

## Introduction

The City of Oakland’s Rent Adjustment Program administered a survey to learn about the impact of COVID-19 on tenants and property owners from late July to early September. The City translated the survey into Spanish, Chinese, and Vietnamese, posted the survey on its website, and conducted outreach to property owners and tenants to encourage participation. The final sample for the survey included 1,095 total respondents with 690, or 63%, identified as tenants and 405 identifying as property owners/landlords. This analysis includes 1) an overview of the demographic characteristics of the survey respondents; 2) an analysis of tenants’ ability pay rent, their knowledge of the City’s existing emergency ordinances regarding COVID and reported instances of evictions; and 3) an analysis of rental property owners’ knowledge of the City’s emergency ordinances, their ability to meet their own financial obligations, particularly mortgage payments, deferred maintenance and the extent of tenant difficulty in meeting rent.

The survey did not ask whether the owner is classified as a small property owner (less than six units) or a large property owner or corporation. Further, these survey results are limited by several factors, including a relatively small sample size and response bias. A description of these limitations along, with implications of the findings is provided on page 9

## Characteristics of Survey Respondents

The tenant respondents to the survey are fairly representative of the City of Oakland’s demographic composition. However, of the major demographic groups (White, Black/African-American, Asian, Native American, Hispanic/Latino and Multiracial), Asians are underrepresented in the survey with a response rate of 11%, although they make up approximately of 15% of Oakland’s renter households. In addition, the responses are not evenly spread across the City, with far fewer respondents in some zip codes than others. Note that not all respondents reported their race/ethnicity or zip code; this is why the totals in the following graphs and tables may not always add up to 690.

Tenant Respondent Race/Ethnicity	Count	Share
Asian or Pacific Islander	69	11.3%
Black or African American	186	30.5%
Hispanic or Latino	158	25.9%
Multiracial	34	5.6%
Native American	3	0.5%
Other	17	2.8%
White	143	23.4%

In considering these responses, it is important to bear in mind the likelihood for response bias. We would expect those facing the highest levels of housing instability to be less likely to respond to the survey, because they are less likely to know about the survey or have time to access and respond to it. This would mean those least likely to know about the moratorium, and those least able to pay rent, may be less represented in this survey.

## Characteristics of Survey Respondents, Continued

It is difficult to determine how representative, in terms of race and ethnicity, the property owner respondents to the survey are. That being said, of the 330 respondents who identify as property owners/landlords, 45.8% identify as White, with Black and Asian property owners making up a sizable portion of the difference, representing 18.8% and 17.9% respectively.

Landlord Respondent Race/Ethnicity	Count	Share
Asian or Pacific Islander	59	17.9%
Black or African American	62	18.8%
Hispanic or Latino	25	7.6%
Multiracial	19	5.8%
Native American	0	0%
Other	14	4.2%
White	151	45.8%

## Tenant Responses

### Knowledge of Moratorium

Approximately two-thirds of tenants responded “yes” to the following question about their awareness of eviction moratoria: “The City of Oakland and the County of Alameda have both passed emergency eviction moratoriums to end on August 31, 2020 or when the Local Emergency is declared over, whichever comes first. Do you understand how these two different ordinances impact you?” That said, there may be a disconnect with some populations, particularly Asians. Only half of Asian respondents report knowledge of the City emergency ordinances. This may signal a gap in communication with Asian tenants.

Heard of Ordinance?	Count	Share
Yes	475	68.8%
No	215	31.2%

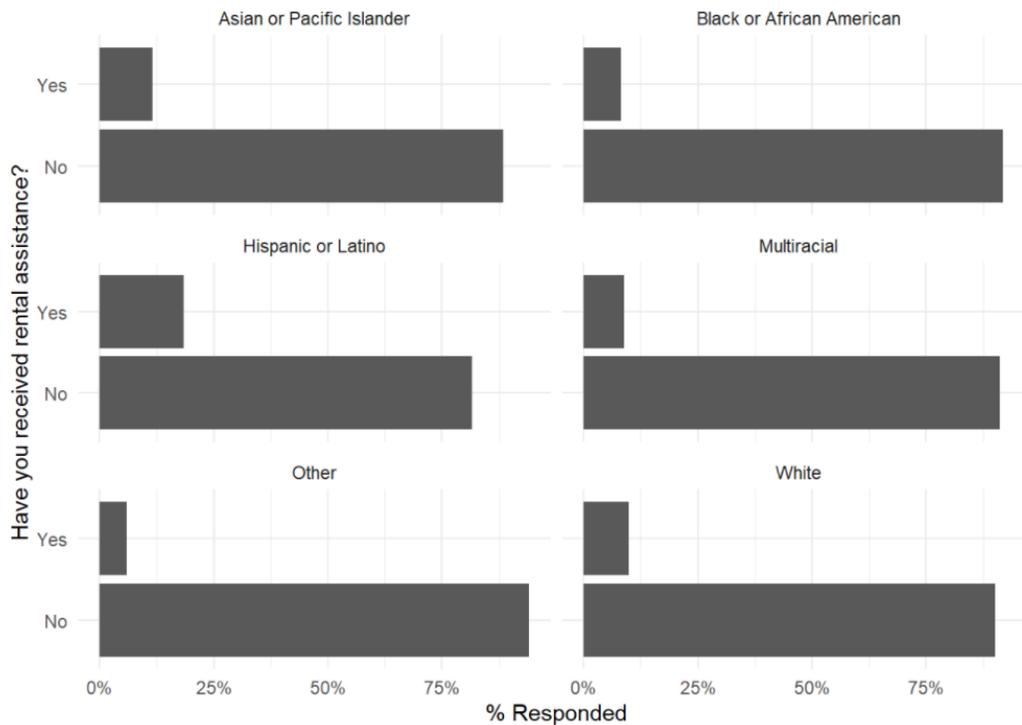


Asian respondents are less likely than other groups to have heard of the eviction moratorium ordinance.

### Receipt of Rental Assistance

The vast majority of respondents (nearly 90%) have not received rental assistance (the answered “no” to the following question: “Have you received any assistance in paying your rent since the COVID-19 Local Emergency was declared (March 12, 2020)?”). The only racial/ethnic group reporting more than 10% receipt of assistance is Hispanic/Latino respondents, who have received assistance at a rate of approximately 20%.

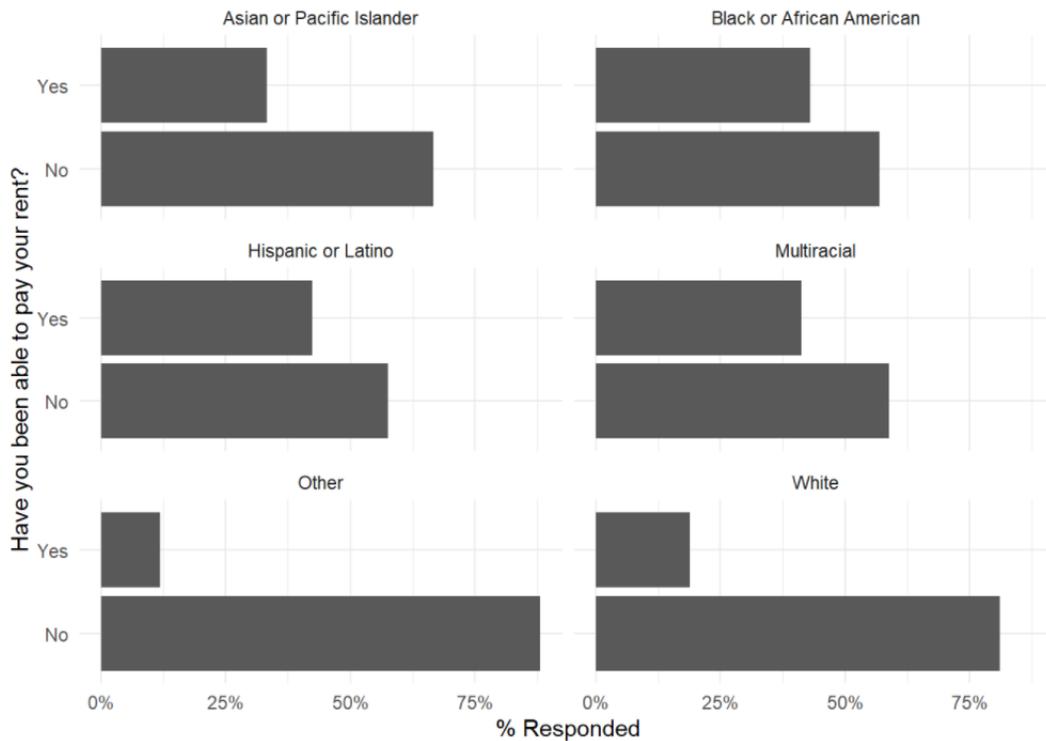
Received Assistance?	Count	Share
Yes	77	11.2%
No	613	88.2%



Latino/a respondents are more likely than other groups to have received rental assistance.

### Ability to Pay Rent

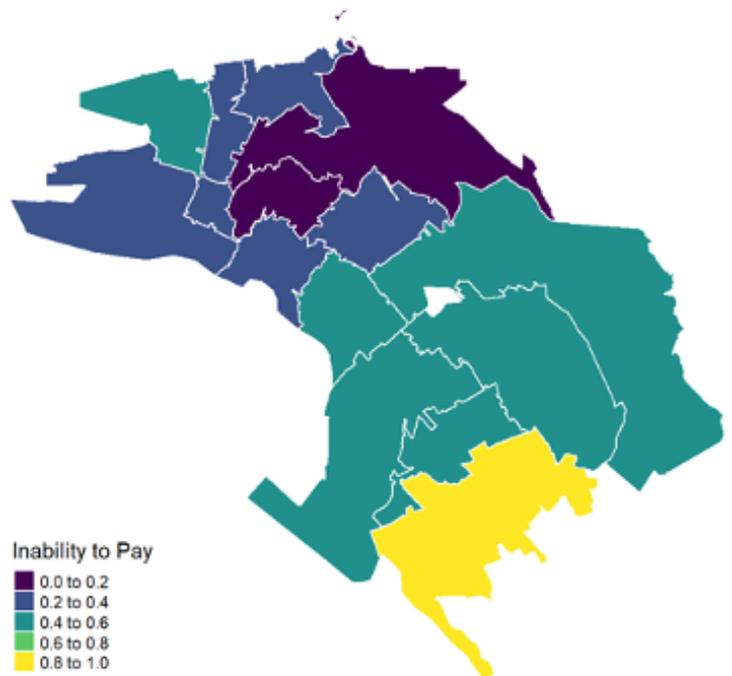
While a minority of respondents report receiving rental assistance, there is a clear demand for some form of assistance. Approximately one-third of tenant respondents report an inability to pay rent due to the pandemic (they answered “yes” to the following question: “Have you communicated to your landlord that you are unable to pay rent due to impacts of the COVID-19 pandemic?”). There are large disparities between racial/ethnic groups in this regard (refer to charts on following page). The vast majority of White renters (81%) report they have not notified their landlord of an inability to pay rent. By contrast, non-White respondent groups report are unable to pay rent at least a third of the time, with many reporting over 40% inability to pay rent.



Non-White renters report significant difficulties in paying rent.

*Ability to Pay Rent, Continued*

Geographically, the share of respondents unable to pay rent increases as you move south through the City, with the highest shares in the area colloquially known as “Deep East Oakland.” Note, however, that the zip code with greater than 80% reporting an inability to pay rent (shown in yellow on the map below) only had two tenant survey respondents who answered this question. This map is not as informative as it could be because of the small counts in some zip codes, but nevertheless suggest geographic inequality in ability to pay rent.

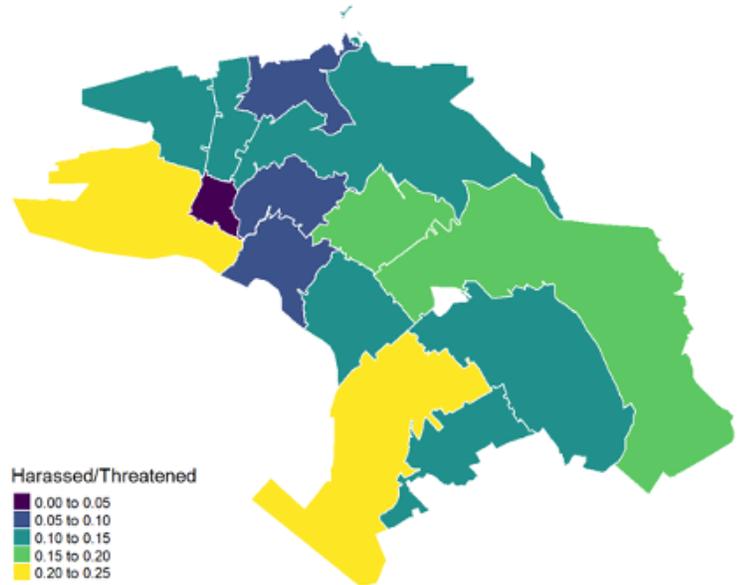


Ability to pay rent is uneven across the city, with the highest rates of non-payment in the southwest.

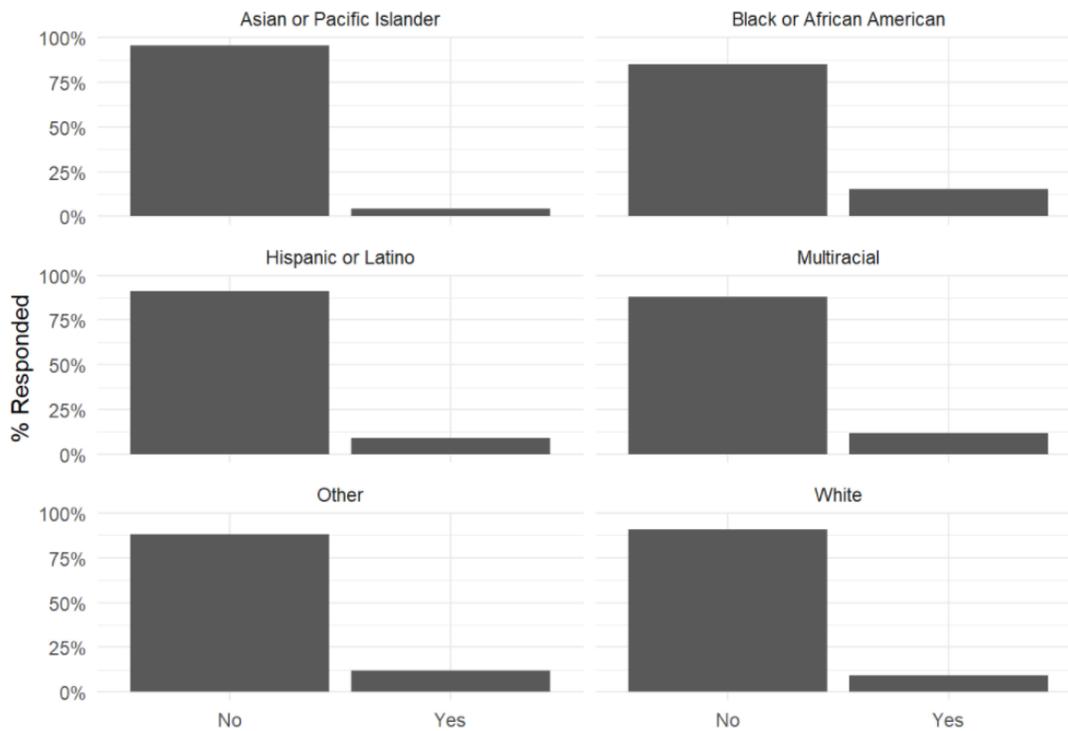
## Harassment and Threat of Eviction

During the COVID-19 pandemic, the City has seen a slight increase in reported landlord harassment and/or threats of eviction compared to before the local emergency declaration.<sup>1</sup> No racial/ethnic group reported a rate of harassment over 15%.

The spatial distribution of harassment is uneven. While harassment rates remain relatively low overall, areas reporting higher-than-average harassment rates may deserve further investigation. These results do not neatly map onto those of a recent report on evictions in Oakland. We found no statistical correlation between the number of respondents reporting harassment/threats of eviction and the number of eviction notices by zip codes, as reported in the City’s Eviction Data Project Report completed in 2020 and based on data collected between October 2018 and October 2019.



Reported harassment and/or threats of eviction are rare throughout the city.



A small minority of respondents in each group reported harassment.

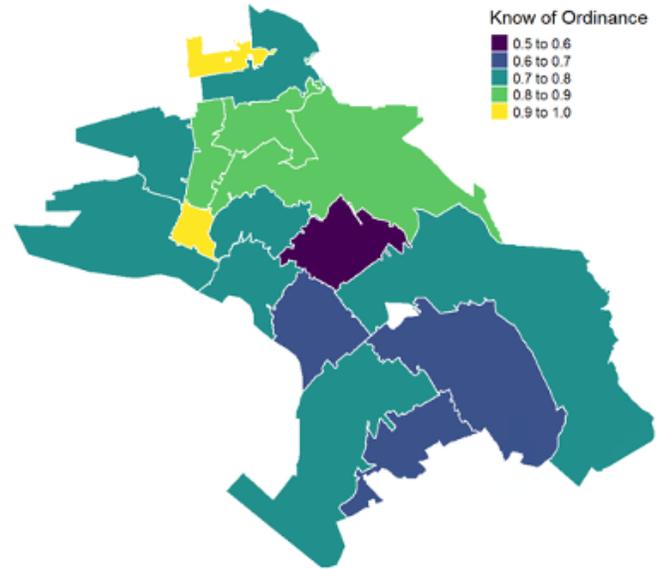
<sup>1</sup> This finding is based on two questions included in the survey: 1) “Has your property owner harassed or threatened eviction prior to the COVID-19 Local Emergency declaration (effective March 12, 2020)?” and 2) “Has your property owner harassed or threatened eviction since the time of the COVID-19 Local Emergency declaration (effective March 12, 2020)?”

## Property Owner Responses

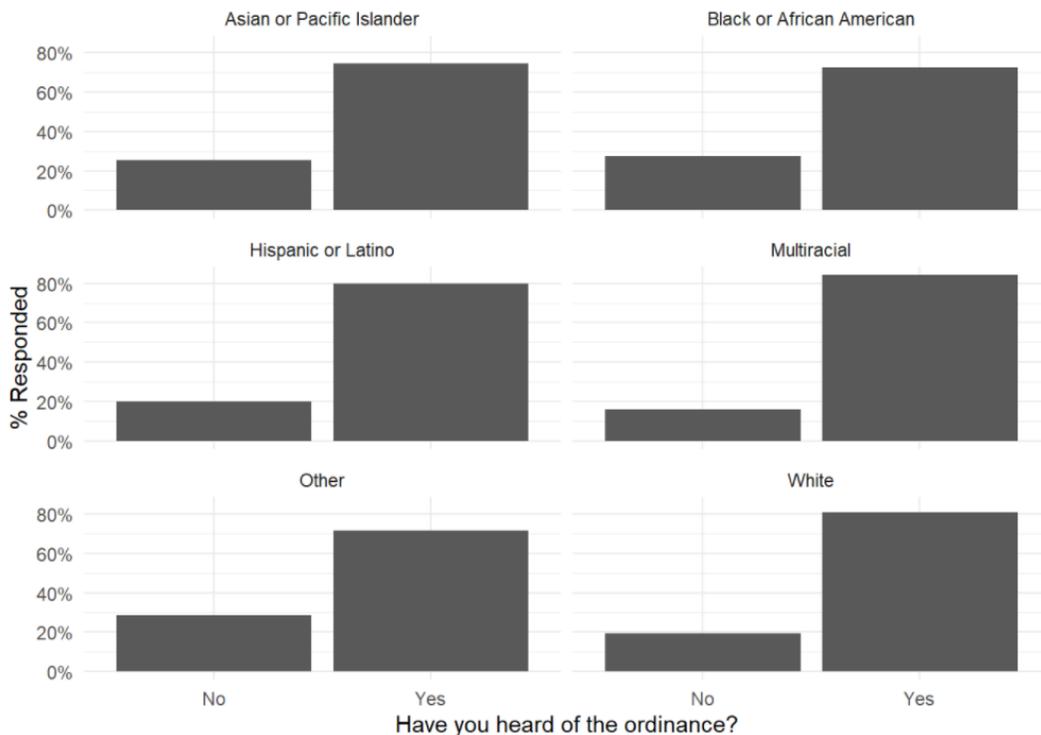
### Knowledge of Moratorium

A little over three-quarters of property owner respondents report knowledge of the emergency ordinances (answering “yes” to the following: “The City of Oakland and the County of Alameda have both passed emergency eviction moratoriums to end on August 31, 2020 or when the Local Emergency is declared over, whichever comes first. Do you understand how these two different ordinances impact you?”). This proportion remains fairly consistent across racial/ethnic groups.

In most zip codes, a majority of respondents are aware of the emergency ordinances and no zip code has less than 50% of respondents aware of the ordinance. Again, counts are small at the zip code level, so these results are less trustworthy.



A majority of property owners throughout the city are aware of the moratorium.

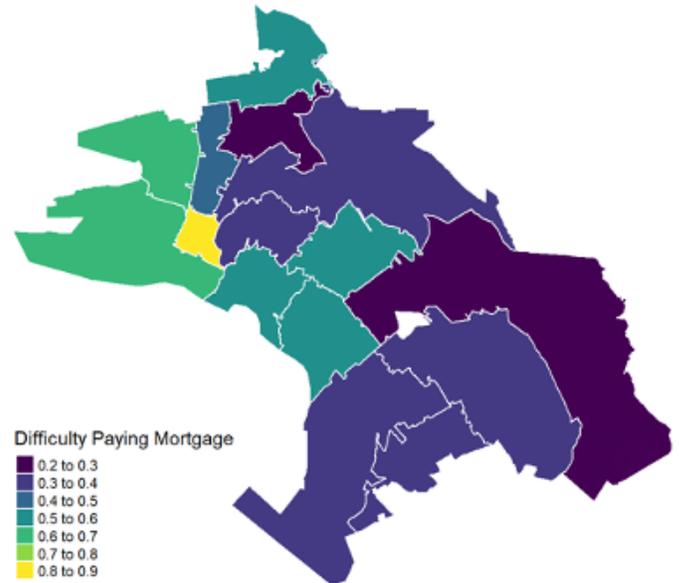


Black and African American landlords are least likely to have heard of the ordinance.

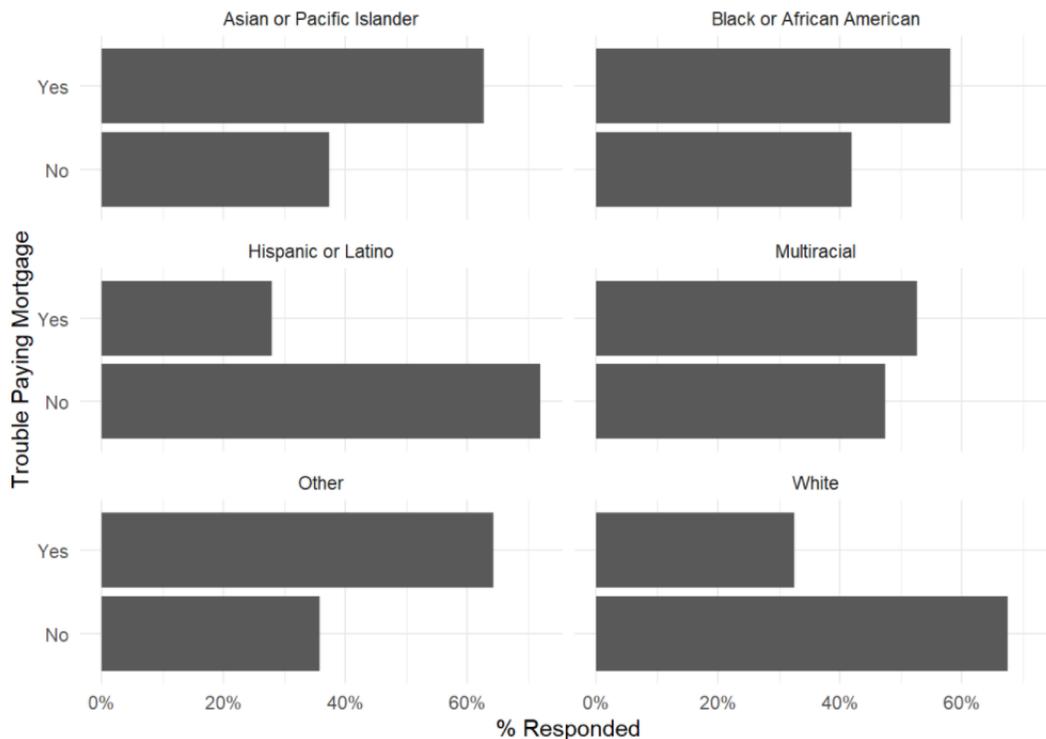
## Ability to Pay Mortgage

Difficulty making mortgage payments is uneven across racial/ethnic groups. Only a third of White property owners report difficulty in paying their mortgage (answering “yes” to the question, “Are you having trouble paying your mortgage due to the effects of COVID-19?”), while nearly two-thirds of Asian/Pacific Islander respondents report difficulty.

Difficulty in paying one’s mortgage is concentrated in and around Downtown Oakland, where upwards of 70% of landlords reported experiencing difficulty. A much smaller percentage reported difficulty in the southern and western portions of the city, despite these being areas where higher shares of tenants reported an inability to pay rent.



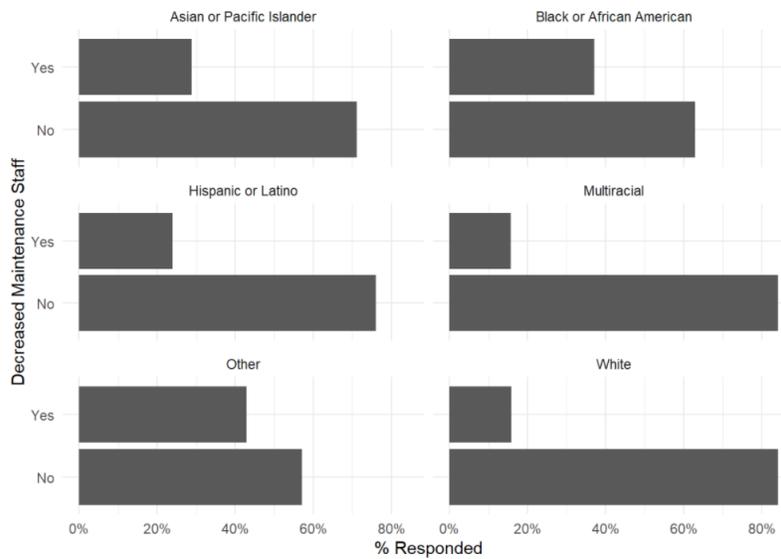
Difficulty paying one’s mortgage is more common in and around Downtown Oakland.



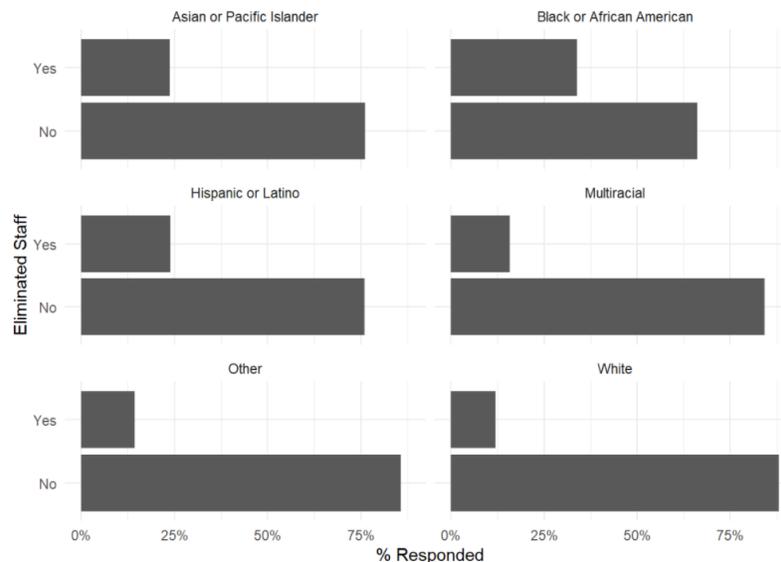
White landlords are far less likely than other groups to report difficulty paying their mortgage.

## Decreasing Maintenance and Eliminating Staff

About one-quarter (26.9%) of landlords reported decreasing maintenance (answering “yes” to the question, “Have you decreased hours of maintenance and/or management staff due to diminished rental income during this Covid-19 Local Emergency declaration?”). About one-fifth (21.2%) reported eliminating staff (answering “yes” to the question “Have you eliminated any maintenance and/or management staff positions due to diminished rental income during this Covid-19 Local Emergency declaration effective March 12, 2020?”). These cost-cutting measures were uneven across racial/ethnic groups, with very few White property owners reporting cuts but over one-third of Black property owners reporting that they deferred maintenance and similarly high shares of Black and Asian property owners reporting that they eliminated staff.



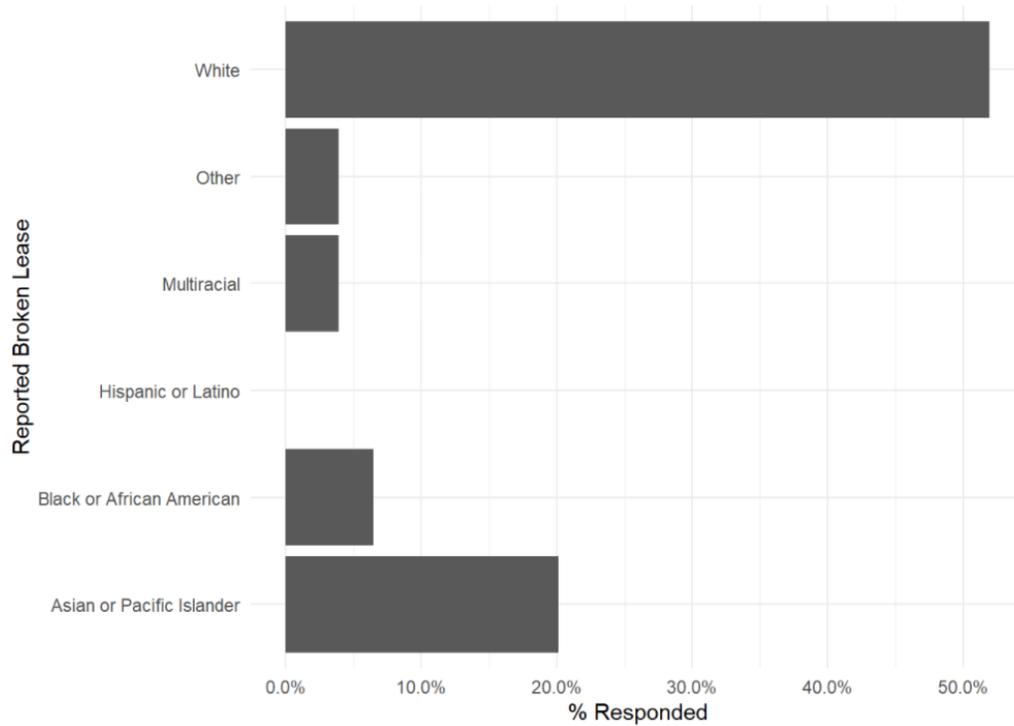
Black and Asian landlords were more likely to report deferring maintenance.



Black and Asian landlords were also more likely to report eliminating staff.

### Broken Leases

Property owner respondents collectively reported approximately 154 broken leases (in response to the question, “How many of your tenants have broken their leases during this Covid-19 Local Emergency declaration?”). White property owners, followed by Asians, report higher rates of broken leases than other racial/ethnic groups. Together, White and Asian landlords account for 70% of the reported broken leases.



*White landlords, followed by Asians, reported the highest rates of broken leases.*

## Implications

These survey results are limited by several factors. One is a relatively small sample size. This small sample size makes it difficult to draw reliable conclusions, since we do not know whether the sample is representative of the universe of Oakland's renters and landlords. A related limitation is response bias. Those facing the highest levels of housing instability may be less likely to respond to a survey, because they are less likely to know about it or have time to access and respond. This would mean those least likely to know about the moratorium, and those least able to pay rent, may be less represented in this survey.

A third limitation stems from formatting errors that limit the validity of particular answers. For example, multiple survey questions asked for a numeric response, yet allowed for textual answers. The result is that many of the questions whose answers are intended to be numeric, such as one asking for the number of units owned or controlled by property owners, had a significant share of responses that had to be thrown out because textual and/or irrelevant responses were given.

## *Findings*

Recognizing these limitations, the survey results suggest some interesting findings. The first is that financial burdens for both tenants and landlords seem to be consistently uneven across racial/ethnic groups. This pattern is not surprising, given the long history of segregation and discrimination against non-White racial and ethnic groups. In order to address these

inequities, assistance programs should target non-English speaking and Black communities. Second, a large share of Asian tenant respondents reported ignorance of the emergency ordinances. This result suggests the City should consider targeted outreach to Asian communities in order to boost knowledge of the moratorium and other tenant protections.

Finally, the negative impacts of COVID-19 on economic and housing security are indisputable; however, survey respondents do not report a rise in harassment or threats of eviction. Property owners do report some deferred maintenance, staffing cuts, and broken leases. More research is needed to evaluate the true (and ever-evolving) impact of COVID-19 on renters and landlords in Oakland.