



Factsheet: Oakland Unified School District Students at Risk of Foreclosure ©

November 19, 2009

This document is intended as a guide to help quantify the size of the foreclosure problem in Oakland as it relates to students enrolled in the Oakland Unified School District. It contains data linked with a proprietary method to combine three distinct datasets.

These tables were generated from three datasets:

- OUSD public school student database
- First American Real Estate Services (FARES) notices of default for Alameda County database
- FARES Adjustable Rate Mortgage (ARM) Loan database

The OUSD data used were those from the 2007-2008 academic year, the most current complete year currently available to us. These student level address records were matched to the Notice of Default addresses and the ARM addresses in the two housing datasets. This method does not capture all students as many had poor address information and many have moved since 2007-2008. Differences in address entry will also result in lower numbers than calculated. Some tables show 2008-2009 enrollment numbers for context as many schools size change significantly from year to year.

These data were calculated using all Notices of Default (NOD) that were filed between April 1, 2009 and June 30, 2009 - a fraction of the NODs to occur in Oakland this year. The adjustable rate mortgages linked were those adjusting between July 2009 and December 2010.

Oakland Unified District Schools with the Greatest Number of Students at Risk of Foreclosure*



Table 1: Top Schools by # Students at Risk of Foreclosure

School	Students At Risk	OUSD 08-09 Enrollment Count	Percentage
Skyline High School	149	2,011	7.4%
Oakland Technical High School	94	1,714	5.5%
Oakland High School	71	1,807	3.9%
Markham Elementary	69	427	16.2%
Business Information Tech HS	68	340	20.0%
New Highland Academy	66	335	19.7%
Frick Middle School	65	514	12.6%
Bret Harte Middle School	64	764	8.4%
East Oakland Pride Elementary	63	390	16.2%
Brookfield Village Elementary	62	405	15.3%

* At Risk of Foreclosure is an indicator of the number of students enrolled in each school in the 2007-2008 academic year who were matched to properties currently in Default status or with highly unstable, adjustable mortgage products (often called predatory loans) that are scheduled to adjust between July 2009 and December 2010 and, therefore, likely to result in foreclosure of the home.

Table 1 shows more recent 2008-2009 enrollment because of changing school sizes rather than the number enrolled in 2007-2008 used to calculate the matches.

Oakland Unified District Schools with the Greatest Percentage of Students at Risk†



Table 2: Top Schools by % Students at Risk of Foreclosure

School	Students At Risk	OUSD 08-09 Enrollment Count	Percentage
Webster Academy*	29	72	40.3%
Lockwood Elementary*	27	81	33.3%
Peralta Creek Middle School*	16	68	23.5%
Whittier Elementary*	16	72	22.2%
Business Information Tech HS	68	340	20.0%
New Highland Academy	66	335	19.7%
EnCompass Academy	47	247	19.0%
RISE	58	310	18.7%
James Madison Middle School	50	274	18.2%
Burckhalter Elementary	29	163	17.8%

* school scheduled for closure in 2009-10

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Table 2 shows more recent 2008-2009 enrollment because of changing school sizes rather than the number enrolled in 2007-2008 used to calculate the matches.

Estimated Number of OUSD Students Living in Homes in Default or with Risky Adjustable Mortgages†



Table 3: Distribution of Students Living in Housing Units with an ARM loan, NOD or both

School	Student Count	OUSD 08-09 Enrollment Count	Percentage	Chronic Absenteeism Rate 2005-2006
Webster Academy*	29	72	40.3%	20%
Lockwood Elementary*	27	81	33.3%	17%
Peralta Creek Middle School*	16	68	23.5%	
Whittier Elementary*	16	72	22.2%	15%
Business Information Tech HS	68	340	20.0%	
New Highland Academy	66	335	19.7%	
EnCompass Academy	47	247	19.0%	9%
RISE	58	310	18.7%	5%
James Madison Middle School	50	274	18.2%	
Burckhalter Elementary	29	163	17.8%	9%
Sobranite Park Elementary	49	278	17.6%	17%
Melrose Leadership Academy	34	197	17.3%	4%
Alliance Academy	56	336	16.7%	
Esperanza Elementary	53	324	16.4%	
Markham Elementary	69	427	16.2%	14%
East Oakland Pride Elementary	63	390	16.2%	
Robeson Visual Performing Arts	46	285	16.1%	
Coliseum College Prep	40	260	15.4%	
Brookfield Village Elementary	62	405	15.3%	20%
Alternative Learning Community	7	46	15.2%	
Community United Elementary	39	267	14.6%	
Elmhurst Community Prep*	50	347	14.4%	
Roots International Academy	50	349	14.3%	
United For Success	56	391	14.3%	
Oakland Community Day Middle	2	14	14.3%	
Howard Elementary	33	232	14.2%	15%
Greenleaf Elementary	55	398	13.8%	
MetWest High School	18	131	13.7%	
Futures Elementary	34	248	13.7%	
Jefferson Elementary*	16	117	13.7%	16%
Cole Middle School*	10	75	13.3%	
Maxwell Park Elementary	42	316	13.3%	15%
Youth Empowerment School (YES)	32	241	13.3%	
Bridges At Melrose	49	380	12.9%	
ACORN Woodland Elementary	31	244	12.7%	7%
Ascend Elementary/Middle	46	363	12.7%	3%
Leadership Preparatory HS	51	403	12.7%	
Frick Middle School	65	514	12.6%	
Fred T. Korematsu	44	350	12.6%	
Parker Elementary	30	240	12.5%	9%
Media College Prep	44	364	12.1%	
Grass Valley Elementary	30	251	12.0%	
Sojourner Truth Independent Study	20	169	11.8%	0%
Think College Now	30	266	11.3%	11%
Lazear Elementary	36	320	11.3%	6%
College Prep & Architecture Academy	40	370	10.8%	
Marshall Elementary	22	207	10.6%	17%
Street Academy	14	132	10.6%	
Reach Academy	31	293	10.6%	12%
East Oakland Arts HS	32	303	10.6%	
Horace Mann Elementary	35	339	10.3%	24%
Explore College Prep	25	244	10.2%	
Bunche Academy	19	191	9.9%	
Hillside Academy	4	43	9.3%	
Far West	17	183	9.3%	
International Comm. Elementary	23	249	9.2%	5%
Rudsdale Continuation	14	152	9.2%	
Learning Without Limits Elementary	27	296	9.1%	
Carl Munck Elementary	29	333	8.7%	11%
Bret Harte Middle School	64	764	8.4%	
Urban Promise Academy	24	287	8.4%	
Dewey Academy	21	255	8.2%	
Life Academy	20	248	8.1%	
Sequoia Elementary	28	348	8.0%	12%
PLACE at Prescott	21	262	8.0%	
Douglas Tilden	10	126	7.9%	
Santa Fe Elementary	24	309	7.8%	19%

Oakland International HS	12	156	7.7%	
Mandela High School	26	343	7.6%	
Manzanita Community	21	279	7.5%	17%
Business Entrepreneurial Tech (BEST)	9	120	7.5%	
Skyline High School	149	2,011	7.4%	
Global Family School	24	325	7.4%	
Lafayette Elementary	21	285	7.4%	23%
SEED Elementary	18	251	7.2%	
Montclair Elementary	25	368	6.8%	1%
La Escuelita Elementary	17	253	6.7%	13%
Roosevelt Middle School	46	695	6.6%	
Redwood Heights Elementary	21	320	6.6%	3%
Hoover Elementary	21	325	6.5%	21%
Garfield Elementary	44	687	6.4%	11%
Fruitvale Elementary	35	556	6.3%	1%
Allendale Elementary	28	466	6.0%	14%
Kaiser Elementary	15	253	5.9%	
Emerson Elementary	16	270	5.9%	18%
Westlake Middle School	36	621	5.8%	
Oakland Technical High School	94	1,714	5.5%	
Crocker Highlands Elementary	19	357	5.3%	2%
EXCEL College Prep HS	16	306	5.2%	
Montera Middle School	44	880	5.0%	
Edna M Brewer Middle School	37	745	5.0%	
M L King Jr Elementary	12	255	4.7%	32%
Thornhill Elementary	16	350	4.6%	3%
Chabot Elementary	22	485	4.5%	5%
Claremont Middle School	19	434	4.4%	
Oakland Community Day HS	1	23	4.3%	
Peralta Elementary	12	276	4.3%	1%
Joaquin Miller Elementary	15	355	4.2%	2%
Piedmont Avenue Elementary	15	359	4.2%	12%
Franklin Elementary	28	708	4.0%	11%
Oakland High School	71	1,807	3.9%	
Lakeview Elementary	13	335	3.9%	23%
Sankofa	4	111	3.6%	24%
Glenview Elementary	13	379	3.4%	11%
Bella Vista Elementary	15	493	3.0%	14%
Laurel Elementary	14	461	3.0%	10%
Cleveland Elementary	10	345	2.9%	5%
West Oakland Middle School	4	160	2.5%	
Hillcrest Elementary	8	323	2.5%	1%
Other OUSD Schools	-	8,437	0.0%	
Grand Total	3,428	46,516	7.4%	

* denotes school planned for closure in 2009-10

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Chronic absenteeism rate reflects the percentage of students per school who were absent 11% or more in the 2005-2006 academic year for grades K-3. From a previous Urban Strategies Council study



Housing Occupant Type for OUSD Students Living in Homes in Default or with Adjustable Mortgages†

Table 4: Housing Occupant Type for Students at Risk of Foreclosure

Measure	Students* at Risk	Percentage of OUSD 07-08 Students	# of Students in Owner-Occupied Units**	# of Students in Owner-Occupied Units** %	# of Students in Rental Units** Count	# of Students in Rental Units** %
ARMs only	2,794	7.4%	1,094	39.2%	1,700	60.8%
NODs or NODs+ARMs	634	1.7%	205	32.3%	429	67.7%
TOTAL	3,428	9.0%	1,299	37.9%	2,129	62.1%

*Students may reside within the same household.

**Ownership for "ARMs only" was determined by the home standard deduction field from the ARMs Loan file; Ownership for "NODs or NODs+ARMs" was determined by the tax exemption field from the NOD file

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