

# Affordable Housing Requirements, Incentives, and Assistance

Since 1969, the State of California's [Department of Housing and Community Development](#) (HCD) has required that all cities and counties prepare and adopt housing plans as part of each jurisdiction's "general plan" (also required by the state). City and county general plans serve as the local "blueprint" and include seven elements: land use, transportation, conservation, noise, open space, safety, and housing. Housing Elements planning periods are set by State legislation and the current housing element planning period is 2013 to 2021.

The City of Oxnard (City) joins all cities, counties, states, and the nation in the goal of a "...decent home and a suitable living environment..." first expressed in the National [Housing Act of 1949](#). Since 1949, housing has improved substantially in terms of structural integrity and protection from the elements; safe and reliable utilities, indoor plumbing and heating; and adequate space and privacy. The cost of housing relative to other necessities remains the challenge for many households, whether renting or owning.

## **What does 'Affordability' mean in terms of annual household income?**

Low income is based on your annual gross income. The income limits vary depending upon the program's requirements, development's financing and rules. The California Department of Housing and Community Development, (HCD) annually establishes the state and federal income limits. See <http://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>

The Department of Housing and Urban Development (HUD) annually establishes the income limits for assisted housing programs based on metropolitan areas (Oxnard-Thousand Oaks-Ventura, CA MSA). See <https://www.huduser.gov/portal/datasets/il.html>

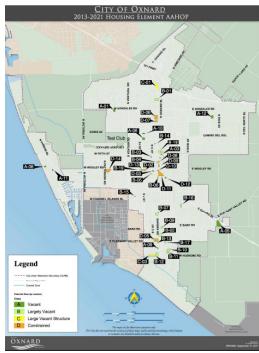
## **Development of Affordable Housing Units:**

The City Council of the City of Oxnard adopted the City's HCD-required [2013-2021 Housing Element](#) on October 10, 2017 (Resolution 15,060). The 2013-2021 Housing Element provides housing and affordability information for the City, uses an HCD-assigned target of 7,301 new units as a new housing goal, and establishes 31 implementing programs to be administered by various City departments. Eight Housing Element programs directly involve requirements, incentives, or financial assistance for affordable housing.

Below is a brief summary of five programs related to new housing development with links to detailed documentation, instructions, links, and contacts for more information.

### **Program 3: All-Affordable Housing Opportunity Program (AAHOP)**

### **Program 31: City-Owned Sites**



Specific parcels and groups of parcels are identified in the 2013-2021 Housing Element as AAHOP sites where the allowed number of housing units is higher than what is otherwise allowed by zoning if all new units were deed-restricted as affordable. AAHOP sites are listed [here](#) and shown on this [map](#). The AAHOP list and map are updated once a year. AAHOP details are outlined in the [Oxnard Municipal Code Chapter 16, Sections 16-420A to 16-420H](#). Direct AAHOP questions to [Planning](#) staff at (805) 385-7858

The City of Oxnard, or an affiliated agency, owns several parcels in AAHOP sites A-08, B-04, B-14, and B-18. Developers are invited to propose ways of incorporating the City parcels into an AAHOP project. Direct City-owned parcel questions to [Community and Economic Development](#) at (805) 385-3918

### **Program 6: State Density Bonus (5 or more units)**

Developers of new residential projects containing five (5) or more units may, under most circumstances, automatically qualify for 20 to 35 percent more housing units (a “density bonus”) than otherwise allowed by zoning if the developer provides a specified number and types of affordable units within the project. Details are outlined in the [Oxnard Municipal Code Chapter 16, Sections 16-410A to 16-410V](#). AAHOP projects qualify for a State Density Bonus. Direct Density Bonus questions to [Planning](#) staff at (805) 385-7858

### **Program 6: Accessory Dwelling Units (ADU)**

Single-family home resident owners in most areas of the City may create a relatively small and affordable “second” or “accessory” rental unit by either: 1) converting one or more rooms entirely within their existing house, 2) adding rooms to their house, or 3) building a separate ADU in the rear yard. Converting a garage is allowed provided there is a suitable location to park vehicles on the property. ADU details are outlined in the [Oxnard Municipal Code Chapter 16, Sections 16-465 to 16-465.5](#). A summary of [ADU Standards](#) is available to download. Additional ADU information is available from [Oxnard Planning Division](#). Direct ADU questions to [Planning](#) staff at (805) 385-7858

### **Program 10: Inclusionary Housing Program (10 or more units)**

In general, developers of new residential projects containing ten (10) or more for-sale or for-rent dwelling units are required by the City Code to either make an in-lieu Affordable Housing Payment to the City’s Affordable Housing Trust Fund or provide 10 percent of the total units as on-site affordable housing in the manner specified in [Ordinances 2615, 2688, and 2721 \(PDF\)](#). Unless authorized by the City Council in advance of the development application being processed by the City, the default is to provide the affordable units within the project and record a deed restriction for at least 20 years. Only households that can be documented to have a household income in each unit’s respective affordability range may rent or own these units, now and in the future. Direct Inclusionary Housing Program questions to [Planning](#) staff at (805) 385-7858

# Oxnard Affordable Housing

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## **Programs that Assist Oxnard Residents to Own or Rent:**

The following three programs are long-standing programs that offer home-buying and rental assistance to qualifying Oxnard residents.

### **Program 11: Homebuyer Assistance**

The City of Oxnard Affordable Housing and Rehabilitation Division has a Homebuyer Assistance Program for low-income Oxnard residents. The Division can provide down payment assistance of up to \$58,225 (subject to funding availability) for the purchase of a single-family residence, a condominium unit, a cooperative unit, or a manufactured home.

### **Program 12: Mortgage Credit Certificate (MCC)**

The MCC Program offers qualified first-time homebuyers a federal income tax credit. The federal tax credit reduces federal income tax liability and creates spendable income for first-time homebuyers to use towards their monthly mortgage payment. The qualified homebuyer is awarded a tax credit of up to 20% of the annual interest paid on the mortgage loan. The remaining 80% of the mortgage interest continues to qualify as an itemized tax deduction. The MCC program is administered by the California Housing Finance Agency.

**Program 18: Section 8 Assistance Program**

The Section 8 tenant-based Housing Choice Voucher (HCV) assistance program is funded by the federal government and administered by the City of Oxnard Housing Authority (OHA). When a family is determined to be eligible for Section 8 and funding is available, the OHA issues the family an HCV. When the family finds a suitable housing unit, the OHA will enter into a contract with the property owner and the family will enter into a lease. The OHA and the family both make their respective payment to the owner so that the owner receives full rent. The HCV holder pays only 30%-40% of their household income toward rent and the OHA pays the difference directly to the property owner. The OHA continues to make payments to the owner as long as the family is eligible and the housing unit continues to qualify under the program. *For more information please contact the Oxnard Housing Authority Applications Division at (805) 385-8014*