



ALAMEDA COUNTY HEALTH CARE SERVICES AGENCY
PUBLIC HEALTH DEPARTMENT

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December 22, 2009

One Frank Ogawa Plaza
One City Hall Plaza, 2nd Floor
Oakland, CA 94612

RE: Registration of the Foreclosed And Vacant Residential Buildings Ordinance

Dear Councilmember Kaplan:

I am writing today to thank you for sponsoring and to extend the Alameda County Public Health Department's support for the Registration of the Foreclosed And Vacant Residential Buildings Ordinance (herein referred to as "Foreclosure Vacancy Ordinance"). The Foreclosure Vacancy Ordinance is an important step toward mitigating the negative impacts of the subprime lending crisis on the public's health, especially in low-income communities of color. We expressed our support when the Foreclosure Vacancy Ordinance passed through Community and Economic Development Committee and urge adoption by the full City Council. I would also like to take this opportunity to encourage you to consider a policy that addresses the needs of tenants living in foreclosed buildings.

As you are well aware, foreclosures are leaving entire communities pock marked by vacant houses, with the highest concentrations in Oakland's flatlands. Just as alarming as the spread of foreclosures are the health and safety problems that follow. This matter is of particular concern to the Alameda County Public Health Department (ACPHD) because the communities most impacted by foreclosures and related blight are the communities also most impacted by existing health inequities. Alameda County, like counties across the nation, is faced with a growing difference in life expectancy between white people and people of color, and low-income people and more affluent people. In Oakland, an African American child living in low income neighborhoods in Oakland will die, on average, 15 years before a white child living in the City's affluent areas. The health implications of the foreclosure crisis threaten to exacerbate these underlying conditions and hamper our efforts to eliminate health inequities.

The Alameda County Public Health Department is working in a California Endowment funded partnership with Just Cause Oakland, a local housing advocacy group, to understand the health impacts of the foreclosure crisis and to support solutions that stop the spread of foreclosures, keep people in their homes, and keep households and communities healthy. This past summer we collected surveys from almost 400 households in four of Oakland's neighborhoods most impacted by the foreclosure crisis – two in East and two in West Oakland. The survey reveals the current foreclosure crisis' impact on individuals' health, as well as the functioning of entire communities. This letter highlights the preliminary results specifically related to blight.

As would be expected, our preliminary survey results clearly demonstrate a deterioration of community conditions in neighborhoods with high rates of foreclosures. For instance, when asked about the neighborhood conditions, about one in four residents report that the way the neighborhood looks - particularly cleanliness of the neighborhood, homes, and yards - declined over the past two years.¹ Additionally, nearly one-third of residents reported that the amount of

¹ We chose a two-year timeframe because it coincides with the widely recognized start of the foreclosure crisis – fall 2007.

abandoned homes, cars, and lots in their neighborhood increased over the same timeframe. These conditions pose a significant health threat, as abandoned houses and over-grown lots are breeding grounds for disease-spreading vectors and attract the dumping of potentially toxic trash.

We also already know, and our survey results bear-out, that vacant houses left in the wake of foreclosures are magnets for crime and violence, and are contributing to declining property values. Thirty percent of residents say vandalism has increased over the past 2 years, nearly 40% report increased violence and robberies/thefts, and over 40% see an increased amount of drug activity in the neighborhood. As crime and violence increase, neighbors retreat into their homes for safety, decreasing community cohesiveness. The blight associated with the vacant properties can drive down home values, making it so those left behind have less financial resources with which to protect their health. Already, nearly two-thirds of residents report that property values have declined in the neighborhood over the past 2 years, and over half feel it's hard to sell a home here.

What we did not know at the local level, and what our survey results demonstrate, is that **the foreclosure crisis is taking a toll on individual residents' physical and mental health.** The persistent stress associated with living in such conditions takes a toll on the body. Chronic stress wears down the immune system and puts people at higher risk for diseases such as hypertension and heart disease. Twenty-five percent of residents report that their physical health has become worse over the past two years, and 18% report that their mental health has become worse. Additionally, 73 percent report having problems like stress, depression, or anxious emotions over the past month some, most, or all of the time. While it is impossible to say that the foreclosure crisis is the sole cause of this decline in health, there is no doubt that the blight, crime, violence, increase in stress and loss of wealth threaten to exacerbate the health problems. Furthermore, as the property-tax base declines along with property values, our local governments are less able to treat the symptoms of this crisis.

The deterioration in Oakland's most vulnerable neighborhoods and our residents' health must stop. I strongly urge you to establish a City policy that ensures that owners of vacant, foreclosed properties are held accountable for preventing or stopping the health and safety problems associated with their properties, and that neighbors have a local point of contact for the property. A policy that meets these objectives, such as the proposed Foreclosure Vacancy Ordinance, will go a long way toward protecting health.

While the proposed Foreclosure Vacancy Ordinance is an important step toward addressing the health consequences of the foreclosure crisis, it does not address the needs of tenants living in foreclosed housing. Habitability issues plague Oakland's housing stock affordable to low-income residents, exposing these residents to conditions that place them at high risk for a host of respiratory diseases and, over longer periods of time, that place stress on the body's immune system and contribute to the health inequities. Despite laws protecting their right to stay in their unit, tenants living in foreclosed buildings are too often faced with living in uninhabitable conditions or being displaced with no guarantee that they will be able to find another unit they can afford in their neighborhood; between health and potential homelessness. While we are still in the preliminary stages of survey analysis, we already see a strong correlation between those living in substandard housing and asthma, especially among children. **Moving forward, we urge you to consider a policy that ensures all real estate owned properties are maintained at a habitable level for legal tenants, as is required of any other property owner.** The Alameda County Public Health Department is available to help identify solutions that would address the needs of Oakland's tenants impacted by the foreclosure crisis.

Thank you for your consideration of my comments.

Sincerely,

Sandra Witt, DrPH
Deputy Director of Planning, Policy and Health Equity
Alameda County Public Health Department

Cc: Councilmember Nadel
Councilmember Brooks
Councilmember Quan
