

---

# Ventura County

---

## Analysis of Impediments

*Prepared and submitted by The Cloudburst Group*

May 1, 2020

# Contents

<b>Executive Summary</b> .....	<b>1</b>
<b>Summary of Key Findings</b> .....	<b>1</b>
<b>Overview</b> .....	<b>3</b>
Purpose .....	3
Geography.....	4
<b>Previous Impediments</b> .....	<b>5</b>
Prior AI Impediments and Efforts .....	5
Fair Housing Laws.....	13
California Law .....	16
Local Law(s).....	19
<b>Community Engagement</b> .....	<b>20</b>
AI Development Process.....	20
<b>Demographic and Housing Market Analysis</b> .....	<b>23</b>
Population Trends.....	23
Income Trends.....	30
Segregation Indices .....	33
Employment Trends.....	39
Housing Trends.....	41
Access to Opportunity .....	46
<b>Evidence of Housing Discrimination</b> .....	<b>52</b>
Fair Housing Complaints.....	52
Fair Housing Testing.....	54
Fair Housing Education and Outreach .....	55
Opposition to Affordable Housing.....	56
Community Data.....	59
<b>Public Sector Policy Review</b> .....	<b>61</b>
Introduction .....	61
The Role of the General Plan and Zoning Ordinance.....	61
Public Housing and Voucher Programs .....	88
Appointed Boards/ Commissions.....	89

Language Accommodations.....	89
<b>Private Sector Policy Review.....</b>	<b>92</b>
Mortgage Lending.....	92
Housing Advertising.....	119
<b>Impediments to Fair Housing Choice.....</b>	<b>121</b>
Fair Housing Services and Education.....	121
Public Policies.....	122
Housing Market.....	123
Lending and Insurance Practices.....	125

# Executive Summary

The Analysis of Impediments (AI) is intended to be a document that provides information to policymakers, administrative staff, housing providers, lenders, and fair housing advocates throughout the region. The U.S. Department of Housing and Urban Development (HUD) requires each jurisdiction that receives Community Development Block Grant (CDBG), HOME Investments Partnership Program (HOME) and Emergency Solutions Grant (ESG), to complete an AI at least once every three to five years, consistent with the Consolidated Plan cycle, as part of their obligations under the Community Development Act of 1974 and the Cranston-Gonzalez National Affordable Housing Act.

Jurisdictions receiving funds from HUD certify that they will “affirmatively further fair housing, which means that it will conduct an analysis of impediments (AI) to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions.” (24 CFR 91.225(a)(1) (2014); 24 CFR 91.325(a)(1) (2014), 42 U.S.C. 5304(b)(2), 5306(d)(7)(B), 12705(b)(15))

HUD defines “impediments” as: “any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restricts housing choices or the availability of housing choices of these protected classes” and “fair housing choice” as “the ability of persons of similar income levels to have the same housing choices regardless of race, color, religion, sex, handicap, familial status, or national origin.”

This AI document is a collaborative effort between the HUD Entitlement Cities of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks, and the Ventura Urban County including the Cities of Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, and the Unincorporated areas of Ventura County. This document is an update to the *Ventura County Regional Analysis of Impediments to Fair Housing Choice 2015*.

## Summary of Key Findings

As outlined in the Impediments to Fair Housing Choice section of this report, the primary impediments to fair housing identified are:

- Housing discrimination on the basis of protected class continues throughout Ventura County.
- There is a lack of consistently presented and easily accessed fair housing information available online.
- Between 2014 and 2019, 90 hate crimes were reported in Ventura County on the basis of race, ethnicity, ancestry, religion, and sexual orientation.
- Disparities in access to homeownership opportunities.
- Limited fair housing testing of discriminatory practices in private rental and home sales markets.

- The average wage gap between men and women in Ventura County widens as level of education increases.
- Housing prices have risen for all residents, regardless of race or ethnicity, while remaining moderately segregated.
- Home rehabilitation of older housing units can be an obstacle for low- and moderate-income homeowners who are disproportionately members of minority racial and ethnic groups, people with disabilities, and seniors.
- Lack of accessible housing options for seniors and persons with disabilities.
- Many seniors have some form of physical disability which, if no modifications to their property occur, will impede them from continuing to live within their home and neighborhood.

# Overview

## Purpose

The Analysis of Impediments to Fair Housing Choice (AI) provides communities an opportunity to examine progress toward the goals of eliminating housing discrimination and providing current and future residents access to housing opportunity. When a community takes meaningful action to achieve these goals, the community is “affirmatively furthering fair housing.” Section 808 of the Fair Housing Act requires the Secretary of the U.S. Department of Housing and Urban Development (HUD) to administer the department’s housing and urban development programs in a manner that affirmatively furthers fair housing and, through this requirement, is a provision of all HUD housing and community development program funding.

To accept funding from HUD, jurisdictions within the Ventura County region agree to affirmatively further fair housing by taking actions to further the goals identified in this AI and to not take actions that are inconsistent with their obligation to affirmatively further fair housing. (24 CFR §91.225(a)(1))

The Community Development Block Grant (CDBG) program also requires jurisdictions to certify compliance with anti-discrimination laws found in Title VI of the [Civil Rights Act of 1964](#) (42 U.S.C. 2000d), the [Fair Housing Act](#) (42 U.S.C. 3601-3619), and implementing regulations. 24 CFR §91.225(b)(6)

This report presents a demographic profile of the County of Ventura, assesses the extent of fair housing issues among specific groups, and evaluates the availability of a range of housing

## Affirmatively furthering fair housing: Purpose

Pursuant to the affirmatively furthering fair housing mandate in section 808(e)(5) of the fair housing act, and in subsequent legislative enactments, the purpose of the affirmatively furthering fair housing (AFFH) regulations in §§ 5.150 through 5.180 is to provide program participants with an effective planning approach to aid program participants in taking meaningful actions to **overcome historic patterns of segregation**, promote fair housing choice, and **foster inclusive communities that are free from discrimination**. The regulations establish specific requirements for the development and submission of an assessment of fair housing (AFH) by program participants (including local governments, states, and public housing agencies [PHAs]), and the incorporation and implementation of that AFH into subsequent consolidated plans and PHA plans in a manner that **connects housing and community development policy** and investment planning **with meaningful actions that affirmatively further fair housing**. A program participant's strategies and actions must affirmatively further fair housing and may include various activities, **such as developing affordable housing** and removing barriers to the development of such housing, in areas of high opportunity; strategically enhancing access to opportunity, including through **targeted investment in neighborhood revitalization** or stabilization; preservation or rehabilitation of existing affordable housing; **promoting greater housing choice** within or outside of areas of concentrated poverty and greater access to areas of high opportunity; **and improving community assets** such as quality schools, employment, and transportation.

choices for all residents. This report also analyzes conditions in the private market and public sector that may limit the range of housing choices or impede a person’s access to housing.

## Geography

The Ventura County Regional AI is a collaborative document between all incorporated cities and the unincorporated areas of Ventura County, California.

The cities within Ventura County are:

- City of Camarillo
- City of Fillmore
- City of Moorpark
- City of Ojai
- City of Oxnard
- City of Port Hueneme
- City of Santa Paula
- City of San Buenaventura (City of Ventura)
- City of Simi Valley
- City of Thousand Oaks

Throughout this document, the following geographic terms will be used:

**Ventura County:** Includes the entirety of the planning area considered under this Consolidated Plan: the ten incorporated cities of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, San Buenaventura, Santa Paula, Simi Valley, and Thousand Oaks, and unincorporated areas of Ventura County. Also identical to the Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area (MSA).

**Ventura Urban County:** A multi-jurisdictional CDBG entitlement made up of the cities of Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, and unincorporated areas of Ventura County. Ventura County is the “lead entity” and official HUD entitlement jurisdiction for Ventura Urban County.

**Unincorporated County:** Includes all unincorporated areas of Ventura County (areas not part of any municipalities).

**Entitlement Jurisdictions:** The entitlement jurisdictions receive and manage their own CDBG funding from the U.S. Department of Housing and Urban Development. They are the cities of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks, and the Ventura Urban County.

**San Buenaventura:** Also called “City of Ventura.” “San Buenaventura” is the official (legal) name of the city used by both local and federal government for ordinances, legal matters, U.S. Census data, and the U.S. Department of Housing and Urban Development.

# Previous Impediments

## Prior AI Impediments and Efforts

The *Ventura County Regional Analysis of Impediments to Fair Housing Choice 2015* described impediments to fair housing choice to examine progress toward the goals of eliminating housing discrimination and providing current and future residents access to housing opportunity. These impediments were listed both numerically and coded “A” for continuing impediments or “B” for new impediments. Some impediments applied to all jurisdictions or were regional in nature while others were specific to jurisdictions. All listed suggested actions that could improve or remove the impediment. Since 2015, Ventura County jurisdictions have made efforts to complete or work toward the recommended action items. The prior AI impediments and efforts since 2015 are as follows:

### *Housing Discrimination*

**Impediment A-1:** Housing discrimination on the basis of protected class continues throughout Ventura County. Intentional or not, community feedback, cases filed with HUD and DFEH, and information provided to nonprofit and government organizations show that at least some amount of housing discrimination occurs within the County.

### *Fair Housing Services and Education*

**Impediment A-2:** Only the jurisdictions of Camarillo, Port Hueneme, Santa Paula, Simi Valley, Thousand Oaks, and the County of Ventura have a link to the Housing Rights Center (HRC) prominently displayed on their websites. Also, only the cities of Camarillo, Oxnard, Port Hueneme, Simi Valley, Thousand Oaks, San Buenaventura, and the County of Ventura display fair housing information on their public counters.

**Impediment A-3:** Testing and audits are included in the contracts with the Housing Rights Center and are provided as necessary. Regular testing and audits are not conducted.

**Impediment A-4:** Hate crimes in Ventura County have declined by about 40 percent since 2005. The cities of Oxnard and San Buenaventura reported slightly fewer hate crimes per 1,000 people than the cities of Camarillo, Thousand Oaks and Moorpark.

**Impediment A-5:** A majority of Ventura County’s residents live in single-family homes, but fair housing enforcement efforts currently focus almost entirely on the rental market.

**Fair Housing Services and Education Efforts:** Ventura Urban County contracts with the Housing Rights Center (HRC) to provide fair housing services for its residents. HRC’s contract with the county includes the Ventura Urban County Entitlement Area and the Cities of Camarillo, Simi Valley, and Thousand Oaks. The Cities of Oxnard and San Buenaventura independently contract with the HRC to provide fair housing services including intake, case management, and enforcement.

Testing and audit requirements are included in the county's contract with HRC and are provided by the agency as required.

Ten fair housing tests were conducted by the Housing Rights Center (HRC) to investigate complaints of housing discrimination based on race in Simi Valley and Thousand Oaks in 2018. Evidence of discrimination was found in three of the cases in Simi Valley, with White testers receiving preferential treatment as compared to Black and African American testers. The case was referred to the state's Department of Fair Employment and Housing's litigation unit. A similar number of fair housing tests were conducted by HRC in 2017.

The county and all cities within Ventura County have fair housing information (which includes information on tolerance) displayed and available at the County Government Center and applicable city halls. In addition, the HRC holds annual workshops at the County Government Center and the Cities of Camarillo, Simi Valley, and Thousand Oaks on housing rights, which include the topics of sexual orientation, racial and ethnic relations, and religion. The City of San Buenaventura holds annual workshops, often in conjunction with the county. The City of Oxnard's contract with the HRC calls for three public workshops annually.

## *Public Programs*

**Impediment A-6:** Increasing the amount of housing units at all price points, particularly for low- and moderate-income residents, and a variety of housing structure types can decrease the likelihood of housing discrimination by giving residents multiple market housing options. Without housing options, residents may be willing to abide instances of housing discrimination

**Impediment A-7:** Three jurisdictions—Fillmore, Moorpark, and Ojai—indicated that no sensitivity training is provided to their staff.

**Impediment A-8:** Ventura County showed a higher proportion of owner-occupied housing (67.6 percent) than renter-occupied housing (32.4 percent). A substantial income disparity also exists between owner- and renter-households. Lower-income households in the County are more likely to be renter-households than owner-households. In general, housing discrimination issues are more prevalent in the rental housing market since renters are more likely to be subject to conditions in the housing market that are beyond their control.

**Impediment A-9:** In a tight housing market, seniors, particularly those with disabilities, often face increased difficulty in finding housing accommodations or face targeted evictions. Large households are defined as those with five or more members. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. Due to the limited availability of affordable housing, many small households double-up to save on housing costs and tend to opt for renting. Large households also often face added discrimination in the housing market. Landlords may discriminate against large families for fear of excessive wear and tear or liability issues related to children.

**Impediment A-10:** Concentrations of licensed residential care facilities exist in Camarillo, Ojai, and San Buenaventura. However, several communities, including Santa Paula and unincorporated Ventura County, have limited community care options for persons with special needs.

**Impediment A-11:** At the time of the 2010 AI preparation, the cities of Port Hueneme and Simi Valley and the County of Ventura were the only jurisdictions with a formal Reasonable Accommodations procedure.

**Impediment A-12:** Physical disability is the greatest cited basis for discrimination, according to the U.S. Department of Housing and Urban Development (HUD) and the Department of Fair Housing and Employment (DFEH). Mentally ill tenants also face the barrier of stigmatization and biases from landlords and managers. Currently, only the jurisdictions of Simi Valley and San Buenaventura actively promote universal design principles in new housing developments.

**Public Programs Efforts:** The Cities of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, San Buenaventura, Santa Paula, Simi Valley, and Thousand Oaks continue to administer housing rehabilitation programs for their residents. The county provides funding to other agencies to administer housing rehabilitation programs on their behalf. The Cities of Fillmore, Ojai, Santa Paula, Thousand Oaks, and Ventura Urban County have rehabilitation programs for rental housing units.

**Oxnard:** The City of Oxnard Affordable Housing and Rehabilitation Division has an ongoing outreach and marketing program for its first-time homebuyer programs, which provide assistance to low-income households, and in some instances, to moderate-income households. Those efforts include working with local realtors and non-profit housing developers and housing providers.

### *Lending and Insurance Practices*

**Impediment A-13:** Substantially fewer households in the County applied for a government backed loan—2,777 applications for government-backed loans compared to the 12,690 applications for conventional home purchase loans. Applicants also had higher approval rates for conventional home purchase loans than for government-backed purchase loans, regardless of income level. Approval rates differed significantly among the top lenders in Ventura County, from two percent (Beneficial Company, LLC) to 75 percent (Flagstar Bank).

**Impediment A-14:** Home Mortgage Disclosure Act (HMDA) data reveals that the racial/ethnic makeup of applicants for conventional home loans was not necessarily reflective of the racial/ethnic demographics of Ventura County. Also, a difference in the approval rates for home purchase loans for Non Regional Analysis of Impediments to Fair Housing Choice 2015-2020 Chapter 7: Progress Since 2000 (Page 166), Hispanic White and non-White households existed in 2008. In the City of Oxnard, several lenders with large disparities in approval rates for majority versus minority applicants have also been identified.

**Lending and Insurance Practices Efforts:** The HRC's efforts still focus primarily on the rental market; however, the agency currently uses newspapers (both print and online), radio, brochures, and other

means to disseminate relevant fair housing information to all Ventura County residents, regardless of tenure. Internet websites are also widely used.

## *Demographics*

**Impediment A-15:** In Ventura County, the dissimilarity indices reveal that the region is a moderately segregated community in which people of different races and ethnic backgrounds tended to live in relative isolation to one another. The highest level of segregation exists between Hispanics and Non-Hispanic Whites (58.1 percent) and the lowest between Asians and Non-Hispanic Whites (34 percent). This statistic is somewhat misleading, however, in several cities (Oxnard, Santa Paula) the large majority of residents (each over 74 percent) are of Hispanic Origin and it is mathematically impossible to have a lower dissimilarity index.

**Impediment B-1:** According to the 2000 Census, the racial/ethnic composition of Ventura County's population was: 57 percent White (non-Hispanic); 33 percent Hispanic; five percent Asian & Pacific Islander; two percent Black; two percent indicating two or more races; and less than one percent other ethnic groups. There is also a concentration of Mixteco population in the County based on comments from residents, staff, and fair housing service providers. Linguistic isolation can be an issue in the County's Hispanic and Asian populations. Language barrier can be an impediment to accessing housing of choice. Participants of the fair housing workshops indicated that the Mixteco population has problems accessing services and information due to language barriers.

**Impediment B-2:** About 21 percent of the households are considered lower and moderate income, earning less than 80 percent of the County Area Median Income (AMI). Among the household types, elderly and other households had the highest proportion of extremely low income households, at 18 percent and 12 percent, respectively. At least 35 percent of renter households in every jurisdiction in Ventura County had a housing cost burden. Rates of renter cost burden were highest in the cities of Fillmore, Moorpark, and Santa Paula. While housing affordability per se is not a fair housing issue, when minority, senior, and disabled households are disproportionately impacted by housing cost burden issues, housing affordability has a fair housing implication. Also, housing affordability tends to disproportionately affect minority populations. In Ventura County, Hispanic (56 percent) and Black (42 percent) households had a considerably higher percentage of lower- and moderate-income households than the County as a whole (36 percent). Non-Hispanic Whites (30 percent) had the lowest proportion of households in the lower- and moderate-income categories. In this regard, housing affordability is a fair housing concern.

## *Housing Market Conditions*

**Impediment B-3:** Nearly 68 percent of Ventura County housing stock was over 30 years of age in 2000. The cities of Ojai, Santa Paula, and the City of San Buenaventura have the largest proportions of housing units potentially in need of rehabilitation. Home rehabilitation can be an obstacle for senior homeowners with fixed incomes and mobility issues.

**Housing Market Conditions Efforts:** Jurisdictions have made efforts to increase affordable housing supply:

- **Thousand Oaks:** In February 2015, the Conejo Recreation and Park District, which serves Thousand Oaks, voted to reduce state-mandated Quimby fees for Thousand Oaks Boulevard, clearing a major financial hurdle for developers seeking to build rental housing on the main thoroughfare in the city. In 2016, Thousand Oaks increased the maximum number of residential units allowed within Specific Plan 20 to accommodate more residential development. In 2017, City Ordinance 1631-NS revised the Thousand Oaks Municipal Code, giving property owners more flexibility to build ADUs in the city. The City Council has conducted three TEFRA hearings and approved the issuance of low-income housing bonds.

Thousand Oaks provides rehabilitation CDBG grants for multi-family affordable rental projects housing rehabilitation on affordable multi-family projects and on single-family mobile home rehabilitation.

- **Oxnard:** Since 2014, the city has been an active partner in the development and completion of the following affordable housing developments: Vista Urbana, 159 units of affordable for-sale housing in North Oxnard; Villas de Paseo Nuevo, 72 unit rental complex in South Oxnard; Ormond Beach Villas, a 43-unit rental complex for veterans; and the partially-completed Las Cortes/Terraza Las Cortes development (176 units completed as of 2019). In addition, since 2015, the Oxnard City Council has conducted eight (8) TEFRA hearings, and in each case approved the issuance of low-income housing bonds for new or rehabilitated low-income housing.

## **Public Policies**

**Impediment B-4:** A Housing Element found by HCD to be in compliance with state law is presumed to have adequately addressed its policy constraints. According to HCD, of the 11 participating jurisdictions (including the County), only two jurisdictions (Camarillo and Port Hueneme) have current Housing Elements that comply with State law at the writing of the 2010 AI.

**Impediment B-5:** Zoning Ordinances for Camarillo, Port Hueneme, and Thousand Oaks include definitions of “family” that constitutes a potential impediment to fair housing choice.

**Impediment B-6:** As of August 2009, only Zoning Ordinances for Moorpark, Oxnard, Santa Paula and Thousand Oaks specified density bonus provisions in accordance with State law.

**Impediment B-7:** Moorpark has parking standards for multiple-family uses that make little or no distinction between parking required for smaller units (one or two bedrooms) and larger units (three or more bedrooms). Because smaller multiple-family units are often the most suitable type of housing for seniors and persons with disabilities, requiring the same number parking spaces as larger multiple-family units can be a constraint on the construction of units intended to serve these populations.

**Impediment B-8:** Most jurisdictions in Ventura County have some form of pyramid zoning and permitting single family residential uses in multiple-family zones is the most prevalent example. Fillmore and Simi Valley are the only jurisdictions that do not have a form of pyramid zoning.

**Impediment B-9:** Fillmore and Moorpark require approval of a discretionary permit for second units. Because second dwelling units can be an important source of suitable and affordable type of housing for seniors and persons with disabilities, overly restrictive or conflicting provisions for these units can be considered an impediment to fair housing choice.

**Impediment B-10:** The Thousand Oaks Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts consistent with State law.

**Impediment B-11:** Camarillo and Thousand Oaks do not have provisions for residential care facilities in their Zoning Ordinances. Ojai and Santa Paula do not explicitly permit licensed residential care facilities serving six or fewer persons by right in family residential zones. While Oxnard does comply with the Lanterman Act, the City limits the number of individuals that can occupy larger residential care facilities. Furthermore, most Zoning Ordinances do not address the non-licensed residential care facilities.

**Impediment B-12:** Recent changes in State law (SB 2) require that local jurisdictions make provisions in the zoning code to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter. Only the City of Simi Valley has addressed the SB 2 requirement.

**Impediment B-13:** Pursuant to SB 2, transitional and supportive housing constitutes a residential use and therefore local governments cannot treat it differently from other types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). As of August 2009, no jurisdiction in Ventura County included provisions for supportive housing in their Zoning Ordinance. Transitional housing is conditionally permitted in some districts in Camarillo, Ojai, Santa Paula, and Simi Valley.

**Impediment B-14:** Only the cities Oxnard, and Santa Paula provide for SRO units. SRO units are one of the most traditional forms of affordable private housing for lower income individuals, including seniors and persons with disabilities.

**Public Policies Efforts:** All jurisdictions have adopted building codes that require new residential construction to comply with the federal American with Disabilities Act (ADA).

Camarillo, Port Hueneme, and Thousand Oaks have all either removed or amended definitions of “family” in their zoning ordinances.

Jurisdictions have amended their General Plans and Zoning Ordinances to address 2015 impediments:

- All jurisdictions have amended their zoning ordinances to allow transitional and supportive housing in residential zones.
- All jurisdictions have a density bonus program that aligns with state law.
- In the past few years, Camarillo, Moorpark, Thousand Oaks, and the Unincorporated County have amended their zoning ordinances to prohibit single-family dwellings in areas zoned for higher density or have included provisions to require further review. (Impediment still calls for Ojai, Oxnard, Port Hueneme, Santa Paula, and San Buenaventura to consider amending their zoning ordinances.)
- All jurisdictions currently allow for secondary dwelling units (SDUs) in their zoning ordinances. Moorpark amended its zoning ordinance to permit SDUs subject to a zoning clearance (the city formerly required a discretionary use permit). Oxnard passed an amendment in 2017 to allow ADUs both outside of the coastal zone and created a permitting process to ADUs citywide.
- Smaller residential care facilities can now be accommodated in residential zones in all jurisdictions. (Some jurisdictions, however, do not clearly indicate how they accommodate larger, i.e. more than 7 people, residential care facilities or non-licensed facilities. This impediment has been edited in this AI and now recommends making this distinction more explicit.)

***Camarillo:*** Camarillo amended its density bonus ordinance (Camarillo Municipal Code chapter 19.49) in 2017 to comply with the state density bonus law.

***Fillmore:*** In 2019, Ordinance 19-902 was passed to allow for second dwelling units with the approval of a Development Permit by the Planning Director, rather than approval of a discretionary permit. The ordinance decreases regulatory burden on ADUs.

Fillmore has also updated its zoning ordinance to permit emergency shelters in accordance with state law.

New housing in the city meets Universal Design standards.

***Moorpark:*** The city is planning a comprehensive update to the General Plan and related elements, which will be completed in the next three years. The update process should address pyramid zoning in land-use designations, which decrease housing diversity by allowing additional low-density building forms. In 2013, Moorpark amended its municipal code to reduce parking requirements for projects eligible to receive the density bonus.

The city has recently updated its Design Review Committee (DRC) process. The new process in Moorpark provides comments to developers and planning staff from all sides of the development process. The new process will make it easier for universal design principles to be identified and integrated into developments.

***Oxnard:*** The city's Affordable Housing and Rehabilitation Division continues to provide property rehabilitation loans to low-income homeowners.

The City's Housing Element contains a parcel assemblage policy (Program 5) to waive the cost associated with merger of parcels to support affordable housing.

Oxnard's All Affordable Housing Opportunity Program (AAHOP) allows for flexibility in one development standard. The City's Planned Residential Group (PRG) zoning designation allows for flexibility in development standards where specific findings can be made.

In 2017, the city adopted Reasonable Accommodation provisions to the City Zoning Ordinance. The city also adopted a Downtown Development Code in September of 2019 and conducted a comprehensive permit process mapping to identify any steps and processes which were hindering development. The City has implemented staffing and permit processing changes to facilitate streamlined review.

Oxnard encourages Universal Design standards and

***San Buenaventura:*** The city does not require special building codes to construct, improve, or convert housing for people with disabilities. The city has adopted the most recent California Building Code, which requires reasonable accommodation.

***Thousand Oaks:*** Senior Alliance for Empowerment (SAFE) and Habitat for Humanity of Ventura County both have programs to provide rehabilitation to very-low-income owner-occupants of single-family residences, including mobile homes, most of whom are seniors. The city also regularly provides rehabilitation CDBG grants for multi-family affordable rental projects operated by the Area Housing Authority (AHA) of the County of Ventura and Many Mansions to make accessibility improvements.

The city amended the Municipal Code and adopted the new California State Building Code to remove constraints on housing accessibility improvements by establishing procedures for making reasonable accommodations for persons with disabilities. In December 2019, the city adopted MCA 2019-70485 and the 2019 State of California Building Code.

The City of Thousand Oaks is undergoing a comprehensive General Plan update, which is updating Land Use and related policies citywide.

Thousand Oaks' zoning code now accommodates manufactured housing or mobile homes in single-family residential zones in accordance with state law.

***Unincorporated County:*** Though the Unincorporated County does not have specific Universal Design requirements, the county adopted reasonable accommodation provisions in the Non-Coastal Zoning Ordinance (Section 8111-9) which provide the flexibility of design to accommodate disabled persons with equal opportunity to use and enjoy a dwelling.

In 2019, Standard Plans were created for three ADUs (700 sf, 900 sf and 1,200 sf) rolled out in 2017 to reduce the cost of building ADUs and FW dwelling units and streamline the process (pre-approved after building and safety review). The county also amended the Non-Coastal Zoning Ordinance to

establish a Mobile Home Park Overlay Zone and Senior Mobile Home Park Overlay Zone to preserve these parks as affordable housing.

## Fair Housing Laws

### *Federal Fair Housing Act*

All municipalities within Ventura County are subject to the Fair Housing Act, administered and enforced by HUD.

In 1968, the Civil Rights Act was signed into law by President Lyndon Johnson to prohibit housing discrimination on the basis of race, religion, color, sex, and national origin. Title VIII of the act is also known as the Fair Housing Act. The law was passed after years of advocacy within the United States against overt race-, gender-, and religious-based discrimination and segregation in the sale and rental of housing. Additional protections were added for family status (women who are pregnant or the presence of children under 18) and disability in an amendment to the Fair Housing Act signed in 1988.

The Fair Housing Act applies to almost any person or group involved with housing in the United States, including landlords, realtors, homeowners associations (HOAs), mortgage lenders, and homeowners insurance companies. These people or groups cannot discriminate on the basis of race, religion, color, sex, national origin, familial status, or disability, which are also known as “protected classes.” It is illegal to take any of the following actions on the basis of protected class:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Otherwise make housing unavailable
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide a person different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- Make, print, or publish any notice, statement, or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination
- Impose different sales prices or rental charges for the sale or rental of a dwelling
- Use different qualification criteria or applications, or sale or rental standards or procedures, such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures, or other requirements
- Evict a tenant or a tenant’s guest
- Harass a person
- Fail or delay performance of maintenance or repairs
- Limit privileges, services, or facilities of a dwelling
- Discourage the purchase or rental of a dwelling

- Assign a person to a particular building, neighborhood, or section of a building or neighborhood
- For profit, persuade or try to persuade homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (blockbusting)
- Refuse to provide or discriminate in the terms or conditions of homeowners insurance because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Deny access to or membership in any multiple listing service or real estate brokers' organization
- Refuse to make a mortgage loan or provide other financial assistance for a dwelling
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising a dwelling
- Condition the availability of a loan on a person's response to harassment
- Refuse to purchase a loan

It is also illegal to threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise the right, or retaliate against a person who has filed a fair housing complaint or assisted in a fair housing investigation.

Exempted from the federal law are owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without an agent, and housing operated by religious organizations or private clubs that is limited to members. The State of California or local laws can add additional protections but cannot take away Fair Housing Act protections.

Examples of illegal housing actions under the Fair Housing Act are:

- An apartment manager only offering apartments units to families with children within one half of an apartment building.
- A landlord giving a \$10 application fee discount to housing applicants who attended the local high school.
- A realtor falsely declaring a house already has a purchase offer when showing a house to a couple who recently immigrated to the United States.
- An apartment manager running a credit check only on applicants under 30 years old.

## **Housing for Seniors**

Fair Housing Act exempts specific types of housing for seniors ("older persons" in the law) from discrimination liability based on familial status. To qualify for the "housing for older persons" exemption, the housing must fit certain criteria and comply with all the requirements of the exemption. These types of housing may be:

1. Provided under a state or federal program that the Secretary of HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the state or federal program); or
2. Intended for, and solely occupied by persons 62 years of age or older; or
3. Intended and operated for occupancy by persons 55 years of age or older. (At least 80 percent of the units must have at least one occupant who is verified to be 55 years of age or older.)

All other Fair Housing Act protects apply to housing for seniors including the prohibition from discrimination on the basis of race, color, religion, sex, disability, or national origin. (The Fair Housing Act: Housing for Older Persons, HUD Office of Fair Housing and Equal Opportunity)

## **Advertising**

All types of housing advertising are governed by the Fair Housing Act, including paper flyers, newspaper ads, advertising on websites, and lawn signs. Advertisements cannot show a preference, a limitation, or discrimination based on protected class. Examples of illegal advertisements are:

- A lawn sign outside an apartment building that includes “sorry, no kids.”
- A realtor’s flyer for an open house only distributed in local churches.
- Website ads that claim an apartment is “perfect for young professionals.”

The National Fair Housing Alliance recommends that instead of focusing on who an ideal tenant would be or what type of person would likely not like a housing unit, an advertisement for housing should focus on the property characteristics and the amenities. Advertisements should be available to a broad number of people.

## **Additional Protections for Persons with Disabilities**

Housing providers are required make reasonable accommodations and allow reasonable modifications that allow persons with disabilities to enjoy their housing. Under the Fair Housing Act, a person with a disability includes: Individuals with a physical or mental impairment that substantially limits one or more major life activities; individuals who are regarded as having such an impairment; and individuals with a record of such an impairment. Major life activities include walking, seeing, hearing, speaking, breathing, and working.

An accommodation is a change in any rule, policy, procedure, or service needed in order for a person with a disability to have equal access to and enjoyment of their home. For example, allowing a service animal despite a “no pets” policy or allowing a tenant to mail in a rent check when others must physically deliver checks to a drop box.

A modification is a structural change made to the existing premises occupied or to be occupied by a person with a disability in order to afford such person full enjoyment of the premises. A ramp installed into the front entrance of a house where there are only stairs, changing doorknobs to levers for

someone with a mobility disability, or allowing a tenant with a sight impairment to install visual doorbells are all examples of reasonable modifications.

## **Other Federal Laws**

Other federal laws governing housing rights within California are:

- Title VI of the Civil Rights Act of 1964
- Section 504 of the Rehabilitation Act of 1973
- Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act of 1990
- Violence Against Women Act
- Equal Credit Opportunity

In addition, all HUD-funded housing programs are prohibited from discriminating based on sexual orientation, gender identity, or marital status under the 2016 Equal Access Rule.

While not law, the National Association of Realtors Code of Ethics prohibits licensed Realtors from discriminating based on sexual orientation. This code of ethics applies to all members of the California Association of Realtors.

## **California Law**

The State of California expands Fair Housing Act protections under the Fair Employment and Housing Act (FEHA) enforced by the Department of Fair Employment and Housing within the Business, Consumer Services, and Housing Agency. All jurisdictions within California, including all in Ventura County, are governed by the FEHA, which prohibits discrimination in housing on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, or genetic information.

### ***Additional Protected Groups***

The Unruh Civil Rights Act adds the additional protected classes: immigration status, primary language, citizenship, and arbitrary characteristics (age, occupation, etc.)

Until 2019, the definition of “source of income” in the FEHA did not include Section 8 Housing Choice Vouchers or other types of rental assistance. SB 329, passed in 2019, expands the definition of source of income to all “federal, state, or local public assistance and federal, state, or local housing subsidies,” including Section 8 Housing Choice Vouchers. This law will go into effect January 1, 2020.

Another bill that will go into effect January 1, 2020 (SB 222) adds Veterans and Military Status to the persons protected under the FEHA.

California Civic Code 1946.7 gives housing protections to victims of domestic violence, sexual assault, stalking, abuse of an elder or dependent adult, or human trafficking. Under this law, a landlord may

not terminate a tenancy or fail to renew a tenancy based upon a tenant or a tenant's household member being a victim of one of these crimes.

### *Additional Protected Housing*

The California FEHA covers additional types of housing not covered under the Federal Fair Housing Act. The California FEHA covers *any building, structure, or portion thereof that is occupied as, or intended for occupancy as, a residence by one or more families and any vacant land that is offered for sale or lease for the construction thereon of any building, structure, or portion thereof intended to be so occupied.*

An exception to this law is rent or lease of a portion of an owner-occupied single-family house to a person as a roomer or boarder living within the household. Though these types of houses are exempt from most FEHA requirements, in this type of housing, discriminatory advertisements are not allowed; the only exception is housing advertised as available only to persons of one sex where living spaces will be shared, e.g., "looking for female roommate."

AB 1497, which will go into effect January 1, 2020, will extend the types of housing covered by the FEHA to include housing posted to online hosting platforms like AirBnB or VRBO.

California's FEHA also applies to government actions for property, such as restrictive covenants, zoning laws, approval or denial of use permits, and other actions authorized under California's Planning and Zoning Law that make housing opportunities unavailable.

### *AB-686 Housing Discrimination: Affirmatively Furthering Fair Housing*

The Fair Housing Act includes a requirement that the federal government work to dismantle segregation and to create equal housing opportunities or "affirmatively further fair housing." (AFFH) This law applies to all state and local governments that receive federal funding from HUD.

There is currently debate at the national level about the interpretation of affirmatively furthering fair housing within the Fair Housing Act. To establish control over how this law is interpreted and enforced at the state level, California's Assembly Bill 686 (AB-686) was signed into law in 2018 and codifies California's commitment to "affirmatively further fair housing." The law defines the term "affirmatively furthering fair housing" as taking meaningful actions that "overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity," and requires all public agencies working within housing and community development to affirmatively further fair housing.

Existing law requires the housing element to include an inventory of land suitable and available for development, and requires that inventory be used to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction's share of the regional housing need for all income levels.

The new law requires the state, cities, counties, and public housing authorities to administer their programs and activities related to housing and community development in a way that affirmatively furthers fair housing. The law prohibits these authorities from taking actions inconsistent with their AFFH obligation and requires that the AFFH obligation be interpreted consistent with HUD's 2015 regulation, regardless of federal action regarding the regulation. To ensure AFFH obligations are incorporated into local housing decisions, AFFH analysis must be added to the housing element for plans that are due beginning in 2021. This includes an examination of issues such as segregation and resident displacement and identification of fair housing goals. Specific guidance from the State on how jurisdictions are to comply with AB686 is forthcoming.

### *Other California Laws*

Other state laws governing housing discrimination within California are:

**Unruh Civil Rights Act:** Provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation.

**Ralph Civil Rights Act (California Civil Code Section 51.7):** Forbids acts of violence or threats of violence because of a person's race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. "Violence" under this law can take the form of verbal or written threats, physical assault or attempted assault, graffiti, vandalism, or property damage.

**Bane Civil Rights Act (California Civil Code Section 52.1):** Protects all people in California from interference by force, or threat of force, with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crime, though convictions under the act are not allowed for speech alone unless that speech itself threatened violence. The rights protected under the Bane Act include the rights of association, assembly, due process, education, employment, equal protection, expression, holding of public office, housing, privacy, speech, travel, use of public facilities, voting, worship, and protection from bodily harm.

**California Civil Code Section 1940.3:** Prohibits landlords from questioning potential residents about their immigration or citizenship status. In most states, landlords are free to inquire about a potential tenant's immigration status and to reject applicants who are in the United States illegally. In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person's citizenship or immigration status.

**Government Code Sections 11135, 65008, and 65580-65589.8:** Prohibit discrimination in programs funded by the State and in any land-use decisions.

Sections 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including:

- Housing for persons with disabilities (SB 520)
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2)
- Housing for extremely low-income households, including single-room occupancy (SRO) units (AB 2634)
- Housing for persons with developmental disabilities (SB 812)

## Local Law(s)

No local laws within Ventura County expand either protected classes or housing covered under the FEHA.

National, state, or local laws do not protect individuals who, as a tenant, would be a direct threat to the health or safety of other individuals or who might cause substantial physical damage to others' property. It does protect individuals where the risk of property damage can be eliminated or significantly reduced by a reasonable accommodation due to a disability.

# Community Engagement

## AI Development Process

### Community Engagement

This AI Report has been developed to provide a summary of laws, regulations, conditions, or potential impediments that may have an effect on an individual’s or a household’s access to housing. As a part of this effort, the report incorporates the issues of residents, housing professionals, and service providers. Information collected from community stakeholders supplements other forms of data and is imperative for ensuring that Ventura County’s AI captures community needs. Over a period of three months, Ventura County’s community engagement efforts included six community meetings, six stakeholder meetings, three focus groups, two surveys (one administered to residents and another to stakeholders), and a 30-day public review period. The following sections detail the county’s process for engaging with the public and capturing relevant information from stakeholders to further develop the needs and goals outlined in the AI.

In addition, the County’s public outreach campaign included a general public relations component in which a project web page hosted by Ventura County, social media posts, and paper fliers were made publicly available to encourage public participation.

### Community Workshops

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

Table 1: Community Meeting Dates and Locations

<i>Jurisdiction</i>	<i>Date</i>	<i>Location</i>	<i>Language</i>
<i>Camarillo</i>	September 24	Camarillo Public Library 4101 Las Posas Rd Camarillo, CA 93010	English
<i>Thousand Oaks</i>	September 25	Newbury Park Library 2331 Borchard Road Newbury Park, CA 91320	English
<i>Simi Valley</i>	September 26	Simi Valley City Hall 2929 Tapo Canyon Road Simi Valley, CA 93063	English

<i>Jurisdiction</i>	<i>Date</i>	<i>Location</i>	<i>Language</i>
<i>Ventura County</i>	October 1	E.P. Foster Library 651 E Main St Ventura, CA 93001	English
<i>Oxnard</i>	October 2	Oxnard Public Library 251 South A Street Oxnard, CA 93030	English & Spanish
<i>San Buenaventura</i>	October 3	Ventura City Hall 501 Poli St Ventura, CA 93001	English & Spanish

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

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

- ***Budget Exercise.*** This activity presented participants with twelve program areas (and one “Other” option) that meet the needs of various segments of the community from housing-oriented services to investing in economic development. With an imaginary community development budget of \$100, participants were asked to allocate funds among the range of programs as they saw fit. The only requirement was that they must allocate all the funds.
- ***Priority Needs Exercise.*** This activity presented participants with a sheet of paper listing seven topic areas representing community needs such as blight removal, improvements to the quality of housing, and providing services to homeless populations. Individuals were given four stickers: two green and two red. Residents were instructed to put red dots next to the topics they perceive as most important for the neighborhood where they live and green dots next to the needs that are most important for the community at large. Participants could place both of their red or green dots next to the same topic area.
- ***Share-Your-Thoughts Exercise.*** This activity anonymously gathered participant comments, concerns, and general feedback on housing and neighborhood changes in the community over time. Individuals were given three post-it notes and presented with a list of policy ideas or proposals for their community. Participants were then instructed to attach their comments onto descriptions of the policy ideas and proposals affixed to the wall.

### ***Stakeholder Focus Groups***

Ventura County also facilitated three focus groups with stakeholders to gather detailed information on three topic areas: housing, community services, and homelessness. Stakeholders invited to participate in these focus groups included representatives from local housing authorities, advocacy

organizations, housing finance and development organizations, and service providers working on behalf of target populations including the homeless, seniors, and families with children. The objective was to give stakeholders the opportunity to share their fair housing concerns and discuss neighborhood needs and priorities. Invitations were mailed to nearly 50 local agencies.

Table 2 presents the dates and locations for each focus group.

**Table 2: Focus Group Dates and Locations**

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

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

### *Survey*

In addition to facilitating meetings with residents and stakeholders, the county created two surveys to collect information on public concerns and perceptions of fair housing in Ventura County. Using the online platform Survey Monkey, the county administered one survey for residents (“Community Survey”) and another for identified stakeholders (“Stakeholder Survey”).

The County notified residents about the survey through several methods, including handouts and flyers, social media posts, and an online webpage hosted by Ventura County. Furthermore, the Resident Survey was available in English and Spanish.

The same organizations who were invited to participate in the stakeholder meetings and focus groups were also invited via email to complete the Stakeholder Survey.

The resident survey included 17 questions on topics including the respondent’s current housing situation and satisfaction with their own neighborhood, as well as their thoughts on community development goals, funding prioritization, and the extent of housing discrimination and displacement in Ventura County. The stakeholder survey included 40 questions on topics including the populations targeted for community services, severity of current needs in the community, existing barriers to affordable housing, and thoughts on community development goals and prioritization.

### *Public Review*

As part of its outreach efforts, the county held a public comment period from January 21, 2020 through April 24, 2020. During this time, the draft AI was made available for public comment.

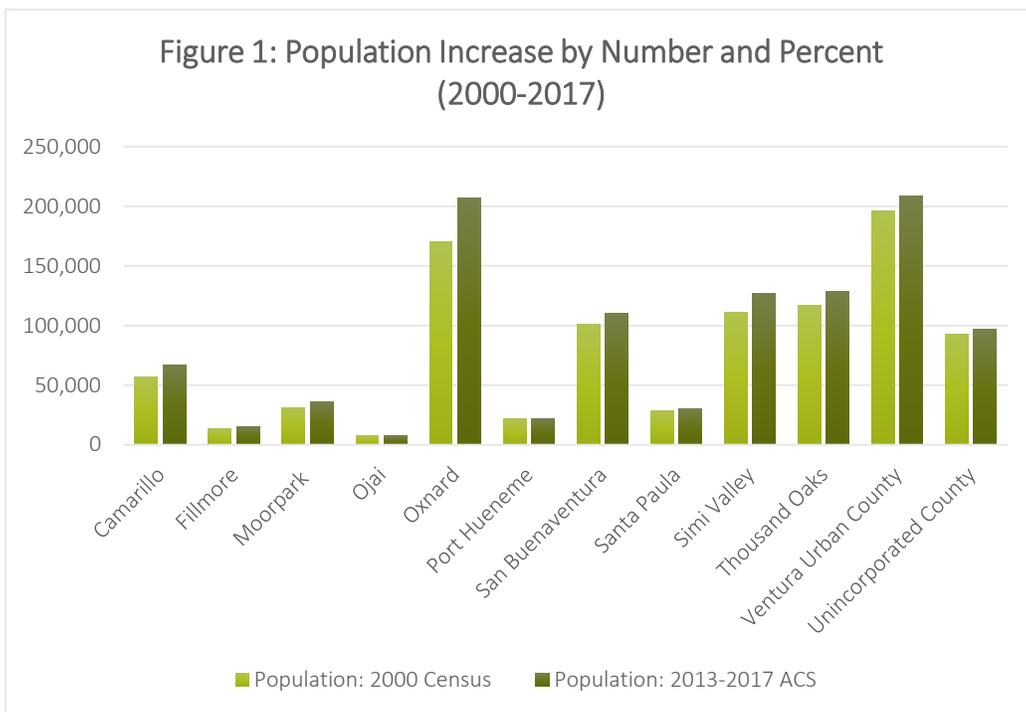
# Demographic and Housing Market Analysis

## Population Trends

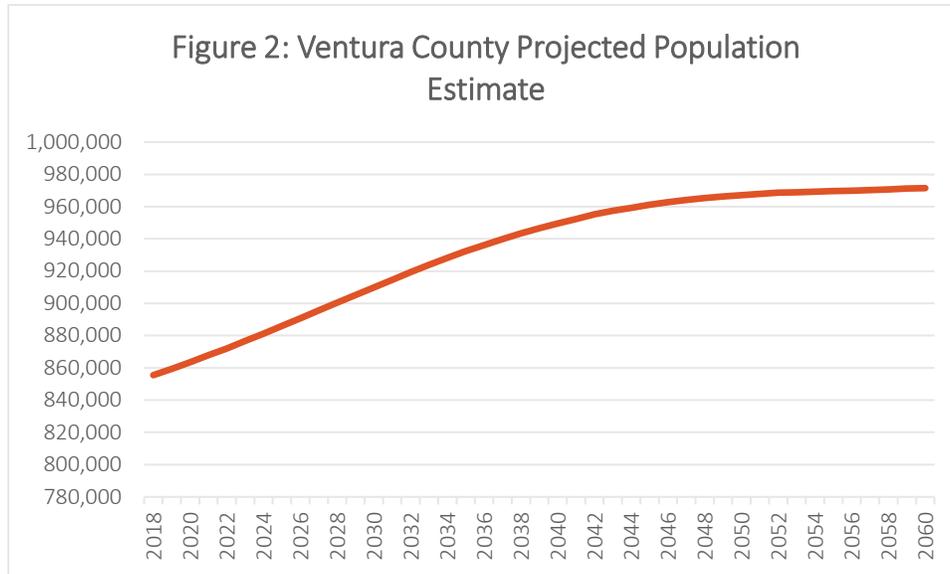
### Settlement Patterns

Ventura County is a diverse area that is home to 840,830 people and comprised of 268,970 households. The County is located northwest of Los Angeles County and the Los Angeles Metropolitan Statistical Area. The County is comprised of over 1,800 square miles, though just over 50 percent of this land is undeveloped and comprises a sizeable portion of the Los Padres National Forest. Since the middle of the 20<sup>th</sup> century, the County has grown significantly as households moved from Los Angeles to find more affordable housing stock, scenic rural land, and lower-density neighborhoods. This growth impacted the entire County but has been most concentrated in East County. The largest population centers within the County continue to reside in areas close to the Route 101 corridor.

Since 2000, the County has gained population in most cities and the unincorporated area, with the largest population increase in the City of Oxnard. By the year 2060, the California Department of Finance estimates that there will be 971,456 people in the County, an increase of over 100,000 people.



Source: 2000 US Decennial Census, 2013-2017 ACS



*Source: State of California Department of Finance County Population Projections (2010-2060): County Population by County (1-year increments) Baseline 2016*

### *Race/ Ethnicity*

Ventura County is racially and ethnically diverse. Between 1980-2010, people who are Hispanic or non-White rose from 28 percent to 51 percent of the population. Within the same period, the Hispanic population increased from 20 percent to 40 percent of the County population. Likewise, the Asian and Pacific Islander population rose from 3 percent to 7 percent of the County population.

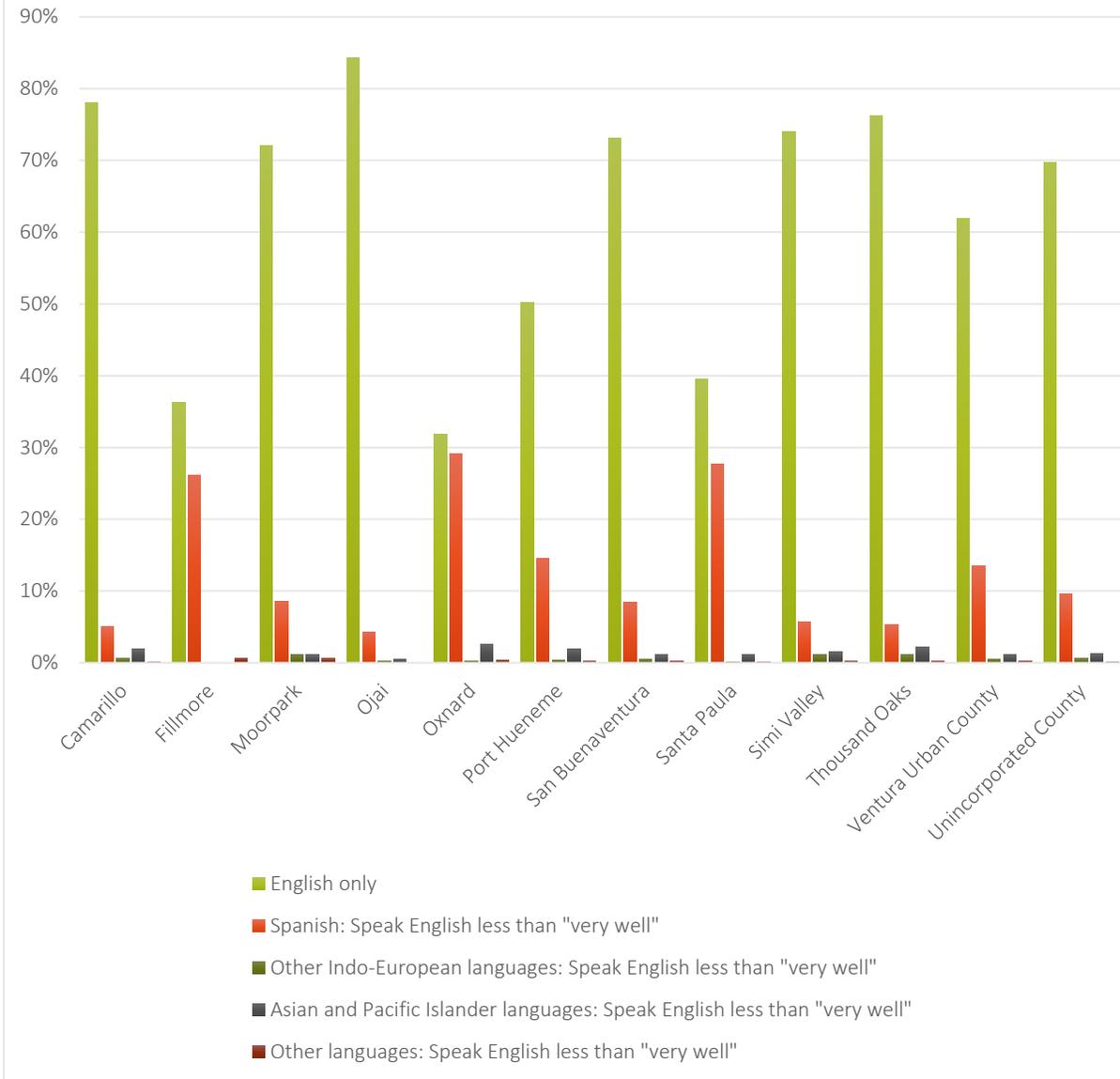
The population of Ventura County identifying as of Asian descent is currently 7 percent.

Today the Hispanic population of Ventura County is just over 40 percent, though individual census tracts range from 5 to 97 percent. The resident population of Oxnard and the center of the County, through the cities of Santa Paula, Fillmore, and Piru, is a Hispanic majority. Oxnard has the highest overall Hispanic population of the HUD entitlement communities within Ventura County at 74 percent and Thousand Oaks has the lowest at 18 percent. The northern and far southeastern areas of Ventura County are predominantly non-Hispanic.

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

Though many people in Ventura County are proficient in English, there are some cities with a high percentage of residents who report speaking English “less than very well”. Communication with the general public in these areas need to be particularly aware of the language needs of these residents. English language education services may also be needed to help non-English-speaking residents enter the workforce or increase opportunities for higher earnings.

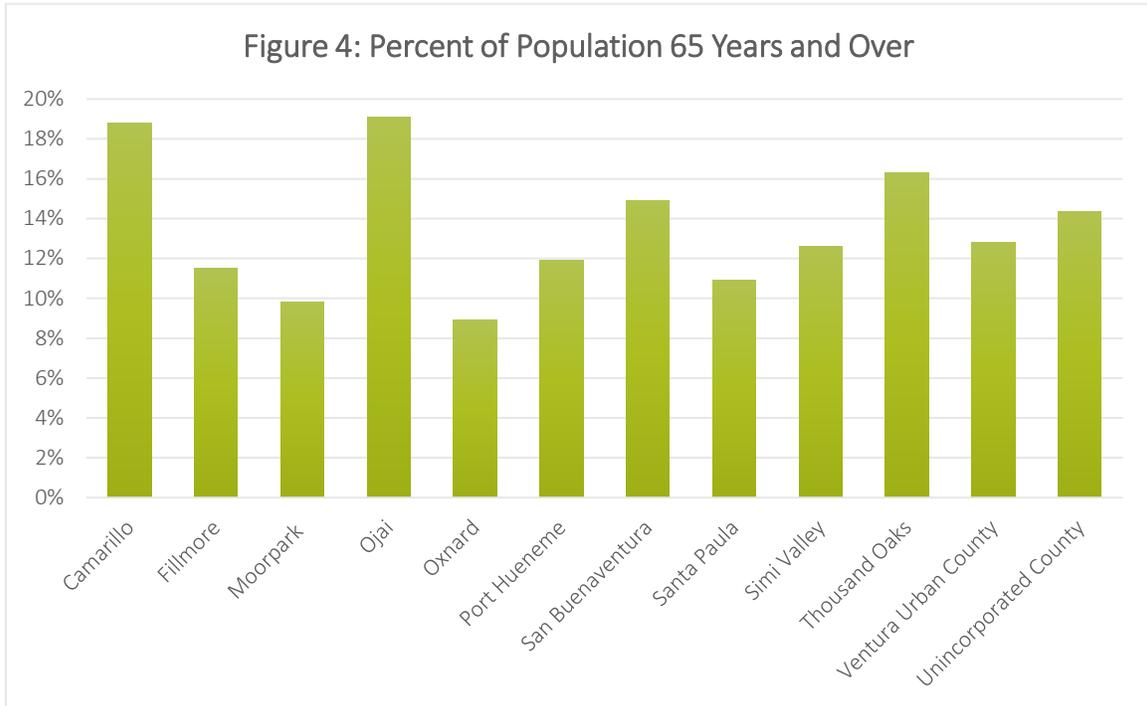
Figure 3: Primary Language of Population Over 5 Years Old



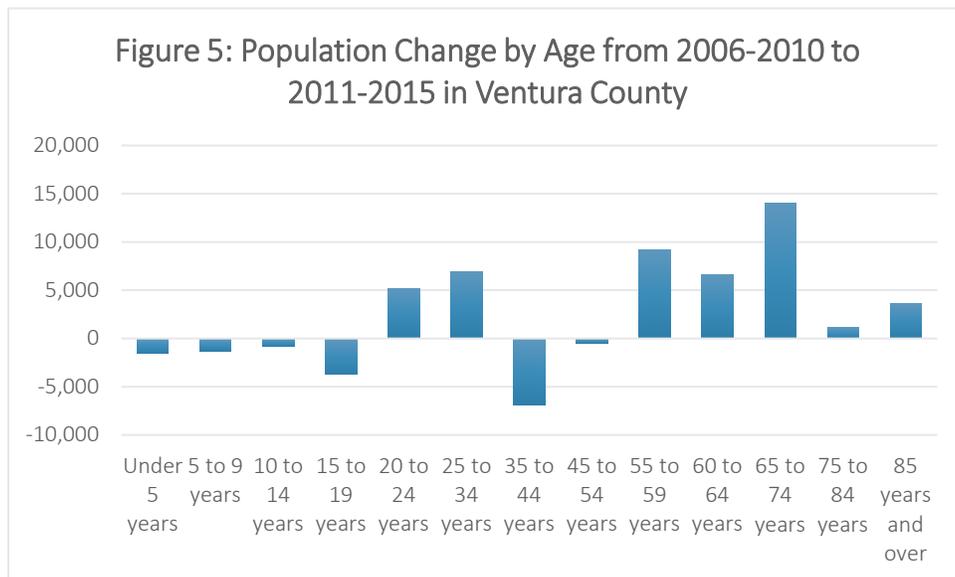
Source: 2011-2015 ACS

## Age

About 13 percent of Ventura County residents are currently over age 65 (“seniors”). The percentage of the County population over age 55 has increased in recent years – increasing by more than 30,000 residents since the 2006-2010 ACS 5-year estimation period- and is projected to increase considerably in the next 20 years by the California Department of Finance. In the same time period, the overall number of young people in the County under age 30 is projected to decrease.

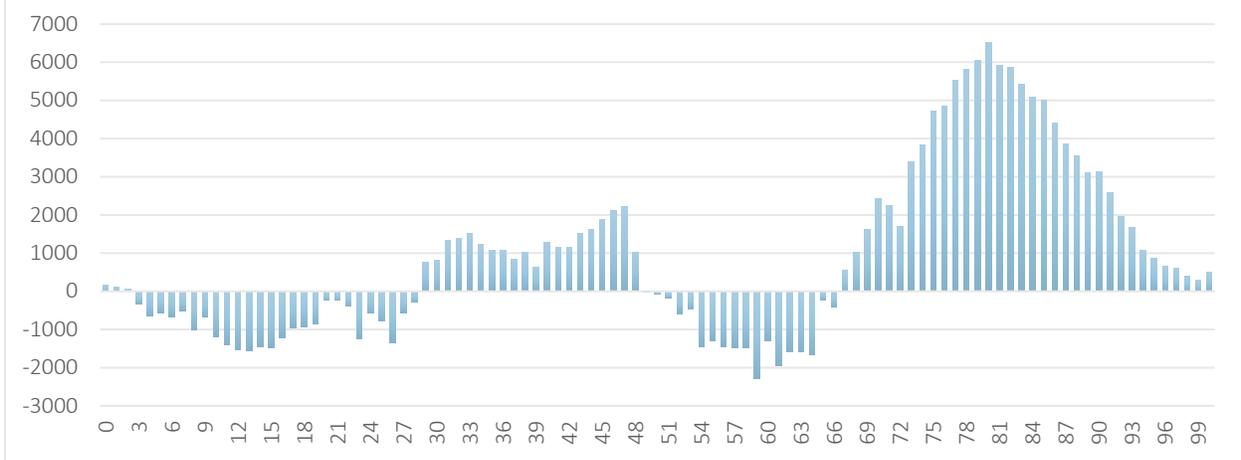


Source: 2011-2015 ACS



Source: 2006-2010 ACS, 2011-2015 ACS

Figure 6: Projected Population Change by Age from 2019 to 2040 in Ventura County

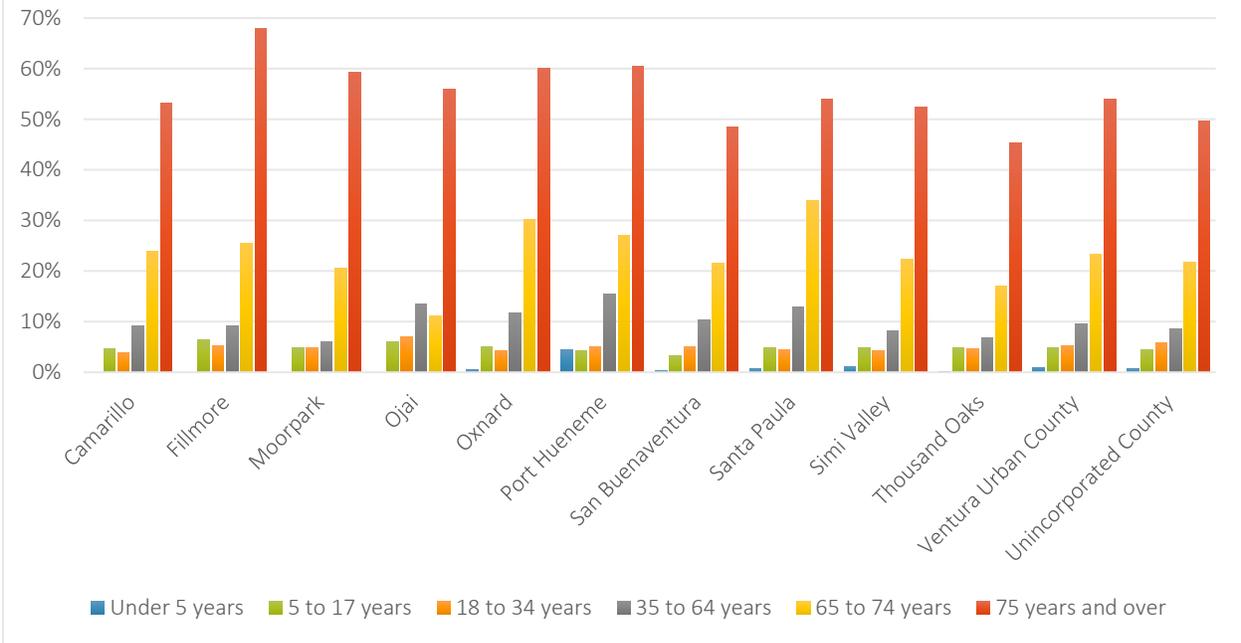


Source: State of California Department of Finance County Population Projections (2010-2060): County Population by Age (1-year increments) Baseline 2016

## Disability

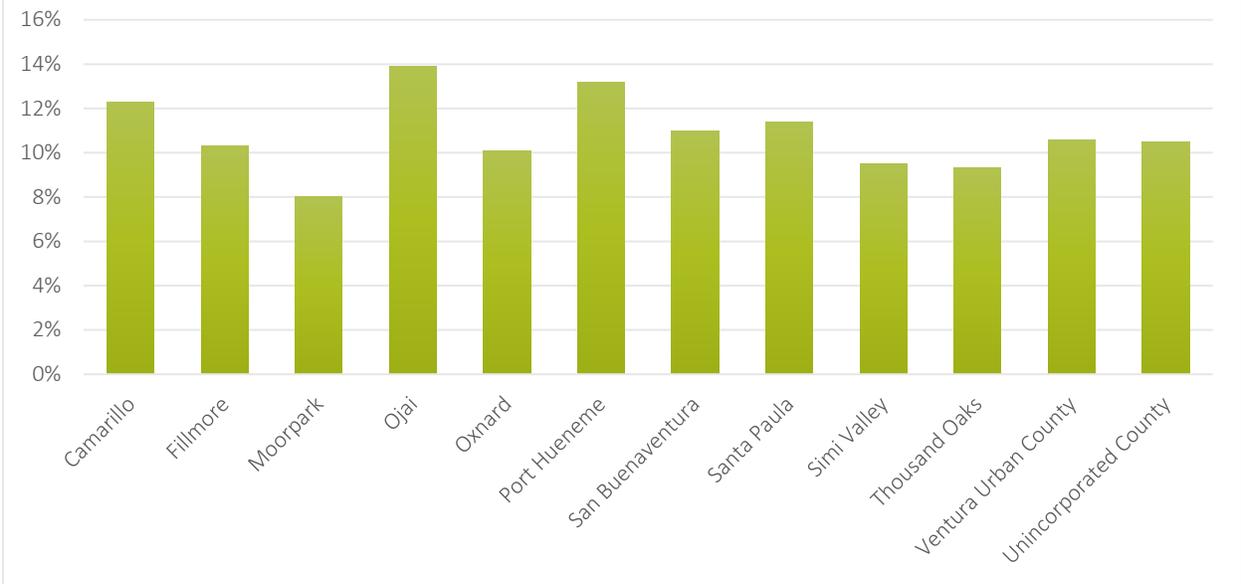
Residents reporting having some sort of disability is high in the senior population (over age 65) which, in areas with a high number of seniors, indicates a high need for specific services and disability accommodations (changing a rule or policy for a person based on disability) and modifications (changing a physical structure for a person based on disability). Disability accommodations and modifications may be needed in any number of venues like rental and homeowner housing, government service counters, community centers, and walkways. Services in demand for with disabilities include meal programs, home care and medical services, transportation, and other social services. Subsidies to provide these services to low- and moderate-income residents are particularly needed in these areas.

Figure 7: Population With a Disability by Age and Municipality



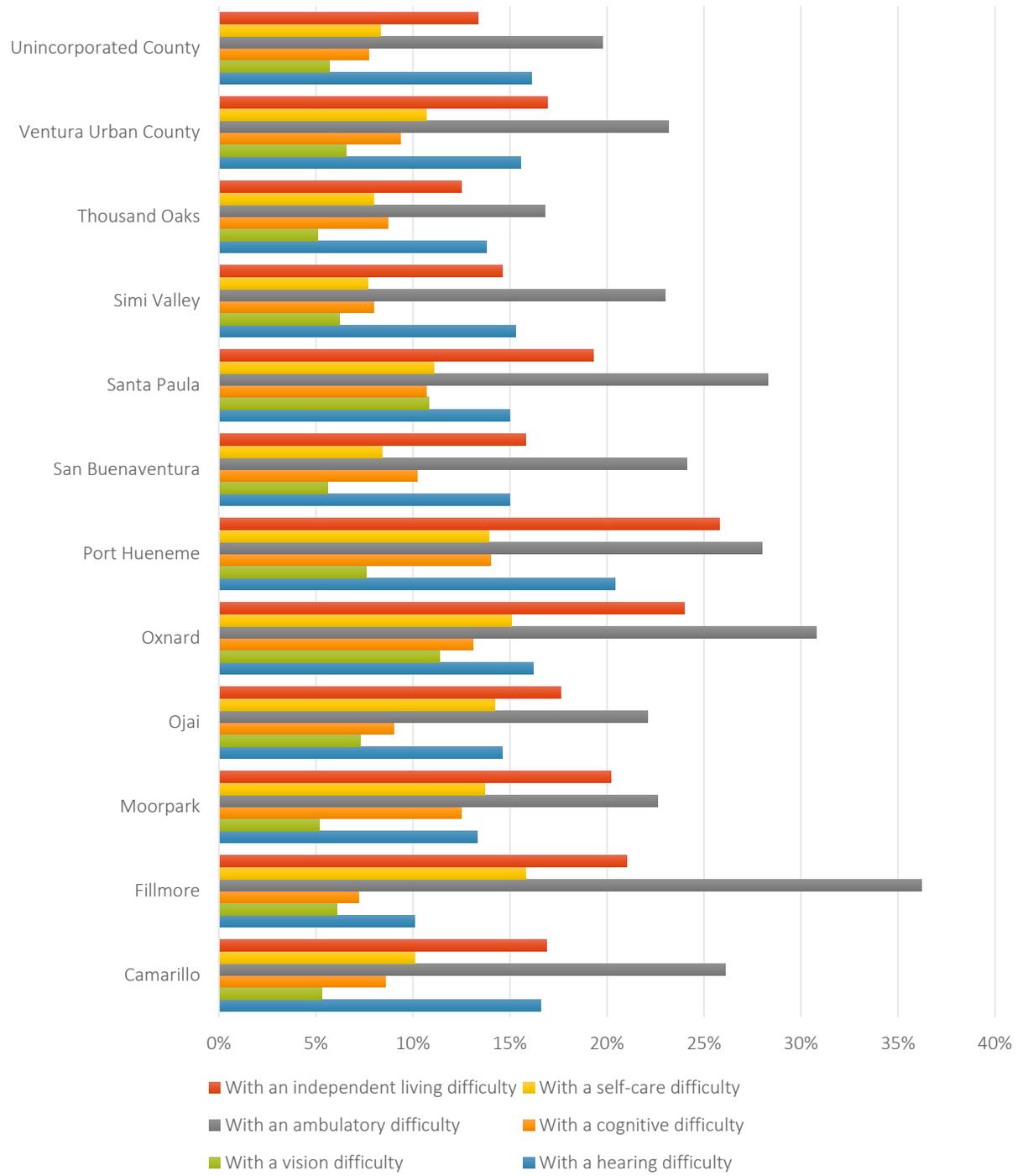
Source: 2011-2015 ACS

Figure 8: Total Population Percent With a Disability



Source: 2011-2015 ACS

Figure 9: Population With a Disability by Disability Type:  
Population 65 Years and Over

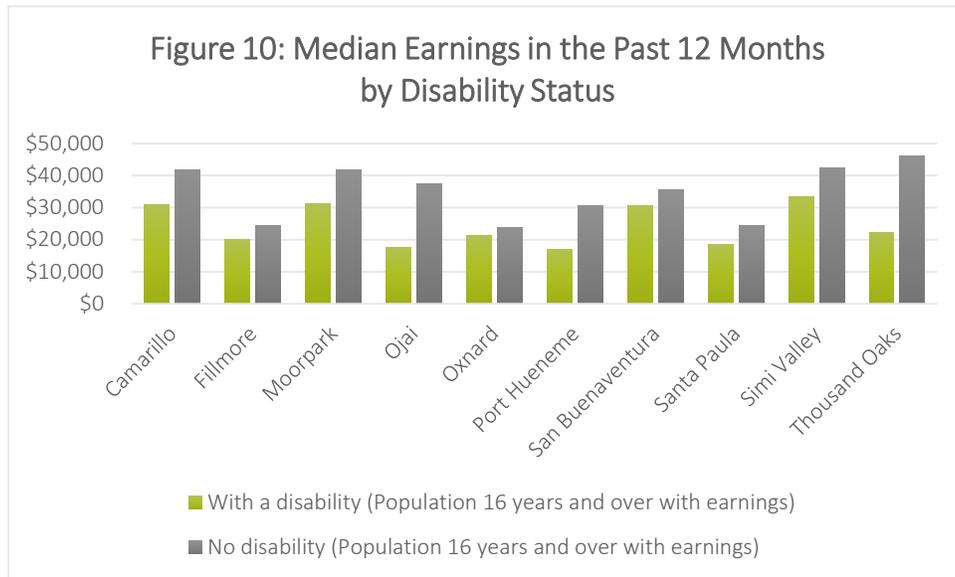


Source: 2011-2015 ACS. People may have more than one type of disability; percentages may total over 100%.

## Income Trends

### Disability and Income

The median annual earning for a person with a disability in Ventura County is \$23,642. With no disability, median annual earning is \$32,013, a difference of more than ten thousand dollars annually. (2012-2016 ACS)



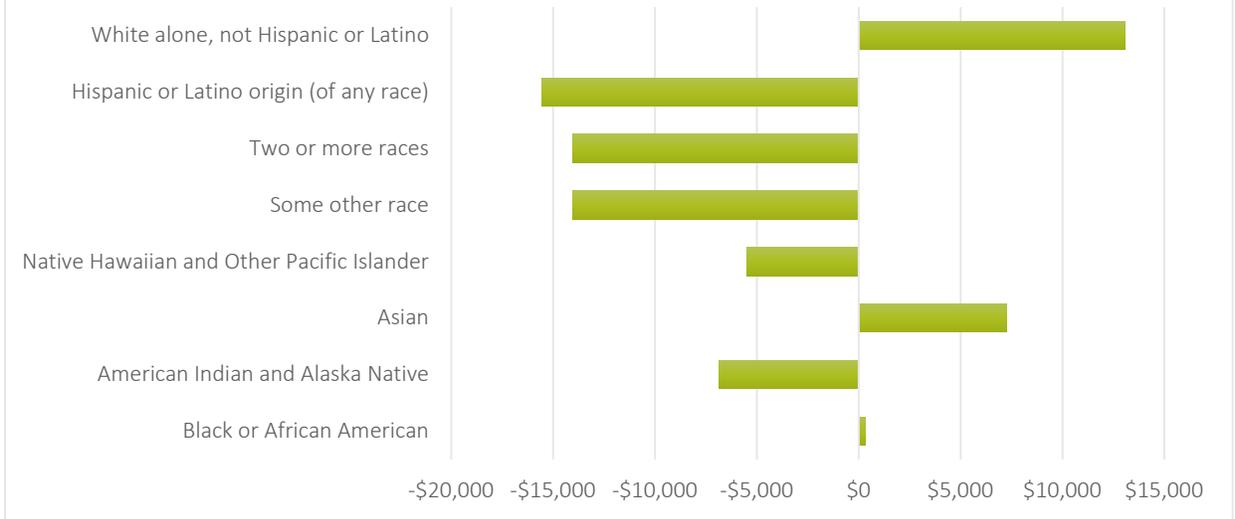
Source: 2012-2016

### Race/Ethnicity and Income

Living wage advocates have pushed for a \$15/hour minimum wage nationwide. Ventura County's current cost of living makes a living wage higher than the suggested nationwide minimum. Those making less than \$15/hour in Ventura County struggle to afford basic needs. In 2015, 87 percent of the county's White population earned at least \$15/hour, the highest percent among racial and ethnic groups, while 54 percent of the Latino population earned at least this amount, the lowest percentage of all groups. Of foreign-born Latinos, only 40 percent earned at least \$15/hour. Foreign-born workers of other races and ethnicities make close or more than others who are U.S. born in their population group (National Equity Atlas).

The mean per capita (average per person) annual income in Ventura County is \$33,435. Residents who are White (and not Hispanic or Latino) and Asian residents make more than the County median per capita income. White and not Hispanic or Latino residents make the most above the County median at \$13,079 more per person. All other racial and ethnic groups make less, with Hispanic or Latino residents making an average of \$15,553 less per person annually.

**Figure 11: Difference from Mean Per Capita Income by Race and Ethnicity in Ventura County**

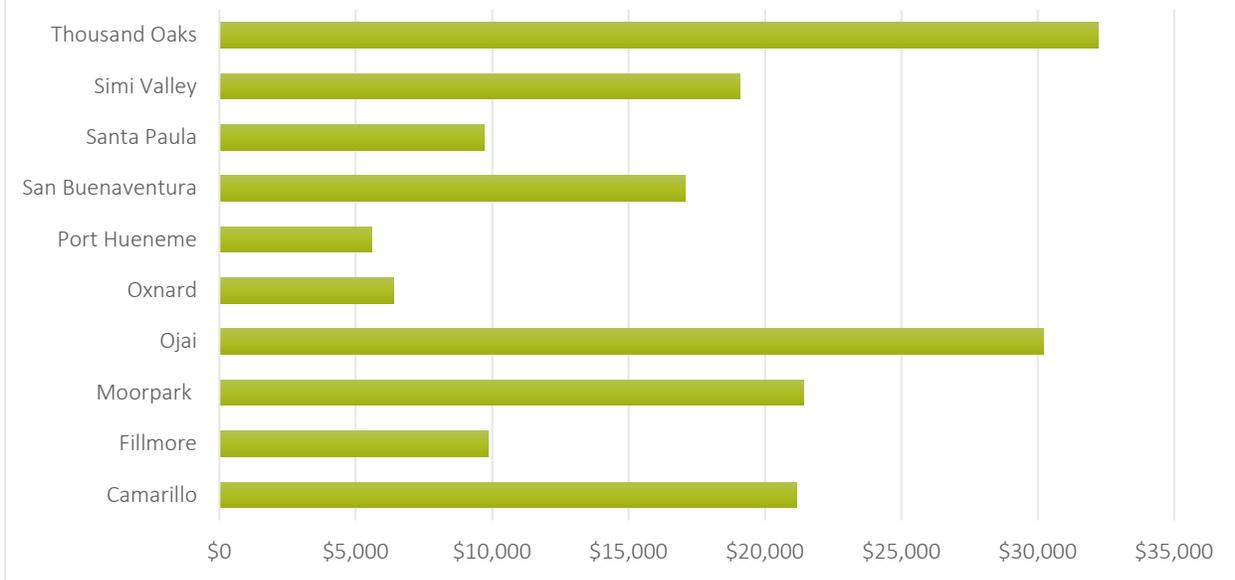


Source: 2011-2015 ACS

### Gender and Income

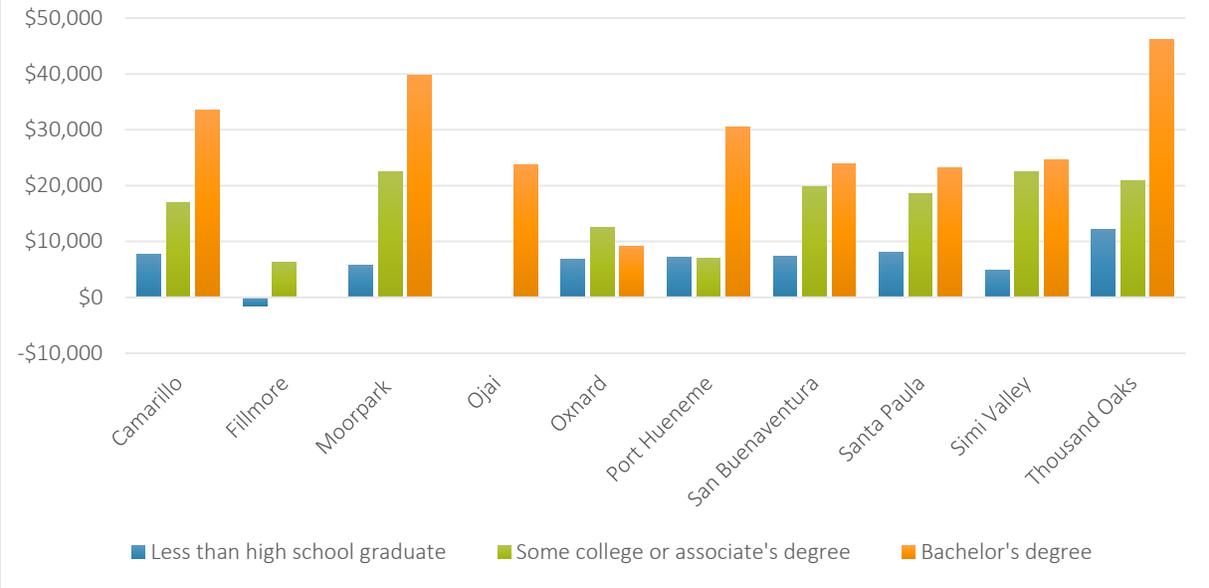
Male residents of Ventura County earn more money than female residents of Ventura County in all cities. The wage gap is most pronounced in Thousand Oaks and Ojai. When educational attainment is taken into account, the wage gap widens as education increases in all cities except Oxnard.

**Figure 12: Male Median Earnings Above Female Median Earnings for All Educational Attainment in Dollars in Ventura County**



Source: 2012-2016 ACS. Data unavailable for Unincorporated County.

Figure 13: Male Median Earnings Above Female Median Earnings by Educational Attainment in Dollars in Ventura County



Source: 2012-2016 ACS. No data is available for Ojai "Less than high school graduate" and "Some college or associates degree" Data unavailable for Unincorporated County.

## Segregation Indices

### R/ECAP

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) is a designation by HUD to measure areas where both race or ethnicity and poverty overlap, a sign of unequal housing opportunity on a population scale. A census tract can be designated as a R/ECAP when more than half the population is non-White and either 40 percent or more of the population is in poverty or the tract's poverty rate is greater than three times the average poverty rate in the area.

Ventura has seven census tracts designated as R/ECAP (in five contiguous areas) located in the cities of San Buenaventura, Santa Paula, Oxnard, and Port Hueneme. These tract numbers are: 4506, 600, 3201, 9100, 5004, 4503, 2200. These designations will likely be updated some time after the 2020 U.S. Census.

### Race and Ethnicity Change

The race and ethnicity of the Ventura County population has changed considerably since 1980. In 1980, non-Hispanic Whites made up 73 percent of the population in the county. By 2010, the same group made up 49 percent of the population. People who consider themselves non-Hispanic and Black stayed steady at two percent between 1980 and 2010, while the Asian population rose from three percent to eight percent. Hispanic residents of any race rose from 21 percent of the population in 1980 to 40 percent of the population in 2010.

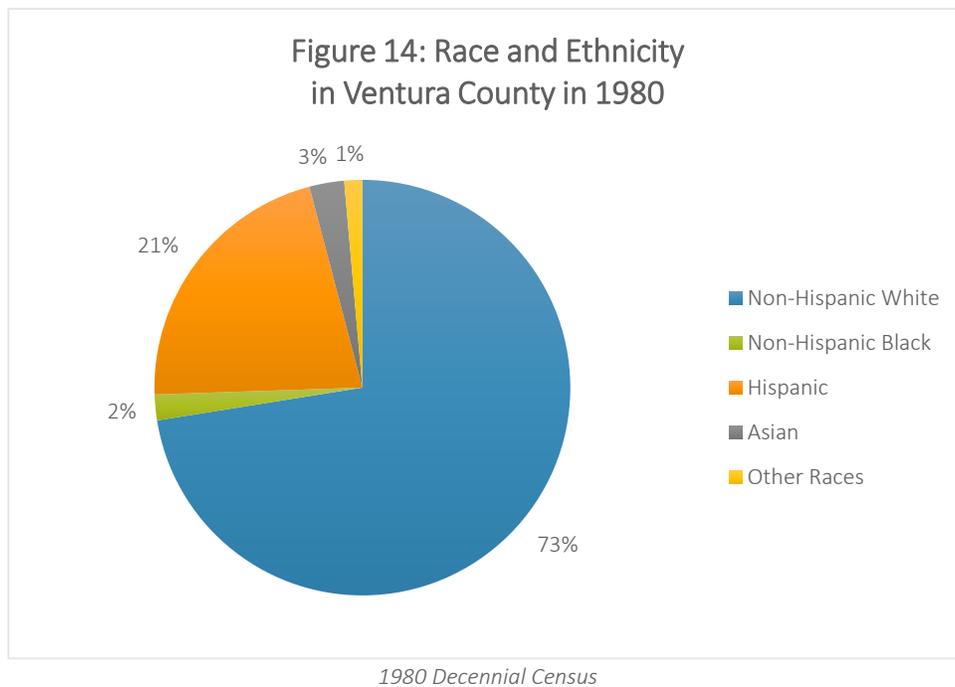
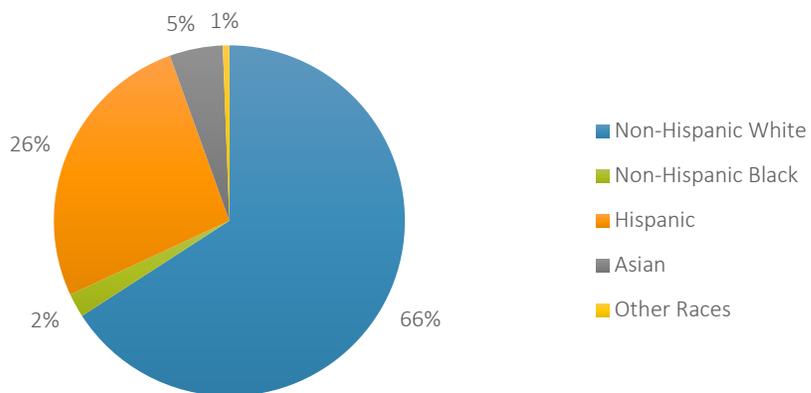
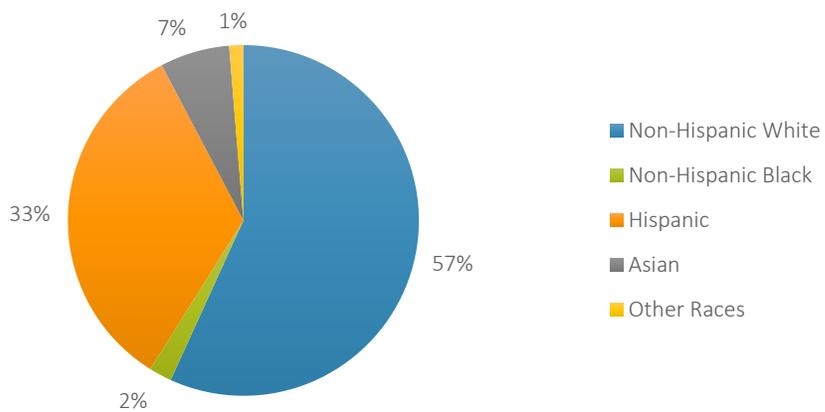


Figure 15: Race and Ethnicity in Ventura County in 1990

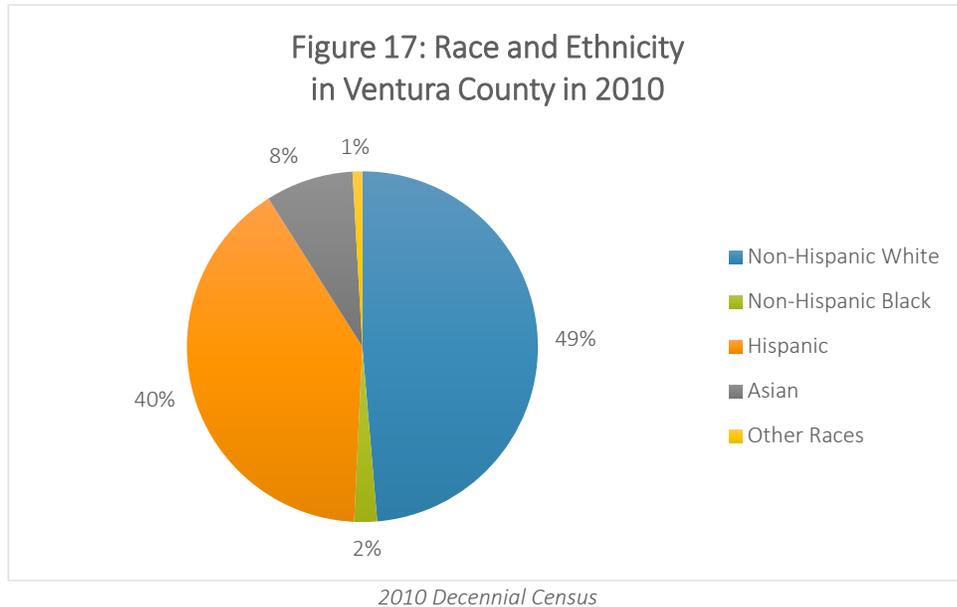


1990 Decennial Census

Figure 16: Race and Ethnicity in Ventura County in 2000



2000 Decennial Census

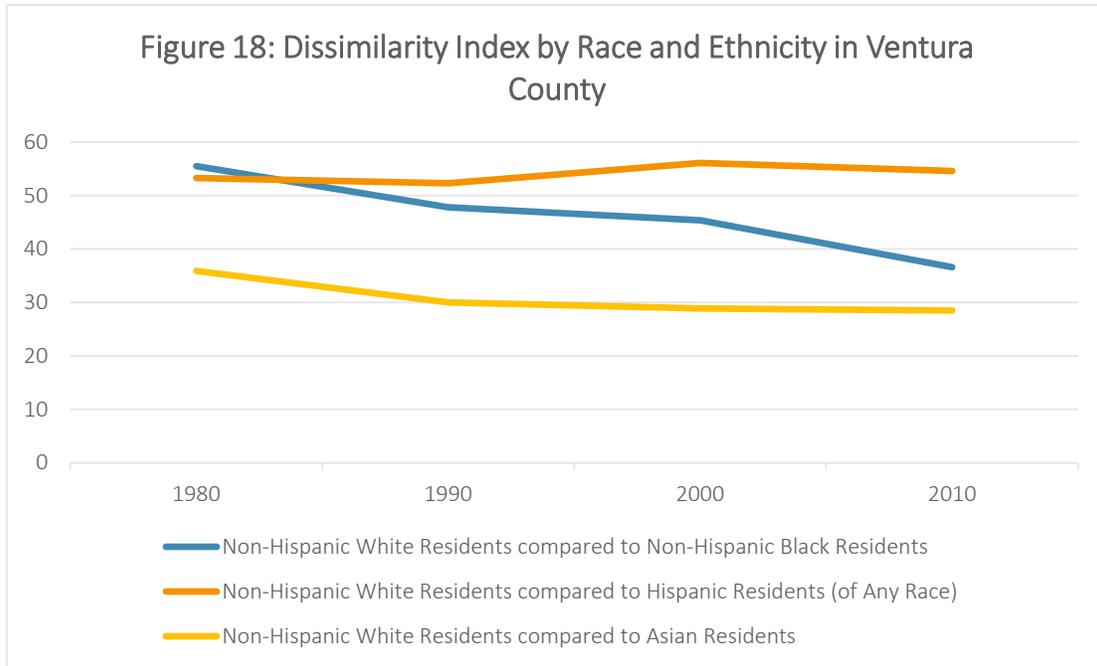


### *Index of Dissimilarity*

The dissimilarity index is a measure of whether members of one group are located evenly across census tracts in the county. The value of this index can be between 0 and 100, with low values indicating a low amount of segregation and high values indicating a high amount of segregation. The exact value is the percent of people who would need to move census tracts for the groups to be evenly distributed within the county. For example, if the county's White-Asian dissimilarity index were 40, 40 percent of Asian people would need to move census tracts to make the White and Asian populations evenly distributed within the county. Note that the dissimilarity index accounts only for relative location and not incomes or housing and neighborhood quality within a census tract.

Non-Hispanic White and non-Hispanic Black populations have become more integrated within the county since 1980.

The dissimilarity index between Non-Hispanic White and Hispanic people of all races stayed constant within Ventura County between 1980 and 2010, indicating the large increase in the population identifying as Hispanic has been relatively proportional across the county compared to the 1980 distribution by Ethnicity, though geographical integration has not improved over time.

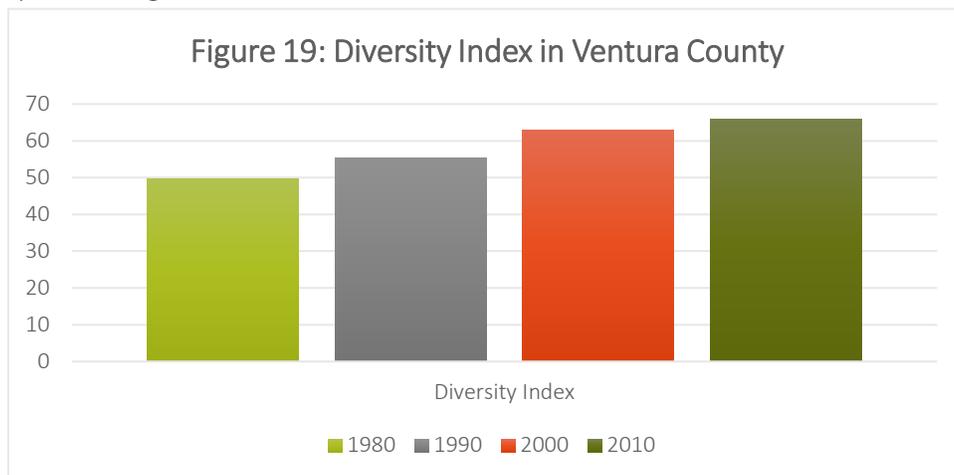


Source: *Diversity and Disparities, American Communities Project, Brown University, Oxnard-Thousand Oaks-Ventura MSA 1980, 1990, 2000, 2010 Decennial Census*

### Diversity Index

The total diversity of the county’s population can be measured using the diversity index, which shows how far a community’s population is from being all of one group (homogeneity) on a scale of 0 to 100.

A measurement of 100 would indicate a very diverse community with equal numbers of people in given ethnic and racial groups. A measurement of zero would indicate an area with no diversity, or all members belonging to the same racial or ethnic group. The diversity index for Ventura County has been steadily increasing since 1980 and was over 66 in 2010.



Source: *Racial and Ethnic Diversity 1980-2010, American Communities Project, Brown University, Oxnard-Thousand Oaks-Ventura MSA*

## *Home Value Segregation Index*

The research arm of housing information company Trulia compiles an index to measure the diversity of housing values in an area. The Home Value Segregation Index measures the share of neighborhoods that contain housing in the lowest and highest tiers compared to the median price of a home.

There is also a strong correlation between racial segregation in metros and housing values. As home values become segregated in a market, racial segregation increases.

A Home Value Segregation Index is available for the county, though not individual cities. In 2016, Ventura County was the second highest ranking metro area for equal housing values in the United States. The County was also among the top ten metros with the largest decrease in home value segregation between 2011 and 2016, falling from 29.19 to 17.11. This may be due to prices rising in formerly low-priced areas of the county.

## *GINI Index (GINI Coefficient)*

The Gini Index is a measure of income inequality within a given area. The value describes the dispersion of income and ranges from 0, which would indicate perfect income equality in the area (where everyone receives an equal share), to 1, perfect inequality in the area (where only one recipient or group of recipients receives all the income).

The Ventura County GINI Index value of .45 is only slightly lower than the State of California value of .49. The lowest GINI Index value in the county is Fillmore (the lowest income inequality) and the highest is Ojai (the most income inequality).

## *Index of Disparity*

An index created by Race Counts in California summarizes overall equity in outcomes between racial groups. When the index values are calculated they can be used to rank and compare counties in California. To compare counties, Index of Disparity is averaged across indicators to give a total score for each county by issue area (RACECOUNTS.org).

All counties are ranked on a scale of one to four. One indicates high racial disparity and low performance (e.g. low test scores) in the county. This indicates a large problem with race inequity in the county. Two indicates high racial disparity and high performance (e.g. high test scores). Three indicates that racial disparity is low but that the county also has low performance. Four indicates that racial disparity is low and that the county has high performance in that issue. This is the best ranking and racial disparity is minimal.

The indicators used for each issue are as follows:

Crime and Justice: Truancy arrests, curfew arrests, perception of safety, fatalities from police encounters, incarceration, and access to reentry services. The Ventura County index value is 1.

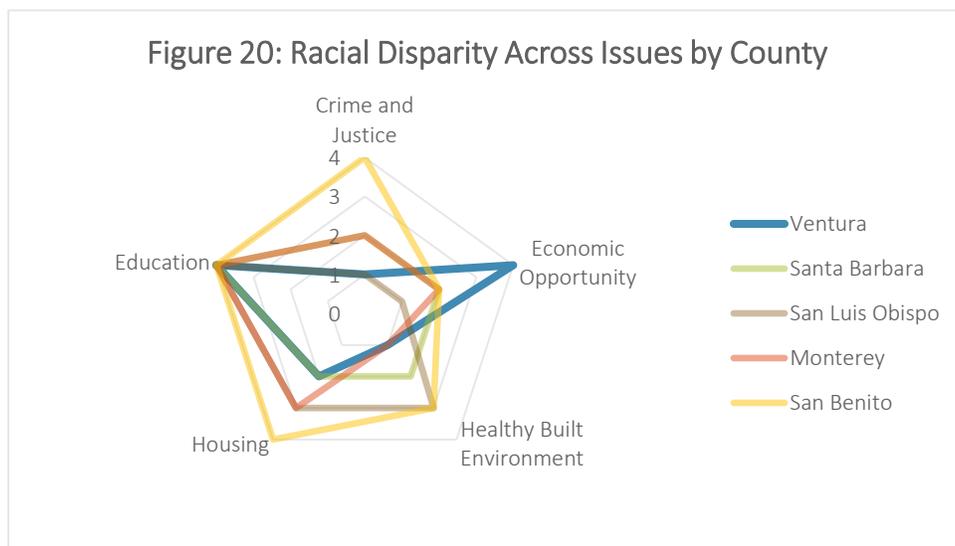
Economic Opportunity: Employment, median household income, below federal poverty level, workforce in professional and managerial positions, internet access, denied mortgage applications, commute time to work, and business ownership. The Ventura County index value is 4.

Healthy Built Environment: Park access, commute time for public transportation users, drinking water contaminants, toxic release from facilities, and proximity to hazards. The Ventura County index value is 1.

Housing: Income left after housing costs (owner), income left after housing costs (renter), foreclosure rate, loan types/subprime, housing quality, and homeownership. The Ventura County index value is 2.

Education: High school graduation, math proficiency, English proficiency, school discipline, diverse effective teachers, and access to early childhood education programs. The Ventura County index value is 4.

Ventura was ranked against all California counties using this scale for the five indicators. Its score is given for each indicator and presented with indicators from neighboring counties.



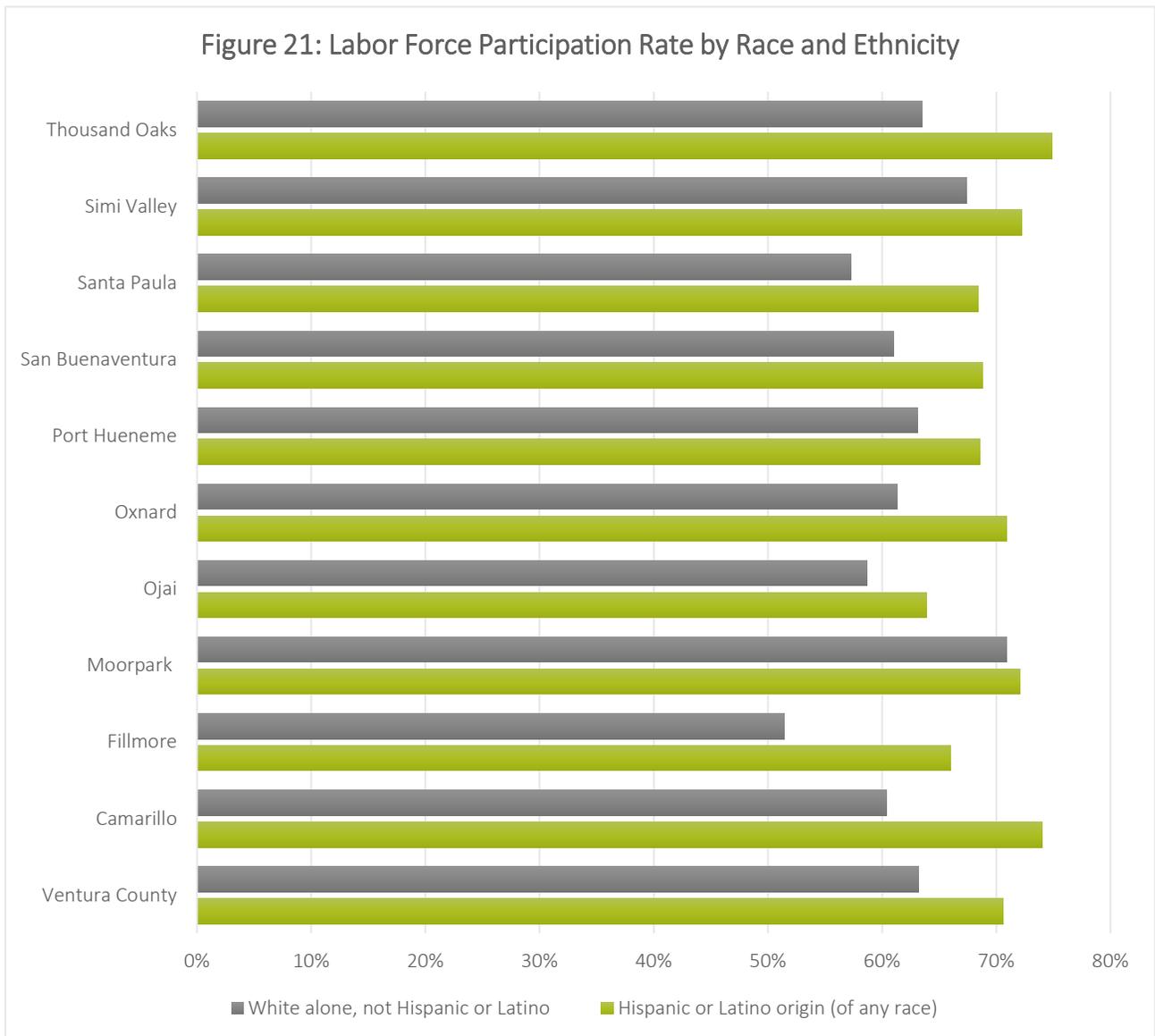
Source: RACECOUNTS.org 2019

# Employment Trends

## Employment

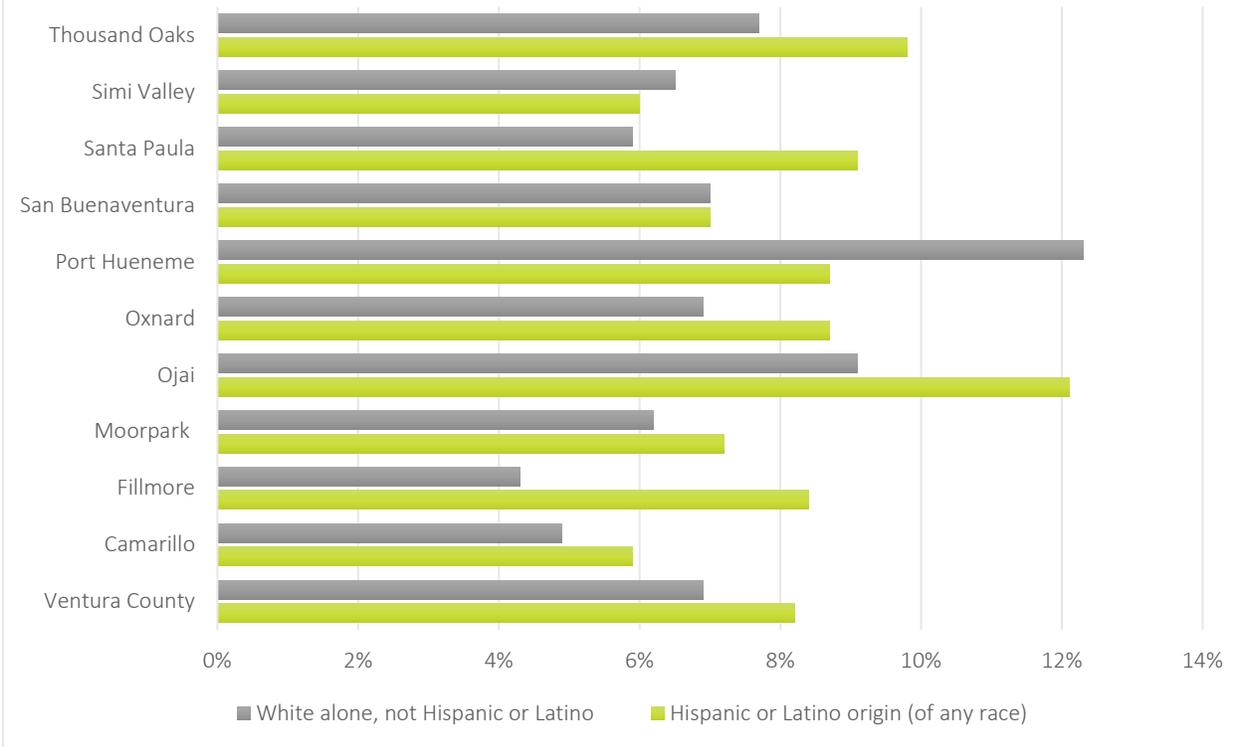
The “labor force participation rate” is the number of people available for work as a percentage of the total population. In Ventura County, the labor force participation rate is higher for residents who are Hispanic or Latino than those that are White and not Hispanic or Latino in all jurisdictions. This may be due to the number of senior, retired residents in the County who are out of the workforce.

The “unemployment rate” is the share of that labor force that does not have a job. In all but one Ventura County jurisdiction (Port Hueneme), the unemployment rate is higher for Hispanic or Latino residents than White and not Hispanic or Latino residents.



Source: 2012-2016 ACS. Data unavailable for Unincorporated County.

Figure 22: Unemployment Rate by Race and Ethnicity



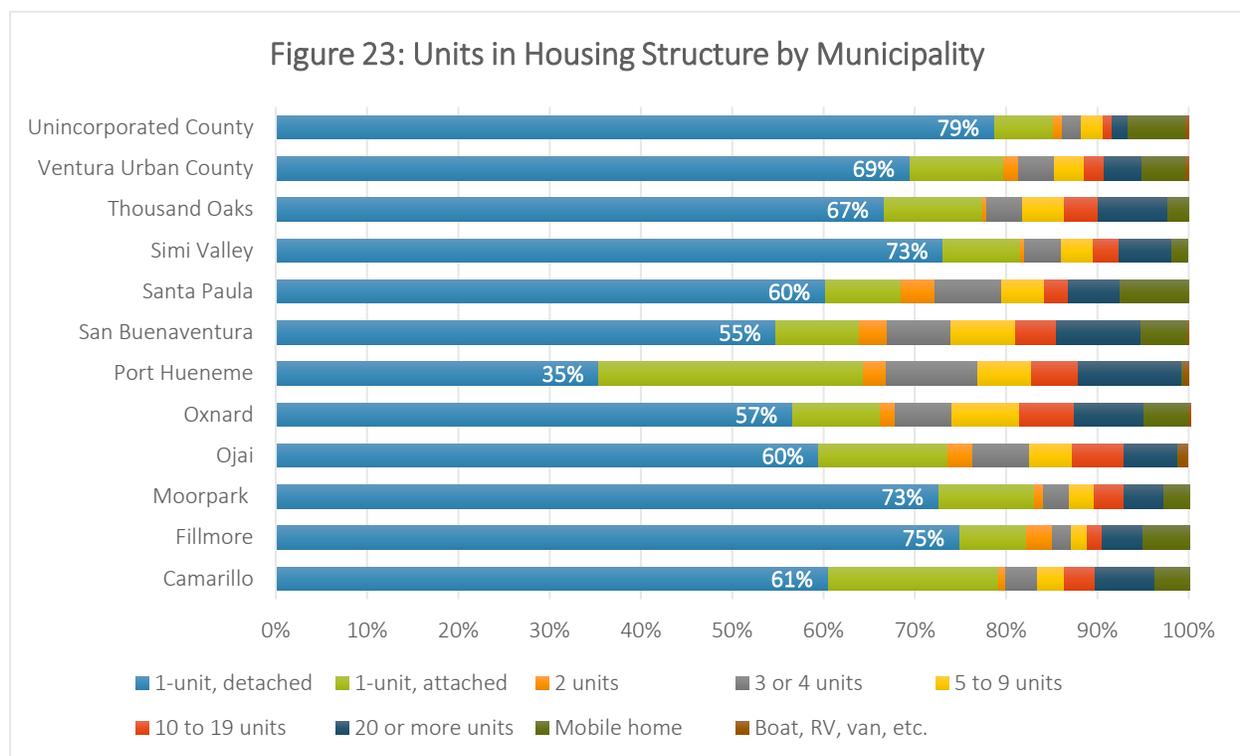
Source: 2012-2016 ACS. Data unavailable for Unincorporated County.

## Housing Trends

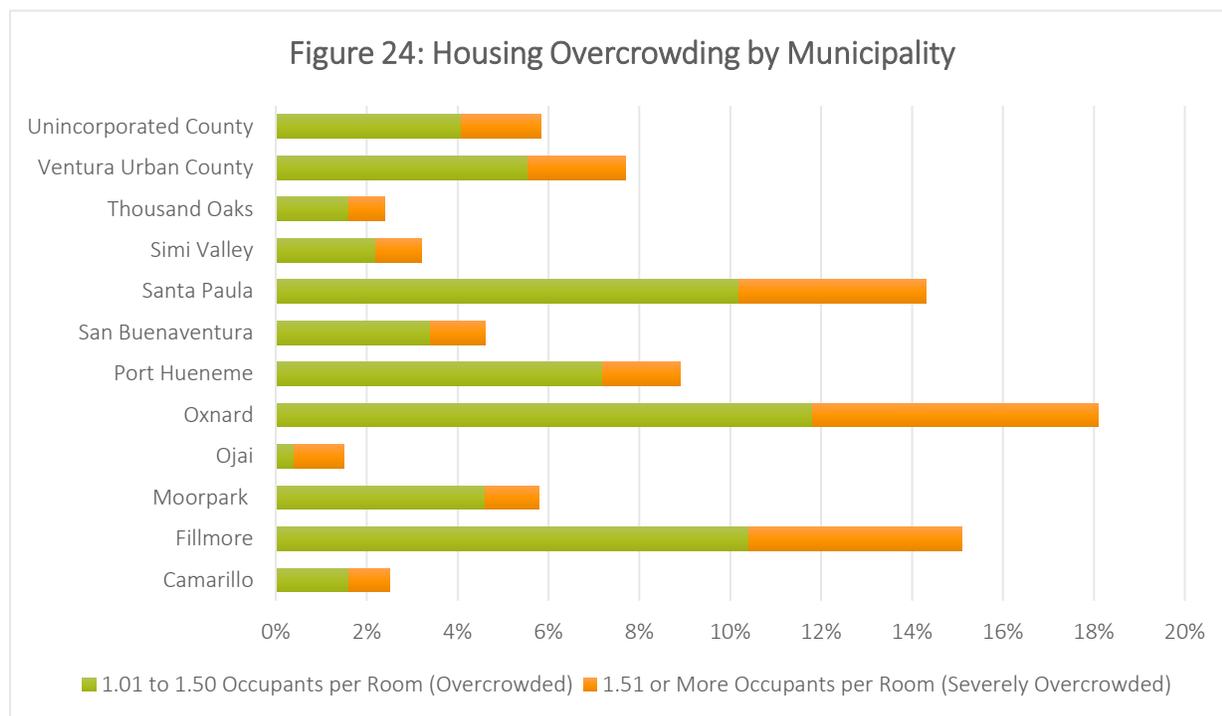
### Housing Density

Increasing housing density (the number of housing units within a given area) is beneficial to a city in increasing the number of people living in a certain area, such as a commercial district, transportation hub, or main street area. Higher housing density can also reduce housing costs if the new units are constructed with the objective of a lower rental or ownership price point or the number of units that are constructed are sufficient enough to meet housing market demand. Increasing housing density can come with undesirable effects, too, such as an increase in automobile traffic, community service use, utility demands, and an increased chance of negative residential neighbor interactions like noise complaints.

Most housing in the Ventura County jurisdictions is single-family, detached housing. Port Hueneme is the exception with this form of housing making up only 35 percent of the City's housing stock. Simi Valley, Moorpark, Fillmore, and the Unincorporated County areas all have more than 70 percent of their housing stock in this form.



Related to housing density is occupancy density, or the number of people sharing a housing unit. If there is more than one occupant per room of the house (not including rooms like bathrooms and porches) the housing is considered “overcrowded”. More than 1.5 occupants per room is considered “severely overcrowded”. For example, two people living in a one-bedroom apartment with a separate kitchen and living room (three rooms total) would have .67 occupants per room and the housing would not be considered overcrowded. 5 people living in the same one-bedroom apartment would have 1.67 occupants per room and the housing would be considered severely overcrowded. Overcrowding usually happens when housing costs are high enough to prohibit households from being able to afford a large enough housing unit for their needs and/or there are not enough housing units available in an area that meet the needs of large households. In some cases, overcrowding is an alternative to homelessness. Housing overcrowding is considered one of four major housing problems by HUD, leading to health problems such as infectious and chronic diseases, injuries, and poor childhood development<sup>1</sup>. The Cities of Fillmore, Oxnard, and Santa Paula all have higher overcrowding rates than the rest of the County.

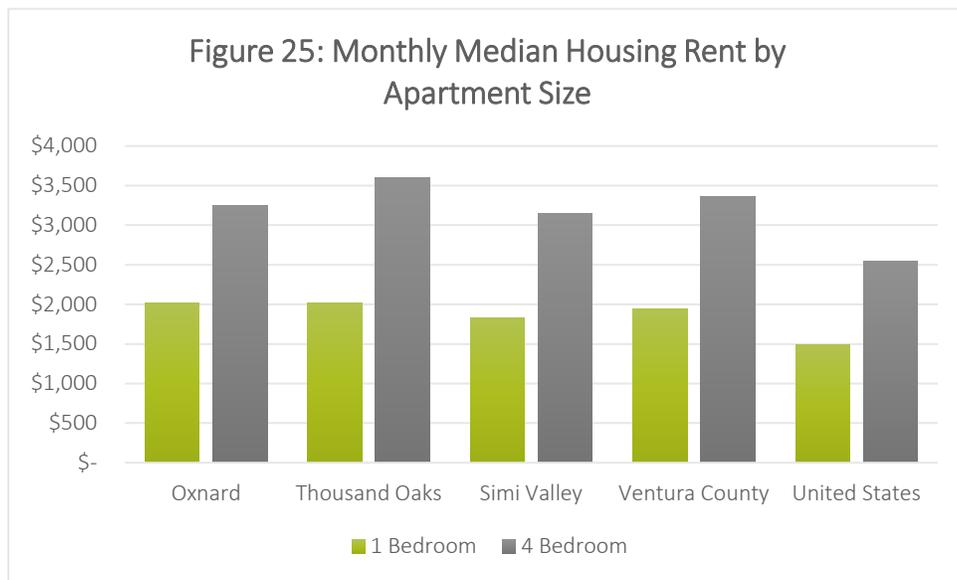


<sup>1</sup> 2019 County Health Rankings & Roadmaps Program, Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute

## Housing Costs

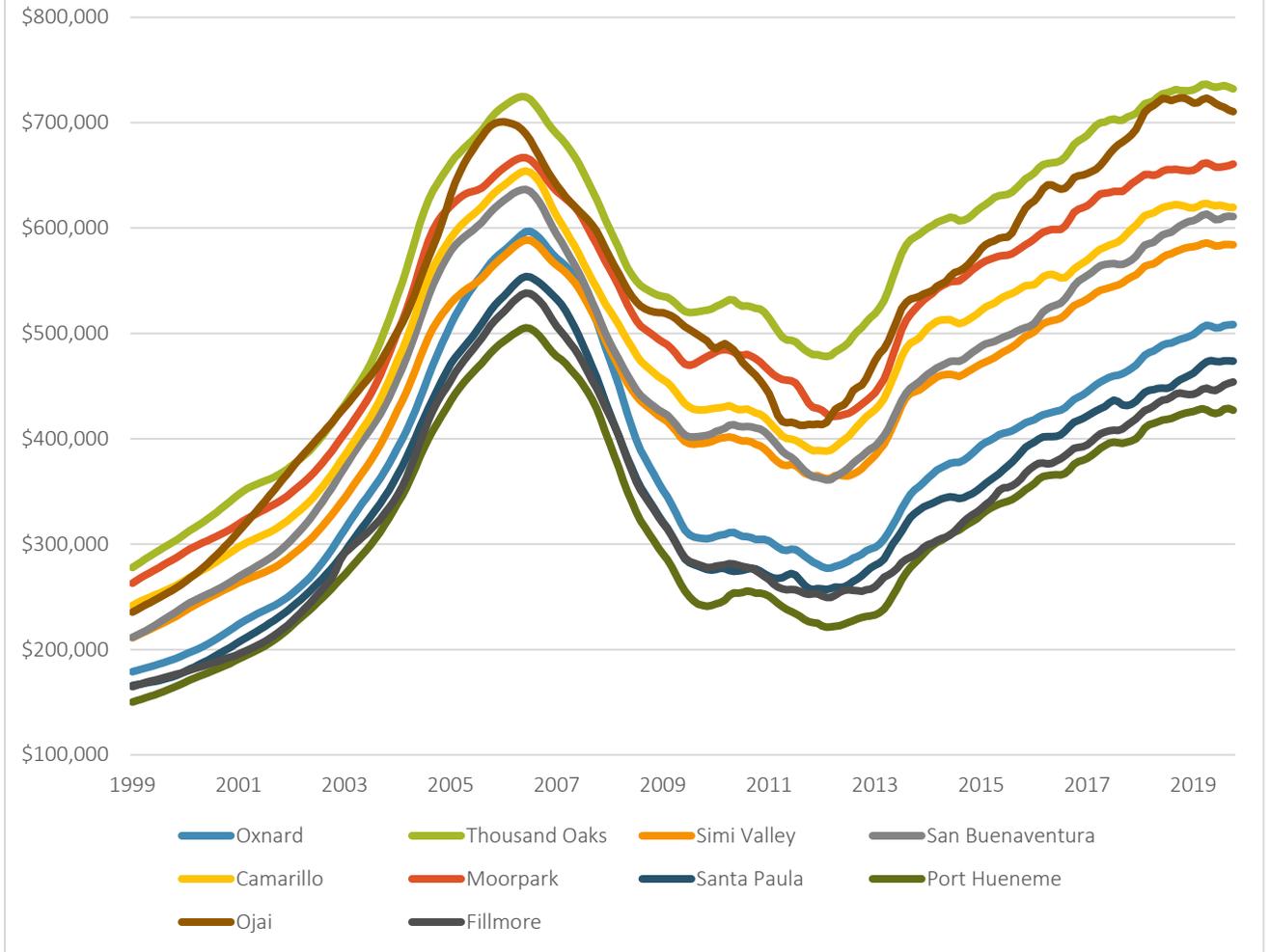
Homeowner housing costs have rebounded since the 2008 Housing Crisis in nearly all cities, but some have struggled to regain value. (Figure 26) While housing affordability is of primary concern regionally, loss of value can affect residents who purchased homes at their previous value peak. If these disproportionately affect people within a protected group, it may be a fair housing impediment. The failure to regain value may be due to supply, a correct market valuation (as opposed to potentially inflated values around 2007), or declining housing quality.

Rental housing has slowly increased in price over the past 10 years in all jurisdictions, and all are a higher price compared to the national median. (Figure 27) Higher priced rental housing, particularly for 3-bedroom units, can be a barrier to housing choice for low-income residents and families.



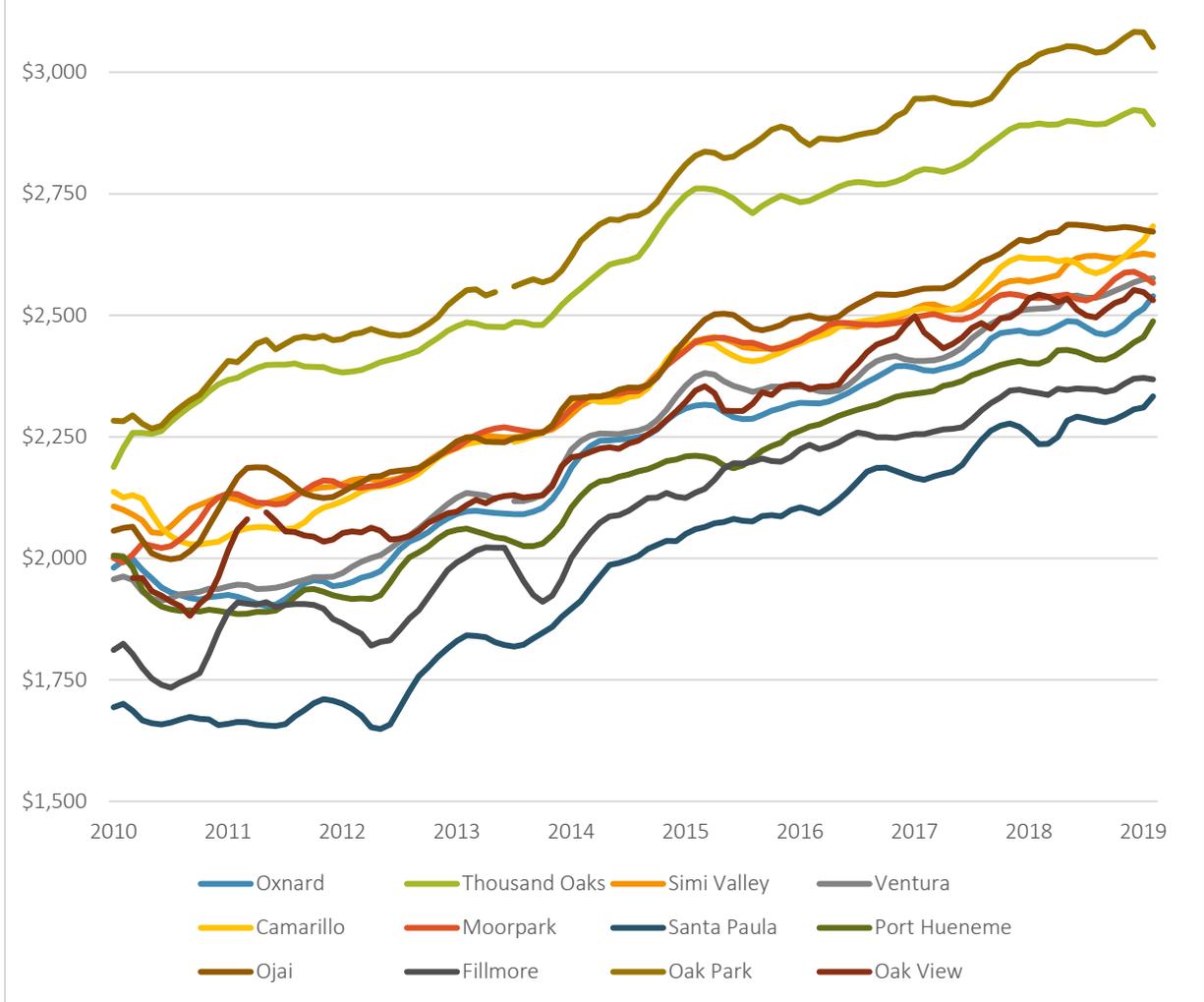
*Zillow Median Rent List Price Time Series, August 2019, Zillow Research*

Figure 26: Typical Homeowner Housing Value



Source: Zillow Home Value Index All Homes (Single Family Rental, Condo/Co-op)  
Time Series, Zillow Research

Figure 27: Typical Housing Rent



Source: Zillow Home Value Index All Homes (Single Family Rental, Condo/Co-op)  
Time Series, Zillow Research

## Access to Opportunity

### *Parks and Open Space*

Though there is a large amount of land dedicated to outdoor recreation areas, parks, and open space in Ventura County, many residents lack access to these spaces. As researched and reported by The City Project in a 2011 report *Healthy Parks, Schools and Communities: Mapping Green Access and Equity for Southern California* for the California Department of Parks and Recreation, the difference in recreation, park, and open space access follows economic, racial, and ethnic divisions in the county. East Ventura County (Thousand Oaks, Moorpark, Simi Valley, and the areas known as Conejo Valley) and West Ventura County (Oxnard, San Buenaventura, Santa Paula, Fillmore, and the areas around them) each have unique land use and development patterns and resident demographics.

East County has a large amount of open land that was once set aside for recreational and conservation uses when the cities were developed. By the metrics of this study, Simi Valley and Thousand Oaks have the most parkland per capita in the county. Simi Valley, for example, has 50.3 acres of open space per thousand residents. Residents in both cities are more than 70 percent White and non-Hispanic or Latino.

### Recreation and Income

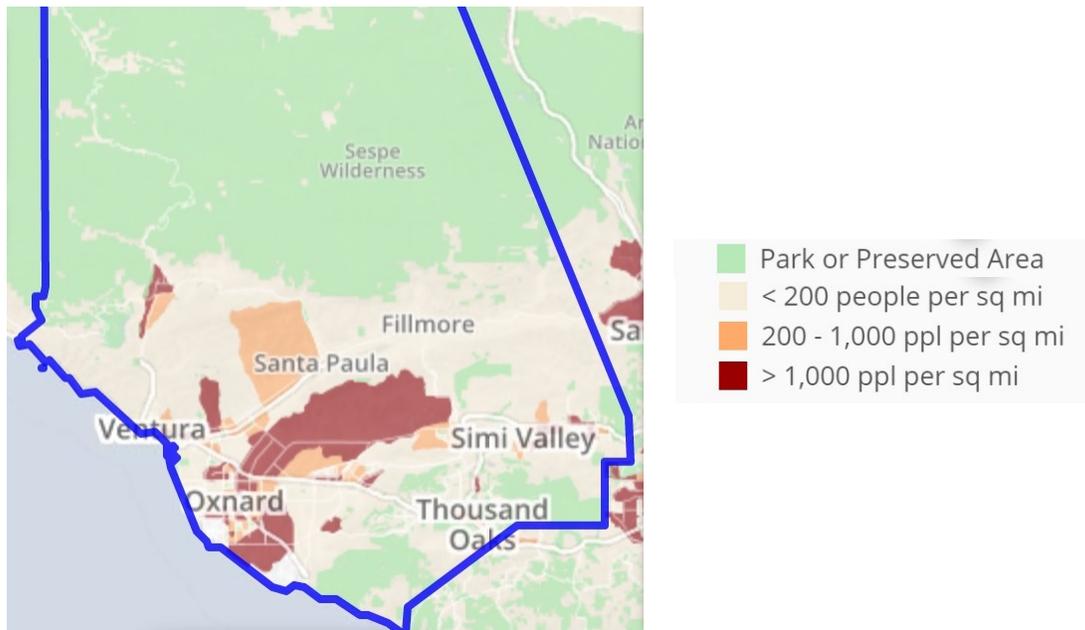
*As California's population increases, the number of people at the lower end of the income scale is increasing at a disproportionately higher rate. Recreation becomes a crucial quality of life issue, and people with lower income rely more heavily on public recreational facilities. Studies have shown that those with higher incomes have common interests: nature, saving time, willing to pay to avoid waiting, and interpretation, adding value to an outdoor recreation experience. Most want free time in large chunks to provide a psychological release from work. Very little is known about the needs of those with low income. Most often surveys do not adequately reflect their values and opinions due to survey techniques that are not appropriate or relevant enough to solicit meaningful responses. It is suspected that outdoor recreation needs of low-income people are different, mostly due to the lack of discretionary income, time and transportation options for outdoor recreation. Access to recreation opportunities is a big issue with the poor and much of their leisure revolves around TV and activities close to home. Children learn their leisure patterns from parents, friends and school. One survey found lower participation in outdoor recreation activities based on income levels, education levels, and length of time in the U.S. Barriers to participation included lack of finances, lack of transportation, lack of free time, and lack of information about recreation opportunities.*

(California Outdoor Recreation Plan 2008, California Department of Parks and Recreation)

West County is largely agricultural land outside of developed cities. Cities like Oxnard and San Buenaventura developed earlier than most areas in the East County with denser urban development and fewer recreation options or parklands near their homes. These communities also have higher concentrations of Hispanic or Latino residents and the lowest income levels within the county. Santa Paula, a city in which 78 percent of residents are Hispanic, has only 1.25 acres per thousand residents. (2011-2015 ACS) (Healthy Parks, Schools and Communities: Mapping Green Access and Equity for Southern California, The City Project 2011)

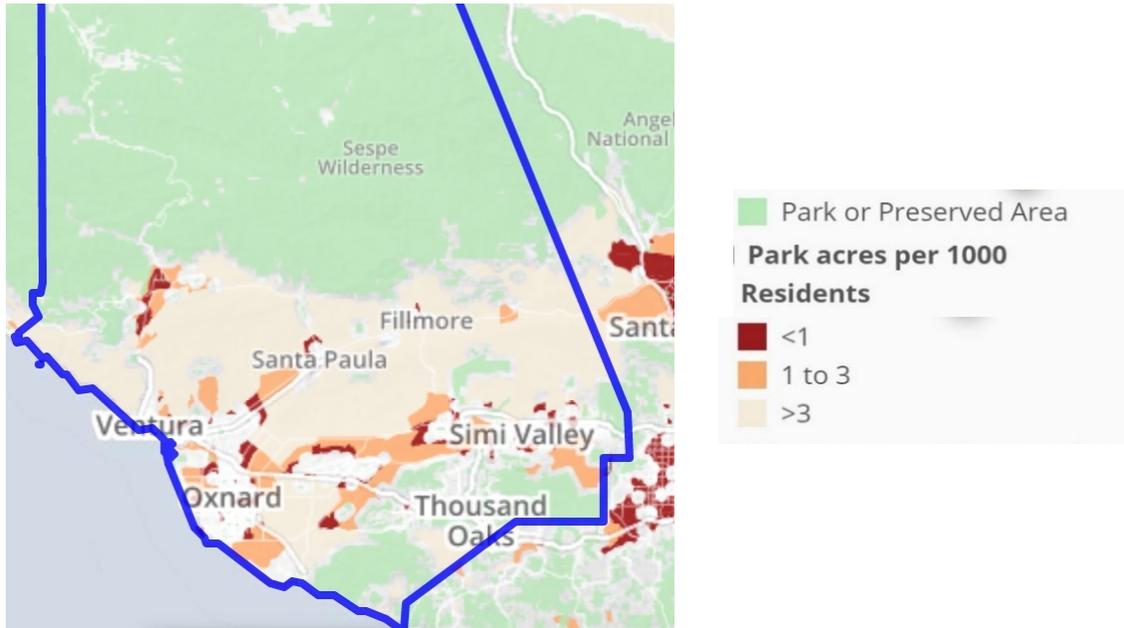
The California Department of Parks and Recreation’s online Park Access Tool map of greenspace access and equity shows a significant imbalance in access to green space both in terms of distance to open space and park density by community. (CA Department of Parks and Recreation, Park Access Tool, 2015 SCORP)

Figure 28: Park Acres per Thousand Residents



Source: CA Department of Parks and Recreation, Park Access Tool, 2015 SCORP

Figure 29: Locations with a Park Within a Half Mile



Source: CA Department of Parks and Recreation, Park Access Tool, 2015 SCORP

## Transportation

Transportation access plays a part in equal access to neighborhoods, employment, healthcare, and other services for those who cannot or choose not to drive a car due to disability, financial constraints, or legal barriers (among other factors). Mass transportation exists within Ventura County as regional bus systems, city bus systems, ADA paratransit services, and stops along the interstate train system.

### Transportation Systems

The following transportation systems exist within Ventura County:

- **Ventura County Transportation Commission (VCTC) Transit:**
  - Intercity Bus: Six routes serving Ventura County. Buses are equipped with wheelchair ramps.
- **Gold Coast Transit District:**
  - Fixed-Route Bus: Serves Ojai, Oxnard, Port Hueneme, Ventura, and in the unincorporated county areas.
  - ACCESS Paratransit Service: Origin-to-destination shared ride public transit for people with disabilities.
- **Camarillo Area Transit (CAT):** Bus, shuttle, and trolley service within the City of Camarillo. Senior (55+) and disabled individuals receive discounted fare.
  - Fixed-Route Bus: Single bus that follows a set scheduled route within Camarillo.
  - Dial-A-Ride: Origin-to-destination transit service within Camarillo open to the general public. Vehicles have wheelchair ramps or lifts and tiedowns.
  - Trolley Service: Free trolley service to Camarillo commercial areas and connecting to the Metrolink train station. The trolley service provides accommodations for persons with disabilities.
- **LADOT Commuter Express:** Commuter bus service with two routes between Thousand Oaks and downtown Los Angeles.

## Public Transportation and Health

A strong and sustainable transportation system supports safe, reliable, and affordable transportation opportunities for walking, bicycling, and public transit, and helps reduce health inequities by providing more opportunities for access to healthy food, jobs, health care, education, and other essential services. Active and public transportation promote health by enabling individuals to increase their level of physical activity, potentially reducing the risk of heart disease and obesity, improving mental health, and lowering blood pressure. Further, the transition from automobile-focused transport to public and active transport offers environmental health benefits, including reductions in air pollution, greenhouse gases, and noise pollution, and leads to greater overall safety in transportation. Compared to public transit, a higher portion of trips by automobiles are associated with traffic accidents and increased air pollution, which are linked to increased rates of respiratory illness and heart disease.

*(Healthy Communities Data and Indicators Project, California Department of Public Health).*

- ***Moorpark Public Transit:***
  - Fixed-Route Bus: Two routes running Monday through Friday.
  - Dial-A-Ride: Origin-to-destination transit service for persons with disabilities and seniors.
- ***Valley Express Transit Service:*** Fixed-route, ADA-paratransit, and dial-a-ride services between the cities of Fillmore and Santa Paula, Piru, and the unincorporated areas of the Heritage Valley.
  - Fixed-Route: Six routes with discounts for disabled and senior individuals and Medicare recipients.
  - Dial-A-Ride: Shared ride origin-to-destination bus service open to the general public, though ADA certification and seniors aged 65 and over are given service priority.
- ***Thousand Oaks Transit:***
  - Fixed-Route: Five bus routes within Thousand Oaks with discounts for persons with disabilities and seniors.
  - Dial-A-Ride: Serves passengers within Thousand Oaks who are 65 years of age or older or hold an Americans with an ADA card.
- ***CONNECT Senior and ADA InterCity Dial-A-Ride (DAR) Service:*** Offered by the cities of Moorpark, Simi Valley, and Thousand Oaks, and the County of Ventura, between most locations of eastern Ventura County. Provides DAR service between most of Eastern Ventura County and provides connections to Gold Coast Transit’s GO ACCESS and LA Access Service.
- ***Simi Valley Transit:***
  - Fixed-Route: Four bus routes within the city of Simi Valley.
  - Dial-A-Ride: Shared ride origin-to-destination bus service within Simi Valley available to individuals who are ADA certified and seniors aged 65 and over.
- ***Ojai Trolley Service:*** Operates two routes within the city of Ojai. Reduced fares for Medicare recipients and persons with disabilities, and free service to seniors aged 75 and older.
- ***HELP of Ojai:*** Nonprofit paratransit service for disabled individuals and seniors that runs Monday through Friday.
- ***Metrolink:*** Commuter rail service between regional Los Angeles, Orange, Riverside, San Bernardino, Ventura, and North San Diego counties in Southern California. Metrolink Ventura County Line trains stop in San Buenaventura, Oxnard, Camarillo, Moorpark, and Simi Valley.
- ***Amtrak:*** Oxnard and Simi Valley are connected to the Coast Starlight route that runs between Seattle and Los Angeles. The Pacific Surfliner route runs between San Luis Obispo and San Diego and stops at Camarillo, Moorpark, Oxnard, Simi Valley, and San Buenaventura.
- ***Social Services Transportation:*** Nonprofit transportation services offered along with senior meal services, health, and other social services. 2-1-1 referral assists with matching transportation needs to specific programming.

## **Transit Discrimination**

Title VI of the Civil Rights Act of 1964 protects the right to not be excluded from participation in, or denied the benefits of, public transportation services on the basis of race, color, or national origin.

People who believe that they have experienced discrimination or have been denied rights may file a complaint with California's Department of Fair Employment and Housing (DFEH) or with the Federal Transit Administration.

## **Transit Access**

The Southern California Association of Governments (SCAG) measures access to transportation during regular commuting hours among racial and ethnic groups. Despite transportation options that exist within the county, no census block groups within Ventura County currently have a population that lives within a half mile of a bus, rail, or ferry stop whose waiting time is less than 15 minutes during peak commute hours. The current access to mass transportation, or lack thereof, is equal among all racial and ethnic groups (2012 Transit Stops Southern California Association of Governments)

# Evidence of Housing Discrimination

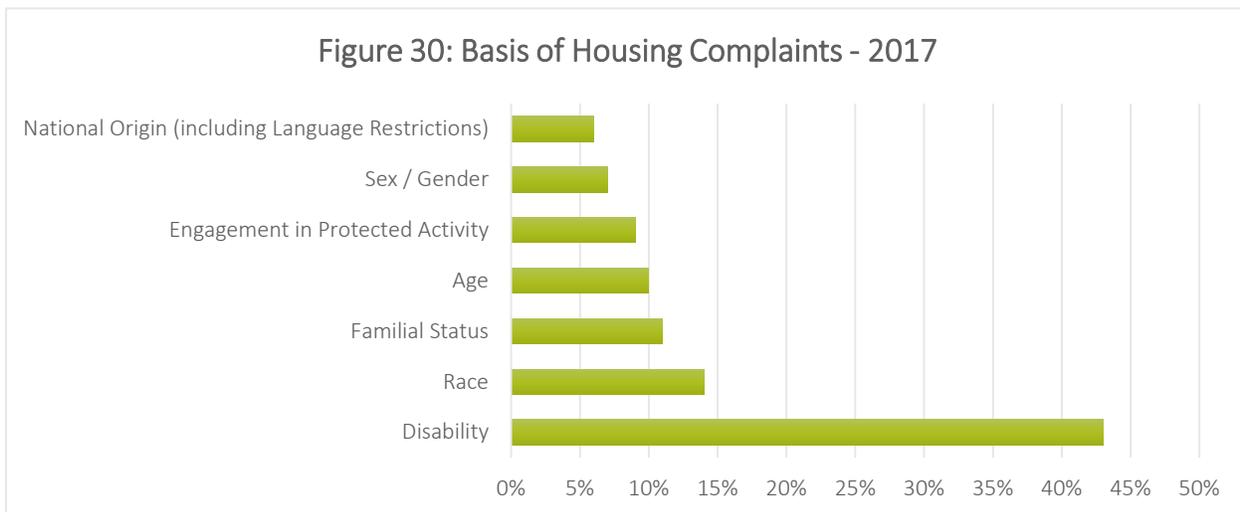
## Fair Housing Complaints

The Ventura County contracts with the Housing Rights Center (HRC) of Los Angeles to assist in the administration of its Fair Housing Program and provide services on a regional basis to prevent or eliminate discriminatory housing practices. Participating entities include the Ventura Urban County areas of Fillmore, Moorpark, Ojai, Port Hueneme, and Santa Paula, and the Entitlement Jurisdictions Camarillo, Simi Valley, Thousand Oaks, and San Buenaventura. A private non-profit organization, HRC provides a range of free educational and advocacy services throughout the county in furtherance of the region's shared commitment to providing equal housing opportunities for all residents, regardless of income. Allegations of housing discrimination are investigated and litigated by HRC on behalf of the County.

A total of 35 housing discrimination cases were opened by HRC between 2017 and the first half of 2019, with a majority of the allegations of housing discrimination filed by the residents of Simi Valley (31 percent), Camarillo (29 percent) and Thousand Oaks (14 percent). Complaints pertaining to physical disability (66 percent) and mental disability (20 percent) were the most common. Discrimination based on national origin (6 percent), familial status (6 percent), and religion (3 percent) were less frequently reported. Over half of the complaints (57 percent) were successfully conciliated by HRC, with roughly a quarter either withdrawn by the client (17 percent) or closed with no enforcement action taken (9 percent). Fourteen percent (5 complaints) were reported as pending as of October 2019. The sole complaint of discrimination based on national origin, filed by a Camarillo resident in 2017, was referred to HRC's litigation department.

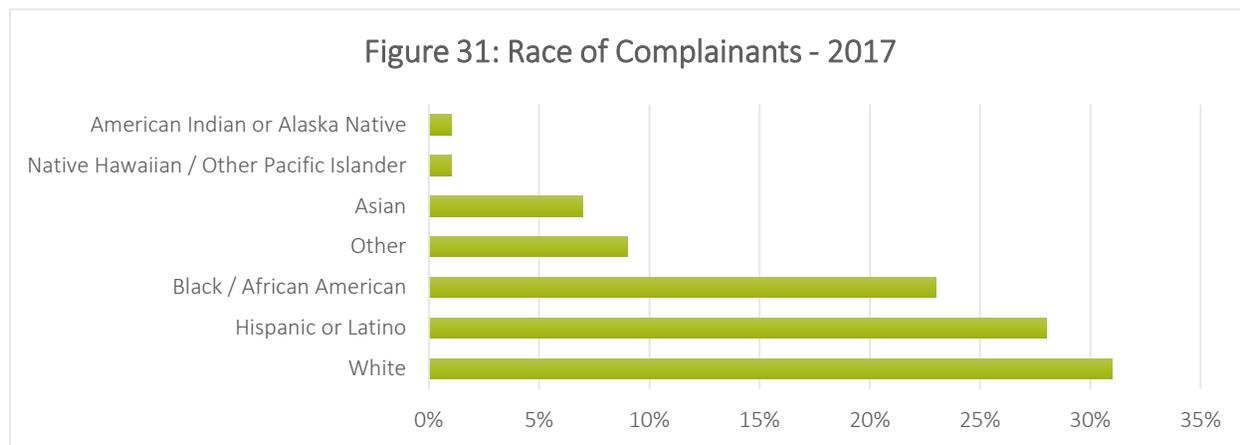
The services provided by HRC are augmented by the State of California's Department of Fair Employment and Housing (DFEH), which has the authority to investigate and prosecute violations of state civil rights laws on a state-wide basis, including the use of discriminatory language in housing advertisements. A complaint filed in 2017 by the Department of Fair Employment and Housing against a Moorpark landlord alleged discrimination because of marital and familial status and sexual orientation, as evidenced by the language used to advertise an available rental unit. Mediation efforts were unsuccessful, and a civil complaint was filed in Ventura County Superior Court the following year. The case was settled in March 2019, with the landlord required to pay damages and attorney fees in addition to reimbursing costs incurred by DFEH. The landlord was also required to participate in mandatory fair housing training and submit periodic compliance reports.

State-wide, the Department of Fair Employment and Housing investigated a total of 969 complaints of housing discrimination in 2017, including 21 complaints filed by Ventura County residents.



*2017 ANNUAL REPORT, State of California Department of Fair Employment and Housing (August 30, 2018)*

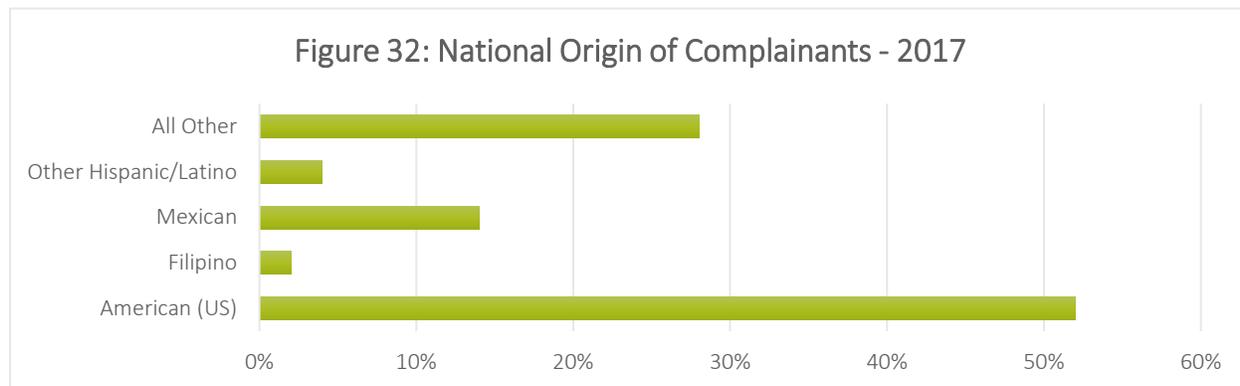
Most housing discrimination complaints filed with the DFEH are based on the disability (43 percent), race (14 percent), or familial status (11 percent) of the complainant. Housing discrimination based on age (10 percent) or national origin and limited English proficiency (6 percent) were also cited.



*2017 ANNUAL REPORT, State of California Department of Fair Employment and Housing (August 30, 2018)*

Individuals voluntarily provide demographic information to the Department of Fair Employment and Housing when they submit a complaint. Of those individuals who identified their race, the most complaints were filed by individuals identifying themselves as White (31 percent), followed by those identifying as Hispanic or Latino (28 percent) and Black or African American (23 percent).

Slightly over half (52 percent) of the complaints of discrimination filed with the Department of Fair Employment and Housing are from individuals identifying themselves as American (U.S.), followed by those identifying themselves as Mexican (14 percent) and other Hispanic or Latino (four percent).



2017 ANNUAL REPORT, State of California Department of Fair Employment and Housing (August 30, 2018)

## Fair Housing Testing

Fair Housing Testing is a technique used to uncover evidence of discrimination in rental housing. Initiated by the Department of Justice’s Civil Rights Division in 1991, fair housing testing involves the use of an individual or individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, state, and federal fair housing laws.

Enforcement actions may be taken when investigations yield evidence of a pattern or practice of illegal housing discrimination. Testing may be initiated following the filing of a specific housing discrimination complaint or, as is the case when testing for disability discrimination, as part of an overall effort to determine whether the design or architectural features of a specific rental facility comply with state and federal accessibility requirements.

In Ventura County, fair housing testing is used to identify unlawful housing discrimination practices based on the race, color, religion, sex, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, and source of income of prospective renters.

In 2018, 10 fair housing tests were conducted by the Housing Rights Center (HRC) to investigate complaints of housing discrimination based on race in Simi Valley and Thousand Oaks. Evidence of discrimination was found in three instances in Simi Valley, with White testers receiving preferential treatment as compared to Black or African American testers. The case was referred to the Department of Fair Employment and Housing’s litigation unit. A similar number of fair housing tests were conducted by HRC in 2017.

## Fair Housing Education and Outreach

The Housing Rights Center (HRC) is also responsible for providing fair housing education and outreach services in Ventura County.

The HRC organizes an annual fair housing conference and resource fair for housing providers and advocates. Housing rights workshops are offered to landlords, property managers, and community members. Information on federal and state fair housing laws, common forms of housing discrimination, protected characteristics, unlawful practices, and fair housing liability is presented to workshop participants. Bilingual media outlets (primarily English and Spanish) and social media platforms are used to promote the conference and scheduled workshops and to provide general information on fair housing.

Information on rental housing options gathered from various classified and rental property sources is published on a monthly basis and distributed to the public and to social services representatives throughout the county.

Individual assistance is provided to Ventura County landlords and renters, many of whom are low- and moderate-income, seeking information on a variety of general housing topics.

### *Hate Crime*

Hate crime, or crime committed because of bias against a protected class, affects the direct victim of a crime along with the victim's family, neighborhood, and community. Crimes may be investigated locally or by the Federal Bureau of Investigations (FBI), a duty established by the Civil Rights Act of 1964.

The FBI investigates hate crimes based on bias against the victim's race, color, religion, or national origin and, with the passage of the Matthew Shepard and James Byrd, Jr. Hate Crimes Prevention Act of 2009, crimes committed against those based on biases of actual or perceived sexual orientation, gender identity, disability, or gender.

Implementing, collecting, and managing hate crime data has been tasked to the FBI Uniform Crime Reporting (UCR) program. With voluntary cooperation from local and state law enforcement agencies, the UCR program manages hate crime data collection to determine the frequency, location, and nature of hate crimes within the U.S. (FBI Criminal Justice Information Services Division).

Between 2014 and 2018, there were a total of 90 reported hate crimes in Ventura County municipalities which was down from 143 hate crimes in the 2007-2012 cycle.

Crimes based on race, ethnicity, or ancestry were the most common, with 55 crimes committed during this time period. Religion and sexual orientation were the next most common groups, with 21 and 14 crimes, respectively. No crimes committed on the basis of disability, gender, or gender identity were reported.

Table 3: Hate Crimes by Demographic and Jurisdiction (2014-2018)

<i>Hate Crimes Reported 2014-2018</i>	<i>Race/ Ethnicity/ Ancestry</i>	<i>Religion</i>	<i>Sexual Orientation</i>	<i>Disability</i>	<i>Gender</i>	<i>Gender Identity</i>	<i>Total</i>
<i>Camarillo</i>	7	0	1	0	0	0	<b>8</b>
<i>Fillmore</i>	0	0	1	0	0	0	<b>1</b>
<i>Oxnard</i>	16	7	3	0	0	0	<b>26</b>
<i>Simi Valley</i>	12	7	2	0	0	0	<b>21</b>
<i>Thousand Oaks</i>	1	4	0	0	0	0	<b>5</b>
<i>San Buenaventura</i>	13	0	3	0	0	0	<b>16</b>
<i>Ventura County Community College District</i>	2	0	1	0	0	0	<b>3</b>
<i>Unincorporated County</i>	4	3	3	0	0	0	<b>10</b>
<b>Total</b>	<b>55</b>	<b>21</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>90</b>

## Opposition to Affordable Housing

Addressing the high cost of affordable housing is not merely one of supply and demand. Demand for housing is demonstrably high yet supply lags far behind at historically low levels of production. Over the past decade, researchers, advocates and policymakers have paid increasing attention to the barriers to building housing for households of all income levels.

The high cost of building affordable housing is a well-documented leading barrier to increasing the supply of affordable housing. Development requires substantial subsidies at the federal, state, and local levels to allow affordable housing developments to “pencil out.”

Focus groups and public meetings throughout Ventura County identified a number of barriers that may increase the cost of affordable housing, including:

- AirBnB and other short-term rentals decrease the supply of housing;
- Environmental review costs, particularly properties subject to additional review by the California Coastal Commission;
- Limits on density, especially in the wake of the Save Open Space and Agricultural Resources (SOAR) ordinances;
- High planning and development fees;
- High land, material and labor costs, and labor shortages;
- Lengthy municipal development review processes;

- Exclusive single-family zones and low-density zoning; and
- Parking requirements.

This list of local concerns is very much in line with the national conversation on the barriers to affordable housing. HUD’s Office of Policy Development and Research (PD&R)’s most recent report, *Addressing Housing Affordability in High-Cost Metropolitan Cities in the U.S.* (March 2019), identifies a number of strategies and exemplary case studies on how to address this challenge. These strategies include: streamlining the building and environmental review process; offering technical assistance to local governments to help plan for future housing needs; facilitating the development of additional rental housing through various housing tools; using vacant and publicly owned land for a portion of new affordable housing units; relaxing parking and other local requirements; and continuing support for evidence-based research on the impact of regulatory barriers on the cost of housing. In the most recent issue of HUD PD&R’s *Evidence Matters*, research demonstrated that land-use regulations disproportionately affect low- and moderate-income families by limiting availability and increasing the cost of existing units.

Up for Growth, a national coalition of stakeholders that provides research and advocacy on the nation’s housing affordability crisis, published a report in 2018 titled *Housing Underproduction in California* that mirrors public comment and findings from HUD and other think tanks. The report finds that while this trend has been observed across the nation, it is particularly extreme in California. For example, zoning restrictions, which create a shortage of high-density zoned sites and prohibit the addition of middle-income units such as townhomes in single-family neighborhoods; escalating and misaligned fee structures for impact and linkage fees; poorly designed inclusionary zoning practices that don’t often provide the intended results; and lengthy development review that adds cost and is often gamed by development opponents.

Local political opposition is also a barrier to the development of affordable housing and to increasing the general supply of housing. Opposition may be to affordable housing as a government policy, or in reaction to perceived or actual increases in residential density. Objection may be to development in general, to means-tested (defined as having a determination of whether an individual or household is eligible for government assistance, based upon whether the individual or household possesses the means to do without the assistance) and subsidized housing, or to housing types such as townhomes, small multi-family apartments, and duplexes. Increased density or certain housing types may be perceived by opponents as a danger to a community’s existing quality of life, or as having a future negative impact on home values. Other concerns expressed may include the impact on schools, increased local expenditures to serve the increase in population, higher crime rates, and increased vehicular traffic. Although research has shown that affordable housing does not carry with it the negative impacts often attributed to it, the biases and pre-conceptions held by opponents continue to be significant barriers.

California’s strong land-use policies, protection of environmentally sensitive areas and farmlands, limited water supply, and varied geography limit the supply of developable land. The supply of space

for new development or increased density throughout Ventura County has also been hampered by the rising risk of wildfires throughout the region.

Up for Growth recommends a number of solutions, including reimbursement tools for property tax; streamlining housing production; mitigating displacement, especially for renters and vulnerable populations; increased financing mechanisms to create more affordable housing; and decreasing impact fees to benefit increased production of housing.

The 2019 California legislative session was a significant year for housing bills that address various barriers to affordable housing addressed in this section. Governor Gavin Newsom signed several bills into law in the following areas:

- **Renters:** AB 1482 creates a new, statewide standard for protecting renters against the most egregious rent increases and preventing no cause evictions. SB 329 bans landlord discrimination against housing voucher holders. This reform is important for individuals and families who rely on housing vouchers such as HUD’s Housing Choice Vouchers (Section 8). Research indicates that voucher holders with such protections are less likely to fall into homelessness and have increased housing options to neighborhoods with better schools and jobs.
- **Transit-Oriented Development:** AB 1763 expands existing density bonus law for developments that are 100 percent affordable housing by allowing unlimited density around transit hubs with an additional three stories or 33 feet of height. This important change increases the financial viability of more affordable housing projects around transit stations and promotes walkability to employment centers, retail, and schools.
- **Accessory Dwelling Units:** A slew of bills were signed into law that provide protection for Accessory Dwelling Units (ADU) including AB 68, which allows two ADUs on a single lot and multiple ADUs on multi-family lots. The law requires approval of ADUs within 60 days of submission and limits design requirements that local governments can impose on ADUs. Other laws restrict the amount of impact fees that can be charged (SB 13), eliminate the five-year owner-occupancy requirement (AB 881), and prevent homeowners associations from banning ADUs (AB 670).
- **Impact Fees:** SB 330, the Housing Crisis Act of 2019, prohibits local jurisdictions from increasing or adding new impact fees across the state. It limits the number of hearings a city can hold to approve projects, adopt new development standards, and bans cities from downzoning or changing land use in residential or mixed-use areas if the change results in less-intensive uses. SB 330 also allows developers to request approval of housing developments that exceed density and design controls of the underlying zoning if the existing zoning is in conflict with the General Plan or a Specific Plan, and expedites the permitting process for all housing development and limits the list of application materials that cities can review. A second bill (AB 1483) requires cities to clearly post their impact fee schedules and nexus studies. So-called

nexus studies provide the rationale for the impact fee by an already existing law that emanated from a landmark court case.

Nevertheless, despite the large number of housing legislation passed at the state level, success will be measured on its local implementation. Long-held perceptions and attitudes toward housing and development issues will not simply change overnight because of changes in state law. Addressing barriers to affordable housing will require continued community dialogue to balance and weigh existing community values—the needs of protecting the environmentally sensitive lands (coastal and mountain areas); preserving the agricultural economy; and increased population growth for a healthy economy—that will require compromise, honest debate, and creative local policy solutions.

## Community Data

### *Ventura County Resident Survey*

Respondents to the Ventura County Resident Survey were predominantly non-Hispanic (72 percent), and/or single-family homeowners (74 percent).

Fifty-one of 652 respondents (8 percent) felt they had been discriminated against in a housing-related situation, and another 44 (7 percent) were unsure. Among those who felt they had been discriminated against, the most common response to “on what basis do you believe you were discriminated against?” was “race”, and the second-most common answer was “other”.

To the question, “What type of housing is most needed to address housing needs in your community?”, the most common answer was “More housing for persons with special needs (e.g. disabled, homeless, farmworkers, etc.)”.

### *Ventura County Stakeholder Survey*

In the Ventura County Stakeholder Survey, “housing affordability”, “land costs”, and “waiting lists” were given as the most common barriers to affordable housing access.

To “Over the last five years, how have affordable housing needs (other than needs of persons who are homeless) changed?”, more than 80 percent of Stakeholder respondents answered, “Affordable housing needs have increased”

Data from all surveys is attached in Appendix C

### *Community Consultation*

Stakeholder meeting feedback in Ventura County is summarized by jurisdiction:

**Camarillo:** Housing prices are high throughout the city. Camarillo has worked to develop multifamily and single-family housing in the last five years. It has a growing senior population and a good perception of senior housing development plus city modification funding program and downpayment assistance. It has no homeless services or shelters or city transportation system.

**Oxnard:** Oxnard has built the most multifamily housing in Ventura County but it is not keeping pace with demand, particularly for low-income residents, so housing is not affordable. Even “affordable” housing may have rents too high for locals given County’s high median income. Affordability is causing a loss of middle-class families. Overcrowding and homelessness are large problems in Oxnard. Physical and mental healthcare is needed in some communities.

**San Buenaventura:** San Buenaventura (also called the City of Ventura) has increased homelessness and is the site of a new homeless shelter. Some multifamily housing development but not enough to decrease housing prices in the city, especially after the Thomas Fire caused increased rental prices. The west side neighborhood revitalization strategy area (NRSA) allows for partnerships like the library/school district meal program for children.

**Simi Valley:** Simi Valley has a lot of residents who do not want multifamily housing, even for senior or supportive housing. The city has a growing senior population and a good public bus system. Housing costs are high here and, despite a good technical college, keeping workers can be difficult due to housing costs.

**Thousand Oaks:** Thousand Oaks has a growing senior population and issues related to care for these seniors (transportation, affordable home care, housing maintenance costs). Housing development is limited in the city by residents who want to keep the city primarily single-family residential housing. Housing prices are very high and there are issues with people being priced out of their homes. Homelessness is increasing in Thousand Oaks.

**Ventura Urban County:** In unincorporated Ventura County, SOAR (Save Our Agricultural Resources) has been renewed/extended and halts all housing development (except limited farmworker housing) to preserve agricultural land, natural areas, and viewsheds. Homeless numbers in the County have increased with many people living in isolated areas. Farmworker housing is a large need. Housing costs are high in rural areas and small cities.

Data from all Community Meetings, Stakeholder Meetings, and Focus Groups is attached in Appendix C.

# Public Sector Policy Review

## Introduction

Public policies established at the regional and local levels can affect housing development, and therefore may have an impact on the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and active community participation.

An assessment of public policies and practices enacted by jurisdictions within the county can help determine potential impediments to fair housing opportunity. This section presents an overview of government regulations, policies, and practices enacted by each of the jurisdictions in Ventura County that may impact fair housing choice.

## The Role of the General Plan and Zoning Ordinance

### *General Plan*

The General Plan and Zoning Ordinance are two primary policy levers that local governments can use to influence the rate and intensity of housing development within their jurisdictions. The General Plan is a planning document that serves as a framework for localities to establish a vision for their community and provide the long-term goals and policies to guide development towards achieving that vision. While General Plans vary for cities and counties across the country, the state of California mandates that jurisdictions include seven elements in their General Plans: land use, transportation, conservation, noise, open space, safety, and housing. Two of these elements, the housing and land-use elements, can directly impact local housing markets because they define key parameters for housing development such as permitted density, required fees, and allowable zoning uses.

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

- Identify adequate sites which will be made available through appropriate zoning and development standards and with services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community's housing goals;

- Assist in the development of adequate housing to meet the needs of low- and moderate-income households;
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock; and
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, sexual orientation, gender identification, or any other arbitrary factor.

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

## **Zoning Ordinance**

A jurisdiction's zoning ordinance is the section of its municipal code that dictates the specified land-use designations laid out in the General Plan. This legislation establishes zoning districts that correspond with the locality's land-use element. It codifies development standards and permitted uses for each district to govern the density, type, and design of different land uses for the protection of public health, safety, and welfare (Government Code, Sections 65800-65863). In Ventura County, four jurisdictions (Oxnard, Port Hueneme, San Buenaventura, and Unincorporated County) also have Coastal Plans that define permitted land use for each locality's Coastal Zone.

As the zoning ordinance relates to fair housing, several of its components can restrict housing development, access, and therefore choice by constricting the local supply of housing units or discriminating against protected groups outlined in state and federal law. While the Fair Housing Act does not pre-empt local zoning laws, it applies to municipalities and other local government entities and prohibits them from enacting or implementing land-use policies that exclude or otherwise discriminate against protected persons. Furthermore, policies that are "facially neutral" (that is, they apply to all persons, not just those included in a protected group) can be violations of the Fair Housing Act if they have a disparate impact or discriminatory effect on protected persons. Land-use policies such as density or design requirements that make residential development prohibitively expensive, limitations on multi-family housing, or a household occupancy standard may be considered discriminatory if it can be proven that these policies have a disproportionate impact on minorities, families with children, or people with disabilities.

As part of the housing element update, jurisdictions are required to evaluate their land-use policies, zoning provisions, and development regulations, and make proactive efforts to mitigate any constraints identified as restrictions to housing choice. One type of zoning law that courts have ruled as having a disparate impact on people with disabilities is definitions of the term "family" that allow any number of related persons to live together but limit the number of unrelated persons who may live together. Although applicable to groups of unrelated and non-disabled persons (e.g., college students, nuns, etc.), these laws may be deemed to have a disparate impact on persons with disabilities who often need to live in group settings for both programmatic and financial reasons. Although a seemingly neutral policy, such ordinances can disproportionately harm specific groups.

## Definition of “Family” in Ventura County

A community’s zoning ordinance could restrict access to housing for households failing to qualify as a “family” if the jurisdiction’s zoning ordinance has an arbitrarily specific definition of the term. For instance, a landlord may refuse to rent to a “nontraditional” family based on the zoning definition of a family. A landlord may also use the definition of a family as an excuse for refusing to rent to a household based on other hidden reasons, such as household size, race, or gender identity. Even if the code provides a broad definition, deciding what constitutes a “family” should be avoided to prevent confusion or give the impression of restrictiveness.

In Ventura County, most jurisdictions have amended their zoning ordinances to remove the definition of “family” or broadened it to comply with state and federal fair housing law. Jurisdictions which include a definition of family have removed any requirements on the nature of the relationship between members or the number of members allowed in a household. Doing so aligns local definitions with legal precedent associated with the Fair Housing Act as well as numerous California fair housing court cases. In the state of California, the courts have ruled that a definition of “family” that: 1) limits the number of persons in a family; 2) specifies how members of the family are related (i.e., by blood, marriage or adoption, etc.), or 3) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Moreover, courts have found that defining the term “family” does not serve any legitimate or useful purpose recognized under the zoning and land planning powers of the jurisdiction, and therefore violates rights of privacy under the California Constitution. Consequently, a zoning ordinance cannot regulate residency by discriminating between biologically related and unrelated persons, nor regulate the number of persons constituting a family.

## Key Fair Housing Act Definitions

**Disabled person:** An individual with mental or physical impairments (including hearing, mobility, and visual impairments, cancer, chronic mental illness, HIV/AIDS, or mental retardation) that substantially limits one or more major life activities.

**Familial Status:** Includes children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18.

## **Definition of Disabled Persons in Ventura County**

Other terms that may be defined in a jurisdiction's zoning ordinance and could result in disparate impact are "disabled individuals," "disability," and other terms referring to individuals with a disability. As previously discussed, limitations on the definition of "family" can adversely impact protected groups by restricting access to and availability of affordable housing options. Similarly, a jurisdiction's definition for terms related to disabled persons can be considered an impediment to fair housing if they are inconsistent with definitions provided under the Fair Housing Act and restrict housing choice. Currently, all communities except for San Buenaventura include definitions for disability or disabled persons in their municipal code. The definitions used by the remaining jurisdictions are all consistent with the Fair Housing Act and therefore not considered an impediment.

## ***Allowable Densities and Land Use Designations***

The following section summarizes allowable densities and land-use designations within the jurisdictions in Ventura County.

### **Permitted Residential Densities by Zone**

Several factors, governmental and non-governmental, affect the supply and cost of housing in a local housing market. The governmental factor that most directly influences these market conditions is the allowable density range of residentially designated land. In general, higher densities allow developers to take advantage of economies of scale, reduce the per-unit cost of land and improvements, and reduce development costs associated with new housing construction. Reasonable density standards ensure the opportunity for higher density residential uses to be developed within a community, increasing the feasibility of producing affordable housing. Minimum required densities in multi-family zones ensure that land zoned for multi-family use, the supply of which is often limited, will be developed as efficiently as possible for multi-family uses.

Table 4 presents a summary of allowable densities by land-use type for jurisdictions in Ventura County. (Exact land-use category densities vary for each city. The density range is captured by the land-use designations in Table 4.) While most jurisdictions have land-use elements that allow a range of single-family (0-14 du/ac) and multi-family (6-30+ du/ac) residential uses, Ojai, due to the characteristics of existing residential neighborhoods, does not accommodate multi-family uses at a density greater than 15-20 du/ac without a density bonus or other incentive for affordable housing.

Table 4: Typical Land-Use Categories and Permitted Density by Jurisdiction

<i>Generalized Land Use (By Density)</i>	Density Range (du/ac)	Typical Residential Type	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Unincorporated Co.
<b>Single-family</b>													
<i>Estate, Rural</i>	<1	Very low-density housing where agriculture is predominant	●	●	●	●			●	●	●	●	
<i>Very Low</i>	0 to 1	Single-family homes on large lots in rural areas	●	●	●	●			●	●	●	●	●
<i>Low</i>	1 to 3	Single-family homes on large lots	●	●	●	●	●	●	●	●	●	●	●
<i>Medium</i>	3 to 6	Single-family homes on medium-sized lots	●	●	●	●	●	●	●	●	●	●	●
<i>High</i>	6 to 14	Smaller single-family homes	●	●	●	●	●	●	●	●	●	●	●
<b>Multi-family</b>													
<i>Low</i>	6 to 15	Town homes, duplexes, condos, and small single-story apartments	●	●	●	●	●	●	●	●	●	●	●
<i>Medium</i>	15 to 20	One and two-story apartment complexes	●	●	●	●	●	●	●	●	●	●	●
<i>High</i>	20 to 30	Two and three-story apartment complexes	●	●			●		●	●	●	●	●
<i>Very High</i>	30 to 50	Large multi-story apartment and condo complexes; mixed-use		●			●		●		●		●
<i>Special High</i>	50+	High-rise apartment and condo complexes; mixed-use					●		●				

State law requires a local government to justify that a density reduction, rezoning, or downzoning is consistent with its housing element and housing need allocation prior to permitting any such reduction. The legislation also allows courts to award attorney fees and costs if the court determines that a density reduction or downzoning was made illegally.

Despite these disincentives, most of the jurisdictions in Ventura County allow for lower density, single-family units in areas zoned for higher-density use. This is a common example of pyramid or cumulative zoning, which can restrict fair housing choice by limiting access to and availability of more affordable multi-family housing units. In the 11 jurisdictions in Ventura County, five permit single-family units in all residential zones. Another three jurisdictions also permit single-family units in all residential zones; however, these units become subject to a development permit in higher-density areas. For the remaining three jurisdictions, single-family units are explicitly prohibited in higher-density zones. Two of these jurisdictions, Camarillo and Fillmore, recently amended their zoning ordinances to limit pyramid zoning in higher-density residential and mixed-use areas. This could facilitate the expansion of housing choice by allowing for higher-density housing options in residential areas zoned to accommodate them.

## **Density Bonuses**

Local governments across California are subject to the state's density bonus law (California Government Code Section 65915), which requires jurisdictions to provide a density bonus of at least 20 percent (five percent for condominiums), as well as an additional incentive or financially equivalent incentive(s), to a developer of a housing development that agrees to the following minimum requirements:

- Ten percent of the units are available for low-income households (up to 50 percent AMI);
- Five percent of the units are available for very low-income households (up to 50 percent AMI);
- Ten percent of the condominium units are for moderate-income households (up to 120 percent AMI);
- A senior citizen housing development; or
- Qualified donations of land, condominium conversions, and childcare facilities.

The state density bonus law also applies to senior housing projects and projects that include a childcare facility. The statute also includes a sliding scale requiring:

- An additional 2.5 percent density bonus for each additional increase of one percent very low-income units above the initial five percent threshold;
- A density increase of 1.5 percent for each additional one percent increase in low-income units above the initial 10 percent threshold; and
- A one percent density increase for each one percent increase in moderate-income units above the initial 10 percent threshold.

These bonuses reach a maximum density bonus of 35 percent when a project provides either 11 percent very-low-income units, 20 percent low-income units, or 40 percent moderate-income units. Developers are also eligible to receive one of the following concessions or incentives:

- Reductions in site development standards and modifications of zoning and architectural design requirements, including reduced setbacks and parking standards;
- Mixed-use zoning that will reduce the cost of the housing if the non-residential uses are compatible with the housing development and other development in the area; and
- Other regulatory incentives or concessions that result in "identifiable, financially sufficient, and actual cost reductions."

As of December 2019, all jurisdictions have amended their zoning ordinances to comply with state law.

## Parking Requirements

The number of parking spaces required for housing developments can adversely impact the production of affordable housing by reducing the potential number of dwelling units per acre, increasing development costs, and ultimately constricting the availability of housing types in a community. As a particular concern for multi-family, affordable, and senior housing projects, a jurisdiction's parking requirement policy, and whether there are exceptions for affordable housing developments, can serve as an indicator of a community's willingness to provide more affordable housing options. Table 5 summarizes parking requirements for each jurisdiction in Ventura County. As a concession to affordable housing developments, some communities offer reductions in the number of required parking spaces in conjunction with density bonuses for affordable and senior housing.

Table 5: Parking Requirements

<i>Jurisdictions</i>	Multi-Family					Guest Space	Second Dwelling Unit
	Single-Family	1 bdrm	2 bdrm	3 bdrm	4+ bdrm		
<i>Camarillo</i>	2	1.5	2	2.5	3	0.2	1
<i>Fillmore</i>	2	1.5	2	2.5	2.5	0.3	2
<i>Moorpark</i>	2-3	1.75	2	2	2	0.5	1
<i>Ojai</i>	2	1.5-2	1.5-2	1.5-2	1.5-2	0.5-1	1
<i>Oxnard</i>	2-5	1	2	2	2	0.5-1*	1
<i>Port Hueneme</i>	2	1.5	2	2	2	0.5	2
<i>San Buenaventura</i>	2	1	2	2	2	0.25-1	1
<i>Santa Paula</i>	2-3	1.5	1.75	2	2.25-2.5	0.25	1.5-2.5
<i>Simi Valley</i>	2-4	1.5	2	2.5	2.5	0.5	1
<i>Thousand Oaks</i>	2-4	1	1.5	2	2	0.5	0-1
<i>Unincorporated County</i>	2-4	1.25-2	1.5-2.2	2-2.3	2-2.3	0.25	1

Source: Zoning ordinances for each jurisdiction

Most jurisdictions in the county have comparable parking requirements. Some jurisdictions, such as Ojai, will waive parking requirements for accessory dwelling units (ADUs, also known as second dwelling units) if one of several scenarios apply, such as proximity to public transit or a car-share vehicle. Note that with new ADU laws, cities cannot require parking within one half mile of public transit or when a garage is converted. For multi-family developments, however, several communities do not differentiate between smaller and larger units. Since smaller multi-family units are often more suitable housing options for seniors and persons with disabilities, imposing a uniform parking requirement across different sized developments can constrain the production of units intended to serve these populations. As such, parking requirements in these jurisdictions could be perceived as a potential impediment to fair housing choice. Jurisdictions will also sometimes establish minimum standards and requirements for handicapped parking. Most of the jurisdictions in the county specify that handicapped parking must comply with the requirements and standards outlined in Title 24 of the Building Code (California's building code that specifies the number of handicapped spaces required for a new building, providing a designated path of travel from the handicapped parking spaces to sidewalks, lobbies and corridors, elevators, etc.).

### *Review of Land Use Designations & Housing Opportunity*

When a jurisdiction's zoning ordinance allows for a diverse range of housing types, a community can actively ensure access to fair housing choice. The following section reviews the various land-use designations from the 11 jurisdictions in Ventura County and describes their implications for housing opportunity.

#### **Single- and Multi-Family Uses**

Single- and multi-family units, which include detached and attached single-family homes, duplexes or half-plexes, town homes, condominiums, and rental apartments, are commonly allowed across residential zones without the use of a permit in Ventura County. Zoning ordinances should specify the zones in which each of these uses is permitted by right. For areas that require special permits and review, additional costs and processing time can limit the financial feasibility of housing projects. For multi-family developments intended for lower-income households, these additional costs can sink a project or greatly increase the uncertainty of project approval. Furthermore, as previously mentioned, allowing lower-density development in districts zoned for higher-density use is an issue that exists in some form in each jurisdiction. Such pyramid zoning can serve as an impediment to the availability and range of affordable housing options.

#### **Accessory and Second Dwelling Units**

Accessory dwelling units are attached or detached housing units that typically reside on the same property as another unit, such as a single-family home. These units offer independent living facilities for one or more inhabitants, including permanent provisions for living, sleeping, cooking, and sanitation. In many high-cost communities, this type of housing offers a more affordable option for low-income households because they often rent for less than apartments of comparable size.

In the state of California, local jurisdictions are required to amend their zoning ordinances to accommodate accessory dwelling units in the community. These units cannot be prohibited in residential zones unless a local jurisdiction establishes that such action may limit housing opportunities in the region and finds that second dwelling units would adversely affect the public health, safety, and welfare in residential zones.

The state's second dwelling unit law requires use of a ministerial, rather than discretionary, process for reviewing and approving second dwelling units. A ministerial process is intended to reduce permit processing time frames and development costs because proposed second dwelling units that are in compliance with local zoning standards can be approved without a public hearing.

All 11 jurisdictions in Ventura County have aligned their zoning ordinances with state law and specify which zones and under what conditions accessory dwelling units are permitted. Although the review process and scope of additional requirements, such as parking standards, varies by jurisdiction, each community has amended their code to comply with state law. For example, the City of Fillmore recently updated its housing element and zoning ordinance to better accommodate accessory dwelling units after the state deemed its previous policy was overly restrictive. Currently, the city allows for these units in rural and low- and medium-density residential zones subject to a conditional use permit.

## **Mobile Home Parks & Manufactured Housing**

All jurisdictions within Ventura County allow for the development of mobile home parks in some capacity in at least one residential zone. Most communities allow mobile home parks subject to a conditional use or development permit, as well as various design and placement specifications. Some cities such as Santa Paula, Thousand Oaks, and San Buenaventura permit mobile home parks by right in a designated mobile home park zone. Since this type of housing is often more affordable for low-income households and senior residents, many communities have some form of rent-control or park-space policy to protect existing mobile home park residents from increasing housing costs. Despite the potential value of mobile home parks as an affordable housing option in a community, in general, it is uncommon to see new mobile home developments in Ventura County.

Although most jurisdictions within the county limit the allowable land use for mobile home parks, it is more common for communities to allow for individual manufactured housing units across different types of residential zones. This is partially because state law requires local governments to permit manufactured or mobile homes meeting federal safety and construction standards on a permanent foundation in all single-family residential zoning districts (Section 65852.3 of the California Government Code). The City of Oxnard, for example, permits manufactured housing only in the single-family zone (though has a large number of mobile home parks within this zone), whereas the cities of San Buenaventura and Santa Paula allow this type of housing in all residential zones. Furthermore, individual jurisdictions may subject manufactured housing to a conditional use or development permit, while others do not. Like mobile home parks, manufactured housing can provide an affordable housing option for low-income populations, which can make its preservation and availability crucial to prevent displacement as housing costs increase.

## Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116 of the California Welfare and Institutions Code) declares that mentally and physically disabled persons are entitled to live in normal residential surroundings, and that the use of property for the care of six or fewer disabled persons is a residential use for zoning purposes. A state-authorized, -certified, or -licensed family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes (commonly referred to as “group” homes) of six or fewer persons with disabilities than are required of the other permitted residential uses in the zone.

According to the California Department of Social Services Community Care Licensing Division, the following definitions of adult and/or senior residential care facilities apply:

- **Adult Residential Facilities (ARF):** Facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59 who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.
- **Continuing Care Retirement Community (CCRC):** Long-term continuing care for adults over 60 years old that provides housing, residential services, and nursing care, usually in one location.
- **Residential Care Facilities for the Elderly (RCFE):** Facilities that provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans.

There are 296 state-licensed residential care facilities for adult and senior populations in Ventura County, including 214 residential care facilities for the elderly and 80 adult residential facilities. In total, these facilities provide 5427 beds across Ventura County. Table 6 presents the number of facilities and beds (facility capacity) by jurisdiction and reveals that most of this capacity is located in a handful of communities. Specifically, the greatest number of licensed care facilities are in Oxnard, Simi Valley, and Thousand Oaks, while there are a sizeable number of adult residential facilities in Camarillo and San Buenaventura as well. There are only a handful of facilities in the rest of the County, though in terms of beds (capacity), the largest total number of beds are concentrated in Simi Valley, San Buenaventura, and Thousand Oaks with a large number of beds in Ojai and Oxnard. If broken down by the type of population served, the most beds for seniors are located in San Buenaventura and Thousand Oaks, whereas the most beds for adults are in Oxnard, and Simi Valley.

Table 6: Licensed Community Care Facilities and Facility Capacity by Jurisdiction (2019)

	Adult Residential Facilities (ARF)	Continuing Care Retirement Community (CCRC)	Residential Care Facilities for the Elderly (RCFE)	Total Number of Facilities
<i>Camarillo</i>	2	1	36	39
<i>Fillmore</i>	2	0	1	3
<i>Moorpark</i>	1	0	1	2
<i>Newbury Park</i>	0	0	7	7
<i>Oak Park</i>	0	0	1	1
<i>Oak View</i>	0	0	2	2
<i>Ojai</i>	0	0	5	5
<i>Oxnard</i>	45	0	22	67
<i>Port Hueneme</i>	3	0	2	5
<i>San Buenaventura</i>	5	0	20	25
<i>Santa Paula</i>	0	0	1	1
<i>Saticoy</i>	1	0	0	1
<i>Simi Valley</i>	20	0	50	70
<i>Somis</i>	0	0	2	2
<i>Thousand Oaks</i>	1	1	64	66
<b><i>Ventura County (Total)</i></b>	<b>80</b>	<b>2</b>	<b>214</b>	<b>296</b>

Facility Capacity: Number of Available Beds				
	Adult Residential Facilities (ARF)	Continuing Care Retirement Community (CCRC)	Residential Care Facilities for the Elderly (RCFE)	Total Number of Beds
<i>Camarillo</i>	21	140	471	78
<i>Fillmore</i>	12	0	66	10
<i>Moorpark</i>	4	0	6	42
<i>Newbury Park</i>	0	0	42	6
<i>Oak Park</i>	0	0	6	6
<i>Oak View</i>	0	0	62	62
<i>Ojai</i>	0	0	254	254
<i>Oxnard</i>	316	0	222	538
<i>Port Hueneme</i>	16	0	12	28
<i>San Buenaventura</i>	60	0	1277	1337
<i>Santa Paula</i>	0	0	6	6
<i>Saticoy</i>	24	0	0	24
<i>Simi Valley</i>	102	0	557	659
<i>Somis</i>	0	0	10	10
<i>Thousand Oaks</i>	4	514	1223	1741
<b><i>Ventura County (Total)</i></b>	<b>559</b>	<b>654</b>	<b>4214</b>	<b>5427</b>

Source: CDSS December 2019

All jurisdictions comply with state law by permitting residential care facilities for six people or less in all residential zones. For facilities serving more than six people, all communities accommodate these units in some form in their zoning ordinance. Specifically, all localities allow for larger facilities subject to either a conditional use or development permit in residential and/or commercial (mixed-use) zones. It is important to note that the Lanterman Act only applies to state-licensed residential care facilities. Other facilities, such as transitional and supportive housing, are not covered; however, the state's housing element law requires local jurisdictions to include provisions pertaining to these types of non-licensed facilities to serve low-income individuals and those with disabilities.

In 1978 Congress amended the Older Americans Act to establish long-term care Ombudsman (a Swedish word that means "advocate") to serve the frail vulnerable elderly residents in long-term care facilities. Although federal mandate requires only one visit per year per long term care facility, the Ventura County program, from inception, established a minimum of once a week visitation in skilled nursing facilities and a minimum of once a month visitation in all residential care facilities.

## **Emergency Shelters**

Emergency shelters are facilities run by public or nonprofit agencies that provide accommodations for individuals and families experiencing homelessness or other crises such as natural disasters or fleeing domestic violence situations. These facilities usually offer temporary shelter (for up to six months) and meals for residents. The State of California mandates that jurisdictions identify and make available sites for the zoning and development of emergency shelters and transitional and supportive housing facilities (Section 65583(c)(1) of the Government Code). Specifically, the law requires that local jurisdictions make provisions in the zoning code to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter. Local jurisdictions may, however, establish standards to regulate the development of emergency shelters.

A review of the zoning ordinances for jurisdictions within Ventura County reveals that all communities comply with state law; however, emergency shelters are rarely permitted by right in residential zones. Instead, most jurisdictions comply with the law by permitting shelters in commercial and/or industrial zones and some, such as the City of San Buenaventura, restrict the scope of services that emergency shelters can provide in a given zone. Others, such as Oxnard, only permit emergency shelters that serve families in its multi-family residential zone, while facilities serving general populations are permitted in the commercial zone. San Buenaventura and Oxnard both have emergency shelters. An emergency shelter bed inventory can be found within the Market Analysis section of the 2020-2024 Ventura County Regional Consolidated Plan.

## **Transitional and Supportive Housing**

Unlike emergency shelters, supportive housing does not impose limits on residents' length of stay. These facilities typically serve a target low-income population, such as individuals with chronic health conditions, mental or physical disabilities, and/or substance use disorder, and provide on- or off-site supportive services to assist residents in completing daily living activities, improving their health, and ultimately maintaining their ability to live and work in their communities. Unique target populations in California also include groups protected under the Lanterman Developmental Disabilities Act, such as emancipated minors, families with children, seniors, young adults aging out of foster care, individuals exiting an institutional setting, veterans, and the homeless (California Government Code Sections 65582(f) and (g)).

Transitional housing is housing that is usually accompanied by supportive services and designed to assist formerly homeless individuals in living independently. Services often include rental assistance and programs to achieve and maintain financial self-sufficiency. For programs that receive funding from HUD, the duration of assistance typically doesn't exceed 24 months; however, HUD may approve exceptions for longer periods. Under California's housing element law, transitional housing refers to buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible recipient

at a predetermined future point in time that shall be no less than six months from the start of assistance (California Government Code Section 65582(h)).

Both transitional and supportive housing are considered residential uses under California law, meaning local governments cannot treat this type of housing differently from other similar residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). A review of the 11 jurisdictions in Ventura County reveals that all communities comply with state law; however, transitional and supportive housing units are often subject to a conditional use permit and allowed in higher-density or mixed-use zones. The City of San Buenaventura defines both terms in its zoning ordinance, yet does not explicitly mention which zones permit transitional and supportive housing, nor the review process for new developments. The Unincorporated County's zoning ordinance is also vague about which zones allow for these housing types. In particular, the ordinance groups transitional and supportive housing under the term "multi-family dwellings and/or boarding houses" and doesn't explicitly mention which zones permit it. The county will update its zoning code in spring 2020 to provide more clarification on permitting requirements for supportive/transitional housing.

### **Single-Room Occupancy (SRO)**

The state's housing element law also mandates that local jurisdictions address the provision of housing options for extremely low-income households, including single-room occupancy (SRO) units. SRO units are one-room units intended for occupancy by a single individual. It is distinct from a studio or efficiency unit in that a studio is a one-room unit that must contain a kitchen and bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. Currently, eight jurisdictions provide for SRO units. The City of San Buenaventura defines the term in its zoning ordinance but doesn't mention which zones permit SRO units, while two other cities, Ojai and Oxnard, neither define the term nor state where they are permitted. In addition, the City of Fillmore explicitly permits SRO units by right in all motels, hotels, and churches.

### **Farmworker Housing**

The California Employee Housing Act requires that housing for six or fewer employees be treated as a regular residential use. The Employee Housing Act further defines housing for agricultural workers consisting of 36 beds, or 12 units, be treated as an agricultural use and therefore permitted where agricultural uses are permitted. Most jurisdictions in Ventura County comply with state law and accommodate farmworker housing in some capacity. Fillmore and Simi Valley do not have any designated agricultural zone and do not discuss the provision of farmworker housing in their zoning ordinances. Fillmore and Oxnard, which were previously not in compliance, have recently amended their zoning ordinances to accommodate this type of housing. The County of Ventura is making amendments to farmworker housing provisions to comply. These changes are scheduled to go to hearing in 2020.

## *Local Compliance with State and Federal Laws*

### **General Plan Housing Element**

The state of California requires city and county governments to include seven elements in their General Plans, one of which, the housing element, is the only section with specific statutory requirements and subject to review by the California Department of Housing and Community Development (HCD) for compliance with state law. Table 7 summarizes the housing element compliance status of jurisdictions in Ventura County according to HCD.

Table 7: Housing Element Status Compliance

<i>Jurisdiction</i>	Document Status	Compliance Status	Date Reviewed
<i>Camarillo</i>	Adopted	In	Feb-14
<i>Fillmore</i>	Adopted	In	Jul-19
<i>Moorpark</i>	Adopted	In	Jan-14
<i>Ojai</i>	Adopted	In	Mar-14
<i>Oxnard</i>	Conditional	In Review	Received May-19
<i>Port Hueneme</i>	Adopted	In	Nov-13
<i>San Buenaventura</i>	Draft	In	Dec-17
<i>Santa Paula</i>	Adopted	In	Sep-13
<i>Simi Valley</i>	Adopted	In	Feb-14
<i>Thousand Oaks</i>	Adopted	In	Oct-13
<i>Unincorporated County</i>	Adopted	In	Dec-13

A housing element found by HCD to be in compliance with state law is presumed to have adequately addressed its policy constraints. According to HCD, of the 11 participating jurisdictions (including the Unincorporated County), all housing elements are in compliance, and one housing element (City of Oxnard) was submitted in May 2019 and is currently under review.

## Building Codes

Building codes, such as the California Building Standards Code and the Uniform Housing Code, are necessary to protect public health, safety, and welfare. However, local codes that require substantial improvements to a building might not be warranted and deter housing construction or neighborhood improvement.

The California Building Standards Code is published every three years by order of the California legislature. The code applies to all jurisdictions in the State of California unless otherwise annotated. Adoption of the triennial compilation of codes is not only a legal mandate, it also ensures the highest available level of safety for citizens and that all construction and maintenance of structures meets the highest standards of quality. Currently, the most recent edition of the California Building Standards Code was updated in 2019. Since this edition was published in July and isn't effective until January 1, 2020, only one jurisdiction (Thousand Oaks) in Ventura County has adopted the 2019 edition. The remaining jurisdictions have aligned with the 2016 edition, except for Port Hueneme, which still references the 2013 edition.

Other codes commonly adopted across the region include the California Mechanical Code, California Plumbing Code, California or National Electric Code, Uniform Housing Code, and California Fire Code. Less common are the California Uniform Code for the Abatement of Dangerous Buildings, the Urban-Wildland Interface Code, and the Uniform Code for Building Conservation. Most jurisdictions have amended portions of these codes to reflect non-arbitrary local land conditions (based on measurable

values) including geographical and topographic conditions unique to each locality. Although minor amendments have been incorporated to address local conditions, no additional regulations have been imposed by the city or county that would unnecessarily add to housing costs.

## **Occupancy Standards**

Disputes over occupancy standards are typically tenant or landlord and fair housing issues. Families with children and large households often face discrimination in the housing market, particularly in rental housing, because landlords are reluctant or flatly refuse to rent to such households. Establishing a strict occupancy standard either by the local jurisdictions or by landlords on the rental agreement may be a fair housing violation.

In general, no state or federal regulations govern occupancy standards; however, the California Department of Fair Employment and Housing (DFEH) uses the “two-plus-one” rule when considering the number of persons per housing unit. This rule considers two persons per bedroom plus an additional person as a reasonable maximum standard for residential units. Under the two-plus-one rule, a landlord cannot, for example, restrict occupancy to more than three persons for a one-bedroom unit or five persons for a two-bedroom unit. Other issues such as lack of parking or gender of the children occupying one bedroom should not be factors considered by the landlord when renting to a household. While DFEH also uses other factors, such as the age of the occupants and size of rooms, to consider the appropriate standard, the two-plus-one rule is generally followed.

Other guidelines are also used as occupancy standards. The Uniform Housing Code (Section 503.2) requires that a dwelling unit have at least one room which is not less than 120 square feet in area. Other habitable rooms, except kitchens, are required to have a floor area of not less than 70 square feet. The code further states that where two persons occupy a room used for sleeping purposes, the required floor area should be increased at a rate of 50 square feet for each occupant in excess of two. There is nothing in the Uniform Housing Code that prevents people from sleeping in the living or dining rooms, as long as these rooms have an operable window or door meeting all the provisions of the California Building Code for emergency egress. The Fire Code allows one person per 150 square feet of “habitable” space. These standards are typically more liberal than the “two-plus-one” rule. For example, three people could sleep in a one-bedroom apartment where the bedroom is at least 120 square feet, and another three people could sleep in the living/dining area if it is at least 170 square feet. Therefore, a 290-square-foot one-bedroom apartment can accommodate up to six persons.

Across Ventura County, none of the jurisdictions limit the number of people who can occupy a housing unit. Just as regulations on the definition of “family” can result in disparate impact, restrictions on the allowable number of individuals that constitute a family are also impermissible. Consequently, most jurisdictions have removed their definitions for “family” or amended them to align with court rulings.

## **Reasonable Accommodation**

Under state and federal law, local governments are required to “reasonably accommodate” housing for persons with disabilities in their land-use planning and policies. Jurisdictions must grant variances

and zoning changes, if necessary, to make new construction or rehabilitation of housing for persons with disabilities feasible, but are not required to fundamentally alter their zoning ordinance. The failure to allow for reasonable accommodations in policies to allow persons with disabilities to live in the community will violate the Fair Housing Act regardless of whether there is discriminatory intent.

Although most local governments are aware of state and federal requirements to provide reasonable accommodations, if specific policies or procedures are not adopted by a jurisdiction or a jurisdiction requires a public hearing or discretionary decision, residents with disabilities may be unintentionally displaced or discriminated against. All jurisdictions within the county include reasonable accommodation policies to meet the needs of their communities.

### *Affordable Housing Development Policies and Programs*

In general, many minority and special needs households are disproportionately affected by a lack of adequate and affordable housing in a region. While affordability issues are not directly fair housing issues, expanding access to housing choice for these groups cannot ignore that affordability is a significant issue for many households. Insofar as rent-restricted or non-restricted low-cost housing is concentrated in certain geographic locations, access to housing by lower-income and minority groups in other areas is limited and can therefore be an indirect impediment to fair housing choice. Furthermore, various permit processing and development impact fees charged by local government can result in increased housing costs and therefore be a barrier to the development of affordable housing. Other policies and programs, such as inclusionary housing and growth management programs, can either facilitate or inhibit the production of affordable housing. The following section explores these issues further.

Since land-use policies can influence the development and spectrum of available housing in a community, the intensity and scope of different policies can be a useful indicator for impediments to fair housing choice. The following section reviews the programs, policies, and controls available to the 11 jurisdictions within Ventura County and discusses whether they contribute to restricted housing choice in their respective communities. This information is summarized in Table 8.

Table 8: Policies, Programs, and Controls that Impact Affordable Housing Development

<i>Jurisdiction</i>	Article 34 Authority	Growth Management Plan	Inclusionary Zoning Policy	Reasonable Accommodation Policy	Density Bonuses for Affordable Housing
<i>Camarillo</i>	✓	✓	✓	✓	✓
<i>Fillmore</i>	X	✓	*	✓	X
<i>Moorpark</i>	X	✓	✓	✓	✓
<i>Ojai</i>	X	✓	*	✓	✓
<i>Oxnard</i>	✓	✓	✓	✓	✓
<i>Port Hueneme</i>	✓	X	✓	✓	✓
<i>San Buenaventura</i>	✓	✓	*	✓	✓
<i>Santa Paula</i>	✓	✓	✓	✓	✓
<i>Simi Valley</i>	✓	✓	X	✓	✓
<i>Thousand Oaks</i>	✓	✓	✓	✓	✓
<i>Unincorporated County</i>	✓	✓	X	✓	✓

\*Fillmore is working on implementing an inclusionary housing policy.

Ojai is continuing a program from its 2014 housing element to consider adopting a 15 percent inclusionary requirement.

Port Hueneme has an inclusionary zoning policy, but only in its Coastal Zone plan.

San Buenaventura is continuing to implement its inclusionary housing policy and working to expand the number of units applicable under its density bonus ordinance.

The Unincorporated County is currently conducting a feasibility analysis for inclusionary housing.

### Article 34 Authority

Article 34 of the California Constitution requires a majority vote of the electorate to approve the development, construction, or acquisition by a public body of any “low-rent housing project” within that jurisdiction. In other words, for any projects where at least 50 percent of the occupants are low-income and rents are restricted to affordable levels, the jurisdiction must seek voter approval known as “Article 34 Authority” to authorize that number of units. Eight jurisdictions (Camarillo, Oxnard, Port Hueneme, San Buenaventura, Unincorporated County, Santa Paula, Simi Valley, and Thousand Oaks) have obtained Article 34 authority to be directly involved in the development, construction, and acquisition of low-rent housing.

Article 34 can prevent projects from being built. Though most public agencies have learned how to structure projects to avoid triggering Article 34, such as limiting public assistance to 49 percent of the units in the project, it can still add legal costs to affordable housing. (An “Article 34 Opinion Letter” from legal council may be required to demonstrate Article 34 compliance to lenders.) Unfortunately, local jurisdictions who provide funding and restrict 49 percent or less of the units to avoid triggering Article 34 then cannot take State RHNA credit for above 49 percent of units even if they are being built.

Helping remove Article 34 restrictions, the state legislature has enacted Sections 37001, 37001.3, and 37001.5 of the Health and Safety Code to clarify ambiguities relating to the scope of the applicability of Article 34 which exist and can unnecessarily restrict development.

## **Growth Management Policies**

Growth management policies aim to control the progression and speed of development to balance the needs of a community's existing residents while adequately preparing for those of future ones. Such policies, however, can become impediments to fair housing when a jurisdiction restricts its capacity to address its own housing needs. Growth management policies usually aren't a single policy or program, but rather a collection of codes, regulations, or standards to direct the rate and intensity of new development. Examples include general policies that require the expansion of public facilities and services concurrent with new development, to policies that establish urban growth boundaries (the outermost extent of anticipated urban development), to numerical limitations on the number of dwelling units that may be permitted annually.

At the county level, the Board of Supervisors, all city councils within Ventura County, and the Ventura County Local Agency Formation Commission (LAFCO) have jointly adopted the Guidelines for Orderly Development, which state that, whenever and wherever practical, "urban development" should occur within incorporated cities, which exist to provide a full range and cost-effective means of providing municipal services. As a result, urban development is permitted only within existing cities (or by annexing to the city), or within existing communities or unincorporated urban centers, as designated in the Ventura County General Plan.

In 1995, voters in the City of San Buenaventura passed an initiative that requires an affirmative vote of the electorate for any General Plan amendment affecting agricultural-designated land. In late 1998 and early 1999, voters of the cities of Camarillo, Moorpark, Oxnard, Simi Valley, and Thousand Oaks, as well as the Unincorporated County, approved similar initiatives and ordinances. More recently, the City of Santa Paula and Fillmore enacted their ordinances and initiatives in November 2000 and January 2002, respectively. These initiatives and ordinances became collectively known as the Save Our Agricultural Resources (SOAR) ordinances and were known by different "Measure" names in each jurisdiction.

The cities' SOAR ordinances and initiatives establish urban boundaries around each city, outside of which urban development can occur only with voter approval. The county's SOAR ordinance requires, with limited exceptions, that any change to the county General Plan involving the "Agricultural," "Open Space," or "Rural" land-use designations, or an amendment to a General Plan goal or policy related to those land-use designations, be subject to county-wide voter approval. While the SOAR ordinances aim at preserving agricultural and open space resources in the county, they also preclude the re-designation of properties in the unincorporated area to accommodate additional housing. In 2015, Camarillo became the first jurisdiction to extend its SOAR ordinance to 2050. The following year, residents in the other 10 jurisdictions also approved to extend their respective SOAR ordinances to 2050.

In addition, several jurisdictions, including Camarillo, Ojai, Santa Paula, and Simi Valley have growth management policies which include annual limits on the number of dwelling units that may be constructed. Thousand Oaks requires voter approval (Measure E) for a residential project if it exceeds the City's residential capacity that existed in November 1996. Measure E is not based on an annual limit. An initiative passed by residents of Santa Paula in 2006 requires voter approval for large-scale developments proposed on 81 or more acres of property.

State housing law mandates a jurisdiction facilitate the development of a variety of housing to meet the jurisdiction's fair share of regional housing needs. Any growth management measure that would compromise a jurisdiction's ability to meet its regional housing needs may have an exclusionary effect of limiting housing choices and opportunities of regional residents or concentrating such opportunities in other areas of the region.

### **Inclusionary Housing Programs**

Inclusionary housing or inclusionary zoning describes policies, programs, or ordinances that aim to increase the supply of affordable housing by requiring developers to set aside a certain number of new housing units for low- and moderate-income households. Doing so can ensure that at least a share of new housing in a community is affordable for lower-income populations. For some communities, inclusionary housing policies can result in improved regional job-housing balances and foster greater economic and racial integration. The policy tends to be most effective in areas experiencing rapid growth and a strong demand for housing.

Typically, a local government will require developers to set aside anywhere from 10 to 30 percent of new housing units in a project for low- and moderate-income households. These policies and programs can be either voluntary or mandatory. Voluntary programs often require developers to negotiate with public officials, but do not specifically mandate the provision of affordable units. Mandatory programs, however, are usually codified in the zoning ordinance, and require developers to enter into a development agreement specifying the required number of affordable housing units or payment of applicable in-lieu fees prior to obtaining a building permit. In some cases, local governments will offer incentives such as tax abatements, reductions in parking standards, or density bonuses to developers to offset the cost of selling or renting units at affordable levels rather than at market rates.

Of the 11 jurisdictions in Ventura County, six have inclusionary housing programs or policies, two do not, and the remaining three are either considering or in the process of implementing one. For communities with inclusionary housing programs, most require that between 10 and 15 percent of new units be set aside for very-low-, low-, or moderate-income households. In addition to requiring that 10 percent of units be affordable for low-income households, the City of Oxnard's inclusionary housing program also requires that developments preserve their affordability for at least 20 years. Although the Unincorporated County doesn't have a formal policy, its Board of Supervisors has required inclusionary units in approved projects on a case-by-case basis in the past. The City of Ojai, as part of their implementation of the 2014 housing element, will consider adoption of an amendment to the Zoning Ordinance to establish a 15-percent inclusionary requirement on specific types of new

residential construction. Overall, each of the inclusionary housing programs in the county can be described as mandatory because they require dedication of a fixed percentage of proposed units affordable to lower- or moderate-income households, or else pay an in-lieu fee to support the development of other new affordable housing units in the jurisdiction.

In 2009, the California Supreme Court chose to uphold the appellate court's decision in the case of *Palmer/Sixth Street Properties v. City of Los Angeles*. The *Palmer* decision called into question whether inclusionary housing ordinances, which require developers to offer a portion of rental units as low-income units or pay an in-lieu fee, may be in violation of California's Costa-Hawkins Act. The decision specifically affected inclusionary housing practices related to rental properties and was the first instance in which the Costa Hawkins Act was applied to an inclusionary housing ordinance. As a result of the decision, many cities and counties in California repealed their inclusionary rental housing requirements or declined to enforce them.

In 2017, Assembly Bill 1505 was passed by the state legislature that allows cities and counties to once again adopt inclusionary housing ordinances and supersedes the California Supreme Court's ruling in *Palmer*.

Currently in question is whether the City of San Buenaventura's Interim Inclusionary Housing Policy (IIHP) is an "exaction" for which the city must demonstrate that a reasonable, quantifiable relationship exists between the impacts of new market rate housing and the need for affordable housing, or whether the IIHP is a zoning rule enacted under the city's police power, which need only have a reasonable policy relation to public welfare. On June 6, 2013, the California Court of Appeal issued a decision in *California Building Industry Association v. City of San Jose (2013)*. The court upheld San Jose's inclusionary housing ordinance which, like Ventura's, was not based upon quantitative nexus between the impacts of market-rate housing and the need for affordable housing. The court concluded that the ordinance should be reviewed as a zoning ordinance, i.e., a simple exercise of the police power. However, on September 11, 2013, the Supreme Court agreed to hear the Building Industry Associations' challenge to the Court of Appeal ruling. This decision to review the case has led many to believe that the Supreme Court intends to reverse the Court of Appeal and hold that the stricter, quantitative nexus standard applies to inclusionary housing ordinances. San Buenaventura may amend their inclusionary housing ordinance pending review of the appeal.

## **Siting of Affordable Housing**

Nearly 75 percent of the county's affordable housing is concentrated in just four cities: Oxnard, Simi Valley, Thousand Oaks, and San Buenaventura. Table 9 presents the distribution of these units across the region. The cities of Ojai, Port Hueneme, and Santa Paula have the greatest share of affordable units relative to their jurisdiction's housing stock, while Moorpark has the lowest. To determine whether the concentration of affordable housing meets the housing needs of each jurisdiction, the region's metropolitan planning organization, SCAG, conducts periodic assessments for Ventura County.

Table 9: Affordable Housing Units with HUD Funding by Jurisdiction

<i>Jurisdiction</i>	Affordable Units (2018)	Total Occupied Rental Housing Units (2017)	Total Housing Units (2017)	Percent of Housing Stock Affordable	Percent of All Affordable Units in County
<i>Camarillo</i>	625	8,100	25,535	2.4%	6.9%
<i>Fillmore</i>	228	1,307	4,558	5.0%	2.5%
<i>Moorpark</i>	167	2,810	11,603	1.4%	1.8%
<i>Ojai</i>	210	1,278	3,340	6.3%	2.3%
<i>Oxnard</i>	2,705	23,862	54,467	5.0%	29.7%
<i>Port Hueneme</i>	453	3,546	7,803	5.8%	5.0%
<i>San Buenaventura</i>	2,182	18,793	43,146	5.1%	24.0%
<i>Santa Paula</i>	580	3,968	9,199	6.3%	6.4%
<i>Simi Valley</i>	894	11,864	43,214	2.1%	9.8%
<i>Thousand Oaks</i>	1,010	13,789	47,930	2.1%	11.1%
<i>Unincorporated County</i>	43	-	-	-	0.5%
<i>Ventura County (Total)</i>	9,097	99,368	285,997	3.2%	100.0%

\*Affordable units in this table include all HUD-subsidized units including public housing, Housing Choice Vouchers, Mod Rehab, project-based Section 8 units, Rent Sup/RAP, and Section 202, 236, and 211 properties.

As part of California’s housing element law, the Southern California Association of Governments (SCAG) periodically conducts a Regional Housing Needs Assessment (RHNA). This assessment quantifies the housing needs for each jurisdiction and then determines the respective housing allocation, which guides local government land-use planning and resource prioritization during the housing element update every eight years. Table 10 identifies the SCAG 2014-2021 RHNA allocation of affordable units for each jurisdiction in Ventura County.

Table 10: RHNA Allocation of Affordable Housing Units

<i>Jurisdiction</i>	# Very Low-Income Households	# Low-Income Households	# Moderate Income Households	# Above Moderate-Income Households	Total
<i>Camarillo</i>	539	366	411	908	2,224
<i>Fillmore</i>	160	112	128	294	694
<i>Moorpark</i>	289	197	216	462	1,164
<i>Ojai</i>	87	59	70	155	371
<i>Oxnard</i>	1,688	1,160	1,351	3,102	7,301
<i>Port Hueneme</i>	1	1	0	0	2
<i>San Buenaventura</i>	861	591	673	1,529	3,654
<i>Santa Paula</i>	288	201	241	555	1,285
<i>Simi Valley</i>	310	208	229	509	1,256
<i>Thousand Oaks</i>	84	58	36	77	255
<i>Unincorporated County</i>	246	168	189	412	1,015

HUD subsidized units are one source of funding for affordable housing units, affordable housing units developed without HUD funding also help the jurisdiction meet lower income housing requirements of the Housing Element. Low-Income Housing Tax Credits (LIHTC), general funds, and state housing funds are also used to develop affordable units.

### **Development Fees and Deposits**

Housing construction imposes certain short- and long-term costs upon local government, such as the cost of providing planning services and inspections. As a result, Ventura County jurisdictions rely upon various planning and development fees to recoup costs and ensure that essential services and infrastructure are available when needed. Planning fees for the County of Ventura and its jurisdictions are summarized in Table 11. As shown, fees vary widely based on the needs of each jurisdiction.

Jurisdictions also charge a variety of impact fees to offset the cost of providing infrastructure and public facilities that are required to serve new development. Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements required to support new residential development. The passage of Proposition 13 in 1978 has limited a local jurisdiction’s ability to raise property taxes and significantly lowered the ad valorem tax rate, increasing reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative funding source widely used among local governments in California is the development impact fee, which is collected for a variety of improvements, including water and sewer facilities, parks, and transportation improvements.

Table 11: Development Fees

<i>Jurisdiction</i>	General Plan Amendment	CUP/SUP	Variance	Source
<i>Camarillo</i>	\$18,442-\$37,614	\$6,629-19,784	\$6,442	<a href="#">Fee Schedule (updated 2019)</a>
<i>Fillmore</i>	FAHR* and \$5,963 deposit	FAHR and \$1,419 deposit	FAHR	<a href="#">Fee Schedule (updated 2016)</a>
<i>Moorpark</i>	\$5,700 deposit	\$5,500 deposit	\$5,500 deposit	<a href="#">Development Fees (updated 2017)</a>
<i>Ojai</i>	\$450 plus \$225 per hour	\$450 plus \$225 per hour	\$450 plus \$225 per hour	<a href="#">Master Fee Schedule (updated 2019)</a>
<i>Oxnard</i>	\$10,500 deposit	\$8,400 deposit	\$4,158	<a href="#">Fee Schedule (updated 2018)</a>
<i>Port Hueneme</i>	\$597 fee plus \$3,500 non-refundable deposit	\$597 fee plus \$3,500 non-refundable deposit	\$597 fee plus \$3,500 non-refundable deposit	<a href="#">Master Fee Schedule (updated 2015)</a>
<i>San Buenaventura</i>	\$12,635	\$5,527	\$1,805-\$9,063	<a href="#">Master Fee Schedule (updated 2019)</a>
<i>Santa Paula</i>	\$12,000 deposit	\$4,161 - \$10,000 deposit	\$4,000 - \$6,000 deposit	<a href="#">Fee Schedule (updated 2017)</a>
<i>Simi Valley</i>	\$8,017 - \$10,824*	\$1,742 - \$7,654	\$2,716 - \$3,668	<a href="#">Fee Schedule (updated 2018)</a>
<i>Thousand Oaks</i>	\$6,500 deposit	\$1,127 - \$8,935 fee or \$15,000 deposit*	\$3,315	<a href="#">Fee Summary (valid 2019-2021)</a>
<i>Unincorporated County</i>	\$3,000 deposit	\$1,500 deposit	\$2,000 deposit	<a href="#">Planning Fee Schedule FY 2019-2020</a>

To enact an impact fee, state law requires that the local jurisdiction demonstrate the “nexus” between the type of development in question and the impact being mitigated by the proposed fee. Also, the amount of the fee must be roughly proportional to the impact caused by the development. Nevertheless, development impact fees today have become a significant cost factor in housing development.

California’s high residential development fees contribute to its high housing costs and prices. Among California jurisdictions, fees account for an average of 10 percent of the median price of new single-family homes. The effects of reduced fees on housing affordability, however, would vary widely depending on the amount of the fee reduction and on current home prices. As things now stand, those jurisdictions that do the most to accommodate California’s housing production needs are also the most dependent on development fees to finance growth-supporting infrastructure, and thus, can least

afford to reduce their fees. Conversely, those jurisdictions in which fees are low relative to housing prices tend to be less dependent on fees and can most afford to reduce them, should they so desire.

The contribution of fees to home prices varies temporally as well as spatially. When times are good, housing production tends to lag behind demand, especially in coastal markets. Housing prices during such periods are chiefly affected by the balance between supply and demand and are much less affected by construction and development costs. When the economy is not strong and housing demand is weak, housing prices are more sharply affected by the prices of construction inputs, including fees. The strength of the economy and housing market also determines the degree of fee shifting and who ultimately pays fees. During strong economic times, it is the final homebuyer or renter who ends up paying housing development fees; the builder or developer is mostly an intermediary. During recessionary periods, the burden of paying of fees may be shifted to the landowner.

## *Other Policies and Programs Impacting Housing Choice*

### **Local Housing Authorities**

In Ventura County, the HUD Housing Choice Voucher program is administered by five different local housing authorities, four of which also oversee a public housing program. The Santa Paula Housing Authority only provides Housing Choice Vouchers. The housing authorities for the cities of San Buenaventura, Oxnard, Port Hueneme, and the Area Housing Authority of the County of Ventura own and manage public housing in addition to offering the Housing Choice Voucher program. The availability and use of Housing Choice Vouchers and public housing units must also adhere to fair housing laws. An inventory of public housing units and housing choice vouchers can be found within the 2020-2024 Ventura County Regional Consolidated Plan.

All local housing authorities in the county, except for the Housing Authority of Port Hueneme, have adopted priorities or preferences for recipients of housing assistance. Since waiting lists for housing assistance programs can include hundreds of prospective households and be closed to new applicants for years at a time, many housing authorities prioritize the recipient of assistance based on need. Common preferences include extremely low-income households, seniors, disabled individuals, and individuals who are currently experiencing or are at risk of homelessness.

Section 16(a)(3)(B) of the United States Housing Act mandates that public housing authorities adopt an admissions policy that promotes the de-concentration of poverty in public housing. HUD emphasizes that the goal of de-concentration is to foster the development of mixed-income communities within public housing. In mixed-income settings, lower-income residents are provided with working-family role models and greater access to employment and information networks. This goal is accomplished through the policy's income-targeting and de-concentration.

For Housing Choice Vouchers, the Housing Act mandates that not less than 75 percent of new admissions have incomes at or below 30 percent of the area median income (AMI). The remaining balance of 25 percent may have incomes up to 50 percent AMI. For public housing, the Housing Act

mandates that no less than 40 percent of new admissions have incomes at or below 30 percent AMI. The balance of 60 percent of new admissions may have incomes up to 50 percent AMI.

## **California Environmental Quality Act (CEQA)**

While not directly intended to impact housing choice, the California Environmental Quality Act (CEQA), is a statewide law that applies to all discretionary projects proposed to be conducted or approved by a public agency, including private projects that require government approval. The primary purpose of CEQA is to disclose to the public the significant environmental effects of a proposed project. CEQA also requires that public agencies publicly disclose the decision-making process behind project approval to enhance public participation in the environmental review process.

In October 2011, the Governor signed into law SB 226, which allows for streamlined CEQA review for certain infill development projects, including some transit-oriented developments (TODs). The statute allows an exemption or limited environmental review of projects that meet certain criteria and are consistent with earlier policy documents such as General Plans, Specific Plans, or Master Plans. Subsequent environmental review of qualifying projects is limited to new or substantially greater impacts not adequately addressed in an earlier CEQA document.

The streamlined environmental process allowed by SB 226 makes it possible for the environmental impacts of documents like a General Plan, Specific Plan, or Master Plan area to be analyzed long before a physical development project is proposed. Because SB 226 does not include a time limit, CEQA's environmental review and public comment requirements could be satisfied by a document prepared years prior to the proposal of a specific development proposal. Because infill and TOD projects are often proposed in under-served lower-income and minority neighborhoods, the disjointed disclosure of potential environmental impacts resulting from SB 226 has potential for disproportionate adverse impacts on protected classes.

## **Community Involvement**

Adequate community involvement and representation are important to overcoming and identifying impediments to fair housing or other factors that may restrict access to housing. Decisions regarding housing development in a community are typically made by the city council or board of supervisors and the planning commission. The council members are elected officials and answer to the constituents. Planning commissioners are residents often appointed by the council or the board of supervisors, and serve an advisory role to the elected officials. In addition to the city council, board of supervisors, and planning commission, most jurisdictions have appointed commissions, committees, and task forces to address specific issues. Seniors commissions are most typical; however, few jurisdictions have commissions that address the needs of the disabled or families with children, or have a housing task force that oversees housing-related matters.

A broader range of residents may feel more comfortable approaching an agency with concerns or suggestions if that agency offers sensitivity or diversity training to its staff members that typically interface with the public. In addition, if there is a mismatch between the linguistic capabilities of staff

members and the native languages of local residents, non-English speaking residents may be unintentionally excluded from the decision-making process. Another factor that may affect community participation is the inadequacy of an agency or public facility to accommodate residents with various disabilities.

While providing fair housing education for the public and housing professionals is critical, ensuring city and county staff understand fair housing laws and are sensitive to discrimination issues is equally important. Oxnard, Port Hueneme, Santa Paula, Simi Valley, Thousand Oaks, San Buenaventura, and Unincorporated County sponsor sensitivity training for staff members who interface with the public every one to two years. Sensitivity training is a form of education that attempts to make a person more aware of oneself and others. Such training often incorporates principles of non-discrimination and cultural diversity. The Unincorporated County requires employees to take a four-hour course called “Discrimination Prevention” and subsequent refresher courses. The county’s fair housing contractor (Housing Rights Center) also offers courses to county-contracting agencies and partners. The City of Oxnard requires customer service training which incorporates cultural diversity topics. The Housing Rights Center also provides specific training on fair housing to the staff of the Oxnard Housing Authority, the Oxnard Housing Department, and other city housing staff.

However, four jurisdictions (Camarillo, Fillmore, Moorpark, and Ojai) indicated that they have not conducted such training for staff. While the City of Camarillo does not offer staff sensitivity training, staff indicated that they attend fair housing conferences and workshops. The City of Fillmore is in the process of setting up employee training. Similarly, all jurisdictions have bilingual capabilities to serve Spanish-speaking residents. Several jurisdictions, including Ojai, Thousand Oaks, San Buenaventura, and the county are able to accommodate Chinese, Farsi, French, Korean, Mixteco, Tagalog, and Vietnamese. In addition, all jurisdictions’ city hall or county administration buildings are accessible to persons with disabilities.

## Public Housing and Voucher Programs

Public housing needs and services are addressed by five housing authorities located in the region. These housing authorities include:

- Area Housing Authority of the County of Ventura (AHACV)
- Housing Authority of the City of San Buenaventura (HACSB)
- Housing Authority of the City of Santa Paula (SPHA)
- Oxnard Housing Authority (OHA)
- Housing Authority of the City of Port Hueneme (PHHA)

The housing authorities work closely with local and county agencies, stakeholders, and resident organizations to ensure that properties are maintained to the highest standard of decent, safe, and sanitary conditions. Collectively, the housing authorities in Ventura County provide access to over 6,000 housing units across the county. The majority of these units (4,375) are provided as housing choice vouchers.

Each housing authority either directly provides or connects housing authority residents with supplemental services such as youth services, senior services, job training, credit counseling, and other needs, as identified by the housing authorities and their resident boards.

Like many public housing authorities across the country, each housing authority lacks adequate supply of units and/or vouchers to meet the affordable housing needs within their service areas. This is reflected by long or closed waiting lists for potential units within each housing authority.

## Appointed Boards/ Commissions

### *Department of Fair Employment and Housing*

California's Department of Fair Employment and Housing (DFEH) is the state agency that enforces California's civil rights laws, including fair housing laws, found in the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act. The mission of the DFEH is to "protect the people of California from unlawful discrimination in employment, housing, and public accommodations and from hate violence and human trafficking." The DFEH is tasked with the following:

- Engage in public outreach and provide training and technical assistance to employers, business establishments, and housing providers regarding their responsibilities under the law.
- Investigate discrimination complaints and cases of systemic discrimination.
- Facilitate mediation and resolution of disputes involving civil rights.
- Enforce the laws by prosecuting violations in civil court.

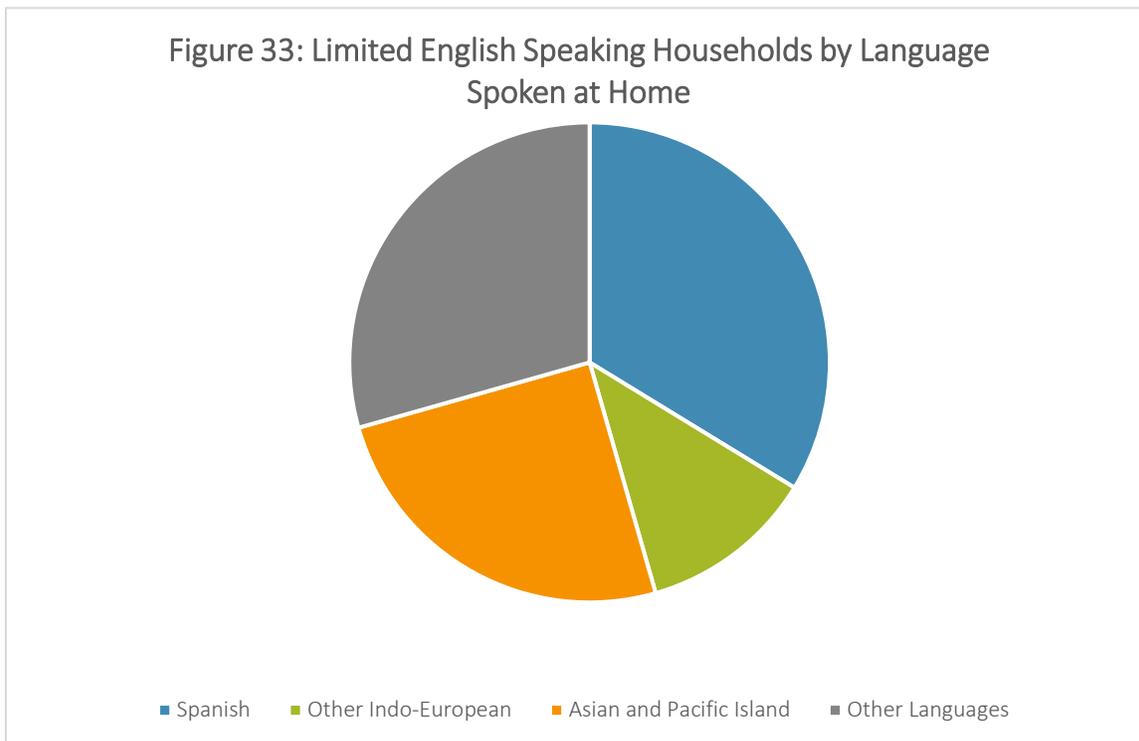
Within DFEH, the Fair Employment and Housing Council (FEHC) implements California's employment and housing anti-discrimination regulations, conducts inquiries, and holds hearings on civil rights issues. Councilmembers on the FEHC are appointed by the governor.

In municipalities in Ventura County, city councils, planning commissions, and the county Board of Supervisors all create policies that affect land use, housing, and access for people in protected groups. Most jurisdictions also have appointed commissions, committees, and task forces to address specific issues such as housing, aging residents and seniors, youth, homelessness, and diversity.

## Language Accommodations

The Fair Housing Act prohibits discrimination based on the national origin of an individual or household, and while English proficiency is not specifically addressed, the courts have found that national origin discrimination includes the linguistic characteristics of persons from a foreign geographic area. Because of the interconnection between the English proficiency of an individual and their national origin, HUD's General Counsel issued guidance in 2016 clarifying that the disparate treatment of people because they do not speak, read, or write English proficiently is prohibited under the Fair Housing Act.

HUD acknowledges that discrimination complaints involving persons with limited English proficiency and national origin are often subtle and can be difficult to discern. Refusal to rent or renew a lease, the application of language-related requirements which apply only to people of certain races or nationalities, or the immediate turning away of applicants who are not fluent in English are but a few examples of housing discrimination that individuals with limited English proficiency face.



A limited English proficiency (LEP) household, previously identified by the U.S. Census as a “linguistically isolated household,” is one in which no member 14 years old and over speaks only English or speaks a non-English language and speaks English “very well.” In other words, all household members 14 years old and over have at least some difficulty with English. LEP refers to a person’s limited ability to read, write, speak, or understand English. Slightly less than seven percent of all Ventura County households were identified as being of limited English proficiency (2011-2015 ACS).

The 2011-2015 ACS reports that 38.5 percent of Ventura County residents five years and older spoke a language other than English, with slightly over 16 percent of residents indicating that they spoke English “less than very well.” Most of these residents were Spanish speakers (20 percent) or spoke an Asian or other Pacific Island language (16 percent). Approximately 24 percent of county residents were foreign-born, with nearly 90 percent speaking a language other than English. The number of foreign-born residents indicating that they spoke English less than very well was 57 percent, a slight decrease from the 59 percent identified in the 2008-2012 ACS.

The group most susceptible to linguistic and cultural isolation in Ventura County is the indigenous Mexican population, estimated at 20,000, from the Mexican states of Oaxaca, Michoacan, Yucatan, Guerrero, Puebla, and Veracruz. Many are illiterate, and most speak neither Spanish nor English, but

only their native language, Mixteco. The Mixteco/Indigena Community Organizing Project (MICOP) provides education, literacy, health, and language assistance to this vulnerable indigenous population.

Language barrier can be an impediment to accessing housing of choice, though as noted above, individuals who are LEP are not a protected class under the act. The act nonetheless prohibits housing providers from using LEP selectively based on a protected class or as a pretext for discrimination because of a protected class. The act also prohibits housing providers from using LEP in a way that causes an unjustified discriminatory effect.

Language barriers may prevent residents from accessing services, information, and housing, and may also affect educational attainment and employment. Executive Order 13166, "Improving Access to Services by Persons with Limited English Proficiency," was issued in August 2000, which requires federal agencies to assess and address the needs of otherwise eligible persons seeking access to federally conducted programs and activities who, due to LEP, cannot fully and equally participate in or benefit from those programs and activities. This requirement also applies to grantees of federal funds.

To the extent feasible, advertising for HUD-funded services and programs in Ventura County has been made available in English and Spanish to ensure equal access to LEP persons for the implementation of services. Bilingual program materials and application forms are available. This is also true for many county programs that are not federally funded. The county's website allows non-English speakers to access much of the posted information in several languages—Spanish, Tagalog, Chinese, and Persian—using Google Translate. Bilingual incentives are provided to employees in select positions who satisfy certain fluency requirements and can serve as translators.

# Private Sector Policy Review

## Mortgage Lending

This section reviews the lending practices of financial institutions serving Ventura County and analyzes lending outcomes and their implications on access to financing across different household types. By exploring discrepancies in outcomes across applicant households, including low-income and minority households, this analysis aims to highlight potential concerns in mortgage lending in Ventura County. Since this analysis relies primarily on the use of publicly available data on lending practices, it is important to note that such sources often do not include enough information to conclusively identify cases of housing discrimination. This chapter therefore serves to draw attention to disparities in lending outcomes that may indicate obstacles to fair housing choice.

Appendix A provides a summary of HMDA data by jurisdiction within Ventura County.

### *Background*

Discriminatory practices in home mortgage lending have evolved in the last five to six decades. In the 1940s and 1950s, racial discrimination in mortgage lending was easy to spot. From government-sponsored racial covenants to the redlining practices of private mortgage lenders and financial institutions, minorities were denied access to home mortgages in ways that severely limited their ability to purchase a home. Today, discriminatory lending practices are more subtle and tend to take different forms. While mortgage loans are readily available in low-income minority communities, by employing high-pressure sales practices and deceptive tactics, some mortgage brokers push minority borrowers into higher-cost subprime mortgages that are not well-suited to their needs and can lead to financial problems. Consequently, minority consumers continue to have less-than-equal access to loans at the best price and on the best terms that their credit history, income, and other individual financial considerations merit.

### *Legislation Protection*

In the past, financial institutions did not always employ fair lending practices. Credit market distortions and other activities such as “redlining” were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending.

### **Community Reinvestment Act and Home Mortgage Disclosure Act**

The Community Reinvestment Act (CRA) is intended to encourage regulated financial institutions to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance. CRA ratings are provided by the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit

Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC). However, the CRA rating is an overall rating for an institution and does not provide insights regarding the lending performance at specific locations by the institution.

## **Home Mortgage Disclosure Act**

In tandem with the CRA, the Home Mortgage Disclosure Act requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants. This section examines detailed 2008, 2013, and 2018 HMDA data for Ventura County. HMDA data provide some insight into the lending patterns that exist within a community. However, HMDA data are only an indicator of potential problems; the data cannot be used to conclude definitively that redlining or discrimination is occurring due to the lack of detailed information on loan terms or specific reasons for denial.

## **Conventional versus Government-Backed Financing**

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. To assist lower- and moderate-income households that may have difficulty in obtaining home mortgage financing in the private market due to income and equity issues, several government agencies offer loan products that have below market-rate interests and are insured or “backed” by the agencies. Sources of government-backed financing include loans insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA). Often, government-backed loans are offered to the consumers through private lending institutions. Local programs such as first-time homebuyer and rehabilitation programs are not subject to HMDA reporting requirements.

Typically, low-income households have a much better chance of acquiring a government-assisted loan than a conventional loan. However, the pre-2009 lending market offered subprime loan options such as zero percent down, interest-only, and adjustable loans. As a result, government-backed loans were a less attractive option for many households during that time. In recent years, however, heightened lending restrictions were put into place to severely limit the issuance of risky subprime loans. In addition, in September 2007, the federal government created a government-insured foreclosure avoidance initiative, FHASecure, to assist tens of thousands of borrowers nation-wide in refinancing their subprime home loans. As government-backed loans were again publicized and subprime loans became less of an option to borrowers, 2013 saw an increase in the number of government-backed loan applications in Ventura County. Expanded marketing to assist potential homeowners in understanding the requirements and benefits of these loans may still be necessary, however.

## **Financial Stability Act**

The Financial Stability Act of 2009 established the Making Home Affordable (MHA) program, which assisted eligible homeowners who could no longer afford their home with mortgage loan modifications and other options, including short sale or deed in lieu of foreclosure. The program was targeted toward

homeowners facing foreclosure and homeowners who are unemployed or “underwater” (i.e., homeowners who owe more on their mortgage than their home is worth). HUD states that the program helped 1.8 million families obtain mortgage relief and avoid foreclosure. As of December 30, 2016, the program stopped taking new applications from homeowners. Homeowners in need of assistance are instead encouraged to contact their mortgage company or lender directly to ask about available solutions.

## **Fraud Enforcement and Recovery Act**

The Fraud Enforcement and Recovery Act (FERA) enhances the criminal enforcement of federal fraud laws by strengthening the capacity of federal prosecutors and regulators to hold accountable those who have committed fraud. FERA amends the definition of a financial institution to include private mortgage brokers and non-bank lenders that are not directly regulated or insured by the federal government, making them liable under federal bank fraud criminal statutes. The new law also makes it illegal to make a materially false statement or to willfully overvalue a property in order to manipulate the mortgage lending business. In addition, FERA includes provisions to protect funds expended under TARP and the Recovery Act, and amends the federal securities statutes to cover fraud schemes involving commodity futures and options. Additional funds were also made available under FERA to enforcement agencies in order to investigate and prosecute fraud.

## *Overall Lending Patterns*

### **Data and Methodology**

This analysis primarily relies on lending data made publicly available through the Home Mortgage Disclosure Act (HMDA). The act requires that financial institutions, including banks, savings associations, credit unions, and other lenders, report information on mortgages to the public each year. This data supports various efforts, such as determining whether lenders are helping meet community housing needs, supporting public officials in investments to encourage development, and identifying potential patterns of discriminatory lending.<sup>2</sup>

The most recent HMDA data available to the public is for 2018. Appendix A of this report includes detailed tables with data on the disposition of loan applications, types, and outcomes for individual jurisdictions within Ventura County. Several tables compare information for Ventura County to broader trends across the State of California, while others depict changes over time by comparing recent data to that from prior years. Lastly, several tables explore differences in lending outcomes by applicant characteristics, including income level and race or ethnicity.

### **General Overview**

The overall approval rate for loan applications in Ventura County in 2018 was 53.8 percent, which represents a slight decrease from 57.6 percent in 2013 but an increase from 47.2 percent in 2008.

---

<sup>2</sup> “Background and Purpose,” Home Mortgage Disclosure Act, FFIEC, accessed 11/19/2019, <https://www.ffiec.gov/hmda/history.htm>.

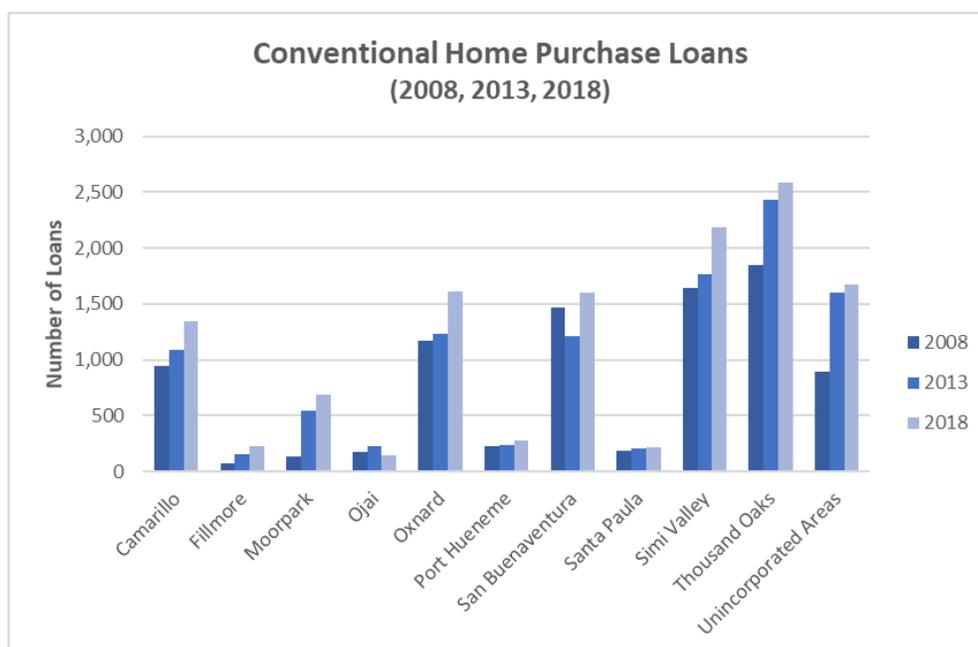
Across jurisdictions, approval rates ranged from a low of 45 percent in Fillmore to a high of 57.4 percent in Thousand Oaks. Similarly, the number of loan originations differed across Ventura County. Ojai (708 applications) and Fillmore (762 applications) comprised the fewest loan originations, while Thousand Oaks (7,951 applications) and Simi Valley (7,320 applications) experienced the most. Of all loan originations in Ventura County, the most common type of application was for conventional home purchase loans.

## Home Purchase Loans

An overview of HMDA data shows that in 2018, 30.4 percent of all loans in Ventura County were conventional home purchase loans. Of these, the most originated in the cities of Thousand Oaks, Simi Valley, Oxnard, and San Buenaventura, while the cities of Fillmore, Ojai, Santa Paula, and Port Hueneme comprised the fewest number of conventional home purchase loan applications. Furthermore, the cities of Ojai (84.9 percent), Thousand Oaks (65.1 percent), and San Buenaventura (64.4 percent) had the highest approval rates, while the cities of Fillmore (54.9 percent), Santa Paula (57.3 percent), and Oxnard (59.1 percent) had the lowest. From 2008 to 2018, approval rates for conventional home purchase loans increased for most jurisdictions within Ventura County; however, for a handful of cities, approval rates declined after peaking in 2013.

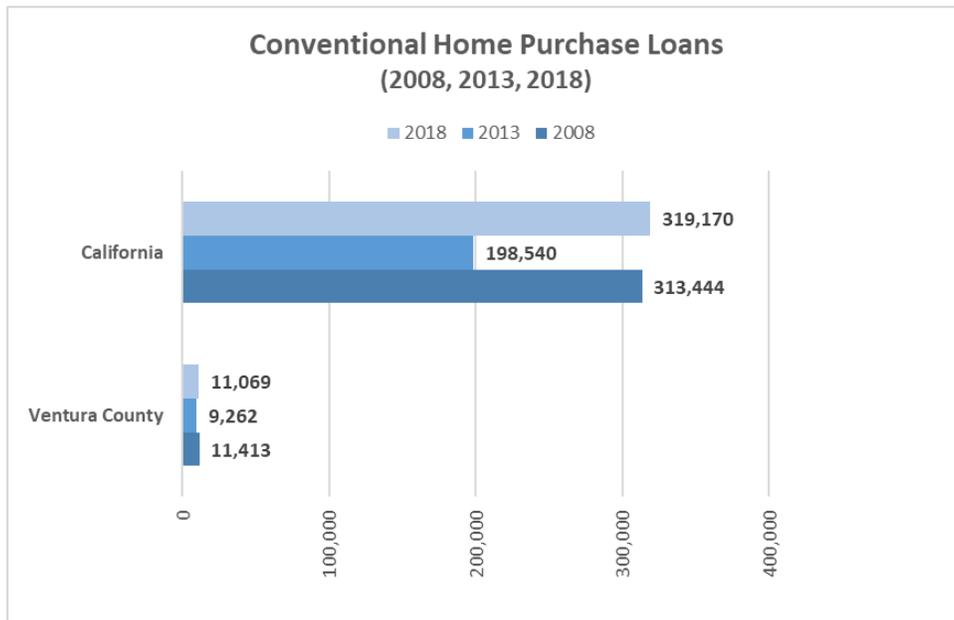
Figure 34 depicts the spread of conventional home purchase loans by jurisdiction over time. Notably, the number of conventional home purchase loans surged for almost all jurisdictions in Ventura County in 2018. In contrast, Figure 35 indicates that for Ventura County and the State of California, the number of conventional home purchase loans decreased in 2013, but has since returned to levels comparable to 2008.

Figure 34: Conventional Home Purchase Loans in Ventura County by Jurisdiction



Source: HMDA 2018

Figure 35: Conventional Home Purchase Loans in Ventura County and California



Source: HMDA 2008, 2013, 2018

In addition to conventional loans, in 2018, 14.2 percent of loan applications were for non-conventional loans backed by the government. These included loans guaranteed by the Federal Housing Administration (FHA), Veterans Affairs (VA), and USDA Rural Housing Service or Farm Service Agency (RHS/FSA). Although a relatively small share of total loans, the share of applications for government-backed loans in Ventura County has gradually increased from 13.8 percent in 2013 and 9.8 percent in 2008.

Although the share of government-backed loans has steadily increased in Ventura County since 2008, the share of government-backed loans to purchase a home has decreased as a share of total loans. Whereas in 2008, government-backed home purchase loans comprised 7.9 percent of all loan originations in the county, this figure dropped to 6.2 percent by 2013, only to grow slightly to 6.7 percent by 2018. When exploring the approval rates for these loans by jurisdiction, Santa Paula (49.5 percent) and Fillmore (50.0 percent) had the lowest rates, while Camarillo (62.4 percent) and Moorpark (60.8 percent) had the highest. The overall approval rate for government-backed home purchase loans in Ventura County in 2018 was 57.7 percent.

### Home Improvement Loans

In 2018, there were 3,445 loan applications for home improvements in Ventura County. In contrast, this figure was 1,938 applications in 2008 and 1,235 applications in 2013. Over time, approval rates for home improvement loans for most jurisdictions within Ventura County peaked in 2013 and have since

decreased. The approval rates for 2018, however, are typically higher than those from 2008. Exceptions include the cities of Fillmore and Santa Paula, both of which have experienced continuous declines in the approval rates for home improvement loans from 2008 to 2018.

## **Refinancing**

In 2018, HMDA data began to capture additional information on the different purposes for loan transactions following a 2015 HMDA regulation that changed reporting requirements for lenders. Whereas HMDA data for previous years recorded categories for loan purposes, such as home purchases, home improvements, and refinancing, in 2018, financial institutions were required to disaggregate data on refinancing loans as either home refinancing or cash-out refinancing. In addition, revised loan purpose data also began to capture loans that fell outside any of these classifications (i.e., loans that were neither for home improvement, home purchase, home refinancing, nor cash-out refinancing). This has implications for the comparison of 2018 data to that from prior years. Specifically, some loan purpose data which was previously captured is no longer reportable, while other data is now captured. It is important to keep this in mind when comparing older data to data released in 2018 and beyond.

## Lending Patterns by Race/Ethnicity and Income Level

### Loan Applicant Representation

Table 12 presents the share of loan applicants by race or ethnicity, and compares this information to that of the total population for 2008, 2013, and 2018. The proportionality score indicates which groups are over- or under-represented as applicants relative to their share of the total population. For example, in 2008, White applicants were over-represented, whereas Black, Hispanic, and Asian applicants were under-represented in the applicant pool relative to the demographics of Ventura County's total population. In 2013 and 2018, however, the proportionality of White applicants decreased, while the proportionalities of Black, Hispanic, and Asian applicants oscillated over the decade following the financial crisis. Such unequal representation among loan applicants based on race and ethnicity could suggest inequitable access to lending opportunities.

Table 12: Demographics of Loan Applicants vs. Total Population - Ventura County (2008, 2013, 2018)

	Percent of Total Applicants			Percent of Total Population			Proportionality Score		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
<i>White</i>	68.6%	67.4%	64.8%	66.6%	76.0%	79.9%	1.03	0.89	0.81
<i>Black</i>	1.0%	0.9%	1.2%	1.8%	1.8%	1.7%	0.55	0.52	0.67
<i>Hispanic</i>	19.9%	15.0%	17.6%	37.4%	40.7%	42.3%	0.53	0.37	0.42
<i>Asian</i>	4.8%	6.6%	6.1%	6.5%	6.9%	7.2%	0.74	0.96	0.84

Source: HMDA 2008, 2013, 2018

Approval rates for conventional and government-backed home purchase loans also differ by an applicant's race or ethnicity over time. For example, for conventional home purchase loans in 2008, approval rates ranged from an average low of 52.4 percent for Black and African American applicants to an average high of 61.9 percent for non-Hispanic White applicants. By 2018, however, Hispanic applicants (of any race) experienced the lowest approval rates at 63.3 percent for conventional home purchase loans, while non-Hispanic White applicants continued to have the highest rates at 70.1 percent. Approval rates for government-backed home purchase loans were also typically highest for non-Hispanic White applicants in 2018 at 71.9 percent, and lowest for Black and African American applicants at 60.7 percent. This range in approval rates between racial and ethnic groups for government-backed home purchase loans was smaller in 2008. Then, the low was 53.1 percent for Black and African American applicants and the high was 58.6 percent for Asian applicants.

Appendix A also includes a table depicting overall loan outcomes by race and ethnicity for each jurisdiction. It is important to note that some of the outcomes may be misleading. For example, the approval rate for Black and African American applicants in Santa Paula in 2018 is 20 percent. Yet, data for Santa Paula only captured the loan outcomes for five applicants who identified as Black and African American, one of whom had their loan approved. Unfortunately, the insufficient sample size makes it

difficult and inappropriate to draw conclusions on loan outcomes by race and ethnicity for each jurisdiction. Analysis on loan outcomes by race and ethnicity is better suited to the county level.

## Income Level

In addition to analyzing whether approval of loan applications varies by race and ethnicity, exploring discrepancies by income level is another helpful way to identify inequities in lending outcomes. This analysis uses the same income brackets as HMDA data, which defines the following levels:

Table 13: Income Levels

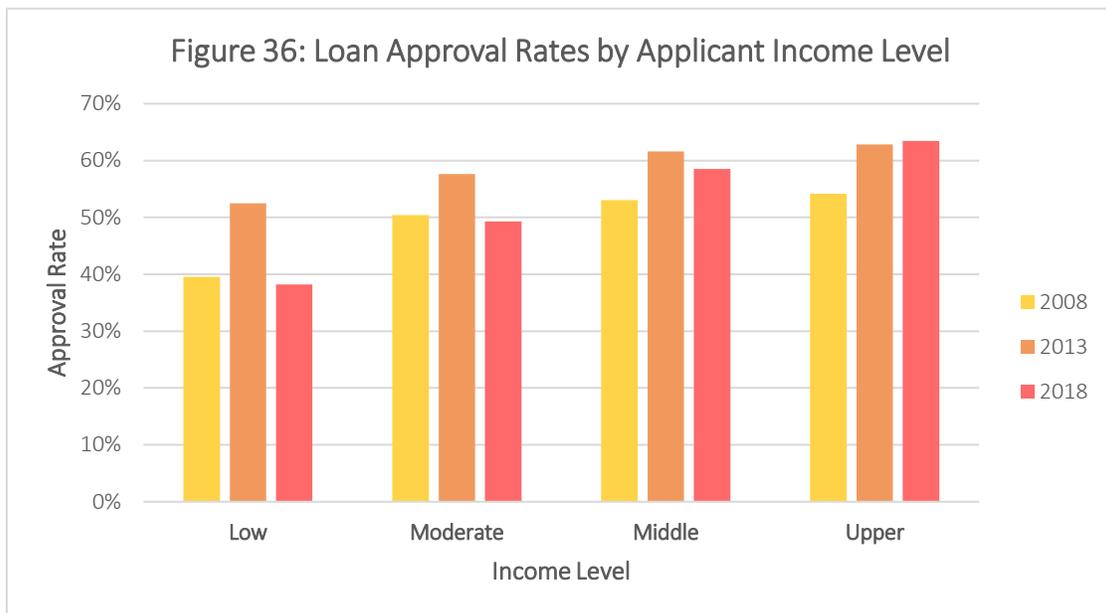
<i>Income Level</i>	Income Range
<i>Low-Income</i>	≤ 49% AMI
<i>Moderate-Income</i>	50 – 79% AMI
<i>Middle-Income</i>	80 – 119% AMI
<i>Upper-Income</i>	≥ 120% AMI

Table 14 breaks down lending outcomes for White, Black, Hispanic, and Asian applicants at different income levels in 2008, 2013, and 2018. In general, White applicants at all income levels had higher approval rates than their Black, Hispanic, and Asian counterparts for all three years. Notably, while approval rates increased from 2008 to 2013 for all racial and ethnic groups at each income level, by 2018, approval rates had once again decreased. For low- and moderate-income applicants, approval rates in 2018 were lower than those in 2008, whereas the opposite was true for middle- and upper-income applicants (see Figure 36 and Table 15). These findings indicate that while applicants of color generally had lower approval rates compared to White applicants, lower-income applicants across all racial and ethnic groups experienced greater declines in approval rates from 2008 to 2018 relative to applicants with higher incomes in the same racial or ethnic group.

Table 14: Lending Patterns by Race/Ethnicity – Ventura County (2008, 2013, & 2018)

Income Bracket by Race	Approved			Denied			Withdrawn/Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>White</b>									
Low (0-49%) AMI	44.3%	58.2%	42.1%	31.5%	25.4%	35.0%	20.6%	16.4%	22.9%
Moderate (50-79%) AMI	54.6%	62.5%	52.4%	24.5%	16.7%	26.0%	20.9%	20.8%	21.6%
Middle (80-119%) AMI	56.2%	65.6%	60.8%	22.6%	12.7%	17.6%	21.1%	21.7%	21.6%
Upper (>= 120% AMI)	56.8%	66.6%	65.2%	21.7%	11.5%	13.4%	21.5%	21.9%	21.4%
<b>Black</b>									
Low (0-49%) AMI	41.7%	63.3%	35.9%	33.3%	23.3%	41.0%	25.0%	13.3%	23.1%
Moderate (50-79%) AMI	44.7%	41.9%	42.4%	36.2%	29.0%	40.7%	19.1%	29.0%	16.9%
Middle (80-119%) AMI	42.9%	57.6%	56.6%	30.5%	16.8%	16.4%	26.7%	25.6%	27.0%
Upper (>= 120% AMI)	46.7%	61.7%	65.2%	29.9%	15.5%	16.5%	23.4%	22.8%	19.7%
<b>Hispanic</b>									
Low (0-49%) AMI	36.2%	57.2%	37.3%	42.7%	25.4%	39.3%	21.1%	17.4%	23.4%
Moderate (50-79%) AMI	48.0%	58.0%	46.3%	29.6%	20.2%	30.6%	22.4%	21.8%	23.0%
Middle (80-119%) AMI	49.9%	61.9%	55.8%	29.4%	16.5%	20.8%	20.6%	21.6%	23.4%
Upper (>= 120% AMI)	44.6%	62.8%	59.2%	33.3%	14.9%	17.4%	22.1%	22.3%	23.5%
<b>Asian</b>									
Low (0-49%) AMI	46.2%	52.6%	32.1%	34.6%	25.7%	47.0%	19.2%	21.7%	20.9%
Moderate (50-79%) AMI	54.1%	54.1%	48.9%	21.3%	24.2%	32.1%	24.6%	21.7%	19.0%
Middle (80-119%) AMI	57.4%	63.8%	57.5%	20.3%	14.0%	18.6%	22.3%	22.2%	23.9%
Upper (>= 120% AMI)	54.7%	66.3%	61.9%	20.1%	11.9%	15.4%	25.2%	21.8%	22.7%

Source: HMDA 2008, 2013, 2018



Source: HMDA 2008, 2013, 2018

## Lending Patterns by Applicant Income Level

Table 15: Outcomes Based on Applicant Income – Ventura County (2008, 2013, & 2018)

<i>Applicant Income Level</i>	Total Applicants		Approved		Declined		Other		
	#	%	#	%	#	%	#	%	
<b>2008</b>									
<i>Low</i>	1,588	4.4%	628	39.5%	561	35.3%	399	25.1%	
<i>Moderate</i>	5,048	14.0%	2,545	50.4%	1,252	24.8%	1,251	24.8%	
<i>Middle</i>	8,839	24.5%	4,688	53.0%	1,988	22.5%	2,163	24.5%	
<i>Upper</i>	16,346	45.2%	8,852	54.2%	3,543	21.7%	3,951	24.2%	
<i>N/A</i>	4,327	12.0%	360	8.3%	147	3.4%	3,820	88.3%	
<b>Total</b>	<b>36,148</b>	<b>88.0%</b>	<b>17,073</b>	<b>47.2%</b>	<b>7,491</b>	<b>20.7%</b>	<b>11,584</b>	<b>32.0%</b>	
<b>2013</b>									
<i>Low</i>	3,465	6.8%	1,818	52.5%	875	25.3%	772	22.3%	
<i>Moderate</i>	7,541	14.9%	4,347	57.6%	1,300	17.2%	1,894	25.1%	
<i>Middle</i>	11,537	22.8%	7,105	61.6%	1,498	13.0%	2,934	25.4%	
<i>Upper</i>	22,719	44.9%	14,270	62.8%	2,653	11.7%	5,796	25.5%	
<i>N/A</i>	5,384	10.6%	1,613	30.0%	444	8.2%	3,327	61.8%	
<b>Total</b>	<b>50,646</b>	<b>89.4%</b>	<b>29,153</b>	<b>57.6%</b>	<b>6,770</b>	<b>13.4%</b>	<b>14,723</b>	<b>29.1%</b>	
<b>2018</b>									
<i>Low</i>	2,784	7.6%	1,064	38.2%	1,015	36.5%	705	25.3%	
<i>Moderate</i>	5,036	13.8%	2,483	49.3%	1,355	26.9%	1,198	23.8%	
<i>Middle</i>	8,337	22.9%	4,879	58.5%	1,511	18.1%	1,947	23.4%	
<i>Upper</i>	16,809	46.2%	10,660	63.4%	2,388	14.2%	3,761	22.4%	
<i>N/A</i>	3,442	9.5%	502	14.6%	188	5.5%	2,752	80.0%	
<b>Total</b>	<b>36,408</b>	<b>100.0%</b>	<b>19,588</b>	<b>53.8%</b>	<b>6,457</b>	<b>17.7%</b>	<b>10,363</b>	<b>28.5%</b>	

Source: HMDA 2008, 2013, 2018

## Minority Population

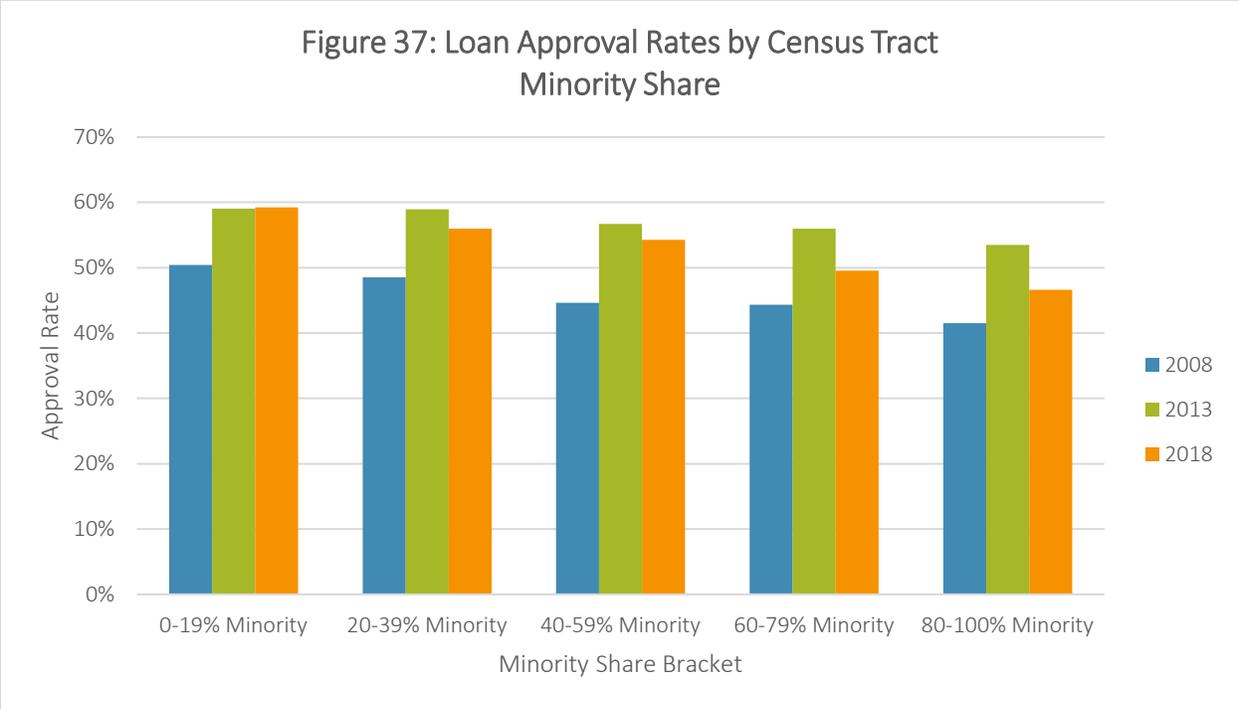
In addition to exploring loan outcome by the race, ethnicity, and income of the applicant, it is also useful to analyze outcomes by the same characteristics of an applicant's home census tract. While it is crucial to discover differential outcomes by individual characteristics, due to historical patterns of discrimination, such as redlining, it is also important to search for differential outcomes by location. One way to do this is to disaggregate the data by census tract minority share concentration or the percentage of minority residents in a census tract. Table 16 analyzes lending outcomes based on the proportion of minority residents in each tract. Notably, most of the census tracts in Ventura County fall within the 20 to 39 percent minority share bracket. Although demographics have shifted from 2008 to 2018, on average, a little less than half of all tracts within Ventura County had populations where between 20 to 39 between of residents were people of color. In addition, from 2008 to 2018, tracts within Ventura County became slightly more diverse, with fewer tracts falling within the lowest minority share bracket (zero to 19 percent).

Furthermore, Table 16 indicates that for all three years, as the share of minority residents within a community increased, the approval rate for loan applications decreased and the denial rate increased. Figure 37, which depicts approval rates by minority share bracket for each year, shows that this trend was less evident in 2013 than in 2008 and 2018.

Table 16: Outcomes by Minority Population of Census Tract – Ventura County (2008, 2013, & 2018)

<i>Tract Minority Share</i>	Total Applicants		Approved		Declined		Other	
	#	%	#	%	#	%	#	%
<b>2008</b>								
0-19% Minority	9,369	25.9%	4,725	50.4%	1,662	17.7%	2,982	31.8%
20-39% Minority	14,240	39.4%	6,907	48.5%	2,777	19.5%	4,556	32.0%
40-59% Minority	3,984	11.0%	1,779	44.7%	914	22.9%	1,291	32.4%
60-79% Minority	3,883	10.7%	1,722	44.3%	945	24.3%	1,216	31.3%
80-100% Minority	4,672	12.9%	1,940	41.5%	1,193	25.5%	1,539	32.9%
<b>Total</b>	<b>36,148</b>	<b>100.0%</b>	<b>17,073</b>	<b>47.2%</b>	<b>7,491</b>	<b>20.7%</b>	<b>11,584</b>	<b>32.0%</b>
<b>2013</b>								
0-19% Minority	3,949	7.8%	2,331	59%	536	13.6%	1,082	27.4%
20-39% Minority	26,105	51.5%	15,387	59%	3,214	12.3%	7,504	28.7%
40-59% Minority	8,864	17.5%	5,025	57%	1,163	13.1%	2,676	30.2%
60-79% Minority	5,475	10.8%	3,065	56%	826	15.1%	1,584	28.9%
80-100% Minority	6,253	12.3%	3,345	53%	1,031	16.5%	1,877	30.0%
<b>Total</b>	<b>50,646</b>	<b>100.0%</b>	<b>29,153</b>	<b>58%</b>	<b>6,770</b>	<b>13.4%</b>	<b>14,723</b>	<b>29.1%</b>
<b>2018</b>								
0-19% Minority	2,489	6.8%	1,475	59.3%	401	16.1%	613	24.6%
20-39% Minority	17,706	48.6%	9,909	56.0%	3,034	17.1%	4,763	26.9%
40-59% Minority	6,654	18.3%	3,610	54.3%	1,144	17.2%	1,900	28.6%
60-79% Minority	4,706	12.9%	2,331	49.5%	853	18.1%	1,522	32.3%
80-100% Minority	4,853	13.3%	2,263	46.6%	1,025	21.1%	1,565	32.2%
<b>Total</b>	<b>36,408</b>	<b>100.0%</b>	<b>19,588</b>	<b>53.8%</b>	<b>6,457</b>	<b>17.7%</b>	<b>10,363</b>	<b>28.5%</b>

Source: HMDA 2008, 2013, 2018



*Source: HMDA 2008, 2013, 2018*

Another method to explore differential lending outcomes for race, ethnicity, and income by location is to disaggregate by census tract income. Rather than rank applicant income relative to the area median income for Ventura County (as in Table 14), Table 17 depicts lending outcomes for applicants by ranking the median income of their respective census tract. Table 17 indicates that for each race or ethnicity, approval rates tend to be higher for applicants in higher income census tracts. Compared to Table 14, the differences in approval rates within the same racial or ethnic group in Table 17 are not as pronounced. This suggests that differential lending outcomes are influenced more by individual characteristics than locational ones.

Table 17: Loan Outcomes by Census Tract Income – Ventura County  
(2008, 2013, & 2018)

<i>Tract Income Level</i>	Approved			Denied			Withdrawn/Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>White</b>	<b>75.5%</b>	<b>75.9%</b>	<b>71.6%</b>	<b>70.1%</b>	<b>69.4%</b>	<b>66.9%</b>	<b>56.5%</b>	<b>49.7%</b>	<b>50.6%</b>
<i>Low (0-49%) AMI</i>	49.0%	60.3%	55.1%	28.0%	19.8%	20.6%	23.0%	19.9%	24.3%
<i>Moderate (50-79%) AMI</i>	50.3%	63.8%	57.3%	24.1%	15.0%	18.5%	25.5%	21.2%	24.2%
<i>Middle (80-119%) AMI</i>	51.3%	64.4%	59.6%	21.0%	13.4%	18.6%	27.8%	22.2%	21.8%
<i>Upper (&gt;= 120% AMI)</i>	56.0%	66.6%	62.7%	18.0%	12.5%	17.3%	26.0%	20.9%	20.1%
<b>Black</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.2%</b>	<b>1.4%</b>	<b>1.3%</b>	<b>1.5%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>0.9%</b>
<i>Low (0-49%) AMI</i>	58.8%	26.3%	20.0%	17.6%	36.8%	60.0%	23.5%	36.8%	20.0%
<i>Moderate (50-79%) AMI</i>	40.7%	48.6%	52.3%	32.7%	20.3%	25.5%	26.5%	31.2%	22.2%
<i>Middle (80-119%) AMI</i>	38.8%	59.1%	58.0%	30.6%	15.9%	21.2%	30.6%	25.0%	20.7%
<i>Upper (&gt;= 120% AMI)</i>	46.3%	65.5%	62.7%	25.0%	15.9%	14.1%	28.8%	18.6%	29.6%
<b>Hispanic</b>	<b>18.8%</b>	<b>15.7%</b>	<b>16.7%</b>	<b>28.8%</b>	<b>20.4%</b>	<b>24.1%</b>	<b>15.6%</b>	<b>11.0%</b>	<b>15.1%</b>
<i>Low (0-49%) AMI</i>	42.5%	54.7%	50.6%	34.3%	24.6%	24.5%	23.2%	20.7%	24.9%
<i>Moderate (50-79%) AMI</i>	44.3%	60.1%	49.8%	30.6%	18.2%	24.5%	25.2%	21.7%	25.7%
<i>Middle (80-119%) AMI</i>	44.4%	62.1%	52.4%	29.5%	17.0%	24.3%	26.1%	20.9%	23.4%
<i>Upper (&gt;= 120% AMI)</i>	50.2%	59.2%	56.5%	26.4%	18.0%	22.4%	23.5%	22.8%	21.2%
<b>Asian</b>	<b>5.4%</b>	<b>7.3%</b>	<b>6.4%</b>	<b>4.6%</b>	<b>7.1%</b>	<b>7.0%</b>	<b>4.1%</b>	<b>5.0%</b>	<b>4.8%</b>
<i>Low (0-49%) AMI</i>	47.8%	60.5%	50.9%	15.9%	14.0%	26.3%	36.2%	25.6%	22.8%
<i>Moderate (50-79%) AMI</i>	53.1%	62.6%	55.9%	21.6%	15.8%	20.4%	25.3%	21.6%	23.7%
<i>Middle (80-119%) AMI</i>	50.4%	61.3%	56.7%	19.8%	16.2%	20.9%	29.7%	22.5%	22.3%
<i>Upper (&gt;= 120% AMI)</i>	56.5%	66.7%	58.7%	18.6%	11.6%	18.8%	24.9%	21.7%	22.4%

Source: HMDA 2008, 2013, 2018

### Performance by Lender

In addition to analyzing lending outcomes by individual and locational characteristics, it is useful to explore how loan outcomes vary by financial institution. Tables 18 and 19 list information on the top 10 lenders for Ventura County in 2018. Table 18 identifies which of these financial institutions were also among the top 10 lenders for each individual jurisdiction. Most notably, four of the top lenders for Ventura County—Wells Fargo, Bank of America, United Shore Financial Services, and Quicken Loans—were also among the top 10 for every jurisdiction in the county.

Table 18: Top Lenders (2018)

<i>Top Lenders Ventura County</i>	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Heuneme	San Buenaven tura	Simi Valley	Thousand Oaks
<i>Wells Fargo Bank</i>	X	X	X	X	X	X	X	X	X
<i>Bank of America</i>	X	X	X	X	X	X	X	X	X
<i>JP Morgan Chase Bank</i>	X		X	X	X	X	X	X	X
<i>United Shore Financial Services</i>	X	X	X	X	X	X	X	X	X
<i>Quicken Loans, Inc.</i>	X	X	X	X	X	X	X	X	X
<i>Flagstar Bank</i>						X			X
<i>U.S. Bank</i>	X		X	X	X		X	X	X
<i>Logix</i>			X						X
<i>MUFG Union Bank</i>		X	X	X	X			X	X
<i>Golden Empire Mortgage, Inc.</i>		X			X	X		X	

X indicates that the lender is one of the top 10 lenders for the jurisdiction.

Source: HMDA 2008, 2013, 2018

Table 19 depicts how the disposition of loan applications for Ventura County’s top ten lenders in 2018 has changed over time. For example, in 2018, 39.2 percent of all loan applications (14,256 applications) originated with one of Ventura County’s top 10 lenders. Comparatively, the same 10 lenders comprised 30.4 percent and 37.7 percent of the market in 2008 and 2013, respectively. It is not surprising that the collective market share of Ventura County’s top 10 lenders has grown over this period because several banks consolidated following the financial crisis.

Table 19: Disposition of Applications by Top Lenders – Ventura County  
(2008, 2013, & 2018)

Top Lenders Ventura County (2018)	Overall Market Share in Ventura County			Approved			Denied			Withdrawn/Closed		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Wells Fargo Bank	30.1%	38.3%	21.5%	63.6%	45.2%	40.9%	15.0%	11.9%	20.7%	21.5%	42.9%	38.4%
Bank of America	20.1%	16.1%	17.4%	65.0%	71.9%	48.5%	17.9%	14.4%	34.2%	17.1%	13.7%	17.2%
JP Morgan Chase Bank	39.2%	17.3%	13.1%	20.3%	50.2%	48.5%	9.5%	15.1%	26.1%	70.1%	34.7%	25.4%
Quicken Loans, Inc.	1.3%	7.4%	9.7%	81.0%	81.3%	75.1%	19.0%	18.7%	16.8%	0.0%	0.0%	8.1%
U.S. Bank	2.2%	5.9%	8.5%	55.3%	35.3%	42.9%	13.1%	22.3%	40.6%	31.6%	42.4%	16.5%
United Shore Financial Services, LLC.	0.0%	2.4%	6.7%	-	70.7%	80.5%	-	14.8%	7.2%	-	14.6%	12.3%
Logix	0.0%	2.1%	6.6%	-	72.4%	80.0%	-	11.3%	13.1%	-	16.3%	7.0%
Homebridge Financial Services, LLC.	0.0%	0.7%	5.5%	-	67.7%	84.9%	-	7.7%	4.2%	-	24.6%	10.9%
MUFG Union Bank	0.0%	0.0%	5.5%	-	-	57.6%	-	-	22.7%	-	-	19.7%
Flagstar	7.2%	9.8%	5.5%	74.7%	57.7%	44.2%	15.1%	8.1%	12.9%	10.2%	34.2%	42.9%
<b>Top Lender Total</b>	<b>30.4%</b>	<b>37.7%</b>	<b>39.2%</b>	<b>30.7%</b>	<b>36.0%</b>	<b>40.4%</b>	<b>19.7%</b>	<b>38.3%</b>	<b>49.5%</b>	<b>36.8%</b>	<b>40.6%</b>	<b>30.4%</b>

Source: HMDA 2008, 2013, 2018

## Disposition of Loan Applications by Lender

### Approval Rates

Approval rates of loan applications for Ventura County vary greatly by year and institution. For example, when comparing the county's top 10 lenders in 2018, approval rates ranged from a low of 40.9 percent for Wells Fargo to a high of 84.9 percent for Homebridge Financial Services. Approval rates also fluctuated considerably within the same institution over time. For instance, in 2008, U.S. Bank had an approval rate of 55.3 percent for Ventura County, yet five years later this figure was 35.3 percent, and by 2018 it was 42.9 percent.

As previously mentioned, overall approval rates for Ventura County have also fluctuated over this period from 47.2 percent in 2008 to 57.6 percent in 2013 and 53.8 percent in 2018.

### Withdrawn and Incomplete Applications

Under current banking regulations, lenders are required to hold a given interest rate for a borrower for a period of 60 days. Borrowers, however, are under no obligation to follow through on the loan during this time and can withdraw their application. In mortgage lending, fallout refers to a loan application that is withdrawn by the borrower before the loan is finalized. Typically, for-profit lenders should have little fallout, and none that varies by race, ethnicity, or gender. A significant disparity in

fallout could suggest screening, differential processing, HMDA Action misclassification, and/or the potential of discouragement of minority applications.

Closed applications refer to applications that are closed by the lender due to incompleteness. In instances where a loan application is incomplete, lenders are required to send written notification to the applicant and request the missing information be turned over within a designated timeframe. If this notice is given and the applicant does not comply within the specified time, the lender can close the application for incompleteness. A high rate of incomplete loans can indicate a lack of financial literacy on the part of the borrower. Several studies have correlated financial literacy with a borrower's income level. Specifically, lower income individuals have been found to be the least knowledgeable about finance.<sup>3</sup> Insufficient lender assistance during the application process can also lead to high levels of incomplete applications. The lack of lender assistance may be discriminatory in motive or outcome; however, HMDA data cannot be used to prove motive.

Rates for withdrawn or incomplete applications originating at one of the top ten lenders for Ventura County also vary considerably by financial institution and year. For example, in 2018, rates ranged from a low of seven percent for Logix to a high of 42.9 percent for Flagstar. Individual institutions also experienced fluctuation over this period. JP Morgan Chase, for instance, had a rate of 70.1 percent in 2008, which dropped to 34.7 percent by 2013 and 25.4 percent by 2018.

### *Top Lenders by Race/Ethnicity*

In Ventura County, some financial institutions appeared to be more popular for certain race or ethnic groups than others. Table 20 displays the top five most popular financial institutions based on the number of applicants belonging to a particular race or ethnicity.

*Hispanic applicants:* While Hispanic applicants comprised 17.6 percent (6,397 applicants) of total applicants in Ventura County, five institutions served 28.5 percent of all Hispanic applicants in 2018. Wells Fargo served the most Hispanic applicants (nine percent), followed by Bank of America (6.4 percent), and JP Morgan Chase (5.7 percent).

*Black applicants:* Black applicants made up 1.2 percent (427 applicants) of total applicants in Ventura County in 2018. Of these individuals, most (7.3 percent) used Wells Fargo to submit their loan applications.

*Asian applicants:* In Ventura County in 2018, Asian applicants comprised 6.1 percent (2,209) of total applicants. The majority of these applicants, or 10.3 percent, went to Bank of America to originate their loans.

---

<sup>3</sup> Collins, Michael. 2009. "Education Levels and Mortgage Application Outcomes: Evidence of Financial Literacy." University of Wisconsin-Madison, Department of Consumer Science.

Table 20: Top Five Lenders by Race/Ethnicity of Applicant – Ventura County (2018)

Black		Hispanic		Asian	
Lender	% of All Black Applicants	Lender	% of All Hispanic Applicants	Lender	% of All Asian Applicants
<i>Wells Fargo Bank</i>	7.3%	<i>Wells Fargo Bank</i>	9.0%	<i>Wells Fargo Bank</i>	10.3%
<i>Bank of America</i>	4.4%	<i>Bank of America</i>	6.4%	<i>Bank of America</i>	10.0%
<i>JP Morgan Chase Bank</i>	4.2%	<i>JP Morgan Chase Bank</i>	5.7%	<i>JP Morgan Chase Bank</i>	5.9%
<i>Quicken Loans</i>	4.2%	<i>Quicken Loans</i>	4.2%	<i>Quicken Loans</i>	4.5%
<i>Navy Federal Credit Union</i>	4.0%	<i>Navy Federal Credit Union</i>	3.3%	<i>Navy Federal Credit Union</i>	3.7%
<b><i>Top Five Lenders</i></b>	<b>24.1%</b>	<b><i>Top Five Lenders</i></b>	<b>28.5%</b>	<b><i>Top Five Lenders</i></b>	<b>34.4%</b>

Source: HMDA 2018

### Subprime Lending Market

According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. By providing loans to those who do not meet the critical standards for borrowers in the prime market, subprime lending serves a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history, or nontraditional income sources may be otherwise unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.

Subprime lenders generally offer interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. In the recent past, however, many large and well-known banks became involved in the subprime market, either through acquisitions of other firms or by initiating subprime loans directly. Though the subprime market usually follows the same guiding principles as the prime market, a number of specific risk factors are associated with this market. According to a joint HUD/Department of the Treasury report, subprime lending generally has the following characteristics:<sup>4</sup>

- **Higher Risk:** Lenders experience higher loan defaults and losses by subprime borrowers than by prime borrowers.

<sup>4</sup> U.S. Department of Housing and Urban Development. 2000. “Unequal Burden In Los Angeles: Income and Racial Disparities in Subprime Lending.”

- **Lower Loan Amounts:** On average, loans in the subprime mortgage market are smaller than loans in the prime market.
- **Higher Costs to Originate:** Subprime loans may be more costly to originate than prime loans since they often require additional review of credit history, a higher rate of rejected or withdrawn applications, and fixed costs such as appraisals that represent a higher percentage of a smaller loan.
- **Faster Prepayments:** Subprime mortgages tend to be prepaid at a much faster rate than prime mortgages.
- **Higher Fees:** Subprime loans tend to have significantly higher fees due to the factors listed above.

Subprime lending can both impede and extend fair housing choice. On the one hand, subprime loans extend credit to borrowers who potentially could not otherwise finance housing. The increased access to credit by previously underserved consumers and communities contributed to record high levels of homeownership among minorities and lower income groups. On the other hand, these loans left many lower-income and minority borrowers exposed to default and foreclosure risk. Since foreclosures destabilize neighborhoods and subprime borrowers are often from lower-income and minority areas, mounting evidence suggests that classes protected by fair housing faced the brunt of the recent subprime and mortgage lending market collapse.<sup>5</sup>

For HMDA data, interest rate spread, or the difference between comparable interest rates, can serve as an indicator of subprime lending and therefore highlight possible impediments to fair housing choice. HMDA data records the interest rate spread of loans, which measures the difference between the annual percentage rate (APR) for a given loan and the average prime offer rate (APOR) of a comparable loan. Prior to 2018, HMDA required financial institutions to disclose rate spread only for higher-priced, closed-end mortgages. Following a 2015 HMDA rule which implemented reporting requirements from the Dodd-Frank Act, lenders must now report rate spread for all covered loans, regardless of rate.<sup>6</sup>

Table 21: Reported Rate of Spread on Loans by Race/Ethnicity (2018)

<i>Race/Ethnicity</i>	Rate of Spread	
	Average	Variance
<i>White</i>	0.485	0.839
<i>Black</i>	0.512	0.787
<i>Hispanic</i>	0.648	0.871
<i>Asian</i>	0.404	0.744
<i>TOTAL</i>	0.965	0.965

<sup>5</sup> Association of Community Organizations for Reform Now. September 2007. “Foreclosure Exposure: A Study of Racial and Income Disparities in Home Mortgage Lending in 172 American Cities.”

<sup>6</sup> “Introducing New and Revised Data Points in HMDA: Initial Observations from New and Revised Data Points in 2018 HMDA,” Consumer Financial Protection Bureau, 71-73, August 2019, [https://files.consumerfinance.gov/f/documents/cfpb\\_new-revised-data-points-in-hmda\\_report.pdf](https://files.consumerfinance.gov/f/documents/cfpb_new-revised-data-points-in-hmda_report.pdf).

Higher-priced or subprime loans are loans whose APR is greater than the APOR of a comparable loan. For HMDA data, rate spread therefore helps identify which loans have more or less favorable terms than a comparable prime loan. Table 21 presents the average rate of spread and variance for each race and ethnicity for 2018, while Table 22 depicts summary statistics of the rate spread by race and ethnicity for 2008, 2013, and 2018. From Table 22, the average rate of spread for each race and ethnicity has decreased since 2008. In addition, the distribution of rate spread within each group has fluctuated each year, suggesting that the rate of spread between applicant households of the same race or ethnicity has changed over time.

When analyzing the average rate of spread over time, Table 22 indicates that the overall rate of spread has decreased since 2008. Specifically, in 2008, the average rate of spread for applicants was 4.2. By 2013, this figure was about 2.5, and by 2018 it was 0.965.

Part of the reason for this decrease is due to the previously mentioned changes in HMDA data reporting requirements for financial institutions. Beginning in 2018, lenders are now required to report rate of spread for all covered loans, regardless of whether the rate exceeds benchmarks set by the Federal Reserve Board. Older data therefore only includes information on the rate of spread for higher-priced loans, whereas recent data includes such the rate of spread for all loans.

When comparing 2008 and 2013 data, it appears that the number of higher-priced, subprime loans decreased. Specifically, in 2008, about five percent of all loans reported spread (i.e., the rate of spread surpassed the benchmark set by the Federal Reserve Board), yet by 2013, about two percent reported spread.

Table 22: Average Spread Over Time

<i>Race/Ethnicity</i>	<i>Average Rate of Spread</i>		
	2008	2013	2018
<i>White</i>	4.237	2.612	0.485
<i>Black</i>	3.293	1.730	0.512
<i>Hispanic</i>	4.254	2.462	0.648
<i>Asian</i>	4.117	2.553	0.404
<i>TOTAL</i>	4.203	2.548	0.965

## *Predatory Lending*

Predatory lending practices by financial institutions may arise within an active housing market. Predatory lending involves abusive loan practices usually targeting minority applicants or those with less-than-perfect credit histories. The predatory practices typically include higher fees, hidden costs, and unnecessary insurance and larger repayments due in later years. One of the most common predatory lending practices is placing borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In other cases, fraudulent appraisal data is used to mislead homebuyers into purchasing over-valued homes, and/or

misrepresented financial data is used to encourage homebuyers into assuming a larger loan than they can afford. Both cases almost inevitably result in foreclosure.

In recent years, predatory lending has also penetrated the home improvement financing market. Seniors and minority homeowners are typically the targets of this type of lending. In general, home improvement financing is more difficult to obtain than home purchase financing. Many homeowners have a debt-to-income ratio that is too high to qualify for home improvement loans in the prime market and become targets of predatory lending in the subprime market. Seniors have been swindled into installing unnecessary devices or making unnecessary improvements that are bundled with unreasonable financing terms.

Predatory lending is a growing fair housing issue. Predatory lenders who discriminate are scrutinized under the Fair Housing Act of 1968, which requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status, or disability. This applies to loan originators as well as the secondary market. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all the above categories, as well as age, sex, and marital status.

Lenders that engage in predatory lending violate these acts if they target minority or elderly households to buy at higher prices and unequal loan products, treat loans for protected classes differently than those of comparably credit-worthy White applicants, or have policies or practices that have a disproportionate effect on the protected classes.

Data available to investigate the presence of predatory lending is extremely limited. At present, HMDA data are the most comprehensive data available for evaluating lending practices. However, as discussed before, HMDA data lack the financial details of the loan terms to conclude that any kind of predatory lending has occurred. There is an effort at the national level to push for increased reporting requirements in order to identify and curb predatory lending.

The State of California has enacted additional measures designed to stem the tide of predatory lending practices. Senate Bill 537 provided a funding mechanism for local district attorneys' offices to establish special units to investigate and prosecute real estate fraud cases. The law enabled county governments to establish real estate fraud protection units. Furthermore, AB 489, a predatory lending reform bill, prevents a lender from basing the loan strictly on the borrower's home equity, as opposed to their ability to repay the loan. The law also outlaws some balloon payments and prevents refinancing unless it results in an identifiable benefit to the borrower.

Predatory lending and unsound investment practices, central to the current home foreclosure crisis, led to a credit crunch that spread well beyond the housing market and impacted the cost of credit for local government borrowing and local property tax revenues. In response, the U.S. House of Representatives passed legislation H.R.3915 in 2007, which would prohibit certain predatory lending practices and make it easier for consumers to renegotiate predatory mortgage loans. The U.S. Senate introduced similar legislation in late 2007 (S.2454). The Mortgage Reform and Anti-Predatory Lending

Act (H.R.1728) was passed in the House in May 2009 and amends the Truth in Lending Act to specify duty of care standards for originators of residential mortgages. The law also prescribed minimum standards for residential mortgage loans and directs the Secretary of the U.S. Department of Housing and Urban Development (HUD) to establish a grants program to provide legal assistance to lower- and moderate-income homeowners and tenants and prohibits specified practices, including:

- Certain prepayment penalties;
- Single premium credit insurance;
- Mandatory arbitration (except reverse mortgages);
- Mortgage loan provisions that waive a statutory cause of action by the consumer; and
- Mortgages with negative amortization.<sup>7</sup>

In addition to anti-predatory lending laws, the Mortgage Forgiveness Debt Relief Act was enacted in 2007 and allows for the exclusion of income realized as a result of modification of the terms of a mortgage or foreclosure on a taxpayer's principal residence.

Although subprime lending is not necessarily predatory, there is often a high prevalence of predatory lending in the subprime lending market.<sup>8</sup> High approval rates in the subprime lending market could therefore indicate predatory practices in a community. Table 23 presents approval rates for the top 10 lenders in Ventura County in 2018. United Shore Financial Services, Logix, and Homebridge Financial Services all had approval rates of 80 percent or more. This is well above average for Ventura County.

---

<sup>7</sup> In negative amortization, a borrower pays monthly mortgage payments that are lower than the required interest payments and include no principal payments. The shortage in monthly payments is added to the principle loan. Therefore, the longer the borrower holds that loan, the more they owe the lender despite making monthly payments.

<sup>8</sup> "Consumer Protection: Federal and State Agencies Face Challenges in Combatting Predatory Lending," Government Accountability Office, 3-4, January 2004, <https://www.gao.gov/new.items/d04280.pdf>.

Table 23: Disposition of Applications by Top Lenders – Ventura County  
(2008, 2013, & 2018)

Top Lenders Ventura County (2018)	Overall Market Share in Ventura County			Approved			Denied			Withdrawn/Closed		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Wells Fargo Bank	30.1%	38.3%	21.5%	63.6%	45.2%	40.9%	15.0%	11.9%	20.7%	21.5%	42.9%	38.4%
Bank of America	20.1%	16.1%	17.4%	65.0%	71.9%	48.5%	17.9%	14.4%	34.2%	17.1%	13.7%	17.2%
JP Morgan Chase Bank	39.2%	17.3%	13.1%	20.3%	50.2%	48.5%	9.5%	15.1%	26.1%	70.1%	34.7%	25.4%
Quicken Loans, Inc.	1.3%	7.4%	9.7%	81.0%	81.3%	75.1%	19.0%	18.7%	16.8%	0.0%	0.0%	8.1%
U.S. Bank	2.2%	5.9%	8.5%	55.3%	35.3%	42.9%	13.1%	22.3%	40.6%	31.6%	42.4%	16.5%
United Shore Financial Services, LLC.	0.0%	2.4%	6.7%	-	70.7%	80.5%	-	14.8%	7.2%	-	14.6%	12.3%
Logix	0.0%	2.1%	6.6%	-	72.4%	80.0%	-	11.3%	13.1%	-	16.3%	7.0%
Homebridge Financial Services, LLC.	0.0%	0.7%	5.5%	-	67.7%	84.9%	-	7.7%	4.2%	-	24.6%	10.9%
MUFG Union Bank	0.0%	0.0%	5.5%	-	-	57.6%	-	-	22.7%	-	-	19.7%
Flagstar	7.2%	9.8%	5.5%	74.7%	57.7%	44.2%	15.1%	8.1%	12.9%	10.2%	34.2%	42.9%
<b>Top Lender Total</b>	<b>30.4%</b>	<b>37.7%</b>	<b>39.2%</b>	<b>30.7%</b>	<b>36.0%</b>	<b>40.4%</b>	<b>19.7%</b>	<b>38.3%</b>	<b>49.5%</b>	<b>36.8%</b>	<b>40.6%</b>	<b>30.4%</b>

Source: HMDA 2008, 2013, 2018

## Purchased Loans

Secondary mortgage marketing is the term used for pricing, buying, selling, securitizing, and trading residential mortgages. The secondary market is an informal process of different financial institutions buying and selling home mortgages. The secondary market exists to provide a venue for lending institutions to raise the capital required to make additional loans.

## History

In the 1960s, as interest rates became unstable, housing starts declined and the nation faced capital shortages as many regions, including California, had more demand for mortgage credit than lenders could fund. The need for new sources of capital promoted Congress to reorganize the Federal National Mortgage Association (FNMA) into two entities: a private corporation (today's FNMA) and a government agency, the Government National Mortgage Association (GNMA). In 1970, Congress chartered the Federal Home Loan Mortgage Corporation (FHLMC) to purchase conventional loans. Both FHLMC and FNMA have the same goals: to increase the liquidity of the mortgage market and make homeownership more widely available to the average citizen. The two organizations work to standardize the documentation, underwriting, and financing of home loans nationwide. They purchase loans from originators, hold them, and issue their own debt to replenish the cash. They are, essentially,

massive savings and loan organizations. These two organizations set the standards for the purchase of home loans by private lenders in the U.S.

### *Fair Housing Concerns*

During the peak of the housing market (the mid-2000s), the practice of selling mortgage loans by the originators (lenders that initially provide the loans to the borrowers) to other lenders and investors was prevalent. Predatory lending was rampant, with lenders utilizing liberal underwriting criteria or falsified documents to push loan sales to people who could not afford the loans. The originating lenders were able to minimize their financial risk by immediately selling the loans to other lenders or investors on the secondary market.

Table 24 presents the various loan types by race and ethnicity for Ventura County in 2008, 2013, and 2018. White applicants comprised most loan applications by number. Geographically, overall loan acceptance rates go down as the minority population in a Census Tract increases. (Table 16 and Figure 47) As race and ethnicity correlate with income, related to Fair Housing issues on its own, this trend could be based solely on loan applicants' income and credit and not based on race or ethnicity. To determine if there are disproportionate loan denial rates or loan conditions based on protected classes, and therefore constitute a violation of the Fair Housing Act, the FDIC (as well as HUD and other policy specialists and economists) can analyze the data further. Local governments may relay fair housing concerns to HUD or the FDIC who ultimately have legal and regulatory authority over mortgage lending activity.

Table 24: Percent of Purchased Loans by Race – Ventura County (2008, 2013, & 2018)

<i>Loan Type</i>	White			Black			Asian			Hispanic			Ventura County		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<i>Conventional Purchase</i>	68.1%	67.4%	65.7%	0.9%	0.7%	0.9%	4.9%	7.0%	6.4%	18.5%	13.4%	16.8%	90.2%	86.2%	85.8%
<i>Federal Housing Administration (FHA)</i>	73.4%	66.8%	60.5%	1.5%	2.0%	1.7%	4.4%	4.1%	3.2%	35.1%	29.9%	27.4%	8.7%	9.7%	8.9%
<i>Veterans Affairs Guaranteed (VA)</i>	68.2%	68.5%	56.2%	4.9%	3.0%	4.0%	4.1%	4.5%	5.2%	13.3%	12.9%	13.4%	1.0%	4.0%	5.3%
<i>USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)</i>	-	89.1%	63.6%	-	0.0%	0.0%	-	1.8%	0.0%	-	29.1%	27.3%	-	0.1%	0.0%

\*Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA.

<i>Loan Purpose</i>	White			Black			Asian			Hispanic			Ventura County		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<i>Home Purchase</i>	71.5%	68.2%	63.5%	1.0%	1.1%	1.2%	5.7%	7.4%	6.8%	23.6%	17.1%	16.5%	39.5%	24.5%	37.1%
<i>Home Improvement</i>	65.9%	69.5%	68.7%	1.1%	1.7%	0.9%	3.9%	5.4%	7.0%	23.4%	15.2%	19.4%	5.4%	2.4%	9.5%
<i>Home Refinancing</i>	66.8%	67.1%	66.4%	1.0%	0.9%	1.2%	4.2%	6.4%	5.8%	17.0%	14.2%	17.5%	55.2%	73.1%	18.8%
<i>Cash-out Refinancing</i>	-	-	65.7%	-	-	1.4%	-	-	4.9%	-	-	19.3%	-	-	23.1%

Table 25: Primary Reason for Loan Denial by Race/Ethnicity & Income Bracket (2018)

Income Bracket by Race	Denied Loans		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Application Incomplete		Mortgage Insurance Denied		Other	
	#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	
<b>White</b>	<b>4,321</b>	<b>1,725</b>	<b>39.9%</b>	<b>34</b>	<b>0.8%</b>	<b>1,029</b>	<b>23.8%</b>	<b>497</b>	<b>11.5%</b>	<b>92</b>	<b>2.1%</b>	<b>169</b>	<b>3.9%</b>	<b>368</b>	<b>8.5%</b>	<b>2</b>	<b>0.0%</b>	<b>395</b>	<b>9.1%</b>	
Low (0-49% AMI)	694	418	60.2%	9	1.3%	128	18.4%	32	4.6%	10	1.4%	11	1.6%	45	6.5%	0	0.0%	39	5.6%	
Moderate (50-79% AMI)	944	480	50.8%	9	1.0%	225	23.8%	57	6.0%	18	1.9%	23	2.4%	58	6.1%	0	0.0%	73	7.7%	
Middle (80-119% AMI)	1,036	427	41.2%	6	0.6%	239	23.1%	104	10.0%	18	1.7%	49	4.7%	99	9.6%	2	0.2%	91	8.8%	
Upper (>= 120% AMI)	1,544	365	23.6%	8	0.5%	404	26.2%	298	19.3%	42	2.7%	82	5.3%	161	10.4%	0	0.0%	180	11.7%	
<b>Black</b>	<b>96</b>	<b>29</b>	<b>30.2%</b>	<b>1</b>	<b>1.0%</b>	<b>27</b>	<b>28.1%</b>	<b>14</b>	<b>14.6%</b>	<b>1</b>	<b>1.0%</b>	<b>4</b>	<b>4.2%</b>	<b>8</b>	<b>8.3%</b>	<b>0</b>	<b>0.0%</b>	<b>12</b>	<b>12.5%</b>	
Low (0-49% AMI)	16	4	25.0%	0	0.0%	4	25.0%	2	12.5%	0	0.0%	1	6.3%	4	25.0%	0	0.0%	1	6.3%	
Moderate (50-79% AMI)	24	12	50.0%	0	0.0%	10	41.7%	1	4.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	4.2%	
Middle (80-119% AMI)	20	6	30.0%	0	0.0%	4	20.0%	5	25.0%	1	5.0%	0	0.0%	0	0.0%	0	0.0%	4	20.0%	
Upper (>= 120% AMI)	31	7	22.6%	1	3.2%	9	29.0%	6	19.4%	0	0.0%	2	6.5%	4	12.9%	0	0.0%	2	6.5%	
<b>Hispanic</b>	<b>1,554</b>	<b>618</b>	<b>39.8%</b>	<b>14</b>	<b>0.9%</b>	<b>449</b>	<b>28.9%</b>	<b>149</b>	<b>9.6%</b>	<b>31</b>	<b>2.0%</b>	<b>46</b>	<b>3.0%</b>	<b>96</b>	<b>6.2%</b>	<b>1</b>	<b>0.1%</b>	<b>146</b>	<b>9.4%</b>	
Low (0-49% AMI)	296	171	57.8%	5	1.7%	61	20.6%	7	2.4%	3	1.0%	8	2.7%	15	5.1%	0	0.0%	23	7.8%	
Moderate (50-79% AMI)	492	232	47.2%	3	0.6%	135	27.4%	31	6.3%	10	2.0%	8	1.6%	27	5.5%	0	0.0%	46	9.3%	
Middle (80-119% AMI)	411	152	37.0%	3	0.7%	123	29.9%	41	10.0%	9	2.2%	16	3.9%	20	4.9%	1	0.2%	46	11.2%	
Upper (>= 120% AMI)	317	52	16.4%	1	0.3%	116	36.6%	67	21.1%	7	2.2%	14	4.4%	32	10.1%	0	0.0%	28	8.8%	
<b>Asian</b>	<b>449</b>	<b>205</b>	<b>45.7%</b>	<b>7</b>	<b>1.6%</b>	<b>77</b>	<b>17.1%</b>	<b>44</b>	<b>9.8%</b>	<b>13</b>	<b>2.9%</b>	<b>28</b>	<b>6.2%</b>	<b>40</b>	<b>8.9%</b>	<b>0</b>	<b>0.0%</b>	<b>34</b>	<b>7.6%</b>	
Low (0-49% AMI)	63	38	60.3%	0	0.0%	16	25.4%	1	1.6%	1	1.6%	2	3.2%	2	3.2%	0	0.0%	2	3.2%	
Moderate (50-79% AMI)	76	42	55.3%	1	1.3%	7	9.2%	7	9.2%	2	2.6%	3	3.9%	7	9.2%	0	0.0%	7	9.2%	
Middle (80-119% AMI)	95	56	58.9%	0	0.0%	16	16.8%	7	7.4%	1	1.1%	6	6.3%	4	4.2%	0	0.0%	5	5.3%	
Upper (>= 120% AMI)	194	62	32.0%	5	2.6%	31	16.0%	27	13.9%	8	4.1%	17	8.8%	25	12.9%	0	0.0%	19	9.8%	
<b>Total</b>	<b>6,457</b>	<b>2,545</b>	<b>39.4%</b>	<b>50</b>	<b>0.8%</b>	<b>1,478</b>	<b>22.9%</b>	<b>751</b>	<b>11.6%</b>	<b>127</b>	<b>2.0%</b>	<b>276</b>	<b>4.3%</b>	<b>608</b>	<b>9.4%</b>	<b>2</b>	<b>0.0%</b>	<b>601</b>	<b>9.3%</b>	

## *Foreclosures*

Foreclosure occurs when homeowners fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current. If payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowner must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

Homes can be in various stages of foreclosure. Typically, the foreclosure process begins with the issuance of a Notice of Default (NOD). An NOD serves as an official notification to a borrower that he or she is behind in their mortgage payments, and if the payments are not paid up, the lender will seize the home. In California, lenders will not usually file an NOD until a borrower is at least 90 days behind in making payments. As of November 2014, 407 properties in the county were in this pre-foreclosure stage.

Once an NOD has been filed, borrowers are given a specific time period, typically three months, in which they can bring their mortgage payments current. If payments are not made current at the end of this specified time period, a Notice of Trustee Sale (NTS) will be prepared and published in a newspaper. An NTS is a formal notification of the sale of a foreclosure property. In California, the NTS is filed 90 days following an NOD when a property owner has failed to make a property loan current. Once an NTS has been filed, the property can be sold at public auction. According to foreclosure records, 339 properties in the county were in the auction stage of the foreclosure process between 2012 and 2014.

Many properties, however, are unable to be sold at public auction. In the event of an unsuccessful sale at auction, a property becomes classified as real estate owned (REO), and ownership of it reverts back to the mortgage company or lender. In November 2014, the county had a total of 82 bank-owned properties.

## *Real Estate Associations*

The following real estate associations are active across Ventura County. The following section briefly summarizes the fair housing policies established by each association. Association members are expected to follow the standards outlined in the following codes.

**National Association of Realtors (NAR):** This national trade association for real estate professionals aims to shape policies impacting the industry. It establishes a code of ethics for members that outlines standards for real estate professionals, which in some cases surpass requirements outlined by federal law. For example, Article 10 of the code states that realtors shall not deny equal services on the basis

of sexual orientation and gender identity in addition to other groups protected by federal law.<sup>9</sup> Each year, NAR publishes its Professionalism in Real Estate Practice handbook, which provides guidance for professionals in applying the Code of Ethics.<sup>10</sup>

**California Association of Realtors (CAR):** This statewide trade association for real estate professionals outlines standards for its members that are updated to align with National Association of Realtors policies and California state law.<sup>11</sup> CAR also supports diversity and inclusion programs, such as the Latino Initiative Voices in Action. This program offers resources for members on homebuying and fraud prevention.

**Ventura County Coastal Association of Realtors:** Members voluntarily agree to the Association’s Code of Ethics which aligns with the National Association of Realtor’s Code of Ethics and Standards of Practice.<sup>12</sup>

**Voice for Hispanic Real Estate (NAHREP) of Ventura County:** The Ventura County Chapter of NAHREP advocates for Hispanic homeownership opportunities in and around Ventura County as a means of accumulating and maintaining wealth.

**Conejo Simi Moorpark Association of Realtors:** This local trade association has adopted the Code of Ethics and standards established by both CAR and NAR.

---

<sup>9</sup> “Code of Ethics and Standards of Practice, National Association of Realtors, effective January 2018, accessed 11/21/2019, <https://www.nar.realtor/sites/default/files/documents/2018-Code-of-Ethics-and-Standards-of-Practice.pdf>.

<sup>10</sup> “Professionalism in Real Estate Practice 2019,” National Association of Realtors, updated January 1, 2019, <https://www.nar.realtor/sites/default/files/documents/2019-PREP.pdf>.

<sup>11</sup> “California Code of Ethics and Arbitration Manual,” California Association of Realtors, January 1, 2019, <https://csmaor.com/wp-content/uploads/2019/09/2019-California-Code-of-Ethics-and-Arbitration-Manual.pdf>.

<sup>12</sup> “Professional Standards,” Ventura County Coastal Association of Realtors, accessed 11/21/2019, <http://www.vcrealtors.com/vccar-services/dispute-resolution.html>.

## Housing Advertising

### Homeowner Housing

One hundred homeowner unit advertisements were sampled from Realtor.com on November 25, 2019. Of the advertisements sampled, most (95) were compliant with the Fair Housing Act requirements relating to discriminatory language. Five had language that could be viewed as discriminatory: three on the basis of family status and two on the basis of a phrase historically used to exclude on the basis of race.

Table 26: Homeowner Unit Advertisements

<i>City</i>	Fair Housing Compliant	Possible Discriminatory Language: Family Status	Possible Discriminatory Language: Race
<i>Camarillo</i>	12		
<i>Fillmore</i>	3		
<i>Lake Sherwood</i>	1		
<i>Moorpark</i>	4		
<i>Newbury Park</i>	6	1	
<i>Oak Park</i>	4		
<i>Oak View</i>	1		
<i>Ojai</i>	3	1	
<i>Oxnard</i>	16		2
<i>Port Hueneme</i>	3		
<i>San Buenaventura</i>	17		
<i>Santa Paula</i>	9		
<i>Simi Valley</i>	8		
<i>Thousand Oaks</i>	8	1	

#### Possible Discriminatory Language: Family Status

- *Bedroom/bath perfect for parents, guests, teens*
- *This great home will be perfect for any family*
- *Bedrooms with a full bathroom for kids*

#### Possible Discriminatory Language: Race

- *Exclusive gated community*
- *Located in the exclusive gated (development name)*

## Rental Housing

All rental housing advertisements on Craigslist ([www.craigslist.org](http://www.craigslist.org)) within Ventura County were sampled on November 6, 2019 and November 20, 2019. The following language was used in individual advertisements and could be viewed as discriminatory, with protected class in parenthesis:

- *Only a super busy professional or a student would appreciate it. We are asking NOT TO consider us if you have small children.* (Family status, Source of income)
- *This unit would be perfect for a young couple with a child or a fulltime working professional.* (Age, Family status, Source of income)
- *(Must be) Full-Time Employment or Full-time student* (Source of income)
- *The Unit is for only One (1) person, any additional person will add \$100* (Family status)
- *Looking for a long-term tenant: a quiet, respectful, professional, environmentally conscious single or couple. 2 people max.* (Family status, Source of income)
- *Job verification a must.* (Source of income)
- *Ideal for student or technology professional* (Source of income)
- *Looking for a working professional. No work from home applicants.* (Source of income)
- *Looking for a working or retired person* (Source of income)
- *Single occupant only! No couples! or kids thank you.* (Family status, Marital status)
- *Maybe be a couple of accountants married to each other with a couple of little kids. Something like that.* (Family status, Marital status)
- *Looking for a SINGLE PERSON, NON-ALCOHOL ABUSING, NON-DRUG USING INDIVIDUAL. Military is Preferred w/Priority. Also looking for Law Enforcement, Professionals and/or Students.* (Disability, Source of Income)
- *No alcoholics* (Disability)
- *We consider two people as long as both are employed.* (Family status, Source of income)
- *Ideal for small family* (Family status)
- *Located in an exclusive neighborhood* (Race)
- *This unit would be perfect for a young couple with a child or a full time working professional that's looking to have a long term home.* (Family status, Source of income)

# Impediments to Fair Housing Choice

The following impediments to fair housing choice have been identified for all Ventura County jurisdictions. These impediments constitute actions, omissions, or decisions taken on the basis of protected class that restrict housing choice. Recommendations to remove or reduce the listed impediment follow, and the responsibility to act on these recommendations lies with all Ventura County residents, policymakers, administrative staff, housing providers and developers, lenders, government employees, neighborhood groups, and fair housing advocates.

## Fair Housing Services and Education

**1. Impediment:** Housing discrimination on the basis of protected class continues throughout Ventura County. Community feedback, cases filed with HUD and DFEH, and information provided to nonprofit and government organizations show that housing discrimination, intentional or not, occurs within the county.

***Recommendation:** Ventura County jurisdictions should continue conducting comprehensive and county-wide random testing on a regular basis to identify suspected discriminatory practices. Testing can also identify current discriminatory housing issues and trends. Stronger and more persistent enforcement activity by fair housing service providers is recommended when financially feasible. Lastly, the jurisdictions should expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners or managers may not have education or training in state and national fair housing laws.*

**2. Impediment:** Lack of consistently presented and easily accessed fair housing information available online.

While many jurisdictions include mention of fair housing requirements on their websites, the extent of the information provided and the format in which the information is presented varies greatly. Ventura County and the cities of Oxnard, Simi Valley, Thousand Oaks, and Ventura provide general information on fair housing, including an explanation of local, state, and federal fair housing law, and the fair housing services provided by the Housing Rights Center (HRC) of Los Angeles with a link to the HRC website. The City of Moorpark provides a link to the HRC website with no explanation of the services they provide nor mention of fair housing requirements. The fair housing information provided by the City of Camarillo is presented as a series of short videos on their website with little written explanation or an easy to locate link to HRC. There is no easily accessible fair housing information available on the City of Fillmore website.

***Recommendation:** Expand website presence to provide narrative defining Fair Housing, examples of discriminatory practices, summary of local, state, and federal fair housing laws, and information on available services, including links to Housing Rights Center and other agencies such as the California Civil Rights Agency (Cities of Camarillo, Fillmore and Moorpark).*

*Establish and implement procedures for the annual review and maintenance of Fair Housing websites, providing updates as needed and verifying links to outside agencies.*

**3. Impediment:** Between 2014 and 2019, 90 hate crimes were reported in Ventura County on the basis of race, ethnicity, ancestry, religion, and sexual orientation.

***Recommendation:** All Ventura County jurisdictions should continue their efforts to develop and distribute public education and information materials on tolerance, focusing on sexual orientation, racial and ethnic relations, and religion.*

**4. Impediment:** Limited fair housing testing of discriminatory practices in private rental and home sales markets.

The County of Ventura contracts with the Housing Rights Center (HRC) of Los Angeles to assist in the administration of its Fair Housing Program and conduct random testing of those suspected of discriminatory practices. An average of ten fair housing tests have been conducted by HRC on an annual basis and, to large extent, these tests were limited to housing discrimination based on race. Little detailed information on the fair housing testing efforts of HRC has been provided.

***Recommendation:** Expand scope of services of contract for fair housing services with HRC to include expanded fair housing testing for discriminatory practices impacting both renters and homebuyers, and require routine reporting of activity by jurisdictions.*

## Public Policies

**5. Impediment:** Land use and housing policies that do not comply with state law.

Local governments are required by state law to include housing and land-use elements in their General Plans detailing their strategy for addressing the housing needs of their jurisdiction and regulating existing and future housing development. The housing element is subject to review by the Department of Housing and Community Development (HCD) for compliance with state law. The law acknowledges that for the private market to adequately address housing needs and demand, local governments must adopt land-use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. According to HCD, of the 11 participating jurisdictions (including the county), each of their housing elements were determined to comply with state laws. The City of Oxnard's housing element was submitted in May 2019 and is currently under review. The City of San Buenaventura's housing element is reported to be in draft form.

***Recommendation:** Maintain state certification of required housing element of local General Plans. Cities of Oxnard and San Buenaventura, continue plan approval process with State of California.*

**6. Impediment:** Several communities, including Santa Paula and unincorporated Ventura County, have limited community care options for persons with special needs.

*Recommendation:* Jurisdictions should explore ways to develop supportive housing through non-profit housing developers and service providers. Local jurisdictions should also review their zoning ordinances and permit processing to ensure that they are not inhibiting the development of housing for persons with disabilities if this has not been accomplished through the approved housing element of the General Plan.

**7. Impediment:** The average wage gap between men and women widens as the level of education increases.

*Recommendation:* Research the availability of job training and business development opportunities for women to ensure that earning opportunities are available throughout the county. If an education gap is found, fund these programs when possible.

## Housing Market

**8. Impediment:** In Ventura County, the GINI Index, Home Value Segregation Index, Diversity Index, and Dissimilarity Index revealed that the region is moderately segregated in relation to race and ethnicity, and is not segregated in relation to housing value. While the county is more racially and ethnically diverse than in any time in the past, housing prices have risen for all residents, regardless of race or ethnicity.

*Recommendation:* Jurisdictions should continue to offer a range of housing options, including affordable housing, to allow the greatest residential mobility among its residents and allow current residents of all races and ethnicities to continue living in Ventura County.

**9. Impediment:** Nearly 60 percent of Ventura County housing stock was built before 1980, and 12 percent of housing built in the last 20 years. The Cities of Ojai, Port Hueneme, Santa Paula, and the City of San Buenaventura have the oldest housing stock in the county. Older housing units are potentially most in need of rehabilitation. Home rehabilitation can be an obstacle for low- and moderate-income homeowners who are disproportionately members of minority racial and ethnic groups, people with disabilities, and seniors.

*Recommendation:* All jurisdictions should facilitate the availability of housing rehabilitation programs. Additional funding for housing rehabilitation programs from the private sector is encouraged.

**10. Impediment:** The senior population in Ventura County is growing and will continue to grow over the next five years. Many seniors have some form of physical disability which, if no modifications to the property occur, will impede these residents from continuing to live within their home and neighborhood. Universal Design also helps people with physical disabilities live in a house without modification.

***Recommendation:** Home accessibility modifications help existing residents of housing continue to reside in their home. Jurisdictions should promote housing rehabilitation programs to make accessibility improvements available for renters and homeowners.*

*All jurisdictions should promote universal design principles in new rental and owner-occupied housing developments.*

**11. Impediment:** Lack of accessible housing options for seniors and persons with disabilities.

In a tight housing market such as that found in Ventura County, seniors and individuals with disabilities often face increased difficulty in finding housing accommodations. A majority of the allegations of housing discrimination filed with the Housing Rights Center by Ventura County residents were complaints pertaining to physical disability (66 percent) and mental disability (20 percent).

***Recommendation:** Continue ongoing efforts to develop new ADA compliant rental housing units and provide financial assistance for accessibility improvements for both renters, as well as homeowners.*

**12. Impediment:** Disparities in access to homeownership opportunities.

Between 25 and 50 percent of the housing units located in entitlement jurisdictions in Ventura County are renter-occupied units, with an average of 36 percent of the housing units available in the county overall renter-occupied. In general, renters are more likely to experience discriminatory lending practices due to conditions in the housing market that are beyond their control.

***Recommendation:** Continue ongoing outreach efforts to inform lower-income households of special local, state, and federal homebuyer assistance in partnership with lending institutions, local associations of realtors, and fair housing providers.*

**13. Impediment:** Public transportation connects most parts of the county but is not frequent. If the transportation arrival times are not convenient or overall travel times are long, this can be an impediment to employment for those who cannot or do not drive a car.

***Recommendation:** Transit-oriented development could better connect workers with jobs within the region.*

## Lending and Insurance Practices

**14. Impediment:** The majority of Ventura County’s residents live in single-family, owner-occupied homes, but fair housing enforcement efforts tend to focus on the rental market.

***Recommendation:** All banks and lending institutions should pursue Fair Housing Act training. This could include both banks and lending institutions regulated by the FDIC (and subject to the requirements of the Community Reinvestment Act) and those that are not. The Housing Rights Center has experience enforcing fair housing laws within the real estate market, and the county jurisdictions should use this expertise to broaden the provider’s mission in Ventura County to include realtors, banks or other lending institutions, and homeowners insurance companies.*

*Education should also be provided to the general public that applies specifically to current or potential members of the general public who interact with these institutions.*

# Appendices

*Ventura County*

*Analysis of Impediments*

*and*

*Regional Consolidated Plan*

# Appendix A: Data Tables

## Education Tables

 = No data available

Educational Attainment (Population 18 to 24 years)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than high school graduate	13.7%	8.1%	20.5%	7.8%	7.4%	20.7%	9.8%	13.0%	25.3%	11.0%	6.8%	12.4%	9.5%
High school graduate (includes equivalency)	27.4%	26.7%	28.4%	28.3%	32.1%	29.8%	32.3%	28.6%	27.3%	24.7%	23.7%	27.5%	25.6%
Some college or associate's degree	51.1%	52.2%	39.1%	51.8%	60.6%	45.2%	55.5%	51.2%	41.8%	54.6%	57.3%	52.2%	56.6%
Bachelor's degree or higher	7.9%	13.0%	12.1%	12.1%	0.0%	4.3%	2.4%	7.2%	5.7%	9.7%	12.2%	7.9%	8.3%

Source: 2011-2015 5-Year American Community Survey

<b>Educational Attainment (Population 25 Years and Over)</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Less than 9th grade</b>	9.9%	3.9%	21.2%	7.5%	4.6%	23.3%	10.7%	4.7%	21.5%	4.0%	3.9%	10.4%	7.3%
<b>9th to 12th grade, no diploma</b>	7.0%	3.9%	14.6%	4.9%	4.5%	11.1%	9.7%	6.2%	14.2%	5.5%	3.8%	7.9%	6.1%
<b>High school graduate (includes equivalency)</b>	19.0%	16.3%	20.3%	15.0%	14.5%	21.3%	26.2%	19.6%	21.3%	21.4%	14.3%	19.0%	18.4%
<b>Some college, no degree</b>	23.7%	25.3%	26.7%	23.9%	23.2%	20.7%	27.1%	26.5%	21.6%	26.2%	21.3%	24.3%	24.3%
<b>Associate's degree</b>	8.8%	9.7%	6.9%	10.9%	7.4%	7.4%	8.6%	10.2%	7.3%	10.6%	8.0%	8.2%	7.7%
<b>Bachelor's degree</b>	20.0%	24.8%	6.5%	26.0%	25.1%	11.7%	11.8%	20.3%	8.6%	21.5%	28.6%	19.0%	22.1%
<b>Graduate or professional degree</b>	11.7%	16.0%	3.8%	11.9%	20.7%	4.5%	5.9%	12.6%	5.3%	10.8%	20.2%	11.3%	14.1%
<b>Percent high school graduate or higher</b>	83.1%	92.2%	64.2%	87.6%	90.9%	65.6%	79.6%	89.1%	64.3%	90.5%	92.4%		
<b>Percent bachelor's degree or higher</b>	31.7%	40.9%	10.3%	37.9%	45.8%	16.2%	17.8%	32.9%	14.0%	32.3%	48.8%		

Source: 2011-2015 5-Year American Community Survey

Race and Ethnicity by Educational Attainment (Population 25 Years and Over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
White alone, not Hispanic or Latino: High school graduate or higher	96.0%	96.6%	88.7%	97.4%	95.8%	93.7%	95.1%	95.6%	91.0%	95.9%	97.2%	95.9%	96.3%
White alone, not Hispanic or Latino: Bachelor's degree or higher	40.7%	43.0%	22.7%	44.4%	50.4%	33.3%	24.5%	38.9%	34.2%	32.6%	50.1%	41.3%	42.9%
Black alone: High school graduate or higher	92.6%	96.9%	0.0%	100.0%	62.5%	87.9%	94.8%	95.5%	100.0%	94.4%	96.3%	96.1%	96.8%
Black alone: Bachelor's degree or higher	34.0%	37.9%	0.0%	51.0%	0.0%	23.2%	19.2%	45.8%	9.3%	45.9%	53.4%	28.9%	31.9%
American Indian or Alaska Native alone: High school graduate or higher	68.4%	76.0%	58.8%	100.0%	100.0%	46.5%	84.6%	83.0%	83.0%	89.1%	86.9%	81.2%	79.7%
American Indian or Alaska Native alone: Bachelor's degree or higher	19.0%	11.6%	41.3%	51.5%	37.8%	7.0%	32.5%	14.2%	8.0%	43.8%	28.1%	33.1%	33.1%

Race and Ethnicity by Educational Attainment (Population 25 Years and Over)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Asian alone: High school graduate or higher	92.8%	95.9%	100.0%	96.5%	100.0%	88.9%	87.6%	94.9%	71.5%	92.4%	95.8%	92.8%	94.6%
Asian alone: Bachelor's degree or higher	58.0%	64.7%	32.9%	64.9%	43.9%	34.2%	49.0%	49.7%	27.3%	64.8%	80.0%	65.8%	71.8%
Native Hawaiian and Other Pacific Islander alone: High school graduate or higher	86.1%	100.0%	100.0%	100.0%	100.0%	67.0%	91.1%	84.5%		88.8%	100.0%	95.7%	100.0%
Native Hawaiian and Other Pacific Islander alone: Bachelor's degree or higher	22.0%	0.0%	0.0%	0.0%	0.0%	12.2%	21.9%	26.2%		25.9%	74.1%	17.0%	19.1%
Some other race alone: High school graduate or higher	62.0%	66.7%	52.5%	59.0%	71.2%	57.7%	66.4%	69.3%	62.1%	68.9%	59.9%	60.5%	61.3%
Some other race alone: Bachelor's degree or higher	10.9%	15.9%	7.3%	5.0%	20.5%	8.8%	7.9%	12.4%	2.9%	12.4%	19.1%	12.2%	20.8%

<b>Race and Ethnicity by Educational Attainment (Population 25 Years and Over)</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Two or more races: High school graduate or higher</b>	87.2%	95.1%	75.6%	86.3%	47.5%	82.9%	93.4%	91.7%	72.8%	91.7%	84.0%	84.7%	90.0%
<b>Two or more races: Bachelor's degree or higher</b>	28.2%	27.1%	26.9%	26.5%	8.8%	19.2%	20.6%	29.0%	19.0%	31.7%	40.2%	32.5%	38.9%
<b>Hispanic or Latino Origin (Any race): High school graduate or higher</b>	60.2%	75.9%	55.0%	59.6%	59.5%	52.7%	64.9%	72.3%	54.7%	72.2%	67.6%	58.1%	58.5%
<b>Hispanic or Latino Origin (Any race): Bachelor's degree or higher</b>	11.9%	22.3%	5.2%	12.8%	23.1%	8.3%	7.8%	15.5%	6.6%	15.9%	23.6%	16.5%	21.7%

Source: 2011-2015 5-Year American Community Survey

<b>Computers and Internet Use</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Households with a computer</b>	90.9%	92.2%	79.8%	92.6%	90.3%	88.4%	89.7%	91.9%	77.9%	91.8%	94.0%	89.1%	91.9%
<b>Households with a broadband Internet subscription</b>	85.1%	87.6%	74.8%	90.3%	85.6%	77.3%	81.7%	85.9%	71.7%	89.5%	90.7%	83.0%	84.8%

*Source: 2013-2017 5-Year American Community Survey*

## Income Tables

<b>Median Earnings in The Past 12 Months by Educational Attainment for the Population 25 Years And Over With Earnings</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>
<b>Median Earnings, All Educational Attainment</b>	\$40,255	\$50,458	\$29,420	\$49,703	\$42,254	\$27,793	\$33,212	\$41,052	\$27,613	\$50,353	\$54,682
<b>Less than high school graduate</b>	\$20,402	\$20,619	\$17,475	\$22,451	\$17,596	\$19,791	\$19,345	\$22,184	\$18,905	\$22,221	\$21,339
<b>High school graduate (includes equivalency)</b>	\$30,673	\$31,610	\$26,229	\$33,620	\$25,042	\$26,220	\$34,192	\$27,124	\$29,708	\$37,092	\$31,698
<b>Some college or associate's degree</b>	\$40,679	\$44,870	\$36,189	\$42,152	\$29,602	\$37,212	\$33,739	\$39,028	\$34,558	\$48,907	\$41,986
<b>Bachelor's degree</b>	\$62,264	\$65,654	\$51,250	\$75,925	\$60,353	\$46,892	\$48,068	\$56,435	\$67,083	\$65,109	\$76,646
<b>Graduate or professional degree</b>	\$81,901	\$83,933	\$66,061	\$82,974	\$63,472	\$71,792	\$83,523	\$72,064	\$63,652	\$82,687	\$91,142

Source: 2012-2016 5-Year American Community Survey

<b>Male Median Earnings in The Past 12 Months by Educational Attainment for the Population 25 Years And Over With Earnings</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>
<b>Median Earnings, All Educational Attainment</b>	\$46,904	\$61,768	\$34,004	\$61,570	\$60,417	\$30,868	\$36,529	\$50,765	\$31,546	\$60,204	\$73,055
<b>Less than high school graduate</b>	\$22,478	\$25,280	\$17,285	\$25,542		\$21,996	\$23,372	\$24,299	\$21,526	\$25,265	\$26,250
<b>High school graduate (includes equivalency)</b>	\$35,223	\$36,044	\$36,375	\$46,382		\$30,442	\$39,279	\$30,929	\$32,485	\$41,746	\$36,145
<b>Some college or associate's degree</b>	\$50,327	\$55,185	\$41,354	\$53,367		\$43,996	\$38,010	\$51,099	\$46,354	\$60,605	\$52,911
<b>Bachelor's degree</b>	\$78,772	\$80,371	\$81,406	\$100,000	\$70,417	\$51,240	\$59,967	\$68,762	\$75,774	\$78,137	\$98,869
<b>Graduate or professional degree</b>	\$102,334	\$100,000		\$111,198	\$85,598	\$91,450	\$85,625	\$88,125	\$86,750	\$105,511	\$109,306

Source: 2012-2016 5-Year American Community Survey

<b>Female Median Earnings in The Past 12 Months by Educational Attainment for the Population 25 Years And Over With Earnings</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>
<b>Median Earnings, All Educational Attainment</b>	\$32,477	\$40,599	\$24,135	\$40,158	\$30,199	\$24,484	\$30,947	\$33,702	\$21,834	\$41,110	\$40,830
<b>Less than high school graduate</b>	\$15,851	\$17,571	\$18,750	\$19,836		\$15,249	\$16,111	\$16,937	\$13,372	\$20,358	\$14,007
<b>High school graduate (includes equivalency)</b>	\$24,517	\$26,995	\$19,349	\$26,227		\$21,734	\$32,785	\$25,105	\$21,807	\$29,122	\$24,396
<b>Some college or associate's degree</b>	\$32,448	\$38,217	\$35,050	\$30,859	\$28,409	\$31,467	\$31,071	\$31,315	\$27,861	\$38,094	\$32,018
<b>Bachelor's degree</b>	\$50,048	\$46,764		\$60,304	\$46,658	\$42,053	\$29,524	\$44,873	\$52,614	\$53,584	\$52,761
<b>Graduate or professional degree</b>	\$65,632	\$71,788	\$65,731	\$62,135	\$46,979	\$61,071	\$82,869	\$60,354	\$61,364	\$64,038	\$75,614

Source: 2012-2016 5-Year American Community Survey

Difference Median Earnings by Sex and Educational Attainment (Dollars Male Median Earnings Above Female Median Earnings)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
Median Earnings, All Educational Attainment	\$14,427	\$21,169	\$9,869	\$21,412	\$30,218	\$6,384	\$5,582	\$17,063	\$9,712	\$19,094	\$32,225
Less than high school graduate	\$6,627	\$7,709	-\$1,465	\$5,706		\$6,747	\$7,261	\$7,362	\$8,154	\$4,907	\$12,243
High school graduate (includes equivalency)	\$10,706	\$9,049	\$17,026	\$20,155		\$8,708	\$6,494	\$5,824	\$10,678	\$12,624	\$11,749
Some college or associate's degree	\$17,879	\$16,968	\$6,304	\$22,508		\$12,529	\$6,939	\$19,784	\$18,493	\$22,511	\$20,893
Bachelor's degree	\$28,724	\$33,607		\$39,696	\$23,759	\$9,187	\$30,443	\$23,889	\$23,160	\$24,553	\$46,108
Graduate or professional degree	\$36,702	\$28,212		\$49,063	\$38,619	\$30,379	\$2,756	\$27,771	\$25,386	\$41,473	\$33,692

Source: 2012-2016 5-Year American Community Survey

Gini Index of Income Inequality	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
GINI Index	0.4478	0.4347	0.3865	0.4012	0.4824	0.4133	0.3948	0.4329	0.4348	0.4152	0.4431

Source: 2013-2017 5-Year American Community Survey

Mean Income in the Past 12 Months (Dollars) by Race and Ethnicity	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
<b>Total population</b>	\$33,435	\$39,889	\$19,042	\$37,499	\$35,366	\$20,392	\$23,465	\$32,672	\$20,177	\$37,459	\$46,851
<b>Black or African American</b>	\$33,761	\$34,735		\$63,166		\$30,471	\$27,879	\$35,392	\$27,386	\$35,702	\$45,012
<b>American Indian and Alaska Native</b>	\$26,584	\$37,227	\$10,165	\$37,575	\$25,538	\$22,422	\$32,199	\$21,713	\$27,046	\$24,825	\$30,223
<b>Asian</b>	\$40,711	\$46,440	\$45,524	\$42,677	\$31,760	\$29,174	\$30,730	\$31,944	\$21,497	\$41,085	\$54,621
<b>Native Hawaiian and Other Pacific Islander</b>	\$27,962			\$10,199		\$24,873	\$26,431	\$21,332		\$48,478	\$45,276
<b>Some other race</b>	\$19,418	\$21,035	\$14,498	\$17,319	\$20,832	\$18,062	\$16,494	\$21,914	\$19,059	\$20,822	\$17,864
<b>Two or more races</b>	\$19,397	\$20,746	\$10,186	\$23,420	\$9,155	\$19,081	\$13,694	\$17,028	\$16,939	\$22,643	\$20,390
<b>Hispanic or Latino origin (of any race)</b>	\$17,882	\$26,325	\$15,215	\$18,387	\$17,446	\$15,247	\$16,598	\$18,761	\$16,319	\$22,513	\$22,648
<b>White alone, not Hispanic or Latino</b>	\$46,514	\$45,285	\$34,811	\$46,546	\$40,168	\$38,887	\$35,546	\$41,432	\$35,115	\$43,647	\$53,451

Source: 2011-2015 5-Year American Community Survey

Per capita income (dollars)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks
	\$33,435	\$39,889	\$19,042	\$37,499	\$35,366	\$20,392	\$23,465	\$32,672	\$20,177	\$37,459	\$46,851

Source: 2011-2015 5-Year American Community Survey

Household Income and Benefits (Households)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$10,000	3.5%	3.4%	5.8%	1.5%	2.8%	3.5%	7.5%	4.3%	5.7%	2.2%	3.3%	4.0%	3.6%
\$10,000 to \$14,999	3.4%	2.7%	3.6%	1.3%	6.8%	3.6%	4.7%	4.3%	6.4%	2.7%	2.7%	3.6%	3.2%
\$15,000 to \$24,999	7.0%	6.2%	9.9%	4.0%	10.6%	9.1%	7.0%	8.0%	12.8%	5.3%	5.1%	7.5%	6.8%
\$25,000 to \$34,999	7.2%	6.0%	12.6%	5.8%	10.2%	9.1%	9.6%	8.6%	8.7%	6.0%	4.7%	7.9%	7.3%
\$35,000 to \$49,999	10.7%	9.7%	14.3%	6.8%	10.9%	14.6%	12.1%	11.8%	14.0%	9.0%	8.6%	10.1%	9.2%
\$50,000 to \$74,999	16.5%	15.7%	17.9%	14.6%	19.9%	20.9%	24.3%	17.3%	19.8%	16.2%	12.2%	16.2%	13.5%
\$75,000 to \$99,999	14.0%	12.7%	14.2%	16.0%	7.8%	14.4%	14.9%	16.0%	12.2%	14.9%	12.9%	13.2%	12.6%
\$100,000 to \$149,999	18.6%	22.4%	14.6%	21.3%	16.8%	15.3%	13.3%	16.9%	13.1%	21.2%	20.8%	17.8%	19.3%
\$150,000 to \$199,999	9.1%	10.6%	5.4%	13.8%	4.8%	5.8%	4.0%	7.2%	4.2%	11.5%	12.5%	8.3%	9.2%
\$200,000 or more	9.9%	10.5%	1.8%	14.8%	9.5%	3.7%	2.6%	5.6%	3.2%	11.1%	17.3%	11.2%	15.3%

Source: 2011-2015 5-Year American Community Survey

Population Percent Below Poverty Level	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
	11.1%	6.4%	24.2%	7.2%	12.8%	16.6%	15.0%	11.4%	18.0%	6.1%	6.2%	13.1%	14.5%

Source: 2011-2015 5-Year American Community Survey

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

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

## Demographic Tables

Population Estimates	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Population: 2000 Census</b>	753,197	57,077	13,643	31,415	7,862	170,358	21,845	100,916	28,598	111,351	117,005	196,490	93,127
<b>Population: 2010 Census</b>	823,318	65,201	15,002	34,421	7,461	197,899	21,723	106,433	29,321	124,237	126,683	202,865	94,937
<b>Population: 2011-2015 ACS</b>	840,833	66,445	15,296	35,339	7,587	203,495	22,058	108,899	30,246	126,103	128,565	207,326	96,800
<b>Population: 2013-2017 ACS</b>	847,834	67,116	15,529	36,060	7,594	206,732	22,262	110,153	30,344	126,546	128,909	208,378	96,589
<b>Population Change: 2000 to 2013-2017</b>	94,637	10,039	1,886	4,645	-268	36,374	417	9,237	1,746	15,195	11,904	11,888	3,462
<b>Percent Change: 2000 to 2013-2017</b>	12.6%	17.6%	13.8%	14.8%	-3.4%	21.4%	1.9%	9.2%	6.1%	13.6%	10.2%	6.1%	3.7%

*Source: 2000 Decennial Census, 2010 Decennial Census, 2011-2015 5-Year American Community Survey, 2013-2017 5-Year American Community Survey*

Race and Ethnicity	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Hispanic or Latino (of any race)</b>	41.6%	25.0%	80.5%	29.6%	16.8%	74.2%	55.1%	33.8%	78.2%	24.9%	18.4%	43.4%	31.2%
<b>Non-Hispanic White alone</b>	47.0%	59.9%	18.7%	59.4%	78.5%	13.9%	29.0%	58.2%	18.9%	61.3%	68.1%	47.7%	58.9%
<b>Non-Hispanic Black or African American alone</b>	1.6%	1.8%	0.0%	0.9%	0.1%	2.5%	4.5%	1.6%	0.2%	1.1%	1.2%	1.3%	1.3%
<b>American Indian and Alaska Native alone</b>	0.3%	0.1%	0.2%	0.2%	0.3%	0.3%	0.4%	0.3%	0.2%	0.2%	0.1%	0.4%	0.6%
<b>Asian alone</b>	6.9%	9.8%	0.4%	7.2%	1.7%	7.6%	5.7%	3.5%	2.0%	9.0%	9.2%	4.5%	4.8%
<b>Native Hawaiian and Other Pacific Islander alone</b>	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.7%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%
<b>Some other race alone</b>	0.1%	0.1%	0.0%	0.2%	0.2%	0.0%	0.0%	0.2%	0.0%	0.1%	0.0%	0.1%	0.1%
<b>Two or more races</b>	2.4%	3.2%	0.0%	2.4%	2.4%	1.3%	4.7%	2.2%	0.5%	3.2%	2.8%	2.4%	2.9%

Source: 2011-2015 5-Year American Community Survey

Hispanic/ Latino Ancestry	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Mexican</b>	37.1%	20.7%	78.1%	26.1%	15.2%	70.4%	50.4%	30.0%	74.7%	18.2%	12.9%	92.1%	89.2%
<b>Puerto Rican</b>	0.4%	0.8%	0.1%	0.5%	0.0%	0.3%	0.6%	0.5%	0.5%	0.7%	0.4%	0.8%	1.0%
<b>Cuban</b>	0.2%	0.2%	0.0%	0.2%	0.0%	0.1%	0.0%	0.1%	0.1%	0.3%	0.1%	0.4%	0.7%
<b>Other Hispanic or Latino</b>	3.9%	3.4%	2.4%	2.9%	1.6%	3.4%	4.0%	3.2%	2.9%	5.8%	5.1%	6.7%	9.1%

Source: 2011-2015 5-Year American Community Survey

Asian Ancestry (One Race)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Asian Indian</b>	1.4%	1.5%	0.2%	1.5%	0.1%	0.3%	0.5%	0.4%	0.5%	3.3%	2.7%	0.8%	0.9%
<b>Chinese</b>	1.3%	1.7%	0.0%	1.6%	1.0%	0.5%	0.5%	0.7%	0.3%	1.3%	3.3%	1.1%	1.5%
<b>Filipino</b>	2.4%	2.6%	0.1%	1.4%	0.0%	5.6%	3.9%	0.9%	0.1%	2.0%	1.0%	1.0%	0.6%
<b>Japanese</b>	0.6%	1.6%	0.2%	1.2%	0.1%	0.3%	0.4%	0.4%	0.1%	0.5%	0.6%	0.6%	0.6%
<b>Korean</b>	0.5%	1.3%	0.0%	0.7%	0.0%	0.2%	0.1%	0.7%	0.2%	0.5%	0.6%	0.4%	0.5%
<b>Vietnamese</b>	0.5%	0.3%	0.1%	0.5%	0.2%	0.4%	0.0%	0.3%	0.6%	0.9%	0.6%	0.3%	0.3%
<b>Other Asian</b>	0.5%	1.0%	0.0%	0.5%	0.3%	0.4%	0.3%	0.3%	0.4%	0.6%	0.6%	0.4%	0.5%

Source: 2011-2015 5-Year American Community Survey

Age by Category	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Under 5 years</b>	6.4%	6.4%	9.6%	5.8%	4.3%	8.2%	8.1%	6.7%	7.7%	5.7%	4.4%	6.3%	5.3%
<b>5 to 9 years</b>	6.6%	6.0%	8.3%	6.0%	7.8%	7.9%	6.5%	5.6%	8.2%	5.8%	6.5%	6.5%	5.8%
<b>10 to 14 years</b>	7.1%	6.6%	8.2%	7.8%	8.2%	7.6%	5.9%	6.1%	8.9%	7.2%	6.9%	7.3%	6.7%
<b>15 to 19 years</b>	7.2%	5.4%	9.7%	7.8%	3.3%	7.8%	7.4%	5.6%	7.7%	7.0%	7.4%	8.0%	8.5%
<b>20 to 24 years</b>	7.2%	5.7%	7.1%	7.6%	5.8%	8.8%	8.8%	6.8%	8.0%	6.7%	5.8%	7.3%	6.9%
<b>25 to 34 years</b>	13.0%	12.9%	10.8%	13.0%	9.6%	15.8%	18.0%	13.7%	12.2%	12.0%	10.2%	12.0%	10.6%
<b>35 to 44 years</b>	12.8%	12.7%	15.4%	12.7%	7.6%	13.5%	11.0%	12.7%	14.4%	13.4%	12.3%	12.3%	11.6%
<b>45 to 54 years</b>	14.4%	13.2%	11.1%	17.0%	14.5%	12.3%	12.1%	14.3%	12.4%	16.5%	16.4%	14.4%	15.1%
<b>55 to 59 years</b>	6.8%	7.0%	3.7%	7.3%	11.8%	5.3%	6.0%	7.2%	6.0%	7.1%	7.2%	7.5%	8.7%
<b>60 to 64 years</b>	5.4%	5.4%	4.6%	5.2%	7.8%	3.8%	4.4%	6.2%	3.7%	6.0%	6.5%	5.5%	6.5%
<b>65 to 74 years</b>	7.4%	9.2%	6.9%	6.2%	9.3%	5.1%	6.2%	7.6%	6.0%	7.8%	9.1%	7.4%	8.5%
<b>75 to 84 years</b>	3.8%	6.3%	3.9%	2.3%	5.1%	2.7%	4.1%	4.7%	3.4%	3.1%	4.6%	3.7%	4.1%
<b>85 years and over</b>	1.9%	3.3%	0.6%	1.3%	4.7%	1.1%	1.6%	2.7%	1.5%	1.6%	2.5%	1.7%	1.8%

Source: 2011-2015 5-Year American Community Survey

<b>Population Change 2006-2010 to 2011-2015 by Age (Number of People)</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Total Population Change</b>	31753	2846	575	1531	62	10975	335	3688	1101	4441	3894	5909	2305
<b>Under 5 years</b>	-1545	509	315	-312	-5	551	-121	276	-625	-153	-1332	-1396	-648
<b>5 to 9 years</b>	-1329	120	-58	-71	146	1055	-251	-721	263	-1131	-433	-219	-248
<b>10 to 14 years</b>	-815	-98	167	-14	258	575	-302	123	301	-373	-510	-532	-942
<b>15 to 19 years</b>	-3746	-885	287	-486	-270	-632	244	-1240	-143	-120	-548	-321	47
<b>20 to 24 years</b>	5160	333	20	337	32	1244	-256	767	414	790	1022	1004	457
<b>25 to 34 years</b>	6899	1376	-259	584	-35	2446	813	1088	-713	-27	646	1370	980
<b>35 to 44 years</b>	-6923	-434	-54	-542	-273	736	-496	-734	911	-2686	-1905	-1900	-1446
<b>45 to 54 years</b>	-469	-874	-50	-139	73	1252	377	-1121	484	970	147	-843	-1588
<b>55 to 59 years</b>	9154	591	-248	-129	176	2178	248	1629	464	851	1478	2427	1916
<b>60 to 64 years</b>	6585	37	267	952	-89	818	-166	1163	-283	2418	436	1713	1032
<b>65 to 74 years</b>	13998	1406	357	1038	77	1331	179	1724	180	2929	2899	3709	1878
<b>75 to 84 years</b>	1153	534	137	83	-81	-801	-54	38	-72	306	621	455	442
<b>85 years and over</b>	3631	231	-306	230	53	222	120	696	-80	667	1373	442	425

Source: 2006-2010 5-Year American Community Survey, 2011-2015 5-Year American Community Survey

Population Estimate: Median Age (Years)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Median age (years)	37.1	40.4	31.6	36.9	47.4	30.8	31.7	39.3	33.1	39.4	42.4		

Source: 2011-2015 5-Year American Community Survey

Population Estimate: 65 Years and Over	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
65 years and over	13.1%	18.8%	11.5%	9.8%	19.1%	8.9%	11.9%	14.9%	10.9%	12.6%	16.3%	12.8%	14.4%

Source: 2011-2015 5-Year American Community Survey

Population Estimate: Under 18 Years	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Under 18 years	24.5%	22.4%	31.3%	24.8%	22.9%	28.5%	24.1%	21.8%	29.4%	23.3%	22.7%	24.6%	22.3%

Source: 2011-2015 5-Year American Community Survey

## Disability Tables

Population With A Disability (Noninstitutionalized)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Total Population With a Disability (Noninstitutionalized)</b>	10.3%	12.3%	10.3%	8.0%	13.9%	10.1%	13.2%	11.0%	11.4%	9.5%	9.3%	10.6%	10.5%

*Source: 2011-2015 5-Year American Community Survey*

<b>Population With a Disability by Age</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Under 5 years</b>	0.6%	0.0%	0.0%	0.0%	0.0%	0.5%	4.4%	0.3%	0.7%	1.1%	0.2%	1.0%	0.7%
<b>5 to 17 years</b>	4.7%	4.7%	6.5%	4.8%	6.0%	5.0%	4.3%	3.3%	4.9%	4.9%	4.8%	4.8%	4.5%
<b>18 to 34 years</b>	4.6%	3.9%	5.2%	4.8%	7.1%	4.3%	5.0%	5.0%	4.5%	4.2%	4.6%	5.3%	5.8%
<b>35 to 64 years</b>	9.4%	9.2%	9.1%	6.0%	13.5%	11.7%	15.5%	10.4%	12.9%	8.1%	6.8%	9.6%	8.6%
<b>65 to 74 years</b>	22.9%	23.9%	25.5%	20.6%	11.1%	30.3%	27.1%	21.5%	34.0%	22.4%	17.0%	23.3%	21.8%
<b>75 years and over</b>	52.1%	53.2%	67.9%	59.3%	55.9%	60.1%	60.5%	48.5%	53.9%	52.5%	45.4%	54.0%	49.7%

Source: 2011-2015 5-Year American Community Survey

<b>Population With a Disability by Age (65 years and over)</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>65 to 74 years</b>	22.9%	23.9%	25.5%	20.6%	11.1%	30.3%	27.1%	21.5%	34.0%	22.4%	17.0%	23.3%	21.8%
<b>75 years and over</b>	52.1%	53.2%	67.9%	59.3%	55.9%	60.1%	60.5%	48.5%	53.9%	52.5%	45.4%	54.0%	49.7%

*Source: 2011-2015 5-Year American Community Survey*

<b>Population With a Disability by Disability Type</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>With a hearing difficulty</b>	3.2%	4.3%	2.3%	2.5%	4.5%	2.7%	4.4%	3.4%	3.2%	3.1%	3.1%	3.4%	3.6%
<b>With a vision difficulty</b>	1.8%	1.7%	1.1%	1.5%	2.5%	2.3%	2.6%	1.7%	2.9%	1.5%	1.4%	1.8%	1.5%
<b>With a cognitive difficulty</b>	4.2%	4.0%	3.6%	3.4%	6.1%	4.7%	6.3%	5.1%	4.4%	3.5%	4.0%	3.8%	3.4%
<b>With an ambulatory difficulty</b>	5.7%	7.1%	6.6%	3.9%	6.1%	6.0%	6.7%	6.2%	5.9%	5.3%	4.6%	5.3%	5.5%
<b>With a self-care difficulty</b>	2.5%	2.7%	3.1%	2.1%	4.1%	3.0%	3.2%	2.5%	2.2%	2.0%	2.0%	2.3%	2.2%
<b>With an independent living difficulty</b>	5.1%	5.9%	5.6%	4.2%	6.9%	5.9%	7.8%	5.7%	5.2%	4.3%	4.0%	3.8%	3.6%

Source: 2011-2015 5-Year American Community Survey

<b>Population With a Disability by Disability Type (Population 65 years and over)</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>With a hearing difficulty</b>	15.3%	16.6%	10.1%	13.3%	14.6%	16.2%	20.4%	15.0%	15.0%	15.3%	13.8%	15.6%	16.1%
<b>With a vision difficulty</b>	6.7%	5.3%	6.1%	5.2%	7.3%	11.4%	7.6%	5.6%	10.8%	6.2%	5.1%	6.5%	5.7%
<b>With a cognitive difficulty</b>	9.7%	8.6%	7.2%	12.5%	9.0%	13.1%	14.0%	10.2%	10.7%	8.0%	8.7%	9.4%	7.7%
<b>With an ambulatory difficulty</b>	23.6%	26.1%	36.2%	22.6%	22.1%	30.8%	28.0%	24.1%	28.3%	23.0%	16.8%	23.2%	19.8%
<b>With a self-care difficulty</b>	10.1%	10.1%	15.8%	13.7%	14.2%	15.1%	13.9%	8.4%	11.1%	7.7%	8.0%	10.7%	8.3%
<b>With an independent living difficulty</b>	16.7%	16.9%	21.0%	20.2%	17.6%	24.0%	25.8%	15.8%	19.3%	14.6%	12.5%	16.9%	13.4%

Source: 2011-2015 5-Year American Community Survey

<b>Median Earnings in the Past 12 Months (In 2016 Inflation-Adjusted Dollars) by Disability Status</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>
<b>With a disability (Population 16 years and over with earnings)</b>	\$24,441	\$31,078	\$20,227	\$31,111	\$17,500	\$21,201	\$16,891	\$30,498	\$18,411	\$33,450	\$22,308
<b>No disability (Population 16 years and over with earnings)</b>	\$32,677	\$41,780	\$24,294	\$41,821	\$37,332	\$23,872	\$30,685	\$35,715	\$24,519	\$42,498	\$46,132
<b>Difference in Median Earnings</b>	\$8,236	\$10,702	\$4,067	\$10,710	\$19,832	\$2,671	\$13,794	\$5,217	\$6,108	\$9,048	\$23,824

Source: 2011-2015 5-Year American Community Survey

## Employment Tables

Labor Force Participation Rate and Unemployment by Age (Population 16 Years and Over)	Ventura County	Ventura County	Camarillo	Camarillo	Fillmore	Fillmore	Moorpark	Moorpark
	Labor Force Participation Rate	Unemployment Rate						
<b>16 to 19 years</b>	33.5%	22.8%	41.0%	14.3%	42.0%	30.6%	32.8%	13.8%
<b>20 to 24 years</b>	77.8%	11.2%	82.4%	8.7%	78.1%	4.3%	72.7%	9.3%
<b>25 to 29 years</b>	83.9%	8.7%	90.4%	6.2%	83.0%	18.7%	87.8%	10.7%
<b>30 to 34 years</b>	85.1%	7.2%	83.9%	3.0%	83.4%	7.4%	87.3%	4.5%
<b>35 to 44 years</b>	83.0%	5.7%	83.1%	3.8%	79.1%	5.1%	85.0%	6.4%
<b>45 to 54 years</b>	82.8%	6.1%	83.9%	6.8%	82.7%	4.1%	83.9%	6.4%
<b>55 to 59 years</b>	76.3%	6.6%	78.3%	4.6%	69.7%	2.8%	80.5%	3.2%
<b>60 to 64 years</b>	60.4%	5.5%	67.6%	3.4%	42.9%	9.3%	68.5%	5.2%
<b>65 to 74 years</b>	30.8%	4.9%	27.8%	1.0%	29.8%	1.5%	31.5%	2.6%
<b>75 years and over</b>	7.3%	6.0%	4.9%	8.7%	2.4%	0.0%	8.9%	0.0%
	Ojai	Ojai	Oxnard	Oxnard	Port Hueneme	Port Hueneme	San Buenaventura	San Buenaventura
<b>16 to 19 years</b>	25.2%	49.0%	32.8%	23.0%	44.5%	23.0%	26.0%	22.8%
<b>20 to 24 years</b>	76.1%	26.8%	82.5%	10.4%	71.2%	12.4%	71.9%	10.9%
<b>25 to 29 years</b>	93.9%	27.8%	82.7%	7.7%	84.1%	10.4%	80.3%	8.5%
<b>30 to 34 years</b>	74.3%	13.0%	87.4%	9.2%	87.7%	10.3%	83.1%	7.5%
<b>35 to 44 years</b>	65.6%	1.6%	83.7%	7.2%	82.5%	4.8%	83.5%	4.6%
<b>45 to 54 years</b>	76.7%	8.6%	80.0%	6.4%	81.1%	12.0%	83.4%	6.9%
<b>55 to 59 years</b>	75.3%	2.2%	70.5%	7.0%	77.2%	4.7%	72.9%	7.2%
<b>60 to 64 years</b>	54.0%	3.9%	52.3%	6.4%	51.9%	9.0%	57.6%	4.2%
<b>65 to 74 years</b>	38.5%	3.8%	25.4%	7.9%	34.1%	3.1%	29.3%	2.8%
<b>75 years and over</b>	6.3%	0.0%	4.8%	16.4%	7.4%	20.0%	9.0%	4.6%

	<b>Santa Paula</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Thousand Oaks</b>
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
<b>16 to 19 years</b>	26.2%	18.4%	31.9%	20.4%	35.9%	31.4%
<b>20 to 24 years</b>	77.7%	15.4%	80.9%	9.5%	76.7%	13.0%
<b>25 to 29 years</b>	82.6%	10.0%	81.6%	8.1%	85.5%	10.3%
<b>30 to 34 years</b>	82.0%	6.4%	85.9%	4.8%	83.3%	6.9%
<b>35 to 44 years</b>	81.3%	6.6%	83.1%	4.6%	83.1%	5.3%
<b>45 to 54 years</b>	84.9%	8.6%	85.8%	5.2%	85.0%	4.8%
<b>55 to 59 years</b>	76.8%	2.7%	78.8%	5.5%	80.1%	9.1%
<b>60 to 64 years</b>	48.5%	11.5%	66.2%	5.3%	66.1%	7.5%
<b>65 to 74 years</b>	25.5%	6.4%	32.1%	4.6%	35.8%	6.6%
<b>75 years and over</b>	10.0%	0.0%	5.4%	14.4%	10.7%	1.0%

Source: 2012-2016 5-Year American Community Survey

<b>Labor Force Participation Rate and Unemployment Rate by Race and Ethnicity (Population 16 Years and Over)</b>	<b>Ventura County</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Moorpark</b>
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
<b>Black or African American</b>	66.4%	11.8%	62.9%	12.6%	0.0%		68.4%	3.1%
<b>American Indian and Alaska Native</b>	65.9%	10.7%	47.5%	0.0%	55.8%	19.4%	66.2%	9.1%
<b>Asian</b>	64.4%	5.9%	66.7%	4.5%	98.0%	22.2%	61.5%	7.0%
<b>Native Hawaiian and Other Pacific Islander</b>	66.9%	8.7%	100.0%	0.0%	61.5%	0.0%	73.4%	0.0%
<b>Some other race</b>	71.5%	9.9%	80.8%	14.9%	57.9%	8.4%	78.8%	3.6%
<b>Two or more races</b>	68.9%	9.6%	69.0%	10.0%	73.9%	15.3%	76.1%	7.2%
<b>Hispanic or Latino origin (of any race)</b>	70.6%	8.2%	74.0%	5.9%	66.0%	8.4%	72.1%	7.2%
<b>White alone, not Hispanic or Latino</b>	63.2%	6.9%	60.4%	4.9%	51.4%	4.3%	70.9%	6.2%

	<b>Ojai</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>San Buenaventura</b>
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
<b>Black or African American</b>	18.4%	0.0%	61.9%	11.1%	79.7%	17.2%	71.5%	11.0%
<b>American Indian and Alaska Native</b>	65.2%	0.0%	70.0%	12.4%	71.7%	0.0%	67.3%	10.2%
<b>Asian</b>	62.3%	27.3%	62.3%	8.6%	53.5%	4.5%	69.5%	4.2%
<b>Native Hawaiian and Other Pacific Islander</b>	0.0%		65.1%	2.0%	66.8%	0.0%	55.8%	13.0%
<b>Some other race</b>	69.7%	7.5%	69.3%	10.3%	59.0%	9.3%	68.6%	10.3%
<b>Two or more races</b>	24.6%	0.0%	64.8%	9.5%	78.4%	6.5%	64.0%	7.1%
<b>Hispanic or Latino origin (of any race)</b>	63.9%	12.1%	70.9%	8.7%	68.6%	8.7%	68.8%	7.0%
<b>White alone, not Hispanic or Latino</b>	58.7%	9.1%	61.3%	6.9%	63.1%	12.3%	61.0%	7.0%
	<b>Santa Paula</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Thousand Oaks</b>		
<b>Black or African American</b>	80.5%	10.6%	69.5%	9.7%	73.2%	18.7%		
<b>American Indian and Alaska Native</b>	75.7%	6.1%	45.0%	6.3%	89.7%	18.8%		
<b>Asian</b>	59.1%	3.8%	65.8%	3.9%	67.3%	5.0%		
<b>Native Hawaiian and Other Pacific Islander</b>			84.7%	3.9%	70.2%	0.0%		
<b>Some other race</b>	73.6%	14.0%	75.4%	11.6%	77.0%	6.6%		
<b>Two or more races</b>	70.4%	4.8%	70.9%	6.7%	74.7%	13.7%		
<b>Hispanic or Latino origin (of any race)</b>	68.4%	9.1%	72.2%	6.0%	74.9%	9.8%		

<b>White alone, not Hispanic or Latino</b>	57.3%	5.9%	67.4%	6.5%	63.5%	7.7%
--	-------	------	-------	------	-------	------

Source: 2012-2016 5-Year American Community Survey

<b>Labor Force Participation Rate and Unemployment Rate by Educational Attainment (Population 25 to 64 years)</b>	<b>Ventura County</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Moorpark</b>
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
<b>Less than high school graduate</b>	73.9%	8.5%	72.2%	5.1%	62.7%	9.0%	79.9%	11.4%
<b>High school graduate (includes equivalency)</b>	76.6%	8.7%	70.1%	8.4%	84.7%	3.7%	79.3%	4.7%
<b>Some college or associate's degree</b>	80.7%	6.5%	83.3%	4.1%	82.5%	7.6%	81.9%	6.5%
<b>Bachelor's degree or higher</b>	84.4%	4.4%	86.3%	4.7%	73.7%	3.5%	85.5%	5.0%
	<b>Ojai</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>San Buenaventura</b>
<b>Less than high school graduate</b>	73.1%	21.9%	74.8%	8.2%	71.5%	7.0%	67.8%	7.3%
<b>High school graduate (includes equivalency)</b>	60.3%	9.6%	79.0%	9.8%	78.9%	12.6%	71.0%	10.9%
<b>Some college or associate's degree</b>	63.2%	8.4%	82.2%	6.7%	83.6%	6.6%	79.6%	6.8%
<b>Bachelor's degree or higher</b>	81.6%	4.1%	84.3%	3.7%	83.2%	9.5%	84.2%	3.7%

	<b>Santa Paula</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Thousand Oaks</b>
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
<b>Less than high school graduate</b>	76.4%	8.1%	77.2%	9.3%	74.8%	10.1%
<b>High school graduate (includes equivalency)</b>	78.6%	7.6%	77.2%	6.4%	77.9%	9.6%
<b>Some college or associate's degree</b>	83.0%	9.2%	80.9%	5.7%	79.2%	6.7%
<b>Bachelor's degree or higher</b>	79.0%	0.9%	86.1%	3.7%	84.4%	5.3%

Source: 2012-2016 5-Year American Community Survey

## Education and Language Tables

Place of Birth	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Born in United States</b>	76.1%	84.4%	70.5%	81.0%	86.5%	62.2%	76.3%	83.6%	68.1%	80.3%	80.2%	77.9%	80.8%
<b>Born in California</b>	57.1%	58.2%	62.1%	61.4%	55.4%	53.5%	55.8%	61.8%	59.2%	60.8%	52.3%	58.6%	57.7%
<b>Foreign born</b>	22.8%	14.1%	28.9%	17.8%	12.3%	36.7%	22.3%	15.2%	30.8%	18.8%	18.6%	20.9%	18.1%

Source: 2011-2015 5-Year American Community Survey

Foreign-Born Population: Region of Birth	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Europe</b>	6.6%	11.5%	0.8%	10.2%	27.4%	1.4%	3.5%	9.7%	1.4%	11.9%	14.1%	6.4%	9.0%
<b>Asia</b>	23.3%	41.9%	3.3%	26.3%	10.5%	15.0%	19.8%	19.2%	4.4%	38.6%	41.8%	16.8%	22.9%
<b>Africa</b>	1.0%	2.1%	0.0%	3.8%	2.0%	0.1%	0.3%	1.1%	0.1%	2.2%	1.3%	1.4%	1.8%
<b>Oceania</b>	0.5%	0.2%	0.0%	1.9%	2.5%	0.3%	0.3%	0.9%	0.3%	0.6%	0.7%	0.6%	0.3%
<b>Latin America</b>	66.6%	41.8%	96.0%	56.4%	42.9%	82.9%	74.9%	65.3%	93.1%	43.7%	38.2%	72.8%	63.1%
<b>Northern America</b>	1.9%	2.6%	0.0%	1.4%	14.8%	0.3%	1.1%	3.7%	0.8%	3.0%	3.9%	2.0%	2.9%

Source: 2011-2015 5-Year American Community Survey

Language Spoken at Home	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>English only</b>	61.5%	78.1%	36.3%	72.1%	84.3%	31.8%	50.2%	73.1%	39.5%	74.0%	76.2%	61.9%	69.7%
<b>Spanish</b>	30.4%	13.4%	62.5%	19.6%	10.0%	61.1%	42.0%	21.4%	58.4%	15.0%	12.6%	31.8%	22.9%
<b>Spanish: Speak English less than "very well"</b>	13.5%	5.0%	26.2%	8.6%	4.3%	29.1%	14.6%	8.4%	27.7%	5.7%	5.3%	13.6%	9.6%
<b>Other Indo-European languages</b>	2.8%	2.8%	0.3%	3.4%	3.8%	0.7%	1.3%	2.6%	0.7%	4.6%	4.7%	2.5%	3.1%
<b>Other Indo-European languages: Speak English less than "very well"</b>	0.6%	0.6%	0.0%	1.2%	0.3%	0.2%	0.4%	0.5%	0.1%	1.2%	1.1%	0.5%	0.6%
<b>Asian and Pacific Islander languages</b>	4.5%	5.2%	0.1%	3.6%	1.3%	5.8%	6.0%	2.3%	1.3%	5.5%	5.7%	3.0%	3.2%
<b>Asian and Pacific Islander languages: Speak English less than "very well"</b>	1.8%	1.9%	0.0%	1.1%	0.5%	2.6%	2.0%	1.1%	1.2%	1.5%	2.2%	1.2%	1.2%
<b>Other languages</b>	0.7%	0.3%	0.7%	1.4%	0.6%	0.6%	0.5%	0.6%	0.1%	0.9%	0.8%	0.9%	1.1%
<b>Other languages: Speak English less than "very well"</b>	0.3%	0.1%	0.7%	0.6%	0.0%	0.4%	0.2%	0.3%	0.1%	0.2%	0.3%	0.3%	0.2%

Source: 2011-2015 5-Year American Community Survey

School Enrollment	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Population 3 years and over enrolled in school</b>	230,114	17,098	4,616	10,188	1,954	58,287	5,547	28,058	8,882	32,832	35,565	58,274	27,087
<b>Nursery school, preschool</b>	6.2%	7.3%	3.6%	5.6%	6.1%	5.3%	4.7%	8.7%	4.5%	6.2%	6.7%	5.4%	6.1%
<b>Kindergarten</b>	4.7%	4.9%	5.4%	5.7%	2.3%	5.9%	4.8%	4.4%	3.6%	4.5%	4.3%	4.0%	3.3%
<b>Elementary school (grades 1-8)</b>	40.0%	40.2%	44.1%	36.9%	50.6%	43.1%	37.4%	36.4%	48.0%	39.2%	39.3%	39.3%	36.0%
<b>High school (grades 9-12)</b>	21.8%	18.6%	24.3%	23.4%	16.0%	21.8%	22.3%	19.8%	21.6%	23.5%	23.1%	21.8%	21.2%
<b>College or graduate school</b>	27.3%	29.0%	22.6%	28.4%	25.0%	24.0%	30.8%	30.6%	22.3%	26.6%	26.5%	29.4%	33.4%

Source: 2011-2015 5-Year American Community Survey

<b>Educational Attainment: Population 25 Years and Over</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Less than 9th grade</b>	9.9%	3.9%	21.2%	7.5%	4.6%	23.3%	10.7%	4.7%	21.5%	4.0%	3.9%	10.4%	7.3%
<b>9th to 12th grade, no diploma</b>	7.0%	3.9%	14.6%	4.9%	4.5%	11.1%	9.7%	6.2%	14.2%	5.5%	3.8%	7.9%	6.1%
<b>High school graduate (includes equivalency)</b>	19.0%	16.3%	20.3%	15.0%	14.5%	21.3%	26.2%	19.6%	21.3%	21.4%	14.3%	19.0%	18.4%
<b>Some college, no degree</b>	23.7%	25.3%	26.7%	23.9%	23.2%	20.7%	27.1%	26.5%	21.6%	26.2%	21.3%	24.3%	24.3%
<b>Associate's degree</b>	8.8%	9.7%	6.9%	10.9%	7.4%	7.4%	8.6%	10.2%	7.3%	10.6%	8.0%	8.2%	7.7%
<b>Bachelor's degree</b>	20.0%	24.8%	6.5%	26.0%	25.1%	11.7%	11.8%	20.3%	8.6%	21.5%	28.6%	19.0%	22.1%
<b>Graduate or professional degree</b>	11.7%	16.0%	3.8%	11.9%	20.7%	4.5%	5.9%	12.6%	5.3%	10.8%	20.2%	11.3%	14.1%

Source: 2011-2015 5-Year American Community Survey

<b>Educational Attainment: Population 25 Years and Over</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Percent high school graduate or higher</b>	83.1%	92.2%	64.2%	87.6%	90.9%	65.6%	79.6%	89.1%	64.3%	90.5%	92.4%		
<b>Percent bachelor's degree or higher</b>	31.7%	40.9%	10.3%	37.9%	45.8%	16.2%	17.8%	32.9%	14.0%	32.3%	48.8%		

Source: 2011-2015 5-Year American Community Survey

## Housing Tables

	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>Total housing units</b>	283,899	25,285	4,334	11,081	3,179	54,418	7,884	43,238	9,047	42,983	47,362	70,613	35,088
<b>Housing Units Change 2006-2010 to 2011-2015 ACS</b>													
<b>Total change: Housing Units</b>	4,664	677	-223	275	-79	-469	-260	764	181	1,728	1,520	444	550

Source: 2006-2010 5-Year American Community Survey, 2011-2015 5-Year American Community Survey

Units in Structure	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
<b>1-unit, detached</b>	64.0%	60.5%	74.9%	72.6%	59.5%	56.6%	35.4%	54.8%	60.2%	73.1%	66.6%	69.4%	78.7%
<b>1-unit, attached</b>	10.5%	18.7%	7.3%	10.5%	14.1%	9.6%	29.0%	9.1%	8.3%	8.5%	10.8%	10.2%	6.4%
<b>2 units</b>	1.4%	0.8%	2.9%	1.0%	2.8%	1.6%	2.5%	3.1%	3.7%	0.4%	0.5%	1.7%	1.0%
<b>3 or 4 units</b>	4.8%	3.4%	2.0%	2.8%	6.2%	6.3%	10.0%	6.9%	7.3%	4.0%	3.9%	3.9%	2.1%
<b>5 to 9 units</b>	4.8%	3.0%	1.8%	2.7%	4.7%	7.4%	5.9%	7.1%	4.7%	3.5%	4.6%	3.2%	2.5%
<b>10 to 19 units</b>	3.7%	3.4%	1.6%	3.3%	5.6%	6.0%	5.1%	4.5%	2.6%	2.9%	3.7%	2.2%	0.9%
<b>20 or more units</b>	6.6%	6.5%	4.5%	4.4%	5.9%	7.6%	11.3%	9.3%	5.7%	5.7%	7.6%	4.1%	1.7%
<b>Mobile home</b>	3.9%	3.8%	5.1%	2.8%	0.1%	4.9%	0.3%	5.1%	7.5%	1.8%	2.3%	4.9%	6.3%
<b>Boat, RV, van, etc.</b>	0.1%	0.0%	0.0%	0.0%	1.0%	0.2%	0.5%	0.1%	0.0%	0.0%	0.0%	0.3%	0.3%

Source: 2011-2015 5-Year American Community Survey

Year Structure Built	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Built 2014 or later	0.1%	0.1%	0.3%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Built 2010 to 2013	0.6%	0.7%	0.8%	0.6%	0.0%	0.9%	1.1%	0.7%	0.4%	0.3%	0.5%	0.5%	0.3%
Built 2000 to 2009	11.2%	14.1%	12.3%	16.8%	2.3%	13.9%	4.2%	7.6%	6.4%	13.5%	11.1%	8.9%	8.2%
Built 1990 to 1999	10.6%	12.7%	12.6%	13.7%	5.5%	10.1%	6.2%	7.4%	7.5%	12.7%	11.3%	10.5%	11.4%
Built 1980 to 1989	17.7%	19.4%	9.8%	49.0%	10.9%	11.6%	19.7%	13.8%	13.3%	20.4%	18.9%	21.9%	18.6%
Built 1970 to 1979	23.1%	30.9%	27.4%	10.4%	19.2%	22.2%	27.9%	19.9%	16.1%	19.8%	32.5%	18.5%	18.4%
Built 1960 to 1969	20.5%	17.5%	12.3%	2.5%	19.7%	21.0%	21.0%	23.1%	19.2%	27.6%	20.7%	15.2%	16.9%
Built 1950 to 1959	10.0%	3.4%	11.8%	5.3%	22.0%	13.9%	14.9%	16.4%	16.4%	4.0%	3.4%	13.5%	14.5%
Built 1940 to 1949	2.8%	0.6%	4.6%	0.7%	9.0%	4.1%	3.6%	3.5%	7.0%	1.0%	0.8%	4.6%	5.0%
Built 1939 or earlier	3.4%	0.5%	8.1%	0.9%	11.5%	2.1%	1.5%	7.6%	13.7%	0.6%	0.7%	6.4%	6.6%

Source: 2011-2015 5-Year American Community Survey

Number of Rooms	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
1 room	1.7%	1.0%	1.4%	0.6%	4.9%	2.2%	1.6%	3.3%	1.5%	0.9%	1.2%	1.5%	1.5%
2 rooms	2.6%	2.2%	2.2%	1.1%	4.6%	3.2%	2.4%	3.4%	3.1%	2.4%	2.1%	2.5%	2.6%
3 rooms	7.8%	6.1%	7.1%	3.9%	10.7%	9.4%	7.4%	11.7%	9.9%	5.2%	6.6%	7.2%	7.2%
4 rooms	16.6%	15.1%	19.6%	11.8%	19.6%	19.6%	31.9%	20.2%	20.8%	12.9%	11.8%	18.0%	15.8%
5 rooms	18.9%	20.2%	20.1%	19.3%	16.2%	20.1%	26.1%	18.7%	27.5%	16.9%	15.9%	20.9%	19.1%
6 rooms	19.2%	19.6%	22.5%	17.9%	19.7%	20.4%	18.4%	18.5%	19.5%	21.1%	17.4%	18.5%	17.8%
7 rooms	14.1%	14.8%	14.4%	16.9%	10.0%	13.5%	8.8%	12.4%	10.1%	16.9%	15.9%	12.4%	12.5%
8 rooms	9.8%	10.9%	8.1%	13.8%	9.7%	6.5%	1.8%	6.5%	5.0%	12.5%	14.6%	9.0%	10.1%

<b>9 rooms or more</b>	9.3%	10.1%	4.5%	14.8%	4.7%	5.2%	1.6%	5.4%	2.5%	11.3%	14.5%	10.0%	13.4%
------------------------	------	-------	------	-------	------	------	------	------	------	-------	-------	-------	-------

Source: 2011-2015 5-Year American Community Survey

<b>Number of Bedrooms</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>No bedroom</b>	2.0%	1.2%	2.1%	0.7%	4.9%	2.5%	2.0%	3.9%	2.1%	1.0%	1.3%	1.8%	1.7%
<b>1 bedroom</b>	8.9%	7.5%	8.5%	2.9%	16.3%	10.7%	8.9%	13.4%	9.0%	6.8%	6.7%	7.9%	8.2%
<b>2 bedrooms</b>	23.9%	28.1%	22.5%	14.9%	29.0%	25.3%	40.9%	29.8%	33.3%	16.3%	19.5%	25.3%	23.0%
<b>3 bedrooms</b>	33.7%	32.4%	44.5%	37.1%	30.5%	33.7%	37.3%	32.8%	39.9%	34.3%	30.2%	36.4%	34.6%
<b>4 bedrooms</b>	24.7%	23.8%	17.2%	32.7%	16.4%	22.1%	10.2%	16.5%	13.7%	31.7%	33.2%	22.3%	25.1%
<b>5 or more bedrooms</b>	6.8%	6.9%	5.2%	11.6%	2.9%	5.7%	0.7%	3.6%	2.1%	9.8%	9.1%	6.3%	7.5%

Source: 2011-2015 5-Year American Community Survey

<b>Housing Tenure</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Owner-occupied</b>	64.2%	69.9%	69.6%	74.0%	53.6%	54.4%	45.3%	53.6%	57.7%	73.4%	70.9%	65.6%	69.9%
<b>Renter-occupied</b>	35.8%	30.1%	30.4%	26.0%	46.4%	45.6%	54.7%	46.4%	42.3%	26.6%	29.1%	34.4%	30.1%

Source: 2011-2015 5-Year American Community Survey

<b>Occupants per Room</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>1.00 or less</b>	92.9%	97.5%	84.8%	94.2%	98.5%	82.0%	91.1%	95.4%	85.6%	96.8%	97.6%	92.3%	94.2%
<b>1.01 to 1.50 (Overcrowded)</b>	4.8%	1.6%	10.4%	4.6%	0.4%	11.8%	7.2%	3.4%	10.2%	2.2%	1.6%	5.5%	4.1%
<b>1.51 or more (Severely Overcrowded)</b>	2.3%	0.9%	4.7%	1.2%	1.1%	6.3%	1.7%	1.2%	4.1%	1.0%	0.8%	2.1%	1.8%

Source: 2011-2015 5-Year American Community Survey

Value of Owner-Occupied Units	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$50,000	3.1%	3.1%	7.4%	1.2%	1.3%	4.2%	3.5%	3.6%	6.9%	2.3%	1.6%	4.0%	4.1%
\$50,000 to \$99,999	2.4%	1.8%	9.5%	1.8%	0.0%	3.4%	1.6%	2.6%	9.5%	1.1%	1.8%	3.4%	2.3%
\$100,000 to \$149,999	1.9%	0.6%	1.7%	1.4%	1.0%	3.0%	2.1%	2.6%	6.0%	1.3%	1.0%	2.3%	2.0%
\$150,000 to \$199,999	2.4%	1.2%	5.2%	1.1%	0.9%	4.4%	5.9%	2.5%	5.3%	1.9%	1.2%	2.6%	1.9%
\$200,000 to \$299,999	10.4%	7.9%	24.1%	4.6%	3.6%	21.0%	38.1%	9.6%	20.9%	7.1%	4.7%	11.8%	7.6%
\$300,000 to \$499,999	37.6%	42.5%	44.0%	31.3%	29.0%	48.1%	41.7%	43.5%	38.8%	49.7%	20.8%	29.9%	24.0%
\$500,000 to \$999,999	36.0%	38.0%	5.6%	54.4%	49.6%	14.6%	7.1%	32.5%	11.1%	34.7%	59.1%	34.3%	38.7%
\$1,000,000 or more	6.2%	5.0%	2.4%	4.3%	14.7%	1.3%	0.0%	3.1%	1.6%	1.9%	9.8%	11.8%	19.4%

Source: 2011-2015 5-Year American Community Survey

Mortgage Status of Owner-Occupied Units	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Housing units with a mortgage	76.2%	73.8%	77.0%	84.5%	76.3%	76.5%	76.2%	70.0%	68.7%	80.2%	79.5%	74.8%	72.1%
Housing units without a mortgage	23.8%	26.2%	23.0%	15.5%	23.7%	23.5%	23.8%	30.0%	31.3%	19.8%	20.5%	25.2%	27.9%

Source: 2011-2015 5-Year American Community Survey

Monthly Owner Costs: Housing Units With a Mortgage	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$500	0.7%	0.5%	0.0%	0.5%	0.8%	0.9%	1.6%	1.4%	0.6%	0.4%	0.3%	0.7%	0.8%
\$500 to \$999	4.2%	3.6%	8.6%	2.2%	3.7%	4.9%	3.6%	6.0%	6.9%	4.2%	3.3%	3.9%	3.3%
\$1,000 to \$1,499	11.2%	10.5%	14.8%	9.7%	10.4%	15.8%	12.7%	13.5%	18.9%	8.8%	8.7%	11.4%	9.8%
\$1,500 to \$1,999	18.1%	19.0%	25.2%	13.7%	14.5%	23.9%	35.1%	20.6%	30.4%	17.3%	12.4%	18.2%	14.2%
\$2,000 to \$2,499	20.3%	21.5%	23.4%	19.7%	20.1%	25.0%	25.1%	21.6%	19.6%	21.2%	16.3%	18.6%	16.2%
\$2,500 to \$2,999	16.3%	17.0%	11.4%	16.4%	8.9%	14.8%	15.6%	16.5%	11.1%	18.6%	17.4%	14.3%	14.8%
\$3,000 or more	29.1%	27.8%	16.6%	37.9%	41.7%	14.8%	6.4%	20.3%	12.5%	29.6%	41.6%	33.0%	40.8%

Source: 2011-2015 5-Year American Community Survey

Monthly Owner Costs: Housing Units Without a Mortgage	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$250	12.3%	10.6%	20.0%	7.0%	6.2%	18.5%	5.6%	15.6%	15.7%	8.7%	7.4%	12.1%	12.5%
\$250 to \$399	21.3%	23.2%	36.1%	7.0%	19.6%	26.8%	21.7%	26.2%	31.2%	19.4%	15.3%	18.9%	15.9%
\$400 to \$599	25.9%	24.9%	17.6%	31.0%	26.6%	23.8%	39.0%	25.8%	26.4%	32.7%	24.9%	24.4%	21.5%
\$600 to \$799	19.3%	21.5%	8.5%	29.3%	25.3%	16.0%	24.3%	19.8%	12.6%	19.3%	24.0%	17.2%	15.6%
\$800 to \$999	11.3%	12.0%	9.7%	14.8%	14.0%	8.7%	8.2%	7.5%	8.6%	11.7%	14.0%	13.0%	14.6%
\$1,000 or more	9.9%	7.8%	8.2%	10.9%	8.3%	6.2%	1.4%	5.0%	5.6%	8.2%	14.3%	14.4%	19.8%

Source: 2011-2015 5-Year American Community Survey

<b>Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI): Housing Units With a Mortgage</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Less than 20.0 percent</b>	29.6%	32.6%	18.5%	31.2%	26.2%	24.6%	20.2%	31.1%	23.7%	30.9%	31.5%	28.4%	31.0%
<b>20.0 to 24.9 percent</b>	14.8%	17.3%	18.3%	15.4%	12.2%	13.8%	12.5%	15.8%	15.4%	14.6%	14.6%	14.6%	14.0%
<b>25.0 to 29.9 percent</b>	13.4%	14.0%	10.8%	14.3%	7.3%	14.1%	15.7%	12.5%	16.0%	13.5%	13.7%	12.9%	11.9%
<b>30.0 to 34.9 percent</b>	9.7%	7.4%	11.7%	9.2%	13.7%	11.5%	9.1%	9.7%	10.5%	10.0%	8.7%	9.8%	9.4%
<b>35.0 percent or more</b>	32.5%	28.6%	40.7%	29.9%	40.6%	36.1%	42.6%	30.9%	34.4%	31.0%	31.5%	34.4%	33.8%

Source: 2011-2015 5-Year American Community Survey

<b>Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI): Housing Units Without a Mortgage</b>	<b>Ventura County</b>	<b>Camarillo</b>	<b>Fillmore</b>	<b>Moorpark</b>	<b>Ojai</b>	<b>Oxnard</b>	<b>Port Hueneme</b>	<b>San Buenaventura</b>	<b>Santa Paula</b>	<b>Simi Valley</b>	<b>Thousand Oaks</b>	<b>Ventura Urban County</b>	<b>Unincorporated County</b>
<b>Less than 10.0 percent</b>	49.0%	50.2%	43.0%	49.6%	52.7%	48.2%	43.8%	54.3%	49.4%	50.2%	47.2%	46.2%	45.0%
<b>10.0 to 14.9 percent</b>	16.2%	10.6%	22.1%	16.8%	11.8%	18.6%	12.0%	16.5%	17.4%	17.1%	16.6%	16.1%	15.7%
<b>15.0 to 19.9 percent</b>	9.5%	10.0%	2.3%	7.1%	17.2%	10.8%	7.0%	7.1%	6.5%	10.4%	9.4%	9.4%	11.1%
<b>20.0 to 24.9 percent</b>	6.5%	4.5%	1.1%	2.9%	2.7%	8.9%	5.1%	4.3%	10.1%	6.7%	7.1%	6.9%	8.0%
<b>25.0 to 29.9 percent</b>	4.6%	6.2%	12.4%	9.6%	0.0%	4.0%	5.0%	2.0%	6.1%	3.9%	4.2%	6.6%	6.1%
<b>30.0 to 34.9 percent</b>	2.5%	3.0%	4.2%	6.5%	0.0%	1.6%	3.2%	2.4%	2.6%	1.6%	2.7%	3.2%	2.8%
<b>35.0 percent or more</b>	11.7%	15.6%	15.0%	7.5%	15.6%	7.9%	23.9%	13.4%	7.8%	10.1%	12.9%	11.6%	11.4%

Source: 2011-2015 5-Year American Community Survey

Gross Rent for Occupied Units Paying Rent	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than \$500	5.1%	2.4%	10.1%	2.1%	5.7%	6.0%	5.8%	5.9%	6.6%	4.7%	5.3%	4.6%	3.3%
\$500 to \$999	13.6%	6.3%	23.4%	11.3%	12.6%	18.3%	12.7%	15.4%	30.2%	10.1%	3.7%	17.5%	16.1%
\$1,000 to \$1,499	30.9%	30.7%	40.3%	15.6%	55.2%	37.7%	32.4%	35.4%	43.2%	21.5%	21.0%	30.5%	24.1%
\$1,500 to \$1,999	26.9%	28.0%	17.5%	39.7%	9.6%	20.5%	34.0%	26.5%	13.4%	32.7%	32.0%	27.4%	30.6%
\$2,000 to \$2,499	14.9%	21.1%	7.6%	17.9%	9.7%	13.3%	12.0%	11.9%	5.7%	18.4%	19.0%	13.0%	16.2%
\$2,500 to \$2,999	5.2%	7.2%	0.0%	7.2%	0.2%	3.1%	3.0%	3.1%	0.7%	9.0%	9.6%	3.7%	5.3%
\$3,000 or more	3.4%	4.3%	1.2%	6.2%	7.0%	1.0%	0.2%	1.8%	0.3%	3.6%	9.5%	3.3%	4.6%

Source: 2011-2015 5-Year American Community Survey

Gross Rent as a Percentage of Household Income (GRPI)	Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura Urban County	Unincorporated County
Less than 15.0 percent	7.3%	5.4%	7.1%	7.8%	6.4%	6.4%	4.0%	6.8%	4.8%	6.3%	12.0%	7.1%	9.2%
15.0 to 19.9 percent	9.5%	11.1%	3.3%	8.5%	9.5%	6.8%	8.5%	11.4%	6.3%	10.6%	10.7%	9.1%	11.4%
20.0 to 24.9 percent	13.1%	14.3%	7.9%	8.7%	9.3%	11.5%	15.7%	14.4%	14.2%	14.7%	11.8%	13.2%	14.5%
25.0 to 29.9 percent	11.4%	11.0%	8.1%	14.7%	11.9%	11.7%	15.2%	11.3%	9.7%	12.0%	10.8%	11.2%	9.3%
30.0 to 34.9 percent	10.2%	10.1%	11.0%	5.6%	7.4%	12.5%	11.0%	10.7%	9.6%	9.4%	9.4%	8.3%	7.4%
35.0 percent or more	48.5%	48.0%	62.7%	54.7%	55.6%	51.1%	45.6%	45.4%	55.4%	47.0%	45.4%	51.1%	48.2%

Source: 2011-2015 5-Year American Community Survey

	Ventura County		Camarillo		Fillmore		Moorpark		Ojai		Oxnard	
Units in Housing Structure by Housing Tenure	Owner-occupied housing units	Renter-occupied housing units										
<b>1, detached</b>	81.5%	34.4%	74.7%	30.0%	87.3%	44.1%	84.3%	41.5%	88.7%	30.3%	78.9%	31.5%
<b>1, attached</b>	9.9%	11.6%	17.7%	20.9%	4.6%	14.8%	11.2%	7.6%	8.2%	18.3%	10.0%	8.3%
<b>2 apartments</b>	0.3%	3.4%	0.2%	2.4%	0.0%	8.1%	0.2%	3.3%	0.4%	6.1%	0.2%	3.2%
<b>3 or 4 apartments</b>	1.3%	10.9%	1.7%	6.2%	0.0%	7.0%	0.8%	8.6%	1.1%	11.3%	1.1%	12.1%
<b>5 to 9 apartments</b>	0.9%	11.3%	0.2%	8.1%	0.4%	5.2%	0.4%	9.5%	0.6%	8.0%	1.0%	14.7%
<b>10 or more apartments</b>	1.0%	26.4%	0.8%	30.9%	0.1%	20.8%	0.3%	27.7%	0.7%	23.5%	1.3%	27.6%
<b>Mobile home or other type of housing</b>	5.1%	2.0%	4.7%	1.5%	7.6%	0.0%	2.8%	1.8%	0.3%	2.4%	7.5%	2.5%
	Port Hueneme		San Buenaventura		Santa Paula		Simi Valley		Thousand Oaks			
<b>1, detached</b>	54.6%	25.0%	79.2%	28.0%	73.3%	42.5%	86.6%	37.2%	82.2%	29.2%		
<b>1, attached</b>	33.5%	28.7%	8.6%	10.2%	8.0%	9.8%	8.3%	9.0%	10.0%	13.1%		
<b>2 apartments</b>	1.3%	3.3%	0.4%	6.1%	0.8%	7.7%	0.1%	1.2%	0.2%	1.3%		
<b>3 or 4 apartments</b>	2.6%	17.1%	1.2%	13.9%	4.3%	10.7%	1.3%	12.0%	1.8%	8.9%		
<b>5 to 9 apartments</b>	2.3%	4.0%	0.7%	13.4%	1.3%	8.3%	1.1%	9.5%	1.5%	12.3%		
<b>10 or more apartments</b>	5.3%	20.6%	0.9%	27.4%	0.6%	19.2%	0.5%	30.3%	1.4%	34.5%		
<b>Mobile home or other type of housing</b>	0.4%	1.3%	8.9%	1.0%	11.7%	1.8%	2.1%	0.7%	2.9%	0.6%		

Source: 2011-2015 5-Year American Community Survey

## HMDA Data

### 1. Total Loan Outcomes by Jurisdiction (2008, 2013, & 2018)

Jurisdiction	Total Applications			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>	3,102	5,673	4,069	48.3%	58.9%	56.4%	18.2%	12.4%	15.5%	33.5%	28.8%	28.1%
<b>Fillmore</b>	293	822	762	39.6%	52.2%	45.0%	27.6%	17.4%	19.2%	32.8%	30.4%	35.8%
<b>Moorpark</b>	423	2,696	1,961	52.5%	58.0%	55.2%	14.7%	12.4%	18.3%	32.9%	29.6%	26.5%
<b>Ojai</b>	737	1,116	708	44.5%	59.6%	53.4%	20.2%	15.9%	18.6%	35.3%	24.6%	28.0%
<b>Oxnard</b>	3,285	8,484	6,503	43.1%	55.2%	47.9%	25.7%	15.4%	20.6%	31.2%	29.4%	31.6%
<b>Port Hueneme</b>	650	1,153	940	44.0%	55.2%	49.1%	26.9%	15.4%	16.9%	29.1%	29.3%	33.9%
<b>San Buenaventura</b>	4,373	6,584	4,729	49.1%	59.3%	54.8%	19.8%	12.5%	15.4%	31.1%	28.3%	29.8%
<b>Santa Paula</b>	699	1,126	878	45.5%	54.1%	49.3%	25.0%	16.9%	19.1%	29.5%	29.0%	31.5%
<b>Simi Valley</b>	5,848	10,221	7,320	47.5%	55.9%	54.3%	20.3%	13.4%	18.5%	32.3%	30.7%	27.2%
<b>Thousand Oaks</b>	5,956	11,691	7,951	48.8%	59.6%	57.4%	18.5%	11.4%	17.0%	32.7%	28.9%	25.6%
<b>Unincorporated Co.</b>	3,201	7,946	5,391	48.9%	58.9%	53.7%	19.1%	14.3%	18.6%	32.0%	26.8%	27.7%
<b>Ventura County</b>	36,148	50,646	36,408	47.2%	57.6%	53.8%	20.7%	13.4%	17.7%	32.0%	29.1%	28.5%

**2. Distribution of Loan Type by Jurisdiction (2008, 2013, 2018)**

Loan Type	Camarillo			Fillmore			Moorpark			Ojai		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	8.8%	11.3%	11.0%	0.8%	1.3%	1.9%	1.2%	5.4%	5.7%	2.2%	2.3%	2.1%
Federal Housing Administration (FHA)	6.1%	8.9%	10.2%	1.2%	3.8%	4.1%	0.8%	5.2%	3.7%	1.0%	1.4%	1.0%
Veterans Affairs Guaranteed (VA)	6.5%	15.4%	16.4%	NA	2.4%	2.4%	NA	3.7%	3.0%	0.5%	2.1%	1.0%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	NA	1.8%	NA	NA	60.0%	54.5%	NA	NA	NA	NA	16.4%	9.1%

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

Loan Type	Oxnard			Port Hueneme			San Buenventura			Santa Paula		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	8.4%	15.1%	16.6%	1.7%	2.1%	2.2%	12.4%	13.3%	13.0%	1.9%	2.0%	2.2%
Federal Housing Administration (FHA)	14.9%	26.6%	24.3%	2.9%	3.3%	3.6%	9.5%	10.8%	12.0%	2.1%	4.2%	4.0%
Veterans Affairs Guaranteed (VA)	15.5%	29.0%	27.2%	5.2%	4.8%	6.8%	9.2%	12.9%	13.8%	2.2%	1.6%	2.9%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	NA	1.8%	NA	NA	NA	NA	NA	5.5%	NA	NA	NA	NA

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

Loan Type	Simi Valley			Thousand Oaks			Unincorporated County			Ventura County		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	16.3%	20.2%	20.0%	17.3%	24.6%	23.5%	9.3%	16.0%	15.3%	90.2%	86.2%	85.8%
Federal Housing Administration (FHA)	15.3%	22.2%	24.6%	9.2%	13.9%	11.6%	4.7%	13.5%	10.9%	8.7%	9.7%	8.9%
Veterans Affairs Guaranteed (VA)	13.0%	16.0%	14.9%	7.9%	12.8%	12.0%	3.5%	13.5%	12.6%	1.0%	4.0%	5.3%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	NA	1.8%	NA	NA	NA	NA	NA	21.8%	18.2%	NA	0.1%	0.0%

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

### 3. Distribution of Loan Purpose by Jurisdiction (2008, 2013, 2018)

Loan Purpose	Camarillo			Fillmore			Moorpark			Ojai		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	1,110	1,382	1,694	100	333	324	152	685	758	196	279	224
Home Improvement	176	144	301	27	20	55	25	50	250	47	26	71
Home Refinancing	1,816	4,147	726	166	469	129	246	1,961	365	494	811	155
Cash-out Refinancing	NA	NA	880	NA	NA	189	NA	NA	362	NA	NA	190
Other purpose	NA	NA	400	NA	NA	50	NA	NA	204	NA	NA	61
Not applicable	NA	NA	68	NA	NA	15	NA	NA	22	NA	NA	7
<b>TOTAL</b>	<b>3,102</b>	<b>5,673</b>	<b>4,069</b>	<b>293</b>	<b>822</b>	<b>762</b>	<b>423</b>	<b>2,696</b>	<b>1,961</b>	<b>737</b>	<b>1,116</b>	<b>708</b>

Loan Purpose	Oxnard			Port Hueneme			San Buenventura			Santa Paula		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	1,635	2,063	2,211	317	361	390	1,722	1,578	1,903	241	313	312
Home Improvement	186	196	533	28	24	77	226	155	379	68	22	75
Home Refinancing	1,464	6,225	1,219	305	768	142	2,425	4,851	855	390	791	142
Cash-out Refinancing	NA	NA	1,751	NA	NA	250	NA	NA	1,115	NA	NA	261
Other purpose	NA	NA	649	NA	NA	70	NA	NA	419	NA	NA	71
Not applicable	NA	NA	140	NA	NA	11	NA	NA	58	NA	NA	17
<b>TOTAL</b>	<b>3,285</b>	<b>8,484</b>	<b>6,503</b>	<b>650</b>	<b>1,153</b>	<b>940</b>	<b>4,373</b>	<b>6,584</b>	<b>4,729</b>	<b>699</b>	<b>1,126</b>	<b>878</b>

Loan Purpose	Simi Valley			Thousand Oaks			Unincorporated County			Ventura County		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	2,044	2,420	2,719	2,079	2,809	2,804	998	2,063	1,940	14,265	12,395	13,499
Home Improvement	318	260	785	295	276	869	186	198	542	1,938	1,235	3,445
Home Refinancing	3,486	7,541	1,327	3,582	8,606	1,656	2,017	5,685	1,119	19,945	37,016	6,851
Cash-out Refinancing	NA	NA	1,660	NA	NA	1,616	NA	NA	1,135	NA	NA	8,424
Other purpose	NA	NA	740	NA	NA	890	NA	NA	588	NA	NA	3,639
Not applicable	NA	NA	89	NA	NA	116	NA	NA	67	NA	NA	550
<b>TOTAL</b>	<b>5,848</b>	<b>10,221</b>	<b>7,320</b>	<b>5,956</b>	<b>11,691</b>	<b>7,951</b>	<b>3,201</b>	<b>7,946</b>	<b>5,391</b>	<b>36,148</b>	<b>50,646</b>	<b>36,408</b>

#### 4. Conventional Home Purchase Loans by Jurisdiction (2008, 2013, 2018)

Jurisdiction	2008	Total Loans 2008	2013	Total Loans 2013	2018	Total Loans 2018
Camarillo	946	3,102	1,092	5,673	1,348	4,069
Fillmore	73	293	156	822	226	762
Moorpark	134	423	541	2,696	684	1,961
Ojai	178	737	222	1,116	146	708
Oxnard	1,171	3,285	1,233	8,484	1,610	6,503
Port Hueneme	226	650	232	1,153	276	940
San Buenaventura	1,463	4,373	1,209	6,584	1,606	4,729
Santa Paula	185	699	203	1,126	213	878
Simi Valley	1,647	5,848	1,768	10,221	2,183	7,320
Thousand Oaks	1,846	5,956	2,431	11,691	2,581	7,951
Unincorporated Co.	891	3,201	1,600	7,946	1,668	5,391
<b>Ventura County</b>	<b>11,413</b>	<b>36,148</b>	<b>9,262</b>	<b>50,646</b>	<b>11,069</b>	<b>36,408</b>
<b>California</b>	<b>313,444</b>	<b>1,048,575</b>	<b>198,540</b>	<b>1,048,575</b>	<b>319,170</b>	<b>1,048,575</b>

Share of Conventional Home Purchase Loans of Total Loans in Jurisdiction			
Jurisdiction	% of total 2008	% of total 2013	% of total 2018
Camarillo	30.5%	19.2%	33.1%
Fillmore	24.9%	19.0%	29.7%
Moorpark	31.7%	20.1%	34.9%
Ojai	24.2%	19.9%	20.6%
Oxnard	35.6%	14.5%	24.8%
Port Hueneme	34.8%	20.1%	29.4%
San Buenaventura	33.5%	18.4%	34.0%
Santa Paula	26.5%	18.0%	24.3%
Simi Valley	28.2%	17.3%	29.8%
Thousand Oaks	31.0%	20.8%	32.5%
Unincorporated Co.	27.8%	20.1%	30.9%
<b>Ventura County</b>	<b>31.6%</b>	<b>18.3%</b>	<b>30.4%</b>
<b>California</b>	<b>29.9%</b>	<b>18.9%</b>	<b>30.4%</b>

\* Unincorporated County includes Bell Canyon, Casa Conejo, Channel Islands Beach, El Rio, Lake Sherwood, Meiners Oaks, Oak Park, Oak View, Piru, Santa Rosa Valley, Santa Susana, and Saticoy

Jurisdiction	Total Conventional Home Purchase Loan Applications			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>	946	1,092	1,348	57.3%	62.5%	64.3%	9.8%	8.2%	7.4%	32.9%	29.4%	28.3%
<b>Fillmore</b>	73	156	226	50.7%	57.1%	54.9%	16.4%	17.3%	11.1%	32.9%	25.6%	34.1%
<b>Moorpark</b>	134	541	684	56.0%	61.7%	60.5%	11.9%	7.0%	9.6%	32.1%	31.2%	29.8%
<b>Ojai</b>	178	222	146	56.2%	67.1%	84.9%	12.9%	8.6%	13.0%	30.9%	24.3%	37.0%
<b>Oxnard</b>	1,171	1,233	1,610	52.9%	60.1%	59.1%	19.1%	12.3%	9.0%	28.0%	27.6%	31.9%
<b>Port Hueneme</b>	226	232	276	57.5%	60.8%	60.1%	15.5%	9.1%	4.7%	27.0%	30.2%	35.1%
<b>San Buenaventura</b>	1,463	1,209	1,606	56.7%	61.5%	64.4%	13.0%	10.2%	6.2%	30.3%	28.4%	29.4%
<b>Santa Paula</b>	185	203	213	56.8%	59.6%	57.3%	14.1%	12.8%	11.3%	29.2%	27.6%	31.5%
<b>Simi Valley</b>	1,647	1,768	2,183	54.4%	57.4%	64.3%	14.8%	8.7%	7.2%	30.8%	33.9%	28.5%
<b>Thousand Oaks</b>	1,846	2,431	2,581	55.5%	63.8%	65.1%	12.8%	7.8%	6.0%	31.7%	28.3%	28.8%
<b>Unincorporated Co.</b>	891	1,600	1,649	59.8%	64.1%	62.2%	12.8%	9.4%	8.3%	27.4%	26.4%	29.4%
<b>Ventura County</b>	11,413	9,262	11,069	54.8%	61.4%	63.1%	15.0%	9.3%	7.3%	30.2%	29.3%	29.6%

**5. Loan Outcomes for Home Improvement Loans by Jurisdiction (2008, 2013, 2018)**

Jurisdiction	Total Home Improvement Loan Applications			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>	176	144	301	40.3%	57.6%	51.8%	26.1%	22.9%	33.2%	33.5%	19.4%	15.0%
<b>Fillmore</b>	26	20	55	46.2%	30.0%	27.3%	26.9%	45.0%	54.5%	26.9%	25.0%	18.2%
<b>Moorpark</b>	25	50	250	36.0%	58.0%	49.6%	36.0%	28.0%	33.2%	28.0%	14.0%	17.2%
<b>Ojai</b>	47	26	71	34.0%	30.8%	39.4%	21.3%	30.8%	33.8%	44.7%	38.5%	26.8%
<b>Oxnard</b>	186	196	533	28.0%	48.0%	32.8%	37.6%	33.2%	50.8%	34.4%	18.9%	16.3%
<b>Port Hueneme</b>	28	24	77	35.7%	50.0%	40.3%	35.7%	33.3%	48.1%	28.6%	16.7%	11.7%
<b>San Buenaventura</b>	226	155	379	36.3%	52.3%	47.0%	29.2%	20.0%	38.5%	34.5%	27.7%	14.5%
<b>Santa Paula</b>	68	22	75	44.1%	31.8%	29.3%	29.4%	40.9%	48.0%	26.5%	27.3%	22.7%
<b>Simi Valley</b>	318	260	785	39.9%	53.5%	47.5%	31.1%	21.5%	38.6%	28.9%	25.0%	13.9%
<b>Thousand Oaks</b>	295	276	869	38.6%	54.3%	56.5%	29.2%	19.6%	31.3%	32.2%	26.1%	12.2%
<b>Unincorporated Co.</b>	186	198	542	40.3%	54.5%	46.5%	24.2%	26.3%	36.9%	35.5%	19.2%	16.6%
<b>Ventura County</b>	1,938	1,235	3,445	37.0%	51.7%	47.1%	31.4%	24.4%	37.9%	31.5%	23.9%	14.9%

**6. Loan Outcomes by Race/Ethnicity for Each Jurisdiction (2008, 2013, 2018)**

Jurisdiction	% of Total Applicants			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>												
White	69.1%	67.8%	63.8%	54.0%	65.6%	62.4%	18.0%	12.8%	15.8%	28.0%	21.6%	21.7%
Black	0.7%	1.1%	1.2%	30.4%	63.1%	55.1%	39.1%	15.4%	22.4%	30.4%	21.5%	22.4%
Hispanic	10.7%	9.3%	10.6%	47.6%	61.3%	60.8%	30.7%	17.1%	17.2%	21.7%	21.6%	22.0%
Asian	5.2%	6.5%	6.2%	50.0%	68.5%	57.5%	25.3%	12.1%	18.1%	24.7%	19.4%	24.4%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>48.3%</b>	<b>58.9%</b>	<b>56.4%</b>	<b>18.2%</b>	<b>12.4%</b>	<b>15.5%</b>	<b>33.5%</b>	<b>28.8%</b>	<b>28.1%</b>
<b>Fillmore</b>												
White	68.3%	72.4%	68.0%	45.0%	59.2%	53.1%	29.5%	18.7%	19.3%	25.5%	22.2%	27.6%
Black	0.0%	0.9%	0.9%	0.0%	42.9%	42.9%	0.0%	42.9%	28.6%	0.0%	14.3%	28.6%
Hispanic	47.4%	42.3%	44.6%	46.8%	55.7%	45.9%	30.2%	22.7%	21.8%	23.0%	21.6%	32.4%
Asian	1.4%	1.1%	1.6%	25.0%	66.7%	50.0%	50.0%	11.1%	33.3%	25.0%	22.2%	16.7%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39.6%</b>	<b>52.2%</b>	<b>45.0%</b>	<b>27.6%</b>	<b>17.4%</b>	<b>19.2%</b>	<b>32.8%</b>	<b>30.4%</b>	<b>35.8%</b>
<b>Moorpark</b>												
White	63.8%	66.7%	64.4%	55.9%	66.4%	60.5%	17.0%	12.5%	19.7%	27.0%	21.1%	19.7%
Black	0.9%	1.0%	1.3%	25.0%	59.3%	61.5%	0.0%	11.1%	23.1%	75.0%	29.6%	15.4%
Hispanic	5.2%	10.9%	10.4%	54.5%	63.3%	56.7%	18.2%	18.4%	22.2%	27.3%	18.4%	21.2%
Asian	5.4%	7.1%	8.6%	65.2%	60.4%	52.7%	13.0%	13.5%	18.9%	21.7%	26.0%	28.4%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>52.5%</b>	<b>58.0%</b>	<b>55.2%</b>	<b>14.7%</b>	<b>12.4%</b>	<b>18.3%</b>	<b>32.9%</b>	<b>29.6%</b>	<b>26.5%</b>
<b>Ojai</b>												
White	72.3%	76.3%	72.6%	47.8%	64.9%	57.0%	21.0%	16.3%	19.6%	31.1%	18.8%	23.3%
Black	0.1%	0.3%	0.4%	0.0%	100.0%	66.7%	0.0%	0.0%	33.3%	100.0%	0.0%	0.0%
Hispanic	7.9%	4.7%	5.1%	39.7%	64.2%	41.7%	36.2%	15.1%	41.7%	24.1%	20.8%	16.7%
Asian	0.3%	1.6%	0.8%	0.0%	55.6%	83.3%	50.0%	27.8%	16.7%	50.0%	16.7%	0.0%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>44.5%</b>	<b>59.6%</b>	<b>53.4%</b>	<b>20.2%</b>	<b>15.9%</b>	<b>18.6%</b>	<b>35.3%</b>	<b>24.6%</b>	<b>28.0%</b>
<b>Oxnard</b>												
White	62.9%	64.2%	61.2%	49.8%	62.8%	54.3%	26.6%	16.1%	21.3%	23.7%	21.1%	24.5%
Black	1.4%	2.1%	2.1%	39.1%	55.1%	51.8%	39.1%	20.2%	24.8%	21.7%	24.7%	23.4%
Hispanic	48.6%	39.0%	41.4%	46.0%	60.5%	49.8%	30.1%	18.6%	25.9%	23.9%	21.0%	24.3%
Asian	6.6%	7.4%	6.8%	49.8%	61.0%	52.0%	23.5%	18.2%	21.8%	26.7%	20.8%	26.1%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43.1%</b>	<b>55.2%</b>	<b>47.9%</b>	<b>25.7%</b>	<b>15.4%</b>	<b>20.6%</b>	<b>31.2%</b>	<b>29.4%</b>	<b>31.6%</b>

<b>Port Hueneme</b>												
White	64.8%	65.9%	66.1%	47.7%	63.7%	53.5%	29.0%	16.4%	17.2%	23.3%	19.9%	29.3%
Black	0.9%	1.8%	2.3%	66.7%	52.4%	68.2%	16.7%	19.0%	9.1%	16.7%	28.6%	22.7%
Hispanic	37.5%	24.6%	27.7%	46.3%	62.7%	50.4%	34.4%	16.9%	17.7%	19.3%	20.4%	31.9%
Asian	6.3%	5.6%	2.8%	56.1%	56.9%	61.5%	22.0%	23.1%	23.1%	22.0%	20.0%	15.4%
<b>TOTAL</b>	100.0%	100.0%	100.0%	44.0%	55.2%	49.1%	26.9%	15.4%	16.9%	29.1%	29.3%	33.9%
<b>Santa Paula</b>												
White	71.1%	74.2%	70.7%	51.1%	61.5%	54.8%	26.0%	17.0%	20.8%	22.9%	21.5%	24.5%
Black	0.7%	0.2%	0.6%	40.0%	0.0%	20.0%	0.0%	50.0%	60.0%	60.0%	50.0%	20.0%
Hispanic	44.3%	45.2%	47.9%	44.2%	58.5%	51.8%	30.0%	18.9%	23.3%	25.8%	22.6%	24.9%
Asian	0.4%	0.7%	1.5%	33.3%	75.0%	61.5%	33.3%	0.0%	23.1%	33.3%	25.0%	15.4%
<b>TOTAL</b>	100.0%	100.0%	100.0%	45.5%	54.1%	49.3%	25.0%	16.9%	19.1%	29.5%	29.0%	31.5%
<b>Simi Valley</b>												
White	68.0%	64.7%	64.3%	51.7%	63.6%	60.2%	21.5%	13.9%	19.2%	26.8%	22.4%	20.5%
Black	1.1%	0.8%	1.1%	41.5%	52.9%	61.0%	26.2%	18.8%	19.5%	32.3%	28.2%	19.5%
Hispanic	10.6%	9.2%	11.9%	43.6%	60.2%	51.8%	32.3%	17.6%	27.7%	24.1%	22.2%	20.5%
Asian	6.0%	8.2%	7.2%	48.0%	59.6%	56.3%	20.3%	14.6%	21.9%	31.7%	25.8%	21.7%
<b>TOTAL</b>	100.0%	100.0%	100.0%	47.5%	55.9%	54.3%	20.3%	13.4%	18.5%	32.3%	30.7%	27.2%
<b>San Buenaventura</b>												
White	72.0%	72.6%	67.9%	54.4%	65.4%	60.3%	19.8%	13.1%	15.5%	25.8%	21.5%	24.2%
Black	0.7%	0.5%	0.5%	48.3%	50.0%	50.0%	20.7%	20.0%	23.1%	31.0%	30.0%	26.9%
Hispanic	14.4%	10.9%	13.8%	43.2%	61.3%	51.9%	31.3%	17.6%	21.2%	25.6%	21.1%	26.9%
Asian	2.1%	3.5%	3.4%	62.4%	64.8%	59.4%	8.6%	12.9%	18.1%	29.0%	22.3%	22.5%
<b>TOTAL</b>	100.0%	100.0%	100.0%	49.1%	59.3%	54.8%	19.8%	12.5%	15.4%	31.1%	28.3%	29.8%
<b>Thousand Oaks</b>												
White	70.8%	67.0%	65.0%	53.0%	67.1%	62.2%	19.5%	11.2%	17.8%	27.5%	21.7%	20.0%
Black	0.8%	0.5%	1.0%	40.4%	56.5%	54.3%	36.2%	16.1%	18.5%	23.4%	27.4%	27.2%
Hispanic	7.5%	4.7%	5.7%	41.5%	62.2%	52.9%	34.2%	15.3%	25.2%	24.3%	22.5%	21.9%
Asian	4.3%	7.8%	7.1%	53.7%	66.9%	60.7%	18.9%	12.1%	19.5%	27.4%	21.0%	19.7%
<b>TOTAL</b>	100.0%	100.0%	100.0%	48.8%	59.6%	57.4%	18.5%	11.4%	17.0%	32.7%	28.9%	25.6%

<b>Unincorporated County</b>												
White	71.3%	67.7%	66.0%	52.3%	65.1%	58.6%	20.3%	14.9%	19.4%	27.5%	20.0%	22.0%
Black	0.8%	0.7%	0.8%	25.9%	59.6%	61.4%	33.3%	17.3%	11.4%	40.7%	23.1%	27.3%
Hispanic	10.0%	9.8%	11.5%	46.1%	62.9%	48.6%	28.0%	15.3%	26.7%	25.9%	21.9%	24.6%
Asian	3.3%	6.5%	5.9%	57.0%	67.5%	58.2%	14.0%	11.2%	19.5%	29.0%	21.3%	22.3%
<b>TOTAL</b>	100.0%	100.0%	100.0%	48.9%	58.9%	53.7%	19.1%	14.3%	18.6%	32.0%	26.8%	27.7%
<b>Ventura County</b>												
White	68.6%	67.4%	64.8%	52.0%	64.8%	59.4%	21.5%	13.8%	18.3%	26.4%	21.4%	22.2%
Black	1.0%	0.9%	1.2%	42.0%	56.3%	54.8%	29.4%	18.0%	22.5%	28.6%	25.7%	22.7%
Hispanic	19.9%	15.0%	17.6%	44.6%	60.4%	51.2%	30.3%	18.2%	24.3%	25.1%	21.4%	24.5%
Asian	4.8%	6.6%	6.1%	52.8%	63.7%	57.0%	19.8%	14.2%	20.3%	27.4%	22.0%	22.7%
<b>TOTAL</b>	100.0%	100.0%	100.0%	47.2%	57.6%	53.8%	20.7%	13.4%	17.7%	32.0%	29.1%	28.5%

### 7. Loan Outcomes by Applicant Income Level

Applicant Income Level	Total Applicants		Approved		Declined		Other	
	#	%	#	%	#	%	#	%
<b>2008</b>								
Low	1,588	4.4%	628	39.5%	561	35.3%	399	25.1%
Moderate	5,048	14.0%	2,545	50.4%	1,252	24.8%	1,251	24.8%
Middle	8,839	24.5%	4,688	53.0%	1,988	22.5%	2,163	24.5%
Upper	16,346	45.2%	8,852	54.2%	3,543	21.7%	3,951	24.2%
NA	4,327	12.0%	360	8.3%	147	3.4%	3,820	88.3%
<b>Total</b>	<b>36,148</b>	<b>88.0%</b>	<b>17,073</b>	<b>47.2%</b>	<b>7,491</b>	<b>20.7%</b>	<b>11,584</b>	<b>32.0%</b>
<b>2013</b>								
Low	3,465	6.8%	1,818	52.5%	875	25.3%	772	22.3%
Moderate	7,541	14.9%	4,347	57.6%	1,300	17.2%	1,894	25.1%
Middle	11,537	22.8%	7,105	61.6%	1,498	13.0%	2,934	25.4%
Upper	22,719	44.9%	14,270	62.8%	2,653	11.7%	5,796	25.5%
NA	5,384	10.6%	1,613	30.0%	444	8.2%	3,327	61.8%
<b>Total</b>	<b>50,646</b>	<b>89.4%</b>	<b>29,153</b>	<b>57.6%</b>	<b>6,770</b>	<b>13.4%</b>	<b>14,723</b>	<b>29.1%</b>
<b>2018</b>								
Low	2,784	7.6%	1,064	38.2%	1,015	36.5%	705	25.3%
Moderate	5,036	13.8%	2,483	49.3%	1,355	26.9%	1,198	23.8%
Middle	8,337	22.9%	4,879	58.5%	1,511	18.1%	1,947	23.4%
Upper	16,809	46.2%	10,660	63.4%	2,388	14.2%	3,761	22.4%
NA	3,442	9.5%	502	14.6%	188	5.5%	2,752	80.0%
<b>Total</b>	<b>36,408</b>	<b>100.0%</b>	<b>19,588</b>	<b>53.8%</b>	<b>6,457</b>	<b>17.7%</b>	<b>10,363</b>	<b>28.5%</b>

### 8. Loan Outcomes by Applicant Race/Ethnicity & Income Level

Income Bracket by Race	Approved			Denied			Withdrawn/Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>WHITE</b>	<b>75.5%</b>	<b>75.9%</b>	<b>71.6%</b>	<b>71.3%</b>	<b>69.4%</b>	<b>66.9%</b>	<b>56.6%</b>	<b>49.7%</b>	<b>50.6%</b>
Low (0-49% AMI)	44.3%	58.2%	42.1%	35.1%	25.4%	35.0%	20.6%	16.4%	22.9%
Moderate (50-79% AMI)	54.6%	62.5%	52.4%	24.5%	16.7%	26.0%	20.9%	20.8%	21.6%
Middle (80-119% AMI)	56.2%	65.6%	60.8%	22.6%	12.7%	17.6%	21.1%	21.7%	21.6%
Upper (>= 120% AMI)	56.8%	66.6%	65.2%	21.7%	11.5%	13.4%	21.5%	21.9%	21.4%
<b>BLACK</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.2%</b>	<b>1.4%</b>	<b>1.3%</b>	<b>1.5%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>0.9%</b>
Low (0-49% AMI)	41.7%	63.3%	35.9%	33.3%	23.3%	41.0%	25.0%	13.3%	23.1%
Moderate (50-79% AMI)	44.7%	41.9%	42.4%	36.2%	29.0%	40.7%	19.1%	29.0%	16.9%
Middle (80-119% AMI)	42.9%	57.6%	56.6%	30.5%	16.8%	16.4%	26.7%	25.6%	27.0%
Upper (>= 120% AMI)	46.7%	61.7%	65.2%	29.9%	15.5%	16.5%	23.4%	22.8%	19.7%
<b>HISPANIC</b>	<b>18.8%</b>	<b>15.7%</b>	<b>16.7%</b>	<b>29.1%</b>	<b>20.4%</b>	<b>24.1%</b>	<b>15.6%</b>	<b>11.0%</b>	<b>15.1%</b>
Low (0-49% AMI)	36.2%	57.2%	37.3%	42.7%	25.4%	39.3%	21.1%	17.4%	23.4%
Moderate (50-79% AMI)	48.0%	58.0%	46.3%	29.6%	20.2%	30.6%	22.4%	21.8%	23.0%
Middle (80-119% AMI)	49.9%	61.9%	55.8%	29.4%	16.5%	20.8%	20.6%	21.6%	23.4%
Upper (>= 120% AMI)	44.6%	62.8%	59.2%	33.3%	14.9%	17.4%	22.1%	22.3%	23.5%
<b>ASIAN</b>	<b>5.4%</b>	<b>7.3%</b>	<b>6.4%</b>	<b>4.6%</b>	<b>7.1%</b>	<b>7.0%</b>	<b>4.1%</b>	<b>5.0%</b>	<b>4.8%</b>
Low (0-49% AMI)	46.2%	52.6%	32.1%	34.6%	25.7%	47.0%	19.2%	21.7%	20.9%
Moderate (50-79% AMI)	54.1%	54.1%	48.9%	21.3%	24.2%	32.1%	24.6%	21.7%	19.0%
Middle (80-119% AMI)	57.4%	63.8%	57.5%	20.3%	14.0%	18.6%	22.3%	22.2%	23.9%
Upper (>= 120% AMI)	54.7%	66.3%	61.9%	20.1%	11.9%	15.4%	25.2%	21.8%	22.7%

**9. Loan Outcomes by Minority Population Share of Census Tract – Ventura County (2008, 2013, 2018)**

Tract Minority Share	Total Applicants		Approved		Declined		Other	
	#	%	#	%	#	%	#	%
<b>2008</b>								
0-19% Minority	9,369	25.9%	4,725	50.4%	1,662	17.7%	2,982	31.8%
20-39% Minority	14,240	39.4%	6,907	48.5%	2,777	19.5%	4,556	32.0%
40-59% Minority	3,984	11.0%	1,779	44.7%	914	22.9%	1,291	32.4%
60-79% Minority	3,883	10.7%	1,722	44.3%	945	24.3%	1,216	31.3%
80-100% Minority	4,672	12.9%	1,940	41.5%	1,193	25.5%	1,539	32.9%
<b>Total</b>	<b>36,148</b>	<b>100.0%</b>	<b>17,073</b>	<b>47.2%</b>	<b>7,491</b>	<b>20.7%</b>	<b>11,584</b>	<b>32.0%</b>
<b>2013</b>								
0-19% Minority	3,949	7.8%	2,331	59%	536	13.6%	1,082	27.4%
20-39% Minority	26,105	51.5%	15,387	59%	3,214	12.3%	7,504	28.7%
40-59% Minority	8,864	17.5%	5,025	57%	1,163	13.1%	2,676	30.2%
60-79% Minority	5,475	10.8%	3,065	56%	826	15.1%	1,584	28.9%
80-100% Minority	6,253	12.3%	3,345	53%	1,031	16.5%	1,877	30.0%
<b>Total</b>	<b>50,646</b>	<b>100.0%</b>	<b>29,153</b>	<b>58%</b>	<b>6,770</b>	<b>13.4%</b>	<b>14,723</b>	<b>29.1%</b>
<b>2018</b>								
0-19% Minority	2,489	6.8%	1,475	59.3%	401	16.1%	613	24.6%
20-39% Minority	17,706	48.6%	9,909	56.0%	3,034	17.1%	4,763	26.9%
40-59% Minority	6,654	18.3%	3,610	54.3%	1,144	17.2%	1,900	28.6%
60-79% Minority	4,706	12.9%	2,331	49.5%	853	18.1%	1,522	32.3%
80-100% Minority	4,853	13.3%	2,263	46.6%	1,025	21.1%	1,565	32.2%
<b>Total</b>	<b>36,408</b>	<b>100.0%</b>	<b>19,588</b>	<b>53.8%</b>	<b>6,457</b>	<b>17.7%</b>	<b>10,363</b>	<b>28.5%</b>

**10. Loan Outcomes by Minority Share Bracket for Each Jurisdiction (2008, 2013, 2018)**

Jurisdiction	% of Total Applicants in Jurisdiction			% Approved			% Denied			% Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
<b>Camarillo</b>												
0-19% Minority	18.3%	0.0%	0.0%	50.0%	0%	0%	15.3%	0%	0%	34.7%	0%	0%
20-39% Minority	75.7%	73.2%	66.1%	48.5%	59.0%	57.6%	18.7%	12.5%	15.3%	32.8%	28.5%	27.1%
40-59% Minority	6.0%	24.8%	33.9%	41.1%	58.8%	54.2%	20.5%	11.9%	15.9%	38.4%	29.3%	29.9%
60-79% Minority	0.0%	2.0%	0.0%	-	55.8%	0%	0%	14.2%	0%	0%	30.1%	0%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	48.3%	58.9%	56.4%	18.2%	12.4%	15.5%	33.5%	28.8%	28.1%
<b>Fillmore</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40-59% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60-79% Minority	100.0%	78.7%	83.2%	39.6%	52.4%	45.6%	27.6%	17.5%	19.6%	32.8%	30.1%	34.9%
80-100% Minority	0.0%	21.3%	16.8%	0%	51.4%	42.2%	0%	17.1%	17.2%	0%	31.4%	40.6%
<b>Total</b>	100.0%	100.0%	100.0%	39.6%	52.2%	45.0%	27.6%	17.4%	19.2%	32.8%	30.4%	35.8%
<b>Moorpark</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	81.6%	45.0%	58.9%	54.8%	59.9%	54.5%	13.9%	11.5%	18.7%	31.3%	28.6%	26.8%
40-59% Minority	0.0%	50.5%	35.6%	0%	57.5%	57.8%	0%	12.3%	17.2%	0%	30.2%	25.0%
60-79% Minority	18.4%	0.0%	0.0%	42.3%	0%	0%	17.9%	0%	0%	39.7%	0%	0%
80-100% Minority	0.0%	4.5%	5.5%	0%	45.8%	44.9%	0%	21.7%	21.5%	0%	32.5%	33.6%
<b>Total</b>	100.0%	100.0%	100.0%	52.5%	58.0%	55.2%	14.7%	12.4%	18.3%	32.9%	29.6%	26.5%
<b>Ojai</b>												
0-19% Minority	29.6%	32.5%	30.1%	44.5%	60.1%	49.8%	17.0%	15.7%	17.4%	38.5%	24.2%	32.9%
20-39% Minority	70.4%	67.5%	69.9%	44.5%	59.4%	54.9%	21.6%	15.9%	19.2%	33.9%	24.7%	25.9%
40-59% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
60-79% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	44.5%	59.6%	53.4%	20.2%	15.9%	18.6%	35.3%	24.6%	28.0%

<b>Oxnard</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	13.7%	11.6%	0%	58.1%	56.8%	0%	14.7%	15.5%	0%	27.2%	27.7%
40-59% Minority	22.9%	0.0%	0.0%	43.1%	0%	0%	21.9%	0%	0%	35.0%	0%	0%
60-79% Minority	14.4%	25.7%	27.5%	45.8%	57.1%	47.0%	21.9%	13.6%	19.8%	32.3%	29.3%	33.3%
80-100% Minority	62.7%	60.6%	60.9%	42.5%	53.7%	46.6%	27.9%	16.3%	21.9%	29.6%	30.0%	31.5%
<b>Total</b>	100.0%	100.0%	100.0%	43.1%	55.2%	47.9%	25.7%	15.4%	20.6%	31.2%	29.4%	31.6%
<b>Port Hueneme</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	0.0%	0.4%	0%	0%	50.0%	0%	0%	0.0%	0%	0%	50.0%
40-59% Minority	53.4%	0.4%	0.0%	40.9%	20.0%	0%	25.6%	40.0%	0%	33.4%	40.0%	0%
60-79% Minority	46.6%	75.3%	76.4%	47.5%	55.5%	50.6%	28.4%	15.8%	16.3%	24.1%	28.7%	33.1%
80-100% Minority	0.0%	24.3%	23.2%	0%	55.0%	44.5%	0%	13.9%	19.3%	0%	31.1%	36.2%
<b>Total</b>	100.0%	100.0%	100.0%	44.0%	55.2%	49.1%	26.9%	15.4%	16.9%	29.1%	29.3%	33.9%
<b>Santa Paula</b>												
0-19% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-39% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40-59% Minority	48.8%	0.0%	0.0%	48.1%	0%	0%	23.5%	0%	0%	28.4%	0%	0%
60-79% Minority	34.5%	58.0%	55.4%	45.6%	54.1%	49.6%	24.9%	17.2%	21.2%	29.5%	28.8%	29.2%
80-100% Minority	16.7%	42.0%	44.6%	37.6%	54.1%	49.0%	29.9%	16.5%	16.6%	32.5%	29.4%	34.4%
<b>Total</b>	100.0%	100.0%	100.0%	45.5%	54.1%	49.3%	25.0%	16.9%	19.1%	29.5%	29.0%	31.5%
<b>Simi Valley</b>												
0-19% Minority	19.8%	3.6%	0.0%	53.1%	55.6%	0%	17.3%	18.3%	0%	29.6%	26.2%	0%
20-39% Minority	78.5%	56.8%	63.7%	46.1%	56.6%	54.6%	21.0%	13.3%	18.6%	32.9%	30.1%	26.8%
40-59% Minority	1.7%	39.6%	34.5%	43.1%	54.8%	53.7%	22.5%	13.2%	18.4%	34.3%	32.0%	27.9%
60-79% Minority	0.0%	0.0%	1.8%	0%	0%	56.9%	0%	0%	16.9%	0%	0%	26.2%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	47.5%	55.9%	54.3%	20.3%	13.4%	18.5%	32.3%	30.7%	27.2%

<b>San Buenaventura</b>												
0-19% Minority	22.6%	8.1%	9.3%	51.9%	59.7%	63.0%	17.4%	13.9%	13.2%	30.7%	26.5%	23.9%
20-39% Minority	53.8%	57.6%	48.5%	50.3%	59.7%	53.9%	18.3%	11.3%	16.0%	31.3%	29.0%	30.1%
40-59% Minority	17.4%	25.2%	26.9%	44.2%	59.7%	54.2%	24.4%	12.9%	16.0%	31.4%	27.5%	29.8%
60-79% Minority	6.2%	9.1%	15.2%	40.9%	55.4%	53.7%	29.4%	17.2%	13.9%	29.7%	27.4%	32.5%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	49.1%	59.3%	54.8%	19.8%	12.5%	15.4%	31.1%	28.3%	29.8%
<b>Thousand Oaks</b>												
0-19% Minority	62.7%	22.5%	20.7%	49.9%	59.6%	60.2%	17.6%	12.2%	16.2%	32.5%	28.2%	23.6%
20-39% Minority	24.7%	62.0%	63.8%	47.2%	59.7%	56.9%	19.8%	11.0%	17.6%	33.0%	29.3%	25.6%
40-59% Minority	12.5%	11.9%	12.7%	46.8%	58.9%	55.0%	20.2%	12.2%	15.9%	33.0%	28.9%	29.1%
60-79% Minority	0.0%	3.6%	2.9%	0%	60.6%	60.1%	0%	11.5%	14.5%	0%	27.9%	25.4%
80-100% Minority	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	100.0%	100.0%	100.0%	48.8%	59.6%	57.4%	18.5%	11.4%	17.0%	32.7%	28.9%	25.6%
<b>Unincorporated County</b>												
0-19% Minority	39.3%	8.7%	8.3%	50.8%	59.1%	56.1%	15.3%	17.3%	15.1%	33.9%	23.6%	28.7%
20-39% Minority	43.9%	71.8%	68.9%	48.3%	59.2%	55.0%	20.3%	13.9%	18.6%	31.5%	27.0%	26.3%
40-59% Minority	14.1%	7.7%	8.1%	48.0%	56.9%	54.8%	24.6%	15.5%	16.7%	27.4%	27.6%	28.5%
60-79% Minority	2.7%	8.4%	10.4%	37.6%	60.4%	45.6%	25.9%	10.9%	21.6%	36.5%	28.8%	32.7%
80-100% Minority	0.0%	3.3%	4.3%	0%	53.0%	45.1%	0%	21.2%	21.5%	0%	25.8%	33.5%
<b>Total</b>	100.0%	100.0%	100.0%	48.9%	58.9%	53.7%	19.1%	14.3%	18.6%	32.0%	26.8%	27.7%
<b>Ventura County</b>												
0-19% Minority	25.9%	7.8%	6.8%	50.4%	59.0%	59.3%	17.7%	13.6%	16.1%	31.8%	27.4%	24.6%
20-39% Minority	39.4%	51.5%	48.6%	48.5%	58.9%	56.0%	19.5%	12.3%	17.1%	32.0%	28.7%	26.9%
40-59% Minority	11.0%	17.5%	18.3%	44.7%	56.7%	54.3%	22.9%	13.1%	17.2%	32.4%	30.2%	28.6%
60-79% Minority	10.7%	10.8%	12.9%	44.3%	56.0%	49.5%	24.3%	15.1%	18.1%	31.3%	28.9%	32.3%
80-100% Minority	12.9%	12.3%	13.3%	41.5%	53.5%	46.6%	25.5%	16.5%	21.1%	32.9%	30.0%	32.2%
<b>Total</b>	100.0%	100.0%	100.0%	47.2%	57.6%	53.8%	20.7%	13.4%	17.7%	32.0%	29.1%	28.5%

**11. Distribution of Loan Outcomes for Top Lenders in Ventura County (2018)**

Top Lenders Ventura County (2018)	Overall Market Share in Ventura County			Approved			Denied			Withdrawn/Closed		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Wells Fargo Bank	30.1%	38.3%	21.5%	63.6%	45.2%	40.9%	15.0%	11.9%	20.7%	21.5%	42.9%	38.4%
Bank of America	20.1%	16.1%	17.4%	65.0%	71.9%	48.5%	17.9%	14.4%	34.2%	17.1%	13.7%	17.2%
JP Morgan Chase Bank	39.2%	17.3%	13.1%	20.3%	50.2%	48.5%	9.5%	15.1%	26.1%	70.1%	34.7%	25.4%
Quicken Loans, Inc.	1.3%	7.4%	9.7%	81.0%	81.3%	75.1%	19.0%	18.7%	16.8%	0.0%	0.0%	8.1%
U.S. Bank	2.2%	5.9%	8.5%	55.3%	35.3%	42.9%	13.1%	22.3%	40.6%	31.6%	42.4%	16.5%
United Shore Financial Services, LLC.	0.0%	2.4%	6.7%	-	70.7%	80.5%	-	14.8%	7.2%	-	14.6%	12.3%
Logix	0.0%	2.1%	6.6%	-	72.4%	80.0%	-	11.3%	13.1%	-	16.3%	7.0%
Homebridge Financial Services, LLC.	0.0%	0.7%	5.5%	-	67.7%	84.9%	-	7.7%	4.2%	-	24.6%	10.9%
MUFG Union Bank	0.0%	0.0%	5.5%	-	-	57.6%	-	-	22.7%	-	-	19.7%
Flagstar	7.2%	9.8%	5.5%	74.7%	57.7%	44.2%	15.1%	8.1%	12.9%	10.2%	34.2%	42.9%
<b>Top Lender Total</b>	<b>30.4%</b>	<b>37.7%</b>	<b>39.2%</b>	<b>30.7%</b>	<b>36.0%</b>	<b>40.4%</b>	<b>19.7%</b>	<b>38.3%</b>	<b>49.5%</b>	<b>36.8%</b>	<b>40.6%</b>	<b>30.4%</b>

**12. Top Five Lenders by Race/Ethnicity of Applicant (2018)**

<b>Black</b>		<b>Hispanic</b>		<b>Asian</b>	
<b>Lender</b>	<b>% of All Black Applicants</b>	<b>Lender</b>	<b>% of All Hispanic Applicants</b>	<b>Lender</b>	<b>% of All Asian Applicants</b>
Wells Fargo	7.3%	Wells Fargo	9.0%	Bank of America	10.3%
Bank of America	4.4%	Bank of America	6.4%	Wells Fargo	10.0%
Quicken Loans	4.2%	JP Morgan Chase Bank	5.7%	JP Morgan Chase Bank	5.9%
JP Morgan Chase Bank	4.2%	Golden Empire Mortgage, Inc.	4.2%	U.S. Bank	4.5%
Navy Federal Credit Union	4.0%	U.S. Bank	3.3%	Quicken Loans	3.7%
<b>Top 5 Lenders</b>	<b>24.1%</b>	<b>Top 5 Lenders</b>	<b>28.5%</b>	<b>Top 5 Lenders</b>	<b>34.4%</b>

**13. Reported Spread on Loans by Race/Ethnicity – Ventura County (2008, 2013, 2018)**

Race/Ethnicity	Rate of Spread		
	Average	Std. Dev.	Variance
<b>2008</b>			
White	4.237	1.522	2.315
Black	3.293	0.383	0.147
Hispanic	4.254	1.542	2.377
Asian	4.117	1.477	2.182
<b>TOTAL</b>	4.203	1.514	2.293
<b>2013</b>			
White	2.612	2.278	5.188
Black	1.730	0.143	0.020
Hispanic	2.462	3.069	9.418
Asian	2.553	1.097	1.204
<b>TOTAL</b>	2.548	2.096	4.395
<b>2018</b>			
White	0.485	0.983	0.974
Black	0.512	0.941	0.885
Hispanic	0.648	1.130	1.277
Asian	0.404	0.945	0.893
<b>TOTAL</b>	0.965	0.476	0.982

**14. Loan Type and Purpose by Race/Ethnicity – Ventura County (2008, 2013, 2018)**

Loan Type	White			Black			Asian			Hispanic		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Conventional Purchase	68.1%	67.4%	65.7%	0.9%	0.7%	0.9%	4.9%	7.0%	6.4%	18.5%	13.4%	16.8%
Federal Housing Administration (FHA)	73.4%	66.8%	60.5%	1.5%	2.0%	1.7%	4.4%	4.1%	3.2%	35.1%	29.9%	27.4%
Veterans Affairs Guaranteed (VA)	68.2%	68.5%	56.2%	4.9%	3.0%	4.0%	4.1%	4.5%	5.2%	13.3%	12.9%	13.4%
USDA Rural Housing Service or Farm Service Agency Guaranteed (RHS or FSA)	-	89.1%	63.6%	-	0.0%	0.0%	-	1.8%	0.0%	-	29.1%	27.3%

\* Conventional loans include those NOT insured or guaranteed by FHA, VA, RHS, or FSA

Loan Purpose	White			Black			Asian			Hispanic		
	2008	2013	2018	2008	2013	2018	2008	2013	2018	2008	2013	2018
Home Purchase	71.5%	68.2%	63.5%	1.0%	1.1%	1.2%	5.7%	7.4%	6.8%	23.6%	17.1%	16.5%
Home Improvement	65.9%	69.5%	68.7%	1.1%	1.7%	0.9%	3.9%	5.4%	7.0%	23.4%	15.2%	19.4%
Home Refinancing	66.8%	67.1%	66.4%	1.0%	0.9%	1.2%	4.2%	6.4%	5.8%	17.0%	14.2%	17.5%
Cash-out Refinancing	-	-	65.7%	-	-	1.4%	-	-	4.9%	-	-	19.3%
Other purpose/NA	-	-	69.9%	-	-	0.6%	-	-	5.7%	-	-	16.4%

### 15. Primary Reason(s) for Loan Denial by Race/Ethnicity & Income Bracket of Applicant

Income Bracket by Race	Denied Loans	Debt-to-Income Ratio		Employment History		Credit History		Collateral	
	#	#	%	#	%	#	%	#	%
<b>WHITE</b>	<b>4,321</b>	<b>1,725</b>	<b>39.9%</b>	<b>34</b>	<b>0.8%</b>	<b>1,029</b>	<b>23.8%</b>	<b>497</b>	<b>11.5%</b>
Low (0-49% AMI)	694	418	60.2%	9	1.3%	128	18.4%	32	4.6%
Moderate (50-79% AMI)	944	480	50.8%	9	1.0%	225	23.8%	57	6.0%
Middle (80-119% AMI)	1,036	427	41.2%	6	0.6%	239	23.1%	104	10.0%
Upper (>= 120% AMI)	1,544	365	23.6%	8	0.5%	404	26.2%	298	19.3%
<b>BLACK</b>	<b>96</b>	<b>29</b>	<b>30.2%</b>	<b>1</b>	<b>1.0%</b>	<b>27</b>	<b>28.1%</b>	<b>14</b>	<b>14.6%</b>
Low (0-49% AMI)	16	4	25.0%	0	0.0%	4	25.0%	2	12.5%
Moderate (50-79% AMI)	24	12	50.0%	0	0.0%	10	41.7%	1	4.2%
Middle (80-119% AMI)	20	6	30.0%	0	0.0%	4	20.0%	5	25.0%
Upper (>= 120% AMI)	31	7	22.6%	1	3.2%	9	29.0%	6	19.4%
<b>HISPANIC</b>	<b>1,554</b>	<b>618</b>	<b>39.8%</b>	<b>14</b>	<b>0.9%</b>	<b>449</b>	<b>28.9%</b>	<b>149</b>	<b>9.6%</b>
Low (0-49% AMI)	296	171	57.8%	5	1.7%	61	20.6%	7	2.4%
Moderate (50-79% AMI)	492	232	47.2%	3	0.6%	135	27.4%	31	6.3%
Middle (80-119% AMI)	411	152	37.0%	3	0.7%	123	29.9%	41	10.0%
Upper (>= 120% AMI)	317	52	16.4%	1	0.3%	116	36.6%	67	21.1%
<b>ASIAN</b>	<b>449</b>	<b>205</b>	<b>45.7%</b>	<b>7</b>	<b>1.6%</b>	<b>77</b>	<b>17.1%</b>	<b>44</b>	<b>9.8%</b>
Low (0-49% AMI)	63	38	60.3%	0	0.0%	16	25.4%	1	1.6%
Moderate (50-79% AMI)	76	42	55.3%	1	1.3%	7	9.2%	7	9.2%
Middle (80-119% AMI)	95	56	58.9%	0	0.0%	16	16.8%	7	7.4%
Upper (>= 120% AMI)	194	62	32.0%	5	2.6%	31	16.0%	27	13.9%
<b>TOTAL</b>	<b>6,457</b>	<b>2,545</b>	<b>39.4%</b>	<b>50</b>	<b>0.8%</b>	<b>1,478</b>	<b>22.9%</b>	<b>751</b>	<b>11.6%</b>

\* Insufficient cash covers lack of funds for down payment, closing costs, etc.

Income Bracket by Race	Insufficient Cash		Unverifiable Information		Application Incomplete		Mortgage Insurance Denied		Other	
	#	%	#	%	#	%	#	%	#	%
<b>WHITE</b>	<b>92</b>	<b>2.1%</b>	<b>169</b>	<b>3.9%</b>	<b>368</b>	<b>8.5%</b>	<b>2</b>	<b>0.0%</b>	<b>395</b>	<b>9.1%</b>
Low (0-49% AMI)	10	1.4%	11	1.6%	45	6.5%	0	0.0%	39	5.6%
Moderate (50-79% AMI)	18	1.9%	23	2.4%	58	6.1%	0	0.0%	73	7.7%
Middle (80-119% AMI)	18	1.7%	49	4.7%	99	9.6%	2	0.2%	91	8.8%
Upper (>= 120% AMI)	42	2.7%	82	5.3%	161	10.4%	0	0.0%	180	11.7%
<b>BLACK</b>	<b>1</b>	<b>1.0%</b>	<b>4</b>	<b>4.2%</b>	<b>8</b>	<b>8.3%</b>	<b>0</b>	<b>0.0%</b>	<b>12</b>	<b>12.5%</b>
Low (0-49% AMI)	0	0.0%	1	6.3%	4	25.0%	0	0.0%	1	6.3%
Moderate (50-79% AMI)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	4.2%
Middle (80-119% AMI)	1	5.0%	0	0.0%	0	0.0%	0	0.0%	4	20.0%
Upper (>= 120% AMI)	0	0.0%	2	6.5%	4	12.9%	0	0.0%	2	6.5%
<b>HISPANIC</b>	<b>31</b>	<b>2.0%</b>	<b>46</b>	<b>3.0%</b>	<b>96</b>	<b>6.2%</b>	<b>1</b>	<b>0.1%</b>	<b>146</b>	<b>9.4%</b>
Low (0-49% AMI)	3	1.0%	8	2.7%	15	5.1%	0	0.0%	23	7.8%
Moderate (50-79% AMI)	10	2.0%	8	1.6%	27	5.5%	0	0.0%	46	9.3%
Middle (80-119% AMI)	9	2.2%	16	3.9%	20	4.9%	1	0.2%	46	11.2%
Upper (>= 120% AMI)	7	2.2%	14	4.4%	32	10.1%	0	0.0%	28	8.8%
<b>ASIAN</b>	<b>13</b>	<b>2.9%</b>	<b>28</b>	<b>6.2%</b>	<b>40</b>	<b>8.9%</b>	<b>0</b>	<b>0.0%</b>	<b>34</b>	<b>7.6%</b>
Low (0-49% AMI)	1	1.6%	2	3.2%	2	3.2%	0	0.0%	2	3.2%
Moderate (50-79% AMI)	2	2.6%	3	3.9%	7	9.2%	0	0.0%	7	9.2%
Middle (80-119% AMI)	1	1.1%	6	6.3%	4	4.2%	0	0.0%	5	5.3%
Upper (>= 120% AMI)	8	4.1%	17	8.8%	25	12.9%	0	0.0%	19	9.8%
<b>TOTAL</b>	<b>127</b>	<b>2.0%</b>	<b>276</b>	<b>4.3%</b>	<b>608</b>	<b>9.4%</b>	<b>2</b>	<b>0.0%</b>	<b>601</b>	<b>9.3%</b>

\* Insufficient cash covers lack of funds for down payment, closing costs, etc.

## Appendix B: Community Outreach List

The following organizations were invited to participate in locally focused Stakeholder Meetings, an online Stakeholder Survey, and/or topic-specific Focus Groups by the Entitlement Jurisdiction listed.

### Stakeholder Meeting Outreach

<b>City of Camarillo</b>	<b>City of Oxnard</b>	<b>City of San Buenaventura</b>
American Red Cross Ventura County	Boys & Girls Club of Oxnard & Port Hueneme	A Community of Friends
Area Housing Authority	Cabrillo Economic Development Corporation	ARC of Ventura County
Big Brothers Big Sisters of Ventura County	California Rural Legal Assistance	Boys and Girls Club of Ventura
California State University Channel Islands (CSUCI)	Child Development Resources	Cabrillo Economic Development Corporation
Camarillo Chamber of Commerce	Coalition for Family Harmony	City of Ventura - PRCP
Camarillo Hospice Foundation	Community Action of Ventura County, Inc	City of Ventura - PW
Camarillo Hospital District	El Concilio Del Condado de Ventura	City of Ventura City Manager's Office Economic Development
Camarillo Old Town Association	Future Leaders of America	City of Ventura City Manager's Office Safe and Clean
Camarillo Premium Outlets	Habitat for Humanity of Ventura County	Economic Development Collaborative
CAREGIVERS: Volunteers Assisting the Elderly	INCF CHAIR (Southbank)	Goodwill Industries of Ventura County
Catholic Charities of Los Angeles, Inc. in Ventura County	INCO Executive Board Carriage Square, Windsor North, El Rio West, Fremont South	Habitat for Humanity of Ventura County
Channel Islands Social Services	Livingston Memorial Visiting Nurse Association	Housing Authority of the City of San Buenaventura
Citizens Advisory Committee - VYCF	Mixteco/Indigena Community Organizing Project	Housing Rights Center of Los Angeles
Community Coalition United	New Life Community Church	Khepera House
County of Ventura Human Services Agency, RAIN Transitional Living Center	Ocean View School District	Kids and Families Together
EDC-VC	Our Lady of Guadalupe	People's Self-Help Housing Corporation
Interface Children & Family Services	Oxnard Adult School	Turning Point Foundation
Livingston Memorial Visiting Nurse Association	Oxnard College	Ventura County Area Agency on Aging

Long Term Care Services of Ventura County, Inc., Ombudsman	Oxnard School District	Ventura County Community Development Corporation
Lutheran Social Services of Southern California	Oxnard Union High School District	Ventura County Library
Oxnard Union High	Rio School District	Ventura Social Services Task Force
Pleasant Valley Recreation & Park District	Santa Clara Church	Ventura Unified School District
Pleasant Valley School District	The Kingdom Center Oxnard	Westside Community Council
Turning Point Foundation, OASIS Program	Turning Point Foundation	Westside Community Development Corporation
United Way of Ventura County	Ventura County Community Development Corporation	Women's Economic Ventures
Ventura Co. Fire Protection Agency	Ventura County Rescue Mission	Women's Economic Ventures
Ventura Co. Housing Trust Fund		
Ventura County Community Development Corporation		
Ventura County Homeless & Housing Coalition		

<b>City of Simi Valley</b>	<b>City of Thousand Oaks</b>	<b>Ventura Urban County</b>
ARC of Ventura County	Area Housing Authority of the County of Ventura	Alzheimer's Association
Area Housing Authority of the County of Ventura	Area Housing Authority of the County of Ventura	American Red Cross
Boys & Girls Club of Simi Valley	California Lutheran University	Area Agency on Aging
Coalition For Family Harmony	Caregivers: Volunteers Assisting the Elderly	Area Housing Authority of the County of Vta
Comm. Action of Ventura Co. Inc.	City of Thousand Oaks	Big Brothers Big Sisters of Ventura Co, Inc.
Conejo Valley Senior Concerns, Inc.	City of Thousand Oaks, Community Development Dept.	Boys & Girls Club of Oxnard & Port Hueneme
FOOD Share, Inc.	City of Thousand Oaks, Council on Aging / Youth Commission	California Rural Legal Assistance, Oxnard, Migrant
Free Clinic of Simi Valley	City of Thousand Oaks, Police	Casa Pacifica-Centers for Children & Families
Independent Living Resource Center, Inc.	Conejo Free Clinic	Catholic Charities
Interface Children Family Services	Conejo Simi Moorpark Assoc. of Realtors	City of Fillmore
Kid Gloves Boxing	Conejo Valley Senior Concerns	City of Moorpark
Livingston Memorial VNA	County of Ventura Human Services Agency	City of Ojai
Many Mansions	County of Ventura Human Services Agency	City of Port Hueneme
Rancho Simi Recreation & Park District	Habitat for Humanity	City of Santa Paula
Samaritan Center of Simi Valley	Habitat for Humanity	Community Action of Ventura County
Simi at the Garden	Harbor House	Community Assistance of Santa Paula
Simi Institute for Careers & Education	Long Term Care Services of Ventura County, Inc.	EDC-VC
Simi Valley Chamber of Commerce	Lutheran Social Services of Southern California	FOOD Share, Inc.
Simi Valley Council On Aging/Senior Center	Manna, Conejo Valley Food Bank	Habitat for Humanity of Ventura County
Simi Valley Cultural Association	Many Mansions, Inc.	HELP of Ojai
Simi Valley Disabled American Veterans Chapter 55	Senior Alliance For Empowerment	House Farmworkers
Simi Valley Family YMCA	St. Vincent de Paul	Housing Authority – City of Port Hueneme
Ventura County Community Development Corp.	Turning Point Foundation	Housing Authority – City of Santa Paula
	Ventura County Community Development Corporation (VCCDC)	Housing Rights Center

	Ventura County Community Development Corporation (VCCDC)	Interface Children & Family Services
	Westminster Free Clinic	Long Term Care Services
		MICOP
		Naval Base Ventura County
		Oak View Park and Resource Center
		One Step A La Vez
		Project Understanding
		Saint Vincent de Paul
		Spirit of Santa Paula
		Turning Point Foundation
		United Way of Ventura County
		Ventura Co. Community Development Corp (VCCDC)
		Ventura Co Community Foundation
		Ventura County Housing Trust Fund
		Ventura Co. HCA - Administration
		Ventura Co. HCA - Behav Health
		Ventura Co. HCA - Pub Health – HC for Homeless
		Ventura Co. Library
		Ventura Co. Probation Agency
		Ventura Co. Public Works Agency
		Ventura Co. HSA – Administration
		Ventura Co RMA - Planning
		Ventura County Civic Alliance
		Ventura County Transportation Commission
		Women’s Economic Ventures
		Workforce Development Board

## Focus Group Outreach

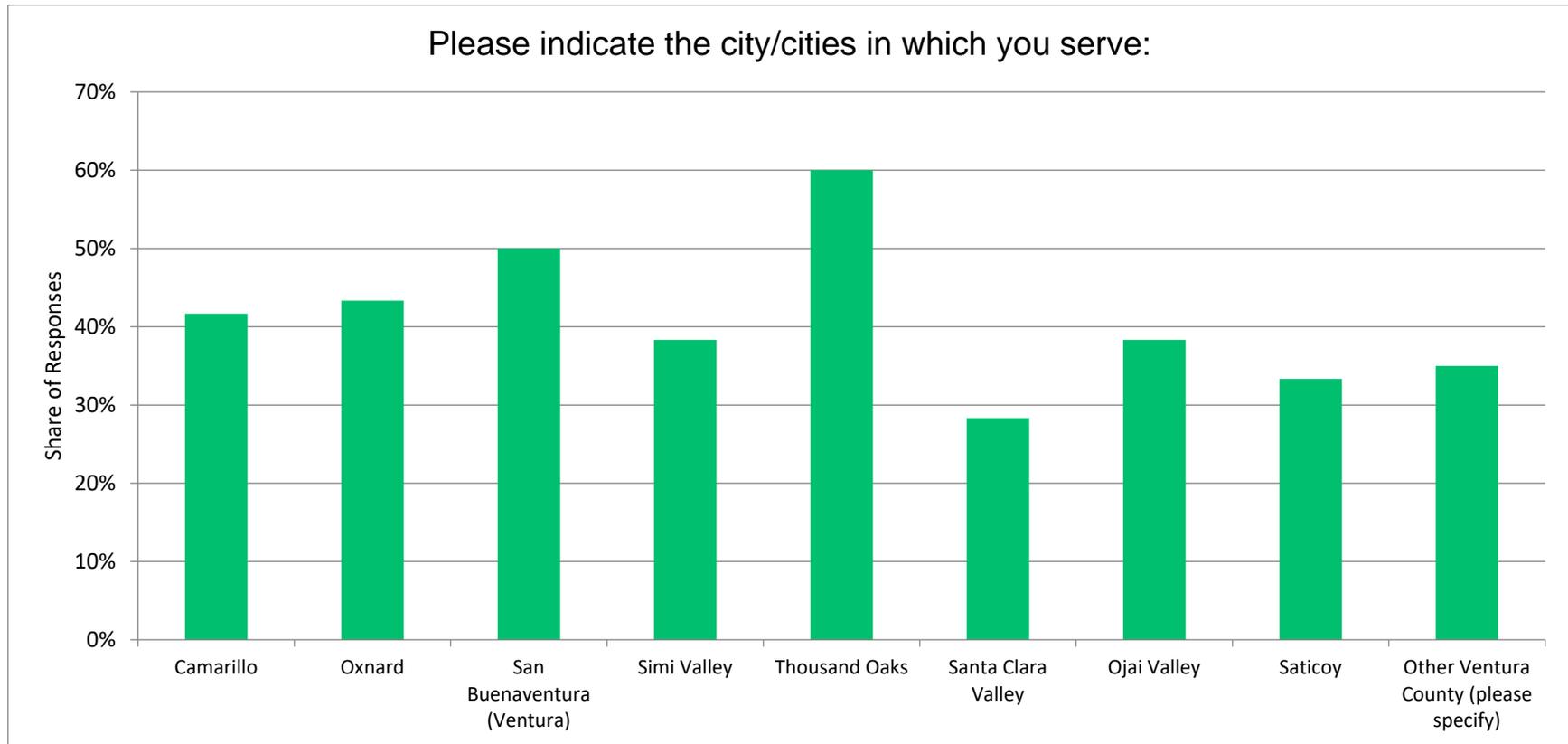
<b>Housing Focus Group</b>	<b>Homelessness Focus Group</b>	<b>Community Services Focus Group</b>
Area Housing Authority of the County of Ventura	City Center	Area Agency on Aging
Cabrillo Economic Development Corporation	City of Oxnard/Housing Dept	Big Brothers Big Sisters of Ventura Co, Inc.
California Legal Assistance Corporation	City of Thousand Oaks	Boys and Girls Club - Ventura County
City of Oxnard Housing	City of Ventura	California Lutheran University
City of Port Hueneme Housing Authority	Community Action of Ventura Co. Inc.	Caregivers: Volunteers Assisting the Elderly
County of Ventura - CEO/HTF	County of Ventura Human Services Agency	Casa Pacifica
Habitat for Humanity Ventura County	Healthcare Agency	Catholic Charities
House Farmworkers	Help of Ojai	Channel Islands Social Services
Housing Authority of the City of San Buenaventura	Interface Children Family Services	Citizens Advisory Committee - VYCF
Many Mansions	Mercy House	Community Coalition United
People's Self Help Housing Corporation	Salvation Army Corps Ventura	Conejo Valley Senior Concerns, Inc.
Santa Paula Housing Authority	Spirit of Santa Paula	EDC-VC
Ventura County Community Development Corporation	Turning Point Foundation	FOOD Share, Inc.
Ventura County Housing Trust Fund	Ventura County Continuum of Care	Independent Living Resource Center, Inc.
		Livingston Memorial VNA
		Long Term Care Services of Ventura County, Inc.
		MICOP
		United Way of Ventura County

## Appendix C: Community Consultation Data

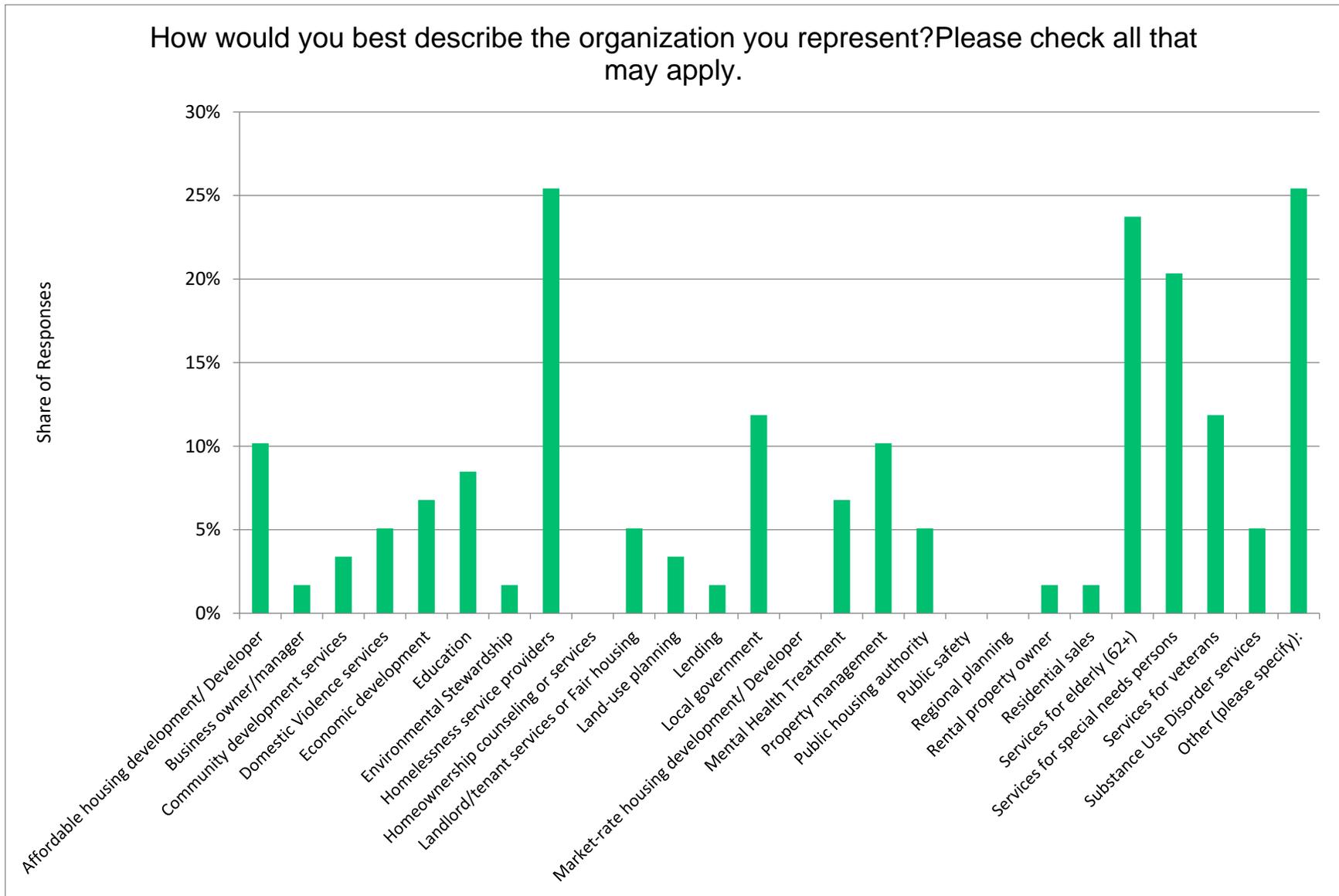
### Stakeholder Consultation Survey Results

#### Stakeholder Consultation Survey Results

Question 1: Please indicate the city/cities in which you serve:



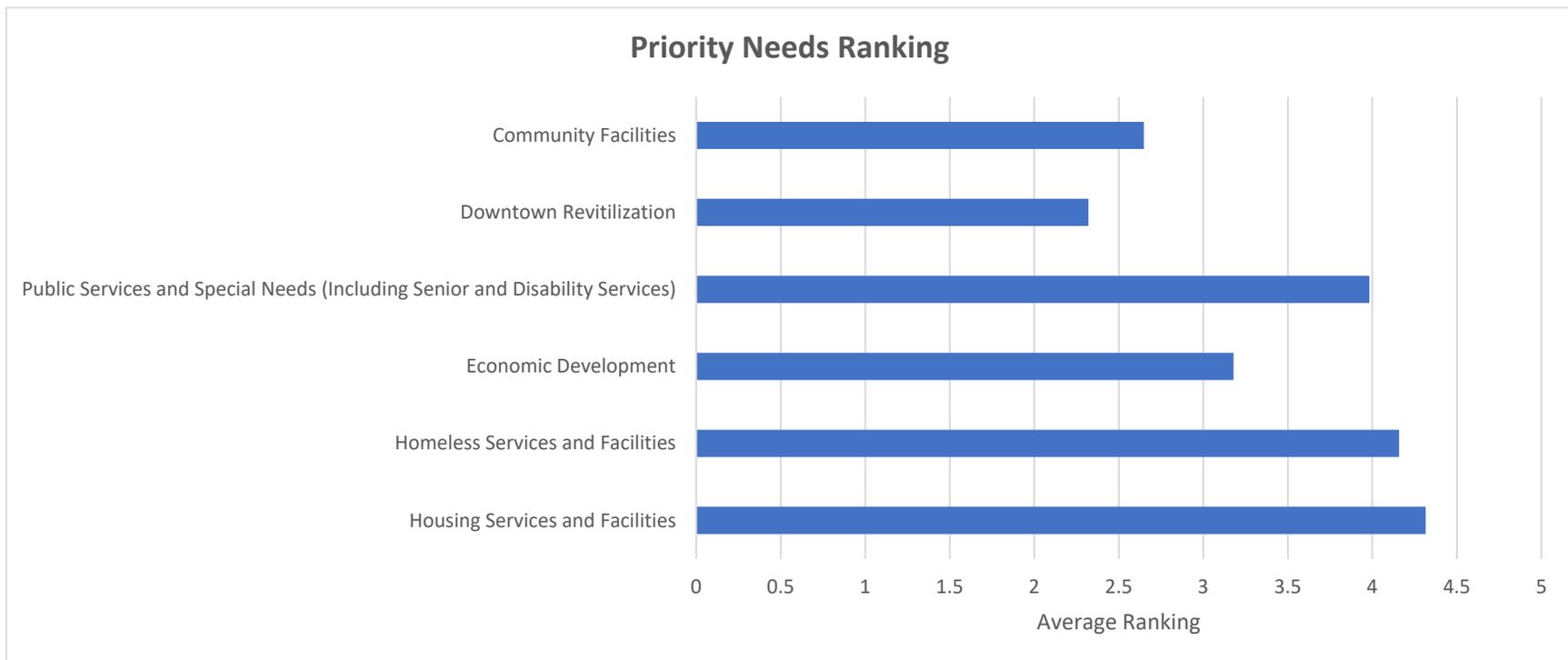
Question 2: How would you best describe the organization you represent?



## Priority Needs Assessment

Questions 3-8: For each item, indicate the quality and level of unmet need for facilities and services in your community, 0 being no need to 5 being high need.

- 3. Housing Services and Facilities
- 4. Homeless Services and Facilities
- 5. Economic Development
- 6. Public Services and Special Needs (Including Senior and Disability Services)
- 7. Downtown Revitalization
- 8. Community Facilities

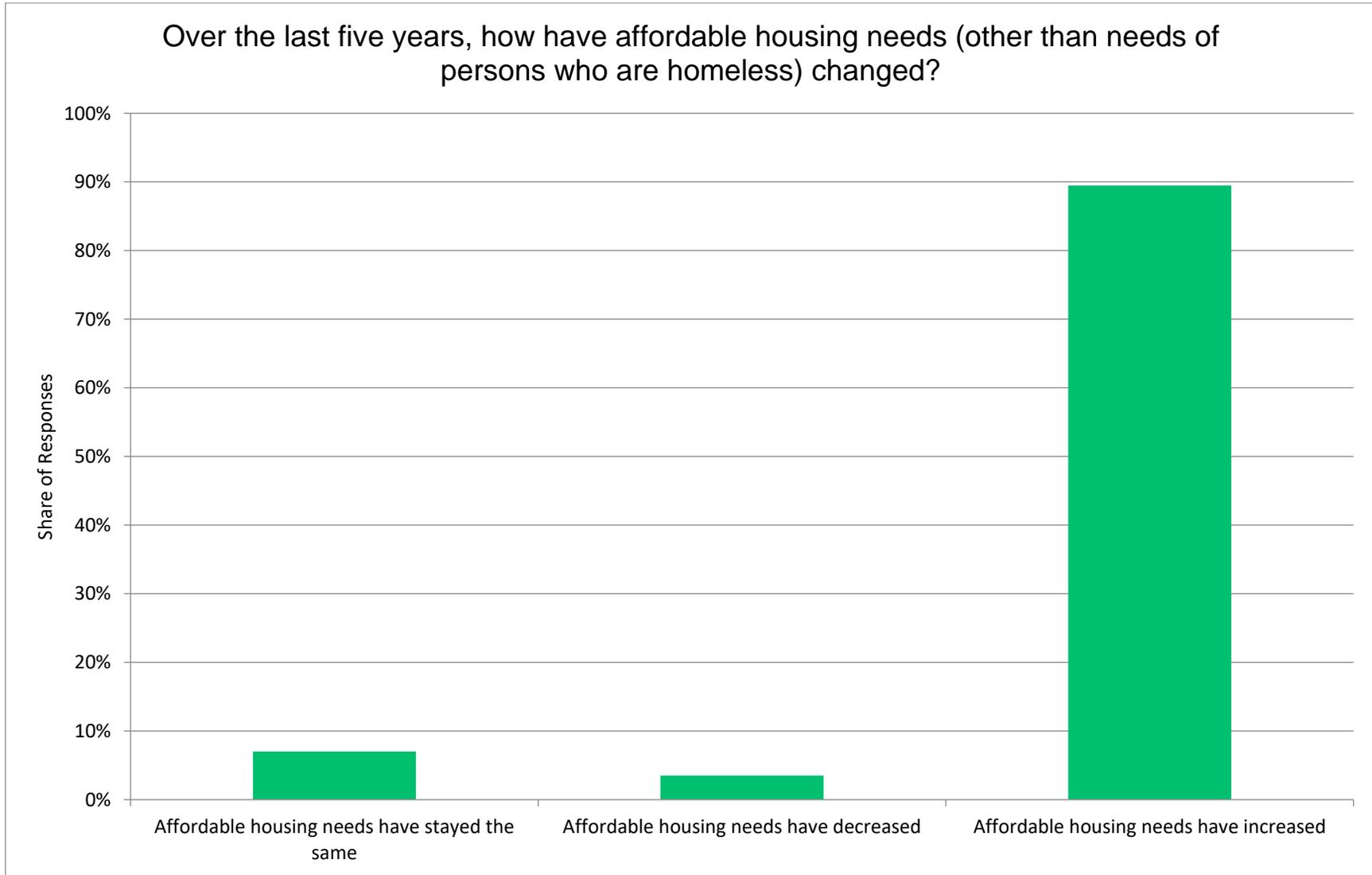


Question 9: Please provide any additional thoughts or comments below.

Responses include:

Lacking central square / common areas as free space pedestrian meeting and community interaction in post WWII cities.
Lack of parks for youth in Santa Paula.
Public facilities as in bathrooms downtown Oxnard
Santa Paulans would like to receive equivalent funds from the County as other Cities in the County receive.
The County of Ventura needs to build a public detox center.
We need an academy for these youth 18to25
Oxnard is housing many of the low wage workers for other cities in the County, including Camarillo, Thousand Oaks, Simi Valley and Moorpark. These cities need to start creating housing opportunities for the service workers and other low wage workers employed in their cities. need.
We are experiencing an increase in working individuals who cannot find affordable housing. Seniors and divorced/single mothers are also finding it more difficult to secure housing and/or qualify for assistance.
affordable housing is an ongoing need
There is really a need for transitional housing in order to have intense case management to move people out of homelessness.
The Governor and the County are creating a master plan on aging, we need one too. We have a fragile system to deal with healthcare, poverty, housing long-term care, transportation, etc for our seniors impacting not only the seniors but their families and caregivers.
We need to provide shelter for the increasing number of homeless.
Homeless services should be a main priority
Senior Legal needs
We provide home rehabilitation for 62 and old very low income living in 5 Mobile Home Parks in Thousand Oaks. We surveyed 865 residents and 114 returned surveys, 36 were disabled, for needs of which the cost would be \$957,600.00. The CDBG grant we have will give up to \$200,00.00 of home rehab.
Board and Care Facilities are greatly needed that can offer integrated comprehensive quality care.
The priority is creating enough affordable housing in a county which has a high cost of living
Housing is a critical issue which effects all aspects of someone's life. It is more difficult to have a healthy community when housing is such a crisis.
The city needs to invest in better transportation options for individuals with intellectual and developmental disabilities which are wheelchair accessible and located where there are group homes.
High need for affordable housing for farmworker, transitional aged youth, veterans, homeless, and extremely low income.
affordable childcare

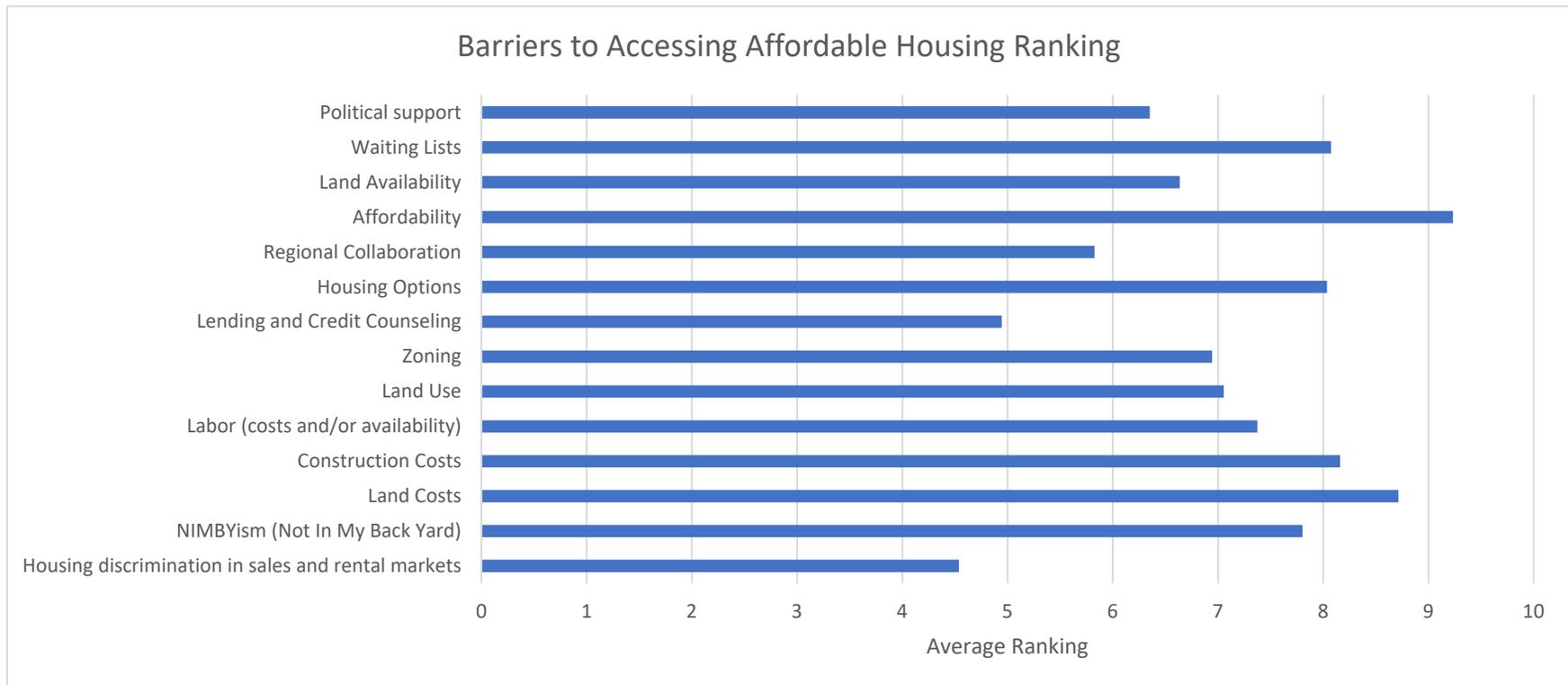
Question 10: Over the last five years, how have affordable housing needs (other than needs of persons who are homeless) changed?



Questions 11-24: On a scale of 1 to 10, 1 being the least challenging, 10 being the most challenging, how would you describe each of the following barriers to access affordable housing in your community/communities?

- 11. Housing discrimination in sales and rental markets
- 12. NIMBYism (Not In My Back Yard)
- 13. Land Costs
- 14. Construction Costs
- 15. Labor (costs and/or availability)
- 16. Land Use

- 17. Zoning
- 18. Lending and Credit Counseling
- 19. Housing Options
- 20. Regional Collaboration
- 21. Affordability
- 22. Land Availability
- 23. Waiting Lists
- 24. Political support

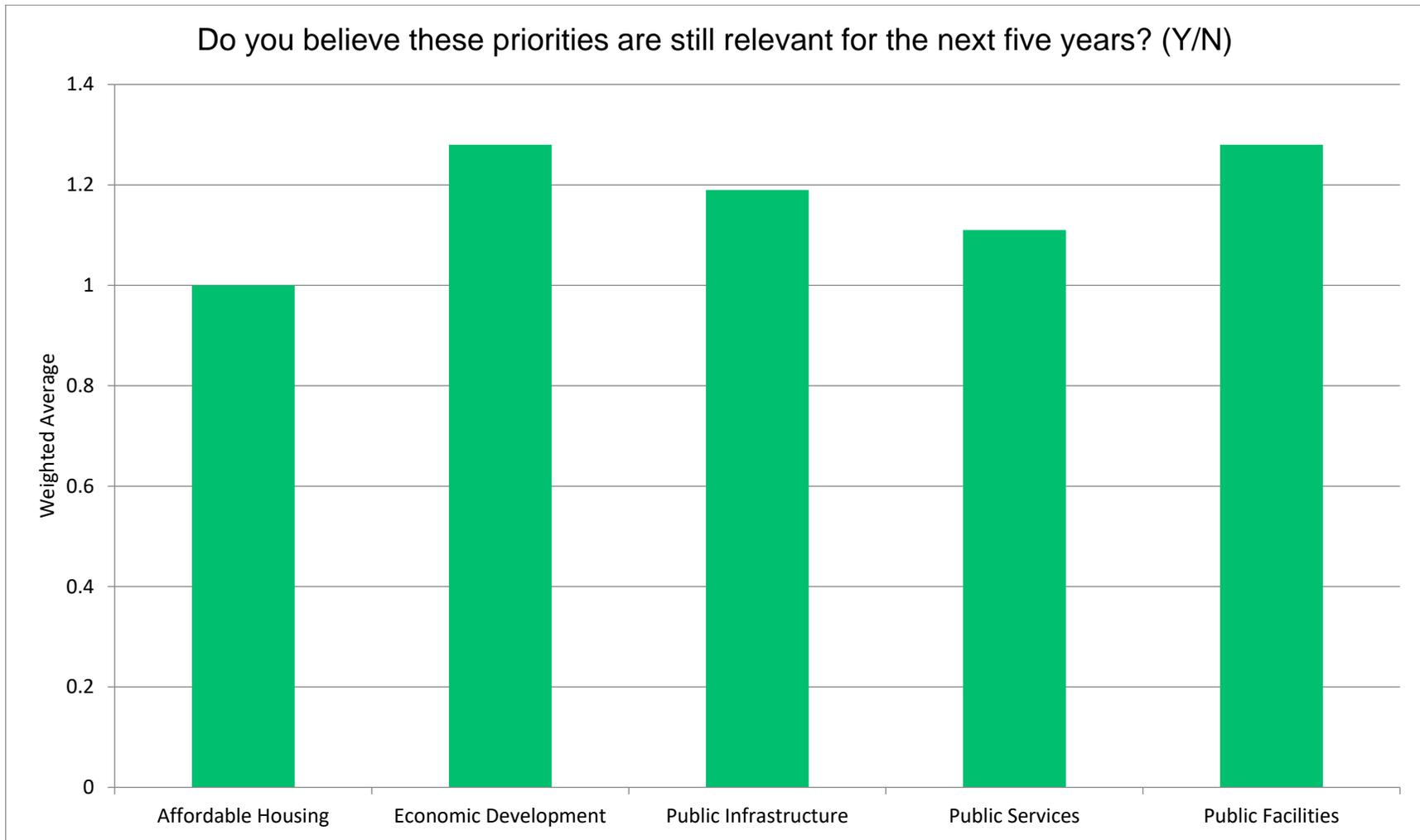


Question 25: Please provide any additional thoughts or comments on barriers that may limit housing opportunities for residents of Ventura County:

Responses include:

County needs to develop the Sta Clara Valley corridor using commuter rail access to Sta Clarita to revitalize existing cities (Piru, Filmore, Sta Paula) and alleviate congestion on the 101 corridor with its prohibitively expensive real estate for affordable housing.
The Santa Clara Valley has become too expensive just as other neighboring cities have.
Santa Paula is an underfunded city that is doing the best it can with very limited resources, but we will never get out of this hole without some help from our Federal, State and County governments.
Change the zoning to allow for granny flats and tiny homes.
So costly
Regulatory barriers, land costs and fees are significant. However, the shortage of construction workers is making it even more challenging to develop new housing.
I am grateful for the Thousand Oaks City Council's proactive approach to educating constituents on the challenges our low-income residents face when seeking affordable housing.
wages are not congruent with housing costs
Lack of funding for homeless services in Thousand Oaks,
We can't case manage and house without funding.
Social Security raises do not equal the rising cost of medical care and prescription costs let alone day to day living costs.
Affordability number one issue.
lack of housing stock, consumer confidence,
High demand means those with lower credit scores cannot find housing. Rental agents asking for 3x income amount to rent or for mobile home space rental which used to be a good option for low income families or seniors on a fixed income and is no longer viable for many.

Question 26: In the last five-year Consolidated Plan, the following priorities were listed. Priorities area the areas of need that will take precedence over others given limited funding. Do you believe these priorities are still relevant for the next five years? (Y/N for each)



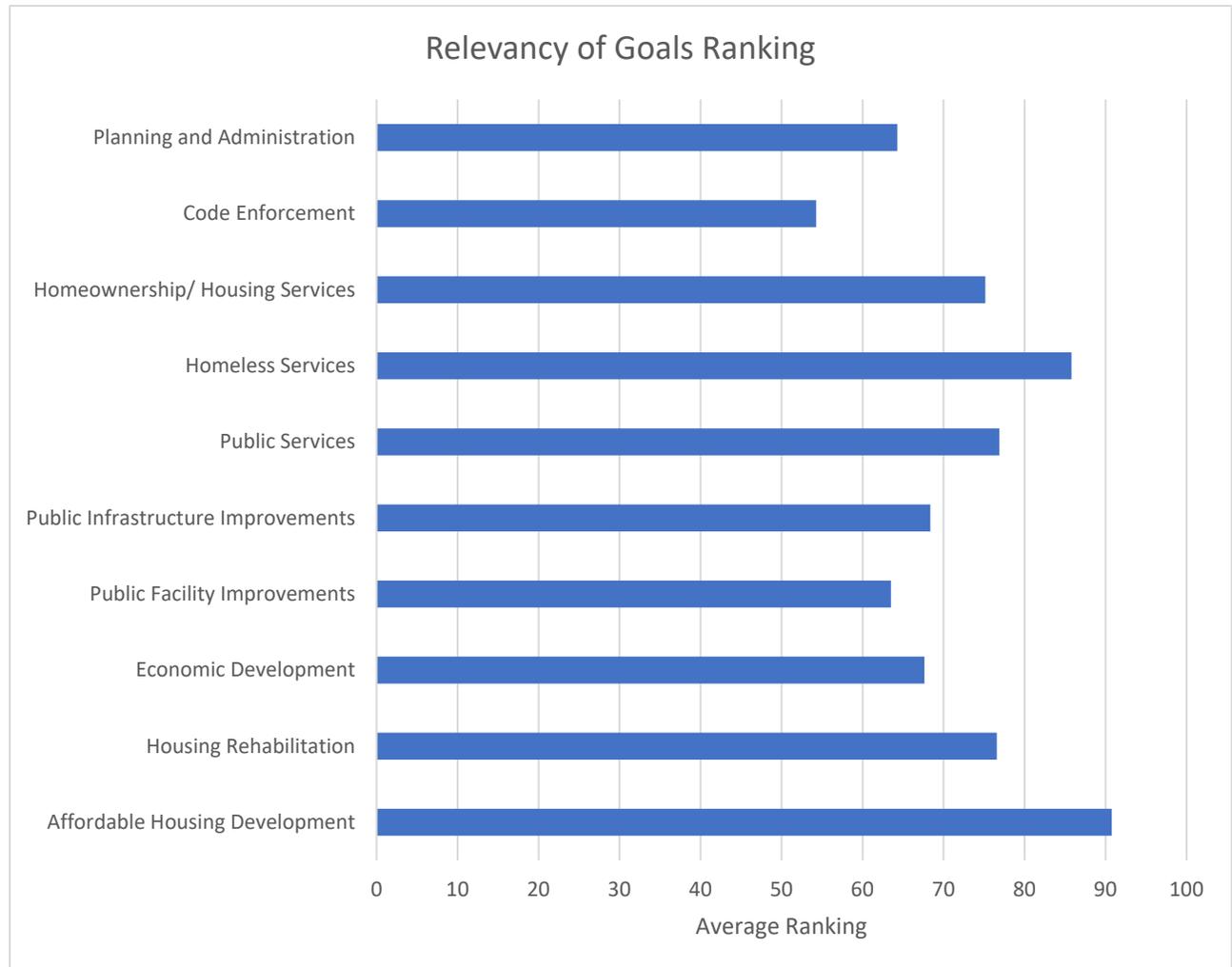
Question 27: Are there other priorities that should be added?

Responses include:

the need for affordable housing is enormous.
More affordable housing units
Human Services for homeless, 24/7 homeless shelter, permanent subsidized housing, behavioral health services,
The County of Ventura needs to build a public detox center
Zoning
Discrimination in housing is becoming more prevalent as housing opportunities are more scarce and the cost of housing continues to increase. In this climate it is much easier to overlook minority applicants as a matter of course, i.e. all things being equal, the person of color is generally not selected when up against a white person, whether for a rental, an offer on property or a home loan.
food insecurity
Mental health services
Drug and Alcohol services
If we do not address our homeless problem now while it is a problem we can solve. It will get out of control. We need to propose a tax that many are willing to pay in order to keep our community a desirable city to live in. Transitional housing and case management work for many but takes funding.
Cost of care for seniors and availability
Homeless and at-risk shelters.
Transportation
Disaster preparedness, climate change
More housing for low income seniors

Questions 28-37: In the last five-year Consolidated Plan, the following goals were included. Goals are quantifiable and use available funding to meet community needs. Using the sliders (0 – 100), please indicate how relevant these goals will be for the next five years.

- 28. Affordable Housing Development
- 29. Housing Rehabilitation
- 30. Economic Development
- 31. Public Facility Improvements
- 32. Public Infrastructure Improvements
- 33. Public Services
- 34. Homeless Services
- 35. Homeownership/ Housing Services
- 36. Code Enforcement
- 37. Planning and Administration



Question 38: Are there new goals (achievable action items) that should be considered based on your knowledge of trends and conditions across Ventura County? If so, please explain.

Responses include:

Place high interest in assisting and meeting the needs of the Santa Clara Valley
Yes, increased #s of homeless persons indicate the priority for these goals.
Equivalent County funds to all Cities rather than expecting very poor cities like Santa Paula to contribute matching funds to County funds. Santa Paula is just barely keeping its head above water. We do not have funds to contribute. We don't have the tax base that Ventura, Oxnard, Camarillo and Thousand Oaks has.
The County of Ventura needs to build a public detox center. Also the zoning codes should be changed to build tiny homes and granny flats.
People are afraid of The Who will live in them
Fair housing parameters should be more clearly integrated into the programmatic goals with achievable action items formulated to complement those goals, especially in communities that lag behind when it comes to minority population in their community as compared to the types of jobs available in the community and service jobs that are demanded by the residents of the particular community.
Transitional Housing
Planning for aligning departments and funding streams for senior/caregiver services.
Senior Needs
We have to think outside the box and work together with creating housing solutions. Homelessness needs to be treated similarly to a natural disaster. Having so many homeless people on the streets or living in other areas not meant for human habitation is a public health issue that will only worsen and threaten the health of the entire community.
Mental health services need to be addressed and improved upon. The homeless problem always seems to get blamed on affordable housing ignoring the issues of mental health and drug use/abuse.
Accessible transportation for individuals requiring a wheelchair for mobility.
Affordability of Health Care is a big issue, possibly to get worse with Dignity Health merger. We also seem to have forgotten our long drought and are doing little to prepare for the next one. Preparing for climate change related disasters such as the next wildfire or mitigating for rising sea levels also needs attention.
update land use codes to allow for creative cheaper housing options like tiny home and container homes
need zoning to be modified so that very and extremely low-income housing be built; need political will; and creativity in types of housing alternatives. More flexibility with ADU's and tiny homes

Question 39: In your opinion, what HUD-funded activities have been the most successful over the past 5-10 years?

Responses include:

There has been limited projects in the Santa Clara Valley given the high housing need.
the effort to develop more affordable housing.
support for new housing development/construction
CoC housing matches for the chronically and literally homeless
Section 8 housing. We need more and shorter wait time.
CDBG
Permanent supportive housing projects.
Low-income housing
Not impressed
HOME funds for affordable housing and CDBG going to public services. Most CDBG funds were spent over the years for streets and other public infrastructure projects that benefited the community in general instead of being put to address the most critical needs of the low-income community within the jurisdiction.
Public Service
Rapid Rehousing.
Section 8-Vouchers; HUD Project Based Vouchers; VASH; Multi-Family Housing Rehabilitation; At Risk-Homeless Services; Senior Services;
None, means do not match the needs
COC Pathways to Home program
Case management at low income housing
Section B housing
HUD funding for Mobile Home rehabilitation for 62 and older.
Supporting shelter, safe havens and transitional housing in addition to permanent housing.
Low income housing assistance
Housing vouchers
Rapid Re-Housing and Transitional Living
Project Based Vouchers
Funding for public services such as health care, mental health care and homeless assistance. Also youth services and activities.
RAD program
housing

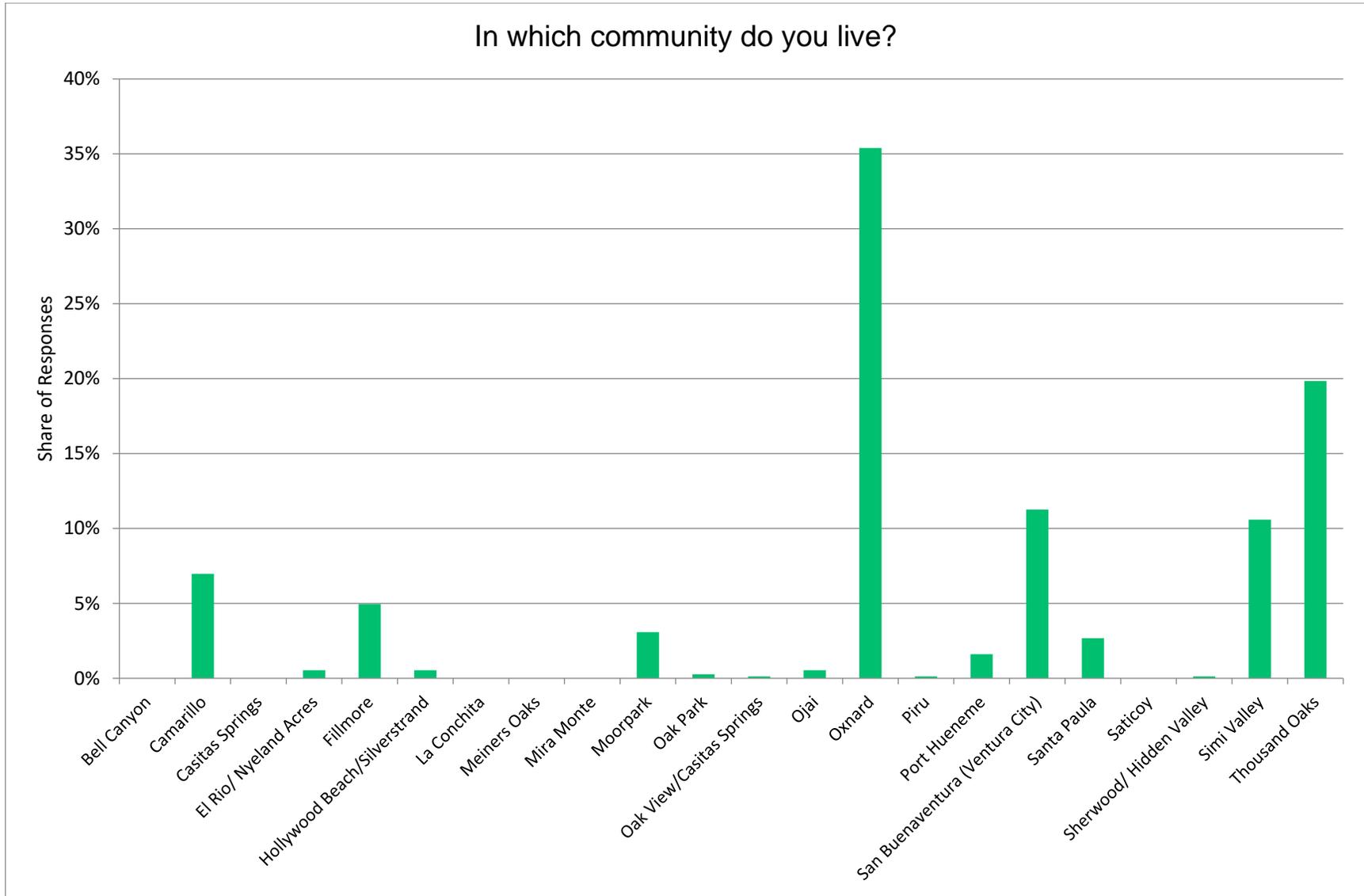
Question 40: Do you have any recommendations to improve the delivery of HUD-funded activities in the region?

Responses include:

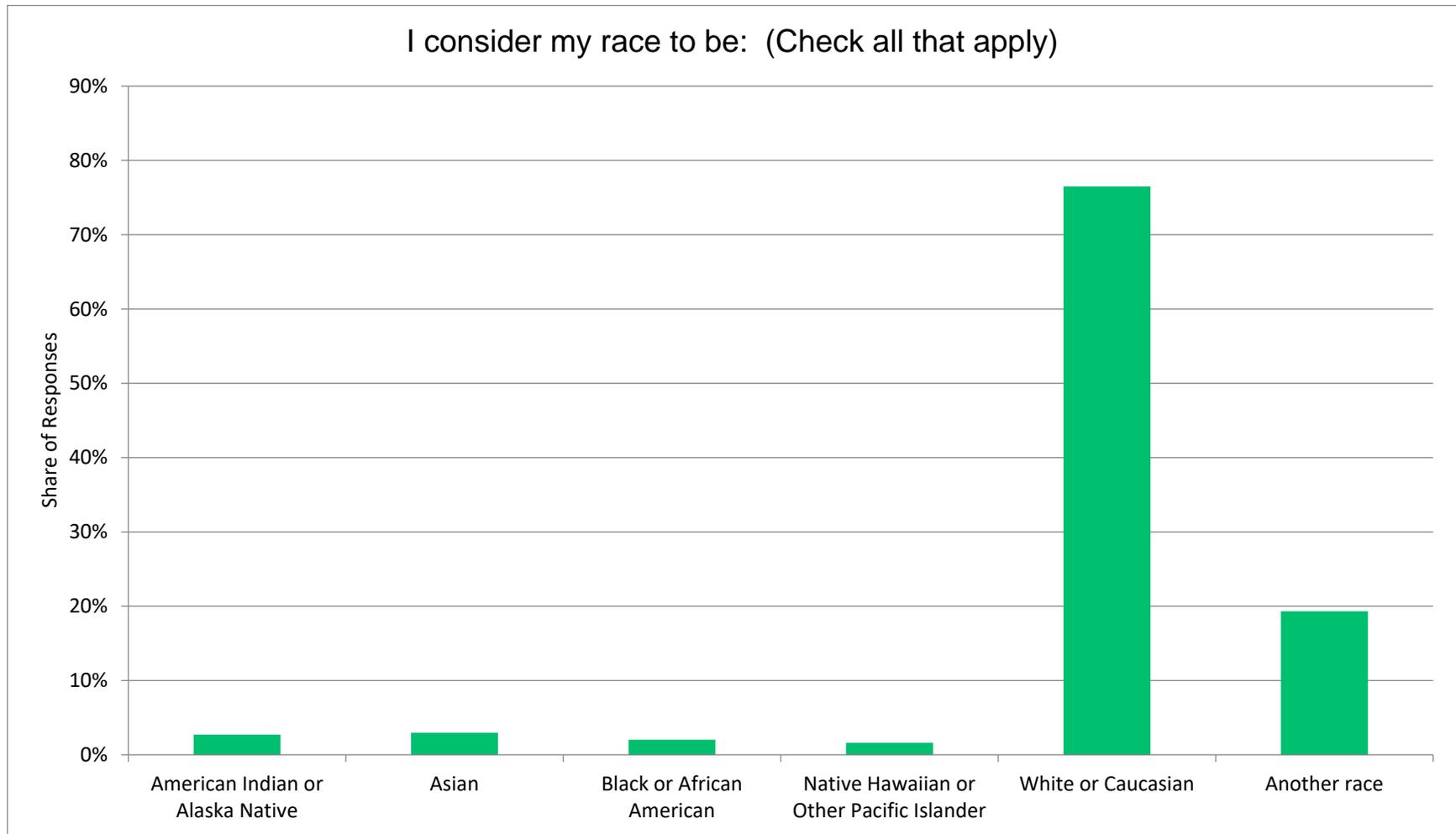
There has been an increase of homeless and low-socioeconomic population in Santa Paula and services are not close to being adequate.
we need to be advocating for much more HUD funding.
simplify the NEPA process
More housing units, less paperwork required by housing/homeless providers and homeless populations who have limited staff and resources.
Make the process easier for people to access
Better instruction as to how to apply for and administrate HUD-funded activities.
Reducing regulatory barriers to building public detox facility and changing zoning codes.
Yes give it to wosmoh we know how to maximize housing
The amount of money going to administration of HUD funded activities should not just get the maximum allowable percentage. These expenditures should be justified, and also jurisdictions should not treat HUD funds as another source of funding to fill the gaps in general city services. HUD funds going to Code Enforcement activities are questionable because these activities are not targeted properly to fit within the scope of allowable activities, and in particular because the Code activities are not part of an overall strategy with investment going into the community to improve the conditions. Inspections for the sake of inspections and issuing citations should not be considered as a legitimate HUD activity, pursuant to the regs.
We need more options available. Wait lists are too long or not available at all.
Greater inspections and enforcements with the landlords
funding for east county
More contractors willing to work within HUD guidelines.
Transitional housing is important because it prepares people who have been homeless for housing and how to succeed in housing. Often when you take someone directly off the streets to housing, they bring the street with them. We need these transitional programs with supportive services to prepare people for success and permanently ending their homelessness.
More funding for case management and life skills training
More funding for public services, less for development.

## Resident Consultation Survey Results

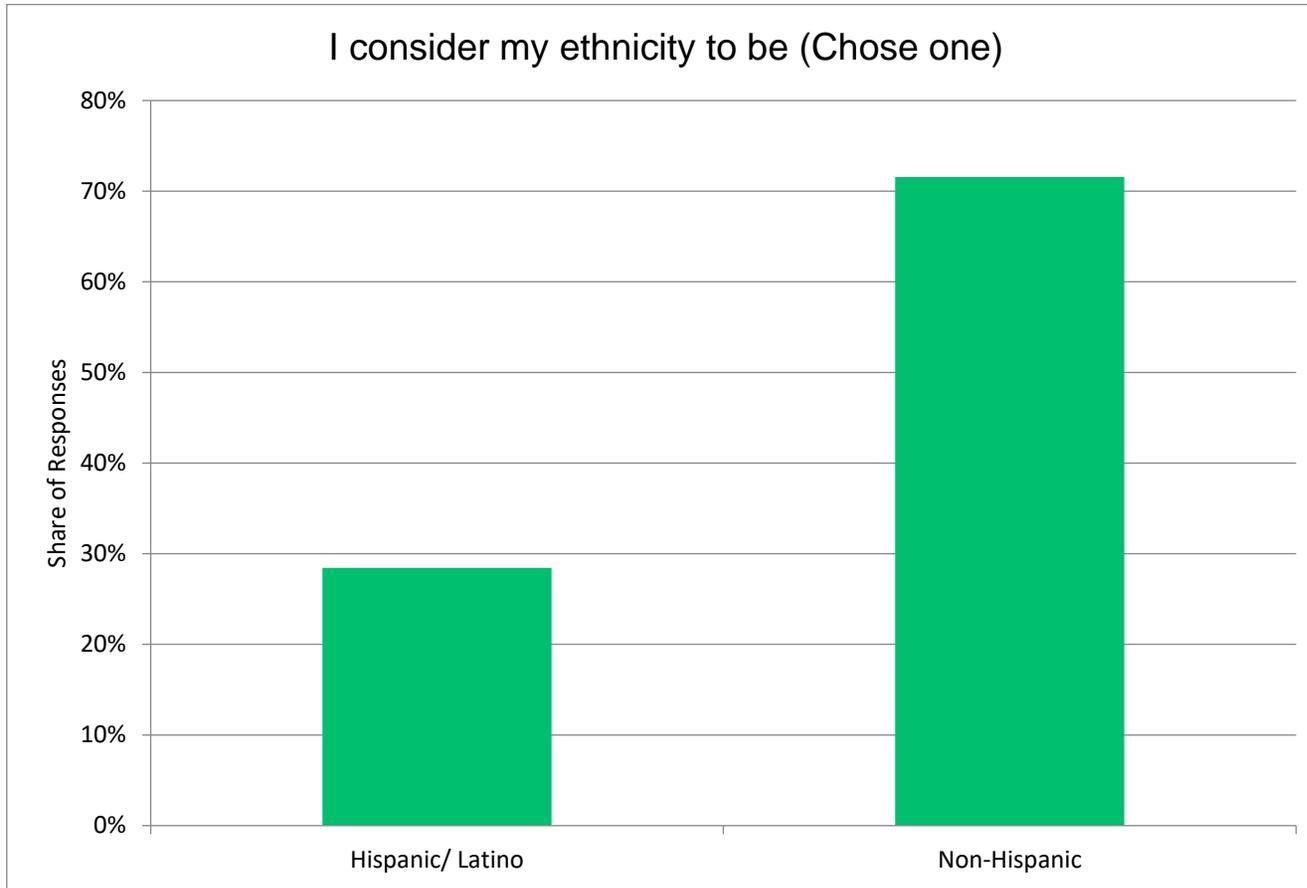
Question 1: In which community do you live?



Question 2: I consider my race to be: (Check all that apply)

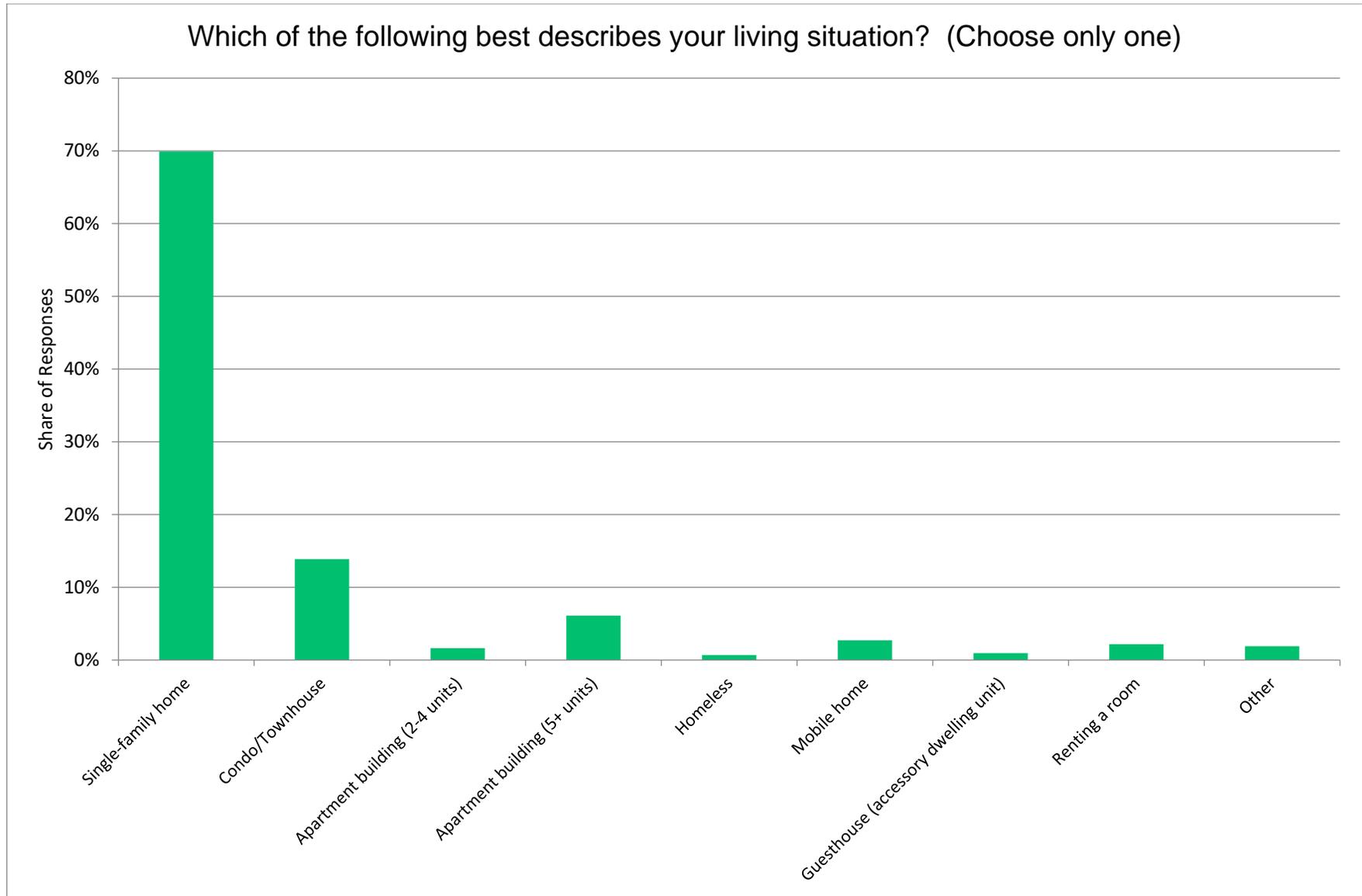


Question 3: I consider my ethnicity to be: (Choose one)

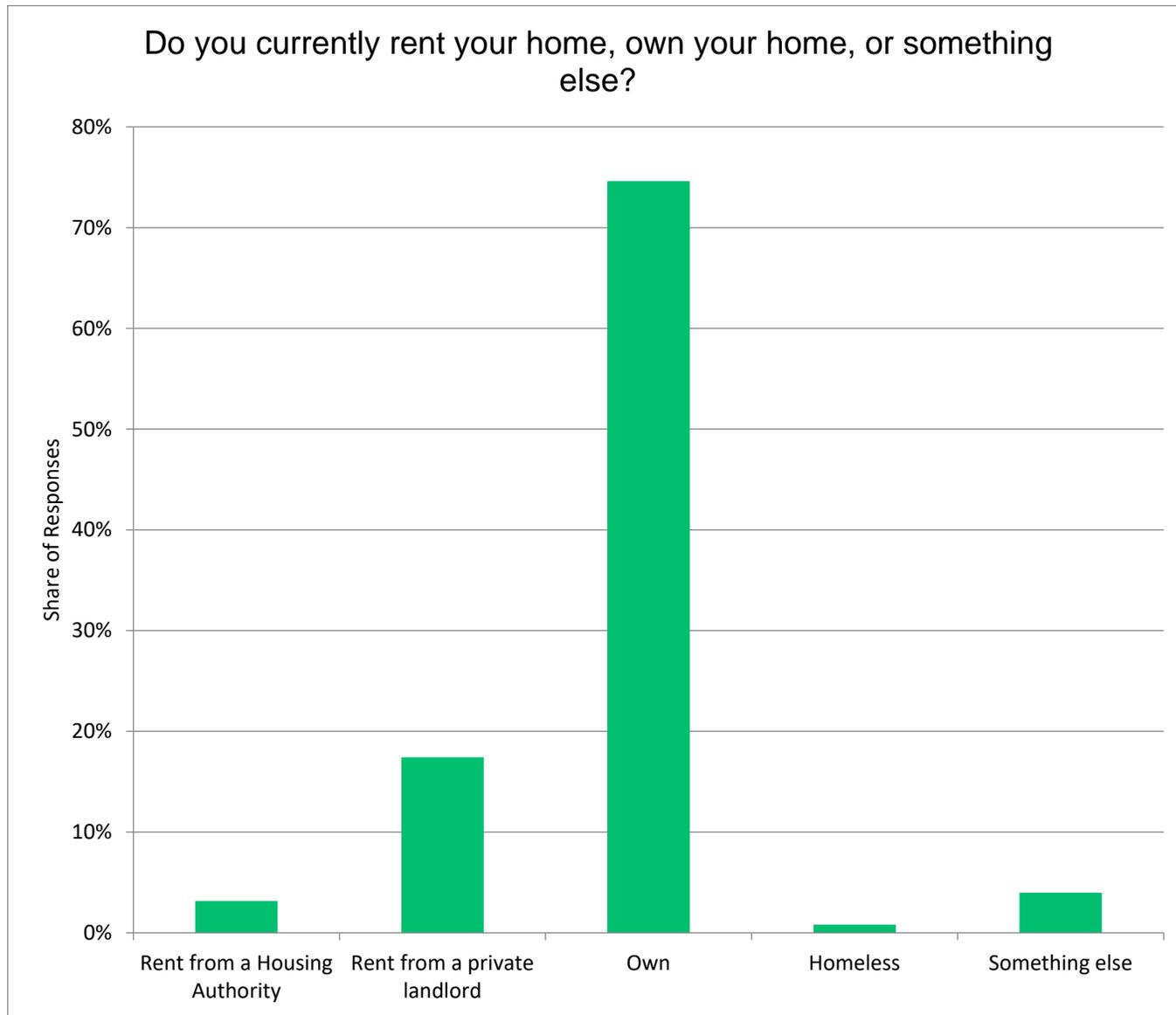


## Housing

Question 4: Which of the following best describes your living situation? (Choose only one)

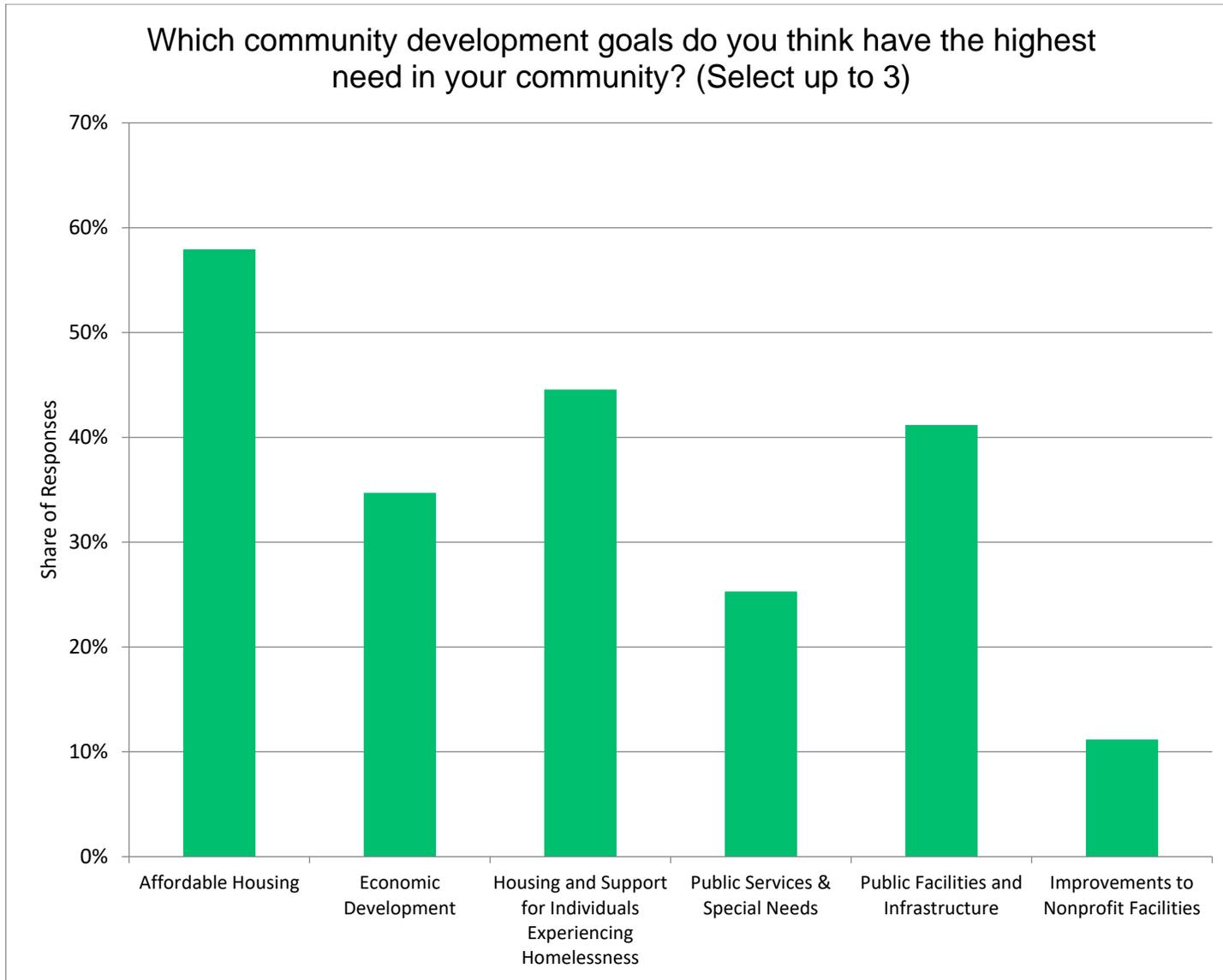


Question 5: Do you currently rent your home, own your home, or something else?

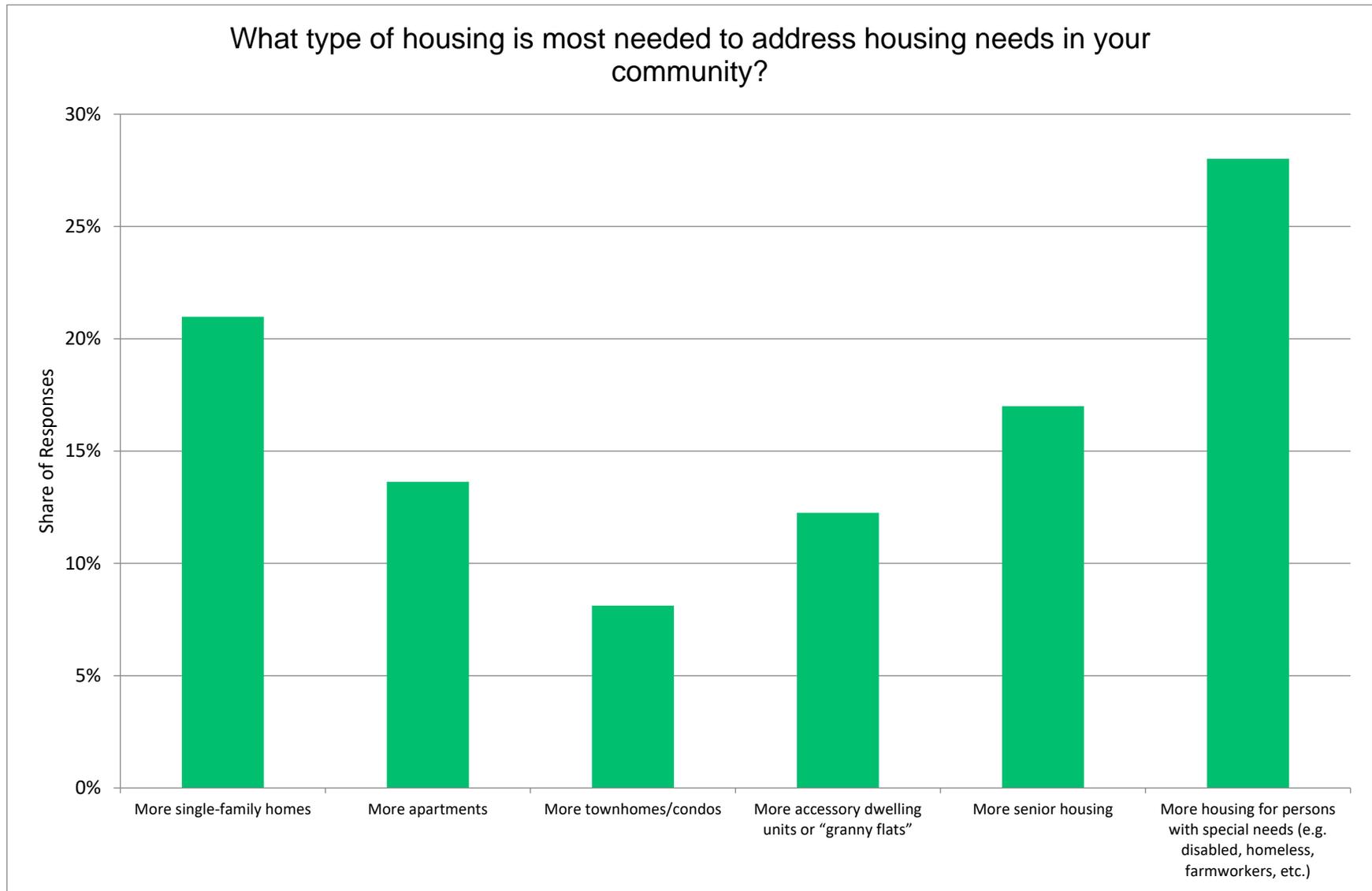


## Community Development

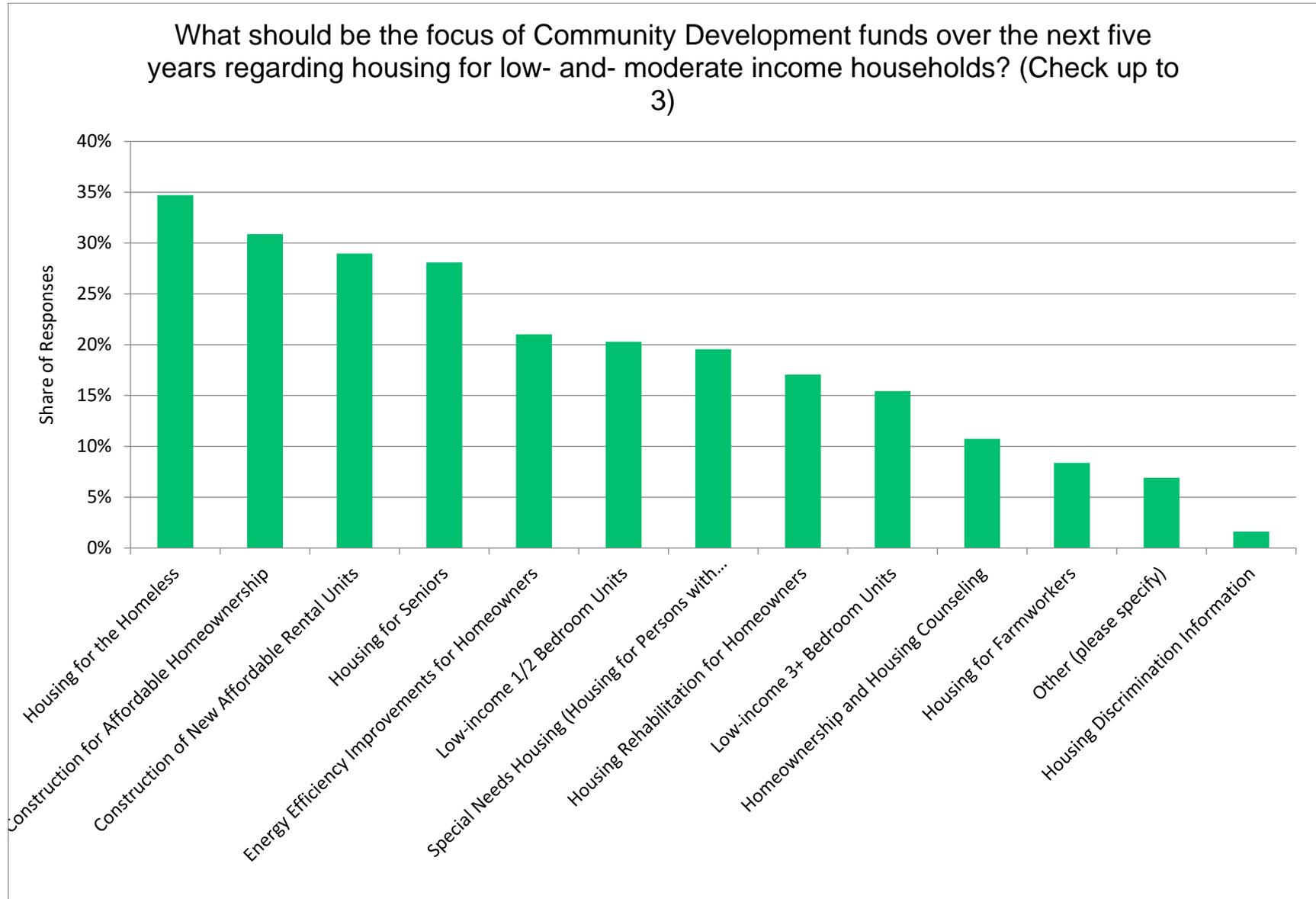
Question 6: Which community development goals do you think have the highest need in your community? (Select up to three)



Question 7: What type of housing is most needed to address housing needs in your community?

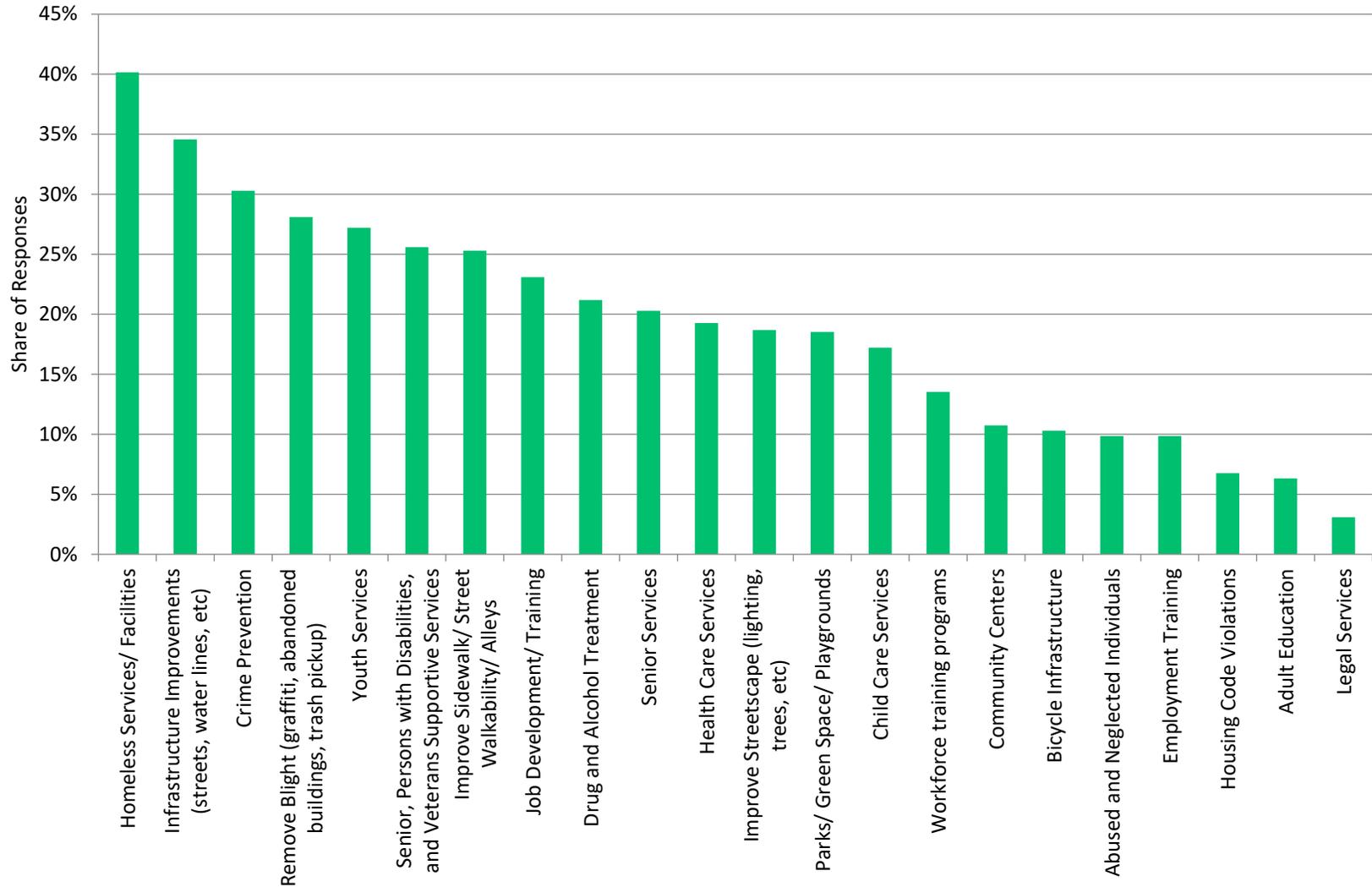


Question 8: What should be the focus of community development funds over the next five years regarding housing for low- and moderate-income households? (Check up to three)



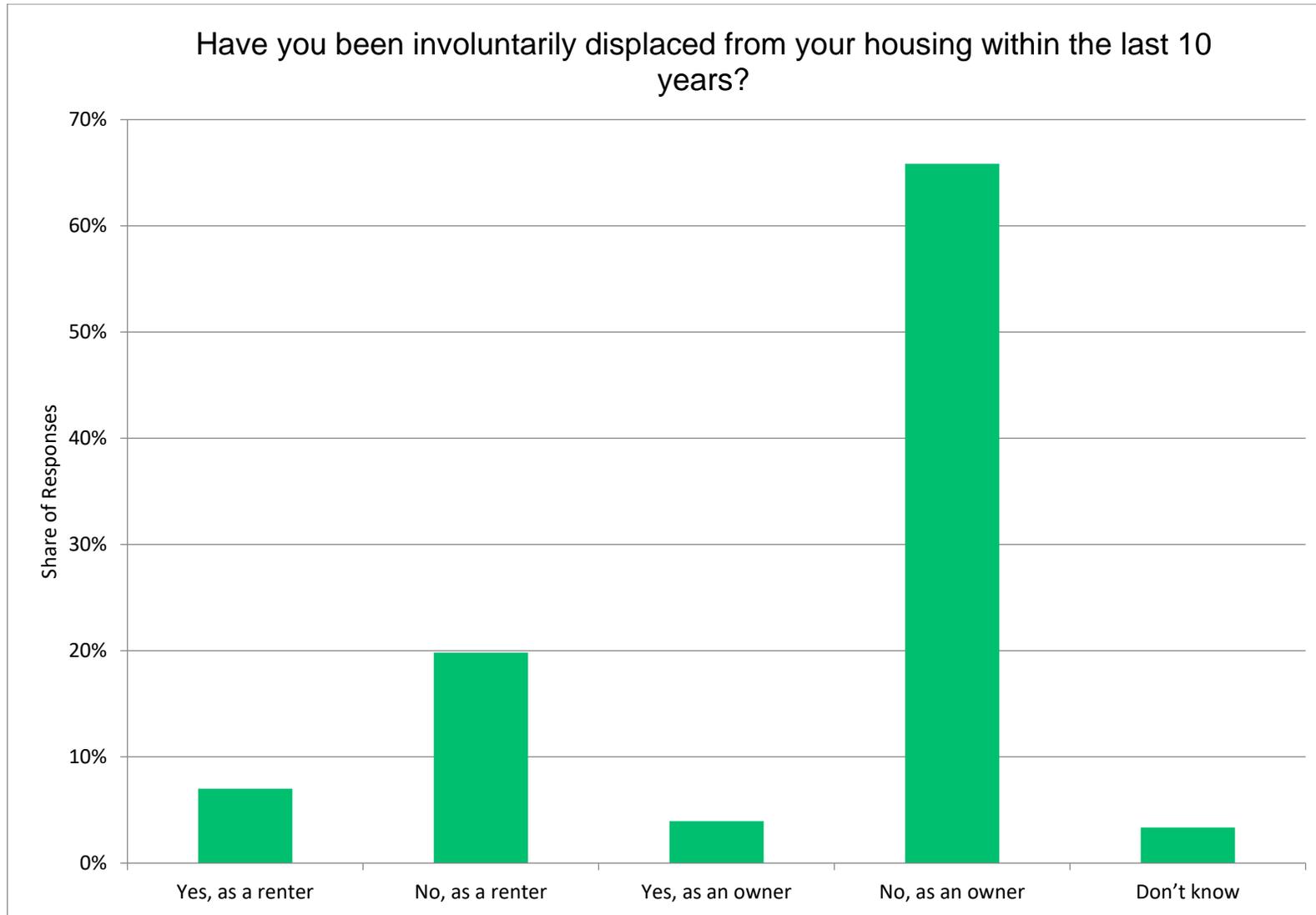
Question 9: What should be the focus of community development funds over the next five years regarding facilities/services to enhance quality of life for low- and moderate-income households? (Check up to five)

What should be the focus of Community Development funds over the next five years regarding facilities/services to enhance quality of life for low- and moderate income households? (Check up to 5)

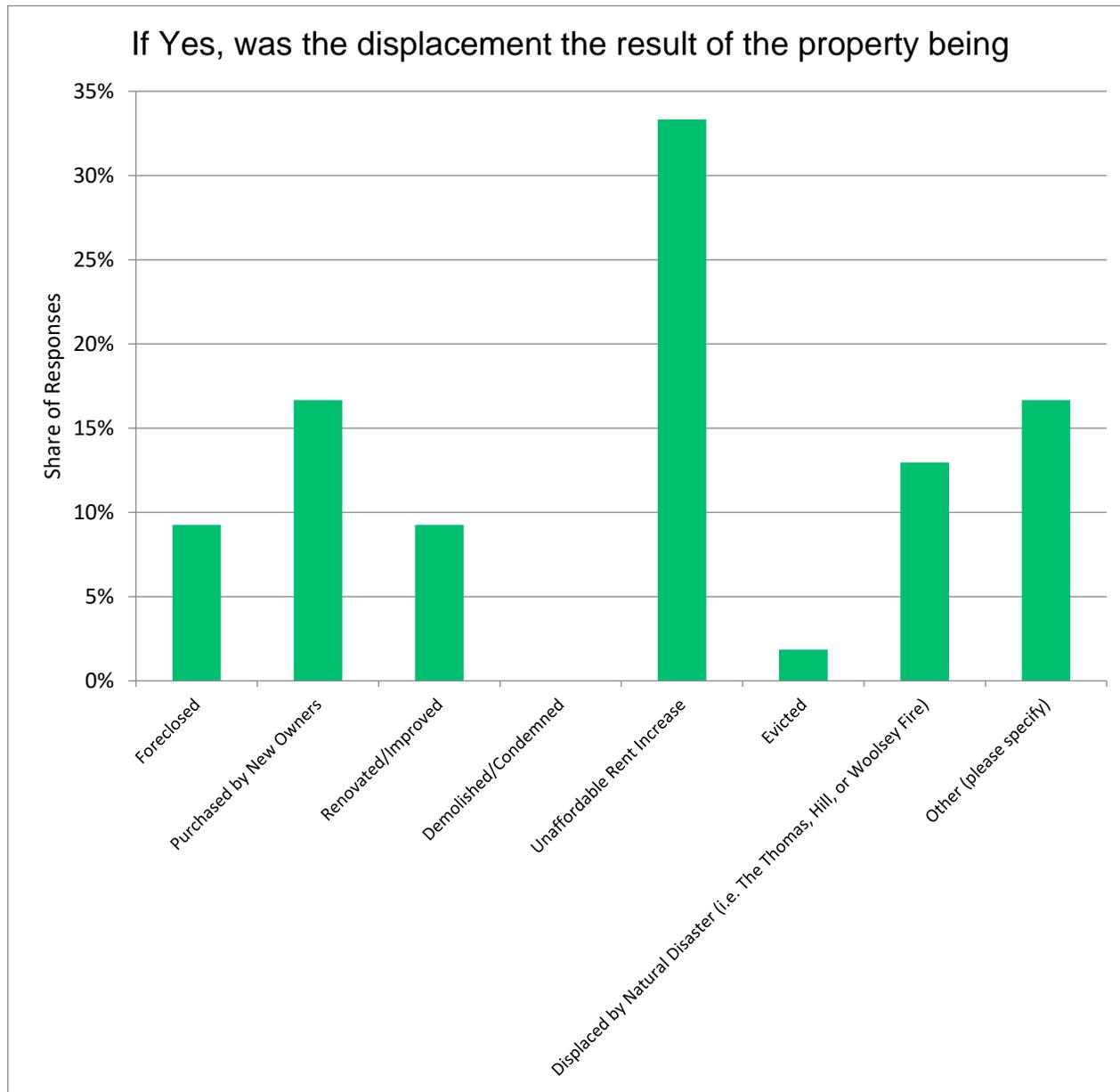


## Housing Displacement and Discrimination

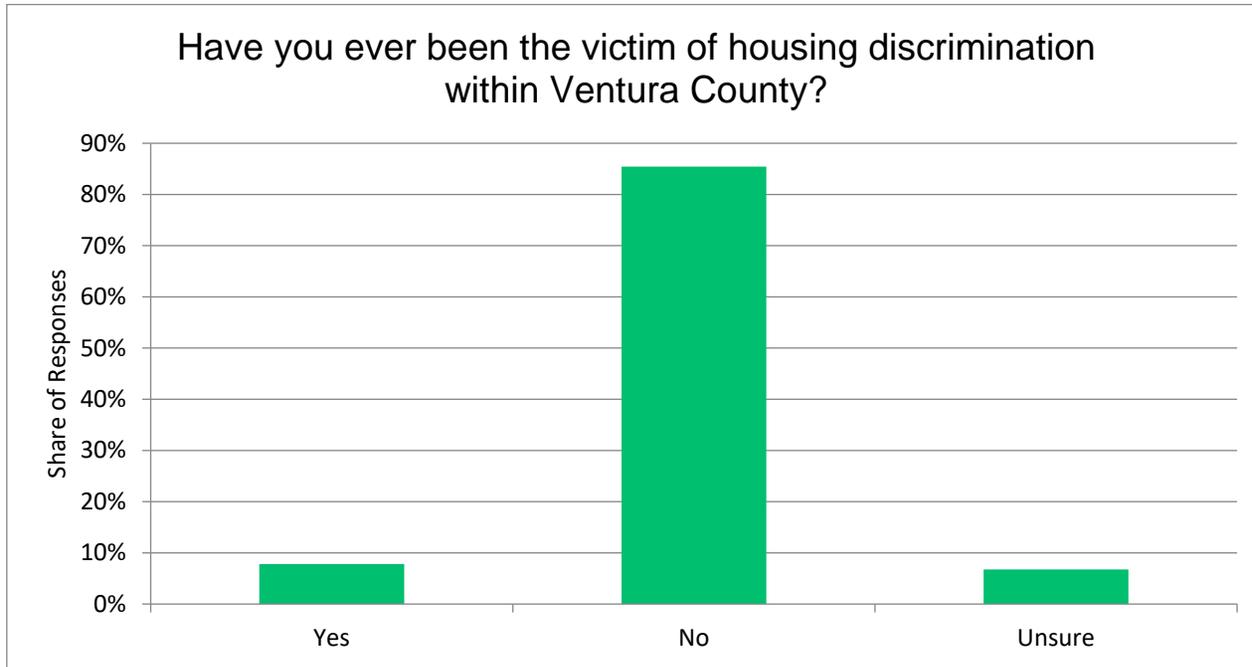
Question 10: Have you been involuntarily displaced from your housing within the last 10 years?



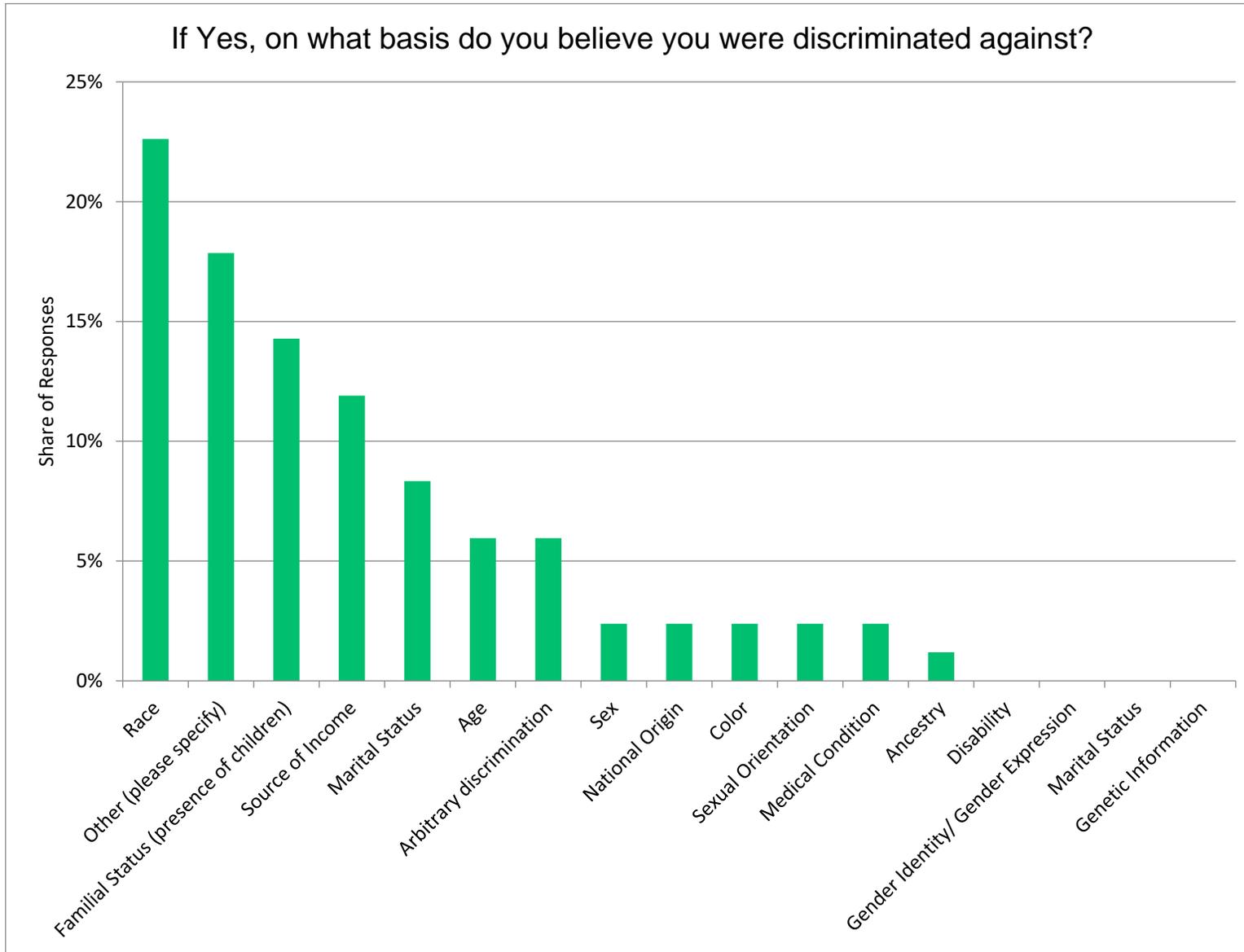
Question 11: If Yes, was the displacement the result of the property being



Question 12: Have you ever been the victim of housing discrimination within Ventura County?



Question 13: If Yes, on what basis do you believe you were discriminated against?

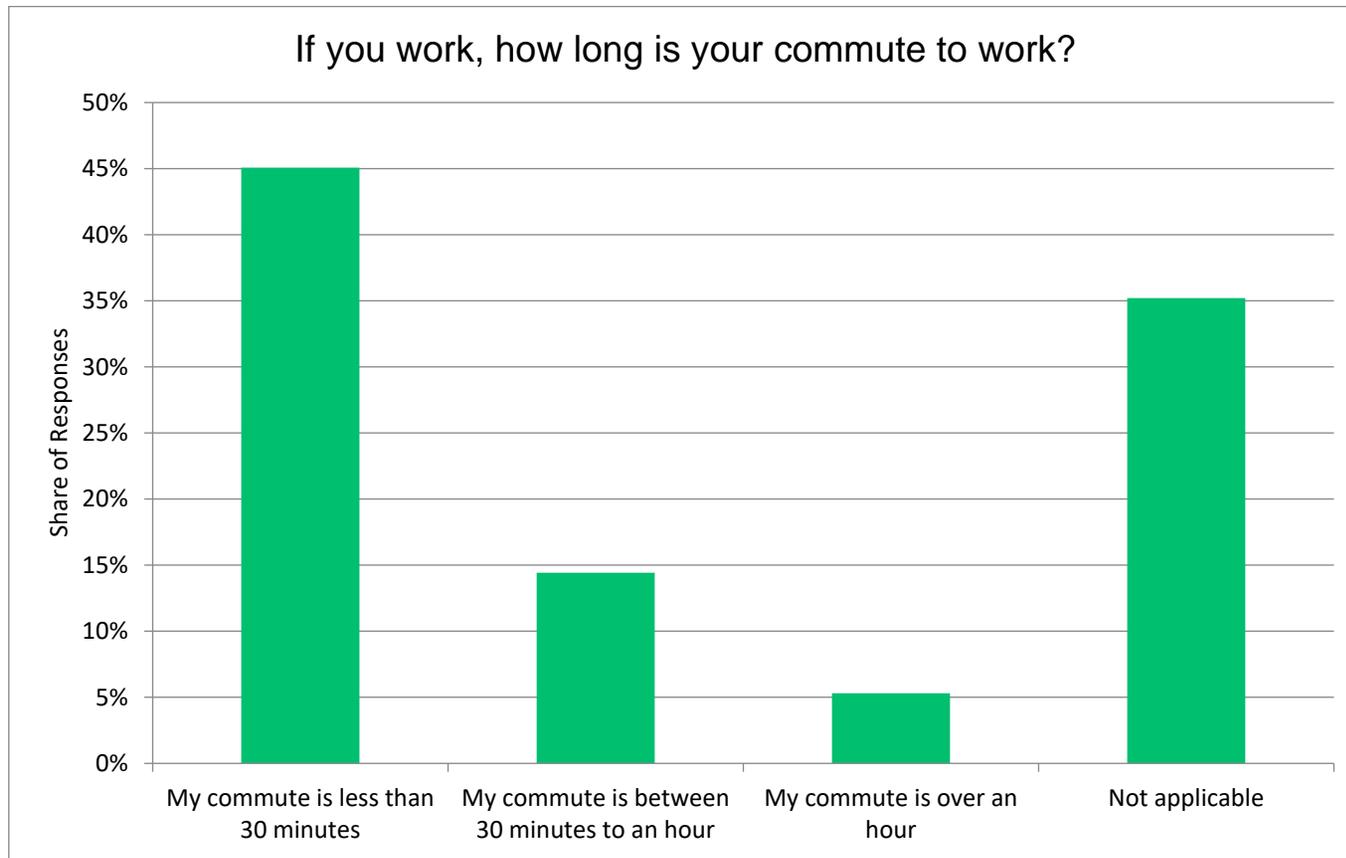


## Neighborhood Satisfaction

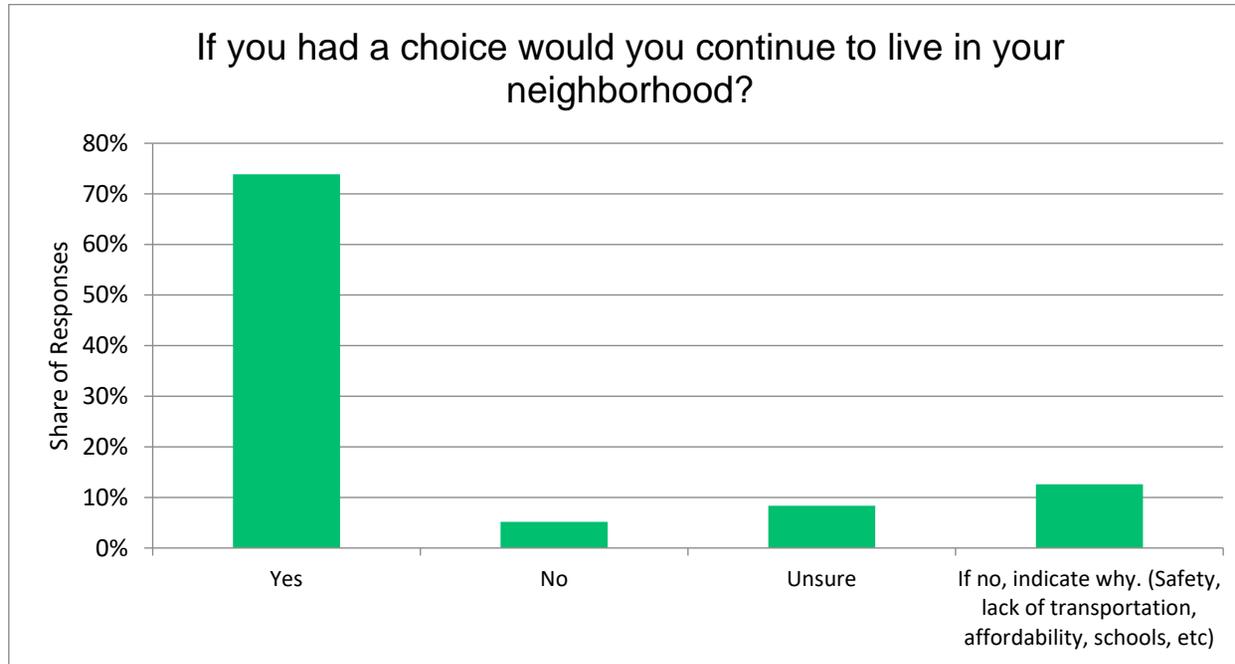
Question 14: How long have you lived in your community?



Question 15: If you work, how long is your commute to work?



Question 16: If you had a choice would you continue to live in your neighborhood?



Question 17: Were there any community needs not identified in this survey that you think are important to address?

Responses include:

Trash
Police department being more available for renters that live in some apartment complexes.
Youth services center
Need to implement a program to reach out to people who are legally blind. Computers workstations in public buildings.
Services for pets (for homeless/ low-income, emergency situations, etc)
Better communication to citizens. Street cleaning is done every month but nobody knows not to leave their cars on the street. Simi seems to have no residential parking restrictions.
Public outreach for the visually impaired population. Shipping containers for housing units. Church property (vacant parcels) to share for housing.
Traffic congestion
1. Tapo St./Alamo Townhomes for ownership. No apartments! 2. Development at the east end of Cochran St. Build homes or townhomes for ownership. So many empty buildings centered at the west end of Simi near train station etc. The Simi Town Center be half of apartments?
Do not build a 4 story complex of apartments at Tapo and Alamo. There is too much traffic now. Allow, affordable homes for purchase. People who own take more pride in their homes and living areas. The amount of traffic an apartment building would bring would be horrendous. As well, if you build ANYTHING there... left turn signals need to be applied in ALL directions. It is horrific to try and take a left turn Northbound from East bound Alamo when traffic is busy. It was a poor design and you cannot see oncoming traffic when someone is in the opposite direction in that left turn pocket attempting to go south on Tapo.
We need to change the laws and build lock down facilities that can evaluate and help the mentally ill and addicted citizens to rejoin what is expected in a civilized society.
Recycling centers to reclaim exact CRV amounts paid to the state
1) I have a son who quit college and is working 35+ hours/week until his company will put him through a driver training program at age 21 (in a few months). He has been unable to find an apartment that he can afford on his own. 2) We may move to a senior community soon as our beautiful neighborhood seems to now be about 70% rentals. Home upkeep has declined. (I could be totally wrong on that percentage.) On the other hand, we have a new permanent owner next door who has parties every night of the week resulting in overparking, noise and a constant stream of pot smoke blowing directly into our backyard and 2 sons' rooms. So perhaps renters vs. owners is not the issue, but our age, and we are considering seeking a 55+ community. (I have lived in Camarillo for 50 years.)
Institutional racism
Noise abatement from road traffic and Commercial Jet traffic. Noise and containment of contamination from gas powered leaf blowers.
The #1 goal should be to protect what we already have, not to ruin it with more housing.
Prevent sidewalk camping like what is happening in Los Angeles County

Affordable/available housing for foster kids or kids aged out of the foster system. (Didn't remember seeing it.)
Better mass transit
Crime prevention
No. However, I think it is crucial that the homelessness situation in Thousand Oaks be addressed quickly and efficiently! The homelessness problem in Los Angeles is a disgrace!!! It is dangerous to the health of everyone involved. The problem of homelessness is multifaceted. There are the drug users, the mentally ill, people living paycheck to paycheck.... We need professionals dealing with these situations---case by cased. I have lived in Thousand Oaks for over thirty years. I am seeing changes in this safe and lovely community. The people who live here have a right to expect our local government to take hold of this scary situation. I believe the government needs to help people help themselves. It is not a black or white --either or situation. People need the right kind of help. They do not need dysfunctional enabling. The mentally ill and drug addicts need true professional support. It is the right action to take for our fellow human beings. There needs to be a safety net for people living paycheck to paycheck. However, I do not want to live in fear and filth. My husband and I have worked hard all our lives to live in a safe and clean environment. I have appreciated the choices our community leaders have made to achieve these goals. It doesn't have to be either/or. Please keep our community safe and clean, and do not allow it to become a disgusting embarrassment like Los Angeles. A friend from another country expressed how shocked she was to see people living in the street in America. I would like more information on finding out what the residents of Thousand Oaks can do to keep our community safe and a lovely place to be for everyone. Thank you for giving us this opportunity to express our opinions.
Tiny house zoning
Homeless in our community allowed to sleep on the streets
Case management for low-income housing individuals and families. If we are spending funds for low-income housing, we ought to pair that with case management.
Equal access for those who speak a language other than English.
Neighborhood street parking
Definitely need more help for those with mental illness, such as ability to see medical care as needed and help with medications and housing.
To oversee all funds used by any government agency so there is no graft, waste and abuse of tax dollars as always happens with government involvement.
Public Transportation. Light Rail Line from the Valley to Santa Barbara
Remove homeless from sleeping in our parks, parking lots, under freeways, etc. Provide them with work opportunities and/or mental care. Don't allow this to become LA.
Too much waste of taxpayer money!!
Need Laws against pan handing and folks living in their vehicles
Steps to maintain the existing infrastructure.
YES, BETTER PUBLIC TRANSPORTATION AND INFORMATION ABOUT SUCH SO PEOPLE CAN GET AROUND THE COMMUNITIES ESPCIALLY SENIORS WHO NO LONGER DRIVE!!!!!!

We do not need new construction. There is a point at which we can say we are full. Overcrowding will not solve the homeless/underprivileged issue.
More needs to be done to discourage pan handling, giving \$\$ to homeless, more info needs to steer them to food/church options. We need to protect and keep TO clean and safe. Need major support of our PD, and empower them to do their jobs without fear.
Evacuation orders: we were ordered to evacuate during the fires to an area not large enough to hold all who should have obeyed the order and it was closer to the fire than where we lived.
Yes more for the homeless I love love my community
Traffic continues to worsen. The building of new apartment buildings will only hasten more traffic/congestion.
Yes ...those of current homeowners who actually pay property tax to live in this county and city
Lower taxes- Less politics - More freedom of business to conduct business as they see fit not as the city feels fit
We need better restaurants and gathering areas for community and social activity for families, children and adults of all ages. Bicycle lanes throughout would be a plus for everyone to get out exercise and be safe.
Encourage better attitudes toward low - middle income development. Teachers and some health care workers - hard working people - should have opportunities to live close to work.
Crime in the low housing apartments and condos off Hillcrest behind Ralphs. The homeless encampments.
I think it is essential to have Case Workers assigned to people to help them resolve issues that keep them impoverished. Hoping the churches will be encouraged to help in those areas, because it takes patience, wisdom and compassion to help create life change. I also think we need to look at ways to encourage more landlords to participate in the Section 8 program - make it easier for them to kick out people that are not maintaining or respecting the rules of their property. Also, make the inspection of new properties less of a hassle. Landlords have to jump through too many hoops, so they don't want to participate. Reach out to them, encourage them to make a difference in lives of the marginalized, and help them see themselves as partners.
Better Public transportation to MetroLink in Camarillo, into the city. Use smaller buses will more frequent times, it should not take more than hour at times to get across town.
petty theft, property crimes are increasing in my community
The wildfires that destroyed our homes and caused tremendous pain and suffering, insurance companies refusing to cover our homes, yet the hills are again overgrown with brush and ready to explode. There has been no brush clearance effort and our city council is to blame. Instead of talk about more construction, how about dealing with the emergency at hand. Goats, unemployed neighbors who would gladly work to protect our town as well as earn some much needed income. Construction of more housing is not as important as protecting our homes and lives.....
Probably
Involuntary mental health holds/support for the homeless on the streets, and affordable housing that is currently used by illegal immigrants that should be available to citizens instead.
Developing downtown Thousand Oaks, as a walkable space with restaurants and family activities. I believe it's in the works, but haven't seen any signs of it.

With any new housing- roads MUST be upgraded/added before building to accommodate more people. The congestion in our area now is awful. Poor planning!
Affordability is my main concern. I can only afford to live here if I work to retire I will have to move to another state
Traffic, traffic, traffic! Growth in the communities of Moorpark and Simi Valley (not to mention those to the west of Thousand Oaks - Camarillo, Oxnard, Ventura) have put additional strain on the Route 23 freeway. People are avoiding the freeway and taking surface streets to and from work putting strain on streets never designed to accommodate that kind of traffic. This impacts quality of life for those of us living close to these streets. We are reaching a saturation point for maintaining the quality of life we have enjoyed here and are at risk of becoming just an extension of the San Fernando Valley. Development in any city within Ventura County should be measured in how it will impact the quality of life in the surrounding communities.
Public Wifi
Enforcement of Rules of the Road for bicyclists who routinely violate them---riding on sidewalks (adults; running lights/stop signs; failure to understand how to blend with vehicles in traffic, etc)
In order to work on the needs I believe are important, we first have to see each other as community. Then we can dive in and share ideas on how to accomplish goals together rather than feeling like things are being done to us. If we take ownership in decisions, we support them from the inside out.
Homeless, Pan handling and Mental Health
More nearby playgrounds easy walking distance for visiting grandchildren.
I'm still feeling new to the area so I can't say.
I think this survey listed pretty much things that need to be addressed but mental health really needs to be addressed along with drugs and alcohol use
If there are no jobs IN VENTURA, folks can't afford to live here. Economic development is key to a thriving community.
Modernization of community neighborhood design to meet current living needs
More handicapped parking spaces on private and public property.
There is a need to expand meaningful and safe recreational activities for young adults. Some activities could be an active Teen Center similar to the one in Thousand Oaks. Improvement of bicycle and pedestrian safety by incorporating more complete streets. Separating bicycle lanes from vehicles.
Affordable housing needs to be close to workplaces so that commutes are shorter or near public transportation.
Safe routes to school for kids. An 8 year old was killed recently in La Colonia. We need more parental education, childcare support, crossing guards and awareness. Many children are left to walk themselves to school and it is not safe.
we need new streets in the north Fillmore
more streetlights
Trash in our community, it drags down all residents to live near litter and debris

Housing costs and supply, especially for vulnerable populations such as mentally ill, homeless and farmworkers, and workforce housing are the most pressing problems
Yes, there is too much resistance for cannabis in most Ventura County communities. It's a costly discrimination, an abhorrent blind eye to drugs and alcohol still being widely available (less safe alternatives), and a deliberate choice to withhold tax dollar stimulation from a community in dire need of extra resources.
Diversity
Crime and Homeless people and drug use on the rise. As a resident of Oxnard who has seen my area get uglier as the years go by I fear for my kids and the things they see out in the streets we need mental health programs to help these people get off the streets and break habits Why is rent so high if crime is so high? Makes no sense no one wants to bring up their kids in that kind of environment
stop bringing in new housing. Oxnard is overpopulated and that adds the crime and lack of schools
More pedestrian accessible crosswalks across main roads. More school signage around Rio Del Sol. More education about how to properly drive through a roundabout.
Public transportation
Affordable housing. A person working a full time job can't afford to rent/own an apartment or dwelling of the sort.
Increasing public transportation options and improvements should be a key focus in partnership with increasing affordable housing options.
Remove the homeless and low income from the County.
Public transportation, bus stops with a bench and a shaded area
Speed enforcement. Speed bumps. Transient individuals.
Interpreting and translation available for non English speakers.
More protections for tenants.
heck apartments for earthquake retrofitting (steel supports in the garages that have apartments above the garage) and make the list public the results so renters can choose safe or dangerous apartments to rent.
Yes, this is a small valley and we do not want to become L.A.. Stop building more housing.....
We need better public transportation, especially to and from LA. With new developments popping up in the valley, the roads are going to become more congested.
Lack of public transportation was not addressed. It would have been smart to ask if residents intend to stay in the county. People are leaving the area so quickly.
Address the increased homeless population in the city of Oxnard. I don't go near Plaza Park/Downton because it's getting out of control.
Public transportation
Traffic, parking, handicap accessibility in sidewalks corners, vagrants doing drugs openly,
Walk ability on major streets. No sidewalks on Hillcrest north side between Sprouts/Lynn Rd & McCloud with senior housing. No sidewalk on Gainsborough south side between Redwood Middle School & Botanical Garden.
Progressive municipal government focused on economic growth, jobs, attracting industries/jobs while sustaining quality of life.
Stop overregulation.

Yes, I think there should be affordable housing for seniors and young adults
affordable housing for transitional youth and housing for young adults
not need to spend money on re-landscaping medians, etc. especially where they are already low to no water.
Speed in town should be enforced and maybe lowered
More emphasis on middle income, parks, sports. Community living.
I AM NOT SURE HOW MUCH LONGER I CAN LIVE WHERE I AM AS THE RENT INCREASES AT A RATE MUCH FASTER THAN MY COUNTY SALARY DOES.
More education around affordable housing and what it means. So many people think it brings in "bad" people or whatever they may think because of some story someone told them. As a resident of Fillmore and it being a "bedroom" community, bringing in more affordable housing may not serve the goal of supporting the town. I've heard a lot of complaints about how local business aren't supported, but there's a large community that does. It's a very interesting and complex dilemma. There are also a lot of people who move here and work in another city, as Fillmore isn't a big workforce community, other than local business and ag. Their money and spending happens in other cities so the assumption of a lack of infrastructure for the community lies on them actually not supporting said community. This all falls into what it means to bring "affordable housing" into the area. Some people feel it's greatly necessary and I agree. I also feel like there could be some really dynamic architectural buildings which bring in both low income and also artists residencies. There's a way to think outside the box about this and I truly feel it's possible!
Regulation of parking along highway 126
Yes, We need specific Emergency, Transitional and permanent supportive housing for Transitional Aged Youth (16-25 yrs old )
more policing to address rise in crime, seems daily there is news about shootings, stabbings, robberies in all of Ventura county
The safety of the citizens. We are tired of feeling scared in our community. Why does the city favor the criminals and homeless?
Smaller apartment complexes are not held to fair housing practices like larger ones. I have complained many times to Fair Housing about the conditions where I live, though I am often told they cannot enforce anything, because the complex where I live is less than 25 units. It is crazy to think that a landlord who does not live in the county is able to collect rent, but not maintain upkeep and pest control. I have lived in the same place for 10 years with no upkeep of my rental unit. I cannot move because rent is ridiculous in this area. No apartment should have to pay \$1200 a month for a tiny, apartment that is full of roaches, rats, bee hives, faulty plumbing, walls/carpet are worn, and in general the unit is falling apart. I have submitted many requests for general maintenance, however obvious things get fixed, but the whole complex is in shambles, yet our rent keeps going up with no improvements.
More housing for the homeless, regardless of additive behaviors, while they work to reestablish their health to be able to become productive citizens again if they can.
Improving the Police quality of service, training to help the community, not harassing us with the objective of collecting revenue, in my personal experience, 9 out of 10 cops should not be in service, not capable or willing the job of protect and serve, they are lazy and trigger-happy cowards
More options for single-parent households. Also, you should not have to have 5 kids and be a farm worker to qualify for housing.

I think it is important that the younger generation is able to afford housing. I hear about the "housing crisis" and how California is giving a quota to each county to meet but will it be affordable? I see new places in Oxnard being built but they are extremely expensive, just look at the rent prices at the collection and the new apartments they are building nearby. I hear how "mix-use" is how we are going to get more housing but not necessarily affordable. That is why you have so many young adults moving back with families after their undergraduate careers or living with 4+ roommates to be able to afford housing. I want to see our parks cleaned up in South Oxnard, areas for children to have safe access to, and families to gather at. The new developments are primarily in the collection and majority of those folks are new residents... I would really like to see improvement in areas that aren't already gentrified. If anything, walk around South Oxnard and look at the half built and neglected parks (ex. look at the dog park behind the old Oxnard high school).
more focus on the South end of Oxnard
environmental justice
Because of the area being unincorporated there is a lack of Board of Supervisor approval to improve streets/allies and is left to the homeowner to maintain public access rights of way
The roads in Santa Paula need repair!
Improved neighborhood safety. Rent Control.
increased access to Public transportation
There is a huge need for a quality Senior Center within the City of Ventura. Other cities within Ventura County have welcoming Senior Centers, except for Ventura. There is land available at the Community Park site on Kimball & Telephone Road to construct a Senior Center. City staff need to address this need that will only increase over time. Thank you.
There are no community spaces that are available evenings that aren't centered around buying things.
Crime from vagrants and increase of drug addicts on the streets - dangerous! They steal for drug addiction and attack people!!
Please refrain from overdevelopment.
We need lots more public transportation. Bus lines traveled frequently. Possibly some kind of light rail?
Employment at adequate wages to afford housing, sustenance and health care.
Limit on street parking for single family housing. Trailers, boats and motor homes parked on the street for more than 72 hours
Vagrancy not addressed. Big difference between that and homeless. Alcohol, drug and mentally ill vagrants stealing, break ins, attacking innocent citizens, indecent exposure, defecating and urinating on public spaces, loitering in public parks citizens taxes pay to maintain and taken over by vagrants who pay no taxes, sanctuary city/state along with reducing theft limits to become a misdemeanor vs a felony encourages and increases theft in stores, illegal immigrants receiving more benefits than citizens
eliminate installation and upgrade of 5G cell sites from thousand oaks.
Homeless population
Homelessness, vagrancy, cost of living, employment
This survey assumes we all agree redevelopment funds should be used for housing or that we think there should be more housing built. We were NOT given the option of NO NEW HOUSING. Given the opportunity, that's what I'd choose. Please do not publish the results of this survey

as "X number of people want low-income apartments," which would be incorrect. Correct would be "given only the options of a, b and c, X number of people would choose b."
Exorbitant property taxes
Rent Control for seniors on Social Security or other fixed income, especially for tenants of 5 or more years.
More farmers markets
Yes, what about individuals like myself that are not on drugs that do not have a mental health issue. I also do not get state assistance and am not homeless nor do I need low income housing. I get by every month in city that has nothing to offer me unless I'm on the above mentioned list We are the forgotten and oneday we will revisit as tourist
Too many illegal aliens and anchor babies.
City clean up, specially main roads, lots of trash, walkways smell like urine and feasis, landscape is not kept up. Makes our city look trashy
Traffic safety- laws need to be enforced.
Better library in Ventura
Address the vagrant issues. The homeless housing does not work, the drugs are rampant for them, and law abiding citizens concerns are not taken serious in regards to the safety to these vagrants
Crime needs to be addressed. Too many shootings, stabbings, breakins both vehicle and homes, package theft, graffiti. Mostly due to all the drug addicts who have decided to camp in Ventura/Oxnard area. Significant increase in the past 2 years. We need more police to help us and keep us safe.
Water,Power and Vagrents
Pierpont needs competitive high speed fiber optic internet
Overbearing HOA costing more and more money. Want non-HOA homes or at least fair HOA fees.
Lack of diversity and racial discrimination.
I do a lot of volunteer work for the Ventura Land Trust cleaning up abandoned homeless camps in the Ventura River bottom area. We literally remove tons of trash of every conceivable kind including booze bottles, needles, meth pipes, used condoms, bottles filled with urine or bags of human feces. This area is environmentally vulnerable especially because it is a flood plain. If we have a heavy rain, this kind of trash will be swept into the ocean. We remove as much as we can, but the homeless that live in the river bottom keep adding more. They need housing, but if they refuse services, it needs to be a priority that they not be allowed to live in such sensitive natural environments.
transitional age youth, we need boarding style housing, emergency housing, temporary and long term options - especially for young adults trying to leave homes due to trauma
Under Street: Signal crosswalk for pedestrians. Housing Code issues in community
Increase police patrol
Crime prevention and get tough on homeless living on the streets and disrupting parks, retail and residential areas.
Reason I contemplate moving is Neighborhood determination and falling properly value
More buses, more routes. I ride free as I am over 75. Handicapped should also ride free as their income is usually limited. Remove old trees that were planted 40 yrs. ago & now are ruining sidewalks. More street lights. I am afraid to go out after dark - no car.

More police needed
Expand public transportation. Build less (apartments and houses)-Camarillo is already becoming overcrowded.
MISSION OAKS PARK NEEDS BASKETBALL COURTS!! Please!!
Public transportation
Senior Transportation needs that are SAFE need to be offered and not just for Disabled Seniors! The Transit Bus is very scary and unsafe for slow moving seniors.
Issues with Multiple families living in a single family home.
Help for homeowners who are struggling to pay the bills
Homeless housing, services, job training
Need to improve train services and bus services. Need more charging stations for electric cars
I am a young professional adult working full time at \$17 an hour. I cannot find affordable housing, even renting a room locally. I cannot afford to look for rooms in surrounding cities (Santa Paula etc.) and afford to commute to my job. It's a hopeless situation for a lot of young people.
More housing is not the solution. This city is too small for additional housing. Crime and traffic are out of control.
This city was not designed to accommodate the number of homes being built. The rise in crime and traffic are unacceptable and more building will only compound the problem.
There should be an option to select NO more housing, in your questions.
Strict enforcement of illegal immigration, felons found in possession of a gun should be turned over to federal authorities to be prosecuted under federal felon gun laws.
No more building. Our traffic is outrageous and we are becoming over populated.
Traffic, over population, over development
Local (Thousand Oaks) recycling centers (3)
Repaving of our streets.
Perhaps better shopping (retail, grocery, pharmacy, medical services) in immediate local Oxnard area. Port Hueneme seems to be closest ... sales tax dollars go there?
Yes. The need for the City of Thousand Oaks to address the affordable housing crisis by implementing ordinances that assure the development of affordable housing and adopt rent control measures. The city needs the economic contributions from blue collar working class.
Disabled community meeting location needs for citizens living with Traumatic Brain Injury; founding member of Heads Up Group Support
I apologize, if I missed a question regarding this, however I think it is important to maintain the open spaces for wildlife, beauty, and serenity.
I understand there are no open programs. or waiting lists for affordable housing, leaving those of us making under 50K/yr no choices but to move. If everyone under 50K/year moves -what will this community look like?
The amount of seniors who have no increase in income from Social Security--know this isn't a city problem
better bus transportation

Helping seniors stay in their homes
More housing
There needs to be better synergy between social service departments i.e. APS, IHSS and Homeless services. Perhaps even workforce development. Right now these agencies effectively communicate with one another which causes a duplication of efforts, or worse, a gap in services that then leads to homelessness. These silos need break down and housing first needs to be a priority.
Yes, senior apartments keep being built as more than single story. What if a fire or earthquake - no way down. We need single story and even small 2-bedroom 1-1/2 bath homes would be great and might get us out of our larger homes and free them up for younger families if new houses affordable and do-able. Look at other States and what they have built for ideas - some grass in front and little porch with small homes and walkways for seniors. Get more creative.
The lack of enforcement of current laws and regulations due to lack of staffing.
There really should be outhouses every few blocks, because if people are out shopping, there is nowhere available to use the restroom. Also people are pooping on the streets at night. It wouldn't be that much to provide a few outhouses to prevent that kind air situağ
I do not want to be a sanctuary city, Eliminate gas blowers, and autos with excessive loud exhaust.
The County of Ventura needs to build a public detox center.
Real Estate Taxes for New Homebuyers are currently untenable for most, forcing people to rent, and then rental prices have significantly increased as well. Many new "investors" who do not reside in this area, scooping up land and houses that otherwise if more affordable could be used by longer term residents of this county.
1. More law enforcement and quicker response times. 2. Allow the homeless to sleep in public areas but never allow them to set up camp in any public or private property.
AFFORDABLE HOUSEING IN VENTURA COUNTY IS NEEDED
We need to stop building apartments
Parking issues were not addressed.
More commercial development in the southern region of Oxnard
gold coast buses empty. reroute them!
concentrate city funds on structures that we currently have before we start new construction projects.
Someone that will enforce traffic laws. in my area Stop Signs and Speed Limits are only a suggestion. People will make turns from any lane. Passing on the Right All have become socially acceptable here in Oxnard. When has changing lanes in an intersection become legal? Code Violations - from parking on the grass to how many families can live on one 3 bedroom Single Family House? our communities are not set up for a house to have 5 or more cars per house. and 4 generations under the same roof. other cities do not have the homeless problems we have. Because they DON'T HAVE THE SERVICES. Get a CLUE.. Other cities dump their homeless here.. go to the transport center and look at who is getting off the train and buses.. people and businesses are fleeing this area because that can't make a business work or do not wish to raise a family in this SHIT HOLE! If I was a younger person I would Get Out and I can only recommend to any young people to make a home for yourself some place else as I see no future here. you're going to tax the residence and businesses into poverty.

Improved public transportation. More and better bus routes.
Schools! No close schools in nyeland
You need to stop allowing gas fumigation tenting for termites. It is a very short lived fix, is dangerous to people/pets/plants and contributes to global warming. We need to move towards being more environmentally friendly. Our kids & grandkids deserve our best attention and efforts.
Get people to keep the front of their home either owning or renting. Wasting money having the city use a truck that doesn't even pick up all the mess. And STOP with the no parking signs for street sweeping
Water the park and keep around the area clean.
Community volunteers assisting with communal clean up and beautification. Funds should be spent on local companies or utilize more efficiency of the opportunities available with funds that are already spent in or community.
The main concern is the increasing number of homeless people in Oxnard. Many of them addicted to drugs. It's very concerning when my 8 year old tells me she saw a man "injecting medicine" into his arm on a sidewalk on a main road. Children shouldn't have to see this in their neighborhood.
Lack of care from the county as a whole for the city. And the fact that people don't always see how important our city is to this county.
Again the need to raise our city standards to those of other respected cities. No taco trucks on every corner, No street vendors selling flowers in the mediums, no crosses on street where people have been killed, and when a building burns down on corner of Gonzales and Lantana, don't allow owners to leave the property as is after a fire. Apartment parking also an issue on Gonzales road. Make those apartment owners build parking structures for their tenants. Why should the nearby home owners suffer by not being able to park in front of their homes.
citizen access to code regulations & more code enforcement officers. Cabrillo Neighborhood has front yards being used to store boats & RVs & trailers
Urban infill
Regulation of rental properties with how many individuals are living in the household. Home improvement on rental homes should be made by the owner if stated to renters before increasing rent just because a house next door got renovated as is going for a higher price.
None, other some community outreach to neighborhoods to teach people the importance of having lights on at night for safety.
We need to have stricter enforcement of gang laws and no sanctuary city. Oxnard could be a great little town by the sea but it won't if we keep allowing overpopulation (especially illegal). We need to build up our harbor with a great fisherman's wharf area and try to make Oxnard a more desirable place.
Recall Mayor and Council.
Get rid of the low income criminals and gangs and vagrants. people are afraid to shop in Oxnard because it is unsafe, there are shootings on a daily basis. Oxnard business are losing money and people are shopping in safer cities. Why don't the city leaders ask the neighboring cities how they manage to keep crime and vagrants under control. It is possible because all the neighboring cities are able to do it.
cross walks do not provide enough crossing time, and areas that need stop signs, etc.
Affordable small new studio-2 bedroom homes like 800-1300 sq ft, instead of huge 3-5 bedrooms with over 1800 sq ft, that are too expensive and not practical for 1 person.

<p>The Oxnard governments poor ability to run for example sewers and collecting fees for sewer redo and using those funds for something else. Then want to raise fees. Stopped in court. Then submit to state to reimburse for funds mismanaged and get new funds from state which reward Oxnard gov for bad behavior. Did I miss something in what happened? That's is just a start call me XXX-XXX-XXXX. --- need to retrain the people in charge and teach them how to do their jobs. Section 8 is another area. Graffiti removal and covering is another area. Tree and landscape maintenance. I can address all these from personal experience. We can go into water and droit. Talk about farming and what's taking place now. I can show photos and videos.. I'm coming to meeting Tur in rezoning my R3 lot with 3 units to R-2 lot. Did you people even read the survey you just sent out. Seriously?</p>
<p>Our City has cut WAY BACK on landscaping and it shows. Our neighborhoods look terrible. Many overgrown weeds etc. Please get back to the level of service we used to have. PS: I hired Garcia's to do some work in our yard. Tgey were EXCELLENT and priced at half what other landscapers quoted me. Also, I live on the corner of Vineyard &amp; Kentia. Garcia's teims the Kentia side and does a great job including trimming the ivy to approx 1 block before the top of the wall. I-m not sure who you use for the Vineyard side but they don't trim the ivy off the wall and it is now growing over and into my yard.</p> <p>*I would appreciate it if they could trim the ivy as Garcia's does! It not only looks better, but helps to keep some of the rodents from living in the overgrown ivy. *feel free to drive by and take a look.</p>
<p>Keep high density out of the Harbor in Oxnard.</p>
<p>Ugly medians. Confusing, missing and/or unreadable street signs. The streets are awful no paint. Homeless crime out of control. The worst outdated traffic signals. Oxnard is ugly and ghetto and aggressive. So many many abandoned areas ie Levitz, CI harbor blight. I've been here 50 years and there has NEVER been a real plan for Oxnard. I'm super disappointed with Oxnard and have no faith it will ever get better.</p>
<p>If the county is having a net decline in population, no further housing needs to be built as our communities are slowly turning into the San Fernando Valley. It truly is a shame to see the amount of housing that has been built, but no widening of main streets in the community, thus traffic has only gotten worse throughout all of the western part of the county. Highway 101 is an absolute parking lot now between the hours of 6am and 6pm, thus it would be great if the state of California would spend the necessary funds to add an additional lane on each side of the 101 between Oxnard and Thousand Oaks.</p>
<p>Affordable housing in our area. I would live in mission oaks in Camarillo. I work in Camarillo but can't afford to buy home as single woman in that area. Disappointed with my area getting really bad.</p>
<p>Speeding down public streets where speed limits are posted.</p>
<p>Upkeep of road medians, weeds, overall trash</p>
<p>Homelessness needs to be eradicate from the area. . Housing does not address mental health, drug addiction, alcoholism, and lack of employment issues for many. They do not respect or obey simple rules, laws, way of life for citizens, community spaces, property. If you allow people to do what they do, they will continue to do it. Free goodies and handouts reinforces the situation.</p>
<p>Transitional age youth and foster care youth.</p>
<p>Peninsula Road is in dire need of resurfacing and the abandoned hotel at the end of Peninsula Road must be renovated now.</p>
<p>Drug / alcohol rehabilitation and affordable mental health services</p>
<p>Public transportation</p>
<p>Loud cars and motorcycles are very disruptive. The police need to enforce the law against modifying vehicles.</p>

Parking issues from multiple family homes/garages
Landscaping, trash pick up, general appearance of the Oxnard community is severely lacking. Plant more trees around housing communities and around major streets instead of letting empty land go to weeds. Please dedicate funds to improving the appearance of Oxnard neighborhoods, especially in the south side. There is so much trash in Rice Ave and Channel Islands Blvd you could fill one whole dump truck.
Street light repairs in Sea View Estates
Homelessness is a problem. However, that is a difficult problem to solve. On the other hand I really think that City of Oxnard could easily be doing a MUCH BETTER job keeping the city clean, not letting so much trash pile up on the streets. And improving the city scape and the outside of neighborhoods with more trees/greenery. That really does make a great difference on how people considering Oxnard as a place to live will perceive the community. And for me that I already live here, make me feel proud of my community, instead of feeling like the the city managers are always on vacation.
We need dramatically more housing, and that housing shouldn't be allocated by lottery and waitlists. If we have money to spend, let's give direct cash transfers to low-income renters, like the California renter's tax credit and San Francisco's Working Families Credit do
Better Police service, focus on crime prevention not on revenue from traffic citations
Public transportation is needed, rental housing is needed, better cell service and faster internet.
With cooperation from the State and Fed govt's we must find out why so many are homeless here. Then we must provide a humane path to decent housing for those who wish to be housed. Those in need of mental health services should get what they need. Those sane people who wish to live rough should live in campgrounds or on their own land. Once these reasonable services are provided, no more tolerance for living on the streets.
Provide homeless with low barrier employment opportunities (see Denver Day Works), counseling and substance abuse rehabilitation and make successful participation a prerequisite for homeless housing. Provide shelters sufficient to house all the remaining population of homeless. Enact and enforce regulations to deter homeless antisocial behavior including banning homeless campsites.
Better and more policing.
Public transportation...there is virtually none in this county.
Channel Islands Harbor deteriorating water quality.
Stop attracting homeless individuals to the area
Get rid of the sanctuary city concept. It is prejudicial against citizens.
improving our schools. Poorly rated schools and high property taxes. It's criminal!!!
I'd just like to note that while I'm glad the city of Oxnard is continually growing, I wish its growth was felt more in the southern end of the city. There are parking lots with horrible potholes (99 cent store/Island Pacific parking lot at the end of S Rose Ave; Centerpoint Mall, shopping centers along Saviers Rd), run-down signs (the large sign on Saviers Rd in the Ralphs parking lot), empty storefronts that have become eyesores (the former Fresh and Easy at the intersection of E Channel Islands Blvd and S Rose Ave which has been empty and boarded up for at least half a decade, despite it being in a prime location next to Oxnard College, Channel Islands High, and PCH/CA Highway 1; many of the Centerpoint Mall storefronts are empty, which is a shame because the Centerpoint Mall has potential due to its high bus accessibility with the C Street Transfer Center and could be a great location to provide family-friendly entertainment and/or more affordable retail/food for South Oxnard).

<p>I've noticed throughout the city, some street intersections have the newer blue street signs, while others have the older brown signs. I've seen this inconsistency even in neighborhoods and the lack of uniformity makes me think this is either a project that had insufficient funds or is incomplete. In addition, I recall during my high school days (2009-2013) that students living in the Oxnard Pacific neighborhood would jaywalk (or jayrun, to be more fitting of what I saw) across S Oxnard Blvd/former PCH to get into their neighborhood. I'm not sure if this is a practice that these students still do but this raises high safety concerns with the fast cars and students crossing through. This makes me think there are walkability issues for the community of Oxnard Pacific to nearby schools, but I personally am not from the neighborhood so I wouldn't know fully. The fact that these students choose to jaywalk instead of take sidewalks which (I hope) exist makes me think improvements can be made for pedestrians in the area for accessibility. Still, i feel this is important to note and look into. I'm glad this survey is addressing affordable housing, which is definitely a need for Oxnard and Ventura County as a whole. Overall, thank you for putting out a survey to which the general public can respond and I hope my concerns as well as everyone else's will be heard.</p>
Finding for Police
traffic and noise from traffic on harbor blvd
Parks are deteriorating. Public right of ways are not being maintained. Weekly weed Control is necessary.
Safer community. Address crime issues.
County wanting to put apartments on county land at Fisherman's Wharf which is not only a bad idea, but also if done the County is not receiving enough money for the lease. It's a massive good to the developer.
Fire and Police service that have been subject to recent cutbacks.
Public restrooms, small local neighborhood parks with equipment for children to play (Vest-pocket Parks)
Limit cars/ multiple families in single family rentals. Impacts owners in neighborhood due to lack of parking. Example: 1 rental with 8 cars!!!
Yes fix the streets especially in Rose Park, La Colonia and east of East Village neighborhoods!!!
Oxnard harbor
Home owners that build 2 story homes and then rent out the rooms to numerous people making it impossible for you to be able to park in front of your own home because the renters in the 2 story homes have so many vehicles. This is so annoying, some of these vehicles belong to people that live at the end or middle of the street. I'm sick of it, no parking and then they clean out their vehicles and throw their trash in the gutter.
Really making the community have faith in our government and its power to actually do something. Also lacking knowledge or access to sources they would need. Especially in our schools my school was one if the biggest and ONLY offered Spanish. That wouldn't be bad but Spanish speaking students get bored in those classes and it reduces our skill set when others get the chance to learn French or Chinese.
Unemployment
SHORT TERM RENTAL REGULATIONS AND OVERSIGHT IS DESPERATELY NEEDED. THEY ARE RUINING OUR NEIGHBORHOODS AS THEY HAVE RUINED OTHERS
No code enforcement, no police patrol,
Transparency is very important when city officials communicate with its residents. The redevelopment of the Fishermans Wharf area of Cl. Harbor.

Public transportation
animal control (there are to many stray cats in blackstock north)
additional law enforcement personnel.
Homelessness and trash on the street, with the improvement of safety and cleanliness, community will be healthier and safer
There is a major homeless problem in Oxnard should be the number 1 priority. Too much panhandling. It's everywhere. Homeless have nowhere to go it is unsanitary and a health hazard.
less luxury condos, townhomes and apartments and more affordable condos, townhomes and apartments
We do not need more housing. we need to improve our infrastructure (streets, public transportation) to handle the growing population.
Alleys are kept in terrible disrepair, have had homeless encamp in our alley, 800 Saratoga. Also barking dogs are not addressed making it hard to sleep at night. Complained a year ago to Animal Control dog is still barking. Son had to call the police at 3 a.m. Irresponsible dog owners keep large dogs in their backyard with no control over their health and welfare and barking.
Compost bins.
conservation of environment
Help/Removal of homeless sleeping in downtown Oxnard. Uncomfortable to visit merchant areas for pleasure or business.
Make the community look nice with good infrastructure to attract residents and economic activity. This will also improve the quality of life for all residents.
Less multi-level apartments please! The traffic at Wagon Wheel will soon be a nightmare!
Housing and streets
homeless and crime
There is an urgent need to change state and local legislation in regards to prosecution of crimes and implementing stricter sentencing, in order to get rid of all the substance abusing, drug-addicted, violent, repeat-offending vagrants that have polluted this entire County of Ventura.
How much is the current cost for housing
Also, we do not understand the difference between workforce, job development, and employment training in your questions.
Vacant buildings. Especially new construction never used.
Safety. Homelessness and drug use has increased within the last 10 years
Safety of 118 freeway through Moorpark. There are too many big rigs and there are always children present.
We need mental health services for the homeless.
Traffic along Los Angeles Avenue
Food for low-income people is important. Food assistance is a more cost effective way to keep people housed than trying to house them once they are homeless.
We need to take care of the people who live here. We are surrounded by agriculture and food and there is still hungry people. Why? It costs money to feed people. Our local food bank needs support from the county!
Rice Ave is a major thoroughfare used by many to commute back/forth to work. It is in awful condition and should be repaved.

Need housing for small families, 1-3 people. I am looking for affordable housing for 1 person. I need a small house with a yard. One story for accessibility as I age. Houses are large and expensive. I need small and affordable - \$300,000 to \$450,000.
Housing should include a resident manager and support services --- considering that many will be disabled and/or seniors!!!....it is vital that people stay in their homes for as long as possible before being placed in a facility or losing eligibility!!!
Improve quality of education, especially in lower income communities
None, I am happy with my community.
As the community grows, I would like to see an increase in community resources; fire stations, parks, community resources, etc.
Thousand Oaks needs to address the homeless situation at El Parque de la Paz in Thousand Oaks, it's where majority of homeless sleep in their cars and sleep in the grass overnight. It's bringing suspicious people in the area that don't belong around here.
mental health wellness
We have a homeless problem in Oxnard, we need services for them and housing.

## Community Meeting Data

### Budget Exercise Results

#### Ventura County Regional Consolidated Plan

#### Budgeting Exercise

**Directions:** Listed below are several areas the City or County could consider spending community development funds. During this exercise you get to decide how the grant budget will be spent.

Assume the community development budget is \$100. Divide the money among the following areas to fund the program(s) you think are most important. The total amount of money spent must equal \$100.

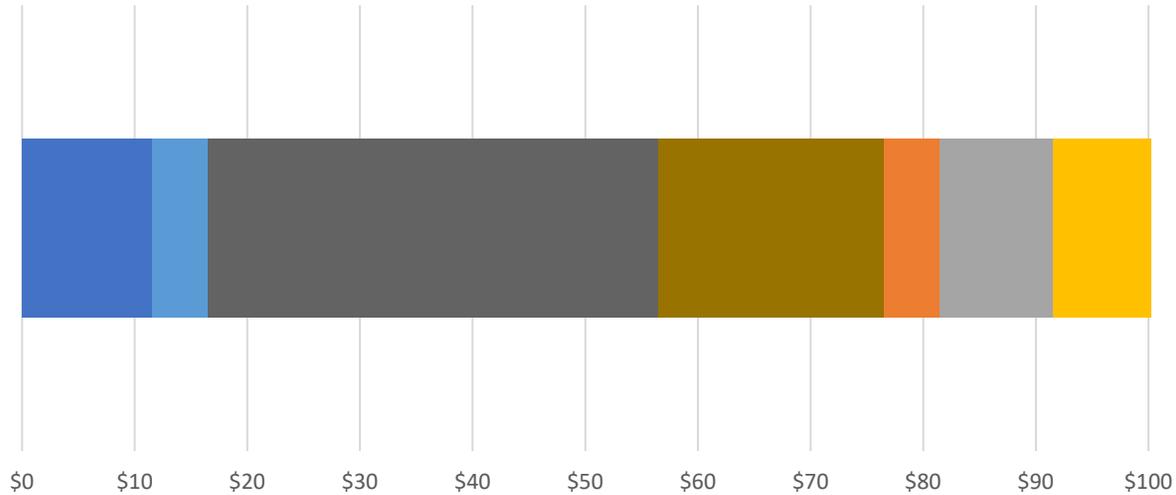


---

<b>Program</b>	<b>Program Budget</b>
Rehabilitate houses for low-income homeowners	\$ _____
Provide eviction prevention legal assistance	\$ _____
Improve streets and sidewalks	\$ _____
Support a senior services agency	\$ _____
Help operate a homeless shelter	\$ _____
Provide loans and training to small businesses	\$ _____
Support programs to serve children	\$ _____
Increase housing code enforcement	\$ _____
Construction of an affordable apartment building	\$ _____
Provide rental apartments for the homeless	\$ _____
Improve neighborhood parks	\$ _____
Provide library services	\$ _____
Total	<b><u>\$100</u></b>

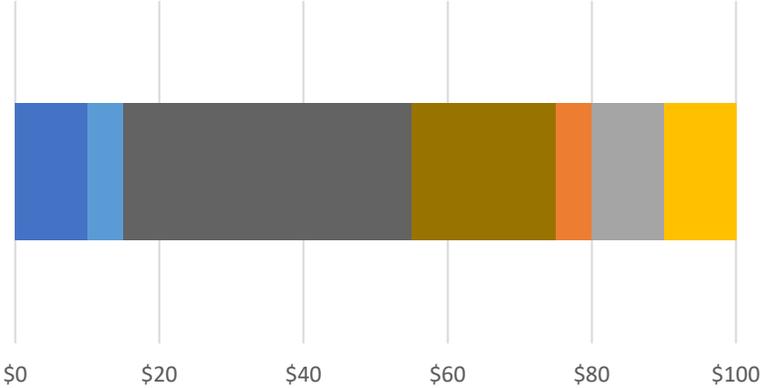
Note: No budget exercise forms were filled out for Ventura Urban County.

### Ventura County \$100 Budget (Participant Average)



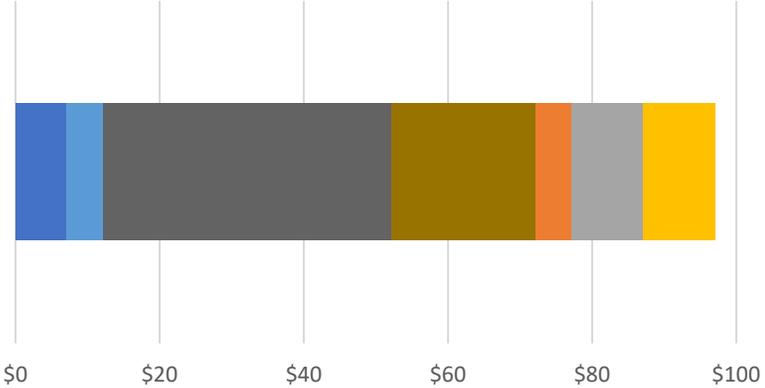
- \$11.52 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks
- \$10 Support a senior services agency

Camarillo \$100 Budget  
(Participant Average)



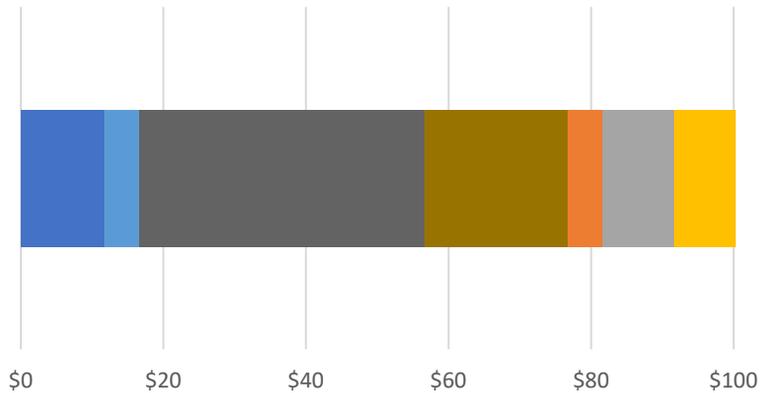
- \$10 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

Oxnard \$100 Budget  
(Participant Average)



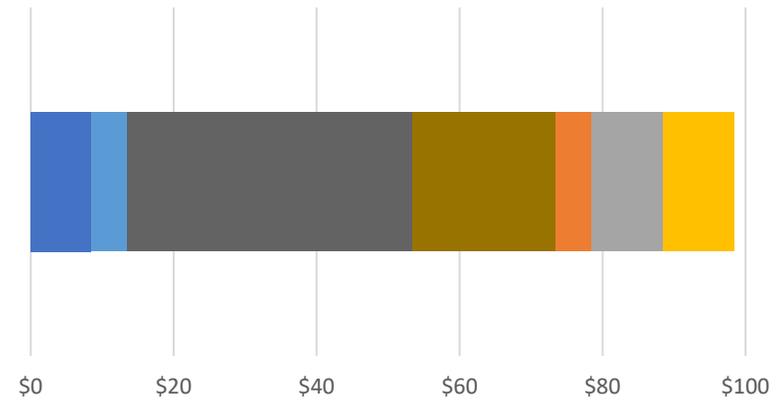
- \$7.14 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

San Buenaventura \$100 Budget  
(Participant Average)



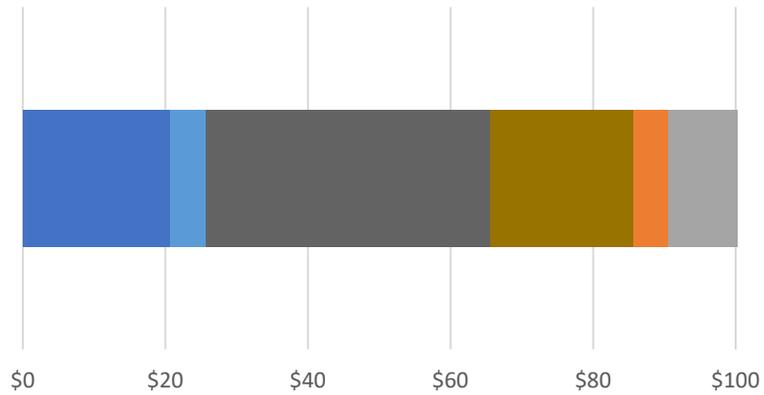
- \$11.67 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

Simi Valley \$100 Budget  
(Participant Average)



- \$8.46 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

### Thousand Oaks \$100 Budget (Participant Average)



- \$20.63 Rehabilitate houses for low-income homeowners
- \$5 Help operate a homeless shelter
- \$0 Provide loans and training to small businesses
- \$0 Support programs to serve children
- \$0 Increase housing code enforcement
- \$40 Construction of an affordable apartment building
- \$20 Provide rental apartments for the homeless
- \$0 Improve neighborhood parks
- \$0 Provide library services
- \$5 Provide eviction prevention legal assistance
- \$10 Improve streets and sidewalks

## Priority Community Needs Exercise Results

# Consolidated Plan

## Priority Community Needs

### Directions:

Grab 2 **pink** and 2 **green** colored dots.

Read the list of priority needs.

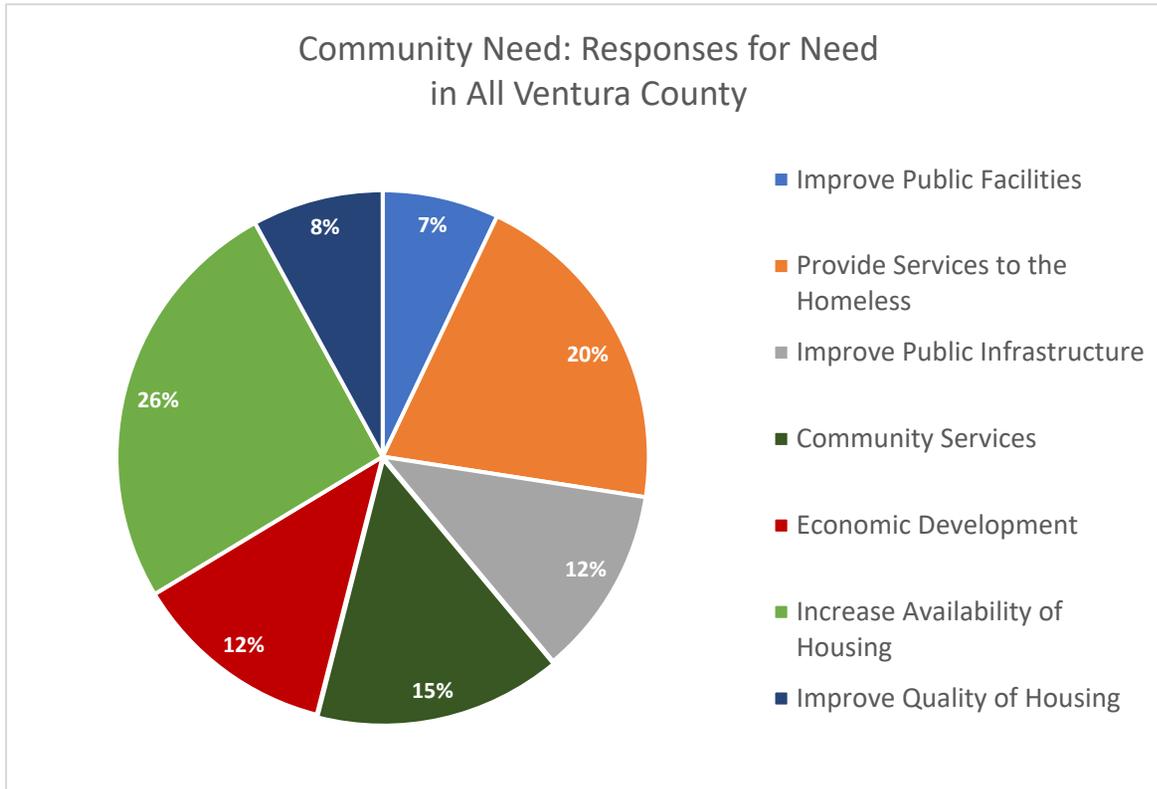
What are the most needed / important needs  
**in the neighborhood where you live?**

Place a **pink** dot near the priority need(s). You may  
vote for one item twice.

What are the most needed/ important needs  
**in all of Ventura County?**

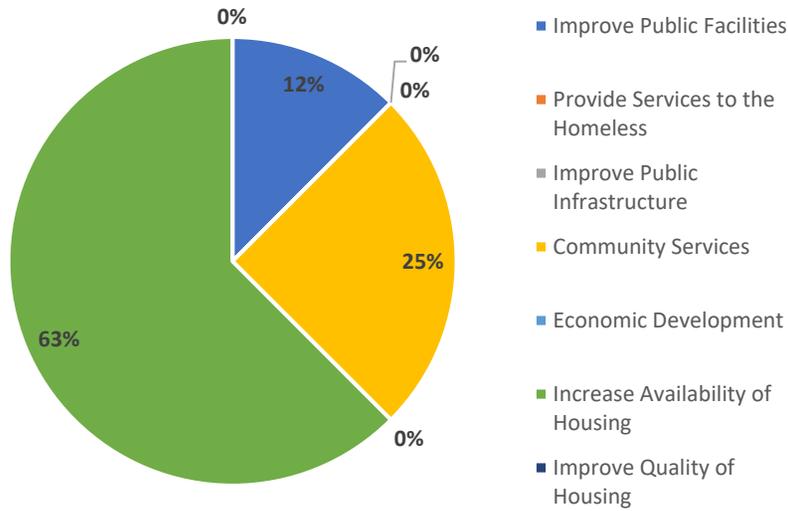
Place a **green** dot near the priority need(s). You may  
vote for one item twice.

Number of votes for “What are the most needed/important needs in all of Ventura County?” by participants in all Community Meetings.

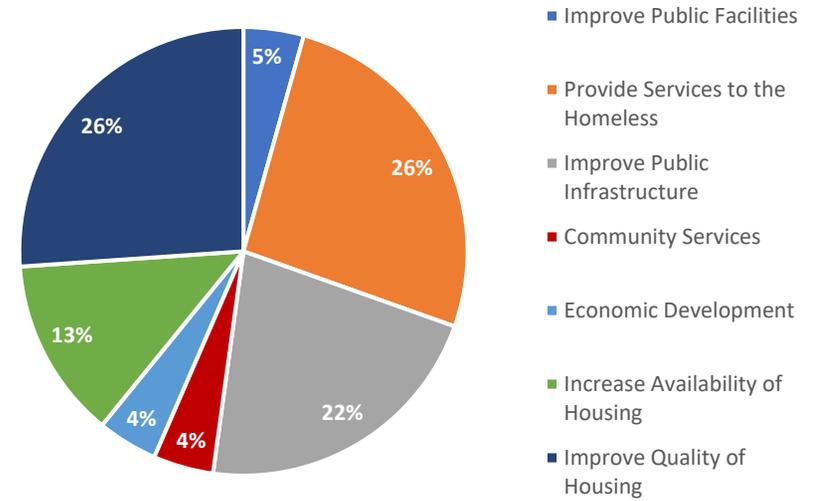


Number of votes for “What are the most needed/important needs in the neighborhood where you live?” by participants in individual Community Meetings.

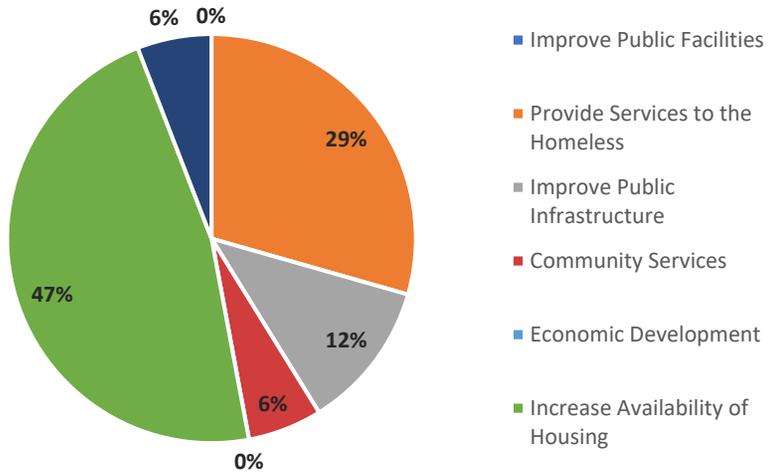
Priority Community Needs: Camarillo



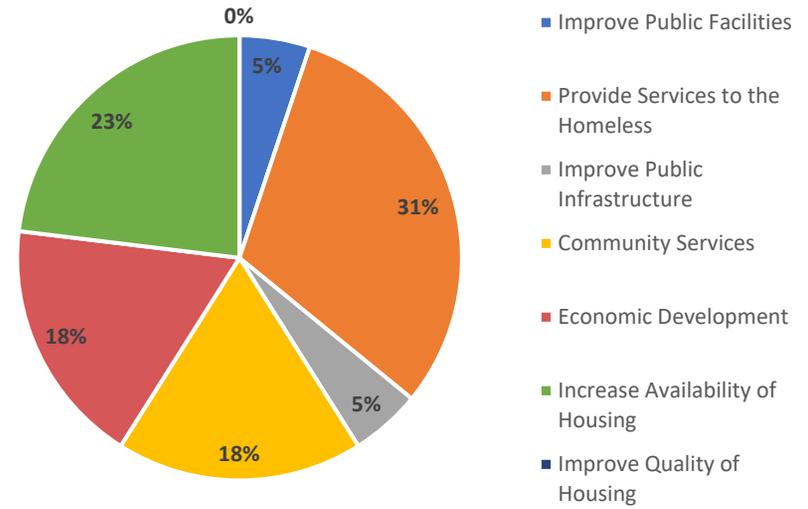
Priority Community Needs: Oxnard



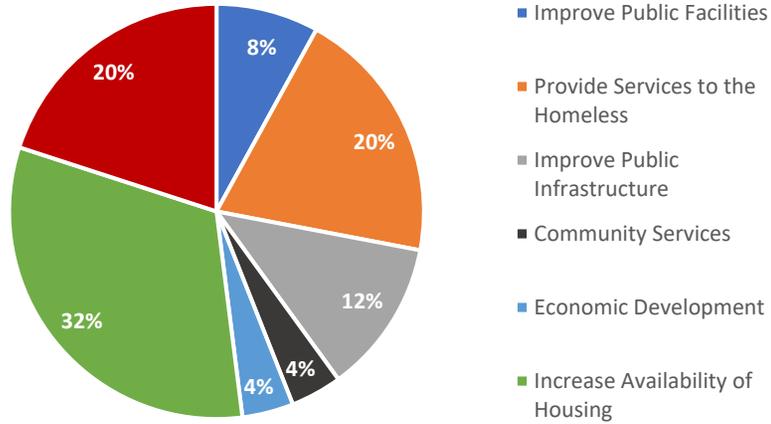
Priority Community Needs: San Buenaventura



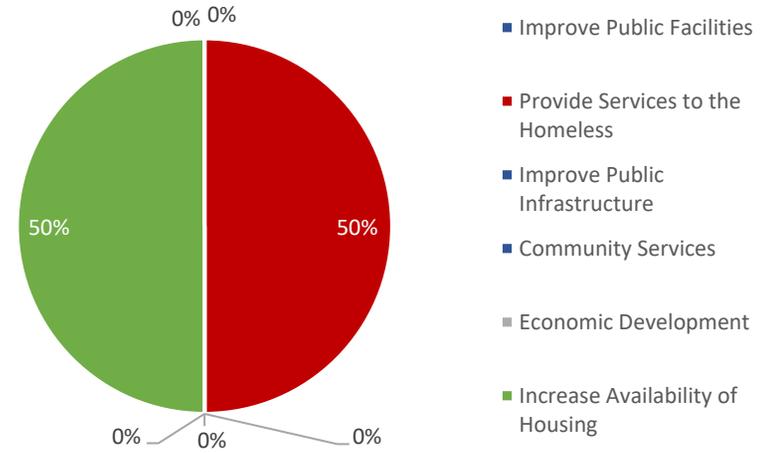
Priority Community Needs: Simi Valley



### Priority Community Needs: Thousand Oaks



### Priority Community Needs: Ventura Urban County



## Share Your Thoughts Exercise Results

### Ventura County Regional Consolidated Plan

#### Share Your Thoughts

**Directions:**

1. Grab 3 sticky notes.
2. Read the questions on the wall or table about your town/city.
3. Write your answer to three questions on sticky notes (one answer per sticky note).
4. Stick them near the question they answer on the wall or table.

## **Camarillo**

Do you ever consider moving away from your neighborhood?

*Only if I need assisted living housing*

Is your neighborhood a good place for someone to raise children? Why or why not?

*Yes- many families and multicultural community*

*Yes, but there are few children on my street. Young families can't afford to live in my neighborhood.*

What do you think the local real estate market will look like in 10 years?

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Costs have doubled for housing*

Why do you like living in your neighborhood?

*Safety, parks, amenities within walking distance*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*Safe Place*

*Dept of Fair Employment and Housing*

How has your neighborhood changed over the past 5 years?

*I moved into this area when it was farmland. Now library, high school, bigger hospital, farm worker's housing*

How do you think your town/city will change in the next 10 years?

*Neighborhoods will have higher density*

*Less diverse. Older families because young individuals or families can't afford to live here. Neighbors don't know each other. No sense of community.*

## Oxnard

Do you ever consider moving away from your neighborhood?

*Yes, my education is not being compensated so I cannot afford to live on my own. I need affordable living.*

*No unless I can't afford it anymore. I'm living on Social Security and I expect to live another 25 years.*

*Yes, it's very expensive to live in Ventura County*

*Families live in areas that can be dangerous but have grown to love their neighbors. It makes it difficult for them to move.*

*Yes, way too expensive. Minorities are being forced out of Oxnard.*

*Yes- expensive living.*

Is your neighborhood a good place for someone to raise children? Why or why not?

*I love Oxnard and would love to raise my kids but overcrowding leads to no privacy at homes because of high rents.*

*Yes and no. Yes, near a school, market, beach, etc. No, over-populated, crime is increasing*

*Yes but only because we live in a HOA community. But looking at parks/schools/extra-curricular activities within the neighborhood may be hard.*

*Yes, we have the 7<sup>th</sup> St Boys and Girls Club. We have a swimming pool as well in the gated mobile home park.*

*Lived here all my life but thinking of moving away. Safety is a big concern.*

What do you think the local real estate market will look like in 10 years?

*Housing will go up per usual.*

*Hopefully the cost will not keep climbing and give the residents a chance to catch up. Concerned about more homeless.*

*The price of rent will keep rising, sadly. We need rent control.*

*No haba suficiente vivienda para toda la población : Not enough housing for the whole population.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Rent has gone up drastically*

*Rent increases every year. It makes it difficult to save, to provide for families to survive.*

*Food, gas, water, electricity prices have skyrocketed in Oxnard. People are no longer able to live within their means.*

*It has changed a lot. Utility bills have gone way up.*

*It's all going up and I'm concerned about the cost of living. Rents go up with the consumer price index.*

*Muy caro rentar un apartamento, Requisitos (cuota, aplicación, investigación), Dueños suben la renta constantemente, Dueños tienen contrato de mes a mes : Very expensive to rent an apartment, the requirements have changed (fees, applications, background checks), property owners raise the rent constantly, property owners have month-to-month leases*

Why do you like living in your neighborhood?

*I really like it. The only problem is the homeless who climb over the fence or follow the cars in.*

*"Small town", location (beach/downtown), people*

*Hispanic culture, by the beach, relaxed environment. 3<sup>rd</sup> generation.*

*Oxnard has many people that want to help improve Oxnard. They have positive attitudes and are hard-working people.*

*Cultura, cerca a parque y escuelas primaria secundaria preparatoria, muchas tiendas : Culture, close to a park and an elementary middle high school, a lot of stores*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*Barbara Macri-Ortiz (attorney) or the office that helps the farmworkers near the old post office*

*I would advise the community in South Oxnard- many fear retaliation from the property manager.*

*Good question! We resident don't know either.*

*Not enough orgs providing resources or renters or guidance*

How has your neighborhood changed over the past 5 years?

*Working wage doesn't correlate with the cost of living.*

*Housing is not affordable anymore*

*There is a lot more traffic compared to 5 years ago*

*The new apartments in the old drive-in theater property at the 5 Points, Vacant "Magie" used car lot gone now so open for new development*

*Housing not affordable.*

*Extreme spike in homeless community and traffic. Many developments in apartment complexes that are stacking people more+more*

*Homelessness is at an all-time high*

*Housing is not affordable- a lack of affordable housing*

*Sobre poblado, muchos carros no hay estacionamiento, varias familias viviendo : Overcrowded, a lot of cars and no parking, several families living (together)*

How do you think your town/city will change in the next 10 years?

*Hoping to see more affordable housing and increased green space*

*Oxnard Blvd downtown will have new buildings with more shopping and more people walking on the street.*

*More than half non-Oxnard natives living here. We'll all have to move to Bakersfield or Lancaster to afford living.*

*Population may decrease if housing costs don't go down. People will move to more affordable locations.*

*Generations of people who have roots here will be forced to move to more affordable cities.*

## San Buenaventura

Do you ever consider moving away from your neighborhood?

*No*

*Not until I'm of a "certain age" when single family ownership no longer makes sense.*

Is your neighborhood a good place for someone to raise children? Why or why not?

What do you think the local real estate market will look like in 10 years?

*Don't really see it getting better.*

*Probably way too expensive.*

*Hope it will improve for affordability. Should focus multifamily around mass transit potential.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Rent has gone up 42%, income only 6%*

*Low income housing. Need fee breaks in all jurisdictions for impact fees.*

*Since I own my home, no change*

Why do you like living in your neighborhood?

*Close to shopping, close to freeway, not as hot as some areas*

*Eclectic, walkable, close to services. Not that far from the beach. Mix of residents.*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*CRLA*

How has your neighborhood changed over the past 5 years?

*More homeless*

*Little or no change*

*Hasn't changed*

How do you think your town/city will change in the next 10 years?

## **Simi Valley**

Do you ever consider moving away from your neighborhood?

*No!*

*Yes! Mostly because I would love to live on my own however although I am fully employed I cannot afford housing in Simi Valley alone.*

*Yes- cost of housing and changes in demographics of my neighborhood*

*Yes, because I know I could buy a lot more house for a lot less money if I lived outside of CA*

*I have considered leaving but I am born and raised here. I will stay at all costs.*

*I'm one of the lucky ones with an affordable mortgage but my friends are all moving to Texas, Arizona, South Dakota, etc. because of cost.*

*Yes because I want to own my own home but no because I can't afford it.*

*We also lack space for young people. The whole city is asleep at 7:30pm*

*Would like to downsize.*

*Yes- losing that small town atmosphere*

*Yes! Lack of affordable housing and skyrocketing rent.*

*Yes, all the time. It's expensive to live here. There's not much diversity in terms of race/ethnicity and age.*

*Although I would like a larger, newer home, most newer ones are 2 story. I cannot do 2 story. Also the houses are too expensive.*

Is your neighborhood a good place for someone to raise children? Why or why not?

*Definitely!*

*Yes because it's safe*

*Yes. Near good schools, close to stores, dry cleaners and medical. Good walkability score.*

*Yes! Because my neighbors look out for each other.*

*Yes! But I would love more spaces for children (malls/skate parks/kid friendly activities etc)*

*Yes, because it's a small town and close to bigger cities where we can travel to for needs but have more funding for school and community needs/resources*

*Safety, schools are close by. Close neighbors, police patrol*

What do you think the local real estate market will look like in 10 years?

*Mostly older residents selling. Until then, how can younger residents get into single family homes?*

*Completely unaffordable*

*There will be a bit of a crash in values. It's already down 12 percent. Simi has a more volatile market.*

*Grim. Unaffordable and "the American dream" of homeownership is seeming less and less likely.*

*If we don't start developing more housing options costs may triple in 10 years.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Utilities are passing maintenance costs on to the public through raising rates.*

*I happen to know this statistic off the top of my head. Rent for a 2-br apt has gone up over 50% since Jan 2011. Wages have only gone up 4%. This is a problem. Add in water and sanitation costs outpacing inflation and people are hurting.*

*More expensive to live in a home. Utilities, rent have raised above the ability to pay.*

*Costs here gone up. It's hard to live alone w/o roommate or family, and still hard if you have those supports.*

*Cable has increased more dramatically than other utilities.*

*I found it is more difficult to live on my own. Without my contribution, my parents would not afford to pay for household expenses.*

*I had to sell my home in a divorce. It was underwater. I lost everything. Since then I have had to rent a room. I can not afford an apartment.*

*Housing cost have increased and it feels even w/ middle class job, still living paycheck to paycheck.*

*All utilities have increased.*

*They have risen significantly faster than my income.*

*There is a need for affordable senior housing with care options built in.*

Why do you like living in your neighborhood?

*I like that my neighbors and I look out for each other. It's clean. And we all do our part to keep it that way and no one cares about barking dogs.*

*Because we want to help each other and we care about each other.*

*My neighborhood is quite safe and generally I've had the same neighbors.*

*Close knit cul de sac. We take care of each other. It's quiet. Yards are big. All are one story. I've been there 60 years so expenses are low.*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*I would have them report it to Fair Housing Board, HUD, and sue!*

*Community Services at Simi Valley, Housing Authority in Camarillo*

*Grey Law or Housing Rights*

*I have no idea. A lawyer if they could afford one maybe?*

How has your neighborhood changed over the past 5 years?

*Many families and young people living in the hills at the food of our neighborhood. We don't have any more room to build new in my neighborhood. The big thing is home values have skyrocketed. It is a barrier to entry.*

*It hasn't, the prices have gone up.*

*Less young people and children in my neighborhood, more houses up for sale/ for rent/ vacant.*

*My neighborhood originally was one of the best. Now since it's older there is a lack of interest in keep up the properties. I call it the getto.*

*More mature residents. Losing young families*

*I've seen families leave Simi Valley completely and move out of the county/state.*

*Bus service has declined. Need better public transportation. Need charging stations for electric cars.*

**How do you think your town/city will change in the next 10 years?**

*City needs to understand how to bring in new businesses to afford running the government.*

*Improved public transportation will bring younger professionals and new businesses.*

*Need improved public transportation*

*Our city should prioritize its resident's needs and put mental health at the top of their list. Wellness creases healthy communities able to sustain itself.*

*If we continue as is, the city will age and housing costs will be unsustainably high. I hope we can course correct and build the type of higher-density housing we need to sustain our economy and control housing costs.*

*Our city is aging. Not only will seniors not be able to afford housing on fixed incomes but those who may need to take care of seniors (i.e. healthcare workers) won't be able to live here because of rising costs.*

*With Simi relying on property tax as primary revenue we will see a severe struggle providing services during the next market decline.*

*The city is aging. Our seniors want to age in place and need affordable supports.*

*Need affordable housing.*

*Aged. Lack of large employers to attract young families. Lack of housing options, too.*

*The town is fastly growing. New developments are being built but the pricing (housing) continues to increase.*

*The city is aging and the city will struggle to provide services unless things change and young people are attracted to come here.*

## Thousand Oaks

Do you ever consider moving away from your neighborhood?

*Yes if we can provide housing in another part of the world.*

*No, will work to make it better.*

*Yes, overcrowding, air pollution, cost*

*Not unless forced to due to economic reasons. Here since 1986. Live on a fixed income.*

*I love this space but I fear I will not be able to afford it once I am on a fixed income.*

*Yes, because of escalation of home costs and restaurant costs, etc*

Is your neighborhood a good place for someone to raise children? Why or why not?

*Yes, feels safe, good schools*

*Yes, safe, clean place to raise children, good public schools*

*I think my neighborhood is a good place for someone to raise children because of good safety and positive opportunities and services.*

*I find this area to be a clean, healthy and friendly place to live and raise children. My children have enjoyed the parks and park&rec activities, participated in parades, etc.*

What do you think the local real estate market will look like in 10 years?

*Hopefully there will be an increase in entry-level prices for our teachers, nurses, service providers.*

*Very rich*

*Increase beyond too much housing in dense areas, more crime.*

*Even less affordable*

*There will be no place for seniors in Thousand Oaks*

*I think it will collapse due to everyone moving away.*

How have your housing costs changed in the last 5 years? (Think about all costs related to housing including utilities if you pay them.)

*Everything has gone up- especially difficult for elders living on social security*

*My rent is increased more than my income! To qualify to move in you needed to make 2.5x the rent. My rent has increased to the point I would never qualify.*

*Rent increased far greater than income. Need rent control ordinance*

Why do you like living in your neighborhood?

*Beautiful location, friendly neighbors, quiet neighborhood*

*Harmonious. Loving entertainment.*

*It's relatively safe. We have services nearby: Grocery store, drug stores, cleaners, etc. It's beautiful!*

*I like living in my neighborhood because it is friendly and safe.*

Who would you advise someone talk to if they felt like they were a victim of housing discrimination?

*I would advise someone to talk to their city council and hope that is appropriate*

*Don't know as the city + HA doesn't make the information readily available*

*Call the City of Thousand Oaks and find out who to talk to. Good for info if you can. Senior Concerns.*

How has your neighborhood changed over the past 5 years?

*Can you say Van Nuys?*

*Reconstruction at Hickory Park and Newbury Park*

*Increased traffic, sirens, noise*

How do you think your town/city will change in the next 10 years?

*The city needs to provide space for the working/ blue collar class who are an intricate part of the economy. Not keen on the downtown development excluding the working class.*

*City needs a voice for the disenfranchised. A voice for those in need of affordable housing. Don't want to see more development catering to the high-end market.*

*Busy, more people everywhere*

*Disability community recreation location*

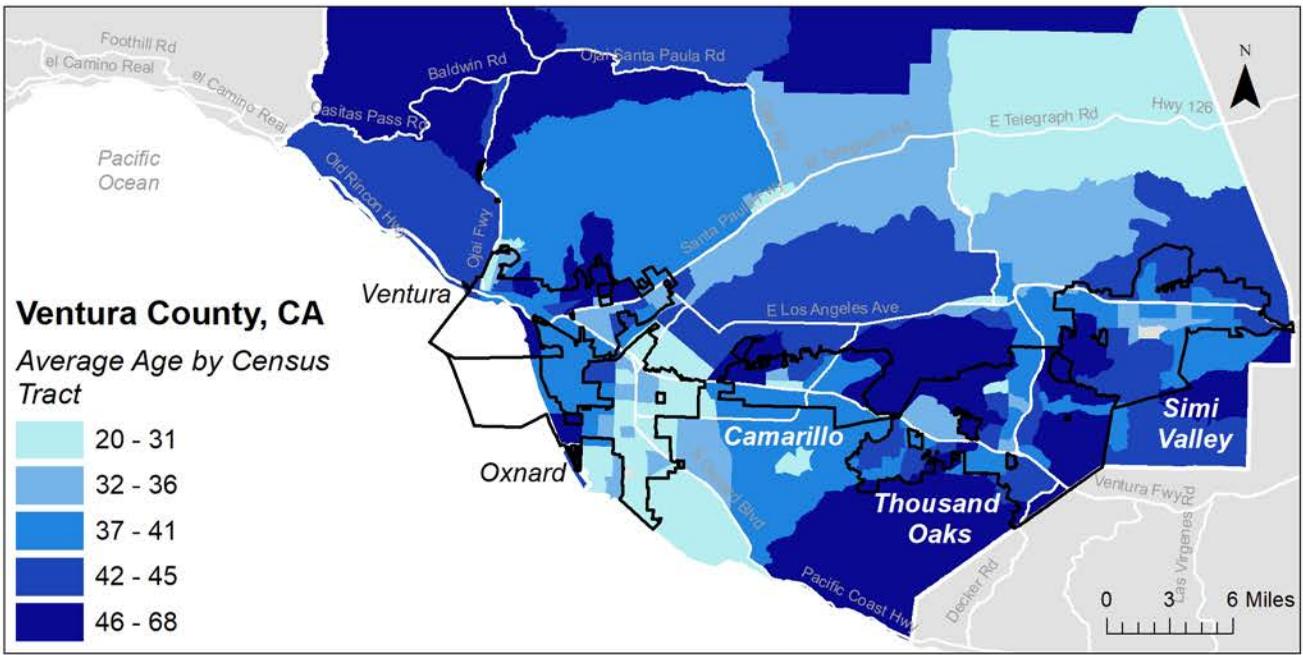
*More density, more crime, less parking*

*We may not be able to afford to live here. Too many people, too much traffic*

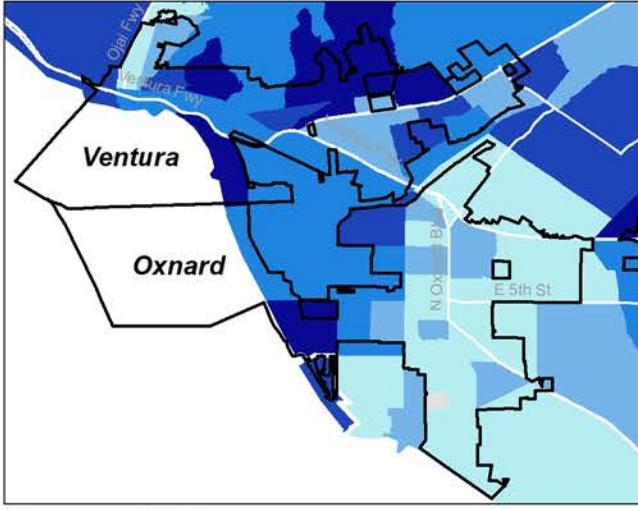
*Allow more building on large lots. Our 101 will be a standstill with increased pollution.*

*Yes for the average person- too expensive to live (homes) and stores.*

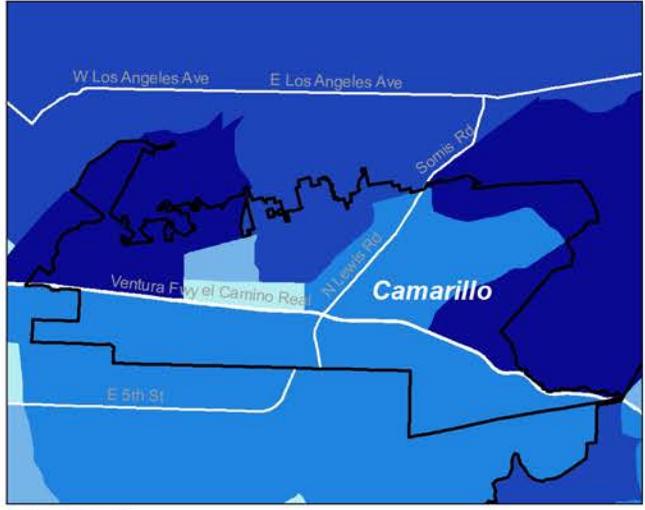
## Appendix D: Maps



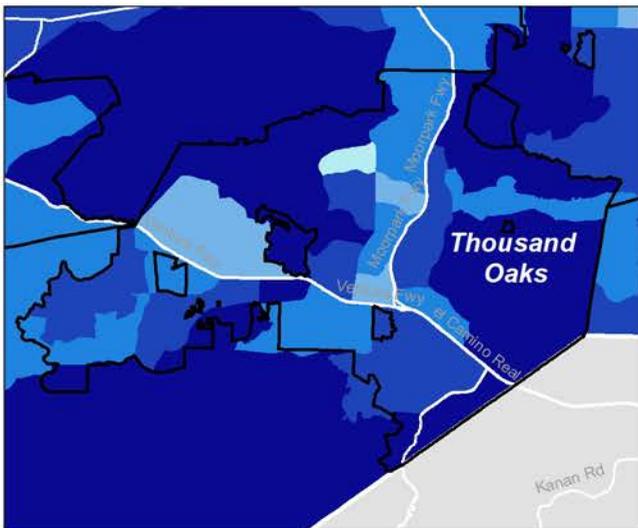
**Ventura & Oxnard**



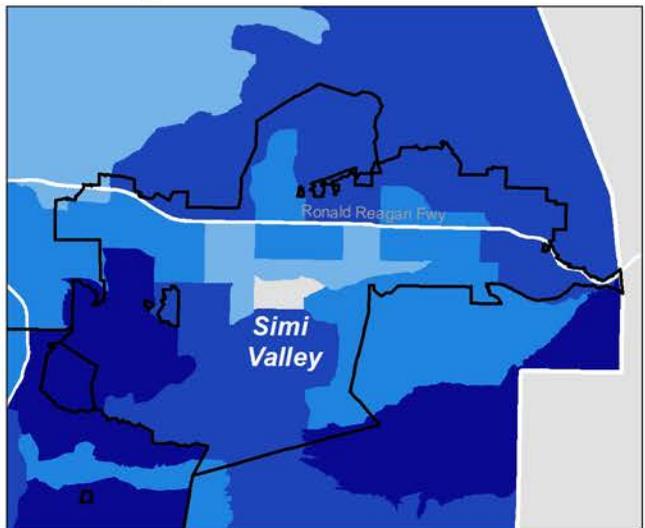
**Camarillo**

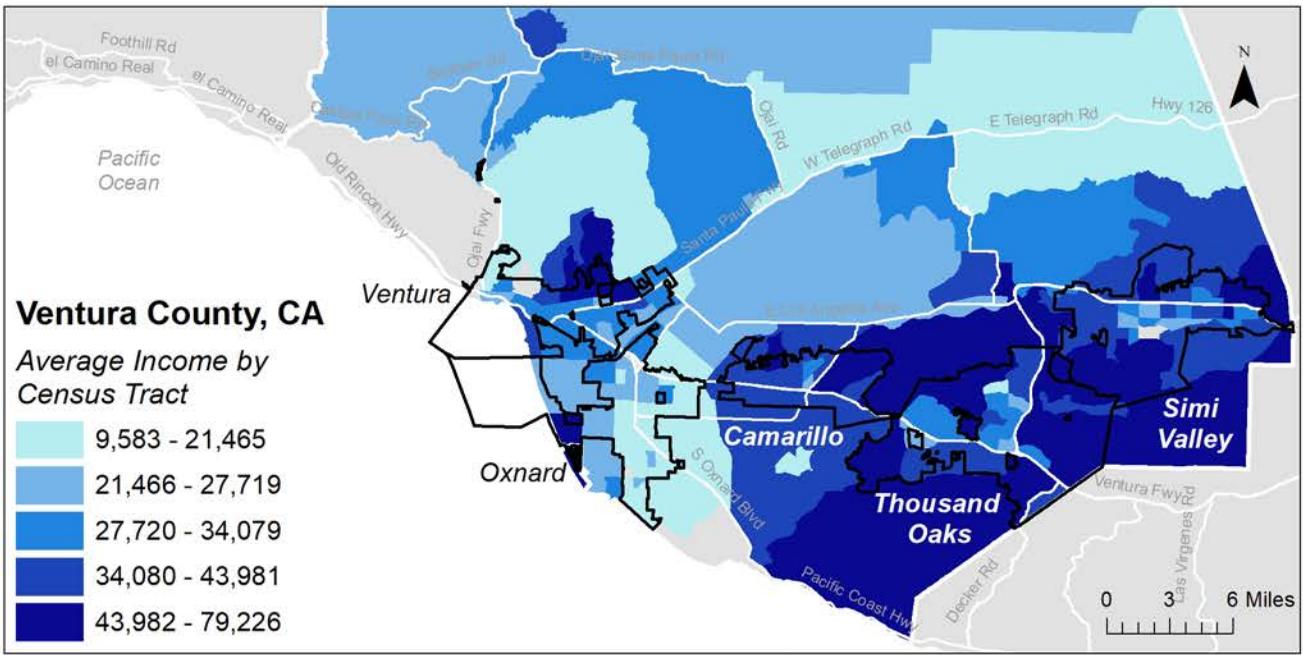


**Thousand Oaks**

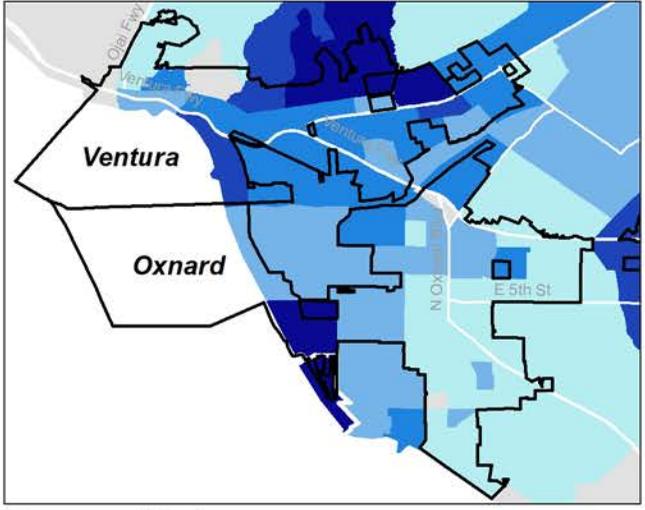


**Simi Valley**

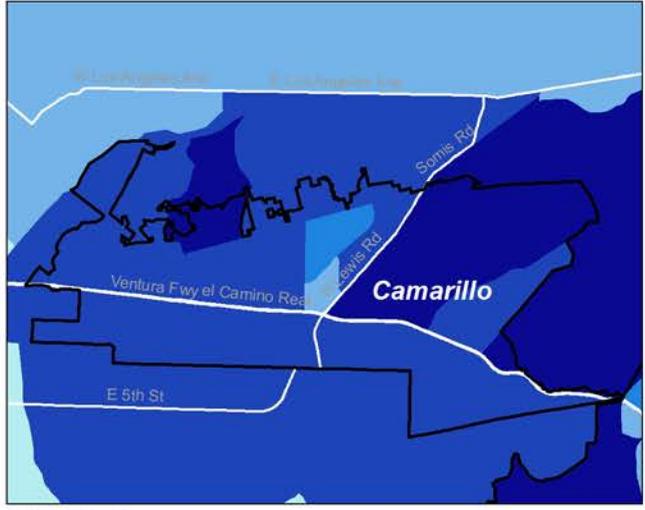




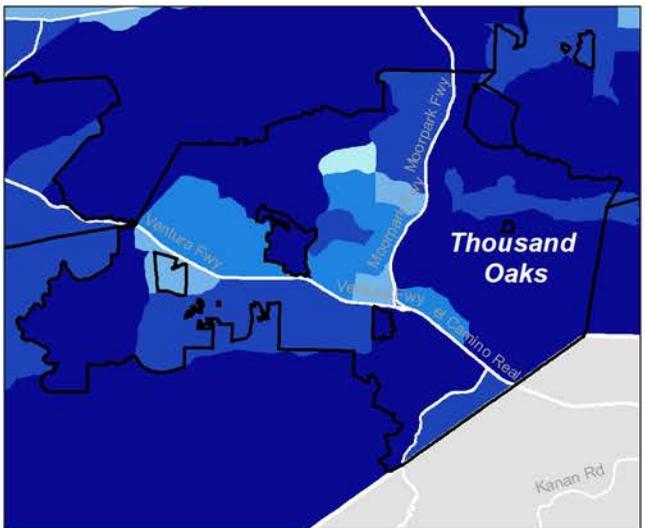
**Ventura & Oxnard**



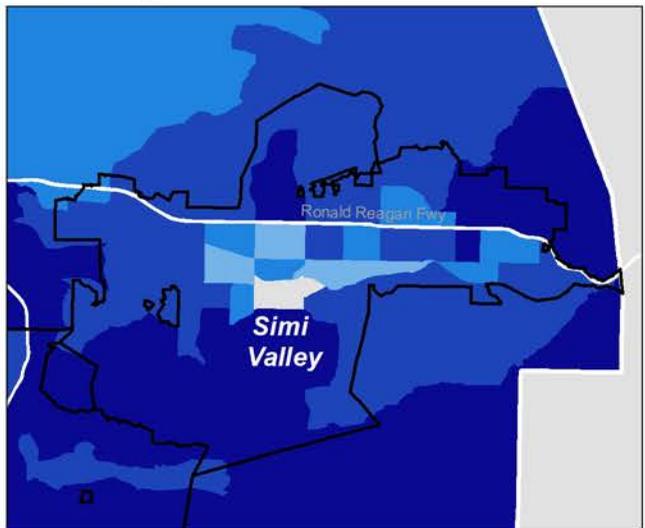
**Camarillo**

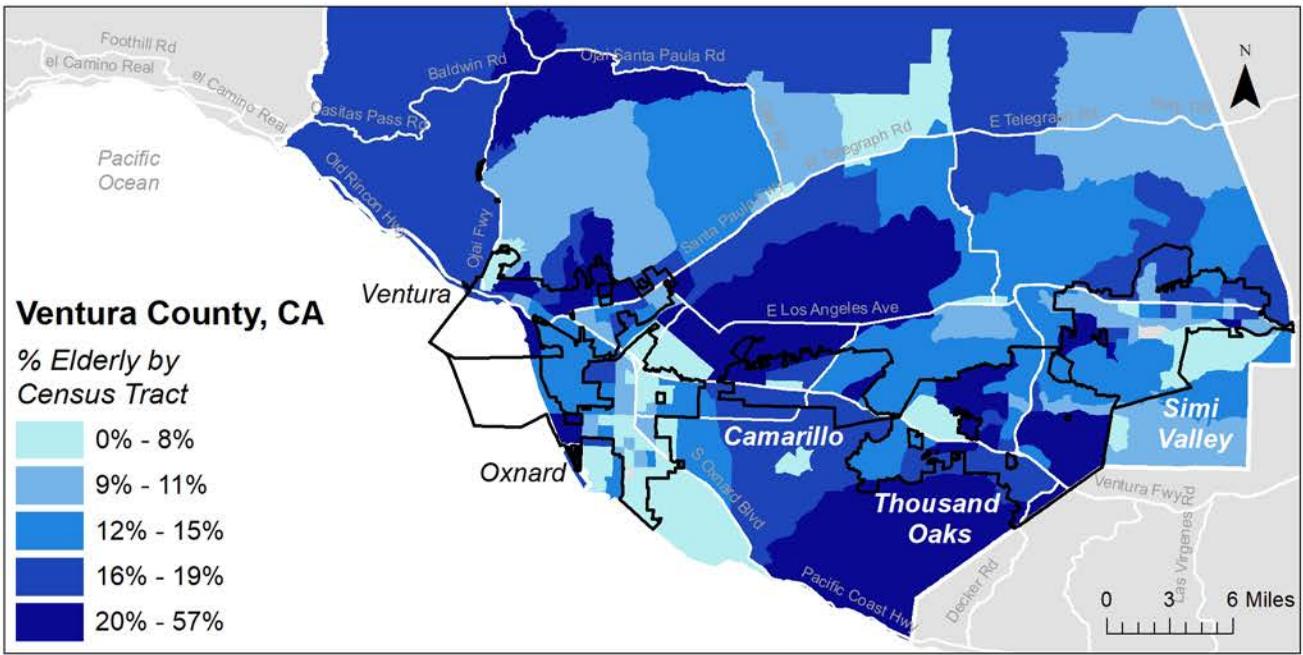


**Thousand Oaks**

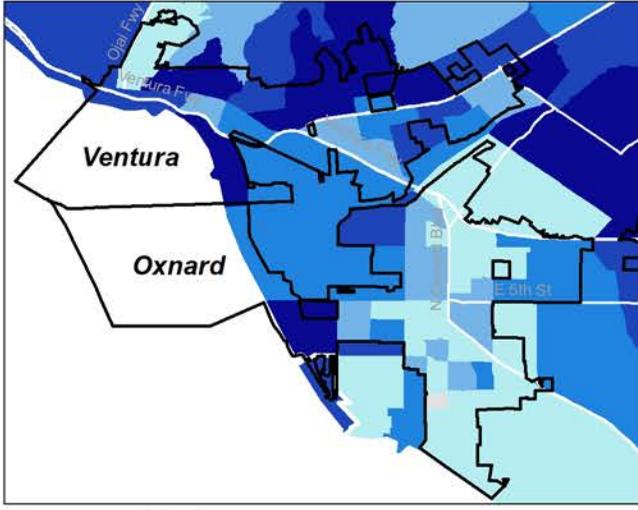


**Simi Valley**

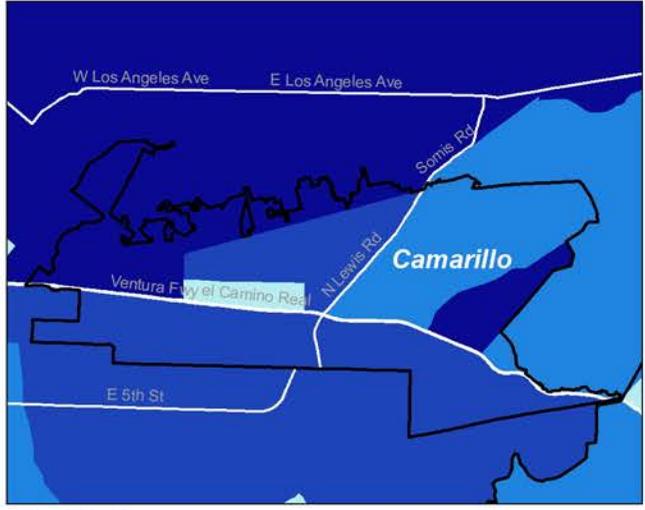




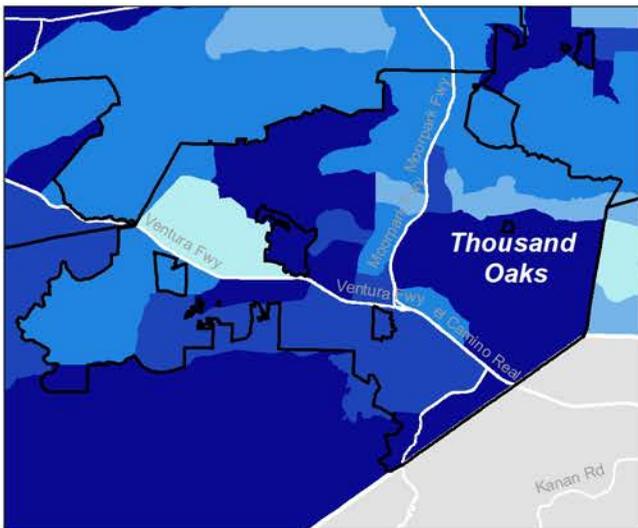
**Ventura & Oxnard**



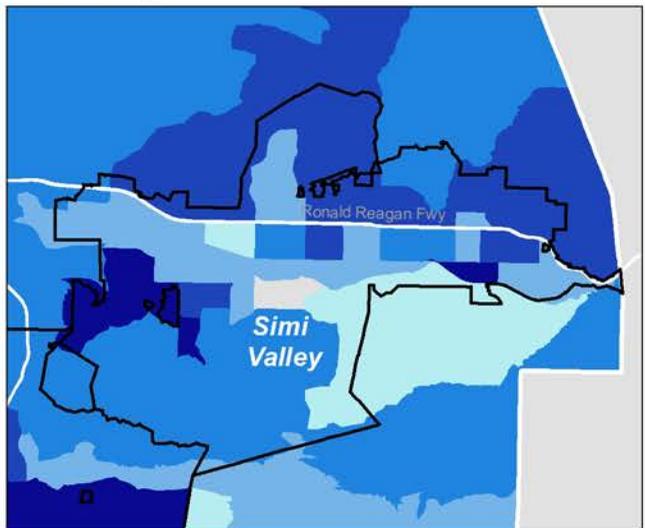
**Camarillo**

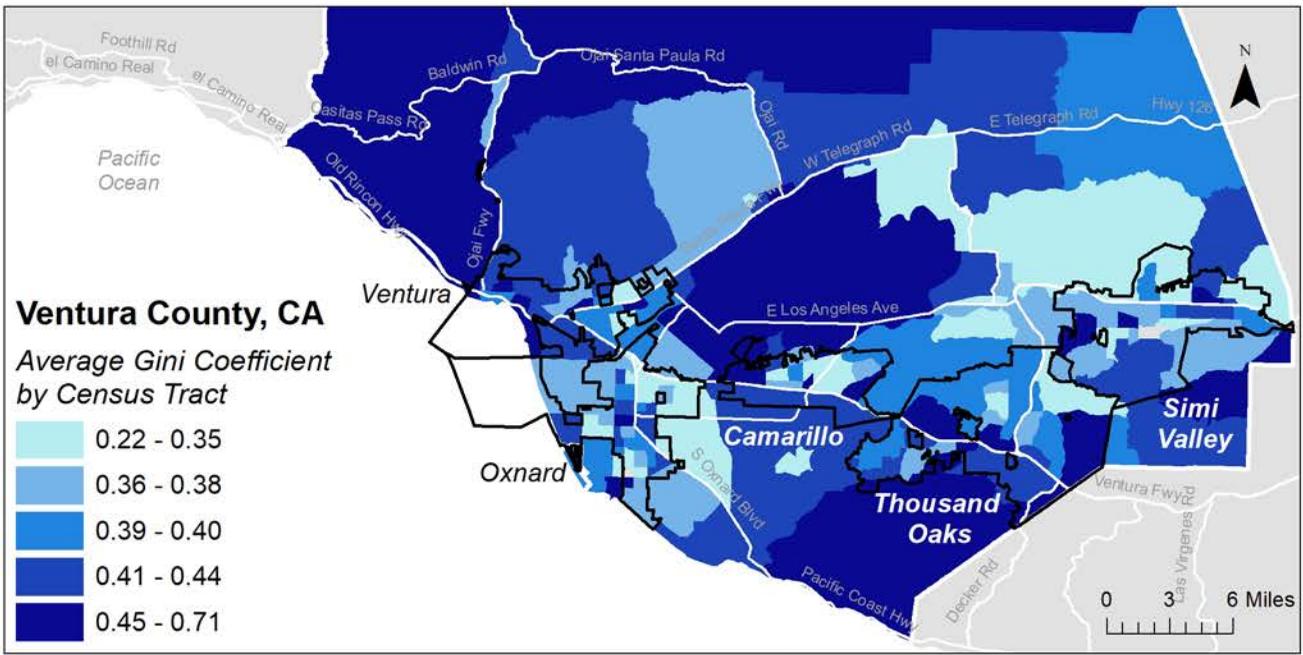


**Thousand Oaks**

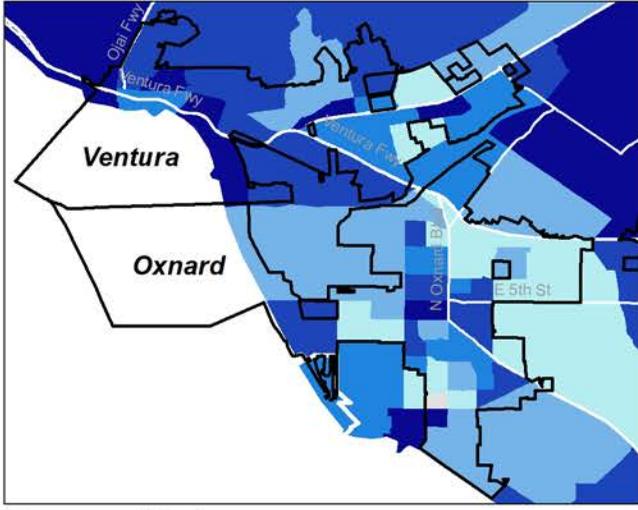


**Simi Valley**

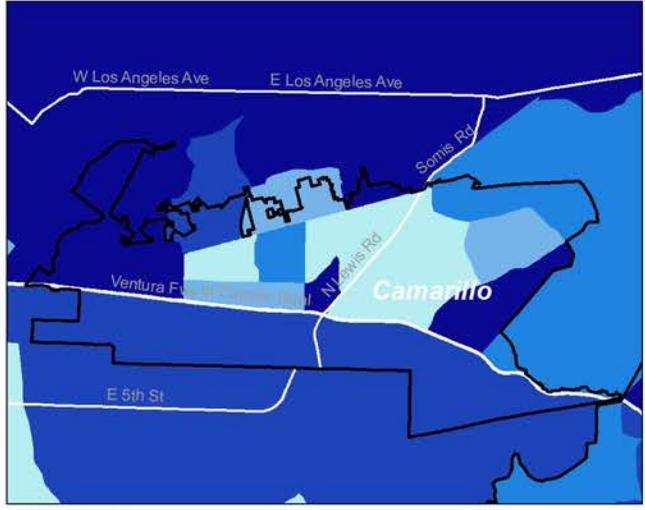




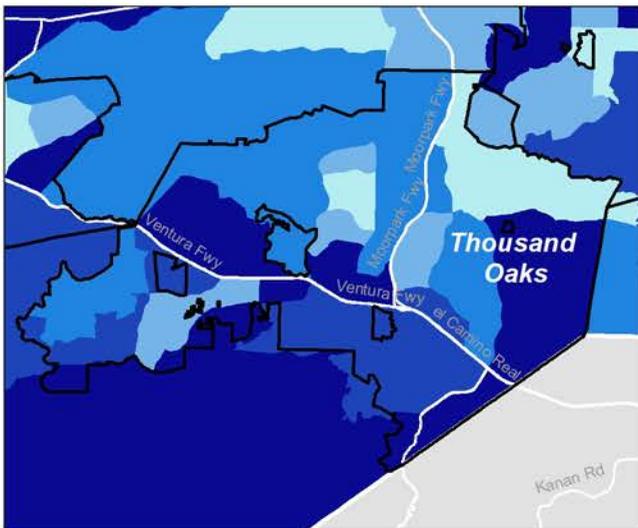
**Ventura & Oxnard**



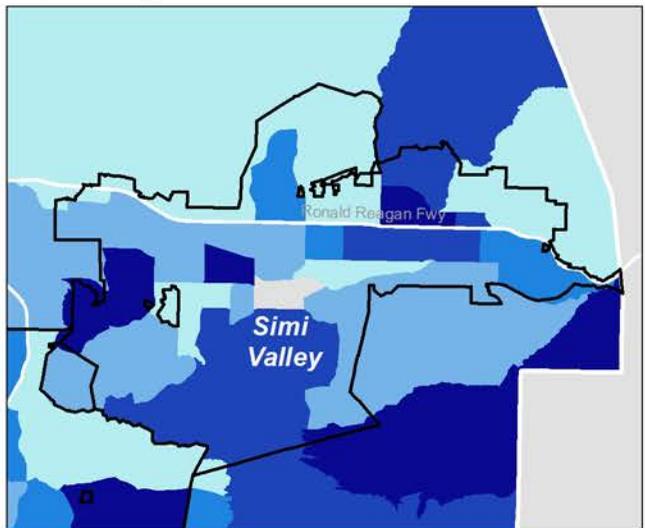
**Camarillo**

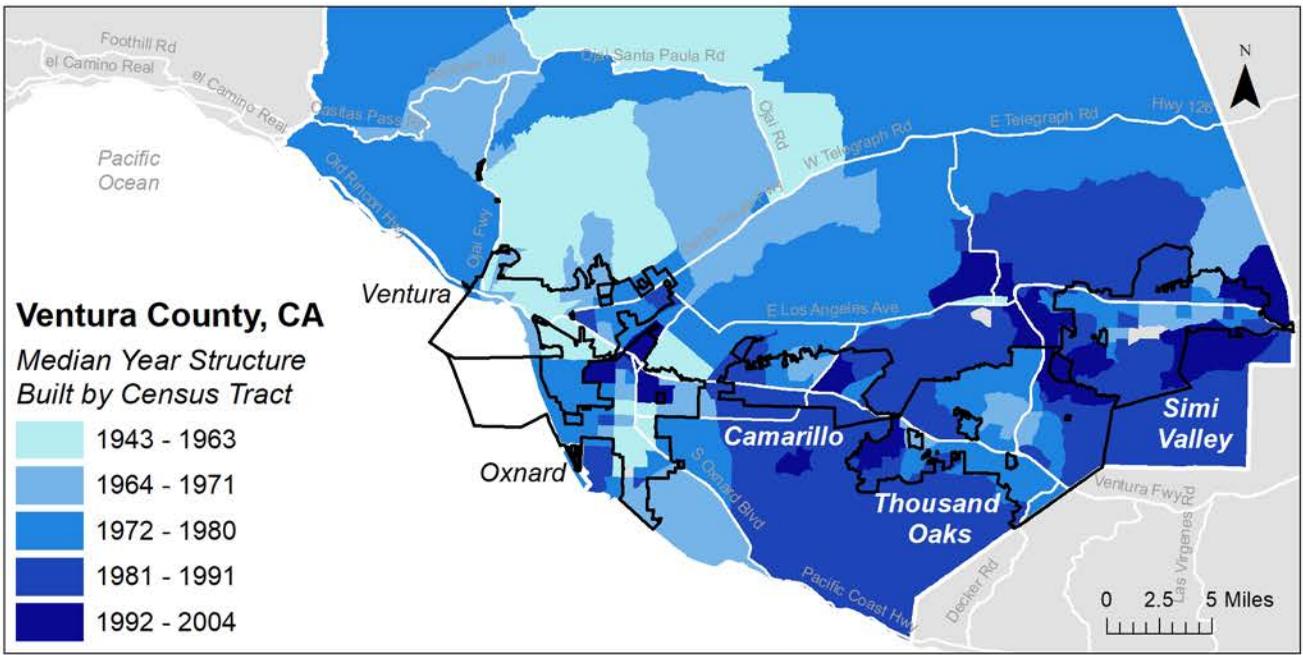


**Thousand Oaks**

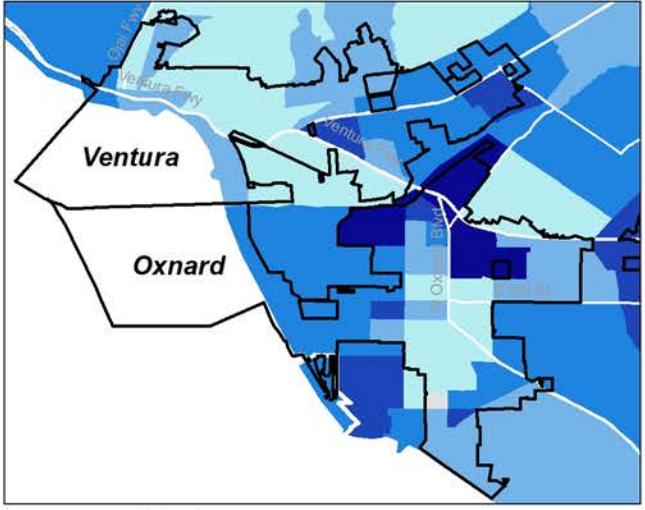


**Simi Valley**

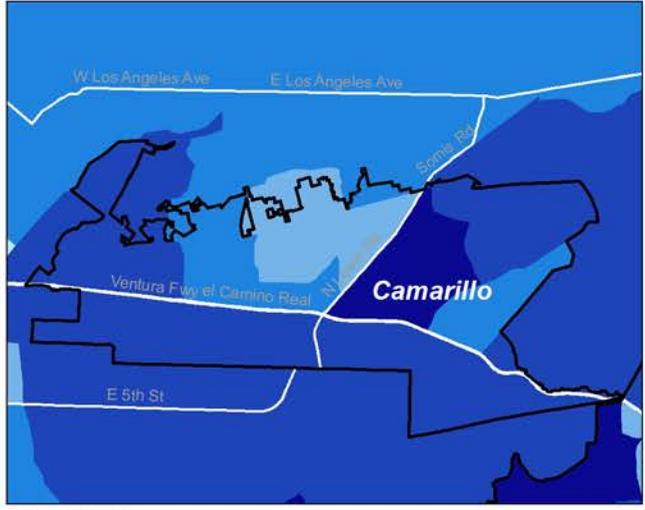




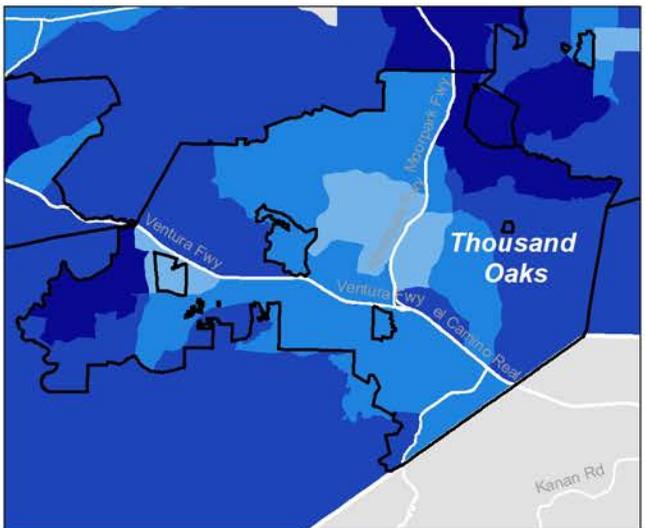
**Ventura & Oxnard**



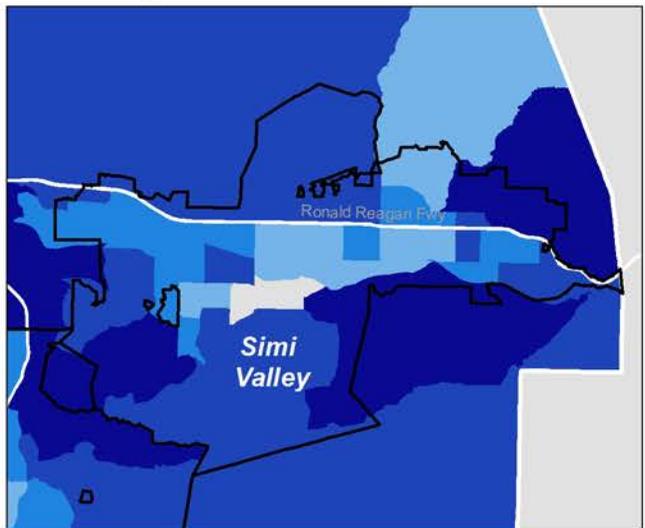
**Camarillo**

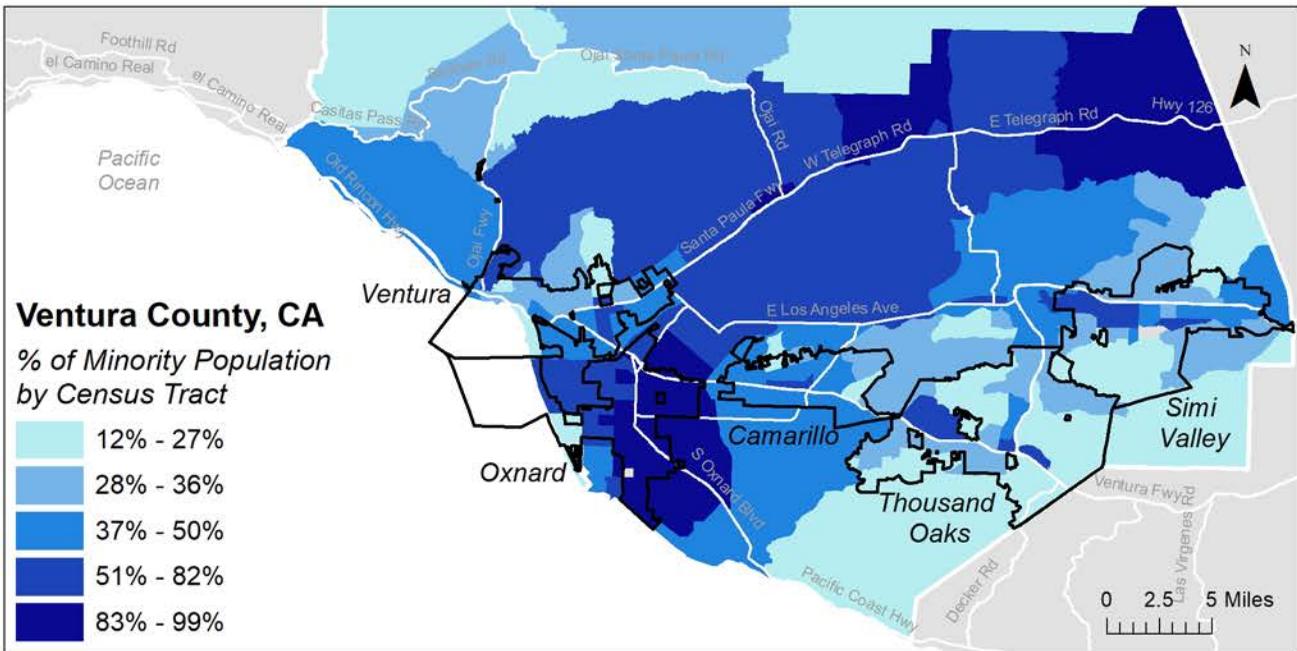


**Thousand Oaks**

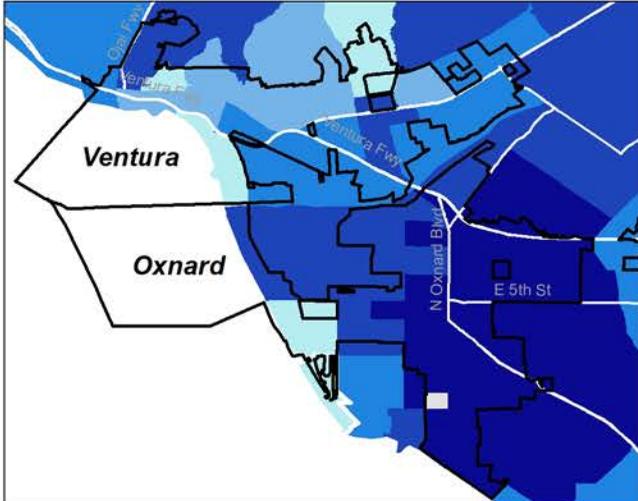


**Simi Valley**

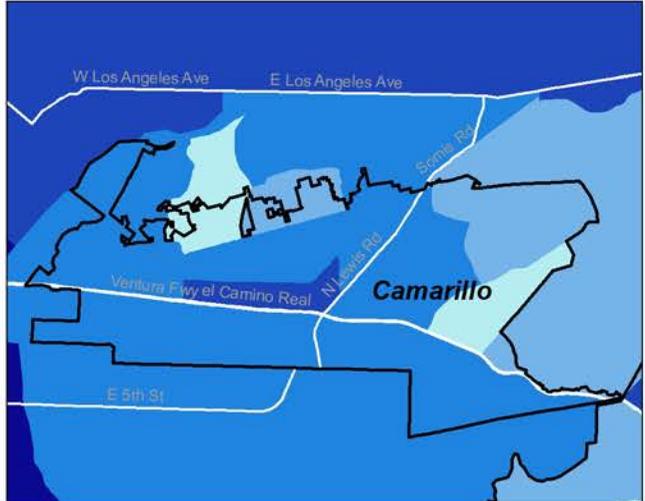




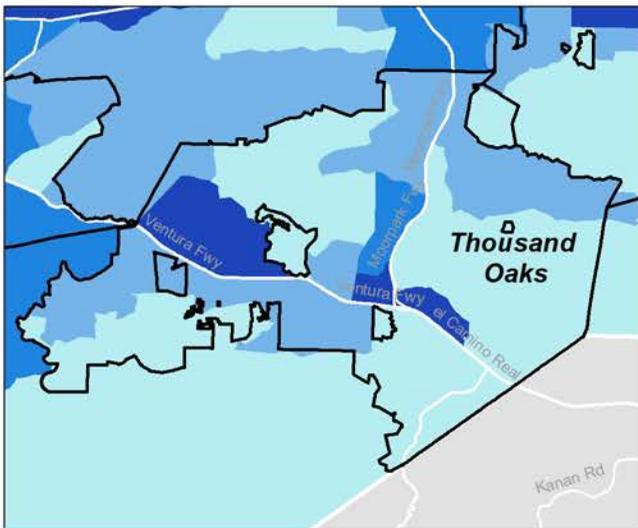
**Ventura & Oxnard**



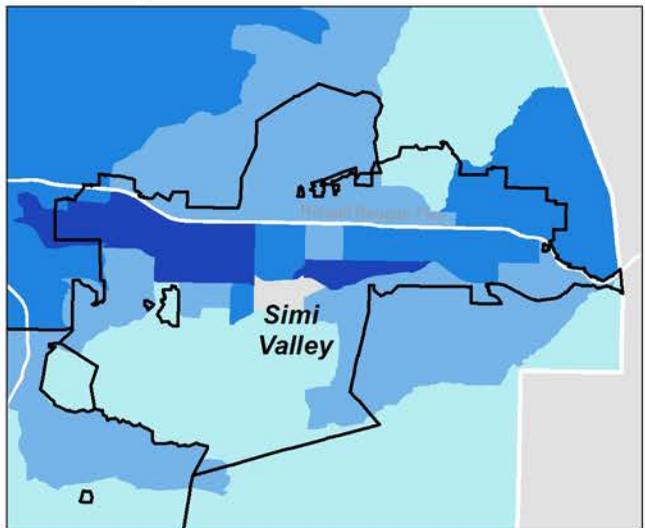
**Camarillo**

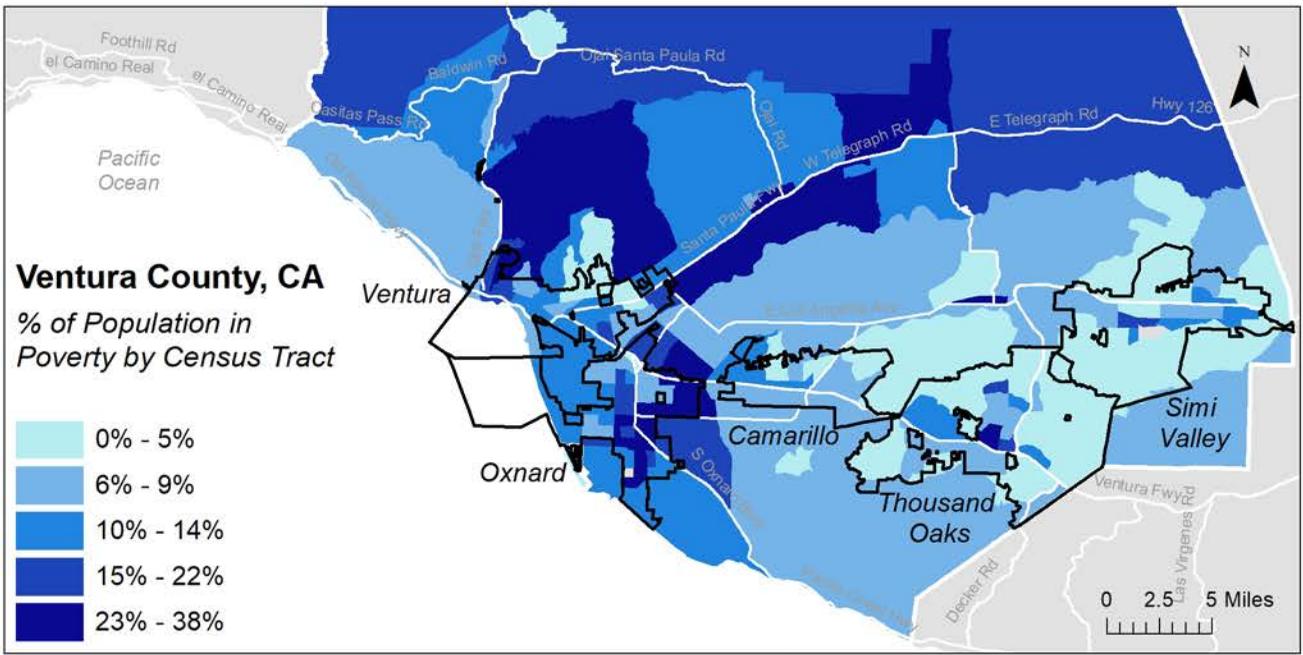


**Thousand Oaks**

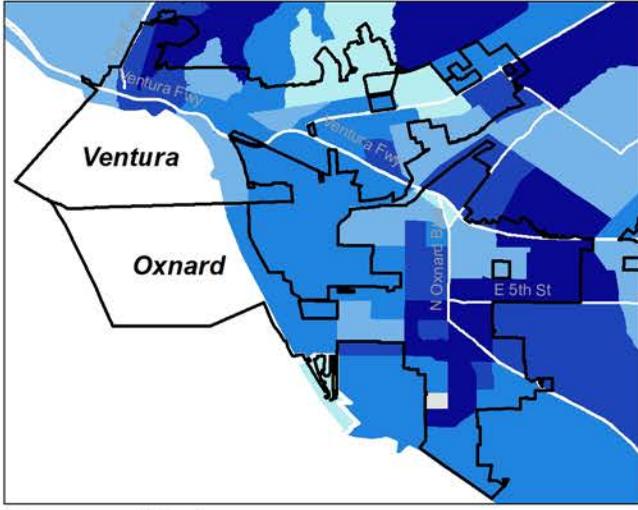


**Simi Valley**

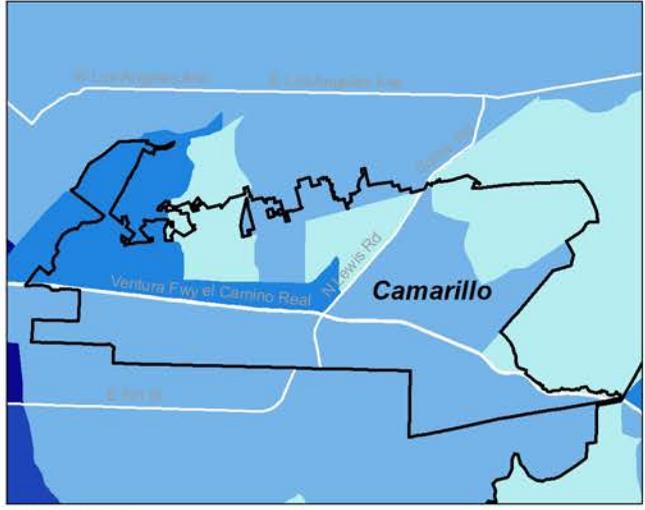




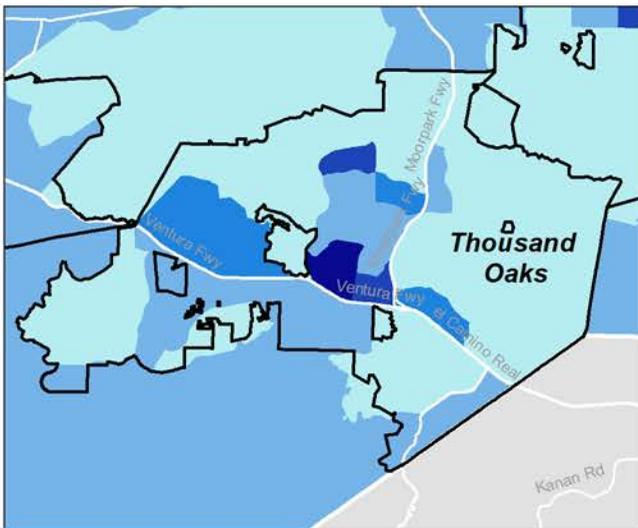
**Ventura & Oxnard**



**Camarillo**



**Thousand Oaks**



**Simi Valley**

