
● 8 -35		Railroads
		Major Highways
· ≤7		Major Roads
Housing Choice Vouchers (Tract) as a Percent of Renter Occupied Housing Units		City of Oakland
		Alameda County
> 30% - 60%		
>15% - 30%		
> 5% - 15%		
> 0 - 5%		

0   0.5   1   2
MILES

DYETT & BHATIA
Urban and Regional Planners

SUBSTANDARD HOUSING

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. As summarized in the Housing Needs Assessment, about 80.4 percent of Oakland's 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.

A high proportion of older buildings, especially those built more than 30 years ago, may indicate that substantial 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 in 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, 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.

HOMELESSNESS

Homelessness is a significant issue in Oakland. Nearly four out of five (79 percent) of the people experiencing homelessness in Oakland are unsheltered and live outdoors or in tents or vehicles, often along the city's streets and in our parks.

Point-in-Time (PIT) Counts are a common way to assess the number of persons experiencing homelessness in a jurisdiction. The PIT Count is a biennial (every two years) census of sheltered and unsheltered persons within a Continuum of Care (CoC) area completed over a 24-hour period in the last 10 days of January.[17] Due to the COVID-19 pandemic, the most recent PIT Count conducted in Alameda County is 2019. On January 30, 2019 (the date of the last Alameda County Point-in-Time count), there were a total of 7,475 persons experiencing homelessness in the County, 4,071 of whom were in the City of Oakland. This is an increase of 1,310 people (47 percent) from the 2,761 unhoused individuals who were counted in 2017. These numbers represent an unprecedented 47 percent increase in total homelessness in Oakland and a 63 percent increase in unsheltered homelessness since 2017. These numbers account for only a fraction of the people who become homeless over the course of a year.

When disaggregated by race, as shown in Chart D-8, the 2019 PIT Count shows that there is a disproportionate representation of Black individuals experiencing homelessness. Those who identify as Black or African American (Hispanic and non-Hispanic) represent 70 percent of Oakland's unhoused population, but only 23 percent of the overall population. Additionally, those 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 Oakland residents but less than one 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. However, it is noted that data from HUD does not separately distinguish Hispanic/Latinx as a racial group, so those identifying as Hispanic/Latinx may be counted under any of the other racial groups. When considering ethnicity alone, Hispanic/Latinx individuals made up 13 percent of Oakland's homeless population and 17 percent of Alameda County's homeless population, while 27 percent of Oaklanders identify as Hispanic/Latinx (of any race).

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[17] Due to this method, community advocates and local datasets often have a more comprehensive, better understanding of the unhoused population and describe higher numbers of unhoused people than what is reported in PIT Counts.
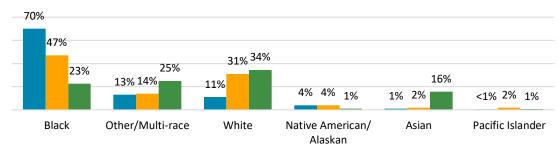
Chart D-8: Point-in-Time Count of the Homeless Population in Oakland, 2019 by Race

■ Oakland Homeless Population   ■ Alameda County Homeless Population   ■ Oakland General Population

Note: Because Hispanic/Latinx origin is tracked as an ethnicity rather than a racial group, data shown above may include Hispanic/Latinx populations.
Source: City of Oakland Homeless Count & Survey Comprehensive Report Applied Survey Research Housing Instability Research Department, 2019; ACS 5-Year Estimates, 2019

The increase in homeless residents over the past five years has resulted in a significant rise in the number of homeless encampments; the City estimates that at least 140 encampments are scattered throughout the city.[18] In 2017, the City established the Encampment Management Team (EMT) to address the physical management of homeless encampments and establish criteria for determining the types of interventions to undertake at encampments. In April 2021, the City of Oakland Office of the City Auditor conducted a performance audit of the City's homeless encampment management interventions and activities, including activities by the EMT. This report highlighted the need to establish and fund a formal encampment management program to implement an effective management system for the City's new encampment policy passed in October 2020.

A substantial proportion of the homeless population in Oakland includes formerly incarcerated individuals. According to the City's updated Permanent Access to Housing (PATH) framework, systemic barriers 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. Additionally, the longer one is homeless the worse one's health becomes, the more likely family and friendship networks are frayed, and the harder it becomes to obtain, maintain, and sustain stable housing.

In addition to the barriers associated with returning home from incarceration, other main drivers of homelessness in Oakland include:

- 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% of Area Median Income (AMI)

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[18] City of Oakland, Homelessness Services Report, March 18, 2021, https://oakland.legistar.com/View.ashx?M=F&ID=9256071&GUID=9ED0688A-A876-4DEF-9EC1-F426269363F0.

- 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

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

- Prevention strategies to keep people from becoming homeless;

- Emergency strategies to shelter and rehouse households and improve health and safety on the street and;

- Creation of affordable, extremely-low-income, and permanent supportive housing units prioritized for households experiencing homelessness.

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. These actions are described in the Housing Action Plan.

D.6 Summary and Conclusions

State law requires that jurisdictions identify fair housing issues and their contributing factors and assign a priority level for each factor. Further, each jurisdiction must identify specific goals and actions it will take to reduce the severity of fair housing issues within it. Goals, actions, and priorities related to affirmatively furthering fair housing can be found in the Housing Plan of this Housing Element. Oakland will also continue to implement its 2015 goals described in the 2020 AI.

Based on the findings of this assessment and the 2020 AI, Table D-9 presents a summary of existing fair issues, their contributing factors, and their priority level, as well as actions to take. Contributing factors with a high priority level are those that the City can directly address, while medium factors are either those that are longer term problems the City is working on or otherwise has limited ability to address.

Table D-9: Fair Housing Issues, Contributing Factors and Proposed Actions, 2023-2031

Fair Housing Issue	Contributing Factors	Priority Level	Goals and Actions
Fair Housing Outreach and Enforcement	Lack of outreach and enforcement from both the private (nonprofit) and public sector	High	The City should continue to maintain adequate staffing levels to carry out the mandate to affirmatively further fair housing. The City should also increase residents' awareness of nonprofit fair housing service providers.
	Lack of resources for fair housing agencies and organizations	Medium	Continue to apply for grants to fund fair housing agencies and seek more grant opportunities if possible.

Table D-9: Fair Housing Issues, Contributing Factors and Proposed Actions, 2023-2031

Fair Housing Issue	Contributing Factors	Priority Level	Goals and Actions
	Lack of federal, State, and local funding for affordable housing	Medium	Apply for more grants to fund affordable housing.
Segregation	Affordable housing is limited by location and housing type	High	Provide mobility counseling and recruit landlords to help Housing Choice Voucher holders find housing options in resource-rich neighborhoods. Increase voucher payment standards in resource-rich neighborhoods and enact source of income laws that prohibit owners from refusing to rent to Housing Choice Voucher holders. Increase affordable housing in high-resource areas where it is lacking. This may require the City to purchase land or partner with developers in order to develop mixed-income housing. Eliminate single family zoning to ensure there are no restrictions on housing type.
	Concentration of low-income households and presence of Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs)	Medium	Lower-income households and individuals living below the poverty line are concentrated in specific parts of the city. Many of these same tracts have been identified as R/ECAPS. The City should invest in R/ECAPs and other historically disinvested communities using place-based strategies. The City should identify properties in resource-rich and gentrifying neighborhoods that could be preserved as affordable housing with project-based vouchers. Finally, the City should ensure publicly-assisted housing is well-distributed in transit-accessible locations throughout the City.
Housing Discrimination	Refusal to rent based on disability status or voucher use	Medium	Housing Choice Voucher holders and those with disabilities have reported difficulty in finding appropriate-sized units that will accept their voucher. Fair housing enforcement must be increased. Unfortunately lack of funding for fair housing enforcement continues to perpetuate this problem. Another option would be to incentivize landlords to accept vouchers.

Table D-9: Fair Housing Issues, Contributing Factors and Proposed Actions, 2023-2031

Fair Housing Issue	Contributing Factors	Priority Level	Goals and Actions
	Loan denial rates are generally higher for BIPOC individuals	Medium	While the City has limited control over the approval of home loans, it should continue and expand its workshop offerings with prospective low-income homebuyers and homebuyers of color.
Disability and Access	Difficult to find rental housing that is accessible	High	Review development standards for accessible housing and inclusionary policies for accessible housing units; recommend appropriate amendments. Encourage affordable accessible housing when reviewing development applications for new housing.
Limited Access to Opportunity	Racial/ethnic disparities in access to jobs, low-poverty neighborhoods and quality education exist and these disparities are compounded for those living in poverty	Medium	The City must focus investments in neighborhoods considered "Low Resource" and "High Segregation and Poverty" by the State HCD/TCAC Opportunity Maps. These neighborhoods have high concentrations of BIPOC populations. Despite being considered "Low Resource", these neighborhoods are culturally rich with strong communities; investing in them will allow residents to remain in place while improving economic and educational outcomes. A lot of fair housing capacity is concentrated in these neighborhoods and the City should take advantage of its partnerships with fair housing providers who serve these neighborhoods.
	Lack of public and private investments in specific neighborhoods	Medium	Most tracts in Oakland are considered low resource, and most moderate and higher resource tracts are those that are in the stages of gentrification or exclusivity (i.e. have benefited from investment and working class people have been excluded or displaced). Disparities in access to economic and educational opportunity is most salient. OUSD should invest more strongly in historically underfunded schools, rather than solely relying on lottery-based placement strategies to fix educational imbalances. In tandem, the City must pursue place-based strategies to encourage community

Table D-9: Fair Housing Issues, Contributing Factors and Proposed Actions, 2023-2031

Fair Housing Issue	Contributing Factors	Priority Level	Goals and Actions
			revitalization in lower income neighborhoods. These strategies should include production of new affordable housing, preservation of existing affordable housing, and stronger protection from displacement. While making it possible to move to high-opportunity areas is one strategy, that must be complemented with strategies that enhance opportunity and housing security where lower income people already live, including neighborhoods that are under significant gentrification pressure.
Disproportionate Housing Needs and Displacement Risk	High rates of cost burden for renters and BIPOC individuals, especially Black and Hispanic/Latinx populations	Medium	Provide financial assistance for security deposit and prepaid rent, which can be obstacles for low-income households and people experiencing homelessness. This could be a grant paid directly to a landlord of a low- or no-interest loan funded by federal block grant programs like the Community Development Block Grant, HOME, or Emergency Solutions Grant program.
	Homelessness crisis	Medium	The City must implement the updated PATH framework and focus on securing permanent housing for residents who are currently unhoused. However, current resources are insufficient: the City needs to expand revenues dedicated to this issue and engage the government and the private sector at every level in this effort.
	Prevalence of sensitive communities	Medium	Most of Oakland is considered vulnerable to displacement pressures. The City should implement affordable housing preservation and renter protection strategies, especially in neighborhoods with majority BIPOC populations, long histories of disinvestment and a high risk of renter vulnerability. To reduce housing demand, which may in turn reduce displacement risk, the City should encourage the development of new affordable projects throughout the city.