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Ventura County  
Regional  
Consolidated Plan  
2020-2024

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# Section I. Executive Summary

## ES-05 Executive Summary - 91.300(c), 91.320(b)

### 1. Introduction

The Ventura County Regional Five-Year Consolidated Plan (the Consolidated Plan) is a collaborative document between all incorporated cities and the unincorporated areas of Ventura County, California. Collaborating in the development of the Consolidated Plan are the Cities of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, Santa Paula, San Buenaventura (City of Ventura), Simi Valley, and Thousand Oaks. The County of Ventura is the lead agency in the development of this Consolidated Plan.

The Consolidated Plan is a means of assessing Ventura County’s affordable housing and community development needs; analyzing housing markets; articulating priorities, goals, and strategies to address identified needs; and describing the actions that will be taken to implement strategies for affordable housing and community development.

Throughout this document the following geographic terms will be used:

- **Ventura County:** Includes the entirety of the planning area considered under this Consolidated Plan: the 10 incorporated cities of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, San Buenaventura, Santa Paula, Simi Valley, and Thousand Oaks, and unincorporated areas of Ventura County. Also identical to the Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area (MSA).
- **Ventura Urban County:** A multi-jurisdictional Community Development Block Grant (CDBG) entitlement, made up of the cities of Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, and unincorporated areas of Ventura County. Ventura County is the “lead entity” and official U.S. Department of Housing and Urban Development (HUD) Entitlement Jurisdiction for Ventura Urban County.
- **Unincorporated County:** Includes all unincorporated areas of Ventura County (areas not part of any municipalities).
- **Entitlement Jurisdictions:** The entitlement jurisdictions receive and manage their own CDBG funding from HUD. They are the cities of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks, and the Ventura Urban County.
- **San Buenaventura:** Also called “City of Ventura.” “San Buenaventura” is the official (legal) name of the city used by both local and federal government for ordinances, legal matters, U.S. Census Data, and HUD.

The following terms are used within the Consolidated Plan:

- **HAMFI:** HUD Area Median Family Income. The median family income calculated by HUD for each jurisdiction to determine Fair Market Rents income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (like the U.S. Census).
- **Household:** All people living in a housing unit. Members of a household can be related or unrelated.
- **Household income:** Includes the income of all members of the household at the time of the survey, adjusted for inflation to reflect the most recent year of the data release (e.g. 2015 dollars in the 2009-2015 CHAS data).
- **Housing problems:** Four housing problems as described in HUD CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any one or more of these four problems.
- **LMI:** Low- and Moderate-Income as defined by the U.S. Department of Housing and Urban Development, a status determined by gross household income and family size.
- **Overcrowding:** More than 1 person per room not including bathrooms, porches, foyers, halls, or half-rooms.
- **Severe overcrowding:** More than 1.5 persons per room not including bathrooms, porches, foyers, halls, or half-rooms.
- **Cost burden:** Monthly housing costs (including utilities) exceeding 30% of monthly income.
- **Severe cost burden:** Monthly housing costs (including utilities) exceeding 50% of monthly income.
- **Senior:** Labeled “Elderly” by the U.S. Census Bureau and HUD. People aged 62 and up. “Frail elderly” within U.S. Census data are those aged 75 and up.
- **Disabled:** Any one or more of four different physical or cognitive limitations: hearing or vision impairment, ambulatory limitation, cognitive limitation, or independent living limitation. Individuals may have more than one type of disability.

The Consolidated Plan is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Consolidated Plan consolidates into a single document the planning and application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) programs.

The Consolidated Plan provides data on trends and conditions related to the county’s current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that Ventura County will undertake to address these needs over the next five years. Annually, Ventura Urban County and the entitlement jurisdictions will develop individual Action Plans, which will describe the planned investment of federal resources to implement specific activities.

Ventura County anticipates receiving the following grant amounts in the fiscal year 2020. Projections for the entire five-year period are noted; however, these projected amounts are expected to change

based on federal allocations made annually and do not include anticipated program revenue or prior year funds. Entitlement jurisdictions receive and manage their own CDBG, HOME and ESG funds. Ventura Urban County serves as the lead entity for the newly created Ventura County HOME Consortium made up of Camarillo, Simi Valley, Thousand Oaks, and Ventura Urban County, which will take effect in Year 1 of this five-year planning period.

<i>Community Development Block Grant (CDBG):</i>	FY 2020:	\$6,469,446
	5-Year Projection:	\$32,347,230
<i>HOME Investment Partnership (HOME):</i>	FY 2020:	\$2,556,558
	5-Year Projection:	\$12,782,790
<i>Emergency Solutions Grant (ESG):</i>	FY 2020:	\$300,898
	5-Year Projection:	\$1,504,491

The Consolidated Plan consists of the following sections:

- The **Process** describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The **Needs Assessment** analyzes needs related to affordable housing, special needs housing, community development, and homelessness.
- The **Market Analysis** examines demographics, the supply of affordable units, the regional housing market, and other conditions that impact community needs and the programs that address these needs.
- The **Strategic Plan** identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.

The plan will also include an Annual Action Plan for the first year of the Consolidated Plan for each of the entitlement jurisdictions, which will describe the planned investment of federal resources to implement specific activities that meet the year’s strategic goals.

## *2. Summary of the Objectives and Outcomes Identified in the Plan*

The Ventura Urban County and participating entitlement jurisdictions have a myriad of identified housing and community development needs. Recognizing that CDBG, HOME, and ESG funds alone are not adequate to address these needs, available funds will be used to coordinate priority programs, services, and projects benefitting low- and moderate-income households and those with special needs.

The housing needs of Ventura County residents were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Consolidated Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) datasets, which are based on the 2011-2015 American Community Survey (ACS) five-year estimates. Identified housing and community development priorities were established in consultation with residents and community groups.

To address identified needs, Ventura Urban County and participating Entitlement Jurisdictions have established the following goals over the next five years:

- Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters, including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County.
- End homelessness within Ventura County by providing housing, emergency shelter, and social services to homeless persons or those at risk of homelessness.
- Increase access to health and wellness services, youth activities, senior activities, and social service activities for residents.
- Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards.
- Enhance economic stability and prosperity by increasing economic opportunities for residents through job skills training and promotion of local entrepreneurship.
- Create and maintain effective housing and community development programs that address the priority needs listed within the Consolidated Plan, comply with all U.S. Housing and Urban Development (HUD) requirements, and achieve the goals and objectives set out by each Ventura County jurisdiction.

For all activities funded with CDBG, HOME, or ESG funds (all funded under HUD’s Office of Community Planning and Development), there should be one of three objectives to primarily benefit low- and moderate-income persons: A Suitable Living Environment, Decent Housing, or Economic Opportunity. To achieve these objectives, there are three outcomes of the activities: Availability/Accessibility (making something available to LMI persons that otherwise would not have access), Affordability (making something affordable to LMI persons), or Sustainability (improving LMI communities and neighborhoods). All established goals in this Consolidated Plan will be undertaken to achieve one objective through one outcome.

The Strategic Plan will contain each goal’s objective and outcome, anticipated regional funding, and unit of measurement (“goal outcome indicator” or “GOI”) that will be used to measure project accomplishments.

### *3. 2015-2019 Consolidated Plan Accomplishments*

Between program years 2015 and 2018 (July 1, 2015 through June 30, 2019) each Entitlement Jurisdiction recorded accomplishments for activities funded with CDBG, HOME, and ESG. The totals are presented below. Accomplishments for the final program year from the previous Consolidated Plan (2019) will be available after the end of the program year in 2020. The City of Oxnard was not part of the 2015-2019 Regional Consolidated Plan. The 2018 and 2019 program years were granted Consolidated Plan Extensions for the purpose of aligning the City of Oxnard’s planning period with this 2020-2024 Ventura County Regional Consolidated Plan. The accomplishments presented for

Oxnard represent five years of accomplishments rather than four years as presented for the other Entitlement Jurisdictions.

<i>Program Activity</i>	<i>Camarillo</i>	<i>Oxnard*</i>	<i>San Buena Ventura</i>	<i>Simi Valley</i>	<i>Thousand Oaks</i>	<i>Ventura Urban County</i>
Economic Development - Business Assistance			33			45
Economic Development - Façade Improvements						
Economic Development - Job Creation			27			
Fair Housing Opportunity	149	725	411	104		
Homeless -Overnight Shelter		750	230			185
Homeless -Supportive Services and Prevention		1,500				18
Homeless- Emergency Shelter Beds Added						4
Housing -Code Enforcement and Foreclosed Property Maintenance		10,000				4200
Housing -Construction New Homeowner Units	1					
Housing -Construction New Rental Units		25	10	7		46
Housing -Homebuyer Assistance		50				
Housing -Rehabilitation Homeowner Units	28	30	57	13	31	23
Housing -Rehabilitation Rental Units				5	162	
Housing -Tenant Based Rental Assistance / Rapid Rehousing		140				90

Public Facility or Infrastructure Improvements			11,050	1,530		239,076
Public Service -Non Homeless LMI		14,000	11,050			11,113
Public Service -Non Homeless LMI Housing						266
Public Service -Non Homeless Special Needs	6,937		3	152	23,017	
Public Service -Non Homeless Special Needs Housing						165
Public Services -Homeless	197	100		100		14064

**4. Summary of Citizen Participation and Consultation Process**

Public participation is an important component of the Consolidated Plan process. To solicit input during the development of the Consolidated Plan, Ventura County held a series of interviews, stakeholder meetings, and focus groups over a period of three months from August to October 2019. Ventura County conducted two Housing and Community Development needs surveys, held public hearings, and gave community members an opportunity to comment on the Consolidated Plan prior to its adoption by the entitlement jurisdictions and submission to HUD.

**Community Workshops:** Six community workshops provided residents and service providers with an opportunity to discuss fair housing concerns and community needs. A total of 72 individuals participated.

**Resident Survey:** Targeted to the community at large, the resident survey provided respondents with an opportunity to provide comment on their personal housing experience as well as their thoughts on broad community development goals and to identify funding priorities. The survey received a total of 749 online responses.

**Stakeholder Survey:** Municipal leaders and individuals from local community organizations, advocacy groups, and service providers provided input on a series of topics addressed in the Consolidated Plan, including populations targeted for community services and the severity of current housing and community development. This group was also asked to provide comment on community development goals and the prioritization of federal funding. A total of 61 individuals participated in the survey.

**Stakeholder Meetings:** Stakeholders from each of the participating entitlement jurisdictions and Ventura Urban County were interviewed in September 2019. A total of 71 people participated in the interviews.

**Focus Groups:** Three focus groups were held in September and October 2019 to engage local housing professional and service providers in a discussion of housing and community needs and priorities. Twenty-two individuals representing various government and policymakers, nonprofit organizations, and the housing industry participated in the discussions.

**Public Hearings:** Separate public hearings were held before the Ventura County Board of Supervisors on behalf of the Ventura Urban County (February 4, 2019 and May 5, 2020) and the city councils of the following entitlement jurisdictions: City of Camarillo (February 12, 2019 and May 13, 2020), City of Oxnard (March 17, 2019 and June 16, 2020), City of San Buenaventura (February 10, 2019 and June 29, 2020), City of Simi Valley (March 9, 2019 and June 6, 2020), and City of Thousand Oaks (February 11, 2019 and May 12, 2020). Public comment was solicited.

**Public Review and Comment:** A public review period was held from January 21, 2020 through April 24, 2020.

**Adoption by Jurisdictions:** The Consolidated Plan was formally adopted by the Ventura County Board of Supervisors on behalf of the Ventura Urban County (May 5, 2020) and the city councils of the following entitlement jurisdictions: City of Camarillo (May 13, 2020), City of Oxnard (June 16, 2020), City of San Buenaventura (June 29, 2020), City of Simi Valley (June 6, 2020), and City of Thousand Oaks (May 12, 2020).

## *5. Summary of Public Comments*

All members of the public were invited to provide written or oral comment during the public hearings and public comment period.

A summary of the comments received during the public hearing and the public comment period is provided in Appendix C.

## *6. Summary of Public Comments or Views Not Accepted and the Reasons for Not Accepting Them*

All public comments were accepted.

A summary of the comments received during the public hearing or submitted during the public comment period and not accepted is provided in Appendix C.

## Section II: Process

### PR-05 Lead & Responsible Agencies – 24 CFR 91.200(b)

*Describe agency/entity responsibilities for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.*

The following agencies and entities are responsible for preparing the Consolidated Plan and for the administration of each grant program and funding source.

Table 5.1: Consolidated Plan Responsible Agencies and Entities

Role	Name	Department/Agency
<i>Lead Agency</i>	Ventura County	
<i>CDBG Administrator</i>	Ventura County	Community Development
<i>HOPWA Administrator</i>		
<i>HOME Administrator</i>	Ventura County	Community Development
<i>ESG Administrator</i>	Ventura County	Community Development
<i>HOPWA-C Administrator</i>		

### *Narrative*

The Ventura Regional Consolidated Plan includes the following programs:

- City of Camarillo CDBG Program – Community Development Department
- City of Oxnard CDBG, HOME, and ESG Programs- Housing Department
- City of Simi Valley CDBG Program – Environmental Services Department
- City of Thousand Oaks CDBG Program – Community Development Department
- City of San Buenaventura CDBG and HOME Programs – Community Development Department
- Ventura Urban County CDBG, HOME, and ESG Programs – Community Development Division of the County Executive Office

### *Consolidated Plan Public Contact Information*

- City of Camarillo: Oksana Buck, Associate Planner, Community Development Department, 601 Carmen Drive, Camarillo, CA 93010, (805) 388-5367.
- City of Oxnard, Emilio Ramirez, Housing Director, Housing Department, 435 South D Street, Oxnard, CA 93030, (805) 385-8096.
- City of San Buenaventura: Andrea Palmer, Associate Planner, 501 Poli Street, Ventura, CA 93001, (805) 654-7735.
- City of Simi Valley: Julia Ramirez, Senior Management Analyst, Environmental Services Department, 2929 Tapo Canyon Rd., Simi Valley, CA 93063, (805) 583-6728.

- City of Thousand Oaks: Marjan Behzadi Community Development Operations Manager, Community Development Department, 2100 Thousand Oaks Blvd., Thousand Oaks, CA 91362, (805) 449-2331.
- Ventura Urban County: Christy Madden, Senior Deputy Executive Officer, County Executive Office, 800 S. Victoria Ave., Ventura, CA 93009, (805) 654-2679.

## PR-10 Consultation – 91.100, 91.200(b), 91.215(l)

### *Introduction*

Part of the Consolidated Plan development process included a public outreach campaign to gather input from a diverse group of residents and stakeholders in Ventura County. Stakeholders included nonprofit organizations, affordable housing providers, service providers, government agencies, and advocacy organizations, all of whom work with low- and moderate-income members of the community. Outreach efforts are summarized in the Executive Summary and Citizen Participation sections of this report. The results of the survey are summarized in Appendix C.

### *Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(l)).*

To identify local and regional stakeholders, Ventura County and its participating jurisdictions began by reviewing and updating contact lists from prior Consolidated Planning efforts. During the current planning cycle, the County consulted over 120 agencies, including:

- Service providers that address the needs of low- and moderate-income households as well as targeted populations such as persons with special needs or disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies (such as school districts, health services, public works);
- Economic development and employment organizations; and
- Community and neighborhood groups.

The complete outreach list is included in Appendix B. The County sent notices of the Plan development process and invitations to meetings and focus groups to each organization by email. Specific agencies were also contacted to obtain data in preparation of this Regional Consolidated Plan. For example, the Area Housing Authority of the County of Ventura (AHACV), Housing Authority of the City of San Buenaventura (HACSB), Housing Authority of the City of Santa Paula (SPHA), Housing Authority of the City of Port Hueneme (PHHA), and Oxnard Housing Authority (OHA) were contacted to obtain information on public housing and Housing Choice Vouchers available to residents.

*Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly homeless individuals and families, families, with children, veterans, and unaccompanied youth) and persons at risk of homelessness.*

Ventura County coordinated with homeless service agencies across the Ventura County Continuum of Care Alliance in an effort to better address the needs of homeless populations. Consultation with the Continuum of Care provided valuable information on homelessness and available resources in the region. Several agencies and organizations that provided housing and/or supportive services for homeless populations also attended focus group workshops and community meetings. These organizations included government representatives from the County and Entitlement Jurisdictions, the Peoples Self Help Housing Corp, ARC of Ventura County, Community Action of Ventura County, Interface Children and Family Services, Gabriel’s House, Harbor House, Lutheran Social Services Community Care, Many Mansions, SPIRIT of Santa Paula, Turning Point Foundation, Society of St. Vincent de Paul, and The Salvation Army.

*Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.*

Ventura County and its participating entitlement jurisdictions will consult the Continuum of Care when determining funding priorities to guide the review of applications received during the annual request for proposals. Specifically, the County will provide a summary of applications proposing services for the homeless or homelessness prevention service, staff recommendations on funding, and information on past applicant performance to help guide decisions regarding the continuation of funding. The County will then ask the Continuum of Care to provide recommendations for funding based on the Ventura County Plan to Prevent and End Homelessness.

*Describe agencies, groups, organizations, and others who participated in the process and describe jurisdictions consultations with housing, social service agencies, and other entities.*

Table 5.2: Consolidated Plan Participation

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination	
<b>1</b>	A Community of Friends	Housing Housing Services Services for Persons with Disabilities	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on housing and service needs
<b>2</b>	ARC of Ventura County	Housing Services Persons with Disabilities Services Employment Services	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meetings in San Buenaventura and Simi Valley on September 5, 2019	Provided input on housing, homeless, and service needs
<b>3</b>	Big Brother Big Sister of Ventura County	Community Mentoring Organization Child/Youth Mentoring Services	Non-Homeless Special Needs	Attended focus group in Camarillo on October 2, 2019	Provided input on community service needs
<b>4</b>	Boys & Girls Clubs of Greater Oxnard and Port Hueneme	Child/Youth Services Education Services	Non-Homeless Special Needs	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on community service needs
<b>5</b>	Cabrillo Economic Development Corporation	Housing Housing Services	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in San Buenaventura (September 5, 2019) and focus group in Camarillo (September 26, 2019)	Provided input on housing needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination	
<b>6</b>	California Institute for Behavioral Health Solutions	Health Advocacy	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on housing and service needs
<b>7</b>	California Rural Legal Assistance, Inc.	Education Services Farmworker Advocacy	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Oxnard (September 4, 2019) and focus group in Camarillo (September 26, 2019)	Provided input on housing and service needs
<b>8</b>	Camarillo Health Care District	Health Services Persons with Disabilities Services	Non-Homeless Special Needs	Attended stakeholder meeting in Camarillo on September 4, 2019	Provided input on service needs
<b>9</b>	Casa Pacifica	Housing Services Health Services Child/Youth Services Homelessness Services Education Services	Housing Needs Assessment Homeless Needs – Unaccompanied Youth	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on housing and service needs
<b>10</b>	Channel Islands Social Services	Private Service Organization Non-Medical Home Care Services for Families (Including Families with Developmental Disabilities)	Non-Homeless Special Needs	Attended focus group in Camarillo on October 2, 2019	Provided input on community service needs
<b>11</b>	Child Development Resources	Child/Youth Services Education Services	Non-Homeless Special Needs	Attended stakeholder meeting in Oxnard on September 4, 2019	Provided input on service needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination
<b>12</b> City of Oxnard - Cultural and Community Services	Local government	Needs Assessment Market Analysis	Attended focus group in Camarillo on October 2, 2019	Provided input on community service needs
<b>13</b> City of Port Hueneme	Local government Community Development	Needs Assessment Market Analysis	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on community development needs
<b>14</b> City of San Buenaventura, City Manager's Office	Local government Community Development	Needs Assessment Market Analysis	Attended stakeholder meeting in San Buenaventura (September 5, 2019) and focus group in Camarillo (September 26, 2019)	Provided input on community development and service needs
<b>15</b> City of Thousand Oaks	Local government Community Services	Needs Assessment Market Analysis	Attended stakeholder meeting in Thousand Oaks on September 4, 2019	Provided input on community and service needs
<b>16</b> City of Ventura Community Development Department	Local government Community Development	Needs Assessment Market Analysis	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on community development needs
<b>17</b> City of Ventura Economic Development Division	Local government Economic Development	Needs Assessment Market Analysis	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on economic development needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination	
<b>18</b>	City of Ventura Parks Department	Local government Community Development	Needs Assessment Market Analysis	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on community development needs
<b>19</b>	City of Ventura Public Works Administration	Local government Community Development	Needs Assessment Market Analysis	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on community development needs
<b>20</b>	Coalition for Family Harmony	Housing Services Domestic Violence and Sexual Assault Advocacy Legal Services for Victims of Domestic Violence and Sexual Assault	Needs Assessment Non-Homeless Special Needs	Attended stakeholder meetings in Oxnard (September 4, 2019) and Simi Valley (September 5, 2019)	Provided input on housing and service needs
<b>21</b>	Community Action	Housing Services Child Services Homeless Services	Housing Needs Assessment Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Non-Homeless Special Needs	Attended stakeholder meeting in Oxnard on September 4, 2019	Provided input on homeless needs
<b>22</b>	Conejo Simi Moorpark Association of REALTORS	Real Estate Services	Market Analysis	Attended stakeholder meeting in Thousand Oaks on September 4, 2019	Provided input on housing needs and market conditions

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination	
23	Conejo Valley Village	Community Organization Senior and Persons with Disabilities Services	Needs Assessment	Attended stakeholder meeting in Thousand Oaks on September 4, 2019	Provided input on housing and service needs
24	Council on Aging	Elderly Persons Services Other Government - Local	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Thousand Oaks on September 4, 2019	Provided input on housing and service needs
25	Economic Development Collaborative	Economic Development Services	Market Analysis	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on economic development and market conditions
26	Farmworker Resource Program	Farmworker Advocacy Organization Farmworker Services	Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on service needs
27	Gabriel's House	Housing Housing Services Homeless Services Women and Children's Advocacy Organization	Needs Assessment Non-Homeless Special Needs Homeless Needs – Families with Children	Attended stakeholder meeting in Oxnard on September 4, 2019	Provided input on housing and service needs
28	Habitat for Humanity of Ventura County	Housing Housing Services	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in Thousand Oaks on September 4, 2019	Provided input on housing needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination
29	Harbor House	Housing Services Homeless Services Homeless Advocacy Organization	Housing Needs Assessment Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth	Attended stakeholder meeting in Thousand Oaks on September 4, 2019  Provided input on housing, homeless, and service needs
30	Housing Authority of the City of San Buenaventura	Housing PHA Housing Services Other Government	Housing Needs Assessment Public Housing Needs	Attended stakeholder meeting in San Buenaventura on September 5, 2019  Provided input on housing needs
31	Housing Trust Fund of Ventura County	Housing Loan Provider to Develop Housing	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in Ventura County (September 5, 2019) and focus group in Camarillo (September 26, 2019)  Provided input on housing needs and market conditions
32	Law Office of Barbara Macri-Ortiz	Private Attorney Housing Law Legal Services	Housing Needs Assessment	Attended focus group in Camarillo on September 26, 2019  Provided input on housing and service need
33	Livingston Memorial Visiting Nurse Association	Housing Services Non-Medical Health Services for People with Chronic Illness or Disability	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meetings in Thousand Oaks and Oxnard on September 4, 2019  Provided input on housing and service needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination
34	Lutheran Social Services Community Care	Housing Services Homeless Services Health Services	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth	Attended stakeholder meeting in Thousand Oaks and Camarillo on September 4, 2019  Provided input on homeless needs
35	Manna, Conejo Valley Food Bank	Homeless Services (Food) Homeless/Food Advocacy Organization	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth	Attended stakeholder meeting in Thousand Oaks on September 4, 2019  Provided input on homeless needs
36	Many Mansions	Housing Housing Services Children Services Education Services Employment Services	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Thousand Oaks and focus group in Camarillo on September 4, 2019  Provided input on housing and service needs
37	Mixteco/Indigena Community Organizing Project	Indigenous Peoples & Farmworker Advocacy Organization	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Oxnard on September 4, 2019  Provided input on service needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination	
38	Oxnard Housing Department	Local government Community Development	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in Oxnard on September 4, 2019	Provided input on community development and housing needs
39	Oxnard Inter Neighborhood Council Organization (Inco)	Community Neighborhood Organization	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in Oxnard on September 4, 2019	Provided input on community needs
40	People's Self-Help Housing Corporation	Housing Housing Services Child Services	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on housing and service needs
41	Salvation Army – California South Division	Housing Services Homeless Services	Housing Needs Assessment Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth	Attended focus group in Camarillo on September 24, 2019	Provided input on housing and homeless service needs
42	Senior Alliance for Empowerment	Housing Services Elderly Persons Services	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Thousand Oaks on September 4, 2019	Provided input on housing and service needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination
43	Senior Concerns	Housing Services Senior and Persons with Disabilities Services Legal Services Senior and Persons with Disabilities Advocacy Organization	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Simi Valley on September 5, 2019  Provided input on housing and service needs
44	Simi Institute for Careers & Education	Academic Institution - Adult Care Education, Caregiving, Supportive Services	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Simi Valley on September 5, 2019  Provided input on housing and service needs
45	St Vincent de Paul	Housing Services Homeless Services	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth	Attended stakeholder meeting in Thousand Oaks on September 4, 2019  Provided input on homelessness needs
46	Tri-Counties Regional Center	Housing Services - Persons with Disabilities Services – Persons with Disabilities	Housing Needs Assessment Non-Homeless Special Needs	Attended focus group in Camarillo on October 2, 2019  Provided input on community service needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination	
47	TRIO Upward Bound – Oxnard College	Young Adult Higher Education Preparation Services	Housing Needs Assessment	Attended stakeholder meeting in Oxnard on September 4, 2019	Provided input on service needs
48	Turning Point Foundation	Housing Housing Services Homeless Services Mental Health Services	Housing Needs Assessment Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth	Attended stakeholder meetings in San Buenaventura (September 5, 2019), Oxnard (September 4, 2019), and Camarillo (September 4, 2019)	Provided input on homeless, housing, and service needs
49	United Way of Ventura County	Community Development Advocacy Organization	Housing Needs Assessment	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on housing, community development, and service needs
50	Ventura County Behavioral Health	Services – Persons with Disabilities Health Agency	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on housing and service needs
51	Ventura County Community Development Corporation	Homebuyer and Homeowner Advocacy Organization Homeownership Assistance and Realty Services	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in Oxnard (September 4, 2019), Camarillo (September 4, 2019), and Ventura County (on September 5, 2019)	Provided input on housing and community development needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination
52	Ventura County Human Services Agency	Local Government – County Child/Youth Services Housing Services Homeless Services Health Services	Housing Needs Assessment Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth Non-Homeless Special Needs	Attended stakeholder meeting in Ventura County on September 5, 2019  Provided input on housing, homeless, and service needs
53	Ventura County Library	Local government – Other	Housing Needs Assessment	Attended stakeholder meetings in Ventura County and San Buenaventura on September 5, 2019  Provided input on service needs
54	Ventura County Sheriff Department	Local government - County	Housing Needs Assessment	Attended stakeholder meetings in Ventura County (September 5, 2019) and Thousand Oaks (September 4, 2019)  Provided input on community and service needs
55	Ventura County Workforce Development Board	Community and Economic Development Organization	Market Analysis	Attended stakeholder meeting in Ventura County on September 5, 2019  Provided input on economic, community, employment, and service needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination
56 Ventura Social Services Task Force	Community Based Organization Housing Services Homeless Services	Housing Needs Assessment Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied Youth	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on housing, homeless, and service needs
57 Westminster Free Clinic & Community Care Center	Medical and Health Service Provider	Housing Needs Assessment Non-Homeless Special Needs	Attended stakeholder meeting in Thousand Oaks on September 4, 2019	Provided input on health and service needs
58 Westside Community Development Corporation	Community Based Development Organization Community Development Services Economic Development Services	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in San Buenaventura on September 5, 2019	Provided input on housing, community, and economic development needs
59 Women’s Economic Ventures	Economic Development Services (Micro-Loans) Women’s Advocacy Organization	Housing Needs Assessment Market Analysis	Attended stakeholder meeting in Ventura County on September 5, 2019	Provided input on economic and community development needs

Agency/Entity	Organization Type	Section of Plan Addressed by Consultation	Method of Consultation	Anticipated Outcome of Consultation and/or Areas for Improved Coordination
<b>60</b> Area Housing Authority of the County of Ventura (AHACV),	Housing PHA Housing Services Other Government	Housing Needs Assessment Public Housing Needs	Direct interview	Provided input on housing needs
<b>61</b> Housing Authority of the City of Santa Paula (SPHA)	Housing PHA Housing Services Other Government	Housing Needs Assessment Public Housing Needs	Direct interview	Provided input on housing needs
<b>62</b> Housing Authority of the City of Port Hueneme (PHHA)	Housing PHA Housing Services Other Government	Housing Needs Assessment Public Housing Needs	Direct interview	Provided input on housing needs
<b>63</b> Oxnard Housing Authority (OHA)	Housing PHA Housing Services Other Government	Housing Needs Assessment Public Housing Needs	Direct interview	Provided input on housing needs

*Identify any agency types not consulted and provide rationale for not consulting.*

Ventura County and its participating jurisdictions contacted over 150 agencies in its public outreach efforts and consulted all applicable agency types. No applicable agency types were intentionally excluded in this process.

*Other local/regional/state/federal planning efforts considered when preparing the Plan.*

Table 5.3: Other Planning Efforts Considered

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Continuum of Care Alliance	The Ventura County Continuum of Care consists of a Board of Directors established consistent with 24 CFR 578.5(b), with broad representation from government, homeless service providers, emergency response, health care, housing providers, business community, faith community, and homeless/formerly homeless persons. The Continuum of Care Alliance, a collaborative group dedicated to promoting a safe, desirable and thriving community, works to garner communitywide commitment to preventing and ending homelessness in all parts of the region. The CoC recommends allocations of federal and state resources to address homelessness, which complements priority objectives identified in this Regional Consolidated Plan.
Ventura County Plan to Prevent and End Homelessness	Continuum of Care Alliance	Establishes core requirements, practices and recommendations to end homelessness in Ventura County.

*Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l)).*

Ventura County consulted each participating jurisdiction in the Regional Consolidated Plan to gather local housing and community development needs for the next five years. The Ventura County Continuum of Care is a collaboration of city, county, and public agency staff, private nonprofit organizations, and community organizations. The County Executive Office of the County of Ventura is the Collaborative Applicant for Continuum of Care funding within the County. As required by the CoC Interim Rule, a CoC Governance Structure has been established, and is staffed by the Collaborative Applicant. The governance structure includes a governing Board, CoC Committee, four Standing

Committees, and working groups as needed. One of these committees, the Data Performance and Evaluation committee, is tasked with developing performance standards, policies, and procedures for provision of homeless services in the Continuum. Part of these efforts include consultation with service providers and organizations such as the National Alliance to End Homelessness, and HUD.

Furthermore, the Housing Authorities within the County collaborate with health and social service agencies to provide additional or expanded services for target populations. The Housing Authorities also participate in Continuum of Care planning and subcommittee meetings with service providers.

## **PR-15 Citizen Participation - 91.105, 91.200 ( c )**

### *Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting*

As a part of the FY 2020-2024 Consolidated Plan effort, Ventura County conducted a public outreach campaign to gather resident and stakeholder feedback on housing and community development needs across the community. Such input from stakeholders – including community members, housing professionals, and service providers – enabled Entitlement Jurisdictions to more accurately capture and strengthen their assessment of community needs. Over a period of three months, community engagement efforts included six community meetings, six stakeholder meetings, three focus groups, two surveys (one administered to residents and another to stakeholders), and a 30-day public review period. The following sections describe how each of these activities collected valuable information from the community and facilitated the development of this report.

In addition, the County’s public outreach campaign included a general public relations component in which the following informational materials were made publicly available to encourage public participation:

- A project web page hosted by Ventura County
- Public meeting and survey notices via paper flyers and Internet social media

### *Community Meetings*

One component of Ventura County’s public outreach campaign involved six community meetings held in September and October 2019. These meetings had two main objectives. The first was to provide residents with an opportunity to gain awareness of fair housing issues and share their comments and concerns. The second was to help Ventura County identify affordable housing and community development needs as perceived by its residents. To capture this information from community members across the county, meetings were held at the following locations.

Table 5.4: Community Meetings Held

<i>Jurisdiction</i>	<i>Date</i>	<i>Location</i>	<i>Language</i>
<i>Camarillo</i>	September 24	Camarillo Public Library 4101 Las Posas Rd Camarillo, CA 93010	English
<i>Thousand Oaks</i>	September 25	Newbury Park Library 2331 Borchard Road Newbury Park, CA 91320	English
<i>Simi Valley</i>	September 26	Simi Valley City Hall 2929 Tapo Canyon Road Simi Valley, CA 93063	English
<i>Ventura Urban County</i>	October 1	E.P. Foster Library 651 E Main St Ventura, CA 93001	English
<i>Oxnard</i>	October 2	Oxnard Public Library 251 South A Street Oxnard, CA 93030	English & Spanish
<i>San Buenaventura</i>	October 3	Ventura City Hall 501 Poli St Ventura, CA 93001	English & Spanish

The meetings had an open-house format and were scheduled for two hours in the evening. Of the six scheduled meetings, at least two had a native Spanish speaker present to facilitate group activities in Spanish.

During each meeting, attendees participated in three activity stations which could be completed within 45 minutes. These stations included:

- **Budget Exercise.** This activity presented participants with twelve program areas (and one “Other” option) that meet the needs of various segments of the community from housing-oriented services to investing in economic development. With an imaginary community development budget of \$100, participants were asked to allocate funds among the range of programs as they saw fit. The only requirement was that they must allocate all the funds.
- **Priority Needs Exercise.** This activity presented participants with a sheet of paper listing seven topic areas representing community needs such as blight removal, improvements to the quality of housing, and providing services to homeless populations. Individuals were given four stickers; two green and two red. Residents were instructed to put red dots next to the topics they perceive as most important for the neighborhood where they live and green dots next to the needs that are most important for the community at large. Participants could place both of their red or green dots next to the same topic area.

- **Share-Your-Thoughts Exercise.** This activity anonymously gathered participant comments, concerns, and general feedback on housing and neighborhood changes in the community over time. Individuals were given three post-it notes and presented with a list of policy ideas or proposals for their community. Participants were then instructed to attach their comments onto descriptions of the policy ideas/proposals affixed to the wall.

## Citizen Participation Outreach Methods

Table 5.5: Citizen Outreach Methods

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Meeting Camarillo	General Public	A detailed summary of community meeting response can be found in Appendix C.	A detailed summary of comments received can be found in Appendix C.	All comments received were accepted.	
2	Community Meeting Oxnard	General Public	A detailed summary of community meeting response can be found in Appendix C.	A detailed summary of comments received can be found in Appendix C.	All comments received were accepted.	
3	Community Meeting San Buenaventura	General Public	A detailed summary of community meeting response can be found in Appendix C.	A detailed summary of comments received can be found in Appendix C.	All comments received were accepted.	
4	Community Meeting Simi Valley	General Public	A detailed summary of community meeting response can be found in Appendix C.	A detailed summary of comments received can be found in Appendix C.	All comments received were accepted.	

<i>Sort Order</i>	<i>Mode of Outreach</i>	<i>Target of Outreach</i>	<i>Summary of response/attendance</i>	<i>Summary of comments received</i>	<i>Summary of comments not accepted and reasons</i>	<i>URL (If applicable)</i>
5	Community Meeting Thousand Oaks	General Public	A detailed summary of community meeting response can be found in Appendix C.	A detailed summary of comments received can be found in Appendix C.	All comments received were accepted.	
6	Community Meeting Ventura Urban County	General Public	A detailed summary of community meeting response can be found in Appendix C.	A detailed summary of comments received can be found in Appendix C.	All comments received were accepted.	

## *Stakeholder Meetings*

In addition to gathering input from residents, Ventura County identified a list of key stakeholders to discuss housing, community development, and fair housing issues in each jurisdiction. The County selected which individuals to participate first by revisiting key stakeholders identified during the prior Consolidated Plan cycle, and then surveying each jurisdiction for feedback to develop an updated list. The County sought to develop a diverse group of key stakeholders including municipal leaders, developers, service providers, and representatives from various advocacy groups with a vested interest in this planning effort. The meetings were held at the following locations on September 4 or 5, 2019:

**Table 5.6: Stakeholder Meetings**

<i>Jurisdiction</i>	<i>Date</i>	<i>Location</i>
<i>Camarillo</i>	September 4	Camarillo Public Library 4101 Las Posas Rd Camarillo, CA 93010
<i>Oxnard</i>	September 4	Oxnard Public Library 251 South 'A' Street Oxnard, CA 93030
<i>Thousand Oaks</i>	September 4	Thousand Oaks City Hall 2100 E Thousand Oaks Blvd. Thousand Oaks, CA 91362

<i>Jurisdiction</i>	<i>Date</i>	<i>Location</i>
<i>San Buenaventura</i>	September 5	San Buenaventura City Hall 501 Poli Street Ventura, CA 93001
<i>Simi Valley</i>	September 5	Simi Valley City Hall 2929 Tapo Canyon Road Simi Valley, CA 93063
<i>Ventura Urban County</i>	September 5	2240 E Gonzales Rd #200 Oxnard, CA 93036

Each stakeholder meeting could accommodate between 15-20 individuals and was scheduled for an hour and a half during regular business hours. The County outlined several topics and questions beforehand to facilitate discussion including:

- **Regulatory Concerns and Barriers to Development.** Subtopics include local governance and fiscal capacity, zoning, the real estate market, construction, public policy, and the regulatory environment.
- **Affordable & Accessible Housing, including Preservation of Affordable Housing.** Subtopics include housing affordability, factors impacting the cost and availability of affordable housing, changing demographics and the impact on housing needs, gentrification and displacement due to development pressure, public perceptions of affordable housing, subsidized and naturally-occurring affordable housing (NOAH), factors impacting rents and sales prices in LMI neighborhoods at risk for displacement or redevelopment, assisted units at risk for conversion to market-rate housing.
- **Housing for the Homeless and Special Needs Populations.** Subtopics include homelessness, economic empowerment, housing for homeless populations, special needs housing, housing for domestic violence survivors, and housing for the elderly.
- **Healthy Housing & Healthy Neighborhoods.** Subtopics include housing as a determinant of health, housing quality (age, condition, lead paint, accessibility, flooding potential), access to medical care (physical, mental), safe housing (free from drugs, alcohol, abuse), and quality of neighborhood (walkability, amenities, street safety, etc.)
- **Impact of Climate Change.** Subtopics include flooding potential, energy efficiency of homes, natural disaster prevention, and renewable energy sources.
- **Community Development.** public infrastructure, broadband access, public transit, access to community assets (education, employment, amenities, safe housing, etc.).
- **Poverty and Access to Employment and Small Business Development Opportunities.** Subtopics include reducing poverty and barriers to economic stability and growth, workforce development, access to community assets, affordable childcare, public transit, access to capital and small business development opportunities, workforce development, mismatch between job sector growth and housing availability, and support for MBE/WBE/Section 3 businesses.

## Focus Groups

Ventura County also facilitated three focus groups with stakeholders to gather detailed information on three topic areas: housing, community services, and homelessness. Stakeholders invited to participate in these focus groups included representatives from local housing authorities, advocacy organizations, housing finance and development organizations, as well as service providers working on behalf of target populations including the homeless, seniors, and families with children. The objective was to give stakeholders the opportunity to share their fair housing concerns, and discuss neighborhood needs and priorities. Invitations were sent to nearly 50 local agencies via email.

Table 5.7: Focus Groups Held

<i>Focus Group Session</i>	Date	Location
<i>Homelessness</i>	September 24	Camarillo City Hall
<i>Housing</i>	September 26	601 Carmen Drive
<i>Community Services</i>	October 2	Camarillo, California 93010

Table 5.8: Focus Group Outline

<i>Focus Group Session</i>	Topics for Discussion	Subtopics
<i>Homelessness</i>	Housing & Shelters	Current shelter environment and capacity to meet demand, changes among service providers over time, new or lost programs such as transitional housing, permanent supportive housing, rental assistance, etc.
	Homeless Populations	Trends in homeless populations over last 5 years including elderly/frail elderly, persons with mental and physical disabilities, persons with substance abuse, individuals with chronic health conditions, farmworkers, etc.
	Policies & Resources	Public policies impacting homeless populations, primary funding sources, changes to funding sources, successful strategies for reducing homelessness, availability of job training or education resources for homeless populations, legal changes
<i>Housing</i>	Public Opinion	Public perceptions of affordable housing development
	Concerns and Barriers to Development	Local regulatory barriers, zoning, permitting process, public policies, construction capacity
	Development Promotion	Regional Housing Need Allocation, recent housing developments, government and/or structural financing changes
	General	Role of local government in housing production, role of private entities and nonprofits, projections for local real estate market

<i>Focus Group Session</i>	Topics for Discussion	Subtopics
	Affordable Housing	Loss of affordable units, rental assistance programs, homeowner housing rehabilitation, special needs housing
	Legal environment	Recent legal changes regarding tenants' rights, rents, fair housing, etc.
<i>Community Services</i>	Housing Barriers	Housing discrimination, transportation, education, public infrastructure, language barriers
	Target Populations	Seniors, youth, individuals with disabilities, etc.
	Neighborhood Opposition	Presence of neighborhood organizations and their role in affordable housing development
	Local Economy & Poverty	Barriers to employment (such as childcare), services that would facilitate job access, groups or businesses with trouble accessing capital, housing needed for job growth

A total of 22 people representing various agencies attended the focus groups and provided comments on community needs and fair housing issues across Ventura County.

### *Resident & Stakeholder Surveys*

In addition to facilitating meetings with residents and stakeholders, the County created two surveys to collect information on public concerns and perceptions of fair housing in Ventura County. Using the online platform, Survey Monkey, the County administered one survey for residents and another for identified stakeholders. The same stakeholders who were invited to participate in the meeting and focus groups were also invited to complete the survey, plus other organizations identified by Entitlement Jurisdictions as important stakeholders within the area of community development. The stakeholder survey included 40 questions on topics including the populations targeted for community services, severity of current needs in the community, existing barriers to affordable housing, and thoughts on community development goals and prioritization. Stakeholders were notified of the survey via email and 61 responses were collected between September 8<sup>th</sup> and October 3<sup>rd</sup>, 2019.

The online resident survey included 17 questions on topics including the respondent's current housing situation and satisfaction with their own neighborhood as well as their thoughts on community development goals, funding prioritization, and the extent of housing discrimination and displacement in Ventura County. Residents were notified about the survey through several methods including emails, flyers, an online webpage hosted by Ventura County, and social media. The survey was available in English and Spanish. The online resident survey was open from September 16<sup>th</sup> to October 10<sup>th</sup>, 2019 and 775 surveys were completed by residents in English and Spanish.

## Narrative

Refer to Appendix B for a complete outreach list and proof of publication. Results of the Resident and Stakeholder Surveys, and summary of public comments received, are in Appendix C.

# Section III: Needs Assessment

## Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness for the Ventura County Regional Consolidated Plan, which consists of the following jurisdictions: Ventura Urban County and the cities of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks, all considered “HUD Entitlement Communities.”

The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priorities, which form the basis for the Strategic Plan section and the programs and projects to be administered. Most of the data tables in this section are populated with default data from the 2011-2015 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for the U.S. Department of Housing and Urban Development (HUD) by the U.S. Census Bureau based on the ACS. In addition to these data sources, the Needs Assessment is supplemented by current data to provide context for any significant growth or changes experienced by the region in recent years.

Other housing studies and reports by area government and nonprofit organizations were also consulted. Qualitative data gained from an intensive consultation process that included three topical focus groups, six local stakeholder meetings, six community meetings, and a resident survey helped to further guide and interpret the Needs Assessment. Data sources other than ACS and CHAS are noted throughout the plan.

The housing portion of the Needs Assessment focuses largely on households experiencing a housing problem. HUD defines housing problems as:

- Units lacking complete kitchen facilities;
- Units lacking complete bathroom facilities;

- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities, and for owners, housing costs include mortgage payments, taxes, insurance, and utilities); and
- Overcrowding, which is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

Two of the three housing and community development entitlement programs, CDBG and HOME, operate under federally established income limits. These limits are based on median family income for the Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area (MSA), currently defined as Ventura County, and are adjusted annually. The Emergency Solutions Grants program is not subject to program-specific income requirements.

Under the CDBG program, “very low income” refers to incomes at or below 30 percent of area median income (AMI); “low income” refers to incomes between 31 and 50 percent of AMI; and “moderate income” refers to incomes between 51 and 80 percent of AMI, all adjusted for family size. “Low- and moderate-income” refers to all incomes at 80 percent AMI and under.

The CDBG and HOME programs both target low- and moderate-income beneficiaries, except that HOME rental activities classify incomes at or below 50 percent of AMI as “very low-income” and incomes between 51 and 80 percent AMI as “low-income”. ESG activities also benefit low- and moderate-income persons with income definitions specific to homeless or near-homeless individuals.

The following table provides the current income limits subject to annual adjustments by HUD:

**Table 3.1: HUD Income Limits**

<i>2019 HUD Income Limits: Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area (MSA)</i>				
<i>Household Size</i>	<i>30% of Median Very Low Income</i>	<i>50% of Median Low Income</i>	<i>60% of Median</i>	<i>80% of Median Moderate Income</i>
<b>1</b>	\$22,000	\$36,650	\$43,980	\$58,600
<b>2</b>	\$25,150	\$41,850	\$50,220	\$67,000
<b>3</b>	\$28,300	\$47,100	\$56,520	\$75,350
<b>4</b>	\$31,400	\$52,300	\$62,760	\$83,700
<b>5</b>	\$33,950	\$56,500	\$67,800	\$90,400
<b>6</b>	\$36,450	\$60,700	\$72,840	\$97,100
<b>7</b>	\$39,010	\$64,900	\$77,880	\$103,800
<b>8</b>	\$43,430	\$69,050	\$82,860	\$110,500

*Source: U.S. Department of Housing and Urban Development (HUD), effective June 28, 2019*

## Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Ventura County is a diverse area that is home to 840,830 people and comprised of 268,970 households. The county is located northwest of Los Angeles County and the Los Angeles Metropolitan Statistical Area. The county is comprised of over 1,800 square miles, though just over 50 percent of this land is undeveloped and comprises a sizeable portion of the Los Padres National Forest. Since the middle of the 20<sup>th</sup> century, the county has grown significantly as households moved from Los Angeles to find more affordable housing stock. This growth impacted the entire county but was most concentrated in the eastern portion of the country (east of the Conejo Grade, a part of the US 101 Ventura Freeway, that includes Thousand Oaks, Newbury Park, Oak Park, Moorpark, and Simi Valley). The largest population centers within the county continue to reside in areas close to the US 101 corridor.

### Demographic Profile

The population of Ventura County is 49.5 percent male and 50.5 percent female, with a median age of 37.1 (2011-2015 American Community Survey). All HUD entitlement cities within the county and Ventura County as a whole experienced overall population growth from 2000 to 2015.

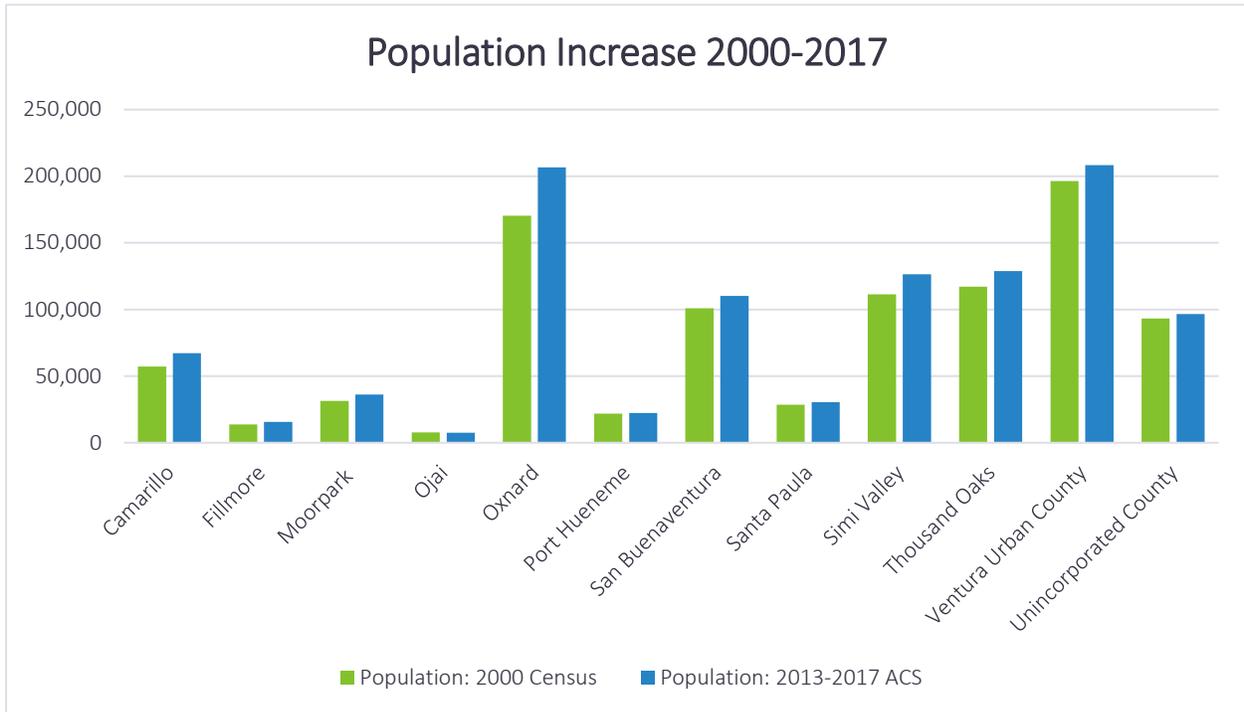
Table 3.2: Population Estimates

<i>Population Estimates</i>	Population: 2000 Census	Population: 2010 Census	Population: 2011-2015 ACS	Population: 2013-2017 ACS	Population Change: 2000 to 2013-2017	Percent Change: 2000 to 2013-2017
<i>Ventura County (Total)</i>	753,197	823,318	840,833	847,834	94,637	12.60%
<i>Camarillo</i>	57,077	65,201	66,445	67,116	10,039	17.60%
<i>Fillmore</i>	13,643	15,002	15,296	15,529	1,886	13.80%
<i>Moorpark</i>	31,415	34,421	35,339	36,060	4,645	14.80%
<i>Ojai</i>	7,862	7,461	7,587	7,594	-268	-3.40%
<i>Oxnard</i>	170,358	197,899	203,495	206,732	36,374	21.40%
<i>Port Hueneme</i>	21,845	21,723	22,058	22,262	417	1.90%
<i>San Buenaventura</i>	100,916	106,433	108,899	110,153	9,237	9.20%
<i>Santa Paula</i>	28,598	29,321	30,246	30,344	1,746	6.10%
<i>Simi Valley</i>	111,351	124,237	126,103	126,546	15,195	13.60%
<i>Thousand Oaks</i>	117,005	126,683	128,565	128,909	11,904	10.20%
<i>Ventura Urban County</i>	196,490	202,865	207,326	208,378	11,888	6.10%
<i>Unincorporated County</i>	93,127	94,937	96,800	96,589	3,462	3.70%

The most populous city in Ventura County is the city of Oxnard with 203,495 residents. Oxnard had the highest amount of growth of the HUD entitlement cities since the 2000 U.S. Census, a 19 percent increase within this period, while Ventura County as a whole experienced a 12 percent population

increase (2011-2015 American Community Survey). While the population has indicated steady growth for the first 15 years of the 21<sup>st</sup> century, initial 2018 population estimates indicate that the county’s population has plateaued from 2017 to 2018, in part due to rising housing costs and the Thomas Fire of 2017-2018, a large wildfire in the region that forced some residents to relocate.

Figure 3.1



Source: 2000 US Census (Base Year), 2013-2017 ACS (Most Recent Year)

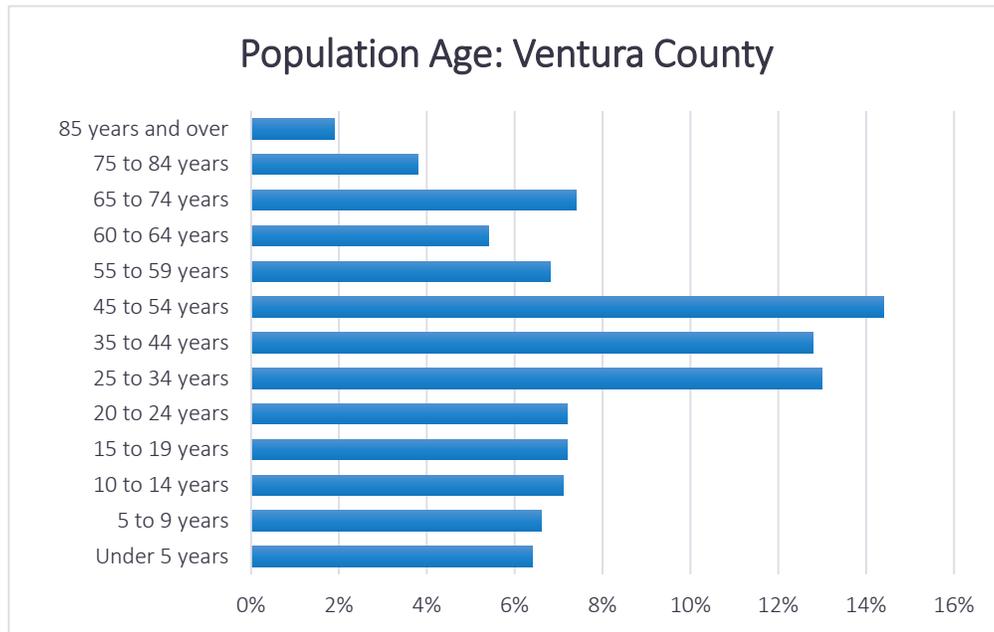
## Age

In Ventura County, the median age is 37.1 years old. Compared to the state of California, the county’s median age is 1.3 years older than the state average of 35.8. This ratio is largely driven by a larger share of residents over the age of 65 (13.1 percent in the county compared to 12.5 percent in the state). The county also has a lower share of young middle-aged adults (ages 25-40) when compared to the state (19.3 percent vs. 21.4 percent). (2011-2015 ACS)

The oldest average age among Entitlement Jurisdictions is Thousand Oaks, with a median age of 42.4, followed by Camarillo at 40.4. Both cities also have the highest percentage of residents age 65 and older of the Entitlement Jurisdictions, at 16.3 percent and 18.8 percent, respectively. The City of Ojai has the highest percentage of residents over the age of 65 of any city in Ventura County (19.1 percent).

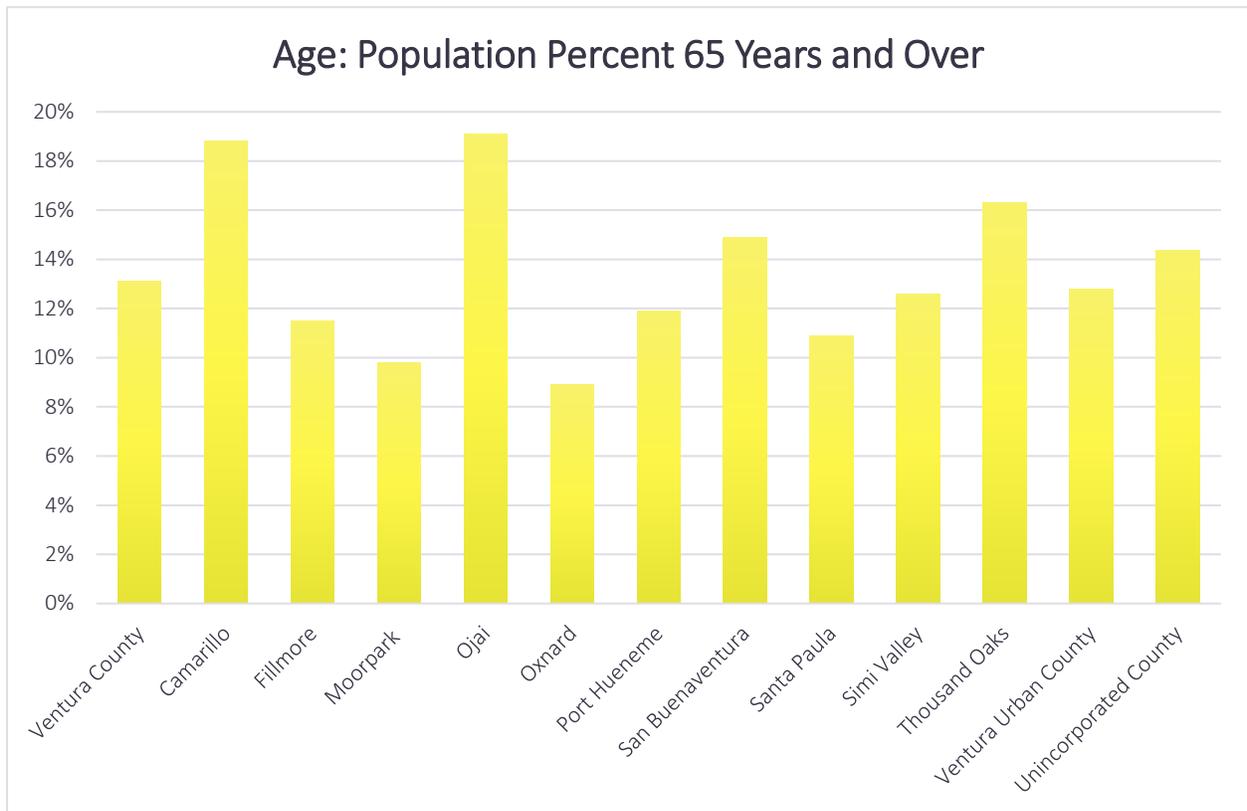
The City of Fillmore has the highest percentage of residents under the age of 18 of any city in Ventura County (31.3 percent) and the City of Oxnard has the youngest median age of with a median age of 30.8.

Figure 3.2



Source: 2011-2015 ACS

Figure 3.3

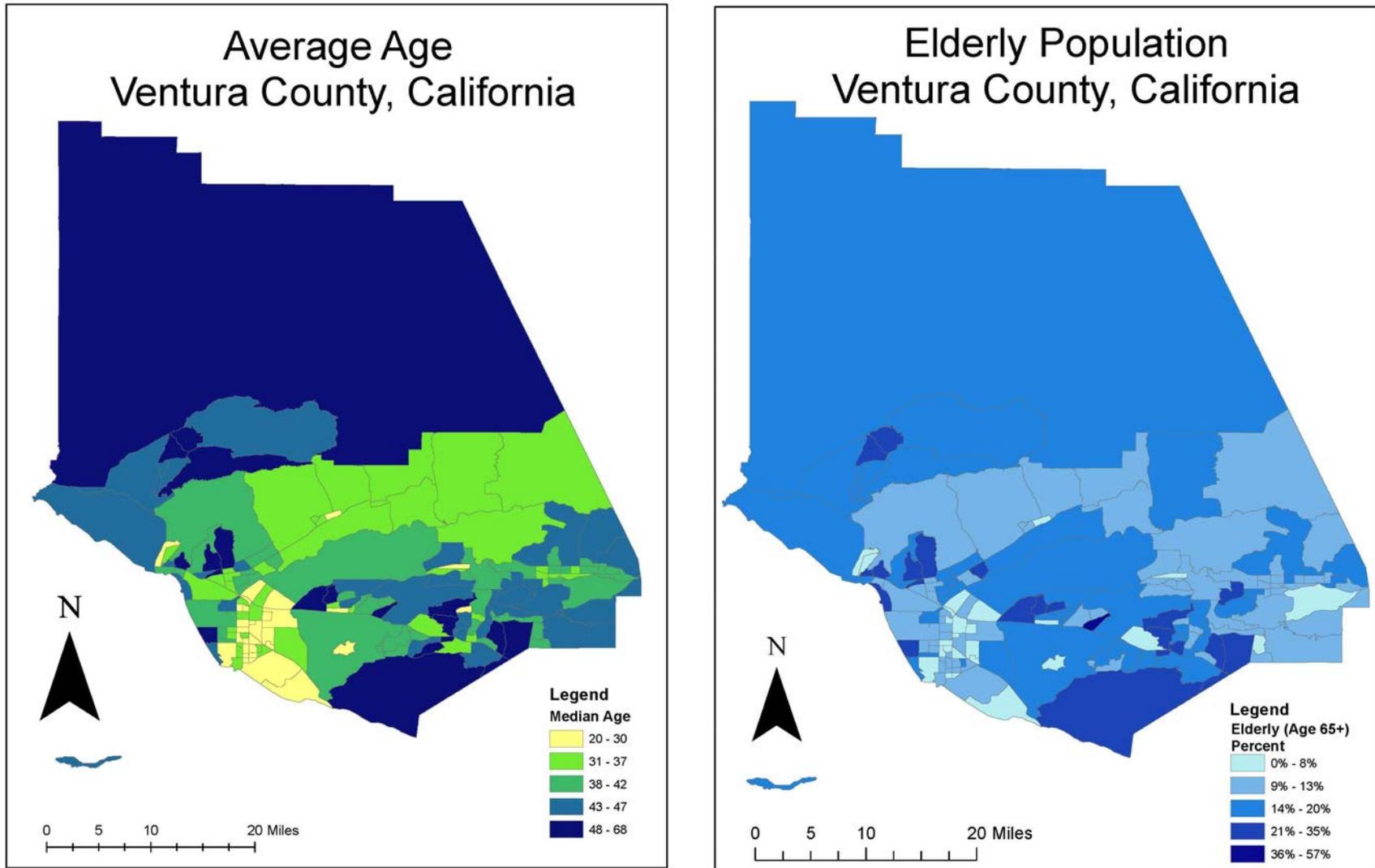


Source: 2011-2015 ACS

While the northern portion of the county reflects a high percentage of seniors, this portion of the county largely consists of the Los Padres National Forest and does not contain population centers; the senior population in Ventura County is concentrated in the southeastern areas of the county. Fewer seniors live within central census tracts in the county around the cities of Oxnard and San Buenaventura. By 2040, the senior population in Ventura County is projected to increase by 52 percent, or nearly 100,000 people. (California Department of Finance County Population Projections 2010-2060, County Population by County, 1-year increments) The increasing senior population will have an impact on regional public services, infrastructure, and affordable housing needs.

Unincorporated County, Camarillo, Ojai and Thousand Oaks may need to explore strategies and approaches to attract younger residents and households to the county.

Figure 3.4



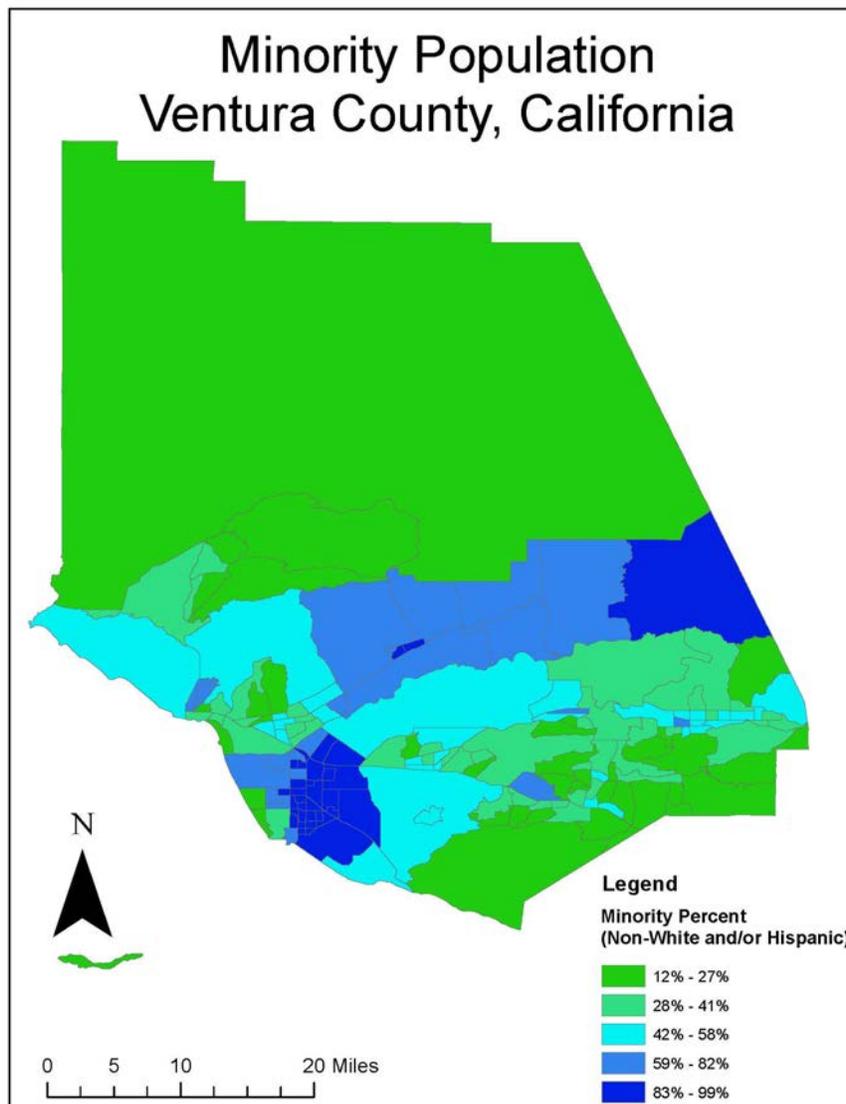
Source: 2011-2015 ACS

## Race/Ethnicity

Ventura County is racially and ethnically diverse. Between 1980 and 2010, people who are Non-White or identify as Hispanic or Latino rose from 28 percent to 51 percent of the population within Ventura County. Within the same period, the Hispanic or Latino population increased from 20 percent to 40 percent of the county population. Likewise, the Asian and Pacific Islander population rose from three percent to seven percent of the county population.

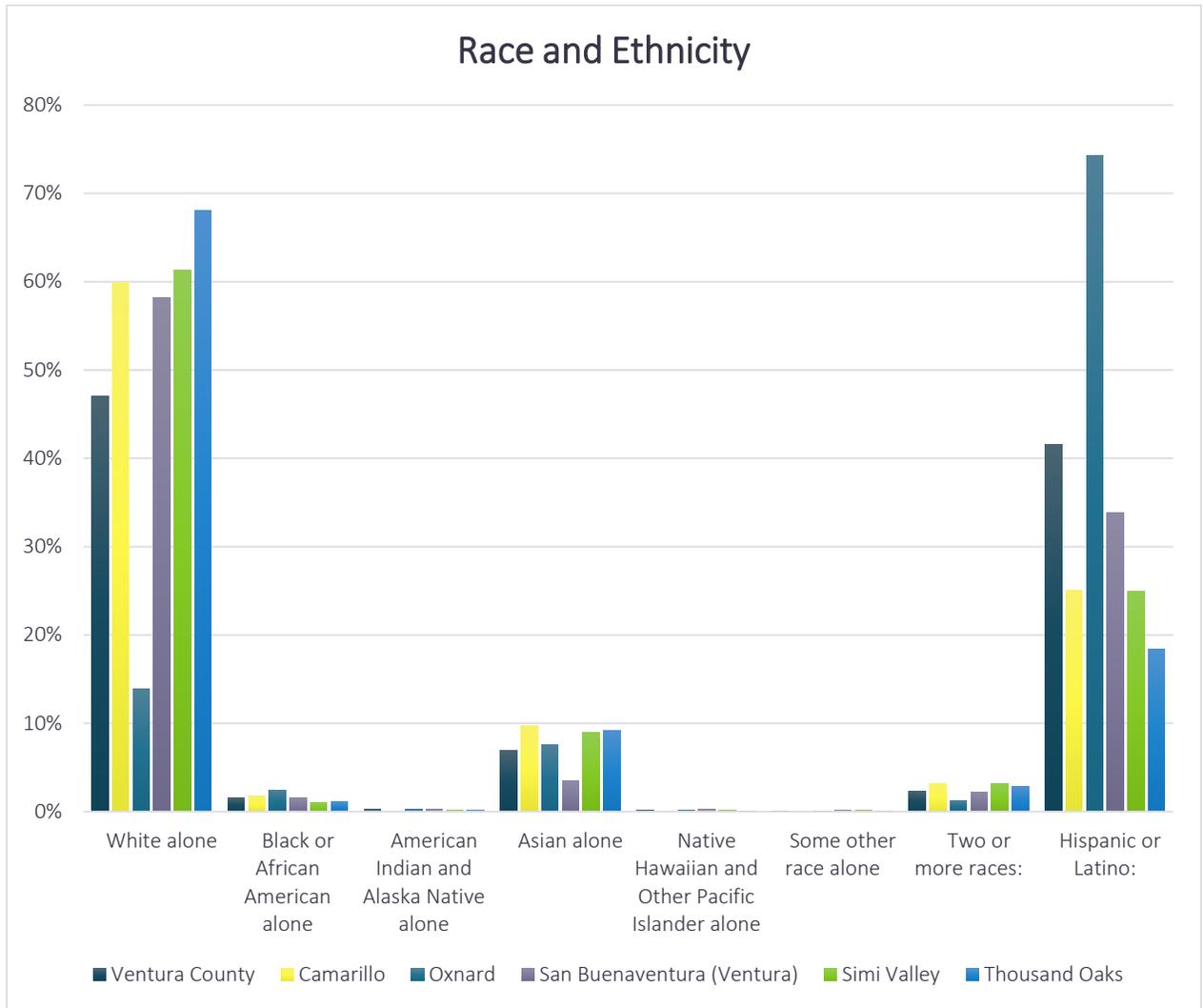
Geographically, the rural northern half and far south/southeast areas of the county (around the jurisdictions of Thousand Oaks, Moorpark, and Simi Valley) are predominantly non-Hispanic White, while census tracts within the center of the county have a majority of residents who are ethnically Hispanic or Latino.

Figure 3.5



Source: 2011-2015 ACS

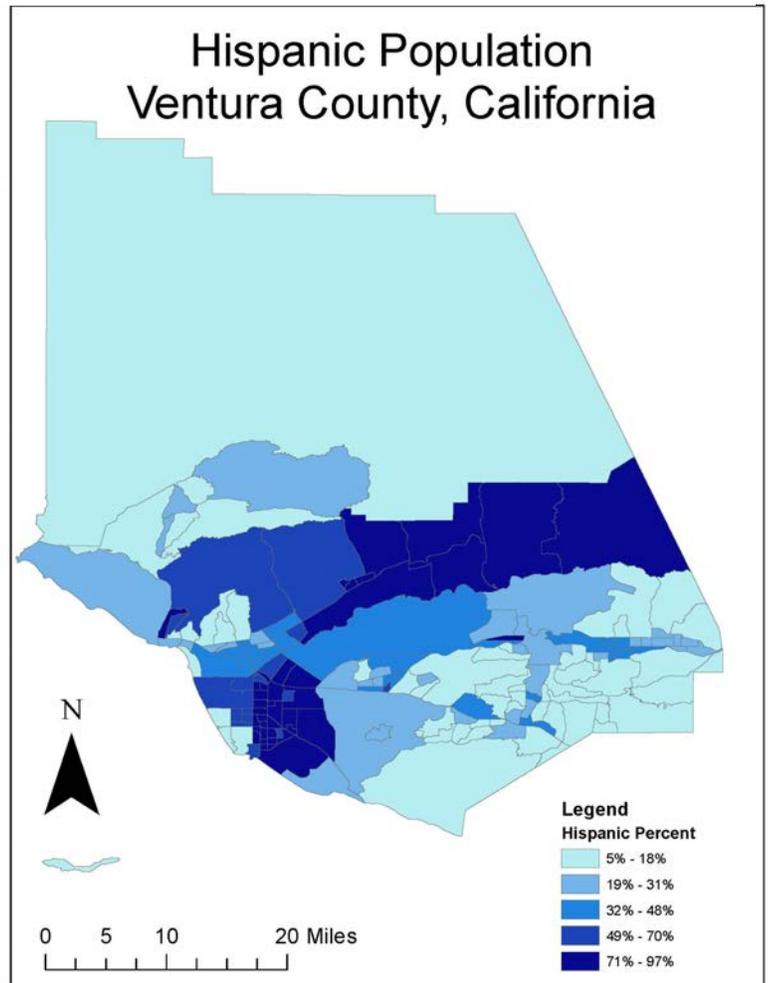
Figure 3.6



White non-Hispanic residents make up the largest racial and ethnic group in Ventura County. Of Entitlement Jurisdictions, the highest percent of White non-Hispanic residents is in Thousand Oaks and the lowest in Oxnard. The largest minority resident population in each jurisdiction is Hispanic or Latino individuals (of any race), with 74 percent of Oxnard’s population identifying as Hispanic or Latino.

The U.S. Census defines “Hispanic or Latino” as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. Hispanics or Latinos can be of any race or ancestry. Ventura County has had a notable Hispanic or Latino population since at least 1846, when California was annexed by the United States during the Mexican–American War. There were significant population gains in the early 1900s around the time of the Mexican Revolution and the end of the world wars (*Latinos in Twentieth Century California*, California Office of Historic Preservation).

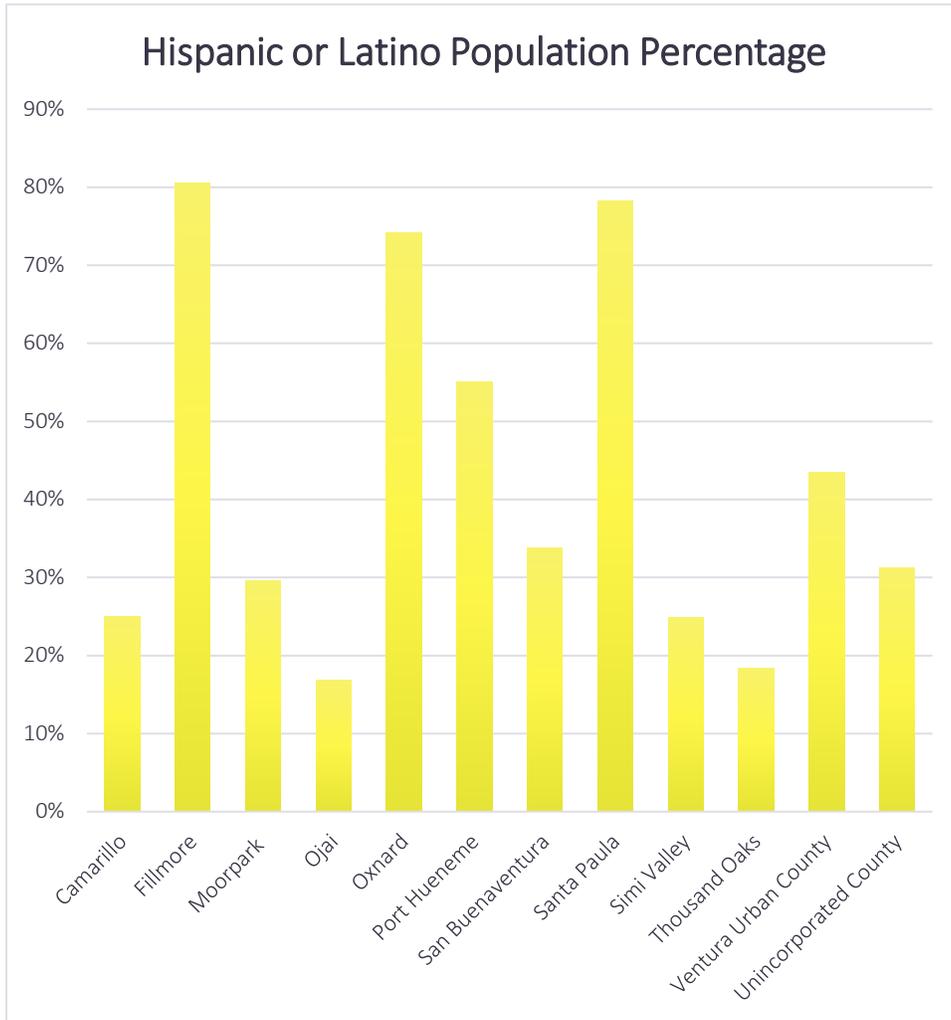
Figure 3.7



Source: 2011-2015 ACS

Today, the Hispanic or Latino population of Ventura County is just over 40 percent of the total population, though individual census tracts range from five to 97 percent. The resident population of Oxnard and the center of the county, through the cities of Santa Paula, Fillmore, and Piru, is a Hispanic majority. Oxnard has the highest overall Hispanic or Latino population of the HUD entitlement communities within

Figure 3.8

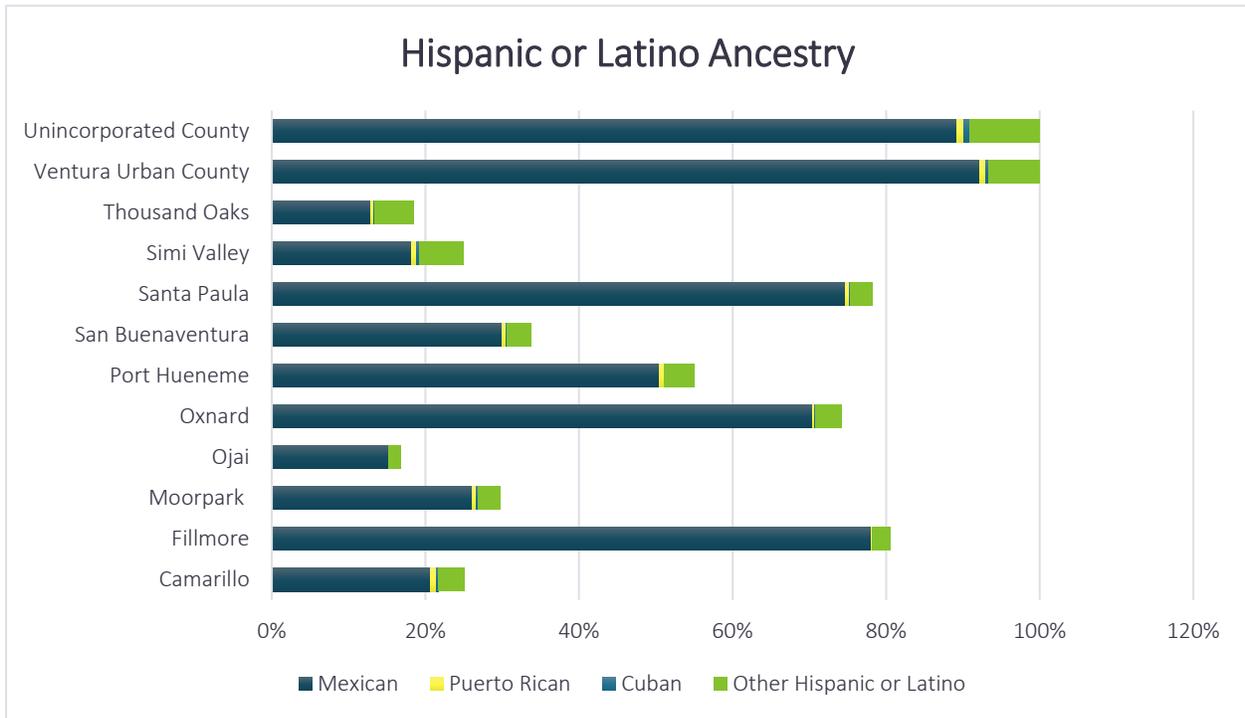


Source: 2011-2015 ACS

Ventura County at 74 percent, and Thousand Oaks has the lowest at 18 percent. The northern and far southeastern areas of Ventura County are predominantly non-Hispanic or Latino.

Among Hispanic or Latino residents, the highest ancestry category is “Mexican,” with “Other Hispanic or Latino” as the second-highest category. Puerto Rican and Cuban are represented in small percentages of the population.

Figure 3.9

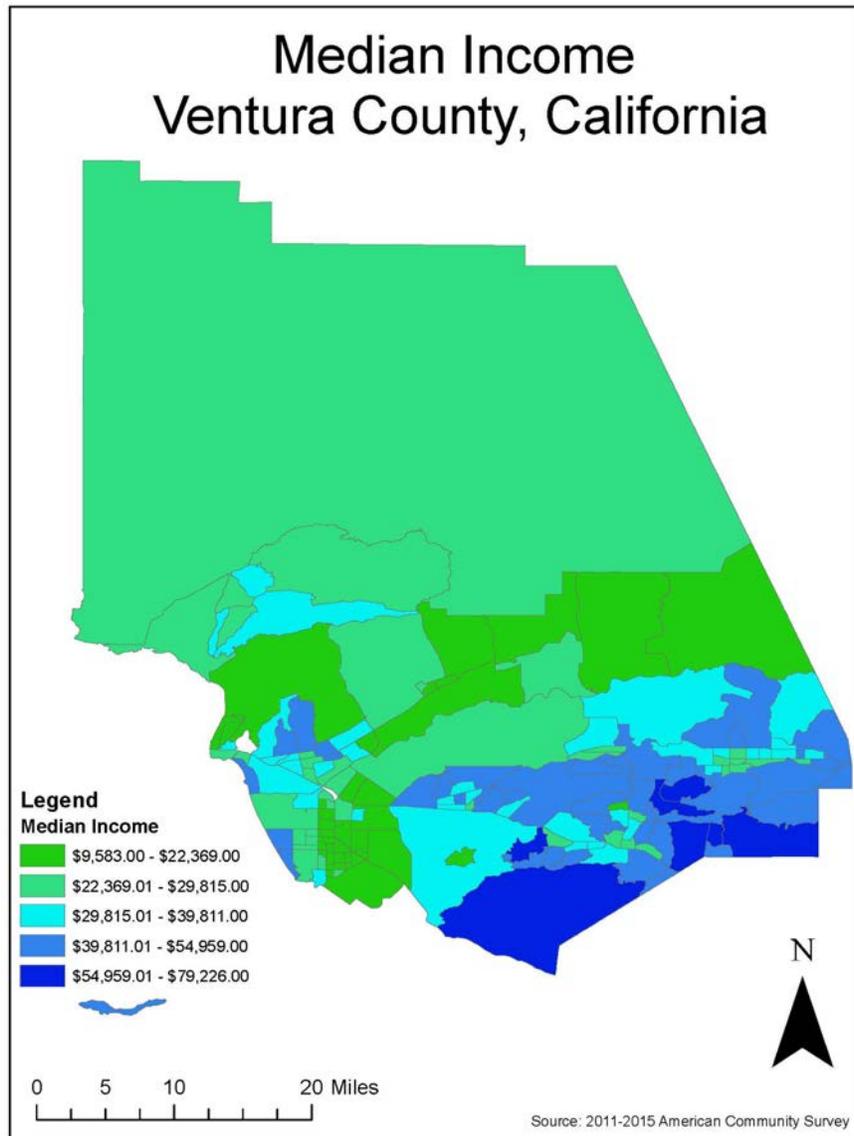


Source: 2011-2015 ACS

## Income

There is high income variation in Ventura County, with the median income in some census tracts under \$10,000 and others over \$106,000. Ventura County has a median household income of \$77,348. The cities of Camarillo, Simi Valley, and Thousand Oaks have incomes higher than the county average, with the highest median income in Thousand Oaks, followed by Moorpark and Simi Valley. Fillmore, Ojai, Oxnard, Port Hueneme, San Buenaventura, and Santa Paula have incomes lower than the county average.

Figure 3.10



Source: 2011-2015 ACS

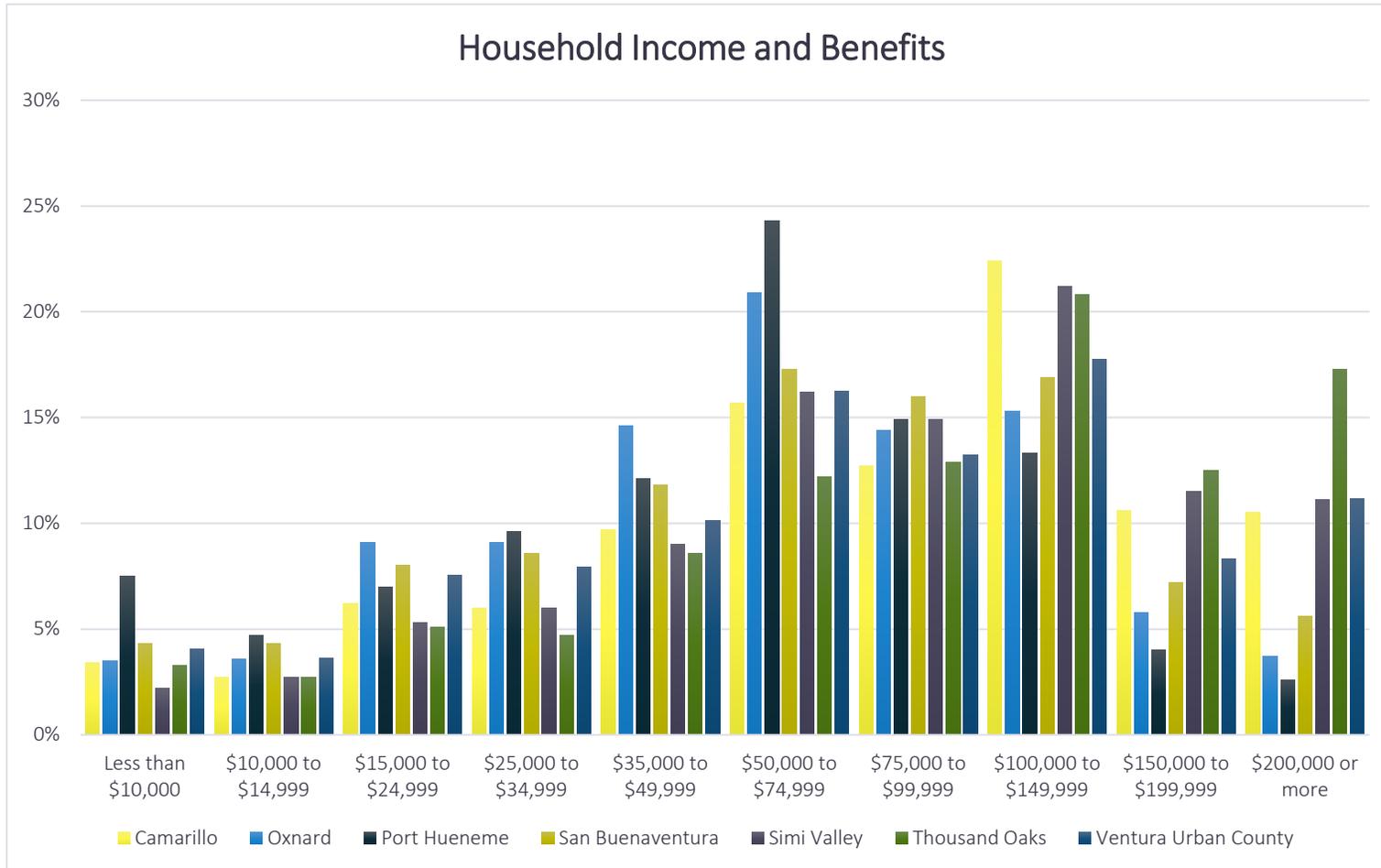
Table 3.3: Median Incomes

<i>Jurisdiction</i>	Median Household Income (1999)	Median Household Income (1999 in 2015 \$)	Median Household Income (2011-2015)	Percent Change (2015 \$)
<i>Ventura County</i>	\$59,666	\$84,871	\$77,348	-8.9%
<i>Camarillo</i>	\$62,457	\$88,841	\$88,152	-0.8%
<i>Fillmore</i>	\$45,510	\$64,735	\$56,239	-13.1%
<i>Moorpark</i>	\$76,642	\$109,019	\$99,777	-8.5%
<i>Ojai</i>	\$44,593	\$63,431	\$61,192	-3.5%
<i>Oxnard</i>	\$48,603	\$69,135	\$60,621	-12.3%
<i>Port Hueneme</i>	\$42,246	\$60,092	\$57,848	-3.7%
<i>San Buenaventura</i>	\$52,298	\$74,391	\$66,995	-9.9%
<i>Santa Paula</i>	\$41,651	\$59,246	\$52,824	-10.8%
<i>Simi Valley</i>	\$70,370	\$100,097	\$90,210	-9.9%
<i>Thousand Oaks</i>	\$76,815	\$109,265	\$100,946	-7.6%

Source: PCT089, Median Household Income in 1999 (Dollars), Census 2000 Summary File 4, S1903, Median Income in the Past 12-Months, ACS 5-year estimates (2011-2015)

While median incomes have increased slightly since the year 2000 within all Ventura County cities, the income increases have not risen as much as inflation. Adjusting for inflation, all cities in the county have seen annual median incomes decrease between the years 2000 and 2015.

Figure 3.11



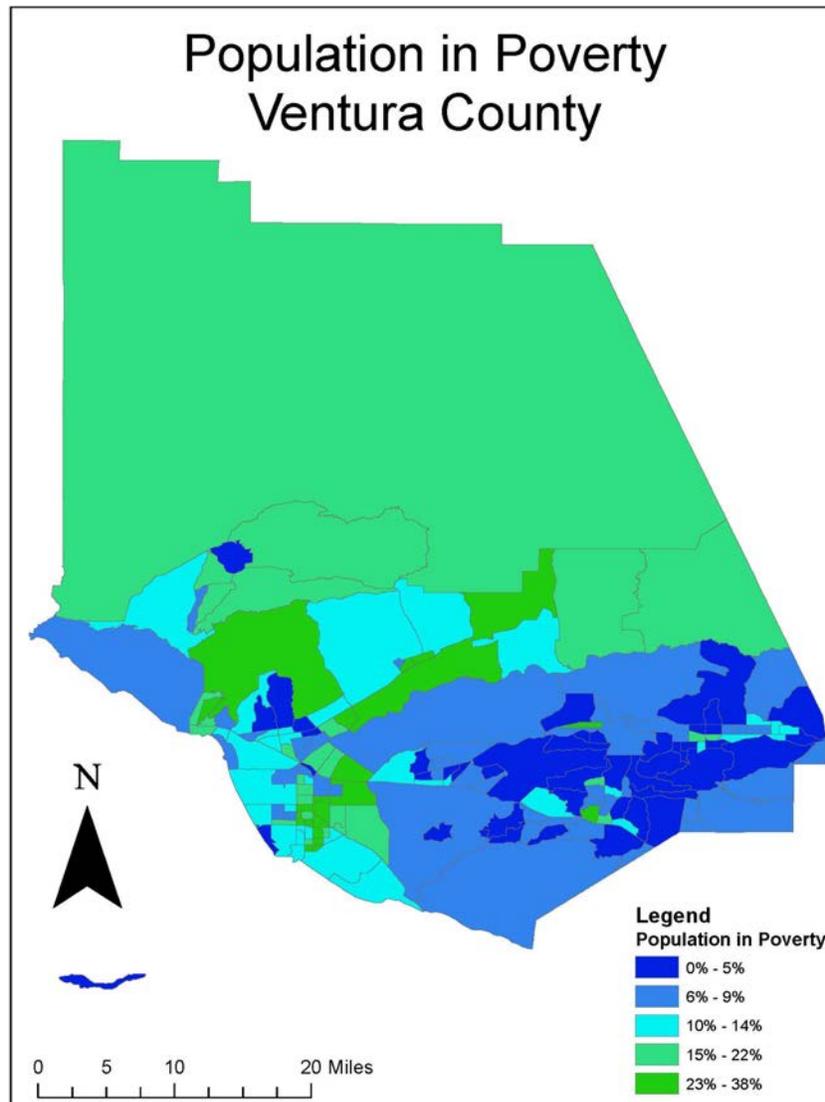
Source: 2011-2015 ACS

## Poverty

The federal poverty level for a community is another way to measure income. The poverty level is set by the U.S. government annually and used to determine the number of families eligible for subsidies, programs, and different types of benefits.

Like income, the percentage of the population under the federal poverty level varies greatly by census tract throughout Ventura County. Poverty income levels vary by household size. The entitlement cities with the lowest median household income, Oxnard and San Buenaventura, have the highest individual poverty rate, 16.6 percent and 11.4 percent, respectively. Both have poverty rates above the county average, 11 percent. Thousand Oaks, Simi Valley, and Camarillo all have low poverty rates, around six percent. (2011-2015 ACS)

Figure 3.12



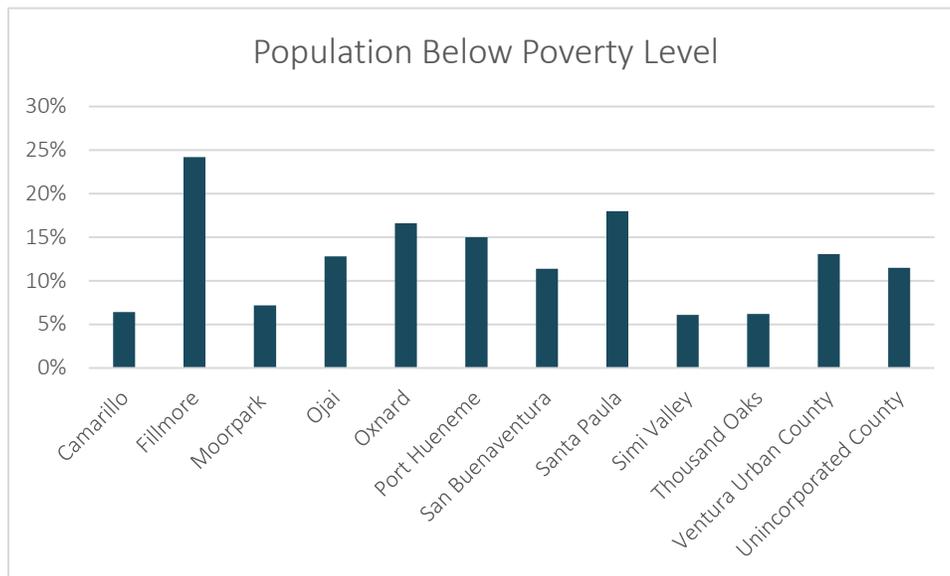
Source: 2011-2015 ACS

Table 3.4: Poverty Levels

<i>Persons in Household</i>	<i>2015 Federal Poverty Level</i>
<b>1</b>	\$11,770
<b>2</b>	\$15,930
<b>3</b>	\$20,090
<b>4</b>	\$24,250

Source: State of California Health and Human Services Agency

Figure 3.13



Source: 2011-2015 ACS

The percentage of households who receive food stamps, food assistance, or the SNAP program is another poverty indicator. Within Ventura County, this food assistance is available as the CalFresh program, managed locally by the County of Ventura Human Services Agency. Seven percent of Ventura County households receive CalFresh food assistance. Oxnard has the highest percentage of households who receive food assistance at just under 14 percent, more than double the county average. Under four percent of households receive food assistance in Camarillo, Simi Valley, and Thousand Oaks. For context, the gross monthly income limit for a family of four for CalFresh is \$2,790 through the year 2020. (2011-2015 ACS)

Another way to describe households with lower income is the Real Cost Measure, a basic needs cost calculation within California that incorporates the costs of housing, food, health care, taxes, childcare, and transportation. Created by The United Way, the Real Cost Measure describes the number of households who do not earn enough to cover these basic needs based on local costs. These households may be those under the poverty level or those who earn too much to qualify for most public services

but still struggle to meet their basic needs (Struggling to Stay Afloat: The Real Cost Measure in California 2019. United Ways of California).

Within Ventura County, 32 percent of households (about 69,000) do not earn enough to cover these basic costs using the Real Cost Measure. Of all Hispanic or Latino households, 55 percent are below the Real Cost Measure, which is disproportionately above the county average. (Real Cost Measure, United Way) Households with children under six years old are also disproportionately above the county average; 58 percent of all Ventura County households with children under the age of six do not earn enough to pay for basic needs using the Real Cost Measure. The United Way also estimates that a family of four (two adults, one infant, and one school-age child) in Ventura County would need to hold more than three full-time minimum-wage jobs to achieve economic security and be above the Real Cost Measure.

### *Household Profile*

The majority of households within Ventura County are considered the “Small Family” household type, consisting of four people or fewer without a household member at least 62 years or age or older. Almost as many households contain at least one person age 75 or older as those that contain one or more children.

Table 3.5: Number of Households by Household Type

<i>Household Type</i>	Ventura County
<i>Small Family</i>	71,760
<i>Large Family</i>	15,315
<i>Household with at least one person 62-74</i>	31,012
<i>Household with at least one person age 75+</i>	10,309
<i>Household with one or more children (6 or under)</i>	13,232

Source: 2011-2015 CHAS

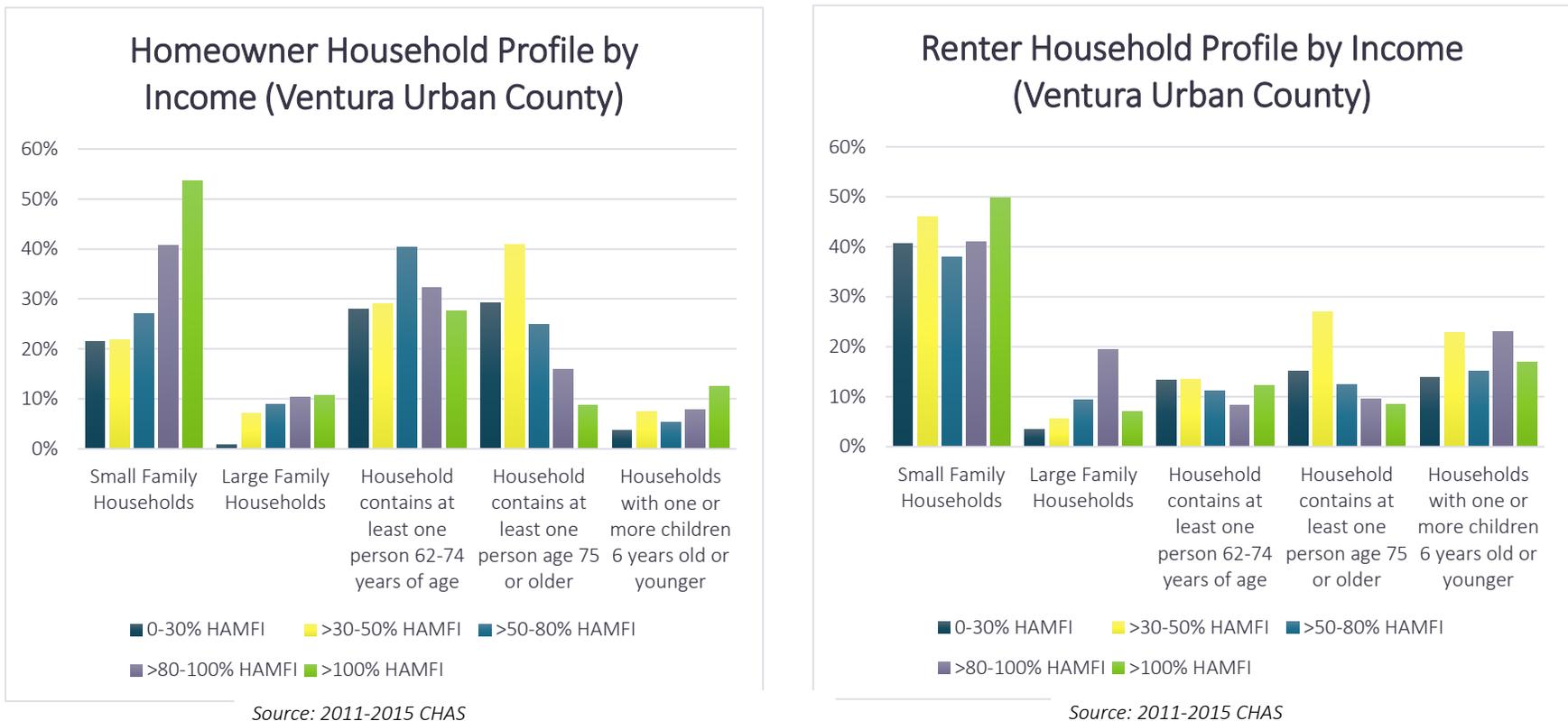
The following figures provide a more detailed profile of Ventura Urban County and the Cities of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks.

## Ventura Urban County

Renters in Ventura Urban County are most likely to be in small family households (one- to four-person families without members age 62 or older) compared to other household types. When compared to homeowners, renter households are more likely have children under the age of six.

Senior households in Ventura Urban County tend to own their homes rather than rent. These senior households are more likely than other age groups to earn less than 100 percent of the HUD adjusted median family income (HAMFI). In Consolidated Plan stakeholder consultation, this issue was identified as resulting from a mix of retirement (and consequently lower annual income levels) and an increasing share of older households earning less and becoming more impoverished.

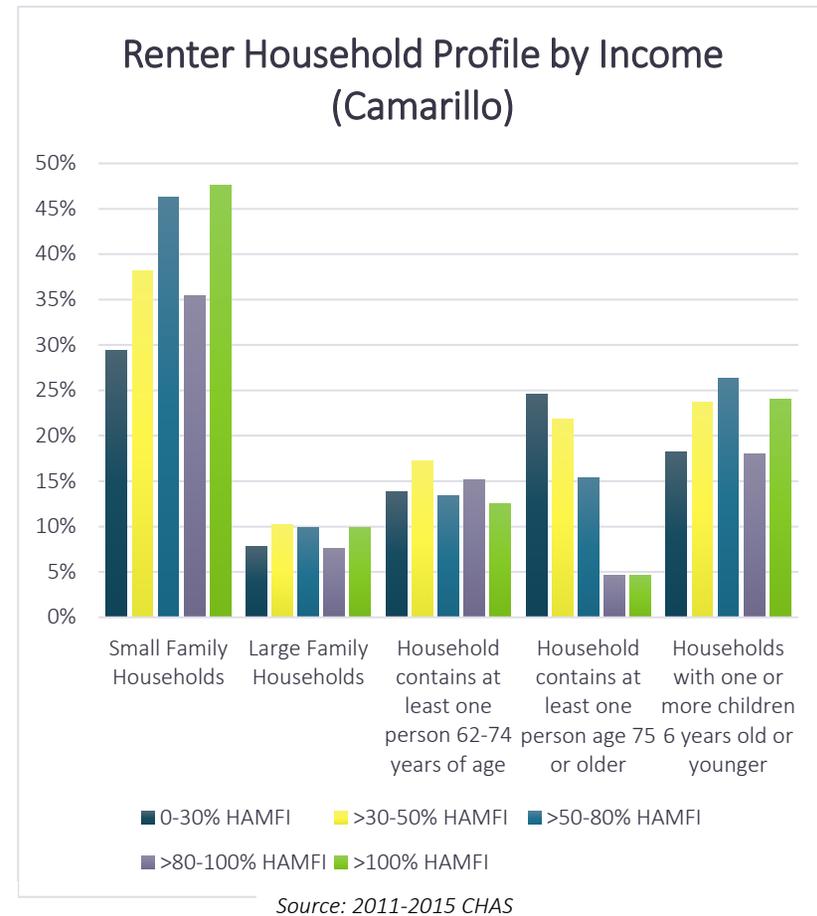
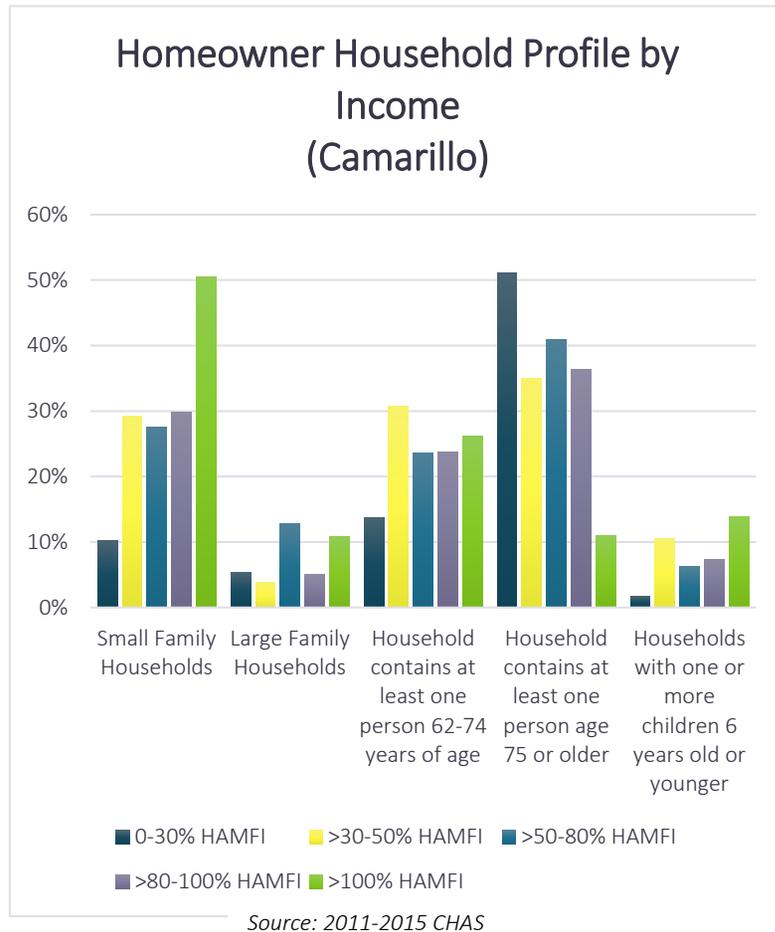
Figure 3.14



## Camarillo

When compared to the county average, Camarillo has a higher percentage of households that contain at least one person aged 62 or older and a much higher percentage of households that contain at least one person aged 75 or older. Similar to the county, these residents are more likely to be homeowners than renters, and more likely to be in a lower income group.

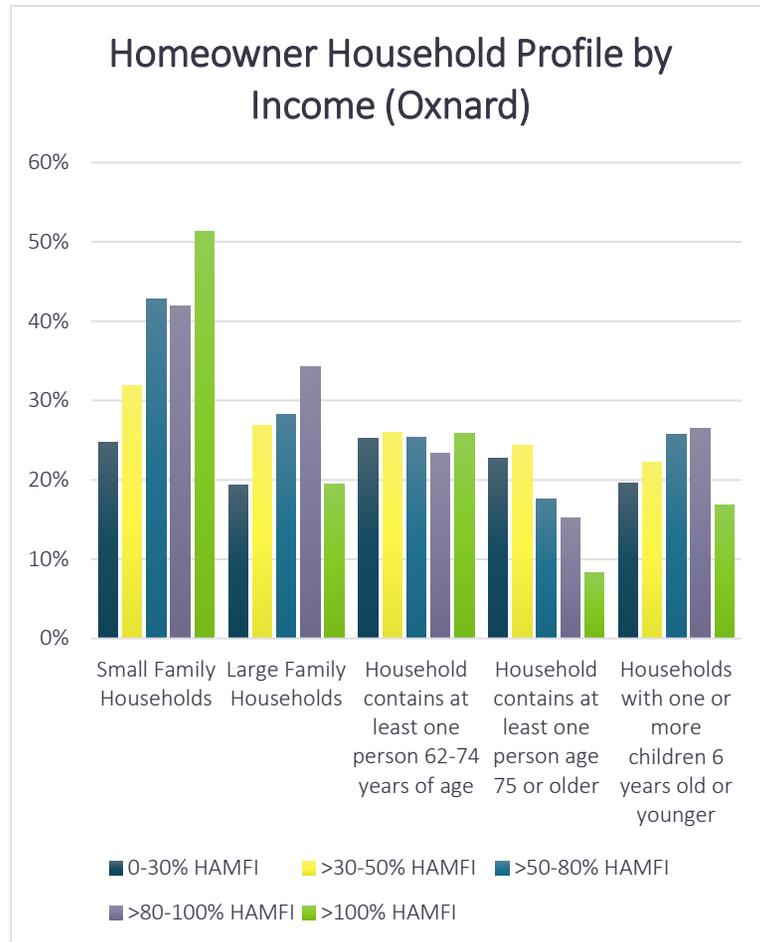
Figure 3.15



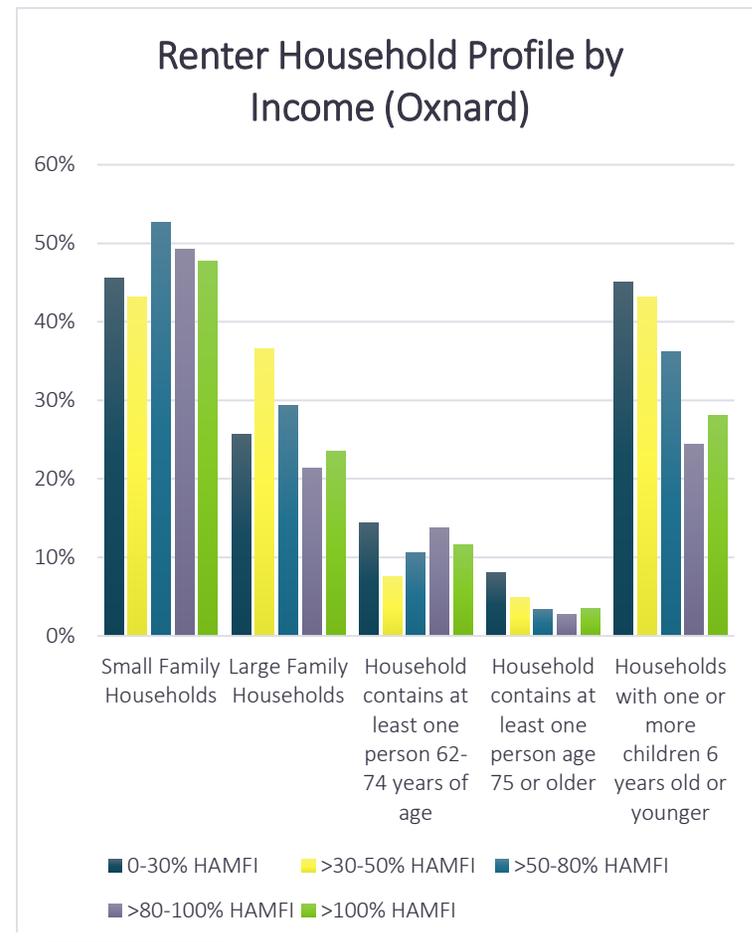
## Oxnard

Oxnard, when compared to Ventura County, contains more low-income households with one or more children present. There are proportionally more low-income renters in Oxnard than the county average.

Figure 3.16



Source: 2011-2015 CHAS

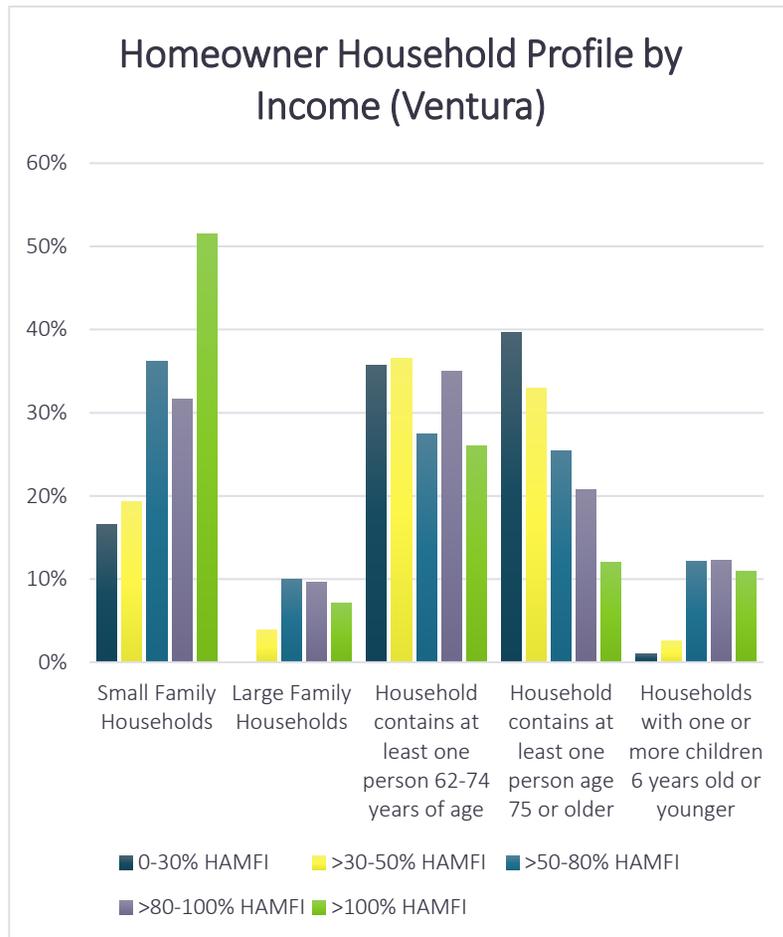


Source: 2011-2015 CHAS

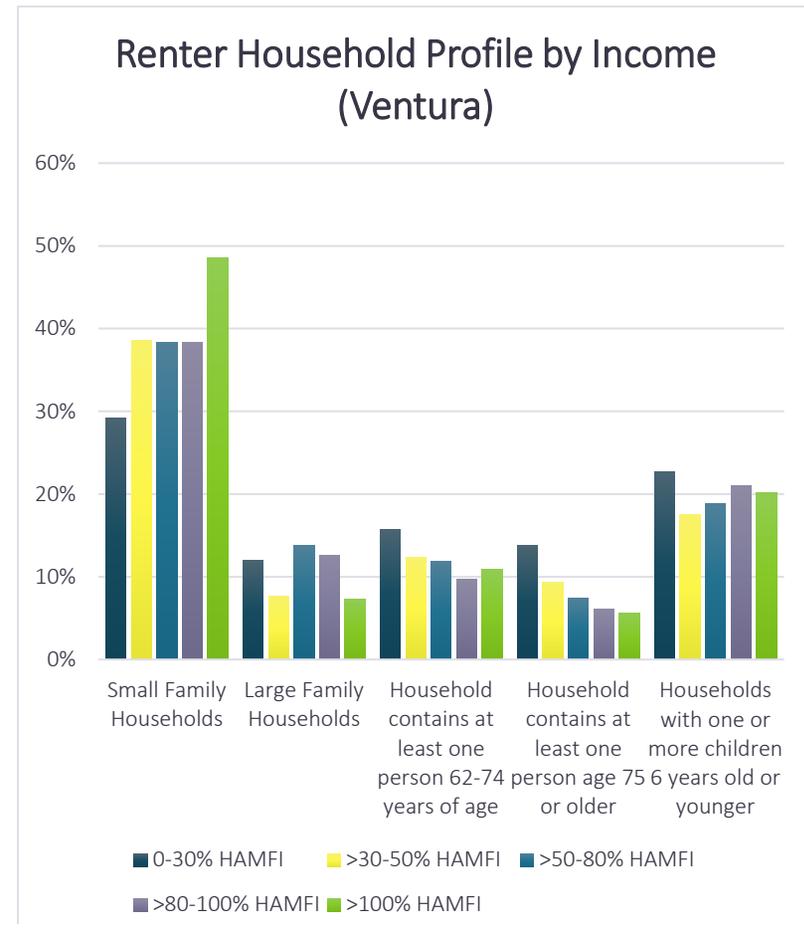
## San Buenaventura

In San Buenaventura, the greatest share of households earning above 100 percent HAMFI are small family households for both renters and homeowners. Homeowner households containing at least one person over the age of 62 form the largest share of households earning less than 50 percent HAMFI. Small family renter households and those households with children under the age of six comprise the largest share of households earning less than 50 percent HAMFI.

Figure 3.17



Source: 2011-2015 CHAS

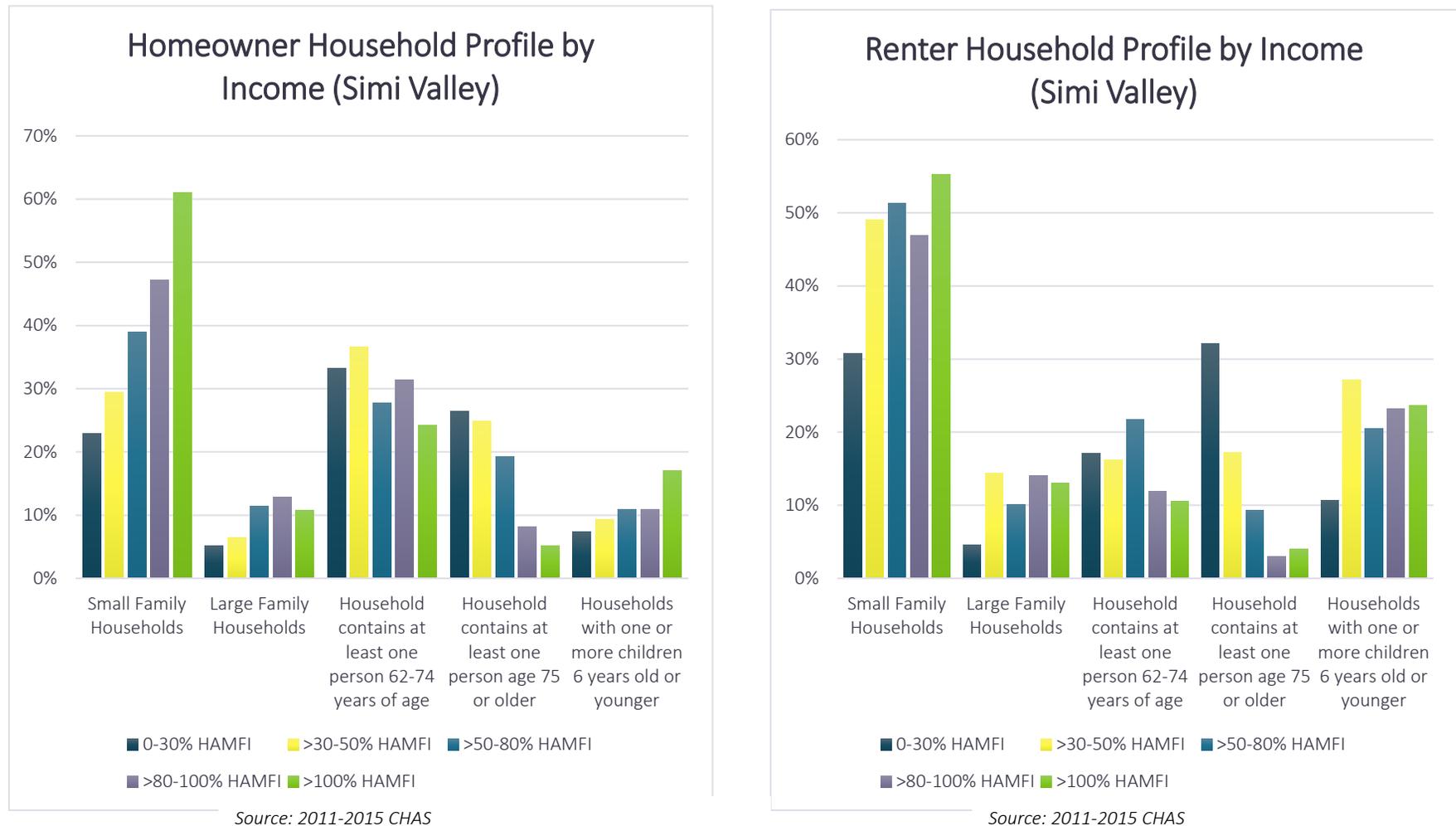


Source: 2011-2015 CHAS

## Simi Valley

In Simi Valley, homeowner households with at least one person over the age of 62 have the greatest share of income levels below 50 percent HAMFI. Homeowner and rental small family households tend to have the greatest share of income levels over 100 percent HAMFI. Thirty-eight percent of rental households with children aged 6 or under earn less than 50 percent HAMFI.

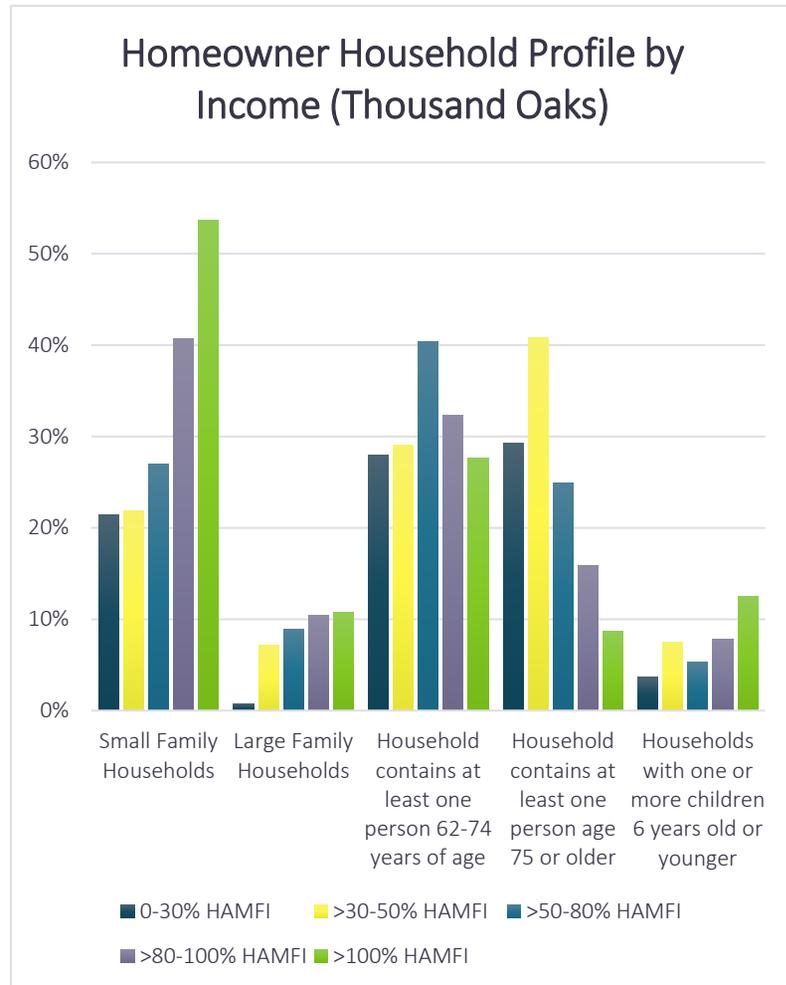
Figure 3.18



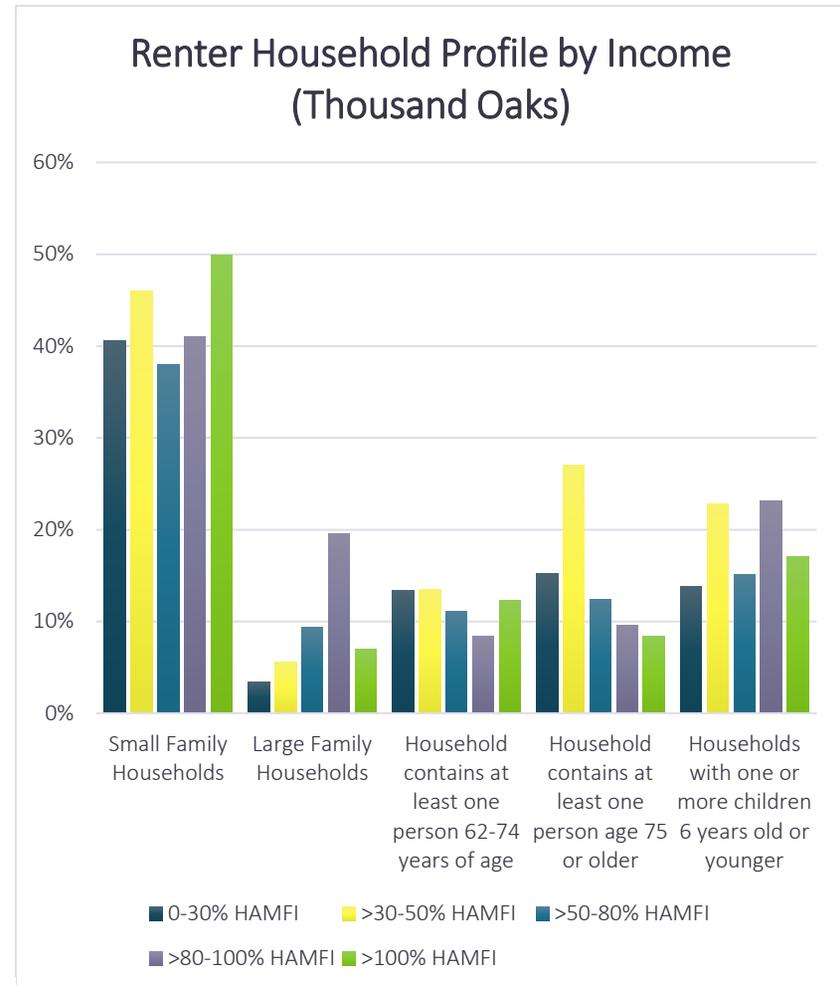
## Thousand Oaks

In Thousand Oaks, the greatest share of extremely low-income renters are small family households (41 percent) while the greatest share of extremely low-income homeowners are households with at least one person over the age of 62 (57 percent). Similar to other communities in the county, more than a third (37 percent) of households containing a child age six or younger have income levels below 50 percent HAMFI.

Figure 3.19



Source: 2011-2015 CHAS



Source: 2011-2015 CHAS

## Housing Problems

Lower income households have higher rates of housing problems. Housing problems are defined as houses: 1) Lacking complete kitchen facilities; 2) Lacking complete plumbing facilities; 3) With cost burden greater than 30 percent (share of income devoted to housing costs); or 4) With more than one person per room (overcrowding). A total of 121,875 households in Ventura County experience a housing problem.

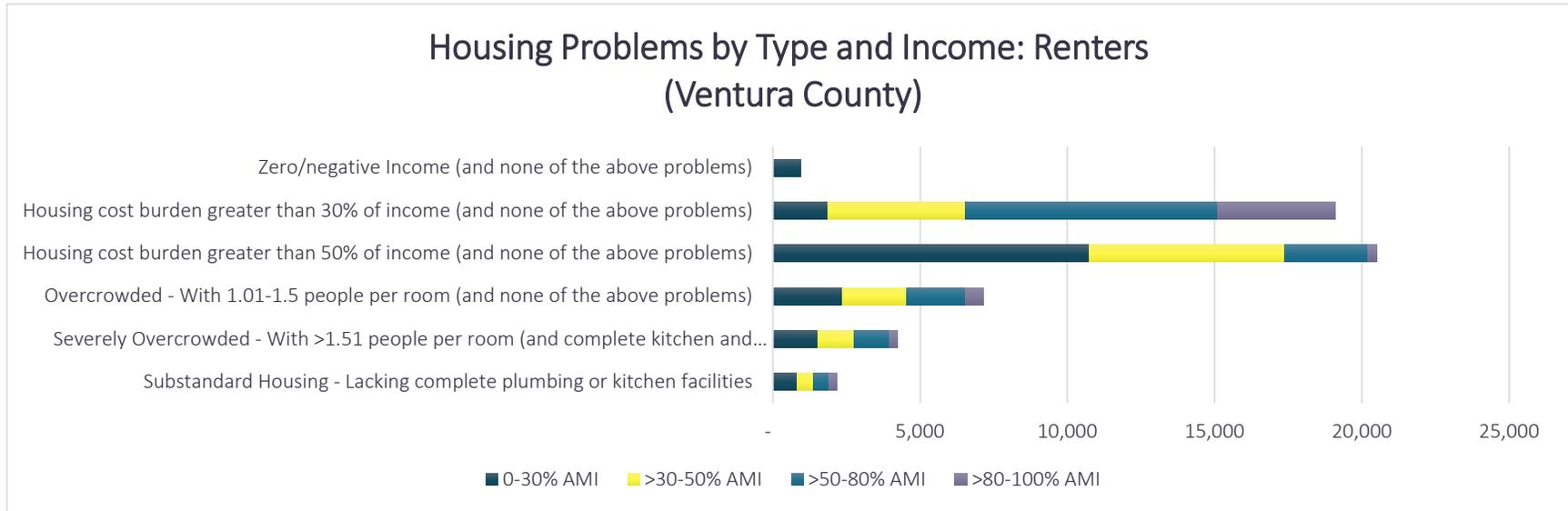
Table 3.6: Number of Households with a Housing Problem  
(Ventura County)

	Renter				Total	Owner				Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI		0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	
<i>Substandard Housing - Lacking complete plumbing or kitchen facilities</i>	810	570	520	275	2,675	90	90	175	15	460
<i>Severely Overcrowded - With &gt;1.51 people per room (and complete kitchen and plumbing)</i>	1,535	1,220	1,210	265	4,400	130	330	360	215	1,450
<i>Overcrowded - With 1.01-1.5 people per room (and none of the above problems)</i>	2,345	2,200	1,995	610	8,390	255	590	1,290	735	4,455
<i>Housing cost burden greater than 50% of income (and none of the above problems)</i>	10,745	6,625	2,825	315	20,610	6,655	5,860	5,970	1,850	23,075
<i>Housing cost burden greater than 30% of income (and none of the above problems)</i>	1,875	4,650	8,575	3,970	21,750	1,400	2,660	6,185	5,740	32,650
<i>Zero/negative income (and none of the above problems)</i>	950	0	0	0	950	1,010	0	0	0	1,010

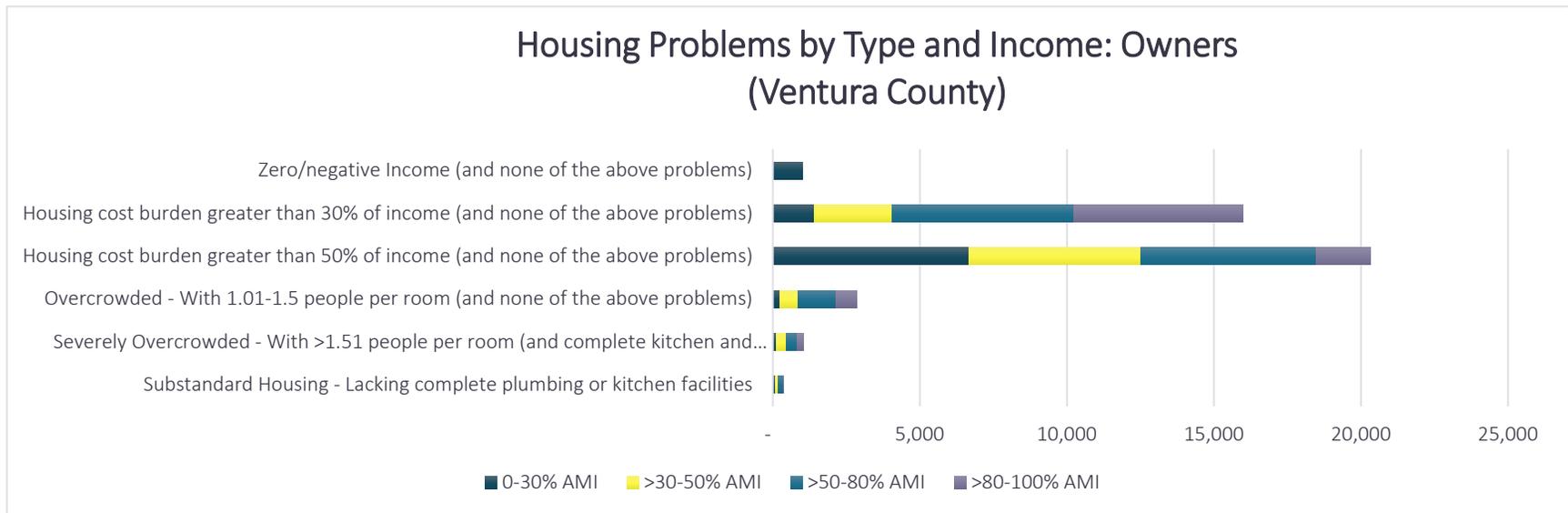
Source: CHAS 2011-2015

Note: Each housing problem count is exclusive of other housing problems and is listed in sequential order, meaning that the count for each row indicates that those households have none of the problems listed above it but may also have one of the problems listed below it. For example, households with substandard conditions may also be cost burdened, but would only be counted in the substandard row.

Figure 3.20

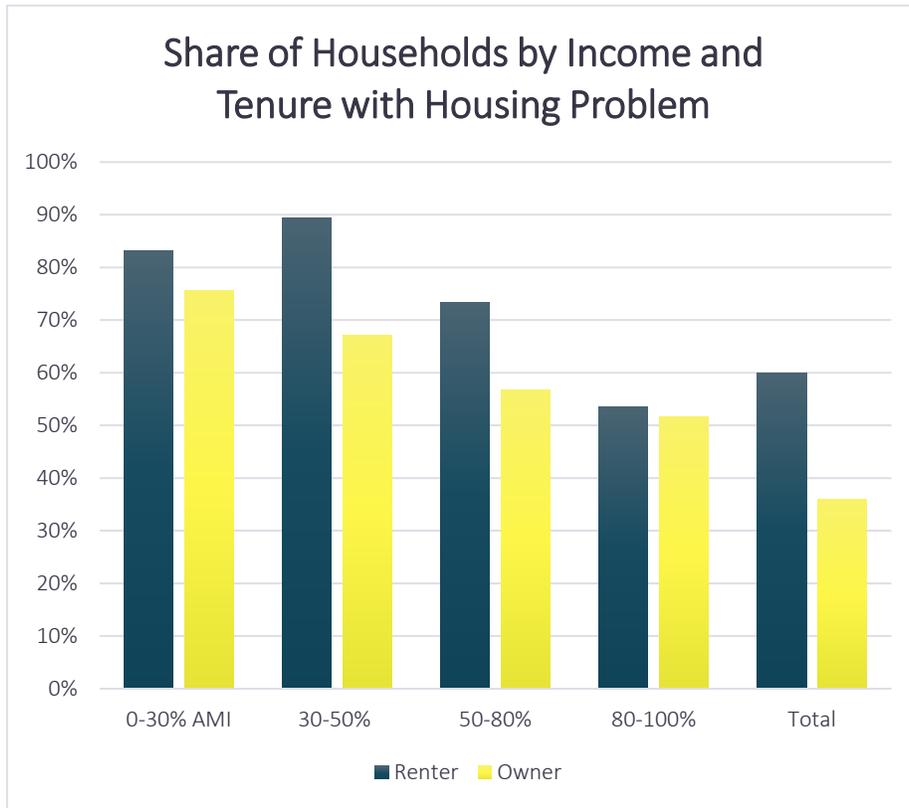


Source: 2011-2015 ACS



Source: 2011-2015 ACS

Figure 3.21

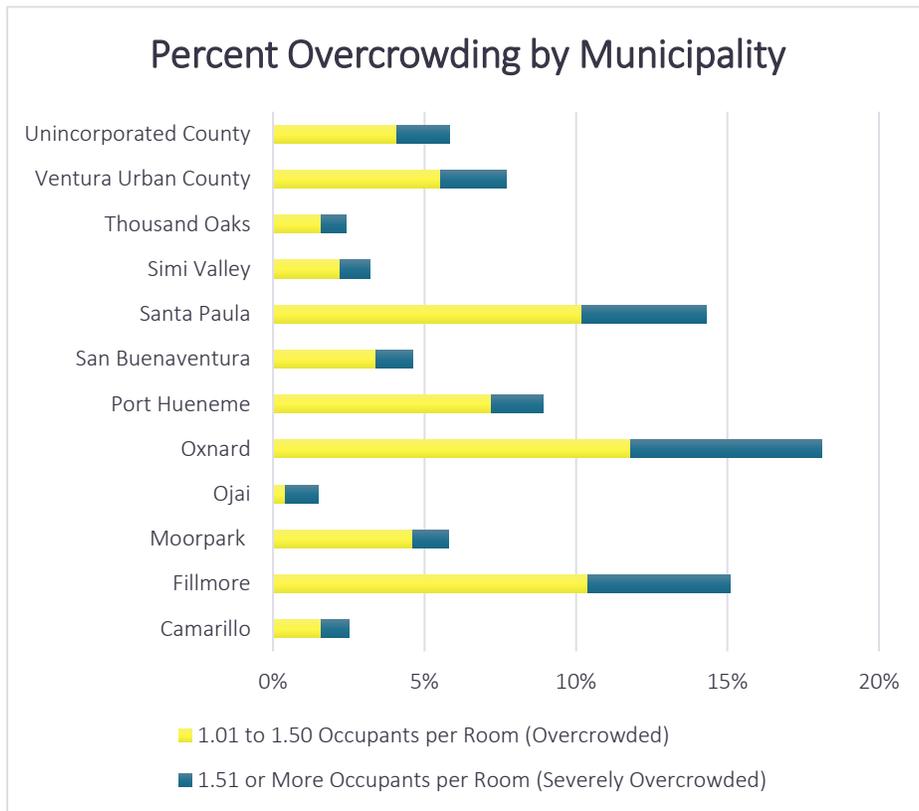


Source: 2011-2015 ACS

When assessing all income levels, renters (60 percent) are more likely to experience a housing problem than homeowners (36 percent). Eighty-nine percent of renters earning between 30-50 percent are median income (AMI) experience at least one housing problem.

Overall, cost burden is the largest share of housing problems for renter and owner households. However, throughout the county, just over 2,500 households live in substandard housing conditions (i.e., lacking complete plumbing or kitchen facilities). The city of Oxnard experiences the greatest issue with overcrowding, as 18 percent of all households are identified as having an overcrowding or severely overcrowding problem. (Figure 3.22)

Figure 3.22



Source: 2011-2015 ACS

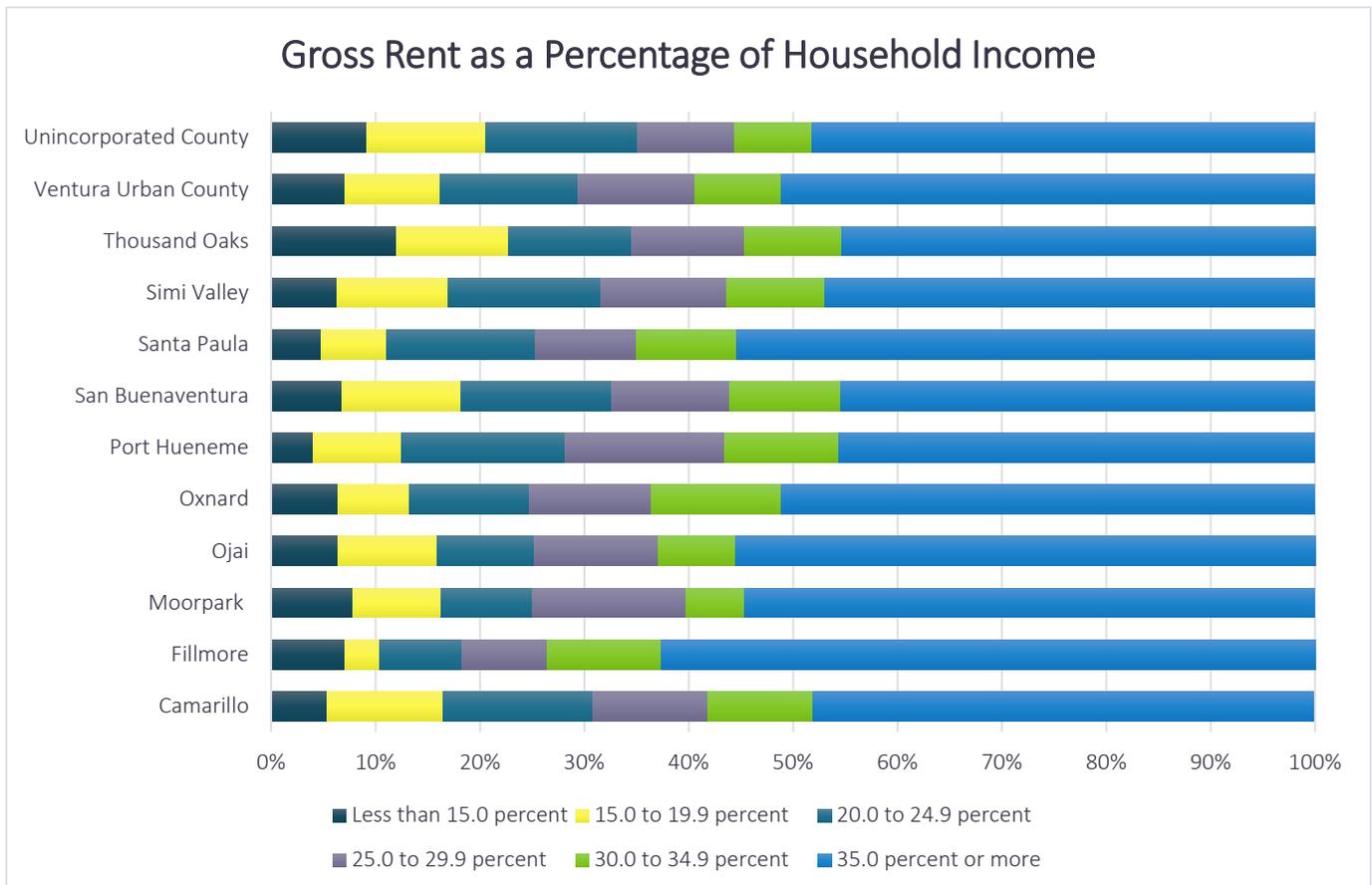
## Cost Burdened Households

Households paying more than 30 percent of income are considered cost burdened.

Housing cost burden is the most significant housing problem within Ventura County, affecting not just the household budget of county residents, but also causing increased homelessness, reduced economic growth in multiple industries, longer commuting times, and a decrease in some health services (California’s High Housing Costs: Causes and Consequences, California Legislative Analyst’s Office). The annual income needed to afford a two-bedroom apartment within Ventura County and not experience a cost burden is \$71,800 (Out of Reach, National Low Income Housing Coalition). This income level is \$6,000 below the median income in the county, resulting in a large share of households throughout the county experiencing some level of cost burden for both homeowners and renters.

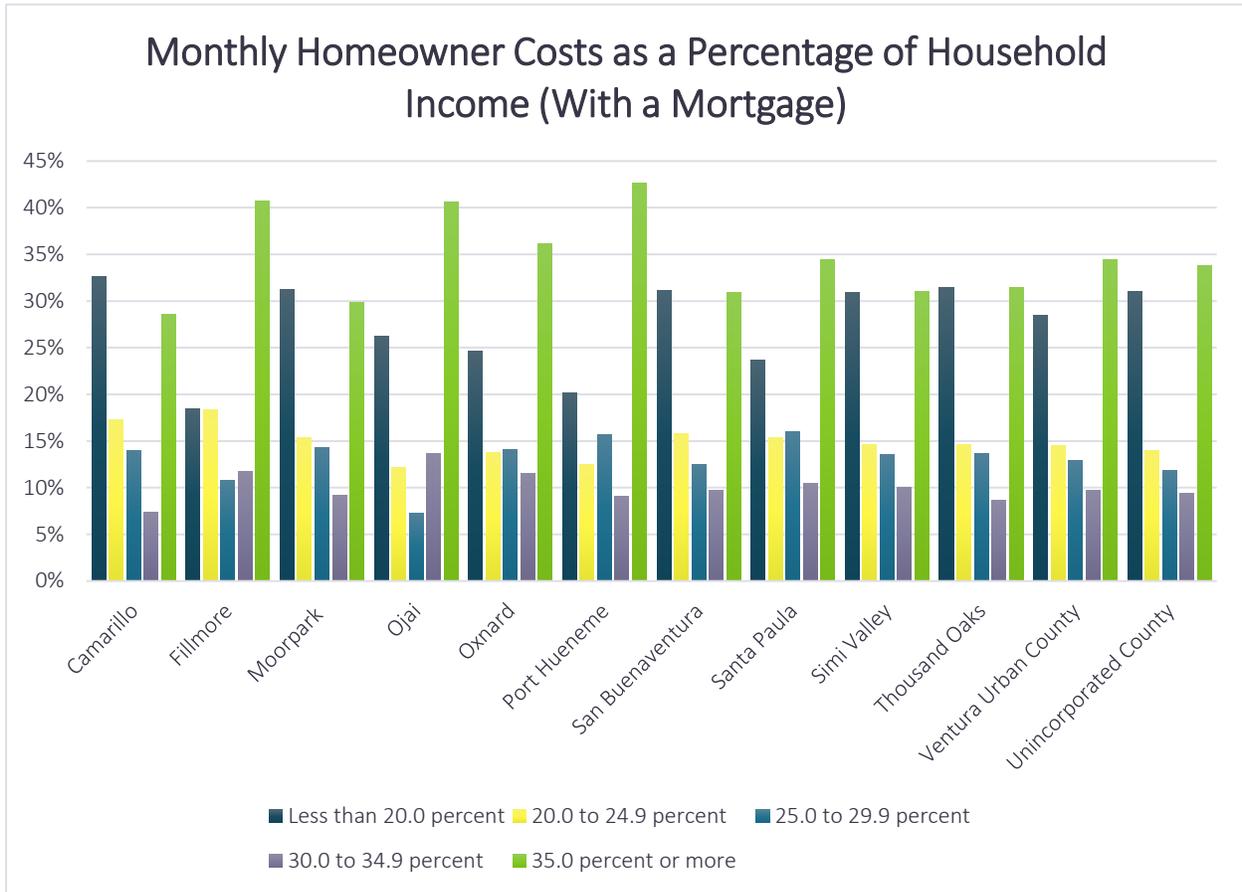
As illustrated in the adjacent chart, at least 45 percent of renters in the Ventura Urban County and each entitlement jurisdiction pay 35 percent or more of their household income for gross rent.

Figure 3.23



Source: 2011-2015 ACS

Figure 3.24



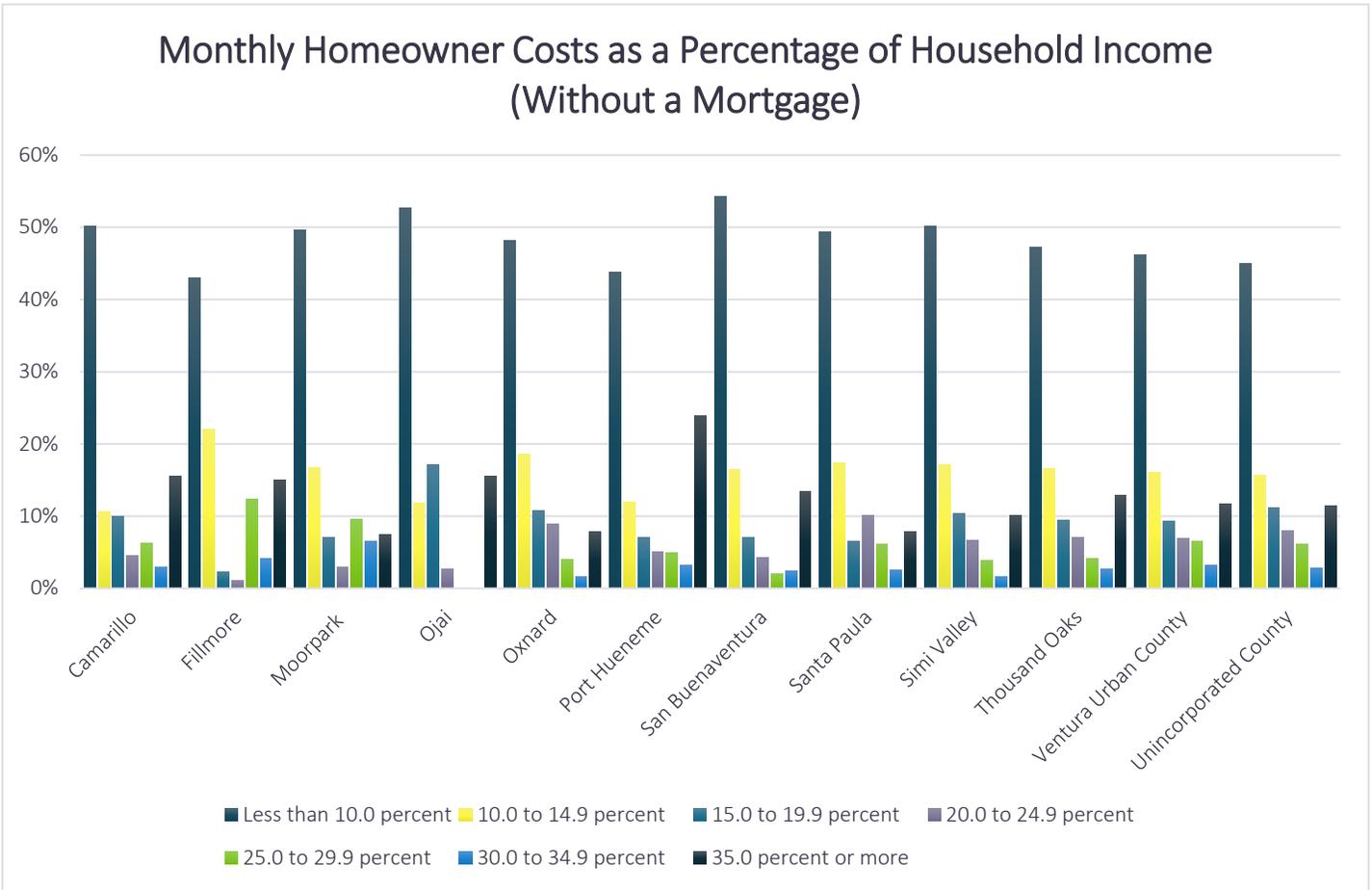
Source: 2011-2015 ACS

Homeowners with a mortgage in Ventura County are less likely to be cost burdened than renters, but 42 percent of homeowners in the county pay at least 30 percent of their income for owner costs.

Cost-burdened households in Ventura County can be at any income level, but those considered “low income” (<80 percent AMI) are especially vulnerable to homelessness and impacted ability to afford other basic needs and services.

Given the high rate of cost burden and severe cost burden in Ventura County, the following figures provide greater detail on the share of households experiencing cost burden by income level and housing tenure for each jurisdiction.

Figure 3.25



Cost burden for households with a mortgage is far higher than cost burden for households who own their house outright or, in other words, own the house outright. The benefit to most homeowners with a mortgage over renters when housing costs are comparable is that most mortgages are fixed-rate rather than variable rate. This means that the mortgage payment over the course of a 30-year mortgage will be constant and housing costs will only go up by the cost of taxes and utilities. Renters, however, can see extremely high rent increases over the course of 30 years and are unable to control the rising cost of housing.

Table 3.7 Number of Cost Burdened Households by Income Level and Tenure (Ventura County)

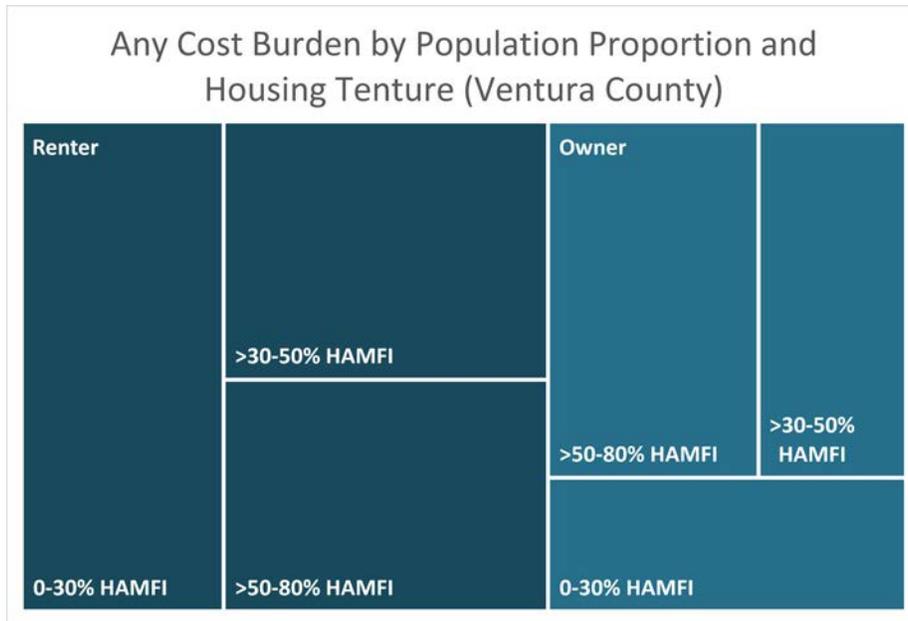
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<i>Small Related</i>	7,120	6,288	6,140	19,548	1,778	2,899	5,598	10,275
<i>Large Related</i>	3,146	2,891	1,910	7,947	615	1,375	2,204	4,194
<i>Senior (Elderly)</i>	3,739	2,770	2,015	8,524	4,489	3,947	3,645	12,081
<i>Other</i>	3,102	2,501	2,931	8,534	1,391	862	1,511	3,764
<i>Total need by income</i>	<b>17,107</b>	<b>14,450</b>	<b>12,996</b>	<b>44,553</b>	<b>8,273</b>	<b>9,083</b>	<b>12,958</b>	<b>30,314</b>

Source: 2011-2015 CHAS

As noted above, renters experience a much higher level of cost burden than owner households in Ventura County (44,553 households compared to 30,314 households). The largest percentage of cost-burdened households countywide are renters who earn less than 30 percent of the AMI. The majority of these households are small family households.

By number, more housing burden is experienced by housing renters rather than owners. With lower average incomes than homeowners, renters also face the issue of annual housing cost increases primarily due to rent increases that are controlled by property owners. Homeowners are able to control housing costs through fixed-rate mortgages if any mortgage exists on the property at all.

Figure 3.26



Source: 2011-2015 CHAS

The following tables summarize the share of cost-burdened households by income and tenure for each entitlement jurisdiction in Ventura County.

**Figure 3.27**



## Severe Cost Burden

A household is considered to have a “severe cost burden” when over 50 percent of gross income is paid toward housing costs or utilities.

Table 3.8: Number of Households with Severe Cost Burden by Income Level and Tenure (Ventura County)

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<i>Small Related</i>	6,262	3,219	1,204	10,685	1,654	2,235	2,752	6,641
<i>Large Related</i>	2,673	1,189	253	4,115	547	737	669	1,953
<i>Senior (Elderly)</i>	2,957	1,862	884	5,703	3,452	2,405	1,848	7,705
<i>Other</i>	2,712	1,570	749	5,031	1,179	689	929	2,797
<i>Total need by income</i>	<b>14,604</b>	<b>7,840</b>	<b>3,090</b>	<b>25,534</b>	<b>6,832</b>	<b>6,066</b>	<b>6,198</b>	<b>19,096</b>

Source: CHAS 2011-2015

Nearly 45,000 households (owner and renter) in Ventura County are severely cost-burdened. Of severely-burdened renter households, this is predominately households earning less than 30 percent AMI. For owner households, the share of severe cost burden is split generally evenly between 0-30 percent, 30-50 percent, and 50-80 percent AMI ranges.

The following tables summarize the share of severe cost-burdened households by income and tenure for each entitlement jurisdiction in Ventura County.

Figure 3.28

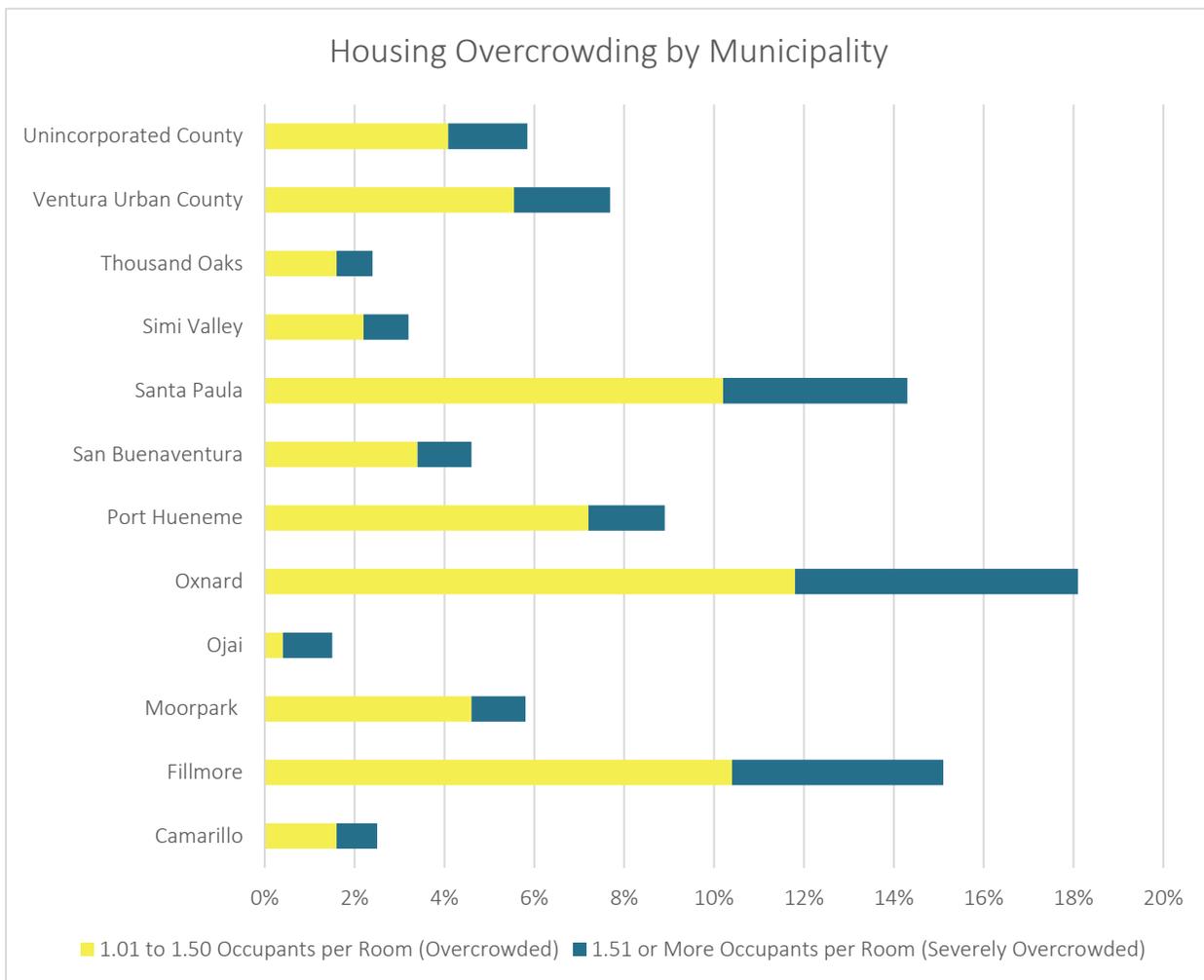


## Overcrowding (More than one person per room)

Housing is considered “overcrowded” when there is more than one person per room. “Severely overcrowded” housing has more than 1.5 people per room. A “room,” as counted by the American Community Survey, can be a bedroom, living room, den, office, finished basement, or kitchen. Bathrooms, porches, balconies, halls, and unfinished basements are not counted.

Five percent of housing in Ventura County is considered overcrowded and two percent is considered severely overcrowded. Oxnard has the highest percentage of housing with both overcrowding and severe overcrowding, with over 18 percent of housing considered crowded or overcrowded. Thousand Oaks and Camarillo have the smallest share of overcrowded housing units.

Figure 3.29



Source: 2011-2015 CHAS

**Describe the number and type of single person households in need of housing assistance.**

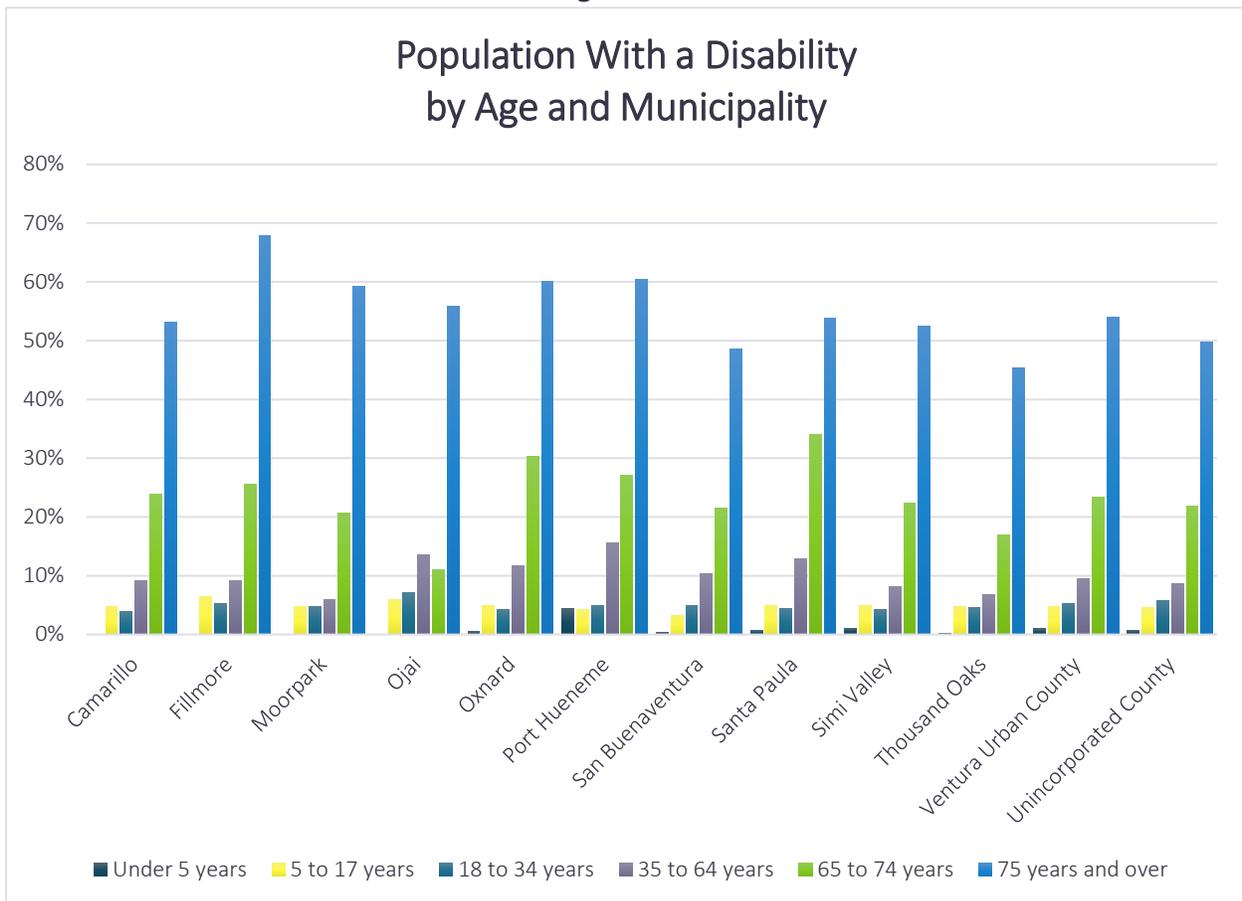
There are an estimated 55,777 single person households (householder living alone) in Ventura County. These households are considered a share of the “other” households in the tables and charts summarizing cost burden and other housing problems. Based on consultation, it is assumed that these households experience similar levels of housing problems and issues as the overall “other” category in the tables and charts above.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

*Disability*

Between 8 and 14 percent of the total population in each jurisdiction is considered disabled. Ojai has the highest percentage of this population at 13.9 percent, while Moorpark has the lowest percentage at 8.0 percent. The majority of seniors, between 60 and 94 percent, have a disability. (2011-2015 ACS)

Figure 3.30



Source: ACS 2011-2015

## Domestic Violence

The exact number of victims of domestic violence in Ventura County is difficult to determine because not all victims of domestic violence seek assistance, report instances of crime, or pursue criminal charges against perpetrators.

In California, 32.9 percent of women and 27.3 percent of men experience intimate partner physical violence, intimate partner sexual violence, and/or intimate partner stalking in their lifetimes (National Coalition Against Domestic Violence: Domestic Violence in California). The 2008 California Women's Health Survey reports that about six percent of women in California experienced at least one incident of psychological or physical domestic violence during the last 12 months before responding to the survey (California Department of Public Health, Domestic Violence/Intimate Partner Violence).

Within Ventura County, there were nearly 7,000 domestic violence-related calls for emergency assistance in 2017. Two nonprofit organizations, Interface and the Coalition for Family Harmony, are the primary organizations offering assistance and shelter to victims of domestic violence. In addition, the Ventura County District Attorney's Office provides services to thousands of crime victims, including victims of domestic violence, every year through trained Victim Advocate volunteers within the Crime Victims' Assistance Unit. Volunteers assist with services such as obtaining a restraining order, emergency shelter placement, and accompanying a victim to court.

In 2017, about half of the nearly 5,000 crime victims who were helped by advocates in the Ventura County District Attorney's Office were involved in domestic violence cases, by far the most common type of crime that advocates were assigned. The same year, advocates helped victims obtain 769 temporary restraining orders and made almost 3,000 referrals for services such as counseling or access to shelters (Ventura County District Attorney's Office and California Governor's Office of Emergency Services Victim Services Grant).

Table 3.9: 2017 Domestic Violence Calls for Assistance

<i>Camarillo</i>	529	<b>San Buenaventura</b>	1,437
<i>Fillmore</i>	158	<b>Santa Paula</b>	99
<i>Moorpark</i>	254	<b>Simi Valley</b>	471
<i>Ojai</i>	55	<b>Thousand Oaks</b>	797
<i>Oxnard</i>	2,250	<b>Unincorporated County</b>	633
<i>Port Hueneme</i>	274	<b>Ventura County Total</b>	6,957

Source: Domestic Violence-Related Calls for Assistance, California Department of Justice Criminal Justice Statistics Center, 2018

**What are the most common housing problems? Are any populations/household types more affected than others by these problems?**

The State of California is experiencing a housing crisis, particularly in the coastal areas. Cost burden is the most common housing problem in all communities in Ventura County. Renters are especially affected by cost burden, and low and moderate-income households are affected most of all. Housing stock is low for homeowners and renters with 80-100 percent AMI (sometimes referred to as “workforce housing”).

Housing vacancy rates in Ventura County are low compared to the U.S. average, particularly for renters. The overall Ventura County rental housing vacancy rate was 3.6 percent in July of 2019. The U.S rental vacancy rate is currently about seven percent. (Dyer Sheehan Group, January and July 2019 Ventura County Apartment Market Surveys) Low vacancy contributes to high rents and makes replacement housing difficult to obtain if housing problems are present.

Average rents in the county are higher than indicated by the 2019 HUD Fair Market Rents for the Oxnard-Thousand Oaks-Ventura, CA MSA, particularly among smaller apartment sizes which are often in demand by lower-income households because the rents, while still high, are more attainable than the rents for larger apartments in the county.

	2019 HUD Fair Market Rents	Dyer Sheehan July 2019 Ventura County Apartment Market Survey	Differential
Studio	\$1,153	\$1,500	+30%
One Bedroom	\$1,362	\$1,782	+30.8%
Two Bedroom	\$1,795	\$2,131	+18.7%
Three Bedroom	\$2,518	\$2,559	+1.01%

*Source: HUD, Dyer Sheehan Group, January and July 2019 Ventura County Apartment Market Surveys*

According to a report published by real estate market database ATTOM Data Solutions and cited in an article published in the Ventura County Star on June 20, 2019, median home prices in the first quarter of 2019 were not affordable for average wage earners in more than 70 percent of the nation's largest counties. The dataset was analyzed to determine the 25 least affordable housing markets in the nation which included many counties in California, notably Ventura County and the neighboring of counties Los Angeles and Santa Barbara. In Ventura County, the income necessary to buy a house was estimated at \$151,656, while average annual wages were estimated at \$55,211, with the 4th quarter median home sales price estimated at \$571,000.

Additionally, the County of Ventura experienced natural disasters (wildfires) in 2017, 2018, and 2019 which put an added strain on the local housing market, with more than 800 Ventura County housing units destroyed (of which 86 were rental units) with hundreds more damaged. These disasters

permanently and temporarily displaced households, and created even lower vacancy rates and higher rental rates for available housing units.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Within Ventura County, 15 percent of individuals and 11 percent of families live below the poverty level. Low-income individuals and families with children who are currently renting are often at imminent risk of homelessness due to rent burden. High rent burden, especially when rent is above 50 percent of monthly income, makes low-income households more at risk to miss a rent payment when combined with household costs such as transportation, food, medical bills, and other necessities.

Failure to pay rent is one of the most common causes of eviction within the United States. Should a household be evicted, it becomes difficult to find replacement housing, either due to cost and availability constraints or many landlords' unwillingness to rent to those with an eviction record. The household may subsequently become homeless. Households with 0-30 percent AMI, the lowest income level, are the most likely to have a high rent burden and are the most likely to become homeless due to eviction. There are over 14,000 renters in Ventura County between 0-30 percent AMI who pay more than 50 percent of their income towards rent. (2011-2015 CHAS) Some households may also be stable in terms of rental payments but a rental cost increase can cause increased cost burden and missed payments. Rental cost increases are a significant cause of families losing housing.

Rapid rehousing programs and one-time eviction prevention financial assistance may help these homeless individuals or families. While this type of assistance can be helpful, challenges associated with this type of assistance include high housing costs within all Ventura municipalities that many households struggle to continue making rental payments after a life event that causes a missed house payment, such as the loss of employment, vehicle repair, or large medical bills.

Homeless prevention assistance, though helpful in the case of short-term financial instability, doesn't prevent evictions for households that cannot afford to sustain increased rental costs in the long term. In addition, the low rental vacancy rate, high rents, and general lack of affordable housing units makes finding any new unit a challenge after an eviction.

Formerly homeless families receiving short-term rental housing or rapid rehousing assistance find replacement housing is difficult near the termination of that assistance for some of the same reasons many become homeless in the first place: high housing costs and a high amount of competition for units among renters that results in many formerly homeless individuals denied housing due to eviction or other legal records. This population needs both a long-term source of housing funding, employment

which pays enough to pay for rent, and/or social services that help alleviate any underlying health or other personal issues that prevent successful retention of long-term housing.

Other populations disproportionately at risk of becoming homeless are victims of domestic violence, those with substance abuse and/or severe mental health problems, youth aging out of foster care, and people exiting incarceration. These groups are more likely to have a criminal record, a status which is not a protected class as defined by the Federal Fair Housing Act or the California Fair Employment and Housing Act. Should members of these groups also be low-income, the risk of homelessness increases. These groups may also have other immediate social barriers or challenges that prevent navigation of the competitive local housing market.

The number of low-income individuals at risk of homelessness due to housing cost burden is difficult to determine and can be affected by housing vacancy rates, the average size and age of households (who may or may not be able to find emergency housing by “doubling up” in housing), poverty levels, the severity of housing cost burden, the types of rental tenancy (which factor into state of California eviction law), and numerous other social factors.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

While health issues, drug and alcohol abuse, criminal justice issues, the economy, and protected class-based discrimination can all increase the risk of homelessness, the following housing issues have also been linked to housing instability and homelessness.

The gap between housing costs and minimum- or low-wage employment play a large part in housing instability and can cause homelessness or housing overcrowding. High housing costs and a general housing shortage (low housing vacancy rates) in the area mean a missed rent or mortgage payment can lead to homelessness. Large housing cost increases such as rent or variable rate loan increases can also create this gap, though effective January 1, 2020, California Assembly Bill 1482 limits rent increases statewide to five percent plus inflation for all rental units in multifamily buildings over 15 years old. Even with these new rent increase limits, allowed rent increases can still surge by hundreds of dollars per month, increasing the homelessness risk of low- and moderate-income households, especially those who are cost burdened.

Long-term housing assistance, particularly Housing Choice Vouchers and public housing, successfully reduces homelessness by keeping low-income individuals and families out of the shelter system. Less than only one in four eligible U.S. households currently receives federal housing assistance (Coalition for the Homeless).

For chronically homeless persons with disabilities such as mental illness and addiction or severe physical limitations, permanent supportive housing creates long-term housing stability. Permanent supportive housing units are in short supply in most communities and nowhere near the level of need (National Coalition for the Homeless).

“Housing first,” a model first developed in New York City, reduces street homelessness by moving long-term street homeless individuals directly into subsidized housing. Most of these individuals have mental illness, substance abuse disorders, and other health problems, and are linked to support services in addition to the housing. The majority of the people moved into “housing first” apartments remain stably housed. A lack of a “housing first” model within the homelessness services will keep a large population homeless, especially if there are insufficient housing units in which to place program participants (Coalition for the Homeless).

Finally, housing eviction law can create instability and a risk of homelessness through policies that make rental housing insecure and unpredictable. The loss of rental housing tenancy can cause a household to become homeless (Eviction Lab).

## Opportunity Zones

Table 3.10: Designated Qualified Opportunity Zones

<i>State</i>	<i>County</i>	<i>Census Tract Number</i>	<i>Tract Type</i>	<i>ACS Data Source</i>
<i>California</i>	Ventura	06111000304	Low-Income Community	2011-2015
<i>California</i>	Ventura	06111000600	Low-Income Community	2011-2015
<i>California</i>	Ventura	06111001302	Low-Income Community	2011-2015
<i>California</i>	Ventura	06111003201	Low-Income Community	2011-2015
<i>California</i>	Ventura	06111004305	Low-Income Community	2011-2015
<i>California</i>	Ventura	06111004715	Low-Income Community	2011-2015
<i>California</i>	Ventura	06111004902	Low-Income Community	2011-2015
<i>California</i>	Ventura	06111009100	Low-Income Community	2011-2015

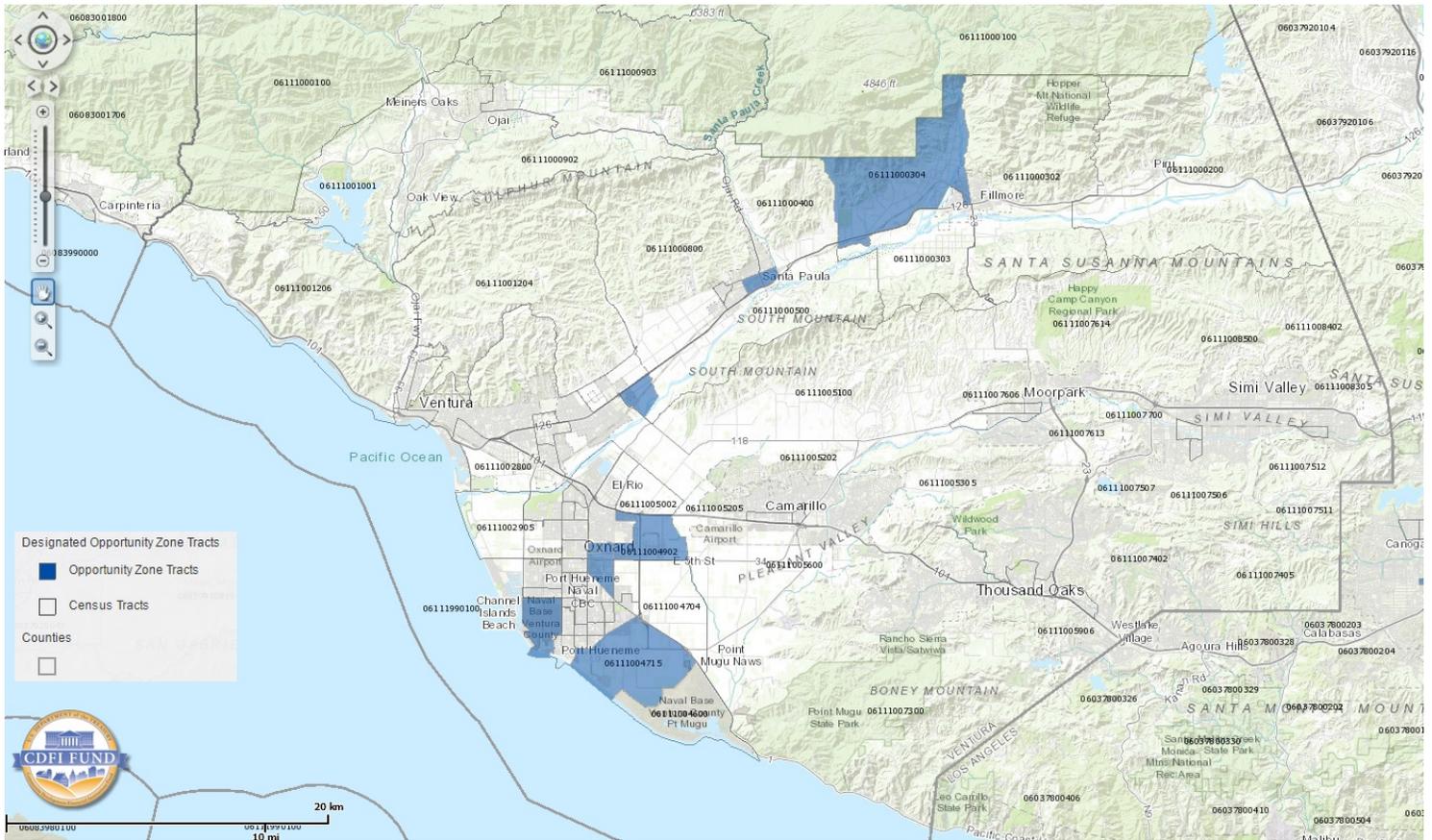
Source: CDFI Fund 2018

There are eight census tracts qualified as Opportunity Zones within Ventura County. Opportunity Zones are designed to spur economic development and job creation in distressed communities.

According to the IRS: *An opportunity zone is an economically-distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment. Localities qualify as opportunity zones if they have been nominated for that designation by the state and that nomination has been certified by the Secretary of the U.S. Treasury via his delegation of authority to the Internal Revenue Service.*

Opportunity Zones can be in designated New Market Tax Credit qualified census tracts and were selected by the governor of each state in 2018.

Figure 3.30



Source: Community Development Financial Institutions Fund (CDFI Fund)

December 2019

## Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### *Introduction*

According to HUD, disproportionate need refers to any need for a certain race or ethnicity that is more than 10 percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level.

The tables below indicate the share of households by race or ethnicity and income level experiencing one or more of the four housing problems. The four housing problems are: 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than one person per room (overcrowded); or 4) Household is cost burdened (between 30 and 50 percent of income is devoted to housing costs).

Disproportionate need for each race or ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race or ethnicity and comparing that figure to the share of all Ventura County households at that income level that experience the problem. (Share of race/ethnicity = # of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity.)

### *0%-30% of AMI*

Most Ventura County households (80 percent) in the 0-30 percent AMI bracket experience at least one housing problem.

Nearly 26,000 households with incomes between 0 and 30 percent of AMI experience a housing problem. The shares for each race or ethnicity are not greater than 10 percentage points above the total share and therefore do not represent a disproportionately greater need at this income level.

**Table 3.11: 0%-30% of AMI Ventura County**

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	25,812	4,311	1,965	80%
<i>White</i>	11,840	2,176	1,364	77%
<i>Black / African American</i>	553	125	0	82%
<i>Asian</i>	822	323	95	66%

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>American Indian, Alaska Native</i>	67	29	0	70%
<i>Pacific Islander</i>	0	0	0	
<i>Hispanic or Latino</i>	12,104	1,646	461	85%

Source: 2011-2015 CHAS Data

### 30%-50% of AMI

The share of households in Ventura County at 30-50 percent AMI experiencing at least one housing problem is 79 percent.

The shares for each race or ethnicity are not greater than 10 percentage points above the total share and therefore do not represent a disproportionately greater need at this income level.

Note that Pacific Islanders have an increased share of households with one or more of four housing problems, but the overall number of households experiencing a housing problem for this race or ethnicity is quite low and within the CHAS margin of error.

Table 3.12: 30%-50% of AMI

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	24,812	6,481	0	79%
<i>White</i>	10,769	3,589	0	75%
<i>Black / African American</i>	354	75	0	83%
<i>Asian</i>	997	370	0	73%
<i>American Indian, Alaska Native</i>	50	10	0	83%
<i>Pacific Islander</i>	33	0	0	100%
<i>Hispanic or Latino</i>	12,177	2,358	0	84%

Source: 2011-2015 CHAS Data

## 50%-80% of AMI

The share of households in Ventura County at 50-80 percent AMI experiencing at least one housing problem is 64 percent.

Black/ African American households are over-represented, with 82 percent at 50-80 percent AMI experiencing a housing problem, and therefore represent a disproportionately greater need at this income level.

Table 3.13: 50%-80% of AMI

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	29,109	16,184	0	64%
<i>White</i>	14,840	8,998	0	62%
<i>Black / African American</i>	645	144	0	82%
<i>Asian</i>	1,485	820	0	64%
<i>American Indian, Alaska Native</i>	34	53	0	39%
<i>Pacific Islander</i>	10	55	0	15%
<i>Hispanic or Latino</i>	11,745	5,872	0	67%

Source: 2011-2015 CHAS Data

## 80%-100% of AMI

The share of total households at 80-100 percent AMI experiencing at least one housing problem is 52 percent.

The shares for each race or ethnicity are not greater than 10 percentage points above the total share and therefore do not represent a disproportionately greater need at this income level.

Table 3.14: 80% - 100% of AMI

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	13,980	12,736	0	52%
<i>White</i>	8,267	7,360	0	53%
<i>Black / African American</i>	183	184	0	50%

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Asian</i>	662	778	0	46%
<i>American Indian, Alaska Native</i>	40	32	0	56%
<i>Pacific Islander</i>	20	25	0	44%
<i>Hispanic or Latino</i>	4,541	4,125	0	52%

Source: 2011-2015 CHAS Data

## Summary

The following groups have disproportionately greater needs related to housing problems:

- African American households between 50-80 percent AMI
- Pacific Islander households between 30-50 percent AMI\*

\*Population shows disproportionate need but the population size is small and within the CHAS margin of error.

## Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to HUD, disproportionate need refers to any need for a certain race or ethnicity that is more than 10 percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race or ethnicity and income level experiencing one or more of the four severe housing problems. The four housing problems are: 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than 1.5 person per room (overcrowded); or 4) Household is severely cost burdened ( greater than 50 percent of income is devoted to housing costs).

Disproportionate need for each race or ethnicity is determined by calculating the share of the total number of households with one or more severe housing problems from each race or ethnicity and comparing that figure to the share of all Ventura County households at that income level that experience the problem. (Share of race/ethnicity = # of households for that race/ethnicity with one or more severe housing problem / total # of households for that race/ethnicity.)

### 0%-30% of AMI

The share of total households in Ventura County at 0-30 percent AMI experiencing at least one severe housing problem is 75 percent. More than 22,000 households in the region experience at least one severe housing problem at this income level.

The data indicate that any share of a race or ethnicity category in Ventura County is not greater than 10 percentage points above the total need and therefore the shares do not show a disproportionate greater need at this income level.

Table 3.15: 0%-30% of AMI

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	22,553	7,593	1,965	75%
<i>White</i>	10,006	4,008	1,364	71%
<i>Black / African American</i>	503	170	0	75%
<i>Asian</i>	716	417	95	63%
<i>American Indian, Alaska Native</i>	25	71	0	26%
<i>Pacific Islander</i>	0	0	0	0%
<i>Hispanic or Latino</i>	10,876	2,874	461	79%

Source: 2011-2015 CHAS Data

### 30%-50% of AMI

The share of total Ventura County households at 30-50 percent AMI experiencing at least one severe housing problem is 56 percent. More than 17,000 households have at least one severe housing problem at this income level.

American Indian and Pacific Islander households represent a disproportionately greater need when compared to Ventura County as a whole for the 30-50 percent AMI level. Note that these households are in small numbers compared to the number of households at this income level in the jurisdiction as a whole and are within the CHAS margin of error.

Table 3.16: 30%-50% of AMI

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	17,470	13,805	0	56%
<i>White</i>	7,730	6,619	0	54%
<i>Black / African American</i>	259	170	0	60%
<i>Asian</i>	702	669	0	51%
<i>American Indian, Alaska Native</i>	50	10	0	83%
<i>Pacific Islander</i>	29	4	0	88%
<i>Hispanic or Latino</i>	10,876	2,874	461	79%

Source: 2011-2015 CHAS Data

### 50%-80% of AMI

The share of total households in Ventura County at 50-80 percent AMI experiencing at least one severe housing problem is 32 percent. Just over 14,000 households at this income level experience at least one severe housing problem.

The data indicate that any share of a race or ethnicity category in Ventura County is not greater than 10 percentage points above the total need and therefore the shares do not show a disproportionate greater need at this income level.

Table 3.17: 50-80% of AMI

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	14,340	30,938	0	32%
<i>White</i>	7,025	16,814	0	30%
<i>Black / African American</i>	185	603	0	24%
<i>Asian</i>	747	1,574	0	32%
<i>American Indian, Alaska Native</i>	34	53	0	39%
<i>Pacific Islander</i>	10	55	0	15%
<i>Hispanic or Latino</i>	6,236	11,385	0	35%

Source: 2011-2015 CHAS Data

### 80%-100% of AMI

The share of total households in Ventura County at 80-100 percent AMI experiencing at least one severe housing problem is 16 percent (4,281 households).

Pacific Islanders represent a disproportionate greater need when compared to the region as a whole for the 80-100 percent AMI level. Note that these households are in small numbers compared to the number of households at this income level in the jurisdiction as a whole and are within the CHAS margin of error.

Table 3.18: 80%-100% of AMI

<i>Housing Problems</i>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
<i>Jurisdiction as a whole</i>	4,281	22,446	0	16%
<i>White</i>	2,031	13,589	0	13%
<i>Black / African American</i>	63	304	0	17%
<i>Asian</i>	265	1,180	0	18%
<i>American Indian, Alaska Native</i>	0	72	0	0%
<i>Pacific Islander</i>	20	25	0	44%
<i>Hispanic or Latino</i>	1,788	6,871	0	21%

Source: 2011-2015 CHAS Data

## Summary

The following groups have disproportionately greater needs related to severe housing problems:

- American Indian households at 30-50 percent AMI\*
- Pacific Islander households at 30-50 percent AMI\*
- Pacific Islander households at 80-100 percent AMI\*

\*Population shows disproportionate need but the population size is small and within the CHAS margin of error.

## Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to HUD, disproportionate need refers to any need for a certain race or ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The table below indicates the share of households by race or ethnicity experiencing cost burden (paying between 30-50 percent of household income for housing costs) and severe cost burden (paying more than 50 percent of household income for housing costs).

Disproportionate need for each race or ethnicity is determined by calculating the share of the total number of cost burdened and severely cost burdened households from each race or ethnicity and comparing that figure to the share of all Ventura County households. (Share of race/ethnicity = # of households for that race/ethnicity with cost burden / total # of households for that race/ethnicity.)

**Table 3.19: Housing Cost Burden Disproportionately Greater Need  
(Ventura County)**

<i>Race/Ethnicity</i>	Share of Income to Housing Costs						
	< than 30%	30-50%	> than 50%	No Income	Share Any Cost Burden	Share Cost Burden (30-50%)	Share Severe Cost Burden (>50%)
<i>All</i>	157,155	59,936	49,798	2,057	41%	22%	19%
<i>White, Non-Hispanic</i>	99,630	33,448	27,701	1,389	38%	21%	17%
<i>African-American, Non-Hispanic</i>	2,517	1,179	1,008	0	46%	25%	21%
<i>Asian</i>	12,425	3,482	2,036	100	31%	19%	11%
<i>American Indian, Alaska Native</i>	395	147	115	0	40%	23%	18%
<i>Pacific Islander</i>	295	4	39	0	12%	1%	10%
<i>Hispanic or Latino</i>	39,433	20,871	17,904	511	49%	26%	23%

Source: 2011-2015 CHAS Data

In Ventura County, 41 percent of households are considered to have a cost burden because they pay more than 30 percent of income for housing. Twenty-two percent of total households are “cost burdened” (30-50 percent income spent on housing costs), and 19 percent of total households are “severely cost burdened” (more than 50 percent of income spent on housing costs). The share of Hispanic or Latino households that experience any form of cost burden is 8 percentage points greater than that of the county’s total population and, while not a disproportionately greater need under HUD guidelines (more than 10 percent above the average), is still a concern when looking at Ventura County housing issues.

## Disproportionately Greater Need: Discussion – 91.205(b)(2)

### *Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?*

The housing problem data revealed that housing problems were experienced by race and ethnic categories within specific income ranges at relatively similar levels in Ventura County. A racial or ethnic group can have a disproportionately greater need and still have significantly fewer households experiencing a housing problem than households in other racial or ethnic groups. The racial and ethnic groups that have disproportionately greater needs than the needs of Ventura County’s population as a whole in specific income categories include:

- Housing Problems
  - 30-50 percent AMI: Pacific Islander\*
  - 50-80 percent AMI: African American
- Severe Housing Problems
  - 30-50 percent AMI: Pacific Islander\*; American Indian/Alaskan Native\*
  - 80-100 percent AMI: Pacific Islander\*
- Cost Burden
  - None

\*Population shows disproportionate need but the population size is small and within the CHAS margin of error.

### *If they have needs not identified above, what are those needs?*

Per the Comprehensive Housing Affordability Strategy (CHAS) estimates used for the development of this Consolidated Plan, the needs for races and ethnicities are indicated above. Income categories have other, more general needs, as described in the Housing Needs Assessment and the Housing Market Analysis.

### *Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?*

The Housing Needs section above provides an overview of demographic conditions and housing problems throughout Ventura County.

## Public Housing – 91.205(b)

### *Introduction*

The needs of public housing in the Urban County and participating entitlement jurisdictions are met by five housing authorities: Area Housing Authority of the County of Ventura (AHACV), Housing Authority of the City of San Buenaventura (HACSB), Housing Authority of the City of Santa Paula (SPHA), the Oxnard Housing Authority (OHA), and the Housing Authority of the City of Port Hueneme (PHHA).

The housing authorities take efforts to ensure that their units are maintained to the highest standard of decent, safe, and sanitary housing. Further discussions about the physical condition, implementation of structural modifications or upgrades, management improvements, and maintenance of public housing developments in Ventura County are presented later in this report. The series of tables presented below represent a consolidated summary of public housing data for the inventories operated by AHAVC, HACSB, SPHA, OHA, and PHHA.

Table 3.20: Totals in Use

Program Type	Vouchers						Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
<i># of units/vouchers in use</i>	1	0	1,913	6,173	271	5,822	44	23	0

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition*

Source: PIC (PIH Information Center)

Table 3.21: Characteristics of Residents

Program Type	Vouchers						Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
<i># Homeless at admission</i>	0	0	1	121	2	115	4	0	0
<i># of Senior (Elderly) Program Participants (&gt;62)</i>	1	0	664	2,270	137	2,111	18	3	
<i># of Disabled Families</i>	0	0	464	1,483	68	1,395	15	2	
<i># of Families requesting accessibility features</i>	1	0	1,913	6,173	271	5,822	44	23	
<i># of HIV/AIDS program participants</i>	0	0	0	0	0	0	0	0	
<i># of DV victims</i>	0	0	0	0	0	0	0	0	

Source: PIC (PIH Information Center) for the five housing commissions

Table 3.22: Race of Residents

Program Type	Vouchers						Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
<i>White</i>	1	0	1,790	5,555	251	5,237	36	21	0
<i>Black/African American</i>	0	0	60	358	4	346	5	1	0
<i>Asian</i>	0	0	39	185	12	170	1	1	0
<i>American Indian/Alaska Native</i>	0	0	16	53	2	50	1	0	0
<i>Pacific Islander</i>	0	0	8	22	2	19	1	0	0
<i>Other</i>	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Source: PIC (PIH Information Center) for the five housing commissions

Table 3.23: Ethnicity of Residents

Program Type	Vouchers						Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
<i>Hispanic</i>	0	0	1,197	3,128	101	3,002	10	11	0
<i>Not Hispanic</i>	1	0	716	3,045	170	2,820	34	12	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Source: PIC (PIH Information Center) for the five housing commissions

### *Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:*

The housing authorities in Ventura County play a critical role in providing access to affordable, accessible housing units for those in need of them. Through traditional public housing and project- and tenant-based vouchers, the housing authorities provide assistance to nearly 2,000 households with at least one person experiencing a disability.

The greatest need for accessible units (both current tenants and those on waiting lists) are for senior households.

### *Most immediate needs of residents of Public Housing and Housing Choice voucher holders*

The dominant issue faced by residents with Housing Choice Vouchers (HCVs) is a need for clean, decent, affordable housing. This need permeates all family types, but the housing authorities in the county indicated that this need is greatest for senior households. Public Housing is restricted most by supply. The number of public housing units is not sufficient to meet the community’s need for income-based rental units.

### *How do these needs compare to the housing needs of the population at large*

The needs of PHA residents and applicants are similar to the needs and challenges for all low- and moderate-income households in the county.

## **Homeless Needs Assessment – 91.205(c)**

### *Introduction*

HUD, under the McKinney-Vento Homeless Assistance Act, considers people who lack a fixed, regular, and adequate nighttime residence to be homeless. This includes persons residing in emergency (“homeless”) shelters and transitional housing. People who meet the definition of “homeless” may also sleep in public or private places not designed for or ordinarily used as regular sleeping accommodations for human beings, such as cars, parks, abandoned buildings, and bus or train stations.

Collecting data on homelessness is an important component in the overall process of ending homelessness. Data on homeless individuals and families can increase public awareness, attract resources, help communities plan services and programs to address the needs of the population, and measure the progress of current local homelessness responses. One way the number of people who are homeless in the county is counted is through the annual Point in Time (PIT) homelessness survey, an unduplicated count of the people in a community who are experiencing homelessness, including both sheltered and unsheltered populations, on a single night. Counts of homeless individuals and families can also be determined through data collected every day (throughout the year) by Ventura

County Continuum of Care (CoC) participating service providers through the Homeless Management Information System (HMIS), which serves as an entry point to all homeless shelters and services.

Counting the unsheltered homeless population can be more difficult than the sheltered population. The Ventura County CoC has worked to improve their survey collection in unsheltered homeless encampments countywide. In some areas, such as river bottoms, this population is difficult to access, making the population challenging to survey and engage in services.

The number of homeless individuals within the county has increased in recent years. The increase has been in urban areas, unincorporated towns, and rural or undeveloped areas. While some of the increase in the 2019 PIT count (up 45 percent since 2017) may be attributed to increased survey collection within homeless encampments, the total population increase may also reflect an increase in people reporting first-time homeless (more than a 20 percent increase over the past two years). The increase in the homeless population is also an effect of natural disasters (wildfires) that occurred within the county in 2017, 2018, and 2019 which strained the local housing market, with more than 800 Ventura County housing units destroyed (of which 86 were rental units) and hundreds more damaged. These disasters permanently and temporarily displaced households and created even lower vacancy rates and higher rental rates for available housing units.

## **Coordinated Assessment**

24 CFR 578.7(a)(8) “Responsibilities of the Continuum of Care” requires that CoCs establish and operate a centralized or coordinated assessment system. A centralized or coordinated assessment system is meant to improve system-wide entry, assessment, and referral of homeless people or those at risk of becoming homeless.

The Ventura County CoC uses the Pathways to Home coordinated entry system. The Pathways to Home system is intended to connect individuals and families to services needed to move them out of a state of homelessness as quickly as possible. The coordinated entry process makes referrals to all projects receiving Emergency Solutions Grant (ESG) and Continuum of Care (CoC) program funding, including emergency shelter (ES), rapid re-housing (RRH), permanent supportive housing (PSH), and transitional housing (TH), and other housing and homelessness projects.

As part of the coordinated entry process, service providers use HMIS to assess and prioritize the service needs of homeless individuals and families. At intake, providers complete a client assessment and determine which service(s) the client is eligible for. Referrals to emergency shelter, Safe Haven, rapid re-housing, homeless prevention, and street outreach projects are completed directly and immediately. Referrals for permanent supportive housing and transitional housing projects are completed through systemwide case conferencing, which includes specific documentation and prioritization based on eligibility and vulnerability. Prioritization is based on a specific and definable set of criteria that are documented, made publicly available, and applied consistently throughout the Ventura County CoC.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Table 3.24: Homeless Subpopulations: 2019 Ventura County Point-in-Time Count

<i>Subpopulation</i>	<i>Number</i>
<i>Chronically Homeless Adults</i>	305
<i>Families including Chronically Homeless Families</i>	6
<i>Persons w/Chronic Health Conditions</i>	358
<i>Persons w/a Developmental Disability</i>	71
<i>Persons w/HIV/AIDS</i>	14
<i>Persons w/Mental Health Problems</i>	358
<i>Persons w/a Physical Disability</i>	399
<i>Substance Users</i>	283
<i>Veterans</i>	80
<i>Experiencing Homelessness Because Fleeing Domestic Violence, Dating Violence, Sexual Assault, or Stalking</i>	80

Source: Ventura County 2019 Homeless Count and Subpopulation Survey

Table 3.25: Homeless Population by Gender: 2019 Ventura County Point-in-Time Count

<i>Gender</i>	<i>People</i>
<i>Male</i>	874
<i>Female</i>	364
<i>Transgender</i>	5
<i>Gender Non-Conforming</i>	2
<i>Don't Know</i>	1
<i>Missing Data</i>	1

Source: Ventura County 2019 Homeless Count and Subpopulation Survey

## *Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.*

### **Families:**

More resources are needed to adequately assist homeless families in Ventura County, including additional affordable and supportive housing opportunities that target this population. There are homeless families with children in the county who are unsheltered, in emergency shelter, and in transitional shelter, and a large number of families who are in crowded or “doubled-up” housing or at risk of homelessness.

The last annual data from HMIS shows 615 persons in families, including 426 children, were assisted within the Ventura County CoC homeless services system. 766 people in families with adults and children and 2,076 single adults became homeless in 2019.

During the 2019 PIT count, there were 19 households consisting of families with children in emergency shelter and 40 in transitional housing. There were six families, consisting of seven adults and 11 children, found to be homeless and unsheltered. Additionally, there was one unsheltered child under the age of 18.

In addition to the situations HUD considers under the definition of “homeless”, the U.S. Department of Education (ED) considers persons in the following situations to also be homeless: 1) Sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; (sometimes called “doubled-up”) 2) Living in hotels, motels, trailer parks, or camping grounds due to a lack of alternative accommodations; and 3) Living in substandard housing (Housing and Education Collaborations to Serve Homeless Children, Youth, and Families, National Center for Homeless Education 2013). Ventura County Office of Education tracks the number of homeless students in all public K-12 schools in Ventura County using the ED definition of homelessness. In 2017, Office of Education data showed 4,400 students within the county temporarily doubled-up in housing or at risk of homelessness, 569 of whom were identified as actually being homeless (under the HUD definition of homelessness) at some point during 2017.

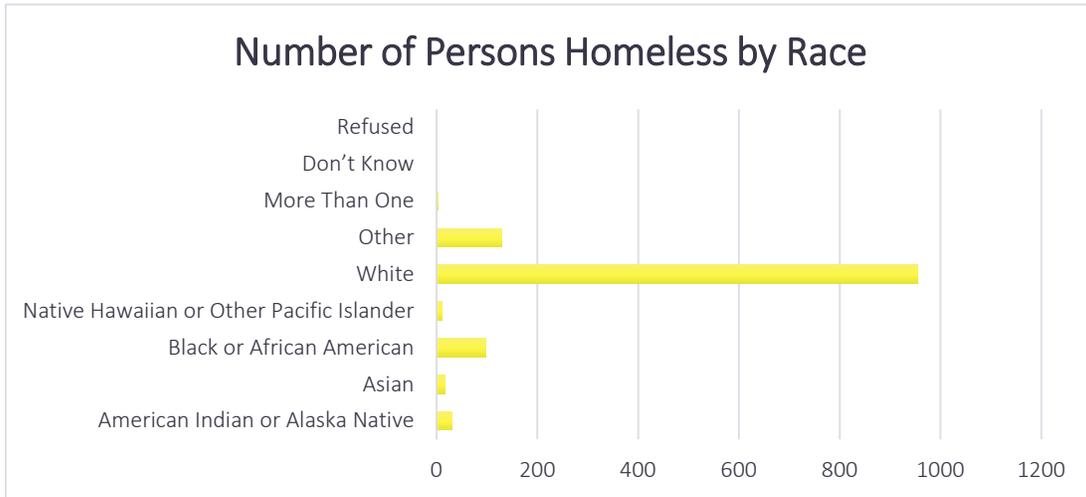
### **Veterans:**

The 2019 PIT count found 106 homeless veterans in Ventura County. Of these, 80 people (75 percent) were unsheltered, seven were in emergency shelter, and 19 were in transitional housing.

## *Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.*

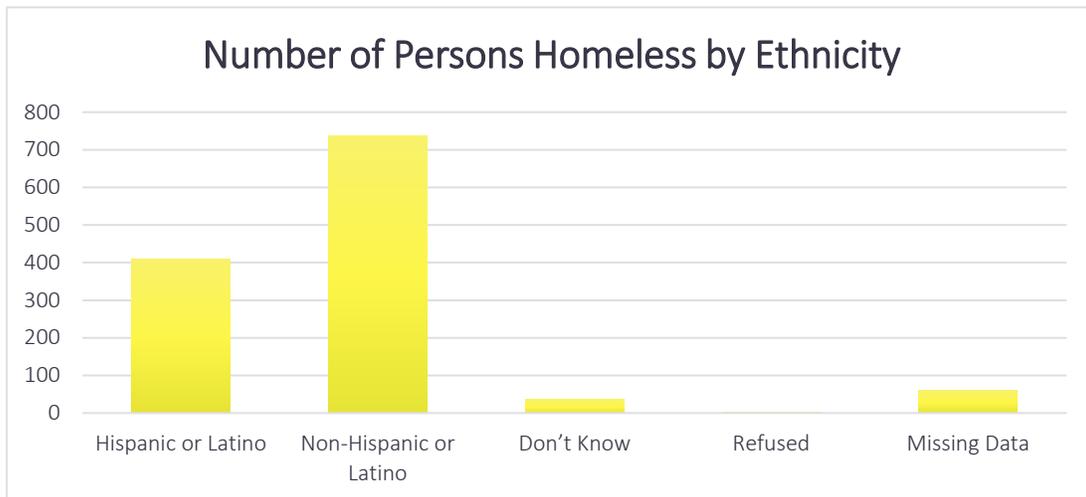
The Ventura County CoC conducted a racial disparities analysis and found Black/African American homeless individuals are overrepresented in the Ventura County homeless population compared to countywide racial demographics.

Figure 3.31



Source: Ventura County 2019 Homeless Count and Subpopulation Survey

Figure 3.32



Source: Ventura County 2019 Homeless Count and Subpopulation Survey

### *Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.*

The U.S. Department of Housing and Urban Development (HUD) defines “unsheltered” homelessness as “an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings.”

Of the 1,669 homeless persons counted in 2019 by the PIT survey, 1,258 or 75.4 percent were unsheltered. Of the 1,258 unsheltered persons, 1,246 were adults, one was an unaccompanied child under age 18, and 11 were accompanied youth between the ages of 18 and 24.

## Discussion:

The Ventura County CoC, following State of California requirements, has implemented a “housing first” approach to housing that prioritizes housing over barriers that may impede homeless individuals or families from obtaining permanent housing. These barriers include: too little income or no income; an active or history of substance use; a criminal record, with exceptions for state-mandated restrictions; and a history of having been or currently a victim of domestic violence (e.g., lack of a protective order, period of separation from abuser, or law enforcement involvement)

## The Causes and Needs

There is no single cause of homelessness. Many people can become homeless because of social issues such as increases in rent, loss of employment and rising health care costs. In addition, personal experiences such as domestic violence, physical disabilities, mental illness, and substance abuse can cause members of a low-income household or an entire household to become homeless.

## Geographic Specific

Homeless individuals and families are found throughout Ventura County, both in urban and rural areas.

Table 3.26: Number of Homeless Individuals (Sheltered and Unsheltered)  
by Jurisdiction 2015-2019

	2015	2016	2017	2018	2019
<i>Camarillo</i>	35	24	27	49	33
<i>Fillmore</i>	7	6	0	2	10
<i>Moorpark</i>	7	4	7	3	2
<i>Ojai</i>	40	29	19	31	47
<i>Oxnard</i>	603	584	461	335	548
<i>Port Hueneme</i>	22	7	18	19	30
<i>San Buenaventura</i>	334	300	301	516	555
<i>Santa Paula</i>	20	56	35	44	106
<i>Simi Valley</i>	202	99	105	143	121
<i>Thousand Oaks</i>	83	104	102	80	103
<i>Unincorporated County</i>	64	58	77	77	114
<i>Ventura County Total</i>	1,417	1,271	1,152	1,299	1,669

Source: Ventura County 2019 Homeless Count and Subpopulation Survey

## Non-Homeless Special Needs Assessment - 91.205 (b,d)

*Non-homeless special needs populations are important to address because they are in needs of a variety of support services in order to remain stable and out of the homeless systems/cycle. The Coordinated Intake model described in NA-40 above is used to refer those in Ventura County to needed housing and supportive or other services. Special Needs populations are served by many organizations (see Appendix B). Describe the characteristics of special needs populations in your community:*

Special needs populations include seniors (“frail and non-frail elderly” in the Census), persons with physical disabilities, persons with mental or behavioral disabilities, persons with HIV/AIDS, persons with alcohol and drug addictions, and victims of domestic violence.

**Seniors:** “Seniors” is defined by HUD as a group of people over the age of 62. Note that some data, including reports from the U.S. Census, define “seniors” as over the age of 65.

**Frail Elderly:** “Frail elderly” is defined by the U.S. Census as a person over the age of 62 who requires assistance with three or more activities of daily living, such as bathing, walking, eating, and performing light housework. (24 CFR § 891.205) HUD CHAS data defines “frail elderly” as those over the age of 75.

**Farmworkers:** There were 21,300 farmworkers within Ventura County in January 2019 and 29,500 in April 2019. (California Employment Development Department, Industry Employment - Official Monthly Estimates).

**Victims of Domestic Violence:** Victims of domestic violence, including dating violence, sexual assault, and stalking, are a special needs population requiring housing, legal, and support services.

**Persons with Drug/Alcohol Addictions:** Substance use disorders are strongly correlated with homelessness.

**Veterans:** There are over 40,000 veterans in Ventura County, 28 percent of whom have a disability compared with 12 percent in the nonveteran population. (2013-2017 ACS)

**Disability:** Physical disabilities can include hearing, vision, cognitive, ambulatory, self-care, or independent living difficulties. A person with a disability is defined as a person with “a physical or mental impairment which substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment.” The disability rate among Entitlement Jurisdictions is found in Table 3.28.

Table 3.27: Disability Rates by Age and Type

Ventura Urban County					Camarillo			
	Under 5	5-17	18-64	65 & Over	Under 5	5-17	18-64	65 & Over
<i>Disability Rate</i>	1.0%	4.8%	14.9%	77.3%	0%	4.7%	6.6%	38.6%
<i>Hearing Difficulty</i>	0.9%	0.5%	1.7%	15.3%	0%	0%	2.0%	16.6%
<i>Vision Difficulty</i>	0.4%	0.6%	1.3%	6.7%	0%	0.3%	1.1%	5.3%
<i>Cognitive Difficulty</i>	3.6%		3.3%	9.7%	3.9%		2.6%	8.6%
<i>Ambulatory</i>	0.7%		3.4%	23.6%	0.5%		2.9%	26.1%
<i>Self-Care</i>	0.7%		1.4%	10.1%	0.7%		0.9%	10.1%
<i>Independent Living</i>	NA		2.7%	16.7%	NA		2.4%	16.9%
<i>Overall Disability Rate</i>	10.3%				12.3%			
Oxnard					San Buenaventura			
	Under 5	5-17	18-64	65 & Over	Under 5	5-17	18-64	65 & Over
<i>Disability Rate</i>	0.5%	5.0%	8.0%	45.2%	0.3%	3.3%	7.7%	35%
<i>Hearing Difficulty</i>	0.3%	0.5%	1.8%	16.2%	0.1%	0.7%	1.6%	15%
<i>Vision Difficulty</i>	0.3%	1.0%	1.7%	11.4%	0.2%	0.2%	1.4%	5.6%
<i>Cognitive Difficulty</i>	3.7%		3.8%	13.1%	2.2%		4.7%	10.2%
<i>Ambulatory</i>	0.7%		4.3%	30.8%	0.4%		3.4%	24.1%
<i>Self-Care</i>	0.5%		2.1%	15.1%	0.5%		1.6%	8.4%
<i>Independent Living</i>	NA		3.3%	24.0%	NA		3.3%	15.8%
<i>Overall Disability Rate</i>	10.1%				11%			
Simi Valley					Thousand Oaks			
	Under 5	5-17	18-64	65 & Over	Under 5	5-17	18-64	65 & Over
<i>Disability Rate</i>	1.1%	4.9%	6.2%	37.5%	0.2%	4.8%	5.7%	31.2%
<i>Hearing Difficulty</i>	0.5%	0.3%	1.8%	15.3%	0%	0.4%	1.3%	13.8%
<i>Vision Difficulty</i>	0.6%	0.2%	1.1%	6.2%	0.2%	0.3%	0.9%	5.1%
<i>Cognitive Difficulty</i>	4.4%		2.4%	8.0%	3.8%		2.8%	8.7%
<i>Ambulatory</i>	0.5%		2.4%	8.0%	0.6%		2.5%	16.8%
<i>Self-Care</i>	1.0%		1.1%	7.7%	0.8%		0.8%	8.0%
<i>Independent Living</i>	NA		2.3%	14.6%	NA		1.8%	12.5%
<i>Overall Disability Rate</i>	9.5%				9.3%			

Source: 2011-2015 ACS

## *What are the housing and supportive service needs of these populations and how are these needs determined?*

**Seniors:** Needs of senior residents include increasing accessibility of housing and public spaces to accommodate wheelchairs and other physical disabilities, need for home delivery groceries or meal services, and need for transportation services. Housing communities and community spaces created for senior populations can create a social environment that increases mental health and service awareness for better overall health outcomes.

The needs of the frail elderly include those of seniors listed above, in addition to other services such as in-home aids or living situations that provide medical support.

**Farmworkers:** Safe and affordable housing and transportation for hired farmworkers is a problem throughout the County. Due to high housing costs, farmworkers often share overcrowded housing or stay in places not intended to serve as housing such as sheds and garages.

### **Victims of Domestic Violence:**

*Ventura County has the following Domestic Violence providers:*

- **Coalition for Family Harmony**—Serves victims of domestic violence, including counseling referrals, locating safe housing, assistance in obtaining medical treatment, and restraining orders.
- **Interface Children & Family Services: Safe Haven**—Provides women and women with children fleeing domestic violence a 30-day shelter stay, as well as transition to longer-term housing, emergency food, and clothing. Services include 24/7 hotline; individual, group and children’s counseling; crisis and stabilization counseling; advocacy and support; parenting classes; transportation; and temporary and permanent restraining order assistance.
- **Interface Children & Family Services: Safe Journey**—Domestic violence clients can stay up to 18 months. Services include temporary shelter; case management; individual, group, and children’s counseling; permanent housing assistance; basic life skills workshops; assistance with employment search; and childcare assistance.
- **Lighthouse for Women & Children**—Serves homeless single women and women with children. It offers a transitional living program that includes programming for recovery from drug and alcohol addiction. Lighthouse also includes the Safe Harbor Emergency Care program, a year-round emergency shelter that also serves as an overflow shelter when the two domestic violence shelters in the county are full.

**Persons with Drug/Alcohol Addictions:** Those living with or treating addictions need supportive housing options- some prefer sober environments, while others need housing that is not contingent on sobriety.

**Veterans:** Veterans often need specialized health and social services in addition to any additional housing needs. Housing programs specific to veterans can be promoted in the region, and rental housing designed for veterans can also be created.

**Disability:** Disabilities are protected by Section 504 of the 1973 Rehabilitation Act, which prohibits discrimination against people with disabilities in programs that receive federal financial assistance, the Fair Housing Act, the Americans with Disabilities Act, and the Architectural Barriers Act. In California, people with disabilities have additional protections through the California Fair Employment and Housing Act (FEHA), the Unruh Civil Rights Act, and the Disabled Persons Act.

All retail establishments, restaurants, hospitals, hotels, and other public places and transportation must offer people with disabilities the same service and facilities as the general public, including the acceptance of service animals.

California and U.S. law prohibits discrimination by sellers, landlords, and those who provide housing-related services. Housing policies, practices, terms, and conditions must allow people with disabilities equal access to apartments, houses, condos, and other dwellings. Where necessary, reasonable accommodations in housing rules, policies, practices, or services are required to allow people with disabilities equal opportunity to use and enjoy dwellings. People with disabilities must be allowed, at their own expense, to make reasonable modifications to their dwelling to allow them equal access and enjoyment.

**Supportive Services:** While the scope of supportive services varies based upon an individual’s characteristics, following is a list of services commonly needed by non-homeless people with special needs. These services may be provided either on- or off-site:

- Accessible housing
- Advocacy, referral, information
- Case management
- Childcare
- Counseling
- Crisis hotline
- Education
- Employment training
- Family and caregiver support
- Financial assistance
- Health care
- Home management activities
- Interpretation services
- Legal assistance

*Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:*

California Department of Public Health Office of AIDS works with the Ventura County Health Care Agency HIV/AIDS Center to collect and analyze surveillance data on the prevalence of HIV/AIDS within the county. In 2017, the number of people in Ventura County living with a diagnosed HIV infection was 0.8 percent, or 130.7 per 100,000 people. Of this group, 76.8 percent were reported to be “in care” of medical testing and treatment and 67.9 percent were considered “virally suppressed.” In California, 36.1 percent of the population living with HIV are Hispanic or Latino, 39.1 percent are non-Hispanic White, and 17.2 percent are Asian (California Department of Public Health, Office of AIDS *California HIV Surveillance Report 2017*).

## Non-Housing Community Development Needs – 91.215 (f)

### *Describe the jurisdiction’s need for Public Facilities, Improvements and Services:*

Non-housing community development covers a broad range of needs, including public facilities, infrastructure, transportation, human services, and neighborhood services. Within the six Entitlement Jurisdictions, these needs are primarily addressed by a broad range of funding sources, supplemented with targeted HUD funding. Existing local and regional plans helped identify needs and were complemented by resident surveys and stakeholder focus groups.

After the housing recession of 2008-2012, because of the decrease in public infrastructure funding and increase in population, many communities are behind construction and repair schedules for public infrastructure and facilities. Changing resident populations and their needs, as well as disaster planning, can affect public facilities and infrastructure needs.

The jurisdictions’ needs for public facilities and improvements include, but are not limited to, the following areas:

1. **Streetscape improvements:** Sidewalks and alleys should be improved to increase street walkability. Improvements are needed in alleys and sidewalks, including lighting and tree planting, to ensure low- and moderate-income households have walkable neighborhoods. This could be to benefit a low- and moderate-income area or support a housing development.
2. **Streets and water lines:** Public road repaving or repair and maintenance of water lines either to benefit a low- and moderate-income area or support a housing development. Bicycle lanes on roads need improvements to ensure safe bicycle infrastructure.
3. **Underground power lines:** Below-ground power lines decrease fire risk within Ventura County, a natural disaster that has been increasing in frequency recently. Below-ground power lines also decrease the need for power shutoffs when there are strong winds, an event that can make life difficult to homeowners and industry and can be potentially life-threatening to those using electrically powered medical equipment.
4. **Public restrooms:** An increase in the homeless population has resulted in the need for public restrooms to protect the health and safety of all residents.
5. **Community centers:** Youth, senior, or general community center improvements within low- and moderate-income areas are needed, as is additional public community event space.
6. **Parks, greenspace, and playgrounds:** Recreation areas could be constructed or improved within low- and moderate-income areas. There is a huge demand for athletic space within the county and limited current facilities or land available for this purpose.

### *How were these needs determined?*

Needs were determined through the consultation process via meetings with public, nonprofit, and private organizations throughout Ventura County (“stakeholders”) and a stakeholder survey. Residents were consulted via a survey and meetings in all entitlement jurisdictions.

- More than 40 percent of people who took the resident survey marked “Public Facilities and Infrastructure” as one of the top three community development needs in the county.

- “Infrastructure Improvements (streets, water lines, etc)” was the second-highest activity (out of 22 choices) selected in the resident survey in response to the question “What should be the focus of community development funds over the next five years regarding facilities and services to enhance quality of life for low- and moderate-income households?”
- “Improve Sidewalk/Street Walkability/Alleys” was the seventh-highest activity (out of 22 choices) selected by residents in response to the same question. “Improve Streetscape (lighting, trees, etc.)” and “Parks/Green Space/Playgrounds” were 12th and 13th, respectively.
- The need for underground power lines, public bathrooms, community centers, parks, greenspace, and playgrounds were all described during stakeholder meetings.

### *Describe the jurisdiction’s need for Public Services:*

- **Job training:** Job skills training, including training appropriate for trainees (job readiness) in the STEM fields, health care, and construction industries.
- **Homeless supportive services:** Persons who were formerly homeless but are living in permanent supportive housing need robust social services to successfully remain in their housing. Currently, homeless individuals and families need supportive services to enter housing.
- **Senior services:** Nutrition services, transportation services, home healthcare, and other home care services are needed for seniors aging in place.
- **Public transportation:** Jobs, healthcare, groceries, and other necessities can be inaccessible because of limited access to public transportation. The region needs improved public transit routes and rural public transit, as well as transportation services for others that do not have access to a car or the ability to drive.
- **Youth services** is a high priority in areas with a high youth population that benefits from activities like sports, nutrition, and educational programming.
- **Crime prevention** and crime education programs can help stabilize low-income neighborhoods and increase quality of life for residents.

### *How were these needs determined?*

Needs were determined through the consultation process via meetings with public, nonprofit, and private organizations throughout Ventura County (“stakeholders”) and a stakeholder survey. Residents were consulted via a survey and meetings in all entitlement jurisdictions.

Stakeholders generally agreed that public services continue to be highly needed in Ventura County.

Data on employment shortages corresponds to stakeholders’ experiences needing industry-specific training, especially paid or part-time job training that allows residents to continue to pay for housing costs.

Stakeholders and residents both noted a need for homelessness solutions throughout the region.

“Senior, Persons with Disabilities, and Veterans Supportive Services” was the sixth-highest activity selected in the resident survey in response to the same question. Ventura’s senior is projected to grow in the next five years.

Transportation, including services for seniors, were mentioned as needed activities by stakeholders.

“Youth services” was the fifth-highest activity (out of 22 choices) selected in the resident survey in response to the same question. There is a large youth population such as in Oxnard and San Buenaventura who would qualify for LMI and LMA activities.

“Crime prevention” was the third-highest activity (out of 22 choices) selected in the resident survey in response to the question “What should be the focus of community development funds over the next five years regarding facilities and services to enhance quality of life for low- and moderate-income households?” It was also mentioned as a community problem by residents at several community meetings.

# Section IV: Market Analysis

## Overview

The housing market is unequivocally linked to the Ventura County regional economy, population demographics, migration patterns in and out of the county, neighborhood characteristics, the net worth of residents, and overall quality of life. Housing costs are high in Ventura County in comparison to most U.S. metro areas and even those in California. California's median housing value, as of 2019, is around \$550,000. The national average is under \$250,000. Ventura County's median value is over \$600,000. Costs are high both for rental and owner-occupied units; rents have steadily increased over the past 10 years. Median rent in Ventura County in 2019 is just shy of \$3,000. (Zillow Home Value Index, Zillow Research).

High housing costs are due to high housing demand and low supply. Housing supply has been limited for affordable housing partially due to decreased housing funding after the 2012 dissolution of California's redevelopment authorities (RDAs) through AB 1X 26. This included several RDAs within Ventura County that had helped develop and preserve affordable housing. Affordable housing investment within the county dropped by about \$38 million annually between 2008 and 2016, a 79 percent reduction, after the loss of RDAs and cuts to other state and federal housing funding sources (*Confronting Ventura County's Rent and Poverty Crisis: A Call For Reinvestment in Affordable Homes*, California Housing Partnership).

Housing production could receive a boost through the state of California's Regional Housing Needs Assessment (RHNA) that requires jurisdictions to plan for how many and what types of housing units are needed to meet local housing needs. In their General Plan Housing Element, jurisdictions show how the given allocations could be met through zoning, available sites, funding, local regulations, etc. and how the jurisdiction is addressing impediments to housing development.

Each RHNA gives jurisdictions specific housing unit production goals to aim for. Though these goals are not a mandate for housing production from the state, they should result in additional housing units because of the high housing demand from current or potential new residents. For lower-income housing unit goals, each jurisdiction needs to identify sites that meet specific criteria which should accommodate projects that could support lower income housing. Usually these sites are zoned for higher density residential development (20-30 du/acre).

The RHNA housing goals are calculated based on a jurisdictions projected population demographics during the future RHNA cycle, particularly the number of people within "low-" (50% to 80% of AMI), "very low-" (30% to 50% of AMI), and "extremely low-" (0-30% of AMI) household income categories. The region's Council of Governments (COG) allocates the actual housing numbers per jurisdiction. In Ventura County, this is the Southern California Association of Governments. (SCAG).

Despite the RHNA goals and market pressure, Ventura County jurisdictions did not see enough housing development during the last RHNA cycle, particularly for extremely low-, very low- and low-income units, to reach the housing goals in their Housing Elements. Housing prices remain high in the region.

Note that in the Market Analysis section, both mean (average) and median values are given. Both are used to describe housing in an area. The mean is the sum of all the numbers in the set (for example, all housing values) divided by the amount of numbers in the set (the number of houses). The median is the middle point of a number set, in which half the numbers are above the median and half are below (if there are 21 houses in the city, the value of the 11<sup>th</sup> most expensive house is the median). A few very expensive houses in an area will result in a much higher mean (average) than the median value.

Both 2011-2015 ACS data is presented for use with other ACS data and HUD’s Comprehensive Housing Affordability Strategy (CHAS) data, with current housing market information from 2019 to best reflect a rapidly changing housing market. Unless stated otherwise, all data is sourced from the 2011-2015 ACS.

**Table 4.1: Residential Properties by Number of Units: Ventura County**

<i>Property Type</i>	<b>Number</b>	<b>%</b>
<i>1-unit detached structure</i>	181,805	64%
<i>1-unit attached structure</i>	29,892	11%
<i>2-4 units</i>	17,596	6%
<i>5-19 units</i>	24,389	9%
<i>20 or more units</i>	18,706	7%
<i>Mobile Home, boat, RV, van, etc.</i>	11,491	4%
<b><i>Total</i></b>	<b>283,879</b>	<b>100%</b>

*Source: 2011-2015 ACS*

The majority of housing within Ventura County is single-family (one-unit) detached housing. Eleven percent of housing is one-unit attached housing, such as townhomes. Duplexes, small apartments and condo buildings, and larger multifamily buildings make up smaller percentages of the housing stock.

**Table 4.2: Unit Size by Tenure**

	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
<i>No bedroom</i>	656	0%	4,031	4%
<i>1 bedroom</i>	2,276	1%	20,694	21%
<i>2 bedrooms</i>	26,145	15%	36,854	38%
<i>3 or more bedrooms</i>	143,517	83%	34,757	36%
<b><i>Total</i></b>	<b>172,594</b>	<b>99%</b>	<b>96,336</b>	<b>99%</b>

*Source: 2011-2015 ACS*

The number of housing units available by bedroom count can affect the ability of the population to find suitable housing. Most housing units in Ventura County have at least two bedrooms, with 36 percent having three or more bedrooms. One-bedroom and efficiency (no bedroom) units make up 25 percent of the housing stock.

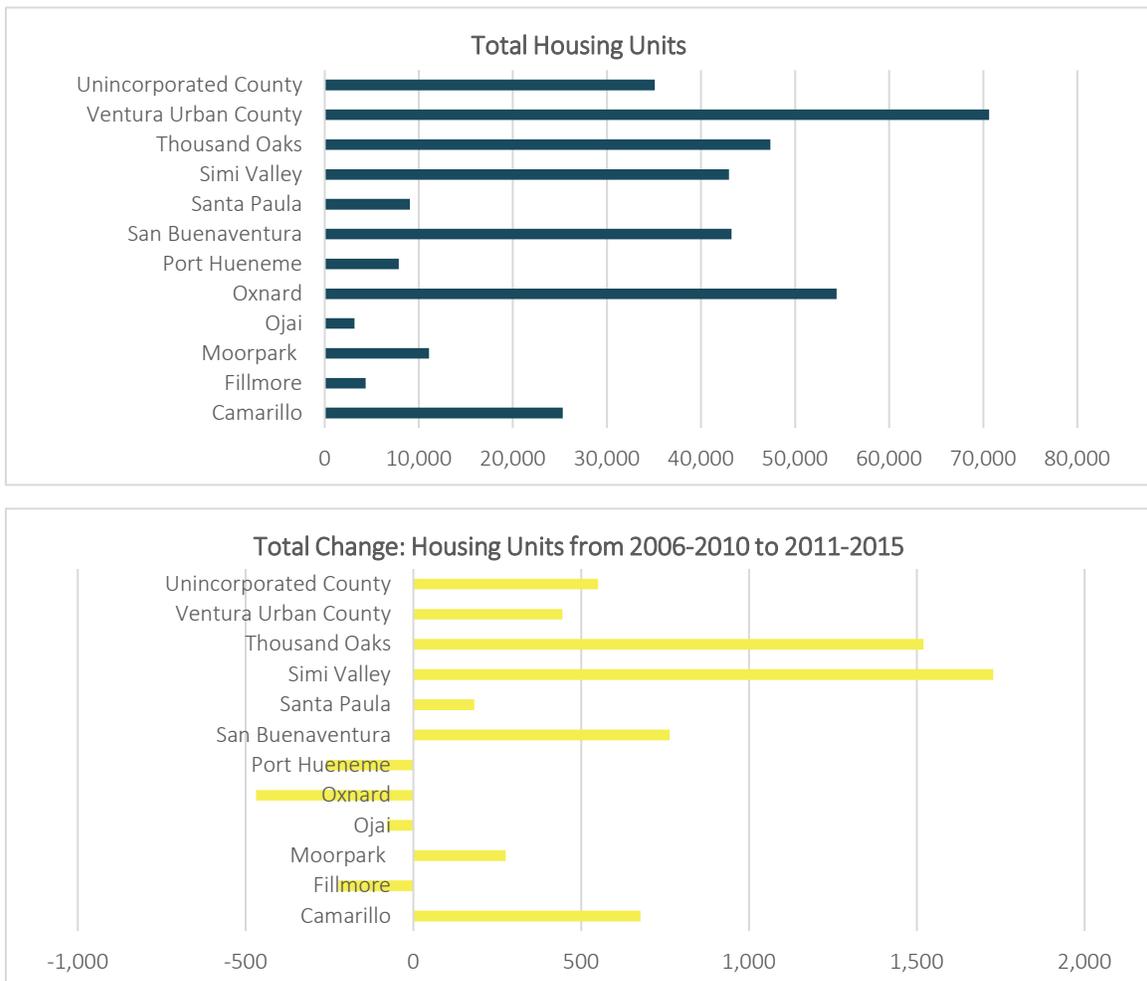
# Number of Housing Units – 91.201(A)&(B)(2)

## Introduction

There are over 280,000 housing units in Ventura County. Of HUD entitlement cities in Ventura County, Camarillo has the fewest (25,285) while Oxnard has the most (54,418). Between 50-75 percent of these are owner-occupied units, depending on the location, with an average of 64 percent owner-occupancy in Ventura County. (2011-2015 ACS)

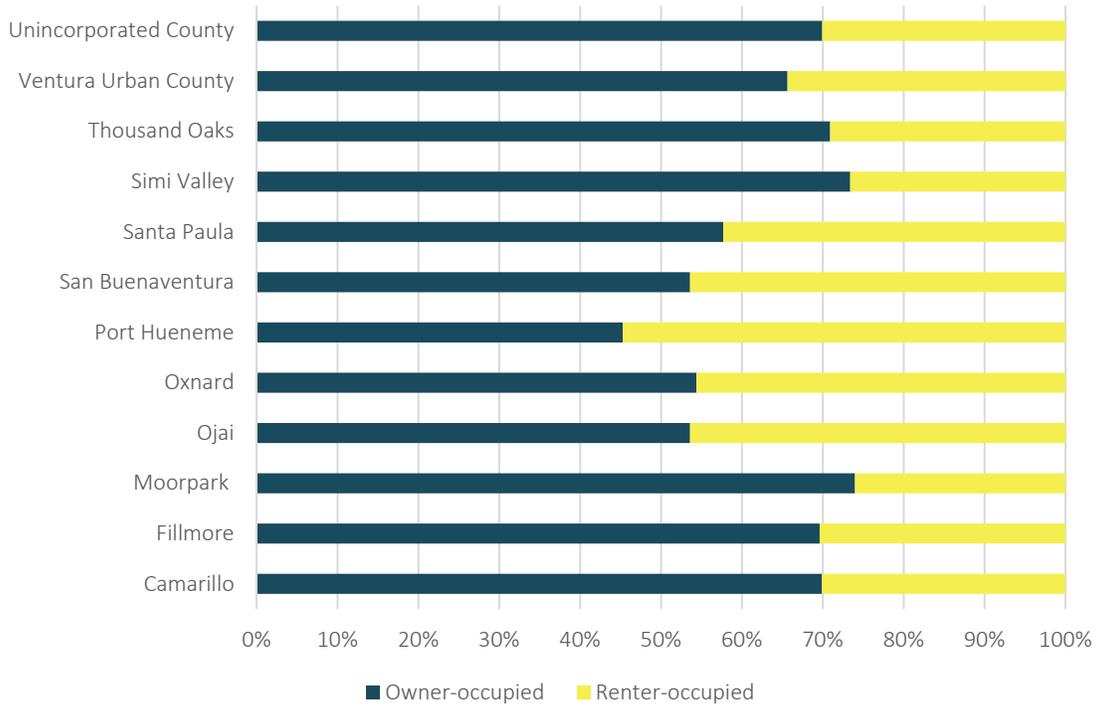
Over a five-year span between the American Community Survey 2006-2010 and 2011-2015 estimation periods, Simi Valley and Thousand Oaks added the most housing units followed by San Buenaventura and Camarillo. In this time period, Port Hueneme, Oxnard, Ojai, and Fillmore actually lost housing units, though that pattern may have changed significantly in the last several years. Low-income housing unit production may be found through the State of California Housing and Community Development Annual Progress Reports (APRs) if developments are state funded.

Figure 4.1: Housing Units and Change



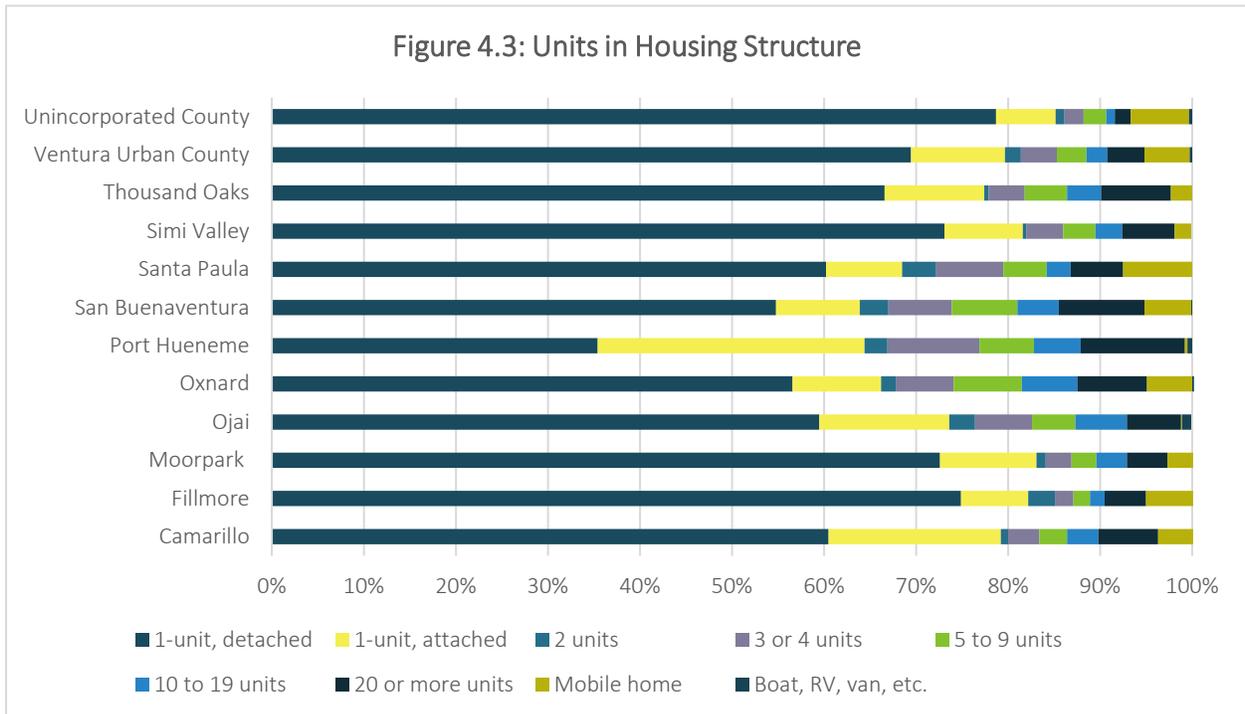
Source: 2011-2015 ACS

Figure 4.2: Homeownership Rate vs. Rental Housing Rate



Source: 2011-2015 ACS

## Housing Size

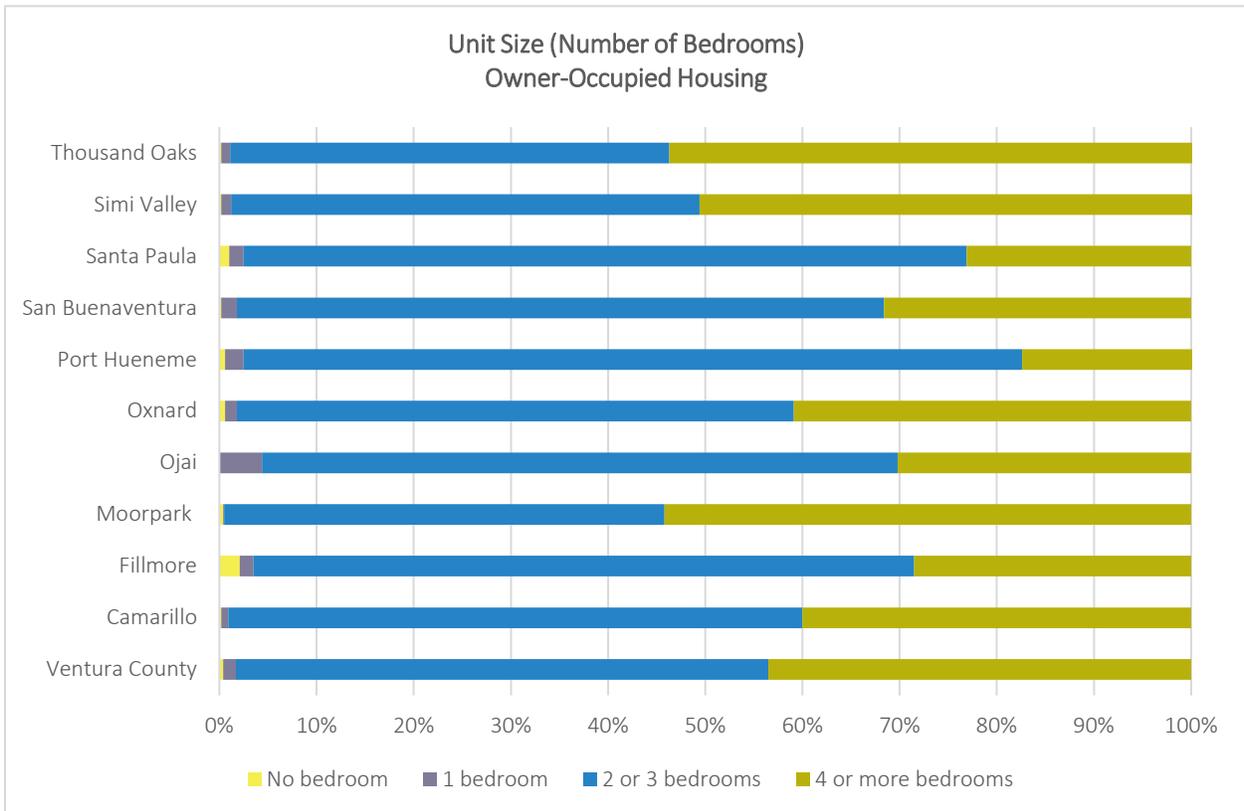
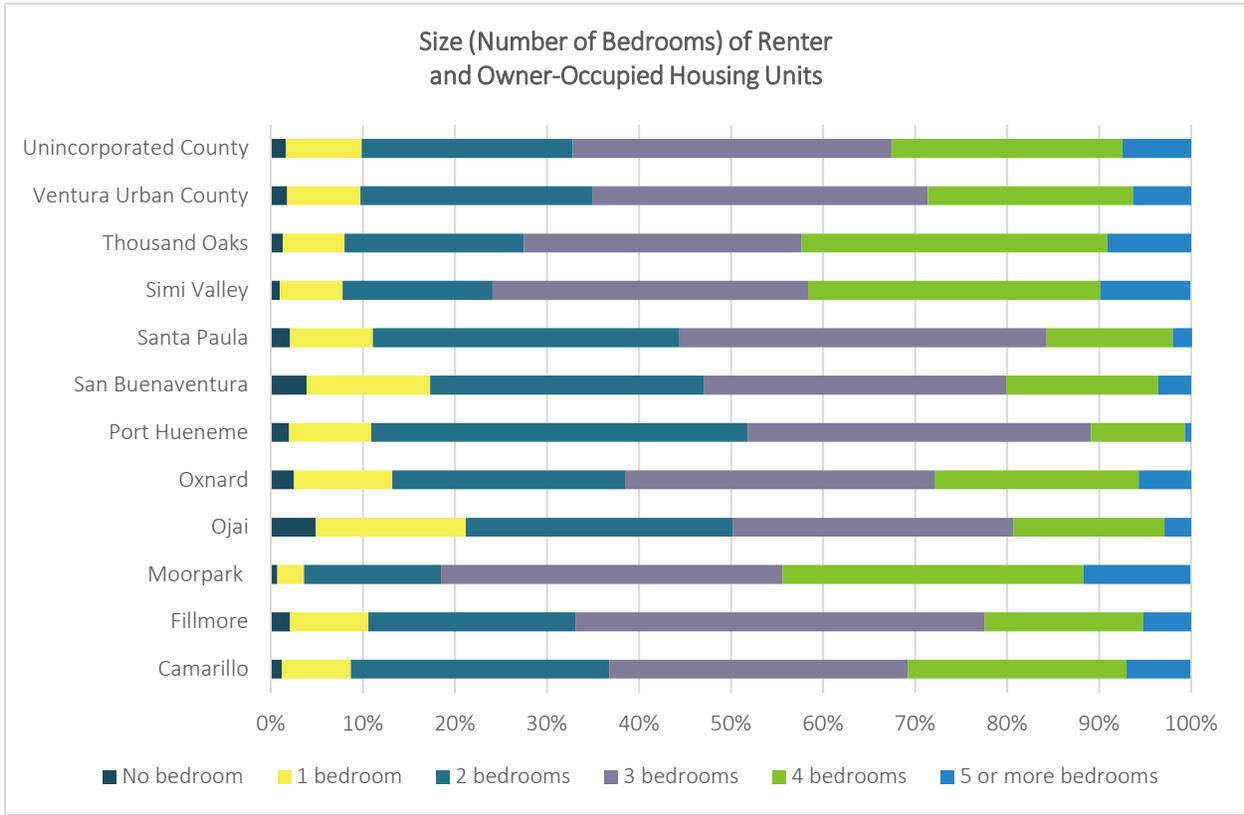


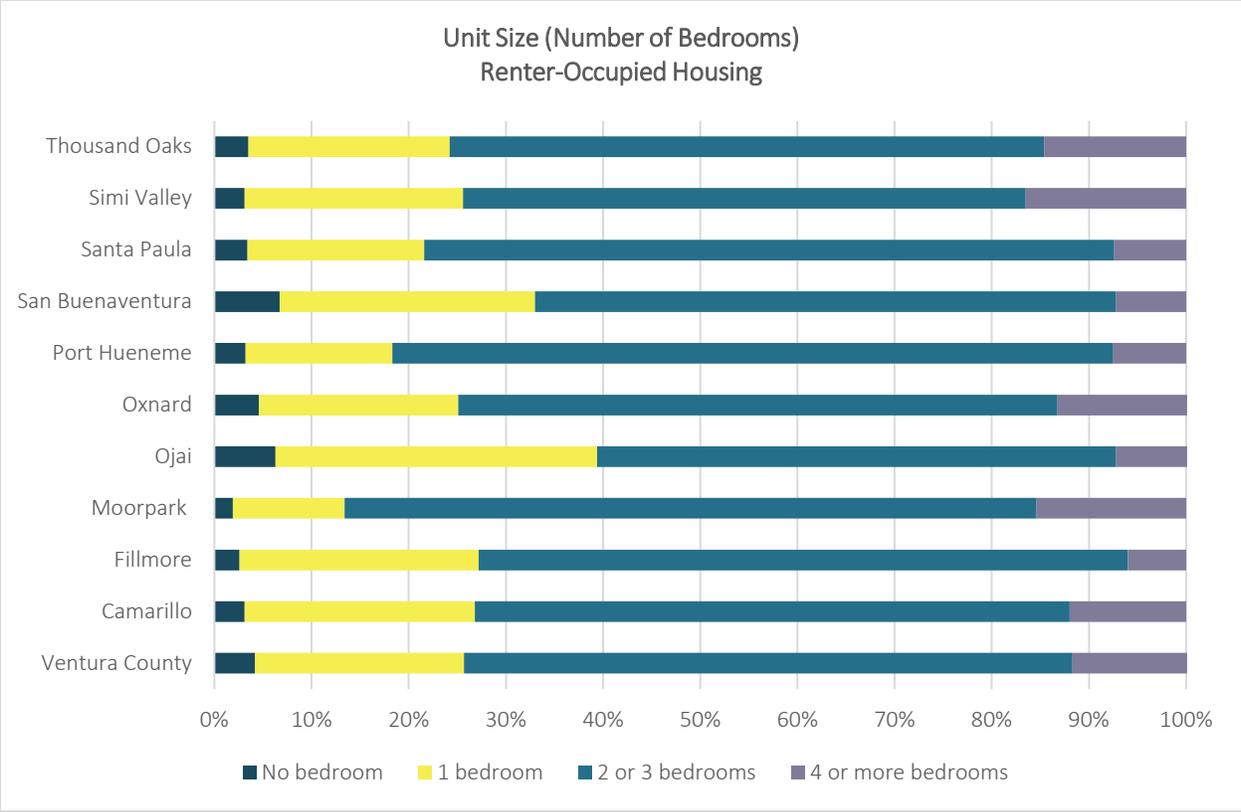
*Source: ACS 2011-2015*

Almost all homeowner units in Ventura County have two or more bedrooms, while about 25 percent of rental units have one bedroom or fewer. While homeowner units have traditionally held more importance in the housing stock for larger households, the number of rental units available with two or more bedrooms can also help meet housing stock need for these households. This number does not describe affordability of these units, or the number of residents per bedroom, but rather housing stock available to households at all incomes.

Moorpark has the highest proportion of total housing units with three bedrooms or more while, Port Hueneme and Ojai have the fewest. Of the entitlement jurisdictions, San Buenaventura has the fewest housing units with at least three bedrooms. (2011-2015 ACS)

Figure 4.4: Unit Size





Source: 2011-2015 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Across Ventura County, there are 8,160 permanent affordable housing units (as reported by the California Housing Partnership and a tabulation of public housing developments) that were funded with federal, state and local resources. These units are targeted for a range of the population including households with children, elderly, households with disabilities, Veterans and other target populations. These units are targeted at extremely low-, low-, and moderate-income households.

In addition to these units, the housing authorities operating in Ventura County provide approximately 6,000 vouchers to low-income households throughout the county to identify and secure affordable housing. These vouchers serve all members of the community.

Finally, jurisdictions in the county have provided a range of homeowner and rental rehabilitation programs to support low-income households and/ or landlords of affordable housing units make necessary repairs and maintenance to housing units.

## **Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The following units are at high risk of converting to market-rate housing within the next five years:

- Three units at Mountclef Apartments in Thousand Oaks, HUD Project-based Section 8
- 90 units at Ponderosa Village in Camarillo, HUD Project-based Section 8

Homeownership affordable housing units converting to market-rate housing include the following:

- 24 units at Heritage Park in Oxnard, inclusionary units
- 24 units at Sorrento in Oxnard, inclusionary units
- 187 units at El Paseo in Oxnard, Oxnard Affordable Project, not inclusionary
- 31 units at Villa Carmel in Oxnard, inclusionary units
- 27 units at Sonrisa in Oxnard, inclusionary units
- 9 units at Mayfield in Oxnard, inclusionary units
- 11 units at Sycamore in Oxnard, inclusionary units
- 22 units at Sonria in Oxnard, inclusionary units

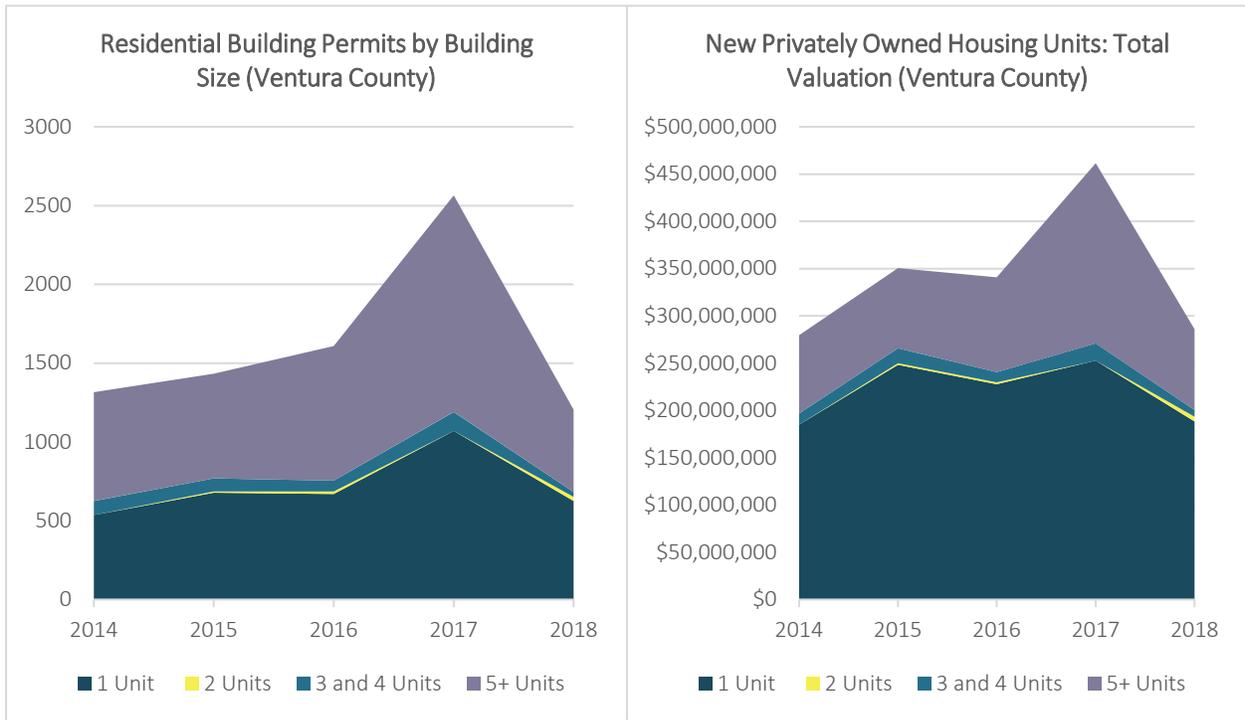
## **Does the availability of housing units meet the needs of the population?**

No, the availability of housing units does not meet the needs of the population within Ventura County. While no state in the United States has enough affordable rental housing for extremely low-income households, California has the second-lowest percentage of rental units affordable to extremely low-income households (below 30 percent AMI) at 22 percent. For comparison with other high housing-cost states, Washington has 29 percent, Hawaii 39 percent, and Massachusetts 46 percent (*The Gap: A Shortage of Affordable Homes 2019, National Low Income Housing Coalition*). Ventura County stands out within California counties in being one of the country's leaders in housing unaffordable to a number of income groups, with 73 percent of households earning \$30,000-45,000 and 56 percent of households earning \$45,000-75,000 considered cost-burdened.

The rental and housing sales markets do not appear to be cooling off in the foreseeable future, which means competition for housing of any type will remain high.

In assessing new residential building permits, approximately 1,300 permits were issued countywide in 2018, the majority of which were for single family dwelling units. (2014-2018 US Census Building Permits Database) To address the overall need for housing in the county, the county requires additional housing stock to be created, both at the market-rate and affordable level.

Figure 4.5: Residential Building Permits and Privately Owned Housing Units



Source: 2014-2018 US Census Building Permits Database

**Describe the need for specific types of housing:**

***Affordable Family and Senior Housing***

There is not an adequate supply of housing for families with children and households that have an elderly family member. As documented in the Needs Assessment, small families and households with at least one person over the age of 62 represented the greatest share of households experiencing a housing problem, predominately reflected as housing cost burden. As reported by the PHAs operating in Ventura County, the greatest number of requests comes from elderly households and households with children.

***Farmworker Housing***

There is not an adequate supply of housing for farmworkers in Ventura County. Within Ventura County, agriculture represents about four percent of the economy and generates \$2.2 billion in revenue annually (Ventura County Agricultural Commissioner). The industry brings a seasonal influx of farmworkers to Ventura County in addition to the year-round labor pool of workers; in 2019 there were 21,300 farmworkers within Ventura County in January, which increased to a yearly high of 29,500 in April, though this count may be low, as farmworkers are historically undercounted (California Employment Development Department, Industry Employment - Official Monthly Estimates). The median annual income of farmworkers is \$27,083, far below the average annual income within the county and the wage needed to afford most housing in the region (California Employment

Development Department Labor Market Information, Occupational Employment Statistics (OES) Survey Results 1st Quarter 2019). Without adequate affordable housing, many farmworkers either share housing that is overcrowded or live in substandard structures that may not have running water, toilets, cooking facilities, or sinks.

A new county program, the Ventura County Farmworker Resource Program, will assist farmworkers to find suitable housing, among other assistance services. Multiple farmworker housing developments have been built within Ventura County, notably by Cabrillo Economic Development Corporation, yet many more farmworker housing plans have not come to fruition due to public opposition or regulatory barriers. The County of Ventura's Non-Coastal Zoning Ordinance added language supporting farmworker housing within the unincorporated county, reducing some regulatory burdens.

Housing funding is available specifically for farmworker housing. Proposition 1, passed by voters in California in 2018, requires the state issue \$4 billion in bonds for housing programs for low-income residents, veterans, farmworkers, plus for mobile homes and transit-oriented housing. Included in the measure was \$1 billion for loans to help veterans purchase farms and homes, and \$300 million for farmworker housing programs. The \$300 million will be available through the Joe Serna, Jr. Farmworker Housing Grant Fund, a state program to finance the new construction, rehabilitation, and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower income households. It specifically offers deferred-payment loans for multifamily housing new construction or rehabilitation and grants for single-family new construction or owner-occupied rehabilitation programs.

### ***Supportive Housing***

Permanent supportive housing is housing for persons, often formerly homeless, who have a disabling condition and need specific services such as health care, substance abuse counseling, and mental health care, depending on the needs and priorities residents. Services may be provided on-site and off-site. Ventura County has a number of supportive housing developments and a total of 1883 public and private permanent supportive housing units funded within the county.

Additional funding for supportive housing has recently been made available through the No Place Like Home program, a \$2 billion bond program within California that was signed into law in 2016, and the Housing for a Healthy California Program approved in 2017 that uses National Housing Trust Fund and SB2 dollars to fund supportive housing for those eligible for the state's Medi-Cal program.

Proposition 1 also specifically approves \$1.5 billion for the state's Multifamily Housing Program (MHP) for low-income residents which includes a supportive housing component.

Despite some progress, there are only enough supportive housing units within Ventura County to house a fraction of the local population in need of this specialized housing. Homelessness and social service providers report long waiting lists for permanent supportive housing units, indicating unit construction has not kept up with demand. The 2019 CoC Point in Time (PIT) count for the county

found, on a single day, 358 homeless residents that reported chronic health conditions, 358 with mental health issues, 283 with substance abuse issues, and 399 with a physical disability.

The Ventura County Continuum of Care (Coc) lists “increasing the number of permanent supportive housing units” within its 2019 *Ventura County Plan to Prevent and End Homelessness* and a 2019 countywide Memorandum of Understanding, circulated to all cities for approval, encourages each jurisdiction to prioritize permanent housing units as specified in their housing elements. Community consultation confirmed that high demand for available rental units is both raising prices and causing property managers to tighten tenant screening criteria. Persons facing challenges to independent living such as the chronically homeless, formerly incarcerated, or others without a proven rental history often can’t find housing without program assistance.

## Housing Market Analysis: Cost of Housing – 91.210(A)

### Introduction

For all but the highest income earners in Ventura County or those who own their home outright, housing costs are the largest percentage of household expenses when compared to gross income. Low-income households are especially vulnerable to having a large housing cost burden and are heavily dependent on a supply of affordable rental housing.

### Cost of Housing: Home Value

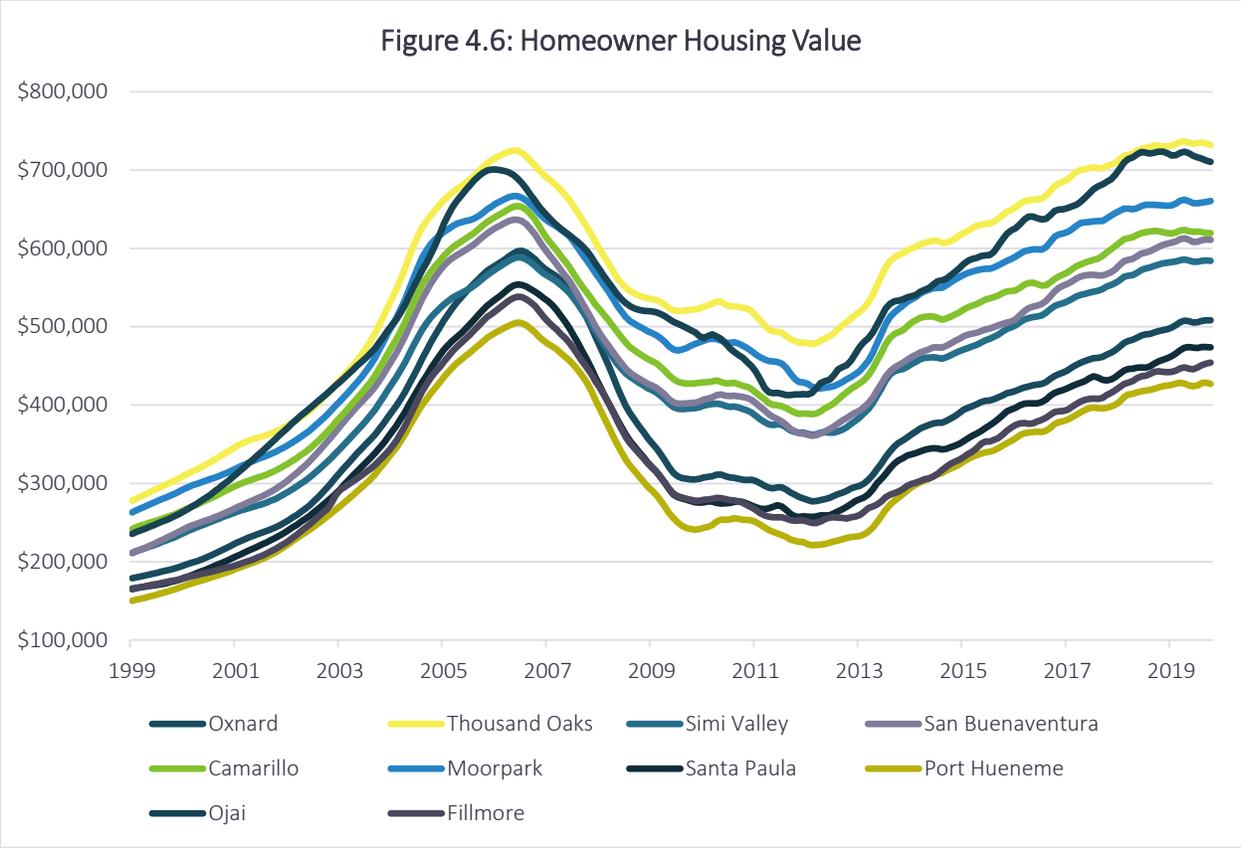
Home prices have increased since dipping during the housing recession of 2008-2012. While all cities have increased in housing value at about the same rate during this time period, Thousand Oaks remains the highest cost for owner-occupied housing within Ventura County. The typical home value within Thousand Oaks was over \$730,000 in 2019, with Ojai just slightly less at \$718,000 (“typical” the metric used by Zillow Research for the Zillow Home Value Index, a smoothed, seasonally adjusted measure of the typical home value and market appreciation in an area). Oxnard had a typical home value about \$500,000 in 2019, the lowest within the HUD entitlement communities, and Port Hueneme, Fillmore, and Santa Paula the lowest of all Ventura County cities with values between \$400,000 and \$500,000. San Buenaventura, Camarillo, Moorpark, and Simi Valley all had a median home value somewhere above \$600,000 in 2019 (Zillow Home Value Index, Zillow Research).

Table 4.3: Homeowner Housing Values in 2009 & 2019

City	2009	2019
Oxnard	\$351,500	\$499,000
Thousand Oaks	\$535,300	\$731,300
Simi Valley	\$419,100	\$582,400
San Buenaventura	\$425,000	\$607,200
Camarillo	\$456,200	\$619,000
Moorpark	\$491,800	\$654,800
Santa Paula	\$321,100	\$462,400
Port Hueneme	\$290,800	\$425,900
Ojai	\$519,600	\$718,800
Fillmore	\$320,000	\$442,300
Oak Park	\$586,500	\$841,000
Oak View	\$394,800	\$576,400
Somis	\$910,700	\$1,023,000
Bell Canyon	\$1,199,100	\$1,692,100

Source: Zillow Home Value Index All Homes (Single Family Rental, Condo/Co-op), January thousand Oaks.

Zillow data may or may not include Westlake Village and Newbury Park portions of Ventura County



Source: Zillow Home Value Index All Homes (Single Family Rental, Condo/Co-op) Time Series, Zillow Research  
 Thousand Oaks Zillow data may or may not include Westlake Village and Newbury Park portions of Ventura County

Ventura County is unusual among high-cost regions nationally in that the lowest-priced homes on the market are priced beyond the reach of a large percentage of the population. In 2018, a typical bottom-tier house in the county cost \$437,947, the third highest amount in the United States behind the San Francisco and San Jose regions. At this price, a household would need a total income of at least \$101,000 to afford to purchase the home, an income that only 41 percent of county residents earn. For comparison, a bottom-tier house in the Columbia, South Carolina, Metro Area costs \$57,640 and requires a household income of \$22,500. Eighty percent of residents in the Columbia, SC, area make at least this income (Zillow Home Affordability Calculator, How Housing Supply Shapes Access to Entry-Level Homeownership, Turner Center for Housing Innovation, UC Berkeley 2019).

**Cost of Housing: Contract Rents**

Since 2010, rents have slowly risen across each entitlement jurisdiction in Ventura County.

As of 2019, typical rent values ranged from about \$2300 in Santa Paula to \$4,500 in Westlake Village. Of entitlement jurisdictions, the lowest housing rent is currently in Oxnard (just over \$2,500) and the highest in Thousand Oaks, about \$2,900. (Calculations are not available for Ventura Urban County.)

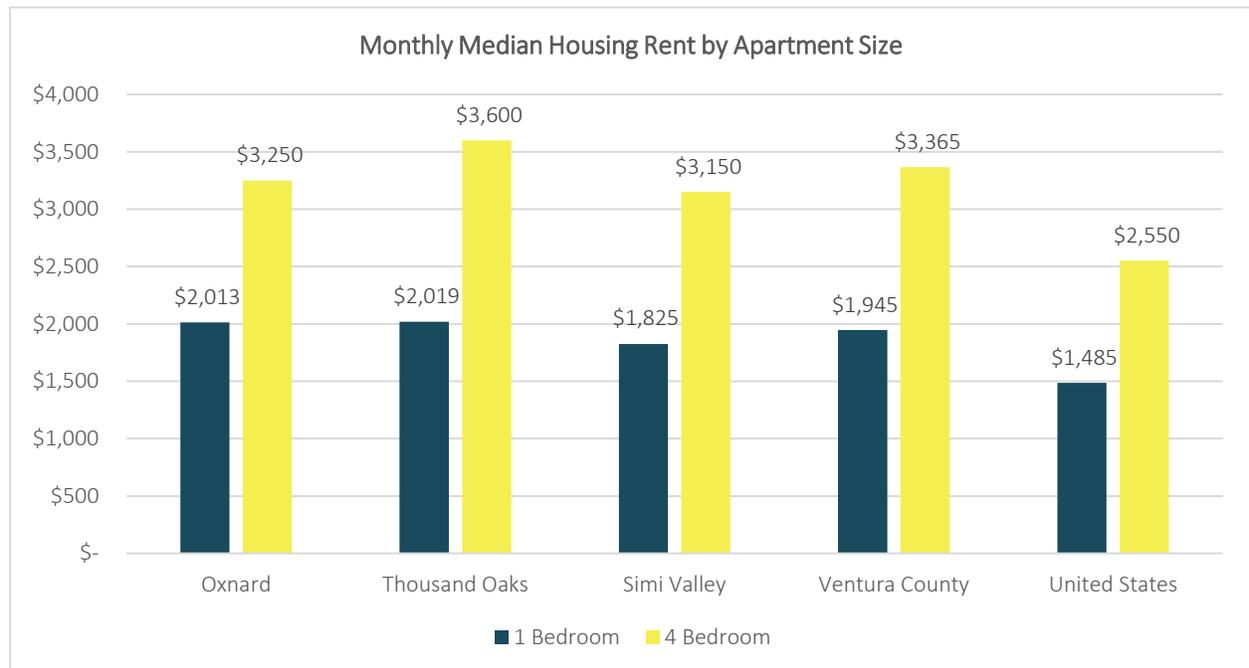
For a household to afford the median rent in Thousand Oaks and not be cost burdened, the household would need to have a household income of \$98,000. (Zillow Home Affordability Calculator)

**Table 4.4: Typical Rent Values by Jurisdiction in 2010 & 2019**

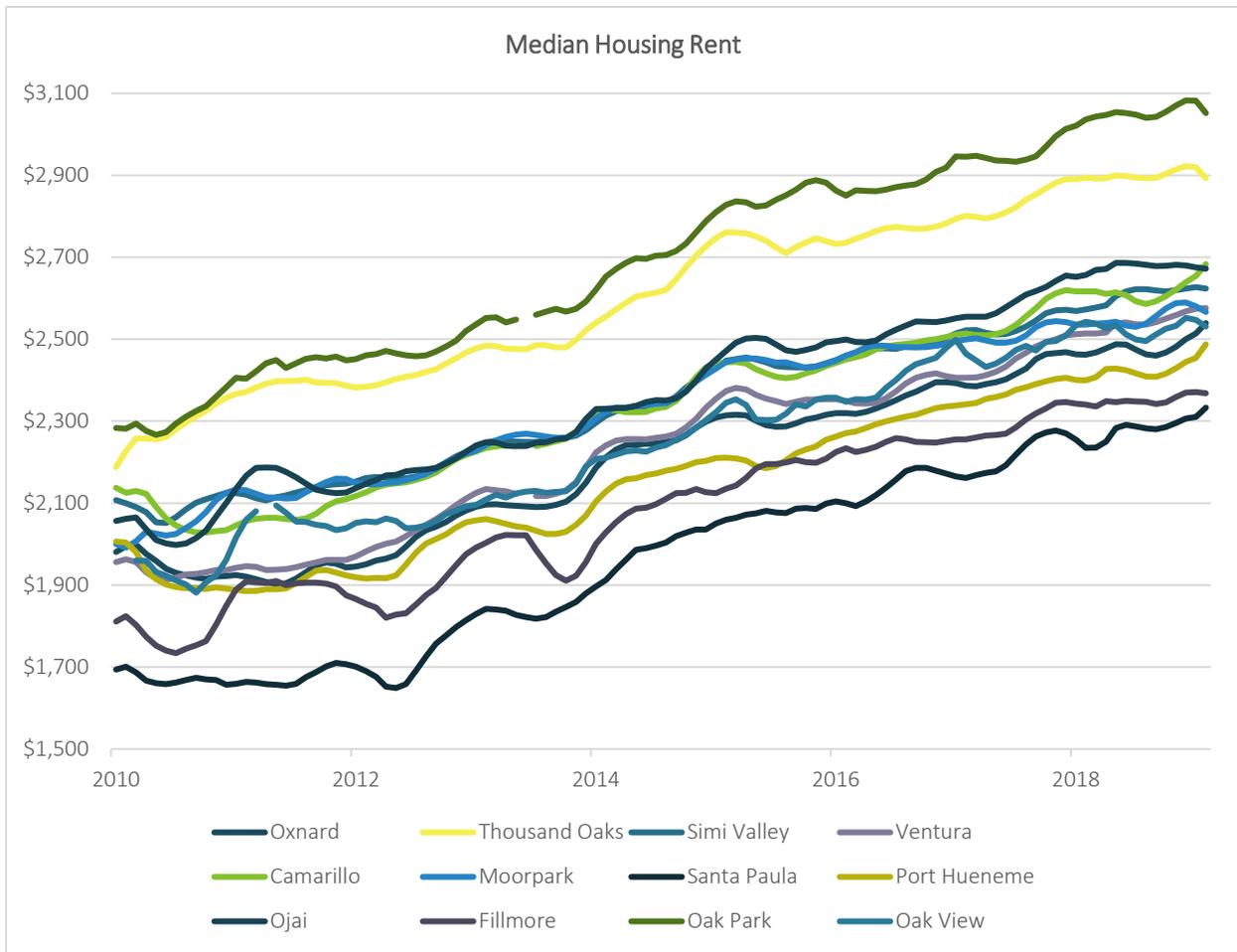
City	2010	2019
Oxnard	\$1,995	\$2,539
Thousand Oaks	\$2,227	\$2,893
Simi Valley	\$2,100	\$2,624
San Buenaventura	\$1,963	\$2,576
Camarillo	\$2,125	\$2,683
Moorpark	\$1,991	\$2,566
Santa Paula	\$1,701	\$2,333
Port Hueneme	\$2,004	\$2,488
Ojai	\$2,062	\$2,672
Fillmore	\$1,824	\$2,368
Oak Park	\$2,282	\$3,052
Oak View		\$2,531

Source: Zillow Rent Index (Multifamily, Single Family Rental, Condo/Co-op) Time Series, Zillow Research, October  
 Thousand Oaks Zillow data may or may not include Westlake Village and Newbury Park portions of Ventura County

**Figure 4.7: Median Housing Rent**



Source: Zillow Median Rent List Price Time Series, August 2019, Zillow Research  
 Thousand Oaks Zillow data may or may not include Westlake Village and  
 Newbury Park portions of Ventura County



Source: Zillow Rent Index (Multifamily, Single Family Rental, Condo/Co-op) Time Series, Zillow Research; Median Rent List Price, Zillow Research  
 Thousand Oaks Zillow data may or may not include Westlake Village and Newbury Park portions of Ventura County

Across Ventura County, 43 percent of households pay at least \$1,500 for monthly rent. In evaluating the current rental market on October 1, 2019, there were less than ten units with two or more bedrooms available for \$1,500 in the entire county. Larger units appear more prevalent in the \$2,000-3,000 range, creating pressures for either cost burden or overcrowding for low- and moderate-income households. (Zillow Research)

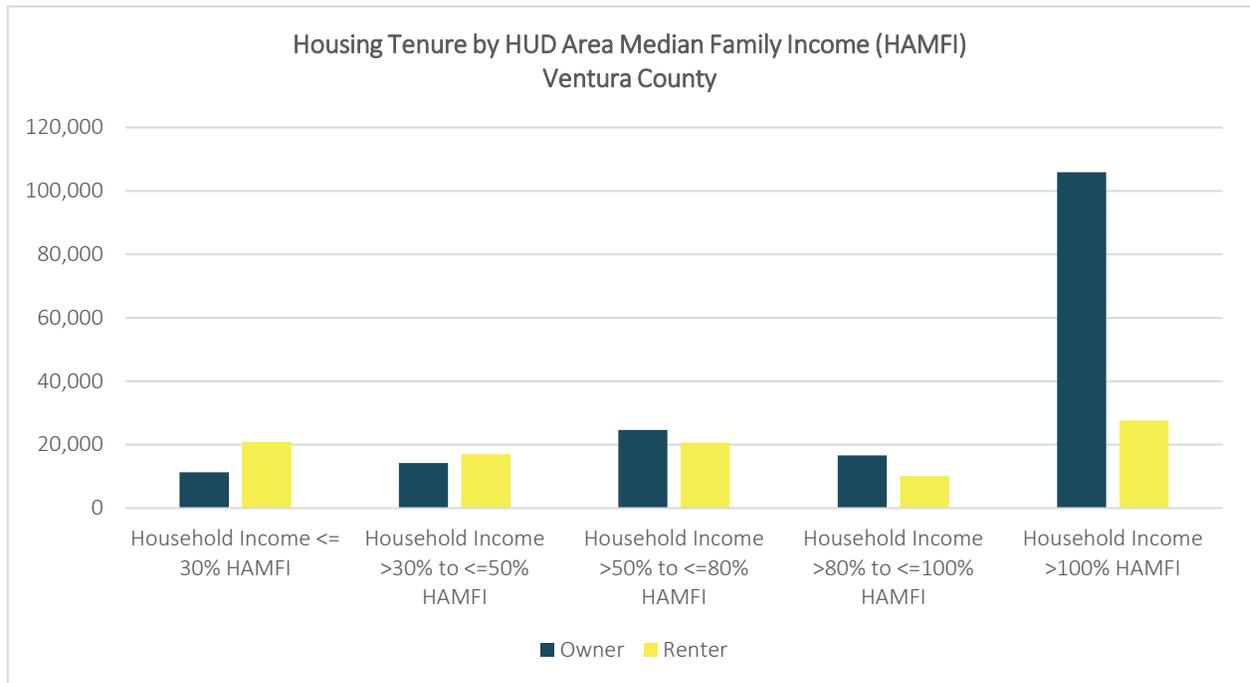
## Share of Affordable Units (Ventura County)

Across all of Ventura County, there is a very low share of housing units that are affordable to low- and moderate-income renter and owner households. In a tight market, low rental vacancy reduces rental housing choices, especially for low-income households. Few units in Ventura County are affordable to potential homeowners in the <80 percent HAMFI income group compared to the overall available housing stock. The majority of rental households, however, are under 80 percent HAMFI.

The smallest number of rental housing units are affordable to the 80-100 percent AMI income group, often referred to as “workforce housing.” When paired with the decreasing population growth rate across the county there may be a greater risk of economic downturn for the county.

Figure 4.8: Share of Affordable Units by Housing Tenure

% Units affordable to Households earning	Renter	Owner
30% HAMFI	4,931	No Data
50% HAMFI	11,820	5,173
80% HAMFI	43,002	14,479
100% HAMFI	No Data	27,045
<i>Total</i>	59,753	46,697



Source: 2011-2015 CHAS

## Monthly Rent

Table 4.5: 2019 HUD Monthly Rents (Oxnard-Thousand Oaks-Ventura, CA MSA)

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,153	\$1,362	\$1,795	\$2,518	\$3,019
High HOME Rent	\$1,153	\$1,266	\$1,521	\$1,749	\$1,931
Low HOME Rent	\$916	\$981	\$1,177	\$1,360	\$1,517

Source: 2019 HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at most income levels within Ventura County, leading to increasing housing prices. There is a particular shortage of housing at low- to moderate-income levels because of high market rates for housing.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability of housing is not likely to improve within any county jurisdictions without a significant decrease in housing demand, a significant increase in housing supply, an influx of affordable rental laws like increased inclusionary zoning or increased affordable housing funding to create affordable units.

In theory, the housing goals found in the region’s RHNA model the local housing production necessary to meet local housing needs at all levels of affordability. Ventura County is a member of the Southern California Association of Governments (SCAG), which also includes Imperial, Los Angeles, Orange, Riverside, and San Bernardino Counties. SCAG is required to report on counties’ progress to California Department of Housing and Community Development (HCD) and, as of 2017, were halfway through the RHNA’s fifth cycle, which covers 2013 to 2021. No county within SCAG reports meeting their housing goal and all jurisdictions have fallen particularly behind in meeting affordable housing goals for low-income units. With 50 percent of the RHNA planning period over, only 30 percent of the housing units allocated by RHNA had been permitted, and less than 15 percent of Ventura County’s required very-low-income units had been permitted (California’s Housing Crisis: Goals and Production in Southern California April 2019 UC Riverside Economy White Paper Series).

Additional affordable housing funding, such as passed with Proposition 1, supports the development of new income-restricted units and paves the way to improved housing affordability.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents are far below market rents in the county. For example, the median rent of a one-bedroom apartment in Oxnard is \$2,539 in 2019. (Zillow Research) The 2019 HUD Fair Market for a one-bedroom apartment in the Oxnard-Thousand Oaks-Ventura, CA MSA is \$1,362, with a High HOME Rent of

\$1,266. The difference is greater in Simi Valley, with a median one-bedroom rent of \$2,624, and higher still in Oak Park with a price of \$3,052. This rent difference means that HOME units, or other comparably priced units, are highly needed in the region and that the housing market has not created affordable units without additional affordable housing funding.

# Housing Market Analysis: Condition of Housing – 91.210(A)

## Definitions

For the purposes of this plan, “substandard housing conditions” may consist of the following: structural hazards, poor construction, inadequate maintenance, faulty wiring, plumbing, fire hazards, inadequate sanitation, or any other condition that causes housing to be unfit for human habitation.

Substandard units suitable for rehabilitation are those units where the total rehabilitation costs do not exceed 25 percent of the after-rehabilitation value.

## Condition of Units

Table 4.6, below, indicates the share of households (by tenure) in Ventura County experiencing at least one substandard housing condition. Conditions include:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- Overcrowding (more than one person per room)
- Cost burden of at least 30 percent

Only 0.2% of households in Ventura County lack complete plumbing, and only 1.1% lack complete kitchen facilities. Overcrowding and cost burden account for almost all households experiencing at least one condition.

**Table 4.6: Condition of Units**

<i>Condition of Units</i>	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<i>With one selected Condition</i>	59,930	35%	47,988	50%
<i>With two selected Conditions</i>	2,064	1%	9,508	10%
<i>With three selected Conditions</i>	74	0%	286	0%
<i>With four selected Conditions</i>	0	0%	15	0%
<i>No selected Conditions</i>	110,535	64%	38,534	40%
<b><i>Total</i></b>	<b>172,603</b>	<b>100%</b>	<b>96,331</b>	<b>100%</b>

*Source: 2011 – 2015 ACS*

## Need for Owner and Rental Rehabilitation

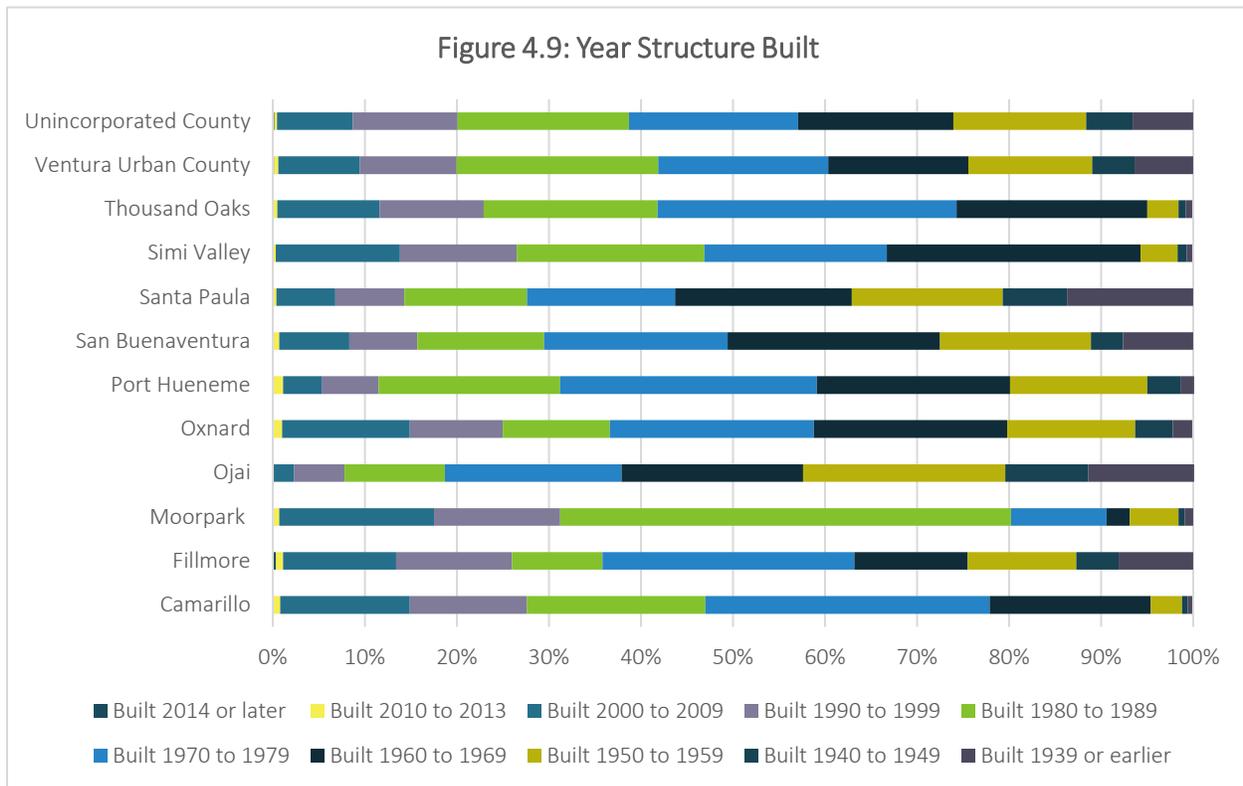
Only four percent of owner-occupied housing and nine percent of renter-occupied housing was built before 1950 in Ventura County. A large percentage of housing in the area was constructed between 1950 and 1979; 53 percent of owner-occupied housing and 55 percent of renter-occupied housing was constructed during this period.

As documented in Figure 4.9 below, housing age varies by municipality and reflects the region’s growth history.

Table 4.7: Age of Housing Stock

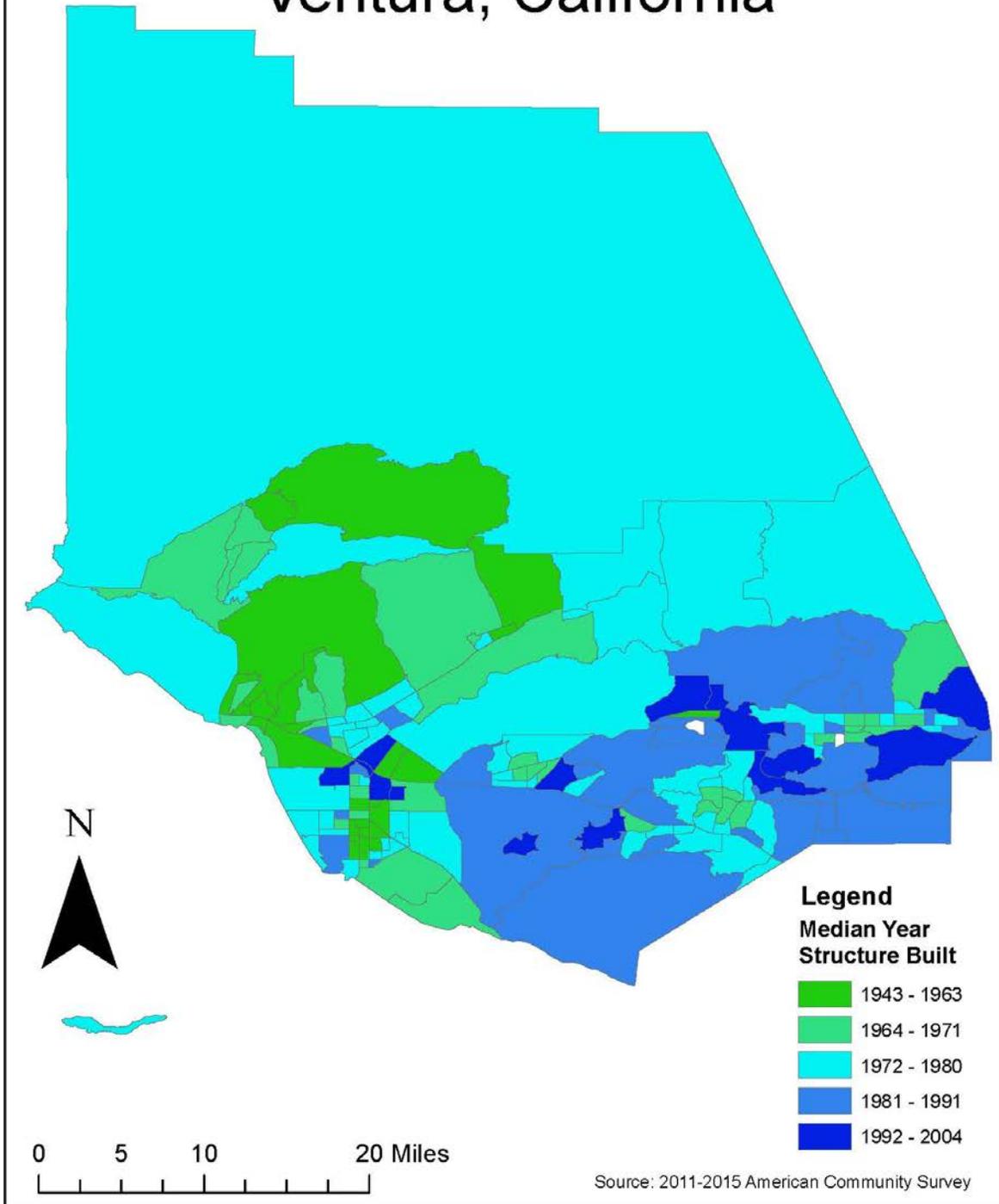
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	20,690	12%	10,891	11%
1980-1999	52,929	31%	24,158	25%
1950-1979	91,384	53%	52,701	55%
Before 1950	7,626	4%	8,598	9%
<b>Total</b>	<b>172,629</b>	<b>100%</b>	<b>96,348</b>	<b>100%</b>

Source: 2011-2015 ACS



Source: 2011-2015 ACS

# Housing Age Ventura, California



## Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Approximately 54 percent of housing units in Ventura County were built before 1980 (160,309 units).

Because lead was often a component of house paint until its national ban in 1978, addressing potential lead hazards in these 160,309 units (which comprise about 60 percent of the county’s housing stock) is an important public health strategy.

California regulates lead exposure and lead poisoning prevention activities through the Childhood Lead Poisoning Prevention Acts of 1986 and 1989 and the Childhood Lead Poisoning Prevention Act of 1991. Housing is specifically regulated through California Civil Code and “Health and Safety” Codes (California Civil Code Section 1941.1; California Health & Safety Code Sections 17961, 17980, 124130, 17920.10, 105251 to 105257) which makes housing lead hazards in violation of California law and requires enforcement agencies to enforce housing lead safety laws. Enforcement agencies may order lead abatement of properties or issue “cease and desist” orders in response to lead hazards.

Table 4.8: Risk of Lead-Based Paint Hazard in Ventura County

<i>Risk of Lead-Based Paint Hazard</i>	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<i>Total Number of Units Built Before 1980</i>	99,010	57%	61,299	64%
<i>Housing Units built before 1980 with children present</i>	18,052	10%	9,762	10%

Source: 2011-2015 ACS

## Public and Assisted Housing – 91.201(B)

### Introduction

The needs of public housing in Ventura Urban County and participating entitlement jurisdictions are met by five housing authorities: Area Housing Authority of the County of Ventura (AHACV), Housing Authority of the City of San Buenaventura (HACSB), Housing Authority of the City of Santa Paula (SPHA), the Oxnard Housing Authority (OHA), and the Housing Authority of the City of Port Hueneme (PHHA).

Table 4.9: Total Number of Units

Program Type	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units/ vouchers available	0	0	1,944	6,338	270	4,105	243	1,027	0

\*Number of accessible units cannot be determined for tenant-based vouchers, which are not tied to a specific unit

Source: Local housing commissions and HUD Public and Indian Housing Information Center Data

### Describe the supply of public housing developments.

Ventura County has over 6,000 units assisted by the five housing authorities that are active in the county. These are predominately voucher units (4,375) which are spread across the county. The demand for affordable housing units is quite high, as the majority of waiting lists are not accepting new applicants for housing authority assisted units and waitlist times are measured in years.

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.

Physical condition of PHA units is determined by a physical inspection required by HUD for all HUD-assisted units. The inspections occur every one to three years, dependent on the unit type and past inspection score. The inspection score provides an overall assessment of the physical condition of the public housing development and corresponding units. A higher score indicates the property is in better condition.

Table 4.10: Public Housing Developments

<i>Public Housing Development</i>	<i>PHA Name</i>	<i>Average Inspection Score</i>	<i>Date of Inspection</i>
<i>1854 Los Feliz Dr Apartments</i>	Housing Authority of the County of Ventura	92	9/13/2017
<i>Buena Vida Et Al</i>	Housing Authority of the City of San Buenaventura	86	2/06/2018
<i>Colonia Village (Felicia Ct)</i>	Housing Authority of the City of Oxnard	77	9/13/2018
<i>Colonia Village (Carmelita Ct)</i>	Housing Authority of the City of Oxnard	61	8/6/2018
<i>Colonia Village (Colonia Rd)</i>	Housing Authority of the City of Oxnard	76	8/27/2018
<i>Ellis Terrace</i>	Housing Authority of the County of Ventura	93	5/16/2016
<i>Fiore Gardens</i>	Housing Authority of the County of Ventura	94	5/17/2016
<i>Florence Janss Apartments</i>	Housing Authority of the County of Ventura	81	9/14/2017
<i>Mar Vista</i>	Housing Authority of the City of Port Hueneme	64	7/21/2017
<i>Oxnard Townhomes</i>	Housing Authority of the City of Oxnard	77	8/29/2018
<i>Palm Vista</i>	Housing Authority of the City of Oxnard	67	8/31/2018
<i>Plaza Vista</i>	Housing Authority of the City of Oxnard	67	7/30/2018
<i>Pleasant Valley</i>	Housing Authority of the City of Oxnard	87	9/07/2017
<i>Roth Apartments</i>	Housing Authority of the County of Ventura	92	7/11/2018
<i>Scattered Sites</i>	Housing Authority of the City of San Buenaventura	86	1/30/2018
<i>Tafoya Terrace Apartments</i>	Housing Authority of the County of Ventura	92	5/16/2016
<i>Westview Village</i>	Housing Authority of the City of San Buenaventura	83	2/09/2017
<i>Whispering Oaks</i>	Housing Authority of the County of Ventura	83	9/12/2017

Source: PIC (PIH Information Center)

**Describe the restoration and revitalization needs of public housing units in the jurisdiction.**

The housing authorities in the county maintain capital improvement plans for all public housing developments and focus on critical restoration and revitalization needs such as roof, elevator, and HVAC replacement and upkeep.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.**

The housing authorities maintain active resident councils to gather feedback and input on how to improve the living environment and conditions for households residing in public housing. These councils provide feedback to PHA leadership and boards to inform capital improvements and implementation of services and programming.

Programming varies across the developments and PHAs active in Ventura County, but may include the following:

- After-school tutoring program
- Nutrition counseling
- Case management for seniors
- Social events tied to community events and holidays
- Teen outreach
- Art classes for youth
- Toys for Tots program
- Transportation for seniors, such as van rides for shopping and appointments
- Financial literacy
- Connection to job service and job training programs

## Homeless Facilities and Services – 91.210(C)

### Introduction

The need for homeless facilities and services continues to grow across the county. As of fall 2019, there are 165 new beds under development in Ventura and Oxnard and six youth shelter beds under development. Currently, no emergency shelter beds are dedicated to the chronically homeless, but new shelters in Oxnard and Ventura will prioritize vacancies for vulnerable populations.

Table 4.11: Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher/ Seasonal/ Overflow Beds	Current & New	Current	Under Development
<i>Households with Adult(s) and Child(ren)</i>	83 (26 DV)	0	158 (12 DV)	151	70
<i>Households with Only Adults</i>	209 (11 DV) 14 Safe Haven 165 under development	85	37	286	45
<i>Chronically Homeless Households</i>	0	0	0	307	0
<i>Veterans</i>	0	0	15	6 HH w/children; 196 adults only	18
<i>Unaccompanied Youth</i>	18 youth (6 under development)	0	5 under development	8	0

Source: 2019 HDX Competition Report Ventura County CoC

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.**

*Food and Nutritional Assistance*

Food banks and food pantries provide food to the lowest-income residents in the county and those struggling to pay for daily basic needs. FoodShare, Ventura County’s primary food bank, distributes food to 190 pantries and distribution programs. FoodShare manages “The Food Share & Friends Mobile Pantry,” a mobile source of food program information as well as other social services.

CalFresh, a program federally known as Supplemental Nutrition Assistance Program (SNAP), provides financial food assistance to low-income families or individuals. The program is managed locally by the County of Ventura Human Services Agency.

Women, Infants and Children (WIC) is also managed by the county and provides food assistance to pregnant and post-partum women, infants, and children in families who earn no more than 185 percent of the federal poverty level and are at nutritional risk.

*Health and Mental Health*

Medi-Cal, California's Medicaid program, is a public health insurance program for low-income individuals and families. Homeless residents eligible for Social Security Disability Income (SSDI) and Supplemental Security Income (SSI) are required to apply through the Social Security Administration, but local Social Security Offices are located in Oxnard, San Buenaventura, and Thousand Oaks. Homeless veterans may qualify for veterans’ benefits through the Veteran Services Office, including VA life insurance and medical referrals, and Supportive Services for Veteran Families (SSVF) that helps prevent veteran homelessness.

*Employment Services*

America's Job Center of California has locations in Simi Valley and Oxnard that provide employment information on available jobs, job training, and education. The county’s community service centers in San Buenaventura, Santa Paula, Fillmore, Thousand Oaks and Moorpark also offer access to online job search services. Disabled residents in Ventura County, including those that are homeless, can find job training through the Oxnard or Thousand Oaks offices of the California Department of Rehabilitation.

Information about government and community services programs reach homeless populations via street outreach, community and homeless shelters, and other government and community programs. In particular, the Homeless One Stop Outreach Program rotates to locations around the county, providing resource information about all assistance programs for which homeless residents are eligible.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The homeless shelter facilities within Ventura County are as follows:

- **Casa Pacifica:** Transitional housing beds for non-minor dependents (NMDs) between the ages of 18 and 21 years (not dedicated for homeless)
- **The City Center:** 30 transitional housing beds for victims of domestic violence and their children
- **Coalition for Family Harmony:** Emergency shelter units for single adults and families (domestic violence shelter)
- **Conejo Valley Winter Shelter:** 30 seasonal emergency shelter beds for families and single persons
- **Interface Children & Family Services:** Emergency shelter beds and transitional housing beds for victims of domestic violence and their children
- **Kingdom Center Women’s Shelter:** 20 emergency shelter beds and 20 transitional housing beds for single women and women with children
- **Many Mansions:** Seven permanent supportive housing beds for homeless transitional aged youth with a mental disability, and 112 permanent supportive housing beds for homeless and mentally disabled persons
- **Ojai Valley Family Shelter:** 30 seasonal emergency shelter beds for families and single persons
- **Oxnard Emergency Shelter/Navigation Center:** 110 beds for adults
- **Project Understanding:** Five transitional housing beds for previously homeless families and transitional housing beds for abandoned homeless pregnant women
- **RAIN Transitional Living Center:** 70 transitional housing beds for individuals and families
- **The Rescue Mission Alliance/Lighthouse Women's Shelter:** 34 emergency shelter beds for single women with children, 36 emergency shelter beds for single men, and 65 transitional housing beds for women and women with children
- **The Salvation Army:** 12 emergency shelter beds for single adults, and 5 transitional housing beds for homeless veterans
- **Simi Valley P.A.D.S.:** 40 seasonal emergency shelter beds for families and single persons
- **Turning Point Foundation:** 10 emergency shelter beds for homeless mentally ill single persons, 39 transitional housing beds for homeless mentally ill single persons, and 16 permanent supportive housing beds for homeless mentally ill single persons

## Special Needs Facilities and Services – 91.210(D)

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.**

### *Seniors (Elderly, Frail Elderly)*

Rising housing costs, along with fixed Social Security payments, mean that the aging population in many communities within Ventura County will soon face, or are currently facing, a shortage of affordable housing available to seniors. The Elder Index, a measure of the income that older adults need to meet their basic needs, estimates that 53 percent of single renters aged 65 and above in Ventura County do not earn enough to cover the costs of needs like housing, health care, and transportation.

As noted in the Needs Assessment, Ventura County, when compared to the state, has a greater share of elderly residents, and this share is projected to increase over the coming years. As such, the need for housing as well as services such as transportation, meal, and healthcare programs is currently high and will increase over the coming years.

### *Persons with Disabilities*

Residents with disabilities may have varying housing needs, depending on the nature of their disability. Homeowners and renters are legally allowed housing modifications such as the addition of a wheelchair ramp, shower grab bars, or a visual signaling doorbell, though they may struggle with the modification costs. Homeowners who are members of a homeowners association (HOA) and renters may also need reasonable accommodations (a change, exception, or adjustment to a rule, policy, practice, or service) to live in their housing with a physical or mental disability. Because an accommodation requires action on the part of the HOA or landlord, housing discrimination can occur if the reasonable accommodation is denied. The Housing Rights Center may be able to help with disability modifications, reasonable accommodations, or other housing laws regarding persons with disabilities. California Rural Legal Assistance (CRLA), Community Action of Ventura County, and Jewish Family services may also be able to assist residents with disability modifications. Habitat for Humanity of Ventura County also operates a Home Repair program which may be available to help lower-income households make home modifications for accessibility.

Residents with disabilities may also need supportive services within their home in order to live independently, like home health care, food delivery, or specialized education. Organizations such as the Independent Living Resource Center or the Ventura County Aging and Disability Resource Center connect residents to resources to make home modifications or access services.

Those with disabilities who are not able to live independently often need supportive housing units, or housing units that also include services like case management and medical care. While supportive housing units have been created within Ventura County by nonprofit affordable housing providers, there is a shortage of supportive housing units within the county. For example, Many Mansions, one local nonprofit developer, recently closed their waiting list after waiting times surpassed 10 years. The lack of units is partially due to reduced affordable housing funding by the state of California due to the dissolution of redevelopment agencies in 2012. Developers also struggle to create supportive housing units because the number of units that need to be built in one structure to effectively provide services often need to be multi-story buildings that, due to their density and height, face public opposition.

Persons with alcohol or other drug addictions (substance use disorders) are considered to have a disability under fair housing law and are subject to the same accommodation requirements by HOAs and landlords as other disabilities. Those with alcohol and other drug addictions who cannot live independently may need specialized supportive housing and services on a permanent or temporary basis.

Within Ventura County, youth and adult treatment services for alcohol and other drug addictions are primarily coordinated by the Ventura County Behavioral Health Department. Clinics for these services are located in Oxnard, San Buenaventura, Fillmore, and Simi Valley, and can provide counseling, addiction assessment, and referrals to additional services. There are local chapters of Narcotics Anonymous and Alcoholics Anonymous, as well as additional private outpatient and inpatient treatment centers, throughout the county. However, there are few permanent or transitional supportive housing units specializing in alcohol and other drug addiction within the county, a shortage noted by most social service providers during the consultation process.

Addiction for homeless residents can be a barrier to shelter. The Ventura County Continuum of Care lists “low-barrier emergency shelter,” or shelter that does not require sobriety, among its core practices, known as a “housing first” model. Ideally, residents within a low-barrier emergency shelter work with a Housing Navigator to obtain permanent housing along with home-based supportive services, including substance use treatment or behavioral health services.

### ***Persons with HIV/AIDS***

Stable housing is a vital component of HIV medical care and treatment either alone or in conjunction with supportive services. Persons with HIV/AIDS may receive case management and care through the HIV/AIDS Center within Ventura County Public Health, including assistance accessing housing or housing assistance. The goals of the center are to provide home and community-based services for persons with HIV-related disabilities who may otherwise require institutional services; to assist clients with disease management, preventing disease transmission, stabilizing their health, improving their quality of life, and avoiding costly institutional care; to assist clients and family in moving toward greater independence and understanding of their disease; and to increase coordination among service providers and eliminate duplication of services.

HUD's Housing for People Living with AIDS (HOPWA) funding, used to alleviate or prevent homelessness for persons living with HIV/AIDS, is administered by the state of California and allocated to Ventura County. The state of California projects an annual HOPWA allocation of about \$370,000 to Ventura County through at least 2023.

### *Public Housing Residents*

Public housing residents represent a similar set of needs for housing and services to low-income households across the county. These needs include access to safe, decent, and affordable housing, as well as transportation, employment, childcare, and education services.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

The Ventura County Health Care system protocols describe discharge planning as an interdisciplinary responsibility. These procedures apply whether a patient is being discharged from a prolonged hospitalization or has obtained care through the Emergency Room or Ambulatory Clinic. A Ventura Case Managers Meeting, run by County Human Service Agency, meets to discuss ways to improve the current discharge planning system and includes participants from Health Care Agency, social workers from both public and private hospitals, the Ventura County jail, and the Ventura County Youth Services Division. All medical disciplines may refer persons in need of discharge planning to the Social Work Department which makes assessments, provides information and arranges for care, and maintains referral lists for placements for persons requiring ongoing medical care. Persons who require ongoing medical or nursing care and who have no identifiable address may be discharged to a respite program operated by the National Health Foundation at the Salvation Army's Ventura location. Others, upon discharge, routinely go to group homes, board and care facilities, or reunite with family or friends.

Residential care facilities also provide supportive housing for persons with disabilities. The following types of facilities are available in Ventura County:

### *Adult Care Facilities*

- **Adult Day Care Facilities (ADCF):** Facilities of any capacity that provide programs for frail elderly and developmentally and/or mentally disabled adults in a day care setting.
- **Adult Residential Facilities (ARF):** Facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59 who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.
- **Continuing Care Retirement Community (CCRC):** Long-term continuing care for adults over 60 years old that provides housing, residential services, and nursing care, usually in one location.
- **Social Rehabilitation Facility:** Facility which provides 24-hour a day nonmedical care and supervision in a group setting to adults recovering from mental illness who temporarily need assistance, guidance, or counseling.

- **Residential Care Facilities for the Elderly (RCFE):** Facilities that provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans.

### *Children’s Residential Care Facilities*

- **Group Homes:** Facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group Homes provide social, psychological, and behavioral programs for troubled youths. Children in a group home are in treatment programs under court jurisdiction or as have been removed from their homes because of abuse, neglect, or abandonment.
- **Short Term Residential Therapeutic Program:** Residential facility operated by a public agency or private organization that provides children integrated specialized and intensive care and supervision, services and supports, treatment, and short-term 24-hour care and supervision.
- **Small Family Home:** A facility or home that provides 24-hour care for six or fewer children who have mental health, developmental, or physical disabilities and who require special care and supervision.
- **Transitional Housing Placement Program:** Provides short-term, specialized, and intensive therapeutic 24-hour non-medical care and supervision to children.

These facilities are regulated by the State Department of Social Services (CDSS), Community Care Licensing Division. The following tables outline the number of licensed adult facilities by jurisdiction, and the total capacity of each type of licensed care facility (for adults and children). Note: Most children’s facilities have confidential locations so location by jurisdiction is not available.

**Table 4.12: Number of Adult Care Facilities by Jurisdiction**

	Adult Day Care Facilities	Adult Residential Facilities	Social Rehabilitation Facility	Continuing Care Retirement Community	Residential Care Facilities for the Elderly
<i>Camarillo</i>	2	2	3	1	36
<i>Fillmore</i>	0	2	0	0	1
<i>Moorpark</i>	0	1	0	0	1
<i>Newbury Park</i>	1	0	0	0	7
<i>Oak Park</i>	0	0	0	0	1
<i>Oak View</i>	0	0	0	0	2
<i>Ojai</i>	2	0	0	0	5
<i>Oxnard</i>	5	45	0	0	22
<i>Port Hueneme</i>	1	3	0	0	2
<i>San Buenaventura</i>	3	5	1	0	20
<i>Santa Paula</i>	1	0	0	0	1
<i>Saticoy</i>	0	1	0	0	0

	Adult Day Care Facilities	Adult Residential Facilities	Social Rehabilitation Facility	Continuing Care Retirement Community	Residential Care Facilities for the Elderly
<i>Simi Valley</i>	5	20	0	0	50
<i>Somis</i>	0	0	0	0	2
<i>Thousand Oaks</i>	2	1	0	1	64

Source: CDSS December 2019

**Table 4.13: Total Ventura County Adult Care Facility Capacity by Type**

Type	Facility Capacity
<i>Adult Day Care Facilities</i>	1436
<i>Adult Residential</i>	559
<i>Social Rehabilitation Facility</i>	60
<i>Continuing Care Retirement Community</i>	654
<i>Residential Care Facilities for the Elderly</i>	4214

Source: CDSS December 2019

**Table 4.14: Total Ventura County Children’s Residential Facility Capacity by Type**

Type	Facility Capacity
<i>Group Home</i>	104
<i>Short Term Residential Therapeutic Program</i>	74
<i>Small Family Home</i>	12
<i>Transitional Housing Placement Program</i>	100

Source: CDSS December 2019

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals.**

**Simi Valley:** Simi Valley outlines the following annual goals to support housing and supportive service needs: 1) Improve Supply of Affordable Housing, 2) Work to End Homelessness, and 3) Increase Social Services.

The first annual goal aims to create and preserve stable, affordable housing opportunities. The second goal provides supportive services for the homeless and persons at risk of homelessness. The third goal provides supportive services for low- and moderate-income residents, persons with disabilities, seniors, youth, and other special needs populations.

**Thousand Oaks:** Thousand Oaks outlines the following annual goals to support housing and supportive service needs: 1) Improve the Supply of Affordable Housing, 2) Increase Social Services, and 3) Work to End Homelessness.

The first annual goal aims to rehabilitate low-income housing units and provide safety repairs and improvements to mobile homes occupied by very low-income persons. The second goal aims to provide services to low-income residents such as food, medical care, and other services to meet basic needs. The third goal aims to provide housing and supportive services to individuals experiencing homelessness.

**Ventura Urban County:** Ventura County outlines the following annual goals to support housing and supportive service needs: 1) Improve the Supply of Affordable Housing, 2) Increase Social Services, and 3) Work to End Homelessness.

The first annual goal aims to create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County. The second goal aims to increase access to health and wellness services, youth activities, senior activities, and social service activities for residents. The third goal aims to provide housing, emergency shelter, and social services to homeless persons or those at risk of homelessness.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

**Simi Valley:** The following projects are related to the City of Simi Valley’s annual goals that support housing and supportive services: 1) Case Management (The Samaritan Center), 2) Senior Advocacy Services/Geriatric Care Management (Conejo Valley Senior Concerns), and 3) Supportive Services Program (Many Mansions).

**Thousand Oaks:** The following projects are related to the City of Thousand Oaks’ annual goals that support housing and supportive services: 1) Multi-Unit Residential Rehabilitation - Many Mansions, 2) Single-Family Residential Rehabilitation Habitat for Humanity, 3) Public/Social Services Grants, and 4) Public/Social Services Grants Homelessness.

**Ventura Urban County:** The following projects are related to the Urban County’s annual goals that support housing and supportive services: 1) Affordable Housing Opportunities, 2) Housing Rehabilitation and Preservation, 3) Homeless Services, 4) Senior Services, 5) Youth Services, 6) Other Supportive Services, and 7) Emergency Solutions Grant activities.

## **Barriers to Affordable Housing – 91.210(E)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

*(Describe the negative effects of public policies on affordable housing such as tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.)*

#### **Introduction**

Development of housing, affordable or market-rate, is not easily accomplished within Ventura County. Public sentiment across Ventura County is often against multifamily development, increasing housing density, or creation of new housing units in general, due to concerns about negative effects new residents can bring (traffic, water use, change in neighborhood character) to those currently living in the county.

Within Ventura County, most cities are at or near build-out and have no additional greenfield (undeveloped land where development would be allowed) for new residential development. Surrounding unincorporated land is largely protected from development by preservation laws such as SOAR (Save Open-space and Agricultural Resources), which would require voter approval for development of unincorporated open space, agricultural, or rural land. Because of land protections, residential development is predominantly infill development and redevelopment of existing buildings.

Development of affordable housing is a particular challenge in each jurisdiction because financial subsidy is usually needed to create housing units that will charge less than a market-rate rent. There are limited amounts of resources available to fund affordable housing development throughout the county, as well as limited funding for corresponding services and facilities that may be required along with development, such as infrastructure or social services associated with the housing. As such, the

demand for such housing far outpaces each jurisdiction’s resources to address it and, as a result, the need for affordable housing continues to grow across the county.

## *Affordable Housing Barriers*

### **Lack of Short-Term Rental Ordinances**

Short-term rentals (STRs), also called “short-term vacation rentals” or “temporary rental units,” are rooms or apartments rented out for less than 30 days by private property owners, most commonly on websites like Airbnb and VRBO.com. STRs can significantly reduce the number of available housing units in an area for permanent residents and, in turn, increase local housing prices. Regulations may help restrict STRs, though areas with high amounts of tourism often still have high numbers of STRs. Not all jurisdictions within Ventura County have regulations on STRs.

Ventura County regulates STRs in unincorporated areas of the county (with additional restrictions within unincorporated areas of the Ojai Valley). The city of San Buenaventura regulates STRs within the city through a registration process, while Moorpark recently banned STRs within city limits entirely. Ojai also bans STRs. The City of Oxnard passed ordinances in 2019 regulating STRs through a permitting process for the coastal zone and non-coastal zone. The ordinance in the coastal zone is pending approval by the California Coastal Commission (CCC), anticipated in April of 2020.

### **Shortage of Affordable Housing Funding**

The availability of funding for affordable housing has dropped dramatically in the past decade for all jurisdictions within Ventura County. Dissolution of redevelopment agencies in the state of California, competition for tax credits and other state funding with other high-cost cities in California, and diminished amounts of HUD funding create a shortage of affordable housing.

### **Natural Disaster Response**

Wildfires have occurred more frequently in Ventura County in recent years, leading to large numbers of residents displaced and renting temporary alternative housing within the region. Public agencies handling response planning must coordinate with a number of additional public and private agencies to respond to and rebuild fire-damaged areas. This process can be slow, delaying both displaced residents from returning to their homes as well as local rental supply and price due to the temporary increase in renters.

### **Climate Change**

Climate change will impact Southern California by increasing periods of drought and winds. Water availability is currently a concern within the county when considering housing development and is one of the factors cited in restricting local housing unit and population growth. Climate change will mostly likely exacerbate concerns about water availability. Increased winds also lead to problems with above-ground power lines; undergrounding these lines is a solution to this problem, but adds to the cost of the utility. For housing developers or municipalities, undergrounding power lines is an additional cost for housing development.

## **Environmental Protection**

The California Environmental Quality Act (CEQA), the California Endangered Species Act (CESA), the National Environmental Policy Act (NEPA), and the Federal Endangered Species Act (ESA) are state and national regulations that require environmental review of all discretionary projects proposed or approved by a California public agency, including private projects requiring government approval. Environmental review costs increase the total cost of housing development, infrastructure, and planning projects.

## **SOAR Ordinances**

Save Open-space and Agricultural Resources (SOAR) is a set of ordinances within Ventura County that restrict development in open space, agricultural, or rural land. The first SOAR ordinance was approved by voters in San Buenaventura in 1995. Since then, SOAR legislation has been passed by the cities of Camarillo, Fillmore, Moorpark, Oxnard, Santa Paula, Simi Valley, Thousand Oaks, and Ventura County. SOAR requires voter approval for urban development beyond a set City Urban Restriction Boundary (CURB) or, in the case of unincorporated county areas, for rezoning land for development. All SOAR initiatives were renewed by voters in November 2016, extending their expiration dates to 2050. As most development proposed within SOAR boundaries will require voter approval, it is unlikely that residential development will occur outside of city boundaries before 2050.

## **Planning and Development Fees**

Development fees and taxes charged by local governments are higher in Ventura County municipalities than in many parts of the country. A multifamily residential building will usually total over \$100,000 per unit for all municipal fees, significantly adding to the total development cost. (For a large multifamily development, these fees will total millions of dollars.) A number of jurisdictions in Ventura County, however, offer to waive at least some of these fees for affordable housing developments.

## **Municipal Processing Time**

The processing time required to obtain approval of development permits is often cited as a contributing factor to the high cost of housing. Unnecessary delays add to the cost of construction by increasing land holding costs and interest payments.

## **Prevailing Wages**

Davis-Bacon prevailing wage must be paid to laborers when federal Community Development Block Grant (CDBG) dollars are used to pay for any construction project over \$2,000 or on any multifamily housing project over eight units. Prevailing wage must also be paid on any HOME-funded multifamily housing project that directly funds 12 or more units. While competitive wages are currently high, Davis-Bacon wages may be higher and add additional cost to housing construction and rehabilitation activities. Additional costs are associated with monitoring these activities for compliance. California's Prevailing Wage Law requires contractors to pay minimum wage rates on public works projects that support housing construction such as roads, water and sewer projects, and other public utilities. The rates are set by the California Department of Industrial Relations. These additional costs could add to local costs for housing development.

### **Expiration of Affordability Contracts**

Affordability contracts with private property owners have a time limit that runs out after a contractually-set number of years. Unless the affordability contracts are renewed with the property owner, the affordable rental housing units will expire and become market-rate housing.

### **Parking Requirements**

Parking requirements for new development can be a contentious policy debate in a municipality and remain controversial in Ventura County. Parking requirements typically require housing developments to build a certain number of parking spaces per residential unit, anticipated resident count, or, in the case of commercial development, a market study or other source of anticipated traffic impacts. Parking requirements help minimize off-street parking use but add to the cost or land-use requirements of a development that often create a barrier to affordable housing development. Zoning codes that allow parking reductions for housing types with lower parking needs, including housing for the elderly and persons with disabilities, can help make these projects possible. Zoning that takes housing unit size into account for multifamily buildings can also help lower land or building cost requirements for development.

### **Low-Density Zoning**

A large percentage of the area within municipalities in Ventura County is zoned for low-density development. Though increasing the permitted land use density in an area (“upzoning”) does not guarantee local approval of a development, low-density zoning guarantees restrictions on multifamily or mixed-use development.

### **Lack of Public Transportation**

Ventura County has a countywide bus line and several regional trainline stops, but most transportation trips taken by residents are by automobile. Local roads and highways are congested, leading to local concern that increased residential development would make traffic congestion worse. A lack of public transportation also increases pressure for parking minimums in development projects and worry that development may increase competition for street parking.

## Non-Housing Community Development Assets – 91.215(F)

### *Introduction*

The economy in Ventura County has historically been strong, with large biotechnology and healthcare industries and a historic agricultural industry. A military base, Naval Base Ventura County at Point Mugu, is the largest employer in the county with more than 16,000 employees. The County of Ventura (government) is the next largest employer with more than 8,000 employees. Manufacturing, accommodations and hospitality, retail, and education are other large sectors of employment.

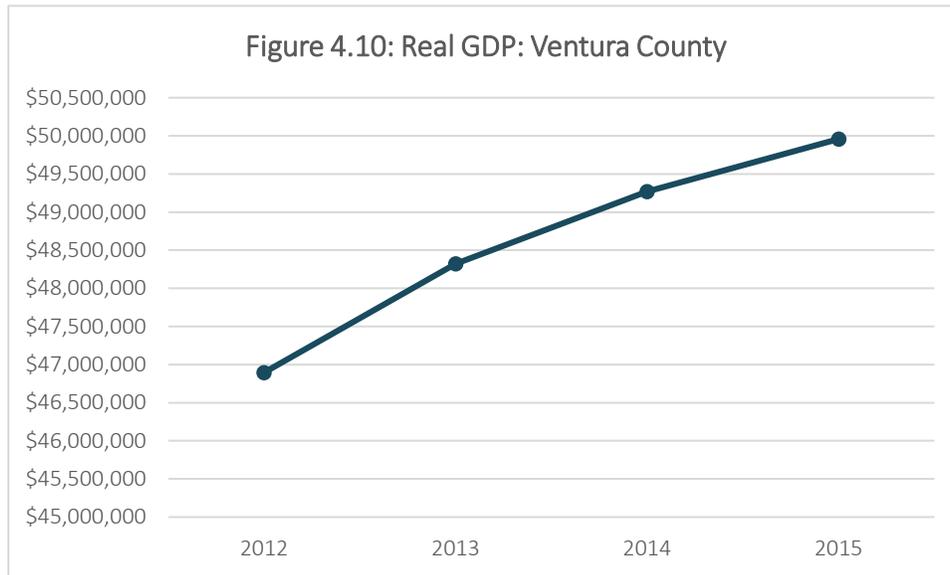
Unemployment in the county is currently just over four percent and has been decreasing for several years. Jobs have increased by a rate of 4.8 percent per year with 17,048 added positions over the last five years (Ventura County Comprehensive Economic Development Strategy 2019 Economic Development Collaborative). However, the number of jobs among the four highest-paying fields in the county (non-durable goods manufacturing, durable goods manufacturing, information technology, and financial activities) has decreased by more than 10 percent since the recession. The lowest-paying jobs (leisure and hospitality, education, and health) have increased the most in number (California Lutheran University Center for Economic Research and Forecasting).

The economy in Ventura County has stalled in recent years. Total inflation-adjusted economic output shrank in 2016 and 2017. When adjusted for inflation, the county experienced almost no economic growth between 2013 and 2018 (California Lutheran University Center for Economic Research and Forecasting). 2019 is projected to be the fifth straight year in the county with no economic growth (Greater Conejo Valley Chamber of Commerce). While the economy is currently projected to grow slightly in the next five years, the unavailability of housing and high cost of living within the county will mean that the economy will be held back from its potential growth and will not keep pace with its regional neighbors. Employers in all fields have employee recruitment and retention hampered by housing costs, particularly those that are not in the highest paying job sectors. A balance of housing with employment and wages would increase economic growth in the area.

The Woolsey, Hill, and Thomas fires have added to economic stress in the county. In 2017, Ventura County had a net loss of 3,700 residents, at least partially due to the fires, which exacerbated labor shortages and diverted funds and resources (Southern California Association of Governments).

### *Economic Development Market Analysis*

Gross Domestic Product (GDP) and Gross Regional Product (the market value of all final goods and services) increased within the county between 2012 and 2015, with the largest gains coming from the manufacturing; government; “finance, insurance, and real estate;” and “wholesale, transportation, and warehousing” industry sectors.



*Source: U.S. Bureau of Economic Analysis*

**Table 4.15: Gross Regional Product (GRP) in Ventura County by Industry**

<i>Industry</i>	<b>GRP</b>	<b>Share</b>
<i>Manufacturing</i>	\$5,979,721,247	14%
<i>Government</i>	\$5,888,237,276	14%
<i>Finance, Insurance, and Real Estate</i>	\$5,457,756,345	13%
<i>Wholesale, Transportation, and Warehousing</i>	\$4,518,422,326	11%
<i>Professional, Technical, and Information Services</i>	\$4,445,917,976	10%
<i>Education and Healthcare</i>	\$3,420,006,643	8%
<i>Retail Trade</i>	\$3,053,993,081	7%
<i>Management and Administrative Services</i>	\$2,706,771,172	6%
<i>Hospitality</i>	\$1,837,450,730	4%
<i>Construction</i>	\$1,821,796,248	4%
<i>Agriculture, Forestry, Fishing, and Hunting</i>	\$1,681,297,376	4%
<i>Mining and Utilities</i>	\$1,379,076,819	3%
<i>Other Services (except Public Administration)</i>	\$775,038,970	2%

*Source: Ventura County Comprehensive Economic Development Strategy 2019 Economic Development Collaborative*

Table 4.16: Average Employment and Average Annual Wages by Industry

<i>Business by Sector</i>	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
<i>Agriculture, Mining, Oil, and Gas Extraction</i>	21,740	31,218	7	13	6
<i>Arts, Entertainment, and Accommodations</i>	40,568	33,391	13	13	0
<i>Construction</i>	16,252	14,320	5	6	1
<i>Education and Health Care Services</i>	49,930	39,854	16	16	0
<i>Finance, Insurance, and Real Estate</i>	22,497	17,022	7	7	0
<i>Information</i>	13,783	4,655	5	2	-3
<i>Manufacturing</i>	34,978	30,953	12	12	0
<i>Other Services</i>	11,095	8,413	4	3	-1
<i>Professional, Scientific, and Management Services</i>	28,676	17,997	9	7	-2
<i>Public Administration</i>	0	0	0	0	0
<i>Retail Trade</i>	39,308	33,164	13	13	0
<i>Transportation and Warehousing</i>	7,347	4,113	2	2	0
<i>Wholesale Trade</i>	16,585	13,311	5	5	0
<b>Total</b>	<b>302,759</b>	<b>248,411</b>	--	--	--

Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

There are about 350,000 workers within Ventura County, with 50 percent traveling less than 10 miles to work.

Most residents (65 percent) commute less than 30 minutes to work daily. A large number of county residents (176,462) both live and work within Ventura County, and an almost equal number of county residents (163,297) commute out for work, the majority of whom commute to Los Angeles County (U.S. Census Longitudinal Employer-Household Dynamics [LEHD]).

The labor force participation rate, or percent available to work, is approximately 62 percent, but has been declining for several years.

**Figure 4.11: Ventura County Resident and Worker Commute Direction**



Source: U.S. Census Longitudinal Employer-Household Dynamics (LEHD)

**Table 4.17: Ventura County Jobs by Distance: Work to Home**

Distance	Count	Percent
Less than 10 miles	136,990	50%
10 to 24 miles	55,119	20%
25 to 50 miles	28,641	10%
Greater than 50 miles	54,837	20%

**Table 4.18: Ventura County Resident and Worker Commute Direction**

Commute Direction	Count
Employed in Ventura County but Living Outside (Commute into Ventura County)	99,125
Employed and Living in Ventura County	176,462
Living in Ventura County but Employed Outside (Commute out of Ventura County)	163,297

Table 4.19: Current and Projected Industry Employment, Ventura County

<i>Industry Title</i>	2016 Employment Estimate	Projected 2026 Employment Estimate	Projected Numeric Change 2016- 2026	Percentage Change
<b><i>Total Employment</i></b>	<b>349,500</b>	<b>397,500</b>	<b>48,000</b>	<b>13.7</b>
<i>Self-Employment</i>	23,400	26,900	3,500	15
<i>Private Household Workers</i>	500	500	0	0
<i>Total Farm</i>	25,200	27,300	2,100	8.3
<i>Total Non-farm</i>	300,400	342,800	42,400	14.1
<i>Mining and Logging</i>	900	1,000	100	11.1
<i>Construction</i>	14,600	19,300	4,700	32.2
<i>Specialty Trade Contractors</i>	10,000	13,500	3,500	35
<i>Manufacturing</i>	30,600	30,300	-300	-1
<i>Durable Goods Manufacturing</i>	18,600	18,500	-100	-0.5
<i>Computer and Electronic Product Manufacturing</i>	5,500	4,700	-800	-14.5
<i>Nondurable Goods Manufacturing</i>	12,000	11,800	-200	-1.7
<i>Chemical Manufacturing</i>	7,500	7,600	100	1.3
<i>Trade, Transportation, and Utilities</i>	59,100	67,900	8,800	14.9
<i>Wholesale Trade</i>	13,100	14,900	1,800	13.7
<i>Retail Trade</i>	40,000	46,100	6,100	15.3
<i>Food and Beverage Stores</i>	8,700	10,300	1,600	18.4
<i>Clothing and Clothing Accessories Stores</i>	5,400	6,300	900	16.7
<i>General Merchandise Stores</i>	6,200	6,700	500	8.1
<i>Transportation, Warehousing, and Utilities</i>	6,000	6,900	900	15
<i>Transportation and Warehousing</i>	5,000	5,800	800	16
<i>Information</i>	5,000	5,300	300	6
<i>Financial Activities</i>	17,400	18,000	600	3.4
<i>Finance and Insurance</i>	13,200	13,400	200	1.5
<i>Credit Intermediation and Related Activities</i>	7,900	8,200	300	3.8
<i>Insurance Carriers and Related Activities</i>	4,300	4,000	-300	-7
<i>Real Estate, Rental, and Leasing</i>	4,300	4,600	300	7
<i>Professional and Business Services</i>	35,900	41,600	5,700	15.9

<i>Industry Title</i>	2016 Employment Estimate	Projected 2026 Employment Estimate	Projected Numeric Change 2016- 2026	Percentage Change
<i>Professional, Scientific, and Technical Services</i>	15,800	19,300	3,500	22.2
<i>Management of Companies and Enterprises</i>	2,100	2,200	100	4.8
<i>Administrative, Support, Waste Management, and Remediation Services</i>	17,900	20,100	2,200	12.3
<i>Administrative and Support Services</i>	17,200	19,200	2,000	11.6
<i>Employment Services</i>	7,400	8,200	800	10.8
<i>Educational Services (Private), Health Care, and Social Assistance</i>	44,400	54,000	9,600	21.6
<i>Leisure and Hospitality</i>	36,400	45,300	8,900	24.5
<i>Accommodation and Food Services</i>	31,200	38,200	7,000	22.4
<i>Other Services (excludes Private Household Workers)</i>	9,600	10,400	800	8.3
<i>Government</i>	46,600	49,700	3,100	6.7
<i>Federal Government</i>	7,400	7,500	100	1.4
<i>State and Local Government</i>	39,200	42,200	3,000	7.7
<i>State Government</i>	2,900	3,300	400	13.8
<i>State Government Education</i>	1,400	1,800	400	28.6
<i>Other State Government</i>	1,500	1,500	0	0
<i>Local Government</i>	36,300	38,900	2,600	7.2
<i>Local Government Education</i>	20,800	22,300	1,500	7.2
<i>Other Local Government</i>	15,500	16,600	1,100	7.1

Source: California Employment Development Department (EDD)

Table 4.20: Travel Time

<i>Travel Time to Work</i>	Number	Percentage
< 30 Minutes	237,750	65%
30-59 Minutes	98,819	27%
60 or More Minutes	31,949	9%
<b>Total</b>	<b>368,518</b>	<b>100%</b>

Source: 2011-2015 ACS

Table 4.21: Educational Attainment

<i>Educational Attainment (Population 25 Years and Over)</i>	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme
<i>Less than 9th grade</i>	9.9%	3.9%	21.2%	7.5%	4.6%	23.3%	10.7%
<i>9th to 12th grade, no diploma</i>	7.0%	3.9%	14.6%	4.9%	4.5%	11.1%	9.7%
<i>High school graduate (includes equivalency)</i>	19.0%	16.3%	20.3%	15.0%	14.5%	21.3%	26.2%
<i>Some college, no degree</i>	23.7%	25.3%	26.7%	23.9%	23.2%	20.7%	27.1%
<i>Associate's degree</i>	8.8%	9.7%	6.9%	10.9%	7.4%	7.4%	8.6%
<i>Bachelor's degree</i>	20.0%	24.8%	6.5%	26.0%	25.1%	11.7%	11.8%
<i>Graduate or professional degree</i>	11.7%	16.0%	3.8%	11.9%	20.7%	4.5%	5.9%

<i>Educational Attainment (Population 25 Years and Over)</i>	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<i>Less than 9th grade</i>	4.7%	21.5%	4.0%	3.9%	10.4%	7.3%
<i>9th to 12th grade, no diploma</i>	6.2%	14.2%	5.5%	3.8%	7.9%	6.1%
<i>High school graduate (includes equivalency)</i>	19.6%	21.3%	21.4%	14.3%	19.0%	18.4%
<i>Some college, no degree</i>	26.5%	21.6%	26.2%	21.3%	24.3%	24.3%
<i>Associate's degree</i>	10.2%	7.3%	10.6%	8.0%	8.2%	7.7%
<i>Bachelor's degree</i>	20.3%	8.6%	21.5%	28.6%	19.0%	22.1%
<i>Graduate or professional degree</i>	12.6%	5.3%	10.8%	20.2%	11.3%	14.1%

Source: 2011-2015 ACS

Table 4.22: Educational Attainment in Labor Force

<i>Educational Attainment</i>	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
<i>Less than high school graduate</i>	49,025	5,418	19,342
<i>High school graduate (includes equivalency)</i>	55,765	6,341	19,030
<i>Some college or associate's degree</i>	106,225	8,902	28,494
<i>Bachelor's degree or higher</i>	112,799	6,153	20,950

Source: 2011-2015 ACS

Table 4.23: Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
<i>Less than 9th grade</i>	2,885	8,498	11,156	22,049	12,708
<i>9th to 12th grade, no diploma</i>	8,567	9,481	9,618	12,992	6,347
<i>High school graduate, GED, or alternative</i>	22,932	23,973	19,667	37,879	22,899
<i>Some college, no degree</i>	37,202	27,412	23,643	53,924	25,484
<i>Associate's degree</i>	5,620	9,812	9,198	20,767	8,444
<i>Bachelor's degree</i>	6,233	22,114	22,280	46,186	19,479
<i>Graduate or professional degree</i>	392	7,568	12,359	29,994	14,678

Source: 2011-2015 ACS

Table 4.24: Educational Attainment – Median Earnings in the Past 12 Months

<i>Educational Attainment</i>	Median Earnings in the Past 12 Months
<i>Less than high school graduate</i>	\$19,174
<i>High school graduate (includes equivalency)</i>	\$30,048
<i>Some college or associate's degree</i>	\$40,182
<i>Bachelor's degree</i>	\$62,117
<i>Graduate or professional degree</i>	\$82,233

Source: 2011-2015 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The largest number of workers and jobs are in the education and health care services employment sectors. Arts, entertainment, and accommodations, as well as retail trade, also have a large numbers of both jobs and workers, though retail employment has slowed in the past few years. Recent growth has been largely in the health care and social assistance sector, followed by hospitality (accommodation and food services).

Over the next five years, the healthcare and social assistance cluster (including educational services) is projected to grow by 20 percent and add over 6,000 jobs. Hospitality is projected to grow by seven percent. Construction is projected to grow by six percent, adding over 1,300 jobs.

### **Describe the workforce and infrastructure needs of the business community.**

As discussed in the Introduction to Non-Housing Community Development Assets, the number of jobs among the four highest-paying fields in the county (non-durable goods manufacturing, durable goods manufacturing, information technology, and financial activities) has decreased by more than 10 percent since the recession while the lowest-paying jobs (leisure and hospitality, education, and health) have increased the most in number (California Lutheran University Center for Economic Research and Forecasting). Employers in all fields experience employee recruitment and retention hampered by high cost of living and housing costs, particularly for those that are not in the highest paying job sectors. A balance of housing with employment and wages would increase economic growth in the area.

The Ventura County Comprehensive Economic Development Strategy published by the Economic Development Collaborative in 2019 includes the following infrastructure goal for Ventura County:

#### ***Enhance community resiliency through strategic investments in regional infrastructure:***

***Water:*** Increase investment in water resource management, including groundwater retention and storage capacity, securing regionwide access to state water resources, improving efficiency, and establishing a sustainable balance between water availability and urban and rural water use.

***Transportation:*** Increase local investments and leveraging of state, federal, and private funds for improved roadways and multi-modal connectivity throughout the county.

***Energy:*** Support public and private investment and innovation for efficient and clean energy production, storage, and distribution mechanisms.

***Broadband:*** Promote strategic planning and investment for enhancing broadband infrastructure, supporting quality education, health services, public safety, and business growth outcomes, and enabling a Smart Cities model for public and private collaboration.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Workforce development and economic development stakeholders in Ventura County describe the need for housing as the most important factor in growing regional job and business opportunities. Land availability, transportation, and infrastructure needs are not constraints compared to the housing

shortage. Housing availability is equivalent to labor availability and is constrained at all price and wage levels. All planned housing investments will have an economic impact.

Workforce training and education stakeholders cite housing as a constraint as most residents are unable to afford housing if reducing employment hours/income below full-time in order to attend workforce training courses.

Employers have recruitment and retention issues at all pay levels because the wage/housing price ratio is much higher in other areas of the country.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

*The Ventura County Comprehensive Economic Development Strategy* published by the Economic Development Collaborative in 2019 includes the following workforce development goal for Ventura County:

***Support strategic investment in high-impact workforce development programs that reinforce a competitive Ventura County economy and help retain and expand existing businesses.***

*Ventura County's competitive advantage is the continued expansion of high-impact and fast-evolving sectors such as advanced manufacturing, agriculture technology, bioscience, and health services, which rely heavily on STEM skills and occupational clusters that span our key industries, including IT networking, computer science, technology, management, and business administration. The momentum of Smart City development and the entrepreneurial ecosystem in Ventura County has increased the demand for skilled labor in technology fields. Current and projected migration patterns require that talent be fostered within our existing population—particularly through investments in career education—to sustain a resilient and competitive economy. Priority areas for secondary and postsecondary education include the development of modern facilities in urban and rural areas that will provide education and training resources in advanced manufacturing and mechatronics, technology, and entrepreneurship.*

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Within Ventura County several community colleges and training initiatives exist. These efforts can help individuals who have limited household income earn more and fill needed employment gaps. Options within Ventura County include:

Within Ventura County there are two universities (California State University Channel Islands and California Lutheran University) and three community colleges (Oxnard, Ventura, and Moorpark).

The Economic Development Collaborative offers the “ETP Workforce Training Program,” funded by the California Employment Training Panel, that can work with companies to train existing workers and provide on-the-job training for new workers.

The Ventura County Workforce Development Board also offers workforce training through the On-The-Job Training (OJT) program. OJT is a Workforce Innovation and Opportunity Act (WIOA) program that funds employee screening and training for businesses. OJT reimburses employers up to 50 percent of a trainee’s wages during the training period.

The Specialized Training & Employment Project to Success (STEPS) program is a partnership program between the Ventura County Probation Agency (VCPA) and the Human Services Agency (HSA) that provides job readiness training to those in the justice system who are preparing for employment.

## Needs and Market Analysis Discussion

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Housing problems impact low- and moderate-income households disproportionately compared to higher income households. Any areas with a concentration of low- and moderate-income households are more likely to have high rates of housing problems, especially cost burden, the most common housing problem in Ventura County.

The definition of a low- and moderate-income concentration is a block group in which a minimum percentage of total households are low- and moderate-income. The percentage used to designate low- and moderate-income concentration varies throughout Ventura County. In Camarillo this percentage is 36.54%, in Simi Valley it is designated as 40.78% and in Thousand Oaks it is 36.5%. For all other entitlement cities and Ventura Urban County, a low- and moderate-income concentration is defined as a block group where at least 51.00% of the population total households are low- and moderate-income.

Low- and moderate-income areas of Ventura County correlate with areas with a concentration of minority (non-White or Hispanic or Latino) residents. These areas include unincorporated areas of the County surrounding the cities of Santa Paula and Fillmore along State Route 126, including the unincorporated community of Piru. They also include unincorporated areas of the County surrounding the City of Ojai, and the Cities of San Buenaventura, Oxnard, and Port Hueneme.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The Cities of Fillmore, Oxnard, Port Hueneme, and Santa Paula and the Unincorporated County area of Piru have a concentration (population majority) of Hispanic or Latino residents. Majority low- and moderate-income Census block groups are located throughout Ventura County but concentrated around the Cities of Port Hueneme, Oxnard, San Buenaventura, and Santa Paula.

Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) are census tracts where more than half the population is non-White and 40% or more of the population is in poverty (or where the poverty rate is greater than three times the average poverty rate in the area). There are R/ECAPs around the cities of Oxnard, Port Hueneme, San Buenaventura, and Santa Paula.

### **What are the characteristics of the market in these areas/neighborhoods?**

The low- and moderate-income block groups and concentrations of minority residents generally overlap. Most multifamily affordable housing developments for rental housing are located in and around low- and moderate-income areas.

### **Are there any community assets in these areas/neighborhoods?**

The County has a strong network of active and dedicated non-profit organizations and community groups that work to address the housing and community development needs in the low- and moderate-income neighborhoods, as evidenced by the number of agencies and organizations that participated in this Consolidated Plan and simultaneous Analysis of Impediments stakeholder meetings and focus groups.

Jurisdictions in the County also collaborated frequently to address housing and community development issues, to better serve the underserved neighborhoods and avoid duplicated efforts.

### **Are there other strategic opportunities in any of these areas?**

Jurisdictions within the County will continue to collaborate with the agencies and organizations in Ventura County to ensure services and programs are delivered in a cost-effective manner and provide assistance to those who are most in need.

## **Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Per HUD guidance, all Consolidated Plans submitted after January 1, 2018, must address broadband needs within the jurisdiction.

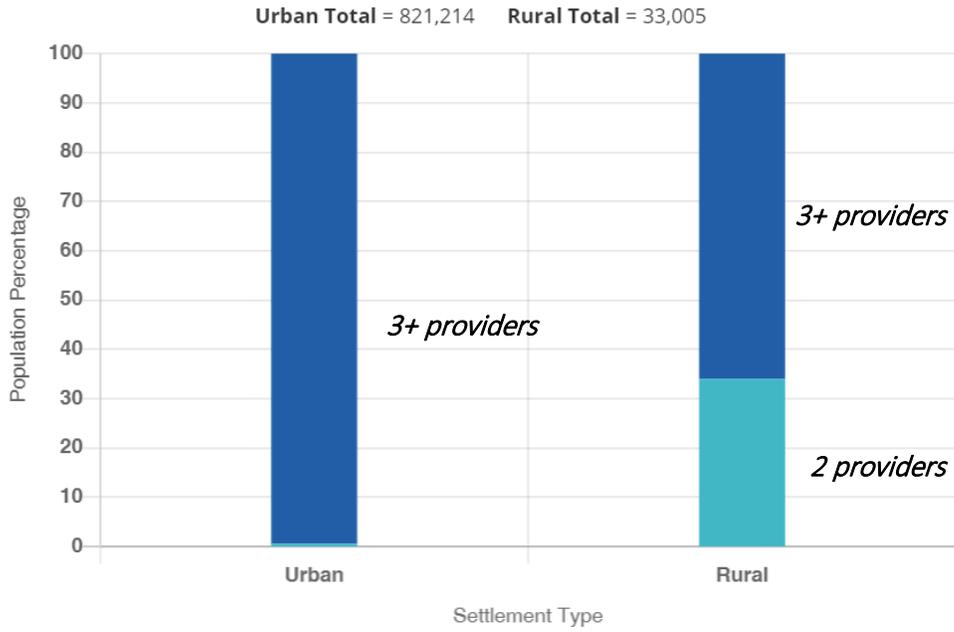
The map below outlines Ventura County's access to providers offering broadband services. The speeds identified are 25Mbps download and 3Mbps upload, the minimum speeds to be considered broadband by the U.S. Federal Communications Commission (FCC).

Broadband Internet access is dependent on having a computer and broadband availability. Computer ownership varies throughout Ventura County with the highest percentage of households in Thousand Oaks (94.0 percent) and the lowest in Santa Paula (77.9 percent). Thousand Oaks also has the highest percentage of households who own a computer and have access to broadband internet (90.7 percent) and Santa Paula has the lowest (71.7 percent). (2013-2017 ACS)

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

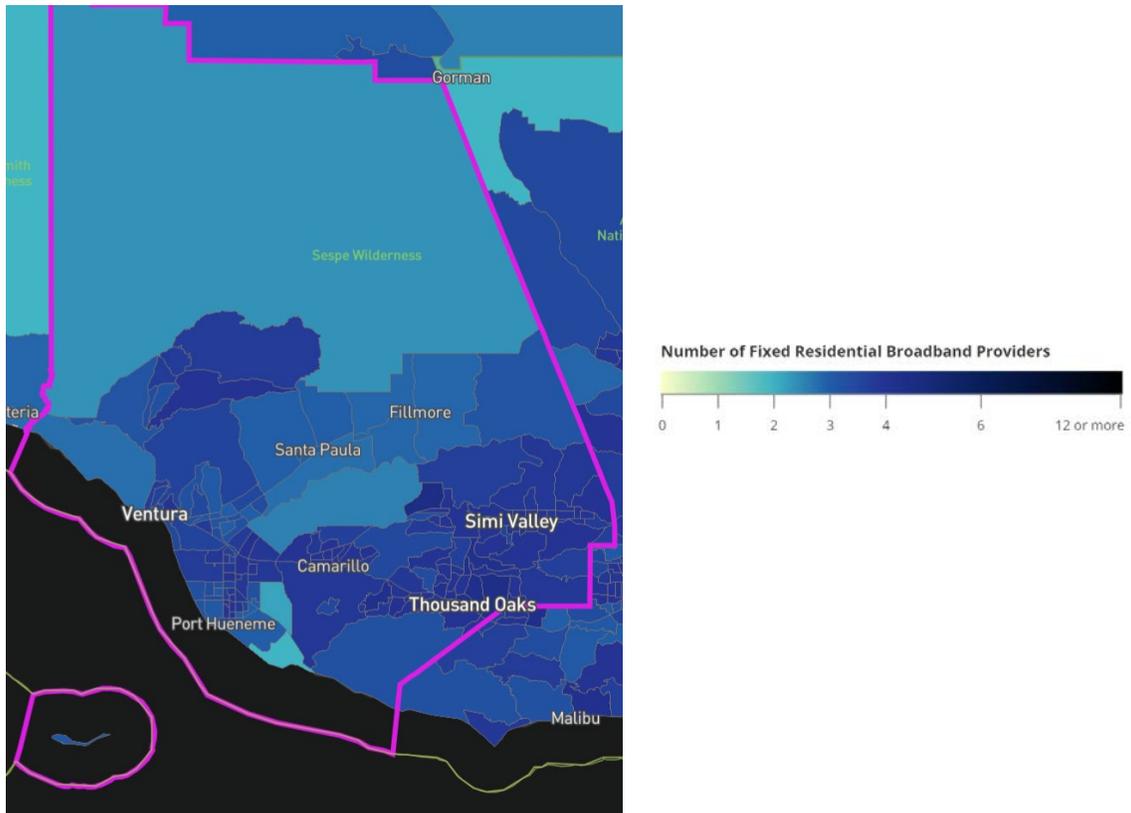
In urban areas (as defined by the U.S. Census), more than 99 percent of residents have access to three or more broadband providers. In rural areas, 34 percent of residents have access to two providers and 66 percent of residents have access to at least three providers. (FCC)

Figure 4.12



Source: Fixed Broadband Deployment, FCC 2019

Figure 4.13



Source: Fixed Broadband Deployment, FCC 2019

Table 4.25: Households with Computers or Broadband

<i>Computers and Internet Use</i>	Households with a computer	Households with a broadband Internet subscription
<i>Camarillo</i>	92.20%	87.60%
<i>Fillmore</i>	79.80%	74.80%
<i>Moorpark</i>	92.60%	90.30%
<i>Ojai</i>	90.30%	85.60%
<i>Oxnard</i>	88.40%	77.30%
<i>Port Hueneme</i>	89.70%	81.70%
<i>San Buenaventura</i>	91.90%	85.90%
<i>Santa Paula</i>	77.90%	71.70%
<i>Simi Valley</i>	91.80%	89.50%
<i>Thousand Oaks</i>	94.00%	90.70%
<i>Ventura Urban County</i>	89.10%	83.00%
<i>Unincorporated County</i>	91.90%	84.80%

Source: 2013-2017 ACS

## Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

### **Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

Ventura County 2015 Multi-Hazard Mitigation Plan (2015 MHMP) profiles the risks and potential impacts to the County as well as disaster mitigation actions due to (among other disasters) climate change, drought, flood and landslides, and wildfire: *Effects of climate change are expected to negatively impact water and electricity demand and supplies in Ventura County. Also, rising sea levels will threaten cities along the Ventura County coast and its rivers, decreasing air quality and extreme heat days will degrade public health, wildfire risk will increase (particularly in the grassland hills and mountainous areas of the County), and the County’s over \$2 billion agricultural industry could decline significantly.*

Climate change has already started to impact Southern California by increasing periods of drought and windstorms, which have associated hazards individually and can also affect the frequency and intensity of wildfire.

Increased winds lead to problems with above-ground power lines. High winds (windstorms) create the need for power shutoffs to avoid dangers from the power lines becoming damaged or otherwise in contact with the ground and/or people and structures. Power outages can make life difficult for both

homeowners and industry and can be potentially life-threatening to those using electrically powered medical equipment. Winds also increase the conditions for wildfire by drying soils and vegetation, which then increase the spread and intensity of a wildfire.

Drought due to increased temperatures, increased winds, and decreased precipitation has a number of natural hazard risks. Drought causes economic damage to industry, particularly agriculture, a large part of the economy in Ventura County. Drought increases the likelihood of wildfire. Low soil moisture can also kill forest trees, creating natural hazards due to erosion and public safety in addition to wildfire. (Lessons from California’s 2012–2016 Drought, *Journal of Water Resources Planning and Management*, Volume 144 Issue 10 - October 2018)

The County of Ventura experienced wildfires in 2017, 2018, and 2019, which resulted in human death and injury as well as significant economic damage. These disasters permanently and temporarily displaced households as well, with more than 800 Ventura County housing units destroyed (of which 86 were rental units) with hundreds more damaged.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Social factors such as poverty, lack of access to transportation, language barriers, and crowded housing affect disaster planning and response in a community. These factors are called “social vulnerability” to disasters by the U.S. Centers for Disease Control and Prevention (CDC).

The CDC notes that “economically disadvantaged populations are disproportionately affected by disasters. The poor are less likely to have the income or assets needed to prepare for a possible disaster or to recover after a disaster.” In populations with limited English proficiency, overrepresented in LMI populations, disaster communication is difficult, especially in communities that speak a language other than English or Spanish because translators and accurate translations of information may not be available.

Housing quality is an important factor in disaster vulnerability and is tied to household income. LMI households are more likely to live in poorly constructed houses or mobile homes that are especially vulnerable to strong storms, flooding, earthquakes, and/or wildfires. In addition, transportation out of an evacuation zone is often a problem for people who do not have access to a vehicle, a higher likelihood in households that are LMI. (A Social Vulnerability Index for Disaster Management, *Journal of Homeland Security and Emergency Management*, Volume 8, Issue 1 Article 3, 2011)

In Ventura County there are many Census tracts with high social vulnerability due to a high percentage of LMI and/or limited English proficiency households. These areas should be noted during any disaster planning activities.

Ventura County’s hazard planning and information website, [readyventuracounty.org](http://readyventuracounty.org), exists as the principal public website for communicating disaster preparedness and updates to the public. The website is a joint project between FEMA, the Ad Council, the Ventura County Sheriff’s Office of Emergency Services, and partnerships with key government and nonprofit organizations within each jurisdiction in the County such as police and fire departments, the American Red Cross, and the Ventura County Office of Education.

# Section V: Strategic Plan

## Overview

The Strategic Plan outlines each jurisdiction’s plan for allocating HUD entitlement grants and identifies local priorities within the regional context. Informed by qualitative and quantitative data gathered through citizen participation and consultation with stakeholders throughout the region, market analysis, and an assessment of U.S. Census and other local data that reflect community needs, the Strategic Plan identifies the highest priority needs toward which to direct grant dollars. The following regional goals were identified to meet high-priority needs identified through the Needs Assessment, Market Analysis, and consultation with stakeholders and the general public (in no particular order or ranking):

- **Goal 1:** Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County.
- **Goal 2:** Enhance economic stability and prosperity by increasing economic opportunities for residents through job skills training and promotion of local entrepreneurship.
- **Goal 3:** Increase access to health and wellness services, youth activities, senior activities, and social service activities for residents.
- **Goal 4:** Work alongside the Ventura County Continuum of Care to end homelessness within Ventura County by providing housing, emergency shelter, and social services to homeless persons or those at risk of homelessness.
- **Goal 5:** Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards.
- **Goal 6:** Create and maintain effective housing and community development programs that address the priority needs listed within the Consolidated Plan, comply with all U.S. Housing and Urban Development (HUD) requirements, and achieve the goals and objectives set out by each Ventura County jurisdiction.

While Ventura County and the cities of Camarillo, Oxnard, San Buenaventura (Ventura), Simi Valley, and Thousand Oaks engaged in a coordinated planning process, each jurisdiction is responsible for allocating its own resources across these goals. The Goals Summary Information later in this section identifies the specific funding and anticipated outcomes by each jurisdiction.

## Geographic Priorities – 91.215(A)(1)

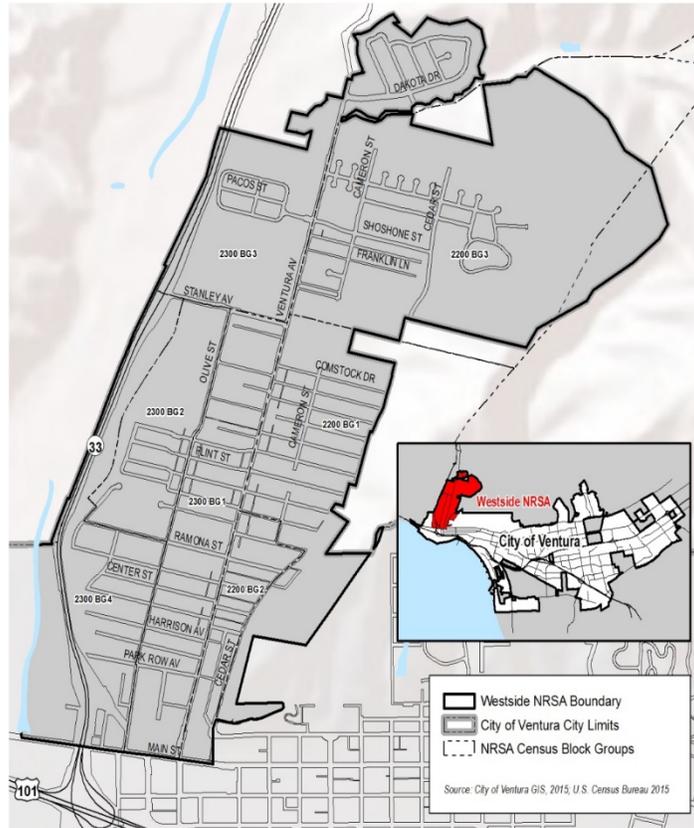
### **General Allocation Priorities: Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).**

Each entitlement jurisdiction within Ventura County invests community development resources to address needs of low- and moderate-income persons living throughout the jurisdiction. Each entitlement jurisdiction additionally allocates resources that geographically target specific neighborhoods in which the majority of residents are low- and moderate-income. With limited resources, each community identifies opportunities to target resources at areas that have the greatest need or that would maximize the impact of the investment.

Individual activities funded by the Community Development Block Grant (CDBG) program are designed to benefit low- and moderate-income (LMI) persons or, in the case of activities like parks and streets, areas where at least 51 percent of the residents are low- and moderate-income persons. However, the jurisdictions of Camarillo, the city of Simi Valley, and the city of Thousand Oaks are considered “Exception Grantees” by HUD, meaning that the area served by such activities must be within the highest quartile of low- and moderate-income block groups (rather than areas where at least 51 percent of persons are low- and moderate-income). For fiscal year 2019, the percentages of LMI persons were 36.54 percent in Camarillo, 40.78 percent in Simi Valley, and 36.5 percent in Thousand Oaks; these percentages are adjusted by HUD annually.

Within the City of San Buenaventura, the Westside Ventura Neighborhood is one of the oldest and most socio-economically diverse communities. The area is bounded by the Ojai Freeway (Highway 33) to the west, steep hillsides to the east, Ottawa Street to the north, and Park Row Avenue to the south. These Census block groups are the Westside Neighborhood Revitalization Strategy Area (NRSA), a section of the City that has been created to deliver focused revitalization activities using CDBG funds. While expenditure of CDBG funds must typically meet strict eligibility and recordkeeping requirements, communities with approved NRSAs are offered enhanced flexibility in undertaking economic development, housing, and public service activities with CDBG funds within the approved NRSA boundaries. This flexibility is designed to promote innovative programs in economically disadvantaged residential areas of the community. The Westside Ventura Neighborhood NRSA is the only geographic priority area within the Ventura County entitlement jurisdictions.

Map 5.1: City of San Buenaventura Westside Neighborhood Revitalization Strategy Area (NRSA)



## Priority Needs – 91.214(A)(2)

### *Priority Needs*

Ventura Urban County and the cities of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks conducted an extensive Needs Assessment and consultation process that identified priority needs across the region and unique needs within each individual jurisdiction. All housing and community development needs were identified as important across the region, but due to limited resources, each jurisdiction was not able to fund activities to address all needs. In some cases, a need was not funded because it was being addressed through other community resources.

The Priority Needs summary table assigns a “high” or “low” priority to each need as prescribed by HUD to each jurisdiction. Designating a need as “high priority” means that, in addition to the item being identified as highly needed in the region, the jurisdiction plans to allocate funding to address it during the five-year consolidated planning period if funding allows. A low priority need indicates that, while the need is a recognized priority, there likely will be insufficient funds to address it with federal community development resources. To the extent that community partners can undertake these activities through other funding sources, the Consolidated Plan would support the activities.

Funding each priority need will depend on the availability of resources at the jurisdictional level and by local decisions made annually during the annual Action Plan process. Additional funding may allow low priority needs to be funded, or, conversely, funding shortages may result in a high priority need that will not be funded.

Table 5.1: Priority Needs Summary Table

<i>Priority Need</i>	1. New Rental Housing	
<i>Level of Need</i>	Camarillo	High
	Oxnard	High
	San Buenaventura	High
	Simi Valley	High
	Ventura County	High
	Thousand Oaks	High
<i>Population**</i>	Extremely Low-Income Low-Income Moderate-Income Large Families	Families with Children Elderly Public Housing Residents
<i>Geographic Areas Affected</i>	Entitlement Area Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County. (Goal 1)	
<i>Description</i>	Jurisdictions will create quality rental housing through construction of new rental housing units primarily for low- and moderate-income persons. The highest priority will be for the creation of new affordable rental units.	
<i>Basis for Relative Priority</i>	Rental housing vacancy is low throughout Ventura County. Low housing supply along with high demand has resulted market-rate rents that are among the highest in the United States. Subsidized affordable rental housing is in high demand and difficult for low-income households to access due to long waiting lists. Several subsidized affordable housing contracts are due to expire within the next five years which will further decrease supply. Little naturally occurring affordable housing exists leading to displacement of communities, financial stability for individuals and families, local worker shortages, and housing unit overcrowding.	

<i>Priority Need</i>	<b>2. Housing Support and Stability</b>	
<i>Level of Need</i>	Camarillo	High
	Oxnard	High
	San Buenaventura	High
	Simi Valley	High
	Ventura County	High
	Thousand Oaks	High
<i>Population</i>	Extremely Low-Income	Unaccompanied Youth
	Low-Income	Persons with Mental, Physical, or
	Moderate-Income	Developmental Disabilities
	Middle-Income	Persons with Alcohol or Other
	Families with Children	Addictions
	Large Families	Victims of Domestic Violence
	Public Housing Residents	Persons with HIV/AIDS and their
	Elderly	Families
Frail Elderly	Veterans	
<i>Geographic Areas Affected</i>	Entitlement Area	
<i>Associated Goals</i>	Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County. (Goal 1)	
	Work alongside the Ventura County Continuum of Care to end homelessness within Ventura County by providing housing, emergency shelter, and social services to homeless persons or those at risk of homelessness. (Goal 4)	
<i>Description</i>	Funding will be directed towards the creation of supportive housing units. Housing stability will be fostered through tenant-based rental assistance programs, home-share, or other housing navigation services, and the promotion of fair housing for all residents.	
<i>Basis for Relative Priority</i>	Permanent supportive housing provides affordable housing along with health care and supportive services to help individuals and families (including people with disabilities, people recovering from substance abuse, people with other health issues, and individuals and families at risk of becoming homeless) successfully maintain occupancy in housing and lead stable lives. There is a shortage of permanent supportive housing throughout Ventura County, which diminishes the current support services and housing quality of potential residents. Housing discrimination and eviction reduce housing stability for individuals and families. Additional education and housing support activities increase both individual and regional housing stability.	

<i>Priority Need</i>	3. Homeownership Opportunities	
<i>Level of Need</i>	Camarillo	High
	Oxnard	High
	San Buenaventura	High
	Simi Valley	High
	Ventura County	High
	Thousand Oaks	High
<i>Population</i>	Extremely Low-Income Low-Income Moderate-Income	Families with Children Large Families
<i>Geographic Areas Affected</i>	Entitlement Area Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County. (Goal 1)	
<i>Description</i>	<p>Jurisdictions will create quality homeowner housing units for low- and moderate-income households through construction of units or purchase or resale with a price subsidy. Though homeowner units are needed for all income levels, the highest priority will be for the creation of new affordable rental units.</p> <p>Acquisition of affordable housing units will be made possible for low- and moderate-income households through homeowner assistance programs, including providing down payment and closing-cost assistance, and housing counseling.</p>	
<i>Basis for Relative Priority</i>	Homeowner housing prices are high in every regional jurisdiction. Low housing supply, high demand, and high utility and homeowners association costs create housing units that are financially out of reach for many local residents. Stakeholders and community consultation indicated a strong need for housing of all types.	

<i>Priority Need</i>	4. Rehabilitation and Preservation of Existing Housing Units	
<i>Level of Need</i>	Camarillo	High
	Oxnard	High
	San Buenaventura	High
	Simi Valley	High
	Ventura County	High
	Thousand Oaks	High
<i>Population</i>	Extremely Low-Income	Families with Children
	Low-Income	Large Families
	Moderate-Income	Elderly
	Middle-Income	Frail Elderly
	Public Housing Residents	Persons with Physical Disabilities
<i>Geographic Areas Affected</i>	Entitlement Area	
	Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County. (Goal 1)	
<i>Description</i>	<p>Funds will be allocated to rehabilitation of rental and homeowner units to increase the quality of affordable rental housing units and/or preserve housing affordability. Rehabilitation may be a response to an urgent need due to a natural disaster or part of a general rehabilitation program.</p> <p>Housing units may be modified to create housing accessibility for persons with disabilities and/or energy efficiency modifications.</p> <p>Code enforcement activities may also increase maintenance and repair work within targeted low- and moderate-income areas.</p>	
<i>Basis for Relative Priority</i>	Safe and affordable housing is a high need for all residents, particularly low- and moderate-income homeowners who are disabled and in need of housing modifications to remain residing in their house. Homeowners who are unable to afford needed repairs also need assistance as housing prices rise, particularly when in response to an unanticipated natural disaster.	

<i>Priority Need</i>	5. Assistance for Senior Residents	
<i>Level of Need</i>	Camarillo	High
	Oxnard	High
	San Buenaventura	High
	Simi Valley	High
	Ventura County	High
	Thousand Oaks	High
<i>Population</i>	Extremely Low-Income	Elderly
	Low-Income	Frail Elderly
	Moderate-Income	Persons with Physical Disabilities
<i>Geographic Areas Affected</i>	Entitlement Area	
	Low- and Moderate-Income Areas	
<i>Associated Goals</i>	<p>Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County. (Goal 1)</p> <p>Increase access to health and wellness services, youth activities, senior activities, and social service activities for residents. (Goal 3)</p> <p>Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards. (Goal 5)</p>	
<i>Description</i>	Housing with direct care services, health and social services to help seniors age in place, and ADA-accessible public facilities and infrastructure all increase the quality of life of senior citizens within a community.	
<i>Basis for Relative Priority</i>	All jurisdictions within the Ventura County region have a growing senior population. Thousand Oaks, Simi Valley, and Camarillo in particular will continue to see the number of residents over the age of 65 increase and will need to make sure that these residents (especially those that are low- and moderate-income) have equal access to housing and community amenities.	

<i>Priority Need</i>	6. Increase Job Skills	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	High
	San Buenaventura	High
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Extremely Low-Income Low-Income	Moderate-Income Middle-Income
<i>Geographic Areas Affected</i>	Entitlement Area Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Enhance economic stability and prosperity by increasing economic opportunities for residents through job skills training and promotion of local entrepreneurship. (Goal 2)	
<i>Description</i>	Low- and moderate-income adults are provided job skills training either in a workplace or classroom setting. Skills are directly tied to obtaining employment (such as job search assistance), acquisition of technical job skills, general education, or assistance removing employment barriers.	
<i>Basis for Relative Priority</i>	The Ventura County region has a strong economy with a number of high-wage industries. Without job training, many local residents are able to obtain employment but may not be able to increase earnings to a level that is sustainable in a high-cost area.	

<i>Priority Need</i>	7. Façade Improvements	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	Low
	San Buenaventura	Low
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Non-Housing Community Development	
<i>Geographic Areas Affected</i>	Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Enhance economic stability and prosperity by increasing economic opportunities for residents through job skills training and promotion of local entrepreneurship. (Goal 2)	
<i>Description</i>	Assist businesses in a low- and moderate-income area with commercial façade treatments.	
<i>Basis for Relative Priority</i>	Facade improvements help economic development and address blight in struggling neighborhoods. Though not identified as a priority need, the activity may be addressed using alternative funds.	

<i>Priority Need</i>	8. Local Entrepreneurship	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	High
	San Buenaventura	High
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Non-Housing Community Development	
<i>Geographic Areas Affected</i>	Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Enhance economic stability and prosperity by increasing economic opportunities for residents through job skills training and promotion of local entrepreneurship. (Goal 2)	
<i>Description</i>	Assist for-profit small businesses with technical and financial assistance to create jobs or create a successful microenterprise startup. Financial assistance may be in the form of a grant or loan.	
<i>Basis for Relative Priority</i>	Small businesses support the local economy and are an entry point to employment for local residents. The high cost of living in the Ventura County region, particularly for housing, drives the need for economic development that reaches all populations for financial stability.	

<i>Priority Need</i>	9. Social Services	
<i>Level of Need</i>	Camarillo	High
	Oxnard	High
	San Buenaventura	High
	Simi Valley	High
	Ventura County	High
	Thousand Oaks	High
<i>Population</i>	Extremely Low-Income Low-Income Moderate-Income Families with Children Elderly Frail Elderly Persons with Physical Disabilities	Persons with Mental and Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<i>Geographic Areas Affected</i>	Entitlement Area	
<i>Associated Goals</i>	Increase access to health and wellness services, youth activities, senior activities, and social service activities for residents. (Goal 3)	
<i>Description</i>	Social services are provided to low- and moderate-income individuals and households. Services include medical and disability support, language education or language services, disaster recovery, adult education, and legal and advocacy services.	
<i>Basis for Relative Priority</i>	The Needs Assessment and stakeholder engagement indicated low-income individuals in the Ventura County region benefit from services provided to increase quality of life.	

<i>Priority Need</i>	10. Youth Activities and Services	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	High
	San Buenaventura	High
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Extremely Low-Income Low-Income Moderate-Income	Middle-Income Families with Children Unaccompanied Youth
<i>Geographic Areas Affected</i>	Entitlement Area	
<i>Associated Goals</i>	Increase access to health and wellness services, youth activities, senior activities, and social service activities for residents. (Goal 3)	
<i>Description</i>	Youth from low- and moderate-income households are provided services and activities that would otherwise be unavailable.	
<i>Basis for Relative Priority</i>	Low- and moderate-income youth make up a high percentage of the population in some areas. Activities and services targeted towards these youth increase their current quality of life and improve future outcomes.	

<i>Priority Need</i>	11. Homelessness	
<i>Level of Need</i>	Camarillo	High
	Oxnard	High
	San Buenaventura	High
	Simi Valley	High
	Ventura County	High
	Thousand Oaks	High
<i>Population</i>	Extremely Low-Income Low-Income Moderate-Income Rural Chronic Homeless Individuals Families with Children	Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
<i>Geographic Areas Affected</i>	Entitlement Area	
<i>Associated Goals</i>	Work alongside the Ventura County Continuum of Care to end homelessness within Ventura County by providing housing, emergency shelter, and social services to homeless persons or those at risk of homelessness. (Goal 4)	
<i>Description</i>	Facilities and services are made available to homeless individuals and families and those at risk of homelessness. Outreach, counseling, housing navigation, emergency shelter, legal services, and other assistance are provided so that homeless persons attain safe and secure permanent housing.	
<i>Basis for Relative Priority</i>	There is a high number of homeless individuals and families within the Ventura County region, and the number of people has grown. Needs Assessment and stakeholder feedback confirm coordinated shelter and services are highly needed.	

<i>Priority Need</i>	12. Streets and Streetscapes	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	Low
	San Buenaventura	Low
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Non-Housing Community Development	
<i>Geographic Areas Affected</i>	Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards. (Goal 5)	
<i>Description</i>	Reconstruction of streets and sidewalks, street tree addition or replacement, and improvement of public walkways to meet Americans with Disabilities Act (ADA) accessibility standards within low- and moderate-income areas.	
<i>Basis for Relative Priority</i>	These activities would be supported by community (resident) feedback in meetings and through the resident survey.	

<i>Priority Need</i>	13. Parks and Community Space	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	High
	San Buenaventura	Low
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Non-Housing Community Development	
<i>Geographic Areas Affected</i>	Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards. (Goal 5)	
<i>Description</i>	Construction or improvement of public parks and community buildings within low-and moderate-income areas to enhance quality of life and provide equal access to community amenities.	
<i>Basis for Relative Priority</i>	Park and community center improvements would be supported by community (resident) feedback in meetings and through the resident survey.	

<i>Priority Need</i>	14. Disaster Planning and Recovery	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	Low
	San Buenaventura	Low
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Non-Housing Community Development	
<i>Geographic Areas Affected</i>	Entire Jurisdiction Low- and Moderate-Income Areas	
<i>Associated Goals</i>	<p>Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County. (Goal 1)</p> <p>Increase access to health and wellness services, youth activities, senior activities, and social service activities for residents. (Goal 3)</p> <p>Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards. (Goal 5)</p>	
<i>Description</i>	Disaster planning and recovery activities after severe weather, fire, or earthquakes.	
<i>Basis for Relative Priority</i>	Fires and severe weather such as windstorms have begun to occur frequently in the Ventura County region. Planning and recovery activities are needed on an ongoing or urgent need basis to assist low- and moderate-income areas or households. These activities would be supported as funding allows or by disaster need relative to other housing and community development needs within the community.	

<i>Priority Need</i>	15. Utilities and Public Infrastructure	
<i>Level of Need</i>	Camarillo	Low
	Oxnard	High
	San Buenaventura	Low
	Simi Valley	Low
	Ventura County	Low
	Thousand Oaks	Low
<i>Population</i>	Non-Housing Community Development	
<i>Geographic Areas Affected</i>	Low- and Moderate-Income Areas	
<i>Associated Goals</i>	Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards. (Goal 5)	
<i>Description</i>	Improve public and private (publicly regulated) utilities and infrastructure such as water and sewer lines, electricity, telephone, natural gas, and internet technology to residents in low- and moderate-income areas.	
<i>Basis for Relative Priority</i>	These activities would be supported by community (resident) feedback in meetings and through the resident survey.	

## Influence of Market Conditions – 91.215(B)

Table 5.2: Influence of Market Conditions Summary Table

<i>Affordable Housing Type</i>	Market characteristics that will influence the use of funds available for housing type
<i>Tenant-Based Rental Assistance (TBRA)</i>	Like HUD Housing Choice Vouchers, tenant-based rental assistance (TBRA) vouchers covers part or all of a low-income tenant’s rent and can be helpful in creating affordable housing in high-housing-cost areas. When there is little housing availability at the price set by HUD’s fair-market rent calculation, however, tenants who are a part of a TBRA program may still have trouble finding an available rental unit that also matches unit size and location needs, is compliant with health and safety standards, and has a landlord willing to participate in the TBRA program. Most entitlement communities within Ventura County have little housing at or below the HUD fair-market rent and will have more success efficiently creating affordable housing through direct housing rehabilitation or construction of units.
<i>TBRA for Non-Homeless Special Needs</i>	A TBRA program with an extremely low-income or special need voucher preference could help vulnerable households stabilize their access to housing, though non-homeless special needs households face challenges identifying qualifying rental units similar to those in a general TBRA program. In addition, persons with special needs typically require supportive services and/or housing that is located near transit and services, making available housing units more difficult to find for this program.
<i>New Unit Production</i>	Demand for housing units is high throughout Ventura County as reflected in housing prices, time of available housing on the market, and the economic pressure driving housing development in the region where allowed.  Market-rate rental and homeowner units have high costs and demand, but there is still more availability for these market-rate units (unit turnover) compared to affordable rental and homeowner units. Affordable housing is extremely high in demand and is the most needed housing investment regionally (for both rental and homeowner units) to assist low- and moderate-income residents in building householding financial stability, affording other basic needs, and continuing to reside and work in Ventura County.

<i>Affordable Housing Type</i>	Market characteristics that will influence the use of funds available for housing type
<i>Rehabilitation</i>	<p>While there are a number of neighborhoods with older housing stock in need of rehabilitation, particularly in Oxnard and San Buenaventura, rehabilitation can be costly and/or an inefficient use of public dollars compared to the creation of new housing units.</p> <p>In the case of rental rehabilitation, relocation costs can significantly increase the cost of the project when buildings are occupied, as is the case with most rental buildings in Ventura County. Owner-occupied repair programs can also be costly if the repairs needed to bring a home into compliance with state and local building codes are significant or trigger federal lead abatement requirements.</p> <p>Owner-occupied rehabilitation programs would be a valuable program within some Ventura County jurisdictions, however, in helping aging homeowners “age in place” with home repairs and modifications such as widening doorways or installing grab bars that are not affordable to households on fixed incomes. The substantial projected senior population in some jurisdictions would support these programs.</p>
<i>Acquisition, including preservation</i>	<p>Acquisition, with or without rehabilitation, for the purpose of creating affordable housing would be beneficial to assisting low-income residents afford housing.</p> <p>Because of the high price of real estate in the county, the overall price of the land or property plus housing subsidy would need to be low enough to create enough benefit for the dollars spent to use funds for acquisition instead of other housing activities. In some cases, land acquisition for the purpose of new affordable housing construction or single-family housing acquisition for the purpose of affordable resale may be the best use of funds given the particular market or real estate opportunities in a local area.</p>

## Anticipated Resources – 91.215(A)(4), 91.220(C)(1,2)

### Introduction

Housing and community development resources are currently available in Ventura Urban County and Entitlement Jurisdictions include:

- Community Development Block Grant (CDBG) funds
- HOME Investment Partnerships Program (HOME) funds
- Emergency Solutions Grant (ESG) funds
- General funds (tax levy)
- Housing Successor Funds (formerly low-moderate Redevelopment Agency Funds)
- HUD Section 108 Loan funds
- HUD Housing Choice Voucher Program (through the Area Housing Authority of Ventura County, Oxnard Housing Authority, Housing Authority of the City of San Buenaventura, Santa Paula Housing Authority, and the Housing Authority of the City of Port Hueneme)
- California Housing Finance Agency funds (CalHFA)
- State Housing and Community Development (HCD) housing funds
- State transportation funds
- Ventura County Housing Trust Fund

Table 5.3: Anticipated Resources Five-Year Summary

Formula Grant Program	Camarillo	Oxnard	San Buenaventura
The Community Development Block Grant Program (CDBG)	\$1,555,280	\$13,080,455	\$3,699,870
The HOME Investment Partnership Program (HOME)	**	\$4,132,635	\$1,855,155
The Emergency Solutions Grant Program (ESG)	-	\$1,061,805	-
<b>Total</b>	\$1,555,280	\$18,274,895	\$5,555,025
Formula Grant Program	Simi Valley	Thousand Oaks	Ventura Urban County
The Community Development Block Grant Program (CDBG)	\$3,041,850	\$2,965,265	\$8,004,510
The HOME Investment Partnership Program (HOME)	**	**	\$6,795,000**
The Emergency Solutions Grant Program (ESG)	-	-	\$442,686*
<b>Total</b>	\$3,041,850	\$2,965,265	\$15,242,196

*\* Ventura Urban County does not expect to receive ESG funding every year from the State of California. Amount estimated based on prior awards.*

\*\* Ventura Urban County is the Lead Entity for a new HOME Consortium made up of Camarillo, Simi Valley, Thousand Oaks, and Ventura Urban County.

Table 5.4: Anticipated Resources Summary Table

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Allocation	Program Income	Prior Year Resources	Total		
<i>Camarillo</i>								
<i>CDBG</i>	Public-Federal	Acquisition Admin and Planning Economic Development Housing Rehab Public Improvement Public Services	\$311,056			\$311,056	\$1,244,224	Block grant from HUD to address housing, community development, and economic development needs.
<i>HOME</i>	Public-Federal	Acquisition Homebuyer Assistance Homeowner Rehab Rental Housing New Construction Rental Housing Rehab New Construction for Ownership						Grant from HUD to address affordable housing needs.  *Ventura County HOME funds are a part of these available funds via the Consortium.
<b><i>Subtotal</i></b>			<b>\$311,056</b>			<b>\$311,056</b>	<b>\$1,244,224</b>	
<i>Oxnard</i>								
<i>CDBG</i>	Public-Federal	Acquisition Admin and Planning Economic Development Housing Rehab Public Improvement Public Services	\$2,574,388	\$100,000		\$2,674,388	\$10,506,067	Block grant from HUD to address housing, community development, and economic development needs.
<i>HOME*</i>	Public-Federal	Acquisition Homebuyer Assistance Homeowner Rehab Rental Housing New Construction Rental Housing Rehab New Construction for Ownership	\$776,527	\$100,000		\$876,527	\$3,406,108	Grant from HUD to address affordable housing needs.

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Allocation	Program Income	Prior Year Resources	Total		
<i>ESG</i>	Public-Federal	Conversion and Rehab for transitional housing Financial Assistance Overnight Shelter Rapid Re-Housing (Rental Assistance) Rental Assistance Services Transitional Housing	\$212,361			\$212,361	\$849,444	Grant from HUD to address needs and services for homeless persons or persons at risk of becoming homeless.
<b><i>Subtotal</i></b>			<b>\$3,571,605</b>	<b>\$200,000</b>	<b>\$0</b>	<b>\$3,771,605</b>	<b>\$14,761,619</b>	
<b><i>San Buenaventura</i></b>								
<i>CDBG</i>	Public-Federal	Acquisition Admin and Planning Economic Development Housing Rehab Public Improvement Public Services	\$739,974			\$739,974	\$2,959,896	Block grant from HUD to address housing, community development, and economic development needs.
<i>HOME*</i>	Public-Federal	Acquisition Homebuyer Assistance Homeowner Rehab Rental Housing New Construction Rental Housing Rehab New Construction for Ownership	\$371,031			\$371,031	\$1,484,124	Grant from HUD to address affordable housing needs.
<b><i>Subtotal</i></b>			<b>\$1,111,005</b>			<b>\$1,111,005</b>	<b>\$4,444,020</b>	
<b><i>Simi Valley</i></b>								
<i>CDBG</i>	Public-Federal	Acquisition Admin and Planning Economic Development Housing Rehab Public Improvement Public Services	\$621,524		\$46,466	\$667,990	\$2,486,096	Block grant from HUD to address housing, community development, and economic development needs.

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Allocation	Program Income	Prior Year Resources	Total		
<i>HOME*</i>	Public-Federal	Acquisition Homebuyer Assistance Homeowner Rehab Rental Housing New Construction Rental Housing Rehab New Construction for Ownership						Grant from HUD to address affordable housing needs.  *Ventura County HOME funds are a part of these available funds via the Consortium.
<b><i>Subtotal</i></b>			<b>\$621,524</b>		<b>\$46,466</b>	<b>\$667,990</b>	<b>\$2,486,096</b>	
<b><i>Thousand Oaks</i></b>								
<i>CDBG</i>	Public-Federal	Acquisition Admin and Planning Economic Development Housing Rehab Public Improvement Public Services	\$577,995		\$37,004	\$614,999	\$2,372,212	Block grant from HUD to address housing, community development, and economic development needs.
<i>HOME*</i>	Public-Federal	Acquisition Homebuyer Assistance Homeowner Rehab Rental Housing New Construction Rental Housing Rehab New Construction for Ownership						Grant from HUD to address affordable housing needs.  *Ventura County HOME funds are a part of these available funds via the Consortium.
<b><i>Subtotal</i></b>			<b>\$593,053</b>		<b>\$37,004</b>	<b>\$614,999</b>	<b>\$2,372,212</b>	
<b><i>Ventura Urban County</i></b>								
<i>CDBG</i>	Public-Federal	Acquisition Admin and Planning Economic Development Housing Rehab Public Improvement Public Services	\$1,572,602		\$737,784	\$2,310,386	\$6,290,408	Block grant from HUD to address housing, community development, and economic development needs.

<i>Ventura Urban County</i>								
<i>HOME*</i>	Public-Federal	Acquisition Homebuyer Assistance Homeowner Rehab Rental Housing New Construction Rental Housing Rehab New Construction for Ownership	\$1,286,865	\$118,758		\$1,405,623	\$5,147,460	Grant from HUD to address affordable housing needs.  *Ventura County HOME funds are a part of these available funds via the Consortium.
<i>ESG</i>	Public-Federal	Conversion and Rehab for Transitional Housing Financial Assistance Overnight Shelter Rapid Re-Housing (Rental Assistance) Rental Assistance Services Transitional Housing						Grant from HUD to address needs and services for homeless persons or persons at risk of becoming homeless. Through State of California.
<i>Subtotal</i>			<b>\$2,859,467</b>	<b>\$118,758</b>	<b>\$737,784</b>	<b>\$3,716,009</b>	<b>\$11,437,868</b>	

**Explain how federal funds will leverage those additional resources (private, City and local funds), including a description of how matching requirements will be satisfied.**

The jurisdictions leverage federal resources against other sources of federal, state, local, and private funding to maximize the impact of CDBG, HOME, and ESG funds. Leveraging varies from activity to activity depending on the project scope. For instance, the Federal Low-Income Housing Tax Credit (LIHTC), historic tax credits, and various affordable housing loan and grant products from the CA Department of Housing and Community Development and the Federal Home Loan Bank can be leveraged with HOME funding to develop affordable housing.

Although the CDBG program does not require a match, the HOME program and the ESG program require funding match. The HOME program requires a 25 percent non-federal cash or non-cash match of the annual grant amount or entitlement, less 10 percent for administration and five percent for Community Housing Development Organization (CHDO) operating support.

ESG match is required on a one-to-one basis (100 percent match). ESG grantees report required match detail to the Ventura County Continuum of Care (CoC) on a monthly or semi-annual basis. Matching contributions from ESG grantees (cash or non-cash) may be obtained from any source, including any federal source other than the ESG program, as well as state, local, and private sources, per 24 CFR 576.201.

Entitlement communities satisfy match via the following:

**Camarillo:** The city utilizes CDBG funds for its housing and community development activities and leverages the federal funds with other public and private resources whenever possible. The city’s goal is to leverage federal, state, and local funds to maximize the number of households that can be assisted. It is expected that a variety of human service and housing agencies will also pursue funding from private, local, state, and federal resources to assist with their delivery of services. City general funds (municipal) have been used in the past to support public service agencies that cannot be funded due to the 15 percent public service cap on the use of CDBG funds.

**Oxnard:** CDBG funds leverage both city funds and other funds via subrecipients who are funded with California state grants and financial contributions from individuals, corporations, and private foundations.

HOME affordable housing loans for down payment assistance or housing rehabilitation leverage state of California affordable housing funding such as BEGIN and CAL-HOME. HOME financing assistance for affordable housing developments leverage development funds from the state of California, developer equity, private financing, and tax credit financing.

Subrecipients leverage ESG grant funds with donations from individuals, corporations, and private foundations. In the case of government ESG contractors, city of Oxnard funding from California and

general funds also match ESG funds. Ventura County, when a subrecipient of the city of Oxnard, matches ESG resources with California state grants.

**San Buenaventura:** The city of San Buenaventura uses a variety of mechanisms to leverage additional resources for its HOME and CDBG funding. The city meets HOME local match requirements by contributing non-federal funding to projects such as Successor Housing Agency funds and partner funding sources through the State's Low-Income Housing Tax Credits and private financing resources. Most CDBG grantees report leveraged funding sources in support of the programs CDBG has awarded. (Several projects awarded CDBG funding in the past have used CDBG as leverage as part of larger countywide or regional programs, partnering with other cities and counties in and outside of Ventura County's boundaries.)

In HOME-funded residential rehabilitation and homebuyer assistance programs, when assistance is offered in the form of loan, the loan amount is eventually paid back to the city by the homeowner. In CDBG-funded economic development loan programs such as the microloan program, loaned funds are paid back to the city by businesses. In both loan programs, dollars returned to the city help fund future eligible projects in addition to administrative costs.

**Simi Valley:** The city's goal is to leverage CDBG dollars with other public funds to maximize the number of households that can be assisted. The city of Simi Valley and a variety of human service and housing agencies will pursue funding from private, local, state, and federal resources to assist with their delivery of services for those with special needs.

The city is scheduled to receive \$150,000 per year for the next 50 years from Waste Management, which will be available for various housing and community development activities.

Other funding sources available to the city include program income from the repayment of grant funds derived from the California Home Investment Partnership Program (HOME) and Housing Successor Agency funds; state CalHome program grant funds derived from a competitive grant application; Energy Efficiency and Conservation Block Grant (EECBG) program, derived by a formula grant made by the U.S. Department of Energy; and local housing funds received from certain loan repayments and affordable unit resale fees. Match requirements for the HOME Program are not applicable to the use of program income.

**Thousand Oaks:** Each year, the City leverages 15 percent of the City's CDBG annual entitlement grant with at least \$100,000 from the City's own Social Services Endowment Fund (SSEF). The City also collaborates with local non-profit affordable housing provider and leverage affordable developments with Housing Successor Fund and local Housing Trust Fund

**Ventura Urban County:** The county maintains an excellent reputation in leveraging funding. The agency enjoys very good relationships with federal, state, county, and local funders, as well as private foundations and dedicated community members. For example, Habitat for Humanity requires homebuyers spend a minimum of 500 hours of sweat equity on the construction of their new home.

While CDBG funding is not strictly required to ensure matching funds, all of the urban county's public service funding is matched approximately 100 percent by grantee organizations. Similarly, non-public service funding is allocated to projects that would not otherwise be able to successfully be completed with only local and/or state funding.

The urban county's non-profit and public sector partners contribute non-federal funds to meet the HOME match requirement.

Match requirements for ESG funds are typically met by private monetary and in-kind donations.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.**

Most County-owned property is used to house County operations or is deed-restricted, limiting its feasibility for new uses. The County has been evaluating land it owns, as it becomes available, for the purpose of providing affordable housing and will continue to consider land that is deemed as surplus for the needs identified in the Regional Consolidated Plan. The County has initiated the use of a surplus building in San Buenaventura for a year-round emergency shelter for homeless persons. The building is currently being renovated and is expected to begin serving clients early in 2020. Additionally, late in 2019 the County released a Request for Qualifications and Concept Proposals for a County-owned property located in the unincorporated area for an affordable housing development, with a permanent supportive housing component.

## Institutional Delivery Structure – 91.215(K)

**Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.**

Table 5.5: Institutional Delivery Structure Summary

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Camarillo	Government agency	Economic development Homelessness Non-homeless special needs Ownership Planning Neighborhood improvements Public facilities Public services	Jurisdiction
City of Oxnard	Government agency	Economic development Homelessness Non-homeless special needs Ownership Planning Neighborhood improvements Public facilities Public services Rental	Jurisdiction
City of San Buenaventura	Government agency	Economic development Homelessness Non-homeless special needs Ownership Planning Neighborhood improvements Public facilities Public services	Jurisdiction
City of Simi Valley	Government agency	Economic development Homelessness Non-homeless special needs Ownership Planning Neighborhood improvements Public facilities Public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Thousand Oaks	Government agency	Economic development Homelessness Non-homeless special needs Ownership Planning Neighborhood improvements Public facilities Public services	Jurisdiction
Ventura Urban County	Government agency	Economic development Homelessness Non-homeless special needs Ownership Planning Neighborhood improvements Public facilities Public services Rental	Jurisdiction
Area Housing Authority of the County of Ventura	Public Housing Authority	Rental	Region
Housing Authority City of San Buenaventura	Public Housing Authority	Rental	Jurisdiction
Santa Paula Housing Authority	Public Housing Authority	Rental	Jurisdiction
Housing Authority of the City of Port Hueneme	Public Housing Authority	Rental	Jurisdiction
Oxnard Housing Authority	Public Housing Authority	Rental	Jurisdiction
Ventura County Continuum of Care	Continuum of Care	Homelessness	Region

### **Access of Strengths and Gaps in the Institutional Delivery System**

To create more affordable rental housing units, jurisdictions within Ventura County partner with many housing development partners including the Area Housing Authority of the County of Ventura (AHACV), the Santa Paula Housing Authority (SPHA), the Oxnard Housing Authority, and the Housing Authority of the City of San Buenaventura (HACSB). When land is available/affordable and development projects supported by the community, collaboration between the jurisdictions have been successful in competitive applications for funding through the California Department of Housing and Community Development (HCD) and Low-Income Housing Tax Credits.

The County and participating entitlement jurisdictions also partner annually with 50-plus local providers of public and social services to assist in the delivery of subsidized services to low- and moderate-income individuals and households. These partnerships help to meet the needs of the elderly, youth, disabled persons, victim of domestic violence, homeless persons, veterans, and other populations with specialized needs.

Despite these successful partnerships, gaps in the institutional delivery system do exist. There is a need for existing agencies working on social and housing issues to attain a greater capacity as federal, state and local resources become more limited. The dissolution of redevelopment agencies (and associated funding sources) in 2012 caused a larger gap in local resources that were once available for low-income housing development and public services.

**Table 5.6: Homelessness Prevention Services**

<i>Homelessness Prevention Services</i>	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling and Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement		X	
Mobile Clinics		X	
Other Street Outreach Services		X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).**

In 2019, the Ventura County Continuum of Care published the *Ventura County Plan to Prevent and End Homelessness* to create a community roadmap to prevent and end homelessness in Ventura County. The Ventura County CoC Board will use the strategies and priorities to guide the collaborative work of the Alliance and its committees. Each year the VC CoC will use the framework of the plan to develop annual goals and guide the work of committees and workgroups.

In 2013, the Ventura County CoC saw a merger between the Oxnard and Ventura County Continuums of Care creating the present countywide Ventura County CoC, and administrative support for the Ventura County CoC transitioned from the Ventura County Homeless and Housing Coalition to the County Executive Office. Both changes occurred to better coordinate efforts to end homelessness within the County and facilitate compliance with the federal HEARTH Act.

Ventura County CoC achievements during the last ten years include:

- 2016 Launch of *Pathways to Home*, the local coordinated entry system.
- An increase in Homeless Prevention & Rapid Re-Housing resources made available through a commitment from the Ventura County Board of Supervisors to provide local funding in addition to the resources through State and Federal programs.
- Progress toward the goal of ending veteran homelessness with dedicated housing resources (VASH & SSVF) being made available to veterans.
- Behavioral Health and Healthcare focused programs have been implemented including outreach efforts through the Rapid Integrated Support & Engagement (RISE) and Projects for Assistance in Transition from Homelessness (PATH) programs of Ventura County Behavioral Health and the Healthcare for the Homeless and Whole Person Care programs of the Health Care Agency. Programs have included expansion of outreach efforts and recuperative care beds.
- Crisis response system improvement through creation of low-barrier emergency shelter/navigation center programs.

Each year, the organizations within the Ventura County CoC assist thousands of people experiencing homelessness with shelter and services. For example, during the 2017-2018 Federal Fiscal Year, 2,309 unduplicated persons requested assistance from Ventura County CoC organizations. In 2018, people served by the CoC retained housing with a 95 percent success rate, 25 percent grew their income and employment, and only 3 percent returned to homelessness. (2019 State of Homelessness in Ventura County)

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.**

Ventura Urban County and all entitlement cities partner with social services agencies to undertake activities that benefit low- and moderate-income households and special populations of the elderly, youth, disabled persons, victims of domestic violence, homeless persons, and veterans.

Service delivery can differ between sheltered and unsheltered homeless populations within the county. Shelter has been unavailable to persons experiencing homelessness for large portions of each year, limiting delivery of programs and services for these individuals. Funding or lack of facilities, such as in the case of limited permanent supportive housing units in the County, may also create a gap or delay in service delivery.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

Emergency and transitional needs of homeless persons are addressed via the use of a coordinated entry process to prioritize serving the most vulnerable homeless persons. Organizations that serve as entry sites to homeless shelter and programs use the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) to assess the needs of homeless persons. Priority for permanent supportive housing and other limited housing resources, including shelter, is based on factors that include chronic homeless status (individuals with a disability who have experienced long-term or multiple episodes of homelessness), the amount of time the individual or family has been homeless, and behavioral health conditions or histories of substance use which may exacerbate medical conditions.

The CoC plans to overcome the outreach gap between sheltered and sheltered individuals, noted within its *Ventura County Plan to Prevent and End Homelessness*, recommending that organizations “expand street outreach and engagement to all areas of the county to ensure that outreach workers engage persons living in homeless encampments.” Street outreach program staff within the Ventura County CoC engage with unsheltered homeless individuals and families to provide immediate support and connections with homeless assistance programs, social services, and housing programs. Like emergency shelters and service programs, street outreach staff use the VI-SPDAT to determine the level of need and assist with referrals to services.

New homeless shelters are being constructed in Oxnard and San Buenaventura that will serve a vital need for emergency shelter in the region. The CoC has also recently contracted with the United Way of Ventura County to launch a Landlord Engagement Program utilizing housing locators and housing navigators to assist with acquiring housing units in the local market for persons experiencing homelessness.

# Goals Summary – 91.215(A)(4)

Table 5.7: Goals Summary Information

## Goal 1: Improve the Supply of Affordable Housing

Create and preserve stable, safe, and resilient affordable housing opportunities for homeowners and renters including special needs groups such as farmworkers, persons with disabilities, and the elderly throughout Ventura County.

### Priority Needs

1. New Rental Housing
2. Housing Support and Stability
3. Homeownership Opportunities
4. Rehabilitation and Preservation of Existing Housing Units
5. Assistance for Senior Residents
6. Disaster Planning and Recovery

<b>Start Year</b>	2020	<b>Category</b>		Affordable Housing			
<b>End Year</b>	2024	<b>Target Area(s)</b>		None			
<b>Objective</b>		Provide decent affordable housing		<b>Outcome</b>		Affordability	
<b>Funding</b>		CDBG \$12,187,847		HOME \$11,504,511			
<b>Goal Outcome Indicator</b>		<b>GOI Quantity</b>					
	<b>Total</b>	Camarillo	Oxnard	San Buenaventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Rental Units Rehabilitated (Household Housing Unit)</i>	450					200	250
<i>Homeowner Housing Rehabilitated (Household Housing Unit)</i>	235	45	30	90	15	50	5
<i>Direct Financial Assistance to Homebuyers (Households Assisted)</i>	50		50				0
<i>Rental Units Constructed (Household Housing Unit)</i>	146		25	15			106
<i>Homeowner Housing Constructed (Household Housing Unit)</i>	4						4
<i>Housing Code Enforcement (Household Housing Unit)</i>	15,000		10,000				5000

**Goal 2: Enhance Economic Stability**

Enhance economic stability and prosperity by increasing economic opportunities for residents through job skills training and promotion of local entrepreneurship.

**Priority Needs**

1. Increase Job Skills
2. Façade Improvements
3. Local Entrepreneurship

<b>Start Year</b>	2020	<b>Category</b>		Non-Housing Community Development			
<b>End Year</b>	2024	<b>Target Area(s)</b>		None			
<b>Objective</b>		Create economic opportunities		<b>Outcome</b>		Availability/ accessibility	
<b>Funding</b>		CDBG: \$1,098,647					
<b>Goal Outcome Indicator</b>		<b>GOI Quantity</b>					
	<b>Total</b>	Camarillo	Oxnard	San Buenaventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Jobs Created/Retained (Jobs)</i>	30			30			
<i>Businesses Assisted (Businesses Assisted)</i>	154			90	14		50

**Goal 3: Increase Social Services**

Increase access to health and wellness services, youth activities, senior activities, and social service activities for residents.

**Priority Needs**

1. Housing Support and Stability
2. Assistance for Senior Residents
3. Social Services
4. Youth Activities and Services
5. Disaster Planning and Recovery

<b>Start Year</b>	2020	<b>Category</b>		Non-Homeless Special Needs			
<b>End Year</b>	2024	<b>Target Area(s)</b>		None			
<b>Objective</b>		Create suitable living environments		<b>Outcome</b>	Availability/ accessibility		
<b>Funding</b>	CDBG: \$3,958,718						
<b>Goal Outcome Indicator</b>	<b>GOI Quantity</b>						
	<b>Total</b>	Camarillo	Oxnard	San Buenaventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Public service activities other than low- and moderate-income housing benefit (persons assisted)</i>	64,489	5,800	14,000	14,700	1,014	6,000	22,975
<i>Public service activities for low- and moderate-income housing benefit (households assisted)</i>	700		700				

**Goal 4: Work to End Homelessness**

Work alongside the Ventura County Continuum of Care to end homelessness within Ventura County by providing housing, emergency shelter, and social services to homeless persons or those at risk of homelessness.

**Priority Needs**

1. Housing Support and Stability
2. Homelessness

<b>Start Year</b>	2020	<b>Category</b>		Homeless			
<b>End Year</b>	2024	<b>Target Area(s)</b>		None			
<b>Objective</b>		Create suitable living environments		<b>Outcome</b>	Availability/ accessibility		
<b>Funding</b>		CDBG: \$1,285,104		ESG: \$1,391,654			
<b>Goal Outcome Indicator</b>		<b>GOI Quantity</b>					
	<b>Total</b>	Camarillo	Oxnard	San Buenaventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Tenant-based rental assistance/ rapid rehousing (households assisted)</i>	182		100				82
<i>Homeless person overnight shelter (persons assisted)</i>	1,392		750	500			142
<i>Homelessness prevention (persons assisted)</i>	1,990	464	785	48	304	30	257

**Goal 5: Create Quality Neighborhoods**

Enhance access to quality, resilient, and livable neighborhoods by improving publicly owned facilities and infrastructure such as parks, streets, sidewalks, and community buildings, including improving accessibility to meet Americans with Disabilities Act (ADA) standards.

**Priority Needs**

1. Housing Support and Stability
2. Assistance for Senior Residents
3. Streets and Streetscapes
4. Parks and Community Space
5. Disaster Planning and Recovery
6. Utilities and Public Infrastructure

<b>Start Year</b>	2020	<b>Category</b>		Non-Housing Community Development			
<b>End Year</b>	2024	<b>Target Area(s)</b>		None			
<b>Objective</b>		Create suitable living environments		<b>Outcome</b>	Availability/ accessibility		
<b>Funding</b>		CDBG: \$7,347,470					
<b>Goal Outcome Indicator</b>		<b>GOI Quantity</b>					
	<b>Total</b>	Camarillo	Oxnard	San Buenaventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Public facility or infrastructure activity other than low- and moderate-income housing benefit (persons assisted)</i>	182,465		128,000	13,945	7,500		33,020
<i>Public facility or infrastructure activity for low- and moderate-income housing benefit (persons assisted)</i>	13,945			13,945			

**Goal 6: Effective Administration**

Create and maintain effective housing and community development programs that address the priority needs listed within the Consolidated Plan, comply with all U.S. Housing and Urban Development (HUD) requirements, and achieve the goals and objectives set out by each Ventura County jurisdiction.

**Priority Needs**

1. New Rental Housing
2. Housing Support and Stability
3. Homeownership Opportunities
4. Rehabilitation and Preservation of Existing Housing Units
5. Assistance for Senior Residents
6. Increase Job Skills
7. Façade Improvements
8. Local Entrepreneurship
9. Social Services
10. Youth Activities and Services
11. Homelessness
12. Streets and Streetscapes
13. Parks and Community Space
14. Disaster Planning and Recovery
15. Utilities and Public Infrastructure

<b>Start Year</b>	2020	<b>Category</b>			Planning and Administration			
<b>End Year</b>	2024	<b>Target Area(s)</b>			None			
<b>Funding</b>		CDBG: \$6,469,444	HOME: \$1,278,279		ESG: \$112,837			
<b>Goal Outcome Indicator</b>		<b>GOI Quantity</b>						
		<b>Total</b>	Camarillo	Oxnard	San Buenaventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Other: Program Administration Years</i>		60	5	5	5	5	5	5

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2).**

All jurisdictions anticipate creating, preserving or rehabilitating affordable housing that will be made available to the following number of low- and moderate-income families during the five-year consolidated planning cycle:

**Table 5.8: Estimate of Families Provided Affordable Housing by Jurisdiction**

Families Assisted by Jurisdiction							
	Total	Camarillo	Oxnard	San Buena Ventura	Simi Valley	Thousand Oaks	Ventura Urban County
<i>Rental Units Rehabilitated (Household Housing Unit)</i>	450					200	250
<i>Homeowner Housing Rehabilitated (Household Housing Unit)</i>	235	45	30	90	15	50	5
<i>Direct Financial Assistance to Homebuyers (Households Assisted)</i>	50		50				
<i>Rental Units Constructed (Household Housing Unit)</i>	146		25	15			106
<i>Homeowner Housing Constructed (Household Housing Unit)</i>	4						4
<b><i>Total Families Assisted</i></b>	<b>885</b>	<b>45</b>	<b>105</b>	<b>105</b>	<b>15</b>	<b>250</b>	<b>365</b>

## **Public Housing Accessibility and Involvement – 91.215(C)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

No PHAs in Ventura County are bound by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

### **Activities to Increase Resident Involvement**

Each PHA in Ventura County actively works to increase resident involvement and engagement in the planning and programming of activities and services provided by or coordinated by the PHA. Residents participate in resident advisory groups or councils and provide recommendations to PHA leadership and the PHA's Board of Directors on needs and issues within the community and/ or for services to better meet the needs of residents.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

None of the PHAs located in Ventura County or serving Ventura County are designated as troubled PHAs.

### **Plan to remove the 'troubled' designation**

N/A

## Barriers to Affordable Housing – 91.215(H)

### Barriers to Affordable Housing

Barriers to affordable housing may be presented to low-income households by market conditions. These barriers (scarcity of affordable rental housing, slow income growth, etc.) have been presented in the Market Analysis. In addition, the jurisdictions undertake efforts to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing. The Analyses of Impediments (AI) to Fair Housing Choice studies impediments to fair housing that also fall under the category of barriers to affordable housing. The following information includes impediments identified by each jurisdiction and the corresponding action items documented to address these impediments. Each jurisdiction reports on the progress in addressing these impediments and barriers to affordable housing in annual reporting documentation required by HUD.

### Strategies to Remove or Ameliorate the Barriers to Affordable Housing

The state of California mandates that jurisdictions include seven elements in their General Plans: land use, transportation, conservation, noise, open space, safety, and housing. Two of these elements – the Housing and Land Use Elements – can directly impact local housing markets because they define key parameters for housing development such as permitted density, required fees, and allowable zoning uses.

The Housing Element details a local government’s strategy to address their jurisdiction’s housing needs and regulate existing and future housing development. In California, the state outlines statutory requirements for each community’s Housing Element which are then subject to review by the Department of Housing and Community Development (HCD) for compliance with state law. Enacted in 1969, the Housing Element law requires that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law acknowledges that for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for and do not unduly constrain housing development. Specifically, the Housing Element must:

- Identify adequate sites which will be made available through appropriate zoning and development standards and with services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community’s housing goals;
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households;
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock; and

- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, sexual orientation, gender identification, or any other arbitrary factor.

The Land Use Element of the General Plan also influences housing choice by defining allowable uses within the jurisdiction by designating allowable densities and land uses for various zoning districts across the community including residential, commercial, industrial, public, and agricultural zones. As it applies to housing, the Land Use Element establishes a range of residential land use categories, specifies densities (typically expressed as dwelling units per acre) and suggests the types of housing appropriate in a community. While the Land Use Element establishes different zones with specified parameters for residential development, it is a jurisdiction's local zoning ordinance which details the specific development standards for the community. In other words, the Land Use Element serves as a guiding framework for a community's land use policy while the zoning ordinance is the explicit code that lays out permitted uses within each zone.

A Housing Element within a General Plan approved by the State of California should, in theory, allow the private market to create enough housing units at various price levels to meet the jurisdiction's affordable housing needs.

## Homelessness Strategy – 91.215(D)

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Street Outreach program staff within the Ventura County CoC engage with unsheltered homeless individuals and families to provide immediate support and connections with homeless assistance programs, social services, and housing programs.

The Ventura County Continuum of Care (CoC) provides oversight and coordination for homeless services in the county. The Coordinated Entry System, Pathways to Home, provides referrals and linkages to appropriate resources through a “no-wrong door” approach. The CoC is partnering with healthcare providers, youth outreach teams, Veteran service providers and other community partners to link-in to the Coordinated Entry System (CES) for broader coverage and increased ease of access for people in need of services. The Homeless Management Information System hosts the CES and referral process. With the strong emphasis from funders and local leadership, the VC CoC has grown to 26 provider agencies with 134 licensed HMIS users. There were 1,112 new entries into the Coordinated Entry System during FY18-19 and of those, 65 percent were referred to Rapid Rehousing and Homeless Prevention programs for assistance and 48 households were prioritized and placed in Permanent Supportive Housing. Additionally, the CoC adopted an updated regional plan to address homelessness in January 2019. The “VC Plan to Prevent & End Homelessness” which includes the following seven priorities: 1) developing a crisis response system; 2) increasing housing opportunities for households who are homeless or at-risk of homelessness; 3) creating and providing wrap-around supportive services to keep households stably housed; 4) creating opportunities for sustainable income; 5) community outreach & education; 6) cross-system integration; 7) capacity building.

Street Outreach is provided throughout the region to engage individuals in services and create a path to housing. Outreach efforts are being targeted to people who otherwise are not presenting for other services through the Whole Person Care (WPC) program with the County Healthcare Agency. Partnering with the One Stop program, the WPC program takes mobile care pods with showers, healthcare services and social services to locations near homeless encampments. The WPC team is partnering with Ventura County Behavioral Health (VCBH) and a established backpack medicine program to engage this population. All of the participating partners are using HMIS and entering persons into the CES to connect them to appropriate housing, shelter and other services. Additional outreach efforts include partnerships with law enforcement agencies, business partners, faith-based organizations, Veteran service organizations, youth service providers, and the 2-1-1 service. The Ventura County CoC has developed a Youth Collaborative of 17 youth service providers to assist with the collaboration and coordination of services among homeless youth and those youth who are at risk of homelessness, ages 13 to 24. This partnership includes youth shelter providers, Children & Family Services, foster care, Interface, Juvenile Probation, local housing authorities, behavioral health, and schools. The newest members of the Youth Collaborative include the community colleges and local universities. Additionally, the County has adopted the VI-SPDAT to be used as a screening tool to

identify the most vulnerable persons and prioritize these individuals for housing as it becomes available. The CoC has contracted with 2-1-1 to assist with screenings for determining the appropriate referral to services and housing.

## **Addressing the emergency and transitional housing needs of homeless persons**

Emergency and transitional needs of homeless persons are addressed via the use of a coordinated entry process to prioritize homeless persons. Organizations that serve as entry sites to homeless shelter and service programs use the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) to assess the needs of homeless persons. Priority for shelter is based on factors that include chronic homeless status (individuals with a disability who have experienced long-term or multiple episodes of homelessness), the amount of time the individual/family has been homeless, and behavioral health conditions or histories of substance use which may exacerbate medical conditions.

The following CoC shelter types address emergency and transitional housing needs within the County:

**Emergency Shelters:** Emergency shelters are specifically dedicated to the provision of safe and decent short term/crisis housing. Emergency shelter is typically provided in a group setting for not more than 30 days; occasionally stays up to 90 days may occur.

**Transitional Housing:** Transitional housing is dedicated to the provision of safe and decent temporary housing, with the intent to engage the resident in supportive services that assist a return to permanent housing. Transitional housing may be provided in scattered site or group units for a maximum of 24 months.

As of the end of the 2018-19 Consolidated Annual Performance and Evaluation Report (CAPER) period, the following shelters and transitional housing were operating within the County:

- **Turning Point Safe Haven Shelter:** 14 emergency shelter beds for individuals with severe mental illness. Turning Point also operates River Haven, providing temporary shelter to individuals and couples with up to 20 beds, and a Veteran’s Transitional Housing Program for 15 veterans.
- **Salvation Army Emergency Shelter:** provides emergency shelter to 12 homeless individuals, and a safe sleep program.
- **RAIN, TLC:** Transitional Housing with 65 beds for families and individuals.
- **The Kingdom Center:** Transitional Housing and an Emergency Shelter with 39 beds for women and children.
- **Rescue Mission programs:** Emergency Shelter with 58 beds for men, Emergency Shelter for women and children with up to 35 beds, as well as Transitional Housing recovery programs.
- **The City Center:** Transitional Housing for families with 67 beds.
- **Tender Life:** Transitional Housing for 12 pregnant women and their babies.
- **Khepera House:** Transitional Housing for substance abuse treatment and recovery.

- **Coalition for Family Harmony & Interface Children and Family Services:** provides emergency shelter and transitional housing for persons fleeing domestic violence, sexual assault, and human trafficking.
- **Seasonal Winter Shelter** is provided in West County, Ojai, Simi Valley, and Thousand Oaks with 211 beds available countywide in 2018-19.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The CoC works with organizations to reach and serve as many groups as possible and address barriers to permanent housing. Organizations who serve those experiencing homelessness include domestic violence service providers, LGBTQ organizations, criminal justice systems, healthcare partners, behavioral health providers, and mainstream service providers that serve families and individuals.

The Ventura County CoC is focusing efforts on homeless subpopulations including individuals and families, veterans, chronically homeless persons, and unaccompanied youth. During the last fiscal year, the VC CoC reported 63 percent of persons served through the regional system were permanently housed with only two percent rate of returns to homelessness. Chronically homeless persons and families with the longest time homeless and most significant service needs are prioritized for permanent supportive housing resources and moved into housing using a housing first approach with supportive services. Individuals and families are primarily assisted with Homeless Prevention and Rapid Re-Housing dollars from CoC, ESG, CalWORKS, local government funding, and private dollars. Veterans are prioritized for VASH and Supportive Services for Veteran Families (SSVF) funding. The CoC has one funded permanent supportive housing project dedicated to Transition Age Youth. Youth providers have been engaged in coordinating and increasing resources for youth.

The CoC is evaluating system performance data including 1) length of time homeless; 2) exits to permanent housing; 3) returns to homelessness, and 4) implementing strategies to improve in these areas. The CoC Board has adopted a Strategic Plan to increase housing inventory and services and implement a full countywide coordinated entry system to improve system outcomes. The Ventura County CoC has contracted with a housing specialist to assist with landlord engagement and to identify units eligible for permanent supportive housing recipients. The housing specialist has been actively working with the local housing authorities to ensure VASH voucher holders are able to locate housing units for homeless Veterans, as well as seeking units for the rapid re-housing recipients. The efforts to

build capacity in creating new emergency shelter beds and more housing opportunities is closely tied to the system performance goal of reducing the length of time a person is homeless in Ventura County.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.**

The 2019 Ventura County Plan to Prevent and End Homelessness includes recommendations and proposed solutions to prevent and end homelessness in Ventura County. The plan’s recommendations to help low-income individuals and families avoid becoming homeless include the following:

1. Implementing a homeless prevention approach that helps ensure that those individuals and families most at-risk do not become homeless. This approach to homeless prevention provides flexible, limited cash assistance and free or low-cost supportive services and supplies to those households most likely to become homeless. Households most likely to become homeless can be identified by using Homeless Management Information System (HMIS) information to determine characteristics of the sheltered population; the same criteria can be used to determine if a household is likely to become homeless and in is need of homelessness prevention assistance. Characteristics of these households likely include:
  - A history of homelessness including number of, and length of, previous homeless episodes;
  - Very low household income;
  - Disabilities of members of the household; and
  - Unemployment or under-employment status of adults.
2. Advancing a homeless diversion strategy that prevents homelessness for people seeking shelter by helping them identify immediate alternate housing arrangements and if necessary, connecting them with services and financial assistance to help them return to permanent housing. An effective diversion strategy is a crisis intervention model with trained staff in both assessment and service delivery. The initial focus of the strategy is on the family’s short-term sleeping arrangements while developing a plan for permanent housing. Short-term solutions may involve doubling up with friends or family or hotel or motel assistance. Solutions may also involve mediating a conflict that led to the family’s loss of housing. Long term solutions are explored with a Housing Navigator.

Homeless prevention should be targeted at those most likely to become homeless and divert them from becoming homeless whenever possible. The goal of this strategy is to create and maintain

stable and affordable housing for households who are experiencing, or are at-risk of, homelessness.

3. Providing home-based case management or supportive services that focus on helping persons maintain housing. By providing a balanced approach, clients receive necessary on-site and off-site supportive services but are not evicted for failure to participate in supportive services, make progress on a service plan, or for loss of income/ failure to improve income. These strategies are consistent with a Housing First approach. Services are tailored with a focus on maintaining housing and can include assistance with budgeting, maintaining housing unit, working with a landlord, being a good neighbor and engaging in services for overall optimal health and well-being.

## Lead-Based Paint Hazards – 91.215(I)

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Actions undertaken by Ventura County to remediate lead-based paint hazards and reduce instances of lead poisoning adhere to the HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992, which covered CDBG, HOME, ESG, and HOPWA, and 24 CFR Part 35, which covers HTF. The State of California has also enacted legislation which deems a building to be in violation of the State Housing Law if it contains lead hazards and requires local enforcement agencies to enforce provisions related to lead hazards; makes it a crime for a person to engage in specified acts related to lead hazard evaluation and abatement, unless certified or accredited by the state; and allows local enforcement agencies to order the abatement of lead hazards or issue a cease and desist order in response to lead hazards.

Following the declaration by the state that childhood lead exposure was the most significant childhood environmental health problem in California, Ventura County established the Childhood Lead Poisoning Prevention (CLPP) program within its Health Care Agency to reduce the incidence of childhood lead exposure. The CLPP program provides a variety of medical and environmental services, including blood testing, home inspections, and lead testing, intended to prevent children from being exposed to lead, reduce the harmful effects of lead poisoning, and prevent environmental exposure to lead through community outreach and education.

In March 2011, Ventura County joined with 10 cities and counties as a plaintiff on behalf of the state in a public nuisance lawsuit against three lead paint manufacturers to address lead-based paint hazards in housing built prior to 1951. The suit was settled in 2018, and in November 2019, the county received the first of what will eventually be a \$7.6 million settlement. The funds, used to capitalize the new Healthy Homes Ventura County Program, will initially be used to identify and abate lead-based paint hazards on homes built before 1950, and will be expanded to include the homes built between 1951 and 1980.

The testing and abatement of lead-based paint, an important element of the housing rehabilitation activities undertaken by Ventura County, supplement ongoing efforts to increase the availability of safe and affordable housing in the county.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The majority of homes in the county are at high risk of having lead-based paint, even if paint has been covered by newer paint or enclosed behind new walls. In 2015, an estimated 160,309 housing units— 57 percent of Ventura County’s owner-occupied housing stock and 64 percent of its renter-occupied units—were built before 1980, when the federal government banned the use of lead-based paint. Children were present in roughly 17 percent of these homes.

Regulations, outreach and education, elevated blood level testing, home assessments, and housing rehabilitation programs all contribute towards providing lead-safe homes and raising awareness about the harmful health effects of lead poisoning.

### **How are the actions listed above integrated into housing policies and procedures?**

Lead hazard reduction and compliance with HUD's lead-based paint regulations are integral components of Ventura County's affordable housing policies and procedures. Rental and owner-occupied housing receiving federal assistance are required to comply with federal and state regulations. Properties proposed for acquisition, repair, or rehabilitation through the CDBG and HOME programs are assessed for lead hazards and, if hazards are discovered, are handled in accordance with these regulations and property owners counseled on abatement options. Requirements for compliance with these regulations are included as provisions in all development and sub-recipient agreements with the potential to encounter lead paint hazards. The owners of rental properties built before 1978 are required to provide households of prospective tenants with a completed disclosure form before the tenant is obligated to lease the rental unit.

## Anti-Poverty Strategy – 91.215(J)

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The jurisdictions within Ventura County can assist those living below the poverty line in partnership with the state of California, nonprofit organizations, neighborhood groups, schools, businesses, and private foundations.

Housing, social services, medical services, food assistance, employment training, and youth programming can all help alleviate poverty in a region with soaring housing costs and a high cost of living. High cost of living is a large factor in the poverty rate (currently around eleven percent), though Ventura County poverty rate is about three and four percentage points lower than the U.S. and state of California poverty rates, respectively (Small Area Income and Poverty Estimates 2015).

The Ventura County Region has a variety of programs to reduce the number of poverty-level families, often involving partnerships between organizations. Examples of programming include:

- Medi-Cal and CalFresh, through the state of California, provide medical insurance and food assistance through Ventura County Human Services Agency.
- Ventura County Library READ Adult Literacy Program partners trained volunteers to work with adults on literacy skills.
- Local school districts offer free lunch to children during the summer months when many low-income children are separated from school-provided meals during the academic year. The Summer Nutrition Program also partners with the Ventura County Library and YMCA to reach low-income communities.
- The Ventura County Human Services Agency General Relief program provides temporary financial assistance to low-income adults with no dependent children. General Relief helps with basic living needs including rent, utilities, and incidentals.
- The Workforce Investment Board (WIB) of Ventura County offers support that would be costly for individuals or businesses to receive from other sources. The WIB provides guidance for individuals exploring career options or experiencing job transitions, and employers seeking support for recruitment, retention, or layoffs at the County Human Services Agency job and career centers in Santa Paula, Oxnard, Simi Valley, and San Buenaventura.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?**

Ventura County allocates up to 15 percent of their CDBG funds annually to public and nonprofit service providers to offer a range of supportive services, including those that aim at fighting poverty. Many of these agencies also provide assistance with securing affordable housing. ESG funding is also devoted to shelter and services for homeless or near-homeless residents with the goal of all homeless individuals and families achieving stable housing.

## Monitoring – 91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.**

### *Monitoring Standards and Procedures*

#### ***Camarillo:***

The city conducts monitoring reviews of selected activities to determine whether the programs are carried out in accordance with its Consolidated Plan and in a timely fashion. Monitoring is carried out on a regular basis to ensure that statutory and regulatory requirements are met. The city aims to monitor all subrecipients via on-visits annually.

The city uses various tools to evaluate the success of its programs in meeting local housing and community development needs. HUD requires that the city submit annual reports on its performance in carrying out the program goals in the CAPER for the CDBG program. The CAPER must report annual and cumulative accomplishments in achieving the goals and objectives established in the Consolidated Plan. As part of this process, if the city detects underperforming programs and agencies, the city will take action(s) to identify the issues and explore options for remedies.

Camarillo matches expenditure of CDBG funds with the CDBG letter of credit disbursements. The city disburses CDBG funds after the subrecipients provide a quarterly report. The quarterly report indicates the number and type of clients served, including summary information regarding the income, race or ethnicity, household type, and disability status of those assisted. The final CDBG quarterly report is submitted in July, and the city closes out the program year funds in August, when the funds are drawn down from the city's letter of credit using the IDIS program.

#### ***Oxnard:***

The City of Oxnard monitors the use of grant funds through financial management, desk monitoring, on-site monitoring, and providing technical assistance. Monitoring is intended to ensure program compliance with the federal regulations and program performance goals and accomplishment reporting standards. In addition, the city monitors for compliance with fiscal regulations, labor compliance, section 3 compliance, procurement and purchasing and environmental review. During monitoring, a risk assessment is conducted to determine high risk subrecipients and projects to perform on-site monitoring. Staff reviews client information, financial records and internal operating policies to ensure continued program success, as well as, meeting HUD and State guidelines as required by each individual grant. The City requires CDBG & HESG quarterly and annual reports to ensure the subrecipients are meeting their goals and objectives.

The City monitors Home funded projects loans for homebuyer down payment assistance, homeowner rehabilitation loans/grants, community housing development projects (CHDO) homebuyer and rental projects, and units designated as affordable by the planning department. Staff monitors for owner occupancy mostly for homeowner, homebuyer loans and deed-restricted units during the affordability period. Rental projects are mostly HOME-funded with CHDO Set-Aside funds. Staff monitors HOME-Assisted units in the rental projects throughout the HOME affordability period utilizing the HOME Monitoring Checklists. Staff monitors affordable density bonus projects for compliance with applicable state and local regulations. Staff certifies developers eligible for CHDO Set Aside funds, reviews project applications and determines project feasibility.

### ***San Buenaventura:***

The city of San Buenaventura conducts desk monitoring reviews for all subrecipients through a required monthly and quarterly report. On-site visits occur with approximately half of the CDBG subrecipients annually to review activities that represent different project categories (public services, facilities and infrastructure, and economic development).

The city's CDBG and HOME programs require contractors to include outreach and opportunities to minority and women business enterprises (M/WBE) within the bids they submit to the city, including a request for contractors to market this requirement to M/WBEs and disadvantaged businesses, in support of HUD's goal of expanding economic opportunities.

### ***Simi Valley:***

During the program year, subrecipients are required to submit quarterly and year-end reports to monitor program and project progress toward stated goals. Reports included information on program beneficiaries (including race or ethnicity) and identified performance measures in meeting projected goals. Reimbursement requests with supporting documentation are submitted quarterly. Organizations are also required to identify the sources and amount of leveraged funds and their use within listed programs.

The City uses the information supplied in quarterly and year-end reports to complete desktop monitoring of subrecipients to ensure project accomplishments and expenditures are consistent with approved work schedules and line item budgets. City CDBG program staff also conduct annual on-site monitoring. On-site monitoring covers the areas of intake and client files, financial records, income verification eligibility, and presumed benefit documentation compliance as applicable.

### ***Thousand Oaks:***

The purpose of the City of Thousand Oaks' monitoring activities is to help ensure that CDBG funds are used in compliance with Federal regulations and that the funded programs comply with the contracted program goals and objectives. The City conducts quarterly desktop monitoring of public service grants. The city conducts on-site monitoring on a minimum of 10 percent of its CDBG-funded subrecipients annually where program components are reviewed against the City's CDBG Monitoring Checklist as detailed in the City's CDBG monitoring manual. As part of the monitoring process, the city monitors

for program income and verifies that contractors and sub-contractors are eligible participants of a federally funded contract pursuant to the System for Award Management (SAM) databases. The City also verifies that applicable federal prevailing wage and Section 3 requirements have been met by subrecipients. For Residential Rehabilitation Program projects (Rental and Homeowner/Occupant), the city monitors affordable rent standards as published by the Area Housing Authority of the County of Ventura and HUD published income limits

### ***Ventura Urban County:***

Planned monitoring of Ventura County CDBG-funded projects varies depending upon a risk analysis of the subrecipient and type of project or program (i.e. construction, economic development, public service, etc.). While the county's program monitoring is almost always intended to ensure program compliance, it may also entail measures to improve program performance. Monitoring may be for compliance with fiscal regulations, program performance, the Fair Labor Standards Act (Davis-Bacon), and/or environmental review.

During fiscal monitoring, the county reviews monthly Expense Summary (ES) documents received from the participating jurisdictions and subrecipients. Expenditures in the ES are reviewed to ensure compliance with cost eligibility and allocation regulations. Single audits are provided by subrecipients and reviewed as necessary. All projects are routinely monitored to ensure that no more than 1.5 times the annual CDBG grant is in the County's line of credit on April 30th of each year.

During performance monitoring, county staff review CDBG Quarterly Status Reports (QSRs) to ensure program performance is adequate and timely compared to the goals stated in the County's HUD Annual and Consolidated Plans. QSRs are completed by all subrecipients and include information on milestones, status and accomplishments. Additional technical assistance is provided to new subrecipients to ensure proper beneficiary collection and reporting.

The county monitors HOME-funded projects at the following times to ensure compliance with HOME program requirements: 1) During construction; 2) Upon completion of construction; and 3) Annually during the affordability period. On-site monitoring for each HOME project occurs every three years.

The Ventura County CoC has adopted written standards for CoC and ESG funding. CoC and County staff monitor ESG-funded programs through desk monitoring, on-site monitoring, and provide technical assistance to program-funded providers. ESG projects are monitored annually at minimum. Subrecipients of all ESG-funded projects are required to provide quarterly status reports which include performance data and narrative about program challenges and success.

# Appendix A: Data Tables

## Education Tables

 = No data available

Educational Attainment (Population 18 to 24 years)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than high school graduate	13.7%	8.1%	20.5%	7.8%	7.4%	20.7%	9.8%	13.0%	25.3%	11.0%	6.8%	12.4%	9.5%
High school graduate (includes equivalency)	27.4%	26.7%	28.4%	28.3%	32.1%	29.8%	32.3%	28.6%	27.3%	24.7%	23.7%	27.5%	25.6%
Some college or associate's degree	51.1%	52.2%	39.1%	51.8%	60.6%	45.2%	55.5%	51.2%	41.8%	54.6%	57.3%	52.2%	56.6%
Bachelor's degree or higher	7.9%	13.0%	12.1%	12.1%	0.0%	4.3%	2.4%	7.2%	5.7%	9.7%	12.2%	7.9%	8.3%

Source: 2011-2015 5-Year American Community Survey

Educational Attainment (Population 25 Years and Over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than 9th grade	9.9%	3.9%	21.2%	7.5%	4.6%	23.3%	10.7%	4.7%	21.5%	4.0%	3.9%	10.4%	7.3%
9th to 12th grade, no diploma	7.0%	3.9%	14.6%	4.9%	4.5%	11.1%	9.7%	6.2%	14.2%	5.5%	3.8%	7.9%	6.1%
High school graduate (includes equivalency)	19.0%	16.3%	20.3%	15.0%	14.5%	21.3%	26.2%	19.6%	21.3%	21.4%	14.3%	19.0%	18.4%
Some college, no degree	23.7%	25.3%	26.7%	23.9%	23.2%	20.7%	27.1%	26.5%	21.6%	26.2%	21.3%	24.3%	24.3%
Associate's degree	8.8%	9.7%	6.9%	10.9%	7.4%	7.4%	8.6%	10.2%	7.3%	10.6%	8.0%	8.2%	7.7%
Bachelor's degree	20.0%	24.8%	6.5%	26.0%	25.1%	11.7%	11.8%	20.3%	8.6%	21.5%	28.6%	19.0%	22.1%
Graduate or professional degree	11.7%	16.0%	3.8%	11.9%	20.7%	4.5%	5.9%	12.6%	5.3%	10.8%	20.2%	11.3%	14.1%
Percent high school graduate or higher	83.1%	92.2%	64.2%	87.6%	90.9%	65.6%	79.6%	89.1%	64.3%	90.5%	92.4%		
Percent bachelor's degree or higher	31.7%	40.9%	10.3%	37.9%	45.8%	16.2%	17.8%	32.9%	14.0%	32.3%	48.8%		

Source: 2011-2015 5-Year American Community Survey

Race and Ethnicity by Educational Attainment (Population 25 Years and Over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
White alone, not Hispanic or Latino: High school graduate or higher	96.0%	96.6%	88.7%	97.4%	95.8%	93.7%	95.1%	95.6%	91.0%	95.9%	97.2%	95.9%	96.3%
White alone, not Hispanic or Latino: Bachelor's degree or higher	40.7%	43.0%	22.7%	44.4%	50.4%	33.3%	24.5%	38.9%	34.2%	32.6%	50.1%	41.3%	42.9%
Black alone: High school graduate or higher	92.6%	96.9%	0.0%	100.0%	62.5%	87.9%	94.8%	95.5%	100.0%	94.4%	96.3%	96.1%	96.8%
Black alone: Bachelor's degree or higher	34.0%	37.9%	0.0%	51.0%	0.0%	23.2%	19.2%	45.8%	9.3%	45.9%	53.4%	28.9%	31.9%
American Indian or Alaska Native alone: High school graduate or higher	68.4%	76.0%	58.8%	100.0%	100.0%	46.5%	84.6%	83.0%	83.0%	89.1%	86.9%	81.2%	79.7%
American Indian or Alaska Native alone: Bachelor's degree or higher	19.0%	11.6%	41.3%	51.5%	37.8%	7.0%	32.5%	14.2%	8.0%	43.8%	28.1%	33.1%	33.1%

Race and Ethnicity by Educational Attainment (Population 25 Years and Over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Asian alone: High school graduate or higher	92.8%	95.9%	100.0%	96.5%	100.0%	88.9%	87.6%	94.9%	71.5%	92.4%	95.8%	92.8%	94.6%
Asian alone: Bachelor's degree or higher	58.0%	64.7%	32.9%	64.9%	43.9%	34.2%	49.0%	49.7%	27.3%	64.8%	80.0%	65.8%	71.8%
Native Hawaiian and Other Pacific Islander alone: High school graduate or higher	86.1%	100.0%	100.0%	100.0%	100.0%	67.0%	91.1%	84.5%		88.8%	100.0%	95.7%	100.0%
Native Hawaiian and Other Pacific Islander alone: Bachelor's degree or higher	22.0%	0.0%	0.0%	0.0%	0.0%	12.2%	21.9%	26.2%		25.9%	74.1%	17.0%	19.1%
Some other race alone: High school graduate or higher	62.0%	66.7%	52.5%	59.0%	71.2%	57.7%	66.4%	69.3%	62.1%	68.9%	59.9%	60.5%	61.3%
Some other race alone: Bachelor's degree or higher	10.9%	15.9%	7.3%	5.0%	20.5%	8.8%	7.9%	12.4%	2.9%	12.4%	19.1%	12.2%	20.8%

Race and Ethnicity by Educational Attainment (Population 25 Years and Over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Two or more races: High school graduate or higher	87.2%	95.1%	75.6%	86.3%	47.5%	82.9%	93.4%	91.7%	72.8%	91.7%	84.0%	84.7%	90.0%
Two or more races: Bachelor's degree or higher	28.2%	27.1%	26.9%	26.5%	8.8%	19.2%	20.6%	29.0%	19.0%	31.7%	40.2%	32.5%	38.9%
Hispanic or Latino Origin (Any race): High school graduate or higher	60.2%	75.9%	55.0%	59.6%	59.5%	52.7%	64.9%	72.3%	54.7%	72.2%	67.6%	58.1%	58.5%
Hispanic or Latino Origin (Any race): Bachelor's degree or higher	11.9%	22.3%	5.2%	12.8%	23.1%	8.3%	7.8%	15.5%	6.6%	15.9%	23.6%	16.5%	21.7%

Source: 2011-2015 5-Year American Community Survey

Computers and Internet Use	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Households with a computer	90.9%	92.2%	79.8%	92.6%	90.3%	88.4%	89.7%	91.9%	77.9%	91.8%	94.0%	89.1%	91.9%
Households with broadband Internet subscription <sup>a</sup>	85.1%	87.6%	74.8%	90.3%	85.6%	77.3%	81.7%	85.9%	71.7%	89.5%	90.7%	83.0%	84.8%

Source: 2013-2017 5-Year American Community Survey

## Income Tables

Median Earnings in The Past 12 Months by Educational Attainment for the Population 25 Years And Over With Earnings	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
<b>Median Earnings, All Educational Attainment</b>	\$40,255	\$50,458	\$29,420	\$49,703	\$42,254	\$27,793	\$33,212	\$41,052	\$27,613	\$50,353	\$54,682
Less than high school graduate	\$20,402	\$20,619	\$17,475	\$22,451	\$17,596	\$19,791	\$19,345	\$22,184	\$18,905	\$22,221	\$21,339
High school graduate (includes equivalency)	\$30,673	\$31,610	\$26,229	\$33,620	\$25,042	\$26,220	\$34,192	\$27,124	\$29,708	\$37,092	\$31,698
Some college or associate's degree	\$40,679	\$44,870	\$36,189	\$42,152	\$29,602	\$37,212	\$33,739	\$39,028	\$34,558	\$48,907	\$41,986
Bachelor's degree	\$62,264	\$65,654	\$51,250	\$75,925	\$60,353	\$46,892	\$48,068	\$56,435	\$67,083	\$65,109	\$76,646
Graduate or professional degree	\$81,901	\$83,933	\$66,061	\$82,974	\$63,472	\$71,792	\$83,523	\$72,064	\$63,652	\$82,687	\$91,142

Source: 2012-2016 5-Year American Community Survey

Male Median Earnings in The Past 12 Months by Educational Attainment for the Population 25 Years And Over With Earnings	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
Median Earnings, All Educational Attainment	\$46,904	\$61,768	\$34,004	\$61,570	\$60,417	\$30,868	\$36,529	\$50,765	\$31,546	\$60,204	\$73,055
Less than high school graduate	\$22,478	\$25,280	\$17,285	\$25,542		\$21,996	\$23,372	\$24,299	\$21,526	\$25,265	\$26,250
High school graduate (includes equivalency)	\$35,223	\$36,044	\$36,375	\$46,382		\$30,442	\$39,279	\$30,929	\$32,485	\$41,746	\$36,145
Some college or associate's degree	\$50,327	\$55,185	\$41,354	\$53,367		\$43,996	\$38,010	\$51,099	\$46,354	\$60,605	\$52,911
Bachelor's degree	\$78,772	\$80,371	\$81,406	\$100,000	\$70,417	\$51,240	\$59,967	\$68,762	\$75,774	\$78,137	\$98,869
Graduate or professional degree	\$102,334	\$100,000		\$111,198	\$85,598	\$91,450	\$85,625	\$88,125	\$86,750	\$105,511	\$109,306

Source: 2012-2016 5-Year American Community Survey

Female Median Earnings in The Past 12 Months by Educational Attainment for the Population 25 Years And Over With Earnings	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
Median Earnings, All Educational Attainment	\$32,477	\$40,599	\$24,135	\$40,158	\$30,199	\$24,484	\$30,947	\$33,702	\$21,834	\$41,110	\$40,830
Less than high school graduate	\$15,851	\$17,571	\$18,750	\$19,836		\$15,249	\$16,111	\$16,937	\$13,372	\$20,358	\$14,007
High school graduate (includes equivalency)	\$24,517	\$26,995	\$19,349	\$26,227		\$21,734	\$32,785	\$25,105	\$21,807	\$29,122	\$24,396
Some college or associate's degree	\$32,448	\$38,217	\$35,050	\$30,859	\$28,409	\$31,467	\$31,071	\$31,315	\$27,861	\$38,094	\$32,018
Bachelor's degree	\$50,048	\$46,764		\$60,304	\$46,658	\$42,053	\$29,524	\$44,873	\$52,614	\$53,584	\$52,761
Graduate or professional degree	\$65,632	\$71,788	\$65,731	\$62,135	\$46,979	\$61,071	\$82,869	\$60,354	\$61,364	\$64,038	\$75,614

Source: 2012-2016 5-Year American Community Survey

Difference Median Earnings by Sex and Educational Attainment (Dollars Male Median Earnings Above Female Median Earnings)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
Median Earnings, All Educational Attainment	\$14,427	\$21,169	\$9,869	\$21,412	\$30,218	\$6,384	\$5,582	\$17,063	\$9,712	\$19,094	\$32,225
Less than high school graduate	\$6,627	\$7,709	-\$1,465	\$5,706		\$6,747	\$7,261	\$7,362	\$8,154	\$4,907	\$12,243
High school graduate (includes equivalency)	\$10,706	\$9,049	\$17,026	\$20,155		\$8,708	\$6,494	\$5,824	\$10,678	\$12,624	\$11,749
Some college or associate's degree	\$17,879	\$16,968	\$6,304	\$22,508		\$12,529	\$6,939	\$19,784	\$18,493	\$22,511	\$20,893
Bachelor's degree	\$28,724	\$33,607		\$39,696	\$23,759	\$9,187	\$30,443	\$23,889	\$23,160	\$24,553	\$46,108
Graduate or professional degree	\$36,702	\$28,212		\$49,063	\$38,619	\$30,379	\$2,756	\$27,771	\$25,386	\$41,473	\$33,692

Source: 2012-2016 5-Year American Community Survey

Gini Index of Income Inequality	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
GINI Index	0.4478	0.4347	0.3865	0.4012	0.4824	0.4133	0.3948	0.4329	0.4348	0.4152	0.4431

Source: 2013-2017 5-Year American Community Survey

Mean Income in the Past 12 Months (Dollars) by Race and Ethnicity	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
Total population	\$33,435	\$39,889	\$19,042	\$37,499	\$35,366	\$20,392	\$23,465	\$32,672	\$20,177	\$37,459	\$46,851
Black or African American	\$33,761	\$34,735		\$63,166		\$30,471	\$27,879	\$35,392	\$27,386	\$35,702	\$45,012
American Indian and Alaska Native	\$26,584	\$37,227	\$10,165	\$37,575	\$25,538	\$22,422	\$32,199	\$21,713	\$27,046	\$24,825	\$30,223
Asian	\$40,711	\$46,440	\$45,524	\$42,677	\$31,760	\$29,174	\$30,730	\$31,944	\$21,497	\$41,085	\$54,621
Native Hawaiian and Other Pacific Islander	\$27,962			\$10,199		\$24,873	\$26,431	\$21,332		\$48,478	\$45,276
Some other race	\$19,418	\$21,035	\$14,498	\$17,319	\$20,832	\$18,062	\$16,494	\$21,914	\$19,059	\$20,822	\$17,864
Two or more races	\$19,397	\$20,746	\$10,186	\$23,420	\$9,155	\$19,081	\$13,694	\$17,028	\$16,939	\$22,643	\$20,390
Hispanic or Latino origin (of any race)	\$17,882	\$26,325	\$15,215	\$18,387	\$17,446	\$15,247	\$16,598	\$18,761	\$16,319	\$22,513	\$22,648
White alone, not Hispanic or Latino	\$46,514	\$45,285	\$34,811	\$46,546	\$40,168	\$38,887	\$35,546	\$41,432	\$35,115	\$43,647	\$53,451

Source: 2011-2015 5-Year American Community Survey

Per capita income (dollars)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
	\$33,435	\$39,889	\$19,042	\$37,499	\$35,366	\$20,392	\$23,465	\$32,672	\$20,177	\$37,459	\$46,851

Source: 2011-2015 5-Year American Community Survey

Household Income and Benefits (Households)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$10,000	3.5%	3.4%	5.8%	1.5%	2.8%	3.5%	7.5%	4.3%	5.7%	2.2%	3.3%	4.0%	3.6%
\$10,000 to \$14,999	3.4%	2.7%	3.6%	1.3%	6.8%	3.6%	4.7%	4.3%	6.4%	2.7%	2.7%	3.6%	3.2%
\$15,000 to \$24,999	7.0%	6.2%	9.9%	4.0%	10.6%	9.1%	7.0%	8.0%	12.8%	5.3%	5.1%	7.5%	6.8%
\$25,000 to \$34,999	7.2%	6.0%	12.6%	5.8%	10.2%	9.1%	9.6%	8.6%	8.7%	6.0%	4.7%	7.9%	7.3%
\$35,000 to \$49,999	10.7%	9.7%	14.3%	6.8%	10.9%	14.6%	12.1%	11.8%	14.0%	9.0%	8.6%	10.1%	9.2%
\$50,000 to \$74,999	16.5%	15.7%	17.9%	14.6%	19.9%	20.9%	24.3%	17.3%	19.8%	16.2%	12.2%	16.2%	13.5%
\$75,000 to \$99,999	14.0%	12.7%	14.2%	16.0%	7.8%	14.4%	14.9%	16.0%	12.2%	14.9%	12.9%	13.2%	12.6%
\$100,000 to \$149,999	18.6%	22.4%	14.6%	21.3%	16.8%	15.3%	13.3%	16.9%	13.1%	21.2%	20.8%	17.8%	19.3%
\$150,000 to \$199,999	9.1%	10.6%	5.4%	13.8%	4.8%	5.8%	4.0%	7.2%	4.2%	11.5%	12.5%	8.3%	9.2%
\$200,000 or more	9.9%	10.5%	1.8%	14.8%	9.5%	3.7%	2.6%	5.6%	3.2%	11.1%	17.3%	11.2%	15.3%

Source: 2011-2015 5-Year American Community Survey

Population Percent Below Poverty Level	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
	11.1%	6.4%	24.2%	7.2%	12.8%	16.6%	15.0%	11.4%	18.0%	6.1%	6.2%	13.1%	14.5%

Source: 2011-2015 5-Year American Community Survey

Change in Income	Median Household Income (1999)	Median Household Income (1999 in 2015 \$)	Median Household Income (2011-2015)	Percent Change (2015 \$)
Ventura County	\$59,666	\$84,871	\$77,348	-8.9%
Camarillo	\$62,457	\$88,841	\$88,152	-0.8%
Fillmore	\$45,510	\$64,735	\$56,239	-13.1%
Moorpark	\$76,642	\$109,019	\$99,777	-8.5%
Ojai	\$44,593	\$63,431	\$61,192	-3.5%
Oxnard	\$48,603	\$69,135	\$60,621	-12.3%
Port Hueneme	\$42,246	\$60,092	\$57,848	-3.7%
San Buenaventura	\$52,298	\$74,391	\$66,995	-9.9%
Santa Paula	\$41,651	\$59,246	\$52,824	-10.8%
Simi Valley	\$70,370	\$100,097	\$90,210	-9.9%
Thousand Oaks	\$76,815	\$109,265	\$100,946	-7.6%

Source: PCT089, Median Household Income in 1999 (Dollars), Census 2000 Summary File 4, S1903, Median Income in the Past 12-Months, ACS 5-year estimates (2011-2015)

## Demographic Tables

Population Estimates	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Population: 2000 Census	753,197	57,077	13,643	31,415	7,862	170,358	21,845	100,916	28,598	111,351	117,005	196,490	93,127
Population: 2010 Census	823,318	65,201	15,002	34,421	7,461	197,899	21,723	106,433	29,321	124,237	126,683	202,865	94,937
Population: 2011-2015 ACS	840,833	66,445	15,296	35,339	7,587	203,495	22,058	108,899	30,246	126,103	128,565	207,326	96,800
Population: 2013-2017 ACS	847,834	67,116	15,529	36,060	7,594	206,732	22,262	110,153	30,344	126,546	128,909	208,378	96,589
Population Change: 2000 to 2013-2017	94,637	10,039	1,886	4,645	-268	36,374	417	9,237	1,746	15,195	11,904	11,888	3,462
Percent Change: 2000 to 2013-2017	12.6%	17.6%	13.8%	14.8%	-3.4%	21.4%	1.9%	9.2%	6.1%	13.6%	10.2%	6.1%	3.7%

Source: 2000 Decennial Census, 2010 Decennial Census, 2011-2015 5-Year American Community Survey, 2013-2017 5-Year American Community Survey

Race and Ethnicity	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Hispanic or Latino (of any race)	41.6%	25.0%	80.5%	29.6%	16.8%	74.2%	55.1%	33.8%	78.2%	24.9%	18.4%	43.4%	31.2%
Non-Hispanic White alone	47.0%	59.9%	18.7%	59.4%	78.5%	13.9%	29.0%	58.2%	18.9%	61.3%	68.1%	47.7%	58.9%
Non-Hispanic Black or African American alone	1.6%	1.8%	0.0%	0.9%	0.1%	2.5%	4.5%	1.6%	0.2%	1.1%	1.2%	1.3%	1.3%
American Indian and Alaska Native alone	0.3%	0.1%	0.2%	0.2%	0.3%	0.3%	0.4%	0.3%	0.2%	0.2%	0.1%	0.4%	0.6%
Asian alone	6.9%	9.8%	0.4%	7.2%	1.7%	7.6%	5.7%	3.5%	2.0%	9.0%	9.2%	4.5%	4.8%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.7%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
Some other race alone	0.1%	0.1%	0.0%	0.2%	0.2%	0.0%	0.0%	0.2%	0.0%	0.1%	0.0%	0.1%	0.1%
Two or more races	2.4%	3.2%	0.0%	2.4%	2.4%	1.3%	4.7%	2.2%	0.5%	3.2%	2.8%	2.4%	2.9%

Source: 2011-2015 5-Year American Community Survey

Hispanic/ Latino Ancestry	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Mexican	37.1%	20.7%	78.1%	26.1%	15.2%	70.4%	50.4%	30.0%	74.7%	18.2%	12.9%	92.1%	89.2%
Puerto Rican	0.4%	0.8%	0.1%	0.5%	0.0%	0.3%	0.6%	0.5%	0.5%	0.7%	0.4%	0.8%	1.0%
Cuban	0.2%	0.2%	0.0%	0.2%	0.0%	0.1%	0.0%	0.1%	0.1%	0.3%	0.1%	0.4%	0.7%
Other Hispanic or Latino	3.9%	3.4%	2.4%	2.9%	1.6%	3.4%	4.0%	3.2%	2.9%	5.8%	5.1%	6.7%	9.1%

Source: 2011-2015 5-Year American Community Survey

Asian Ancestry (One Race)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Asian Indian	1.4%	1.5%	0.2%	1.5%	0.1%	0.3%	0.5%	0.4%	0.5%	3.3%	2.7%	0.8%	0.9%
Chinese	1.3%	1.7%	0.0%	1.6%	1.0%	0.5%	0.5%	0.7%	0.3%	1.3%	3.3%	1.1%	1.5%
Filipino	2.4%	2.6%	0.1%	1.4%	0.0%	5.6%	3.9%	0.9%	0.1%	2.0%	1.0%	1.0%	0.6%
Japanese	0.6%	1.6%	0.2%	1.2%	0.1%	0.3%	0.4%	0.4%	0.1%	0.5%	0.6%	0.6%	0.6%
Korean	0.5%	1.3%	0.0%	0.7%	0.0%	0.2%	0.1%	0.7%	0.2%	0.5%	0.6%	0.4%	0.5%
Vietnamese	0.5%	0.3%	0.1%	0.5%	0.2%	0.4%	0.0%	0.3%	0.6%	0.9%	0.6%	0.3%	0.3%
Other Asian	0.5%	1.0%	0.0%	0.5%	0.3%	0.4%	0.3%	0.3%	0.4%	0.6%	0.6%	0.4%	0.5%

Source: 2011-2015 5-Year American Community Survey

Age by Category	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Under 5 years	6.4%	6.4%	9.6%	5.8%	4.3%	8.2%	8.1%	6.7%	7.7%	5.7%	4.4%	6.3%	5.3%
5 to 9 years	6.6%	6.0%	8.3%	6.0%	7.8%	7.9%	6.5%	5.6%	8.2%	5.8%	6.5%	6.5%	5.8%
10 to 14 years	7.1%	6.6%	8.2%	7.8%	8.2%	7.6%	5.9%	6.1%	8.9%	7.2%	6.9%	7.3%	6.7%
15 to 19 years	7.2%	5.4%	9.7%	7.8%	3.3%	7.8%	7.4%	5.6%	7.7%	7.0%	7.4%	8.0%	8.5%
20 to 24 years	7.2%	5.7%	7.1%	7.6%	5.8%	8.8%	8.8%	6.8%	8.0%	6.7%	5.8%	7.3%	6.9%
25 to 34 years	13.0%	12.9%	10.8%	13.0%	9.6%	15.8%	18.0%	13.7%	12.2%	12.0%	10.2%	12.0%	10.6%
35 to 44 years	12.8%	12.7%	15.4%	12.7%	7.6%	13.5%	11.0%	12.7%	14.4%	13.4%	12.3%	12.3%	11.6%
45 to 54 years	14.4%	13.2%	11.1%	17.0%	14.5%	12.3%	12.1%	14.3%	12.4%	16.5%	16.4%	14.4%	15.1%
55 to 59 years	6.8%	7.0%	3.7%	7.3%	11.8%	5.3%	6.0%	7.2%	6.0%	7.1%	7.2%	7.5%	8.7%
60 to 64 years	5.4%	5.4%	4.6%	5.2%	7.8%	3.8%	4.4%	6.2%	3.7%	6.0%	6.5%	5.5%	6.5%
65 to 74 years	7.4%	9.2%	6.9%	6.2%	9.3%	5.1%	6.2%	7.6%	6.0%	7.8%	9.1%	7.4%	8.5%
75 to 84 years	3.8%	6.3%	3.9%	2.3%	5.1%	2.7%	4.1%	4.7%	3.4%	3.1%	4.6%	3.7%	4.1%
85 years and over	1.9%	3.3%	0.6%	1.3%	4.7%	1.1%	1.6%	2.7%	1.5%	1.6%	2.5%	1.7%	1.8%

Source: 2011-2015 5-Year American Community Survey

Population Change 2006-2010 to 2011-2015 by Age (Number of People)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Total Population Change</b>	31753	2846	575	1531	62	10975	335	3688	1101	4441	3894	5909	2305
<b>Under 5 years</b>	-1545	509	315	-312	-5	551	-121	276	-625	-153	-1332	-1396	-648
<b>5 to 9 years</b>	-1329	120	-58	-71	146	1055	-251	-721	263	-1131	-433	-219	-248
<b>10 to 14 years</b>	-815	-98	167	-14	258	575	-302	123	301	-373	-510	-532	-942
<b>15 to 19 years</b>	-3746	-885	287	-486	-270	-632	244	-1240	-143	-120	-548	-321	47
<b>20 to 24 years</b>	5160	333	20	337	32	1244	-256	767	414	790	1022	1004	457
<b>25 to 34 years</b>	6899	1376	-259	584	-35	2446	813	1088	-713	-27	646	1370	980
<b>35 to 44 years</b>	-6923	-434	-54	-542	-273	736	-496	-734	911	-2686	-1905	-1900	-1446
<b>45 to 54 years</b>	-469	-874	-50	-139	73	1252	377	-1121	484	970	147	-843	-1588
<b>55 to 59 years</b>	9154	591	-248	-129	176	2178	248	1629	464	851	1478	2427	1916
<b>60 to 64 years</b>	6585	37	267	952	-89	818	-166	1163	-283	2418	436	1713	1032
<b>65 to 74 years</b>	13998	1406	357	1038	77	1331	179	1724	180	2929	2899	3709	1878
<b>75 to 84 years</b>	1153	534	137	83	-81	-801	-54	38	-72	306	621	455	442
<b>85 years and over</b>	3631	231	-306	230	53	222	120	696	-80	667	1373	442	425

Source: 2006-2010 5-Year American Community Survey, 2011-2015 5-Year American Community Survey

Population Estimate: Median Age (Years)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Median age (years)	37.1	40.4	31.6	36.9	47.4	30.8	31.7	39.3	33.1	39.4	42.4		

Source: 2011-2015 5-Year American Community Survey

Population Estimate: 65 Years and Over	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
65 years and over	13.1%	18.8%	11.5%	9.8%	19.1%	8.9%	11.9%	14.9%	10.9%	12.6%	16.3%	12.8%	14.4%

Source: 2011-2015 5-Year American Community Survey

Population Estimate: Under 18 Years	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Under 18 years	24.5%	22.4%	31.3%	24.8%	22.9%	28.5%	24.1%	21.8%	29.4%	23.3%	22.7%	24.6%	22.3%

Source: 2011-2015 5-Year American Community Survey

## Disability Tables

Population With A Disability (Noninstitutionalized)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Total Population With a Disability (Noninstitutionalized)	10.3%	12.3%	10.3%	8.0%	13.9%	10.1%	13.2%	11.0%	11.4%	9.5%	9.3%	10.6%	10.5%

Source: 2011-2015 5-Year American Community Survey

Population With a Disability by Age	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Under 5 years	0.6%	0.0%	0.0%	0.0%	0.0%	0.5%	4.4%	0.3%	0.7%	1.1%	0.2%	1.0%	0.7%
5 to 17 years	4.7%	4.7%	6.5%	4.8%	6.0%	5.0%	4.3%	3.3%	4.9%	4.9%	4.8%	4.8%	4.5%
18 to 34 years	4.6%	3.9%	5.2%	4.8%	7.1%	4.3%	5.0%	5.0%	4.5%	4.2%	4.6%	5.3%	5.8%
35 to 64 years	9.4%	9.2%	9.1%	6.0%	13.5%	11.7%	15.5%	10.4%	12.9%	8.1%	6.8%	9.6%	8.6%
65 to 74 years	22.9%	23.9%	25.5%	20.6%	11.1%	30.3%	27.1%	21.5%	34.0%	22.4%	17.0%	23.3%	21.8%
75 years and over	52.1%	53.2%	67.9%	59.3%	55.9%	60.1%	60.5%	48.5%	53.9%	52.5%	45.4%	54.0%	49.7%

Source: 2011-2015 5-Year American Community Survey

Population With a Disability by Age (65 years and over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
65 to 74 years	22.9%	23.9%	25.5%	20.6%	11.1%	30.3%	27.1%	21.5%	34.0%	22.4%	17.0%	23.3%	21.8%
75 years and over	52.1%	53.2%	67.9%	59.3%	55.9%	60.1%	60.5%	48.5%	53.9%	52.5%	45.4%	54.0%	49.7%

Source: 2011-2015 5-Year American Community Survey

Population With a Disability by Disability Type	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
With a hearing difficulty	3.2%	4.3%	2.3%	2.5%	4.5%	2.7%	4.4%	3.4%	3.2%	3.1%	3.1%	3.4%	3.6%
With a vision difficulty	1.8%	1.7%	1.1%	1.5%	2.5%	2.3%	2.6%	1.7%	2.9%	1.5%	1.4%	1.8%	1.5%
With a cognitive difficulty	4.2%	4.0%	3.6%	3.4%	6.1%	4.7%	6.3%	5.1%	4.4%	3.5%	4.0%	3.8%	3.4%
With an ambulatory difficulty	5.7%	7.1%	6.6%	3.9%	6.1%	6.0%	6.7%	6.2%	5.9%	5.3%	4.6%	5.3%	5.5%
With a self-care difficulty	2.5%	2.7%	3.1%	2.1%	4.1%	3.0%	3.2%	2.5%	2.2%	2.0%	2.0%	2.3%	2.2%
With an independent living difficulty	5.1%	5.9%	5.6%	4.2%	6.9%	5.9%	7.8%	5.7%	5.2%	4.3%	4.0%	3.8%	3.6%

Source: 2011-2015 5-Year American Community Survey

Population With a Disability by Disability Type (Population 65 years and over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
With a hearing difficulty	15.3%	16.6%	10.1%	13.3%	14.6%	16.2%	20.4%	15.0%	15.0%	15.3%	13.8%	15.6%	16.1%
With a vision difficulty	6.7%	5.3%	6.1%	5.2%	7.3%	11.4%	7.6%	5.6%	10.8%	6.2%	5.1%	6.5%	5.7%
With a cognitive difficulty	9.7%	8.6%	7.2%	12.5%	9.0%	13.1%	14.0%	10.2%	10.7%	8.0%	8.7%	9.4%	7.7%
With an ambulatory difficulty	23.6%	26.1%	36.2%	22.6%	22.1%	30.8%	28.0%	24.1%	28.3%	23.0%	16.8%	23.2%	19.8%
With a self-care difficulty	10.1%	10.1%	15.8%	13.7%	14.2%	15.1%	13.9%	8.4%	11.1%	7.7%	8.0%	10.7%	8.3%
With an independent living difficulty	16.7%	16.9%	21.0%	20.2%	17.6%	24.0%	25.8%	15.8%	19.3%	14.6%	12.5%	16.9%	13.4%

Source: 2011-2015 5-Year American Community Survey

Median Earnings in the Past 12 Months (In 2016 Inflation-Adjusted Dollars) by Disability Status	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
With a disability (Population 16 years and over with earnings)	\$24,441	\$31,078	\$20,227	\$31,111	\$17,500	\$21,201	\$16,891	\$30,498	\$18,411	\$33,450	\$22,308
No disability (Population 16 years and over with earnings)	\$32,677	\$41,780	\$24,294	\$41,821	\$37,332	\$23,872	\$30,685	\$35,715	\$24,519	\$42,498	\$46,132
Difference in Median Earnings	\$8,236	\$10,702	\$4,067	\$10,710	\$19,832	\$2,671	\$13,794	\$5,217	\$6,108	\$9,048	\$23,824

Source: 2011-2015 5-Year American Community Survey

## Employment Tables

Labor Force Participation Rate and Unemployment by Age (Population 16 Years and Over)	Ventura County	Ventura County	Camarillo	Camarillo	Fillmore	Fillmore	Moorpark	Moorpark
	Labor Force Participation Rate	Unemployment Rate						
<b>16 to 19 years</b>	33.5%	22.8%	41.0%	14.3%	42.0%	30.6%	32.8%	13.8%
<b>20 to 24 years</b>	77.8%	11.2%	82.4%	8.7%	78.1%	4.3%	72.7%	9.3%
<b>25 to 29 years</b>	83.9%	8.7%	90.4%	6.2%	83.0%	18.7%	87.8%	10.7%
<b>30 to 34 years</b>	85.1%	7.2%	83.9%	3.0%	83.4%	7.4%	87.3%	4.5%
<b>35 to 44 years</b>	83.0%	5.7%	83.1%	3.8%	79.1%	5.1%	85.0%	6.4%
<b>45 to 54 years</b>	82.8%	6.1%	83.9%	6.8%	82.7%	4.1%	83.9%	6.4%
<b>55 to 59 years</b>	76.3%	6.6%	78.3%	4.6%	69.7%	2.8%	80.5%	3.2%
<b>60 to 64 years</b>	60.4%	5.5%	67.6%	3.4%	42.9%	9.3%	68.5%	5.2%
<b>65 to 74 years</b>	30.8%	4.9%	27.8%	1.0%	29.8%	1.5%	31.5%	2.6%
<b>75 years and over</b>	7.3%	6.0%	4.9%	8.7%	2.4%	0.0%	8.9%	0.0%
	Ojai	Ojai	Oxnard	Oxnard	Port Hueneme	Port Hueneme	San Buenaventura	San Buenaventura
<b>16 to 19 years</b>	25.2%	49.0%	32.8%	23.0%	44.5%	23.0%	26.0%	22.8%
<b>20 to 24 years</b>	76.1%	26.8%	82.5%	10.4%	71.2%	12.4%	71.9%	10.9%
<b>25 to 29 years</b>	93.9%	27.8%	82.7%	7.7%	84.1%	10.4%	80.3%	8.5%
<b>30 to 34 years</b>	74.3%	13.0%	87.4%	9.2%	87.7%	10.3%	83.1%	7.5%
<b>35 to 44 years</b>	65.6%	1.6%	83.7%	7.2%	82.5%	4.8%	83.5%	4.6%
<b>45 to 54 years</b>	76.7%	8.6%	80.0%	6.4%	81.1%	12.0%	83.4%	6.9%
<b>55 to 59 years</b>	75.3%	2.2%	70.5%	7.0%	77.2%	4.7%	72.9%	7.2%
<b>60 to 64 years</b>	54.0%	3.9%	52.3%	6.4%	51.9%	9.0%	57.6%	4.2%
<b>65 to 74 years</b>	38.5%	3.8%	25.4%	7.9%	34.1%	3.1%	29.3%	2.8%
<b>75 years and over</b>	6.3%	0.0%	4.8%	16.4%	7.4%	20.0%	9.0%	4.6%

	Santa Paula		Simi Valley		Thousand Oaks	
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
<b>16 to 19 years</b>	26.2%	18.4%	31.9%	20.4%	35.9%	31.4%
<b>20 to 24 years</b>	77.7%	15.4%	80.9%	9.5%	76.7%	13.0%
<b>25 to 29 years</b>	82.6%	10.0%	81.6%	8.1%	85.5%	10.3%
<b>30 to 34 years</b>	82.0%	6.4%	85.9%	4.8%	83.3%	6.9%
<b>35 to 44 years</b>	81.3%	6.6%	83.1%	4.6%	83.1%	5.3%
<b>45 to 54 years</b>	84.9%	8.6%	85.8%	5.2%	85.0%	4.8%
<b>55 to 59 years</b>	76.8%	2.7%	78.8%	5.5%	80.1%	9.1%
<b>60 to 64 years</b>	48.5%	11.5%	66.2%	5.3%	66.1%	7.5%
<b>65 to 74 years</b>	25.5%	6.4%	32.1%	4.6%	35.8%	6.6%
<b>75 years and over</b>	10.0%	0.0%	5.4%	14.4%	10.7%	1.0%

Source: 2012-2016 5-Year American Community Survey

Labor Force Participation Rate and Unemployment Rate by Race and Ethnicity (Population 16 Years and Over)	Ventura County	Ventura County	Camarillo	Camarillo	Fillmore	Fillmore	Moorpark	Moorpark
	Labor Force Participation Rate	Unemployment Rate						
Black or African American	66.4%	11.8%	62.9%	12.6%	0.0%		68.4%	3.1%
American Indian and Alaska Native	65.9%	10.7%	47.5%	0.0%	55.8%	19.4%	66.2%	9.1%
Asian	64.4%	5.9%	66.7%	4.5%	98.0%	22.2%	61.5%	7.0%
Native Hawaiian and Other Pacific Islander	66.9%	8.7%	100.0%	0.0%	61.5%	0.0%	73.4%	0.0%
Some other race	71.5%	9.9%	80.8%	14.9%	57.9%	8.4%	78.8%	3.6%
Two or more races	68.9%	9.6%	69.0%	10.0%	73.9%	15.3%	76.1%	7.2%
Hispanic or Latino origin (of any race)	70.6%	8.2%	74.0%	5.9%	66.0%	8.4%	72.1%	7.2%
White alone, not Hispanic or Latino	63.2%	6.9%	60.4%	4.9%	51.4%	4.3%	70.9%	6.2%

	Ojai	Ojai	Oxnard	Oxnard	Port Hueneme	Port Hueneme	San Buenaventura	San Buenaventura
	Labor Force Participation Rate	Unemployment Rate						
Black or African American	18.4%	0.0%	61.9%	11.1%	79.7%	17.2%	71.5%	11.0%
American Indian and Alaska Native	65.2%	0.0%	70.0%	12.4%	71.7%	0.0%	67.3%	10.2%
Asian	62.3%	27.3%	62.3%	8.6%	53.5%	4.5%	69.5%	4.2%
Native Hawaiian and Other Pacific Islander	0.0%		65.1%	2.0%	66.8%	0.0%	55.8%	13.0%
Some other race	69.7%	7.5%	69.3%	10.3%	59.0%	9.3%	68.6%	10.3%
Two or more races	24.6%	0.0%	64.8%	9.5%	78.4%	6.5%	64.0%	7.1%
Hispanic or Latino origin (of any race)	63.9%	12.1%	70.9%	8.7%	68.6%	8.7%	68.8%	7.0%
White alone, not Hispanic or Latino	58.7%	9.1%	61.3%	6.9%	63.1%	12.3%	61.0%	7.0%
	Santa Paula	Santa Paula	Simi Valley	Simi Valley	Thousand Oaks	Thousand Oaks		
Black or African American	80.5%	10.6%	69.5%	9.7%	73.2%	18.7%		
American Indian and Alaska Native	75.7%	6.1%	45.0%	6.3%	89.7%	18.8%		
Asian	59.1%	3.8%	65.8%	3.9%	67.3%	5.0%		
Native Hawaiian and Other Pacific Islander			84.7%	3.9%	70.2%	0.0%		
Some other race	73.6%	14.0%	75.4%	11.6%	77.0%	6.6%		
Two or more races	70.4%	4.8%	70.9%	6.7%	74.7%	13.7%		
Hispanic or Latino origin (of any race)	68.4%	9.1%	72.2%	6.0%	74.9%	9.8%		
White alone, not Hispanic or Latino	57.3%	5.9%	67.4%	6.5%	63.5%	7.7%		

Source: 2012-2016 5-Year American Community Survey

Labor Force Participation Rate and Unemployment Rate by Educational Attainment (Population 25 to 64 years)	Ventura County	Ventura County	Camarillo	Camarillo	Fillmore	Fillmore	Moorpark	Moorpark
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
Less than high school graduate	73.9%	8.5%	72.2%	5.1%	62.7%	9.0%	79.9%	11.4%
High school graduate (includes equivalency)	76.6%	8.7%	70.1%	8.4%	84.7%	3.7%	79.3%	4.7%
Some college or associate's degree	80.7%	6.5%	83.3%	4.1%	82.5%	7.6%	81.9%	6.5%
Bachelor's degree or higher	84.4%	4.4%	86.3%	4.7%	73.7%	3.5%	85.5%	5.0%
	<b>Ojai</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>San Buenaventura</b>
Less than high school graduate	73.1%	21.9%	74.8%	8.2%	71.5%	7.0%	67.8%	7.3%
High school graduate (includes equivalency)	60.3%	9.6%	79.0%	9.8%	78.9%	12.6%	71.0%	10.9%
Some college or associate's degree	63.2%	8.4%	82.2%	6.7%	83.6%	6.6%	79.6%	6.8%
Bachelor's degree or higher	81.6%	4.1%	84.3%	3.7%	83.2%	9.5%	84.2%	3.7%

	Santa Paula	Santa Paula	Simi Valley	Simi Valley	Thousand Oaks	Thousand Oaks
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
Less than high school graduate	76.4%	8.1%	77.2%	9.3%	74.8%	10.1%
High school graduate (includes equivalency)	78.6%	7.6%	77.2%	6.4%	77.9%	9.6%
Some college or associate's degree	83.0%	9.2%	80.9%	5.7%	79.2%	6.7%
Bachelor's degree or higher	79.0%	0.9%	86.1%	3.7%	84.4%	5.3%

Source: 2012-2016 5-Year American Community Survey

## Education and Language Tables

Place of Birth	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Born in United States	76.1%	84.4%	70.5%	81.0%	86.5%	62.2%	76.3%	83.6%	68.1%	80.3%	80.2%	77.9%	80.8%
Born in California	57.1%	58.2%	62.1%	61.4%	55.4%	53.5%	55.8%	61.8%	59.2%	60.8%	52.3%	58.6%	57.7%
Foreign born	22.8%	14.1%	28.9%	17.8%	12.3%	36.7%	22.3%	15.2%	30.8%	18.8%	18.6%	20.9%	18.1%

Source: 2011-2015 5-Year American Community Survey

Foreign-Born Population: Region of Birth	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Europe	6.6%	11.5%	0.8%	10.2%	27.4%	1.4%	3.5%	9.7%	1.4%	11.9%	14.1%	6.4%	9.0%
Asia	23.3%	41.9%	3.3%	26.3%	10.5%	15.0%	19.8%	19.2%	4.4%	38.6%	41.8%	16.8%	22.9%
Africa	1.0%	2.1%	0.0%	3.8%	2.0%	0.1%	0.3%	1.1%	0.1%	2.2%	1.3%	1.4%	1.8%
Oceania	0.5%	0.2%	0.0%	1.9%	2.5%	0.3%	0.3%	0.9%	0.3%	0.6%	0.7%	0.6%	0.3%
Latin America	66.6%	41.8%	96.0%	56.4%	42.9%	82.9%	74.9%	65.3%	93.1%	43.7%	38.2%	72.8%	63.1%
Northern America	1.9%	2.6%	0.0%	1.4%	14.8%	0.3%	1.1%	3.7%	0.8%	3.0%	3.9%	2.0%	2.9%

Source: 2011-2015 5-Year American Community Survey

Language Spoken at Home	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
English only	61.5%	78.1%	36.3%	72.1%	84.3%	31.8%	50.2%	73.1%	39.5%	74.0%	76.2%	61.9%	69.7%
Spanish	30.4%	13.4%	62.5%	19.6%	10.0%	61.1%	42.0%	21.4%	58.4%	15.0%	12.6%	31.8%	22.9%
Spanish: Speak English less than "very well"	13.5%	5.0%	26.2%	8.6%	4.3%	29.1%	14.6%	8.4%	27.7%	5.7%	5.3%	13.6%	9.6%
Other Indo-European languages	2.8%	2.8%	0.3%	3.4%	3.8%	0.7%	1.3%	2.6%	0.7%	4.6%	4.7%	2.5%	3.1%
Other Indo-European languages: Speak English less than "very well"	0.6%	0.6%	0.0%	1.2%	0.3%	0.2%	0.4%	0.5%	0.1%	1.2%	1.1%	0.5%	0.6%
Asian and Pacific Islander languages	4.5%	5.2%	0.1%	3.6%	1.3%	5.8%	6.0%	2.3%	1.3%	5.5%	5.7%	3.0%	3.2%
Asian and Pacific Islander languages: Speak English less than "very well"	1.8%	1.9%	0.0%	1.1%	0.5%	2.6%	2.0%	1.1%	1.2%	1.5%	2.2%	1.2%	1.2%
Other languages	0.7%	0.3%	0.7%	1.4%	0.6%	0.6%	0.5%	0.6%	0.1%	0.9%	0.8%	0.9%	1.1%
Other languages:	0.3%	0.1%	0.7%	0.6%	0.0%	0.4%	0.2%	0.3%	0.1%	0.2%	0.3%	0.3%	0.2%

Speak English less than "very well"													
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Source: 2011-2015 5-Year American Community Survey

School Enrollment	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Population 3 years and over enrolled in school	230,114	17,098	4,616	10,188	1,954	58,287	5,547	28,058	8,882	32,832	35,565	58,274	27,087
Nursery school, preschool	6.2%	7.3%	3.6%	5.6%	6.1%	5.3%	4.7%	8.7%	4.5%	6.2%	6.7%	5.4%	6.1%
Kindergarten	4.7%	4.9%	5.4%	5.7%	2.3%	5.9%	4.8%	4.4%	3.6%	4.5%	4.3%	4.0%	3.3%
Elementary school (grades 1-8)	40.0%	40.2%	44.1%	36.9%	50.6%	43.1%	37.4%	36.4%	48.0%	39.2%	39.3%	39.3%	36.0%
High school (grades 9-12)	21.8%	18.6%	24.3%	23.4%	16.0%	21.8%	22.3%	19.8%	21.6%	23.5%	23.1%	21.8%	21.2%
College or graduate school	27.3%	29.0%	22.6%	28.4%	25.0%	24.0%	30.8%	30.6%	22.3%	26.6%	26.5%	29.4%	33.4%

Source: 2011-2015 5-Year American Community Survey

Educational Attainment: Population 25 Years and Over	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than 9th grade	9.9%	3.9%	21.2%	7.5%	4.6%	23.3%	10.7%	4.7%	21.5%	4.0%	3.9%	10.4%	7.3%
9th to 12th grade, no diploma	7.0%	3.9%	14.6%	4.9%	4.5%	11.1%	9.7%	6.2%	14.2%	5.5%	3.8%	7.9%	6.1%
High school graduate (includes equivalency)	19.0%	16.3%	20.3%	15.0%	14.5%	21.3%	26.2%	19.6%	21.3%	21.4%	14.3%	19.0%	18.4%
Some college, no degree	23.7%	25.3%	26.7%	23.9%	23.2%	20.7%	27.1%	26.5%	21.6%	26.2%	21.3%	24.3%	24.3%
Associate's degree	8.8%	9.7%	6.9%	10.9%	7.4%	7.4%	8.6%	10.2%	7.3%	10.6%	8.0%	8.2%	7.7%
Bachelor's degree	20.0%	24.8%	6.5%	26.0%	25.1%	11.7%	11.8%	20.3%	8.6%	21.5%	28.6%	19.0%	22.1%
Graduate or professional degree	11.7%	16.0%	3.8%	11.9%	20.7%	4.5%	5.9%	12.6%	5.3%	10.8%	20.2%	11.3%	14.1%

Source: 2011-2015 5-Year American Community Survey

Educational Attainment: Population 25 Years and Over	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Percent high school graduate or higher	83.1%	92.2%	64.2%	87.6%	90.9%	65.6%	79.6%	89.1%	64.3%	90.5%	92.4%		
Percent bachelor's degree or higher	31.7%	40.9%	10.3%	37.9%	45.8%	16.2%	17.8%	32.9%	14.0%	32.3%	48.8%		

Source: 2011-2015 5-Year American Community Survey

## Housing Tables

	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Total housing units</b>	283,899	25,285	4,334	11,081	3,179	54,418	7,884	43,238	9,047	42,983	47,362	70,613	35,088
<b>Housing Units Change 2006-2010 to 2011-2015 ACS</b>													
<b>Total change: Housing Units</b>	4,664	677	-223	275	-79	-469	-260	764	181	1,728	1,520	444	550

Source: 2006-2010 5-Year American Community Survey, 2011-2015 5-Year American Community Survey

Units in Structure	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>1-unit, detached</b>	64.0%	60.5%	74.9%	72.6%	59.5%	56.6%	35.4%	54.8%	60.2%	73.1%	66.6%	69.4%	78.7%
<b>1-unit, attached</b>	10.5%	18.7%	7.3%	10.5%	14.1%	9.6%	29.0%	9.1%	8.3%	8.5%	10.8%	10.2%	6.4%
<b>2 units</b>	1.4%	0.8%	2.9%	1.0%	2.8%	1.6%	2.5%	3.1%	3.7%	0.4%	0.5%	1.7%	1.0%
<b>3 or 4 units</b>	4.8%	3.4%	2.0%	2.8%	6.2%	6.3%	10.0%	6.9%	7.3%	4.0%	3.9%	3.9%	2.1%
<b>5 to 9 units</b>	4.8%	3.0%	1.8%	2.7%	4.7%	7.4%	5.9%	7.1%	4.7%	3.5%	4.6%	3.2%	2.5%
<b>10 to 19 units</b>	3.7%	3.4%	1.6%	3.3%	5.6%	6.0%	5.1%	4.5%	2.6%	2.9%	3.7%	2.2%	0.9%
<b>20 or more units</b>	6.6%	6.5%	4.5%	4.4%	5.9%	7.6%	11.3%	9.3%	5.7%	5.7%	7.6%	4.1%	1.7%
<b>Mobile home</b>	3.9%	3.8%	5.1%	2.8%	0.1%	4.9%	0.3%	5.1%	7.5%	1.8%	2.3%	4.9%	6.3%
<b>Boat, RV, van, etc.</b>	0.1%	0.0%	0.0%	0.0%	1.0%	0.2%	0.5%	0.1%	0.0%	0.0%	0.0%	0.3%	0.3%

Source: 2011-2015 5-Year American Community Survey

Year Built	Structure	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Built 2014 or later		0.1%	0.1%	0.3%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Built 2010 to 2013		0.6%	0.7%	0.8%	0.6%	0.0%	0.9%	1.1%	0.7%	0.4%	0.3%	0.5%	0.5%	0.3%
Built 2000 to 2009		11.2%	14.1%	12.3%	16.8%	2.3%	13.9%	4.2%	7.6%	6.4%	13.5%	11.1%	8.9%	8.2%
Built 1990 to 1999		10.6%	12.7%	12.6%	13.7%	5.5%	10.1%	6.2%	7.4%	7.5%	12.7%	11.3%	10.5%	11.4%
Built 1980 to 1989		17.7%	19.4%	9.8%	49.0%	10.9%	11.6%	19.7%	13.8%	13.3%	20.4%	18.9%	21.9%	18.6%
Built 1970 to 1979		23.1%	30.9%	27.4%	10.4%	19.2%	22.2%	27.9%	19.9%	16.1%	19.8%	32.5%	18.5%	18.4%
Built 1960 to 1969		20.5%	17.5%	12.3%	2.5%	19.7%	21.0%	21.0%	23.1%	19.2%	27.6%	20.7%	15.2%	16.9%
Built 1950 to 1959		10.0%	3.4%	11.8%	5.3%	22.0%	13.9%	14.9%	16.4%	16.4%	4.0%	3.4%	13.5%	14.5%
Built 1940 to 1949		2.8%	0.6%	4.6%	0.7%	9.0%	4.1%	3.6%	3.5%	7.0%	1.0%	0.8%	4.6%	5.0%
Built 1939 or earlier		3.4%	0.5%	8.1%	0.9%	11.5%	2.1%	1.5%	7.6%	13.7%	0.6%	0.7%	6.4%	6.6%

Source: 2011-2015 5-Year American Community Survey

Number of Rooms	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
1 room	1.7%	1.0%	1.4%	0.6%	4.9%	2.2%	1.6%	3.3%	1.5%	0.9%	1.2%	1.5%	1.5%
2 rooms	2.6%	2.2%	2.2%	1.1%	4.6%	3.2%	2.4%	3.4%	3.1%	2.4%	2.1%	2.5%	2.6%
3 rooms	7.8%	6.1%	7.1%	3.9%	10.7%	9.4%	7.4%	11.7%	9.9%	5.2%	6.6%	7.2%	7.2%
4 rooms	16.6%	15.1%	19.6%	11.8%	19.6%	19.6%	31.9%	20.2%	20.8%	12.9%	11.8%	18.0%	15.8%
5 rooms	18.9%	20.2%	20.1%	19.3%	16.2%	20.1%	26.1%	18.7%	27.5%	16.9%	15.9%	20.9%	19.1%
6 rooms	19.2%	19.6%	22.5%	17.9%	19.7%	20.4%	18.4%	18.5%	19.5%	21.1%	17.4%	18.5%	17.8%
7 rooms	14.1%	14.8%	14.4%	16.9%	10.0%	13.5%	8.8%	12.4%	10.1%	16.9%	15.9%	12.4%	12.5%
8 rooms	9.8%	10.9%	8.1%	13.8%	9.7%	6.5%	1.8%	6.5%	5.0%	12.5%	14.6%	9.0%	10.1%
9 rooms or more	9.3%	10.1%	4.5%	14.8%	4.7%	5.2%	1.6%	5.4%	2.5%	11.3%	14.5%	10.0%	13.4%

Source: 2011-2015 5-Year American Community Survey

Number of Bedrooms	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
No bedroom	2.0%	1.2%	2.1%	0.7%	4.9%	2.5%	2.0%	3.9%	2.1%	1.0%	1.3%	1.8%	1.7%
1 bedroom	8.9%	7.5%	8.5%	2.9%	16.3%	10.7%	8.9%	13.4%	9.0%	6.8%	6.7%	7.9%	8.2%
2 bedrooms	23.9%	28.1%	22.5%	14.9%	29.0%	25.3%	40.9%	29.8%	33.3%	16.3%	19.5%	25.3%	23.0%
3 bedrooms	33.7%	32.4%	44.5%	37.1%	30.5%	33.7%	37.3%	32.8%	39.9%	34.3%	30.2%	36.4%	34.6%
4 bedrooms	24.7%	23.8%	17.2%	32.7%	16.4%	22.1%	10.2%	16.5%	13.7%	31.7%	33.2%	22.3%	25.1%
5 or more bedrooms	6.8%	6.9%	5.2%	11.6%	2.9%	5.7%	0.7%	3.6%	2.1%	9.8%	9.1%	6.3%	7.5%

Source: 2011-2015 5-Year American Community Survey

Housing Tenure	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Owner-occupied	64.2%	69.9%	69.6%	74.0%	53.6%	54.4%	45.3%	53.6%	57.7%	73.4%	70.9%	65.6%	69.9%
Renter-occupied	35.8%	30.1%	30.4%	26.0%	46.4%	45.6%	54.7%	46.4%	42.3%	26.6%	29.1%	34.4%	30.1%

Source: 2011-2015 5-Year American Community Survey

Occupants per Room	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
1.00 or less	92.9%	97.5%	84.8%	94.2%	98.5%	82.0%	91.1%	95.4%	85.6%	96.8%	97.6%	92.3%	94.2%
1.01 to 1.50 (Overcrowded)	4.8%	1.6%	10.4%	4.6%	0.4%	11.8%	7.2%	3.4%	10.2%	2.2%	1.6%	5.5%	4.1%
1.51 or more (Severely Overcrowded)	2.3%	0.9%	4.7%	1.2%	1.1%	6.3%	1.7%	1.2%	4.1%	1.0%	0.8%	2.1%	1.8%

Source: 2011-2015 5-Year American Community Survey

Value of Owner-Occupied Units	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$50,000	3.1%	3.1%	7.4%	1.2%	1.3%	4.2%	3.5%	3.6%	6.9%	2.3%	1.6%	4.0%	4.1%
\$50,000 to \$99,999	2.4%	1.8%	9.5%	1.8%	0.0%	3.4%	1.6%	2.6%	9.5%	1.1%	1.8%	3.4%	2.3%
\$100,000 to \$149,999	1.9%	0.6%	1.7%	1.4%	1.0%	3.0%	2.1%	2.6%	6.0%	1.3%	1.0%	2.3%	2.0%
\$150,000 to \$199,999	2.4%	1.2%	5.2%	1.1%	0.9%	4.4%	5.9%	2.5%	5.3%	1.9%	1.2%	2.6%	1.9%
\$200,000 to \$299,999	10.4%	7.9%	24.1%	4.6%	3.6%	21.0%	38.1%	9.6%	20.9%	7.1%	4.7%	11.8%	7.6%
\$300,000 to \$499,999	37.6%	42.5%	44.0%	31.3%	29.0%	48.1%	41.7%	43.5%	38.8%	49.7%	20.8%	29.9%	24.0%
\$500,000 to \$999,999	36.0%	38.0%	5.6%	54.4%	49.6%	14.6%	7.1%	32.5%	11.1%	34.7%	59.1%	34.3%	38.7%
\$1,000,000 or more	6.2%	5.0%	2.4%	4.3%	14.7%	1.3%	0.0%	3.1%	1.6%	1.9%	9.8%	11.8%	19.4%

Source: 2011-2015 5-Year American Community Survey

Mortgage Status of Owner-Occupied Units	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Housing units with a mortgage	76.2%	73.8%	77.0%	84.5%	76.3%	76.5%	76.2%	70.0%	68.7%	80.2%	79.5%	74.8%	72.1%
Housing units without a mortgage	23.8%	26.2%	23.0%	15.5%	23.7%	23.5%	23.8%	30.0%	31.3%	19.8%	20.5%	25.2%	27.9%

Source: 2011-2015 5-Year American Community Survey

Monthly Owner Costs: Housing Units With a Mortgage	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$500	0.7%	0.5%	0.0%	0.5%	0.8%	0.9%	1.6%	1.4%	0.6%	0.4%	0.3%	0.7%	0.8%
\$500 to \$999	4.2%	3.6%	8.6%	2.2%	3.7%	4.9%	3.6%	6.0%	6.9%	4.2%	3.3%	3.9%	3.3%
\$1,000 to \$1,499	11.2%	10.5%	14.8%	9.7%	10.4%	15.8%	12.7%	13.5%	18.9%	8.8%	8.7%	11.4%	9.8%
\$1,500 to \$1,999	18.1%	19.0%	25.2%	13.7%	14.5%	23.9%	35.1%	20.6%	30.4%	17.3%	12.4%	18.2%	14.2%
\$2,000 to \$2,499	20.3%	21.5%	23.4%	19.7%	20.1%	25.0%	25.1%	21.6%	19.6%	21.2%	16.3%	18.6%	16.2%
\$2,500 to \$2,999	16.3%	17.0%	11.4%	16.4%	8.9%	14.8%	15.6%	16.5%	11.1%	18.6%	17.4%	14.3%	14.8%
\$3,000 or more	29.1%	27.8%	16.6%	37.9%	41.7%	14.8%	6.4%	20.3%	12.5%	29.6%	41.6%	33.0%	40.8%

Source: 2011-2015 5-Year American Community Survey

Monthly Owner Costs: Housing Units Without a Mortgage	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$250	12.3%	10.6%	20.0%	7.0%	6.2%	18.5%	5.6%	15.6%	15.7%	8.7%	7.4%	12.1%	12.5%
\$250 to \$399	21.3%	23.2%	36.1%	7.0%	19.6%	26.8%	21.7%	26.2%	31.2%	19.4%	15.3%	18.9%	15.9%
\$400 to \$599	25.9%	24.9%	17.6%	31.0%	26.6%	23.8%	39.0%	25.8%	26.4%	32.7%	24.9%	24.4%	21.5%
\$600 to \$799	19.3%	21.5%	8.5%	29.3%	25.3%	16.0%	24.3%	19.8%	12.6%	19.3%	24.0%	17.2%	15.6%
\$800 to \$999	11.3%	12.0%	9.7%	14.8%	14.0%	8.7%	8.2%	7.5%	8.6%	11.7%	14.0%	13.0%	14.6%
\$1,000 or more	9.9%	7.8%	8.2%	10.9%	8.3%	6.2%	1.4%	5.0%	5.6%	8.2%	14.3%	14.4%	19.8%

Source: 2011-2015 5-Year American Community Survey

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI): Housing Units With a Mortgage	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than 20.0 percent	29.6%	32.6%	18.5%	31.2%	26.2%	24.6%	20.2%	31.1%	23.7%	30.9%	31.5%	28.4%	31.0%
20.0 to 24.9 percent	14.8%	17.3%	18.3%	15.4%	12.2%	13.8%	12.5%	15.8%	15.4%	14.6%	14.6%	14.6%	14.0%
25.0 to 29.9 percent	13.4%	14.0%	10.8%	14.3%	7.3%	14.1%	15.7%	12.5%	16.0%	13.5%	13.7%	12.9%	11.9%
30.0 to 34.9 percent	9.7%	7.4%	11.7%	9.2%	13.7%	11.5%	9.1%	9.7%	10.5%	10.0%	8.7%	9.8%	9.4%
35.0 percent or more	32.5%	28.6%	40.7%	29.9%	40.6%	36.1%	42.6%	30.9%	34.4%	31.0%	31.5%	34.4%	33.8%

Source: 2011-2015 5-Year American Community Survey

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI): Housing Units Without a Mortgage	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than 10.0 percent	49.0%	50.2%	43.0%	49.6%	52.7%	48.2%	43.8%	54.3%	49.4%	50.2%	47.2%	46.2%	45.0%
10.0 to 14.9 percent	16.2%	10.6%	22.1%	16.8%	11.8%	18.6%	12.0%	16.5%	17.4%	17.1%	16.6%	16.1%	15.7%
15.0 to 19.9 percent	9.5%	10.0%	2.3%	7.1%	17.2%	10.8%	7.0%	7.1%	6.5%	10.4%	9.4%	9.4%	11.1%
20.0 to 24.9 percent	6.5%	4.5%	1.1%	2.9%	2.7%	8.9%	5.1%	4.3%	10.1%	6.7%	7.1%	6.9%	8.0%
25.0 to 29.9 percent	4.6%	6.2%	12.4%	9.6%	0.0%	4.0%	5.0%	2.0%	6.1%	3.9%	4.2%	6.6%	6.1%
30.0 to 34.9 percent	2.5%	3.0%	4.2%	6.5%	0.0%	1.6%	3.2%	2.4%	2.6%	1.6%	2.7%	3.2%	2.8%
35.0 percent or more	11.7%	15.6%	15.0%	7.5%	15.6%	7.9%	23.9%	13.4%	7.8%	10.1%	12.9%	11.6%	11.4%

Source: 2011-2015 5-Year American Community Survey

Gross Rent for Occupied Units Paying Rent	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$500	5.1%	2.4%	10.1%	2.1%	5.7%	6.0%	5.8%	5.9%	6.6%	4.7%	5.3%	4.6%	3.3%
\$500 to \$999	13.6%	6.3%	23.4%	11.3%	12.6%	18.3%	12.7%	15.4%	30.2%	10.1%	3.7%	17.5%	16.1%
\$1,000 to \$1,499	30.9%	30.7%	40.3%	15.6%	55.2%	37.7%	32.4%	35.4%	43.2%	21.5%	21.0%	30.5%	24.1%
\$1,500 to \$1,999	26.9%	28.0%	17.5%	39.7%	9.6%	20.5%	34.0%	26.5%	13.4%	32.7%	32.0%	27.4%	30.6%
\$2,000 to \$2,499	14.9%	21.1%	7.6%	17.9%	9.7%	13.3%	12.0%	11.9%	5.7%	18.4%	19.0%	13.0%	16.2%
\$2,500 to \$2,999	5.2%	7.2%	0.0%	7.2%	0.2%	3.1%	3.0%	3.1%	0.7%	9.0%	9.6%	3.7%	5.3%
\$3,000 or more	3.4%	4.3%	1.2%	6.2%	7.0%	1.0%	0.2%	1.8%	0.3%	3.6%	9.5%	3.3%	4.6%

Source: 2011-2015 5-Year American Community Survey

Gross Rent as a Percentage of Household Income (GRAPI)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than 15.0 percent	7.3%	5.4%	7.1%	7.8%	6.4%	6.4%	4.0%	6.8%	4.8%	6.3%	12.0%	7.1%	9.2%
15.0 to 19.9 percent	9.5%	11.1%	3.3%	8.5%	9.5%	6.8%	8.5%	11.4%	6.3%	10.6%	10.7%	9.1%	11.4%
20.0 to 24.9 percent	13.1%	14.3%	7.9%	8.7%	9.3%	11.5%	15.7%	14.4%	14.2%	14.7%	11.8%	13.2%	14.5%
25.0 to 29.9 percent	11.4%	11.0%	8.1%	14.7%	11.9%	11.7%	15.2%	11.3%	9.7%	12.0%	10.8%	11.2%	9.3%
30.0 to 34.9 percent	10.2%	10.1%	11.0%	5.6%	7.4%	12.5%	11.0%	10.7%	9.6%	9.4%	9.4%	8.3%	7.4%
35.0 percent or more	48.5%	48.0%	62.7%	54.7%	55.6%	51.1%	45.6%	45.4%	55.4%	47.0%	45.4%	51.1%	48.2%

Source: 2011-2015 5-Year American Community Survey

	Ventura County		Camarillo		Fillmore		Moorpark		Ojai		Oxnard	
Units in Housing Structure by Housing Tenure	Owner-occupied housing units	Renter-occupied housing units										
1, detached	81.5%	34.4%	74.7%	30.0%	87.3%	44.1%	84.3%	41.5%	88.7%	30.3%	78.9%	31.5%
1, attached	9.9%	11.6%	17.7%	20.9%	4.6%	14.8%	11.2%	7.6%	8.2%	18.3%	10.0%	8.3%
2 apartments	0.3%	3.4%	0.2%	2.4%	0.0%	8.1%	0.2%	3.3%	0.4%	6.1%	0.2%	3.2%
3 or 4 apartments	1.3%	10.9%	1.7%	6.2%	0.0%	7.0%	0.8%	8.6%	1.1%	11.3%	1.1%	12.1%
5 to 9 apartments	0.9%	11.3%	0.2%	8.1%	0.4%	5.2%	0.4%	9.5%	0.6%	8.0%	1.0%	14.7%
10 or more apartments	1.0%	26.4%	0.8%	30.9%	0.1%	20.8%	0.3%	27.7%	0.7%	23.5%	1.3%	27.6%
Mobile home or other type of housing	5.1%	2.0%	4.7%	1.5%	7.6%	0.0%	2.8%	1.8%	0.3%	2.4%	7.5%	2.5%
	Port Hueneme		San Buenaventura		Santa Paula		Simi Valley		Thousand Oaks			
1, detached	54.6%	25.0%	79.2%	28.0%	73.3%	42.5%	86.6%	37.2%	82.2%	29.2%		
1, attached	33.5%	28.7%	8.6%	10.2%	8.0%	9.8%	8.3%	9.0%	10.0%	13.1%		
2 apartments	1.3%	3.3%	0.4%	6.1%	0.8%	7.7%	0.1%	1.2%	0.2%	1.3%		
3 or 4 apartments	2.6%	17.1%	1.2%	13.9%	4.3%	10.7%	1.3%	12.0%	1.8%	8.9%		
5 to 9 apartments	2.3%	4.0%	0.7%	13.4%	1.3%	8.3%	1.1%	9.5%	1.5%	12.3%		
10 or more apartments	5.3%	20.6%	0.9%	27.4%	0.6%	19.2%	0.5%	30.3%	1.4%	34.5%		
Mobile home or other type of housing	0.4%	1.3%	8.9%	1.0%	11.7%	1.8%	2.1%	0.7%	2.9%	0.6%		

Source: 2011-2015 5-Year American Community Survey

## HMDA Data

### 1. Total Loan Outcomes by Jurisdiction (2008, 2013, & 2018)

Jurisdiction	Total Applications			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Camarillo	3,102	5,673	4,069	48.3%	58.9%	56.4%	18.2%	12.4%	15.5%	33.5%	28.8%	28.1%
Fillmore	293	822	762	39.6%	52.2%	45.0%	27.6%	17.4%	19.2%	32.8%	30.4%	35.8%
Moorpark	423	2,696	1,961	52.5%	58.0%	55.2%	14.7%	12.4%	18.3%	32.9%	29.6%	26.5%
Ojai	737	1,116	708	44.5%	59.6%	53.4%	20.2%	15.9%	18.6%	35.3%	24.6%	28.0%
Oxnard	3,285	8,484	6,503	43.1%	55.2%	47.9%	25.7%	15.4%	20.6%	31.2%	29.4%	31.6%
Port Hueneme	650	1,153	940	44.0%	55.2%	49.1%	26.9%	15.4%	16.9%	29.1%	29.3%	33.9%
San Buenaventura	4,373	6,584	4,729	49.1%	59.3%	54.8%	19.8%	12.5%	15.4%	31.1%	28.3%	29.8%
Santa Paula	699	1,126	878	45.5%	54.1%	49.3%	25.0%	16.9%	19.1%	29.5%	29.0%	31.5%
Simi Valley	5,848	10,221	7,320	47.5%	55.9%	54.3%	20.3%	13.4%	18.5%	32.3%	30.7%	27.2%
Thousand Oaks	5,956	11,691	7,951	48.8%	59.6%	57.4%	18.5%	11.4%	17.0%	32.7%	28.9%	25.6%
Unincorporated Co.	3,201	7,946	5,391	48.9%	58.9%	53.7%	19.1%	14.3%	18.6%	32.0%	26.8%	27.7%
Ventura County	36,148	50,646	36,408	47.2%	57.6%	53.8%	20.7%	13.4%	17.7%	32.0%	29.1%	28.5%

2. Distribution of Loan Type by Jurisdiction (2008, 2013, 2018)

Loan Type	Camarillo			Fillmore			Moorpark			Ojai		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	8.8%	11.3%	11.0%	0.8%	1.3%	1.9%	1.2%	5.4%	5.7%	2.2%	2.3%	2.1%
Federal Housing Administration (FHA)	6.1%	8.9%	10.2%	1.2%	3.8%	4.1%	0.8%	5.2%	3.7%	1.0%	1.4%	1.0%
Veterans Affairs Guaranteed (VA)	6.5%	15.4%	16.4%	NA	2.4%	2.4%	NA	3.7%	3.0%	0.5%	2.1%	1.0%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	NA	1.8%	NA	NA	60.0%	54.5%	NA	NA	NA	NA	16.4%	9.1%

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

Loan Type	Oxnard			Port Hueneme			San Buenventura			Santa Paula		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	8.4%	15.1%	16.6%	1.7%	2.1%	2.2%	12.4%	13.3%	13.0%	1.9%	2.0%	2.2%
Federal Housing Administration (FHA)	14.9%	26.6%	24.3%	2.9%	3.3%	3.6%	9.5%	10.8%	12.0%	2.1%	4.2%	4.0%
Veterans Affairs Guaranteed (VA)	15.5%	29.0%	27.2%	5.2%	4.8%	6.8%	9.2%	12.9%	13.8%	2.2%	1.6%	2.9%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	NA	1.8%	NA	NA	NA	NA	NA	5.5%	NA	NA	NA	NA

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

Loan Type	Simi Valley			Thousand Oaks			Unincorporated County			Ventura County		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	16.3%	20.2%	20.0%	17.3%	24.6%	23.5%	9.3%	16.0%	15.3%	90.2%	86.2%	85.8%
Federal Housing Administration (FHA)	15.3%	22.2%	24.6%	9.2%	13.9%	11.6%	4.7%	13.5%	10.9%	8.7%	9.7%	8.9%
Veterans Affairs Guaranteed (VA)	13.0%	16.0%	14.9%	7.9%	12.8%	12.0%	3.5%	13.5%	12.6%	1.0%	4.0%	5.3%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	NA	1.8%	NA	NA	NA	NA	NA	21.8%	18.2%	NA	0.1%	0.0%

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

### 3. Distribution of Loan Purpose by Jurisdiction (2008, 2013, 2018)

Loan Purpose	Camarillo			Fillmore			Moorpark			Ojai		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	1,110	1,382	1,694	100	333	324	152	685	758	196	279	224
Home Improvement	176	144	301	27	20	55	25	50	250	47	26	71
Home Refinancing	1,816	4,147	726	166	469	129	246	1,961	365	494	811	155
Cash-out Refinancing	NA	NA	880	NA	NA	189	NA	NA	362	NA	NA	190
Other purpose	NA	NA	400	NA	NA	50	NA	NA	204	NA	NA	61
Not applicable	NA	NA	68	NA	NA	15	NA	NA	22	NA	NA	7
<b>TOTAL</b>	<b>3,102</b>	<b>5,673</b>	<b>4,069</b>	<b>293</b>	<b>822</b>	<b>762</b>	<b>423</b>	<b>2,696</b>	<b>1,961</b>	<b>737</b>	<b>1,116</b>	<b>708</b>

Loan Purpose	Oxnard			Port Hueneme			San Buenventura			Santa Paula		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	1,635	2,063	2,211	317	361	390	1,722	1,578	1,903	241	313	312
Home Improvement	186	196	533	28	24	77	226	155	379	68	22	75
Home Refinancing	1,464	6,225	1,219	305	768	142	2,425	4,851	855	390	791	142
Cash-out Refinancing	NA	NA	1,751	NA	NA	250	NA	NA	1,115	NA	NA	261
Other purpose	NA	NA	649	NA	NA	70	NA	NA	419	NA	NA	71
Not applicable	NA	NA	140	NA	NA	11	NA	NA	58	NA	NA	17
<b>TOTAL</b>	<b>3,285</b>	<b>8,484</b>	<b>6,503</b>	<b>650</b>	<b>1,153</b>	<b>940</b>	<b>4,373</b>	<b>6,584</b>	<b>4,729</b>	<b>699</b>	<b>1,126</b>	<b>878</b>

Loan Purpose	Simi Valley			Thousand Oaks			Unincorporated County			Ventura County		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	2,044	2,420	2,719	2,079	2,809	2,804	998	2,063	1,940	14,265	12,395	13,499
Home Improvement	318	260	785	295	276	869	186	198	542	1,938	1,235	3,445
Home Refinancing	3,486	7,541	1,327	3,582	8,606	1,656	2,017	5,685	1,119	19,945	37,016	6,851
Cash-out Refinancing	NA	NA	1,660	NA	NA	1,616	NA	NA	1,135	NA	NA	8,424
Other purpose	NA	NA	740	NA	NA	890	NA	NA	588	NA	NA	3,639
Not applicable	NA	NA	89	NA	NA	116	NA	NA	67	NA	NA	550
<b>TOTAL</b>	<b>5,848</b>	<b>10,221</b>	<b>7,320</b>	<b>5,956</b>	<b>11,691</b>	<b>7,951</b>	<b>3,201</b>	<b>7,946</b>	<b>5,391</b>	<b>36,148</b>	<b>50,646</b>	<b>36,408</b>

4. Conventional Home Purchase Loans by Jurisdiction (2008, 2013, 2018)

Jurisdiction	2008	Total Loans 2008	2013	Total Loans 2013	2018	Total Loans 2018
Camarillo	946	3,102	1,092	5,673	1,348	4,069
Fillmore	73	293	156	822	226	762
Moorpark	134	423	541	2,696	684	1,961
Ojai	178	737	222	1,116	146	708
Oxnard	1,171	3,285	1,233	8,484	1,610	6,503
Port Hueneme	226	650	232	1,153	276	940
San Buenaventura	1,463	4,373	1,209	6,584	1,606	4,729
Santa Paula	185	699	203	1,126	213	878
Simi Valley	1,647	5,848	1,768	10,221	2,183	7,320
Thousand Oaks	1,846	5,956	2,431	11,691	2,581	7,951
Unincorporated Co.	891	3,201	1,600	7,946	1,668	5,391
<b>Ventura County</b>	<b>11,413</b>	<b>36,148</b>	<b>9,262</b>	<b>50,646</b>	<b>11,069</b>	<b>36,408</b>
<b>California</b>	<b>313,444</b>	<b>1,048,575</b>	<b>198,540</b>	<b>1,048,575</b>	<b>319,170</b>	<b>1,048,575</b>

Unincorporated County includes Bell Canyon, Casa Conejo, Channel Islands Beach, El Rio, Lake Sherwood, Meiners Oaks, Oak Park, Oak View, Piru,

Santa Rosa Valley, Santa Susana, and Saticoy

\*

Share of Conventional Home Purchase Loans of Total Loans in Jurisdiction			
Jurisdiction	% of total 2008	% of total 2013	% of total 2018
Camarillo	30.5%	19.2%	33.1%
Fillmore	24.9%	19.0%	29.7%
Moorpark	31.7%	20.1%	34.9%
Ojai	24.2%	19.9%	20.6%
Oxnard	35.6%	14.5%	24.8%
Port Hueneme	34.8%	20.1%	29.4%
San Buenaventura	33.5%	18.4%	34.0%
Santa Paula	26.5%	18.0%	24.3%
Simi Valley	28.2%	17.3%	29.8%
Thousand Oaks	31.0%	20.8%	32.5%
Unincorporated Co.	27.8%	20.1%	30.9%
<b>Ventura County</b>	<b>31.6%</b>	<b>18.3%</b>	<b>30.4%</b>
<b>California</b>	<b>29.9%</b>	<b>18.9%</b>	<b>30.4%</b>

Jurisdiction	Total Conventional Home Purchase Loan Applications			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>	946	1,092	1,348	57.3%	62.5%	64.3%	9.8%	8.2%	7.4%	32.9%	29.4%	28.3%
<b>Fillmore</b>	73	156	226	50.7%	57.1%	54.9%	16.4%	17.3%	11.1%	32.9%	25.6%	34.1%
<b>Moorpark</b>	134	541	684	56.0%	61.7%	60.5%	11.9%	7.0%	9.6%	32.1%	31.2%	29.8%
<b>Ojai</b>	178	222	146	56.2%	67.1%	84.9%	12.9%	8.6%	13.0%	30.9%	24.3%	37.0%
<b>Oxnard</b>	1,171	1,233	1,610	52.9%	60.1%	59.1%	19.1%	12.3%	9.0%	28.0%	27.6%	31.9%
<b>Port Hueneme</b>	226	232	276	57.5%	60.8%	60.1%	15.5%	9.1%	4.7%	27.0%	30.2%	35.1%
<b>San Buenaventura</b>	1,463	1,209	1,606	56.7%	61.5%	64.4%	13.0%	10.2%	6.2%	30.3%	28.4%	29.4%
<b>Santa Paula</b>	185	203	213	56.8%	59.6%	57.3%	14.1%	12.8%	11.3%	29.2%	27.6%	31.5%
<b>Simi Valley</b>	1,647	1,768	2,183	54.4%	57.4%	64.3%	14.8%	8.7%	7.2%	30.8%	33.9%	28.5%
<b>Thousand Oaks</b>	1,846	2,431	2,581	55.5%	63.8%	65.1%	12.8%	7.8%	6.0%	31.7%	28.3%	28.8%
<b>Unincorporated Co.</b>	891	1,600	1,649	59.8%	64.1%	62.2%	12.8%	9.4%	8.3%	27.4%	26.4%	29.4%
<b>Ventura County</b>	11,413	9,262	11,069	54.8%	61.4%	63.1%	15.0%	9.3%	7.3%	30.2%	29.3%	29.6%

5. Loan Outcomes for Home Improvement Loans by Jurisdiction (2008, 2013, 2018)

Jurisdiction	Total Home Improvement Loan Applications			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>	176	144	301	40.3%	57.6%	51.8%	26.1%	22.9%	33.2%	33.5%	19.4%	15.0%
<b>Fillmore</b>	26	20	55	46.2%	30.0%	27.3%	26.9%	45.0%	54.5%	26.9%	25.0%	18.2%
<b>Moorpark</b>	25	50	250	36.0%	58.0%	49.6%	36.0%	28.0%	33.2%	28.0%	14.0%	17.2%
<b>Ojai</b>	47	26	71	34.0%	30.8%	39.4%	21.3%	30.8%	33.8%	44.7%	38.5%	26.8%
<b>Oxnard</b>	186	196	533	28.0%	48.0%	32.8%	37.6%	33.2%	50.8%	34.4%	18.9%	16.3%
<b>Port Hueneme</b>	28	24	77	35.7%	50.0%	40.3%	35.7%	33.3%	48.1%	28.6%	16.7%	11.7%
<b>San Buenaventura</b>	226	155	379	36.3%	52.3%	47.0%	29.2%	20.0%	38.5%	34.5%	27.7%	14.5%
<b>Santa Paula</b>	68	22	75	44.1%	31.8%	29.3%	29.4%	40.9%	48.0%	26.5%	27.3%	22.7%
<b>Simi Valley</b>	318	260	785	39.9%	53.5%	47.5%	31.1%	21.5%	38.6%	28.9%	25.0%	13.9%
<b>Thousand Oaks</b>	295	276	869	38.6%	54.3%	56.5%	29.2%	19.6%	31.3%	32.2%	26.1%	12.2%
<b>Unincorporated Co.</b>	186	198	542	40.3%	54.5%	46.5%	24.2%	26.3%	36.9%	35.5%	19.2%	16.6%
<b>Ventura County</b>	1,938	1,235	3,445	37.0%	51.7%	47.1%	31.4%	24.4%	37.9%	31.5%	23.9%	14.9%

6. Loan Outcomes by Race/Ethnicity for Each Jurisdiction (2008, 2013, 2018)

Jurisdiction	% of Total Applicants			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>												
White	69.1%	67.8%	63.8%	54.0%	65.6%	62.4%	18.0%	12.8%	15.8%	28.0%	21.6%	21.7%
Black	0.7%	1.1%	1.2%	30.4%	63.1%	55.1%	39.1%	15.4%	22.4%	30.4%	21.5%	22.4%
Hispanic	10.7%	9.3%	10.6%	47.6%	61.3%	60.8%	30.7%	17.1%	17.2%	21.7%	21.6%	22.0%
Asian	5.2%	6.5%	6.2%	50.0%	68.5%	57.5%	25.3%	12.1%	18.1%	24.7%	19.4%	24.4%
<b>TOTAL</b>	100.0%	100.0%	100.0%	48.3%	58.9%	56.4%	18.2%	12.4%	15.5%	33.5%	28.8%	28.1%
<b>Fillmore</b>												
White	68.3%	72.4%	68.0%	45.0%	59.2%	53.1%	29.5%	18.7%	19.3%	25.5%	22.2%	27.6%
Black	0.0%	0.9%	0.9%	0.0%	42.9%	42.9%	0.0%	42.9%	28.6%	0.0%	14.3%	28.6%
Hispanic	47.4%	42.3%	44.6%	46.8%	55.7%	45.9%	30.2%	22.7%	21.8%	23.0%	21.6%	32.4%
Asian	1.4%	1.1%	1.6%	25.0%	66.7%	50.0%	50.0%	11.1%	33.3%	25.0%	22.2%	16.7%
<b>TOTAL</b>	100.0%	100.0%	100.0%	39.6%	52.2%	45.0%	27.6%	17.4%	19.2%	32.8%	30.4%	35.8%
<b>Moorpark</b>												
White	63.8%	66.7%	64.4%	55.9%	66.4%	60.5%	17.0%	12.5%	19.7%	27.0%	21.1%	19.7%
Black	0.9%	1.0%	1.3%	25.0%	59.3%	61.5%	0.0%	11.1%	23.1%	75.0%	29.6%	15.4%
Hispanic	5.2%	10.9%	10.4%	54.5%	63.3%	56.7%	18.2%	18.4%	22.2%	27.3%	18.4%	21.2%
Asian	5.4%	7.1%	8.6%	65.2%	60.4%	52.7%	13.0%	13.5%	18.9%	21.7%	26.0%	28.4%
<b>TOTAL</b>	100.0%	100.0%	100.0%	52.5%	58.0%	55.2%	14.7%	12.4%	18.3%	32.9%	29.6%	26.5%

<b>Ojai</b>													
White	72.3%	76.3%	72.6%	47.8%	64.9%	57.0%	21.0%	16.3%	19.6%	31.1%	18.8%	23.3%	
Black	0.1%	0.3%	0.4%	0.0%	100.0%	66.7%	0.0%	0.0%	33.3%	100.0%	0.0%	0.0%	
Hispanic	7.9%	4.7%	5.1%	39.7%	64.2%	41.7%	36.2%	15.1%	41.7%	24.1%	20.8%	16.7%	
Asian	0.3%	1.6%	0.8%	0.0%	55.6%	83.3%	50.0%	27.8%	16.7%	50.0%	16.7%	0.0%	
<b>TOTAL</b>	100.0%	100.0%	100.0%	44.5%	59.6%	53.4%	20.2%	15.9%	18.6%	35.3%	24.6%	28.0%	
<b>Oxnard</b>													
White	62.9%	64.2%	61.2%	49.8%	62.8%	54.3%	26.6%	16.1%	21.3%	23.7%	21.1%	24.5%	
Black	1.4%	2.1%	2.1%	39.1%	55.1%	51.8%	39.1%	20.2%	24.8%	21.7%	24.7%	23.4%	
Hispanic	48.6%	39.0%	41.4%	46.0%	60.5%	49.8%	30.1%	18.6%	25.9%	23.9%	21.0%	24.3%	
Asian	6.6%	7.4%	6.8%	49.8%	61.0%	52.0%	23.5%	18.2%	21.8%	26.7%	20.8%	26.1%	
<b>TOTAL</b>	100.0%	100.0%	100.0%	43.1%	55.2%	47.9%	25.7%	15.4%	20.6%	31.2%	29.4%	31.6%	
<b>Port Hueneme</b>													
White	64.8%	65.9%	66.1%	47.7%	63.7%	53.5%	29.0%	16.4%	17.2%	23.3%	19.9%	29.3%	
Black	0.9%	1.8%	2.3%	66.7%	52.4%	68.2%	16.7%	19.0%	9.1%	16.7%	28.6%	22.7%	
Hispanic	37.5%	24.6%	27.7%	46.3%	62.7%	50.4%	34.4%	16.9%	17.7%	19.3%	20.4%	31.9%	
Asian	6.3%	5.6%	2.8%	56.1%	56.9%	61.5%	22.0%	23.1%	23.1%	22.0%	20.0%	15.4%	
<b>TOTAL</b>	100.0%	100.0%	100.0%	44.0%	55.2%	49.1%	26.9%	15.4%	16.9%	29.1%	29.3%	33.9%	
<b>Santa Paula</b>													
White	71.1%	74.2%	70.7%	51.1%	61.5%	54.8%	26.0%	17.0%	20.8%	22.9%	21.5%	24.5%	
Black	0.7%	0.2%	0.6%	40.0%	0.0%	20.0%	0.0%	50.0%	60.0%	60.0%	50.0%	20.0%	

Hispanic	44.3%	45.2%	47.9%	44.2%	58.5%	51.8%	30.0%	18.9%	23.3%	25.8%	22.6%	24.9%
Asian	0.4%	0.7%	1.5%	33.3%	75.0%	61.5%	33.3%	0.0%	23.1%	33.3%	25.0%	15.4%
<b>TOTAL</b>	100.0%	100.0%	100.0%	45.5%	54.1%	49.3%	25.0%	16.9%	19.1%	29.5%	29.0%	31.5%
<b>Simi Valley</b>												
White	68.0%	64.7%	64.3%	51.7%	63.6%	60.2%	21.5%	13.9%	19.2%	26.8%	22.4%	20.5%
Black	1.1%	0.8%	1.1%	41.5%	52.9%	61.0%	26.2%	18.8%	19.5%	32.3%	28.2%	19.5%
Hispanic	10.6%	9.2%	11.9%	43.6%	60.2%	51.8%	32.3%	17.6%	27.7%	24.1%	22.2%	20.5%
Asian	6.0%	8.2%	7.2%	48.0%	59.6%	56.3%	20.3%	14.6%	21.9%	31.7%	25.8%	21.7%
<b>TOTAL</b>	100.0%	100.0%	100.0%	47.5%	55.9%	54.3%	20.3%	13.4%	18.5%	32.3%	30.7%	27.2%
<b>San Buenaventura</b>												
White	72.0%	72.6%	67.9%	54.4%	65.4%	60.3%	19.8%	13.1%	15.5%	25.8%	21.5%	24.2%
Black	0.7%	0.5%	0.5%	48.3%	50.0%	50.0%	20.7%	20.0%	23.1%	31.0%	30.0%	26.9%
Hispanic	14.4%	10.9%	13.8%	43.2%	61.3%	51.9%	31.3%	17.6%	21.2%	25.6%	21.1%	26.9%
Asian	2.1%	3.5%	3.4%	62.4%	64.8%	59.4%	8.6%	12.9%	18.1%	29.0%	22.3%	22.5%
<b>TOTAL</b>	100.0%	100.0%	100.0%	49.1%	59.3%	54.8%	19.8%	12.5%	15.4%	31.1%	28.3%	29.8%
<b>Thousand Oaks</b>												
White	70.8%	67.0%	65.0%	53.0%	67.1%	62.2%	19.5%	11.2%	17.8%	27.5%	21.7%	20.0%
Black	0.8%	0.5%	1.0%	40.4%	56.5%	54.3%	36.2%	16.1%	18.5%	23.4%	27.4%	27.2%
Hispanic	7.5%	4.7%	5.7%	41.5%	62.2%	52.9%	34.2%	15.3%	25.2%	24.3%	22.5%	21.9%
Asian	4.3%	7.8%	7.1%	53.7%	66.9%	60.7%	18.9%	12.1%	19.5%	27.4%	21.0%	19.7%
<b>TOTAL</b>	100.0%	100.0%	100.0%	48.8%	59.6%	57.4%	18.5%	11.4%	17.0%	32.7%	28.9%	25.6%

Unincorporated County												
White	71.3%	67.7%	66.0%	52.3%	65.1%	58.6%	20.3%	14.9%	19.4%	27.5%	20.0%	22.0%
Black	0.8%	0.7%	0.8%	25.9%	59.6%	61.4%	33.3%	17.3%	11.4%	40.7%	23.1%	27.3%
Hispanic	10.0%	9.8%	11.5%	46.1%	62.9%	48.6%	28.0%	15.3%	26.7%	25.9%	21.9%	24.6%
Asian	3.3%	6.5%	5.9%	57.0%	67.5%	58.2%	14.0%	11.2%	19.5%	29.0%	21.3%	22.3%
<b>TOTAL</b>	100.0%	100.0%	100.0%	48.9%	58.9%	53.7%	19.1%	14.3%	18.6%	32.0%	26.8%	27.7%
Ventura County												
White	68.6%	67.4%	64.8%	52.0%	64.8%	59.4%	21.5%	13.8%	18.3%	26.4%	21.4%	22.2%
Black	1.0%	0.9%	1.2%	42.0%	56.3%	54.8%	29.4%	18.0%	22.5%	28.6%	25.7%	22.7%
Hispanic	19.9%	15.0%	17.6%	44.6%	60.4%	51.2%	30.3%	18.2%	24.3%	25.1%	21.4%	24.5%
Asian	4.8%	6.6%	6.1%	52.8%	63.7%	57.0%	19.8%	14.2%	20.3%	27.4%	22.0%	22.7%
<b>TOTAL</b>	100.0%	100.0%	100.0%	47.2%	57.6%	53.8%	20.7%	13.4%	17.7%	32.0%	29.1%	28.5%

7. Loan Outcomes by Applicant Income Level

Applicant Income Level	Total Applicants		Approved		Declined		Other	
	#	%	#	%	#	%	#	%
<b>2008</b>								
Low	1,588	4.4%	628	39.5%	561	35.3%	399	25.1%
Moderate	5,048	14.0%	2,545	50.4%	1,252	24.8%	1,251	24.8%
Middle	8,839	24.5%	4,688	53.0%	1,988	22.5%	2,163	24.5%
Upper	16,346	45.2%	8,852	54.2%	3,543	21.7%	3,951	24.2%
NA	4,327	12.0%	360	8.3%	147	3.4%	3,820	88.3%
<b>Total</b>	<b>36,148</b>	<b>88.0%</b>	<b>17,073</b>	<b>47.2%</b>	<b>7,491</b>	<b>20.7%</b>	<b>11,584</b>	<b>32.0%</b>
<b>2013</b>								
Low	3,465	6.8%	1,818	52.5%	875	25.3%	772	22.3%
Moderate	7,541	14.9%	4,347	57.6%	1,300	17.2%	1,894	25.1%
Middle	11,537	22.8%	7,105	61.6%	1,498	13.0%	2,934	25.4%
Upper	22,719	44.9%	14,270	62.8%	2,653	11.7%	5,796	25.5%
NA	5,384	10.6%	1,613	30.0%	444	8.2%	3,327	61.8%
<b>Total</b>	<b>50,646</b>	<b>89.4%</b>	<b>29,153</b>	<b>57.6%</b>	<b>6,770</b>	<b>13.4%</b>	<b>14,723</b>	<b>29.1%</b>
<b>2018</b>								
Low	2,784	7.6%	1,064	38.2%	1,015	36.5%	705	25.3%
Moderate	5,036	13.8%	2,483	49.3%	1,355	26.9%	1,198	23.8%
Middle	8,337	22.9%	4,879	58.5%	1,511	18.1%	1,947	23.4%

Upper	16,809	46.2%	10,660	63.4%	2,388	14.2%	3,761	22.4%
NA	3,442	9.5%	502	14.6%	188	5.5%	2,752	80.0%
<b>Total</b>	<b>36,408</b>	<b>100.0%</b>	<b>19,588</b>	<b>53.8%</b>	<b>6,457</b>	<b>17.7%</b>	<b>10,363</b>	<b>28.5%</b>

8. Loan Outcomes by Applicant Race/Ethnicity & Income Level

Income Bracket by Race	Approved			Denied			Withdrawn/Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>WHITE</b>	<b>75.5%</b>	<b>75.9%</b>	<b>71.6%</b>	<b>71.3%</b>	<b>69.4%</b>	<b>66.9%</b>	<b>56.6%</b>	<b>49.7%</b>	<b>50.6%</b>
Low (0-49% AMI)	44.3%	58.2%	42.1%	35.1%	25.4%	35.0%	20.6%	16.4%	22.9%
Moderate (50-79% AMI)	54.6%	62.5%	52.4%	24.5%	16.7%	26.0%	20.9%	20.8%	21.6%
Middle (80-119% AMI)	56.2%	65.6%	60.8%	22.6%	12.7%	17.6%	21.1%	21.7%	21.6%
Upper (>= 120% AMI)	56.8%	66.6%	65.2%	21.7%	11.5%	13.4%	21.5%	21.9%	21.4%
<b>BLACK</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.2%</b>	<b>1.4%</b>	<b>1.3%</b>	<b>1.5%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>0.9%</b>
Low (0-49% AMI)	41.7%	63.3%	35.9%	33.3%	23.3%	41.0%	25.0%	13.3%	23.1%
Moderate (50-79% AMI)	44.7%	41.9%	42.4%	36.2%	29.0%	40.7%	19.1%	29.0%	16.9%
Middle (80-119% AMI)	42.9%	57.6%	56.6%	30.5%	16.8%	16.4%	26.7%	25.6%	27.0%
Upper (>= 120% AMI)	46.7%	61.7%	65.2%	29.9%	15.5%	16.5%	23.4%	22.8%	19.7%
<b>HISPANIC</b>	<b>18.8%</b>	<b>15.7%</b>	<b>16.7%</b>	<b>29.1%</b>	<b>20.4%</b>	<b>24.1%</b>	<b>15.6%</b>	<b>11.0%</b>	<b>15.1%</b>
Low (0-49% AMI)	36.2%	57.2%	37.3%	42.7%	25.4%	39.3%	21.1%	17.4%	23.4%

Moderate (50-79% AMI)	48.0%	58.0%	46.3%	29.6%	20.2%	30.6%	22.4%	21.8%	23.0%
Middle (80-119% AMI)	49.9%	61.9%	55.8%	29.4%	16.5%	20.8%	20.6%	21.6%	23.4%
Upper (>= 120% AMI)	44.6%	62.8%	59.2%	33.3%	14.9%	17.4%	22.1%	22.3%	23.5%
<b>ASIAN</b>	<b>5.4%</b>	<b>7.3%</b>	<b>6.4%</b>	<b>4.6%</b>	<b>7.1%</b>	<b>7.0%</b>	<b>4.1%</b>	<b>5.0%</b>	<b>4.8%</b>
Low (0-49% AMI)	46.2%	52.6%	32.1%	34.6%	25.7%	47.0%	19.2%	21.7%	20.9%
Moderate (50-79% AMI)	54.1%	54.1%	48.9%	21.3%	24.2%	32.1%	24.6%	21.7%	19.0%
Middle (80-119% AMI)	57.4%	63.8%	57.5%	20.3%	14.0%	18.6%	22.3%	22.2%	23.9%
Upper (>= 120% AMI)	54.7%	66.3%	61.9%	20.1%	11.9%	15.4%	25.2%	21.8%	22.7%

9. Loan Outcomes by Minority Population Share of Census Tract – Ventura County (2008, 2013, 2018)

Tract Minority Share	Total Applicants		Approved		Declined		Other	
	#	%	#	%	#	%	#	%
<b>2008</b>								
0-19% Minority	9,369	25.9%	4,725	50.4%	1,662	17.7%	2,982	31.8%
20-39% Minority	14,240	39.4%	6,907	48.5%	2,777	19.5%	4,556	32.0%
40-59% Minority	3,984	11.0%	1,779	44.7%	914	22.9%	1,291	32.4%
60-79% Minority	3,883	10.7%	1,722	44.3%	945	24.3%	1,216	31.3%
80-100% Minority	4,672	12.9%	1,940	41.5%	1,193	25.5%	1,539	32.9%
<b>Total</b>	<b>36,148</b>	<b>100.0%</b>	<b>17,073</b>	<b>47.2%</b>	<b>7,491</b>	<b>20.7%</b>	<b>11,584</b>	<b>32.0%</b>

<b>2013</b>								
0-19% Minority	3,949	7.8%	2,331	59%	536	13.6%	1,082	27.4%
20-39% Minority	26,105	51.5%	15,387	59%	3,214	12.3%	7,504	28.7%
40-59% Minority	8,864	17.5%	5,025	57%	1,163	13.1%	2,676	30.2%
60-79% Minority	5,475	10.8%	3,065	56%	826	15.1%	1,584	28.9%
80-100% Minority	6,253	12.3%	3,345	53%	1,031	16.5%	1,877	30.0%
<b>Total</b>	<b>50,646</b>	<b>100.0%</b>	<b>29,153</b>	<b>58%</b>	<b>6,770</b>	<b>13.4%</b>	<b>14,723</b>	<b>29.1%</b>
<b>2018</b>								
0-19% Minority	2,489	6.8%	1,475	59.3%	401	16.1%	613	24.6%
20-39% Minority	17,706	48.6%	9,909	56.0%	3,034	17.1%	4,763	26.9%
40-59% Minority	6,654	18.3%	3,610	54.3%	1,144	17.2%	1,900	28.6%
60-79% Minority	4,706	12.9%	2,331	49.5%	853	18.1%	1,522	32.3%
80-100% Minority	4,853	13.3%	2,263	46.6%	1,025	21.1%	1,565	32.2%
<b>Total</b>	<b>36,408</b>	<b>100.0%</b>	<b>19,588</b>	<b>53.8%</b>	<b>6,457</b>	<b>17.7%</b>	<b>10,363</b>	<b>28.5%</b>

10. Loan Outcomes by Minority Share Bracket for Each Jurisdiction (2008, 2013, 2018)

Jurisdiction	% of Total Applicants in Jurisdiction			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>												
0-19% Minority	18.3%	0.0%	0.0%	50.0%	0%	0%	15.3%	0%	0%	34.7%	0%	0%
20-39% Minority	75.7%	73.2%	66.1%	48.5%	59.0%	57.6%	18.7%	12.5%	15.3%	32.8%	28.5%	27.1%
40-59% Minority	6.0%	24.8%	33.9%	41.1%	58.8%	54.2%	20.5%	11.9%	15.9%	38.4%	29.3%	29.9%
60-79% Minority	0.0%	2.0%	0.0%	-	55.8%	0%	0%	14.2%	0%	0%	30.1%	0%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	48.3%	58.9%	56.4%	18.2%	12.4%	15.5%	33.5%	28.8%	28.1%
<b>Fillmore</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40-59% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60-79% Minority	100.0%	78.7%	83.2%	39.6%	52.4%	45.6%	27.6%	17.5%	19.6%	32.8%	30.1%	34.9%
80-100% Minority	0.0%	21.3%	16.8%	0%	51.4%	42.2%	0%	17.1%	17.2%	0%	31.4%	40.6%
<b>Total</b>	100.0%	100.0%	100.0%	39.6%	52.2%	45.0%	27.6%	17.4%	19.2%	32.8%	30.4%	35.8%
<b>Moorpark</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	81.6%	45.0%	58.9%	54.8%	59.9%	54.5%	13.9%	11.5%	18.7%	31.3%	28.6%	26.8%
40-59% Minority	0.0%	50.5%	35.6%	0%	57.5%	57.8%	0%	12.3%	17.2%	0%	30.2%	25.0%

60-79% Minority	18.4%	0.0%	0.0%	42.3%	0%	0%	17.9%	0%	0%	39.7%	0%	0%
80-100% Minority	0.0%	4.5%	5.5%	0%	45.8%	44.9%	0%	21.7%	21.5%	0%	32.5%	33.6%
<b>Total</b>	100.0%	100.0%	100.0%	52.5%	58.0%	55.2%	14.7%	12.4%	18.3%	32.9%	29.6%	26.5%
<b>Ojai</b>												
0-19% Minority	29.6%	32.5%	30.1%	44.5%	60.1%	49.8%	17.0%	15.7%	17.4%	38.5%	24.2%	32.9%
20-39% Minority	70.4%	67.5%	69.9%	44.5%	59.4%	54.9%	21.6%	15.9%	19.2%	33.9%	24.7%	25.9%
40-59% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60-79% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	44.5%	59.6%	53.4%	20.2%	15.9%	18.6%	35.3%	24.6%	28.0%
<b>Oxnard</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	13.7%	11.6%	0%	58.1%	56.8%	0%	14.7%	15.5%	0%	27.2%	27.7%
40-59% Minority	22.9%	0.0%	0.0%	43.1%	0%	0%	21.9%	0%	0%	35.0%	0%	0%
60-79% Minority	14.4%	25.7%	27.5%	45.8%	57.1%	47.0%	21.9%	13.6%	19.8%	32.3%	29.3%	33.3%
80-100% Minority	62.7%	60.6%	60.9%	42.5%	53.7%	46.6%	27.9%	16.3%	21.9%	29.6%	30.0%	31.5%
<b>Total</b>	100.0%	100.0%	100.0%	43.1%	55.2%	47.9%	25.7%	15.4%	20.6%	31.2%	29.4%	31.6%
<b>Port Hueneme</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	0.0%	0.4%	0%	0%	50.0%	0%	0%	0.0%	0%	0%	50.0%
40-59% Minority	53.4%	0.4%	0.0%	40.9%	20.0%	0%	25.6%	40.0%	0%	33.4%	40.0%	0%

60-79% Minority	46.6%	75.3%	76.4%	47.5%	55.5%	50.6%	28.4%	15.8%	16.3%	24.1%	28.7%	33.1%
80-100% Minority	0.0%	24.3%	23.2%	0%	55.0%	44.5%	0%	13.9%	19.3%	0%	31.1%	36.2%
<b>Total</b>	100.0%	100.0%	100.0%	44.0%	55.2%	49.1%	26.9%	15.4%	16.9%	29.1%	29.3%	33.9%
<b>Santa Paula</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40-59% Minority	48.8%	0.0%	0.0%	48.1%	0%	0%	23.5%	0%	0%	28.4%	0%	0%
60-79% Minority	34.5%	58.0%	55.4%	45.6%	54.1%	49.6%	24.9%	17.2%	21.2%	29.5%	28.8%	29.2%
80-100% Minority	16.7%	42.0%	44.6%	37.6%	54.1%	49.0%	29.9%	16.5%	16.6%	32.5%	29.4%	34.4%
<b>Total</b>	100.0%	100.0%	100.0%	45.5%	54.1%	49.3%	25.0%	16.9%	19.1%	29.5%	29.0%	31.5%
<b>Simi Valley</b>												
0-19% Minority	19.8%	3.6%	0.0%	53.1%	55.6%	0%	17.3%	18.3%	0%	29.6%	26.2%	0%
20-39% Minority	78.5%	56.8%	63.7%	46.1%	56.6%	54.6%	21.0%	13.3%	18.6%	32.9%	30.1%	26.8%
40-59% Minority	1.7%	39.6%	34.5%	43.1%	54.8%	53.7%	22.5%	13.2%	18.4%	34.3%	32.0%	27.9%
60-79% Minority	0.0%	0.0%	1.8%	0%	0%	56.9%	0%	0%	16.9%	0%	0%	26.2%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	47.5%	55.9%	54.3%	20.3%	13.4%	18.5%	32.3%	30.7%	27.2%
<b>San Buenaventura</b>												
0-19% Minority	22.6%	8.1%	9.3%	51.9%	59.7%	63.0%	17.4%	13.9%	13.2%	30.7%	26.5%	23.9%
20-39% Minority	53.8%	57.6%	48.5%	50.3%	59.7%	53.9%	18.3%	11.3%	16.0%	31.3%	29.0%	30.1%
40-59% Minority	17.4%	25.2%	26.9%	44.2%	59.7%	54.2%	24.4%	12.9%	16.0%	31.4%	27.5%	29.8%

60-79% Minority	6.2%	9.1%	15.2%	40.9%	55.4%	53.7%	29.4%	17.2%	13.9%	29.7%	27.4%	32.5%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	49.1%	59.3%	54.8%	19.8%	12.5%	15.4%	31.1%	28.3%	29.8%
<b>Thousand Oaks</b>												
0-19% Minority	62.7%	22.5%	20.7%	49.9%	59.6%	60.2%	17.6%	12.2%	16.2%	32.5%	28.2%	23.6%
20-39% Minority	24.7%	62.0%	63.8%	47.2%	59.7%	56.9%	19.8%	11.0%	17.6%	33.0%	29.3%	25.6%
40-59% Minority	12.5%	11.9%	12.7%	46.8%	58.9%	55.0%	20.2%	12.2%	15.9%	33.0%	28.9%	29.1%
60-79% Minority	0.0%	3.6%	2.9%	0%	60.6%	60.1%	0%	11.5%	14.5%	0%	27.9%	25.4%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	48.8%	59.6%	57.4%	18.5%	11.4%	17.0%	32.7%	28.9%	25.6%
<b>Unincorporated County</b>												
0-19% Minority	39.3%	8.7%	8.3%	50.8%	59.1%	56.1%	15.3%	17.3%	15.1%	33.9%	23.6%	28.7%
20-39% Minority	43.9%	71.8%	68.9%	48.3%	59.2%	55.0%	20.3%	13.9%	18.6%	31.5%	27.0%	26.3%
40-59% Minority	14.1%	7.7%	8.1%	48.0%	56.9%	54.8%	24.6%	15.5%	16.7%	27.4%	27.6%	28.5%
60-79% Minority	2.7%	8.4%	10.4%	37.6%	60.4%	45.6%	25.9%	10.9%	21.6%	36.5%	28.8%	32.7%
80-100% Minority	0.0%	3.3%	4.3%	0%	53.0%	45.1%	0%	21.2%	21.5%	0%	25.8%	33.5%
<b>Total</b>	100.0%	100.0%	100.0%	48.9%	58.9%	53.7%	19.1%	14.3%	18.6%	32.0%	26.8%	27.7%
<b>Ventura County</b>												
0-19% Minority	25.9%	7.8%	6.8%	50.4%	59.0%	59.3%	17.7%	13.6%	16.1%	31.8%	27.4%	24.6%
20-39% Minority	39.4%	51.5%	48.6%	48.5%	58.9%	56.0%	19.5%	12.3%	17.1%	32.0%	28.7%	26.9%
40-59% Minority	11.0%	17.5%	18.3%	44.7%	56.7%	54.3%	22.9%	13.1%	17.2%	32.4%	30.2%	28.6%

60-79% Minority	10.7%	10.8%	12.9%	44.3%	56.0%	49.5%	24.3%	15.1%	18.1%	31.3%	28.9%	32.3%
80-100% Minority	12.9%	12.3%	13.3%	41.5%	53.5%	46.6%	25.5%	16.5%	21.1%	32.9%	30.0%	32.2%
<b>Total</b>	100.0%	100.0%	100.0%	47.2%	57.6%	53.8%	20.7%	13.4%	17.7%	32.0%	29.1%	28.5%

11. Distribution of Loan Outcomes for Top Lenders in Ventura County (2018)

Top Lenders Ventura County (2018)	Overall Market Share in Ventura County			Approved			Denied			Withdrawn/Closed		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Wells Fargo Bank	30.1%	38.3%	21.5%	63.6%	45.2%	40.9%	15.0%	11.9%	20.7%	21.5%	42.9%	38.4%
Bank of America	20.1%	16.1%	17.4%	65.0%	71.9%	48.5%	17.9%	14.4%	34.2%	17.1%	13.7%	17.2%
JP Morgan Chase Bank	39.2%	17.3%	13.1%	20.3%	50.2%	48.5%	9.5%	15.1%	26.1%	70.1%	34.7%	25.4%
Quicken Loans, Inc.	1.3%	7.4%	9.7%	81.0%	81.3%	75.1%	19.0%	18.7%	16.8%	0.0%	0.0%	8.1%
U.S. Bank	2.2%	5.9%	8.5%	55.3%	35.3%	42.9%	13.1%	22.3%	40.6%	31.6%	42.4%	16.5%
United Shore Financial Services, LLC.	0.0%	2.4%	6.7%	-	70.7%	80.5%	-	14.8%	7.2%	-	14.6%	12.3%
Logix	0.0%	2.1%	6.6%	-	72.4%	80.0%	-	11.3%	13.1%	-	16.3%	7.0%
Homebridge Financial Services, LLC.	0.0%	0.7%	5.5%	-	67.7%	84.9%	-	7.7%	4.2%	-	24.6%	10.9%
MUFG Union Bank	0.0%	0.0%	5.5%	-	-	57.6%	-	-	22.7%	-	-	19.7%
Flagstar	7.2%	9.8%	5.5%	74.7%	57.7%	44.2%	15.1%	8.1%	12.9%	10.2%	34.2%	42.9%
<b>Top Lender Total</b>	<b>30.4%</b>	<b>37.7%</b>	<b>39.2%</b>	<b>30.7%</b>	<b>36.0%</b>	<b>40.4%</b>	<b>19.7%</b>	<b>38.3%</b>	<b>49.5%</b>	<b>36.8%</b>	<b>40.6%</b>	<b>30.4%</b>

12. Top Five Lenders by Race/Ethnicity of Applicant (2018)

Black		Hispanic		Asian	
Lender	% of All Black Applicants	Lender	% of All Hispanic Applicants	Lender	% of All Asian Applicants
Wells Fargo	7.3%	Wells Fargo	9.0%	Bank of America	10.3%
Bank of America	4.4%	Bank of America	6.4%	Wells Fargo	10.0%
Quicken Loans	4.2%	JP Morgan Chase Bank	5.7%	JP Morgan Chase Bank	5.9%
JP Morgan Chase Bank	4.2%	Golden Empire Mortgage, Inc.	4.2%	U.S. Bank	4.5%
Navy Federal Credit Union	4.0%	U.S. Bank	3.3%	Quicken Loans	3.7%
<b>Top 5 Lenders</b>	<b>24.1%</b>	<b>Top 5 Lenders</b>	<b>28.5%</b>	<b>Top 5 Lenders</b>	<b>34.4%</b>

13. Reported Spread on Loans by Race/Ethnicity – Ventura County (2008, 2013, 2018)

Race/Ethnicity	Rate of Spread		
	Average	Std. Dev.	Variance
<b>2008</b>			
White	4.237	1.522	2.315
Black	3.293	0.383	0.147
Hispanic	4.254	1.542	2.377
Asian	4.117	1.477	2.182
<b>TOTAL</b>	4.203	1.514	2.293
<b>2013</b>			
White	2.612	2.278	5.188
Black	1.730	0.143	0.020
Hispanic	2.462	3.069	9.418
Asian	2.553	1.097	1.204
<b>TOTAL</b>	2.548	2.096	4.395
<b>2018</b>			
White	0.485	0.983	0.974
Black	0.512	0.941	0.885
Hispanic	0.648	1.130	1.277
Asian	0.404	0.945	0.893
<b>TOTAL</b>	0.965	0.476	0.982

14. Loan Type and Purpose by Race/Ethnicity – Ventura County (2008, 2013, 2018)

Loan Type	White			Black			Asian			Hispanic		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	68.1%	67.4%	65.7%	0.9%	0.7%	0.9%	4.9%	7.0%	6.4%	18.5%	13.4%	16.8%
Federal Housing Administration (FHA)	73.4%	66.8%	60.5%	1.5%	2.0%	1.7%	4.4%	4.1%	3.2%	35.1%	29.9%	27.4%
Veterans Affairs Guaranteed (VA)	68.2%	68.5%	56.2%	4.9%	3.0%	4.0%	4.1%	4.5%	5.2%	13.3%	12.9%	13.4%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	-	89.1%	63.6%	-	0.0%	0.0%	-	1.8%	0.0%	-	29.1%	27.3%

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

Loan Purpose	White			Black			Asian			Hispanic		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	71.5%	68.2%	63.5%	1.0%	1.1%	1.2%	5.7%	7.4%	6.8%	23.6%	17.1%	16.5%
Home Improvement	65.9%	69.5%	68.7%	1.1%	1.7%	0.9%	3.9%	5.4%	7.0%	23.4%	15.2%	19.4%
Home Refinancing	66.8%	67.1%	66.4%	1.0%	0.9%	1.2%	4.2%	6.4%	5.8%	17.0%	14.2%	17.5%
Cash-out Refinancing	-	-	65.7%	-	-	1.4%	-	-	4.9%	-	-	19.3%
Other purpose/NA	-	-	69.9%	-	-	0.6%	-	-	5.7%	-	-	16.4%

15. Primary Reason(s) for Loan Denial by Race/Ethnicity & Income Bracket of Applicant

Income Bracket by Race	Denied Loans	Debt-to-Income Ratio		Employment History		Credit History		Collateral	
	#	#	%	#	%	#	%	#	%
<b>WHITE</b>	<b>4,321</b>	<b>1,725</b>	<b>39.9%</b>	<b>34</b>	<b>0.8%</b>	<b>1,029</b>	<b>23.8%</b>	<b>497</b>	<b>11.5%</b>
Low (0-49% AMI)	694	418	60.2%	9	1.3%	128	18.4%	32	4.6%
Moderate (50-79% AMI)	944	480	50.8%	9	1.0%	225	23.8%	57	6.0%
Middle (80-119% AMI)	1,036	427	41.2%	6	0.6%	239	23.1%	104	10.0%
Upper (>= 120% AMI)	1,544	365	23.6%	8	0.5%	404	26.2%	298	19.3%
<b>BLACK</b>	<b>96</b>	<b>29</b>	<b>30.2%</b>	<b>1</b>	<b>1.0%</b>	<b>27</b>	<b>28.1%</b>	<b>14</b>	<b>14.6%</b>
Low (0-49% AMI)	16	4	25.0%	0	0.0%	4	25.0%	2	12.5%
Moderate (50-79% AMI)	24	12	50.0%	0	0.0%	10	41.7%	1	4.2%
Middle (80-119% AMI)	20	6	30.0%	0	0.0%	4	20.0%	5	25.0%
Upper (>= 120% AMI)	31	7	22.6%	1	3.2%	9	29.0%	6	19.4%
<b>HISPANIC</b>	<b>1,554</b>	<b>618</b>	<b>39.8%</b>	<b>14</b>	<b>0.9%</b>	<b>449</b>	<b>28.9%</b>	<b>149</b>	<b>9.6%</b>
Low (0-49% AMI)	296	171	57.8%	5	1.7%	61	20.6%	7	2.4%
Moderate (50-79% AMI)	492	232	47.2%	3	0.6%	135	27.4%	31	6.3%
Middle (80-119% AMI)	411	152	37.0%	3	0.7%	123	29.9%	41	10.0%
Upper (>= 120% AMI)	317	52	16.4%	1	0.3%	116	36.6%	67	21.1%
<b>ASIAN</b>	<b>449</b>	<b>205</b>	<b>45.7%</b>	<b>7</b>	<b>1.6%</b>	<b>77</b>	<b>17.1%</b>	<b>44</b>	<b>9.8%</b>
Low (0-49% AMI)	63	38	60.3%	0	0.0%	16	25.4%	1	1.6%
Moderate (50-79% AMI)	76	42	55.3%	1	1.3%	7	9.2%	7	9.2%

Middle (80-119% AMI)	95	56	58.9%	0	0.0%	16	16.8%	7	7.4%
Upper (>= 120% AMI)	194	62	32.0%	5	2.6%	31	16.0%	27	13.9%
<b>TOTAL</b>	<b>6,457</b>	<b>2,545</b>	<b>39.4%</b>	<b>50</b>	<b>0.8%</b>	<b>1,478</b>	<b>22.9%</b>	<b>751</b>	<b>11.6%</b>

\* Insufficient cash covers lack of funds for down payment, closing costs, etc.

Income Bracket by Race	Insufficient Cash		Unverifiable Information		Application Incomplete		Mortgage Insurance Denied		Other	
	#	%	#	%	#	%	#	%	#	%
<b>WHITE</b>	<b>92</b>	<b>2.1%</b>	<b>169</b>	<b>3.9%</b>	<b>368</b>	<b>8.5%</b>	<b>2</b>	<b>0.0%</b>	<b>395</b>	<b>9.1%</b>
Low (0-49% AMI)	10	1.4%	11	1.6%	45	6.5%	0	0.0%	39	5.6%
Moderate (50-79% AMI)	18	1.9%	23	2.4%	58	6.1%	0	0.0%	73	7.7%
Middle (80-119% AMI)	18	1.7%	49	4.7%	99	9.6%	2	0.2%	91	8.8%
Upper (>= 120% AMI)	42	2.7%	82	5.3%	161	10.4%	0	0.0%	180	11.7%
<b>BLACK</b>	<b>1</b>	<b>1.0%</b>	<b>4</b>	<b>4.2%</b>	<b>8</b>	<b>8.3%</b>	<b>0</b>	<b>0.0%</b>	<b>12</b>	<b>12.5%</b>
Low (0-49% AMI)	0	0.0%	1	6.3%	4	25.0%	0	0.0%	1	6.3%
Moderate (50-79% AMI)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	4.2%
Middle (80-119% AMI)	1	5.0%	0	0.0%	0	0.0%	0	0.0%	4	20.0%
Upper (>= 120% AMI)	0	0.0%	2	6.5%	4	12.9%	0	0.0%	2	6.5%
<b>HISPANIC</b>	<b>31</b>	<b>2.0%</b>	<b>46</b>	<b>3.0%</b>	<b>96</b>	<b>6.2%</b>	<b>1</b>	<b>0.1%</b>	<b>146</b>	<b>9.4%</b>
Low (0-49% AMI)	3	1.0%	8	2.7%	15	5.1%	0	0.0%	23	7.8%
Moderate (50-79% AMI)	10	2.0%	8	1.6%	27	5.5%	0	0.0%	46	9.3%
Middle (80-119% AMI)	9	2.2%	16	3.9%	20	4.9%	1	0.2%	46	11.2%
Upper (>= 120% AMI)	7	2.2%	14	4.4%	32	10.1%	0	0.0%	28	8.8%

<b>ASIAN</b>	<b>13</b>	<b>2.9%</b>	<b>28</b>	<b>6.2%</b>	<b>40</b>	<b>8.9%</b>	<b>0</b>	<b>0.0%</b>	<b>34</b>	<b>7.6%</b>
Low (0-49% AMI)	1	1.6%	2	3.2%	2	3.2%	0	0.0%	2	3.2%
Moderate (50-79% AMI)	2	2.6%	3	3.9%	7	9.2%	0	0.0%	7	9.2%
Middle (80-119% AMI)	1	1.1%	6	6.3%	4	4.2%	0	0.0%	5	5.3%
Upper (>= 120% AMI)	8	4.1%	17	8.8%	25	12.9%	0	0.0%	19	9.8%
<b>TOTAL</b>	<b>127</b>	<b>2.0%</b>	<b>276</b>	<b>4.3%</b>	<b>608</b>	<b>9.4%</b>	<b>2</b>	<b>0.0%</b>	<b>601</b>	<b>9.3%</b>

\* Insufficient cash covers lack of funds for down payment, closing costs, etc.

## Appendix B: Community Outreach List

The following organizations were invited to participate in locally focused Stakeholder Meetings, an online Stakeholder Survey, and/or topic-specific Focus Groups by the Entitlement Jurisdiction listed.

### Stakeholder Meeting Outreach

City of Camarillo	City of Oxnard	City of San Buenaventura
American Red Cross Ventura County	Boys & Girls Club of Oxnard & Port Hueneme	A Community of Friends
Area Housing Authority	Cabrillo Economic Development Corporation	ARC of Ventura County
Big Brothers Big Sisters of Ventura County	California Rural Legal Assistance	Boys and Girls Club of Ventura
California State University Channel Islands (CSUCI)	Child Development Resources	Cabrillo Economic Development Corporation
Camarillo Chamber of Commerce	Coalition for Family Harmony	City of Ventura - PRCP
Camarillo Hospice Foundation	Community Action of Ventura County, Inc	City of Ventura - PW
Camarillo Hospital District	El Concilio Del Condado de Ventura	City of Ventura City Manager's Office Economic Development
Camarillo Old Town Association	Future Leaders of America	City of Ventura City Manager's Office Safe and Clean
Camarillo Premium Outlets	Habitat for Humanity of Ventura County	Economic Development Collaborative
CAREGIVERS: Volunteers Assisting the Elderly	INCF CHAIR (Southbank)	Goodwill Industries of Ventura County
Catholic Charities of Los Angeles, Inc. in Ventura County	INCO Executive Board Carriage Square, Windsor North, El Rio West, Fremont South	Habitat for Humanity of Ventura County
Channel Islands Social Services	Livingston Memorial Visiting Nurse Association	Housing Authority of the City of San Buenaventura
Citizens Advisory Committee - VYCF	Mixteco/Indigena Community Organizing Project	Housing Rights Center of Los Angeles
Community Coalition United	New Life Community Church	Khepera House
County of Ventura Human Services Agency, RAIN Transitional Living Center	Ocean View School District	Kids and Families Together

EDC-VC	Our Lady of Guadalupe	People's Self-Help Housing Corporation
Interface Children & Family Services	Oxnard Adult School	Turning Point Foundation
Livingston Memorial Visiting Nurse Association	Oxnard College	Ventura County Area Agency on Aging
Long Term Care Services of Ventura County, Inc., Ombudsman	Oxnard School District	Ventura County Community Development Corporation
Lutheran Social Services of Southern California	Oxnard Union High School District	Ventura County Library
Oxnard Union High	Rio School District	Ventura Social Services Task Force
Pleasant Valley Recreation & Park District	Santa Clara Church	Ventura Unified School District
Pleasant Valley School District	The Kingdom Center Oxnard	Westside Community Council
Turning Point Foundation, OASIS Program	Turning Point Foundation	Westside Community Development Corporation
United Way of Ventura County	Ventura County Community Development Corporation	Women's Economic Ventures
Ventura Co. Fire Protection Agency	Ventura County Rescue Mission	Women's Economic Ventures
Ventura Co. Housing Trust Fund		
Ventura County Community Development Corporation		
Ventura County Homeless & Housing Coalition		
<b>City of Simi Valley</b>	<b>City of Thousand Oaks</b>	<b>Ventura Urban County</b>
ARC of Ventura County	Area Housing Authority of the County of Ventura	Alzheimer's Association
Area Housing Authority of the County of Ventura	Area Housing Authority of the County of Ventura	American Red Cross
Boys & Girls Club of Simi Valley	California Lutheran University	Area Agency on Aging
Coalition For Family Harmony	Caregivers: Volunteers Assisting the Elderly	Area Housing Authority of the County of Vta
Comm. Action of Ventura Co. Inc.	City of Thousand Oaks	Big Brothers Big Sisters of Ventura Co, Inc.
Conejo Valley Senior Concerns, Inc.	City of Thousand Oaks, Community Development Dept.	Boys & Girls Club of Oxnard & Port Hueneme

FOOD Share, Inc.	City of Thousand Oaks, Council on Aging / Youth Commission	California Rural Legal Assistance, Oxnard, Migrant
Free Clinic of Simi Valley	City of Thousand Oaks, Police	Casa Pacifica-Centers for Children & Families
Independent Living Resource Center, Inc.	Conejo Free Clinic	Catholic Charities
Interface Children Family Services	Conejo Simi Moorpark Assoc. of Realtors	City of Fillmore
Kid Gloves Boxing	Conejo Valley Senior Concerns	City of Moorpark
Livingston Memorial VNA	County of Ventura Human Services Agency	City of Ojai
Many Mansions	County of Ventura Human Services Agency	City of Port Hueneme
Rancho Simi Recreation & Park District	Habitat for Humanity	City of Santa Paula
Samaritan Center of Simi Valley	Habitat for Humanity	Community Action of Ventura County
Simi at the Garden	Harbor House	Community Assistance of Santa Paula
Simi Institute for Careers & Education	Long Term Care Services of Ventura County, Inc.	EDC-VC
Simi Valley Chamber of Commerce	Lutheran Social Services of Southern California	FOOD Share, Inc.
Simi Valley Council On Aging/Senior Center	Manna, Conejo Valley Food Bank	Habitat for Humanity of Ventura County
Simi Valley Cultural Association	Many Mansions, Inc.	HELP of Ojai
Simi Valley Disabled American Veterans Chapter 55	Senior Alliance For Empowerment	House Farmworkers
Simi Valley Family YMCA	St. Vincent de Paul	Housing Authority – City of Port Hueneme
Ventura County Community Development Corp.	Turning Point Foundation	Housing Authority – City of Santa Paula
	Ventura County Community Development Corporation (VCCDC)	Housing Rights Center
	Ventura County Community Development Corporation (VCCDC)	Interface Children & Family Services
	Westminster Free Clinic	Long Term Care Services
		MICOP

		Naval Base Ventura County
		Oak View Park and Resource Center
		One Step A La Vez
		Project Understanding
		Saint Vincent de Paul
		Spirit of Santa Paula
		Turning Point Foundation
		United Way of Ventura County
		Ventura Co. Community Development Corp (VCCDC)
		Ventura Co Community Foundation
		Ventura County Housing Trust Fund
		Ventura Co. HCA - Administration
		Ventura Co. HCA - Behav Health
		Ventura Co. HCA - Pub Health – HC for Homeless
		Ventura Co. Library
		Ventura Co. Probation Agency
		Ventura Co. Public Works Agency
		Ventura Co. HSA – Administration
		Ventura Co RMA - Planning
		Ventura County Civic Alliance
		Ventura County Transportation Commission
		Women’s Economic Ventures
		Workforce Development Board

## Focus Group Outreach

Housing Focus Group	Homelessness Focus Group	Community Services Focus Group
Area Housing Authority of the County of Ventura	City Center	Area Agency on Aging
Cabrillo Economic Development Corporation	City of Oxnard/Housing Dept	Big Brothers Big Sisters of Ventura Co, Inc.
California Legal Assistance Corporation	City of Thousand Oaks	Boys and Girls Club - Ventura County
City of Oxnard Housing	City of Ventura	California Lutheran University
City of Port Hueneme Housing Authority	Community Action of Ventura Co. Inc.	Caregivers: Volunteers Assisting the Elderly
County of Ventura - CEO/HTF	County of Ventura Human Services Agency	Casa Pacifica
Habitat for Humanity Ventura County	Healthcare Agency	Catholic Charities
House Farmworkers	Help of Ojai	Channel Islands Social Services
Housing Authority of the City of San Buenaventura	Interface Children Family Services	Citizens Advisory Committee - VYCF
Many Mansions	Mercy House	Community Coalition United
People's Self Help Housing Corporation	Salvation Army Corps Ventura	Conejo Valley Senior Concerns, Inc.
Santa Paula Housing Authority	Spirit of Santa Paula	EDC-VC
Ventura County Community Development Corporation	Turning Point Foundation	FOOD Share, Inc.
Ventura County Housing Trust Fund	Ventura County Continuum of Care	Independent Living Resource Center, Inc.
		Livingston Memorial VNA
		Long Term Care Services of Ventura County, Inc.
		MICOP
		United Way of Ventura County

# Appendix C: Community Consultation Data

## Public Comments

The following written comments were submitted during the Consolidated Plan public comment period.

*Ref: City Council Meeting 3/9/2020*

*I am unable to attend this evenings City Council Meeting however I would like to provide comments regarding Agenda Item 4C. I will be adding further comments/questions regarding this item prior to the end of the public review period 4/24/2020.*

*Agenda Item: 4C. A public hearing to receive comments on the Draft Regional Consolidated Plan Fiscal Year (FY) 2020-2024 and the Draft Analysis of Impediments to Fair Housing Choice prior to seeking final authorization for submission to the United States Department of Housing and Urban Development*

*After review of the Staff Report document I have questions regarding:*

*1.The Citizen participation workshops and surveys*

*2.The Goals and Priorities listed in Table 1 and Attachments A and B*

*1.First I may have missed all of the announcements regarding the dates for Citizen participation however after seeing the number of participants, I would think that communication of the issues/and requests for participation may not have been sufficient. For a city our size those are extremely low numbers of participants. Please help me understand how these meetings were communicated to the public.*

*2.There seems to me to be some inconsistencies between the priorities in Table1, Attachment A and Attachment B. As an example Table 1 lists Goal #2 - Enhance economic stability (assisting individuals with job training \$121,674) as one of the six major Goals/Priorities for Simi Valley. However, in Attachment A it is ranked as a LOW priority for the City. Then in attachment B Goal #2 is in agreement with Table 1 but not Attachment A. I believe Attachment B is supposed to list the Goals in order for the Regional Consolidated Plan (RCP). If that is the case, then the allocation of funds seems to be out of sync with the overall priority (4% of the budget). I would like to understand why this is the case.*

*Goal #5 in Table 1 also seems to be at odds with Attachment A as Public facilities and Infrastructure is a LOW priority in Attachment A and is listed as Goal 5 in Table 1 with the most funding (\$1,520,925).*

*Unfortunately Goal 6 in Table 1 Administration exemplifies the issue with government today as 20% of the budget is allocated to administration while Goal 4 Homelessness prevention only gets*

*\$152,092. In my opinion this illustrates the "fat" in government these number should be reversed.*

*In my opinion the Goals and funding to be allocated to each needs to be reviewed once again and detailed justification for each should be transparent. At this time I do not believe that this plan serves the City of Simi Valley appropriately for the FY 2020-2024 period.*

*Sincerely,*

*Gary Schwimmer Simi Valley Resident*

Hello Thousand Oaks City Council, 11-9-19

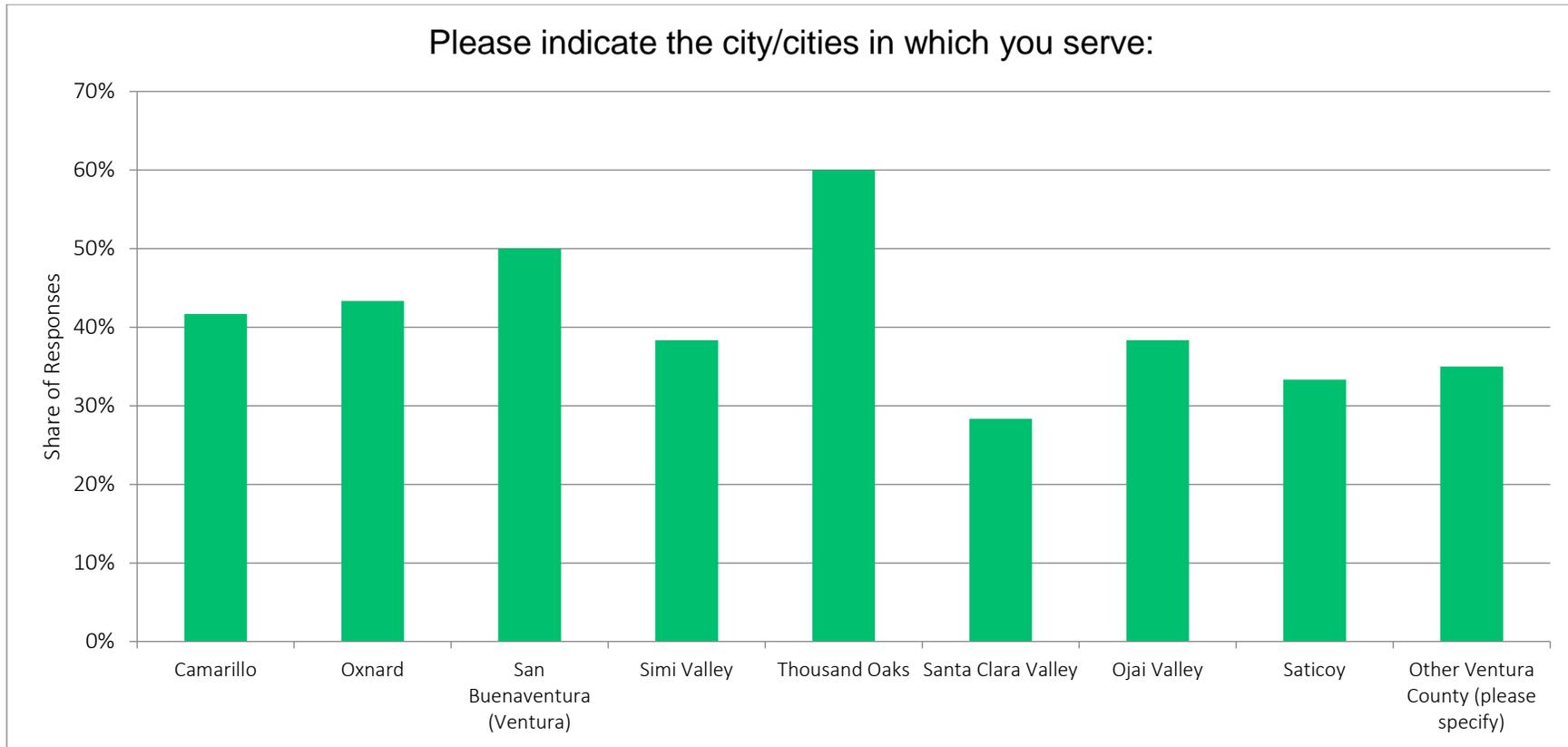
In regards to the City's annual Community Development Block Grant funding, the greatest needs are for affordable housing. I recently moved to Thousand Oaks. The first thing that noticed were the large numbers of restaurants, burger + taco shops, donut shops, Asian buffet, hair + nail salons, + gas stations along Thousand Oaks Blvd, Moorpark Rd, + Reino Rd. Many of them are minimally patronized - not an asset to the community. They should be converted into one + two bedroom apartment homes + condominiums. Some of the open space areas should also be rezoned for affordable housing. I believe the rezoning of the open space areas comes under the authority of the California Redevelopment Authority.

Sincerely yours,  
Harry Hartung

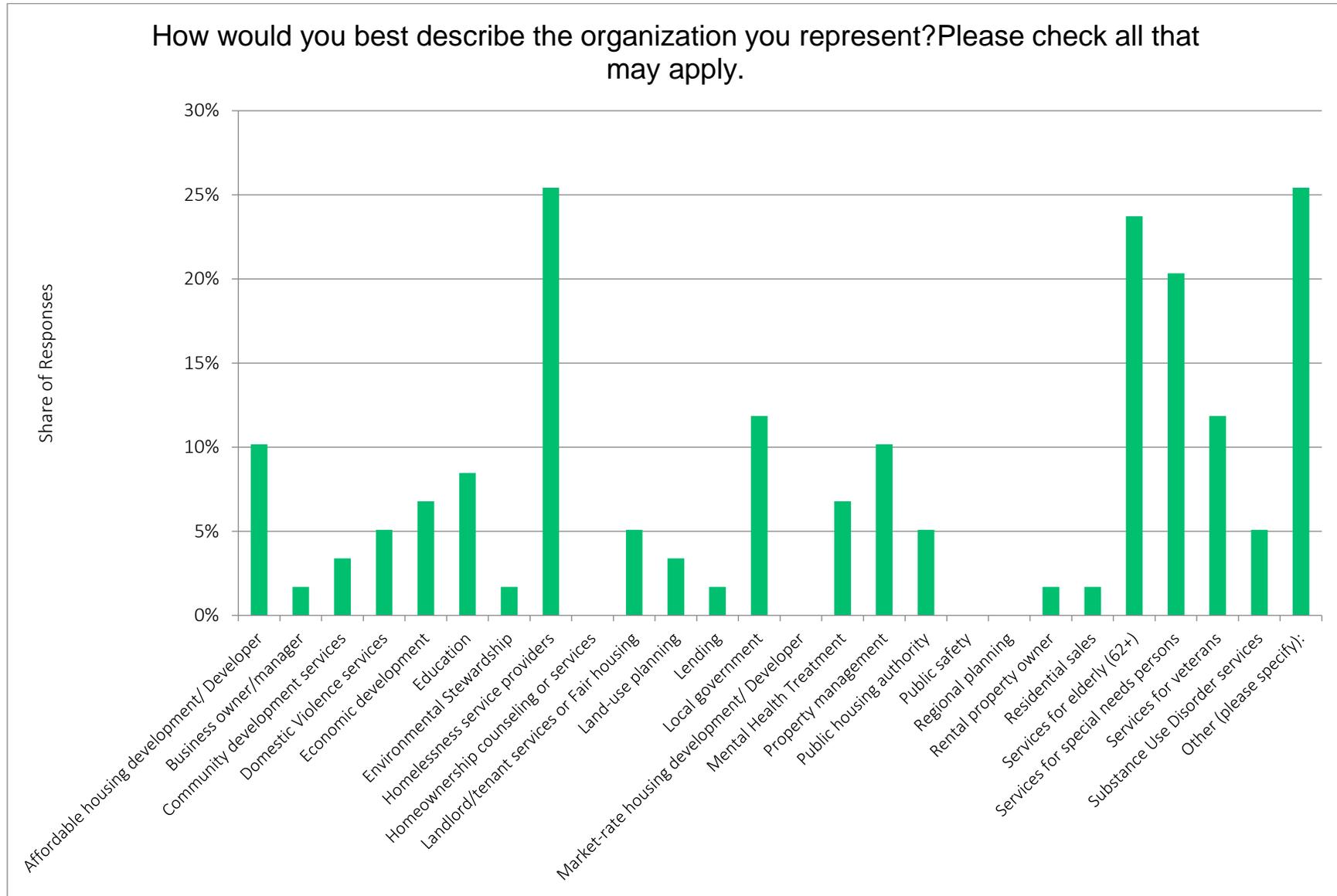
# Stakeholder Consultation Survey Results

## Stakeholder Consultation Survey Results

Question 1: Please indicate the city/cities in which you serve:



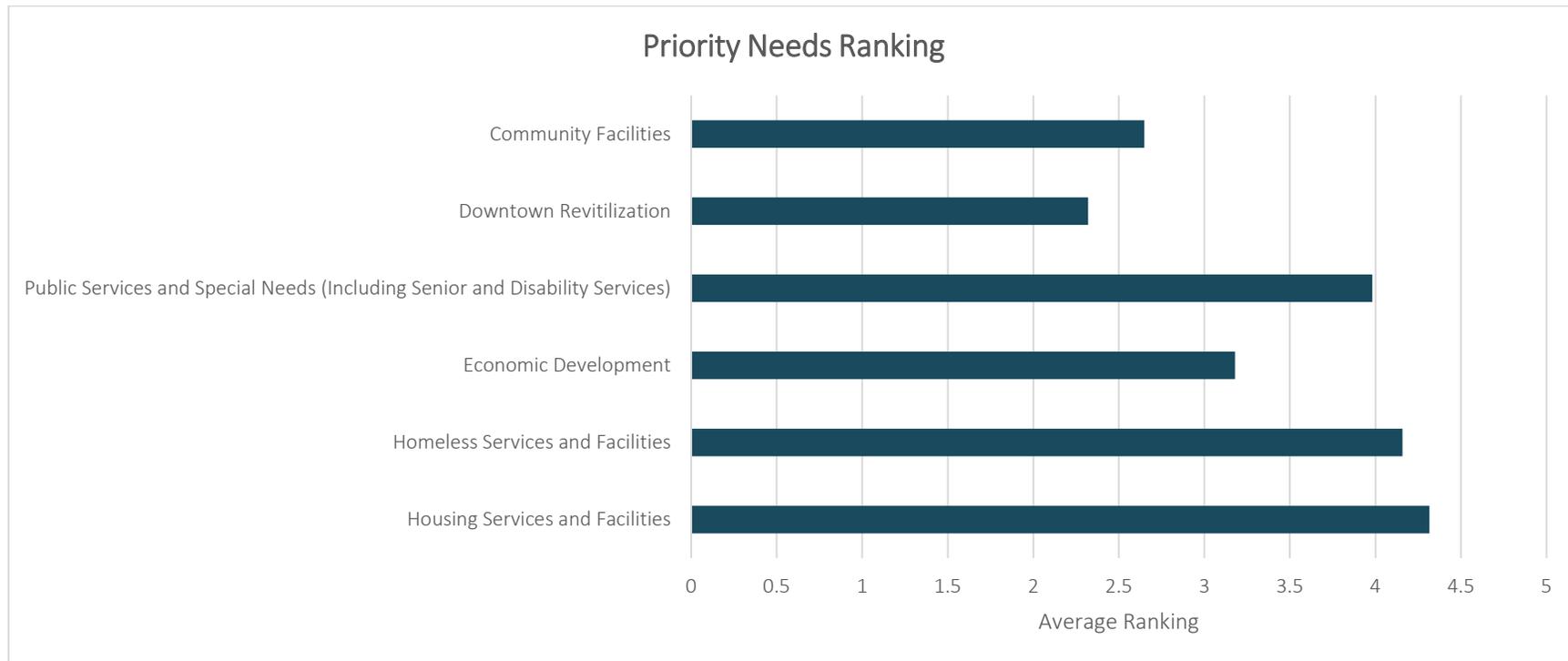
Question 2: How would you best describe the organization you represent?



## Priority Needs Assessment

Questions 3-8: For each item, indicate the quality and level of unmet need for facilities and services in your community, 0 being no need to 5 being high need.

3. Housing Services and Facilities
4. Homeless Services and Facilities
5. Economic Development
6. Public Services and Special Needs (Including Senior and Disability Services)
7. Downtown Revitalization
8. Community Facilities

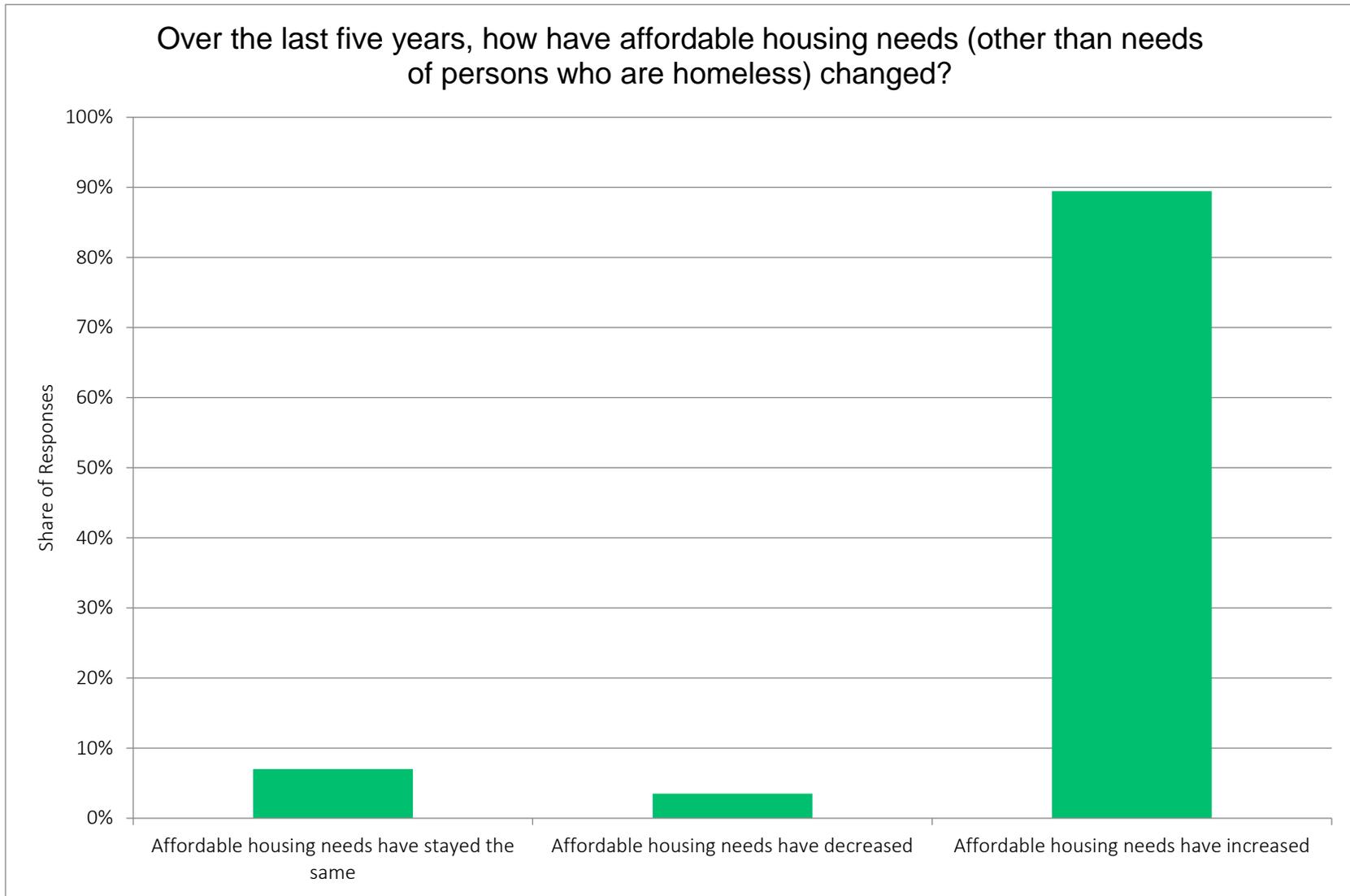


Question 9: Please provide any additional thoughts or comments below.

Responses include:

Lacking central square / common areas as free space pedestrian meeting and community interaction in post WWII cities.
Lack of parks for youth in Santa Paula.
Public facilities as in bathrooms downtown Oxnard
Santa Paulans would like to receive equivalent funds from the County as other Cities in the County receive.
The County of Ventura needs to build a public detox center.
We need an academy for these youth 18to25
Oxnard is housing many of the low wage workers for other cities in the County, including Camarillo, Thousand Oaks, Simi Valley and Moorpark. These cities need to start creating housing opportunities for the service workers and other low wage workers employed in their cities. need.
We are experiencing an increase in working individuals who cannot find affordable housing. Seniors and divorced/single mothers are also finding it more difficult to secure housing and/or qualify for assistance.
affordable housing is an ongoing need
There is really a need for transitional housing in order to have intense case management to move people out of homelessness.
The Governor and the County are creating a master plan on aging, we need one too. We have a fragile system to deal with healthcare, poverty, housing long-term care, transportation, etc for our seniors impacting not only the seniors but their families and caregivers.
We need to provide shelter for the increasing number of homeless.
Homeless services should be a main priority
Senior Legal needs
We provide home rehabilitation for 62 and old very low income living in 5 Mobile Home Parks in Thousand Oaks. We surveyed 865 residents and 114 returned surveys, 36 were disabled, for needs of which the cost would be \$957,600.00. The CDBG grant we have will give up to \$200,00.00 of home rehab.
Board and Care Facilities are greatly needed that can offer integrated comprehensive quality care.
The priority is creating enough affordable housing in a county which has a high cost of living
Housing is a critical issue which effects all aspects of someone's life. It is more difficult to have a healthy community when housing is such a crisis.
The city needs to invest in better transportation options for individuals with intellectual and developmental disabilities which are wheelchair accessible and located where there are group homes.
High need for affordable housing for farmworker, transitional aged youth, veterans, homeless, and extremely low income.
Affordable childcare

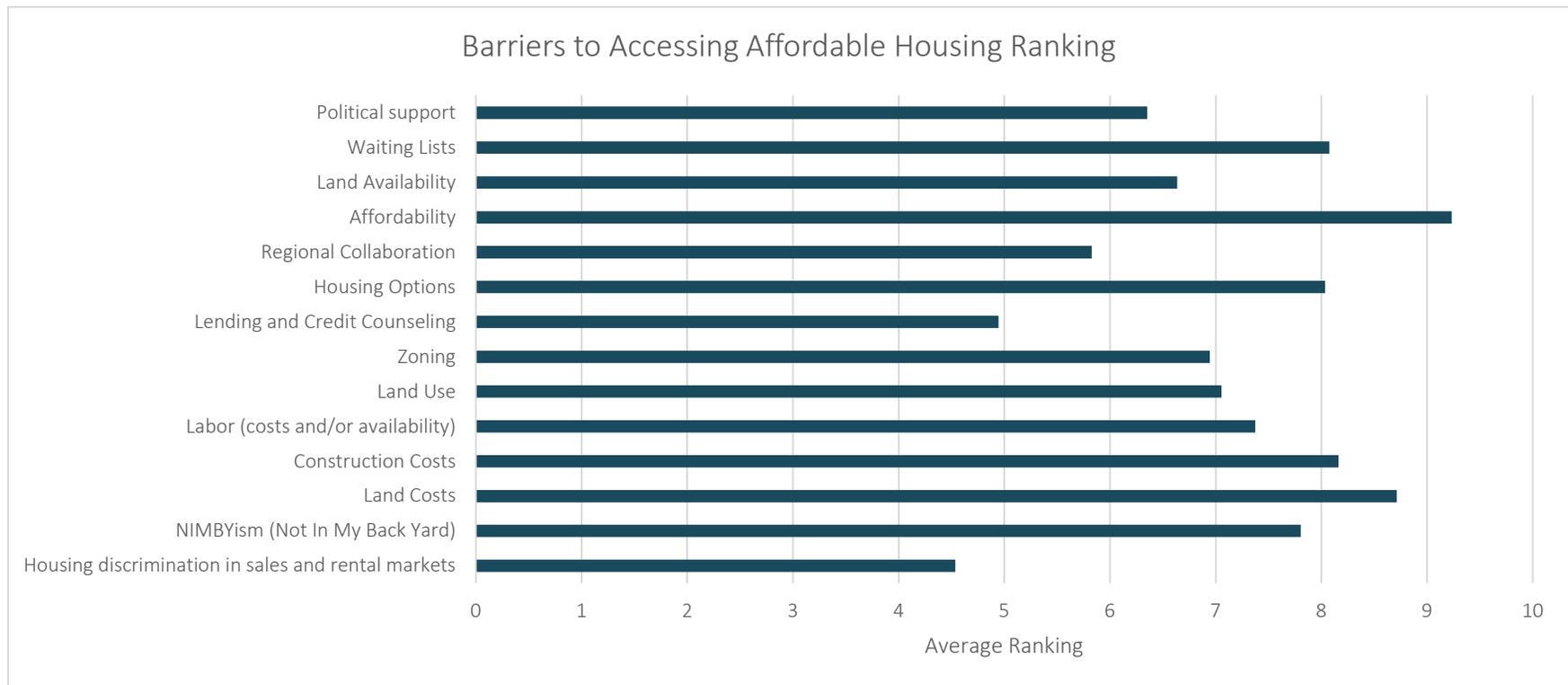
Question 10: Over the last five years, how have affordable housing needs (other than needs of persons who are homeless) changed?



Questions 11-24: On a scale of 1 to 10, 1 being the least challenging, 10 being the most challenging, how would you describe each of the following barriers to access affordable housing in your community/communities?

- 11. Housing discrimination in sales and rental markets
- 12. NIMBYism (Not In My Back Yard)
- 13. Land Costs
- 14. Construction Costs
- 15. Labor (costs and/or availability)
- 16. Land Use
- 17. Zoning

- 18. Lending and Credit Counseling
- 19. Housing Options
- 20. Regional Collaboration
- 21. Affordability
- 22. Land Availability
- 23. Waiting Lists
- 24. Political support

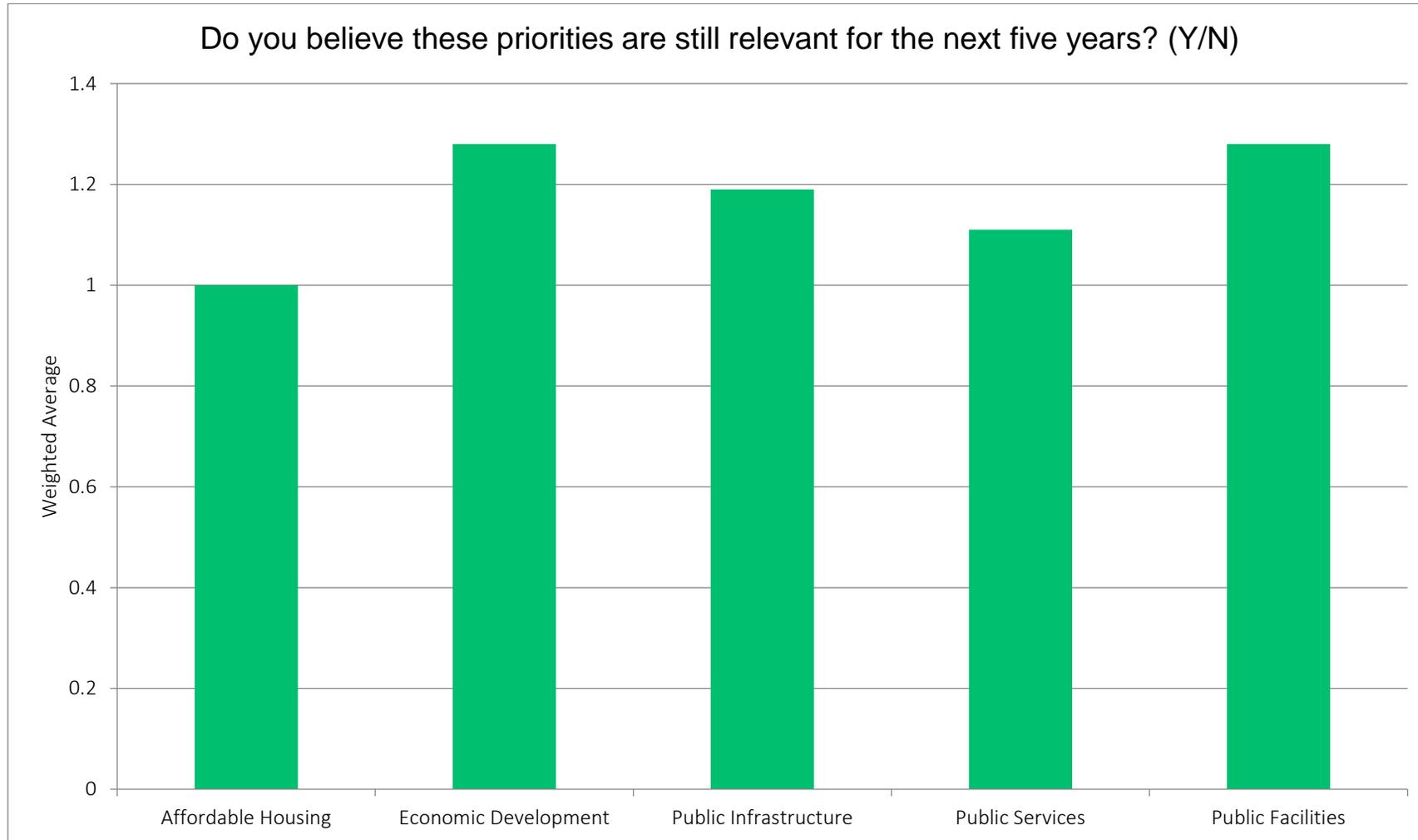


Question 25: Please provide any additional thoughts or comments on barriers that may limit housing opportunities for residents of Ventura County:

Responses include:

County needs to develop the Sta Clara Valley corridor using commuter rail access to Sta Clarita to revitalize existing cities (Piru, Filmore, Sta Paula) and alleviate congestion on the 101 corridor with its prohibitively expensive real estate for affordable housing.
The Santa Clara Valley has become too expensive just as other neighboring cities have.
Santa Paula is an underfunded city that is doing the best it can with very limited resources, but we will never get out of this hole without some help from our Federal, State and County governments.
Change the zoning to allow for granny flats and tiny homes.
So costly
Regulatory barriers, land costs and fees are significant. However, the shortage of construction workers is making it even more challenging to develop new housing.
I am grateful for the Thousand Oaks City Council's proactive approach to educating constituents on the challenges our low-income residents face when seeking affordable housing.
wages are not congruent with housing costs
Lack of funding for homeless services in Thousand Oaks, We can't case manage and house without funding.
Social Security raises do not equal the rising cost of medical care and prescription costs let alone day to day living costs.
Affordability number one issue.
lack of housing stock, consumer confidence,
High demand means those with lower credit scores cannot find housing. Rental agents asking for 3x income amount to rent or for mobile home space rental which used to be a good option for low income families or seniors on a fixed income and is no longer viable for many.

Question 26: In the last five-year Consolidated Plan, the following priorities were listed. Priorities are the areas of need that will take precedence over others given limited funding. Do you believe these priorities are still relevant for the next five years? (Y/N for each)



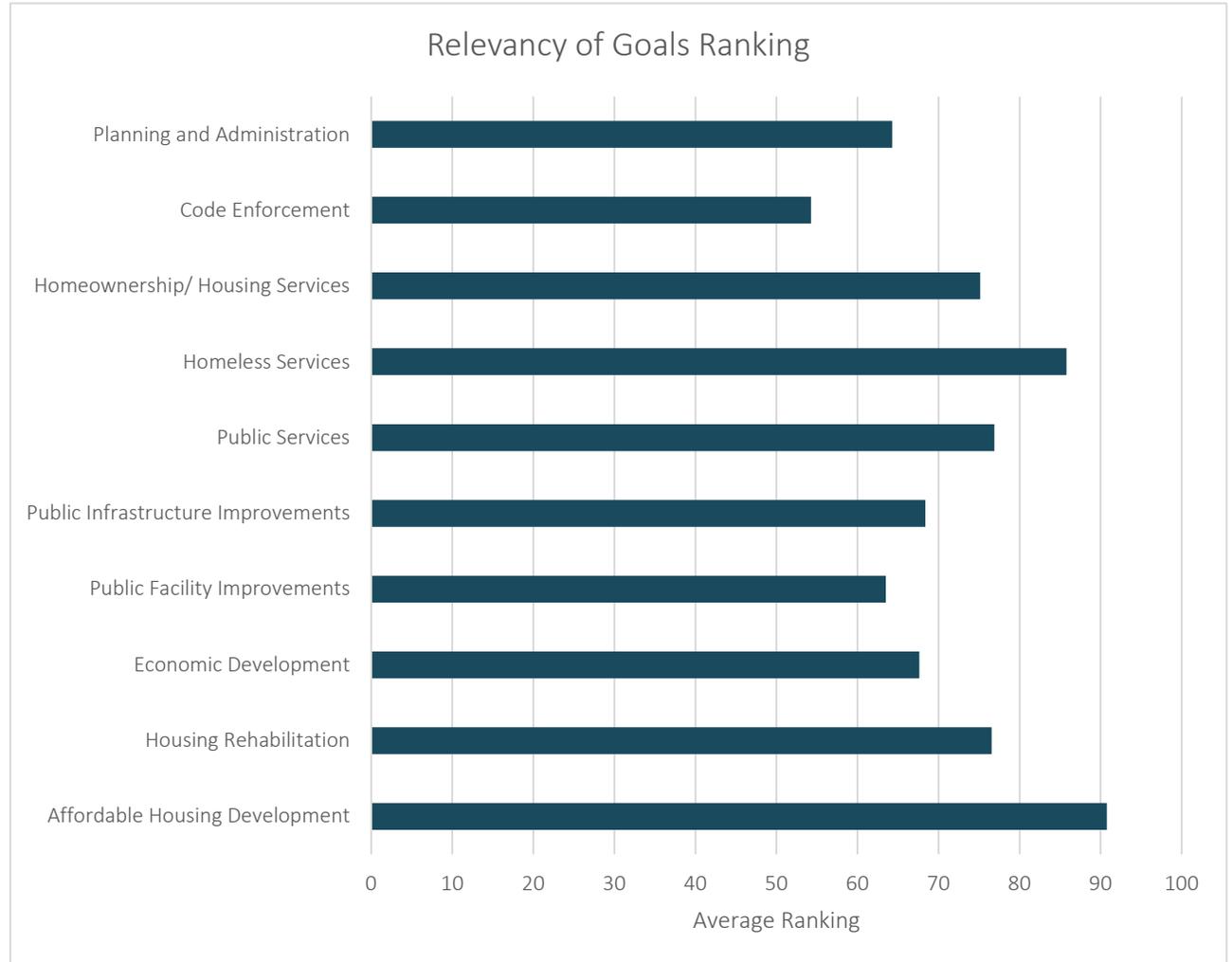
Question 27: Are there other priorities that should be added?

Responses include:

The need for affordable housing is enormous.
More affordable housing units
Human Services for homeless, 24/7 homeless shelter, permanent subsidized housing, behavioral health services,
The County of Ventura needs to build a public detox center
Zoning
Discrimination in housing is becoming more prevalent as housing opportunities are more scarce and the cost of housing continues to increase. In this climate it is much easier to overlook minority applicants as a matter of course, i.e. all things being equal, the person of color is generally not selected when up against a white person, whether for a rental, an offer on property or a home loan.
food insecurity
Mental health services Drug and Alcohol services
If we do not address our homeless problem now while it is a problem we can solve. It will get out of control. We need to propose a tax that many are willing to pay in order to keep our community a desirable city to live in. Transitional housing and case management work for many but takes funding.
Cost of care for seniors and availability
Homeless and at-risk shelters.
Transportation
Disaster preparedness, climate change
More housing for low income seniors

Questions 28-37: In the last five-year Consolidated Plan, the following goals were included. Goals are quantifiable and use available funding to meet community needs. Using the sliders (0 – 100), please indicate how relevant these goals will be for the next five years.

- 28. Affordable Housing Development
- 29. Housing Rehabilitation
- 30. Economic Development
- 31. Public Facility Improvements
- 32. Public Infrastructure Improvements
- 33. Public Services
- 34. Homeless Services
- 35. Homeownership/ Housing Services
- 36. Code Enforcement
- 37. Planning and Administration



Question 38: Are there new goals (achievable action items) that should be considered based on your knowledge of trends and conditions across Ventura County? If so, please explain.

Responses include:

Place high interest in assisting and meeting the needs of the Santa Clara Valley
Yes, increased #s of homeless persons indicate the priority for these goals.
Equivalent County funds to all Cities rather than expecting very poor cities like Santa Paula to contribute matching funds to County funds. Santa Paula is just barely keeping its head above water. We do not have funds to contribute. We don't have the tax base that Ventura, Oxnard, Camarillo and Thousand Oaks has.
The County of Ventura needs to build a public detox center. Also the zoning codes should be changed to build tiny homes and granny flats.
People are afraid of The Who will live in them
Fair housing parameters should be more clearly integrated into the programmatic goals with achievable action items formulated to complement those goals, especially in communities that lag behind when it comes to minority population in their community as compared to the types of jobs available in the community and service jobs that are demanded by the residents of the particular community.
Transitional Housing
Planning for aligning departments and funding streams for senior/caregiver services.
Senior Needs
We have to think outside the box and work together with creating housing solutions. Homelessness needs to be treated similarly to a natural disaster. Having so many homeless people on the streets or living in other areas not meant for human habitation is a public health issue that will only worsen and threaten the health of the entire community.
Mental health services need to be addressed and improved upon. The homeless problem always seems to get blamed on affordable housing ignoring the issues of mental health and drug use/abuse.
Accessible transportation for individuals requiring a wheelchair for mobility.
Affordability of Health Care is a big issue, possibly to get worse with Dignity Health merger. We also seem to have forgotten our long drought and are doing little to prepare for the next one. Preparing for climate change related disasters such as the next wildfire or mitigating for rising sea levels also needs attention.
update land use codes to allow for creative cheaper housing options like tiny home and container homes
need zoning to be modified so that very and extremely low-income housing be built; need political will; and creativity in types of housing alternatives. More flexibility with ADU's and tiny homes

Question 39: In your opinion, what HUD-funded activities have been the most successful over the past 5-10 years?

Responses include:

There has been limited projects in the Santa Clara Valley given the high housing need.
The effort to develop more affordable housing.
support for new housing development/construction
CoC housing matches for the chronically and literally homeless
Section 8 housing. We need more and shorter wait time.
CDBG
Permanent supportive housing projects.
Low-income housing
Not impressed
HOME funds for affordable housing and CDBG going to public services. Most CDBG funds were spent over the years for streets and other public infrastructure projects that benefited the community in general instead of being put to address the most critical needs of the low-income community within the jurisdiction.
Public Service
Rapid Rehousing.
Section 8-Vouchers; HUD Project Based Vouchers; VASH; Multi-Family Housing Rehabilitation; At Risk-Homeless Services; Senior Services;
None, means do not match the needs
COC Pathways to Home program
Case management at low income housing
Section B housing
HUD funding for Mobile Home rehabilitation for 62 and older.
Supporting shelter, safe havens and transitional housing in addition to permanent housing.
Low income housing assistance
Housing vouchers
Rapid Re-Housing and Transitional Living
Project Based Vouchers
Funding for public services such as health care, mental health care and homeless assistance. Also youth services and activities.
RAD program
Housing

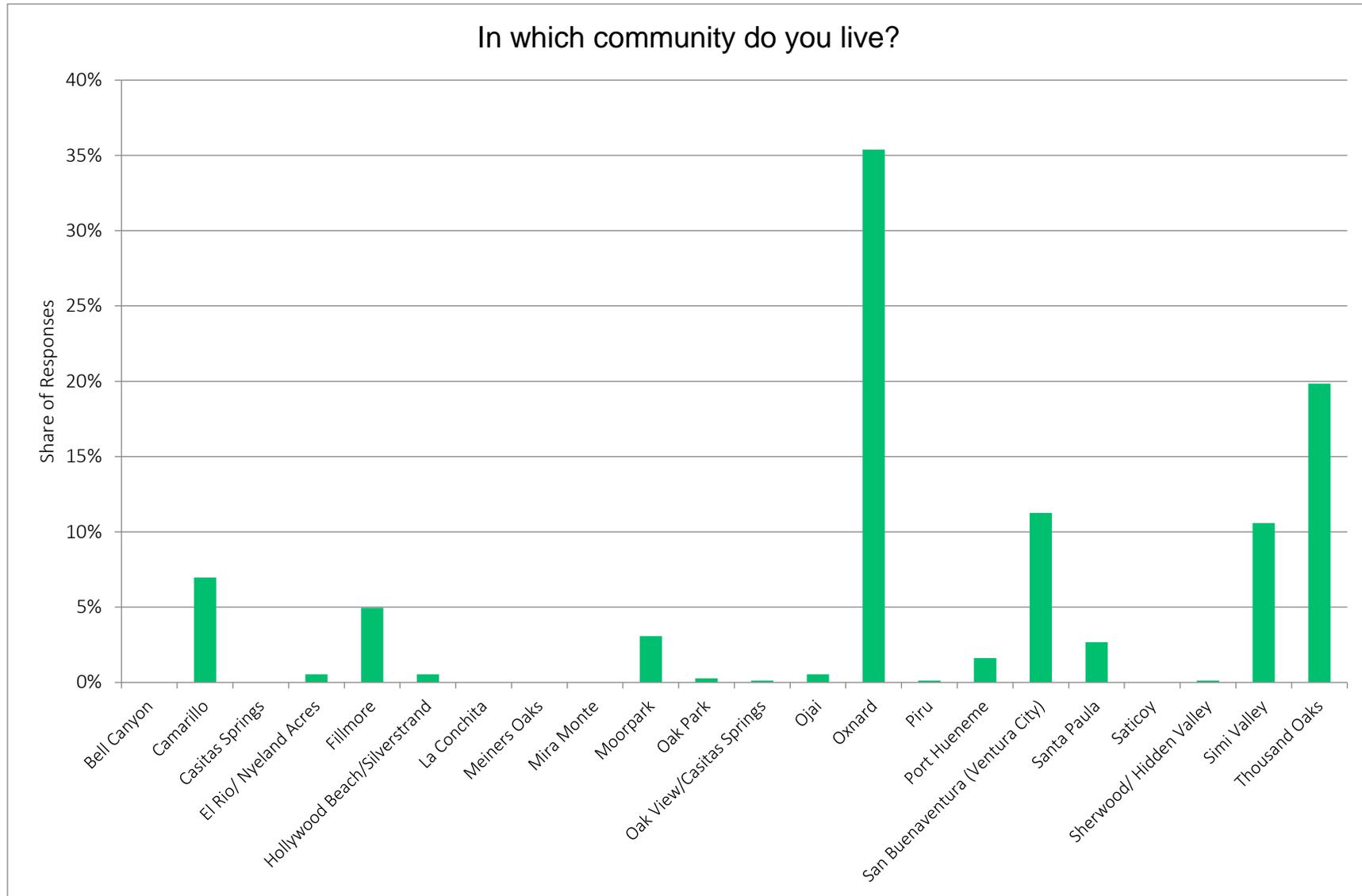
Question 40: Do you have any recommendations to improve the delivery of HUD-funded activities in the region?

Responses include:

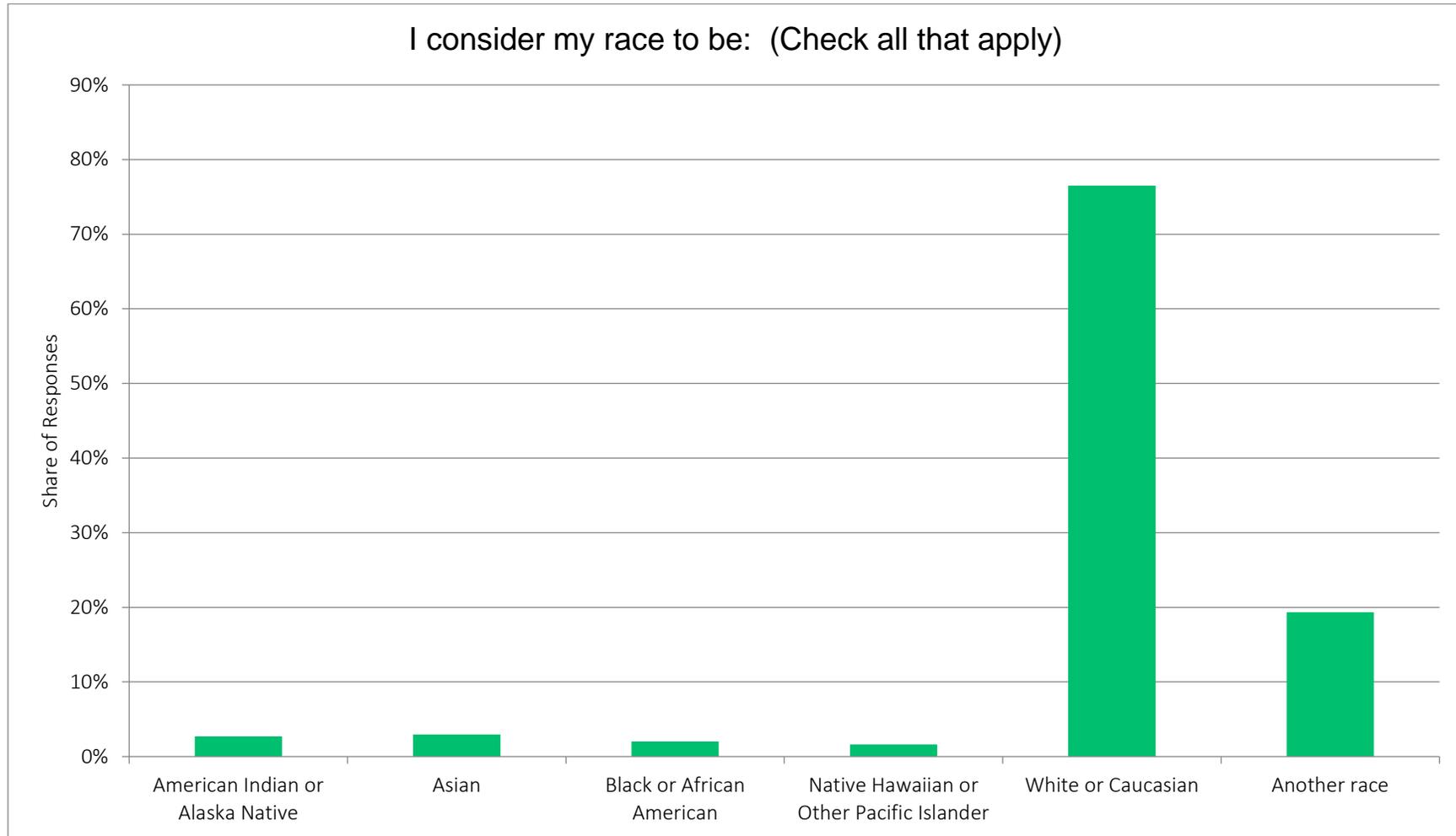
There has been an increase of homeless and low-socioeconomic population in Santa Paula and services are not close to being adequate.
We need to be advocating for much more HUD funding.
Simplify the NEPA process
More housing units, less paperwork required by housing/homeless providers and homeless populations who have limited staff and resources.
Make the process easier for people to access
Better instruction as to how to apply for and administrate HUD-funded activities.
Reducing regulatory barriers to building public detox facility and changing zoning codes.
Yes give it to wosmoh we know how to maximize housing
The amount of money going to administration of HUD funded activities should not just get the maximum allowable percentage. These expenditures should be justified, and also jurisdictions should not treat HUD funds as another source of funding to fill the gaps in general city services. HUD funds going to Code Enforcement activities are questionable because these activities are not targeted properly to fit within the scope of allowable activities, and in particular because the Code activities are not part of an overall strategy with investment going into the community to improve the conditions. Inspections for the sake of inspections and issuing citations should not be considered as a legitimate HUD activity, pursuant to the regs.
We need more options available. Wait lists are too long or not available at all.
Greater inspections and enforcements with the landlords
funding for east county
More contractors willing to work within HUD guidelines.
Transitional housing is important because it prepares people who have been homeless for housing and how to succeed in housing. Often when you take someone directly off the streets to housing, they bring the street with them. We need these transitional programs with supportive services to prepare people for success and permanently ending their homelessness.
More funding for case management and life skills training
More funding for public services, less for development.

# Resident Consultation Survey Results

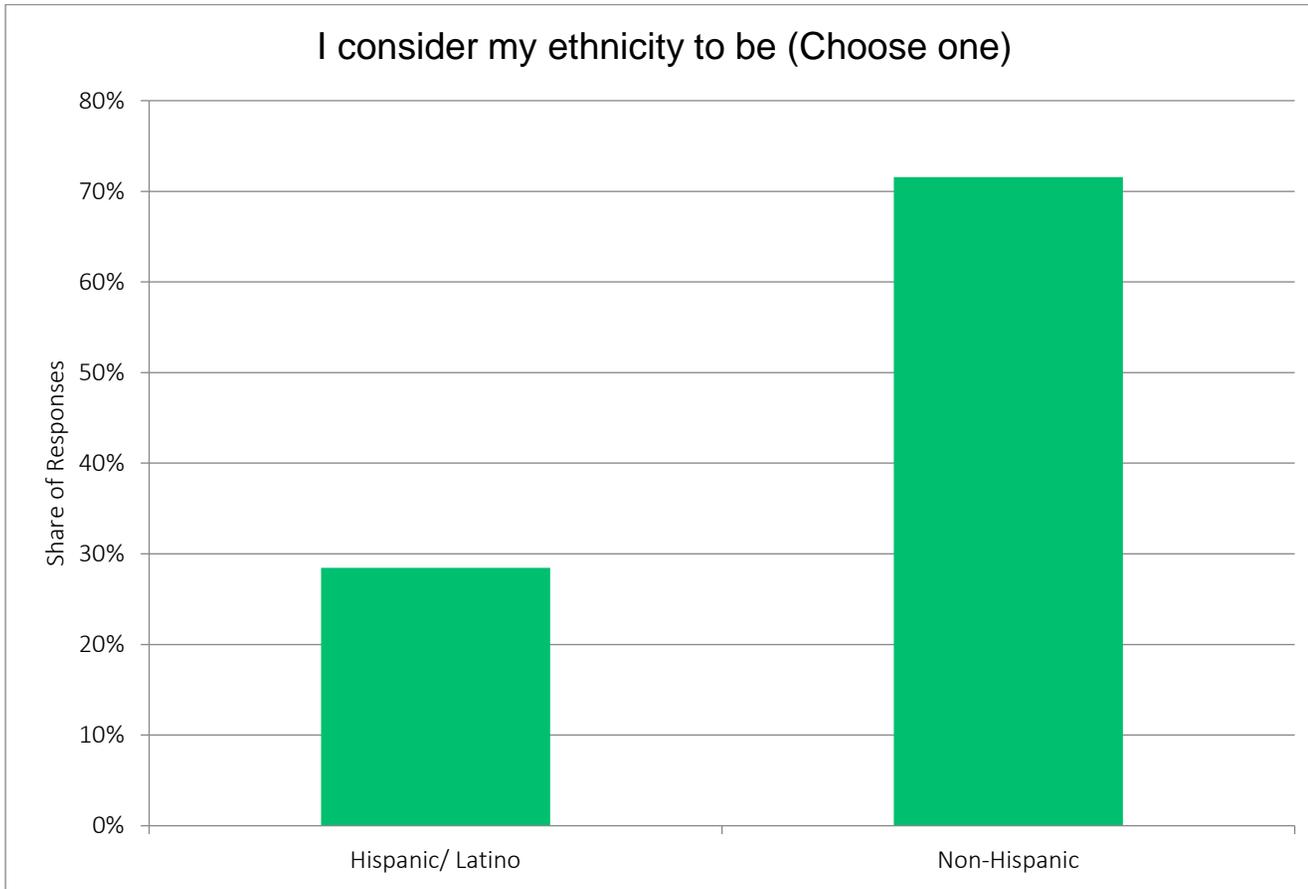
Question 1: In which community do you live?



Question 2: I consider my race to be: (Check all that apply)

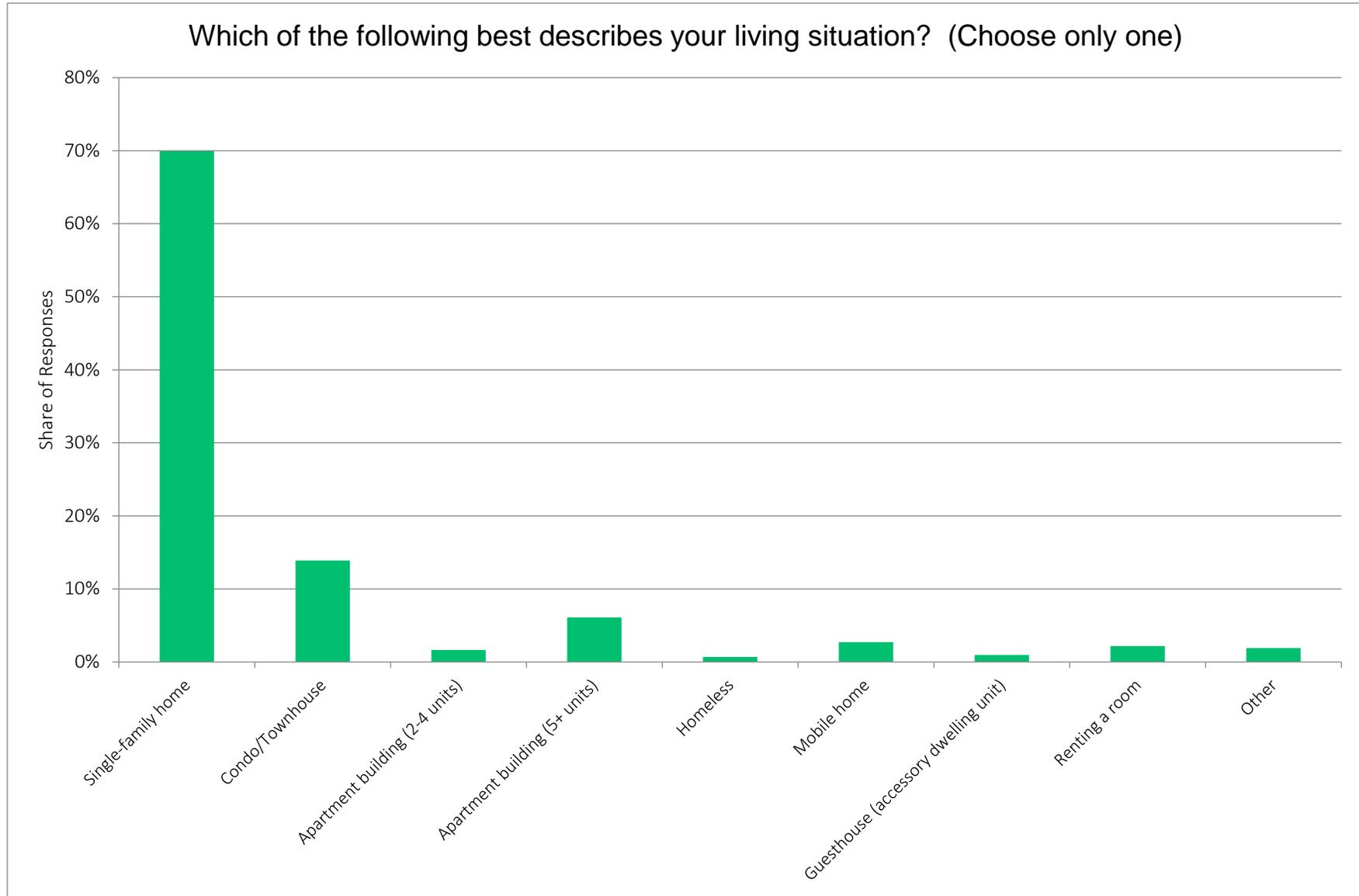


Question 3: I consider my ethnicity to be: (Choose one)

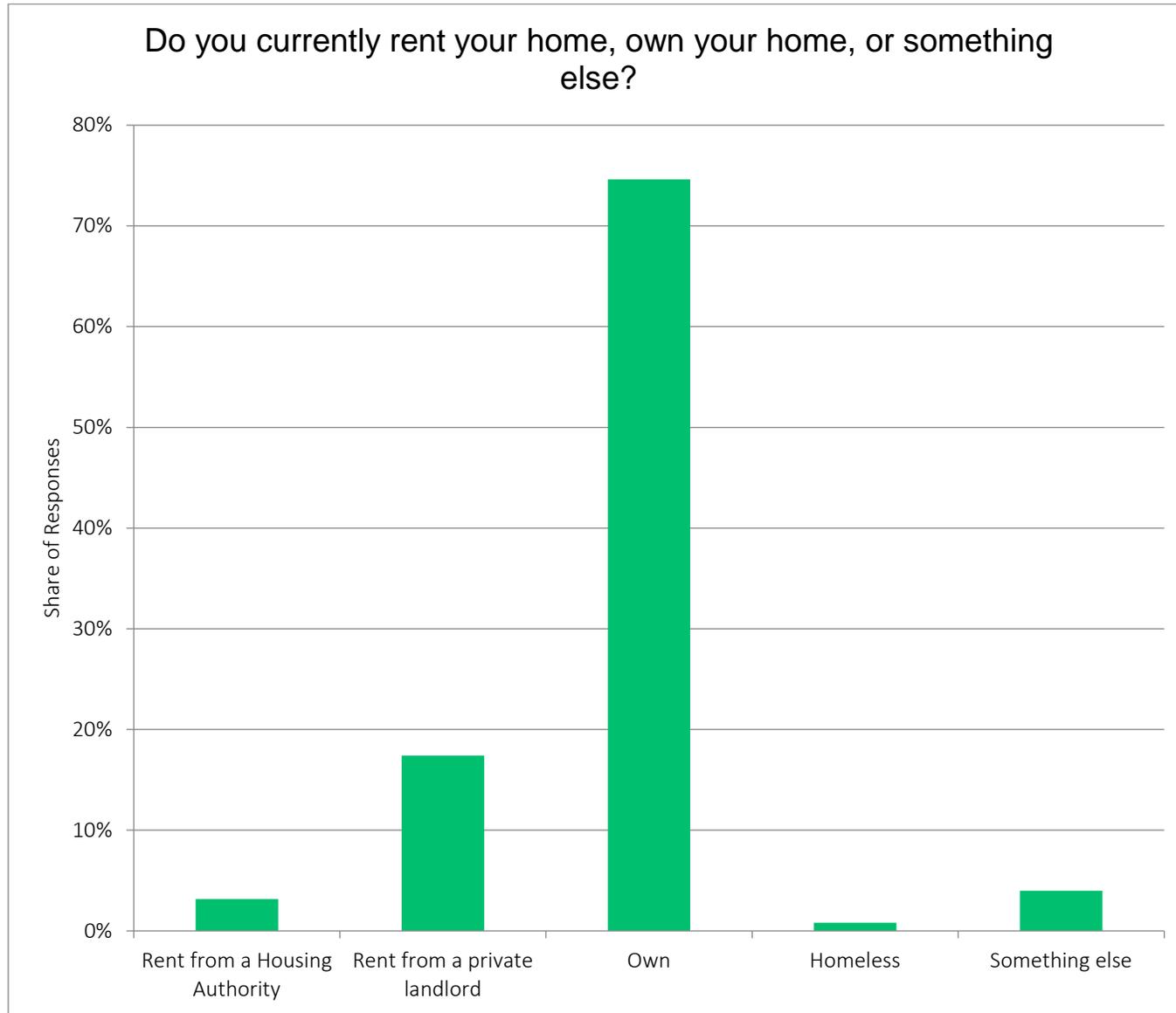


# Housing

Question 4: Which of the following best describes your living situation? (Choose only one)

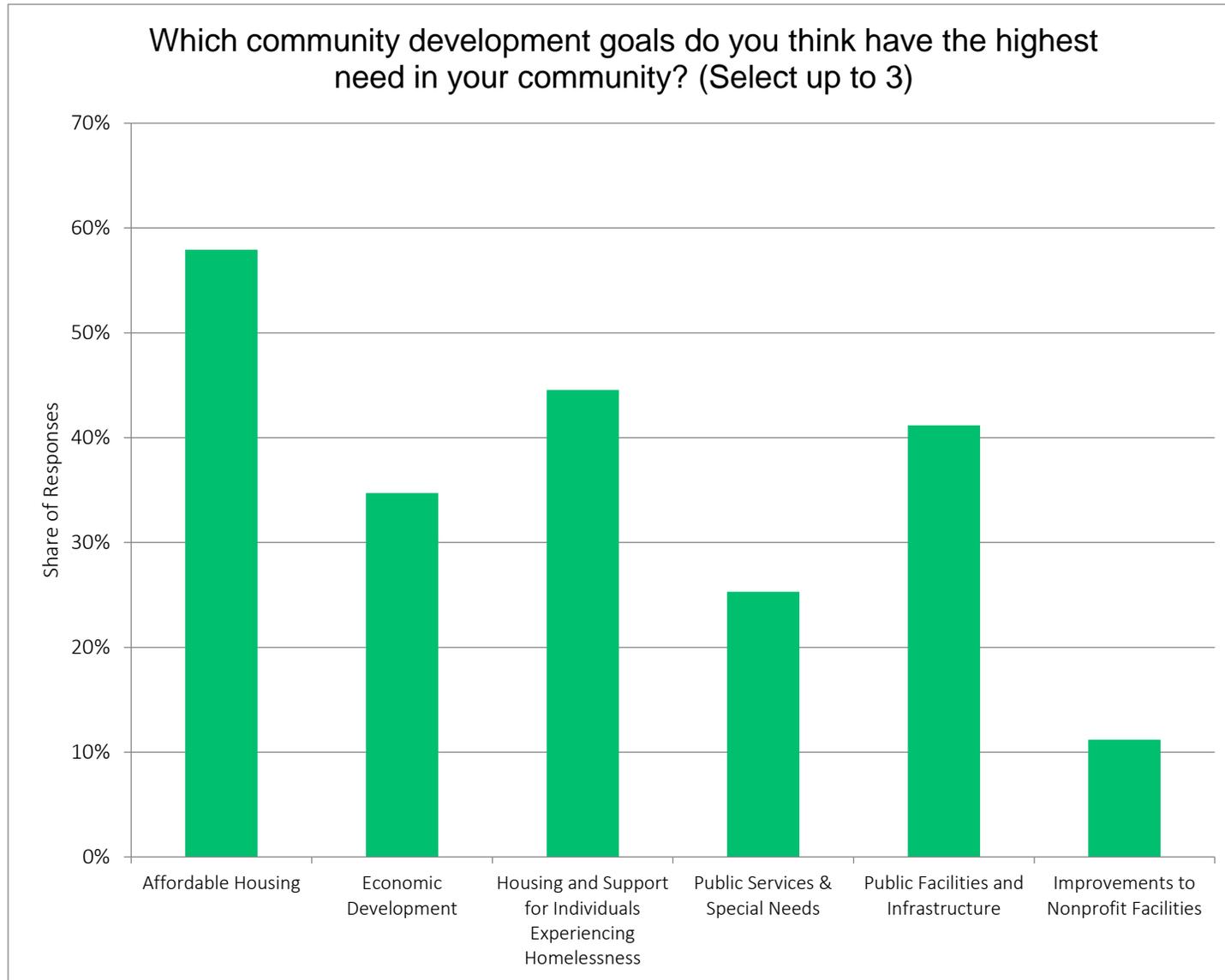


Question 5: Do you currently rent your home, own your home, or something else?

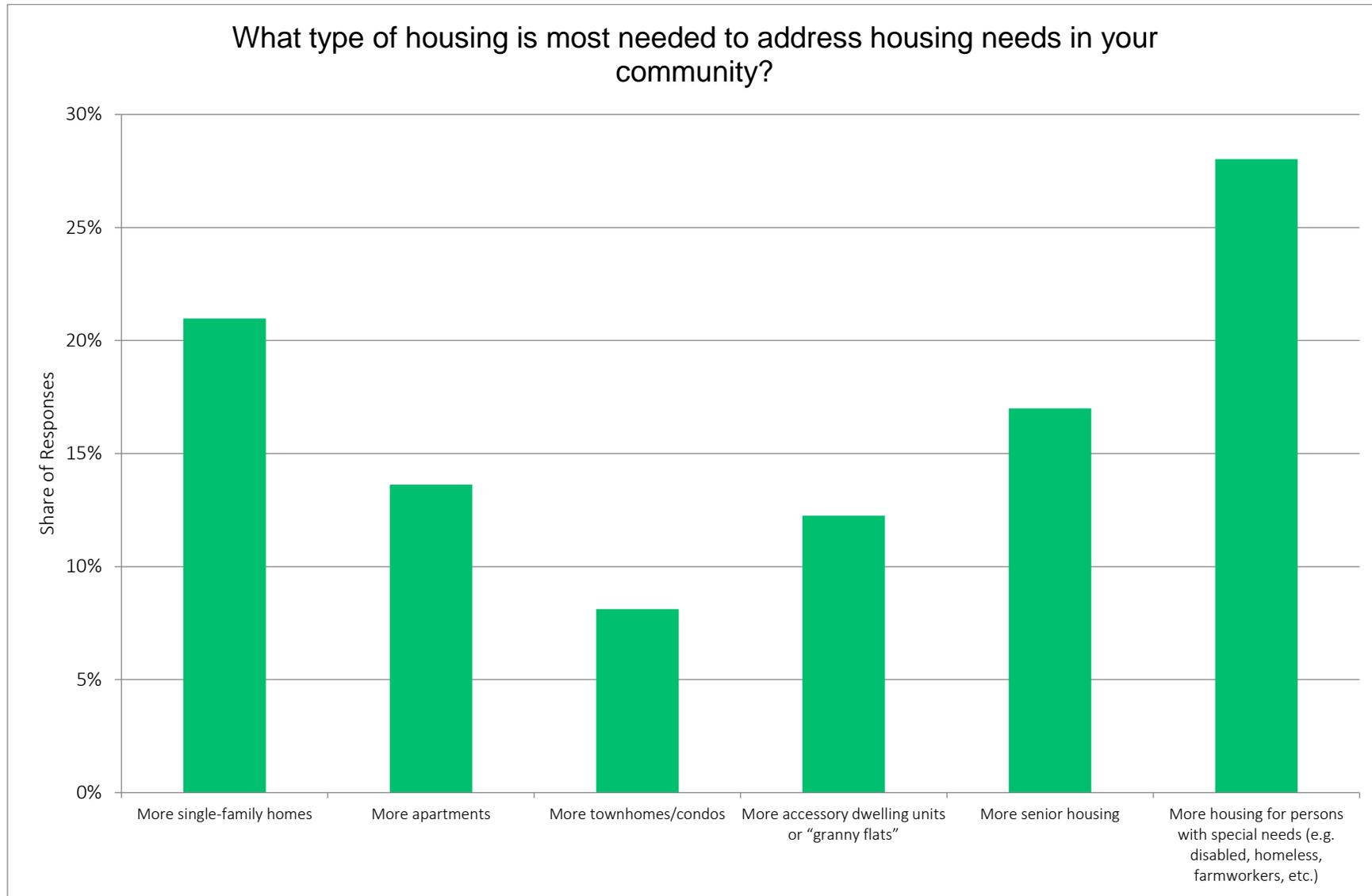


## Community Development

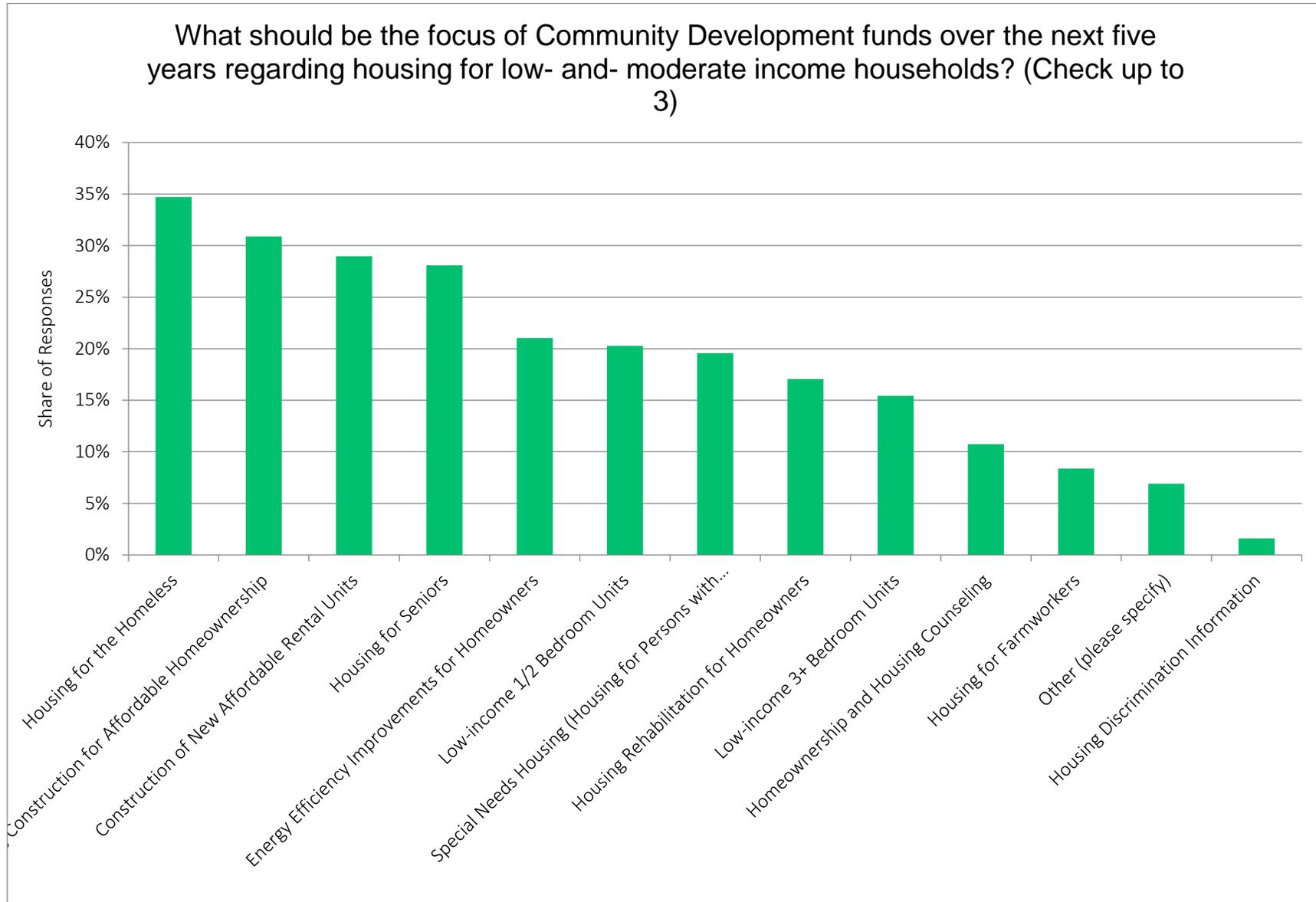
Question 6: Which community development goals do you think have the highest need in your community? (Select up to three)



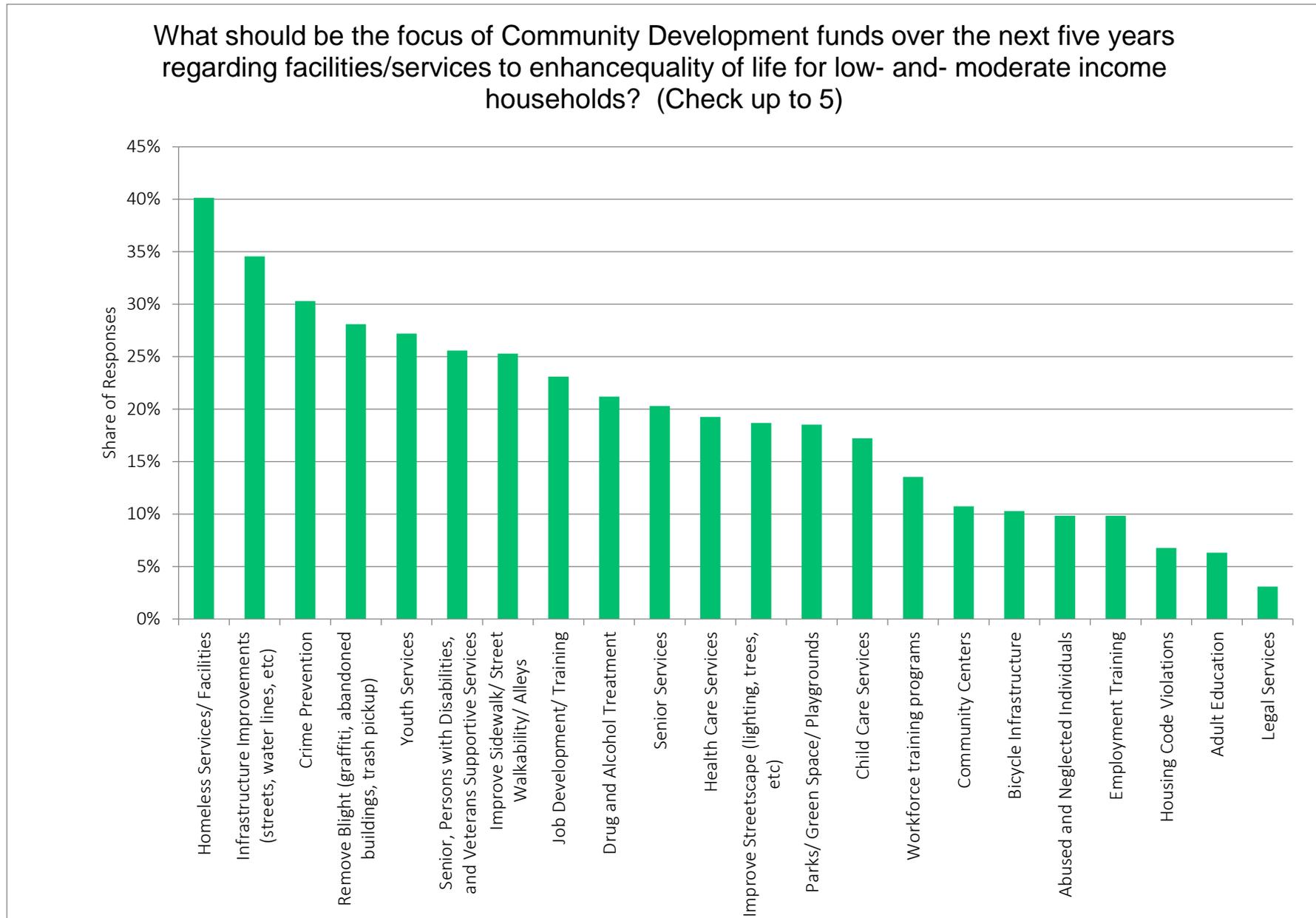
Question 7: What type of housing is most needed to address housing needs in your community?



Question 8: What should be the focus of community development funds over the next five years regarding housing for low- and moderate-income households? (Check up to three)

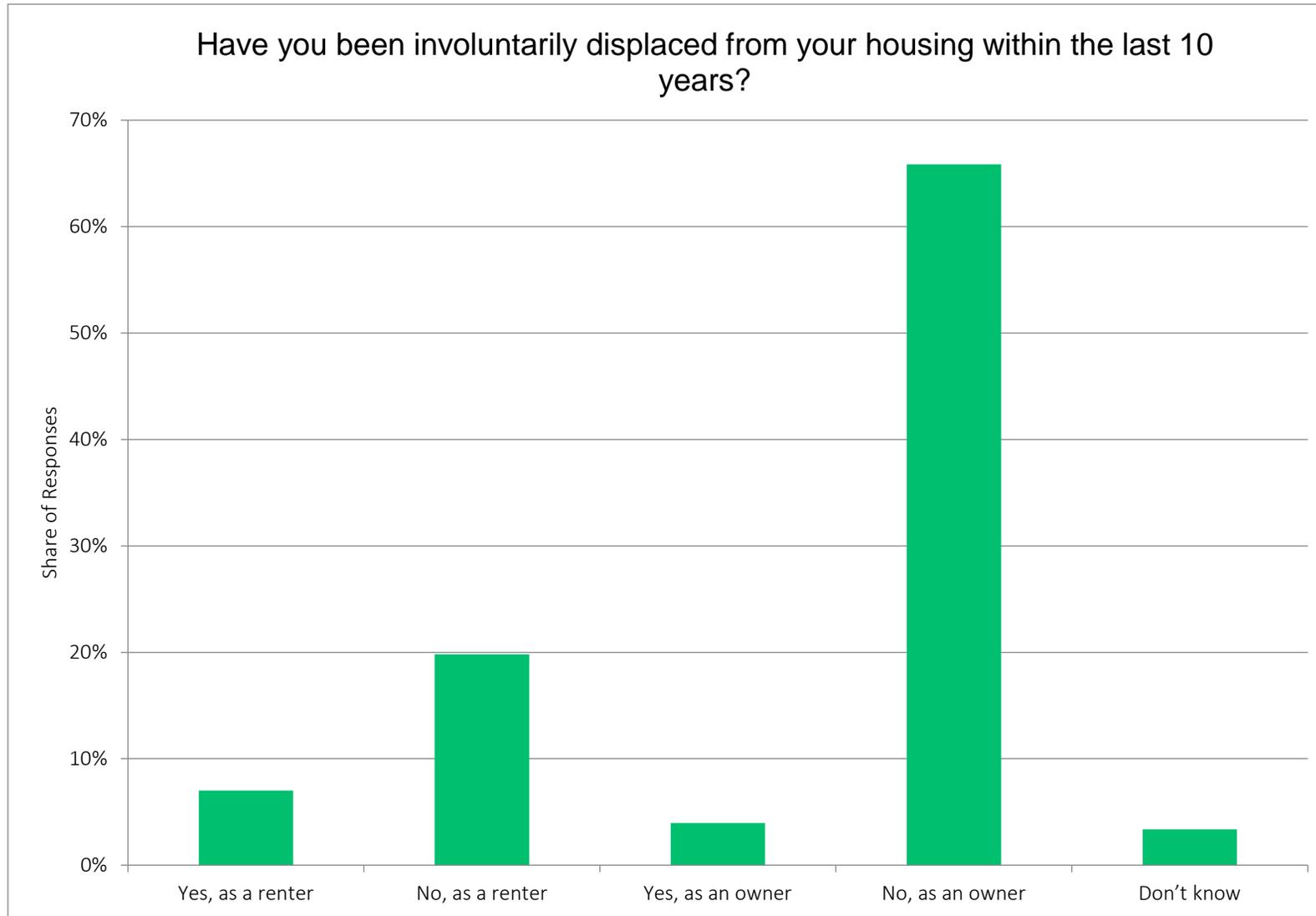


Question 9: What should be the focus of community development funds over the next five years regarding facilities/services to enhance quality of life for low- and moderate-income households? (Check up to five)

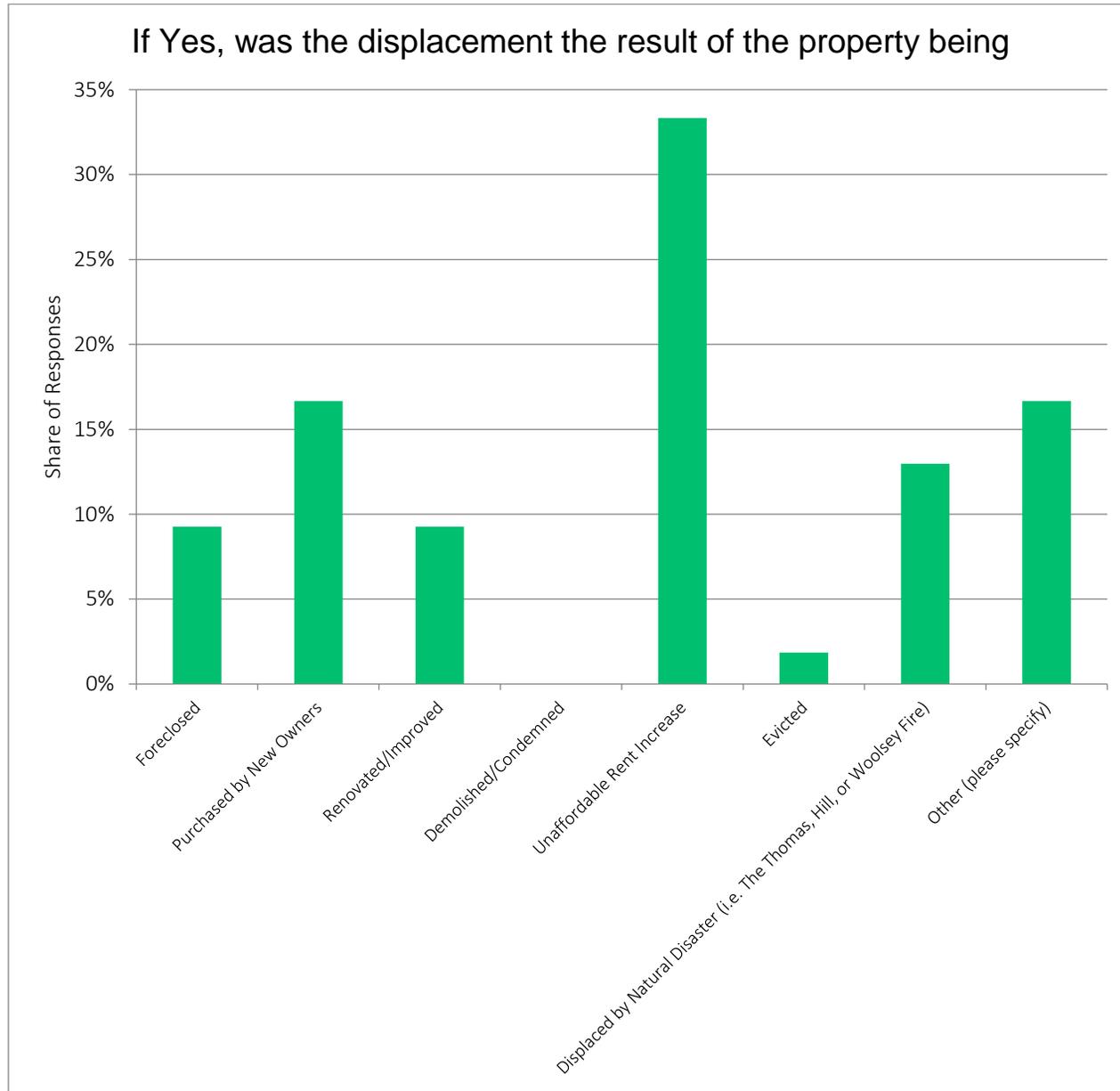


## Housing Displacement and Discrimination

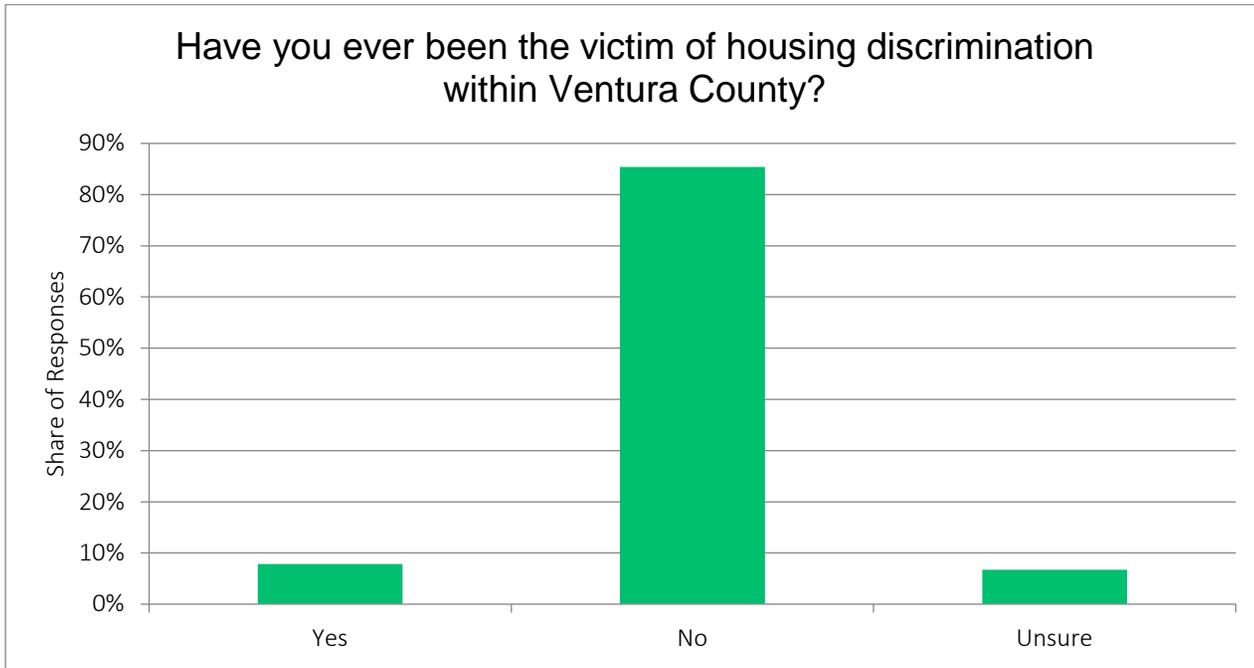
Question 10: Have you been involuntarily displaced from your housing within the last 10 years?



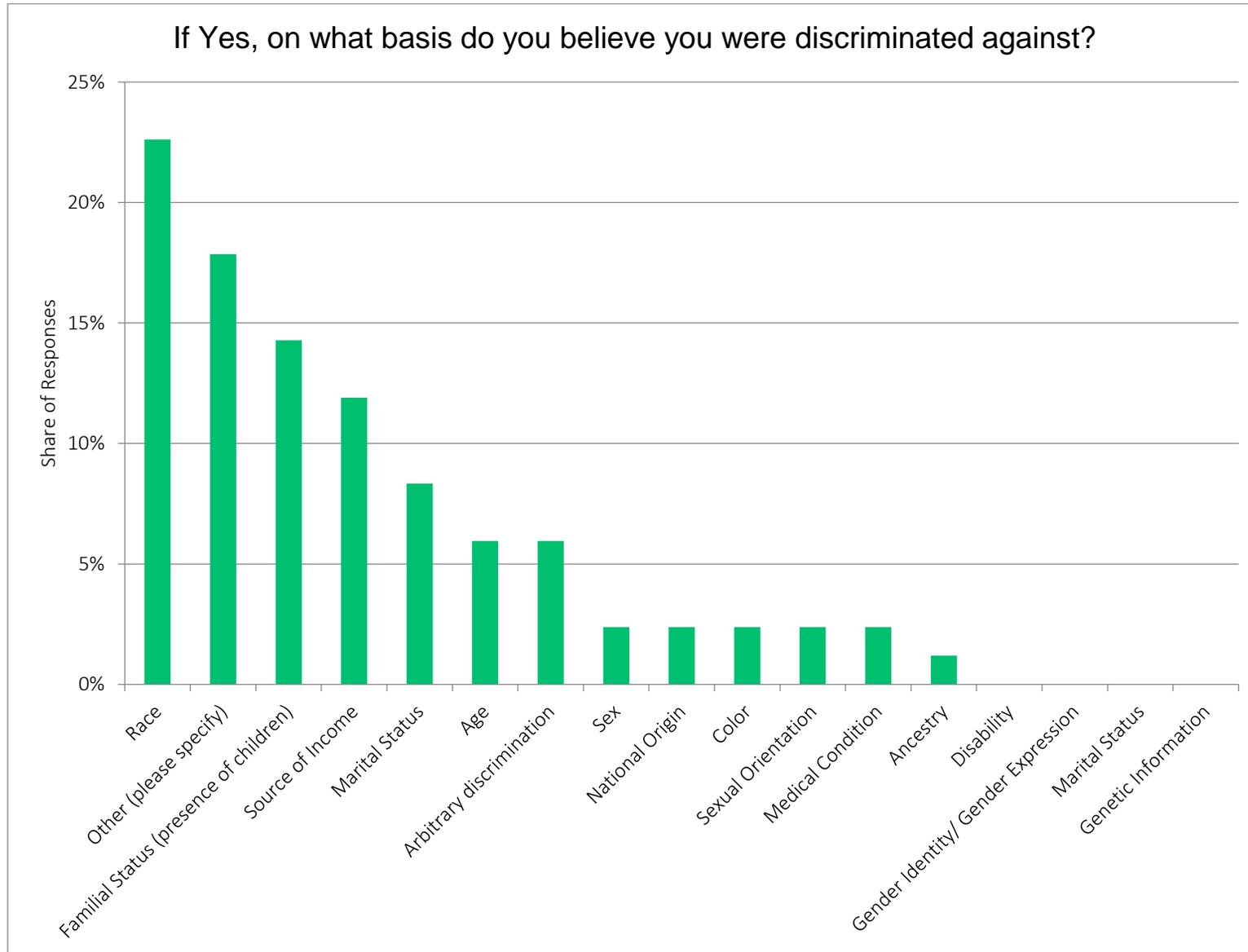
Question 11: If Yes, was the displacement the result of the property being



Question 12: Have you ever been the victim of housing discrimination within Ventura County?



Question 13: If Yes, on what basis do you believe you were discriminated against?

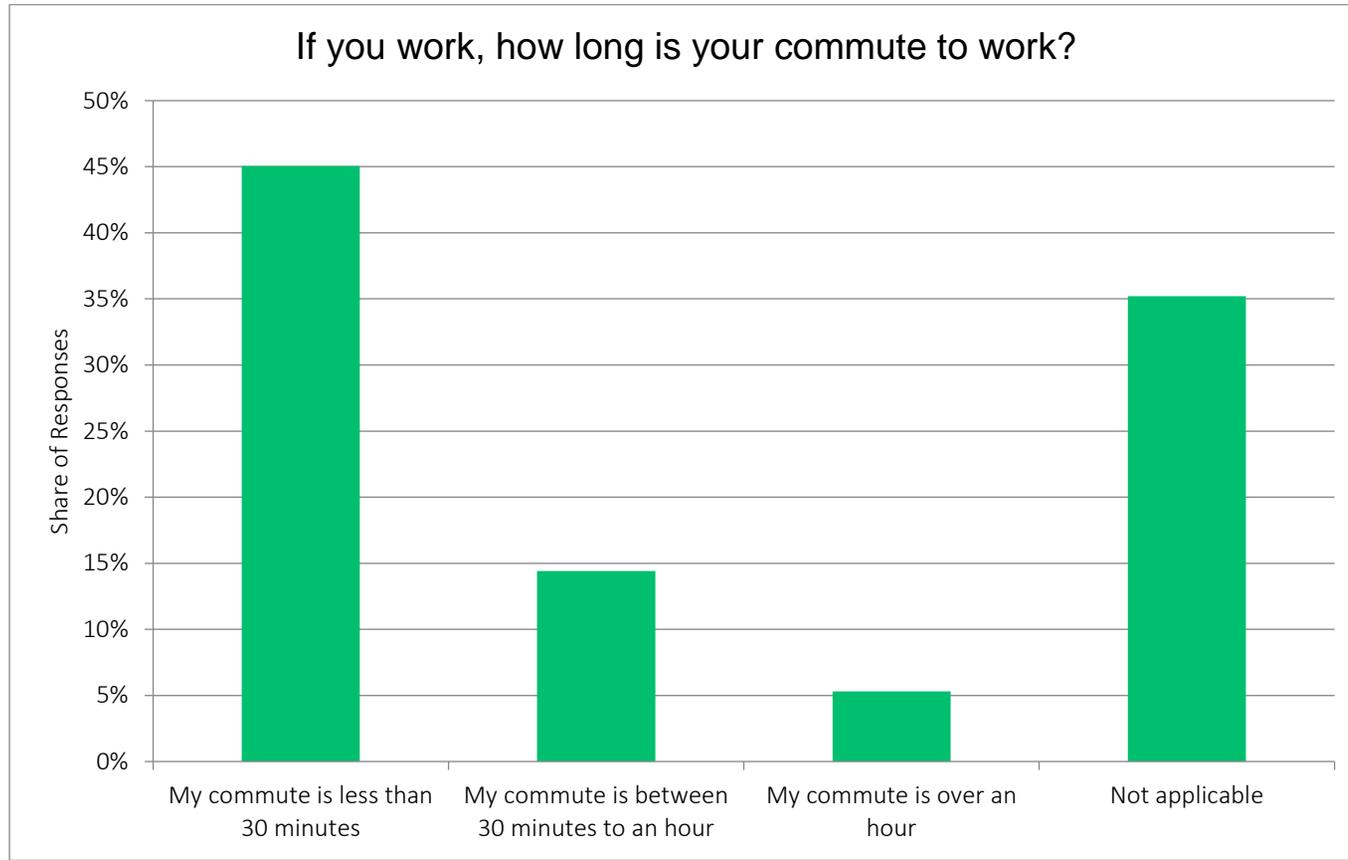


# Neighborhood Satisfaction

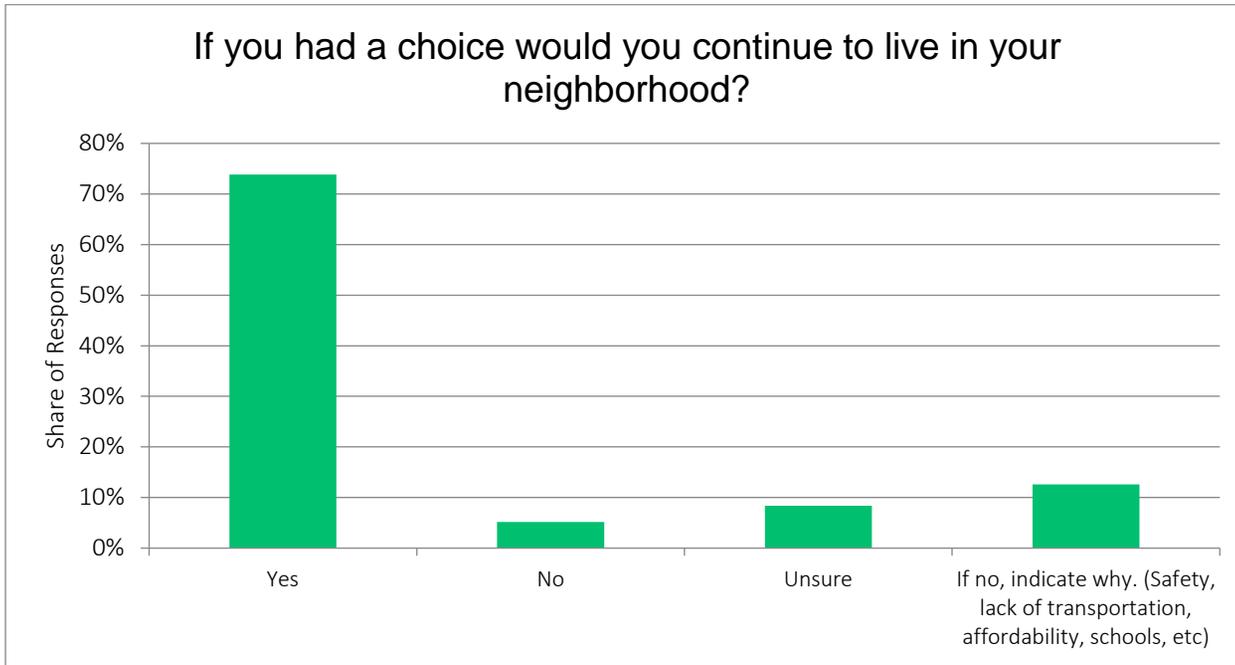
Question 14: How long have you lived in your community?



Question 15: If you work, how long is your commute to work?



Question 16: If you had a choice would you continue to live in your neighborhood?



Question 17: Were there any community needs not identified in this survey that you think are important to address?

Responses include:

Trash
Police department being more available for renters that live in some apartment complexes.
Youth services center
Need to implement a program to reach out to people who are legally blind. Computers workstations in public buildings.
Services for pets (for homeless/ low-income, emergency situations, etc)
Better communication to citizens. Street cleaning is done every month but nobody knows not to leave their cars on the street. Simi seems to have no residential parking restrictions.
Public outreach for the visually impaired population. Shipping containers for housing units. Church property (vacant parcels) to share for housing.
Traffic congestion
1. Tapo St./Alamo Townhomes for ownership. No apartments! 2. Development at the east end of Cochran St. Build homes or townhomes for ownership. So many empty buildings centered at the west end of Simi near train station etc. The Simi Town Center be half of apartments?
Do not build a 4 story complex of apartments at Tapo and Alamo. There is too much traffic now. Allow, affordable homes for purchase. People who own take more pride in their homes and living areas. The amount of traffic an apartment building would bring would be horrendous. As well, if you build ANYTHING there... left turn signals need to be applied in ALL directions. It is horrific to try and take a left turn Northbound from East bound Alamo when traffic is busy. It was a poor design and you cannot see oncoming traffic when someone is in the opposite direction in that left turn pocket attempting to go south on Tapo.
We need to change the laws and build lock down facilities that can evaluate and help the mentally ill and addicted citizens to rejoin what is expected in a civilized society.
Recycling centers to reclaim exact CRV amounts paid to the state
1) I have a son who quit college and is working 35+ hours/week until his company will put him through a driver training program at age 21 (in a few months). He has been unable to find an apartment that he can afford on his own. 2) We may move to a senior community soon as our beautiful neighborhood seems to now be about 70% rentals. Home upkeep has declined. (I could be totally wrong on that percentage.) On the other hand, we have a new permanent owner next door who has parties every night of the week resulting in overparking, noise and a constant stream of pot smoke blowing directly into our backyard and 2 sons' rooms. So perhaps renters vs. owners is not the issue, but our age, and we are considering seeking a 55+ community. (I have lived in Camarillo for 50 years.)
Institutional racism
Noise abatement from road traffic and Commercial Jet traffic. Noise and containment of contamination from gas powered leaf blowers.

The #1 goal should be to protect what we already have, not to ruin it with more housing.
Prevent sidewalk camping like what is happening in Los Angeles County
Affordable/available housing for foster kids or kids aged out of the foster system. (Didn't remember seeing it.)
Better mass transit
Crime prevention
No. However, I think it is crucial that the homelessness situation in Thousand Oaks be addressed quickly and efficiently! The homelessness problem in Los Angeles is a disgrace!!! It is dangerous to the health of everyone involved. The problem of homelessness is multifaceted. There are the drug users, the mentally ill, people living paycheck to paycheck.... We need professionals dealing with these situations---case by cased. I have lived in Thousand Oaks for over thirty years. I am seeing changes in this safe and lovely community. The people who live here have a right to expect our local government to take hold of this scary situation. I believe the government needs to help people help themselves. It is not a black or white --either or situation. People need the right kind of help. They do not need dysfunctional enabling. The mentally ill and drug addicts need true professional support. It is the right action to take for our fellow human beings. There needs to be a safety net for people living paycheck to paycheck. However, I do not want to live in fear and filth. My husband and I have worked hard all our lives to live in a safe and clean environment. I have appreciated the choices our community leaders have made to achieve these goals. It doesn't have to be either/or. Please keep our community safe and clean, and do not allow it to become a disgusting embarrassment like Los Angeles. A friend from another country expressed how shocked she was to see people living in the street in America. I would like more information on finding out what the residents of Thousand Oaks can do to keep our community safe and a lovely place to be for everyone. Thank you for giving us this opportunity to express our opinions.
Tiny house zoning
Homeless in our community allowed to sleep on the streets
Case management for low-income housing individuals and families. If we are spending funds for low-income housing, we ought to pair that with case management.
Equal access for those who speak a language other than English.
Neighborhood street parking
Definitely need more help for those with mental illness, such as ability to see medical care as needed and help with medications and housing.
To oversee all funds used by any government agency so there is no graft, waste and abuse of tax dollars as always happens with government involvement.
Public Transportation. Light Rail Line from the Valley to Santa Barbara
Remove homeless from sleeping in our parks, parking lots, under freeways, etc. Provide them with work opportunities and/or mental care. Don't allow this to become LA.
Too much waste of taxpayer money!!
Need Laws against pan handing and folks living in their vehicles

Steps to maintain the existing infrastructure.
YES, BETTER PUBLIC TRANSPORTATION AND INFORMATION ABOUT SUCH SO PEOPLE CAN GET AROUND THE COMMUNITIES ESPECIALLY SENIORS WHO NO LONGER DRIVE!!!!
We do not need new construction. There is a point at which we can say we are full. Overcrowding will not solve the homeless/underprivileged issue.
More needs to be done to discourage pan handling, giving \$\$ to homeless, more info needs to steer them to food/church options. We need to protect and keep TO clean and safe. Need major support of our PD, and empower them to do their jobs without fear.
Evacuation orders: we were ordered to evacuate during the fires to an area not large enough to hold all who should have obeyed the order and it was closer to the fire than where we lived.
Yes more for the homeless I love love my community
Traffic continues to worsen. The building of new apartment buildings will only hasten more traffic/congestion.
Yes ...those of current homeowners who actually pay property tax to live in this county and city
Lower taxes- Less politics - More freedom of business to conduct business as they see fit not as the city feels fit
We need better restaurants and gathering areas for community and social activity for families, children and adults of all ages. Bicycle lanes throughout would be a plus for everyone to get out exercise and be safe.
Encourage better attitudes toward low - middle income development. Teachers and some health care workers - hard working people - should have opportunities to live close to work.
Crime in the low housing apartments and condos off Hillcrest behind Ralphs. The homeless encampments.
I think it is essential to have Case Workers assigned to people to help them resolve issues that keep them impoverished. Hoping the churches will be encouraged to help in those areas, because it takes patience, wisdom and compassion to help create life change. I also think we need to look at ways to encourage more landlords to participate in the Section 8 program - make it easier for them to kick out people that are not maintaining or respecting the rules of their property. Also, make the inspection of new properties less of a hassle. Landlords have to jump through too many hoops, so they don't want to participate. Reach out to them, encourage them to make a difference in lives of the marginalized, and help them see themselves as partners.
Better Public transportation to MetroLink in Camarillo, into the city. Use smaller buses will more frequent times, it should not take more than hour at times to get across town.
petty theft, property crimes are increasing in my community
The wildfires that destroyed our homes and caused tremendous pain and suffering, insurance companies refusing to cover our homes, yet the hills are again overgrown with brush and ready to explode. There has been no brush clearance effort and our city council is to blame. Instead of talk about more construction, how about dealing with the emergency at hand. Goats, unemployed neighbors who would gladly work to protect our town as well as earn some much needed income. Construction of more housing is not as important as protecting our homes and lives.....
Probably

Involuntary mental health holds/support for the homeless on the streets, and affordable housing that is currently used by illegal immigrants that should be available to citizens instead.
Developing downtown Thousand Oaks, as a walkable space with restaurants and family activities. I believe it's in the works, but haven't seen any signs of it.
With any new housing- roads MUST be upgraded/added before building to accommodate more people. The congestion in our area now is awful. Poor planning!
Affordability is my main concern. I can only afford to live here if I work to retire I will have to move to another state
Traffic, traffic, traffic! Growth in the communities of Moorpark and Simi Valley (not to mention those to the west of Thousand Oaks - Camarillo, Oxnard, Ventura) have put additional strain on the Route 23 freeway. People are avoiding the freeway and taking surface streets to and from work putting strain on streets never designed to accommodate that kind of traffic. This impacts quality of life for those of us living close to these streets. We are reaching a saturation point for maintaining the quality of life we have enjoyed here and are at risk of becoming just an extension of the San Fernando Valley. Development in any city within Ventura County should be measured in how it will impact the quality of life in the surrounding communities.
Public Wifi
Enforcement of Rules of the Road for bicyclists who routinely violate them---riding on sidewalks (adults; running lights/stop signs; failure to understand how to blend with vehicles in traffic, etc)
In order to work on the needs I believe are important, we first have to see each other as community. Then we can dive in and share ideas on how to accomplish goals together rather than feeling like things are being done to us. If we take ownership in decisions, we support them from the inside out.
Homeless, Pan handling and Mental Health
More nearby playgrounds easy walking distance for visiting grandchildren.
I'm still feeling new to the area so I can't say.
I think this survey listed pretty much things that need to be addressed but mental health really needs to be addressed along with drugs and alcohol use
If there are no jobs IN VENTURA, folks can't afford to live here. Economic development is key to a thriving community.
Modernization of community neighborhood design to meet current living needs
More handicapped parking spaces on private and public property.
There is a need to expand meaningful and safe recreational activities for young adults. Some activities could be an active Teen Center similar to the one in Thousand Oaks. Improvement of bicycle and pedestrian safety by incorporating more complete streets. Separating bicycle lanes from vehicles.
Affordable housing needs to be close to workplaces so that commutes are shorter or near public transportation.
Safe routes to school for kids. An 8 year old was killed recently in La Colonia. We need more parental education, childcare support, crossing guards and awareness. Many children are left to walk themselves to school and it is not safe.
we need new streets in the north Fillmore
more streetlights

Trash in our community, it drags down all residents to live near litter and debris
Housing costs and supply, especially for vulnerable populations such as mentally ill, homeless and farmworkers, and workforce housing are the most pressing problems
Yes, there is too much resistance for cannabis in most Ventura County communities. It's a costly discrimination, an abhorrent blind eye to drugs and alcohol still being widely available (less safe alternatives), and a deliberate choice to withhold tax dollar stimulation from a community in dire need of extra resources.
Diversity
Crime and Homeless people and drug use on the rise. As a resident of Oxnard who has seen my area get uglier as the years go by I fear for my kids and the things they see out in the streets we need mental health programs to help these people get off the streets and break habits Why is rent so high if crime is so high? Makes no sense no one wants to bring up their kids in that kind of environment
stop bringing in new housing. Oxnard is overpopulated and that adds the crime and lack of schools
More pedestrian accessible crosswalks across main roads. More school signage around Rio Del Sol. More education about how to properly drive through a roundabout.
Public transportation
Affordable housing. A person working a full time job can't afford to rent/own an apartment of dwelling of the sort.
Increasing public transportation options and improvements should be a key focus in partnership with increasing affordable housing options.
Remove the homeless and low income from the County.
Public transportation, bus stops with a bench and a shaded area
Speed enforcement. Speed bumps. Transient individuals.
Interpreting and translation available for non English speakers.
More protections for tenants.
heck apartments for earthquake retrofitting (steel supports in the garages that have apartments above the garage) and make the list public the results so renters can choose safe or dangerous apartments to rent.
Yes, this is a small valley and we do not want to become L.A.. Stop building more housing.....
We need better public transportation, especially to and from LA. With new developments popping up in the valley, the roads are going to become more congested.
Lack of public transportation was not addressed. It would have been smart to ask if residents intend to stay in the county. People are leaving the area so quickly.
Address the increased homeless population in the city of Oxnard. I don't go near Plaza Park/Downton because it's getting out of control.
Public transportation
Traffic, parking, handicap accessibility in sidewalks corners, vagrants doing drugs openly,

Walk ability on major streets. No sidewalks on Hillcrest north side between Sprouts/Lynn Rd & McCloud with senior housing. No sidewalk on Gainsborough south side between Redwood Middle School & Botanical Garden.
Progressive municipal government focused on economic growth, jobs, attracting industries/jobs while sustaining quality of life.
Stop overregulation.
Yes, I think there should be affordable housing for seniors and young adults
affordable housing for transitional youth and housing for young adults
not need to spend money on re-landscaping medians, etc. especially where they are already low to no water.
Speed in town should be enforced and maybe lowered
More emphasis on middle income, parks, sports. Community living.
I AM NOT SURE HOW MUCH LONGER I CAN LIVE WHERE I AM AS THE RENT INCREASES AT A RATE MUCH FASTER THAN MY COUNTY SALARY DOES.
More education around affordable housing and what it means. So many people think it brings in "bad" people or whatever they may think because of some story someone told them. As a resident of Fillmore and it being a "bedroom" community, bringing in more affordable housing may not serve the goal of supporting the town. I've heard a lot of complaints about how local business aren't supported, but there's a large community that does. It's a very interesting and complex dilemma. There are also a lot of people who move here and work in another city, as Fillmore isn't a big workforce community, other than local business and ag. Their money and spending happens in other cities so the assumption of a lack of infrastructure for the community lies on them actually not supporting said community. This all falls into what it means to bring "affordable housing" into the area. Some people feel it's greatly necessary and I agree. I also feel like there could be some really dynamic architectural buildings which bring in both low income and also artists residencies. There's a way to think outside the box about this and I truly feel it's possible!
Regulation of parking along highway 126
Yes, We need specific Emergency, Transitional and permanent supportive housing for Transitional Aged Youth (16-25 yrs old )
more policing to address rise in crime, seems daily there is news about shootings, stabbings, robberies in all of Ventura county
The safety of the citizens. We are tired of feeling scared in our community. Why does the city favor the criminals and homeless?
Smaller apartment complexes are not held to fair housing practices like larger ones. I have complained many times to Fair Housing about the conditions where I live, though I am often told they cannot enforce anything, because the complex where I live is less than 25 units. It is crazy to think that a landlord who does not live in the county is able to collect rent, but not maintain upkeep and pest control. I have lived in the same place for 10 years with no upkeep of my rental unit. I cannot move because rent is ridiculous in this area. No apartment should have to pay \$1200 a month for a tiny, apartment that is full of roaches, rats, bee hives, faulty plumbing, walls/carpet are worn, and in general the unit is falling apart. I have submitted many requests for general maintenance, however obvious things get fixed, but the whole complex is in shambles, yet our rent keeps going up with no improvements.
More housing for the homeless, regardless of additive behaviors, while they work to reestablish their health to be able to become productive citizens again if they can.

Improving the Police quality of service, training to help the community, not harassing us with the objective of collecting revenue, in my personal experience, 9 out of 10 cops should not be in service, not capable or willing the job of protect and serve, they are lazy and trigger-happy cowards
More options for single-parent households. Also, you should not have to have 5 kids and be a farm worker to qualify for housing.
I think it is important that the younger generation is able to afford housing. I hear about the "housing crisis" and how California is giving a quota to each county to meet but will it be affordable? I see new places in Oxnard being built buy they are extremely expensive, just look at the rent prices at the collection and the new apartments they are building nearby. I hear how "mix-use" is how we are going to get more housing but not necessarily affordable. That is why you have so many young adults moving back with families after their undergraduate careers or living with 4+ roommates to be able to afford housing. I want to see our parks cleaned up in South Oxnard, areas for children to have safe access to, and families to gather at. The new developments are primarily in the collection and majority of those folks are new residents... I would really like to see improvement in areas that aren't already gentrified. If anything, walk around South Oxnard and look at the half built and neglected parks (ex. look at the dog park behind the old Oxnard high school).
more focus on the South end of Oxnard
environmental justice
Because of the area being unincorporated there is a lack of Board of Supervisor approval to improve streets/allies and is left to the homeowner to maintain public access rights of way
The roads in Santa Paula need repair!
Improved neighborhood safety. Rent Control.
increased access to Public transportation
There is a huge need for a quality Senior Center within the City of Ventura. Other cities within Ventura County have welcoming Senior Centers, except for Ventura. There is land available at the Community Park site on Kimball & Telephone Road to construct a Senior Center. City staff need to address this need that will only increase over time. Thank you.
There are no community spaces that are available evenings that aren't centered around buying things.
Crime from vagrants and increase of drug addicts on the streets - dangerous! They steal for drug addiction and attack people!!
Please refrain from overdevelopment.
We need lots more public transportation. Bus lines traveled frequently. Possibly some kind of light rail?
Employment at adequate wages to afford housing, sustenance and health care.
Limit on street parking for single family housing. Trailers, boats and motor homes parked on the street for more than 72 hours
Vagrancy not addressed. Big difference between that and homeless. Alcohol, drug and mentally ill vagrants stealing, break ins, attacking innocent citizens, indecent exposure, defecating and urinating on public spaces, loitering in public parks citizens taxes pay to maintain and taken over by vagrants who pay no taxes, sanctuary city/state along with reducing theft limits to become a misdemeanor vs a felony encourages and increases theft in stores, illegal immigrants receiving more benefits than citizens

eliminate installation and upgrade of 5G cell sites from thousand oaks.
Homeless population
Homelessness, vagrancy, cost of living, employment
This survey assumes we all agree redevelopment funds should be used for housing or that we think there should be more housing built. We were NOT given the option of NO NEW HOUSING. Given the opportunity, that's what I'd choose. Please do not publish the results of this survey as "X number of people want low-income apartments," which would be incorrect. Correct would be "given only the options of a, b and c, X number of people would choose b."
Exorbitant property taxes
Rent Control for seniors on Social Security or other fixed income, especially for tenants of 5 or more years.
More farmers markets
Yes, what about individuals like myself that are not on drugs that do not have a mental health issue. I also do not get state assistance and am not homeless nor do I need low income housing. I get by every month in city that has nothing to offer me unless I'm on the above mentioned list We are the forgotten and oneday we will revisit as tourist
Too many illegal aliens and anchor babies.
City clean up, specially main roads, lots of trash, walkways smell like urine and feasis, landscape is not kept up. Makes our city look trashy
Traffic safety- laws need to be enforced.
Better library in Ventura
Address the vagrant issues. The homeless housing does not work, the drugs are rampant for them, and law abiding citizens concerns are not taken serious in regards to the safety to these vagrants
Crime needs to be addressed. Too many shootings, stabbings, breakins both vehicle and homes, package theft, graffiti. Mostly due to all the drug addicts who have decided to camp in Ventura/Oxnard area. Significant increase in the past 2 years. We need more police to help us and keep us safe.
Water,Power and Vagrents
Pierpont needs competitive high speed fiber optic internet
Overbearing HOA costing more and more money. Want non-HOA homes or at least fair HOA fees.
Lack of diversity and racial discrimination.
I do a lot of volunteer work for the Ventura Land Trust cleaning up abandoned homeless camps in the Ventura River bottom area. We literally remove tons of trash of every conceivable kind including booze bottles, needles, meth pipes, used condoms, bottles filled with urine or bags of human feces. This area is environmentally vulnerable especially because it is a flood plain. If we have a heavy rain, this kind of trash will be swept into the ocean. We remove as much as we can, but the homeless that live in the river bottom keep adding more. They need housing, but if they refuse services, it needs to be a priority that they not be allowed to live in such sensitive natural environments.

transitional age youth, we need boarding style housing, emergency housing, temporary and long term options - especially for young adults trying to leave homes due to trauma
Under Street: Signal crosswalk for pedestrians. Housing Code issues in community
Increase police patrol
Crime prevention and get tough on homeless living on the streets and disrupting parks, retail and residential areas.
Reason I contemplate moving is Neighborhood determination and falling property value
More buses, more routes. I ride free as I am over 75. Handicapped should also ride free as their income is usually limited. Remove old trees that were planted 40 yrs. ago & now are ruining sidewalks. More street lights. I am afraid to go out after dark - no car.
More police needed
Expand public transportation. Build less (apartments and houses)-Camarillo is already becoming overcrowded.
MISSION OAKS PARK NEEDS BASKETBALL COURTS!! Please!!
Public transportation
Senior Transportation needs that are SAFE need to be offered and not just for Disabled Seniors! The Transit Bus is very scary and unsafe for slow moving seniors.
Issues with Multiple families living in a single family home.
Help for homeowners who are struggling to pay the bills
Homeless housing, services, job training
Need to improve train services and bus services. Need more charging stations for electric cars
I am a young professional adult working full time at \$17 an hour. I cannot find affordable housing, even renting a room locally. I cannot afford to look for rooms in surrounding cities (Santa Paula etc.) and afford to commute to my job. It's a hopeless situation for a lot of young people.
More housing is not the solution. This city is too small for additional housing. Crime and traffic are out of control.
This city was not designed to accommodate the number of homes being built. The rise in crime and traffic are unacceptable and more building will only compound the problem.
There should be an option to select NO more housing, in your questions.
Strict enforcement of illegal immigration, felons found in possession of a gun should be turned over to federal authorities to be prosecuted under federal felon gun laws.
No more building. Our traffic is outrageous and we are becoming over populated.
Traffic, over population, over development
Local (Thousand Oaks) recycling centers (3)
Repaving of our streets.

Perhaps better shopping (retail, grocery, pharmacy, medical services) in immediate local Oxnard area. Port Hueneme seems to be closest ... sales tax dollars go there?
Yes. The need for the City of Thousand Oaks to address the affordable housing crisis by implementing ordinances that assure the development of affordable housing and adopt rent control measures. The city needs the economic contributions from blue collar working class.
Disabled community meeting location needs for citizens living with Traumatic Brain Injury; founding member of Heads Up Group Support
I apologize, if I missed a question regarding this, however I think it is important to maintain the open spaces for wildlife, beauty, and serenity.
I understand there are no open programs. or waiting lists for affordable housing, leaving those of us making under 50K/yr no choices but to move. If everyone under 50K/year moves -what will this community look like?
The amount of seniors who have no increase in income from Social Security--know this isn't a city problem
better bus transportation
Helping seniors stay in their homes
More housing
There needs to be better synergy between social service departments i.e. APS, IHSS and Homeless services. Perhaps even workforce development. Right now these agencies effectively communicate with one another which causes a duplication of efforts, or worse, a gap in services that then leads to homelessness. These silos need break down and housing first needs to be a priority.
Yes, senior apartments keep being built as more than single story. What if a fire or earthquake - no way down. We need single story and even small 2-bedroom 1-1/2 bath homes would be great and might get us out of our larger homes and free them up for younger families if new houses affordable and do-able. Look at other States and what they have built for ideas - some grass in front and little porch with small homes and walkways for seniors. Get more creative.
The lack of enforcement of current laws and regulations due to lack of staffing.
There really should be outhouses every few blocks, because if people are out shopping, there is nowhere available to use the restroom. Also people are pooping on the streets at night. It wouldn't be that much to provide a few outhouses to prevent that kind air situaĝ
I do not want to be a sanctuary city, Eliminate gas blowers, and autos with excessive loud exhaust.
The County of Ventura needs to build a public detox center.
Real Estate Taxes for New Homebuyers are currently untenable for most, forcing people to rent, and then rental prices have significantly increased as well. Many new "investors" who do not reside in this area, scooping up land and houses that otherwise if more affordable could be used by longer term residents of this county.
1. More law enforcement and quicker response times. 2. Allow the homeless to sleep in public areas but never allow them to set up camp in any public or private property.
AFFORDABLE HOUSEING IN VENTURA COUNTY IS NEEDED
We need to stop building apartments

Parking issues were not addressed.
More commercial development in the southern region of Oxnard
gold coast buses empty. reroute them!
concentrate city funds on structures that we currently have before we start new construction projects.
Someone that will enforce traffic laws. in my area Stop Signs and Speed Limits are only a suggestion. People will make turns from any lane. Passing on the Right All have become socially acceptable here in Oxnard. When has changing lanes in an intersection become legal? Code Violations - from parking on the grass to how many families can live on one 3 bedroom Single Family House? our communities are not set up for a house to have 5 or more cars per house. and 4 generations under the same roof. other cities do not have the homeless problems we have. Because they DON'T HAVE THE SERVICES. Get a CLUE.. Other cities dump their homeless here.. go to the transport center and look at who is getting off the train and buses.. people and businesses are fleeing this area because that can't make a business work or do not wish to raise a family in this SHIT HOLE! If I was a younger person I would Get Out and I can only recommend to any young people to make a home for yourself some place else as I see no future here. you're going to tax the residence and businesses into poverty.
Improved public transportation. More and better bus routes.
Schools! No close schools in nyeland
You need to stop allowing gas fumigation tenting for termites. It is a very short lived fix, is dangerous to people/pets/plants and contributes to global warming. We need to move towards being more environmentally friendly. Our kids & grandkids deserve our best attention and efforts.
Get people to keep the front of their home either owning or renting. Wasting money having the city use a truck that doesn't even pick up all the mess. And STOP with the no parking signs for street sweeping
Water the park and keep around the area clean.
Community volunteers assisting with communal clean up and beautification. Funds should be spent on local companies or utilize more efficiency of the opportunities available with funds that are already spent in or community.
The main concern is the increasing number of homeless people in Oxnard. Many of them addicted to drugs. It's very concerning when my 8 year old tells me she saw a man "injecting medicine" into his arm on a sidewalk on a main road. Children shouldn't have to see this in their neighborhood.
Lack of care from the county as a whole for the city. And the fact that people don't always see how important our city is to this county.
Again the need to raise our city standards to those of other respected cities. No taco trucks on every corner, No street vendors selling flowers in the mediums, no crosses on street where people have been killed, and when a building burns down on corner of Gonzales and Lantana, don't allow owners to leave the property as is after a fire. Apartment parking also an issue on Gonzales road. Make those apartment owners build parking structures for their tenants. Why should the nearby home owners suffer by not being able to park in front of their homes.
citizen access to code regulations & more code enforcement officers. Cabrillo Neighborhood has front yards being used to store boats & RVs & trailers
Urban infill

Regulation of rental properties with how many individuals are living in the household. Home improvement on rental homes should be made by the owner if stated to renters before increasing rent just because a house next door got renovated as is going for a higher price.
None, other some community outreach to neighborhoods to teach people the importance of having lights on at night for safety.
We need to have stricter enforcement of gang laws and no sanctuary city. Oxnard could be a great little town by the sea but it won't if we keep allowing overpopulation (especially illegal). We need to build up our harbor with a great fisherman's wharf area and try to make Oxnard a more desirable place.
Recall Mayor and Council.
Get rid of the low income criminals and gangs and vagrants. people are afraid to shop in Oxnard because it is unsafe, there are shootings on a daily basis. Oxnard business are losing money and people are shopping in safer cities. Why don't the city leaders ask the neighboring cities how they manage to keep crime and vagrants under control. It is possible because all the neighboring cities are able to do it.
cross walks do not provide enough crossing time, and areas that need stop signs, etc.
Affordable small new studio-2 bedroom homes like 800-1300 sq ft, instead of huge 3-5 bedrooms with over 1800 sq ft, that are too expensive and not practical for 1 person.
The Oxnard governments poor ability to run for example sewers and collecting fees for sewer redo and using those funds for something else. Then want to raise fees. Stopped in court. Then submit to state to reimburse for funds mismanaged and get new funds from state which reward Oxnard gov for bad behavior. Did I miss something in what happened? That's is just a start call me XXX-XXX-XXXX. --- need to retrain the people in charge and teach them how to do their jobs. Section 8 is another area. Graffiti removal and covering is another area. Tree and landscape maintenance. I can address all these from personal experience. We can go into water and droit. Talk about farming and what's taking place now. I can show photos and videos.. I'm coming to meeting Tur in rezoning my R3 lot with 3 units to R-2 lot. Did you people even read the survey you just sent out. Seriously?
Our City has cut WAY BACK on landscaping and it shows. Our neighborhoods look terrible. Many overgrown weeds etc. Please get back to the level of service we used to have. PS: I hired Garcia's to do some work in our yard. Tgey were EXCELLENT and priced at half what other lqndscapers quoted me. Also, I live on the corner of Vineyard & Kentia. Garcia's teims the Kentia side and does a great job including trimming the ivy to approx 1 block before the top of the wall. I-m not sure who you use for the Vineyard side but they don't trim the ivy off the wall and it is now growing over and into my yard. *I would appreciate it if they could trim the ivy as Garcia's does! It not only looks better, but helps to keep some of the rodents from living in the overgrown ivy. *feel free to drive by and take a look.
Keep high density out of the Harbor in Oxnard.
Ugly medians. Confusing, missing and/or unreadable street signs. The streets are awful no paint. Homeless crime out of control. The worst outdated traffic signals. Oxnard is ugly and ghetto and aggressive. So many many abandoned areas ie Levitz, CI harbor blight. I've been here 50 years and there has NEVER been a real plan for Oxnard. I'm super disappointed with Oxnard and have no faith it will ever get better.
If the county is having a net decline in population, no further housing needs to be built as our communities are slowly turning into the San Fernando Valley. It truly is a shame to see the amount of housing that has been built, but no widening of main streets in the community, thus traffic has only gotten worse throughout all of the western part of the county. Highway 101 is an absolute parking lot now between the hours of 6am and 6pm, thus it would

be great if the state of California would spend the necessary funds to add an additional lane on each side of the 101 between Oxnard and Thousand Oaks.
Affordable housing in our area. I would live in mission oaks in Camarillo. I work in Camarillo but can't afford to buy home as single woman in that area. Disappointed with my area getting really bad.
Speeding down public streets where speed limits are posted.
Upkeep of road medians, weeds, overall trash
Homelessness needs to be eradicate from the area. . Housing does not address mental health, drug addiction, alcoholism, and lack of employment issues for many. They do not respect or obey simple rules, laws, way of life for citizens, community spaces, property. If you allow people to do what they do, they will continue to do it. Free goodies and handouts reinforces the situation.
Transitional age youth and foster care youth.
Peninsula Road is in dire need of resurfacing and the abandoned hotel at the end of Peninsula Road must be renovated now.
Drug / alcohol rehabilitation and affordable mental health services
Public transportation
Loud cars and motorcycles are very disruptive. The police need to enforce the law against modifying vehicles.
Parking issues from multiple family homes/garages
Landscaping, trash pick up, general appearance of the Oxnard community is severely lacking. Plant more trees around housing communities and around major streets instead of letting empty land go to weeds. Please dedicate funds to improving the appearance of Oxnard neighborhoods, especially in the south side. There is so much trash in Rice Ave and Channel Islands Blvd you could fill one whole dump truck.
Street light repairs in Sea View Estates
Homelessness is a problem. However, that is a difficult problem to solve. On the other hand I really think that City of Oxnard could easily be doing a MUCH BETTER job keeping the city clean, not letting so much trash pile up on the streets. And improving the city scape and the outside of neighborhoods with more trees/greenery. That really does make a great difference on how people considering Oxnard as a place to live will perceive the community. And for me that I already live here, make me feel proud of my community, instead of feeling like the the city managers are always on vacation.
We need dramatically more housing, and that housing shouldn't be allocated by lottery and waitlists. If we have money to spend, let's give direct cash transfers to low-income renters, like the California renter's tax credit and San Francisco's Working Families Credit do
Better Police service, focus on crime prevention not on revenue from traffic citations
Public transportation is needed, rental housing is needed, better cell service and faster internet.
With cooperation from the State and Fed govt's we must find out why so many are homeless here. Then we must provide a humane path to decent housing for those who wish to be housed. Those in need of mental health services should get what they need. Those sane people who wish to live rough should live in campgrounds or on their own land. Once these reasonable services are provided, no more tolerance for living on the streets.

Provide homeless with low barrier employment opportunities (see Denver Day Works), counseling and substance abuse rehabilitation and make successful participation a prerequisite for homeless housing. Provide shelters sufficient to house all the remaining population of homeless. Enact and enforce regulations to deter homeless antisocial behavior including banning homeless campsites.
Better and more policing.
Public transportation...there is virtually none in this county.
Channel Islands Harbor deteriorating water quality.
Stop attracting homeless individuals to the area
Get rid of the sanctuary city concept. It is prejudicial against citizens.
improving our schools. Poorly rated schools and high property taxes. It's criminal!!!
I'd just like to note that while I'm glad the city of Oxnard is continually growing, I wish its growth was felt more in the southern end of the city. There are parking lots with horrible potholes (99 cent store/Island Pacific parking lot at the end of S Rose Ave; Centerpoint Mall, shopping centers along Saviers Rd), run-down signs (the large sign on Saviers Rd in the Ralphs parking lot), empty storefronts that have become eyesores (the former Fresh and Easy at the intersection of E Channel Islands Blvd and S Rose Ave which has been empty and boarded up for at least half a decade, despite it being in a prime location next to Oxnard College, Channel Islands High, and PCH/CA Highway 1; many of the Centerpoint Mall storefronts are empty, which is a shame because the Centerpoint Mall has potential due to its high bus accessibility with the C Street Transfer Center and could be a great location to provide family-friendly entertainment and/or more affordable retail/food for South Oxnard). I've noticed throughout the city, some street intersections have the newer blue street signs, while others have the older brown signs. I've seen this inconsistency even in neighborhoods and the lack of uniformity makes me think this is either a project that had insufficient funds or is incomplete. In addition, I recall during my high school days (2009-2013) that students living in the Oxnard Pacific neighborhood would jaywalk (or jayrun, to be more fitting of what I saw) across S Oxnard Blvd/former PCH to get into their neighborhood. I'm not sure if this is a practice that these students still do but this raises high safety concerns with the fast cars and students crossing through. This makes me think there are walkability issues for the community of Oxnard Pacific to nearby schools, but I personally am not from the neighborhood so I wouldn't know fully. The fact that these students choose to jaywalk instead of take sidewalks which (I hope) exist makes me think improvements can be made for pedestrians in the area for accessibility. Still, i feel this is important to note and look into. I'm glad this survey is addressing affordable housing, which is definitely a need for Oxnard and Ventura County as a whole. Overall, thank you for putting out a survey to which the general public can respond and I hope my concerns as well as everyone else's will be heard.
Finding for Police
traffic and noise from traffic on harbor blvd
Parks are deteriorating. Public right of ways are not being maintained. Weekly weed Control is necessary.
Safer community. Address crime issues.
County wanting to put apartments on county land at Fisherman's Wharf which is not only a bad idea, but also if done the County is not receiving enough money for the lease. It's a massive good to the developer.
Fire and Police service that have been subject to recent cutbacks.

Public restrooms, small local neighborhood parks with equipment for children to play (Vest-pocket Parks)
Limit cars/ multiple families in single family rentals. Impacts owners in neighborhood due to lack of parking. Example: 1 rental with 8 cars!!!
Yes fix the streets especially in Rose Park, La Colonia and east of East Village neighborhoods!!!
Oxnard harbor
Home owners that build 2 story homes and then rent out the rooms to numerous people making it impossible for you to be able to park in front of your own home because the renters in the 2 story homes have so many vehicles. This is so annoying, some of these vehicles belong to people that live at the end or middle of the street. I'm sick of it, no parking and then they clean out their vehicles and throw their trash in the gutter.
Really making the community have faith in our government and its power to actually do something. Also lacking knowledge or access to sources they would need. Especially in our schools my school was one if the biggest and ONLY offered Spanish. That wouldn't be bad but Spanish speaking students get bored in those classes and it reduces our skill set when others get the chance to learn French or Chinese.
Unemployment
SHORT TERM RENTAL REGULATIONS AND OVERSIGHT IS DESPERATELY NEEDED. THEY ARE RUINING OUR NEIGHBORHOODS AS THEY HAVE RUINED OTHERS
No code enforcement, no police patrol,
Transparency is very important when city officials communicate with its residents. The redevelopment of the Fishermans Wharf area of Cl. Harbor.
Public transportation
animal control (there are to many stray cats in blackstock north)
additional law enforcement personnel.
Homelessness and trash on the street, with the improvement of safety and cleanliness, community will be healthier and safer
There is a major homeless problem in Oxnard should be the number 1 priority. Too much panhandling. It's everywhere. Homeless have nowhere to go it is unsanitary and a health hazard.
less luxury condos, townhomes and apartments and more affordable condos, townhomes and apartments
We do not need more housing. we need to improve our infrastructure (streets, public transportation) to handle the growing population.
Alleys are kept in terrible disrepair, have had homeless encamp in our alley, 800 Saratoga. Also barking dogs are not addressed making it hard to sleep at night. Complained a year ago to Animal Control dog is still barking. Son had to call the police at 3 a.m. Irresponsible dog owners keep large dogs in their backyard with no control over their health and welfare and barking.
Compost bins.
conservation of environment
Help/Removal of homeless sleeping in downtown Oxnard. Uncomfortable to visit merchant areas for pleasure or business.
Make the community look nice with good infrastructure to attract residents and economic activity. This will also improve the quality of life for all residents.

Less multi-level apartments please! The traffic at Wagon Wheel will soon be a nightmare!
Housing and streets
homeless and crime
There is an urgent need to change state and local legislation in regards to prosecution of crimes and implementing stricter sentencing, in order to get rid of all the substance abusing, drug-addicted, violent, repeat-offending vagrants that have polluted this entire County of Ventura.
How much is the current cost for housing
Also, we do not understand the difference between workforce, job development, and employment training in your questions.
Vacant buildings. Especially new construction never used.
Safety. Homelessness and drug use has increased within the last 10 years
Safety of 118 freeway through Moorpark. There are too many big rigs and there are always children present.
We need mental health services for the homeless.
Traffic along Los Angeles Avenue
Food for low-income people is important. Food assistance is a more cost effective way to keep people housed than trying to house them once they are homeless.
We need to take care of the people who live here. We are surrounded by agriculture and food and there is still hungry people. Why? It costs money to feed people. Our local food bank needs support from the county!
Rice Ave is a major thoroughfare used by many to commute back/forth to work. It is in awful condition and should be repaved.
Need housing for small families, 1-3 people. I am looking for affordable housing for 1 person. I need a small house with a yard. One story for accessibility as I age. Houses are large and expensive. I need small and affordable - \$300,000 to \$450,000.
Housing should include a resident manager and support services --- considering that many will be disabled and/or seniors!!!...it is vital that people stay in their homes for as long as possible before being placed in a facility or losing eligibility!!!
Improve quality of education, especially in lower income communities
None, I am happy with my community.
As the community grows, I would like to see an increase in community resources; fire stations, parks, community resources, etc.
Thousand Oaks needs to address the homeless situation at El Parque de la Paz in Thousand Oaks, it's where majority of homeless sleep in their cars and sleep in the grass overnight. It's bringing suspicious people in the area that don't belong around here.
mental health wellness
We have a homeless problem in Oxnard, we need services for them and housing.

# Community Meeting Data

## Budget Exercise Results

### Ventura County Regional Consolidated Plan

#### Budgeting Exercise

**Directions:** Listed below are several areas the City or County could consider spending community development funds. During this exercise you get to decide how the grant budget will be spent.

Assume the community development budget is \$100. Divide the money among the following areas to fund the program(s) you think are most important. The total amount of money spent must equal \$100.

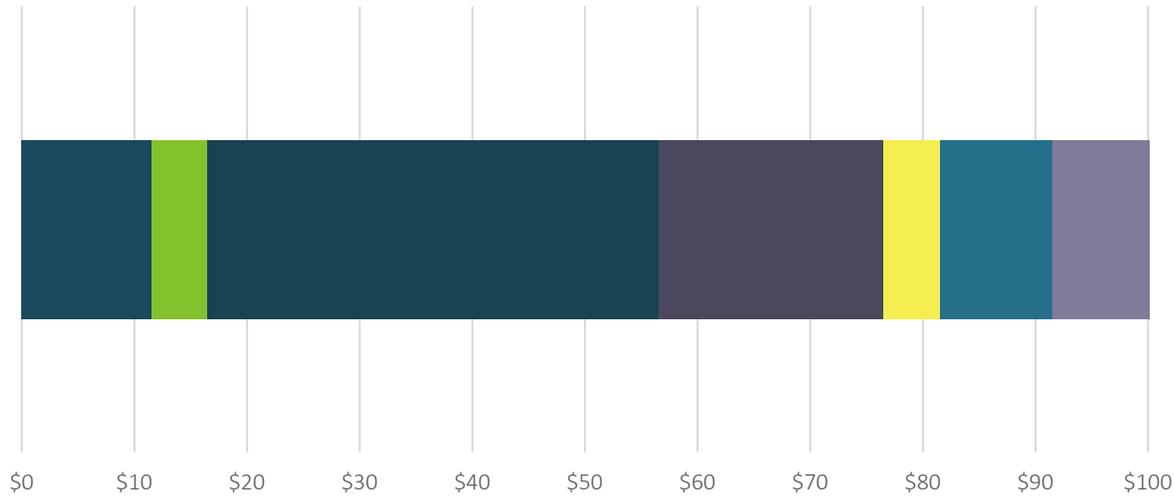


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<b>Program</b>	<b>Program Budget</b>
Rehabilitate houses for low-income homeowners	\$ _____
Provide eviction prevention legal assistance	\$ _____
Improve streets and sidewalks	\$ _____
Support a senior services agency	\$ _____
Help operate a homeless shelter	\$ _____
Provide loans and training to small businesses	\$ _____
Support programs to serve children	\$ _____
Increase housing code enforcement	\$ _____
Construction of an affordable apartment building	\$ _____
Provide rental apartments for the homeless	\$ _____
Improve neighborhood parks	\$ _____
Provide library services	\$ _____
<b>Total</b>	<b><u>\$100</u></b>

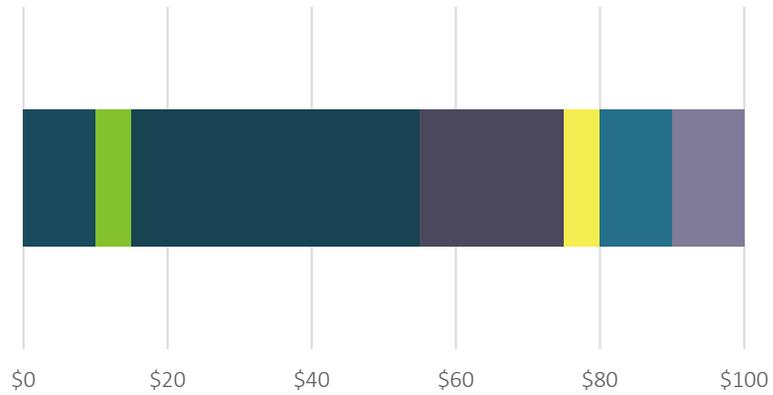
Note: No budget exercise forms were filled out for Ventura Urban County.

### Ventura County \$100 Budget (Participant Average)



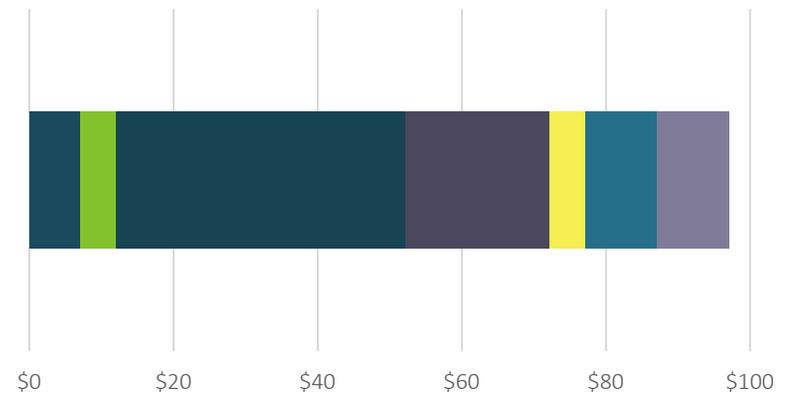
- \$11.52 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks
- \$10 Support a senior services agency

Camarillo \$100 Budget  
(Participant Average)



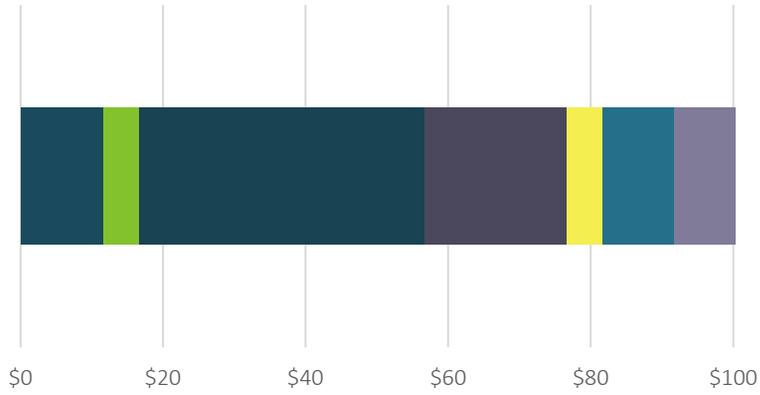
- \$10 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

Oxnard \$100 Budget  
(Participant Average)



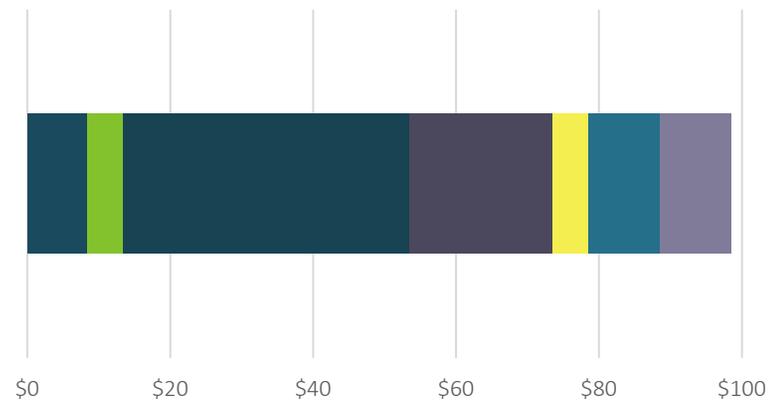
- \$7.14 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

San Buenaventura \$100 Budget  
(Participant Average)



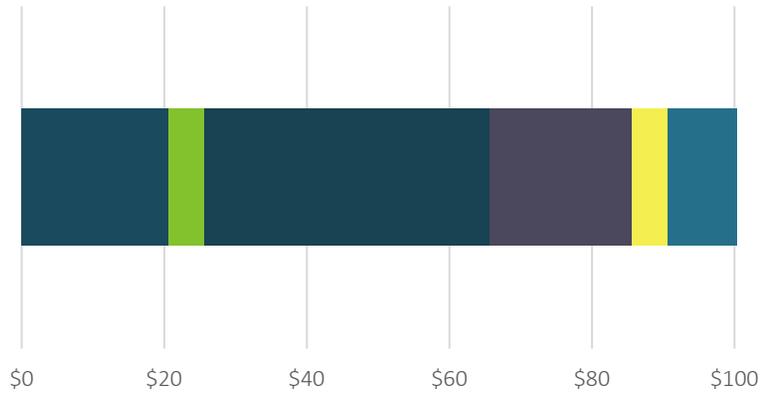
- \$11.67 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

Simi Valley \$100 Budget  
(Participant Average)



- \$8.46 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

### Thousand Oaks \$100 Budget (Participant Average)



- \$20.63 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

## Priority Community Needs Exercise Results

# Consolidated Plan

## Priority Community Needs

### Directions:

Grab 2 **pink** and 2 **green** colored dots.

Read the list of priority needs.

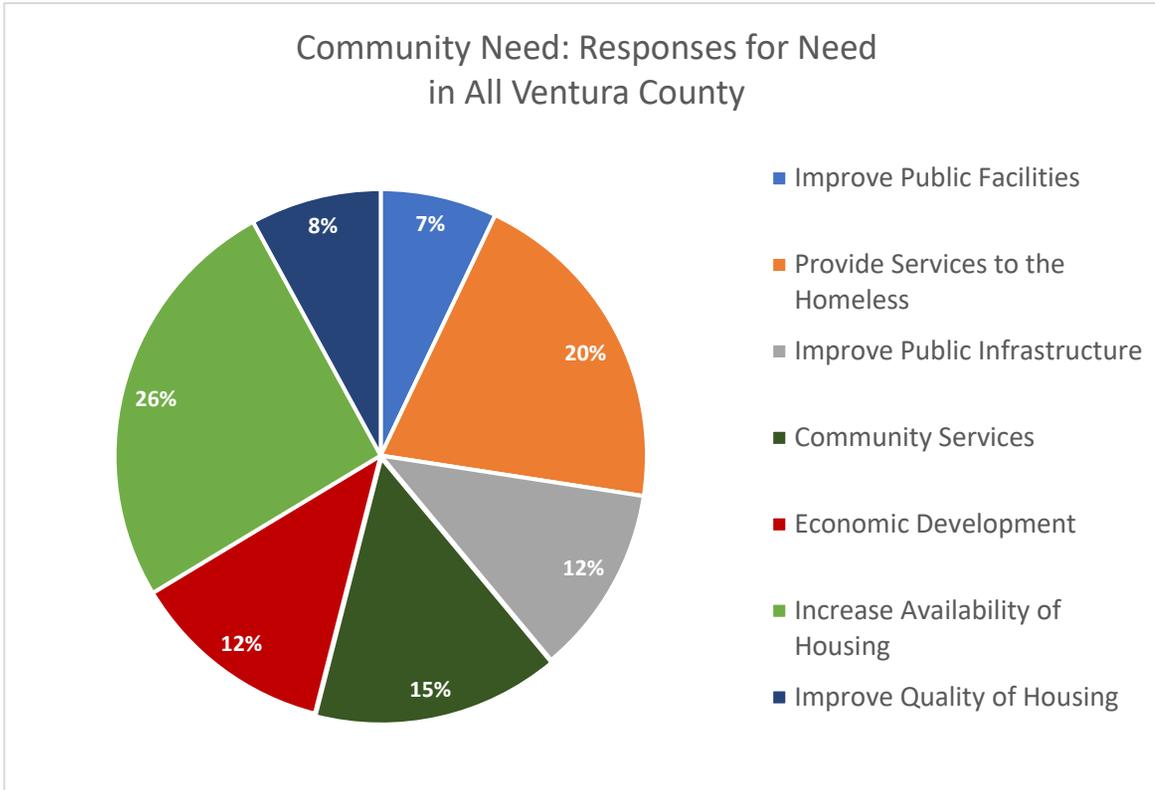
What are the most needed / important needs  
**in the neighborhood where you live?**

Place a **pink** dot near the priority need(s). You may  
vote for one item twice.

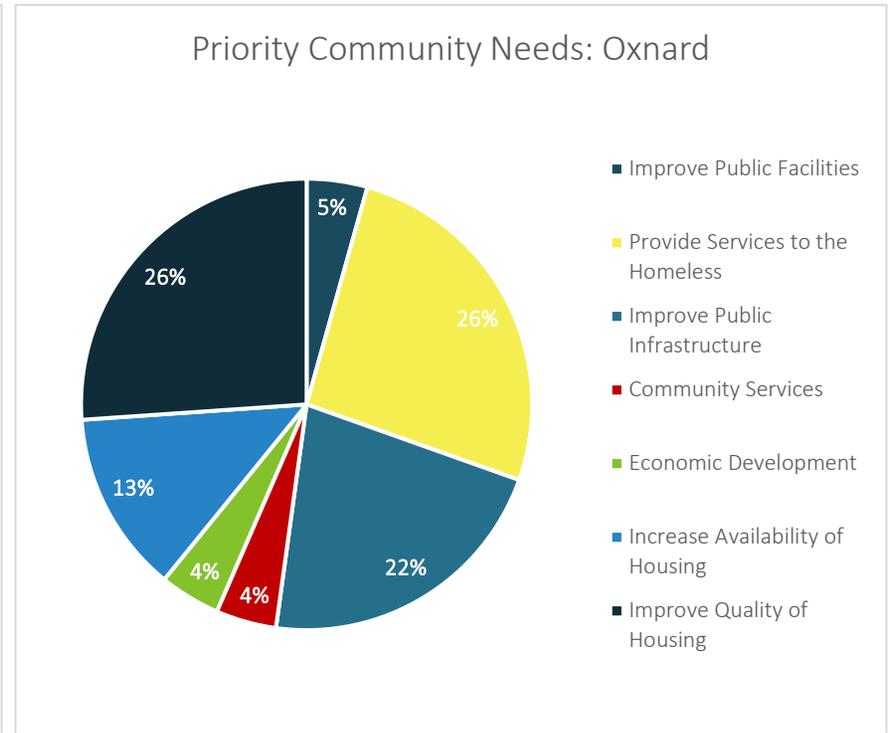
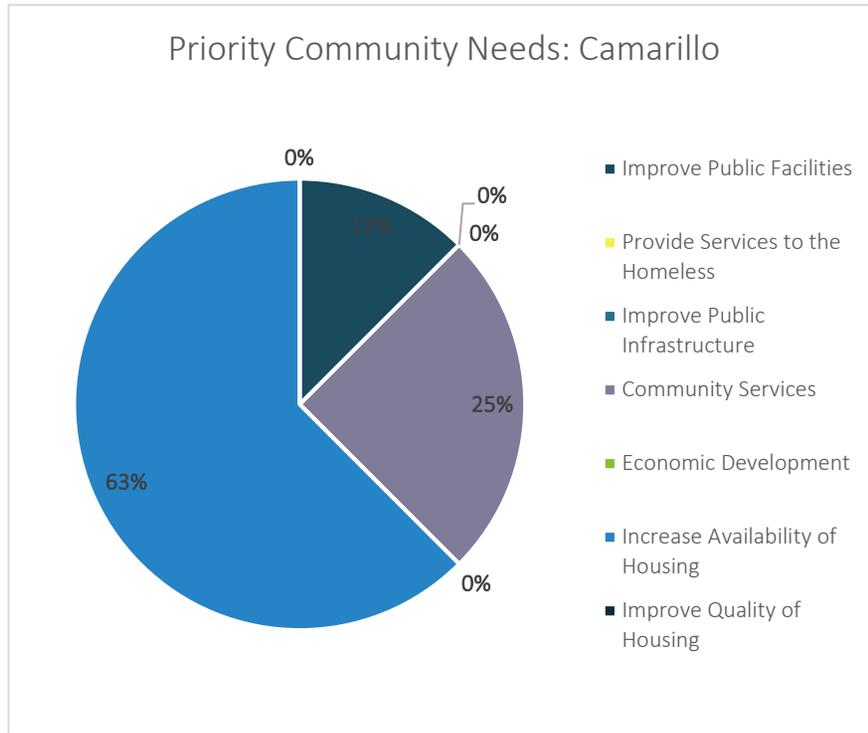
What are the most needed/ important needs  
**in all of Ventura County?**

Place a **green** dot near the priority need(s). You may  
vote for one item twice.

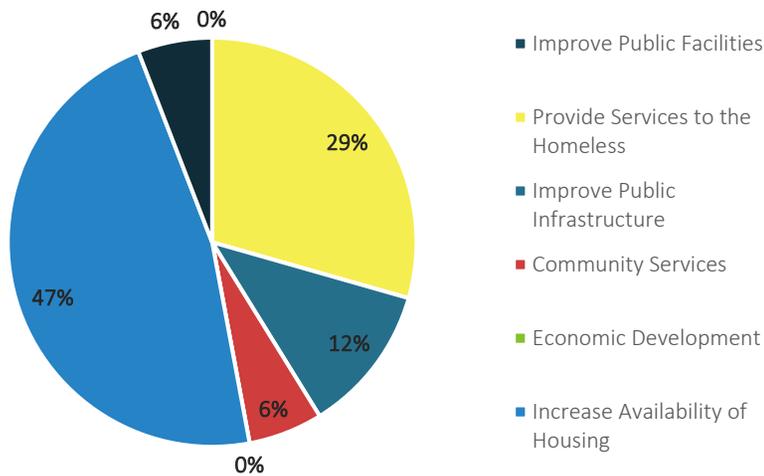
Number of votes for “What are the most needed/important needs in all of Ventura County?” by participants in all Community Meetings.



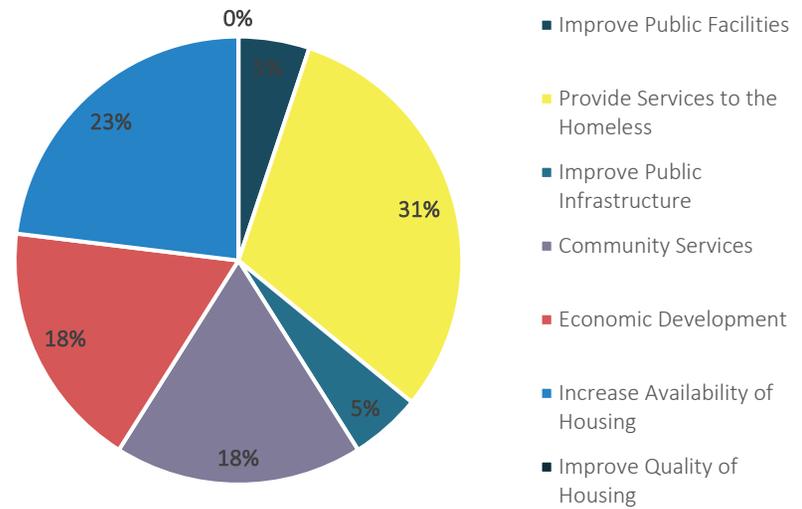
Number of votes for “What are the most needed/important needs in the neighborhood where you live?” by participants in individual Community Meetings.



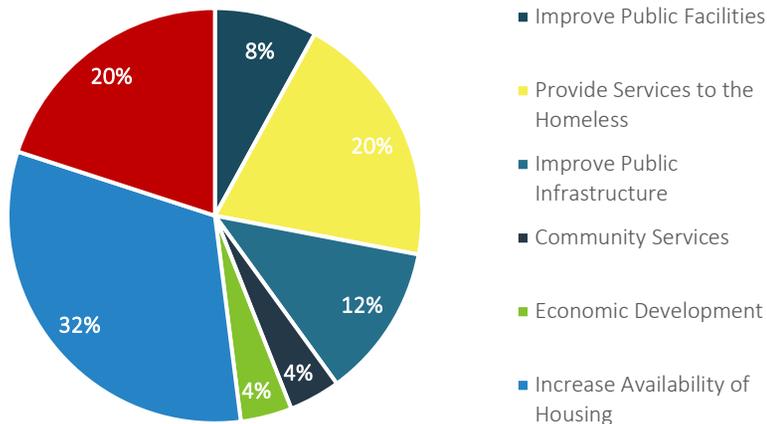
Priority Community Needs: San Buenaventura



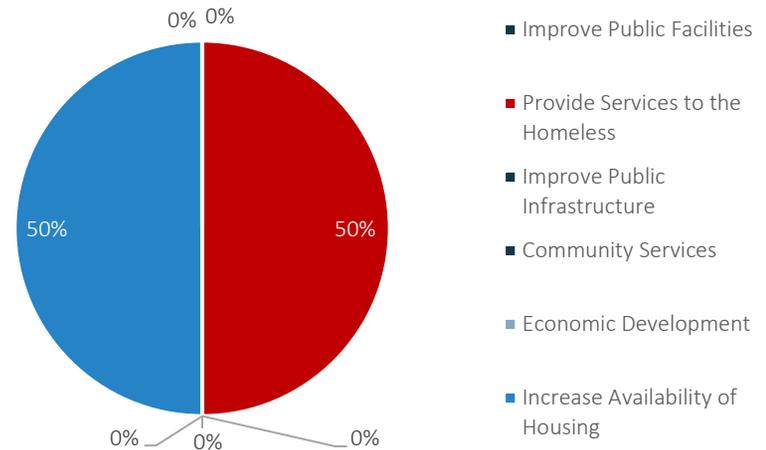
Priority Community Needs: Simi Valley



Priority Community Needs: Thousand Oaks



Priority Community Needs: Ventura Urban County



## Share Your Thoughts Exercise Results

### Ventura County Regional Consolidated Plan

#### Share Your Thoughts

**Directions:**

1. Grab 3 sticky notes.
2. Read the questions on the wall or table about your town/city.
3. Write your answer to three questions on sticky notes (one answer per sticky note).
4. Stick them near the question they answer on the wall or table.

## **Camarillo**

Do you ever consider moving away from your neighborhood?

*Only if I need assisted living housing*

Is your neighborhood a good place for someone to raise children? Why or why not?

*Yes- many families and multicultural community*

*Yes, but there are few children on my street. Young families can't afford to live in my neighborhood.*

What do you think the local real estate market will look like in 10 years?

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Costs have doubled for housing*

Why do you like living in your neighborhood?

*Safety, parks, amenities within walking distance*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*Safe Place*

*Dept of Fair Employment and Housing*

How has your neighborhood changed over the past 5 years?

*I moved into this area when it was farmland. Now library, high school, bigger hospital, farm worker's housing*

How do you think your town/city will change in the next 10 years?

*Neighborhoods will have higher density*

*Less diverse. Older families because young individuals or families can't afford to live here. Neighbors don't know each other. No sense of community.*

## Oxnard

Do you ever consider moving away from your neighborhood?

*Yes, my education is not being compensated so I cannot afford to live on my own. I need affordable living.*

*No unless I can't afford it anymore. I'm living on Social Security and I expect to live another 25 years.*

*Yes, it's very expensive to live in Ventura County*

*Families live in areas that can be dangerous but have grown to love their neighbors. It makes it difficult for them to move.*

*Yes, way too expensive. Minorities are being forced out of Oxnard.*

*Yes- expensive living.*

Is your neighborhood a good place for someone to raise children? Why or why not?

*I love Oxnard and would love to raise my kids but overcrowding leads to no privacy at homes because of high rents.*

*Yes and no. Yes, near a school, market, beach, etc. No, over-populated, crime is increasing*

*Yes but only because we live in a HOA community. But looking at parks/schools/extra-curricular activities within the neighborhood may be hard.*

*Yes, we have the 7<sup>th</sup> St Boys and Girls Club. We have a swimming pool as well in the gated mobile home park.*

*Lived here all my life but thinking of moving away. Safety is a big concern.*

What do you think the local real estate market will look like in 10 years?

*Housing will go up per usual.*

*Hopefully the cost will not keep climbing and give the residents a chance to catch up. Concerned about more homeless.*

*The price of rent will keep rising, sadly. We need rent control.*

*No haba suficiente vivienda para toda la población : Not enough housing for the whole population.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Rent has gone up drastically*

*Rent increases every year. It makes it difficult to save, to provide for families to survive.*

*Food, gas, water, electricity prices have skyrocketed in Oxnard. People are no longer able to live within their means.*

*It has changed a lot. Utility bills have gone way up.*

*It's all going up and I'm concerned about the cost of living. Rents go up with the consumer price index.*

*Muy caro rentar un apartamento, Requisitos (cuota, aplicación, investigación), Dueños suben la renta constantemente, Dueños tienen contrato de mes a mes : Very expensive to rent an apartment, the requirements have changed (fees, applications, background checks), property owners raise the rent constantly, property owners have month-to-month leases*

Why do you like living in your neighborhood?

*I really like it. The only problem is the homeless who climb over the fence or follow the cars in.*

*"Small town", location (beach/downtown), people*

*Hispanic culture, by the beach, relaxed environment. 3<sup>rd</sup> generation.*

*Oxnard has many people that want to help improve Oxnard. They have positive attitudes and are hard-working people.*

*Cultura, cerca a parque y escuelas primaria secundaria preparatoria, muchas tiendas : Culture, close to a park and an elementary middle high school, a lot of stores*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*Barbara Macri-Ortiz (attorney) or the office that helps the farmworkers near the old post office*

*I would advise the community in South Oxnard- many fear retaliation from the property manager.*

*Good question! We resident don't know either.*

*Not enough orgs providing resources or renters or guidance*

How has your neighborhood changed over the past 5 years?

*Working wage doesn't correlate with the cost of living.*

*Housing is not affordable anymore*

*There is a lot more traffic compared to 5 years ago*

*The new apartments in the old drive-in theater property at the 5 Points, Vacant "Magie" used car lot gone now so open for new development*

*Housing not affordable.*

*Extreme spike in homeless community and traffic. Many developments in apartment complexes that are stacking people more+more*

*Homelessness is at an all-time high*

*Housing is not affordable- a lack of affordable housing*

*Sobre poblado, muchos carros no hay estacionamiento, varias familias viviendo : Overcrowded, a lot of cars and no parking, several families living (together)*

How do you think your town/city will change in the next 10 years?

*Hoping to see more affordable housing and increased green space*

*Oxnard Blvd downtown will have new buildings with more shopping and more people walking on the street.*

*More than half non-Oxnard natives living here. We'll all have to move to Bakersfield or Lancaster to afford living.*

*Population may decrease if housing costs don't go down. People will move to more affordable locations.*

*Generations of people who have roots here will be forced to move to more affordable cities.*

## **San Buenaventura**

Do you ever consider moving away from your neighborhood?

*No*

*Not until I'm of a "certain age" when single family ownership no longer makes sense.*

Is your neighborhood a good place for someone to raise children? Why or why not?

What do you think the local real estate market will look like in 10 years?

*Don't really see it getting better.*

*Probably way too expensive.*

*Hope it will improve for affordability. Should focus multifamily around mass transit potential.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Rent has gone up 42%, income only 6%*

*Low income housing. Need fee breaks in all jurisdictions for impact fees.*

*Since I own my home, no change*

Why do you like living in your neighborhood?

*Close to shopping, close to freeway, not as hot as some areas*

*Eclectic, walkable, close to services. Not that far from the beach. Mix of residents.*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*CRLA*

How has your neighborhood changed over the past 5 years?

*More homeless*

*Little or no change*

*Hasn't changed*

How do you think your town/city will change in the next 10 years?

## **Simi Valley**

Do you ever consider moving away from your neighborhood?

*No!*

*Yes! Mostly because I would love to live on my own however although I am fully employed I cannot afford housing in Simi Valley alone.*

*Yes- cost of housing and changes in demographics of my neighborhood*

*Yes, because I know I could buy a lot more house for a lot less money if I lived outside of CA*

*I have considered leaving but I am born and raised here. I will stay at all costs.*

*I'm one of the lucky ones with an affordable mortgage but my friends are all moving to Texas, Arizona, South Dakota, etc. because of cost.*

*Yes because I want to own my own home but no because I can't afford it.*

*We also lack space for young people. The whole city is asleep at 7:30pm*

*Would like to downsize.*

*Yes- losing that small town atmosphere*

*Yes! Lack of affordable housing and skyrocketing rent.*

*Yes, all the time. It's expensive to live here. There's not much diversity in terms of race/ethnicity and age.*

*Although I would like a larger, newer home, most newer ones are 2 story. I cannot do 2 story. Also the houses are too expensive.*

Is your neighborhood a good place for someone to raise children? Why or why not?

*Definitely!*

*Yes because it's safe*

*Yes. Near good schools, close to stores, dry cleaners and medical. Good walkability score.*

*Yes! Because my neighbors look out for each other.*

*Yes! But I would love more spaces for children (malls/skate parks/kid friendly activities etc)*

*Yes, because it's a small town and close to bigger cities where we can travel to for needs but have more funding for school and community needs/resources*

*Safety, schools are close by. Close neighbors, police patrol*

What do you think the local real estate market will look like in 10 years?

*Mostly older residents selling. Until then, how can younger residents get into single family homes?*

*Completely unaffordable*

*There will be a bit of a crash in values. It's already down 12 percent. Simi has a more volatile market.*

*Grim. Unaffordable and "the American dream" of homeownership is seeming less and less likely.*

*If we don't start developing more housing options costs may triple in 10 years.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Utilities are passing maintenance costs on to the public through raising rates.*

*I happen to know this statistic off the top of my head. Rent for a 2-br apt has gone up over 50% since Jan 2011. Wages have only gone up 4%. This is a problem. Add in water and sanitation costs outpacing inflation and people are hurting.*

*More expensive to live in a home. Utilities, rent have raised above the ability to pay.*

*Costs here gone up. It's hard to live alone w/o roommate or family, and still hard if you have those supports.*

*Cable has increased more dramatically than other utilities.*

*I found it is more difficult to live on my own. Without my contribution, my parents would not afford to pay for household expenses.*

*I had to sell my home in a divorce. It was underwater. I lost everything. Since then I have had to rent a room. I can not afford an apartment.*

*Housing cost have increased and it feels even w/ middle class job, still living paycheck to paycheck.*

*All utilities have increased.*

*They have risen significantly faster than my income.*

*There is a need for affordable senior housing with care options built in.*

Why do you like living in your neighborhood?

*I like that my neighbors and I look out for each other. It's clean. And we all do our part to keep it that way and no one cares about barking dogs.*

*Because we want to help each other and we care about each other.*

*My neighborhood is quite safe and generally I've had the same neighbors.*

*Close knit cul de sac. We take care of each other. It's quiet. Yards are big. All are one story. I've been there 60 years so expenses are low.*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*I would have them report it to Fair Housing Board, HUD, and sue!*

*Community Services at Simi Valley, Housing Authority in Camarillo*

*Grey Law or Housing Rights*

*I have no idea. A lawyer if they could afford one maybe?*

How has your neighborhood changed over the past 5 years?

*Many families and young people living in the hills at the food of our neighborhood. We don't have any more room to build new in my neighborhood. The big thing is home values have skyrocketed. It is a barrier to entry.*

*It hasn't, the prices have gone up.*

*Less young people and children in my neighborhood, more houses up for sale/ for rent/ vacant.*

*My neighborhood originally was one of the best. Now since it's older there is a lack of interest in keep up the properties. I call it the getto.*

*More mature residents. Losing young families*

*I've seen families leave Simi Valley completely and move out of the county/state.*

*Bus service has declined. Need better public transportation. Need charging stations for electric cars.*

How do you think your town/city will change in the next 10 years?

*City needs to understand how to bring in new businesses to afford running the government.*

*Improved public transportation will bring younger professionals and new businesses.*

*Need improved public transportation*

*Our city should prioritize its resident's needs and put mental health at the top of their list. Wellness creates healthy communities able to sustain itself.*

*If we continue as is, the city will age and housing costs will be unsustainably high. I hope we can course correct and build the type of higher-density housing we need to sustain our economy and control housing costs.*

*Our city is aging. Not only will seniors not be able to afford housing on fixed incomes but those who may need to take care of seniors (i.e. healthcare workers) won't be able to live here because of rising costs.*

*With Simi relying on property tax as primary revenue we will see a severe struggle providing services during the next market decline.*

*The city is aging. Our seniors want to age in place and need affordable supports.*

*Need affordable housing.*

*Aged. Lack of large employers to attract young families. Lack of housing options, too.*

*The town is fastly growing. New developments are being built but the pricing (housing) continues to increase.*

*The city is aging and the city will struggle to provide services unless things change and young people are attracted to come here.*

## **Thousand Oaks**

Do you ever consider moving away from your neighborhood?

*Yes if we can provide housing in another part of the world.*

*No, will work to make it better.*

*Yes, overcrowding, air pollution, cost*

*Not unless forced to due to economic reasons. Here since 1986. Live on a fixed income.*

*I love this space but I fear I will not be able to afford it once I am on a fixed income.*

*Yes, because of escalation of home costs and restaurant costs, etc*

Is your neighborhood a good place for someone to raise children? Why or why not?

*Yes, feels safe, good schools*

*Yes, safe, clean place to raise children, good public schools*

*I think my neighborhood is a good place for someone to raise children because of good safety and positive opportunities and services.*

*I find this area to be a clean, healthy and friendly place to live and raise children. My children have enjoyed the parks and park&rec activities, participated in parades, etc.*

What do you think the local real estate market will look like in 10 years?

*Hopefully there will be an increase in entry-level prices for our teachers, nurses, service providers.*

*Very rich*

*Increase beyond too much housing in dense areas, more crime.*

*Even less affordable*

*There will be no place for seniors in Thousand Oaks*

*I think it will collapse due to everyone moving away.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Everything has gone up- especially difficult for elders living on social security*

*My rent is increased more than my income! To qualify to move in you needed to make 2.5x the rent. My rent has increased to the point I would never qualify.*

*Rent increased far greater than income. Need rent control ordinance*

Why do you like living in your neighborhood?

*Beautiful location, friendly neighbors, quiet neighborhood*

*Harmonious. Loving entertainment.*

*It's relatively safe. We have services nearby: Grocery store, drug stores, cleaners, etc. It's beautiful!*

*I like living in my neighborhood because it is friendly and safe.*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*I would advise someone to talk to their city council and hope that is appropriate*

*Don't know as the city + HA doesn't make the information readily available*

*Call the City of Thousand Oaks and find out who to talk to. Good for info if you can. Senior Concerns.*

How has your neighborhood changed over the past 5 years?

*Can you say Van Nuys?*

*Reconstruction at Hickory Park and Newbury Park*

*Increased traffic, sirens, noise*

How do you think your town/city will change in the next 10 years?

*The city needs to provide space for the working/ blue collar class who are an intricate part of the economy. Not keen on the downtown development excluding the working class.*

*City needs a voice for the disenfranchised. A voice for those in need of affordable housing. Don't want to see more development catering to the high-end market.*

*Busy, more people everywhere*

*Disability community recreation location*

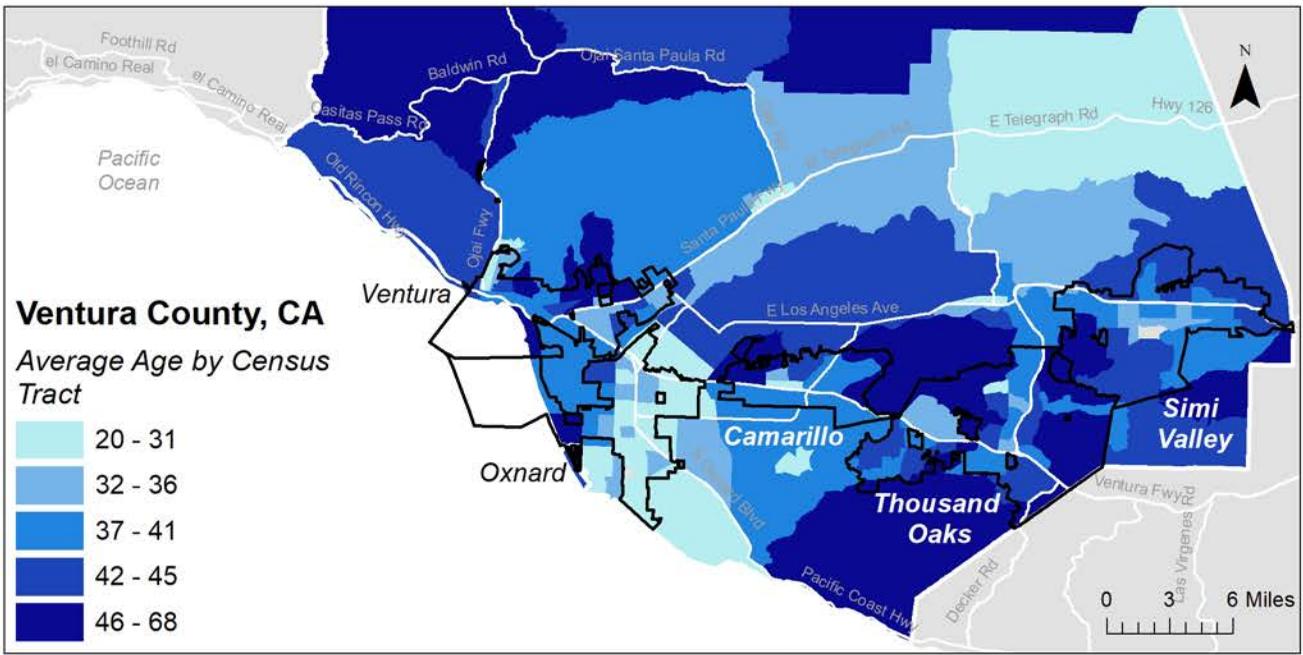
*More density, more crime, less parking*

*We may not be able to afford to live here. Too many people, too much traffic*

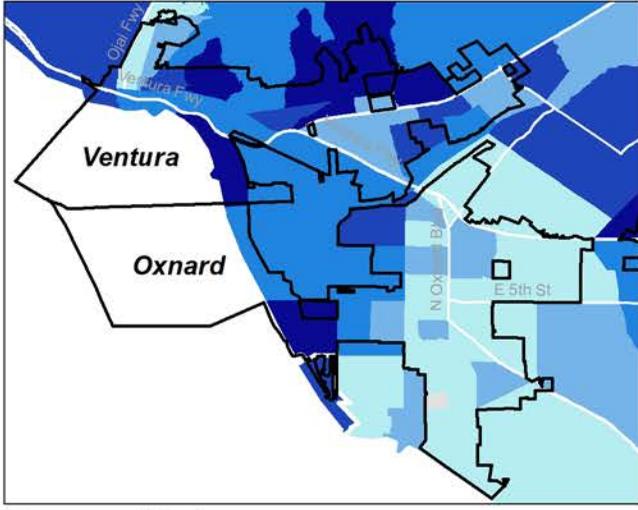
*Allow more building on large lots. Our 101 will be a standstill with increased pollution.*

*Yes for the average person- too expensive to live (homes) and stores.*

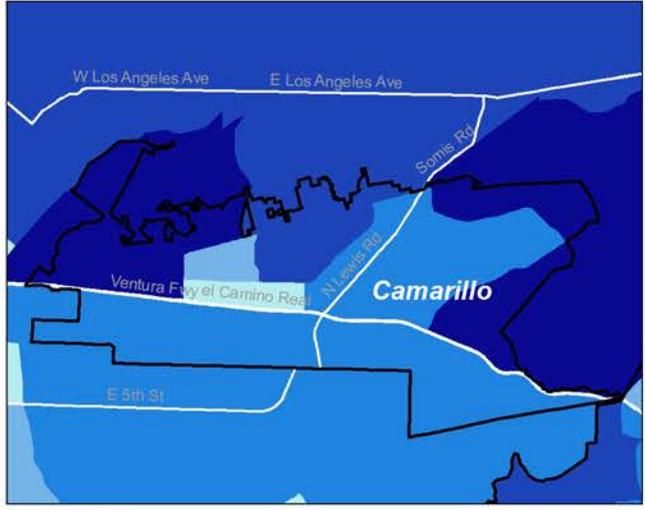
# Appendix D: Maps



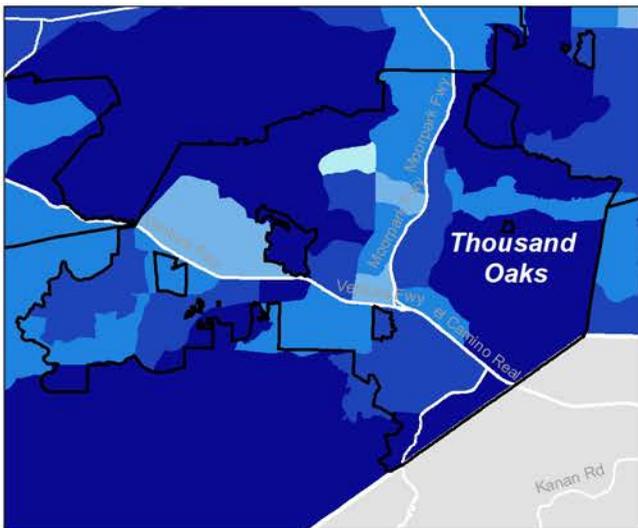
**Ventura & Oxnard**



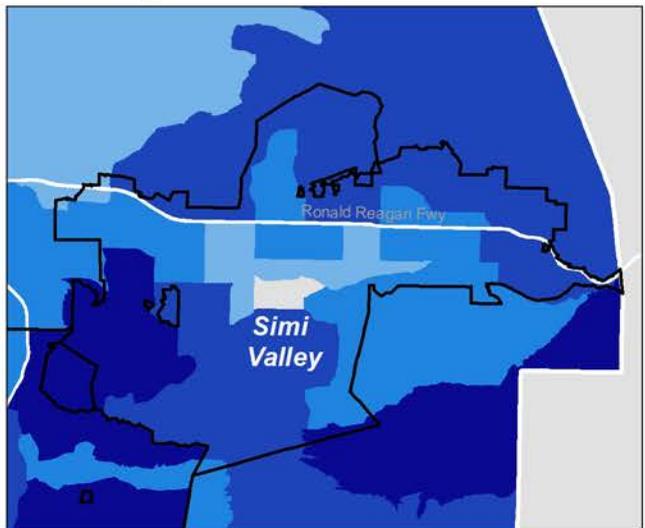
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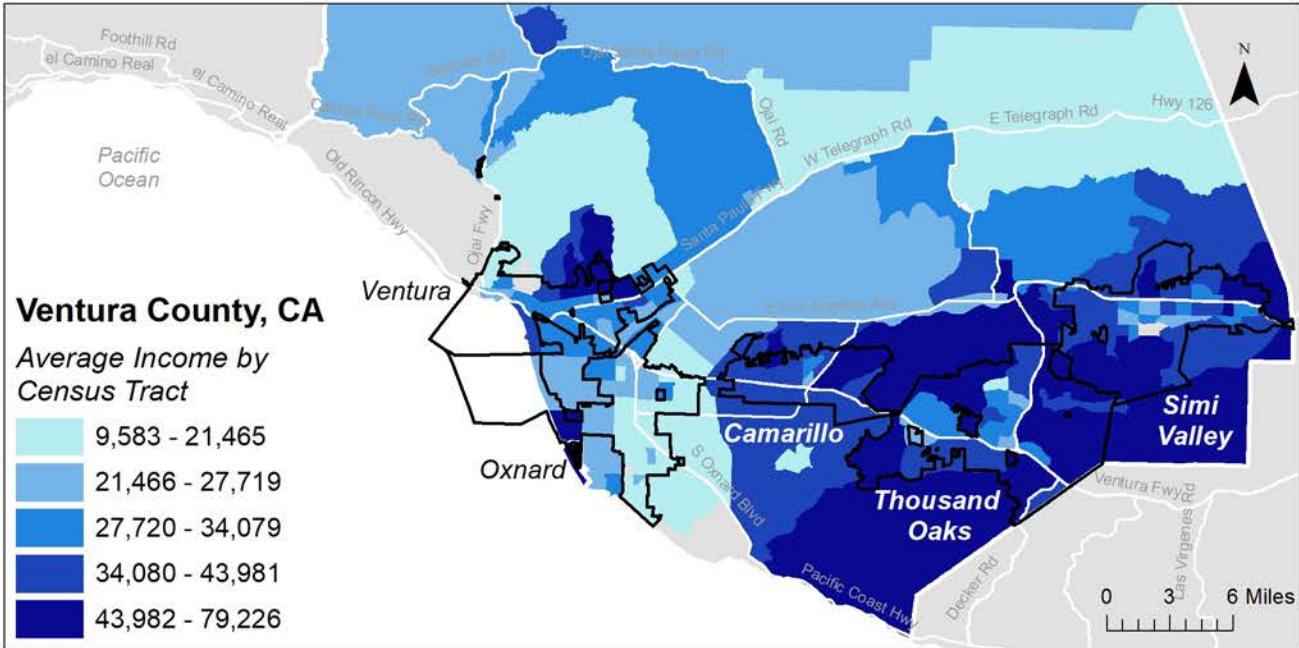


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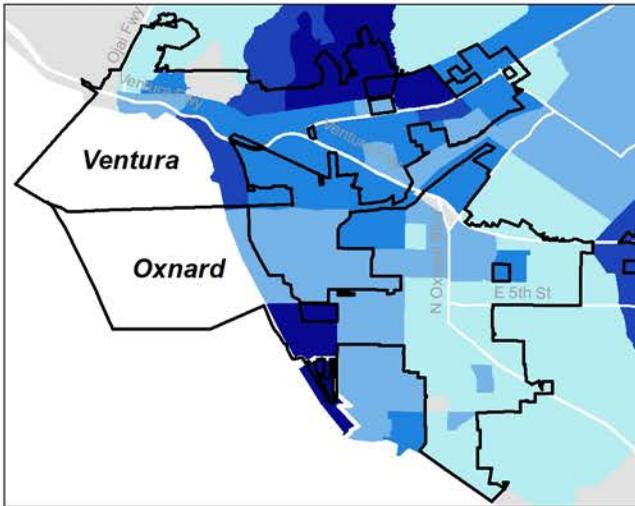


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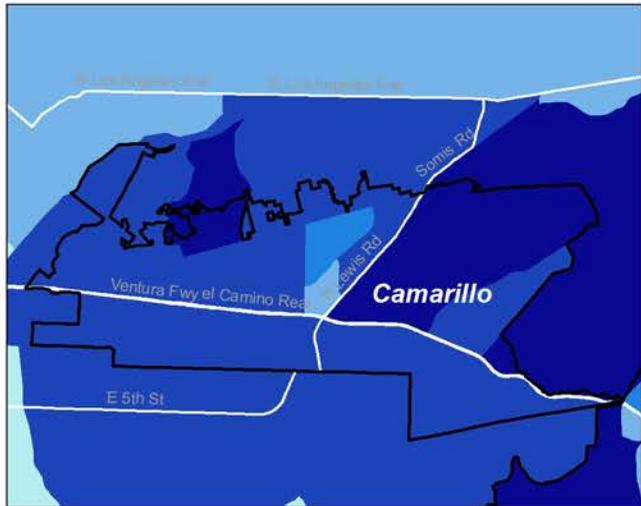




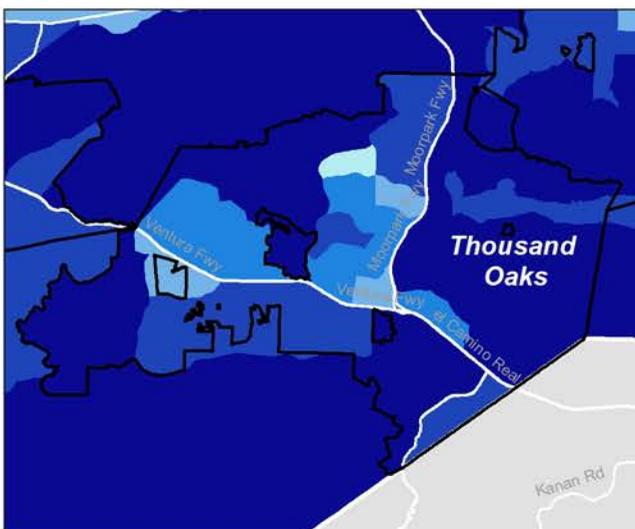
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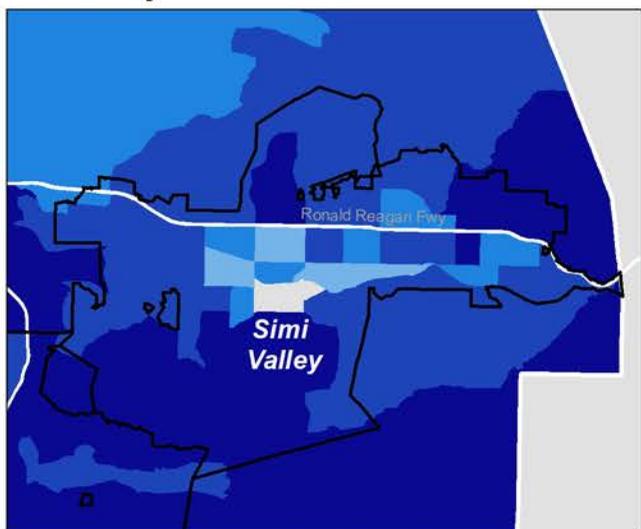
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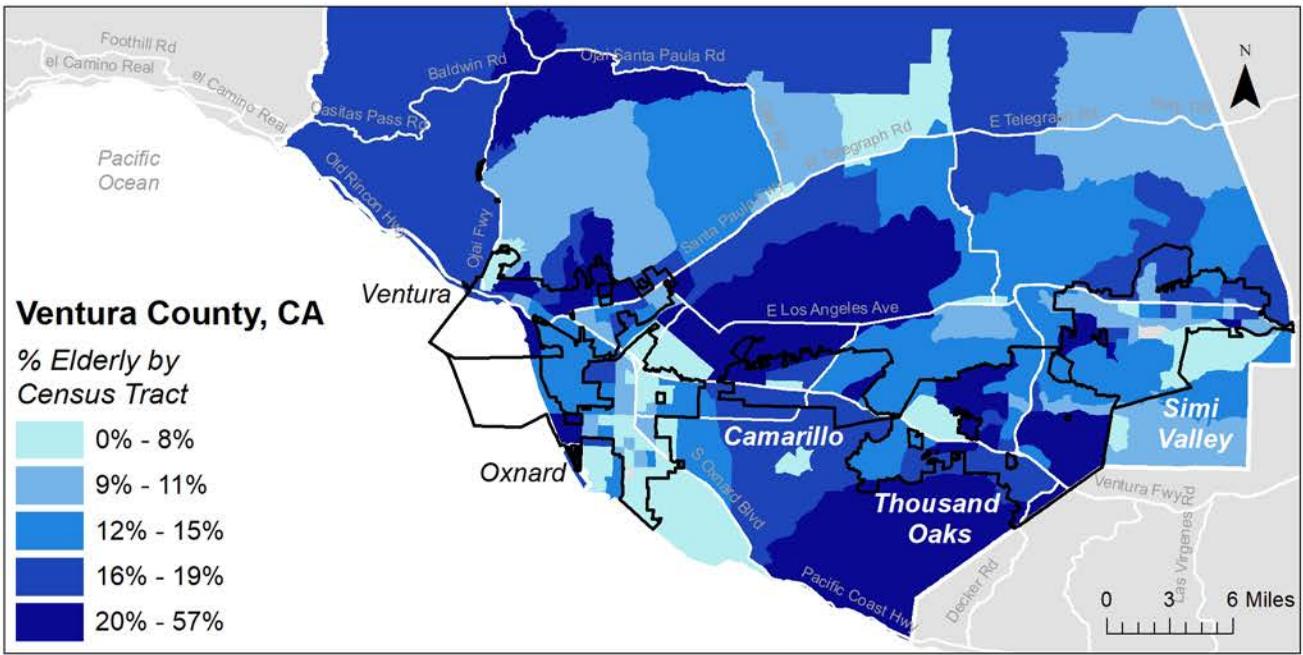


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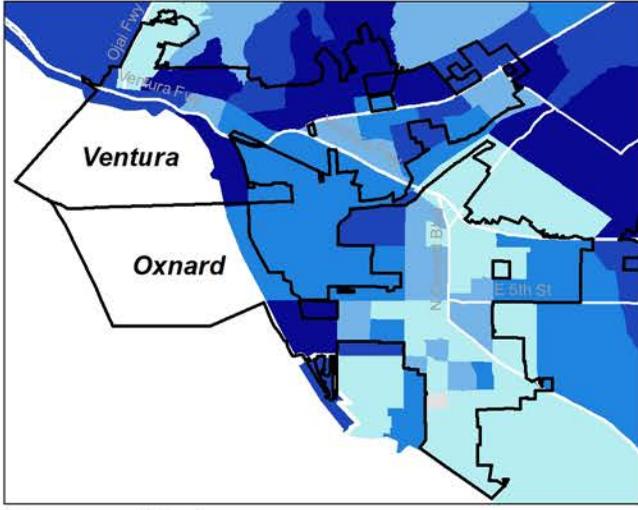


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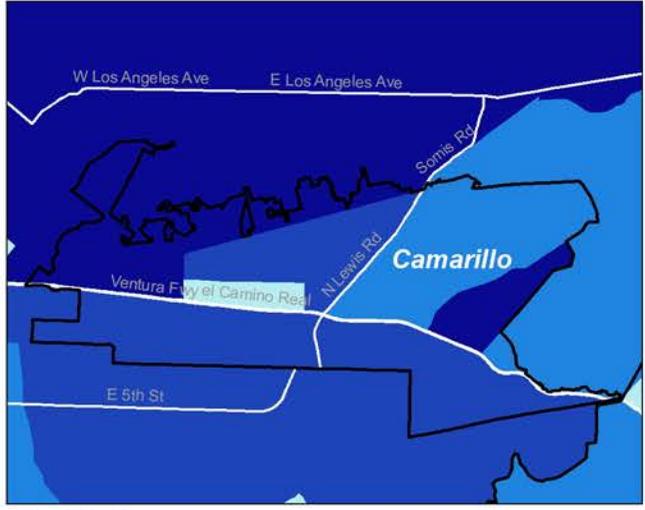




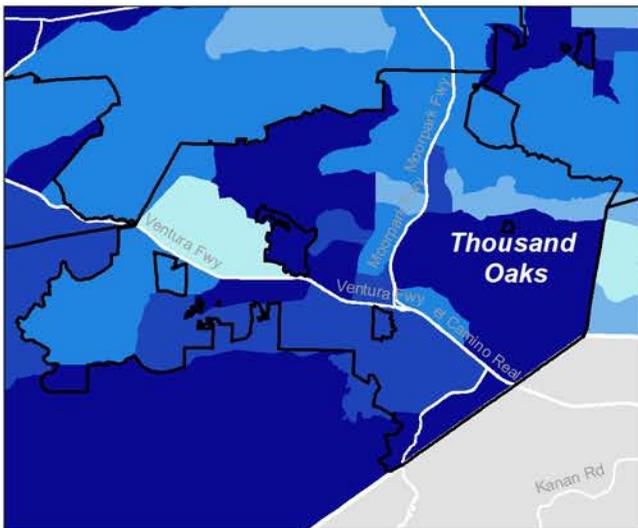
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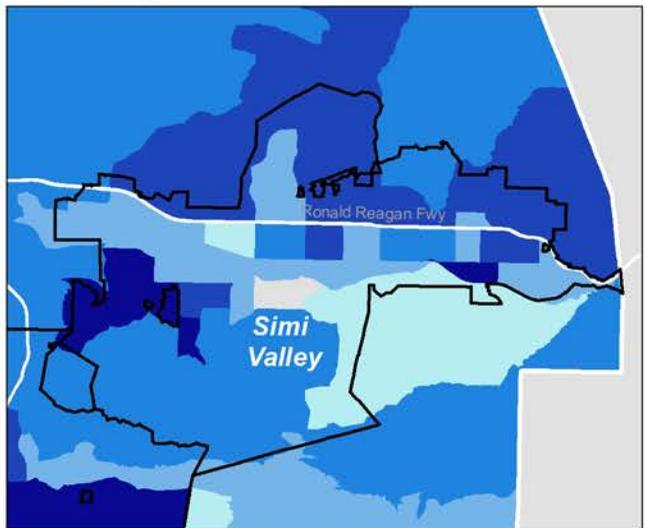
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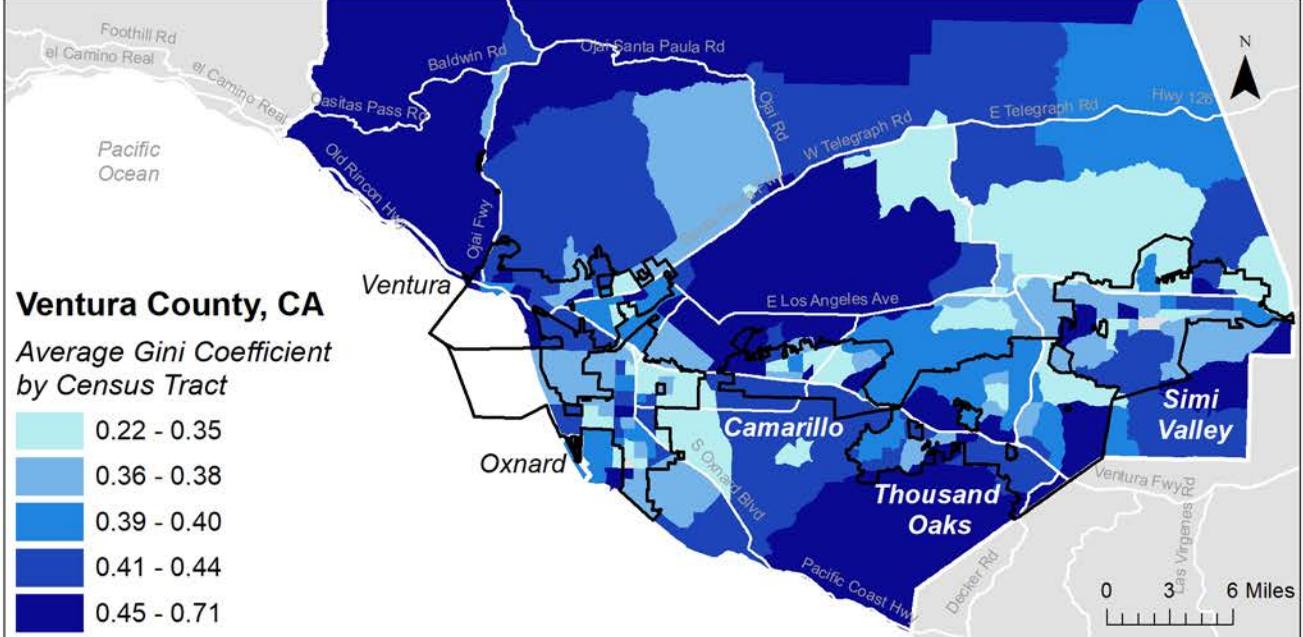


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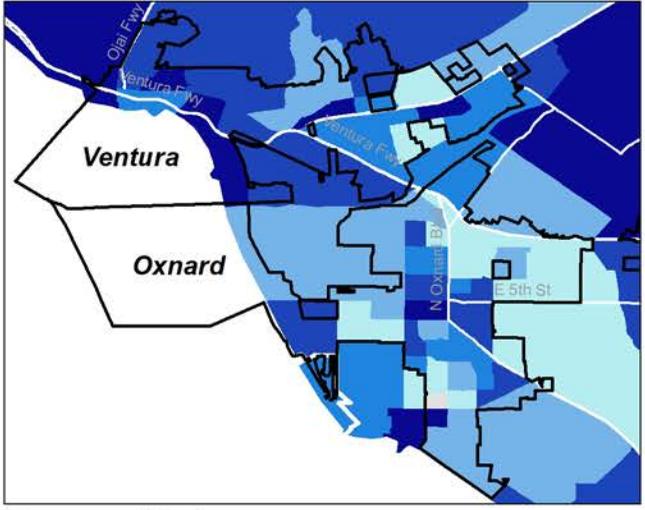


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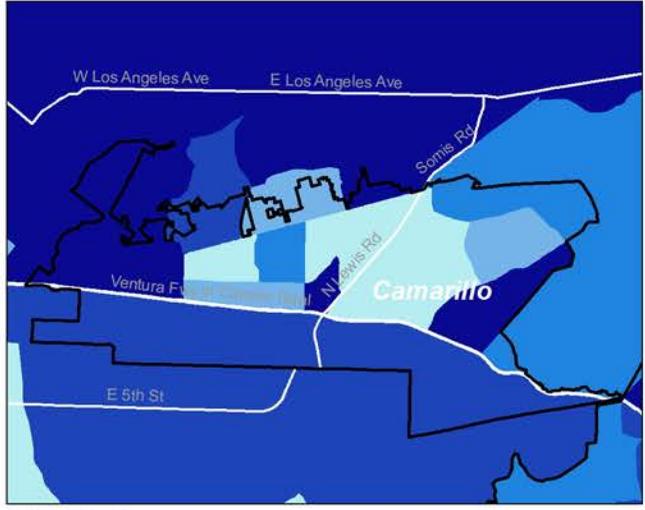




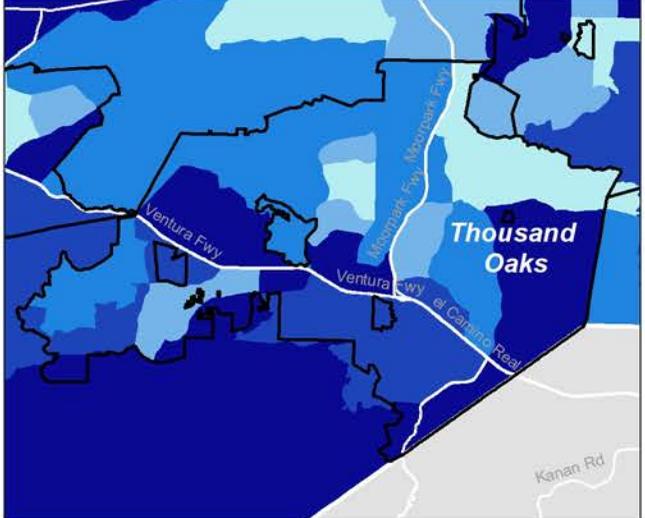
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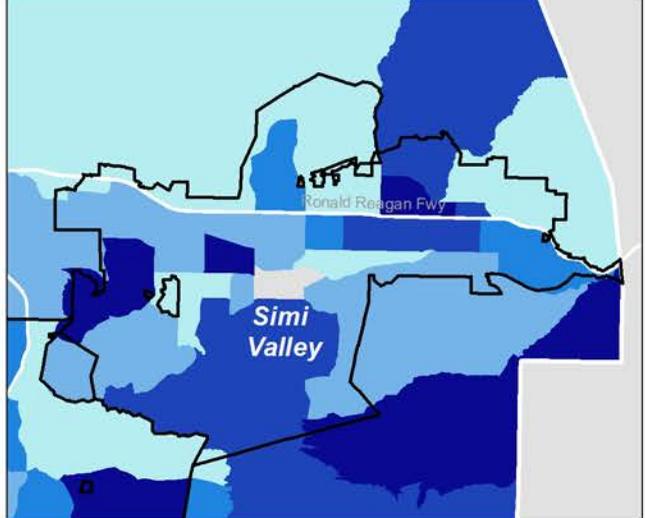
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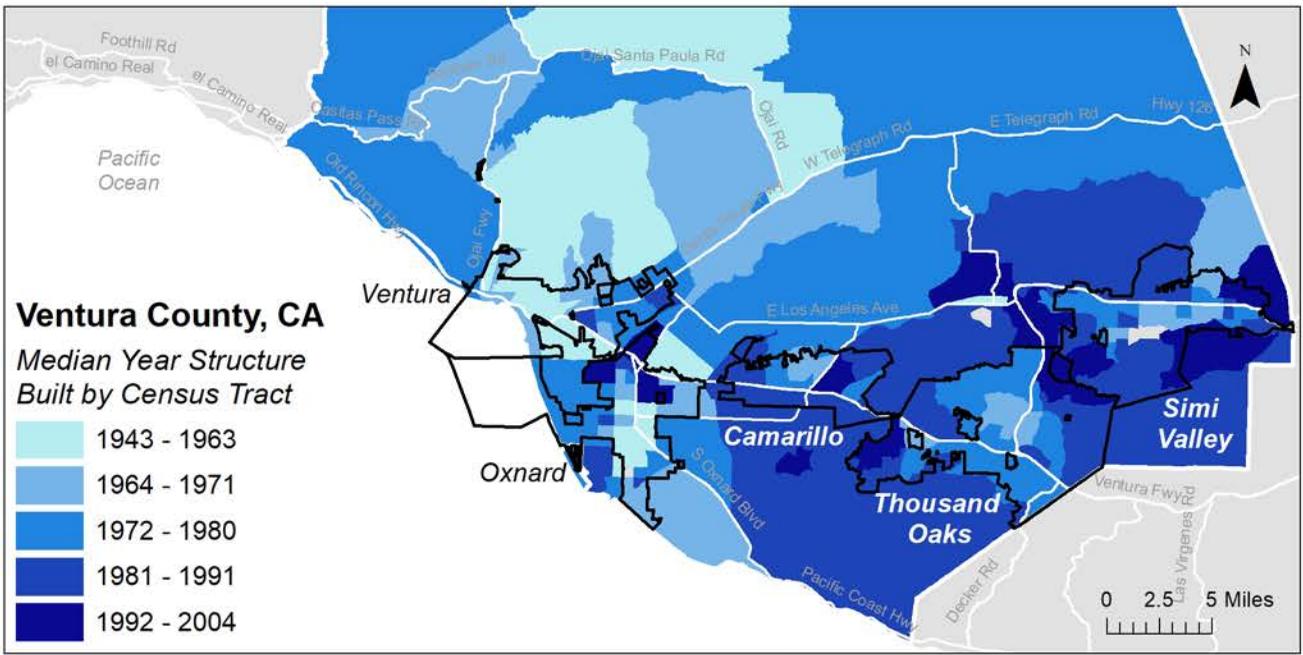


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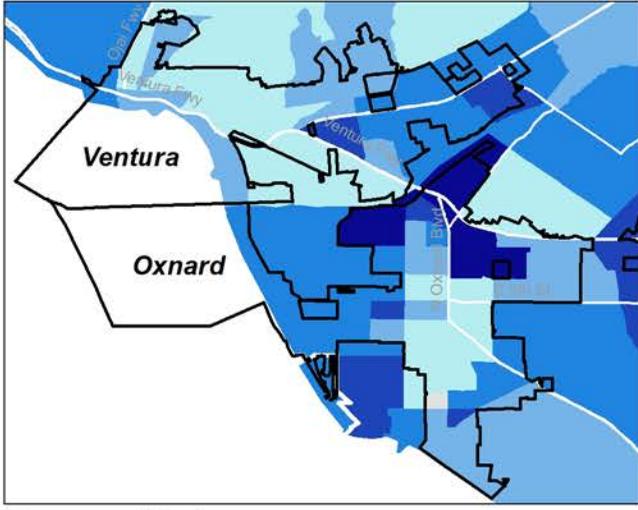


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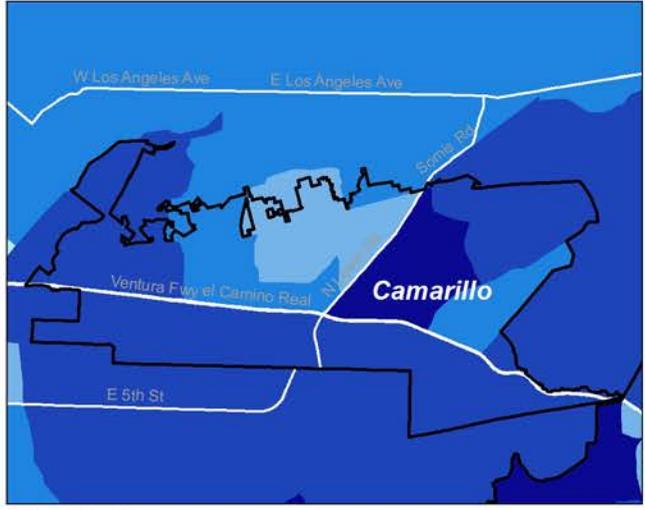




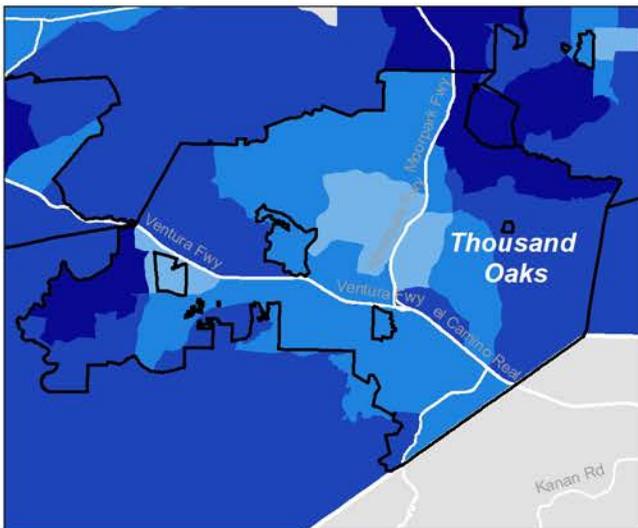
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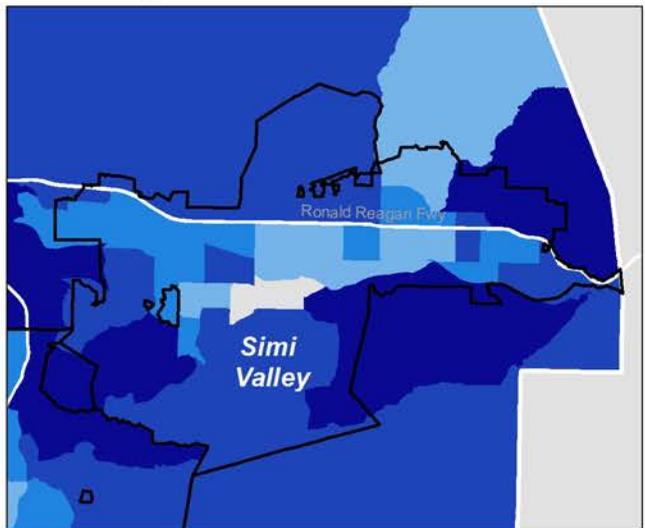
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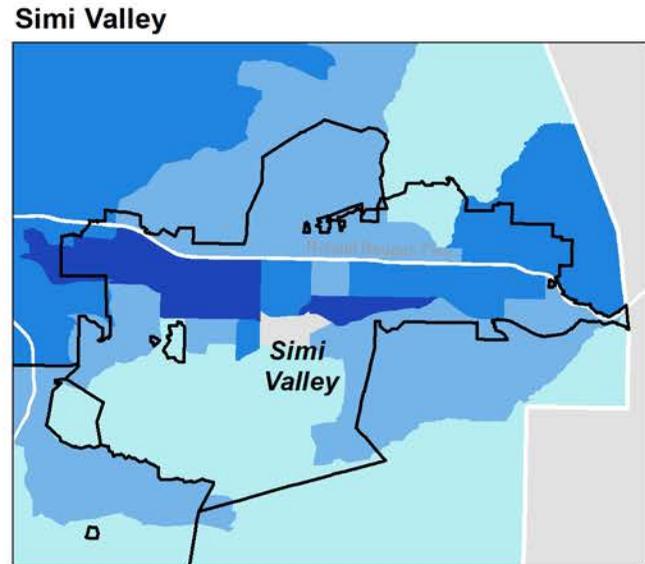
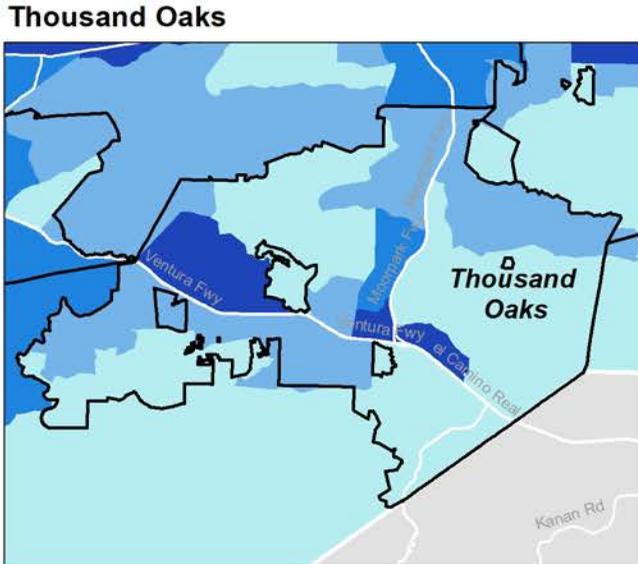
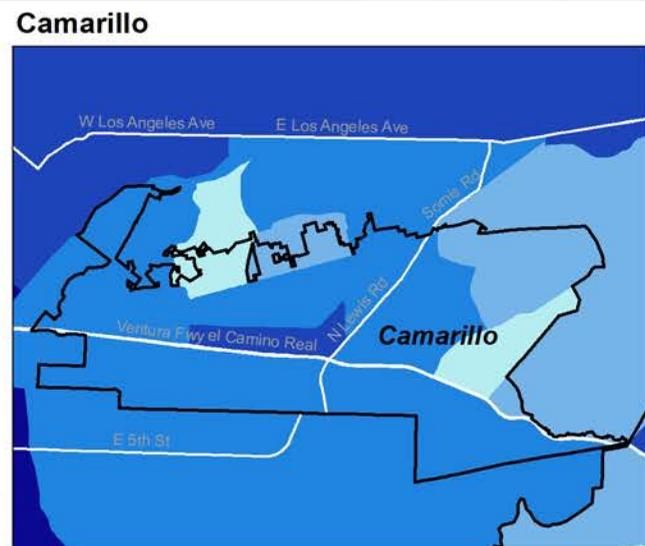
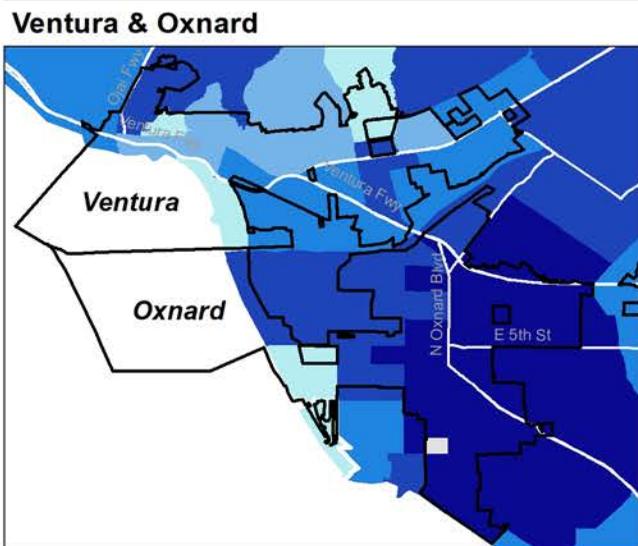
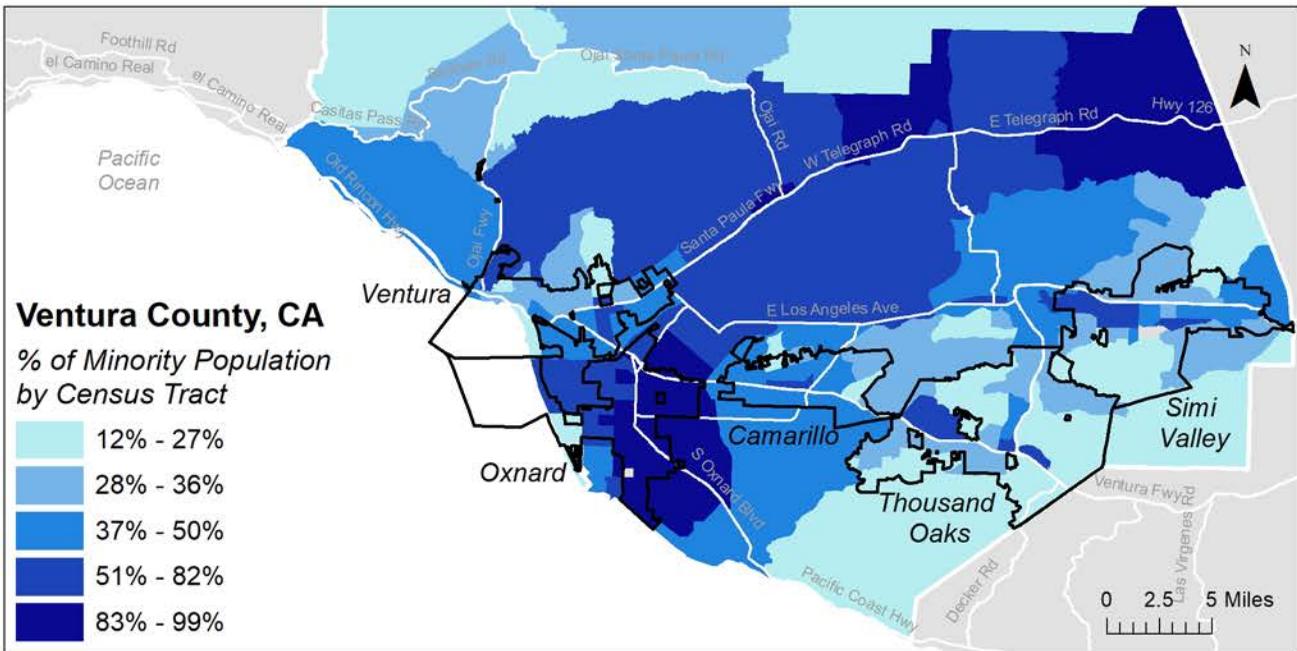


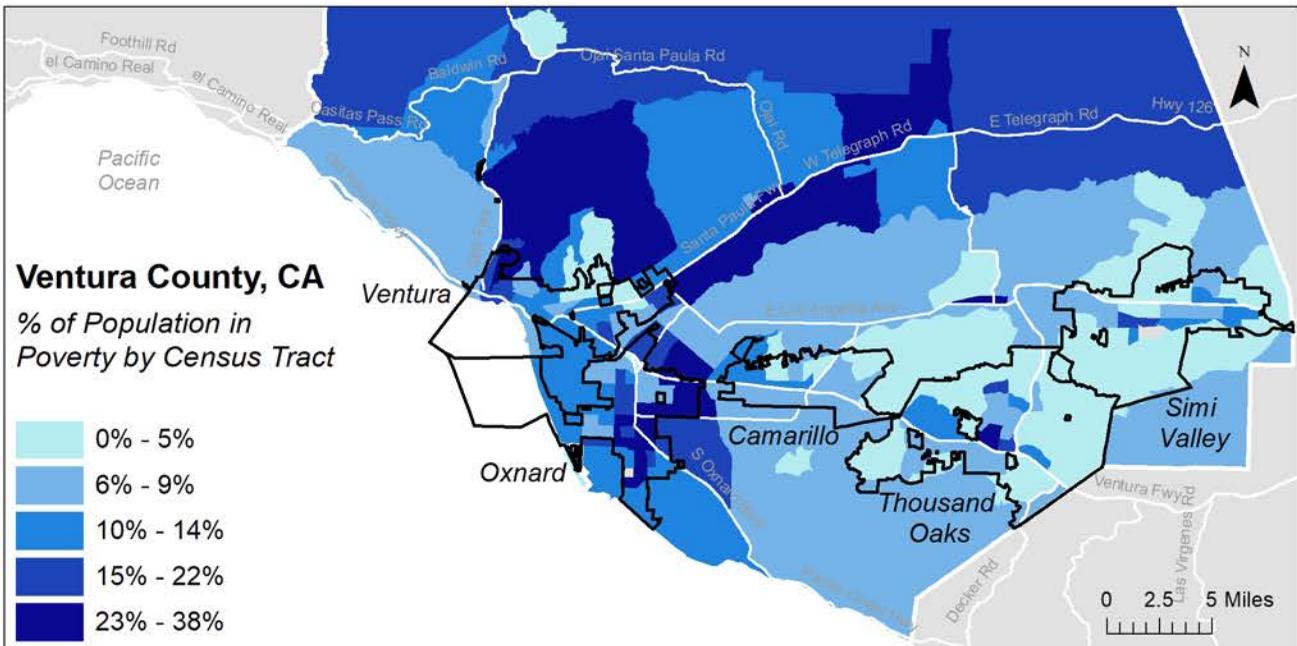
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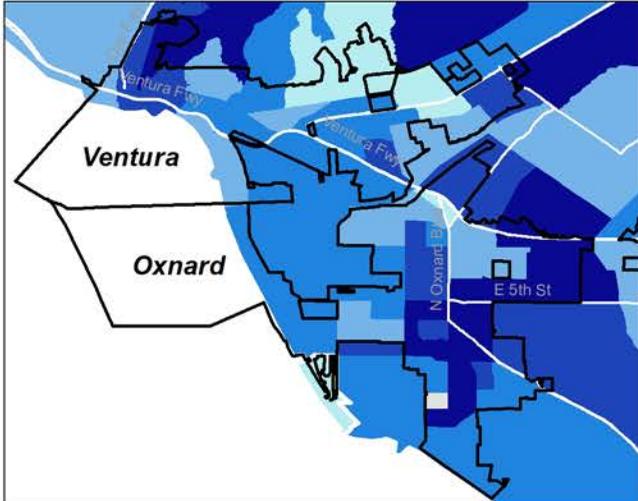
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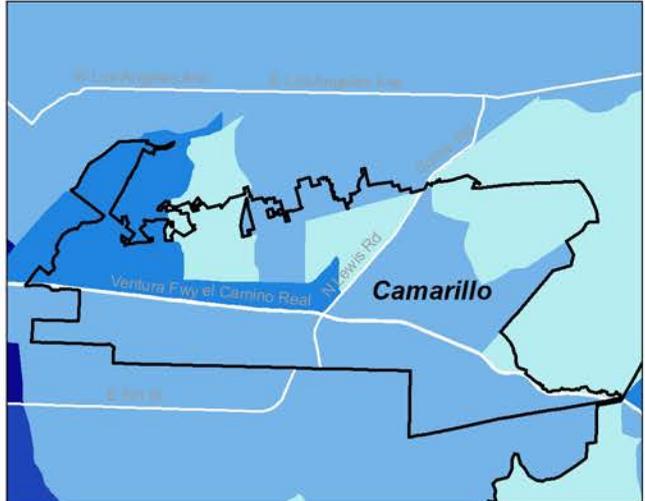




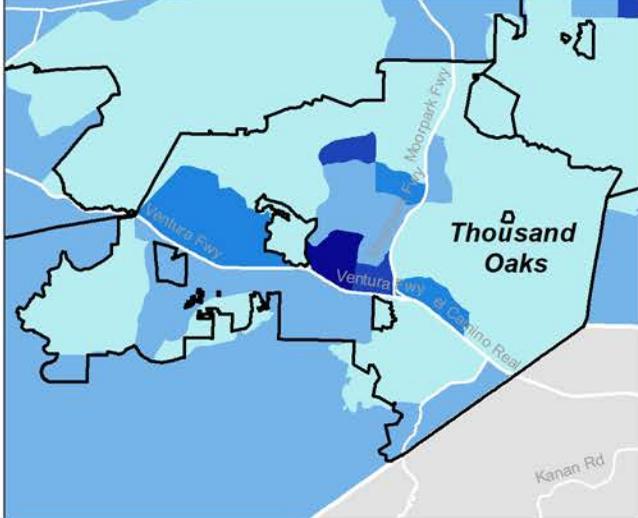
**Ventura & Oxnard**



**Camarillo**



**Thousand Oaks**



**Simi Valley**

