

# Rebuilding Neighborhoods, Restoring Health:

Assessing and alleviating  
health impacts of foreclosure  
through local partnership, community  
organizing, and policy change



**Tammy Lee, MPH,**

Alexandra Desautels, MSW, & Sandra Witt, DrPH, MPH  
*Alameda County Public Health Department*



Robbie Clark

*Causa Justa::Just Cause*

## Presenter Disclosures

**Tammy Lee**

- (1) The following personal financial relationships with commercial interests relevant to this presentation existed during the past 12 months:

**No relationships to disclose**

## Research & Action Partnership



Housing & racial justice

Immigrant & tenant rights

Fighting gentrification & displacement

Voter education & mobilization

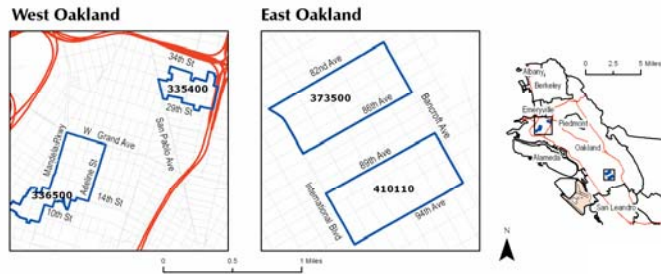
- Partnership to assess and help alleviate health impacts of the foreclosure crisis
- Causa Justa:: Just Cause (CJJC)
  - A multi-racial, grassroots organization working to achieve justice for low-income San Francisco and Oakland residents

## Research Scope & Methodology

- Research focus
  - To detail the individual and community-level health impacts of foreclosure
  - To hear and amplify the voices of residents that have been deeply impacted
- Research methods
  - *Primary*: In-depth, semi-structured survey conducted door-to-door in hard-hit neighborhoods of East and West Oakland
  - *Secondary*: 1-1 interviews with impacted residents, local data, secondary research

- Survey sampling
  - Purposive and strategic selection of surveyed neighborhoods

1. HUD Foreclosure and Abandonment risk scores
2. Notice of Default rates
3. Crime rates
4. Location of City and County neighborhood-based initiatives
5. Concentrations of CJJC's membership by voting precinct

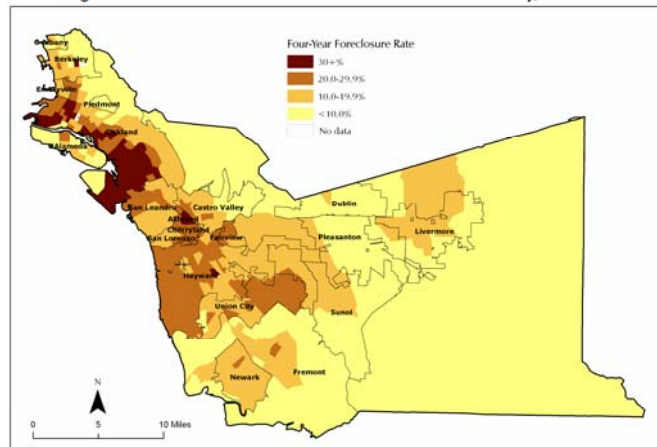


- Final sample: 388 residents in East and West Oakland target neighborhoods

## Select Highlights of Research Findings

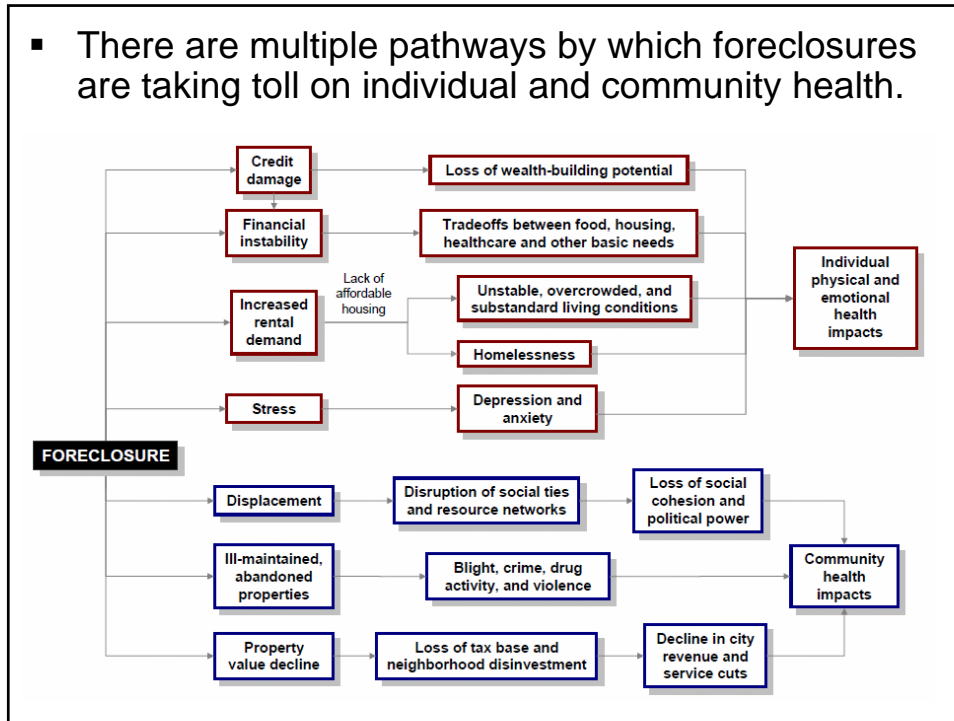
- Neighborhoods with the highest foreclosure rates already bear the burden of poorest health outcomes countywide.

Figure 4: Rates of Notices of Default in Alameda County, 2006-2009



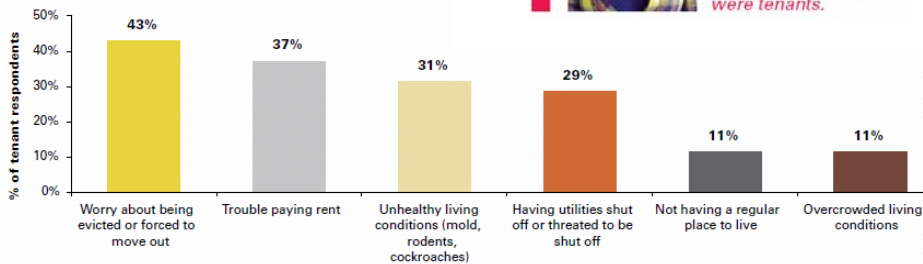
Source: CAPE, with data from HUD and from First American Title via Urban Strategies Council.

- There are multiple pathways by which foreclosures are taking toll on individual and community health.



- Many of the foreclosed are being forced to live in unstable, unaffordable, or substandard living conditions.

Figure 14: Problems of Housing Instability among the Foreclosed



*Kimberly Isaac fought illegal eviction, water shut-offs, mold, and persistent vector issues when a bank took over the West Oakland duplex where she and her children were tenants.*

- The foreclosure crisis has left behind vacant, neglected properties that are blighting neighborhoods and introducing community health risks.
  - 43% of residents report that the amount of drug activity in their neighborhood has increased.
  - 39% report that the amount of violence has risen.
  - 47% of residents assert that their neighborhood is not a safe place to live.



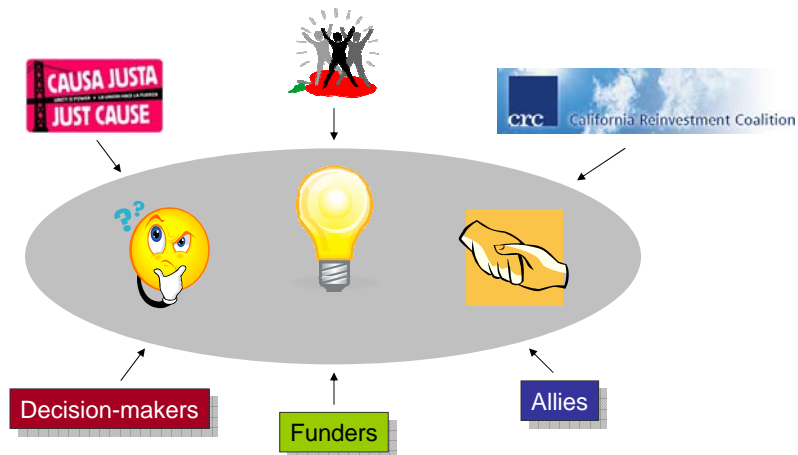
## From Research to Action

- Research findings translated into policy and practice recommendations
  - 11 policies/practices at the federal, state, and local levels are recommended. For example:
    2. **Require state-wide loan mediation.** Increase the number of loan modifications by requiring that banks and financial institutions go to court mediation with borrowers before allowing the property to go into foreclosure.
    8. **Enact State-level legislation that prohibits utility shut-off in foreclosed tenant buildings.**

- Report is being disseminated to key decision-makers and strategic allies at federal, state, and local levels.

	Decision-makers	Allies
Federal	<ul style="list-style-type: none"> <li>US HUD, Office of Fair Housing and Equal Opportunity</li> </ul>	<ul style="list-style-type: none"> <li>National People's Action (NPA)</li> </ul>
State	<ul style="list-style-type: none"> <li>Attorney General Jerry Brown</li> </ul>	<ul style="list-style-type: none"> <li>Tenants Together</li> </ul>
County	<ul style="list-style-type: none"> <li>Sheriff's Department</li> </ul>	<ul style="list-style-type: none"> <li>East Bay Housing Organizations (EBHO)</li> </ul>
Local	<ul style="list-style-type: none"> <li>Councilmembers Nancy Nadel and Larry Reid</li> </ul>	<ul style="list-style-type: none"> <li>Oakland Eviction Defense Center</li> </ul>

- A policy briefing is being organized to convene key decision-makers, allies, & funders and strategize around collective actions that can be taken.



- Research has already been used to advocate for policy/practice change in 3 key areas:
  1. Keeping utilities on in tenant-occupied foreclosed properties
  2. Ensuring that banks/landlords are required to register and maintain vacant foreclosed properties
  3. Co-locating housing and health services so households facing foreclosure can get needs met in one-stop



- Keeping utilities on in tenant-occupied foreclosed properties
  - *March 2008:* ACPHD Health Officer writes letter to EBMUD officials with health rationale for keeping water on for tenants in foreclosed buildings
  - *2008-present:* CJC holds Tenant Rights Clinics to fight illegal evictions and utility shut-offs

- *September 2, 2010:* Report release event held at home of tenant being threatened with utility shut-offs



- CJC helps to advocate for statewide bill SB 1035, which passes *on September 30, 2010*

- Ensuring that banks/landlords are required to register and maintain vacant foreclosed properties
  - *December 2009:* ACPHD Deputy Director of Policy, Planning, and Health Equity writes letter to Oakland City Council to support and expand Oakland Vacant Property Registration Ordinance (VPRO)
  - *October 2010:* ACPHD and CJJC strategize with reps from CRC, ACCE, and SEIU1021 regarding how to strengthen enforcement of VPRO



- ACPHD supports ACCE and SEIU representation at City Council meeting to demand better VPRO enforcement

- Co-locating housing and health services so foreclosed can get needs met in one-stop

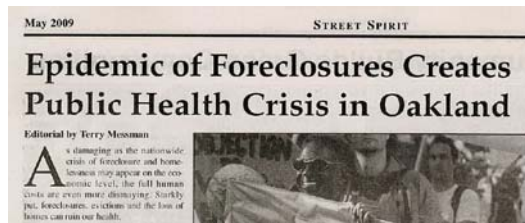


- *September 2010:* CJJC applies for AC Innovations grant which funds innovative pilot projects to expand and enhance mental health service delivery
- CJJC proposes: 1) mental health training for tenant/housing counselors; 2) integration of mental health questions into client intake; 3) monthly support group for tenants/homeowners facing displacement
- Research findings used to establish need for funding
- ACPHD to provide evaluation technical assistance



## Lessons Learned

- Local public health departments should partner more often with community organizing groups to conduct research and advocate for change.



"It is admirable that dedicated public health officials are collaborating with housing activists to get out this vital message."



"The California Endowment...salutes CJJC and ACPHD for demonstrating the data-driven, inter-sectoral, values-centered leadership that sustainable progress in health equity demands."

- These research & action partnerships are most likely to succeed when built upon relationships of trust, mutual respect, and power sharing.



- A health lens can help to broaden the dialogue and advocate for change from a new, powerful perspective.

SFGate.com

Foreclosures can make you sick, report says

Victoria Colliver, Chronicle Staff Writer  
Thursday, September 2, 2010



Foreclosures' heavy toll on health  
By Suzanne Bohan

- While policy solutions that get to the heart of the problem are critical, engaging local residents and organizations to understand and take collective action is equally important.



Community organizing  
& empowerment

+



Policy change

- Door-to-door surveys can be a tool/opportunity to mobilize, engage, and empower community



- Reach out to impacted residents
- Hear their perspectives
- Link residents to resources/services
- Solicit participation in future organizing/action

## From Street Spirit

***“Do not go gentle into that good night.  
Rage, rage against the dying of the light.”***

“The light is going out in thousands of foreclosed, abandoned homes in our midst... We should support ACPHD and CJC for speaking out against a foreclosure crisis that is threatening entire communities. They are fighting against the dying of the light.”

## For Questions or More Info



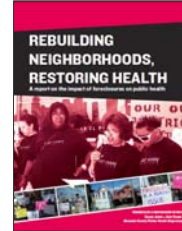
### **Tammy Lee**

Community Epidemiologist  
Community Assessment Planning & Education (CAPE) Unit  
Alameda County Public Health Department  
1000 Broadway, Suite 500  
Oakland, CA 94607  
510-268-2619  
[tammy.lee@acgov.org](mailto:tammy.lee@acgov.org)



### **Robbie Clark**

Housing Rights Lead Organizer  
Causa Justa::Just Cause  
3463 San Pablo Avenue  
Oakland, CA 94608  
510 763 5877 x 404  
[robbie@cjjc.org](mailto:robbie@cjjc.org)



[www.acphd.org](http://www.acphd.org)

→ Data & Reports

→ Foreclosures