



4. Safe, Healthy, and Affordable Homes

A safe and healthy home is a fundamental component of a healthy quality of life, supporting both mental and physical health as a source of shelter and peace of mind. Housing with proximity to quality facilities such as open space and recreation, public transportation, and employment also promotes good health. However, a history of inequitable investments and discriminatory practices, compounded with the rising cost of living in the Bay Area, disproportionately threatens the ability of low-income and BIPOC communities to afford to stay in their communities. As described in Chapter 3, certain neighborhoods and communities in Oakland also face pollution exposure due to their proximity to polluting facilities, such as the Port of Oakland, industrial land, and truck routes. Pockets of concentrated housing inequity may also be isolated from essential health resources such as improved recreational spaces, quality pharmacies, clinics, and hospitals, and healthy food options.

The City of Oakland recently updated its Housing Element for the 2023-2031 housing cycle. As part of the Housing Element update, the City conducted a thorough evaluation of the previous (2015-2023) Housing Element; an analysis of housing needs, constraints, resources, and opportunities; and an assessment of fair housing. The 2023-2031 Housing Element includes more information and detail about Oakland's housing needs and the City's plan for protecting and supporting existing neighborhoods while accommodating new residents. The 2023-2031 Housing Element also discusses issues related to homelessness, housing affordability, and displacement. This section of the EJ Element describes additional issues and opportunities related to housing quality and habitability, as well as identifies appropriate locations for housing to minimize exposure to pollution.

4.1 ISSUES AND DISPARITIES

COST BURDEN AND EVICTIONS

Household income is one of the most significant factors affecting housing choice and opportunity. Income largely determines a household's ability to purchase or rent housing. While higher-income households have more discretionary income to spend on housing, lower- and moderate-income households are limited in the range of housing they can afford. Typically, as household income decreases, cost burdens, overcrowding, and vulnerability to displacement and homelessness increase. Households that are housing cost burdened and do not receive housing assistance or own their home outright are considered precariously or insecurely housed. These households are at greater risk for eviction, displacement, overcrowding and homelessness.

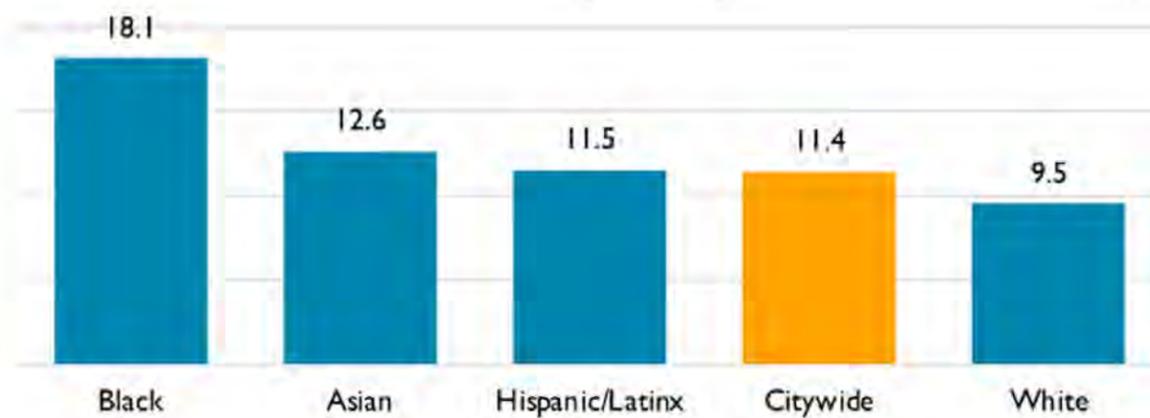
A housing cost burdened household is defined as a household that spends more than 30 percent of their monthly income on housing, while severely cost burdened households spend more

than 50 percent of household income on housing costs. Most extremely low-income households in Oakland (over 60 percent) are severely cost burdened. Oakland’s predominantly Latinx/Hispanic neighborhoods are the most housing cost burdened with over double the number of severely housing burdened households as predominantly White neighborhoods.

According to the California Department of Finance, in 2021 there were 178,207 housing units and 167,680 households in Oakland. Most of these households are renters (59 percent), while 41 percent are homeowners.¹ This means that homeownership in Oakland is significantly less than Alameda County as a whole, where the majority (54 percent) of units are owner-occupied and 46 percent are renter-occupied. In Oakland, more renters are low-income than homeowners and tend to have higher rates of housing cost burden than homeowners - 46.5 percent of all renters experience some level of housing cost burden while 31.8 percent of homeowners do. Today, the vast majority of Oakland’s Black/African American residents are renters (67.83 percent). When housing costs are high, residents may be forced to make tradeoffs that affect housing habitability.

¹ United States Census Bureau, 2019: American Community Survey 5-Year Estimates Subject Tables – Households and Families (S1101), December 10, 2020, <https://data.census.gov/cedsci/table?q=oakland,%20ca%20housing&g=1600000US0653000&tid=ACSS15Y2019.S1101>, Accessed February 16, 2022.

Chart EJ-3: Code Enforcement Complaints by Census Tract Racial Majority, 2020



Includes code enforcement complaints received by the Planning & Building Department regarding blight (activity/facility), housing habitability, or zoning of rental housing during 2020.

There are an average of 85 evictions per 1,000 residents in predominantly Black census tracts and 72 per 1000 in predominantly Asian tracts, compared to 34 evictions per 1,000 residents in predominantly White census tracts. Evictions in predominantly Black census tracts are nearly 2.5 times higher than in predominantly White census tracts, corroborating other evidence of higher displacement rates in the Black community. The disparity gap between the most and least impacted census tracts is far larger than the averages. For instance, Prescott/Mandela Peralta in West Oakland experiences 30 times more evictions per 1,000 people than Montclair North in the north Oakland Hills, and Port Lower in West Okaland experiences 365 times more evictions than Upper Piedmont Ave.

CODE ENFORCEMENT

The 2018 Oakland Equity Indicators Report found that housing quality (comprised of the housing habitability complaints, complete kitchen facilities, and overcrowding indicators) is not equitable, with an average score of 33 out of 100. **Chart EJ-3** shows how the number of code enforcement complaints (for blight, zoning, and housing habitability) per 1,000 residents differ by census tract racial majorities.

Specifically, majority-white tracts have the lowest rate of code enforcement complaints per 1,000 residents and tracts that are

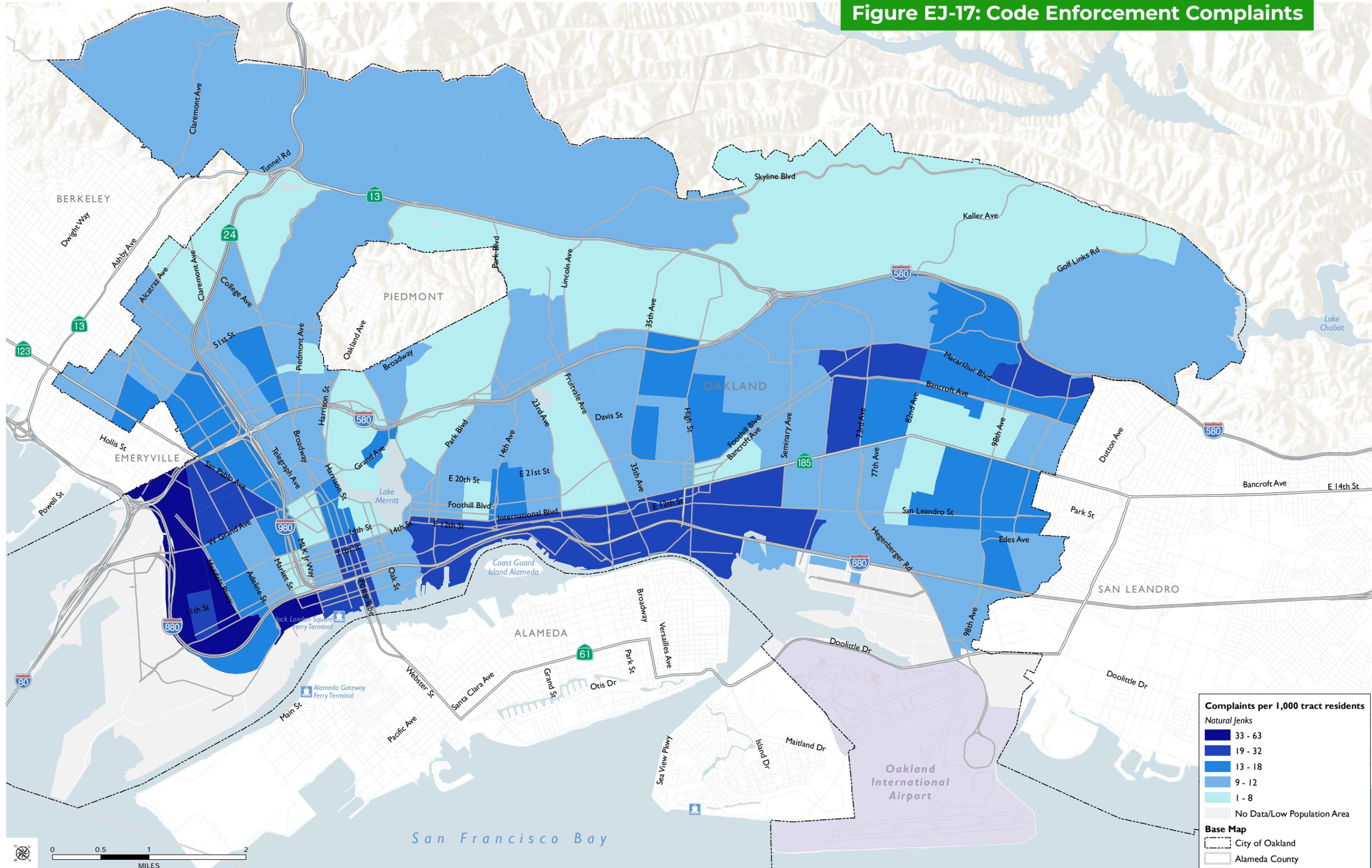
majority people of color are all higher than the overall citywide rate. Oakland’s most impoverished neighborhoods with the highest proportion of renters are most likely to suffer from substandard housing conditions. These neighborhoods disproportionately house Latinx, Black, immigrant, and refugee communities, low-income renters with children, undocumented residents, residents receiving public assistance and elderly renters. Substandard housing conditions such as pest infestation, mold, asbestos, lead paint, faulty plumbing, and overcrowding can lead to increased health problems such as asthma, lead poisoning, cardiovascular disease, and neurological disorders. Residents in predominantly Black census tracts are 1.9 times more likely than predominantly White census tracts to report code enforcement complaints due to substandard housing conditions. It is important to note however, that many residents of substandard housing do not report their complaints for fear of retaliation from their landlord and some landlords take advantage of this, a practice called “predatory habitability.” **Figure EJ-17** maps the distribution of all three types of code enforcement complaints for 2020 (the most recent year with complete data) throughout Oakland.

OLDER HOUSING

Age of housing can also be an indicator of substandard housing conditions, particularly for buildings built over 30 years ago. More than 80 percent of Oakland’s housing stock was constructed prior to 1980 and is now over 40 years old. Without proper maintenance or rehabilitation, older buildings can fall into disrepair, subjecting residents to conditions such as inadequate sanitation, structural hazards, hazardous mechanical systems, and other issues that the State has determined to be below the minimum standards of living (as defined by Government Code Section 17920.3). Based on the City’s 2020-2021 Consolidated Annual Performance and Evaluation Report, the Oakland Housing Authority (OHA) administered programs that supported the rehabilitation of 317 existing affordable housing units in fiscal year 2020/2021.² However, the City’s ability to meet the need for rehabilitation assistance is limited, and it can be difficult to accurately identify substandard units in need of rehabilitation, especially since not all households living in substandard conditions may actively seek assistance.

² City of Oakland Department of Housing and Community Development, Draft 2020/2021 Consolidated Annual Performance and Evaluation Report, November 24, 2021, <https://www.oaklandca.gov/services/2020-21-consolidated-annual-performance-and-evaluation-report-caper>, accessed February 16, 2022.

Figure EJ-17: Code Enforcement Complaints



SOURCE: City of Oakland, 2021; ALAMEDA County GIS, 2021; Dyett & Bhatia, 2021
Includes blight, housing habitability, and zoning complaints filed between January and December 2020.

LEAD

Housing that was built before 1978 when the residential use of lead-based paints was banned is likely to contain some lead-based paint. When the paint peels and cracks, lead paint chips and dust can spread throughout indoor environments and be ingested or breathed in, increasing risk of lead poisoning particularly in young children. Residents living in older neighborhoods who cannot afford to renovate or repair their homes are especially at risk of exposure – up to 96 percent of households in both east and west Bancroft/Havenscourt census tracts based on data from CalEnviroScreen. Tracts with the greatest risk of lead exposure to children are shown in **Figure EJ-18**. About sixty percent of the census tracts in Oakland are in the top statewide percentile rank of children’s lead risk from housing. In addition, there are notable disparities by race: The percentage of low-income children at risk for lead poisoning is over 1.5 times higher in predominantly Latinx census tracts than in predominantly white census tracts. Census tracts south of Lake Merritt, bounded by I-880 and I-580, are at greatest risk of lead pollution, as well as census tracts near the Port of Oakland, including Port Upper, Port Lower, Prescott/Mandela Peralta.

INDOOR AIR QUALITY

Although outdoor air pollution is most commonly the focus of conversations about air quality, the indoor environment also has a significant impact on health, especially considering that Americans spend an average of 90 percent of their time indoors.³ Homes can expose people to air pollutants such as nitrogen oxide, particulate matter, moisture, and mold. Older buildings that are not well-maintained can lack proper ventilation or have deteriorated building infrastructure that exacerbates exposure to these indoor pollutants.

Several major appliances including water heaters, space heaters, clothes dryers, and stoves are fueled by natural (mostly commonly methane) gas, which is also a source of indoor air pollutants and a major contributor to poor health outcomes. In fact, when gas stoves are on, indoor air pollutants can spike to levels

³ United States Environmental Protection Agency, “Report to Congress on indoor air quality: Volume 2,” Washington, DC (1989): EPA/400/1-89/001C, [as cited on <https://www.epa.gov/report-environment/indoor-air-quality>].

that would be considered illegal by EPA standards if those same levels occurred outside. In light of this fact, the City has set a target of no more gas in Oakland buildings by 2040. However, replacing gas with electric energy may not be feasible for all residents. That is, lower-income areas, areas with older housing stock, and areas with high rates of renters are more likely to have higher proportions of poorly maintained or poorly ventilated homes, absent or nonfunctioning range hoods, and higher competition in demand for repair/upgrade funds, making electrification both that much more urgent and that much more cost-prohibitive, and therefore a major environmental health and equity issue. The City’s 2030 ECAP includes actions to develop a policy roadmap to achieve decarbonization of the existing building stock by 2040, without additional cost burden or displacement risk to frontline communities (those hit first and worst by climate change effects). The City will also continue to support property owners in building electrification, energy efficiency and resilience, and housing maintenance programs through grants and technical assistance.

In addition to policies and actions in Oakland’s Housing Element, additional policies in the EJ Element support resource coordination across City departments and partners, seek to improve the City’s ability to inspect and screen for health and safety issues in homes, and incentivize ways to include health-promoting features in affordable housing.

Environmental Justice Communities most burdened by quality issues, income burden, evictions, and lead exposure are shown in **Table EJ-6**.



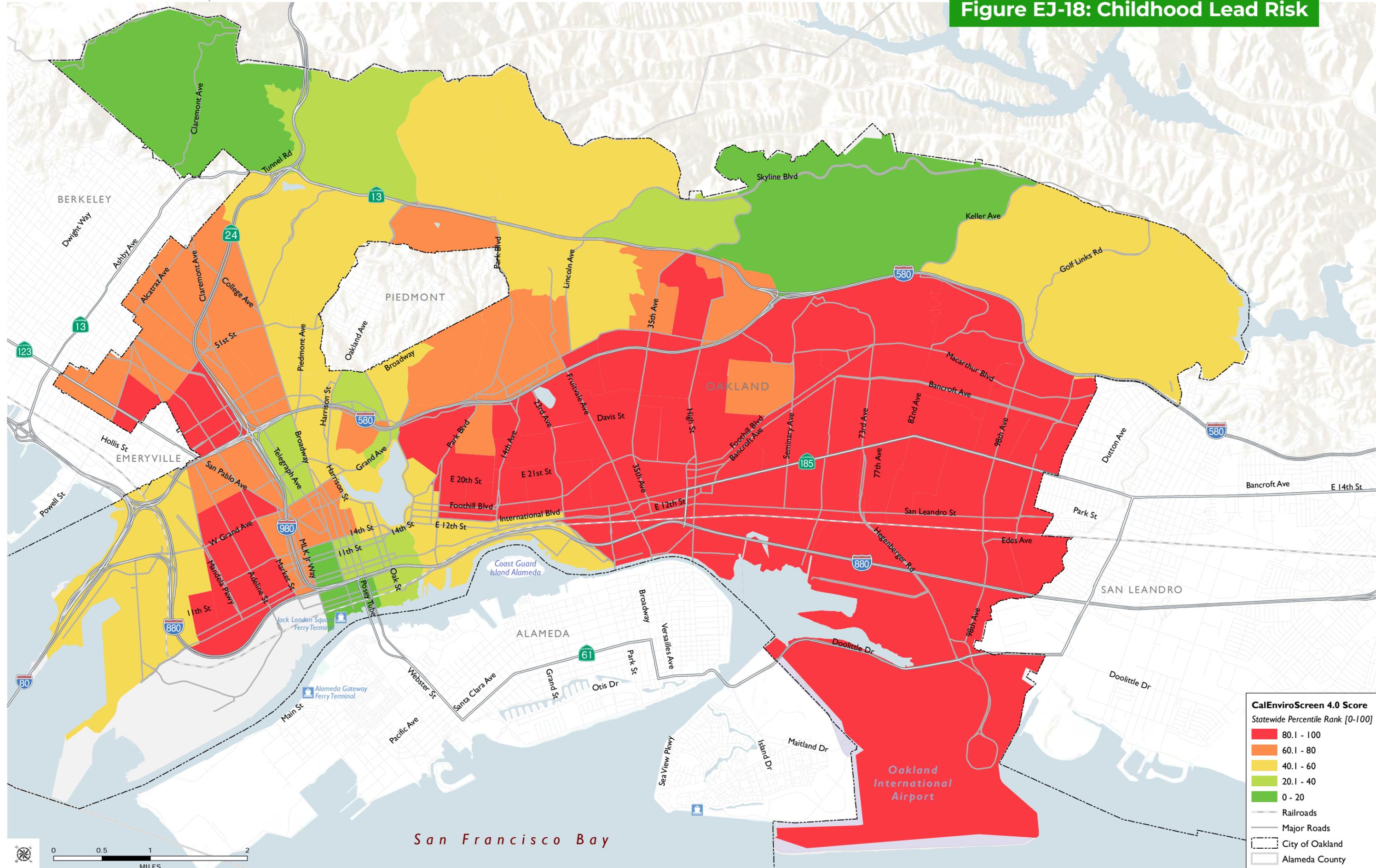
Spotlight: Racial Equity Impact Analysis: Eliminating Lead Paint Hazards in Oakland & Alameda County

Lead is a material with properties that make it useful in industrial and commercial products and was once added to everything from gasoline, paint, solder, water pipes, and cosmetics, among others. Despite this widespread use, lead is an extremely potent toxin and dangerous to health, particularly for young children. Although corporations in the lead paint industry were well aware of lead’s toxicity and its risks to public health by the early 20th century, lead paint was not banned until 1978, and many homes built before this era are at high risk of containing this dangerous substance.

In July 2019, various California counties and cities entered into a landmark \$305 million Settlement Agreement with lead paint manufacturers. Under the Lead Settlement Memorandum of Understanding, Alameda County and the City of Oakland received 10 percent of the settlement abatement funds to be paid out over seven years (approximately \$24 million).

In Oakland, “the problem is so large that the rate of lead poisoning in some Oakland zip codes is higher than in Flint, Michigan at the height of its lead in the water crisis.” Lead paint hazards disproportionately affect low-income and Black, Indigenous, and Latinx communities due to the prevalence of older, dilapidated housing, which exposes children in poverty to lead paint hazards at the greatest rates. In 2021, Environmental/Justice Solutions conducted a Racial Equity Impact Analysis to guide the City of Oakland in partnering with Alameda County to develop and implement an equitable lead hazard abatement program. The report recommends policies that prioritize at-risk communities, address barriers to resources, ensure lead hazards are expeditiously removed from homes in vulnerable communities, and bolster local economic resilience. This EJ Element includes policies that support implementation of REIA recommendations with an emphasize on primary prevention.

Figure EJ-18: Childhood Lead Risk



CalEnviroScreen 4.0 Score
Statewide Percentile Rank [0-100]

- 80.1 - 100
- 60.1 - 80
- 40.1 - 60
- 20.1 - 40
- 0 - 20

- Railroads
- Major Roads
- City of Oakland
- Alameda County



SOURCE: CalEPA Office of Environmental Health Hazard Assessment, 2021; City of Oakland, 2021; ALAMEDA County GIS, 2021; Dyett & Bhatia, 2021

HEALTHY HOUSING LOCATIONS

Oakland's geography has been shaped historically by zoning, one of the primary purposes of which is to protect residential, commercial, industrial, and civic areas from the intrusion of incompatible uses. However, in the past, zoning was often used as tools to perpetuate racism, effectively working to keep property values higher for White residents in more affluent areas by locating incompatible uses in predominantly BIPOC communities. As described in the Housing Element REIA, "While affluent neighborhoods are protected from industrial uses and the intrusion of lower-priced housing into their neighborhoods, the public health, character, and culture of lower income, BIPOC neighborhoods do not receive equivalent levels of protection. In effect, higher standards are presumed and upheld for predominantly White and affluent neighborhoods than are for lower income neighborhoods that are majority BIPOC." Single-family zoning (detached unit residential) was largely designed to have a similar effect as racially restrictive housing covenants. This legacy continues to this day, as "[continued utilization] of single-family zones, acts to bar the development of housing affordable to residents earning moderate- to low-incomes, who are more likely to be BIPOC, across swaths of the city" where there is more access to health-promoting resources, employment, and opportunity. The Housing Action Plan includes zoning and height changes across the city and in specific sites in Rockridge, single-family dominated neighborhoods, along corridors, transit proximate areas and high resource neighborhoods to affirmatively further fair housing. The HAP also implements an Affordable Housing Overlay Zone, where 100 percent affordable projects will be granted by-right approvals. The AHO will largely apply citywide. Any projects located on sites with at least 20 percent affordable units within the City's Housing Sites Inventory Overlay Zone will be granted by-right approvals.

Oakland's Housing Element

Oakland's 2023-2031 Housing Element sets forth the City's housing priorities and goals—as well as its vision for both short- and long-term development—to create a fair and just city. State law mandates that the Housing Element be updated every eight years to reflect changing conditions, community objectives, and goals. The 2023-2031 Housing Element identifies a foundational framework of five overarching goals in Chapter 4: Housing Action Plan to comprehensively address the housing crisis and needs of Oaklanders. The goals seek to significantly address disparities in housing needs and in access to opportunity, replace segregated living patterns with truly integrated and balanced living patterns, transform racially and ethnically concentrated areas of poverty into areas of opportunity, foster and maintain compliance with civil rights, and affirmatively further fair housing. The goals and policy focus areas include:

- **Protect Oakland Residents from Displacement and Prevent Homelessness:** Protect Oakland tenants from displacement and create conditions that enable them to remain in their homes and communities.
- **Preserve and Improve Existing Housing Stock:** Conserve and improve the affordability of existing housing stock in Oakland and address substandard conditions.

- **Close the Gap Between Affordable and Market-Rate Housing Production by Expanding Affordable Housing Opportunities:** Facilitate the production of housing for extremely low, very low, low, and moderate-income households. In addition to increased production generally, provide a diversity of housing types, ownership opportunities, living arrangements, and features designed to accommodate persons with disabilities.

Locate new housing to further access to opportunity (while simultaneously investing in and protecting tenants in disinvested communities) and remove constraints to affordable housing development.

- **Address Homelessness and Expand Resources for the Unhoused:** Recognize housing as a human right. Reduce homelessness through Housing First approaches and support coordination across the spectrum, from homelessness prevention to transitional housing/shelter and services to permanent housing with resources for long-term support.
- **Promote Neighborhood Stability and Health:** Promote resilient development in safe, healthy, and just communities. Increase resources in disinvested communities and create long-time stability through homeownership opportunities.



Table EJ-6: Top 10th Percentile Tracts by Indicator — Safe, Healthy, and Affordable Homes

TRACT NAME (WITH SCORE)						
HABITABILITY	HOUSING BURDEN	EVICTION	HEATING ¹	OVERCROWDING	INCOMPLETE FACILITIES	LEAD
Acorn Industrial* (1.00)	Bancroft/ Havenscourt East (1.00)	Port Lower* (1.00)	Fremont District (1.00)	Fruitvale/ Hawthorne (1.00)	Uptown/ Downtown (1.00)	Bancroft/ Havenscourt East (1.00)
Prescott/ Mandela Peralta (0.99)	Eastmont (0.98)	Jack London Square (0.99)	Jingletown/ Kennedy (0.99)	Reservoir Hill/ Meadow Brook (0.98)	Reservoir Hill/ Manzanita (0.99)	Seminary (0.99)
Port Upper (0.98)	Melrose (0.98)	Foothill Square/Toler Heights (0.98)	Fitchburg (0.97)	Lower San Antonio East (0.98)	Piedmont Ave North (0.98)	Brookfield Village (0.98)
Chinatown (0.97)	Hoover/Foster (0.97)	Las Palmas (0.97)	Reservoir Hill/ Meadow Brook (0.97)	Fremont District (0.97)	Downtown/ Old Oakland (0.97)	Fremont District (0.97)
Oakland Estuary (0.96)	Lower San Antonio East (0.96)	Downtown (0.96)	Melrose (0.96)	Fruitvale (0.96)	Lake Merritt (0.96)	Lockwood/Coliseum/ Ruidsdale (0.96)
Clawson/ Dogtown (0.96)	Brookfield Village (0.96)	Fitchburg (0.95)	McClymonds (0.94)	Elmhurst (0.96)	Piedmont Ave Central (0.96)	Lower San Antonio East (0.96)
McClymonds (0.95)	Peralta/Hacienda (0.95)	Golf Links (0.95)	Bunche/Oak Center (0.94)	Jingletown/ Kennedy (0.93)	Pill Hill (0.95)	New Highland (0.95)
Foothill Square/ Toler Heights (0.94)	Chinatown (0.94)	Bunche/MLK Jr (0.94)	Fruitvale/ Hawthorne (0.94)	Sobrate Park (0.93)	Lower San Antonio East (0.94)	Elmhurst (0.94)
Prescott (0.93)	New Highland (0.93)	Brookfield Village (0.93)		Brookfield Village/ Hegenberger (0.93)	Chinatown (0.93)	Reservoir Hill/ Meadow Brook (0.93)
Bancroft/ Havenscourt East (0.92)	Fitchburg (0.92)	Prescott/Mandela Peralta (0.92)		Bancroft/ Havenscourt East (0.90)	Harrington/ Fruitvale (0.92)	Bancroft/ Havenscourt West (0.92)
Eastmont (0.91)	Arroyo Viejo (0.91)	Prescott (0.91)		Peralta/ Hacienda (0.90)	Lower Laurel/ Allendale (0.91)	Brookfield Village/ Hegenberger (0.91)
Jack London Square (0.90)	Elmhurst (0.90)	McClymonds (0.90)		Brookfield Village (0.90)	Golf Links (0.90)	Arroyo Viejo (0.90)

Note: Bolded and blue census tracts are EJ Communities.

* Indicates census tract with low population.

1. Includes only 8 tracts in top decile due to ties. Next highest score is 0.88.

4.2 GOALS AND POLICIES

GOAL EJ-4 COORDINATE RESOURCES TO IMPROVE HOUSING QUALITY AND HABITABILITY.

EJ-4.1 Resource Optimization. Coordinate across City departments and with relevant partner agencies including the Oakland Housing Authority, EBMUD, BAAQMD, ABAG, ACPHD and others, to optimize the use of data, grant monies, incentives, financial resources, staffing, investments, and programs in addressing displacement and tenant protections; sanitary housing and maintenance issues; environmental hazards in homes and neighborhoods; and other concerns related to stable, safe, and sanitary housing.

EJ-4.2 Supplemental Funding Sources for Building Rehabilitation. Place a high priority on identifying supplemental funding sources/resources for retrofit, rehabilitation, and upgrade projects that address health and safety in housing occupied by low-income renters and homeowners, including air quality improvements. Supplemental funding sources could include loans and grants available from the California Strategic Growth Council, CalEPA, CARB, and other entities.

EJ-4.3 Healthy Homes Inspections. As part of the Joint Lead Hazard Abatement Program in partnership with ACPHD, improve ongoing ability to screen for and eliminate lead hazards through proactive approaches, including proactive inspections of rental property dwellings and lead-safe certification requirements for childcare facilities and schools. Prioritize abatement, testing, outreach, and education activities in high-risk areas and serving the populations most likely to live in high-risk dwellings in EJ Communities, as identified in **Figure EJ-18**.

EJ-4.4 Healthy Homes Awareness. Continue to work with Oakland HCD, ACPHD, and community organizations to promote safe and sanitary housing in EJ Communities in **Figure EJ-17** by providing owners and occupants with culturally appropriate and linguistically accessible information and resources about home health, including lead/Lead Safe Home Program grants, indoor air pollutants, asthma triggers, hazard zones, and other information. Efforts may include the development and dissemination of healthy home checklists, conducting trainings, workshops, or audits.

EJ-4.5 Improve Indoor Air Quality in Existing Buildings. For new projects and significant rehabilitations of existing buildings, improve indoor air quality and energy efficiency through weatherization and strategies to prevent buildup of mold and mildew.

EJ-4.6 Environmental Quality. In private and non-profit housing projects in EJ Communities, promote and seek ways to incentivize the inclusion of features and amenities that support and enhance the health of occupants and the environment, including:

- On-site health and human services;
- Energy-efficient and electric appliances;
- Green infrastructure, such as green roofs or appropriate tree planting;
- Car sharing;
- Community gardens or sponsored rides to farmers markets; and
- Transit and bus passes for lower income workers and persons with disabilities to reduce emissions.

