

FISCAL YEARS 2013-2018 CONSOLIDATED PLAN



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Executive Summary

ES-05 Executive Summary

1. Introduction

The Department of Housing and Urban Development (HUD) required the participating jurisdiction (PJ) to submit the Consolidated Plan electronically and provided the PJ with different tools. These tools are designed to support need driven, place based decision, inform and encourage public participation in guiding funding decisions in the next five years of specific federal funds, and to identify needs and adopt strategies which will address those needs, focusing primarily on low- and moderate-income (LMI) individuals and households. The Consolidated Plan must also address special needs identified as the needs of elderly, persons with disabilities, homeless individuals and others.

Situated along a beautiful stretch of Pacific coastline, Oxnard is the largest city in Ventura County. The City is located about 60 miles northwest of Los Angeles and 35 miles south of Santa Barbara. According to the 2009 US Census data, the City has a population of approximately 183,765. With a diversified culture, Oxnard residents are also occupied by divergent needs to attain educational, employment, recreational, housing and other goals. Oxnard is struggling to balance limitations on available resources and the needs to address some very critical issues such as lack of affordable housing units to LMI residents, inadequate public services, high unemployment rates, aging infrastructure and public facilities. An increasing challenging issue faced by a segment of the Oxnard community is the rising rental cost of housing. To meet the City's community needs, the Plan is guided by three goals:

- Provide decent housing by preserving and increasing the affordable housing stock, by increasing the supply of supportive services to people with special needs, by assisting homeless persons and families with emergency shelter especially with transitional and permanent housing using the homeless prevention and/or the rapid re-housing activities.
- Provide a suitable living environment through safer and livable neighborhoods such as Code Enforcement and Crime Prevention activities; increased housing opportunities such as First Time Homebuyer Downpayment Assistance, and Homebuyer Rehabilitation activities; and continued improvements with various infrastructure improvements, public facilities rehabilitation, and,
- Provide assistance to various public services activities, including homeless, youth and senior programs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Consolidated Plan proposes that more activities emphasizing on permanent housing, housing stabilization and supportive services to be provided in the next five years in order to address and achieve the community needs and goals. Several potential funding sources have been identified to implement the objectives and outcomes of the ConPlan.

a. Federal Resources:

- Community Development Block Grant (CDBG): The CDBG program includes code enforcement, housing rehabilitation and first-time homeowner assistance, rehabilitation of public facilities and infrastructure, removal of architectural barriers and public services, including fair housing, crime prevention, youth employment, youth educational, youth recreational activities, and child care.

- HOME Investment Partnership Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental housing, housing ownership and owner-occupied housing rehabilitation for LMI households.
 - Emergency Solutions Grant (ESG): The ESG program provides homeless persons with basic shelter and supportive services to promote decent and affordable housing, a suitable living environment, and economic opportunities. Funds can be used for a variety of activities: rapid re-housing and homeless prevention activities, rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of facilities, essential supportive services, and homeless prevention.
 - Continuum of Care (CoC): The CoC program provides a vast array of services for homeless and potentially homeless persons. These services include supportive and wrap around services, case management, transitional housing, and permanent supportive housing for homeless persons with special needs. Additionally, the regional Homeless Management Information System (HMIS) data base, which is mandated by HUD, is supported in the CoC grant. Emergency shelter activities cannot be supported from the CoC grant.
 - Low-Rent Public Housing (LRPH): The LRPH operates various housing projects owned by the Oxnard Housing Authority (OHA). OHA operates and administers 780 public housing units including 150 units dedicated to senior and disabled residents, located at the Palm Vista Building and the Plaza Vista Building.
 - Capital Fund and Asset Management (CFAM): the CFAM program of the OHA is in charge of assessing planning, budgeting, implementing, managing and administrating all the physical improvements and modernization projects within its 780 public housing units throughout Oxnard
 - Housing Choice Voucher Program (HCV) funds: The HCV program subsidizes, on behalf of tenants, rent payments to owners of real property within the community. These programs are funded by HUD through annual contributions.
 - HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics.
- b. **Other State grants:** Building Equity Growth In Neighborhood (BEGIN); CalHome; Neighborhood Stabilization Program.
- c. **Local and private funds:** general funds, required private match, tax credits and bonds.

3. Evaluation of past performance

The City prepares the Consolidated Annual Performance Evaluation and Reporting (CAPER), which captures progress toward meeting needs and achieving strategies established in the Consolidated Plan and the Annual Action Plan. Through the monitoring of performance measures, staff is able to identify operational improvements, resource allocation issues, and policy questions to be addressed in the upcoming year. Overall, Oxnard and its partners have been successful in implementing its community services and public improvements projects and programs and meeting the objectives established in the previous Consolidated Plan and foresees continued progress through the new Plan.

The City's CDBG funds were used exclusively for (1) meeting the three goals of providing decent housing; suitable living environment; and, expanded economic opportunities, and (2) principally benefitting the very low and low-income persons. The City carried out most of the planned actions described in the FY 2011-2012 Action Plan by using all available resources, as reported in the Consolidated Assessment Section of this report. All funds were pursued, and certifications of consistency for HUD programs were provided in a fair and impartial manner for all grant applications. In writing of the 2011 CAPER, the City did not hinder the Action Plan implementation by action or willful inaction during the program YEAR 2011.

HOME funds were used as a financial gap provided to CHDOs to acquire and rehabilitate 19 HOME rental units assisting eleven LMI families and eight LMI youth with mental disabilities; to rehabilitate eight owner-occupied single family units and 27 mobilehome units; replace five mobilehome units; and to assist 32 LMI homebuyer with down payment assistance.

ESG funds were used to provide emergency shelter to 1,034 homeless persons, and to provide homeless prevention and rapid rehousing to 145 persons.

4. Summary of citizen participation process and consultation process

The Consolidated Plan regulations stipulate that The City has to meet minimum citizen participation requirements: public hearings and consultations.

- a. Public Hearings:** Three public hearings and one report session were scheduled. All public hearing meetings were advertised in newspaper of general circulation, and on the City's website. They were broadcasted in the local television channels and circulated to the neighborhood residents as public announcements.
 - January 8, 2013: citizen input on affordable housing, community development and homelessness unmet needs for low-income persons
 - March 19, 2013: Council's directions related to the determination of the five year goals
 - April 9, 2013: Report of the priority needs to Council for review and approval (continued to April 23, 2013).
 - May 7, 2013: Council's approval of the Consolidated Plan and the Annual Action Plan
- b. Consultations** Staff has developed and followed a detailed plan which provides for and encourages citizen participation emphasizing on the participation of persons of low- and moderate-income (Approximately 2,500 Community Survey copies were mailed to Section 8 and Public Housing tenants).
- c. Survey**
- d. Questions and Answers**

5. Summary of public comments

TEXT TO BE ADDED AT THE END OF THE PROCESS

6. Summary of comments or views not accepted and the reasons for not accepting them

NO COMMENTS OR VIEWS NOT ACCEPTED

7. Summary

The overall priority for these federal funds is to increase self-sufficiency and economic opportunities for LMI residents so that they can achieve a reasonable standard of living. The City is committed to allocating funds that serve the needs of the lowest-income and most disadvantaged residents. Oxnard has also identified special-needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, lower-income families, the homeless and persons at-risk of becoming homeless, the elderly (especially frail elderly), and persons with disabilities. Priorities can be achieved through a combination of 1) decent and affordable housing; 2) investment in community development activities in targeted lower-income and deteriorating neighborhoods and in facilities that serve lower-income and /or special needs populations; and 3) supportive services to maintain independence.

Oxnard, by focusing on these overall priorities, seeks to address community concerns such as:

- A need for additional decent and affordable housing to address the growing gap between housing costs and local incomes, which leads to rising rates of overcrowding, overpayment, and substandard housing conditions for Oxnard's lowest income residents;
- Programs that improve community facilities and services laying the foundation for increased private investment, particularly in low-income areas; and a network of shelter, housing, and services that prevent homelessness, including rapid re-housing and permanent housing, and the elimination of homelessness along the lines detailed in the 10-Year Plan to End Chronic Homelessness;
- Programs that promote economic development and create jobs and programs that increase the job skills level of potential employees; and
- Supportive services that increase the ability of seniors, persons with disabilities, and others with special needs to live independently and avoid institutions.

The Process

PR-05 Lead & Responsible Agencies

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency CDBG and ESG Administration HOME Administration	City of Oxnard	Housing Department Grants Management Division Affordable Housing

Table 1 – Responsible Agencies

Narrative: (Optional)

The lead agency responsible for the development of this Consolidated Plan is the City's Housing Department. Staff members from Housing, Public Works, Community Development, Recreation and Community Services, Planning and Building, Information System and the Oxnard Housing Authority participated substantially in the development of the Plan.

Consolidated Plan Public Contact Information

The Housing Director and the Grants Coordinator of the Housing Department are the public contacts for the development of the Consolidated Plan:

Williams E. Wilkins, Housing Director (805) 385-8094

Juliette Dang, Grants Coordinator (805) 385-7493

PR-10 Consultation

1. Introduction

As part of the Plan development process, federal regulations include the requirement that a PJ consult extensively with community service providers, other jurisdiction and other entities with a potential interest in or knowledge of that jurisdictions housing and non-housing community development issues. Staff has developed and followed a detailed schedule which provides for and encourages citizen participation, emphasizing the participation of persons of low- and moderate-income:

- Consulted with the City of Thousand Oaks and City of Ventura in identifying the issues and tools in the planning process;
- Conducted a community survey to establish a list of community needs linked to a high priority assessment. Approximately 2,500 Community Survey copies were mailed to Section 8 and Public Housing tenants;
- Conducted a variety of consultation meetings with Oxnard residents, community leaders, and stakeholders from various organizations;
- Held mandatory workshop for city staff to provide HUD regulations related to Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG): and
- Held a meeting with ESG and Continuum of Care local service providers in order to formulate the needs, priorities and objectives of the Plan and the AAP.

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

The City of Oxnard consulted with the following agencies/entities in preparing the Consolidated Plan:

- **Affordable Housing:** Oxnard Affordable Housing Division staff, Oxnard Housing Authority, Habitat for Humanity of Ventura County, and Cabrillo Economic Development Corporation.
- **Health Services:** Ventura County Homeless Health Care, Turning Point Foundation
- **Homeless Services:** Ventura County Continuum of Care, City of Oxnard Commission on Homelessness, Ventura County Human Services Agency, Oxnard Police Department, and local homeless services providers, Society of Saint Vincent De Paul, Catholic Charities, Community Action of Ventura County. The consultation included the needs assessments and priorities determination for the five year Consolidated Plan.
- **Special Needs:** Senior Service Commission, City Corps, After School Programs, Police Activities League (PAL) and other social service organizations. The consultation included the discussions related to veterans and elderly persons' needs for single occupancy room rental units, and youth at risk activities.
- **Child Care Services:** First 5 of Ventura County Commission, RAIN Communities, Inc.,

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

The City of Oxnard is also the Lead Agency for the Continuum of Care and serves as a referral source for agencies providing direct services to homeless persons. Community Action of Ventura County serves the chronically homeless and homeless population in general with drop-in services, laundry, showers, mail pick-up, phone messages, jobs club, and mobile medical assistance provided by the Homeless Health Care Program thru “the One Stop Program”. Permanent supportive housing under the CoC is provided by the Turning Point Foundation, which also provides a transitional housing program for the same qualifying population. Other transitional housing services are provided by the Kingdom Center, Ventura County Human Services Agency RAIN Project, Khepera House and Project Understanding. Additionally, Ventura County Behavioral Health is the provider of Shelter Plus Care and Many Mansions have just opened a facility for unaccompanied youth (transition aged youth). Lastly, street outreach and case management are conducted by the Ventura County Human Services Agency Oxnard Homeless Outreach Project (OHOP).

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

The City received technical assistance from the HUD Los Angeles Field office in 2009 to develop a more acceptable/user-friendly set of policies and procedures (policies) which has greatly assisted the monitoring of all CoC and ESG programs. Included in these policies were protocols for project allocations, review processes, performance standards and evaluation processes. Both CoC and ESG notifications are released thru a local Request for Proposals, which is posted in the largest circulating newspaper in Ventura County, posted on the City's website, directly mailed to those on the mailing list, and also sent via email. The submissions are reviewed by a Review Committee, which consists of one city staff person, 2 members of the City's Commission on Homelessness, and 2 members of the general public. The results are forwarded to the Commission on Homelessness and the recommendations are sent to Mayor and City Council for approvals, submissions and awarding.

The administration of HMIS is completely done by the Ventura County Human Services Agency, which is now the HMIS Lead for the City and Ventura County CoC. The switch in administrators was completed July 2012, and new policies and procedures will be completed by April 30, 2013.

2. Agencies, groups, organizations and others who participated in the process and consultations

The following agencies, organizations and groups participated in the process and consultations:

- Oxnard Affordable Housing Division staff,
- Oxnard Housing Authority,
- Ventura County Continuum of Care,

- City of Oxnard Commission on Homelessness,
- Ventura County Human Services Agency,
- Society of Saint. Vincent De Paul,
- Catholic Charities,
- Community Action of Ventura County,
- Cabrillo Economic Development Corporation
- Senior Service Commission,
- Parks and Recreation Department staff
- RAIN Communities, Inc.,
- Pacific Clinics
- Police Department staff
- Turning Point
- Ventura Homeless Health Care
- Family Investment, Family Self Sufficiency , and Housing Special Projects staff
- Grants Management Division Staff, including Homeless Assistance Program staff.

Identify any Agency Types not consulted and provide rationale for not consulting

The City reached out to all types of organizations, but some agencies were not consulted because they did not respond to the invitation. Such organizations are: Food Share, City Impact, Big Brothers Big sisters Of Ventura County, Boys and Girls Club, Interface, Ventura County Rescue Mission, Palmer Drug Abuse Program.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Oxnard	The goals of the Strategic Plan overlap with the goals of each plan in that the priority is to increase the number of housing units affordable to homeless persons with steady incomes and to also increase the number of transitional housing beds available to the homeless population. Additionally, with the implementation of the 2-year county-funded HPRP program, which came about at the close of the HUD-funded HPRP program, and the funding allocated to the efforts under the City's ESG, rapid re-housing is now a viable option to prevent families from becoming homeless.

Table 3 – Other local / regional / federal planning efforts

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))

Oxnard staff has contacted the other local cities within the Ventura County to consult on their CDBG projects as well as their planning coordination.

Narrative (Optional)

Organizations were consulted on an individual and group basis, as well as part of a public workshop and through written correspondence.

PR-15 Citizen Participation Outreach

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

Using the planning regulatory framework established by HUD in 1995, Oxnard staff scheduled two public hearings to assess the community needs for LMI persons and the third public hearing to approve the recommended proposed uses of funds in the Consolidated Plan and the Annual Action Plan. The FY 2013-2018 Consolidated Plan (Plan) was developed in conjunction with residents and organizations through a public participation process. Specific actions taken to encourage citizen participation during the development of the FY 3013-2018 Plan are:

- Public hearings
- Consultations
- Community survey
- Questionnaires
- Workshops

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Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>January 8, 2013:1st Public Hearing</p> <p>There were about 30 people in the audience but we receive only comments from 6 residents.</p>	<p>Residents, community leaders and representatives of non-profit organizations have commented on the number of homeless people in Oxnard, the needs of a homeless shelter to be located anywhere in the City limits rather than to be located only on the Manufactured zoning, the increased number of new construction of the affordable housing units for special needs population.</p>	N/A	
Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>January 17, 2013:Planning Commission Public Comments about Consolidated Plan and Community Survey</p>	None	N/A	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Mailing	<p>Other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Community Survey was posted on City of Oxnard's website, presented to different local Commissions and Boards, and mailed to the following:</p> <p>residents through the Weekly Neighborhood Packet renters and Section 8 residents, various social services providers.</p>	Received	N/A	
Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>January 23, 2013: Parks and Recreation Commission, Public Comments about Consolidated Plan Development and Formulation and Community Survey</p>	<p>Announcement of the existence of the survey, and the development of the Consolidated Plan and Survey.</p>	N/A	
Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of</p>	<p>First 5 of Ventura County Commission Public Comments about Consolidated Plan Development and Formulation and Community Survey</p>	<p>Announcement of the existence of the survey, and the development of the Consolidated Plan and Survey.</p>	N/A	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Public and Assisted Housing				
Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	February 6, 2010: Inter-Neighborhood Council Form, PowerPoint presentation related to Consolidated Plan & Annual Action Plan preparation and the regulation requirement for the 3 grants	<p>Comments received:</p> <ul style="list-style-type: none"> • Past performance • Outreach of the survey to LMI persons 	N/A	
Public Comments	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	January 15, 2013: Senior Services Commission,	Survey and Consolidated Plan	N/A	
Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad</p>	February 12, 2013: Senior Services Commission PowerPoint presentation related to the Consolidated Plan & Annual Action Plan preparation and	<p>Comments:</p> <ul style="list-style-type: none"> • Crime prevention activities coordinated with Police Department 	N/A	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	<p>d community</p> <p>Residents of Public and Assisted Housing</p>	<p>the regulation requirement for the 3 grants.</p>			
<p>Public Meeting</p>	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>March 19, 2013 continued to March 26, 2013: Oxnard City Council, Public Hearing to identify unmet needs for LMI persons and to consider goals and objectives for FY 2013-2018 Consolidated Plan and FY 2013-2014 Annual Action Plan.</p>		<p>N/A</p>	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing needs are determined by analyzing housing problems by income level, tenure, and households with special needs. The Consolidated Plan uses the Comprehensive Housing Affordability Strategy (CHAS) data developed by the Census Bureau for HUD. CHAS data is based on the 2005-2009 American Community Survey (ACS) Census and analyzes households with one or more housing problems (those experiencing overcrowding, lacking adequate kitchen or plumbing facilities), and those experiencing cost burden (paying more than 30 percent of household income for housing costs) and extreme cost burden (spending over 50 percent of household income for housing costs).

Homeless needs assessment use the Point In time Count of Homeless Persons data to analyze and determine the homeless needs for Oxnard and Ventura County in general terms. Homeless persons in Oxnard are endlessly facing the issue of lack of a year round shelter, transitional and permanent housing units.

To assess the Non-Homeless Special Needs and Non-Housing Community Development Needs, staff is using the 2030 General Plan of the City, finalized in October 2011.

NA-10 Housing Needs Assessment

Oxnard does not have sufficient available housing to meet the continual population growth of the City, and housing units are needed in for all household sizes. The Southern California Association of Governments (SCAG) has adopted a Regional Housing Needs Assessment (RHNA). The RHNA concluded that over the upcoming seven-year period (from 2014 to 2012), a total of 7301 new housing units will be needed in Oxnard.

Demographics	2000 (Base Year)	2009 (Most Recent Year)	% Change
Population	170,358	183,765	8%
Households	45,166	49,550	10%
Median Income	\$48,603.00	\$56,618.00	16%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS Data
2000 (Base Year)
2009 (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,455	8,060	10,405	5,625	
Small Family Households *	2,960	3,255	4,165	11,380	
Large Family Households *	2,245	2,095	3,020	4,910	
Household contains at least one person 62-74 years of age	1,250	1,090	1,645	905	2,990
Household contains at least one person age 75 or older	1,070	1,270	1,350	660	1,540
Households with one or more children 6 years old or younger *	3,015	2,535	3,040	4,635	
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables for several types of Housing Problems

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	50	60	20	205	75	20	10	10	115
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	600	370	240	105	1,315	50	65	150	125	390
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,005	765	670	230	2,670	195	165	600	205	1,165
Housing cost burden greater than 50% of income (and none of the above problems)	2,750	1,300	400	25	4,475	1,130	1,415	1,460	735	4,740
Housing cost burden greater than 30% of income (and none of the above problems)	1,005	1,505	1,780	410	4,700	215	550	1,140	1,170	3,075
Zero/negative Income (and none of the above problems)	95	0	0	0	95	125	0	0	0	125

Table 7 – Housing Problems Table

Data Source: 2005-2009 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	4,430	2,490	1,370	385	8,675	1,445	1,665	2,220	1,070	6,400
Having none of four housing problems	1,705	2,070	3,445	1,435	8,655	655	1,835	3,370	2,735	8,595
Household has negative income, but none of the other housing problems	95	0	0	0	95	125	0	0	0	125

Table 8 – Housing Problems 2

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,240	1,750	1,235	5,225	360	890	1,240	2,490
Large Related	1,580	995	300	2,875	450	745	1,115	2,310
Elderly	545	285	150	980	495	415	445	1,355
Other	965	685	660	2,310	260	75	200	535
Total need by income	5,330	3,715	2,345	11,390	1,565	2,125	3,000	6,690

Table 9 – Cost Burden > 30%

Data Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,735	745	200	2,680	295	590	660	1,545
Large Related	1,260	180	50	1,490	440	580	685	1,705
Elderly	220	180	0	400	350	285	210	845
Other	815	350	150	1,315	250	60	150	460
Total need by income	4,030	1,455	400	5,885	1,335	1,515	1,705	4,555

Table 10 – Cost Burden > 50%

Data Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	1,435	910	645	0	2,990	235	195	445	0	875
Multiple, unrelated family households	170	210	285	0	665	20	35	310	0	365
Other, non-family households	0	25	0	0	25	0	0	0	0	0
Total need by income	1,605	1,145	930	0	3,680	255	230	755	0	1,240

Table 11 – Crowding Information

Data Source: 2005-2009 CHAS

What are the most common housing problems?

The most common housing problems are housing cost burden and overcrowded housing, for both renters and owners.

Are any populations/household types more affected than others by these problems?

The populations/household types that are disproportionately affected by these problems are the poorest households, specifically, those with incomes less than 30% AMI.

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

The characteristics of persons at imminent risk of residing in shelters or becoming homelessness include, but are not limited to: mental illness, whether diagnosed or not, migrant farm workers, and those who have lost employment due to the failing economy and have yet to recover. The needs of these people include job stability, medical assistance, rental and/or security deposit assistance, and short to medium term case management.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

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

The particular housing characteristics that have been linked with instability and an increased risk of homelessness include high rents, lack of affordable rental units, and the available unit sizes do not meet the needs of the family size.

Discussion

Oxnard is a high-rent market and many families struggle to make the monthly payments along with other obligations. While the City works with non-profit housing developers to try to create more affordable units, many developers would rather pay the fees assessed for not creating affordable units rather than lose money creating units.

NA-15 Disproportionately Greater Need: Housing Problems

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

Data from the U. S. Census Bureau confirms that the Hispanic population of Oxnard generally has lower income levels than other sectors. According to the 2010 Census, the overwhelming majority -- 73.5% -- of Oxnard's population was Hispanic as of April of 2010, and Hispanics reside in every part of the City. There are certain neighborhoods where the Hispanic population is present in extremely high concentrations (85% or more), and these tend to correspond to those Census tracts which are lower-income (particularly South Oxnard, and the northern part of the City east of Oxnard Boulevard between Fifth Street and Gonzales Road). In Oxnard, these neighborhoods are encompassed in the following Census Tracts: 3100; 3201; 3202; 3500; 3700; 3800; 3900; 4000; 4101; 4102; 4501; 4503; 4504; 4701; 4702; 4703; 4704; 4705; 4706; 4900; and 5002.

As evidenced in the data in the tables above ("Housing Problems"; "Severe Housing Problems"; and "Housing Cost Burden"), the Hispanic population of Oxnard experiences these conditions disproportionately.

0%-30% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	7,095	1,140	220
White	930	165	100
Black / African American	420	15	0
Asian	245	155	20
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	5,365	800	100

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	6,215	1,845	0
White	1,090	620	0
Black / African American	180	50	0
Asian	180	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	70	0	0
Hispanic	4,620	1,085	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	6,510	3,900	0
White	1,395	1,030	0
Black / African American	240	240	0
Asian	365	330	0
American Indian, Alaska Native	20	20	0
Pacific Islander	40	0	0
Hispanic	4,350	2,160	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	3,040	2,585	0
White	610	740	0
Black / African American	65	60	0
Asian	245	380	0
American Indian, Alaska Native	55	10	0
Pacific Islander	20	15	0
Hispanic	1,940	1,355	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

As indicated above, the Hispanic population of Oxnard generally has lower income levels than other sectors. The data in the previous tables confirms that the Hispanic population of Oxnard experiences housing problem conditions disproportionately. Hispanics constitute the overwhelming majority of Oxnard's population (more than 75% of the City's residents as of 2013). All City programs to increase the affordability of housing and housing conditions in general will work towards improvement and amelioration of the afore-mentioned housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems

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

Data from the U. S. Census Bureau confirms that the Hispanic population of Oxnard generally has lower income levels than other sectors. According to the 2010 Census, the overwhelming majority -- 73.5% -- of Oxnard's population was Hispanic as of April of 2010, and Hispanics reside in every part of the City. There are certain neighborhoods where the Hispanic population is present in extremely high concentrations (85% or more), and these tend to correspond to those Census tracts which are lower-income (particularly South Oxnard, and the northern part of the City east of Oxnard Boulevard between Fifth Street and Gonzales Road). In Oxnard, these neighborhoods are encompassed in the following Census Tracts: 3100; 3201; 3202; 3500; 3700; 3800; 3900; 4000; 4101; 4102; 4501; 4503; 4504; 4701; 4702; 4703; 4704; 4705; 4706; 4900; and 5002.

As evidenced in the data in the tables above ("Housing Problems"; "Severe Housing Problems"; and "Housing Cost Burden"), the Hispanic population of Oxnard experiences these conditions disproportionately.

0%-30% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	5,875	2,360	220
White	840	250	100
Black / African American	330	105	0
Asian	200	195	20
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	4,400	1,760	100

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	4,155	3,905	0
White	765	945	0
Black / African American	125	100	0
Asian	125	150	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	70	0
Hispanic	3,080	2,630	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	3,590	6,815	0
White	425	2,005	0
Black / African American	110	370	0
Asian	130	565	0
American Indian, Alaska Native	0	40	0
Pacific Islander	40	0	0
Hispanic	2,850	3,665	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Housing Problems	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
Jurisdiction as a whole	1,455	4,170	0
White	180	1,165	0
Black / African American	20	100	0
Asian	165	460	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	35	0
Hispanic	1,055	2,235	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

As indicated above, the Hispanic population of Oxnard generally has lower income levels than other sectors. The data in the previous tables confirms that the Hispanic population of Oxnard experiences housing problem conditions disproportionately. Hispanics constitute the overwhelming majority of Oxnard's population (more than 75% of the City's residents as of 2013). All City programs to increase the affordability of housing and housing conditions in general will work towards improvement and amelioration of the afore-mentioned housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

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

Data from the U. S. Census Bureau confirms that the Hispanic population of Oxnard generally has lower income levels than other sectors. According to the 2010 Census, the overwhelming majority -- 73.5% -- of Oxnard's population was Hispanic as of April of 2010, and Hispanics reside in every part of the City. There are certain neighborhoods where the Hispanic population is present in extremely high concentrations (85% or more), and these tend to correspond to those Census tracts which are lower-income (particularly South Oxnard, and the northern part of the City east of Oxnard Boulevard between Fifth Street and Gonzales Road). In Oxnard, these neighborhoods are encompassed in the following Census Tracts: 3100; 3201; 3202; 3500; 3700; 3800; 3900; 4000; 4101; 4102; 4501; 4503; 4504; 4701; 4702; 4703; 4704; 4705; 4706; 4900; and 5002.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,505	13,040	11,765	240
White	8,170	3,130	2,175	100
Black / African American	1,150	555	505	0
Asian	2,540	1,060	530	20
American Indian, Alaska Native	50	90	45	0
Pacific Islander	70	130	40	0
Hispanic	12,060	7,815	8,270	120

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Discussion

As indicated above, the Hispanic population of Oxnard generally has lower income levels than other sectors. The data in the previous tables confirms that the Hispanic population of Oxnard experiences housing problem conditions disproportionately. Hispanics constitute the overwhelming majority of Oxnard's population (more than 75% of the City's residents as of 2013). All City programs to increase the affordability of housing and housing conditions in general will work towards improvement and amelioration of the afore-mentioned housing problems.

NA-30 Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

Data from the U. S. Census Bureau confirms that the Hispanic population of Oxnard generally has lower income levels than other sectors. According to the 2010 Census, the overwhelming majority -- 73.5% -- of Oxnard's population was Hispanic as of April of 2010, and Hispanics reside in every part of the City.

Needs not previously identified

There are not needs that are not identified.

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

There are certain neighborhoods where the Hispanic population is present in extremely high concentrations (85% or more), and these tend to correspond to those Census tracts which are lower-income (particularly South Oxnard, and the northern part of the City east of Oxnard Boulevard between Fifth Street and Gonzales Road). In Oxnard, these neighborhoods are encompassed in the following Census Tracts: 3100; 3201; 3202; 3500; 3700; 3800; 3900; 4000; 4101; 4102; 4501; 4503; 4504; 4701; 4702; 4703; 4704; 4705; 4706; 4900; and 5002.

As evidenced in the data in the tables above ("Housing Problems"; "Severe Housing Problems"; and "Housing Cost Burden"), the Hispanic population of Oxnard experiences these conditions disproportionately.

NA-35 Public Housing

The mission of Oxnard Housing Authority is to promote adequate and affordable housing, economic opportunity and suitable living environment free from discrimination. The OHA continues to implement Section 504 of the Rehabilitation Act of 1973, as amended to protect the rights of families with disabilities (Section 504). OHA resolves to provide decent, safe, and sanitary housing in good repair for very low and low income families, seniors and persons with disabilities.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project based	- Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	767	1,614	0	1,583	20	11	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Alternate Data Source
 Name:
 Data submitted by OHA
 Data Source Comments:

	Public Housing	Total	Tenant based	Veterans affairs supportive Housing	Family Unification Program
# of units vouchers in use	767	1614	1583	20	11

Table 21A - Totals in use- Program Type

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project based	- Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	0	23,004	18,040	0	17,101	16,897	17,305	0
Average length of stay	0	0	13	10	0	7	4	10	0
Average Household size	0	0	3	3	0	2	1	4	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	307	638	0	628	9	1	0
# of Disabled Families	0	0	286	660	0	648	10	2	0
# of Families requesting accessibility features	0	0	767	1,650	0	1,624	15	11	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 22 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:
CHARACTERISTICS OF RESIDENTS

Data Source Comments: Requesting accessibility features: there were 1583 families in tenant based program, 20 families in VASH program and 11 families in Family Unification Program

	Public Housing	Tenant - Based	Veterans Affairs Supportive Housing	Family Unification
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				Program
Average Annual Income	23,004	17,101	16,897	17,305
Average length of stay	13	7	4	10
Average household size	3	2	1	4
# of Elderly Program Participants (>62)	307	628	9	1
# of disabled families	286	648	10	2
# of families requesting	767	1,583	20	11

Table 12A – Characteristics of Public Housing residents by Program Type

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
White	0	0	675	0	0	0	16	9	0
Black/African American	0	0	61	32	0	26	5	1	0
Asian	0	0	16	16	0	16	0	0	0
American Indian/Alaska Native	0	0	8	9	0	9	0	0	0
Pacific Islander	0	0	7	8	0	7	0	1	0
Other	0	0	0	0	0	0	0	0	0

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

Table 23 – Race of Public Housing Residents by Program Type

Alternate Data Source
Name:
Race of Residents NA - 35

Data Source Comments:

	Public Housing	Tenant - Based	Veterans Affairs Supportive Housing	Family Unification Program
White	675	1,524	16	9
Black/African American	61	26	5	1
Asian	16	16	0	0
American Indian/Alaska Native	8	9	0	0
Pacific Islander	7	7	0	1

Table 23A - RACE OF RESIDENTS - PROGRAM TYPE

Ethnicity of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Not Hispanic	0	0	38	355	0	335	15	5	0

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:
Ethnicity of Residents NA - 35

Data Source Comments:

	Public Housing	Tenant - Based	Veterans Affairs Supportive Housing	Family Unification Program
Hispanic	729	1,248	5	6
Not Hispanic	38	335	15	5

Table 24 A - ETHNICITY OF RESIDENTS

DRAFT

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

The Oxnard Housing Authority complies with a variety of regulations pertaining to accessibility, including the following:

- Notice PIH 2010-26
- Section 504 of the Rehabilitation Act of 1973
- The Americans with Disabilities Act of 1990
- The Architectural Barriers Act of 1968
- The Fair Housing Act of 1988

A person with a disability, as defined under federal civil rights law, is any person who:

- Has a physical or mental impairment that substantially limits one or more of the major life activities of an individual, or
- Has a record of such impairment, or
- Is regarded as having such impairment.

Refer to the Admissions and Continued Occupancy Policy of the Oxnard Housing Authority for additional information.

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

All the immediate needs of residents of Public Housing and Housing Choice voucher holders are being met. There are approximately 1600 families on the Public Housing waiting list; with 97% of these families requiring between one and three bedroom units. Almost 50% of these families require two bedroom units. On average, applicants are on the waiting list from three to five years. The need for affordable rental housing is not only represented by OHA's waiting list for Public Housing, but it is also reflected in the needs of the public at large.

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

The above needs are the same as the City's needs as a community: lack of affordable housing units, large families with a need of more than 2 bedroom size units,

Discussion

Improving job opportunities for both public housing tenants and housing choice vouchers holders will not only allow families to move up and out of assisted housing but it will allow OHA to assist other needy families. In addition, it will expand the number of working families that will widen the mix of incomes in our public housing developments which enhances community stability and provides role models for our youth.

With the perspective of demolishing 260 housing units and reconstructing 264 housing units located at the Court site (equivalent to 260 units located in the Colonia Village 31-1), OHA is trying to replace its old housing stock, built in 1952 with new housing units and offering more units to the senior population.

DRAFT

NA-40 Homeless Needs Assessment

Introduction

Each year, as directed by HUD, the City of Oxnard performs its annual Point in Time Count of Homeless Persons. The Count results are usually not in until late April/early May. With that being said, the City receives Continuum of Care Grant (CoC) funds and Emergency Solutions Grant (ESG) funds to address various homeless issues, including shelter and street outreach. The City's collaborative partners under both grants, along with other non HUD-funded agencies work diligently to serve the homeless population in the region. The difficulty facing homeless persons and the providers is there are no long-term (up to 90 days) emergency shelter within Ventura County, and fewer resources to deal with the rise in homelessness due to the still lagging economy.

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

Population	Estimate # of persons experiencing homelessness on a given night		Estimate # experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	77	28	101	101	45	150
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	67	354	421	421	140	175
Chronically Homeless Individuals	7	331	597	590	97	245
Chronically Homeless Families	13	47	75	75	30	100
Veterans	40	80	90	90	25	75
Unaccompanied Child	9	50	75	75	15	200
Persons with HIV	0	0	0	0	0	0

Table 25 - Homeless Needs Assessment

Most of the data in these fields was taken from the AHAR and 2012 Point in Time Count. However, some statistics are not kept, such as HIV and the total number of days persons experience homelessness.

Data Source Comments:

Population includes Rural Homeless: none

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

The City conducted its annual Point in Time Count of Homeless Persons (Count) on January 29, 2013, and the results are not in at the time of this publication. However, looking at the numbers from 2012, which revealed 522 homeless persons known to be homeless in Oxnard. This included 43 families, of which 73 were children. We found that there were 120 homeless veterans in the area as well. All of the known homeless persons counted fall below the poverty line, and therefore are considered extremely low income persons.

Describe the nature and extent of homelessness by racial and ethnic group.

The larger homeless populations by racial/ethnic groups, according to the most recent published Point in Time Count (2012), were Latino/Hispanic and White, both populations with 180 known homeless persons. The other racial/ethnic groups make up less than 25% of the homeless population combined. This is somewhat in line with the 2010 US Census in that Oxnard is approximately 74% Latino/Hispanic.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction

The larger homeless populations by racial/ethnic groups, according to the most recent published Point in Time Count (2012), were Latino/Hispanic and White, both populations with 180 known homeless persons. The other racial/ethnic groups make up less than 25% of the homeless population combined. This is somewhat in line with the 2010 US Census in that Oxnard is approximately 74% Latino/Hispanic.

Nature and Extent of Homelessness by Racial and Ethnic Group

The unsheltered number of homeless persons in Oxnard is rather high. This is mainly due to the fact that there is no true year round shelter facility anywhere in Ventura County. This impacts the numbers of both populations in that, aside from the emergency winter shelter, there is no place for the homeless population to go. There are a few transitional housing facilities in the area, but none that serve single fathers or women with children whom are boys over the age of ten. Factor in the high rents and dwindling resources, the homeless population has very few assistance options to help obtain and retain permanent housing.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

The unsheltered number of homeless persons in Oxnard is rather high. This is mainly due to the fact that there is no true year round shelter facility anywhere in Ventura County. This impacts the numbers of both populations in that, aside from the emergency winter shelter, there is no place for the homeless population to go. There are a few transitional housing facilities in the area, but none that serve single fathers or women with children whom are boys over the age of ten. Factor in the high rents and dwindling resources, the homeless population has very few assistance options to help obtain and retain permanent housing.

Discussion

Currently in Oxnard, there is a shortage of shelter and housing options for homeless persons. Therefore, the need to make housing units available for working-homeless persons is great. Additionally, because there are very few year round shelter options with attendance restrictions in Ventura County, the need for increased federal and possible state funding to address homelessness is critical. The City's CoC has requested funding in the 2012 application to assist to implement a rapid re-housing program and has set aside approximately forty percent (40%) of its ESG funds to support homeless assistance and eviction prevention.

NA-45 Non-Homeless Special Needs Assessment

Introduction

Per California State Laws requirements, the City of Oxnard Housing Element defines group of people with special housing needs as (1)Person with disabilities; (2)Elderly, (3)Large Families and single Parents Families, (4) Farm-workers, and (5) Families and Persons in Needs of Emergency Housing. While, HUD has defined the special needs group of people who are not homeless but require supportive housing as the elderly, frail elderly, persons with disabilities (mental, physical, development), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and other categories that the PJ may specify. Therefore, Oxnard has identified the existing housing needs for special needs population are as follows:

Special Needs Category

Identified Housing Needs

The elderly

Affordable units located in proximity to public transportation, medical and health care services

Farm workers Affordable rental housing units for extremely-low income farm-workers and their families

Characteristics of Special Needs Populations

The following narrative summarizes the characteristics of the special needs populations, specifically elderly persons, defined as person over 65 years of age or older, and persons with disabilities, who share four main common concerns:

- Income: people over 65 are usually retired and living on a fixed income as well as persons with disabilities.
- Health Care: due to the higher rate of illness, health care is important.
- Transportation: use public transit.
- Housing cost burden: live alone and rent.

Persons with Alcohol or Other Drug Addiction abuse affects a large portion of the population, but the extent of such abuse is difficult to estimate because few people admit they have a problem or seek assistance.

Housing and Supportive Service Needs and Determination

Special needs groups are those groups with high priority needs including the elderly, the frail elderly, persons with HIV/AIDS and their families, persons with disabilities and individuals with alcohol and other drug addictions and homeless individuals and families. The City and the County of Ventura have supported a variety of housing and supportive services, including but not limited to the following providers:

- Cabrillo Economic Development: Development of affordable housing for low-income residents, for persons with special needs (farm-workers and disabled persons)
- Many Mansions: Development of affordable housing for mentally ill youth, and for low-income families

- Senior/Special Population Services Division: supportive services to Oxnard seniors
- Housing Assistance Programs for Seniors (HAPS): Housing Assistance for disabled or very low income seniors
- Cypress Court: Independent Living and or residential care for person with serious mental illness
- Wooley House: Independent Living and or residential care for person with serious mental illness
- Turning Point: Drop-in center for homeless mentally ill, other non-housing related assistance
- Khepera House: Housing and recovery services for men with alcohol problems, supportive services for homeless people
- Society of Saint Vincent de Paul: Emergency shelter and essential services for the homeless at the Winter Warming Shelter
- Community Action of Ventura County: drop-in center for supportive services for the homeless

Public Size and Characteristics of Population with HIV / AIDS

In 2011, people with HIV/AIDS were considered homeless for the Ventura County, XX percent of those HIV/AIDS homeless were in a shelter, either emergency shelters or transitional housing programs and the remaining XX percent were unsheltered.

Affected by HIV/AIDS, many people are dealing with substance abuse and mental illness that compounds the social service needs of this population. Most of them are very low-income and have poor credit or deal with eviction problems making it difficult to find and keep affordable housing.

Discussion

Special needs groups with high priority housing needs within Oxnard community include elderly and frail elderly persons, persons with disabilities and veterans. Along with low-income, poor credit, and housing related issues this population struggles for a decent quality of life. The lack of access to transportation is also an issue, which limits their ability to access medical and supportive services. Many are challenged with insufficient life and social skills. Some of the housing and supportive services needs are addressed strategically through the public housing program and the Section 8 Veteran Affairs Supportive Housing programs. In addition, the City, through the Senior/Special Population Services Division provides nutrition, senior fitness and recreation programs to seniors in Oxnard community.

NA-50 Non-Housing Community Development Needs

Public Facilities

There is continuing need within the City for public facilities to serve growing populations in special-needs areas or to rehabilitate aging facilities. Many low- and moderate-income areas (LMA) in the City are within older neighborhoods that either do not have proper facilities or their existing facilities suffer from heavy use and deferred maintenance leading to disrepair. Many of these areas are located within the priority areas where CDBG infrastructure and capital improvement funding will be concentrated for maximum leveraging opportunities to provide the greatest impact to the largest number of residents. The City's Parks and Public Ground Division (PPG) enhances the quality of life of the residents by managing park systems and public grounds in a manner that provides residents with safe, clean, and attractive outdoor open spaces. PPG maintains approximately 443 acres of City Parks: many of them are in the LMI areas, completely built out, and have no ability to collect Quimby fees. In the next five year, some of the parks needing retrofits and upgrades due to wear and tear, vandalism as well as meeting ADA standards requirements. Due to the limited amount of CDBG allocation and the high cost of rehabilitation, it is necessary to have other available funds to support the park rehabilitation projects. Neighborhoods parks that are qualified for CDBG funding, include but not limited to: Beck Park, Thompson Park,

Need Determination

Beck Park was built in 1956 and has had some improvement through the years but now is outdated and need to be improving to be in compliance with the current codes and ADA standards. The improvements will consist of replacing the play structure and the fence around the baseball/softball fields.

Public Improvements

The City of Oxnard strives to improve the quality, safety, and usefulness of city streets and alleys for its residential and business communities. The City of Oxnard maintains approximately 475 miles of streets and alleys throughout its jurisdiction. Despite ongoing maintenance such as filling potholes and sealing cracks many residential streets are at the end of the original design life and are experiencing widespread asphalt deterioration, and fatigue from aging. Several streets, decades old, have not been reconstructed. Streets with severely deteriorated pavement conditions create hazards for motor vehicle drivers, pedestrians, lower home and land values, and spur blight. In the next five years, several residential neighborhoods and alleys are due for reconstruction and will need CDBG funding to pay for the improvements. Due to the limited amount of CDBG allocation and the high cost of street reconstruction projects, it is necessary to have other available funds to support projects. Neighborhoods that qualified for CDBG funding and need street and/or alleyway reconstruction include, but not limited to: Sierra Linda, College Estates, Pleasant Valley Estates, La Colonia, Five Points Northeast and Fremont North. Upcoming alley reconstruction projects include, but not limited to, the alley west of Terrace Avenue, alley east of Samuel Avenue, alley south of Hill Street, the alley west of Saviers Road and 1470 and 1500 Camino Del Sol driveways and parking area. Street and alley reconstruction will improve the quality, safety, and usefulness of streets and living conditions for residents living in and around these communities.

Need Determination

Because the alleys, driveways and parking lots are severely distressed they present blight and unsafe pavement conditions for vehicles and pedestrians in the local community. The alleys, driveways and

parking lots provide vehicle access to residential housing, garage parking, refuse collection service and public facilities. Reconstruction of the alleys, driveways and parking lots will provide safer vehicle and pedestrian conditions, eliminate blight, and increase property values in the local community. The resulting life expectancy is the same as a new pavement of 20 years.

Public Services

The City is committed to provide an adequate and effective law enforcement program by publicizing police protection services throughout the education system with an emphasis of the elementary school level and encourage joint police/citizen participation through the Neighborhood Councils.

a. . Police Activities League

The Oxnard Police Activities League (PAL) was established in 1994 as a city-wide program to provide outreach to all of Oxnard's youth in an effort to build positive relationships between youth, police officers, and the community. PAL's primary goal is to foster a bond of mutual trust and understanding between police officers and young people by enabling them to interact in a non-confrontation setting. PAL offers educational, cultural, and recreation activities with an emphasis on reaching youth "at-risk." Oxnard PAL, a non-profit organization and a member of both California PAL and National PAL, is a partnership between the Oxnard Police Department and the City of Oxnard Recreation & Community Services Department. The Police Department and Recreation Department each commit one full-time staff member to co-direct the program. Membership is free and programs at PAL are offered at little to no cost. Oxnard PAL's long-term mission is to divert youth away from gangs and other criminal activity by involving them in alternative activities under the care and supervision of trained police officers, recreational staff, and parent and community volunteers.

Oxnard PAL's objectives are:

- To provide youth with an opportunity to grow under the sustained guidance of dedicated adults.
- To instill in youth a respect and understanding for law enforcement officers and for the laws they uphold.
- To assist youth in developing self-esteem and to provide youth with skills to help them stay in school.
- To involve police, parents, and the community volunteers in a personal commitment of time, talent, and energy to the youth of the community.

Programs include but are not limited to: Arts & Crafts, recreational table games, board games, homework helpers, mentoring, leadership training, basketball, volleyball, flag football, soccer, boxing, summer camps, summer excursions and presentations, music, video production, sports camps, and California PAL Play Days.

b. After School Program

The City, through its partnership with the Oxnard Elementary School District, provides CDBG funding to seven eligible After School Program sites. The City provides the Fun for All Program, which offers structured recreation, skill building and health promoting activities, to approximately 85-90 children daily.

- **Colonia Boxing Center**

The Colonia Boxing program offers fitness and competition training to the youth in the La Colonia neighborhood. The Gym is a member in good-standing with the U.S. Amateur Athletic Boxing

Federation and has national champions in several weight classifications. In addition to the boxing training the coaches serve as mentors to all participants while providing a safe place for youth to go after school.

- **Colonia Gymnasium**

The Colonia Gymnasium provides clinics in basketball, soccer, and t-ball will be held for youth. The facility also holds Special Olympics basketball training and open play for mentally disabled adults

Need Determination

With the growing number of single parent families and households with two working parents youth are left home alone after school. Youth need a safe place for parents to take their kids after school where they can engage in positive activities and receive the resources needed for them to succeed in and out of school while under supervision. The City is providing community youth with positive alternatives through the enrichment activities (educational, recreational, and athletic activities), which assists in deterring youth from drugs, gangs and other undesirable activities.

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The last Five-Year Consolidated Plan (FY2008-2013) was prepared as Oxnard hit the peak of the last housing market upswing, which occurred in January 2006, when median home prices reached \$554,300. The later downward slide resulted in the market hitting the bottom in July and August of 2009, with a median home price of \$278,300. According to the California Association of Realtors (CAR), the first quarter of 2009 represented the lowest point on the housing affordability index for Ventura County (approximately \$247,630). The market recovery began slowly, and had accelerated by early 2012. In calendar year 2012, the median home price in Ventura County increased by double digits of 9.7%, rising from \$367,000 to \$399,000, and up to \$402,900 by January 2013. Existing single-family home sales also increased by double digits. Per the Zillow market data for Oxnard, the median home price in the same period went from \$271,600 to \$297,800, a rate slightly lower than that of Ventura County. The Federal Reserve Bank has continued to keep the short-term interest rates down and indicated that it plans to do so at least until 2014. CAR and the California Economic Forecast consider homes more affordable now than they were in 2006 during the height of the housing market. The affordability index increased from 12% to 56% between 2006 and the first quarter of 2012. That index is the percentage of households with incomes equal to or more than the minimum qualifying income for the median home price. It is not possible to forecast whether the increase in affordability will continue. In fact, as median home prices begin to rise modestly in 2013, affordability will tend to move downward. More lenders are requiring larger percentage down payment for homebuyers and more financial responsibility. First time homebuyers face stiff competition from investors in two ways. Investors chose investing in rental property 83% rather than “flipping”. Investors also had the advantage of capital when attempting to purchase Real Estate Owned (REO) properties and short-sale properties, including those that represented deals somewhat less attractive than many REO properties. The housing stock that meets those criteria has reduced over the past three years from 60% to nearly 11% market share. However, as home prices increase in this up cycle, the housing market is financially healthier than in 2006. Per the 2012 Housing Market Survey produced by CAR, over 54% of homebuyers are purchasing with 20% or more down payment. The figures did not indicate how many received down payment assistance through private, state programs or local entities utilizing HOME funds. Less than 1.8% of the 2012 home sales utilized a second mortgage as compared to 43% in 2006 - the top of the housing market. Of those in 2012 with a second mortgage, less than 5% used a Zero Down Payment home purchase. This will mean that some lower income or moderate-income households may not be able to utilize state revenue bonded down payment assistance programs. However, those households, which have a long-term commitment to working a long-term financial plan that includes all the responsibilities of homeownership and whose job and income situations remain the same or improve, will most likely be successful. Future projects in various stages of development will begin to replace outgoing affordable units. These will benefit those who are qualified for those affordable units.

MA-10 Number of Housing Units

Introduction

Over the past 70 years, Oxnard has experienced continual growth. There are 21,236 units of rental housing and 28,314 owner-occupied housing units in the City of Oxnard, as defined by the 2005-2009 ACS data. The following data provides information on the City's housing stock. The greatest percentage (69%) of the residential properties is one-unit detached structures (49,550 units).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	49,550	69%
1-unit, attached structure	5,237	7%
2-4 units	3,654	5%
5-19 units	5,754	8%
20 or more units	4,190	6%
Mobile Home, boat, RV, van, etc.	2,973	4%
Total	71,358	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	129	0%	624	3%
1 bedroom	370	1%	5,440	26%
2 bedrooms	4,031	14%	8,014	38%
3 or more bedrooms	23,784	84%	7,158	34%
Total	28,314	99%	21,236	101%

Table 29 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

Number and Targeting of Units

As with all jurisdictions in the State of California, the City of Oxnard is assigned numbers of units in accordance with the Regional Housing Needs Allocation (RHNA). As required by state law, the Southern California Association of Governments (SCAG) has produced an RHNA which has ascertained Oxnard's need for 7,301 new housing units in the upcoming seven-year period from 2014 to 2021 as follows:

Number of Very low-income households:	1,688
Number of Low-income households:	1,160
Number of Moderate-income households:	1,351
Number of Above-moderate income households:	<u>3,102</u>
Total need of housing units	7,301

As evidenced by the above, more than one-third of the anticipated need for new units is for low-income and very low-income households.

Units Expected to be lost from Inventory

The City does not anticipate any net loss of housing units at any time in the future. Oxnard has grown every year since 1943, and the very small number of housing units demolished in any year is far outweighed by the hundreds of new units constructed every year.

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

There has been an on-going and consistent need for additional housing to meet the needs of the population of the City, particularly housing for low-income households. The Southern California Association of Governments' Regional Housing Needs Allocation (RHNA) study has calculated that over the next five years, there is a need for additional 1,688 and 1,160 housing units for low-income and very low-income households, respectively in the City.

Need for Specific Types of Housing

In accordance with State Law, the City's Housing Element examines and analyzes the area's special housing needs. In Oxnard, the identified special needs populations include persons with disabilities, the elderly, and large families and single-parent families. Oxnard's history as an agricultural community, and the still-vibrant agribusiness sector, generate a need for farmworker housing.

U. S. Census Bureau data indicates that approximately 20.8% of City residents have a disability, and that disabled adults are much more likely to be unemployed than non-disabled adults (34% versus 7%). As a consequence, disabled individuals are disproportionately represented in the low-income and very low-income categories. Similarly, approximately 8 percent of the population is 65 years or older. Of this group, 23 percent rent and 77 percent own their residence. However, it is important to note that this rate of homeownership, while higher than that of the non-elderly population, is not necessarily an indicator of prosperity. Just over half of the elderly homeowners (50.4%) fall into either a low-income or very low-income category.

The greatest numerical need for additional affordable housing production is income. As required by state law, the Southern California Association of Governments (SCAG) has produced a Regional Housing Needs Allocation (RHNA) which has ascertained Oxnard's need for 7,301 new housing units in the upcoming seven-year period from 2014 to 2021 as mentioned above.

Discussion

The continual challenge for the City of Oxnard will be to preserve and increase the supply of affordable housing for all the groups identified above during a period of highly constrained resources. As mentioned above, SHRA anticipates being able to produce **xxx** affordable units from Rehabilitation activities and **xxx** affordable units from new construction activities using CDBG and HOME funds. The sum of the planned efforts results outlined in this Consolidated Plan will mostly preserve the current total amount of affordable housing units with an increase of **xxx** units to the overall inventory. Multiple factors will influence the extent to which the RHNA goals are achieved. These factors include many

market factors which are not in the control of the City, such as the cost of land; the cost of borrowing, Federal monetary policies, investor activity in purchasing single-family homes, the extent to which local demand for housing is affected by the economy of Mexico and the impact of any immigration reform legislation, the local job market and economy, and the general condition of the economy of California and the nation as a whole. Other factors over which state and local governments may have some impact on include cost of infrastructure improvements required for the development of land related to new unit production; impact fees, including school fees, transportation fees, parks, etc.; and construction requirements (e.g., seismic standards, Green building codes, accessibility standards, etc.).

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MA-15 Cost of Housing

Introduction

The recent recession and economic downturn has had a strong impact on Oxnard housing market. The City rental market will remain solid in 2013 because it is placed second for the rental growth at 3% after the City of Ventura (4%). The rental market has generally been stable over the last several years due to owners who have lost their homes seeking rental units.

Cost of Housing

	2000 (Base Year)	2009 (Most Recent Year)	% Change
Median Home Value	183,200	504,800	176%
Median Contract Rent	729	1,108	52%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS Data
2000 (Base Year)
2009 (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,510	11.8%
\$500-999	6,310	29.7%
\$1,000-1,499	7,672	36.1%
\$1,500-1,999	3,632	17.1%
\$2,000 or more	1,112	5.2%
Total	21,236	100.0%

Table 31 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI		No Data
50% HAMFI		
80% HAMFI		
100% HAMFI	No Data	

Table 32 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,022	1,129	1,436	2,058	2,354
High HOME Rent	993	1,065	1,281	1,470	1,621
Low HOME Rent	778	834	1,001	1,157	1,291

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Availability of Sufficient Housing

As indicated herein above, the Southern California Association of Governments (SCAG) has adopted a Regional Housing Needs Assessment. That RHNA concluded that over the upcoming seven-year period (from 2014 to 2021), a total of 7,301 new housing units will be needed in Oxnard.

Expected Change of Housing Affordability

The Overall Housing Market Analysis (set forth in Section MA-05 of this report) discusses the recent past performance of the local housing market. It is challenging to project future changes in housing affordability. The recent past does, however, suggest that rapidly escalating home prices, and the trend of investors increasingly purchasing single-family homes for the purpose of renting out those homes, will place upward pressures on rents. A continuation of these trends will contribute to a tightening of the rental market and consequently to less housing affordability.

Rent Comparison

The National Low Income Housing Coalition's recently-released report, entitled "Out of Reach," indicated that in the state of California, a renter household needs to work 3.3 full-time jobs at the minimum wage in order to afford the FMR rent for a two-bedroom apartment. The tight rental market in Ventura County and the higher poverty rate in Oxnard compared to the County as a whole, accounts for even higher rents. Again, while future affordability is difficult to project, there are no indications that the rental market would change at any time in the foreseeable future to the extent that affordability would increase.

MA-20 Condition of Housing

Introduction

The following tables reflect information from the 2005-2009 CHAS and the 2005-2009 American Community Survey.

Definitions

In these tables, the word “Condition” refers to one or more of the following housing problems, and is identical to the categories set forth in the Housing Needs Summary Table found at section NA-10:

Substandard Housing: Lacking complete plumbing or kitchen facilities

Severely Overcrowded: With >1.51 persons per room

Overcrowded: With 1.01 – 1.5 persons per room

Severe Housing Cost Burden: Household spends more than 50% of income on housing

Housing Cost Burden: Household spends between 30% and 50% of income on housing

Zero/Negative Income: Self-explanatory

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,756	45%	11,443	54%
With two selected Conditions	1,089	4%	2,671	13%
With three selected Conditions	31	0%	47	0%
With four selected Conditions	9	0%	0	0%
No selected Conditions	14,429	51%	7,075	33%
Total	28,314	100%	21,236	100%

Table 34 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,926	14%	1,773	8%
1980-1999	7,003	25%	2,840	13%
1950-1979	15,743	56%	14,395	68%
Before 1950	1,642	6%	2,228	10%
Total	28,314	101%	21,236	99%

Table 35 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,385	61%	16,623	78%
Housing Units build before 1980 with children present	9,450	33%	4,080	

Table 36 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Our program has targeted homeowners of owner-occupied properties primarily for rehabilitation. Per the charts, which HUD populated with information from 2005-2009 ACS Data or the 2005-2009 CHAS in the Consolidated Plan; renters have the greater need for the rehabilitation of the apartments. While 67% of the surveyed participants renting responded with one or two selected conditions that need to be addressed with rehabilitation of the dwelling (approximately 14,228 rental housing units), only 49% of those owner-occupied homeowners responded with similar selections (approximately 13,874 single-family housing units), the greater need appears to be in the rental community. Within the rental statistics, approximately 5% are 2-4 unit single-family units or 1,062 rental units, might be eligible for the rehabilitation funds according to the City’s loan policies.

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

Of those respondents indicating their rental units need rehabilitation on one issue or two issues, 78% of participants who rent live in units built prior to 1979. The US Environmental Protection Agency banned the use of lead-based paint in residential construction, rehabilitation and or interior painting in 1978. Of those rental units, 25% run the highest risk of a lead-based paint hazard because they have children present. Projecting the same percentage for these 2-4 unit single-family units, there would still be 266 rental units possibly eligible for the City’s program to target for marketing. It is unknown how many are also owner-occupied and eligible for the City’s programs.

Only 62% of surveyed participants in owner-occupied homes live in units built prior to 1980. Of those, only 33% have children present, which represent approximately 9,344 units still having a potential risk of lead based paint hazard. There is a higher risk for those homes having or caring for children under the age of six, as they are most apt to put paint chips or dirt in the yard, which may contain lead, into their mouths.

Along with the work that owner-occupied units need, the Affordable Housing and Rehabilitation Program will endeavor to leverage additional funds from other programs to incorporate the energy efficiency component that showed as a priority for the community in the responses received from the community priority survey undertaken by Grants Management.

Discussion

High housing costs reduce economic opportunities, access to jobs and services, and the ability of LMI households, including the elderly and persons with disabilities to live in the communities and neighborhood of their choice. The affordability gaps may result in a concentration in older neighborhoods with higher levels of substandard housing and overcrowding.

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MA-25 Public and Assisted Housing

Introduction

Through its Housing Authority, the City of Oxnard manages 780 public housing units. Of the total number of the City’s public housing units available, 150 are located in two high-rise buildings developed as senior housing units. No new public housing is anticipated because the City of Oxnard has exhausted previously obtained development authority under Article XXXIV of the California Constitution for additional low rent public housing. The City has authority under its Section 8 Program to subsidize the rents for 1,700 very low-income households including 58 mobilehome spaces, and also has the ability to expand this authority, if necessary. While there are plans to modernize the City’s public housing stock, the condition of the low rent public housing facilities is generally good.

The City dedicated 50 units and 100 units as restricted to elderly and/or handicapped occupancy at the two high-rise buildings namely Plaza Vista and Palm Vista, respectively. Two 4-bedroom units from Pleasant Valley site are rented to Ocean View School District for child care services.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			780	1,684		1,648	25	11	0
# of accessible units			57						
# of FSS participants			29			35			
# of FSS completions			14			82			
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Alternate Data Source Name:
MA-25 Public and Assisted Housing
Data Source Comments:

There are 29 FSS participants in Public housing and 14 FSS completions

	Public Housing	Veterans Affairs Supportive Housing	Family Unification Program	Tenant based
# of units vouchers available	780	25	11	1648
# of accessible units	57	N/A	N/A	
# of FSS participants	29	N/A	N/A	
# of FSS completions	14	N/A	N/A	

Table 39 - Total Number of Units - Program Type

Supply of Public Housing Development

The City has a strong preventive maintenance program, which has kept the units in good condition. Early in 2000, the City's Housing Authority adopted a five-year plan for modernization of its public housing projects. The City anticipates spending over \$15 million to implement the plan. The following table provides a breakdown of unit size by name.

Public Housing Condition

Public Housing Development	Average Inspection Score
CA031000001-COLONIA VILLAGE 31-1	26c*
CA031000002-COLONIA VILLAGE 31-2	87b
CA031000003- COLONIA VILLAGE 31-3	93c*
CA 31000004-PLEASANT VALLEY 31-4	93b
CA 31000005 PLAZA VISTA 31-5	68b
CA 31000007 OXNARD TOWNHOMES	89b*
CA 31000008 PALMA VISTA	92b

Table 39 a - Public Housing Condition

Restoration and Revitalization Needs

The Strategy Statement contained in the Housing Authority's Capital Fund Program application takes into account legally mandated requirements, health and safety issues, general physical needs to prolong the life of the units, and it addresses the concerns of the residents. The improvements that will be addressed during the next five years will include but are not limited to roofing, roof fascia boards, radiator upgrades, bathroom renovations, flooring, plumbing, stoves and refrigerators, 504 compliance, green compliance, kitchen cabinets, parking and sidewalk improvements, and security systems.

The inventory of public housing units is anticipated to be decreased by the demolition of 260 units, which consists of "The Courts" project, designated as CA031000001 by HUD. These units are anticipated to be replaced by new tax-credit funded apartments, which will have Section 8 project based rental assistance vouchers assigned to them. This development project is anticipated to begin during FY 2013-2014.

Strategy of Improving the Living Environment of low- and moderate Income Families

The inventory of public housing units is anticipated to be decreased by demolition of 260 units of public housing at the Colonia Public Housing Project Site, designated as Project CAL-031-1 by HUD. These units are anticipated to be replaced by new tax-credit funded apartments, which will have Section 8 Program project based rental assistance vouchers assigned to them. This development project, known as the "Courts", is anticipated to begin during FY 2008-2009 and will be completed in FY 2011-2012.

Discussion

Improving job opportunities for both public housing tenants and housing choice vouchers holders will not only allow families to move up and out of assisted housing but it will allow OHA to assist other needy families. In addition, it will expand the number of working families that will widen the mix of incomes in our public housing developments which enhances community stability and provides role models for our youth.

MA-30 Homeless Facilities

Introduction

There are few facilities in Oxnard that serve the homeless population with housing/shelter. The City's 2012 Point in Time Count of Homeless persons allowed us to track the activity at our known facilities, mainly those that are HUD funded and participate in the regional Homeless Management Information System (HMIS).

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	13	9	163	0	0
Unaccompanied Youth	8	59	79	7	0
Households with Only Adults	17	48	13	8	0
Chronically Homeless Households	21	13	2	0	0
Veterans	0	3	0	7	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source Comments: Bed counts taken from housing inventory worksheets and HMIS.

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

The mainstream services in the area are fully used to compliment services targeted to homeless persons. Currently, Community Action of Ventura County houses a One-Stop program, funded under the Continuum of Care grant, for supportive services. Each Wednesday, the program features Homeless Health Care, public benefits, employment services (which are also offered throughout the week), and referrals to other services if needed. There is also a Veterans' services component to reach out to homeless veterans in the area. Additionally, the Ventura County Human Services Agency (VCHSA) has a street case-management team, also funded under the CoC grant, which follows homeless persons that are not quite ready to leave the streets. These complimentary services exist to provide some support to homeless persons.

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 City received federal funds for homeless activities from both the Continuum of Care Grant (CoC) and the Emergency Solutions Grant (ESG). However, the City does not provide any direct services to benefit homeless persons. These program funds are distributed annually to local providers to meet the needs of homeless persons. Also, there are some homeless service providers that do not receive any federal or state funding but provide valuable services to this population. The known providers in the area and the services are as follows: Community Action of Ventura County - homeless employment services, showers, mail pick up, phone/message center, laundry services, case management, mobile medical services (Wednesdays only), and connection to other public benefits thru its one stop; Ventura County Human Services Agency - street case management, eviction/rental assistance, transitional housing through the RAIN project; Kingdom Center - transitional housing and emergency shelter for homeless women and women with children; Ventura County Behavioral Health - permanent supportive housing; Project Understanding - transitional housing; Turning Point Foundation - permanent supportive and transitional housing; Khepera House - transitional housing for men in recovery; Society of St. Vincent de Paul - emergency shelter, rental assistance, supportive services; Many Mansions - permanent supportive housing for transition aged youth; Pacific Clinics - supportive services for transition aged youth; Catholic Charities - supportive services, food distribution; Food Share - food distribution; Rescue Mission - daily meals, homeless shelter for men, transitional housing for men; Lighthouse Mission for Women and Children - emergency shelter and transitional housing for homeless women and women with children; and Victory Outreach - emergency shelter.

MA-35 Special Needs Facilities and Services

Introduction

There are certain segments of the population with special needs that may have difficulties in finding community social service facilities as well as special supportive and housing services due to their special needs. The “special needs” groups include the elderly and frail elderly, persons with severe mental illness, persons with physical and/or developmental disabilities, persons with alcohol or other drug addiction, persons living with HIV/AIDS, and also farm-workers. Oxnard through public and private partnerships continues to strive to provide services and safe, decent and affordable housing.

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

The elderly, including the frail elderly, need access to facilities or programs that ensure safe, decent, affordable housing. Many elderly are on a fixed-income which impacts their ability to retrofit housing as the need for better accessibility increases. Likewise, when the elderly are no longer able to care for themselves the need for in-home care or residential facilities for them becomes crucial. Health care and supportive services will gradually become a larger concern as the “Baby Boomers” reach retirement age.

The second special needs group, identified as persons with mental, physical, and developmental disabilities also need access to facilities or programs that ensure safe, decent, affordable housing. The impacts for this group are different than those of the elderly because children and young adults are also represented in this population. The length of time that they need supportive housing is generally much longer

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

HUD implemented changes to the definition of homelessness contained in the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The definition affects who is eligible for various HUD-funded homeless assistance programs. Individuals exiting an institution where they temporarily resided if they were in shelter or a place not meant for human habitation before entering the institution are now considered homeless. Specifically, people will now be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days), and were homeless immediately prior to entering that institution.

The program in place meant to ensure that persons returning from mental and physical health institutions receive appropriate supportive housing are Shelter-Plus-Care, HUD CoC funded transitional and permanent supportive housing programs. However, because of the shortage of housing units and beds, these programs are sometimes operating at 100% level

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. 91.315(e)

With respect to housing needs, the Affordable Housing and Rehabilitation Division do not plan to target funding to any of the special needs population. The First-Time Homebuyer mortgage assistance program and the rehabilitation assistance program will be offered to all applicants on an equal basis. Any applicants who fall into the “special needs” groups defined herein (elderly and frail elderly, persons with severe mental illness, persons with physical and/or development disabilities, persons with alcohol or other drug addition, persons living with HIV/AIDS, and farm workers) will be offered assistance on an equal basis with all other applicants, and will be provided reasonable accommodations in order to enjoy the benefits of the programs on a non-discriminatory basis.

During the next fiscal year, the City plan to continue to fund the housing and supportive services with respect to non-homeless persons with special needs as follows:

- Families that are over the age of 62 and/or permanently disabled receive a preference for housing assistance.
- Additionally, families whose members require a live-in attendant, a care giver or special accommodations are addressed immediately.
- OHA has seven vouchers set aside to assist families that are afflicted by the Human Immunodeficiency Virus (HIV).
- OHA owns and operates two senior buildings, one with 100 units and one with 50 units that are designated for families that are over the age of 62 or permanently disabled. The families pay 30% of their gross income for rent. When and if families require in home support from an agency or a family member, the request is viewed as an accommodation and granted.
- The Oxnard Housing Authority does not have a length of stay requirement: as long as the family is eligible they may remain in assisted housing.

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))

Not Applicable

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers or constraints to the affordability of housing exist in many forms. First and foremost, an economic barrier to affordable housing can result from a factor as simple as location. Ventura County is a coastal county, and land values are relatively high compared to much of the rest of the state. Set within Ventura County, the City of Oxnard is located on the Pacific Ocean, in an area with a desirable Mediterranean climate, close to the major cultural amenities of the Los Angeles area, but without many of the characteristics of a dense metropolis which are often deemed negative. This resulting high land cost, together with the relatively lower income levels of the City's population compared to neighboring areas, combine to present the primary barrier to affordable housing: the disparity between the high cost of housing in an area and the economic resources to access that housing available to a large percentage of the local workforce.

State law employs the term "constraints" to describe forces or efforts to restrain actions that would otherwise occur. Environmental review, general planning, zoning, and related local land use regulations and development standards are all extensions of local government police powers to protect life and property, minimize nuisances, and achieve a desired quality of life as expressed through a participatory democratic process. Certain barriers to affordability, then, can be required by State Law (such as preparing and adopting a General Plan and conducting environmental review), adopted for safety or civil rights reasons (such as the imposition of seismic construction standards in quake-prone areas, or requiring compliance with accessibility or visibility design standards), or enacted to remedy or prevent a specific local issue (such as requiring landscaping to deter graffiti). The term "barrier" should not be interpreted in the context that local development standards and development review procedures are inhibiting the provision of quality affordable housing that would otherwise be developed.

The City strives to consistently implement all policies and procedures, to review local development standards and development review procedures in such a way as to avoid ensure that such do not have unintended negative consequences, and to improve policies and procedures so as to increase the opportunities and feasibility of developing affordable housing, especially for special needs and very low- and low-income units). The City's recent enactment of an ordinance codifying the reasonable accommodation provisions in the planning and development process exemplifies the effort to eliminate any such barriers.

MA-45 Non-Housing Community Development Assets

Introduction

The City of Oxnard is recovering from the recession due to the near collapsing US banking system in 2008 which was the worst economic downturn since the Great Depression. Ventura County's unemployment rate topped out at 10.8percent in 2010, dropping 8.6 percent in November 2012. However, there are signs of the future economy which might be better for Oxnard.

Economic Development Market Analysis

Business Activity

.Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8,225	1,174	10	3	-7
Arts, Entertainment, Accommodations	6,356	3,491	8	9	1
Construction	6,163	1,127	8	3	-5
Education and Health Care Services	12,309	8,344	15	22	7
Finance, Insurance, and Real Estate	4,325	1,904	5	5	0
Information	1,433	182	2	0	-2
Manufacturing	10,669	5,057	13	13	0
Other Services	4,464	1,725	5	4	-1
Professional, Scientific, Management Services	8,028	1,859	10	5	-5
Public Administration	4,459	2,269	5	6	1
Retail Trade	8,677	5,807	11	15	4
Transportation and Warehousing	3,479	990	4	3	-1
Wholesale Trade	3,236	4,483	4	12	8
Total	81,823	38,412	--	--	--

Table 42 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	88,281
Civilian Employed Population 16 years and over	81,823
Unemployment Rate	7.32
Unemployment Rate for Ages 16-24	14.41
Unemployment Rate for Ages 25-65	5.09

Table 43 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector

Management, business and financial	18,073
Farming, fisheries and forestry occupations	7,017
Service	14,093
Sales and office	19,573
Construction, extraction, maintenance and repair	9,028
Production, transportation and material moving	14,039

Table 44 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	53,254	68%
30-59 Minutes	19,361	25%
60 or More Minutes	5,642	7%
Total	78,257	100%

Table 45 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	21,624	2,260	8,450
High school graduate (includes equivalency)	13,706	861	4,582
Some college or Associate's degree	18,640	1,123	4,899
Bachelor's degree or higher	11,351	363	2,018

Table 46 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,640	4,818	5,866	9,301	5,256
9th to 12th grade, no diploma	4,274	4,687	3,828	3,834	2,077
High school graduate, GED, or alternative	6,236	6,903	5,488	6,825	3,556
Some college, no degree	6,836	5,286	5,263	7,432	3,020
Associate's degree	1,106	2,327	1,644	3,117	867
Bachelor's degree	791	2,599	2,631	4,620	1,440
Graduate or professional degree	45	535	1,161	2,369	887

Table 47 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,595
High school graduate (includes equivalency)	27,298
Some college or Associate's degree	35,239
Bachelor's degree	46,958
Graduate or professional degree	64,840

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

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

The table shows that Education and Health Care Services is the largest local employment sector at 22 percent of the total followed in order by Retail Trade at 15 percent; Manufacturing at 13 percent; Wholesale Trade at 12 percent; and Art, Entertainment, Accommodations at 9 percent. The other sectors combined make up the balance of employment.

Describe the workforce and infrastructure needs of the business community:

Education and Health Care Services sector has the highest number of workers in Oxnard. Education is important to the society because businesses need skilled workers and the community needs educated citizens. An individual's future income is determined by the quantity and quality of schooling and thus, indicates the community's economic success (Table 48 Educational Attainment-Median Earning in the past 12 months for). With respect to the health care services, the number of elderly people, who need health care services more than other sub population, will continue to increase with the retirement of the "Baby Boomers". Oxnard residents overall attitude toward the physical well-being has been changed, but Oxnard has the lowest number of insured residents within the County, due to the population's composition. Oxnard's population is both younger and poorer. So, people are less likely to have government insurance (Medicare) and less able to buy their own. Therefore, Oxnard with a high rate of uninsured residents is likely to be less healthy and will have a long way to grow healthier. The issue is compounded by the childhood obesity and teen pregnancy which are very among the Hispanics

and Latinos. More than 60% of Oxnard population is composed of Hispanics or Latinos. Therefore, the needs for healthcare services are probable high. Thus, the table 15-Business Activity indicate that there are 8,344 jobs in Education and Health Care sector and 12,309 workers, who are either employed or looking for work in this sector. This means that there is 32 percent of the total workers are unemployed or not working in the field they were trained for, and also, had the education and skill.

Manufacturing and retail trade sectors provide 24% of the workers to Oxnard. However, even manufacturing has more workers (10,669 manufacturing workers versus 8,677 retail workers) but offer less number of jobs that the retail sector (5,057 manufacturing jobs versus 5,807 retail jobs). Traditionally, the highest-paid jobs are in manufacturing, unfortunately, this sector is small in Oxnard and getting smaller.

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

Not Applicable

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

Not Applicable

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

Not Applicable

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

None

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

None

Discussion

Being the most populated city in the county, Oxnard did not escape the impact of these declining economic activities. However, the job market is recovering slowly since 2010, because the City has a very low level of growth since the recession. Having the Naval Base as a neighbor and top employer of the County, Oxnard also benefits from the minor job cuts which the base has suffered, over the last decade. With regards to agricultural job market, the labor has declined due to tougher border controls, the shrinkage of the crop-producing lands. Salaries in agriculture vary from about \$40,000 a year for managers and supervisors to \$20,000 for field workers. Because the majority of the agricultural employees are field workers, they are among the lower-paid people in the job market sector. However, over the next five year, the housing market should stabilize and may grow at a modest rate. Then, likewise unemployment should drop below double digit and continue to decrease over the next five year.

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MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

The areas with the lowest incomes and highest concentrations of Hispanic households tend to be more affected by multiple housing programs. Data from the U. S. Census Bureau confirms that the Hispanic population of Oxnard generally has lower income levels than other sectors, and there is a correlation between income levels and the existence of multiple housing problems.

Are there areas in the Jurisdiction where these populations are concentrated?

According to the 2010 Census, 73.5% of Oxnard's population was Hispanic as of April of 2010, and Hispanics reside in every part of the City. There are certain neighborhoods where the Hispanic population is present in extremely high concentrations (85% or more), and these tend to correspond to those Census tracts which are lower-income (particularly South Oxnard, and the northern part of the City east of Oxnard Boulevard between Fifth Street and Gonzales Road). In Oxnard, these neighborhoods are encompassed in the following Census Tracts: 3100; 3201; 3202; 3500; 3700; 3800; 3900; 4000; 4101; 4102; 4501; 4503; 4504; 4701; 4702; 4703; 4704; 4705; 4706; 4900; and 5002.

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

The market characteristics in these neighborhoods are in many ways similar to the market characteristics of the City as a whole. This has been particularly true since the beginning of the recession in 2007-2008. In the past year, especially, the sharp increase in home values has been reflected throughout the City. While rising home values are good news for those who are already homeowners, it often makes housing more expensive for renters and, of course, for those seeking to attain homeownership. Recent data from the California Association of Realtors indicates that more investors are purchasing properties (as opposed to purchasers who intend to reside in the property). Increasing home values will tend place upward pressure on rents.

Are there any community assets in these areas/neighborhoods?

All neighborhoods and areas of the City enjoy the presence of community assets, such as parks, schools, retail and commercial facilities, etc. The City has consistently striven to allocate community assets equitably to all geographic regions in the City.

Are there other strategic opportunities in any of these areas?

Strategic opportunities arise in individual areas as a function of local circumstances.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Oxnard is adopting a five-year Consolidated Plan for the fiscal year 2013-2018, covering July 1, 2013 through June 2018. The preparation of the Consolidated Plan is guided by the following goals:

- Develop, preserve, and finance a continuum of decent and affordable housing opportunities.
- Revitalize low- and moderate-income neighborhoods to create healthy and sustainable communities through infrastructure and public facility improvements.
- Promote equal housing opportunities.
- Support efforts to develop/complete the Continuum of Care System for the homeless through the provision of emergency shelters, transitional housing, prevention and rapid re-housing, supportive housing services, and permanent housing.
- Provide community and supportive services for low- and moderate-income persons and those with special needs, including the homeless and persons with disability.
- Promote economic development opportunities
- Implement effective and efficient management practices to enhance customer service and project delivery.

SP-10 Geographic Priorities

Geographic Area

1. Area Name:

Area Type:

Identify the neighborhood boundaries for this target area.

Include specific housing and commercial characteristics of this target area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Identify the needs in this target area.

What are the opportunities for improvement in this target area?

Are there barriers to improvement in this target area?

Table 1 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing

Table 2 – Priority Needs Summary

The priority needs table will be completed upon the approval of the approval by the Council on April 9, 2013 public hearing, which was continued to April 23, 2013. The following needs and priorities were submitted in the staff report as Attachment No. 3 and 4, respectively.

Narrative **(Optional)**

For the Affordable Housing and Rehabilitation Division, the priorities we are listing are as follows:

Mortgage Assistance

Homeowner Rehabilitation Assistance

SP-30 Influence of Market Conditions

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	HOME grant does not have a TBRA activity. However, OHA section 8 program is very similar to the TBRA activity. The market characteristic that will influence the use of funds is: an increase in fair market rent will cause a decrease in the number of assisted families due to limited Housing Assistance Payments (HAP) funds.
TBRA for Non-Homeless Special Needs	Same as above.
New Unit Production	Cost of land; cost of infrastructure improvements required for development of land related to New Unit Production; impact fees, including school fees, transportation fees, parks, etc.; and construction requirements (e.g., seismic standards, Green building codes, accessibility standards, etc.); and general economic conditions, including income and employment levels and market interest rates.
Rehabilitation	General economic conditions, including income and employment levels as factors which affect whether homeowners repair their homes or move; and market interest rates.
Acquisition, including preservation	

Table 3 – Influence of Market Conditions

SP-35 Anticipated Resources

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
		CDBG	\$1,856,824	\$20,000	\$420,583	\$2,297,407		
		HOME	\$600,541	\$50,000		\$650,541		
		ESG	\$192,690			\$192,690		
CDBG	public - federal	Acquisition						
		Admin and Planning	375,365			375,365		
		Code Compliance	200,000			200,000	0	
		Capital Improvement Projects	1,443,517			1,443,517		
		Public Services	278,525	0	0	278,525		
HOME	public - federal	Admin	60,054			60,054		
		Homebuyer assistance	250,000	50,000		300,000		
		Homeowner rehab	175,387			175,387		
		Multifamily rental new construction	115,100		0	115,100		
ESG	public - federal	Admin	14,452			14,452		
		HMIS	15,000			15,000		
		Rapid re-housing & Homeless Prevention	77,076			77,076		
		Shelter	86,162	0	0	86,162	0	

Table 4 - Anticipated Resources

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

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

Discussion

DRAFT

SP-40 Institutional Delivery Structure

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	✓	✓	✓
Legal Assistance	✓	✓	✓
Mortgage Assistance	✓		
Rental Assistance	✓	✓	✓
Utilities Assistance	✓	✓	✓
Street Outreach Services			
Law Enforcement			
Mobile Clinics	✓	✓	✓
Other Street Outreach Services		✓	✓

Supportive Services			
Alcohol & Drug Abuse	✓	✓	✓
Child Care	✓		
Education	✓	✓	✓
Employment and Employment Training	✓	✓	✓
Healthcare	✓	✓	✓
HIV/AIDS	✓	✓	✓
Life Skills	✓	✓	✓
Mental Health Counseling	✓	✓	
Transportation	✓		
Other			
Other			

Table 6 - Homeless Prevention Services Summary

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)

With the implementation of HEARTH legislation there is the expectation that the HUD-funded (CoC) program dollars will focus on meeting critical housing needs. Although some HUD dollars may be reinvested in the system to support services, there is the expectation that other mainstream resources will be incentivized through investment and managing care to provide service to special needs populations (persons with HIV/AIDS, the elderly and persons with disabilities). In line with managing service costs, there will be a focus on prevention, as research indicates that it is such approaches that are less expensive and highly effective when done properly. There will also be an increased focus on employment so the individuals and families can offset service costs and needs through increased income.

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

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

SP-45 Goals Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 7 – Goals Summary

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)

DRAFT

SP-50 Public Housing Accessibility and Involvement

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

At present time, there is not a need to increase the number of accessible units.

Activities to Increase Resident Involvements

The OHA promotes and operates the Family Self-Sufficiency Program (FSS) for Public Housing residents and Housing Choice Voucher Participants. The OHA and its local partners provide the following services as part of the FSS Program:

- Computer literacy instruction including a computer lab on-site;
- Community college courses;
- Drug and alcohol treatment and counseling;
- Education and training, including education toward completion of high school, scholarships, tuition-free courses, and course materials;
- Family counseling;
- ESL classes;
- Job search assistance and work readiness training;
- Youth development and after school programs for youth;
- Money management and financial literacy counseling and training;
- Government and community services;
- Personal and professional appearance guidance and training;
- Rental and homeownership opportunity counseling in private sector;
- Special education, including business and trade schools, and training for the handicapped;
- Homeownership training and counseling;
- Child care, during training and employment hours;
- Health services, including medical, mental health, dental, and health care counseling;
- Nutrition programs and food assistance;
- Self-esteem or self-improvement counseling or seminars;
- Transportation, including automobile, insurance, or public-transportation subsidies and car repair or maintenance services;
- Legal services
- Vocational training and placement; and
- Parent training.

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

No

Plan to remove the 'troubled' designation

Not Applicable.

DRAFT

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

Barriers or constraints to the affordability of housing exist in many forms. First and foremost, an economic barrier to affordable housing can result from a factor as simple as location. Ventura County is a coastal county, and land values are relatively high compared to much of the rest of the state. Set within Ventura County, the City of Oxnard is located on the Pacific Ocean, in an area with a desirable Mediterranean climate, close to the major cultural amenities of the Los Angeles area, but without many of the characteristics of a dense metropolis which are often deemed negative. This resulting high land cost, together with the relatively lower income levels of the City's population compared to neighboring areas, combine to present the primary barrier to affordable housing: the disparity between the high cost of housing in an area and the economic resources to access that housing available to a large percentage of the local workforce.

State law employs the term "constraints" to describe forces or efforts to restrain actions that would otherwise occur. Environmental review, general planning, zoning, and related local land use regulations and development standards are all extensions of local government police powers to protect life and property, minimize nuisances, and achieve a desired quality of life as expressed through a participatory democratic process. Certain barriers to affordability, then, can be required by State Law (such as preparing and adopting a General Plan and conducting environmental review), adopted for safety or civil rights reasons (such as the imposition of seismic construction standards in quake-prone areas, or requiring compliance with accessibility or visit ability design standards), or enacted to remedy or prevent a specific local issue (such as requiring landscaping to deter graffiti). The term "barrier" should not be interpreted in the context that local development standards and development review procedures are inhibiting the provision of quality affordable housing that would otherwise be developed.

The City strives to consistently implement all policies and procedures, to review local development standards and development review procedures in such a way as to avoid ensure that such do not have unintended negative consequences, and to improve policies and procedures so as to increase the opportunities and feasibility of developing affordable housing, especially for special needs and very low- and low-income units). The City's recent enactment of an ordinance codifying the reasonable accommodation provisions in the planning and development process exemplifies the effort to eliminate any such barriers.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City strives to consistently implement all policies and procedures, to review local development standards and development review procedures in such a way as to ensure that such do not have unintended negative consequences, and to improve policies and procedures so as to increase the opportunities and feasibility of developing affordable housing, especially for special needs and very low- and low-income units). The City's recent enactment of an ordinance codifying the reasonable accommodation provisions in the planning and development process exemplifies the effort to eliminate any such barriers.

The strategy of the City will be to continue our on-going efforts to review all potential barriers to affordable housing that are within the City's power to address; to continue to pursue and utilize available funding for mortgage assistance and housing rehabilitation; and to continue to work with and partner with CHDOs and housing developers from the non-profit and for-profit sectors to promote the development of affordable and special-needs housing.

SP-60 Homelessness Strategy

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

Under the Continuum of Care grant, the City has collaborated with the Ventura County Human Services Agency (HSA) under its Oxnard Homeless Outreach Project (OHOP) to provide case management to unsheltered homeless persons. The HSA street team provides counseling, service information updates, and referrals to this population, including medical assistance and homeless court advocacy.

Addressing the emergency and transitional housing needs of homeless persons

There are few year round shelter options in the city for homeless persons year round. However, the Rescue Mission provides emergency shelter beds for single men, women and women with children. There are seven transitional housing service providers with a total of 193 beds. There is an emergency winter shelter open from December 1 - March 31, but this does not provide the year round shelter necessary to assist those most in need when the shelter is not open. In order to adequately address the shelter needs there needs to be a complete and permanent year round shelter.

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.

Currently, the City is using Emergency Solutions Grant (ESG) funding in a collaborative effort with the Ventura County Human Services Agency (HSA) to provide an HPRP-like program. This assists households with move-in deposits, short term rental assistance, utility assistance, and utility deposits for homeless families, individuals, veterans and others that meet the minimum program guidelines. The program's case management component is in place to keep the stability of newly housed families in place and to guide them into choices that will hopefully prevent them from becoming homeless again. There are also the transitional housing programs that work with clients exiting for permanent housing. These programs also have case managers assigned to exiting clients to ensure long term stability after program exit. The combination of these activities, and with service providers collaborating with each other, makes the transition for homeless persons into permanent housing more prone to success.

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 City collaborates with HSA with its ESG funds to help low-income individuals and families and others in the pre-defined populations avoid becoming homeless by providing rental and eviction prevention assistance. Also, this assistance includes move-in/security deposit and first month's rent. We also collaborate with other homeless service providers and non-profits for utility assistance, weekly food baskets, and medical assistance. These services fill the gaps for those families and individuals that are on the verge of becoming homeless.

SP-65 Lead based paint Hazards

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

Staff presumes that all pre1978 properties contain components with lead-based paint on the interior, exterior, or both. Only individuals trained and certified in procedures compliant with the U.S. Environmental Protection Agency's lead-based paint ruling effective April 22, 2010 do all work and supervision.

For projects less than \$5000, certified individuals supervise and perform any work, which disturbs painted surfaces of pre-1978 properties, after which a clearance test is done. If work performed doesn't disturb painted surfaces, then no lead-based paint is abated. In any case, the Rehabilitation Loan Specialist will give a pamphlet; "*Protect Your Family from Lead-Based Paint Hazards*", provided by HUD. The pamphlet explains about lead poisoning, including that soil and dust may contribute.

For projects between \$5,000 and \$25,000, a risk assessment is required prior to the work beginning to determine components having lead based paint. This is for the safety of the workers as well as occupants when the project is completed. Clearance testing is required. The homeowner receives the above-mentioned pamphlet also.

For projects over \$25,000, a certified lead-based paint abatement contractor abates the lead-based paint. Clearance testing is required. The homeowner receives the pamphlet if there are any additional areas where work was not performed have painted surfaces in a pre-1978 property.

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

Workers are trained how to protect themselves when working in a property that is presumed or known to have lead-based painted surfaces. They also know how to reduce or prevent an accumulation of lead-based paint dust so as not to harm the residents when they return to the home or are in the home while the rehabilitation is proceeding.

The pamphlet educates the residents how to clean or when not to disturb lead-painted surfaces so that they are safe or safer in their home. It educates them that lead is found in other sources such as lead-soldered pipes or soil around the home. The homeowners copy of the scope of work performed can be his/her record of abatement when selling the home or having additional work done.

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

The Affordable Housing and Rehabilitation staff has produced a handbook of loan processing policies, which staff included on the webpage on the City's website. The brochures and most business cards refer to this webpage. The public is encouraged to view the handbook prior to applying for any loans or filling out an application to verify eligibility to purchase an affordable housing unit. Each loan lists applicable policies including the lead-based paint.

The procedures manual includes giving the pamphlet to the homeowner/homebuyer. Now the page that shows that the homeowner received the pamphlet is signed by the homeowner and kept in the project file.

SP-70 Anti-Poverty Strategy

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

Per the 2011 American Community Survey, the City has approximately 31,443 (15.9 percent) of its population at or below the poverty level. There were approximately 8,455 extremely low-income households in Oxnard, which represent 17 percent of the total households (49,550).

The City employs a variety of strategies to help alleviate poverty, including efforts to stimulate economic growth and additional job opportunities, and to provide residents with the skills and abilities required to take advantage of those opportunities. Economic development opportunities, such as living wages paying jobs, are very important to low-income persons to start gaining economic self-sufficiency and move above the poverty level. As described in the Homeless Strategic Plan and the Continuum of Care the City works with local nonprofits, faith based and governmental agencies to provide emergency shelters and transitional and permanent housing and the full range of supportive services required to assist this population to achieve economic independence. Along with City Corps programs designed to improve employment skills and provide job opportunities to youth at risk, Police Activities League provides youth enrichment activities (recreational, athletic and educational) designed to support crime prevention and intervention programs and to create a safe environment for a positive change. To the extent possible, the City plans to reduce the number of households with incomes below the federal poverty level through a combination of direct assistance and indirect benefit from neighborhood improvement activities, using the CDBG, HOME and ESG funds through the following strategies:

- Encourage economic development in low- and moderate-income areas by providing funding to improve public infrastructure
- Utilize improved public infrastructure to spur private investment to revitalize existing commercial areas to remove blighting influence and increase the number of jobs
- Rehabilitate substandard existing single-family or mobilehome housing units for income qualified owners.
- Rehabilitate or provide new affordable housing units that include handicap accessibility for seniors or the disabled
- Improve community centers, neighborhood parks and infrastructure, including those in conjunction with affordable housing projects
- Provide comprehensive homeless and homeless prevention programs

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

By providing financial assistance to first-time homebuyers, the Affordable Housing and Rehabilitation Program's activities assist low-income residents in the long run by helping them make the transition to homeowner statues and also by helping them build up equity in their own home. Similarly, assisting a low-income family which already owns in home to rehabilitate or improve that home increases its value, and thus increases the value of that family's home in the long run. Increased wealth in the form of home ownership can, when properly nurtured, provide economic resources that can permit a low-income homeowner to increase their income, by providing wealth that can assist in the financing of higher education for household members (leading to increased income), and/or wealth which can assist

in obtaining investment capital to start a business. While the ability to access home equity is limited for extended periods of time under most housing assistance programs, a valuable credit history can be created which increases a family's access to borrowed money. In addition, the eventual termination of restrictions permits direct access to accumulated equity at some point in the future. All of these can have the effect of lifting families out of poverty.

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SP-80 Monitoring

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

Housing staff monitors home 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, which were the result of negotiations between the City and the developer of the developments. 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 regulations. Staff determines eligibility for CHDO Set Aside funds currently using 1) Certification of the community housing development organization, and the required analysis. Staff utilizes an open bidders; list for general contractors and specialty trades. To promote minority- and women-owned businesses in the projects, staff has and will continue to notify appropriate local organizations for these groups, college construction management and trades programs and post opportunities to planning rooms. This will include Section 3 in the future, particularly if the project creates new jobs to offer training and employment opportunities to low-income individuals in the community. Staff will comply with comprehensive planning requirements in setting goals for the programs, reporting on progress as required, taking into consideration comments from the community gathered by survey of community priorities collected by Grants Management including comments and inquiries received from the public throughout the year.