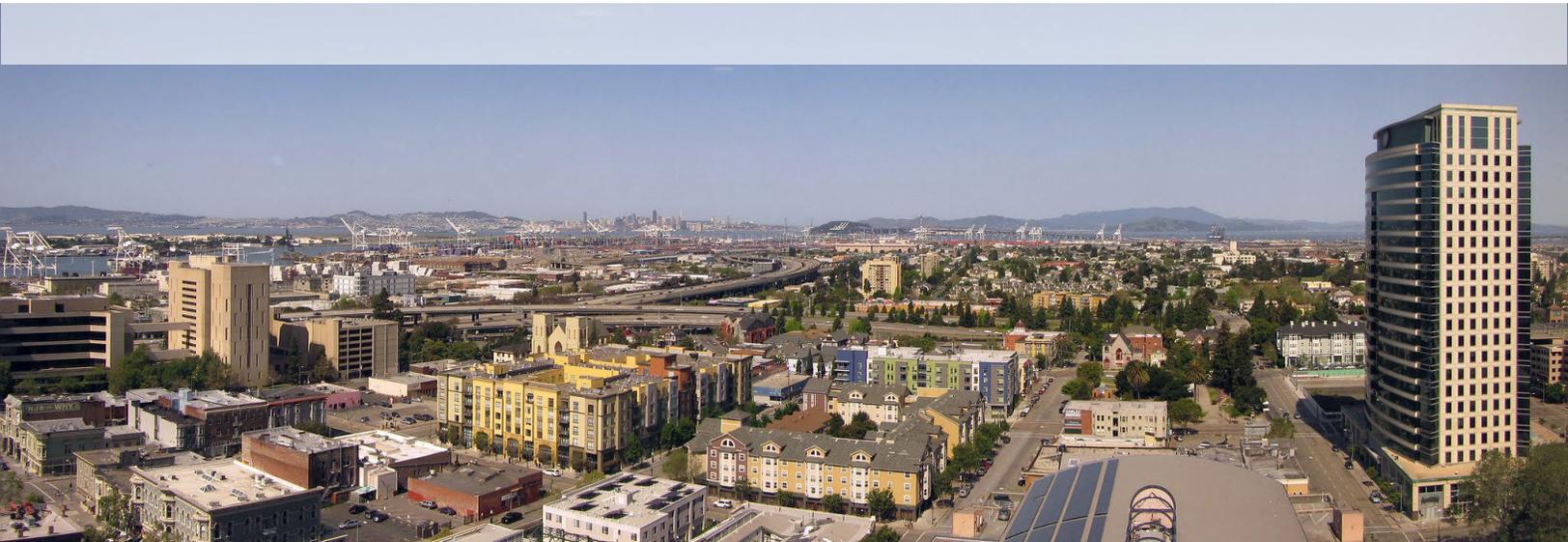


THE HOUSING INITIATIVE at Penn



HOUSING VULNERABILITY IN OAKLAND, CA

September, 2020

Prepared for the City of Oakland

Department of Housing and Community Development

by the Housing Initiative at Penn (HIP)

Image: Victor R. Ruiz via Flickr



This study of housing vulnerability in Oakland, CA is designed to inform housing interventions, particularly rental assistance efforts, in the wake of the COVID-19 pandemic. It relies primarily on publicly available data from the U.S. Census Bureau and Bureau of Labor Statistics, but also discusses data collected by the City of Oakland.

KEY FINDINGS

Demographics

- Oakland's population increased by 30,000 people, or about 7.5%, between 2010 and 2018.
- The number of White and Hispanic/Latino residents has increased since 2010 by 9% and 6%, respectively, while the number of Black residents has declined (-15%). The total number of Asian residents remained about the same, but their share of the total population declined slightly (-7%).
- Today, Blacks (27%) remain the majority race/ethnic group in Oakland, followed by Whites (26%) and Latinos (25%).

Tenure

- Oakland has a relatively low homeownership rate (41%) compared to the Alameda County average (53%).
- Between 2010 and 2018, the share of Oakland households that rent increased slightly from 58% to 60%.
- Oakland's Black population declined over this period by over 7,000 households between 2010 and 2018.
- This meant that Blacks were the only racial/ethnic group to experience a decrease in the citywide number of renter households since 2010.
- However, the share of Black Oaklanders who rent actually increased over this period, from 65% to 68% of the total Black population. This makes them most vulnerable to rising rents, and in need of support like rent relief during the pandemic.
- Blacks households continue to make up the greatest share of all renters (about 30%).

Employment

- Over 30,000 Oakland residents (15.2% of the labor force) were unemployed as of May 2020, which represents a 400% increase since February, when 3.4% of the labor force was unemployed.
- Almost half (45%) of renter households in Oakland had at least one household member who worked in a vulnerable occupation (with a high risk of layoffs and/or business closures).
- Non-White renters are considerably more likely to work in a vulnerable industry and are therefore at greater risk of job loss during the pandemic.

Income and Rent Burden

- For households with incomes above \$71,500 (which is 50% of AMI¹), monthly housing costs now consume a smaller share of household income (19%) than they did in 2010 (22%), adjusting for inflation. But the *reverse* is true for households making \$71,500 or less, for whom housing costs now consume 30% of monthly income, compared to 28% in 2010.
- Income disparities continue to grow between renters and homeowners. Renters have a median household income of approximately \$50,000, while the median homeownership household has an income more than double that (\$110,000).
- Oakland continues to face high levels of racial/ethnic income inequality. Blacks have the lowest median household income (\$41,341) followed by Hispanics/Latinos (\$55,603), Asians (\$55,912), and Whites (\$101,679).
- A large majority (75%) of Black renters are rent burdened, meaning that they pay more than 30% of their monthly household income for rent. About 52% of Hispanics/Latinos, 45% of Asians, and 37% of Whites are rent burdened.

Housing

- Almost two-thirds (62%) of renter households have two or more members, which is a 15% increase since 2010. The growth in household size cannot be explained by children, since the mean number of children per renter household has increased only marginally since 2010.
- Vacancy rates declined by almost half (-45%), from 10.9% to 6%, between 2010 and 2018. There are only 2,950 units available for rent or sale, which represents a very limited supply.
- Oakland has some of the oldest rental housing stock in Alameda County. The median year of construction for rental housing in Oakland is 1957, which is 12 years earlier than the county average.
- Recent data show that renters, especially low-income and non-White renters, are struggling to pay rent in the wake of COVID-19-related income losses. In the San Francisco metropolitan area, more than a quarter of Black renters, over a third of Hispanic/Latinx renters, and nearly half of households with incomes below \$25,000 reported little or no confidence in their ability to pay July's rent.

COVID-19

- About 40% of Alameda County's COVID-19 cases are concentrated in Oakland, even though the city makes up only about one-quarter of Alameda County's total population of 1.65 million residents.
- Hispanics/Latinos represent half (51%) of COVID-19 cases in the county, but only 22.5% of the county's population.
- Oakland's cases are concentrated in lower-income neighborhoods with high rates of rent burden.

¹ AMI is the area median income for the metropolitan statistical area as determined by the U.S. Department of Housing and Urban Development (HUD). The 2020 AMI for the San Francisco-Oakland-Berkeley, CA Metropolitan Statistical Area was \$143,000.

Overall Renter Vulnerability

- As part of this study, we developed an index of renter vulnerability in Oakland. The index ranks census tracts according to six indicators: 1) percent renter-ship, 2) percent non-White, 3) percent rent-burdened, 4) percent renter households with children, 5) percent without internet access, and 6) the ratio of median renter household income to citywide median household income.
- This index is meant to assist in identifying tracts where households may be experiencing the highest degree of need for COVID-19 rental assistance, and where the City should consider targeting outreach to enroll households in a COVID-19 rental assistance program.
- Mapping the index shows that the most vulnerable tracts are concentrated in, but not limited to, the southwestern portion of the city (sometimes called “Deep East Oakland”).
- A descriptive analysis shows that tracts in the top quintile for vulnerability have:
 - An average renter-ship rate of 67%
 - A median renter household income of \$32,467
 - A median monthly rent of \$1,283
 - Especially large households (averaging 3.37 members)
 - A very high average share of renters who are non-White (94%)
 - A high share of rent-burdened renters (63%)
 - A tract-level average of 51% renter households with children
 - A tract-level average of 27% of households without internet access

RECOMMENDATIONS

- Our findings suggest that in order to reach the most vulnerable renters, the City of Oakland should limit rental assistance to households at or below 50% of AMI (\$71,500) and consider prioritizing assistance for households earning 30% of AMI (\$42,900) or below.
- Our findings suggest that in order to keep vulnerable renters housed, the City of Oakland should offer at least \$1,000 in monthly rental assistance per household. The median monthly rent in the most vulnerable tracts is \$1,283. Renters in these tracts are very likely to have lost income in the past few months and to have no or slight confidence in their ability to pay rent.
- Many of the renter households in the most vulnerable census tracts have children. The City of Oakland should consider prioritizing families with children for rental assistance.
- The City should target outreach particularly to the neighborhoods identified in this study as belonging to the top quintile of most vulnerable census tracts.

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This report begins with a spatial and demographic analysis of COVID-19 case data in order to better understand which populations and neighborhoods in Oakland are at highest risk of health impacts.

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The second section of the report provides a comprehensive profile of renter households in Oakland in terms of household and housing characteristics, access to affordable housing, and employment, in order to inform decision-making about how and where to intervene.

Future Analysis 33

While this study relied primarily on publicly available data from the U.S. Census Bureau and Bureau of Labor Statistics, we explored several additional data sources that merit additional analysis.

Appendix 40

The appendix of this report provides information about our data sources, plus additional charts and maps, including ones profiling homeowners in Oakland.

This section of the report addresses the health of Oakland residents by analyzing COVID-19 cases and underlying medical conditions that may put residents at higher risk for severe illness as a result of COVID-19. First, COVID-19 cases are examined at the city and county levels to understand what demographic and areas have been impacted. Second, existing medical conditions reported by the CDC in 2017 are analyzed at the city and census tract level to understand where the most at-risk residents live.

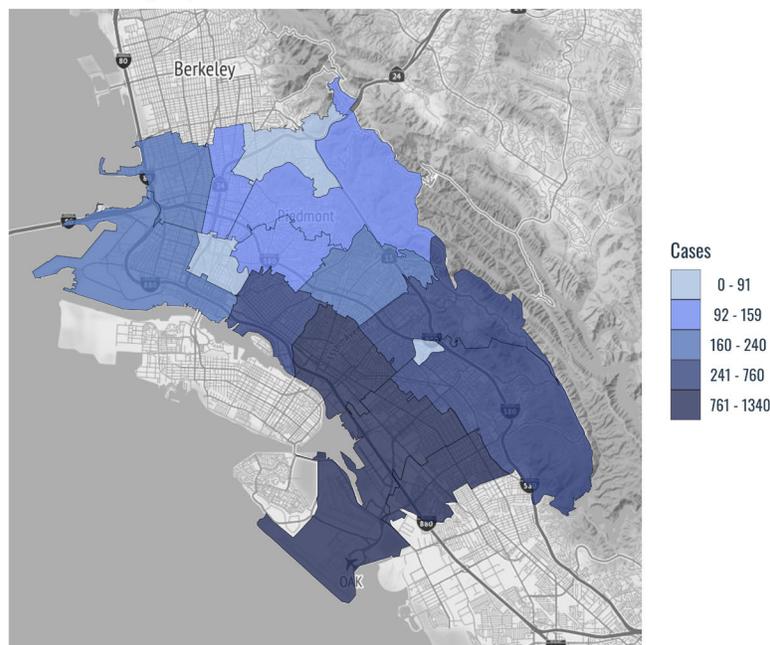
COVID-19 Cases

On August 2, 2020, the Alameda County Public Health Department reported that Oakland had accumulated over 4,740 cases of COVID-19. This is a rate of about 1,100 cases per 100,000 residents, almost double the overall county rate (about 650 cases per 100,000 residents). Oakland accounts for over 40% of the Alameda County’s cases, even though it makes up only about one-quarter of Alameda County’s total population of 1.65 million people.

A majority of Oakland’s cases have occurred in only three zip codes located in the southwestern portion of the city (see map, below). This area, sometimes called “Deep East Oakland,” is characterized by the lowest levels of household income and highest percentages of non-white residents, primarily Blacks and Hispanics/Latinos, in Oakland. For more details about renter demographics, see the “Oakland Renter Profile” beginning on page 9 of this report.

COVID-19 Cases

Total cases as of August 2, 2020



Alameda County Public Health Department (2020)

**COVID-19 Cases & Deaths in Alameda County
(as of August 2, 2020)**

	Cases	Deaths
Total	11,846	185
Per 100,000 residents	703	10
Race (Percent)		
Black	7%	22%
White	10%	23%
Asian	10%	20%
Hispanic or Latinx	51%	29%
Unknown	14%	N/A
Other	5%	N/A
Age (Percent)		
<18	10%	0%
18 - 30	26%	0%
31 - 40	21%	0%
41 - 50	17%	0%
51 - 60	12%	12%
61 - 70	7%	16%
71 - 80	4%	28%
81+	3%	44%

Alameda County Public Health Department (2020)

Hispanic/Latino residents represent half (51%) of the COVID-19 cases in the county, but only 22.5% of the county’s population. As such, they represent one of the most vulnerable populations in Oakland. The table at left provides a breakdown of Alameda County’s COVID-19 cases by race and age.

Pre-Existing Conditions

The CDC 500 Cities Project has estimated chronic disease risk and health outcomes at the city and census tract levels for 500 major cities, including Oakland, across the nation from 2013 to 2017. Note that all percentages are estimated using 2010 American Census Survey (ACS) population of individuals 18 years and older. All CDC health measurements listed in the table below are based on 2017 survey results, unless otherwise specified.

Health Measure	Percent of Population	
	Oakland	US
Lack of Health Insurance	13.7	14.7
Diabetes	10.2	10.8
High Blood Pressure	28.6	29.7
Asthma	9.7	14.7
*Seniors (65+) up to date on core preventative services		
Men	30.3	34.7
Women	30.7	31.5

*Measurement based on 2016 survey

CDC (2016-2017)

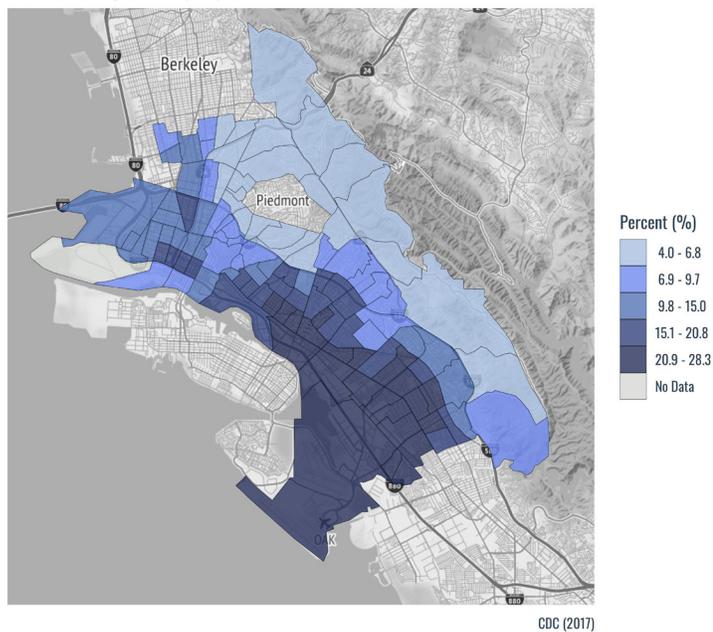
Pre-existing Conditions, Continued

Oakland residents rank only slightly below the national average for several medical conditions that increase risk for severe illness as a result of COVID-19. Many residents are at risk, with almost one-third having high blood pressure and about 20% suffering from asthma (9.7%) or diabetes (10.2%).

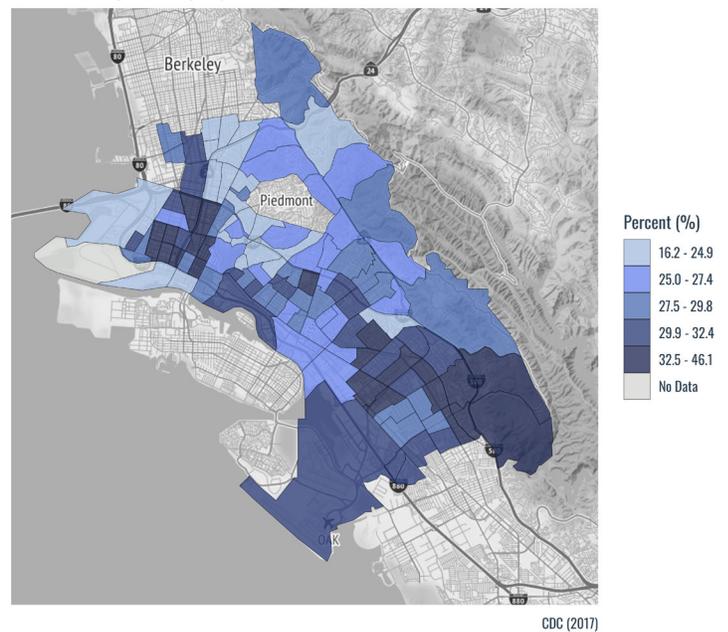
Furthermore, only about 30% of seniors, one of the demographics most vulnerable to COVID-19, are up to date on a core set of clinical preventative services (including receiving a flu shot within the last year, ever receiving a PPV shot, and having a colorectal cancer screening and mammogram within the last two years). The remaining two-thirds of this at-risk demographic group are not up to date on services and may be even more at risk of suffering severe illness as a result of COVID-19.

Many existing health conditions can be costly, especially for the 13% of residents who do not have health insurance. Neighborhoods with the highest shares of residents without health insurance, exceeding 20%, are concentrated in the southwest of Oakland. Many of these neighborhoods also have the highest shares of residents with asthma and diabetes. Since this part of the city experiences some of the highest rates of COVID-19 infection, highest levels of poverty, and lowest income levels, residents of these neighborhoods likely experience multiple financial and health hardships that compound their vulnerability.

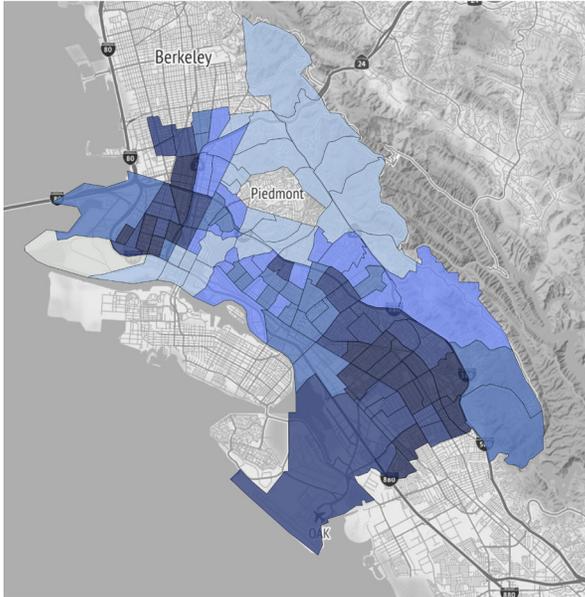
Percent of Population (18+) without Health Insurance



Percent of Population (18+) with High Blood Pressure

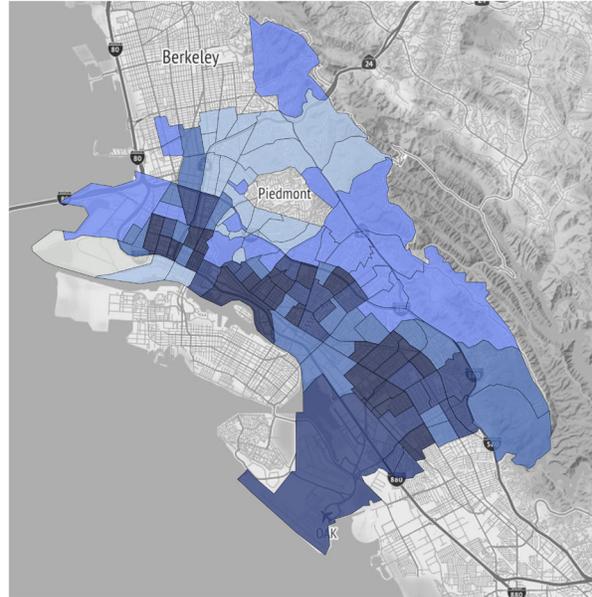


Percent of Population (18+) with Asthma

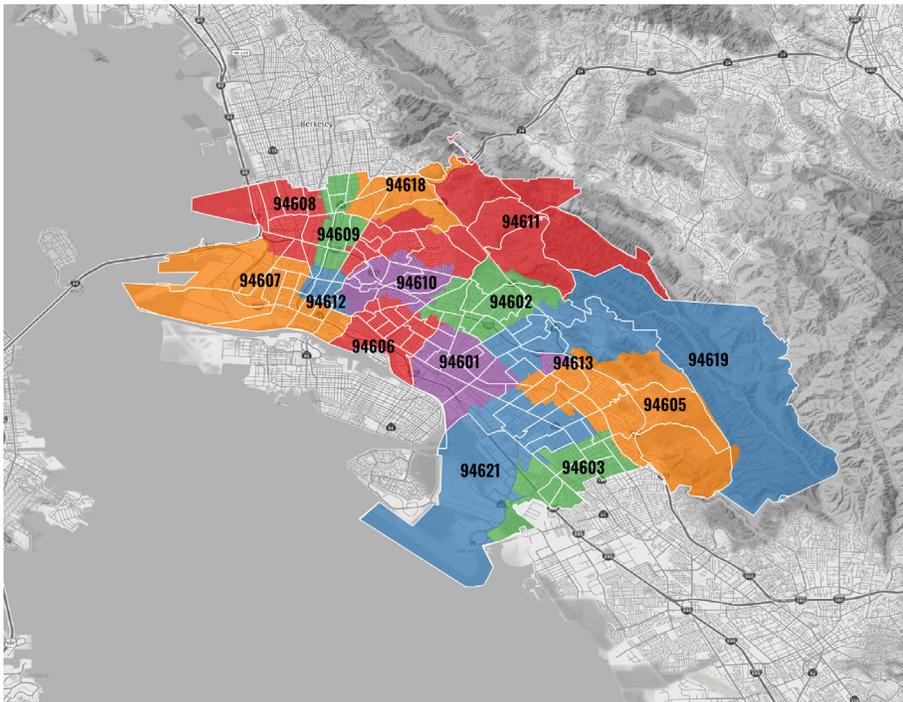


CDC (2017)

Percent of Population (18+) with Diabetes



CDC (2017)



A Note on Census Tracts and Zip Codes

Census tracts are the primary unit of analysis in this study because they provide a more granular understanding of the spatial concentration of disadvantage. Zip codes are often too large to capture neighborhood-level dynamics. However, zip codes are more recognizable than census tracts; while few of us know which census tract we live in, we all know our zip code. Some data, including COVID-19 cases, are also available only at the zip code. For this reason, it is useful to understand how census tracts and zip codes intersect (see map at left).

The **Oakland Renter Profile** analyzes city-level trends from 2010 to 2018 and a snapshot of census-tract-level data from 2018 to understand how renter households have changed over time and where the most vulnerable renters live. Trends in demographics, housing affordability, characteristics of the housing stock, and employment are discussed.

In Oakland, renting is the dominant form of occupancy. The city has a low homeownership rate (40.4%) relative to the county (53.3%) and national (63.9%) rates. Oakland's population has increased by more than 30,000 net residents (+7.8%) and 6,600 net households (+4.3%) over the last decade. Of net new households, almost all (over 6,000) were renters. Over the past decade, the composition of renter households in Oakland has drastically changed as the cost of housing for renters increased by 17.5% from 2010 to 2018, potentially pricing out long-term renters or forcing renters to change living arrangements.

Demographic Characteristics	2010	2018	Percent Change
Householder Age			
15 to 24 (%)	6.3	4.1	-35.5
25 to 34 (%)	26.3	27.8	6.0
35 to 44 (%)	23.0	23.4	1.6
45 to 54 (%)	18.3	16.4	-10.1
55 to 64 (%)	12.8	13.2	3.2
65+ (%)	13.3	15.1	13.0
Race			
Asian (%)	14.3	14.9	3.6
Black (%)	36.3	30.4	-16.2
Hispanic or Latino (%)	17.5	20.9	19.4
White (%)	26.0	28.9	11.2
Household Characteristics			
Average Household Size	2.4	2.5	3.8
Rentership (%)	58.9	59.6	1.2
Household Composition			
Single Occupancy (%)	45.5	37.4	-17.7
Nonfamily (%)	11.2	15.3	36.1
Family (%)	43.3	47.3	9.2
Households with Children (%)	27.7	27.2	-1.6
Overcrowded (%)	8.3	11.5	38.8
Economic Characteristics			
Median Household Income (\$)	37,949	48,972	29.0
Median Gross Rent (\$)	1,152	1,354	17.5
Monthly Rent			
1 Bedroom (\$)	--	1,233	--
2 Bedroom (\$)	--	1,458	--
Rent Burden (%)	55.1	51.3	-6.9
Households Below Poverty (%)	16.6	15.9	-4.2

* Includes all housing units (renter and owner occupied)

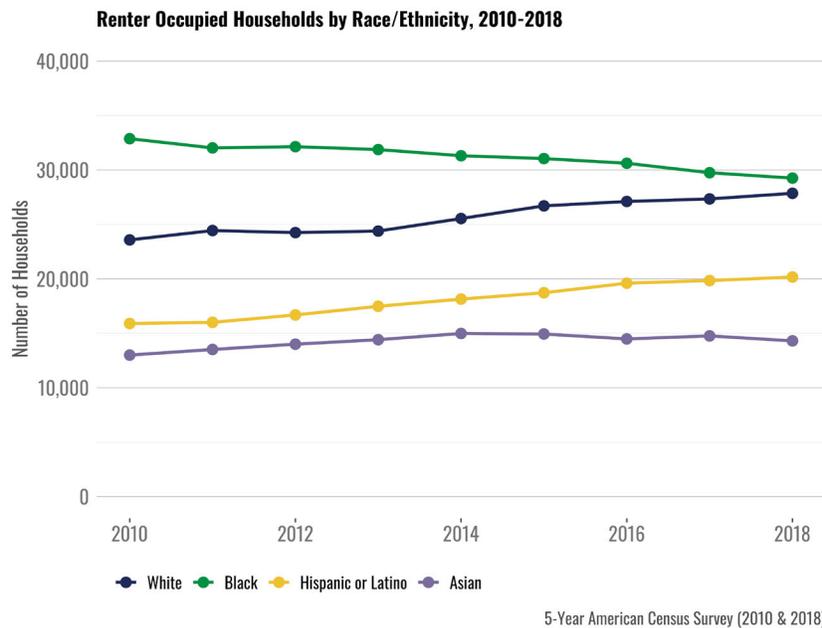
**Represented in 2018 USD

Housing Unit Characteristics	2010	2018	Percent Change
Units			
Single-Family	20,141	22,519	11.8
2 to 4	23,652	24,200	2.3
5 to 19	20,918	22,767	8.8
20+	24,127	26,359	9.3
Mobile	267	375	40.4
Total Units	90,649	96,305	6.2
Median Year Built	1952	1957	0.3
Year Built			
Before 1940 (%)	34.1	32.1	-5.9
1940s (%)	13.6	9.5	-30.6
1950s (%)	13.2	11.7	-11.8
1960s (%)	14.0	13.6	-3.0
1970s (%)	10.7	12.2	14.0
1980s (%)	5.8	7.3	25.5
1990s (%)	3.9	5.0	26.9
2000s (%)	4.5	6.6	45.8
2010s (%)	--	2.1	--
Vacancy			
*Vacancy (%)	9.4	6.0	-35.8
For Rent (%)	37.53	21.2	-43.4
For Sale (%)	10.2	7.1	-30.5
Rented or Sold (%)	8.4	10.5	25.2
Technology			
*Internet Access (%)	--	85.0	--

HOUSEHOLD CHARACTERISTICS

Race

Today, Black Oaklanders make up the largest share (30%) of renter households. This share is decreasing, however, because the total Black population in Oakland is declining. Today, a nearly equal share of renters are White (29%); another 21% are Hispanic or Latino; and 15% are Asian. Among all four of these races/ethnicities, Blacks were the only group to experience a decrease in the number of renter households between 2010 and 2018. The Black renter population declined by 3,622 households (-11%) during this 8-year span while White, Hispanic or Latino, and Asian renter households increased by 18% (or 4,279 households), 27% (4,270 households), and 10% (1,307 households) respectively.



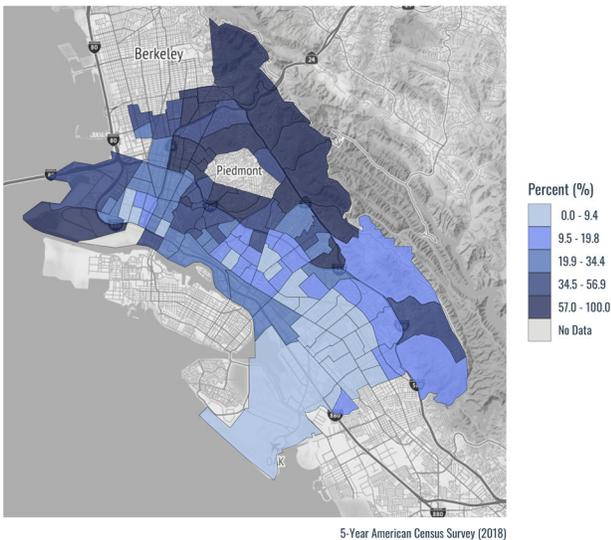
Even though there has been a shift in the share of renters by race/ethnicity, renters remain racially and ethnically segregated. A recent analysis found that less than one in five census tracts in Alameda County reflects the demographics of the overall county for any racial group. Moreover, eight of the ten most segregated neighborhoods for African Americans in the entire Bay Area are in Oakland.²

² Stephen Menendian and Samir Gambhir. 2018. "Racial Segregation in the San Francisco Bay Area, Part 1." Othering and Belonging Institute, University of California at Berkeley. <https://belonging.berkeley.edu/racial-segregation-san-francisco-bay-area>

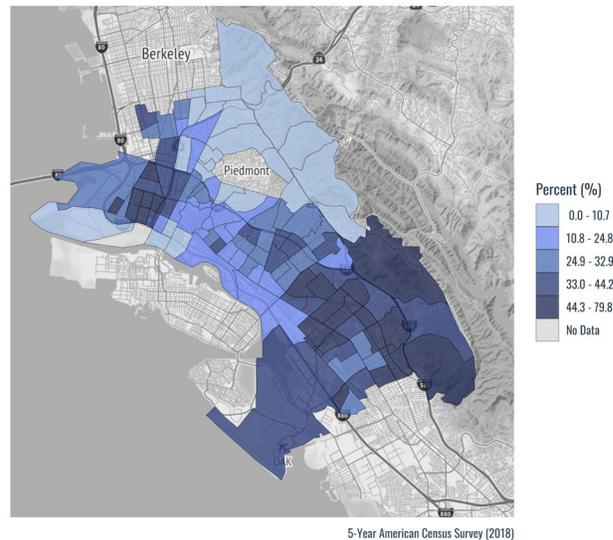
As illustrated in the maps below, renters are distributed across Oakland such that:

- The northeast is predominantly White
- Black renters live primarily in the northwest and south
- Hispanic/Latino renters live primarily in the southwest
- The majority of Asian renters live near central Oakland

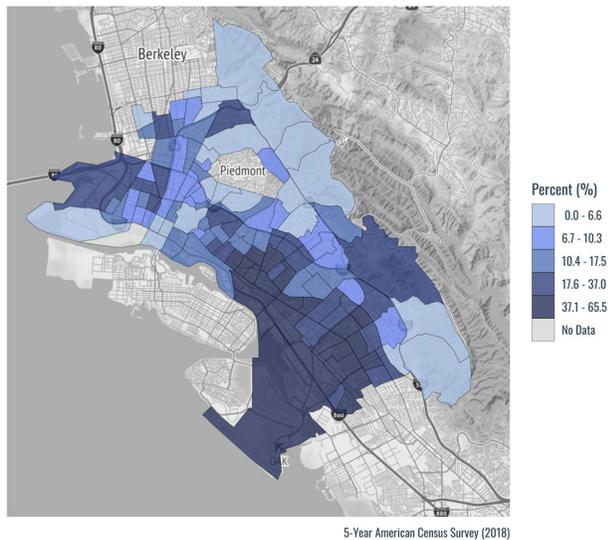
Percent White Renters, 2018



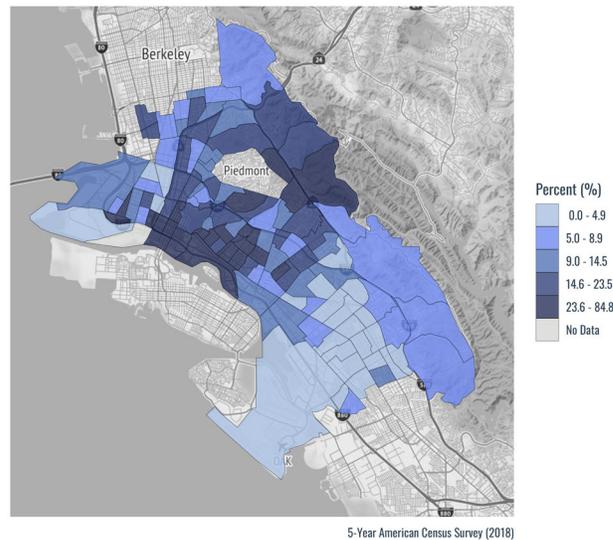
Percent Black Renters, 2018



Percent Hispanic Renters, 2018

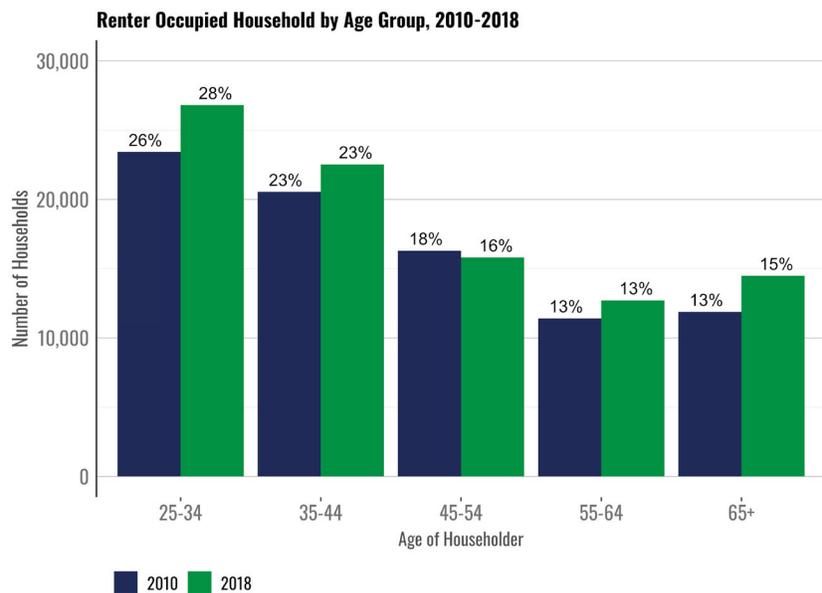


Percent Asian Renters, 2018



Age of Householder

Historically, many heads of renter households in Oakland have been young adults (aged 25 to 34) and this trend has continued; today, 25-to-34-year-olds account for 28% of all renter householders. However, a greater number of older adults are renting. From 2010 to 2018, the number of renter householders aged 55 and over increased by 3,908, or about 17%. The number of senior (aged 65 and over) renter householders increased by 2,611, or more than 20%. Now, seniors make up 15% of all renter householders compared to 13% in 2010. Even though seniors experienced the largest increase in renters, all other ages groups, except for householders aged 45 to 54, grew by at least 9%.



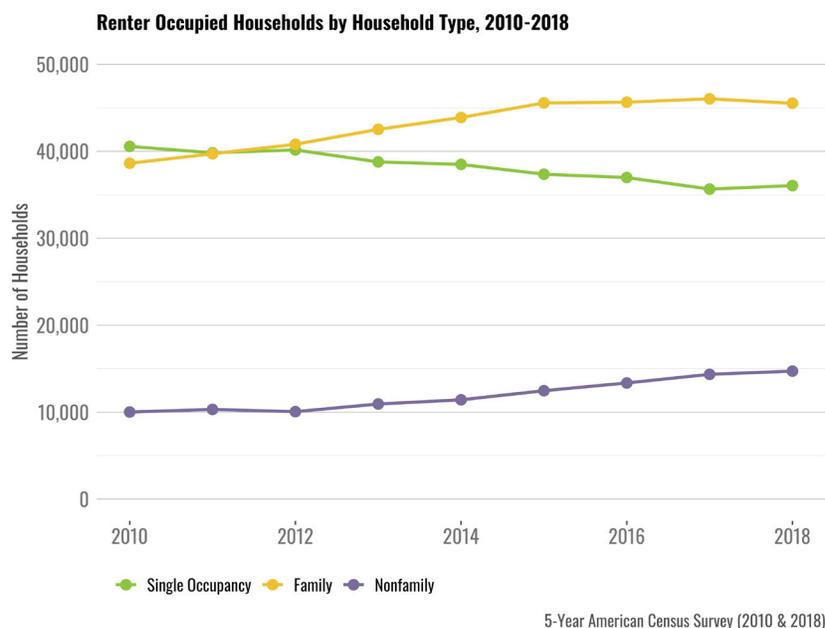
Household Composition

Today, renters are increasingly living with roommates or family members. As a result, in 2018, 62% of all rental households are multi-person households (rather than households composed of a single person), compared to only 55% in 2010.

Household Composition, Continued

Over the past decade, there has been an 11% decrease in single-occupancy households while the number of multi-person households grew by almost 25%. The rise in multi-person households may possibly be partially attributed to more young working adults doubling up or moving in with parents or family members.^{3,4}

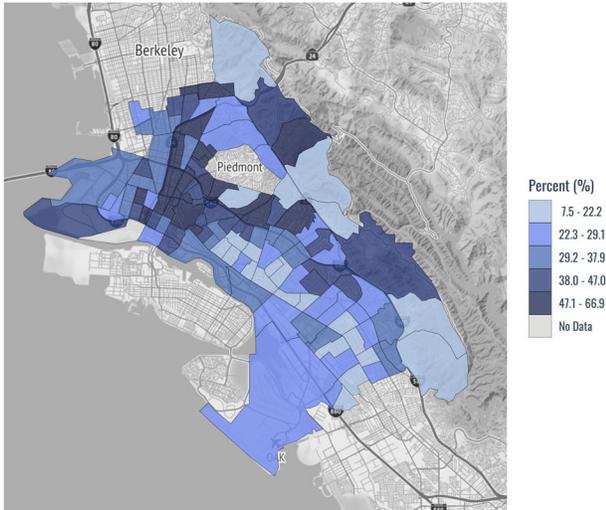
As of 2018, family households make up a majority (76%) of all households with two or more members, and almost half (47.2%) of all renter households, while nonfamily households make up only 15% of all renter households. The census tracts with the highest shares of family households, including households with children, are concentrated in the southern portion of Oakland. The highest shares of single-person and non-family households are located in the northwest portion of the city (refer to maps on the following page).



³ Richard Fry. 2016. “For First Time in Modern Era, Living With Parents Edges Out Other Living Arrangements for 18- to 34-Year-Olds.” Pew Research Center’s *Social & Demographic Trends Project*. May 24, 2016. <https://www.pewsocialtrends.org/2016/05/24/for-first-time-in-modern-era-living-with-parents-edges-out-other-living-arrangements-for-18-to-34-year-olds/>

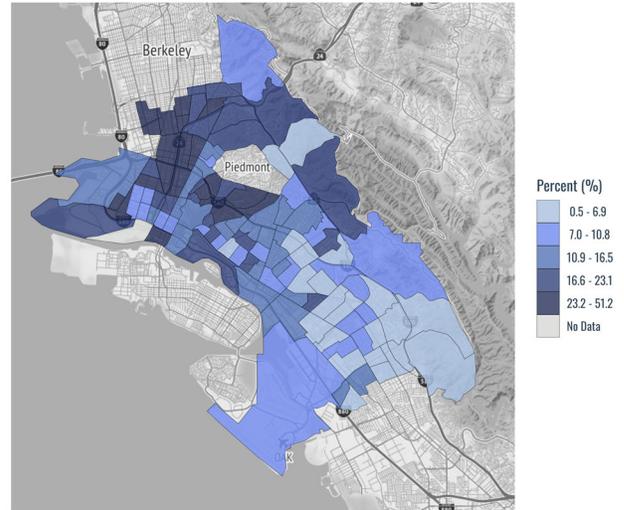
⁴ Doubling up is when two working-age, unmarried or un-partnered adults live together.

Percent Single Occupancy Renter Households, 2018



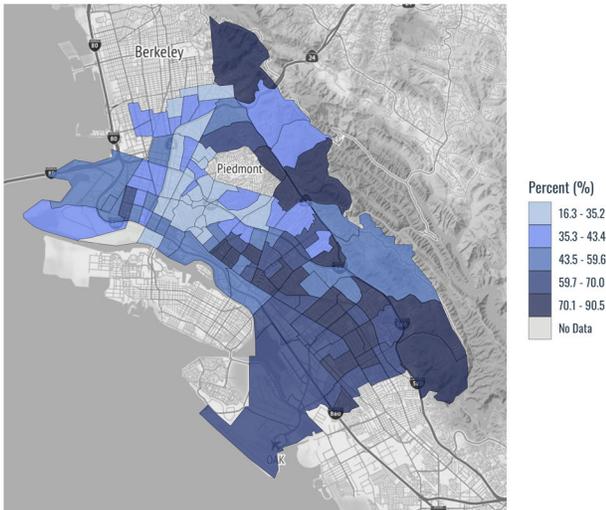
5-Year American Census Survey (2018)

Percent Nonfamily Renter Households, 2018



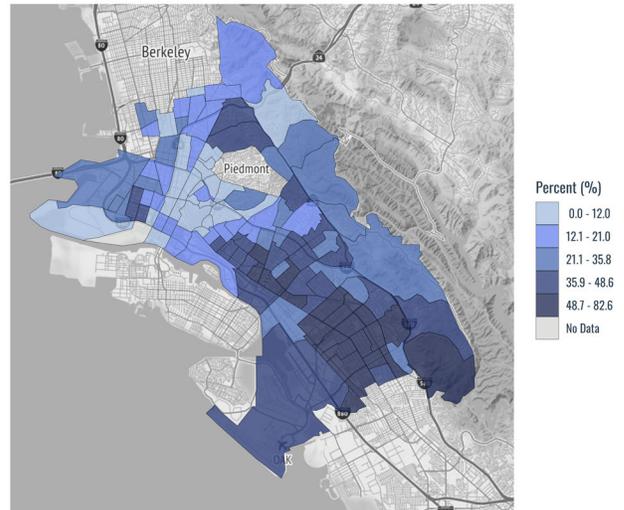
5-Year American Census Survey (2018)

Percent Family Renter Households, 2018



5-Year American Census Survey (2018)

Percent of Renter Households with Children, 2018

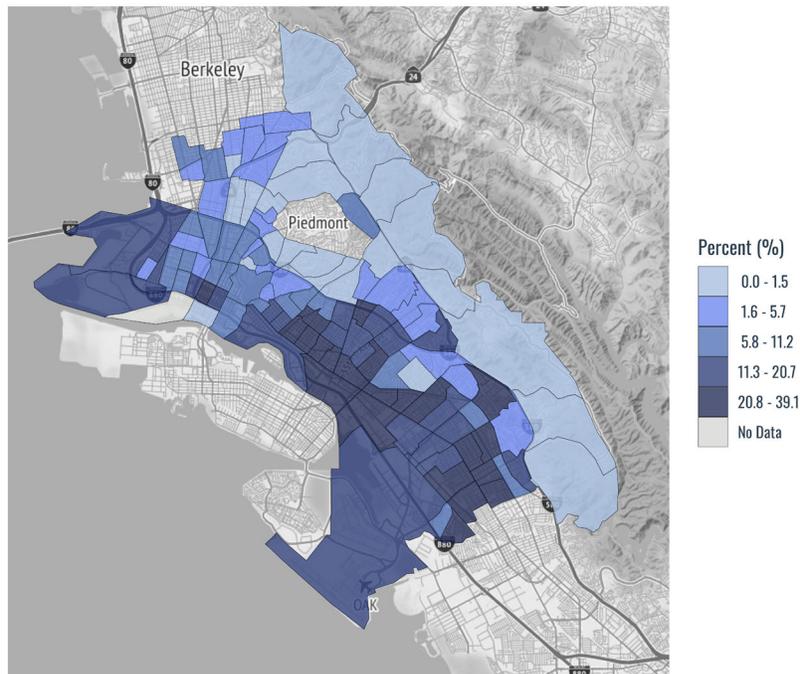


5-Year American Census Survey (2018)

Overcrowding

Overcrowding, which occurs when a household has more persons than available bedrooms, is a growing concern in Oakland. Overcrowding can have negative effects on a child’s physical and mental health due to a lack of privacy and space.⁵ California has one of the highest levels of overcrowded renter households (13.4%) in the nation, more than double the national average (6.2%). Today, Oakland has reached nearly the state average; the share of overcrowded renter households grew from 8.3% to 11.5% of all renter households between 2010 and 2018. The highest levels of overcrowding are found in census tracts located in southern and western Oakland, which also have the largest shares of renter households with children.

Percent of Renter Households that are Overcrowded, 2018



5-Year American Census Survey (2018)

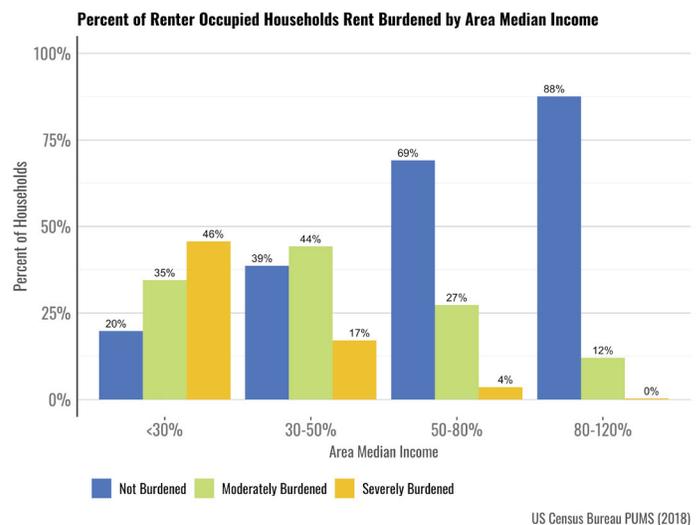
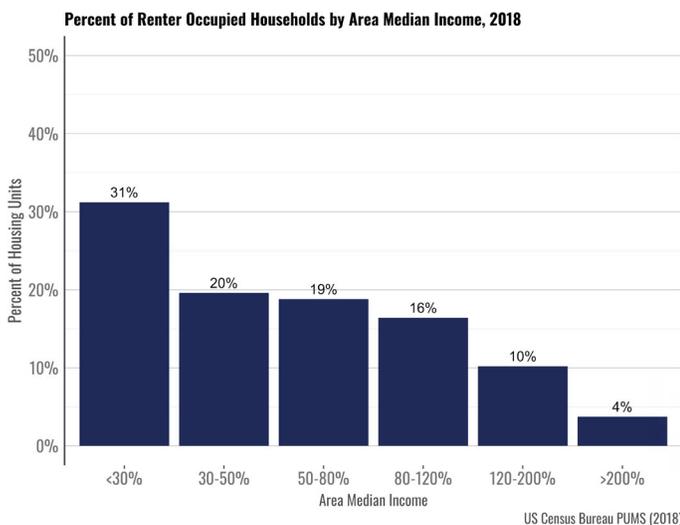
⁵ Claudia D. Solari and Robert D. Mare. 2012. “Housing Crowding Effects on Children’s Wellbeing.” *Social Science Research* 41, no. 2 (March): 464–76. <https://doi.org/10.1016/j.ssresearch.2011.09.012>

HOUSING AFFORDABILITY

Rent Burden

About half (51%) of renter households are “very low-income,” meaning that they make less than 50% of the Area Median Income (AMI), or \$58,100.⁶ This is a slightly smaller share than a decade ago, when 54% of renter households were very low-income. The majority of these very low-income renters pay more for their housing than they can afford, using the standard definition of affordability.⁷ Almost three-quarters pay more than 30% of their monthly household income on rent and over one-quarter (27%) pay more than 50% of their monthly household income on rent.

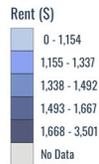
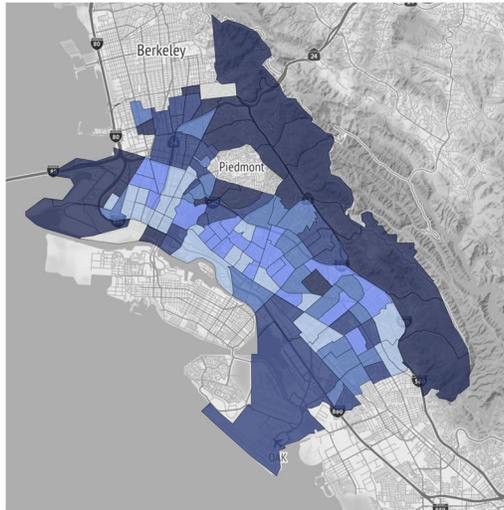
A majority of Oakland’s lower-income neighborhoods (census tracts with a median household income less \$58,100) are located in the western half of the city. However, the lowest-income neighborhoods are clustered in the northwest and south. These neighborhoods experience the highest levels of rent burden in the city, especially in the south, where more than half of the households in these census tracts are rent burdened and about a quarter of the households in these census tracts are severely rent burdened.



⁶ HUD AMI is for a family of 4 living in the San Francisco-Oakland-Berkeley, CA Metro Area.

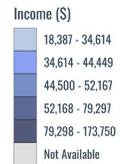
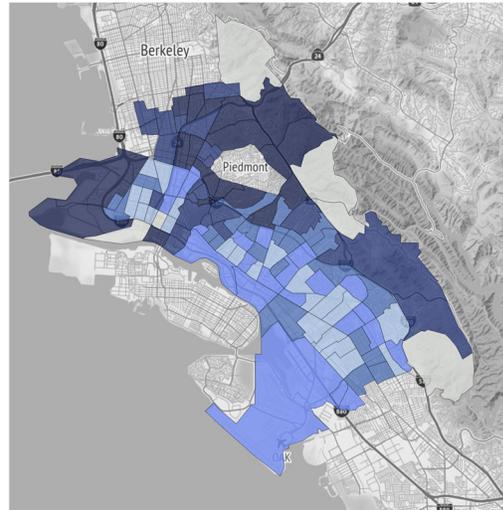
⁷ Housing is considered “affordable” if housing costs consume no more than 30% of a household’s monthly income. Renter households paying more than this are rent burdened. Those paying more than 50% of their income in rent are considered *severely* rent burdened.

Median Gross Rent, 2018



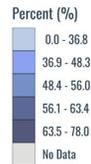
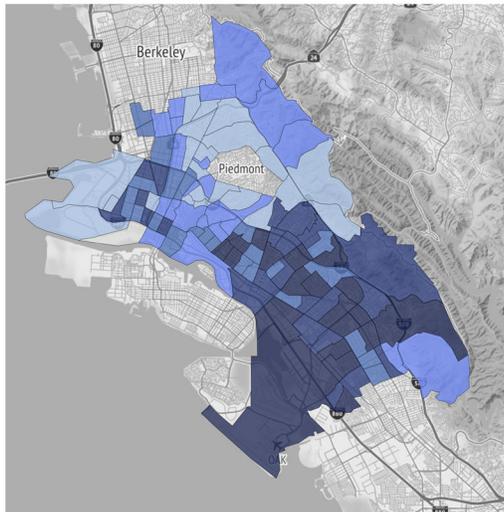
5-Year American Census Survey (2018)

Renter Median Household Income, 2018



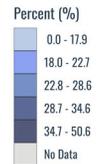
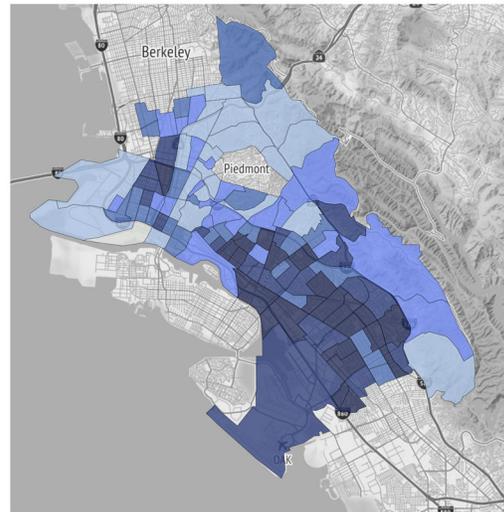
5-Year American Census Survey (2018)

Percent of Rent Burdened Households, 2018



5-Year American Census Survey (2018)

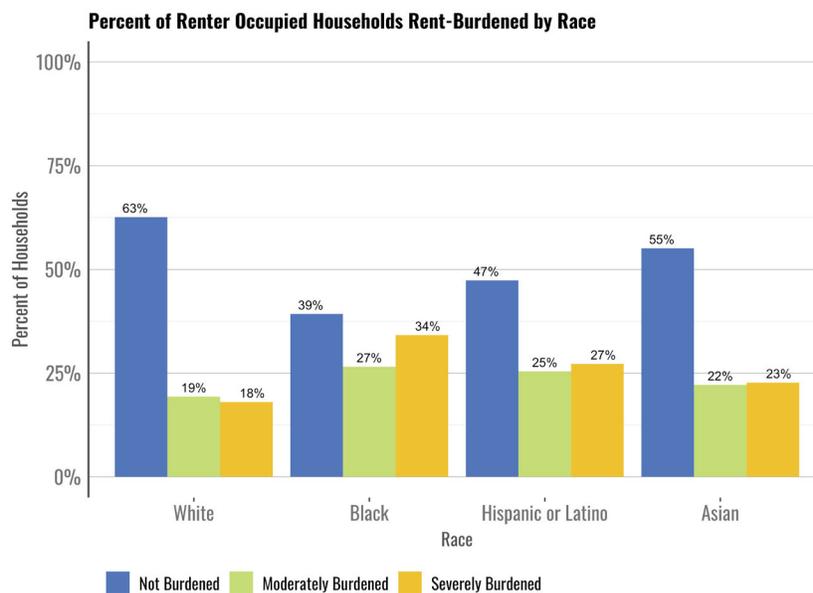
Percent of Severely Rent Burdened Households, 2018



5-Year American Census Survey (2018)

Rent Burden, Continued

Housing affordability varies significantly by household characteristics such as race and income. In Oakland, Black households have the lowest median household income (\$41,341) compared to Hispanics/Latinos (\$55,603), Asians (\$55,912), and Whites (\$101,679). Approximately 61% of Black renter households are rent burdened, and about one-third are severely rent burdened—the highest rate of any racial/ethnic group in Oakland. The proportion of rent burdened households is also higher for other non-White races/ethnicities, such as Hispanics/Latinos (52%) and Asians (45%), than for Whites (37%).



Homelessness

Oakland has experienced one of the largest increases in homelessness over that last couple of years, with the number of homeless individuals almost doubling from 2,761 to 4,071 people. HUD’s Point-In-Time (PIT) count data show that homeless shelters reached their maximum capacity (approximately 850 beds) in 2017. Now, there are about 3,200 unsheltered homeless individuals living in Oakland. It is important to note that PIT counts have a significant margin of error and typically underestimate homelessness. Since they are conducted on a single night by multiple volunteers, their accuracy varies based on factors including the weather and the number of volunteers.⁸

⁸ Darrell Stanley et al. 2017. “Don’t Count On It: How the HUD Point-in-Time Count Underestimates the Homelessness Crisis in America.” National Law Center on Homelessness and Poverty. <https://nlchp.org/wp-content/uploads/2018/10/HUDPIT-report2017.pdf>

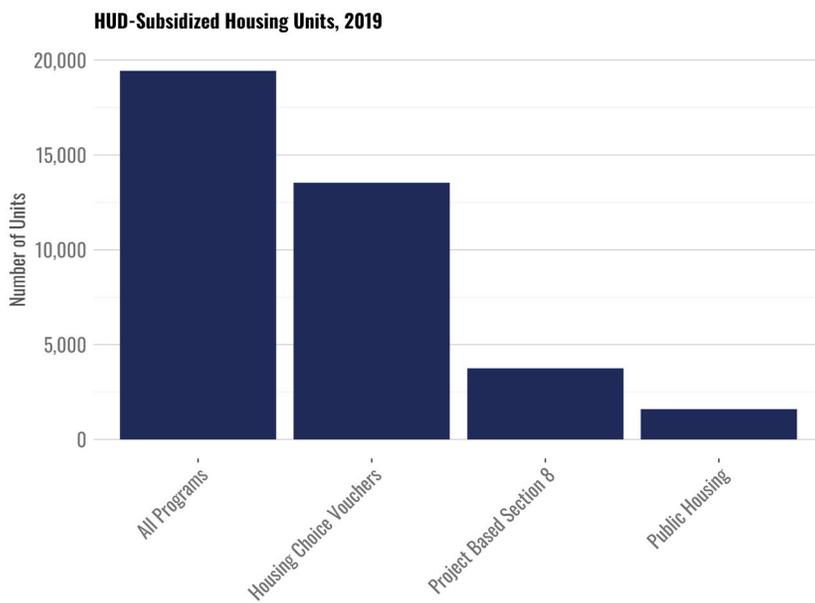
Homelessness, Continued

Today, almost one out of every hundred people in Oakland is homeless. Based on a survey conducted by Everyone Home during the 2019 Point-In-Time (PIT) Count, almost one-third of the causes of homelessness were related to economic factors, including job losses and rent increases.¹⁰ As levels of rent burden in Oakland rise, it is likely that the risk of homelessness is also increasing.¹¹

Federal Housing Subsidies

The U.S. Department of Housing and Urban Development (HUD) funds several housing programs, including Public Housing, Housing Choice Vouchers, and Project-Based Section 8, that collectively provide about 19,400 subsidized rental units in Oakland (this figure does not account for the fact that a single unit may receive more than one form of subsidy). The number of subsidized units has remained relatively constant since 2010. However, the need for affordable housing has grown, as a growing percentage of lower-income renters (household income less than 50% AMI) are rent burdened (see “Housing Affordability,” above).

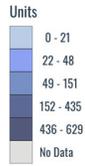
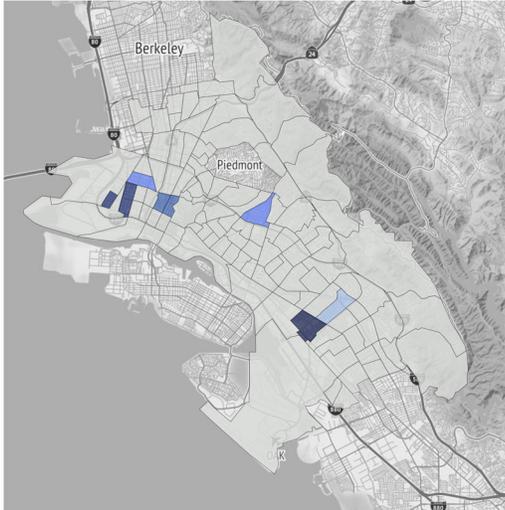
Housing Choice Vouchers make up 70% (or 13,545 units) of all HUD unit-subsidies in Oakland. The majority of vouchers are used in Central East Oakland and Elmhurst. Additionally, Project-Based Section 8 subsidies account for approximately 3,750 housing units and are primarily concentrated in the West Oakland neighborhood.



¹⁰ Everyone Home. 2019. “City of Oakland Homeless Count & Survey Comprehensive Report, 2019.”

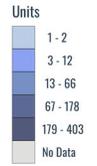
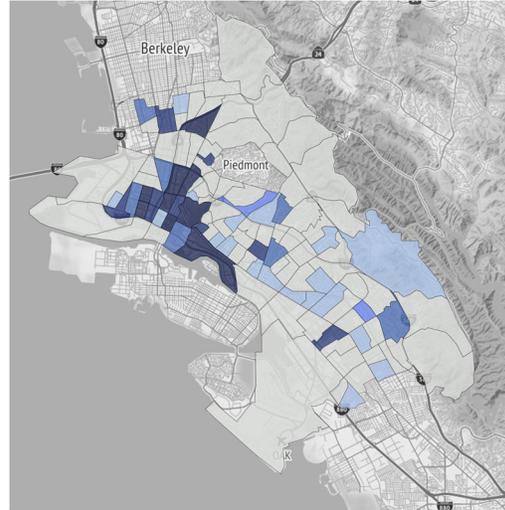
¹¹ U.S. Department of Housing and Urban Development. 2019. “Market Predictors of Homelessness: How Housing and Community Factors Shape Homelessness Rates Within Continuums of Care.”

Public Housing, 2019



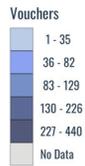
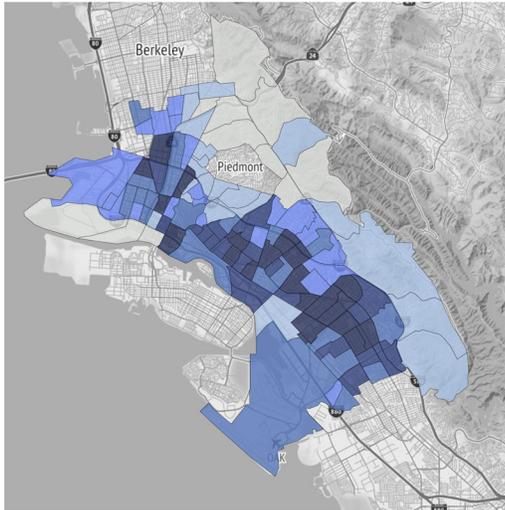
HUD Picture of Subsidized Households (2019)

Project Based Section 8, 2019



HUD Picture of Subsidized Households (2019)

Housing Choice Vouchers, 2019

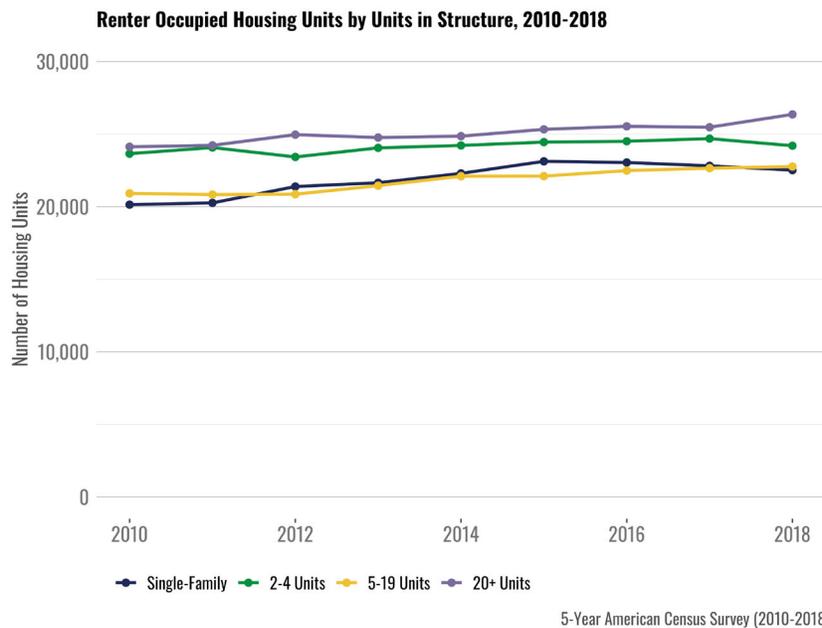


HUD Picture of Subsidized Households (2019)

RENTAL HOUSING STOCK

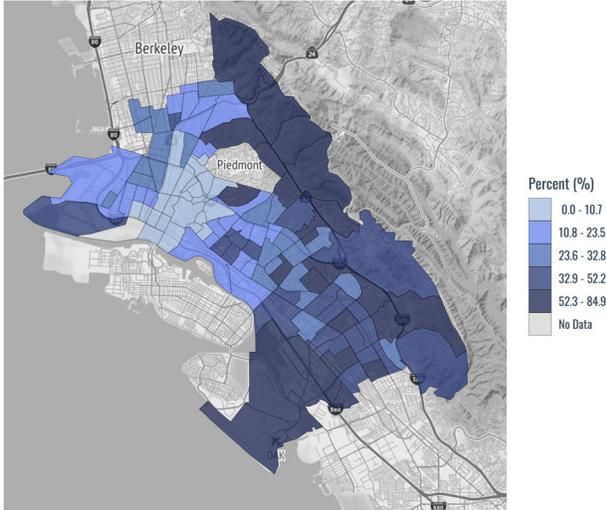
Unit Type

As of 2018, the share of rental units is almost evenly split between four housing structures: single-family (23%), small multi-family buildings of 2-4 units (25%), medium sized multi-family buildings of 5 to 19 units (27%), and large multi-family buildings (24%). Since 2010, 2,378 net single-family units were added, while units in medium-sized and large multi-family buildings increased by 2,232 and 1,849 units respectively, compared to only a 548-unit increase in small multi-family buildings.



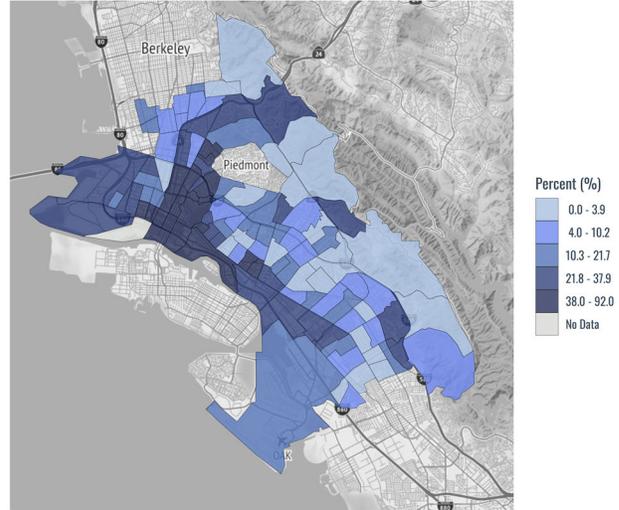
Developers have responded to the increasing demand for housing in Oakland by building higher-density projects, especially near the city’s downtown. A majority of medium and large multi-family rental units are concentrated in northern Oakland near the city center while most single-family rental homes are located in the southernmost neighborhoods of Oakland, which contain a high percentage of family households with children.

Percent Single-Family Households, 2018



5-Year American Census Survey (2018)

Percent of Units in Large Multi-Family Buildings (20+ Units), 2018



5-Year American Census Survey (2018)

Unit Size

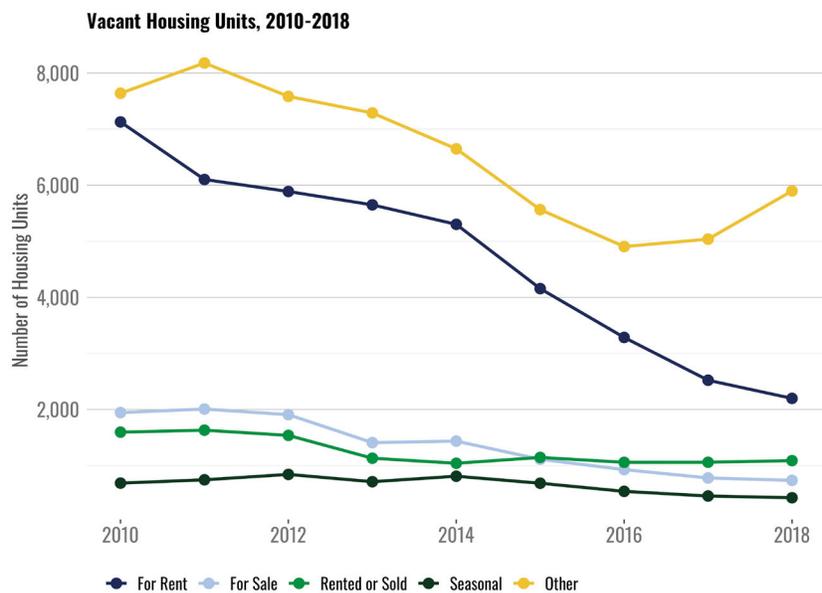
Even though one- or two-bedroom units still make up a majority of all rental units (68%), there has been a shift since 2010 to more studio apartments being developed. Over three-quarters of net new units added since 2010 are studios and two-bedroom units. Only 15% have been three-bedroom units. Meanwhile, the supply of one-bedroom units declined by 5% (or 1,569 units).

Number of Bedrooms	2010	2018	Change	Percent Change
0	8,659	11,979	3,320	28%
1	34,631	33,062	-1,569	-5%
2	29,416	33,055	3,639	11%
3	12,728	14,680	1,952	13%
4	2,622	2,805	183	7%
5+	1,154	724	-430	-59%

5-Year American Census Survey (2010-2018)

Occupancy Status

Vacancy levels in Oakland decreased by 45%, from 10.9% to 6%, between 2010 and 2018. With 10,346 vacant units, only about 2,200 units are available for rent and less than 750 are for sale, creating a limited supply of rental housing. A majority (57%) of vacant units are classified as “Other Vacant,” a category which likely includes many units that are uninhabitable. The downward trend in vacancy is not only occurring in Oakland, but throughout Alameda County; indeed, vacancy levels are even lower in the county overall (4.8%).



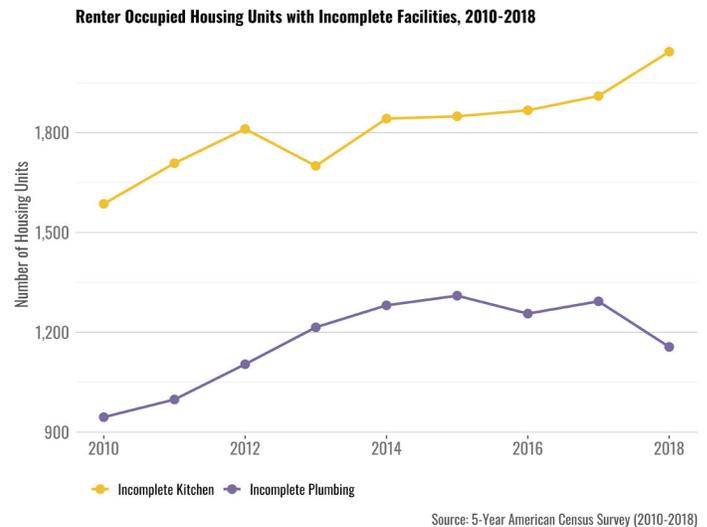
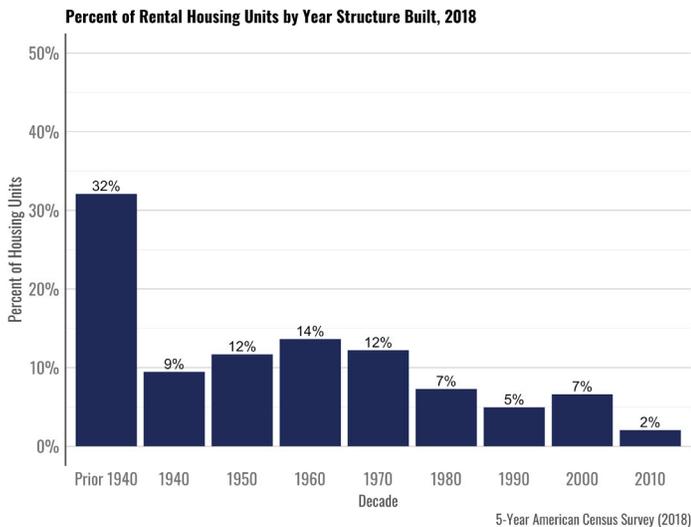
Housing Quality

Housing quality can be difficult to measure. The age of a housing unit is a commonly used indicator. The older a home, the more likely it will need capital repairs and upgrades.¹² Oakland has some of the oldest rental housing stock in Alameda County, where the median year of construction for rental housing is 1957. Over 60% of the county’s rental housing units built prior to 1940 are located in Oakland. Rental housing units built before 1940 make up about one-third of Oakland’s rental housing units but only 19% of the county’s total rental housing units. Today, less than 10% of the existing rental housing units in Oakland were built within the last two decades and only 2,000 of those rental units were built since 2010.

¹² Mousumi Sarkar. 2011. “How American Homes Vary by the Year They Were Built.” Working Paper No. 2011-18. U.S. Census Bureau; Paul Emrath. 2012. “Quality of the Existing Housing Stock: As Good as You Thought?” *Special Studies in Economics and Housing Policy*. NAHB.

Housing Quality, Continued

Since 2010, the number of renter occupied housing units with incomplete kitchens and plumbing increased by 28% and 23% respectively. The increase may be linked to informal housing development.



THE IMPACT OF COVID-19 ON RENTERS

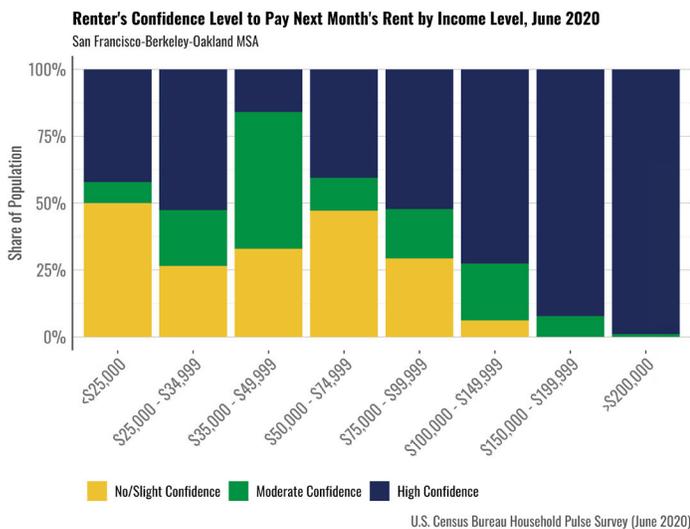
Ability to Pay Rent

Due to the recent economic hardships, over 30,000 Oakland residents (15.2% of the labor force) were unemployed as of May 2020—a 400% increase since February (when the unemployment rate was 3.4%). Some of the impacts of this loss of employment are captured in the U.S. Census Bureau Household Pulse Survey, which is an experimental weekly survey of households across the country that measures the toll of COVID-19 in terms of housing and economic security, child education, food security, and health. The week of June 17th, 11% of survey respondents who rent a home in the San Francisco-Oakland-Berkeley Metropolitan Statistical Area (MSA) reported that they had not paid rent that month (June) and almost one-quarter of renters had little to no confidence that they would be able to pay next month's rent (July).¹³

¹³ It is important to recognize that these statistics are likely to be higher still in Oakland, since the city's median household income (\$68,442) is significantly lower than the San Francisco-Berkeley-Oakland MSA's median household income (\$99,592), and the economic impacts of COVID-19 tend to be greater for lower-income households.

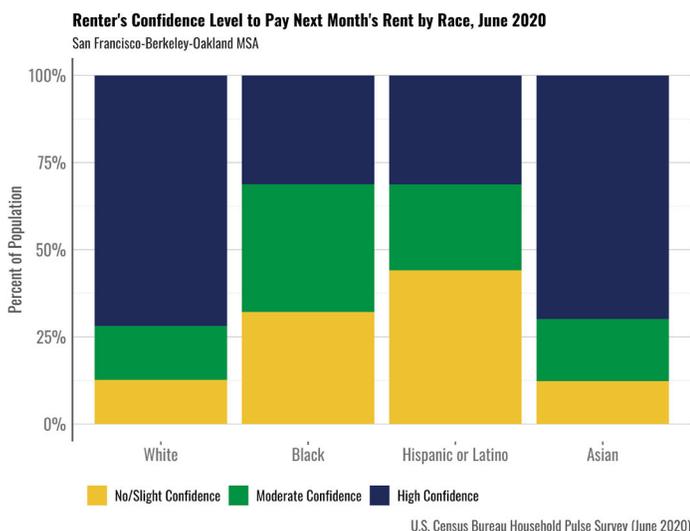
Ability to Pay Rent, Continued

Non-White renters are disproportionately likely to have little or no confidence in their ability to pay next month's rent. Over a third of Hispanic/Latino renters and one-quarter of Black renters have no or slight confidence that they will be able to pay next month's rent in the San Francisco MSA, compared to only 13% of White renters. Similarly, non-White renters were more likely to have missed rent already. Approximately 27% of Hispanic or Latino renters and 22% of Blacks were unable to pay June's rent compared to only 6% of White renters. Oakland's eviction moratorium has temporarily protected non-paying renters, but when the moratorium expires, Oakland risks a wave of evictions.



Income Level	Lost Income Since March 13th	Expect to Lose Income in Next 4
Less than \$25,000	75.1%	46.2%
\$25,000 - \$34,999	59.7%	49.6%
\$35,000 - \$49,999	75.6%	57.9%
\$50,000 - \$74,999	75.1%	70.6%
\$75,000 - \$99,999	40.7%	29.5%
\$100,000 - \$149,999	53.1%	40.8%
\$150,000 - \$199,999	33.7%	23.5%
\$200,000 and above	34.6%	19.2%

U.S. Census Bureau Household Pulse Survey (June 2020)



Race	Lost Income Since March 13th	Expect to Lose Income in Next 4 Weeks
Hispanic or Latino	65.6%	51.3%
White	44.3%	32.0%
Black	62.8%	45.7%
Asian	51.9%	37.4%

U.S. Census Bureau Household Pulse Survey (June 2020)

Vulnerable Industries

As of July 2020, the Bureau for Labor Statistics (BLS) reported that the following industries had the highest number of unemployed persons in the nation:

Industry	Number of Unemployed Persons (Millions)	Share of Unemployed Persons (%)
Leisure and Hospitality	3.4	25.6
Wholesale and Retail Trade	1.9	14.3
Education and Health Services	1.9	14.4

Bureau of Labor Statistics (July 2020)

These three industries account for more than half (54%) of all currently unemployed individuals across the nation. In 2018, 45% of Oakland’s workforce reported to work in these three industries and now faces a high risk of unemployment.

Industry	Number of Employed Oakland Residents	Share of Employed Residents (%)
Leisure and Hospitality	25,063	11.4
Wholesale and Retail Trade	22,836	10.3
Education and Health Services	51,225	25.6

Bureau of Labor Statistics (2018)

In March, the NYU Furman Center performed an early analysis to determine which New Yorkers were most vulnerable to losing their job as a result of the pandemic. This study separated occupations as defined in the American Community Survey into two categories:

- **More Vulnerable:** occupations facing a high risk of mass layoffs and workplace closures
- **Less Vulnerable:** occupations more likely to be protected from widespread disruption

More vulnerable occupations were found to be in the service industry (e.g., restaurant workers, salon and gym employees), in sales (hotel personnel, cashiers, travel agents, and retail salespeople), in construction and extraction (electricians, carpenters, and painters), and in transportation and material moving (bus and shuttle drivers and chauffeurs). A full list of occupations and the vulnerability category assigned to each is included in the appendix.¹⁴

¹⁴ NYU Furman Center. 2020. “What Are the Housing Costs of Households Most Vulnerable to Job Layoffs? An Initial Analysis.” March 30, 2020. <https://furmancenter.org/thestoop/entry/what-are-the-housing-costs-of-households-most-vulnerable-to-job-layoffs-an>.

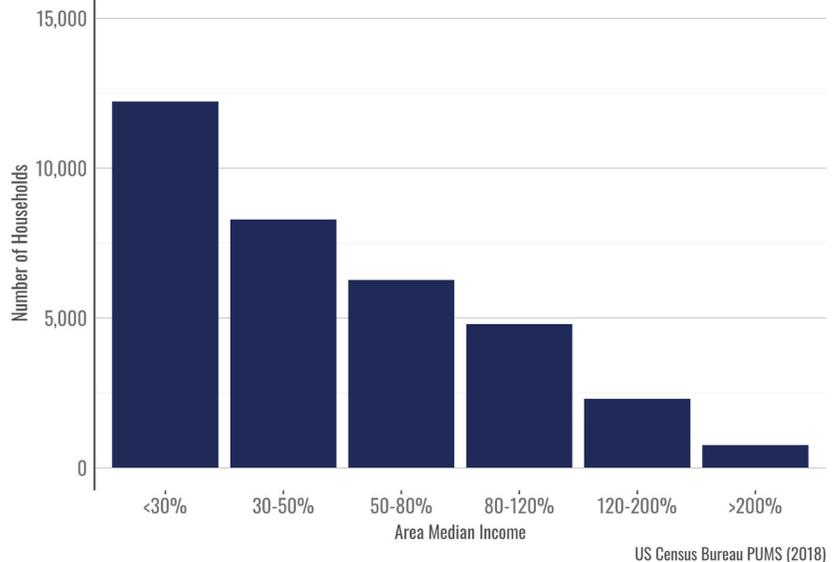
Vulnerable Industries, Continued

The same analysis (previously performed by the Furman Center) can be applied to the City of Oakland using the Public Use Microsample (PUMS) of the 5-Year American Census Survey.

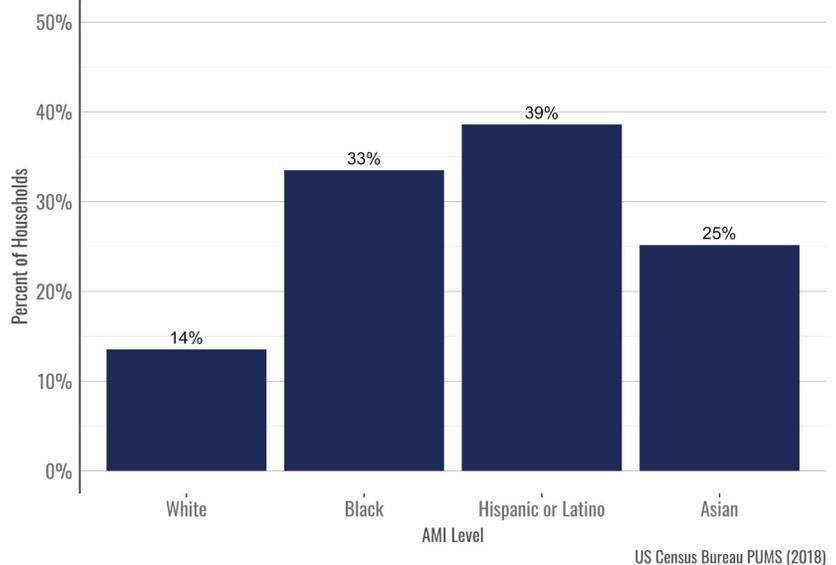
This analysis shows that in 2018, 45% of renter households in Oakland had at least one household member who worked in a vulnerable occupation (with a high risk of layoffs and/or closures). About half of these households (or about 20,500 households) also made less than 50% of the area median income. These 20,500 renter households are at high risk of income loss and likely have little or no financial cushion to protect them against housing insecurity as a result.

Non-White renters are considerably more likely to work in a vulnerable industry than White renters, and are at greater risk of job loss during the pandemic as a result. One-third of all households with at least one member working in a vulnerable occupation are Hispanic or Latino (33.7%), 31% are Black, and only 16% are White.

Renter Occupied Households with at least one member employed in a more vulnerable occupation by AMI Level, 2018

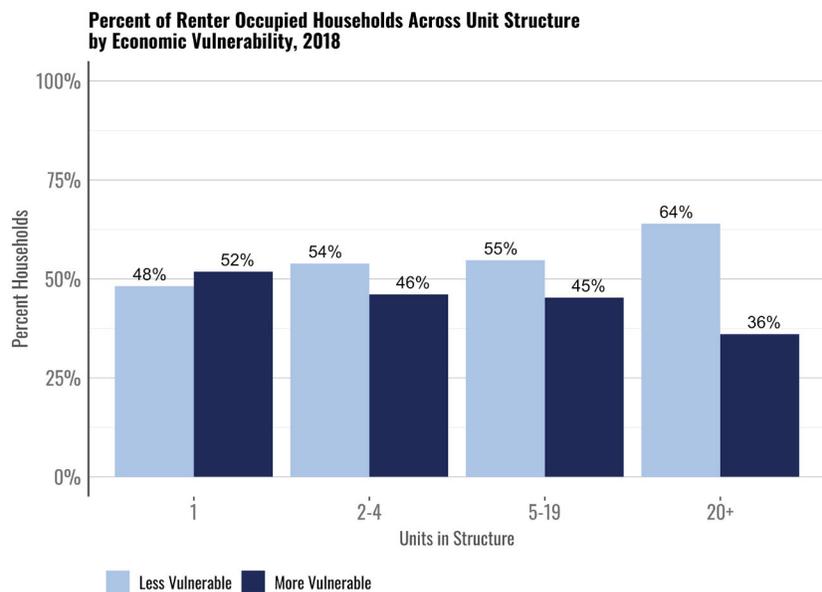


Percent of Renter Households by Race/Ethnicity with at least one person employed in a vulnerable occupation, 2018



Vulnerable Industries, Continued

Finally, renters working in more vulnerable occupations are somewhat concentrated in single-family home rentals, as opposed to apartment buildings. More than half (52%) of renter households living in single-family homes have a member employed in a vulnerable occupation. On the other hand, only 36% of renter households in apartment buildings of 20-plus units do. Considering that a majority of renter households living in single-family structures are located in the southern portion of Oakland, there is likely a higher share of renters working in a vulnerable occupation residing in this area.



RENTER VULNERABILITY INDEX

Developing an Index

As part of this study, we developed an index of renter vulnerability in Oakland. The index ranks census tracts according to six indicators which this study has suggested to be indicative of vulnerability to housing insecurity as a result of COVID-19:

- The share of households that are renters
- The share of renters who are non-White
- The share of renters who are rent burdened
- The share of renter households with children under the age of 18
- The share of households without internet access
- The ratio of median renter household income to citywide median household income (with a lower ratio resulting in a higher vulnerability score).

By calculating a z-score¹⁵ for each variable and then summing the six z-scores, we arrive at a composite index which can assist in identifying tracts where households may be experiencing the highest degree of need for COVID-19 rental assistance, and where the City should consider targeting outreach to enroll households in a COVID-19 rental assistance program.

Analysis

Mapping the index shows that the most vulnerable tracts are concentrated in, but not limited to, the southwestern portion of the city (“Deep East Oakland”). Tracts in the top quintile for vulnerability include:

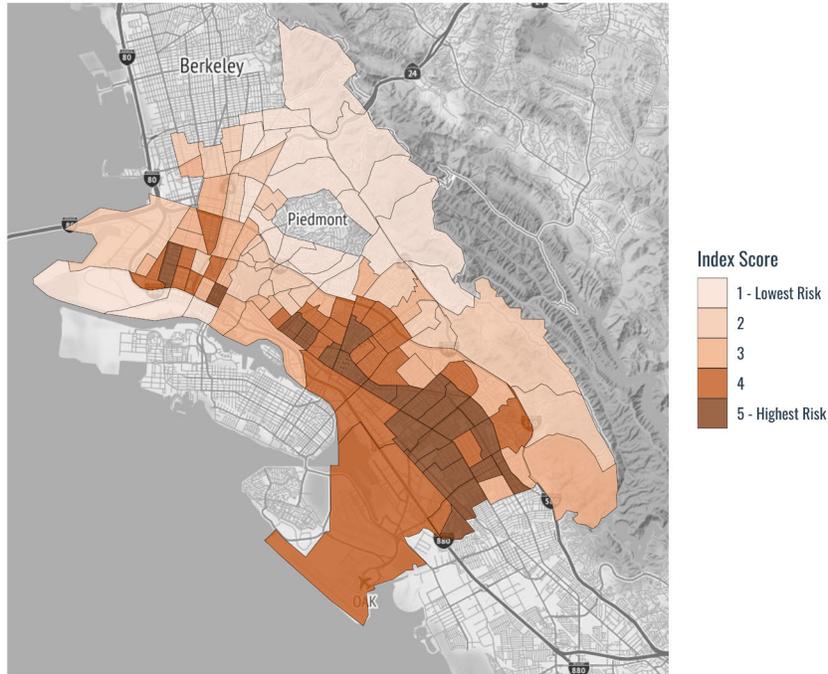
4025	4065	4084	4089	4097
4030	4071.02	4085	4092	4102
4059.01	4072	4086	4093	4103
4059.02	4074	4087	4094	4105
4062.02	4075	4088	4095	

¹⁵ A z-score, also called a standard score, takes a raw individual value (such as the share of households in a census tract who have internet) and subtracts the group mean (the average rate of internet access across all tracts in Oakland) and then divides by the standard deviation for the group. This *standardizes* the individual value, so that when you add multiple z-scores together, each of the inputs (which can be very different measures, such as internet access and median income) has *the same weight* in the resulting sum.

Analysis, Continued

In the map below, the most vulnerable tracts are shown in the darkest shade of orange.

Renter Vulnerability Index



5-Year American Census Survey (2018)

A descriptive analysis shows that these vulnerable tracts have an average renter-ship rate of 67%; a median household income of \$32,467 among renters; and a median monthly rent of \$1,283.

Vulnerability	Average Share Renter-ship	Median Renter Household Income	Median Monthly Rent	Average Renter Household Size
Low	33%	\$100,938	\$1,902	2.19
	63%	\$66,774	\$1,548	2.09
	63%	\$46,543	\$1,269	2.33
	68%	\$40,108	\$1,275	2.83
High	67%	\$32,467	\$1,283	3.37

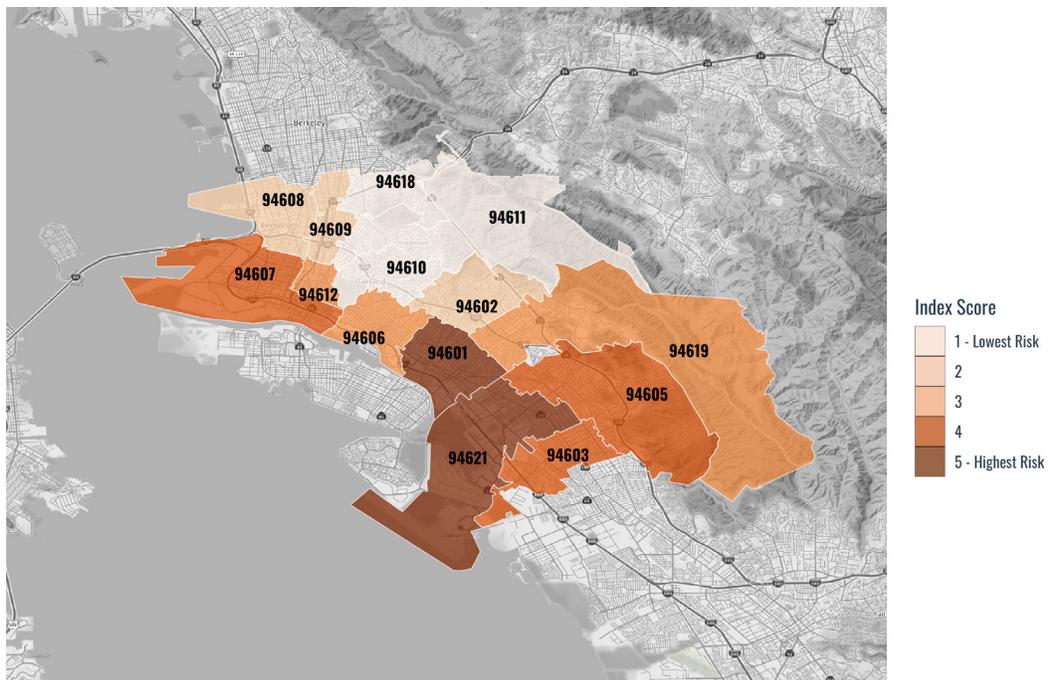
Analysis, Continued

In the most vulnerable tracts, 94% of renter households are non-White; 63% are rent-burdened; and over half include children under the age of 18. Nearly a third of households do not have access to internet. Median household income for renters is less than half of the citywide median.

Vulnerability	Average Share Non-White Renters	Average Share Households Rent-Burdened	Average Share Renter Households with Children	Average Share Households without Internet Access	Ratio of Median Renter Household Income to Citywide Median Household Income
Low	31%	33%	19%	3%	147%
	55%	45%	17%	8%	98%
	75%	52%	25%	16%	68%
	84%	60%	36%	21%	59%
High	94%	63%	51%	27%	47%

If we repeat this analysis at the zip-code level, the most vulnerable zip codes are 94601 and 94621. Zip codes 94603, 94605, and 94607 are in the next highest-quintile for renter vulnerability. Descriptive statistics by zip code are provided on the following pages.

Renter Vulnerability Index



5-Year American Census Survey (2018)

Analysis, Continued

In the most vulnerable zip codes, renter households make up more than two thirds of all households, usually include three or more people, and pay a median of around \$1,200 in monthly gross rent.

Zip Code	Share Renter-ship	Median Renter Household Income	Median Monthly Rent	Average Renter Household Size
94618	35%	\$97,750	\$1,855	1.98
94611	40%	\$67,355	\$1,475	1.77
94610	63%	\$78,230	\$1,554	1.86
94609	71%	\$67,349	\$1,529	2.13
94608	64%	\$71,294	\$1,856	2.17
94602	43%	\$50,121	\$1,372	2.37
94619	34%	\$48,763	\$1,518	2.48
94612	92%	\$44,417	\$1,132	1.67
94606	81%	\$47,770	\$1,207	2.34
94605	44%	\$39,533	\$1,343	2.84
94607	69%	\$35,218	\$1,147	2.36
94603	54%	\$40,691	\$1,391	3.55
94601	68%	\$38,804	\$1,187	3.28
94621	67%	\$29,763	\$1,229	3.58

Analysis, Continued

Upwards of 90% of renter households in the most vulnerable zip codes are non-White; over half are rent-burdened; and about half include children under the age of 18. Up to a third of households do not have access to internet. Median household income for renters is half of the citywide median.

Zip Code	Share Non-White Renters	Share Households Rent-Burdened	Share Renter Households with Children	Share Households without Internet Access	Ratio of Median Renter Household Income to Citywide Median Household Income
94618	35%	28%	16%	3%	143%
94611	45%	41%	12%	7%	98%
94610	47%	35%	11%	6%	114%
94609	55%	45%	14%	9%	98%
94608	63%	45%	16%	10%	104%
94602	72%	53%	30%	10%	73%
94619	73%	57%	36%	10%	71%
94612	66%	43%	10%	22%	65%
94606	72%	48%	22%	16%	70%
94605	89%	62%	42%	15%	58%
94607	81%	47%	25%	20%	51%
94603	94%	60%	53%	23%	59%
94601	88%	57%	47%	22%	57%
94621	96%	60%	55%	33%	43%

This study of housing vulnerability in Oakland, CA primarily used American Census Survey data for analysis, but there are several data sources available from the City of Oakland, Alameda County, and non-profit organizations that can inform policy interventions to support vulnerable renters. These additional data sources are listed below followed by a description of how each dataset can be used for research.

Data Type	Description	Unit of Geography	Source
Registered Rental Properties	residential rental properties registered with the City through the business license tax	Parcel	City of Oakland, 2020
Property Owner	property owner's mailing address	Parcel	Alameda County, 2020
Tax Delinquent Properties	total amount due for each property, default year, and year delinquent	Parcel	City of Oakland, 2008-2019
Code Violations	violations reported to the City related to blight, zoning, and housing complaints	Parcel	City of Oakland, 2000-2020
Building Permits	new construction, rehab, and demolition permits	Parcel	City of Oakland, 2000-2020
Eviction Filings		Parcel	City of Oakland, 2018-2019
Keep Oakland Housed Program Participation	socioeconomic data of participants that received legal or emergency financial assistance from Keep Oakland Housed	Neighborhood (includes North/West/East Oakland, etc.)	Keep Oakland Housed, 2018-2019
Centro Legal Program Participation	socioeconomic data of participants that received legal or emergency financial assistance from Centro Legal	Zip Code	Centro Legal

REGISTERED RENTAL PROPERTIES

The Data

When landlords purchase a Business Tax License, their residential rental property is registered with the City. The registration dataset contained 20,132 residential properties as of July 2020. Since landlords must pay an annual fee to maintain a Business Tax License, and since the City does not enforce licensure, not all landlords register. Therefore, this dataset does not capture all rental properties in the city. Indeed, according to the American Community Survey, there are over 96,000 rental housing units and at least 33,000 rental buildings in Oakland.

How Can These Data Be Used?

This dataset likely represents the best available information about the universe of rental properties in Oakland, and who owns them. By comparing this data with the American Census Survey's rental housing unit data the following can be determined:

- What percentage of rentals are legally registered?
- Where are the most unregistered rental properties located?
- Which landlords own multiple rental properties?

Some U.S. cities have required landlords to register their rental properties in order for tenants to receive rental assistance. An analysis of the Registered Rental Properties dataset can better gauge the potential benefit to the City of adding rental registration as a criterion for participation in a rent relief program.

PROPERTY OWNERS

The Data

The City of Oakland maintains a dataset that contains the property address and the mailing address of each property owner in Oakland. This dataset could potentially be used to identify rental properties by comparing the mailing address listed for the property owner to the property address. If the addresses for a given property do not match, one could assume that it is a rental property. However, some property owners have multiple homes, such as vacation houses, and the method just described could mistakenly classify this vacation home as a rental (although vacation homes are in some cases rented out when occupied by the homeowner). Thus, a second method for confirming properties as rentals is needed.

How Can These Data Be Used?

Once rental properties are identified, the property owners dataset can be used to determine what percentage of landlords live outside of the Bay Area.

A landlord who lives near his or her rental property may be more responsive and invested in the local community than one who lives far away or in another state. Many rent relief programs require landlords to approve their tenant's application for assistance and submit further documentation, especially if the rental assistance is being sent directly to the landlord. In these cases, if landlords are unresponsive, their tenants cannot receive aid.

It is important to note that multifamily buildings are often managed by large-scale rental management companies whose addresses may be out of state. It is unclear whether a rental management company would be more likely to participate in a rent relief program than a landlord who lives outside of the Bay Area.

CODE VIOLATIONS

The Data

The City's code violations dataset contains all reported violations of building and zoning codes. A given property might be associated with violations related to illegal dumping, overgrown vegetation, unpermitted construction, or dangerous structures (exposed electrical wiring, fire damage, etc.).

How Can These Data Be Used?

Once rental properties are defined, this dataset can be used to determine which rental properties have multiple violations.

Some cities require a unit inspection or require tenants to certify that their unit is habitable as part of the application process for rental assistance. A rental unit with many past violations is less likely to satisfy criteria for habitability and to be eligible for assistance. Additional interventions may be needed to help bring these properties up to code and qualify them for rental assistance.

It is important to note that some code violations are reported against the tenant rather than the landlord. An analysis of code violations should be sure to distinguish between these two cases. Also important is that code violation data are imperfect. Because violations are reported by residents, rather than systematically, there are likely many units with quality concerns for which no violation is recorded. In addition, some violations might be addressed but never formally removed from the record.

EVICTION FILINGS

The Data

These data are generated when a landlord files to evict a tenant. They include the location and reason for each filing. A majority of filings do not actually result in evictions, however.

How Can These Data Be Used?

Eviction filings data have already been analyzed in a report¹⁶ which allowed the City to better understand the following:

- Are eviction filings concentrated in certain neighborhoods?
- What neighborhood-level characteristics predict eviction in Oakland?
- What are the primary reported reasons for eviction filings?

The report explores several socioeconomic factors associated with eviction filings, including race, income, rent-burden, household composition, and rent. These predictors can help the City direct aid to renter households most vulnerable to eviction.

¹⁶ *Oakland Eviction Data Project*. 2020. U.C. Berkeley.

KEEP OAKLAND HOUSED PROGRAM PARTICIPATION

The Data

Keep Oakland Housed (KOH) is the collaborative effort of multiple non-profits to provide legal and emergency financial assistance to renters. KOH's program participation data includes participant-level information about tenants who received legal or financial assistance from the organization in 2018 and 2019.

How Can These Data Be Used?

KOH program participation data can be used to understand:

- Who applies for rental assistance? (Datapoints include tenant race, share of AMI, age, neighborhood of residence, and household size)
- What types of assistance are participants receiving?
- How much financial assistance are participants receiving?
- How many months behind on rent are participants?

Answering these questions can both help Oakland target any future rental assistance interventions, and help gauge how much assistance is needed to have an impact and keep vulnerable residents stably housed.

CENTRO LEGAL PROGRAM PARTICIPATION

The Data

Centro Legal de la Raza is an Oakland non-profit that offers legal and financial assistance. Financial assistance is provided through the Centro Legal's Oakland Housing Secure program. The program collects data about each tenant who received legal or financial assistance, including location data (the tenant's residence).

How Can These Data Be Used?

Once again, program participation data can be used to understand:

- Who applies for rental assistance? (Datapoints include tenant race, share of AMI, age, neighborhood of residence, and household size)
- What types of assistance are participants receiving?
- How much financial assistance are participants receiving?
- How many months behind on rent are participants?

It is important to note that Centro Legal targets outreach to certain groups, including Spanish-speaking and African American residents. Program participation data may not be perfectly representative of the universe of renters who need assistance.

OAKLAND HOMEOWNER CHARACTERISTICS

Homeowner Profile

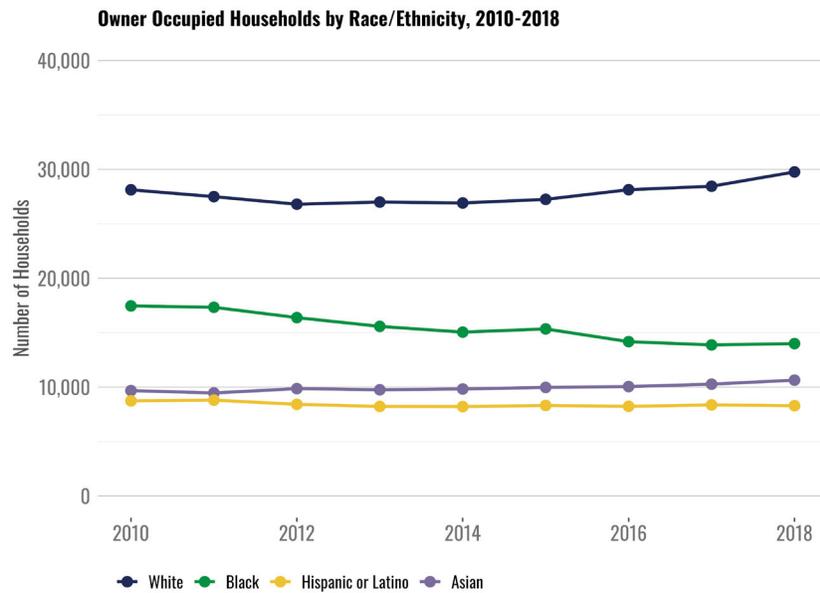
Demographic Characteristics	2010	2018	Percent Change
Householder Age			
15 to 24 (%)	0.6	0.5	-14.2
25 to 34 (%)	8.9	7.5	-14.9
35 to 44 (%)	21.7	18.0	-16.8
45 to 54 (%)	22.2	20.8	-6.6
55 to 64 (%)	21.8	22.4	3.0
65+ (%)	24.8	30.7	23.6
Race			
Asian (%)	15.3	16.3	6.5
Black (%)	27.6	21.5	-22.3
Hispanic or Latino (%)	13.8	12.7	-8.0
White (%)	44.5	45.7	2.5
Household Characteristics			
Average Household Size	2.6	2.7	2.7
Homeownership (%)	40.8	40.4	-1.0
Household Composition			
Single Occupancy (%)	28.4	26.4	-7.2
Nonfamily (%)	6.8	7.9	14.9
Family (%)	64.8	65.8	1.6
Households with Children (%)	30.1	27.7	-8.0
Overcrowded (%)	4.1	4.0	-2.5
Economic Characteristics			
**Median Household Income (\$)	97,151	110,426	13.7
**Median Home Price (\$)	609,000	627,800	3.1
Cost Burden (%)	55.1	51.3	-6.9
Households Below Poverty (%)	16.6	15.9	-4.2

* Includes all housing units (renter and owner occupied)

**Represented in 2018 USD

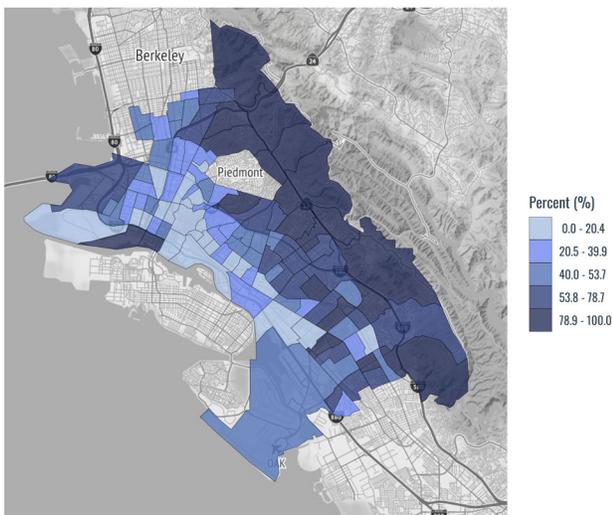
Housing Unit Characteristics	2010	2018	Percent Change
Units			
Single-Family	56,420	55,128	-2.3
2 to 4	3,824	3,732	-2.4
5 to 19	1,142	1,140	-0.2
20+	4,061	4,840	19.2
Mobile	447	326	-27.1
Total Units	65,644	65,178	-0.7
Median Year Built	1943	1944	0.1
Year Built			
Before 1940 (%)	39.0	37.4	-4.1
1940s (%)	14.0	10.8	-22.9
1950s (%)	12.4	11.3	-8.9
1960s (%)	11.7	11.4	-2.6
1970s (%)	9.1	9.7	6.6
1980s (%)	4.9	6.1	24.5
1990s (%)	4.5	5.3	17.8
2000s (%)	4.4	6.3	43.2
2010s (%)	--	1.6	--
Vacancy			
*Vacancy (%)	9.4	6.0	-35.8
For Rent (%)	37.526978	21.2	-43.4
For Sale (%)	10.2	7.1	-30.5
Rented or Sold (%)	8.4	10.5	25.2
Technology			
*Internet Access (%)	--	85.0	--

Homeownership by Race



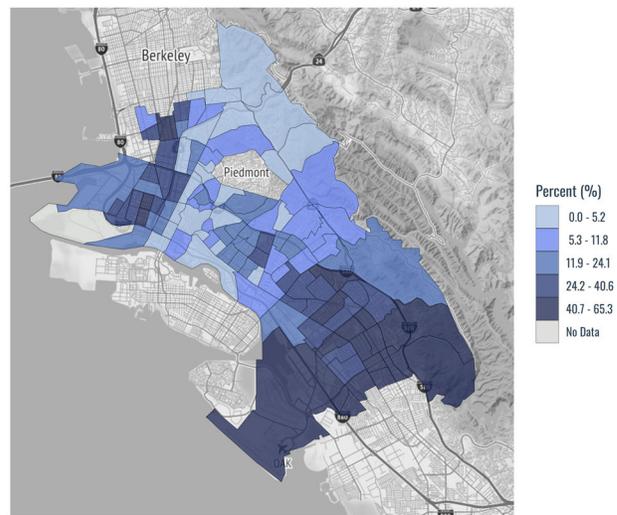
5-Year American Census Survey (2010 & 2018)

Percent White Owners, 2018



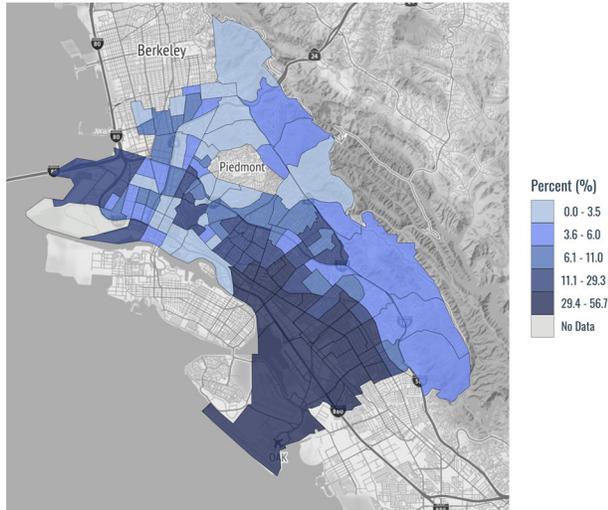
5-Year American Census Survey (2018)

Percent Black Owners, 2018



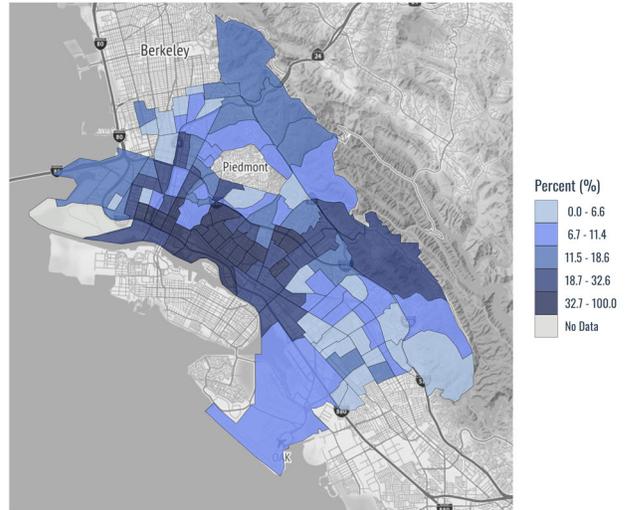
5-Year American Census Survey (2018)

Percent Hispanic Owners, 2018



5-Year American Census Survey (2018)

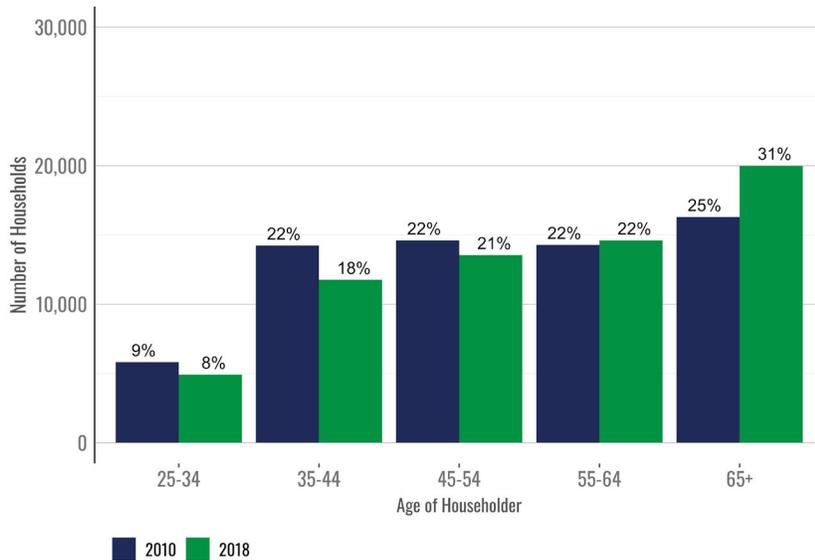
Percent Asian Owners, 2018



5-Year American Census Survey (2018)

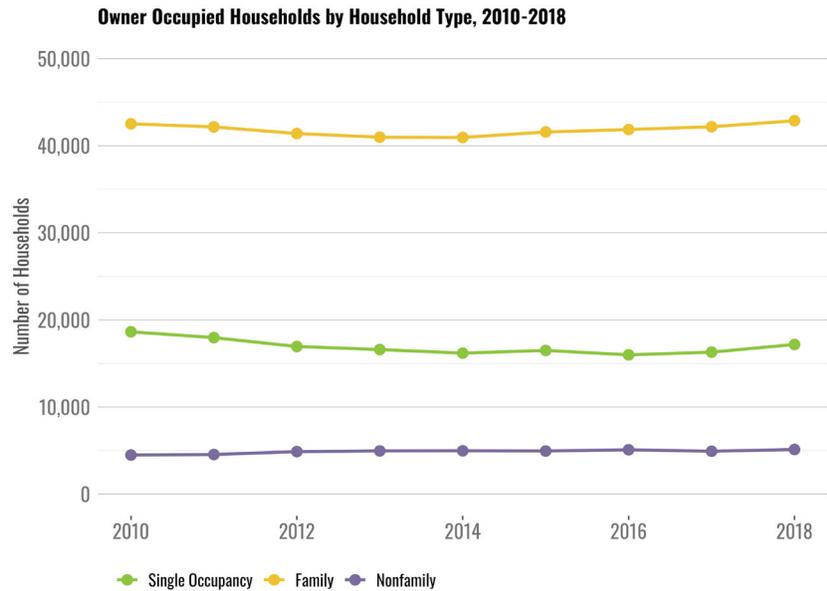
Age of Householder

Owner Occupied Household by Age Group, 2010-2018



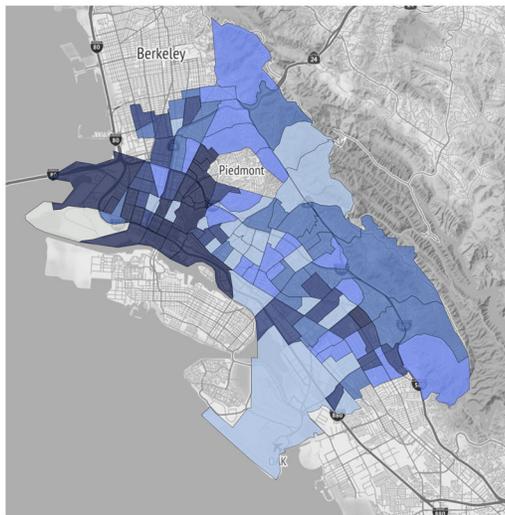
5-Year American Census Survey (2010 & 2018)

Household Composition



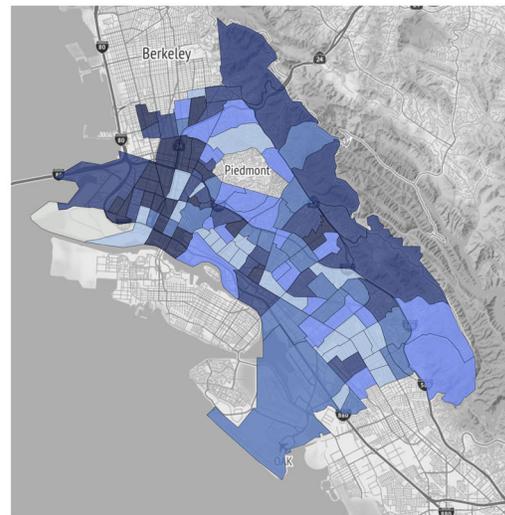
5-Year American Census Survey (2010 & 2018)

Percent Single Occupancy Owner Households, 2018



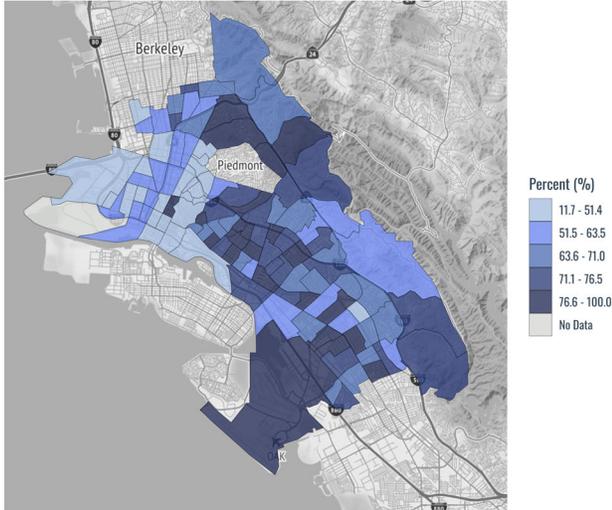
5-Year American Census Survey (2018)

Percent Nonfamily Owner Households, 2018



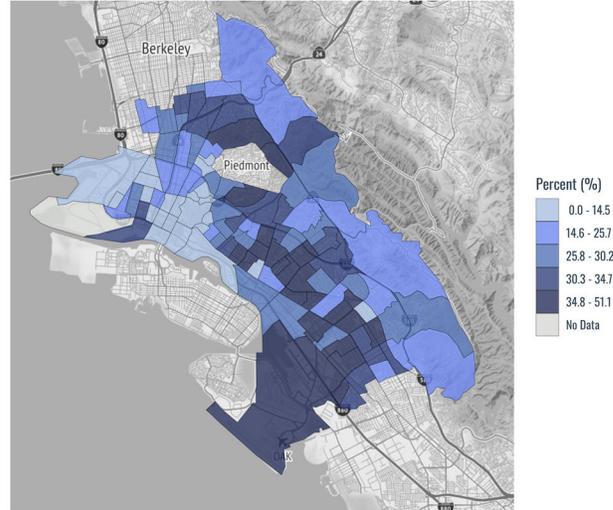
5-Year American Census Survey (2018)

Percent Family Owner Households, 2018



5-Year American Census Survey (2018)

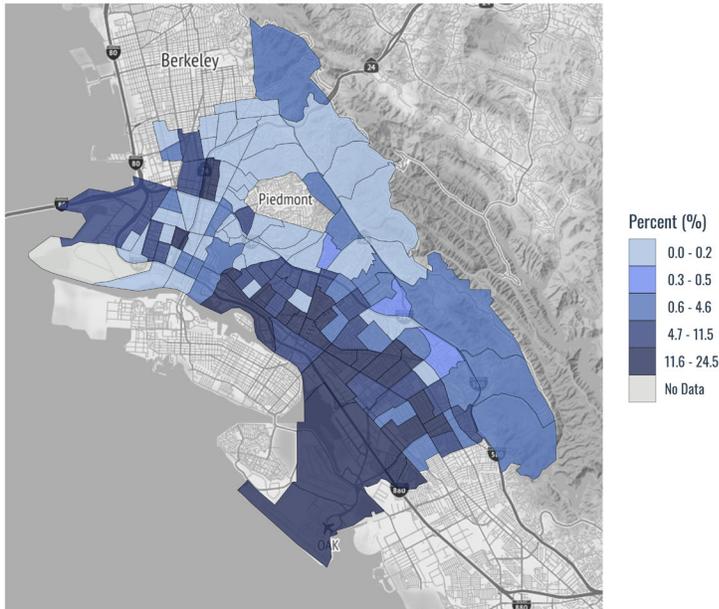
Percent of Owner Households with Children, 2018



5-Year American Census Survey (2018)

Overcrowding

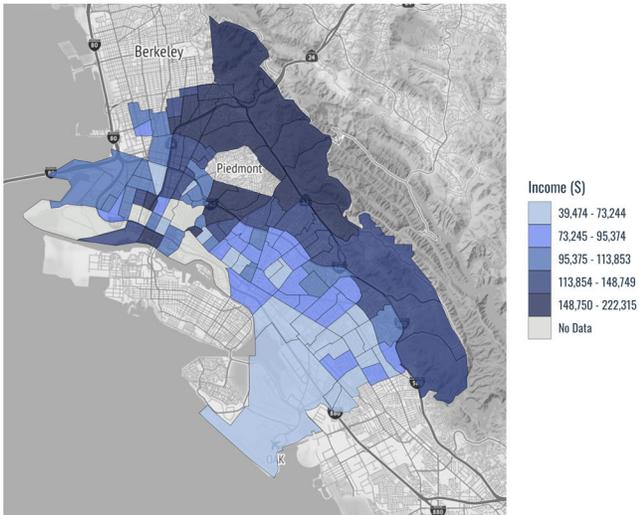
Percent of Overcrowded Households, 2018



5-Year American Census Survey (2018)

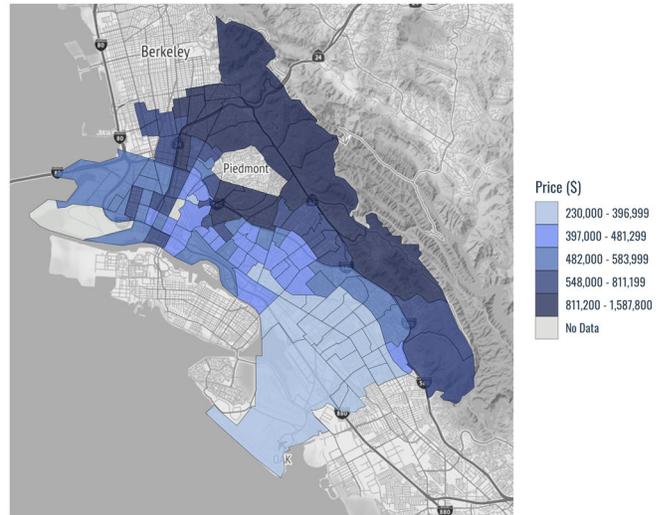
Ownership Housing Affordability

Renter Median Household Income, 2018



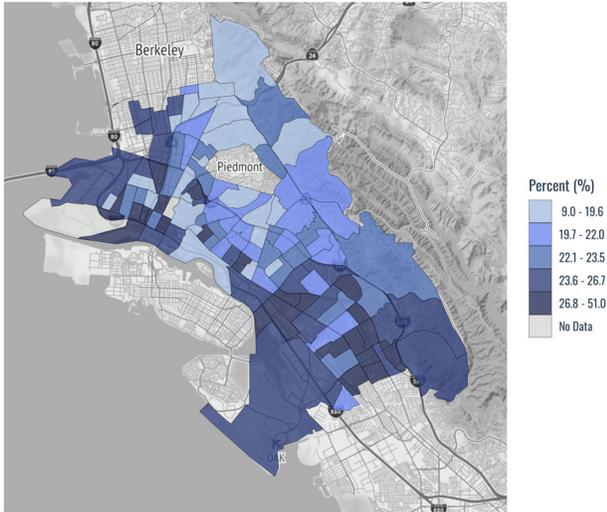
5-Year American Census Survey (2018)

Median Home Price, 2018



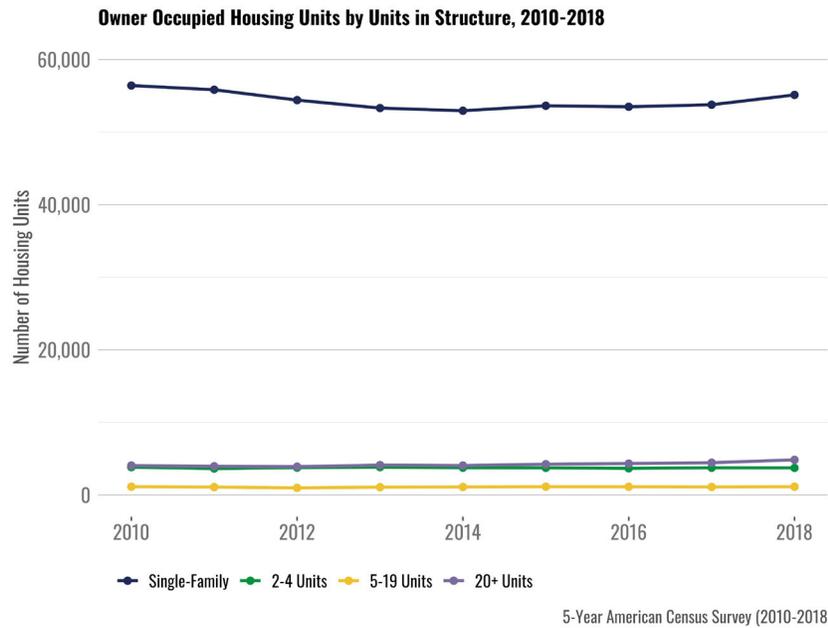
5-Year American Census Survey (2018)

Average Percent of Owner Occupied Household Income Spend on Housing Costs, 2018

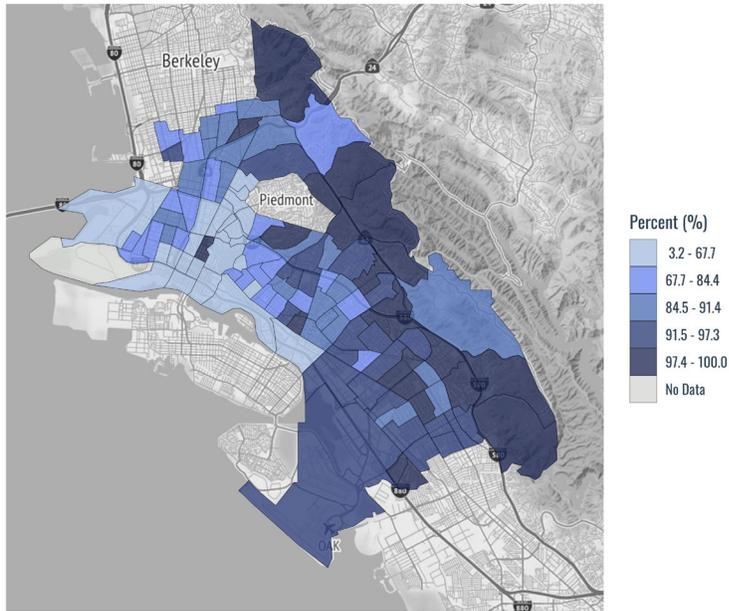


5-Year American Census Survey (2018)

Unit Type



Percent Single-Family Units, 2018



5-Year American Census Survey (2018)