



ALAMEDA COUNTY HEALTH CARE SERVICES AGENCY
PUBLIC HEALTH DEPARTMENT

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RE: Proposed Expansion of the Foreclosed And Vacant Residential Buildings Ordinance

To Council President Reid and members of the City Council:

Issues related to foreclosure continue to negatively impact the health of Oakland residents, creating conditions that place stress on the body's immune system and increasing the risk of illness and premature death. As documented in a report that was published by the Alameda County Public Health Department (ACPHD) in partnership with Causa Justa: Just Cause (CJC), a local housing advocacy group, foreclosure can lead to displacement, poorly maintained housing, financial instability, neighborhood disinvestment, and increased rental demand, which contributes to unstable, overcrowded and substandard living conditions. These risks are particularly dire, as over three-fourths of those currently or recently experiencing foreclosure have children in their household. These matters are of particular concern to ACPHD because the communities most impacted by foreclosures and related blight are the communities also most impacted by existing health inequities.

The City of Oakland's current Vacant Property Registration & Foreclosure Blight Ordinance was 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. However, it leaves a large portion of Oakland's most affected residents unprotected. An example of one such resident, as witnessed by an ACPHD staff member, involved a home visit to a family who had been living in an unmaintained property, plagued with repairs that were left ignored and filled with squatters once the multi-family property had been foreclosed upon. Because properties with 4 or more units are not currently covered under the ordinance, and banks are not required to register such properties, the family had trouble locating the appropriate owner and were defrauded as a result; they had been paying rent to individuals posing as the "new owner." This is but a single example of a family in Oakland that would benefit from the extended protection offered by City Staffs' proposal.

As a response to the practical shortcomings of the current ordinance, City staff has collaborated with multiple organizations representing Oakland residents and developed an expanded ordinance which would close the aforementioned loopholes by requiring banks to register and maintain all respective properties in foreclosure and in default, as well as all tenant-occupied properties, regardless of number of units. We greatly appreciate the opportunity to be a part of this process and are especially excited by the element of the expanded ordinance which calls for the use of program penalty funds to be applied to foreclosure prevention efforts, as economic viability and community health go hand in hand.

The ongoing deterioration in Oakland's most vulnerable neighborhoods and our residents' health must stop. I strongly urge you to adopt the proposed expansion that ensures all properties in foreclosure are maintained at a habitable level for legal tenants, as is required of any other property owner, and that such protections begin at the Notice of Default stage.

Sincerely,
Anita Siegel
Director, Alameda County Public Health Department