

Ventura County

Regional Analysis of Impediments to Fair Housing Choice

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Lead Agency

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Community Development Division
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Executive Summary

Ventura County, one of the safest populated places in the nation, is home to approximately 823,318 residents with an increasingly diverse demographic. The County encompasses 10 incorporated cities and 28 rural and urban unincorporated neighborhoods and communities. To ensure that Ventura County remains a desirable place to live, civic leaders must make sure that an environment exists where equal access to housing opportunities is treated as a fundamental right.

The communities within Ventura County have established a commitment to providing equal housing opportunities for their existing and future residents. This report, the Analysis of Impediments to Fair Housing Choice (commonly known as the “AI”), 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 choices for all residents. This report also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person’s access to housing. The AI covers the entirety of Ventura County, including the ten incorporated cities and all unincorporated areas:

- 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 Simi Valley
- City of Thousand Oaks
- City of San Buenaventura (City of Ventura)
- Unincorporated areas of Ventura County

The County of Ventura and the participating jurisdictions conducted six community workshops to provide residents and local service agencies with the opportunity to gain awareness of fair housing laws and to share issues and concerns. In addition to the community workshops, the County held two focus group workshops for local housing professionals and service providers. The purpose of the Focus Group Workshops was to give these agencies the opportunity to share their fair housing concerns and identify and discuss neighborhood needs and priorities. A survey was implemented to gauge the perception of fair housing needs and concerns of residents. The survey was made available on the websites of the County and all participating jurisdictions and hard copies of the survey were provided to a number of local agencies for distribution to their clients.

Examination of demographic characteristics provides some insight regarding the need and extent of equal access to housing in a community. Since 1969 when the County Board of Supervisors adopted the Guidelines for Orderly Development, population growth has occurred in cities rather than in the unincorporated areas of the County due to the Save Our Agricultural Resources (SOAR) Initiative (discussed later). Based on the 2010 Census, 12 percent of the population in Ventura County was age 65 or over (elderly), with another 11 percent in the 55 to 64 age group (future elderly). The elderly generally place higher

demands on a community to provide health and human services. Ojai and Thousand Oaks had the smallest minority populations, 23 percent and 30 percent respectively, and Oxnard, at 85 percent, had the largest. In the cities of Camarillo, Moorpark, Ojai, Simi Valley, Thousand Oaks, and San Buenaventura, the majority of residents were White (non-Hispanic White). In Fillmore, Oxnard, Port Hueneme, and Santa Paula, the large majority of the residents were Hispanic. In Ventura County, 17 percent of residents indicated that they spoke English “less than very well,” but only eight percent of all residents can be considered linguistically isolated. Most of these residents were Spanish speakers.

Assessing housing conditions in the County can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. Housing age can indicate general housing conditions within a community. The County’s housing stock is older with a majority of the housing units (61 percent) built before 1979. The cities of Ojai, Port Hueneme, Santa Paula, and 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.

The cost of homeownership varies within Ventura County depending on the community. For example, the median sales price in 2013 for a home ranged from \$253,809 in Port Hueneme to \$580,966 in Thousand Oaks. As with home prices, rental rates in the County vary by community. On the whole, rents were highest in Thousand Oaks and Moorpark and lowest in Fillmore and Santa Paula.

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the current lending/credit crisis. In 2013, a total of 7,801 households applied for conventional loans to purchase homes in Ventura County, representing a decrease of approximately 25 percent from 2008, reflecting a market that is slowly recovering from its peak in 2007-2008. The cities of Thousand Oaks, Simi Valley, and Oxnard recorded the most loan applications in 2013, while the cities of Fillmore, Santa Paula, and Port Hueneme recorded the fewest. Applications from the cities of Thousand Oaks, San Buenaventura, Camarillo, and Moorpark generally exhibited higher approval rates (over 70 percent). By contrast, applications from the cities of Fillmore, Santa Paula, Oxnard, and Port Hueneme had slightly lower approval rates (around 65 percent). Overall approval rates were noticeably higher in 2013 than in 2008. Aside from income, another major impediment to securing a home loan is insufficient understanding of the homebuying and lending processes. About 15 percent of all applications countywide were withdrawn by the applicants or deemed incomplete by the financial institution in 2013.

In a perfect environment, the applicant pool for mortgage lending should be reflective of the demographics of a community. When one racial/ethnic group is overrepresented or underrepresented in the total applicant pool, it could be an indicator of unequal access to housing opportunities. Throughout Ventura County, White applicants were noticeably overrepresented in the loan applicant pool, while Hispanics were severely underrepresented.

In 2013, about 45 percent (19,792 applications) of all loan applications in Ventura County were submitted to one of the region’s top ten lenders. The County’s largest five lenders have

remained fairly consistent since 2008, with the only significant change being the purchase of Countrywide Bank by Bank of America. However, some cities (specifically Fillmore, Ojai, Oxnard and Santa Paula) appeared to favor a wider variety of less popular financial institutions. Approval rates for the County's top lenders fluctuated substantially by institution and jurisdiction; however, as noted before, overall approval rates have increased markedly since 2008.

Subprime lending can both impede and extend fair housing choice. While HMDA data does not classify loans as subprime, it does track the interest rate spread on loans. In 2005, the Federal Reserve Board required lenders to report rate spreads for loans whose APR was above the Treasury benchmark. Loans with a reported spread are typically referred to as higher-priced or subprime loans. The number of subprime loans issued has decreased substantially over time. In 2008, about five percent of all loans issued had a reported spread but, by 2013, less than two percent of loans issued were subprime loans. What appears to be most troubling, however, is that Black and Hispanic applicants seem to be significantly more likely to receive these higher-priced loans. In 2008, Blacks and Hispanics were twice as likely as Whites and Asians to receive a subprime loan. This discrepancy was less noticeable in 2013, but Black and Hispanic applicants continued to get higher-priced loans more frequently than White and Asian applicants.

As of November 2014, less than one percent of the County's housing stock was in one of the various stages of foreclosure. Homes in foreclosure comprised a similar proportion of the housing stock (about 0.5 percent) in all of Ventura County's incorporated cities; however, the unincorporated areas of Ventura County appeared to have a much higher proportion of foreclosed homes.

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. 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), nine had Housing Elements that were found to be in compliance. Fillmore's Housing Element was found to be out of compliance and Oxnard plans to submit a draft 2014-2021 Housing Element for HCD review by May 2015, after having unsuccessfully challenged and appealed the City's RHNA allocation of 7,301 units by SCAG.

Ventura County has a large inventory of affordable housing units. The distribution of these units, however, is uneven throughout the region, with dense clusters of affordable housing located in western Ventura County, near the cities of Oxnard, Port Hueneme, and San Buenaventura, and smaller clusters in the cities of Camarillo and Thousand Oaks. About 70 percent of the region's affordable housing stock is concentrated in just four cities – Oxnard, Simi Valley, Thousand Oaks, and San Buenaventura.

Ventura County, like most parts of California, is facing a shortage of rental housing. Most rental properties have low vacancy rates and do not require published advertising. Furthermore, a large number of rental listings in Ventura County contain potentially

discriminatory language, such as encouraging or discouraging family living, or potentially discouraging persons with disabilities by emphasizing a no-pet policy without clarifications that service/companion animals are allowed.

Statistics reported throughout Ventura County indicate that low income persons, regardless of race, are the most frequently impacted by fair housing issues. The vast majority of HRC's clients (82 percent) were either extremely low or very low income. Consistent with the demographic makeup of the region, White residents reported the majority of complaints (53 percent). However, based on the data reported by HRC, fair housing issues did seem to disproportionately affect some Ventura County residents. For example, American Indian/Alaskan Natives made up less than one percent of the total population, yet represented 14 percent of fair housing complainants. The cities of Oxnard (127 complaints), San Buenaventura (119 complaints) and Camarillo (60 complaints) recorded the most complaints. Complaints pertaining to physical disability (52 percent), mental disability (16 percent), and race (seven percent) were the most common. According to the fair housing survey conducted as part of this AI, disability, age, and family status were identified by respondents as the leading bases for discrimination. The survey also indicated that housing discrimination in the County was severely underreported.

Chapter 1 - Introduction

Ventura County, one of the safest populated places in the nation, is home to approximately 823,318 residents with an increasingly diverse demographic. The County encompasses 10 incorporated cities and 28 rural and urban unincorporated neighborhoods and communities. Ventura's proximity to Los Angeles makes the County a highly desirable place to live. To ensure that Ventura County remains a desirable place to live, civic leaders must make sure that an environment exists where equal access to housing opportunities is treated as a fundamental right. In recognition of this, the federal government and the State of California have both established fair housing choice as a right protected by law.

A. Purpose of Report

The communities within Ventura County have established a commitment to providing equal housing opportunities for their existing and future residents. Through the federally funded Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs, among other state and local programs, the jurisdictions of Ventura County work to provide a decent living environment for all.

Pursuant to CDBG regulations [24 CFR Subtitle A §91.225(a)(1)], to receive CDBG funds, a jurisdiction must certify that it "actively furthers fair housing choice" through the following:

- Completion of an Analysis of Impediments to Fair Housing Choice (AI);
- Actions to eliminate identified impediments; and
- Maintenance of fair housing records.

This report, the Analysis of Impediments to Fair Housing Choice (commonly known as the "AI"), 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 choices for all residents. This report also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing.

B. Geographic Area Covered

This AI covers the entirety of Ventura County, including the ten incorporated cities and all unincorporated areas:

- 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 Simi Valley
- City of Thousand Oaks
- City of San Buenaventura (City of Ventura)
- Unincorporated areas of Ventura County

C. Fair Housing Legal Framework

Fair housing is a right protected by both Federal and State of California laws. Among these laws, virtually every housing unit in California is subject to fair housing practices.

1. Federal Laws

The Fair Housing Act of 1968 and Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, including the sale, rental, lease, or negotiation for real property. The Fair Housing Act prohibits discrimination based on the following protected classes:

- Race or color
- Religion
- Sex
- Familial status
- National origin
- Disability (mental or physical)

Specifically, it is unlawful to:

- Refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, disability, familial status, or national origin.
- Discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, disability, familial status, or national origin.
- Make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

- Represent to any person because of race, color, religion, sex, disability, familial status, or national origin that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.
- For profit, induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, disability, familial status, or national origin.

Reasonable Accommodations and Accessibility

The Fair Housing Amendments Act requires owners of housing facilities to make “reasonable accommodations” (exceptions) in their rules, policies, and operations to give people with disabilities equal housing opportunities. For example, a landlord with a “no pets” policy may be required to grant an exception to this rule and allow an individual who is blind to keep a guide dog in the residence. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces, at the tenant’s own expense. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

HUD Final Rule on Equal Access to Housing in HUD Programs

On March 5, 2012, the U.S. Department of Housing and Urban Development (HUD) published the Final Rule on “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity.” It applies to all McKinney-Vento-funded homeless programs, as well as to permanent housing assisted or insured by HUD. The rule creates a new regulatory provision that generally prohibits considering a person’s marital status, sexual orientation, or gender identity (a person’s internal sense of being male or female) in making homeless housing assistance available.

2. California Laws

The State Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The **Fair Employment and Housing Act (FEHA)** (Government Code Section 12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices (zoning)

- Unlawful restrictive covenants

The following categories are protected by FEHA:

- Race or color
- Ancestry or national origin
- Sex
- Marital status
- Source of income
- Sexual orientation
- Familial status (households with children under 18 years of age)
- Religion
- Mental/physical disability
- Medical condition
- Age

In addition, the FEHA contains similar reasonable accommodations and accessibility provisions as the federal Fair Housing Amendments Act.

The **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. While the Unruh Civil Rights Act specifically lists “sex, race, color, religion, ancestry, national origin, disability, and medical condition” as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

Furthermore, the **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. Hate violence can be: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage.

The **Bane Civil Rights Act** (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting 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 crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

And, finally, **California Civil Code Section 1940.3** prohibits landlords from questioning potential residents about their immigration or citizenship status. Landlords in most states are free to inquire about a potential tenant’s immigration status and to reject applicants who are

in the United States illegally.¹ In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person's citizenship or immigration status.

In addition to these acts, **Government Code Sections 11135, 65008, and 65580-65589.8** prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, recent changes to 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 units (AB 2634)
- Housing for persons with developmental disabilities (SB 812)

3. Fair Housing Defined

In light of the various pieces of fair housing legislation passed at the Federal and State levels, fair housing throughout this report is defined as follows:

A condition in which individuals of similar income levels in the same housing market have a like range of choice available to them regardless of their characteristics as protected under State and Federal laws.

Housing Issues, Affordability, and Fair Housing

HUD's Office of Fair Housing and Equal Opportunity (FHEO) draws a distinction between housing affordability and fair housing. Economic factors that affect a household's housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments would fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

¹ <http://www.nolo.com/legal-update/california-landlords-ask-immigration-citizenship-29214.html>

4. Fair Housing Impediments

Within the legal framework of Federal and State laws, and based on the guidance provided by HUD's *Fair Housing Planning Guide*, impediments to fair housing choice can be defined as:

- Any actions, omissions, or decisions taken because of the characteristics protected under State and Federal laws, which restrict housing choices or the availability of housing choices; or
- Any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of characteristics protected under State and Federal laws.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

D. Lead Agencies

This report, prepared through a collaborative effort among the staff of participating jurisdictions, is funded with CDBG funds. The Ventura County, County Executive Office served as the lead agency of this effort. Participating jurisdictions include:

- 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 Simi Valley
- City of Thousand Oaks
- City of San Buenaventura (City of Ventura)
- Unincorporated areas

E. Organization of Report

This report is divided into eight chapters:

Chapter 1: Introduction defines “fair housing” and explains the purpose of this report.

Chapter 2: Community Participation describes the community outreach program and summarizes comments from residents and various agencies on fair housing issues such as discrimination, housing impediments, and housing trends.

Chapter 3: Community Profile presents the demographic, housing, and income characteristics in Ventura County. Major employers and transportation access to job centers are identified. The relationships among these variables are discussed. In addition, this section evaluates whether community care facilities, public and assisted housing projects, as well as Section 8 recipients in the County are unduly concentrated in Low and Moderate Income areas. Also, the degree of housing segregation based on race is discussed.

Chapter 4: Mortgage Lending Practices assesses the access to financing for different groups. Predatory and subprime lending issues are discussed.

Chapter 5: Public Policies analyzes various public policies and actions that may impede fair housing within the County and the participating cities.

Chapter 6: Current Fair Housing Profile evaluates existing public and private programs, services, practices, and activities that assist in providing fair housing in the County. This chapter also assesses the nature and extent of fair housing complaints and violations in different areas of the County. Trends and patterns of impediments to fair housing, as identified by public and private agencies, are included.

Chapter 7: Progress Since 2010 assesses the progress made since the preparation of the 2010 Analysis of Impediments (AI) to Fair Housing Choice.

Chapter 8: Impediments and Recommendations summarizes the findings regarding fair housing issues in Ventura County and provides recommendations for furthering fair housing practices.

At the beginning of this report are Signature Pages that include the signatures of the Chief Elected Officials, together with a statement certifying that the Analysis of Impediments represents the jurisdictions' official conclusions regarding impediments to fair housing choice and the actions necessary to address identified impediments.

F. Data Sources

According to the *Fair Housing Planning Guide*, HUD does not require the jurisdictions to commence a data collection effort to complete the AI. Existing data can be used to review the nature and extent of potential issues. Various data and existing documents were reviewed to complete this AI, including:

- 1990, 2000, and 2010 U.S. Census
- American Community Surveys²
- 2014 State Department of Finance Population and Housing Estimates
- Ventura County Regional AI reports for 2000-2005, 2005-2010, and 2010-2015

² The 2010 Census no longer provides detailed demographic or housing data through the “long form”. Instead, the Census Bureau conducts a series of American Community Surveys (ACS) to collect detailed data. The ACS surveys different variables at different schedules (e.g. every year, every three years, or every five years) depending on the size of the community. Multiple sets of ACS data are required to compile the data for Ventura County in this report.

- 2000-2005 City of Oxnard AI
- Zoning ordinances, various plans, and resolutions of participating jurisdictions
- California Department of Social Services Community Care Licensing Division
- 2014 Employment Development Department employment and wage data
- 2008 and 2013 Home Mortgage Disclosure Act (HMDA) data on lending activities from LendingPatternsTM
- Current market data for rental rates, home prices, and foreclosure activities
- Fair housing records from the Housing Rights Center
- Housing Choice Voucher (Section 8) data from local Housing Authorities
- California Department of Education

Sources of specific information are identified in the text, tables, and figures.

Chapter 2 – Community Participation

This AI Report has been developed to provide an overview of laws, regulations, conditions, or other possible obstacles that may affect an individual's or a household's access to housing. As part of this effort, the report incorporates the issues and concerns of residents, housing professionals, and service providers. To assure the report responds to community needs, development of the AI includes a community outreach program consisting of six community workshops, two focus group workshops, a survey, and public meetings before the County Board of Supervisors and respective City Councils of the participating jurisdictions.

A. Community Workshops

The County of Ventura and the participating jurisdictions conducted six community workshops to provide residents and local service agencies with the opportunity to gain awareness of fair housing laws and to share issues and concerns on the following dates:

- Community Workshop #1: September 17, 2014—E.P. Foster Library (Topping Room), San Buenaventura
- Community Workshop #2: September 18, 2014—City of Fillmore City Hall (Council Chambers), Fillmore
- Community Workshop #3: September 22, 2014—Camarillo Library, Camarillo
- Community Workshop #4: September 26, 2014—City of Simi Valley City Hall (Community Room), Simi Valley
- Community Workshop #5: September 29, 2014--Civic Arts Plaza (Board Room), Thousand Oaks
- Community Workshop #6: October 8, 2014—Oxnard Public Library (Community Room), Oxnard

Detailed information on the agencies invited can be found in Appendix A. These agencies were encouraged to attend the workshops, make the workshop flyer available at their service locations, encourage participation in the Community Needs Survey, and invite their clients to attend a workshop. To ensure that the fair housing concerns of low- and moderate-income and special needs residents were addressed, individual invitations were mailed to nearly 500 housing and service providers.

Hard copies of the flyers were also made available at the County Hall of Administration in the Public Notices case. The County also took efforts to publicize the community workshops through announcements and disbursement of the flyer at various local events.

The City of Oxnard posted flyers on City Hall bulletin boards, Oxnard Housing Authority office lobby, and bulletin boards at the Service Center. The City of Oxnard also distributed

flyers to a number of local advocates and mobile home owners associations in community mobile home parks. The flyer was also posted on the City's website, as well as various social media tools, including OxnardNews.org and Oxnard's VIDA Newspaper. Lastly, an attachment announcing the workshop was included on the agenda for a Commission on Homelessness meeting and announcement was also made at the meeting of the Inter-Neighborhood Council Forum.

The City of San Buenaventura also made additional outreach efforts and gave a presentation at the Westside Community Council in September 2014.

Advertisements were also published for the community workshops in various local newspapers, including:

- September 4, 2014—Ventura County Reporter (English advertisement only)
- September 12, 2014—Simi Valley Acorn (both English and Spanish advertisements)
- September 25, 2014—Ventura County VIDA Newspaper (both English and Spanish advertisements)
- September 25, 2014—Ventura County Star Newspaper (English advertisement only)

A total of 71 resident and representatives from various agencies attended the six workshops and provided comments on community needs and fair housing issues in the County. Comments received are summarized in Appendix A.

B. Focus Group Workshops

In addition to the community workshops, the County held two focus group workshops for local housing professionals and service providers on the following dates:

- Focus Group #1: August 4, 2014—County Government Center
- Focus Group #2: August 11, 2014—Camarillo Library

The purpose of the Focus Group Workshops was to give these agencies the opportunity to share their fair housing concerns and identify and discuss neighborhood needs and priorities. Invitations were mailed to nearly 500 local agencies. A detailed list of these agencies can be found in Appendix A.

A total of 29 people representing various agencies attended the two workshops and provided comments on community needs and fair housing issues in the County. Comments received are summarized in Appendix A.

C. Community Needs Survey

As part of this AI development, a survey was implemented to gauge the **perception** of fair housing needs and concerns of residents. The survey was made available on the websites of the County and all participating jurisdictions and hard copies of the survey were provided to a number of local agencies for distribution to their clients. Mailing of the community workshop flyer, including links to the online survey, was also sent to nearly 500 housing and service providers encouraging them to provide their unique perspective by participating in the Community Needs Survey.

A total of 171 Ventura County residents from all across the County responded to the Community Needs Survey. The majority of survey respondents felt that housing discrimination was not an issue in their neighborhoods. However, only 143 respondents answered questions related to fair housing. Of the 143 responses, approximately 78 percent (111 persons) had not experienced housing discrimination.

1. Who Do You Believe Discriminated Against You?

Among the persons indicating that they had experienced housing discrimination, 86 percent (24 persons) indicated that a landlord or property manager had discriminated against them, while 21 percent (6 persons) of respondents identified a City/County staff person as the source of discrimination. Responses for the fair housing survey are not mutually exclusive; respondents had the option of listing multiple perpetrators of discrimination.

Table 1: Perpetrators of Alleged Discrimination

Location	Number	Percent
Landlord/Property Manager	24	85.7%
City/County Staff Person	6	21.4%
Real Estate Agent	1	3.6%
Mortgage Lender	1	3.6%
Total Respondents	28	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

2. Where Did the Act of Discrimination Occur?

Among the persons indicating that they had experienced housing discrimination, 42 percent (11 persons) indicated that the discrimination occurred in an apartment complex. About 39 percent (10 persons) indicated that the discrimination occurred in a single-family neighborhood, 19 percent (five persons) indicated that it took place in a public/subsidized housing project, 15 percent (4 persons) indicated that it took place at a mobilehome park, and another 15 percent (4 persons) indicated that it took place at a condo/townhome

development. Another 12 percent (three persons) indicated that the act of discrimination occurred when applying to a City/County program.

Table 2: Location of Alleged Discrimination

Location	Number	Percent
Apartment Complex	11	42.3%
Single-Family Neighborhood	10	38.5%
Public or Subsidized Housing Project	5	19.2%
Mobilehome Park	4	15.4%
Condo/Townhome Development	4	15.4%
Applying for City/County Programs	3	11.5%
Total Respondents	26	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

3. On What Basis Do You Believe You Were Discriminated Against?

Of the 25 people who felt they were discriminated against, the most common causes for alleged discrimination were disability, age, family status, and source of income.

Table 3: Basis of Alleged Discrimination

Basis	Number	Percent
Disability	10	40.0%
Age	9	36.0%
Family Status	9	36.0%
Source of Income	7	28.0%
Marital Status	4	16.0%
Race	3	12.0%
Color	2	8.0%
Gender	2	8.0%
National Origin	1	4.0%
Religion	1	4.0%
Ancestry	1	4.0%
Sexual Orientation	1	4.0%
Total Respondents	25	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

4. Requests for Reasonable Accommodation

Among those responded to the fair housing questions, eight percent (11 persons) indicated that they had been denied “reasonable accommodation” in rules, policies or practices for their disability. Generally, typical requests for “reasonable accommodation” include modifications for wheelchair use or the allowance of a service animal.

5. Why Did You Not Report the Incident?

Of the survey respondents who felt they were discriminated against, 36 percent (four persons) reported the discrimination incident. Many of the respondents who did not report the incident indicated that they were afraid of retaliation (4 persons or 57 percent). In addition, 43 percent also stated they don’t believe it makes a difference, 43 percent did not know where to report the incident, and 14 percent felt it was too much trouble.

Table 4: Reason for Not Reporting Alleged Discrimination

Reason	Number	Percent
Afraid of Retaliation	4	57.1%
Don't believe it makes a difference	3	42.9%
Don't know where to report	3	42.9%
Too much trouble	1	14.3%
Total	7	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

6. What Was the Basis of the Hate Crime in the Neighborhood?

Of those who responded to the fair housing questions, 11 percent (16 persons) indicated that a hate crime had been committed in their neighborhood. Most of these respondents (64 percent) indicated that the hate crime committed was based on race. Other notable causes of the alleged hate crimes include color, age, gender, and national origin (also see page 150).

Table 5: Basis of Alleged Hate Crime

Basis	Number	Percent
Race	9	64.3%
Color	7	50.0%
Age	4	28.6%
Gender	4	28.6%
National Origin	4	28.6%
Ancestry	2	14.3%
Disability	2	14.3%
Family Status	2	14.3%
Marital Status	2	14.3%
Religion	2	14.3%
Sexual Orientation	3	21.4%
Source of Income	2	14.3%
Total	14	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

D. Public Review

The draft AI was made available for public review in March 2015. During the 30-day public review period, the document was made available at the following locations:

- Camarillo: City Hall, 601 Carmen Drive, Camarillo, CA 93010
- Oxnard: City Hall, 300 W 3rd St, Oxnard, CA 93030
- San Buenaventura: City Hall, 501 Poli Street, Ventura, CA 93001
- Simi Valley: City Hall, 2929 Tapo Canyon Road, Simi Valley, CA 93063
- Thousand Oaks: City Hall, 2100 East Thousand Oaks Boulevard, Thousand Oaks, CA 91362
- County of Ventura: County Executive Office, 800 S. Victoria Avenue, Ventura, CA 93009

Notice of the public review was published in various newspapers. Proofs of publication are included in the Appendix A.

Chapter 3 - Community Profile

Ventura County, with a reputation as one of the safest populated places in the country, boasts a population of approximately 823,318 residents. The County includes ten incorporated cities and various unincorporated neighborhoods and communities. Ventura County is located northwest of Los Angeles County and is bordered by Kern County to the north, Santa Barbara County to the west, and the Pacific Ocean to the southwest. Early Spanish settlers described it as the “land of everlasting summers” or San Buenaventura, which means good fortune. The County is considered moderately sized and covers 1,843 square miles with 43 miles of coastline.

This chapter provides an overview of Ventura County’s residents and housing stock, including population, economic, and housing trends which help to identify housing needs and potential fair housing concerns specific to the County. This overview provides the context for discussing and evaluating fair housing in the following chapters.

Data Sources

Key data sources include: the 2000 and 2010 Census and American Community Surveys (ACS). To the extent feasible, 2010 Census data are used because that dataset represents 100 percent count of the population and provides the most accurate data. However, the 2010 Census contains limited data. The Census Bureau supplements the 2010 Census with ACS for detailed housing and demographic characteristics. The ACSs are administered on a schedule based on the community’s population size and specific data to be collected. Small communities may be surveyed only once every three or five years for less frequently used data. Depending on the specific data in question, to capture the entire region, different ACS datasets may be used throughout this Regional AI.

A. Demographic Profile

Examination of demographic characteristics provides some insight regarding the need and extent of equal access to housing in a community. Factors such as population growth, age characteristics, and race/ethnicity all help determine a community’s housing needs and play a role in exploring potential impediments to fair housing choice. Supply and demand factors can create market conditions that are conducive to housing discrimination.

1. Population Growth

A majority of the population and industry is located in the southern unincorporated portions of the County, as well as in its ten incorporated cities: Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, San Buenaventura, Santa Paula, Simi Valley, and Thousand Oaks.

As shown in Table 6, the County population grew by about 13 percent between 1990 and 2000 and another nine percent between 2000 and 2010. The County’s overall growth during

the 2000s was below that of the preceding decades and similar to the growth seen at the state and national level (ten percent each). Both Santa Barbara and Los Angeles counties experienced a slower growth during the same time period (six and three percent, respectively), while the neighboring Kern County experienced a 27-percent increase in population.

Since 1969 when the County Board of Supervisors adopted the Guidelines for Orderly Development, population growth has occurred in cities rather than in the unincorporated areas of the County due to the *Save Our Agricultural Resources (SOAR) Initiative* (discussed later) and the guidelines were adopted by all City Councils and the Local Agency Formation Commission (LAFCO). In the late 1990s, the *Save Our Agricultural Resources (SOAR) Initiatives* (discussed later) further reinforced this policy by requiring voter approval for conversion of open space to urban uses. For the period of 2000-2010, Oxnard and Camarillo experienced the greatest population growth. The cities of Fillmore and Simi Valley also experienced substantial population growth during that same time period, while Ojai and Port Hueneme experienced population declines. Overall the County experienced slower growth during the 2000-2010 period (nine percent) compared with the previous decade (13 percent), and followed a similar growth pattern compared to the state and the nation. This has been attributed to a lower birth rate compared to the late 1980s and 1990s.

Table 6: Population Growth (1990-2010)

City/Area	1990	2000	2010	1990-2000 % Change	2000-2010 % Change
Camarillo	52,303	57,077	65,201	9.1%	14.2%
Fillmore	11,992	13,643	15,002	13.8%	10.0%
Moorpark	25,494	31,415	34,421	23.2%	9.6%
Ojai	7,613	7,862	7,461	3.3%	-5.1%
Oxnard	142,216	170,358	197,899	19.8%	16.2%
Port Hueneme	20,319	21,845	21,723	7.5%	-0.6%
San Buenaventura	92,575	100,916	106,433	9.0%	5.5%
Santa Paula	25,062	28,598	29,321	14.1%	2.5%
Simi Valley	100,217	111,351	124,237	11.1%	11.6%
Thousand Oaks	104,352	117,005	126,683	12.1%	8.3%
Unincorporated County	86,873	93,127	94,937	7.2%	1.9%
Ventura County	669,016	753,197	823,318	12.6%	9.3%
California	29,760,021	33,871,648	37,253,956	13.8%	9.9%
United States	248,709,873	281,421,906	308,745,538	13.2%	9.8%

Sources: Bureau of the Census, 1990, 2000, and 2010

2. Age Characteristics

Housing demand is affected by the age characteristics of residents in a community. Different age groups are often distinguished by important differences in lifestyle, family type, housing preferences and income levels. Typically, young adult households may occupy apartments, condominiums, and smaller single-family homes because of size and/or affordability. Middle-age adults may prefer larger homes as they begin to raise their families, while seniors may prefer apartments, condominiums, mobile homes, or smaller single-family homes that have lower costs and less extensive maintenance needs. Because the community's housing needs change over time, this section analyzes changes in the age distribution of Ventura County residents and how these changes affect housing need.

Based on the 2010 Census, 12 percent of the population in Ventura County was age 65 or over (elderly), with another 11 percent in the 55 to 64 age group (future elderly). The elderly generally place higher demands on a community to provide health and human services. Compared to neighboring counties, Ventura County has the third highest proportion of elderly residents. The proportion of elderly persons to the entire population in neighboring counties in 2010 was: 15 percent in Los Angeles County; nine percent in Kern County; and 13 percent in Santa Barbara County. While the County has a large percentage of adults between the age of 25 and 44 (26 percent), indicating a substantial number of potential first-time homebuyers (Table 7) this proportion dropped from close to 31 percent in 2000. Relative to 2000, there was also an increase in the proportion of residents 45 years of age. This age structure also suggests the County has a high proportion of families with children but has a rapidly increasing older population. Approximately 19 percent of Ventura County residents were school-age children between the ages of five and 17.

Table 7: Age (2000-2010)

Age Group	Ventura County	
	2000	2010
0 - 4 Years	7.5%	6.7%
5 - 17 Years	21.0%	19.0%
18 - 24 Years	9.0%	9.9%
25 - 44 Years	30.7%	26.3%
45 - 54 Years	13.6%	15.0%
55 - 64 Years	8.1%	11.4%
65+	10.2%	11.7%
Total	100.0%	100%

Source: Bureau of the Census, 2000 and 2010

The median age of the County was 36.2 years in 2010, the highest among its neighboring counties (Los Angeles 34.8, Kern 30.7, and Santa Barbara 33.6). This high median age is due mostly to Ventura County's high proportion of adults between 25 and 54 years of age and seniors (over 65). Table 8 shows a comparison of the median age and the percentage of three age groups among the incorporated cities. Median age was the highest in the City of Ojai, followed by the cities of Thousand Oaks, Camarillo, and San Buenaventura. Since 2000, the median age in Ventura County has increased, a trend seen at the state and national level.

Differences in age distribution of target populations with different service needs are worth noting. As shown in Table 8, the cities of Fillmore, Moorpark, Oxnard, and Santa Paula had the highest proportions of younger residents, and the cities of Ojai, Camarillo, and Thousand

Oaks had the highest proportions of seniors. Overall the age distribution in the County mirrored that of the State.

Table 8: Age Distribution (2000-2010)

City/Area	Median Age		Under 5 Years of Age	Under 18 Years of Age	Over 65 Years of Age
	2000	2010			
Camarillo	38.9	40.8	5.7%	23.2%	17.2%
Fillmore	29.8	31.9	8.5%	30.2%	10.3%
Moorpark	31.5	34.7	6.6%	27.5%	7.1%
Ojai	42.0	47.1	4.6%	20.4%	19.2%
Oxnard	28.9	29.9	8.9%	29.8%	8.3%
Port Hueneme	30.3	31.3	8.6%	26.6%	11.0%
San Buenaventura	36.8	39.0	5.8%	22.5%	13.3%
Santa Paula	29.6	31.1	8.7%	29.7%	10.6%
Simi Valley	34.7	37.8	6.1%	25.0%	10.6%
Thousand Oaks	37.7	41.5	5.2%	23.7%	14.7%
Unincorporated County	N/A	N/A	5.7%	23.9%	12.5%
Ventura County	34.2	36.2	6.7%	25.7%	11.7%
State	33.3	35.2	6.8%	25.0%	11.4%

Source: Bureau of the Census, 2000 and 2010

3. Racial and Ethnic Composition

Housing needs and preferences are sometimes influenced by cultural practices. The nation's demographic profiles are becoming increasingly diverse in their racial and ethnic compositions. In 2010, at least three out of ten U.S. residents were non-White (non-Hispanic White).

According to the 2010 Census, the racial/ethnic composition of Ventura County's population was: 49 percent White (non-Hispanic); 40 percent Hispanic; seven percent Asian and Pacific Islander; two percent Black; two percent indicating two or more races; and less than one percent other ethnic groups (Table 9). In comparison, the State-wide ethnic distribution was slightly more diverse, with 40 percent White (non-Hispanic); 38 percent Hispanic; 13 percent Asian and Pacific Islander; six percent Black; two percent two or more races; and less than one percent other ethnic groups.

Between 2000 and 2010, population growth among the different ethnic groups varied substantially from the County's overall population growth of nine percent. The White (non-Hispanic) population decreased six percent; the Black (non-Hispanic) population decreased about three percent; and the Hispanic population grew 32 percent. The County experienced a significant growth in its Asian population. While the 2010 Census indicated only about seven percent (or 55,452 persons) of the population as Asian, this represents a 36 -percent increase from the 2000 Census. The County's racial and ethnic composition also affects age

distribution. While the median age for the County was 39.6 years, overall the Hispanic population was significantly younger (27.0 years) and the White population was significantly older (45.6 years).

Table 9: Racial and Ethnic Composition - Ventura County (2000-2010)

Ethnic Group	2000 County	% of Total	2010 County	% of Total	2000-2010 % Increase
Non-Hispanic White	427,449	56.8%	400,868	48.7%	-6.2%
Black or African American	13,490	1.8%	13,082	1.6%	-3.0%
Hispanic or Latino	251,734	33.4%	331,567	40.3%	31.7%
American Indian or Alaska Native	3,177	0.4%	2,389	0.3%	-24.8%
Asian/Pacific Islander	40,831	5.4%	55,452	6.7%	35.8%
Other	1,122	0.1%	1,371	0.2%	22.2%
Two or more races	15,394	2.0%	18,589	2.3%	20.8%
Total Population	753,197	100%	823,318	100%	9.3%

Source: Bureau of the Census, 2000 and 2010

Racial and Ethnic Concentrations

Patterns of racial and ethnic concentration are present within particular areas of Ventura County. As summarized in Table 10, racial and ethnic composition varies considerably across jurisdictions. Ojai and Thousand Oaks had the smallest minority populations, 23 percent and 30 percent respectively, and Oxnard, at 85 percent, had the largest. In the cities of Camarillo, Moorpark, Ojai, Simi Valley, Thousand Oaks, and San Buenaventura, the majority of the residents were White (non-Hispanic White). In Fillmore, Oxnard, Port Hueneme, and Santa Paula, the large majority of the residents were Hispanic. Camarillo had the highest proportion of Asian residents and Port Hueneme had the highest proportion of Black residents.

Areas with concentrations of minority residents may have different needs. Figure 1, on page 22, illustrates concentrations of minority residents by Census block group in Ventura County. A "concentration" is defined as a block group whose proportion of minority residents is greater than the overall Ventura County average of 51.3 percent.³ As shown in Figure 1, high minority concentrations are found in the northeast portions of the County's unincorporated areas around Piru, and in the cities of Oxnard, Fillmore, and Santa Paula.⁴

³ This definition of concentration is derived from the concept of Location Quotient (LQ), which is calculated by comparing the proportion of one group in a smaller geographic unit (e.g. block group) to the proportion of that group in the larger population (e.g. county).

⁴ This analysis of concentration is based on individual residents, not households. A "minority household" is defined as one in which its head of household reports minority status—this includes an individual's identification as Asian American, Black/African-American, Hispanic/Latino, Native Hawaiian and Other Pacific Islander, and American Indian and Alaska Native. Using individuals for this analysis would more accurately reflect the concentration, accounting for the typically larger household sizes among Hispanic and Asian households.

Table 10: Racial and Ethnic Composition (2010)

City/Area	Non-Hispanic White	Black or African American	Hispanic or Latino	American Indian or Alaska Native	Asian/ Pac. Islander	Other	Two or More races
Camarillo	61.8%	1.7%	22.9%	0.2%	10.1%	0.2%	3.0%
Fillmore	22.7%	0.3%	74.7%	0.3%	0.9%	0.2%	0.9%
Moorpark	57.1%	1.4%	31.4%	0.2%	6.8%	0.2%	2.8%
Ojai	77.1%	0.5%	17.9%	0.4%	2.0%	0.2%	1.8%
Oxnard	14.9%	2.4%	73.5%	0.2%	7.4%	0.1%	1.5%
Port Hueneme	33.6%	4.6%	52.3%	0.5%	6.0%	0.2%	2.8%
San Buenaventura	60.0%	1.4%	31.8%	0.5%	3.5%	0.2%	2.6%
Santa Paula	18.5%	0.3%	79.5%	0.4%	0.7%	0.1%	0.6%
Simi Valley	62.8%	1.3%	23.3%	0.3%	9.2%	0.2%	2.9%
Thousand Oaks	70.2%	1.2%	16.8%	0.2%	8.7%	0.2%	2.6%
Unincorporated County	61.9%	1.0%	30.4%	0.4%	4.1%	0.1%	2.1%
Ventura County	48.7%	1.6%	40.3%	0.3%	6.7%	0.2%	2.3%
State	40.1%	5.8%	37.6%	0.4%	13.2%	0.2%	2.6%

Source: Bureau of the Census, 2010

Residential Segregation

Residential segregation refers to the degree to which population groups, self-defined by race and Hispanic Origin in Census Bureau surveys, live separately from one another. Segregation is complex, difficult to generalize, and is influenced by many factors. Individual choices can certainly be a cause of segregation. Many residents choose to live among people of their own race/ethnic group. This does not mean that they prefer ethnically homogeneous neighborhoods, but that they feel more comfortable where members of their group are commonly found. This attitude is widespread and typically more frequently found among recent immigrants, who often depend on nearby relatives, friends, and ethnic institutions to help them in their adjustment.⁵ However, individual choices may be constrained by factors outside an individual's control. A large factor in residential segregation is related to housing market dynamics. Discrimination can also affect residential segregation. In Oxnard and Santa Paula where large majorities of the population are Hispanic, it is not mathematically possible to have "integrated" neighborhoods throughout each city.

The dissimilarity index is the most commonly used measure of segregation between two groups, reflecting their relative distributions across neighborhoods (as defined by census tracts). The index represents the percentage of the minority group that would have to move to new neighborhoods to achieve perfect integration of that group. An index score can range in value from 0 percent, indicating complete integration, to 100 percent, indicating complete segregation. An index number above 60 is considered high similarity and segregated. An index number of 40 to 50 is considered moderate segregation and values of 30 or below are

⁵ Allen, James P. and Turner, Eugene. *Changing Faces, Changing Places: Mapping Southern California*. California State University, Northridge, 2002.

considered low levels of segregation. To put the dissimilarity index into context, the Detroit metro area was found to be the nation's most segregated metropolitan statistical areas (between Whites and Blacks in the top fifty metro areas with largest Black populations in 2010), with a 79.6 percent rating. Among the top fifty metro areas with largest Hispanic population, the Los Angeles-Long Beach-Glendale metro area was the most segregated (first place with 63.4 percent) and Laredo, Texas was the least segregated (50th place with 30.7 percent). The Oxnard-Thousand Oaks-San Buenaventura metro area ranked number 21st (54.5 percent) among the top fifty metro areas with largest Hispanic Population.⁶

Table 11 presents dissimilarity indices for the Oxnard-Thousand Oaks-San Buenaventura, CA Metropolitan Statistical Area. Overall, the County has moderate to low levels of segregation. In 2010 segregation was highest between Whites with Hispanics and Hispanics with Asians. Segregation levels between White and Black and White and Asian residents have decreased significantly since the 1980s. Segregation between Whites and Hispanics has remained relatively stable.

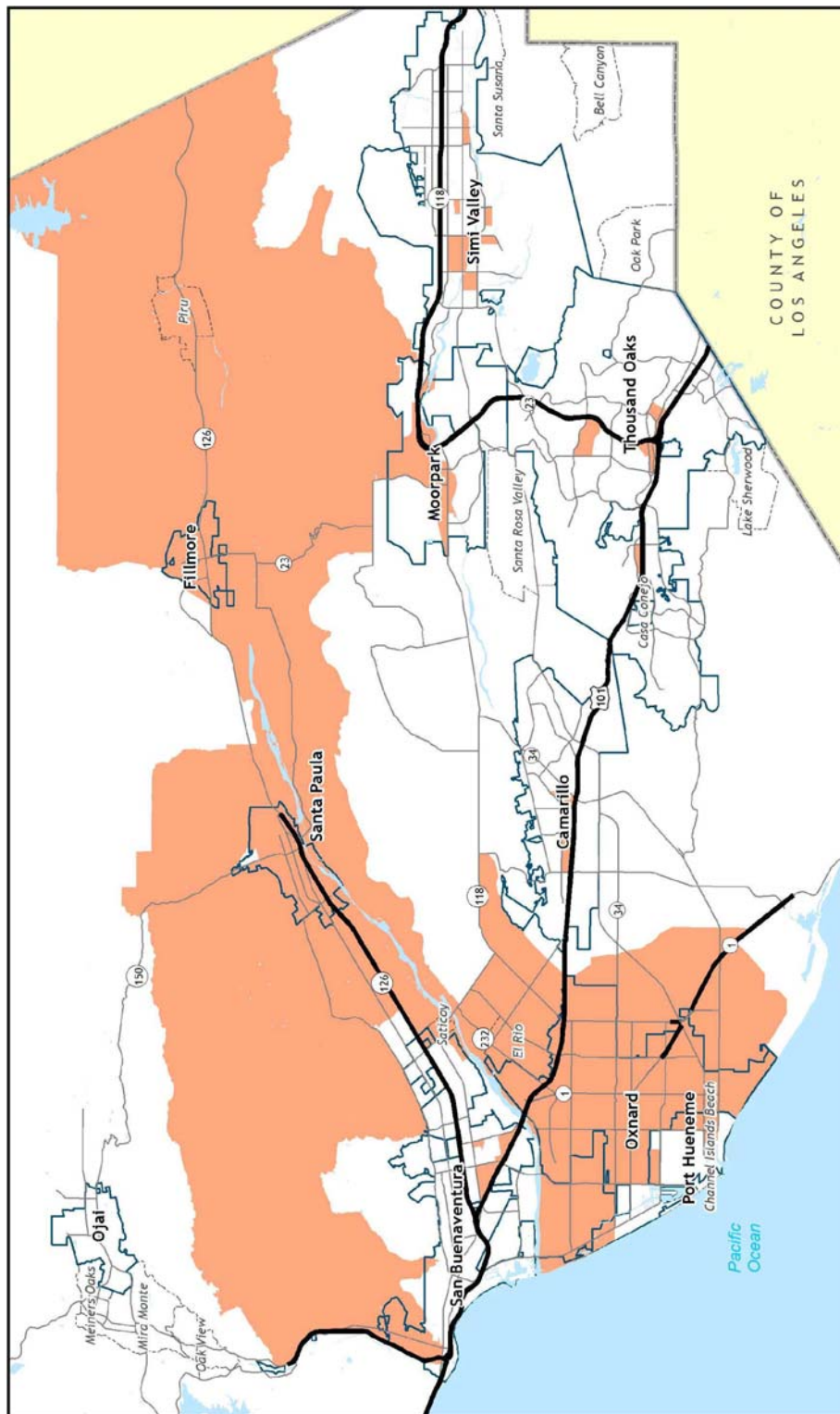
Table 11: Dissimilarity Index (2010)

Dissimilarity Index	1980	1990	2000	2010
White/Black	55.5	47.8	45.4	36.6
White/Hispanic	53.3	52.3	56.1	54.5
White/Asian	35.9	30.0	28.9	28.5
Hispanic/Black	35.5	33.6	34.3	34.1
Hispanic/Asian	45.9	44.4	46.5	45.4

Source: Project US2010, <http://www.s4.brown.edu/us2010/index.htm>

⁶ Logan, John R. and Stults, Brian. *The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census*. Census Brief prepared for Project US2010, 2011.

Figure 1: Minority Concentrations



Freeways

Major Roads

City Boundaries

Unincorporated Communities

Minority Concentration Areas*

COUNTY OF VENTURA

MINORITY CONCENTRATION AREAS

*Census block groups whose proportion of minority residents is greater than the overall Ventura County average of 51.3%.

**Minority is defined as any individual who identifies as Asian American, Black/African-American, Hispanic/Latino, Native Hawaiian and Other Pacific Islander, and American Indian and Alaska Native.

Source: Bureau of the Census, 2010; County of Ventura GIS, 2014

0 5 Miles

0 5 Miles

Linguistic Isolation

Language barrier can be an impediment to accessing housing of choice. According to 2008-2012 ACS⁷ estimates, approximately 24 percent of County residents were foreign born and 38 percent spoke a language other than English at home. In the cities of Fillmore, Oxnard and Santa Paula more than half of residents over the age of five years spoke a language other than English at home. However, speaking two languages in a household does not mean that the household is linguistically isolated; it means that possibly some members of the household are linguistically isolated.

The Census Bureau defined “linguistically isolated households” as “...one in which no member 14 years and over (1) speaks English or (2) speaks a non-English language and speaks English ‘very well.’ The ACS provides information on households with persons five years and over who speak English “less than very well” and also provides estimates of households that are linguistically isolated. In Ventura County, 17 percent of residents indicated that they spoke English “less than very well,” but only eight percent of all residents can be considered linguistically isolated. Most of these residents were Spanish speakers.

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 Limited English Proficiency (LEP), cannot fully and equally participate in or benefit from those programs and activities. This requirement passes down to grantees of federal funds as well. To the extent feasible, advertising for HUD-funded services and programs in the County has been made available in English and Spanish to ensure equal access to LEP persons for the implementation of services. The majority of the public service agencies funded each year also provide Spanish translation and are monitored for compliance. This is particularly true for jurisdictions with a large Spanish-speaking population, such as the cities of Oxnard and San Buenaventura.

The group most susceptible to linguistic and cultural isolation in Ventura County is the Indigenous Mexican population. The Indigenous Mexicans in Ventura County come from the Mexican states of Oaxaca, Michoacan, Yucatan, Guerrero, Puebla, and Veracruz. It is estimated that some 20,000 of the Indigenous Mexicans in Ventura County are employed in agriculture while thousands more are employed in the various service (car washes, restaurants, hotels, landscaping, etc.) industries. The Mixteco/Indigena Community Organizing Project (MICOP) provides support to the Mexican indigenous population in Ventura County through education, literacy, health, and language assistance programs. MICOP's 2013 Community Needs Assessment indicated that there was a high need for language interpreters, healthcare services, and affordable childcare.

⁷ The Census has instituted a new method of providing updates to socioeconomic data regarding the population using the American Community Survey (ACS). ACS is a limited sample of the population but is conducted more frequently than the Census. Sample data are averaged over a period of time. Also, different variables are surveyed at different frequency schedules depending on the size of the community, resulting in multiple sets of ACS data.

B. Household Characteristics

Household type and size, income level, the presence of persons with special needs, and other household characteristics may affect access to housing. This section details the various household characteristics that may affect equal access to housing.

1. Household Composition and Size

Different household types generally have different housing needs. Seniors or young adults tend to reside in apartment units, condominiums or smaller single-family homes. Families, meanwhile, often prefer single-family homes. Household size can be an indicator of changes in population or use of housing, and household composition and size are often two interrelated factors. An increase in household size can indicate a greater number of large families or a trend toward overcrowded housing units. A decrease in household size, on the other hand, may reflect a greater number of elderly or single-person households, or a decrease in family size.

What is a “household”?

A household is defined by the Census as all persons occupying a housing unit. Families are a subset of households and include all persons living together who are related by blood, marriage or adoption. Single households include persons living alone, but do not include persons in group quarters such as convalescent homes or dormitories. “Other” households are unrelated people living together, such as roommates.

The 2010 Census documented 266,920 households in Ventura County. The Department of Finance estimates that number of households to have increased to 269,896 in 2014. From 2000 to 2010 the number of households increased by close to 10 percent, close to the State-level increase of nine percent. The cities of Moorpark, Camarillo, and Oxnard saw the largest increases in households and Port Hueneme was the only City that saw a decrease in households. From 2010 to 2014 the households in the County increased by one percent.

Table 12: Household Growth (2000-2014)

City/Area	Households			Percent Change 2000-2010	Percent Change 2010-2014
	2000 ¹	2010 ¹	2014 ²		
Camarillo	21,438	24,504	24,776	14.3%	1.1%
Fillmore	3,762	4,156	4,197	10.5%	1.0%
Moorpark	8,994	10,484	10,578	16.6%	0.9%
Ojai	3,088	3,111	3,130	0.7%	0.6%
Oxnard	43,576	49,797	50,613	14.3%	1.6%
Port Hueneme	7,268	7,080	7,361	-2.6%	4.0%
San Buenaventura	38,524	40,438	41,112	5.0%	1.7%
Santa Paula	8,136	8,347	8,561	2.6%	2.6%
Simi Valley	36,421	41,237	41,404	13.2%	0.4%
Thousand Oaks	41,793	45,836	46,117	9.7%	0.6%
Unincorporated County	30,234	31,930	32,047	5.6%	0.4%
Ventura County	243,234	266,920	269,896	9.7%	1.1%
State	11,502,870	12,577,498	12,731,223	9.3%	1.2%

Sources:

1. Bureau of the Census, 2000 and 2010
2. Department of Finance, 2014

According to the 2010 Census, a majority (74 percent) of the households in Ventura County were family households. Many of these family households (35 percent) include children. Families with children often face housing discrimination by landlords who fear that children will cause property damage, or the landlords have cultural biases against children of opposite sex sharing a bedroom. Several cities had a higher than average proportion of family households with children and may, therefore, be more vulnerable to this type of discrimination. The proportion of families with dependent children was highest in the City of Moorpark (82 percent) and lowest in the City of Ojai (61 percent) (Table 13). Overall, the average household size shown in Table 13 reflects this distribution. More than a quarter of households in the County included an elderly member and close to six percent of households were female-headed households with children.

The average size and composition of households are highly sensitive to the age structure of the population. But they also reflect social and economic changes. For example, economic downturns may prolong the time adult children live at home or result in multiple families and non-family members living together to lower housing costs. The average household size countywide in 2010 was 3.04 persons per household. Average household size ranged from a low of 2.34 persons in Ojai to a high of 3.95 in Oxnard.

Table 13: Household Type and Size (2010)

City/Area	Average Household Size	Percent of Households with Elderly	Percent Families	Average Family Size	Percent of Families with Children	Percent of Female Headed-Households w/ Children
Camarillo	2.64	33.1%	69.5%	3.14	30.3%	4.7%
Fillmore	3.57	25.9%	80.9%	3.92	42.1%	6.7%
Moorpark	3.28	17.5%	81.9%	3.55	42.4%	5.2%
Ojai	2.34	33.0%	60.8%	2.95	26.2%	6.4%
Oxnard	3.95	23.7%	80.3%	4.20	42.8%	7.9%
Port Hueneme	2.95	26.9%	68.2%	3.52	34.7%	8.4%
San Buenaventura	2.57	25.9%	64.3%	3.14	28.8%	6.2%
Santa Paula	3.50	27.1%	80.1%	3.85	41.5%	7.7%
Simi Valley	3.00	23.6%	76.9%	3.33	36.6%	5.2%
Thousand Oaks	2.73	28.9%	72.8%	3.15	33.4%	4.5%
Unincorporated County	N/A	26.7%	74.3%	N/A	32.6%	4.9%
Ventura County	3.04	26.2%	73.9%	3.47	35.2%	5.9%

Source: Bureau of the Census, 2010

2. Special Needs Households

Certain households, because of their special characteristics and needs, may require special accommodations and may have difficulty finding housing due to special needs. Special needs groups include seniors, large households, families with children, single-parent households, persons with disabilities, persons with HIV/AIDS, homeless persons and persons at-risk of homelessness, and farm workers. The following discussion highlights particular characteristics that may affect access to housing in a community.

Seniors

Seniors (persons age 65 and above) are gradually becoming a more substantial segment of a community's population. According to the Census, residents 65 and over made up ten percent of the County population in 2000, compared to 12 percent in 2010. During this time period, the senior population grew at a rate higher than that of the overall County. At 25 percent, the senior population growth rate was almost three times the growth rate of the County population (9 percent). Americans are living longer and having fuller lives than ever before in our history and are expected to continue to do so. Elderly households are vulnerable to housing problems (as defined on page 39) and housing discrimination due to limited income, prevalence of physical or mental disabilities, limited mobility, and high health care costs. The elderly, particularly those with disabilities, may face increased difficulty in finding housing accommodations and may become victims of housing discrimination or fraud. A senior on a fixed income can face great difficulty finding safe and affordable housing. Subsidized housing and federal housing assistance programs are increasingly challenging to secure and often involve a long waiting list.

According to 2010 Census data, an estimated 26 percent of households in Ventura County had at least one individual who was 65 years of age or older (Table 13). The cities of Camarillo and Ojai had the highest proportion of households with seniors (approximately 33 percent each).

According to the 2010 Census, close to 12 percent of all residents in Ventura County were ages 65 and over. The proportion of residents over the age of 65 years ranged from a low of seven percent in Moorpark to a high of 19 percent in Ojai. According to 2007-2011 CHAS data, a higher proportion (55 percent) of seniors had low- and moderate-incomes compared to all County residents (41 percent) (Table 14). In addition, more than one in three elderly residents experienced housing problems, such as cost burden or substandard housing.

Table 14: Senior Profile - Ventura County (2007-2012)

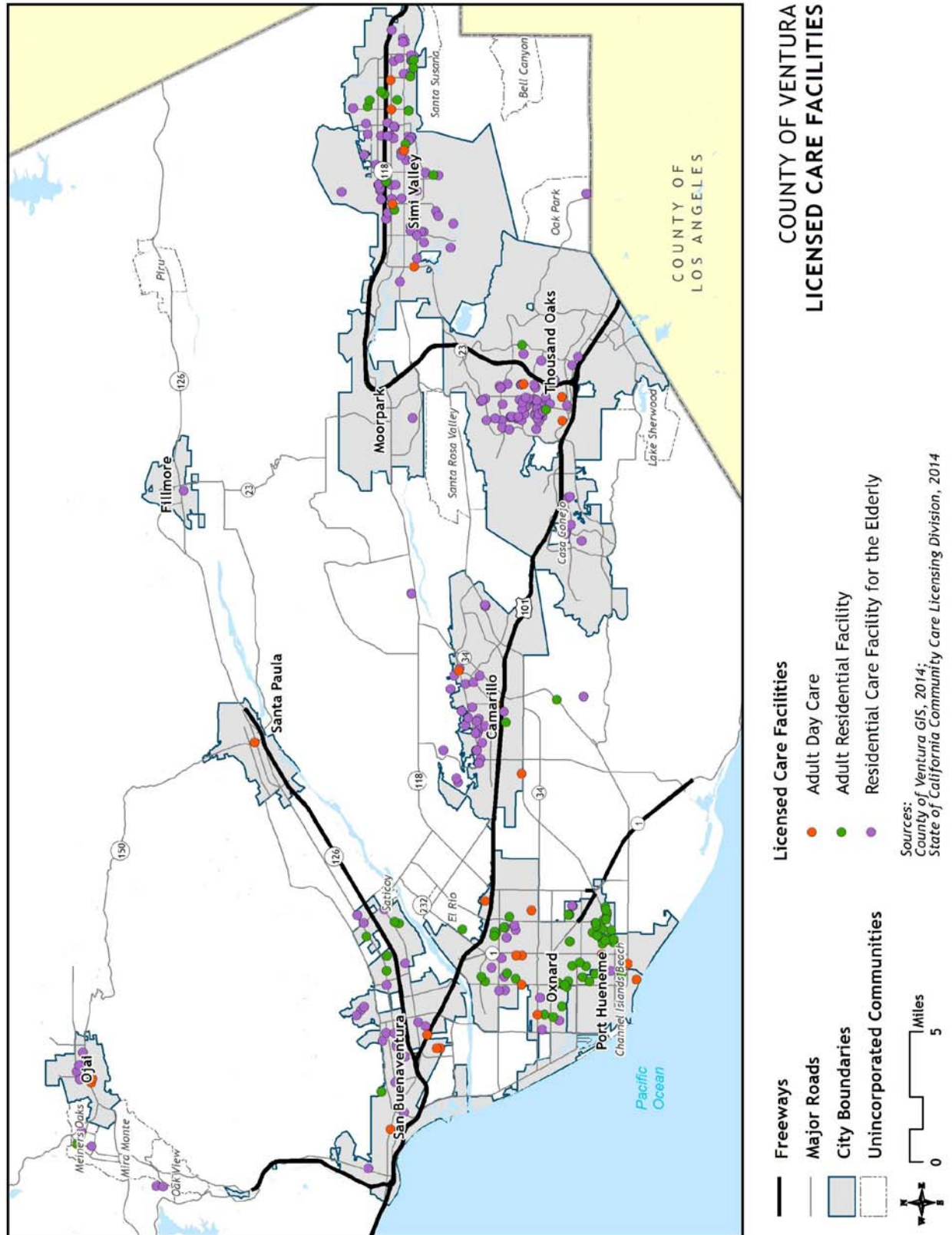
	Percent of Population	Percent with a Disability	Percent Households with Low/Moderate Incomes	Percent Households with Housing Problems
Seniors	11.7%	34.6%	54.7%	38.5%
All Residents	100.0%	9.8%	40.9%	47.6%

Source: Bureau of the Census, 2010; American Community Survey (ACS), 2008-2012; HUD Comprehensive Housing Affordability Strategy (CHAS), 2007-2011

In addition to affordable housing located near transportation, the housing needs of the elderly include supportive housing, such as intermediate care facilities, group homes, and other housing with a planned service component. Approximately 219 State-licensed residential care facilities for the elderly, 82 adult residential facilities, and 27 adult day care facilities serve the elderly population throughout the County. These licensed care facilities have a combined capacity of 7,334 beds. Figure 2 illustrates the location of the various licensed care facilities in Ventura County.

Most of the community care facilities within the County are located within the larger incorporated cities. There is a noticeable absence of facilities in the unincorporated areas, specifically those surrounding the incorporated cities. While most of the County's population is located within the incorporated cities, residents living in these areas would have to relocate to a great distance to access the region's inventory of care facilities.

Figure 2: Licensed Care Facilities in Ventura County



Large Households

Large households are defined as those with five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit in order to save on housing costs. Large households often face discrimination in the housing market, particularly for rental housing. Property owners and managers may be concerned with the potential increase in wear and tear and liability issues related to large households, especially those with children. Housing discrimination against families with children can also be masked as overcrowding issues.

As indicated in Table 15, in 2010, approximately 18 percent of all households in Ventura County had five or more members; specifically 16 percent of owner-households and 20 percent of renter-households in the County were considered to be large households. The proportion of large households was highest in the cities of Oxnard (34 percent), Santa Paula (28 percent), and Fillmore (28 percent) indicating these cities may be the most vulnerable to housing discrimination based on family size. These three cities also had the largest proportion of non-White population and a large proportion of family households in 2010. Many ethnic minority groups have a younger age profile and tend to have larger families than the White population. Overall, there was a larger proportion of large renter households (20 percent) compared with large owner households (16 percent).

Large households report higher incidences of cost burden and housing problems. This is especially true for renter-households because multi-family rental units are typically smaller than single-family units. The Comprehensive Housing Affordability Strategy (CHAS) data for 2007-2011 reports that 65 percent of the County's large households suffered from one or more housing problems, including housing overpayment, overcrowding, and/or substandard housing conditions. The proportion of large households experiencing housing problems is significantly more than the level of housing problems for all households in the County (48 percent).

In addition to space requirements, large households often face a significant cost burden for housing. Large, very low-income households will continue to be among the most impacted in terms of finding and maintaining affordable and appropriate housing.

Table 15: Large Household Profile - Ventura County (2007-2011)

	Percent of Households	Percent Households with Low/Moderate Incomes	Percent Households with Housing Problems
Large Households	14.1%	46.4%	65.3%
All Households	100%	40.9%	47.6%

Source: Bureau of the Census, 2010; HUD Comprehensive Housing Affordability Strategy (CHAS), 2007-2011

Families with Children

Families with children often face housing discrimination by landlords who fear that children will cause property damage. Some landlords may also have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns.

The Housing Rights Center (HRC) indicated that even when housing providers rent openly to families with children there can still be an issue of illegal discriminatory policies. Neutral rules are expected to apply to all tenants equally, but once a housing provider isolates a particular group upon which to singularly implement those rules, a discriminatory practice is set in motion⁸.

The proportion of families with dependent children was highest in the cities of Oxnard, Moorpark, Fillmore, and Santa Paula (Table 13). These communities may be more vulnerable to familial discrimination in the housing market because of their higher than average proportion of families with children.

Single-Parent Households

Single-parent families, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Because of their relatively lower income and higher living expenses, female-headed families have comparatively limited opportunities for finding affordable and decent housing.

The 2010 Census identified six percent of households in the County as female-headed households with children (Table 13). The proportion of female-headed households with children in cities varied from a high of eight percent in Port Hueneme to five percent in Thousand Oaks. Female single-parent family households are disproportionately affected by poverty. The Census Bureau defines the poverty threshold, or poverty line, as the minimum level of resources that are adequate to meet basic needs. The official measure of poverty was developed in the early 1960s and varies by family size and composition. The measure uses three times the cost of a minimum food diet in 1963, and is updated annually according to

Fair Housing Case Summary – Restrictive Rules Based on Familial Status

The complainant is a married African American, male. The complainant has resided in the complainant unit for three years. The complainant resides with his wife. His daughter and grandchildren are visiting the unit. The complainant states that he is allowed to have visitors for up to two consecutive weeks. They informed the manager that his daughter and grandchildren would be visiting for two weeks. After that, he was served a three-day notice to cure or quit asking him to remove "the extra occupants". The complainant also states that the manager will complain about the children making too much noise when playing outside. The complainant states that the manager locked up the pool and will not let children use the pool.

Disposition: Successful conciliation

⁸ Housing Rights Center, "HRC Settles \$80K Lawsuit On Behalf Of Tenants With Children" Housing Rights Center Blog. www.housingrightscenter.org/blog.asp, June 2013. Accessed August 2014

today's prices (inflation factor). There is now a second measure of poverty, the Supplemental Poverty Measure. Every year since 2010, the Census Bureau has released a report describing the SPM. It extends the official measure of poverty by taking account of government benefits and necessary expenses (food, clothing, shelter and utilities) that are not in the official measure. According to the 2008-2012 ACS, about 30 percent of female single-parent family households in Ventura County lived below the poverty level (compared to eight percent of all family households in the County). Limited household income constrains the ability of these households to afford adequate housing and childcare, health care, and other necessities. Finding adequate and affordable childcare is also pressing issue for many families with children and single-parent households in particular.

Persons with Disabilities

The Americans with Disabilities Act (ADA) defines a disability as a “physical or mental impairment that substantially limits one or more major life activities.” Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the use of wheelchairs, need for home modifications to improve accessibility, or other forms of assistance. Landlords/owners sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Landlords often refuse to rent to tenants with a history of mental illness. Neighbors may object when a house becomes a group home for persons with mental disabilities. While housing discrimination is not covered by the ADA, the Fair Housing Act prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS. In their 2013 Fair Housing Trends Report, the National Fair Housing Alliance indicated

that disability complaints were the most prevalent type of housing discrimination complaints. The report stated that apartment owners made direct comments refusing to make reasonable accommodations or modifications for people with disabilities, making discrimination based on disability easier to detect. The proportion of residents with a disability is presented in Table 16.

Fair Housing Case Summary – Reasonable Accommodation for Person with Disabilities

The complainant is a single, Caucasian female with disabilities. She has lived at the complaint address since 2008. Complainant states that she was injured while at work and received workman's compensation. She states that she receives state benefits twice a month. Complainant states that initially she was able to continue to pay her rent in total by the 5th of the month because she was using money from her savings to compensate. However, she is now living check to check and needs to pay her rent bimonthly, when she receives her state benefit checks. She is requesting a reasonable accommodation (to be allowed to pay her rent bimonthly) based on her disabilities.

Disposition: Successful conciliation

Table 16: Persons with Disabilities (2008-2012)

City/Area	% Population with a Disability
Camarillo	11.0%
Fillmore	10.3%
Moorpark	6.8%
Ojai	11.6%
Oxnard	9.9%
Port Hueneme	12.7%
San Buenaventura	11.1%
Santa Paula	10.7%
Simi Valley	8.7%
Thousand Oaks	8.8%
Unincorporated County	9.9%
Ventura County	9.8%

Source: American Community Survey (ACS), 2008-2012

Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and in-home social, educational, and medical support to address developmental and mental impairments. The U.S. Census Bureau classifies disabilities into the following categories:

- **Hearing difficulty:** Deaf or having serious difficulty hearing
- **Vision difficulty:** Blind or having serious difficulty seeing, even when wearing glasses
- **Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions
- **Ambulatory difficulty:** Having serious difficulty walking or climbing stairs
- **Self-care difficulty:** Having difficulty bathing or dressing
- **Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

The Census and ACS do not document detailed disability characteristics for all populations and places within the County; therefore, estimates for disabled adults 18 to 64 years old in Ventura County are analyzed in place of more detailed data. According to the 2010-2012 ACS, among adults 18 to 64 years old, living with disabilities within the County, cognitive disabilities were most prevalent (45 percent), followed by ambulatory disabilities (43 percent), and independent living disabilities (34 percent).

Table 17: Detailed Disability Profile - Ventura County
(2010-2012)

Disability Type	Ventura County*
With a Hearing Difficulty	23.0%
With a Vision Difficulty	15.2%
With a Cognitive Difficulty	45.4%
With an Ambulatory Difficulty	42.6%
With a Self-Care Difficulty	18.2%
With an Independent Living Difficulty	33.7%

Note: *Estimates describe prevalence of 'disability type' in the County's population of disabled adults (18-64 year olds).

Source: American Community Survey (ACS), 2010-2012

According to the California Department of Social Services, Community Care Licensing Division, there are approximately 219 State-licensed residential care facilities for the elderly, 82 adult residential facilities, and 27 adult day care facilities serve the elderly population throughout the County. These licensed care facilities have a combined capacity of 7,334 beds.

Persons with Developmental Disabilities

As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 22;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency; and
- Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

Housing for Persons with Developmental Disabilities (SB 812)

California passed SB 812 in 2010, recognizing the special housing needs of the disabled include persons with developmental disabilities. SB 812 requires the Housing Element of a community’s General Plan include an estimate of the number of persons with developmental disabilities, an assessment of the housing need, and a discussion of potential resources.

This topic is also discussed later in Chapter 5 of this AI.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. This equates to 10,291 persons in the County of Ventura based on the 2010 Census population. Client data provided by the State Department of Developmental Services estimate about 6,300 persons with developmental disabilities in Ventura County were served by the Tri-Counties Regional Centers (for San Luis Obispo, Santa Barbara, and Ventura Counties) in 2014.

Housing Needs

From a housing perspective, there are several different housing needs of disabled persons. For those disabled with a developmental or mental disability, one of the most significant problems is securing affordable housing that meets their specialized needs. Housing needs can range from institutional care facilities to facilities that support partial or full independence (such as group care homes). Supportive services such as daily living skills and employment assistance need to be integrated into the housing situation also. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps leading to doorways, modifications to bathrooms and kitchens (lowered countertops, grab bars, adjustable shower heads, etc.), and special sensory devices (smoke alarms, flashing lights, etc.).

The location of housing and availability of transportation is also important because disabled people may require access to a variety of social and specialized services. Amendments to the Fair Housing Act, as well as state law, require ground-floor units of new multi-family construction with more than four units to be accessible to persons with disabilities. However, units built prior to 1989 are not required to be accessible to persons with disabilities. Older units, particularly in older multi-family structures, are very expensive to retrofit for disabled occupants because space is rarely available for elevator shafts, ramps, or widened doorways, etc. The site, parking areas, and walkways may also need modifications to install ramps and widen walkways and gates.

Persons with HIV/AIDS

Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, access to safe, affordable housing is as important to their general health and well-being as access to quality health care. For many, the persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment. In addition, persons with HIV/AIDS may also be targets of hate crimes, which are discussed later in this document. Despite federal and state anti-discrimination laws, many people face illegal eviction from their homes when their illness is exposed. Stigmatism associated with their illness and possible sexual orientation can add to the difficulty of obtaining and maintaining housing. The Fair Housing Amendments Act of 1988, which is primarily enforced by HUD, prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS. The Ventura County Board of Supervisors adopted an Ordinance #3981 in 1991 to prohibit discrimination against anyone who has, or is thought to have, a life-threatening or communicable disease.

Persons with HIV/AIDS require a broad range of services, including counseling, medical care, in home care, transportation, and food, in addition to stable housing. Today, persons with HIV/AIDS live longer and require longer provision of services and housing. Stable housing promotes improved health, sobriety, decreased drug abuse, and a return to paid employment and productive social activities resulting in an improved quality of life. Furthermore, stable housing is shown to be cost effective for the community in that it helps to decrease risk factors that can lead to HIV and AIDS transmission.

The Ventura County Public Health Department estimates that as of December 2012, there were a total of 574 individuals living with AIDS in Ventura County. An additional 402 persons in Ventura County are believed to be infected with the HIV virus. Most new AIDS/HIV cases in 2011 and 2012 were among White and Hispanic men between the ages of 24-32 years of age. Ventura County Public Health reports coexisting substance abuse and mental health issues among many HIV/AIDS patients. Ventura County Public Health indicates that over a quarter of case managed clients are found to require treatment for significant mental health issues. A majority of clients also have substance abuse issues. A 2011 Ventura County Needs Assessment on HIV/AIDS found that the top-ranked service needed for persons living with HIV/AIDS was housing assistance followed by dental care assistance.

The Ventura County Public Health HIV/AIDS Program has suffered devastating losses in funding over the last few years. In 2009, the County's HIV/AIDS funding was reduced by the State by approximately 65 percent. During FY 2010-2011, Ventura County Public Health HIV/AIDS Program was reduced another 66 percent. In addition, many national funding sources disappeared as the focus of HIV/AIDS funding was directed at highly impacted communities, which does not include Ventura County. These cuts resulted in a significant reduction in services and also affected other service providers' ability to provide services. The Ventura County AIDS Partnership, and the Ventura County Rainbow Alliance, two significant resources for persons living with HIV/AIDS, disbanded due to diminishing funding source. The Ventura County Public Health HIV/AIDS Program is the only current service provider in the County.

Homeless Persons

According to HUD, a person is considered homeless if they are not imprisoned and: 1) lack a fixed, regular, and adequate nighttime residence; 2) their primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements, an institution that provides a temporary residence for individuals that should otherwise be institutionalized; or 3) a public or private place not designed for or ordinarily used as a regular sleeping accommodation.

Homeless persons often have a difficult time finding housing once they have moved from a transitional housing or other assistance program. Housing affordability for those who are or were formerly homeless is challenging from an economics standpoint, and this demographic group may encounter fair housing issues when landlords refuse to rent to formerly homeless persons. Under California laws, a landlord can deny rental to an applicant based on credit

history, employment history, and rental history. However, the perception may be that homeless persons are economically (and sometimes mentally) unstable.

Assessing a region's homeless population is difficult because of the transient nature of the population. The Ventura County 2014 Homeless Count and Subpopulation Survey identified 1,449 homeless adults and children during the point-in-time (P-I-T) count. Of the 1,449 homeless adults and children, 910 or 63 percent were unsheltered and 539 or 37 percent were sheltered. Of the sheltered population, 300 were in emergency shelters and 239 in transitional housing programs. The total number represents an 18 percent decrease when compared to the number of homeless persons who were counted in 2013 and the lowest total count since its inception in 2007. According to the County, the continued decline in the homeless population can be traced to strategic programs such as rapidly re-housing specific clients through the Housing First model, continued homeless prevention efforts, expanding targeted street outreach and engagement of chronically homeless persons, and the increased collaboration among agencies.

The annual (P-I-T) count measures the scope of homelessness on a single night in January of each year; it does not represent every person who will experience homelessness throughout the year. Using historical data, the County estimates that number will likely be between 6,000 and 8,000 in 2014.

Table 18: Homeless Population by Jurisdiction (2014)

Jurisdiction	Sheltered	Unsheltered	Total	% of County
Camarillo	0	38	38	2.6%
Fillmore	0	6	6	0.4%
Moorpark	0	15	15	1.0%
Ojai	23	39	62	4.3%
Oxnard	149	230	379	26.2%
Port Hueneme	4	9	13	0.9%
San Buenaventura	211	284	495	34.2%
Santa Paula	0	31	31	2.1%
Simi Valley	17	177	194	13.4%
Thousand Oaks	56	74	130	9.0%
Unincorporated County	79	7	86	5.9%
Ventura County	539	910	1,449	100.0%

Source: Ventura County Homeless and Housing Coalition, Homeless County, 2014.

The majority of the region's homeless are clustered in just two cities, Oxnard and San Buenaventura. However, a sizeable number of homeless persons also make their temporary residence in Simi Valley and Thousand Oaks (Table 18). There was a notable increase for the City of Ojai compared with past counts which may be related to the clearing out of homeless camps and ongoing debris and vegetation restoration efforts in the Santa Clara and Ventura River zones. In contrast, the unusually low homeless count number in the City of Oxnard,

compared to years past, can be attributed to the fact that the Winter Warming Shelter (WWS) was located in the City of San Buenaventura in 2014. Since the inception of the homeless count process, the highest homeless tally has been in the city that hosted the WWS for the year.

The Census Bureau noted that in 2010-2012, eight percent of all families and 24 percent of families with a female householder and no husband present had incomes below the poverty level. These persons are at risk of becoming homeless. Many of these persons can become homeless because of social structural issues such as increases in rent, loss of job, and rising health care costs. In addition, personal experiences such as domestic violence, physical disabilities, mental illness, and substance abuse can cause members of a low-income household or an entire household to become homeless. Often, one or more of these experiences factor into a household's homeless experience.

Farm Workers

As traditionally defined, farm workers are persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm workers tend to work in fields or processing plants. During harvest periods when workloads increase, the need to supplement the permanent labor force is satisfied with seasonal workers. Often these seasonal workers are migrant workers, defined by the inability to return to their primary residence at the end of the workday. The agricultural workforce in Ventura County does many jobs, including weeding, thinning, planting, pruning, irrigation, tractor work, pesticide applications, harvesting, transportation to the cooler or market, and a variety of jobs at packing and processing facilities. It is therefore difficult to estimate the number of farm workers residing in the County.

California Employee Housing Act

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 permitted where agricultural uses are permitted.

This topic is also discussed later in Chapter 5 of this AI.

Estimating the size of the agricultural labor force is problematic as farm workers are historically undercounted by the census and other data sources. The Census estimates of farm workers often exclude the seasonal, migrant workers, as well as those who are undocumented. The 2008-2012 ACS documented a total of 18,034 Ventura County residents employed in the agriculture, forestry, fishing and hunting, and mining, representing approximately five percent of the County's employed population age 16 or older. The most significant concentration of farm workers is in Oxnard, with close to 62 percent of the County's agricultural workers residing there. Another concentration of farm workers, though trailing significantly behind Oxnard, occurs in the unincorporated County. Approximately 11 percent of agricultural workers in the County reside in the unincorporated areas of Ventura County.

Table 19: Farm Worker Population of Ventura County (2008-2012)

Jurisdiction	Persons Employed in the Agriculture, Forestry, Fishing/Hunting, and Mining		
	# of Persons	Percent of County Labor Force	Percent of All Persons Employed in the Agriculture, Forestry, Fishing and Hunting, and Mining
Camarillo	407	1.3%	2.3%
Fillmore	456	7.3%	2.5%
Moorpark	156	0.9%	0.9%
Ojai	82	2.5%	0.5%
Oxnard	11,120	12.6%	61.7%
Port Hueneme	344	4.2%	1.9%
San Buenaventura	1,164	2.3%	6.5%
Santa Paula	1,790	14.4%	9.9%
Simi Valley	399	0.6%	2.2%
Thousand Oaks	228	0.4%	1.3%
Unincorporated County	1,888	4.3%	10.5%
Ventura County	18,034	4.7%	100.0%

Source: American Community Survey (ACS), 2008-2012

While the estimates of the number of farm workers may vary, there is consensus that most are low-income or extremely low-income employees, and all need affordable, decent housing. The mean wage for workers employed in the industries in Ventura County was \$19,439 in 2014, according to the State Employment Development Department.

Regular low-income housing does not begin to close the gap between the need and the supply for farm worker housing. Farm workers live where and how they can, which in Ventura County often means overcrowding and living in dilapidated and/or unsuitable structures. A representative from House Farm Workers! indicates that although there have been approximately 500 new farm worker housing units developed, the housing situation for farm workers and their families has deteriorated in the last 12 years due to stagnant wages and increasing rental costs.

C. Income Profile

Household income is the most important factor determining a household's ability to balance housing costs with other basic life necessities. Regular income is the means by which most individuals and families finance current consumption and make provision for the future through saving and investment. The level of cash income can be used as an indicator of the standard of living for most of the population. While economic factors that affect a household's housing choice are not a fair housing issue per se, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

1. Median Household Income

According to the 2008-2012 ACS, Ventura County households had a median income of \$76,483. Table 20 displays median household income by jurisdiction. The cities of Thousand Oaks, Moorpark, and Camarillo had the highest median household incomes and Port Hueneme and Santa Paula had the lowest median household incomes. Overall, family households reported higher median incomes compared to all households.

Table 20: Median Household Income (2008-2012)

Jurisdiction	Median Household Income	Median Family Income
Camarillo	\$83,892	\$100,765
Fillmore	\$59,706	\$64,572
Moorpark	\$102,411	\$109,321
Ojai	\$62,804	\$85,195
Oxnard	\$60,736	\$62,345
Port Hueneme	\$51,723	\$53,043
San Buenaventura	\$66,586	\$82,649
Santa Paula	\$54,168	\$55,874
Simi Valley	\$87,894	\$97,722
Thousand Oaks	\$100,156	\$115,782
Unincorporated County	N/A	N/A
Ventura County	\$76,483	\$86,579

Note: No median household income data is available for the unincorporated County areas.

Source: American Community Survey (ACS), 2008-2012

2. Income Distribution

HUD periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. The most recent estimates are derived from the 2007-2011 ACS. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The CHAS cross-tabulates the Census data to reveal household income in a community in relation to the Area Median Income (AMI).

As defined by CHAS, housing problems include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden, including utilities, exceeding 30 percent of gross income; and
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

HUD has also established the following income categories based on the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA):

- Extremely-Low-Income (0-30 percent of AMI)
- Low-Income (31-50 percent of AMI)
- Moderate-Income (51-80 percent of AMI)
- Middle/Upper-Income (above 80 percent of AMI)

According to the CHAS data in Table 21, approximately 24 percent of Ventura County households were within the extremely low-income and low-income categories, 17 percent were within the moderate-income category, and 59 percent were within the middle/upper income category. The proportion of households with extremely-low and low-incomes was highest in Santa Paula (39 percent) and lowest in Moorpark (13 percent).

Table 21: Income Distribution (2007-2011)

City/Area	Total Households	% Extremely Low Income	% Low Income	% Moderate Income	% Middle/Upper Income
Camarillo	23,450	8.8%	10.2%	16.5%	64.5%
Fillmore	4,150	16.0%	19.9%	17.1%	47.0%
Moorpark	10,384	5.5%	7.7%	12.6%	74.2%
Ojai	2,963	13.0%	14.2%	19.9%	53.0%
Oxnard	51,360	17.7%	16.3%	22.0%	44.0%
Port Hueneme	7,460	17.4%	16.7%	24.2%	41.7%
San Buenaventura	40,230	14.7%	12.5%	17.8%	55.1%
Santa Paula	8,363	22.2%	16.9%	22.7%	38.2%
Simi Valley	40,565	8.3%	8.7%	15.2%	67.8%
Thousand Oaks	44,980	8.5%	8.5%	12.4%	70.7%
Unincorporated County	31,065	11.2%	10.3%	15.1%	63.4%
Ventura County	264,970	12.3%	11.7%	17.0%	59.0%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2007-2011

3. Household Income by Household Type

Household income often varies by household type. As shown in Table 22, elderly households comprised 23 percent of all households but 37 percent of all extremely low-income households.

Table 22: Housing Problems - Ventura County (2007-2011)

Household by Type, Income & Housing Problem	Renters				Owners				Total Households
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Families	Total Owners	
Extremely Low-Income (0-30% AMI)	5,270	7,925	3,305	20,470	6,790	2,670	845	12,065	32,535
# with any housing problems	61.3%	87.3%	95.0%	80.0%	68.0%	84.1%	95.3%	74.2%	77.9%
# with cost burden > 30%	61.0%	87.0%	92.3%	79.3%	67.5%	83.7%	84.0%	72.9%	76.9%
# with cost burden > 50%	42.9%	75.0%	73.1%	63.9%	50.5%	77.2%	75.7%	59.9%	62.4%
Low-Income (31-50% AMI)	2,625	6,815	3,595	16,200	7,295	4,140	2,055	14,825	31,025
# with any housing problems	76.2%	86.6%	94.9%	86.9%	48.7%	82.1%	92.5%	65.6%	76.6%
# with cost burden > 30%	75.0%	82.7%	83.7%	82.3%	48.0%	80.4%	85.4%	63.9%	73.5%
# with cost burden > 50%	48.8%	42.8%	28.2%	41.5%	28.7%	65.3%	61.1%	45.7%	43.5%
Moderate-Income (51-80% AMI)	2,255	9,325	3,205	19,730	9,595	9,130	4,395	25,320	45,050
# with any housing problems	57.0%	68.2%	74.6%	69.0%	35.3%	71.6%	84.2%	59.9%	63.9%
# with cost burden > 30%	54.8%	61.3%	36.2%	58.7%	35.3%	70.4%	68.0%	56.6%	57.5%
# with cost burden > 50%	15.7%	9.2%	6.6%	10.6%	18.9%	41.6%	39.7%	33.1%	23.2%
Middle/Upper-Income (81% + AMI)	2,960	17,255	3,695	34,265	24,975	68,325	16,375	122,095	156,360
# with any housing problems	24.8%	19.5%	44.9%	21.7%	20.0%	33.8%	45.6%	33.4%	30.9%
# with cost burden > 30%	19.9%	14.9%	11.4%	14.9%	19.8%	33.3%	34.5%	31.6%	28.0%
# with cost burden > 50%	3.4%	1.0%	0.3%	1.0%	5.2%	7.3%	6.3%	7.1%	5.8%
Total Households	13,110	41,320	13,800	90,665	48,655	84,265	23,670	174,305	264,970
# with any housing problems	55.3%	54.6%	76.8%	56.8%	34.0%	41.9%	58.6%	42.8%	47.6%
# with cost burden > 30%	53.5%	50.4%	55.4%	51.0%	33.7%	41.3%	46.9%	40.9%	44.3%
# with cost burden > 50%	30.5%	23.9%	26.4%	24.5%	17.8%	16.1%	19.7%	17.8%	20.1%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2007-2011; American Community Survey (ACS) 2007-2011

Income by Race/Ethnicity

Race/ethnicity can indicate housing need to the extent that different race/ethnic groups earn different incomes. Overall, low- and moderate-income households comprised 23 percent of all households in Ventura County in 2007-2011. However, certain groups had higher proportions of low- and moderate-income households. Specifically, Hispanic (42 percent) households had a considerably higher percentage of low- and moderate-income households than the rest of the County (Table 23). Proportionally fewer Asian (23 percent) and Non-Hispanic White households (24 percent) fell in the low- and moderate-income category compared to the County average.

Table 23: Income by Race/Ethnicity (2007-2011)

Income Level	Total HHS	Non-Hispanic White		Hispanic		Black or African American		Asian	
		HHS	Percent	HHS	Percent	HHS	Percent	HHS	Percent
Extremely Low	12.3%	15,635	9.6%	14,265	19.2%	579	12.6%	1,430	8.5%
Low	11.7%	14,675	9.0%	13,885	18.7%	455	9.9%	1,430	8.5%
Moderate	17.0%	24,110	14.7%	16,680	22.4%	820	17.9%	2,440	14.5%
Middle/Upper	59.0%	109,100	66.7%	29,490	39.7%	2,725	59.5%	11,575	68.6%
Total Households	259,294	163,520	100.0%	74,320	100.0%	4,579	100.0%	16,875	100.0%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey (ACS), 2007-2011

Concentrations of Lower- and Moderate-Income Populations

Figure 3 illustrates the Lower- and Moderate-Income (LMI) areas in the County by Census block group. Typically, HUD defines a LMI area as a Census tract or block group where over 51 percent of the population is LMI. However, certain communities are higher income, with few block groups qualifying as LMI using this definition. These communities are considered "exception" jurisdictions. The cities of Camarillo, Simi Valley, and Thousand Oaks are identified by HUD as "exception" jurisdictions, where their LMI thresholds are not set at 51 percent. LMI areas in these communities are defined as the top 25 percent (fourth quartile) of block groups with the highest concentration of low- and moderate-income population.

LMI thresholds for these "exception" jurisdictions are:

- City of Camarillo: 44.89 percent
- City of Simi Valley: 41.74 percent
- City of Thousand Oaks: 36.66 percent

As shown in Figure 3, a significant number of block groups in Santa Paula, San Buenaventura, Fillmore, Oxnard, and Port Hueneme are identified as LMI areas.

The concentrations of LMI population shown Figure 3 can be compared with the concentrations of minority households shown previously in Figure 1 on page 22. Generally,

areas identified as LMI in the cities of Oxnard, Port Hueneme, Fillmore, Santa Paula, and unincorporated areas in and around the town of Piru also contain high concentrations of minority residents. This is an indication that certain parts of the County have a disproportionate number of lower-income minority residents.

Concentrations of Poverty

Figure 4 illustrates areas of concentrations throughout the County based on the percentage of persons living in poverty. In general, the areas in the County with the highest concentrations of persons living below the poverty level were in the City of Oxnard and in and around the City of Santa Paula.

Figure 3: Low and Moderate Income Areas in Ventura County

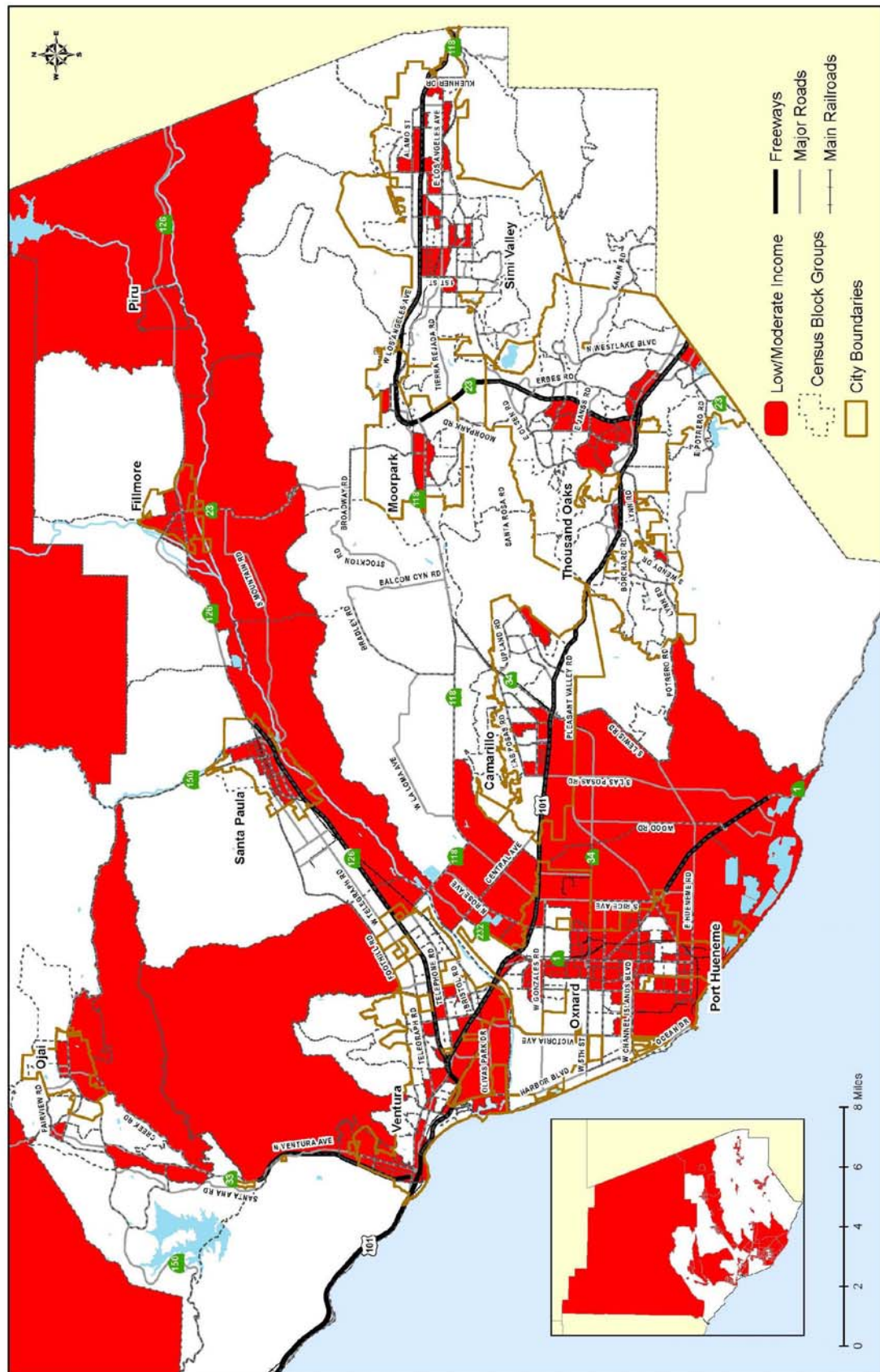
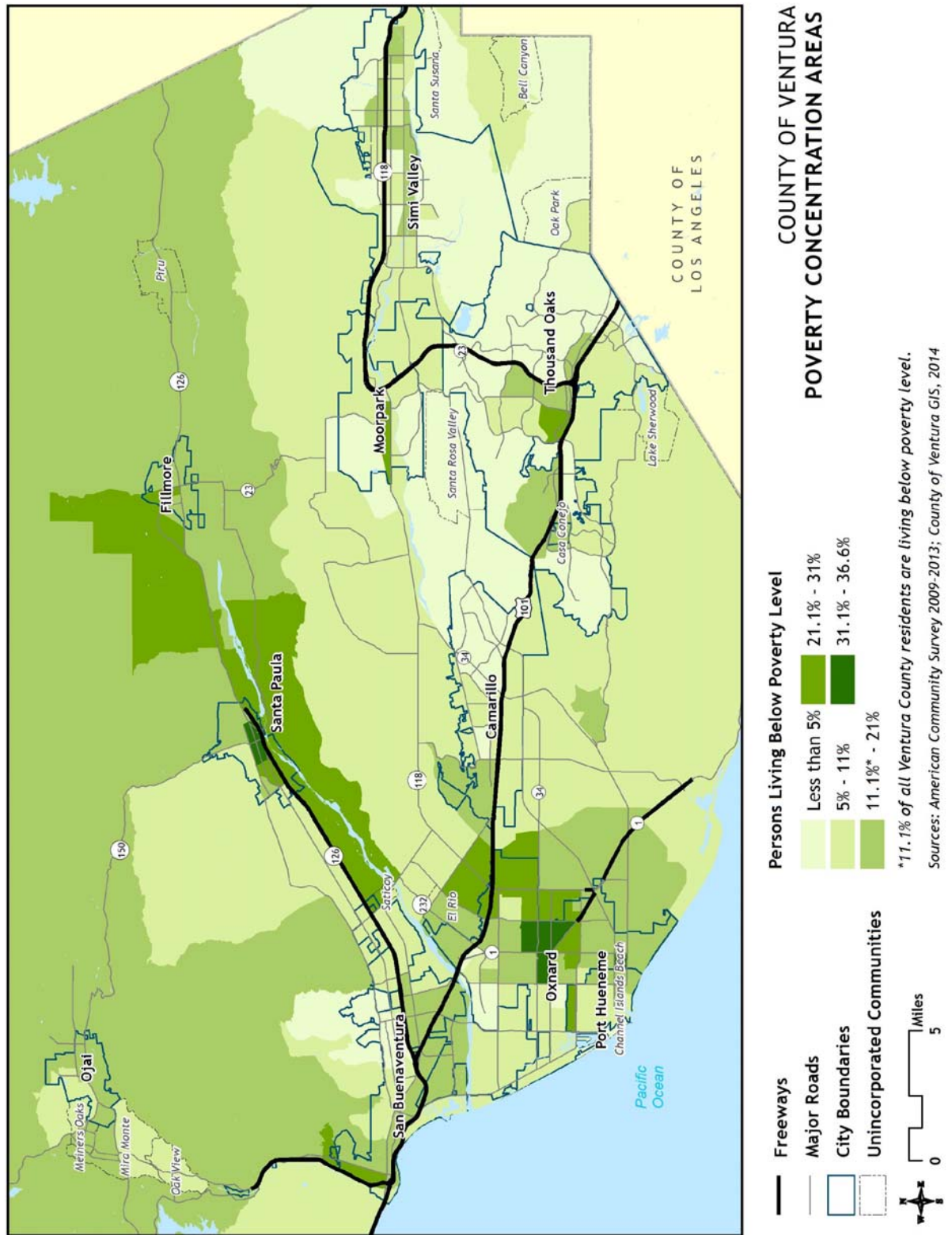


Figure 4: Areas of Concentration of Poverty in Ventura County



D. Housing Profile

A discussion of fair housing choice must be preceded by an assessment of the housing market being analyzed. This section provides an overview of the characteristics of the local and regional housing markets.

1. Housing Growth

The Ventura County housing stock increased by almost 12 percent from 2000 to 2010 (Table 24). Among the various jurisdictions in the County, the three cities with the greatest housing growth were Moorpark (18 percent), Camarillo (17 percent), and Oxnard (17 percent). The three jurisdictions with the slowest housing growth were Port Hueneme (three percent), Ojai (five percent), and Santa Paula (five percent). From 2010 to 2014 the County housing stock increased by one percent.

What is a Housing Unit?

The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

Table 24: Housing Growth (2000-2014)

City/Area	2000	2010	2014	2000-2010 % Change	2010-2014 % Change
Camarillo	21,946	25,702	25,987	17.1%	1.1%
Fillmore	3,852	4,408	4,452	14.4%	1.0%
Moorpark	9,094	10,738	10,835	18.1%	0.9%
Ojai	3,229	3,382	3,401	4.7%	0.6%
Oxnard	45,166	52,772	53,637	16.8%	1.6%
Port Hueneme	7,908	8,131	8,264	2.8%	1.6%
San Buenaventura	39,803	42,827	43,541	7.6%	1.7%
Santa Paula	8,341	8,749	8,973	4.9%	2.6%
Simi Valley	37,272	42,506	42,677	14.0%	0.4%
Thousand Oaks	42,958	47,497	47,788	10.6%	0.6%
Unincorporated County	32,143	34,983	34,934	8.8%	-0.1%
Ventura County	251,712	281,695	284,489	11.9%	1.0%

Source: Bureau of the Census, 2000 and 2010; Department of Finance, 2014

2. Housing Type

A region's housing stock is comprised of three categories: single-family dwelling units, multi-family dwelling units, and other types of units such as mobile homes. Single-family detached units comprise a substantial majority of the County's housing stock (75 percent) (Table 25). Correspondingly, the proportion of multi-family housing in the County is about 21 percent with mobile homes comprising the remaining four percent of the housing stock.

Table 25: Housing Stock Mix (2014)

City/Area	Single Family Units			Multi-Family Units			Mobile Homes
	Detached	Attached	Total	2-4 Units	5+ Units	Total	
Camarillo	60.7%	17.4%	78.0%	3.9%	14.1%	18.0%	3.9%
Fillmore	72.9%	5.2%	78.1%	7.9%	5.4%	13.2%	8.7%
Moorpark	72.6%	13.3%	85.9%	1.9%	10.9%	12.8%	1.3%
Ojai	68.7%	9.4%	78.1%	12.6%	9.3%	21.9%	0.0%
Oxnard	56.5%	10.5%	67.0%	7.0%	21.1%	28.1%	4.9%
Port Hueneme	32.5%	28.7%	61.2%	11.4%	27.3%	38.7%	0.1%
San Buenaventura	56.2%	11.0%	67.2%	7.6%	19.8%	27.4%	5.5%
Santa Paula	58.2%	8.0%	66.1%	9.9%	14.6%	24.5%	9.4%
Simi Valley	72.9%	7.8%	80.7%	4.6%	12.9%	17.5%	1.8%
Thousand Oaks	67.8%	11.3%	79.1%	3.9%	14.5%	18.4%	2.5%
Unincorporated County	80.1%	6.5%	86.6%	2.8%	4.9%	7.7%	5.7%
Ventura County	64.5%	10.9%	75.4%	5.5%	15.1%	20.6%	4.0%

Source: Department of Finance, 2014

As shown in Table 25, housing type varies somewhat by jurisdiction, however. Unincorporated Ventura County and the City of Moorpark have a larger proportion of single-family dwellings (over 85 percent), while the City of Port Hueneme has the lowest proportion (61 percent).

Typically, a community's housing stock correlates highly with the tenure distribution of the occupied housing units. For instance, Port Hueneme has high proportions of multi-family housing and high proportions of renter-households, relative to all other Ventura County jurisdictions. In comparison, Moorpark has one of the lowest proportions of multi-family housing and one of the lowest proportions of renter-households.

3. Housing Condition

Assessing housing conditions in the County can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. Housing age can indicate general housing conditions within a community. Housing is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood.

State and federal housing programs typically consider the age of a community's housing stock when estimating rehabilitation needs. In general, most homes begin to require major repairs or have significant rehabilitation needs at 30 or 40 years of age. In rental units, landlords may not complete needed maintenance or repairs requested by tenants as buildings begin to age. Furthermore, housing units constructed prior to 1979 are more likely to contain lead-based paint. The County's housing stock is older with a majority of the housing units (61 percent) built before 1979.

The cities of Ojai, Port Hueneme, Santa Paula, and 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.

Table 26: Age of Housing Stock (2008-2012)

City/Area	Built After 1969	Built After 1979	Median Year Built
Camarillo	76.8%	44.2%	1978
Fillmore	66.4%	39.2%	1976
Moorpark	91.1%	78.7%	1986
Ojai	44.8%	19.8%	1967
Oxnard	54.5%	34.5%	1972
Port Hueneme	57.1%	27.2%	1972
San Buenaventura	48.9%	27.6%	1970
Santa Paula	43.9%	28.6%	1967
Simi Valley	66.6%	45.8%	1978
Thousand Oaks	73.6%	41.5%	1977
Unincorporated County	54.8%	37.1%	N/A
Ventura County	61.9%	38.7%	1975

Note: Percent built prior to 1969 is inclusive of all built prior to 1979.

Source: American Community Survey (ACS), 2008-2012

Lead-Based Paint Hazard

According to the federal Centers for Disease Control (CDC), approximately 250,000 children aged one to five years in the United States have elevated levels of lead in their blood. High blood lead levels are a concern because they may be harmful to a child's developing organ systems such as the kidneys, brain, liver, and blood-forming tissues, potentially affecting a child's ability to learn. Very high blood lead levels can cause devastating health consequences, including seizures, coma, and even death. Children are much more vulnerable to lead poisoning than adults because they put many kinds of items into their mouths. In addition, their bodies absorb up to 40 percent of the lead with which they come into contact, as opposed to only 10 percent absorbed by adults. Lead can enter the body through breathing or ingestion. Several factors contribute to higher incidence of lead poisoning:

- All children under the age of six years old are at higher risk.
- Children living at or below the poverty line are at a higher risk.
- Children in older housing are at higher risk.
- Children of some racial and ethnic groups and those living in older housing are at disproportionately higher risk.

Housing age is the key variable used to estimate the number of housing units with lead-based paint (LBP). Starting in 1978, the federal government prohibited the use of LBP on

residential property. Housing constructed prior to 1978, however, is at risk of containing LBP. According to the 2008-2012 ACS, an estimated 172,031 units (representing 61 percent of the housing stock) in Ventura County were constructed prior to 1980.

The potential for housing to contain LBP varies depending on the age of the housing unit. National studies estimate that 75 percent of all residential structures built prior to 1970 contain LBP. Housing built prior to 1940, however, is much more likely to contain LBP (estimated at 90 percent of housing units). About 62 percent of housing units built between 1960 and 1979 are estimated to contain LBP. Table 27 estimates the number of housing units in Ventura County containing LBP utilizing the assumptions outlined above. It should be noted, however, that not all units with LBP present a hazard. Properties most at risk include structures with deteriorated paint, chewable paint surfaces, friction paint surfaces, and deteriorated units with leaky roofs and plumbing.

Table 27: Lead-Based Paint Estimates (2008-2012)

Year Built	Housing Units	LBP Estimates	Estimated # of Units with LBP
1960-1979	123,799	62% \pm 10%	76,755 \pm 10%
1940-1959	37,916	80% \pm 10%	30,333 \pm 10%
Before 1940	10,316	90% \pm 10%	9,284 \pm 10%
Total Units	172,031	62% \pm 10%	106,659 \pm 10%

Source: American Community Survey (ACS), 2008-2012

As of 2013, the California Department of Public Health Childhood Lead Poisoning Prevention Branch (CLPPB) reported a total of 108 incidences of in Ventura County of persons age 21 and younger with elevated blood lead levels (of 9.5 micrograms per deciliter [mg/dL]) or higher) and 10 confirmed cases. The CDC has determined that a child with a blood lead level of 15 to 19 mg/dL is at high risk for lead poisoning, while a child with a blood lead level above 19 mg/dL requires full medical evaluation and public health follow-up. As shown in Table 28, the majority of the lead poisoning cases occurred in the City of Oxnard.

Table 28: Child Lead Poisoning Cases (2012-2013)

Jurisdiction/Zip Codes	Elevated Blood Lead Levels Reported ($\geq 9.5 \mu\text{g/dL}$)	Child Lead Poisoning Cases
Camarillo (93010)	3	--
Fillmore (93015)	2	--
Moorpark (93021)	4	--
Ojai (93023, 93024)	3	--
Oxnard (93030, 93031, 93033, 93035, 93036)	60	7
Port Hueneme (93041)	1	--
San Buenaventura (93001, 93003, 93004)	7	--
Santa Paula (93060)	13	3
Simi Valley (93063, 93065)	6	--
Thousand Oaks (91360)	5	--
Unincorporated County		
Newbury Park (91320)	2	--
Westlake Village (91361)	1	
Oak Park (91377)	1	
Ventura County	108	10

Notes:

1. Elevated blood lead levels of $\geq 9.5 \mu\text{g/dL}$ (micrograms per deciliter) of whole blood
2. The CLPPB defines a case of childhood lead poisoning (for purposes of initiating case management) as a child from birth up to 21 years of age with 1) One venous blood lead level equal to or greater than 19.5 mcg/dL , or 2) two blood lead levels equal to or greater than 14.5 mcg/dL . These must be at least 30 and no more than 600 calendar days apart and the second specimen must be venous.

Source: California Department of Public Health Childhood Lead Poisoning Prevention Branch (CLPPB), 2012-2013

4. Tenure and Vacancy

Housing tenure describes the arrangement by which a household occupies a housing unit; that is, whether a housing unit is owner-occupied or renter-occupied. A person may face different fair housing issues in the rental housing market versus in the for-sale housing market. Residential stability is also influenced by tenure with ownership housing evidencing a much lower turnover rate than rental housing. Tenure preferences are primarily related to household income, composition, and age of the householder. Communities need to have an adequate supply of units available both for rent and for sale in order to accommodate a range of households with varying incomes, family sizes, composition, life styles, etc.

Table 29 summarizes the tenure and vacancy characteristics of the County's households. Ventura County showed a higher proportion of owner-occupied housing (65 percent) than renter-occupied housing (35 percent). Most cities in the County had more owner-occupied housing units than renter-occupied units, with the exception of the City of Port Hueneme.

Table 29: Housing Tenure and Vacancy (2008-2012)

City/Area	Percent Owner-Occupied	Percent Renter-Occupied	Vacancy Rate
Camarillo	70.8%	29.2%	3.7%
Fillmore	64.0%	36.0%	5.0%
Moorpark	78.5%	21.5%	3.7%
Ojai	57.3%	42.7%	5.6%
Oxnard	55.3%	44.7%	6.6%
Port Hueneme	45.8%	54.2%	9.7%
San Buenaventura	54.8%	45.2%	5.0%
Santa Paula	54.9%	45.1%	6.5%
Simi Valley	74.2%	25.8%	3.0%
Thousand Oaks	73.3%	26.7%	4.3%
Unincorporated County	72.1%	27.9%	9.4%
Ventura County	65.4%	34.6%	5.4%

Source: American Community Survey (ACS), 2008-2012

A certain number of vacant units are needed to moderate the cost of housing, allow sufficient choice for residents and provide an incentive for unit upkeep and repair. Vacancy rates are generally higher among rental properties, as rental units have greater attrition than owner-occupied units. A healthy vacancy rate — one which permits sufficient choice and mobility among a variety of housing units — is considered to be two to three percent for ownership units and five to six percent for rental units. Low vacancy rates can indicate a heightened likelihood of housing discrimination as the number of house-seekers increases while the number of available units remains relatively constant. Managers and sellers are then able to choose occupants based on possible biases because the applicant pool is large. The vacancy rate for the County is within these ranges, indicating adequate housing options and mobility for residents.

A substantial income and housing disparity exists between owner- and renter-households. Table 30 indicates that Ventura County renters are more likely to be lower- and moderate-income and are more likely to experience housing problems such as cost-burden and substandard housing conditions.

Table 30: Tenure by Income (2007-2011)

Tenure	Percent of All Households	Percent Low and Moderate Income	Percent with Housing Problems
Renters	34.2%	62.2%	55.9%
Owners	65.8%	30.0%	43.1%
All Households	100.0%	41.0%	47.4%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2007-2011

E. Housing Cost and Affordability

One of the most important factors in evaluating a community's housing market is the cost of housing and, even more significant, whether the housing is affordable to households who live there or would like to live there. Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs. This section evaluates the affordability of the housing stock in the County to lower- and moderate-income households.

1. Ownership Housing Costs

The California Association of Realtors (CAR) calculates a housing affordability index which measures the percentage of households that can afford to purchase a median-priced home in California. According to the CAR Affordability Index for the first quarter in 2014, only 29 percent of households in Ventura County could afford to purchase a median-priced home. The cost of homeownership varies within Ventura County depending on the community. For example, the median sales price in 2013 for a home ranged from \$253,809 in Port Hueneme to \$580,966 in Thousand Oaks. Median sales prices in the County have increased steadily, but changes in the median price for homes also varied depending on the community.

Table 31 displays median home prices for each jurisdiction in Ventura County. For 2013, the median sales price for homes in Ventura County was \$469,260, an increase of about 20 percent from 2012. Home prices vary by jurisdiction, with median prices in Port Hueneme (+30 percent) and Santa Paula (+28 percent) increasing the most between 2012 and 2013. These two communities also had some of the lowest home prices in the County. While prices have risen sharply, these areas are still much more affordable than other parts of the County.

Table 31: Home Prices in Ventura County (2014)

City/Area	Units Sold in 2013	Median Sale Price 2013	Median Sale Price 2012	Percent Change
Camarillo	1,135	\$469,260	391,697	20%
Fillmore	169	\$282,124	253,000	12%
Moorpark	486	\$502,765	431,596	16%
Ojai	300	\$492,720	434,688	13%
Oxnard	1,476	\$359,598	299,198	20%
Port Hueneme	277	\$253,809	195,740	30%
San Buenaventura	1,163	\$395,101	343,022	15%
Santa Paula	204	\$299,167	234,204	28%
Simi Valley	1,717	\$410,009	357,286	15%
Thousand Oaks	1,181	\$580,966	487,260	19%
Ventura County	1,135	\$469,260	391,697	20%

Source: DQnews.com, accessed July 28, 2014

2. Rental Housing Costs

While rentals costs in Ventura County may be more affordable than ownership costs in some areas, overall apartment rents have been increasing. The Dyer Sheehan Group's January 2015 Ventura County Apartment Market Survey indicated a countywide vacancy rate of three percent, lower than the national average of five percent, and in line with the tightest rental markets in the U.S. The Ventura County Overall Average Rent in January 2015 was \$1,623, for all unit types and cities combined. As with home prices, rental rates in the County vary by community. On the whole, rents were highest in Thousand Oaks and Moorpark (Table 32). Fillmore had the lowest one-bedroom unit rents (\$853) and Santa Paula had the lowest two- and three-bedroom unit rents \$1,158 and \$1,303 respectively).

Table 32: Average Apartment Rents by City (January 2015)

Unit Type	Camarillo		Fillmore		Moorpark		Ojai		Oxnard/Port Hueneme	
	Average Rent	Units Surveyed	Average Rent	Units Surveyed	Average Rent	Units Surveyed	Average Rent	Units Surveyed	Average Rent	Units Surveyed
Studio	\$1,147	11	n/a	n/a	\$990	2	\$1,039	12	\$1,237	261
1 BR	\$1,494	1,021	\$853	87	\$1,523	186	\$1,053	82	\$1,294	2,112
2BR	\$1,702	1,260	\$1,202	68	\$1,748	560	\$1,380	79	\$1,673	2,156
3BR	\$2,267	127	\$1,432	14	\$2,101	120	n/a	n/a	\$2,375	172
Overall	\$1,642	2,149	\$1,041	169	\$1,747	868	\$1,201	173	\$1,504	4,701
Unit Type	San Buenaventura		Santa Paula		Simi Valley		Thousand Oaks/ Westlake		Ventura County	
	Average Rent	Units Surveyed	Average Rent	Units Surveyed	Average Rent	Units Surveyed	Average Rent	Units Surveyed	Average Rent	Units Surveyed
Studio	1104	312	n/a	n/a	n/a	n/a	\$1,196	114	\$1,167	712
1 BR	\$1,376	1,627	\$972	22	\$1,515	1,366	\$1,637	1,656	\$1,439	8,159
2BR	\$1,691	1,890	\$1,158	179	\$1,765	1,776	\$1,847	2,375	\$1,725	10,343
3BR	\$1,915	252	\$1,303	17	\$1,935	308	\$2,339	457	\$2,139	1,467
Overall	\$1,535	4,081	\$1,151	218	\$1,681	3,450	\$1,804	4,602	\$1,623	20,681

Source: Dyer Sheehan Group, 2015

Table 33: Ventura County Housing Affordability (2014)

Household	Annual Income	Affordable Costs (All Costs)		Estimated Utility Allowance		Taxes and Insurance	Affordable Prices	
		Rental Costs	Ownership Costs	Renters	Owners		Renters	Owners
Extremely Low-Income (0-30% AMI)								
1-Person	\$18,800	\$470	\$470	\$173	\$197	\$94	\$297	\$71,600
2-Person	\$21,450	\$536	\$536	\$196	\$226	\$107	\$340	\$81,200
3-Person	\$24,150	\$604	\$604	\$225	\$266	\$121	\$379	\$86,800
4-Person	\$26,800	\$670	\$670	\$257	\$321	\$134	\$413	\$86,000
5-Person	\$28,950	\$724	\$724	\$295	\$370	\$145	\$429	\$83,600
Low-Income (31-50% AMI)								
1-Person	\$31,300	\$783	\$783	\$173	\$197	\$157	\$610	\$171,600
2-Person	\$35,750	\$894	\$894	\$196	\$226	\$179	\$698	\$195,600
3-Person	\$40,200	\$1,005	\$1,005	\$225	\$266	\$201	\$780	\$215,200
4-Person	\$44,650	\$1,116	\$1,116	\$257	\$321	\$223	\$859	\$228,800
5-Person	\$48,250	\$1,206	\$1,206	\$295	\$370	\$241	\$911	\$238,000
Moderate-Income (51-80% AMI)								
1-Person	\$49,850	\$1,246	\$1,246	\$173	\$197	\$249	\$1,073	\$320,000
2-Person	\$57,000	\$1,425	\$1,425	\$196	\$226	\$285	\$1,229	\$365,600
3-Person	\$64,100	\$1,603	\$1,603	\$225	\$266	\$321	\$1,378	\$406,400
4-Person	\$71,200	\$1,780	\$1,780	\$257	\$321	\$356	\$1,523	\$441,200
5-Person	\$76,900	\$1,923	\$1,923	\$295	\$370	\$385	\$1,628	\$467,200
Middle-Income (81-100% AMI)								
1-Person	\$62,500	\$1,563	\$1,823	\$173	\$197	\$365	\$1,390	\$504,533
2-Person	\$71,450	\$1,786	\$2,084	\$196	\$226	\$417	\$1,590	\$576,467
3-Person	\$80,350	\$2,009	\$2,344	\$225	\$266	\$469	\$1,784	\$643,533
4-Person	\$89,300	\$2,233	\$2,605	\$257	\$321	\$521	\$1,976	\$705,067
5-Person	\$96,450	\$2,411	\$2,813	\$295	\$370	\$563	\$2,116	\$752,200
Upper-Income (101-120% AMI)								
1-Person	\$75,000	\$1,875	\$2,188	\$173	\$197	\$438	\$1,702	\$621,200
2-Person	\$85,700	\$2,143	\$2,500	\$196	\$226	\$500	\$1,947	\$709,467
3-Person	\$96,450	\$2,411	\$2,813	\$225	\$266	\$563	\$2,186	\$793,800
4-Person	\$107,150	\$2,679	\$3,125	\$257	\$321	\$625	\$2,422	\$871,667
5-Person	\$115,700	\$2,893	\$3,375	\$295	\$370	\$675	\$2,598	\$931,867

Assumptions: 30% gross household income as affordable housing cost; 20% of monthly affordable cost for taxes and insurance; 10% downpayment; and 4% interest rate for a 30-year fixed-rate mortgage loan.

Sources: California Department of Housing and Community Development, 2014 Income limits; Area Housing Authority of Ventura County, 2014 Utility Allowance; and Veronica Tam and Associates, 2014.

3. Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in a community with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

Affordability and Fair Housing

Housing affordability alone is not a fair housing issue. However, fair housing concerns may arise when housing affordability interacts with factors covered under the fair housing laws, such as household type, composition, and race/ethnicity.

HUD conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Households in the lower end of each category can afford less by comparison than those at the upper end. Table 33 shows the annual household income by household size and the maximum affordable housing payment based on the standard of 30 to 35 percent of household income. General cost assumptions for utilities, taxes, and property insurance are also shown.

The countywide median home price (\$469,260) in 2013 places homeownership out of reach for most lower- and moderate-income households (Table 33). Even in the jurisdiction with the lowest median home price (Port Hueneme, at \$253,809) homeownership is out of reach for most lower-income households. Given the high costs of homeownership in the County, lower-income households are usually confined to rental housing but the affordability problem also persists in the rental market. The situation is exacerbated for large households with lower- and moderate-incomes given the limited supply of large units, and for seniors with their fixed incomes. When the housing market is tight, with high demand, low vacancies, and rising costs, the potential for discriminatory housing practices also increases.

Extremely Low-Income

Extremely low-income households earn 30 percent or less of the AMI. Generally, the maximum affordable rental payment ranges from \$297 per month to \$429 a month, depending on household size. The maximum affordable home price for extremely low-income households ranges from \$71,600 to \$83,600. Based on rental data presented in Table 33, extremely low-income households of all sizes would be unlikely to secure adequately sized and affordable rental housing. According to the real estate data in Table 31, no homes would be affordable to extremely low-income households.

Low-Income

Low-income households are those earning between 31 and 50 percent of the AMI. The maximum affordable rental payment ranges from \$610 to \$911 for households of one to five persons. The maximum affordable home purchase price for low-income households ranges from \$171,600 to \$238,000. Based on rental rates and home prices presented earlier, low-income households would have difficulty procuring adequately sized affordable housing in the County.

Moderate-Income

Moderate-income households earn between 51 and 80 percent of the County AMI. The maximum home price a moderate-income household can afford ranges from \$320,000 for a one-person household to \$467,200 for a five-person household. Affordable rental rates for moderate-income households would range from \$1,073 to \$1,628. Based upon a review of homes recently sold in Ventura County, moderate-income households may be able to secure a home in most parts of the County. Adequately sized rental units may still be difficult for moderate-income households, especially larger ones.

Middle-Income

Middle-income households earn up to 100 percent of the County AMI. The maximum affordable home price for middle-income households ranges from \$504,533 for a one-person household to \$752,200 for a five-person household. The maximum affordable rental payment ranges from \$1,390 to \$2,116 for households of one to five persons. Based on real estate data presented earlier, depending on household size, middle-income households could afford homes in most areas of the County. Adequately sized rental units may still be difficult for larger middle-income households.

F. Housing Issues

1. Overpayment (Cost Burden)

According to the federal government, any housing condition where a household spends more than 30 percent of income on housing is considered cost-burdened. A cost burden of 30 to 50 percent is considered moderate; payment in excess of 50 percent of income is considered a severe cost burden. Cost burden is an important housing issue because paying too much for housing leaves less money available for basics such as food and living expenses as well as for emergency expenditures.

Over 44 percent of County households experience cost burden (Table 34). A higher proportion of renter-occupied households experienced cost burden (51 percent) compared with owner-occupied households (41 percent). The majority (68 percent) of lower- and moderate-income households experienced cost burden, and 41 percent experienced a severe cost burden. Close to three-quarters (73 percent) of low- and moderate-income renter households experienced housing cost burden. Coastal California is expensive, and Ventura County is a very desirable place to live with a temperate year-round climate and convenient access to several National, State, County, and local parks and the Pacific Ocean beaches. Housing costs are relatively high for new home owners and renters. Many lower income households compensate with larger-than-average household sizes that include several working adults who, collectively, can manage a mortgage or rent payment.

Table 34: Housing Overpayment by Tenure: Ventura County (2007-2011)

Lower/Moderate-Income Households	Cost Burden (30-50%)*	Severe Cost Burden (50%+)	Total (30%+)
Owner-Occupied	19.6%	42.9%	62.4%
Renter-Occupied	34.1%	38.8%	72.9%
All Households	27.1%	40.8%	67.9%
All Households	Cost Burden (30-50%)*	Severe Cost Burden (50%+)	Total (30%+)
Owner-Occupied	23.0%	17.8%	40.9%
Renter-Occupied	26.5%	24.5%	51.0%
All Households	24.2%	20.1%	44.3%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2007-2011

At least 40 percent of renter-households in every jurisdiction had a housing cost burden (Table 35). Cost burden by low-income households tends to occur when housing costs increase faster than income. In general, housing cost burden is more prevalent among renter households. Rates of renter cost burden were highest in the cities of Oxnard, and Santa Paula and Fillmore. Rates of owner cost burden were highest in the cities of Fillmore, Moorpark, and Oxnard.

Table 35: Housing Overpayment by Tenure (2007-2011)

City/Area	Owner-Occupied Households	Renter-Occupied Households	All Households
Camarillo	36.0%	49.4%	39.8%
Fillmore	47.4%	53.2%	49.4%
Moorpark	45.3%	51.6%	46.5%
Ojai	38.8%	50.8%	43.8%
Oxnard	44.6%	56.9%	50.1%
Port Hueneme	40.0%	52.2%	46.5%
San Buenaventura	36.7%	49.7%	42.5%
Santa Paula	42.3%	55.6%	48.1%
Simi Valley	42.8%	46.7%	43.8%
Thousand Oaks	39.2%	49.0%	41.8%
Unincorporated County	41.3%	44.4%	42.1%
Ventura County	40.9%	51.0%	44.3%

HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2007-2011 Estimates

2. Overcrowding

Some households may not be able to accommodate high cost burdens for housing, but may instead accept smaller housing or reside with other individuals or families in the same home. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding.

Household overcrowding is reflective of various living situations: (1) a family lives in a home that is too small; (2) a family chooses to house extended family members; (3) infants or small children compared to adults, and/or (4) if unrelated individuals or families are doubling up to afford housing. However, cultural differences also contribute to the overcrowded conditions since some cultures tend to have larger household size than others due to the preference of living with extended family members or the number of children in the household. Not only is overcrowding a potential fair housing concern, it can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes. As a result, some landlords or apartment managers may be more hesitant to rent to larger families, thus making access to adequate housing even more difficult.

Occupancy Standards

According to State and federal guidelines, an overcrowded housing unit is defined as a unit with more than one person per room, including dining and living rooms but excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is described as households with more than 1.5 persons per room.

Approximately seven percent of all households in Ventura County are overcrowded and two percent are severely overcrowded. The prevalence of overcrowding varies among jurisdictions, with the lowest percentage of overall overcrowding occurring in the City of Ojai (two percent) and the highest percentage occurring in the City of Santa Paula (18 percent). Overcrowding is significantly more prevalent among renter-households than owner-households (Table 36).

Table 36: Overcrowded Households (2008-2012)

City/Area	Overcrowded (1+ occupants per room)			Severely Overcrowded (1.5+ occupants per room)		
	Renter	Owner	Total	Renter	Owner	Total
Camarillo	6.3%	1.1%	2.6%	2.4%	0.1%	0.8%
Fillmore	16.4%	5.4%	9.4%	4.1%	2.3%	2.9%
Moorpark	10.2%	4.5%	5.8%	4.7%	0.9%	1.7%
Ojai	2.6%	0.7%	1.5%	2.6%	0.0%	1.1%
Oxnard	22.8%	8.9%	15.1%	9.0%	2.3%	5.3%
Port Hueneme	12.2%	5.7%	9.2%	2.3%	0.4%	1.4%
San Buenaventura	8.4%	1.7%	4.7%	2.4%	0.3%	1.2%
Santa Paula	27.7%	9.6%	17.8%	7.2%	2.8%	4.8%
Simi Valley	6.8%	1.7%	3.0%	2.0%	0.4%	0.8%
Thousand Oaks	6.5%	1.3%	2.7%	2.5%	0.3%	0.9%
Unincorporated County	8.6%	2.6%	4.2%	3.3%	0.6%	1.3%
Ventura County	12.4%	3.3%	6.5%	4.4%	0.8%	2.0%

Source: American Community Survey (ACS), 2008-2012

G. Assisted Housing

The availability and location of public and assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community or of a region, a household seeking affordable housing is limited to choices within the area. In addition, public/assisted housing and Housing Choice Voucher (formerly Section 8) assistance should be accessible to qualified households regardless of race/ethnicity, disability, or other protected class status.

1. Housing Choice Vouchers and Public Housing

Most of the nation's affordable housing stock is in privately owned and operated developments subsidized by the federal government. The Housing Choice Voucher (HCV) program is a rent subsidy program that helps low-income families and seniors pay rents of private units. HCV tenants pay a minimum of 30 percent of their income for rent and the local housing authority pays the difference up to the payment standard established by housing authority. The program offers low-income households the opportunity to obtain affordable, privately owned rental housing and to increase their housing choices. The housing authority establishes payment standards based on HUD-established Fair Market Rents. The owner's asking price must be supported by comparable rents in the area. Any amount in the excess of the payment standard is paid by the program participant.

There are currently five Housing Authorities that administer the Housing Choice Voucher Program for Ventura County residents:

- **Housing Authority of Oxnard** : Administers 12 public housing projects with a total of 780 units. As of August 2014, 1,588 households were receiving Housing Choice Vouchers. An additional 1,515 households are on the waiting list for public housing and 4,345 households on the waiting list for Housing Choice Vouchers.
- **Housing Authority of Port Hueneme**: Administers two public housing projects with a total of 90 units. As of September 2013, 248 households were receiving Housing Choice Vouchers. An additional 750 households are on the waiting list for public housing and 759 households on the waiting list for Housing Choice Vouchers.
- **Housing Authority of the City of San Buenaventura**: Administers 717 units of public housing. As of August 2014, 1,425 households were receiving Housing Choice Vouchers. An additional 3,515 households were on the waiting list for public housing and 6,490 households were on the waiting list for Housing Choice Vouchers.
- **Housing Authority of Santa Paula**: As of July 2014, 550 households were receiving Housing Choice Vouchers. An additional 1,488 households were on the waiting list for Housing Choice Vouchers. Santa Paula has no public housing units.
- **Area Housing Authority of the County of Ventura**: Administers 617 units of public housing. As of August 2014, 2,298 households were receiving Housing Choice Vouchers. An additional 1,360 households were on the waiting list for public housing and 885 households were on the waiting list for Housing Choice Vouchers.

As of August 2014, a total of 6,109 Ventura County households were receiving Housing Choice Voucher Assistance, with 38 percent of all vouchers administered by the Area Housing Authority of the County of Ventura (Table 37). Approximately 26 percent of vouchers are issued by the Oxnard Housing Authority and 23 percent by the Housing Authority of the City of San Buenaventura; nine percent are issued by the City of Santa Paula Housing Authority and the remaining four percent by the City of Port Hueneme Housing Authority.

Table 37 and Table 38 summarize the race and ethnicity of the head of households of those households assisted by public housing and the Housing Choice Voucher program. Almost half of the County's Housing Choice Voucher recipients (49 percent) were Hispanic. Table 37 also assesses the concentration of Housing Choice Voucher recipients on a per-1,000 population basis. As shown, the City of Santa Paula has the highest concentration of vouchers. More than half of households assisted by Public Housing were Hispanic (64 percent). Elderly households comprise a significant portion of those assisted by both programs. Elderly households make up 39 percent of all households receiving Housing Choice Vouchers and 27 percent of public housing residents.

Table 37: Housing Choice Voucher Recipients (2014)

Housing Authority	Total	Black/ African American	Hispanic	Non- Hispanic White	Other	Elderly	Vouchers/ 1,000 Population
City of Port Hueneme	248	8%	69%	21%	2%	16%	11.4
City of San Buenaventura	1,425	6%	33%	58%	3%	57%	13.4
City of Santa Paula	550	0%	82%	17%	1%	35%	18.8
City of Oxnard	1,588	7%	71%	18%	4%	37%	8.0
Area Housing Authority of the County of Ventura (AHACV):							
Camarillo	430	6%	37%	51%	6%	35%	6.6
Fillmore	195	0%	78%	20%	2%	23%	13.0
Moorpark	119	3%	32%	59%	6%	42%	3.5
Ojai	99	5%	17%	76%	2%	21%	13.3
Simi Valley	758	4%	20%	66%	10%	47%	6.1
Thousand Oaks	501	5%	27%	62%	6%	26%	4.0
Unincorporated	86	3%	30%	63%	3%	19%	0.9
Total AHACV	2,298	4%	32%	57%	6%	34%	4.9
Total	6,109	5%	49%	42%	4%	39%	7.4

Note: Total Vouchers for AHACV includes Vouchers for residents located outside the AHACV service area.

Source: Area Housing Authorities, 2014

Table 38: Public Housing Residents (2014)

Housing Authority	Total	Black or African American	Hispanic	Non- Hispanic White	Other	Elderly
City of Port Hueneme	89	6%	57%	28%	9%	67%
City of San Buenaventura	563	3%	49%	46%	2%	17%
City of Oxnard	675	2%	93%	4%	1%	36%
Area Housing Authority of the County of Ventura (AHACV)						
Camarillo	26	8%	73%	19%	0%	0%
Moorpark	29	3%	28%	55%	14%	31%
Ojai	134	3%	21%	70%	6%	8%
Thousand Oaks	156	3%	38%	50%	10%	17%
Total AHACV	345	3%	33%	56%	8%	14%
Total	1,672	3%	64%	30%	3%	27%

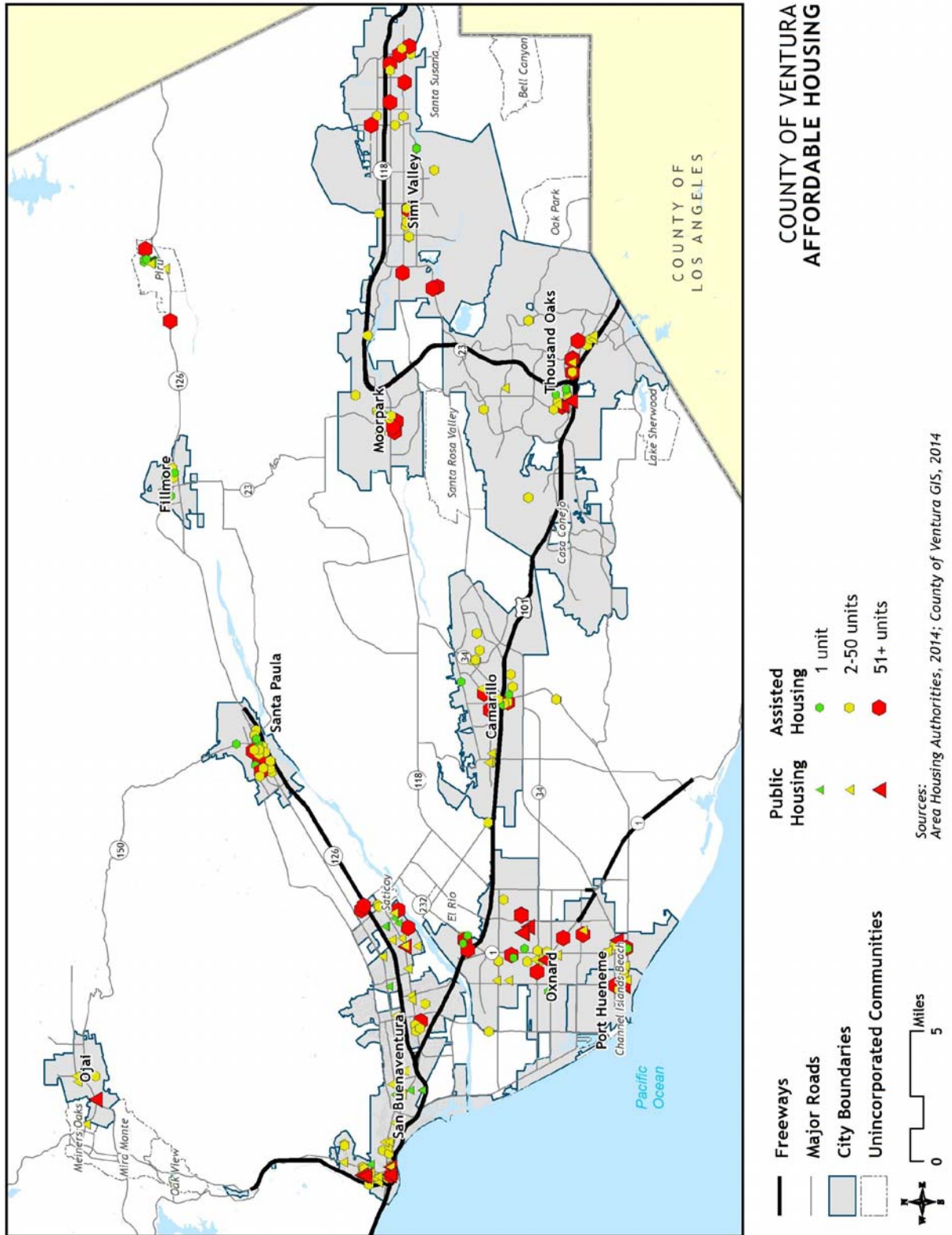
Source: Area Housing Authorities, 2014

2. Assisted and Public Housing Projects

As in typical urban environments throughout the country, areas designated for high density housing in the County are usually adjacent to areas designated for commercial and industrial uses. Lower- and moderate-income households tend to live in high density areas where the lower land costs per unit (i.e. more units on a piece of property) can result in lower development costs and associated lower housing payments. Therefore, the location of public/assisted housing is partly the result of economic feasibility.

A number of developments countywide have been identified where some or all of the units are affordable for low- to moderate-income households. Together these projects provide 6,514 units of affordable housing. Figure 5 illustrates the location of these units. Most of the region's affordable housing stock is concentrated in the cities of Oxnard and Simi Valley. Clusters of affordable housing can also be seen in the cities of Camarillo, Santa Paula, Thousand Oaks, and San Buenaventura. There is a distinct lack of affordable housing available in central and northern Ventura County. The lack of affordable housing resources in these regions may become acute as the population in these areas increases.

Figure 5: Affordable Housing Ventura County



H. Licensed Community Care Facilities

Persons with special needs, such as the elderly and those with disabilities, must also have access to housing in a community. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. Restrictions that prevent this type of housing represent a fair housing concern.

According to the State of California Community Care Licensing Division of the State's Department of Social Services, approximately 219 State-licensed residential care facilities for the elderly, 82 adult residential facilities, and 27 adult day care facilities serve the elderly population throughout the County. These licensed care facilities have a combined capacity of 7,334 beds. Figure 2 illustrates the location of the various licensed care facilities in Ventura County. Most of the community care facilities within the County are located within the larger incorporated cities. However, there is a noticeable absence of facilities in the unincorporated areas, specifically those surrounding the incorporated cities. While most of the County's population is located within the incorporated cities, residents living in unincorporated areas would have to travel a great distance to access the region's inventory of care facilities.

Table 39 provides a tabulation of capacity of licensed care facilities for special needs persons by jurisdiction. The ratio of beds per 1,000 persons is used to identify concentration of residential care facilities. Licensed care facilities in Ventura County are most concentrated in Ojai, Camarillo, Thousand Oaks, and San Buenaventura, and are least concentrated in Moorpark and the unincorporated areas of the County. Simi Valley, Oxnard, and Thousand Oaks have the greatest number of facilities, and the cities of Thousand Oaks and San Buenaventura have the largest total capacity.

Table 39: Licensed Community Care Facilities by Jurisdiction (2014)

Jurisdiction	Number of Facilities	Capacity		Zoning Compliant with Lanterman Act
		Beds	Beds/1,000 Population	
Camarillo	36	1,098	16.8	Yes
Fillmore	1	66	4.4	Yes
Moorpark	1	6	0.2	Yes
Ojai	10	394	52.8	Yes
Oxnard	78	833	4.2	Yes
Port Hueneme	5	172	7.9	Yes
San Buenaventura	30	1,550	14.6	Yes
Santa Paula	1	90	3.1	Yes
Simi Valley	79	1,032	8.3	Yes
Thousand Oaks	74	1,950	15.4	Yes
Unincorporated County	13	143	1.5	Yes
Ventura County	328	7,334	8.9	Yes

Source: State of California Department of Social Services, Community Care Licensing Division, 2014.

I. Accessibility to Public Transit and Services

Public transit information is important to the analysis of impediments to fair housing, as access to public transit is of paramount importance to households affected by low incomes and rising housing prices. Public transit should link lower-income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage rates and increase housing mobility, which enables residents to locate housing outside of traditionally lower- and moderate-income neighborhoods. The lack of a relationship between public transit, employment opportunities, and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. In addition, elderly and disabled persons also often rely on public transit to visit doctors, go shopping, or attend activities at community facilities. Public transit that provides a link between job opportunities, public services, and affordable housing helps to ensure that transit-dependent residents have adequate opportunity to access housing, services, and jobs.

1. Public Transit

Countywide public transit planning is the responsibility of the Ventura County Transportation Commission (VCTC). The Commission develops and implements policies, projects, funding and priorities for a wide variety of transportation-related projects in Ventura County. The Commission is responsible for highways, bus services, aviation

services, commuter and freight railroads, bicycling and bike paths, as well as many other transportation areas.

Bus and rail transportation services in Ventura County are provided by several transit operators. Thirteen publicly-funded transit services operate in Ventura County, in addition to two intercity rail lines and one commuter rail line. These systems developed organically over time with most primarily serving local residents within city boundaries. As with other forms of transportation in Ventura County, services are funded by a mix of federal, state, and local funds.

The cities of Camarillo, Moorpark, Simi Valley, and Thousand Oaks manage their own municipal fixed-route and dial-a-ride services that operate mainly within city boundaries. Gold Coast Transit, a Joint Powers Agency created by the cities of Ojai, Oxnard, Port Hueneme, San Buenaventura, and the County of Ventura, provides fixed-route and paratransit service to western Ventura County. VISTA also provides regional and subregional services.

As shown in Figure 6, public transit providers serve large portions of the western and southern areas of the County, specifically the jurisdictions of Oxnard, San Buenaventura, Camarillo, Thousand Oaks, Moorpark, and Simi Valley. Access to most of the north and east Ventura County is extremely limited.

Generally within the County of Ventura, major employers are located directly on or adjacent to public transit routes. However, having regional access to jobs by means of public transit does not necessarily translate into stable employment. Low-income workers, especially female heads of household with children, have unique travel patterns that may prevent them from obtaining work far from home, regardless of access to public transit. Women in general are disproportionately responsible for household-supporting activities such as trips to grocery stores or to accompany young children to and from schools. Women using public transit are often limited to looking for employment near home that will allow them time to complete these household-sustaining trips.

Another potential concern is the lack of public transit options for farm workers, particularly those living in the northern and eastern portions of the County. There is a concentration of farm workers in the City of Santa Paula where bus services are limited.

Table 40 provides a list of the local transit service providers in Ventura County along with a brief description of the services they provide.

Figure 6: Major Employers and Public Transit in Ventura County

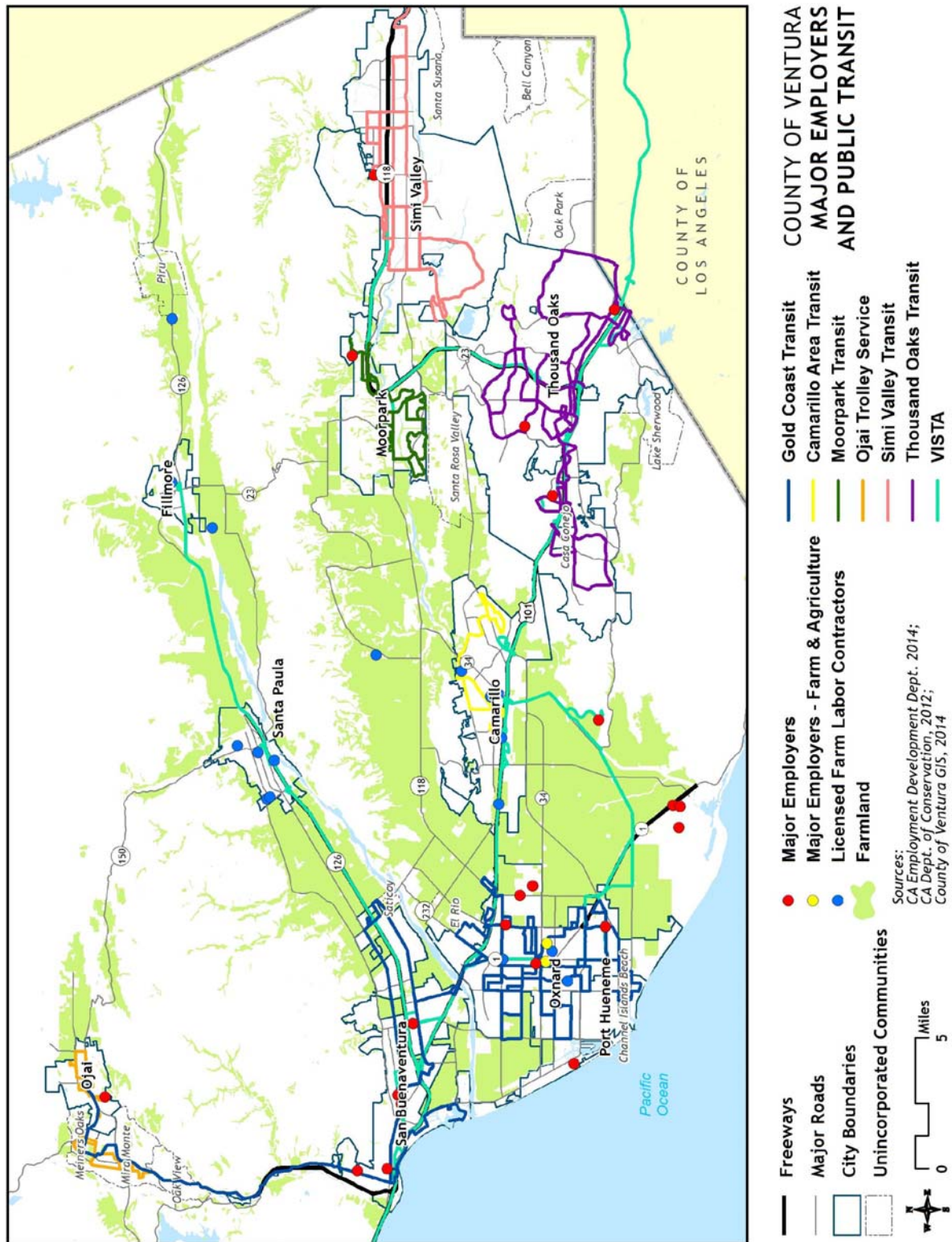


Table 40: Local Transit Service Providers

Agency	Fixed-Route Service	Dial-a-Ride Services
<i>Camarillo Area Transit (CAT)</i>	One fixed-route bus travels throughout the City.	Curb-to-curb transit service available to the general public. Vehicle will travel anywhere within the Camarillo city limits.
<i>Care-A-Van (Camarillo Health Care District)</i>	None.	Door-to-door, non-emergency, medical paratransit service from Camarillo throughout Ventura County and to Kaiser Hospital in Woodland Hills. Available to the general public.
<i>Gold Coast Transit</i>	20 scheduled fixed bus routes serve the cities of Ojai, Oxnard, Port Hueneme, and San Buenaventura and the county unincorporated area between them.	ACCESS provides curb-to-curb ADA service for people with disabilities and senior citizens who cannot use the fixed-route bus system.
<i>Help of Ojai</i>	None.	A volunteer organization providing transportation services to seniors and the disabled.
<i>Moorpark City Transit</i>	Two fixed-routes.	Moorpark Senior Dial-A-Ride: Curb-to-curb service offered to residents age 62 and older. Moorpark Disabled Paratransit: Curb-to-curb service throughout Moorpark, Camarillo, Simi Valley, Thousand Oaks, and Westlake Village for disabled riders regardless of age. Transfers to Oxnard/Ventura, and Los Angeles County are also available.
<i>Oak Park Dial-A-Ride</i>	None.	Curb-to-curb service available to the general public within Agoura Hills and Oak Park, and to the Agoura Hills/Calabasas Community Center in Calabasas.
<i>City of Oxnard Dial-A-Ride</i>	None.	General public Dial-A-Ride service to beaches, Channel Islands Harbor, Oxnard Airport, and the Oxnard Transportation Center.
<i>Ojai Trolley</i>	Two fixed-routes with daily service to Ojai, Meiners Oaks, and Mira Monte.	None.
<i>Simi Valley Transit</i>	Serves Simi Valley with four regular bus routes, one of which connects with the Los Angeles County Metropolitan Transit Authority (MTA) in Chatsworth.	Curb-to-curb ADA/Paratransit Dial-A-Ride service to individuals with special needs and to seniors age 60 and over. Travels within the City of Simi Valley.
<i>Thousand Oaks Transit</i>	Operates four regular bus routes, one summer beach bus route, and a Metrolink Commuter Shuttle.	General purpose and ADA services are available within Thousand Oaks City Service is provided to Thousand Oaks, Westlake Village, and the county's unincorporated areas of Newbury Park, Ventu Park, Lynn Ranch, Rolling Oaks, Hidden Valley, and Lake Sherwood.
<i>VISTA</i>	Operates seven regular inter-city bus routes.	Operates two general public dial-a-ride services: Fillmore/Piru Dial-A-Ride and Santa Paula Dial-A-Ride.

Table 40: Local Transit Service Providers

Agency	Fixed-Route Service	Dial-a-Ride Services
<i>LA DOT</i>	Commuter Express route 422 provides service from LA to Hollywood, San Fernando Valley, Agoura Hills, and Thousand Oaks. Commuter Express route 423 provides service from LA to Encino Park & Ride, Calabasas, Thousand Oaks, and Newbury Park.	None.
<i>Metro (LACMTA)</i>	Line 161 provides local bus service from the Thousand Oaks Transportation Center to Westlake, Agoura Hills, Calabasas, and Warner Center.	None.

Commuter and Intercity Rail Services

Metrolink provides regional commuter rail service between Ventura County and Union Station in Downtown Los Angeles on weekdays. A total of 16 daily Metrolink trains run between Ventura County and Union Station on the Coast Main Line.

Currently, there are two separate Amtrak services in Ventura County: the Pacific Surfliner and the Coast Starlight. The Amtrak Pacific Surfliner offers intercity service between San Diego and San Luis Obispo, with stops at five rail stations in Ventura County: Simi Valley, Moorpark, Camarillo, Oxnard and San Buenaventura. Amtrak also provides bus connections at train stations to other destinations. The Amtrak Coast Starlight intercity rail line provides two daily trips between Los Angeles and Seattle in Washington State. The Coast Starlight makes only two stops in Ventura County: the Simi Valley rail station and the Oxnard Transportation Center.

Private Providers

There are several private companies that provide transportation within and outside of Ventura County. These companies include “airport” shuttles, limousine, taxi cab, and bus charter transportation services. In addition, Greyhound, the largest provider of intercity bus transportation, offers bus service from the Oxnard Greyhound station in Oxnard to more than 2,300 destinations with 13,000 daily departures across North America. And, finally, *Transportes Intercalifornias* provides bus service from Oxnard to Tijuana and Mexicali in Mexico, and to specific locations throughout California.

2. Major Employers

A review of the County’s top employers reveals the diversity of industry and employment in Ventura County. The military’s presence is a strong one, with the consolidated Naval Base Ventura County leading the pack, followed by government jobs, specifically the thousands of people who work for the County of Ventura and State of California. Biotech research giant, Amgen, also has a considerable presence in Ventura County. Table 41 lists the largest employers in Ventura County in 2014 and Figure 6 shows the location of these major

employers in relation to public transportation routes. The locations of State licensed farm labor contractors, who recruit and employ migratory agricultural workers, are also shown in Figure 6. Most of the County's major employers are accessible via public transit. However, the City of Oxnard is home to several large farm labor contractors that each employs thousands of agricultural workers. Many of these contractors are located near public transit lines. While hiring may be done at these sites, the actual work is done at farms in and around Ventura County. The farms are generally not accessible by transit and farmworkers must drive their own vehicles and/or carpool.

Table 41: Major Employers in Ventura County (2014)

Business	Location	Industry
Air National Guard	4146 Naval Air Road Port Hueneme, CA 93041	National Security
Amgen, Inc.	1 Amgen Center Dr Newbury Park, CA 91320	Biotechnology
Baxter Healthcare	1 Baxter Way Westlake Village, CA 91362	Medical Equipment
Boskovich Farms	711 Diaz Ave Oxnard, CA 93030	Growers & Shippers
California State University Channel Islands	1 University Dr Camarillo, CA 93012	Universities & Colleges
City of Ventura	501 Poli Street San Buenaventura, CA 93009	Government
City of Oxnard	300 W 3rd Street Oxnard, CA 93030	Government
Coleman Welding	100 Rocklite Rd San Buenaventura, CA 93001	Repair and Maintenance
Community Memorial Hospital	147 N Brent St San Buenaventura, CA 93003	Hospital
County of Ventura	800 S. Victoria Avenue San Buenaventura, CA 93001	Government
Embassy Suites – Mandalay Bay	2101 Mandalay Beach Rd, Oxnard, CA 93035	Hotel/Resort
Haas Automation	2800 Sturgis Rd Oxnard, CA 93030	Machinery Manufacturing
Los Robles Hospital and Medical Center	215 W Janss Rd Thousand Oaks, CA 91360	Hospital
MCM Harvesters Inc.	1547 Los Angeles Ave San Buenaventura, CA 93004	Farm Labor Contractor
Moorpark College	7075 Campus Rd Moorpark, CA 93021	Universities & Colleges
Naval Air Warfare Center	521 9th St Point Mugu NAWC, CA 93042	National Security
Naval Construction Battalion	311 Main Rd Oxnard, CA 93043	National Security
Ojai Valley Inn & Spa	905 Country Club Rd Ojai, CA 93023	Hotel/Resort
Oxnard College	400 S Rose Ave Oxnard, CA 93033	Universities & Colleges
Procter & Gamble	800 N Rice Ave Oxnard, CA 93030	Consumer Goods Manufacturer
Reiter Brothers	730 South A Street Oxnard, CA 93030	Growers & Shippers
Simi Valley Hospital	2975 Sycamore Dr Simi Valley, CA 93065	Hospital

Table 41: Major Employers in Ventura County (2014)

Business	Location	Industry
St. John's Regional Medical Center	1600 S Rose Ave Oxnard, CA 93030	Hospital
Ventura County Medical Center	3291 Loma Vista Road San Buenaventura, CA 93004	Hospital – Medical Center

Source: State of California, Employment Development Division, 2014.

Notes:

1. Employers identified in the table above have at least 500 employees working at the location specified, with the exception of Boskovich Farms, MCM Harvesters, and Reiter Brothers, who employ workers on various sites.

3. Affordable Housing and Public Transit

Limited access to public transit may counteract some of the benefits of affordable housing. Current research indicates a strong connection between housing and transportation costs. In general, those with lower incomes and must expend a larger portion of their disposable incomes on housing costs tend to be more reliant on public transportation. A study conducted by The Center for Housing Policy revealed that families who spend more than half of their income on housing spend only eight percent on transportation, while families who spend 30 percent or less of their income on housing spend almost 24 percent on transportation⁹. This equates to more than three times the amount spent than those in less affordable housing.

Figure 7 illustrates the location of the City's affordable housing projects in relation to regional transit services. Many affordable housing projects are located along regional transit routes with the exceptions of the northern and eastern portions of the County. However, many of the larger employers in the County, particularly those in the industrial parks in Thousand Oaks, Camarillo, and north-east Oxnard are not easily accessible by public transit. Therefore, residents living along transit routes may still have difficulty getting to their jobs.

4. ADA-Compliant Public Facilities (Section 504 Assessment)

The Americans with Disabilities Act (ADA) of 1990 is federal civil rights legislation which makes it illegal to discriminate against persons with disabilities. Title II of the ADA requires elimination of discrimination in all public services and the elimination of architectural barriers in all publicly owned buildings and facilities.

It is important that public facilities are ADA-compliant to facilitate participation among disabled residents in the community planning and decision-making processes. One of the key places that facilitate community participation is City Hall. All ten jurisdictions' City Hall and the County equivalent are ADA-compliant. As funding permits, the County and the participating cities continue to make ADA improvements to other public facilities, including sidewalks and curb cuts.

⁹ Lipman, Barbara J., "A Heavy Load: The Combined Housing and Transportation Burdens of Working Families" Center for Housing Policy, October 2006

5. Public Schools

Ventura County is comprised of 20 K-12 school districts serving the County's cities and communities. The Ventura County Office of Education provides fiscal services to local school districts, educational resources to teachers and schools within Ventura County and is responsible for the Court & Community-based schools, Special Education programs and Regional Occupational Programs throughout Ventura County. Public education in the County is administered by the following school districts:

- Briggs Elementary
- Conejo Valley Unified
- Fillmore Unified
- Hueneme Elementary
- Mesa Union
- Moorpark Unified
- Mupu Elementary
- Oak Park Unified
- Ocean View Elementary
- Ojai Unified
- Oxnard Elementary
- Oxnard Union High
- Pleasant Valley Elementary
- Rio Elementary
- Santa Clara Elementary
- Santa Paula Unified
- Simi Valley Unified
- Somis Union
- Ventura Unified

As part of President Johnson's "War on Poverty," the Elementary and Secondary Education Act (ESEA) was passed in 1965. It is often regarded as the most far-reaching federal legislation affecting education ever passed by Congress. The act is an extensive statute that funds primary and secondary education, while emphasizing equal access to education and establishing high standards and accountability. A major component of ESEA is a series of programs typically referred to as "Title 1." Title 1 programs distribute funding to schools and school districts with a high percentage of students from low-income families. To qualify as a Title 1 school, a campus typically must have around 40 percent or more of its students coming from families who are low-income. The programs also give priority to schools that are in obvious needs of funds, low-achieving schools, and schools that demonstrate a commitment to improving their education standards and test scores.

Figure 8 illustrates the location of Title 1 schools in Ventura County. While there are Title 1 schools in most cities there is a noticeable concentration in areas with minority concentrations. These areas generally correlate with the low- and moderate-income areas.

Figure 7: Affordable Housing and Public Transit in Ventura County

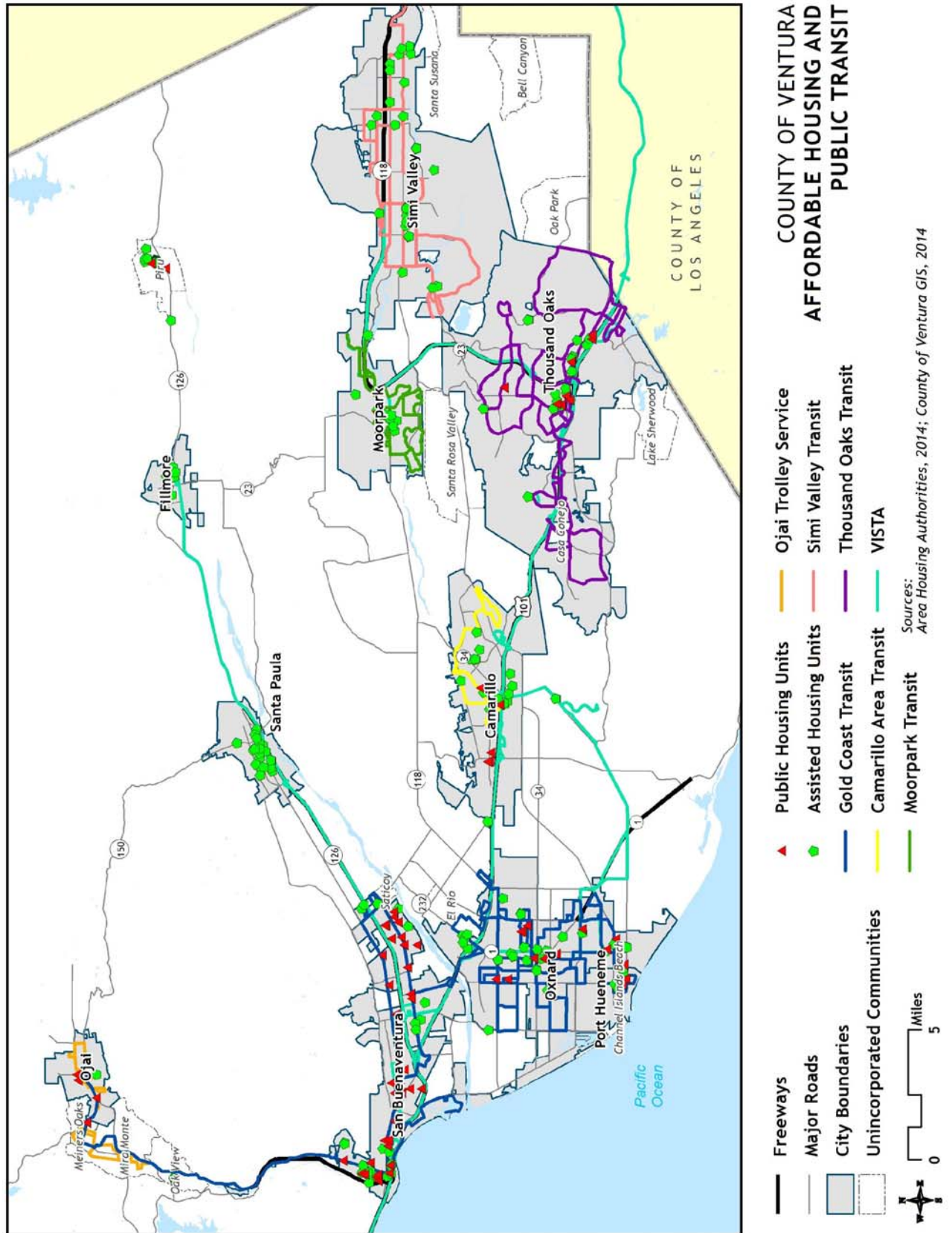
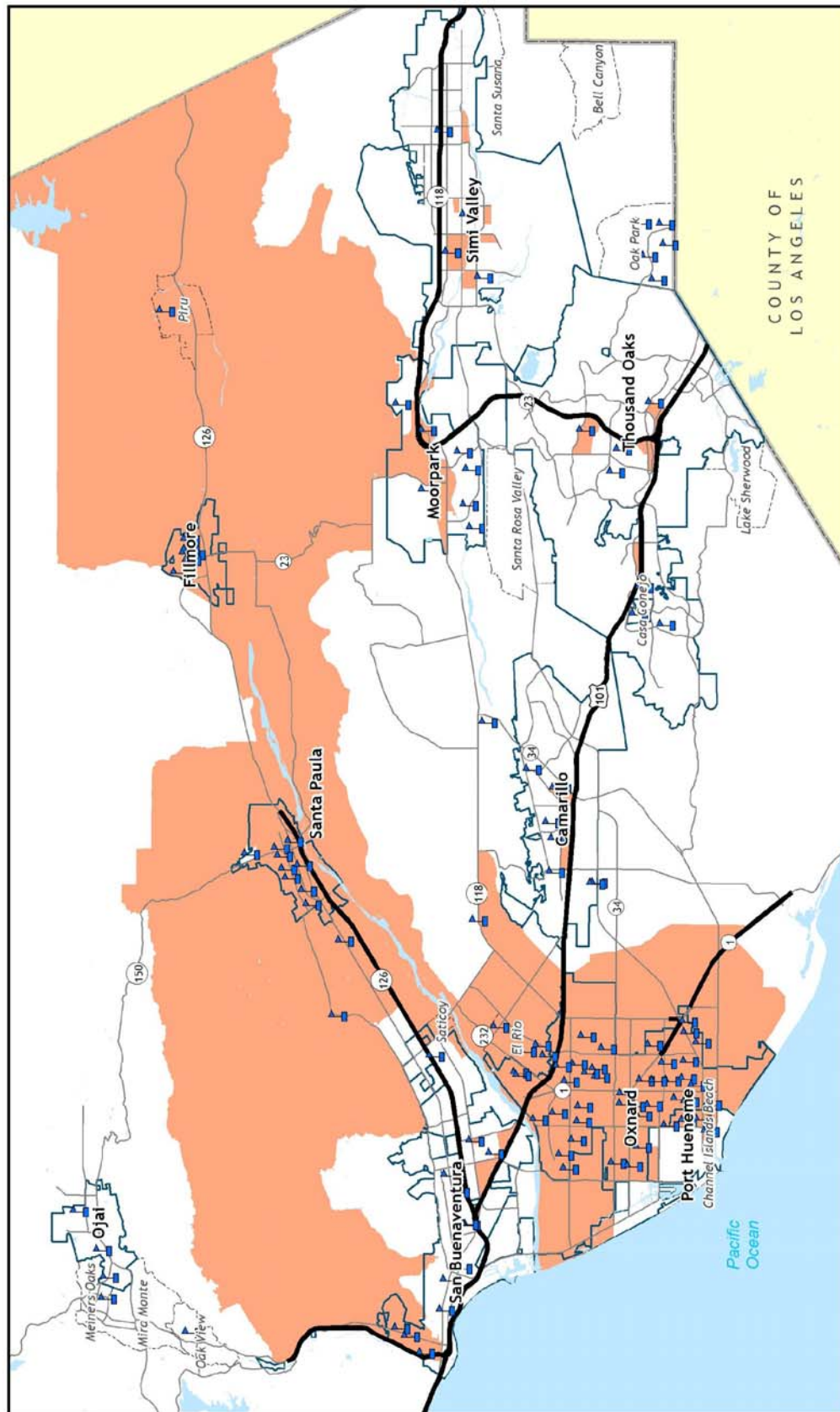


Figure 8: Title 1 Schools in Ventura County



COUNTY OF VENTURA TITLE 1 SCHOOLS

Title 1 Schools

Minority Concentration Areas*

*Census block groups whose proportion of minority households is greater than the overall Ventura County average of 51.3 percent.

Sources:
California Department of Education, 2014; County of Ventura GIS, 2014

Chapter 4 – Mortgage Lending Practices

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the current lending/credit crisis. This chapter reviews the lending practices of financial institutions and the access to financing for all households, particularly minority households and those with lower incomes. Lending patterns in low and moderate income neighborhoods and areas of minority concentration are also examined. However, publicly available data on lending does not contain detailed information to make conclusive statements of discrimination, but can only point out potential areas of concerns. Furthermore, except for outreach and education efforts, local jurisdictions' ability to influence lending practices is limited. Such practices are largely governed by national policies and regulations.

A. 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.

1. Legislative 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 and 2013 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 (“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 getting a government-assisted loan than a conventional loan. However, the pre-2009 lending market offered sub-prime 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 then. In recent years, however, heightened lending restrictions were put into place to severely limit the issuance of risky sub-prime loans. In addition, the federal government created a government-insured foreclosure avoidance initiative in September 2007, FHASecure, to assist tens of thousands of borrowers nation-wide in refinancing their sub-prime home loans. As government-backed loans were again publicized and sub-prime 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 though.

Financial Stability Act

The Financial Stability Act of 2009 established the Making Home Affordable Program, which assists eligible homeowners who can no longer afford their home with mortgage loan modifications and other options, including short sale or deed-in-lieu of foreclosure. The program is 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). The Making Home Affordable Program includes several options for homeowners in need of assistance:

- The Home Affordable Modification Program (HAMP) reduces a homeowner’s monthly mortgage payment to 31 percent of their verified gross (pre-tax) income to make their payments more affordable.
- The Second Lien Modification Program (2MP) offers homeowners a way to lower payments on their second mortgage.
- The Home Affordable Refinance Program (HARP) assists homeowners whose mortgages are current and held by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac) refinance into a more affordable mortgage.
- An Unemployment Program provides eligible homeowners a forbearance period during which their monthly mortgage payments are reduced or suspended while they seek re-employment. The minimum forbearance period is three months, although a mortgage servicer may extend the term depending on applicable investor and regulatory guidelines.
- The Principal Reduction Program offers homeowners who are underwater the opportunity to earn principal reductions over a three-year period by successfully making payments in accordance with their modified loan terms.
- For homeowners who can no longer afford their homes, but do not want to go into foreclosure, the Home Affordable Foreclosure Alternatives Program (HAFA) offers homeowners, their mortgage servicers, and investors incentives for completing a short sale or deed-in-lieu of foreclosure. HAFA enables homeowners to transition to more affordable housing while being released from their mortgage debt. The program also includes a “cash for keys” component whereby a homeowner receives financial assistance to help with relocation costs in return for vacating their property in good condition.

Helping Families Save Their Homes Act

The Helping Families Save Their Homes Act was passed by Congress in May 2009 and expands the Making Home Affordable Program. This Act includes provisions to make mortgage assistance and foreclosure prevention services more accessible to homeowners and increases protections for renters living in foreclosed homes. It also establishes the right of a homeowner to know who owns their mortgage and provides over two billion dollars in funds to address homelessness.

The Act targets underwater borrowers by easing restrictions on refinance and requiring principal write-downs to help these homeowners increase the equity in their homes. The new law also provides federally guaranteed Rural Housing loans and FHA loans as part of the Making Homes Affordable Program. In addition to expanding the Making Homes Affordable Program, the Act extends the temporary increase in deposit insurance, increases the borrowing authority of the FDIC and National Credit Union Administration (NCUA), and creates a Stabilization Fund to address problems in the corporate credit union sector.

Under this bill, tenants also have the right to stay in their homes after foreclosure for 90 days or through the term of their lease. Prior to this bill, tenants were only guaranteed 60 days of notice before eviction and any current lease was considered terminated in the event of a foreclosure. This Act extends the 60-day notification period to 90 days and requires banks to honor any existing lease on a property in foreclosure.

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 a number of enforcement agencies in order to investigate and prosecute fraud.

B. Overall Lending Patterns

1. Data and Methodology

The availability of financing affects a person's ability to purchase or improve a home. Under the HMDA, lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases, improvements, and refinancing, whether financed at market rate or with government assistance.

HMDA data are submitted by lending institutions to the FFIEC. Certain data is available to the public via the FFIEC site either in raw data format or as pre-set printed reports. The analyses of HMDA data presented in this AI were conducted using Lending PatternsTM. Lending Patterns is a web-based data exploration tool that analyzes lending records to produce reports on various aspects of mortgage lending. It analyzes HMDA data to assess market share, approval rates, denial rates, low/moderate income lending, and high-cost lending, among other aspects.

General Overview

A detailed summary of the disposition of loan applications submitted to financial institutions in 2008 and 2013 (the most recent HMDA data available) by residents (or prospective residents) of Ventura County can be found in Appendix B. Included is information on loan types and outcomes. In 2013, the cities of Thousand Oaks, Simi Valley, and Oxnard recorded the most loan applications, while the cities of Fillmore, Santa Paula, and Port Hueneme recorded the fewest. Loan approval rates varied somewhat, by jurisdiction. Applications from the cities of Thousand Oaks, San Buenaventura, Camarillo, and Moorpark generally exhibited higher approval rates (over 70 percent). By contrast, applications from the cities of Fillmore, Santa Paula, Oxnard, and Port Hueneme had slightly lower approval rates (around 65 percent). Overall approval rates were noticeably higher in 2013 than in 2008. In 2008, the same cities (Moorpark, Thousand Oaks, and Camarillo) recorded the highest home loan approval rates; however, these approval rates only ranged from 60 to 65 percent. The cities with the lowest loan approval rates were the same in 2008 and 2013 (Fillmore, Oxnard, Port Hueneme, and Santa Paula), but, again, these rates were significantly lower in 2008 (all under 55 percent).

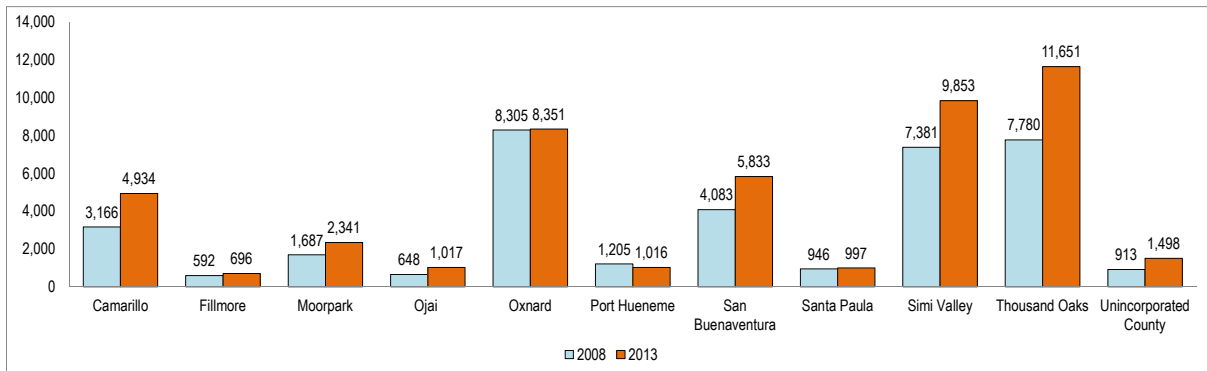
Aside from income, another major impediment to securing a home loan is insufficient understanding of the homebuying and lending processes. About 15 percent of all applications countywide were withdrawn by the applicants or deemed incomplete by the financial institution in 2008 and 2013. Jurisdictions with the lowest approval rates (Fillmore, Oxnard, Port Hueneme, and Santa Paula) were the most likely to have the highest rate of withdrawn/closed applications. Withdrawn or closed applications can be indicative of a lack of knowledge about the home buying and lending process.

1. Home Purchase Loans

In 2013, a total of 7,801 households applied for conventional loans to purchase homes in Ventura County, representing a decrease of approximately 25 percent from 2008, reflecting a market that is slowly recovering from its peak in 2007-2008.

The approval rate countywide in 2013 for conventional home purchase loans was 76 percent, while the denial rate was 12 percent. As mentioned previously, approval rates were significantly lower in 2008. Specifically, the countywide approval rate for conventional home purchase loans was 67 percent in 2008 and the denial rate was 19 percent. When the housing market began to show signs of collapse and foreclosures were on the rise in 2007, many financial institutions instituted stricter approval criteria for potential borrowers, which caused approval rates to drop. However, as time passed, the applicant pool for mortgage lending became smaller and increasingly selective. Applicants from recent years have generally been in much better shape financially than pre-2010 applicants, which has led to increased approval rates.

Figure 9: Conventional Home Purchase Loans (2008 versus 2013)



Source: *lendingpattern.com*, 2014.

As an alternative to conventional home loans, potential homeowners can choose to apply for government-backed home purchase loans when buying their homes. In a conventional loan, the lender takes on the risk of losing money in the event a borrower defaults on a mortgage. For government-backed loans, the loan is insured, either completely or partially, by the government. The government does not provide the loan itself, but instead promises to repay some or all of the money in the event a borrower defaults. This reduces the risk for the lender when making a loan. Government-backed loans generally have more lenient credit score requirements, lower downpayment requirements, and are available to those with recent bankruptcies. However, these loans may also carry higher interest rates and most require homebuyers to purchase mortgage insurance. Furthermore, government-backed loans have strict limits on the amount a homebuyer can borrow for the purchase of a home. In competitive and high-end housing markets, many of the homes available for purchase exceed the maximum allowable loan amount.

In 2013, 2,284 Ventura County households applied for government-backed loans; this is comparable to the number of households who applied for this type of loan in 2008 (2,467 households). Like the approval rates for conventional loans, the approval rate for government-backed loans increased significantly from 2008 to 2013 (from 67 percent to 74 percent).

2. Home Improvement Loans

Reinvestment in the form of home improvement is critical to maintaining the supply of safe and adequate housing. Historically, home improvement loan applications have a higher rate of denial when compared to home purchase loans. Part of the reason is that an applicant's debt-to-income ratio may exceed underwriting guidelines when the first mortgage is considered with consumer credit balances. Another reason is that many lenders use the home improvement category to report both second mortgages and equity-based lines of credit, even if the applicant's intent is to do something other than improve the home (e.g., pay for a wedding or college). Loans that will not be used to improve the home are viewed less

favorably since the owner is divesting in the property by withdrawing accumulated wealth. From a lender's point of view, the reduction in owner's equity represents a higher risk.

In 2013, 1,156 applications for home improvement loans were submitted by Ventura County households, which is lower than the number of applications for this loan type in 2008 (1,799 applications). Generally, the approval rates for home improvement loans are lower than for home purchase loans. The overall approval rate for home improvement loans in 2013 was 58 percent while 28 percent of these applications were denied. As discussed previously, countywide approval rates were even lower in 2008 (44 percent) for this loan type.

3. Refinancing

Homebuyers will often refinance existing home loans for a number of reasons. Refinancing can allow homebuyers to take advantage of better interest rates, consolidate multiple debts into one loan, reduce monthly payments, alter risk (i.e. by switching from variable rate to fixed rate loans), or free up cash and capital.

The majority of loan applications submitted by Ventura County households in 2013 were for home refinancing (32,850 applications). This figure is nearly double the number of refinancing applications submitted in 2008 (17,844 applications). About 68 percent of refinance applications were approved and 17 percent were denied in 2013. As mentioned earlier, these approval rates represent a considerable increase from 2008, when just 53 percent of refinance applications were approved.

C. Lending Patterns by Race/Ethnicity and Income Level

The federal Fair Housing Act prohibits discrimination in mortgage lending based on race, color, national origin, religion, sex, familial status or handicap (disability). It is, therefore, important to look not just at overall approval and denial rates for a jurisdiction, but also whether or not these rates vary by other factors, such as race/ethnicity.

1. Loan Applicant Representation

In a perfect environment, the applicant pool for mortgage lending should be reflective of the demographics of a community. When one racial/ethnic group is overrepresented or underrepresented in the total applicant pool, it could be an indicator of unequal access to housing opportunities. Such a finding may be a sign that access to mortgage lending is not equal for all individuals. As shown in Table 42, throughout Ventura County, White applicants were noticeably overrepresented in the loan applicant pool, while Hispanics were severely underrepresented. The underrepresentation of Hispanics was most acute in the cities of Fillmore (-33 percent), Oxnard (-37 percent), and Santa Paula (-35 percent). Detailed comparisons of the applicant pool with overall demographics by specific jurisdiction can be found in Appendix B.

Table 42: Demographics of Loan Applicants vs. Total Population (2010-2013)

	Percent of Applicant Pool	Percent of Total Population	Variation
White	54.3%	48.7%	5.6%
Black	1.0%	1.6%	-0.6%
Hispanic	14.9%	40.3%	-25.3%
Asian	6.4%	6.6%	-0.1%

Notes:

1. Percent of total population estimates are based on 2013 applicant data and compared to total population estimates from the 2010 Census
2. Percent of applicant pool does not take into account applicants indicated as "MultiRace" or whose race was "Unk/NA". Therefore, total percentage of applicant pool does not add up to 100%.
3. Local jurisdiction data can be found in Appendix B.

Source: Bureau of the Census, 2010; www.lendingpatterns.com, 2014

2. Income Level

In addition to looking at whether access to lending is equal, it is important to analyze lending outcomes for any signs of potential discrimination by race/ethnicity. Generally speaking, approval rates for loans tend to increase as household income increases; however, lending outcomes should not vary significantly by race/ethnicity among applicants of the same income level.

Table 43 below summarizes lending outcomes by race/ethnicity and income. White applicants at all income levels generally had the highest approval rates. Similarly high approval rates were recorded for Asian applicants, although there was some variation by jurisdiction. Approval rates for Black and Hispanic applicants, however, were well below the approval rates for White and Asian applicants in the same income groups in 2008. These gaps had narrowed somewhat by 2013, but were still present. Specifically, Black applicants consistently had the lowest approval rates compared to other racial/ethnic groups in the same income groups.

The largest discrepancies (between loan approval rates for White and Asian applicants versus Black and Hispanic applicants) in 2013 were recorded in the cities of Camarillo, Moorpark, Oxnard, Santa Paula, Simi Valley, and San Buenaventura. Detailed lending outcomes by race/ethnicity and income for each jurisdiction can be found in Appendix B.

While this analysis provides a more in-depth look at lending patterns, it does not conclusively explain any of the discrepancies observed. Aside from income, many other factors can contribute to the availability of financing, including credit history, the availability and amount of a downpayment, and knowledge of the homebuying process. HMDA data does not provide insight into these other factors.

Table 43: Lending Patterns by Race/Ethnicity - Ventura County (2008-2013)

	Approved		Denied		Withdrawn/ Incomplete	
	2008	2013	2008	2013	2008	2013
White						
Low (0-49% AMI)	50.0%	61.3%	35.6%	26.7%	14.4%	12.0%
Moderate (50-79% AMI)	63.1%	70.9%	23.6%	16.4%	13.3%	12.7%
Middle (80-119% AMI)	64.7%	74.2%	21.2%	13.0%	14.1%	12.7%
Upper (≥120% AMI)	63.2%	74.3%	21.4%	12.5%	15.4%	13.1%
Black						
Low (0-49% AMI)	40.0%	57.7%	40.0%	26.9%	20.0%	15.4%
Moderate (50-79% AMI)	40.9%	48.2%	38.6%	33.9%	20.5%	17.9%
Middle (80-119% AMI)	45.5%	63.2%	30.7%	19.8%	23.8%	17.0%
Upper (≥120% AMI)	47.8%	65.8%	35.4%	18.1%	16.8%	16.1%
Hispanic						
Low (0-49% AMI)	40.6%	59.2%	43.4%	26.6%	16.0%	14.3%
Moderate (50-79% AMI)	53.1%	63.1%	30.9%	21.2%	16.0%	15.7%
Middle (80-119% AMI)	53.3%	68.3%	32.0%	17.8%	14.7%	13.9%
Upper (≥120% AMI)	47.2%	68.5%	35.5%	16.0%	17.3%	15.4%
Asian						
Low (0-49% AMI)	52.1%	59.4%	31.3%	26.5%	16.7%	14.2%
Moderate (50-79% AMI)	61.5%	59.4%	21.3%	26.0%	17.2%	14.6%
Middle (80-119% AMI)	62.6%	70.4%	22.1%	15.3%	15.3%	14.3%
Upper (≥120% AMI)	60.7%	73.7%	21.2%	13.5%	18.1%	12.8%

Note: Local jurisdiction data can be found in Appendix B.
Source: www.lendingpatterns.com, 2014.

D. Lending Patterns by Census Tract Characteristics

1. Income Level

To identify potential geographic differences in mortgage lending activities, an analysis of the HMDA data was conducted by census tract. Based on the Census, HMDA defines the following income levels:¹⁰

- Low-Income Tract – Tract Median Income less than or equal to 49 percent AMI
- Moderate-Income Tract – Tract Median Income between 50 and 79 percent AMI

¹⁰ These income definitions are different from those used by HUD to determine Low and Moderate Income Areas.

- Middle-Income Tract – Tract Median Income between 80 and 119 percent AMI
- Upper-Income Tract – Tract Median Income equal to or greater than 120 percent AMI

The vast majority of census tracts in Ventura County are considered middle or upper income. Only two percent of the County's census tracts are categorized as low income by HMDA. Most loan applications were submitted by residents from the County's middle-income tracts. Table 44 summarizes lending outcomes by the income level of the census tract an applicant resides in. In general, home loan approval rates increased and denial rates decreased as the income level of the census tract increased. Higher income households are more likely to qualify for and be approved for loans, so this trend is to be expected.

Table 44: Outcomes Based on Census Tract Income - Ventura County (2008-2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
2008								
Low	469	1.5%	234	49.9%	169	36.0%	66	14.1%
Moderate	6,007	18.6%	3,138	52.2%	1,866	31.1%	1,003	16.7%
Middle	15,070	46.6%	8,665	57.5%	3,934	26.1%	2,471	16.4%
Upper	10,776	33.3%	6,844	63.5%	2,245	20.8%	1,687	15.7%
Total	32,322 ¹	100.0%	18,881	58.4%	8,214	25.4%	5,227	16.2%
2013								
Low	918	2.1%	584	63.6%	190	20.7%	144	15.7%
Moderate	6,679	15.2%	4,356	65.2%	1,261	18.9%	1,062	15.9%
Middle	18,833	42.7%	13,030	69.2%	3,063	16.3%	2,740	14.5%
Upper	17,654	40.0%	12,557	71.1%	2,623	14.9%	2,474	14.0%
Total	44,084 ²	100.0%	30,527	69.2%	7,137	16.2%	6,420	14.6%

Notes:

1. Income data was not available for 123 households; therefore, total number of applicants does not equal the overall total for 2008 of 32,445 applicants.
2. Income data was not available for seven households; therefore, total number of applicants does not equal the overall total for 2013 of 44,091 applicants
3. Local jurisdiction data can be found in Appendix B.

Source: www.lendingpatterns.com, 2014.

2. Minority Population

HMDA also records lending outcomes by the proportion of minorities residing in a census tract. Much of Ventura County is comprised of census tracts where 20 to 40 percent of residents are minorities. Table 45 summarizes lending outcomes by the proportion of minority residents in a census tract. In 2008, approval rates steadily increased as the proportion of minority residents decreased. This trend was less evident by 2013 and could really only be seen in census tracts where minorities comprised the vast majority of residents.

Table 45: Outcomes by Minority Population of Census Tract - Ventura County (2008-2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
2008								
0-19% Minority	8,295	25.7%	5,236	63.1%	1,728	20.8%	1,331	16.0%
20-39% Minority	12,730	39.4%	7,630	59.9%	3,093	24.3%	2,007	15.8%
40-59% Minority	3,587	11.1%	1,967	54.8%	1,016	28.3%	604	16.8%
60-79% Minority	3,557	11.0%	1,911	53.7%	1,053	29.6%	593	16.7%
80-100% Minority	4,153	12.8%	2,137	51.5%	1,324	31.9%	692	16.7%
Total	32,322¹	100.0%	18,881	58.4%	8,214	25.4%	5,227	16.2%
2013								
0-19% Minority	3,524	8.0%	2,440	69.2%	563	16.0%	521	14.8%
20-39% Minority	22,604	51.3%	16,079	71.1%	3,386	15.0%	3,139	13.9%
40-59% Minority	7,650	17.4%	5,292	69.2%	1,228	16.1%	1,130	14.8%
60-79% Minority	4,768	10.8%	3,209	67.3%	869	18.2%	690	14.5%
80-100% Minority	5,538	12.6%	3,507	63.3%	1,091	19.7%	940	17.0%
Total	44,084²	100.0%	30,527	69.2%	7,137	16.2%	6,420	14.6%

Notes:

1. Income data was not available for 123 households; therefore, total number of applicants does not equal the overall total for 2008 of 32,445 applicants.
2. Income data was not available for seven households; therefore, total number of applicants does not equal the overall total for 2013 of 44,091 applicants
3. Local jurisdiction data can be found in Appendix B.

Source: www.lendingpatterns.com, 2014.

E. Performance by Lender

1. General Overview

Table 47 identifies the top ten lenders in Ventura County in 2013. As shown, these top lenders were similarly active throughout most jurisdictions; though, some cities (specifically Fillmore, Ojai, Oxnard and Santa Paula) appeared to favor a wider variety of less popular financial institutions. This is a general pattern throughout California (and perhaps the nation), where communities with higher concentrations of Hispanic population tend to rely more on credit unions than commercial banks for mortgage financing.

In 2013, about 45 percent (19,792 applications) of all loan applications in Ventura County were submitted to one of the top ten lenders. The County's largest five lenders have remained fairly consistent since 2008, with the only significant change being the purchase of Countrywide Bank by Bank of America (Table 47). The region's remaining top lenders are all smaller financial institutions that each accounted for less than three percent of the County's market share.

Table 46: Top Lenders in Ventura County (2014)

Top Lenders Ventura County	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buena- ventura	Santa Paula	Simi Valley	Thousand Oaks
Wells Fargo Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank of America	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
JP Morgan Chase Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Citibank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Quicken Loans, Inc.	✓	✓	✓		✓	✓	✓	✓	✓	✓
Flagstar Bank	✓		✓				✓		✓	✓
Prospect Mortgage, LLC	✓	✓		✓	✓	✓	✓	✓		✓
Cashcall, Inc.	✓		✓			✓			✓	✓
Nationstar Mortgage, LLC	✓	✓	✓		✓	✓		✓	✓	✓
On Q Financial	✓		✓				✓		✓	✓

Source: www.lendingpatterns.com, 2014.

Table 47: Disposition of Applications by Top Lenders - Ventura County (2008-2013)

	Overall Market Share		Approved		Denied		Withdrawn or Closed	
	2013	2008	2013	2008	2013	2008	2013	2008
Wells Fargo Bank	11.7%	11.3%	67.1%	63.7%	17.8%	15.1%	15.1%	21.1%
Bank of America	6.7%	7.1%	79.1%	69.0%	15.9%	19.2%	5.0%	11.8%
JP Morgan Chase Bank	5.3%	4.7%	73.6%	62.9%	22.2%	29.8%	4.2%	7.3%
Citibank	4.6%	3.7%	54.6%	54.5%	16.0%	16.8%	29.4%	28.7%
Quicken Loans, Inc.	3.4%	--	80.9%	--	19.1%	--	0.0%	--
Flagstar Bank	2.9%	2.4%	87.2%	83.6%	12.6%	16.3%	0.2%	0.1%
Prospect Mortgage, LLC	2.8%	--	81.2%	--	9.9%	--	9.0%	--
Cashcall, Inc.	2.8%	--	60.6%	--	21.5%	--	17.9%	--
Nationstar Mortgage, LLC	2.4%	--	47.3%	--	29.7%	--	23.0%	--
On Q Financial	2.3%	--	84.5%	--	6.8%	--	8.8%	--
All Lenders	100.0%	100.0%	69.2%	58.2%	16.2%	25.6%	14.6%	16.1%

Source: www.lendingpatterns.com, 2014.

-- " Indicates institution was not a top lender in 2008.

2. Disposition of Loan Applications

Approval Rates

Approval rates for the County's top lenders fluctuated substantially by institution and jurisdiction; however, as noted before, overall approval rates have increased markedly since 2008. Overall, in 2013, approval rates by top lenders ranged from 47 percent (Nationstar Mortgage, LLC) to 87 percent (Flagstar Bank). While high approval rates do not necessarily indicate wrongdoing by a specific institution, they can be a sign of aggressive lending practices on the part of the lender. In particular, smaller, less prominent financial institutions with significantly high approval rates may be a concern. However, because these institutions captured a much smaller share of loan applications than Wells Fargo, Bank of America, and JP Morgan Chase Bank, this discrepancy may not be significant.

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 actually 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. Several top lenders in Ventura County had higher than average rates of withdrawn or incomplete applications in 2013. 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.¹¹ 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. During 2013, both Citibank and Nationstar Mortgage had noticeably higher rates of withdrawn and closed applications, compared to other top lenders in Ventura County.

Top Lenders by Race/Ethnicity

Top lenders in the County varied by jurisdiction, as mentioned previously, as well as by the race/ethnicity of applicants. Certain lenders, for example, appeared to be more popular among particular racial/ethnic groups. For example:

- Hispanic applicants comprised about 17 percent of the County's total applicant pool in 2013. However, they made up a disproportionately higher proportion of the applicant pool for several financial institutions: Guild Mortgage Company (27 percent) and Bank of America (24 percent).
- Black applicants represented less than one percent of the County's total applicant pool and did not seem to prefer any one financial institution over any others.
- Asian applicants comprised approximately seven percent of the total applicant pool in the County and appeared to heavily favor Flagstar Bank, where Asian applicants comprised 15 percent of that particular lender's applicant pool.

¹¹ Collins, Michael. 2009. "Education Levels and Mortgage Application Outcomes: Evidence of Financial Literacy." University of Wisconsin-Madison, Department of Consumer Science.

Table 48: Top Lenders by Race/Ethnicity of Applicant—Ventura County (2013)

Black		Hispanic		Asian	
Lender	% of Total Applicants	Lender	% of Total Applicants	Lender	% of Total Applicants
Flagstar Bank	1.2%	Guild Mortgage Company	27.4%	Flagstar Bank	15.2%
Quicken Loans, Inc.	1.2%	Bank of America	24.1%	Nationstar Mortgage, LLC	8.0%
Wells Fargo	1.1%	Wells Fargo	21.0%	Bank of America	7.7%
Guild Mortgage Company	1.0%	JP Morgan Chase Bank	19.5%	Citibank	6.8%
Bank of America	1.0%	Prospect Mortgage, LLC	18.1%	Cashcall, Inc.	6.6%
All Lenders	0.9%	All Lenders	16.7%	All Lenders	7.1%

Source: www.lendingpatterns.com, 2014

F. Sub-Prime 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 can and does serve 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 non-traditional 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:¹²

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

¹² 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.¹³

While HMDA data does not classify loans as subprime, it does track the interest rate spread on loans. In 2005, the Federal Reserve Board required lenders to report rate spreads for loans whose APR was above the Treasury benchmark. Loans with a reported spread are typically referred to as higher-priced or subprime loans.

What is an Interest Rate Spread?

An interest rate spread refers to the difference between two related interest rates. For HMDA data, spread specifically refers to the difference between the annual percentage rate (APR) for a loan and the yield on a comparable-maturity Treasury security.

Table 49: Reported Spread on Loans by Race/Ethnicity - Ventura County (2008-2013)

	Frequency of Spread		Average Spread	
	2008	2013	2008	2013
White	4.0%	1.5%	3.98	2.47
Black	8.9%	2.6%	3.29	1.74
Hispanic	8.9%	3.9%	3.88	2.49
Asian	3.1%	0.9%	3.94	2.11
Total	4.9%	1.9%	3.92	2.42

Source: www.lendingpatterns.com, 2014.

¹³ 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."

As shown in Table 49, the number of subprime loans issued has decreased substantially over time. In 2008, about five percent of all loans issued had a reported spread but, by 2013, less than two percent of loans issued were subprime loans. What appears to be most troubling, however, is that Black and Hispanic applicants seem to be significantly more likely to receive these higher-priced loans. In 2008, Blacks and Hispanics were twice as likely as Whites and Asians to receive a subprime loan. This discrepancy was less noticeable in 2013, but Black and Hispanic applicants continued to get higher-priced loans more frequently than White and Asian applicants.

Since 2008, not only has there been a decline in the number of subprime loans issued, there has also been a decrease in the magnitude of spread reported on these loans. Generally, the higher the reported spread on a loan, the worse that loan is compared to a standard prime loan. In 2008, the average reported spread for a subprime loan was just under four points; by 2013, the average reported spread had dropped to below two and one-half points. There was virtually no difference in the reported magnitude of spread for subprime loans by race/ethnicity of the applicant.

G. Predatory Lending

With an active housing market, potential predatory lending practices by financial institutions may arise. 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 can be afforded. 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 get some scrutiny 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 of the above categories, as well as age, sex, and marital status.

Lenders that engage in predatory lending would 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 actually 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 the 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 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.¹⁴

¹⁴ 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.

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.

While subprime lending cannot in and of itself be described as “predatory,” studies have shown a high incidence of predatory lending in the subprime market.¹⁵ Unlike in the prime lending market, overly high approval rates in the subprime market is a potential cause for concern when the target clients are considered high risk. High approval rates may indicate aggressive lending practices. Table 47 summarizes the approval rates of top lenders in Ventura County. Of these top lenders, Flagstar Bank, On Q Financial, Stearns Lending, Inc., Prospect Mortgage, LLC, and Quicken Loans, Inc. had notably high approval rates (over 80 percent).

H. 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.

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

2. Fair Housing Concerns

During the peak of the housing market, 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

¹⁵ California Reinvestment Committee. November 2001. “Stolen Wealth, Inequities in California's Subprime Mortgage Market.”

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 50 shows the various loan types purchased in Ventura County, as well as the race/ethnicity of the applicants, in 2013. White applicants represented the majority of all applicants and were subsequently the most likely to have their loans purchased. Among all race/ethnicities, government-backed loans were most likely to be purchased.

Table 50: Percent of Purchased Loans by Race - Ventura County (2013)

Loan Type	White	Black	Asian	Hispanic
Government-Backed Purchase	30.9%	18.5%	25.6%	19.0%
Conventional Purchase	14.2%	14.0%	11.4%	9.4%
Refinance	8.9%	5.3%	9.1%	6.2%
Home Improvement	10.2%	5.9%	4.8%	4.6%

Source: www.lendingpatterns.com, 2014.

3. Review of Lending Patterns by Specific Lender

Because the applicant profiles of some of the top lenders in Ventura County differ so significantly, this section looks at the underwriting outcomes of some of the major lenders in the County.

Wells Fargo Bank

Wells Fargo was a top three lender in Ventura County in 2008 and 2013. The bank captured 14 percent of the market share in Ventura County in 2013 and had an approval rate of 67 percent, which was on par with the average approval rate for all lenders in the County. While Wells Fargo seems to be a popular option among Ventura County residents, Hispanic applicants appeared to have more difficulty obtaining loans from this bank. Hispanic applicants were less likely to be approved for loans (52 percent versus 67 percent overall) and more likely to be denied loans (23 percent versus 18 percent overall) at this institution. This could explain the popularity of smaller, lesser-known financial institutions among the County's Hispanic population (Table 48).

Bank of America

Bank of America was also a top lender in the County in 2008 and 2013. This bank accounted for approximately seven percent of the market share in 2013. The approval rate for this lender (79 percent) was higher than the average approval rate for all lenders in the County (69 percent). Approval and denial rates appeared to be consistent among applicants of all races/ethnicities and fallout rates for Bank of America were lower than the average for all lenders.

JP Morgan Chase Bank

JP Morgan Chase was a top five lender in Ventura County in both 2008 and 2013 and captured just over five percent of the County's market share in 2013. The approval rate for

this institution (74 percent) was slightly higher than the average for all lenders in the County (69 percent). Approval rates were the highest for White applicants (75 percent), but appeared to be fairly consistent overall among applicants of all races/ethnicities. Fallout rates for this lender were lower than the average for all lenders and fairly equal among applicants of all races/ethnicities.

Flagstar Bank

Flagstar Bank was a top lender in Ventura County in 2013, representing three percent of the County's market share. The bank had an approval rate that was significantly higher than the average for all lenders (87 percent versus 69 percent). This financial institution was also the top lender for Asian applicants in the County. Approval, denial, and fallout rates were fairly consistent among applicants of various races/ethnicities; however, this bank had a significantly high proportion and number of purchased loans (653 loans).

On Q Financial

On Q Financial was a top lender in 2013 and accounted for two percent of the County's market share. The approval rate for this lender was significantly higher than the average for all lenders in the County (85 percent versus 69 percent). White applicants represented the majority of all applicants and had the highest approval rates.

Nationstar Mortgage, LLC

Nationstar Mortgage, LLC was a top ten lender in Ventura County in 2013. The approval rate for this institution was noticeably lower than the average for all lenders in the County (47 percent versus 69 percent). Approval rates were fairly consistent among applicants of all races/ethnicities; however, fallout rates were the highest among Hispanic applicants (34 percent).

I. 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, a property can then 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.

Table 51 presents current foreclosure data by jurisdiction. As of November 2014, less than one percent of the County's housing stock was in one of the various stages of foreclosure. Homes in foreclosure comprised a similar proportion of the housing stock (about 0.5 percent) in all of Ventura County's incorporated cities; however, the unincorporated areas of Ventura County appeared to have a much higher proportion of foreclosed homes. Figure 10 illustrates the location and status of foreclosed properties throughout the County.

Table 51: Foreclosures (2012-November 2014)

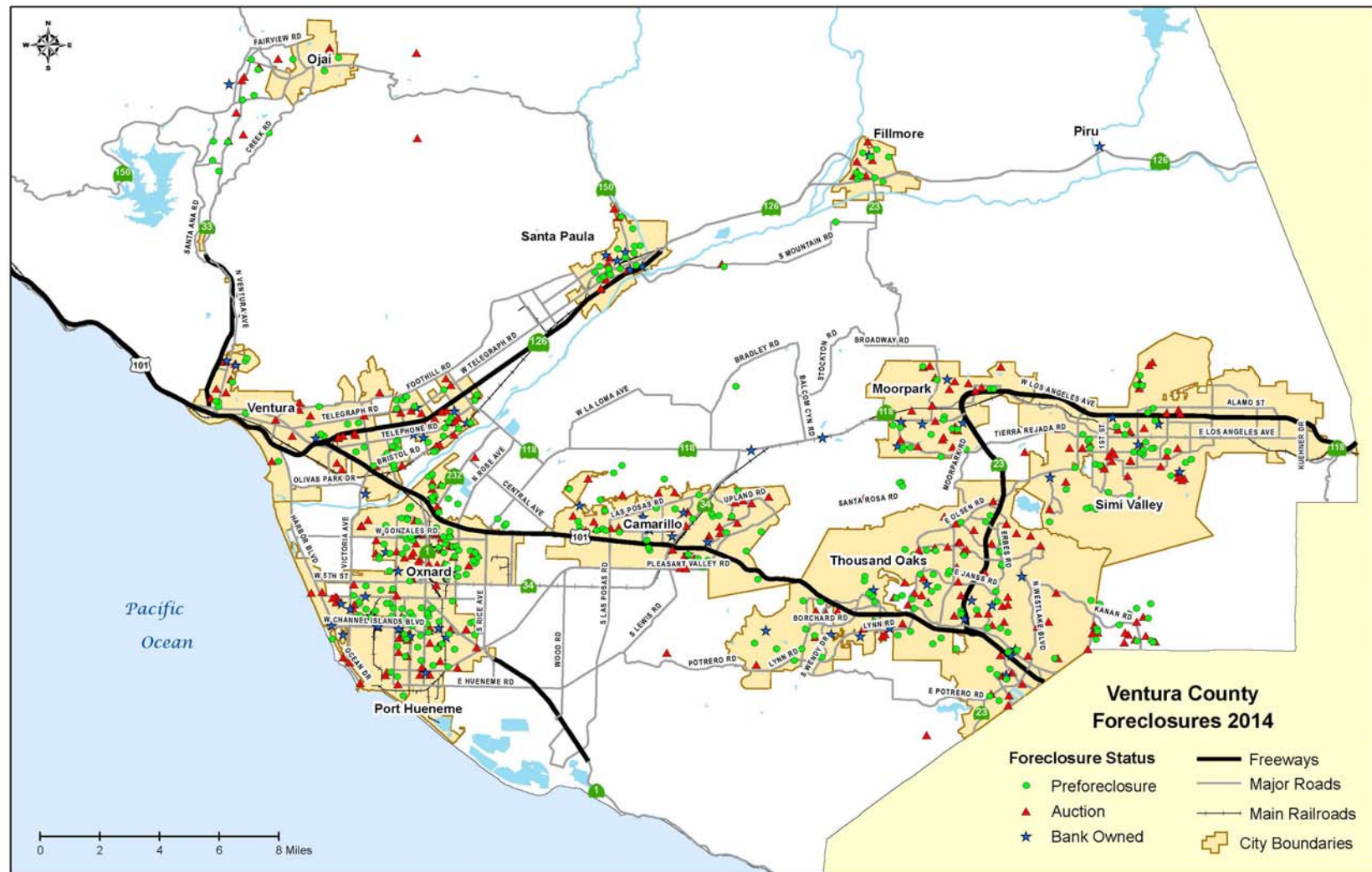
	Pre-Foreclosure Sales	Bank-Owned	Auction	Total	% of Total Housing Stock
Camarillo	36	8	31	75	0.3%
Fillmore	9	1	6	16	0.4%
Moorpark	16	5	25	46	0.4%
Ojai	5	0	2	7	0.2%
Oxnard	103	23	71	197	0.4%
Port Hueneme	12	2	8	22	0.3%
San Buenaventura	47	9	41	97	0.2%
Santa Paula	32	10	18	60	0.7%
Simi Valley	33	6	37	76	0.2%
Thousand Oaks	51	9	44	104	0.2%
Unincorporated County ³	63	9	56	128	1.9%
<i>Newbury Park</i>	1	0	1	2	--
<i>Oak Park</i>	13	0	13	26	--
<i>Oak View</i>	4	0	2	6	--
<i>Piru</i>	0	1	0	1	--
<i>Santa Rosa Valley</i>	3	0	1	4	--
<i>Somis</i>	1	1	0	2	--
<i>Westlake Village</i>	9	4	13	26	--
<i>Unincorporated Areas</i>	32	3	26	61	
Total County	407	82	339	828	0.3%

Notes:

1. Pre-foreclosures are those properties that are in default in the mortgage payments and notices of default have been filed. The owner can still correct the situation by paying off the defaulted amounts or by selling the property.
2. Bank-owned properties are those properties that go back to the mortgage companies after unsuccessful auctions.
3. Foreclosure numbers for unincorporated Ventura County were estimated from foreclosure activity in the unincorporated neighborhoods of Newbury Park, Oak Park, Oak View, Piru, Somis, Santa Rosa Valley, Westlake Village, and various unincorporated areas.

Sources: www.realtytrac.com, 2014; U.S. Census, American Community Survey (ACS), 2008-2012

Figure 10: Foreclosures - Ventura County (November 2014)



Chapter 5 - Public Policies

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.

A. Policies and Programs Affecting Housing Development

The General Plan of a jurisdiction establishes a vision for the community and provides long-range goals and policies to guide the development in achieving that vision. Two of the seven State-mandated General Plan elements – Housing and Land Use Elements – have direct impact on the local housing market in terms of the amount and range of housing choice. The Zoning Ordinance, which implements the Land Use Element, is another important document that influences the amount and type of housing available in a community – the availability of housing choice. In addition, four jurisdictions (Oxnard, Port Hueneme, San Buenaventura, and the unincorporated County) have Local Coastal Plans that also play a significant role in affordable housing in the Coastal Zone of each jurisdiction.

1. Housing Element Law and Compliance

As one of the State-mandated elements of the local General Plan, the Housing Element is the only element with specific statutory requirements and is subject to review by the California Department of Housing and Community Development (HCD) for compliance with State law. Enacted in 1969, 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.

Compliance Status

Table 52 summarizes the Housing Element compliance status of jurisdictions in Ventura County. 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), nine Housing Elements were in compliance, one housing element was out of compliance (City of Fillmore), and Oxnard plans to submit a draft 2014-2021 Housing Element for HCD review by May 2015 after having unsuccessfully challenged and appealed the City's RHNA allocation of 7,301 units by SCAG. This is identified as an impediment and jurisdictions with non-compliant Housing Elements are urged to work with HCD to ensure that their Housing Elements receive certification.

Table 52: Housing Element Status for 2014-2021 Cycle

Jurisdiction	Document Status	Compliance Status
Camarillo	Adopted	In
Fillmore	Adopted	Out
Moorpark	Adopted	In
Ojai	Adopted	In
Oxnard	Draft	Due
Port Hueneme	Adopted	In
San Buenaventura	Adopted	In
Santa Paula	Adopted	In
Simi Valley	Adopted	In
Thousand Oaks	Adopted	In
Ventura County	Adopted	In

Source: Department of Housing and Community Development, State of California, July 2014

In a letter dated May 6, 2014, HCD indicated that the City of Fillmore's Housing Element was found to be out of compliance with State law due to a shortfall of sites with available and appropriate zoning to accommodate the City's fifth cycle Regional Housing Need Allocation (RHNA). The City is currently working with HCD to achieve compliance. The City of Oxnard plans to submit a fifth cycle Housing Element to HCD at the end of 2014.

2. Land Use Element

The Land Use Element of a General Plan designates the general distribution, location, and extent of uses for land planned for housing, business, industry, open space, and public or community facilities. 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. Residential development is implemented through the zoning districts and development standards specified in the jurisdiction's Zoning Ordinance.

Residential Densities

A number of 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 53 presents a summary of allowable densities by land use type for jurisdictions in Ventura County. 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.

State law requires a local government to make a finding that a density reduction, rezoning, or downzoning is consistent with its Housing Element prior to requiring or permitting a reduction of density of a parcel below the density used in determining Housing Element compliance. The legislation also allowed courts to award attorneys' fees and costs if the court determines that the density reduction or downzoning was made illegally.

Table 53: Typical Land Use Categories and Permitted Density by Jurisdiction

Generalized Land Use (By Density) ¹	Density Range (du/ac)	Typical Residential Type	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	County
<i>Single-family</i>													
Estate/Rural	<1	Very low-density housing where agricultural is predominant	■	■	■	■			■	■	■		■
Very Low	0-1	Single-family homes on large lots in rural areas	■	■	■	■			■	■	■	■	■
Low	1-3	Single-family homes on large lots	■	■	■	■	■		■	■	■	■	■
Medium	3-6	Single-family homes on medium-sized lots	■	■	■	■	■	■	■	■	■	■	■
High	6-14	Smaller single-family homes	■	■	■	■	■	■	■	■	■	■	■
<i>Multi-family</i>													
Low	6-15	Town homes, duplexes, condominiums, and small single-story apartments	■	■	■	■	■	■	■	■	■	■	■
Medium	15-20	One and two-story apartment complexes	■	■	■	■ ³	■	■	■	■	■	■	■
High	20-30	Two and three-story apartment complexes	■	■			■	■	■	■	■	■	■

Table 53: Typical Land Use Categories and Permitted Density by Jurisdiction

Generalized Land Use (By Density) ¹	Density Range (du/ac)	Typical Residential Type	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	County
Very High	30-50	Large multi-story apartment and condo complexes; Mixed Use		■ ²			■		■		■		■
Special High	50+	High-rise apartment and condo complexes; Mixed Use					■		■				

Notes:

1. This table represents a summary of typical land use categories, as defined by density. These categories are not necessarily representative of a specific jurisdiction's General Plan Land Use categories. Instead, they are meant to provide an overview of the type of land uses and densities permitted in that jurisdiction. The squares identify a jurisdiction as supporting land use densities within the identified range (according to the General Plan's Land Use Element). However, a jurisdiction's land use category might not include all the densities listed in that range. For example, a jurisdiction's Multi-Family Very High density category might support densities from 21 to 35 du/ac, but the High and Very High categories will be checked since the range covers both categories.
2. The City of Fillmore's Central Business District (CBD) allows residential development in a mixed-use setting.
3. The City of Ojai's SPL Overlay allows affordable housing projects at a density of up to 20 du/acre.

Source: General Plan Land Use Elements and Zoning Ordinances for jurisdictions in Ventura County.

3. Zoning Ordinance

The Zoning Ordinance implements the General Plan by establishing zoning districts that correspond with General Plan land use designations. Development standards and permitted uses in each zoning district are specified 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). The Fair Housing Act does not pre-empt local zoning laws. However, the Act applies to municipalities and other local government entities and prohibits them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons, including individuals with disabilities. Another way that discrimination in zoning and land use may occur is when a seemingly neutral ordinance has a disparate impact, or causes disproportional harm, to a protected group. 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.

Several aspects of the Zoning Ordinance that may affect a person's access to housing or limit the range of housing choices available are described below. 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. However, the following review is based on the current Zoning Ordinances as of the writing of this AI.

Definition of Family

A community's Zoning Ordinance can potentially restrict access to housing for households failing to qualify as a "family" by the definition specified in the Zoning Ordinance. 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. Even if the code provides a broad definition, deciding what constitutes a "family" should be avoided by jurisdictions to prevent confusion or give the impression of restrictiveness.

Zoning laws that are "facially neutral" (that is, they apply to all persons, not just those with disabilities) will violate the Fair Housing Act if they have a disparate impact or discriminatory effect on people with disabilities. One type of zoning law that often has been held to have a disparate impact on people with disabilities is a definition of the term "family" that allows any number of related persons to live together but limits 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 reasons¹⁶.

¹⁶ *Discriminatory Zoning and the Fair Housing Act*. Disability Rights Network of Pennsylvania.2007

California court cases¹⁷ 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. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the jurisdiction, and therefore violates rights of privacy under the California Constitution. A Zoning Ordinance also cannot regulate residency by discrimination between biologically-related and unrelated persons. Furthermore, a zoning provision cannot regulate or enforce the number of persons constituting a family.

Most jurisdictions in the County have recently updated their definition of family or removed it altogether. The jurisdictions that define “family” in their Zoning Ordinance have updated the definition to remove references to how members of the family are related or the maximum number of members in the household.

Density Bonus

California Government Code Section 65915 provides that a local government shall grant a density bonus of at least 20 percent (five percent for condominiums) and an additional incentive, or financially equivalent incentive(s), to a developer of a housing development agreeing to provide at least:

- Ten percent of the units for lower-income households (up to 50 percent AMI per California Law);
- Five percent of the units for very low-income households (up to 50 percent AMI per California law);
- Ten percent of the condominium units for moderate-income households (up to 120 percent AMI per California Law);
- A senior citizen housing development; or
- Qualified donations of land, condominium conversions, and child care facilities.

The density bonus law also applies to senior housing projects and projects which include a child care facility. In addition to the density bonus stated above, the statute includes a sliding scale that requires:

- 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.

¹⁷ City of Santa Barbara v. Adamson (1980), City of Chula Vista v. Pagard (1981), among others.

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. In addition to a density bonus, developers may also be eligible for 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 August 2014, only the City of Fillmore Zoning Ordinance was out of compliance with current State law. The City of Fillmore has indicated that it will update its density bonus provisions by July 2015.

Parking Requirements

Communities that require an especially high number of parking spaces per dwelling unit can negatively impact the feasibility of producing affordable housing or housing for special needs groups by reducing the achievable number of dwelling units per acre, increasing development costs, and thus restrict the range of housing types constructed in a community. Typically, the concern for high parking requirements is limited to multi-family, affordable, or senior housing. The basic parking standards for jurisdictions in Ventura County are presented in Table 54. Many jurisdictions offer reductions in parking requirements in conjunction with density bonuses for affordable and senior housing.

Most jurisdictions in the County have comparable parking requirements. However, Moorpark has parking standards for multi-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 multi-family units are often the most suitable type of housing for seniors and persons with disabilities, requiring the same number parking spaces as larger multi-family units can be a constraint on the construction 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.

Table 54: Parking Requirements

Jurisdictions	Single-Family	Multi-Family					Second Dwelling Unit
		1br	2br	3br	4+br	Guest Space	
Camarillo	3	1.5	2	2.5	3.0	0.2	1
Fillmore	2	1.5	2	2.5	2.5	0.33	2
Moorpark	2-3	1.75	2	2	2	0.5	1-2
Ojai	2	1.5-2	1.5-2	1.5-2	1.5-2	0.5-1	1
Oxnard	2-5	1	2	2	2	0.5-1	1
Port Hueneme	2-3	1.5	2	2	2-3	0.5	1
San Buenaventura	2	1	2	2	2	0.25	1
Santa Paula	2	1.5	1.75	2	2.25-2.5	0.25	1.5-2.5
Simi Valley	2	1.5	2	2.5	2.5	0.5	1/BR
Thousand Oaks	2-4	1	1.5	2	2	0.5	1/BR
County of Ventura	2-4	1.25-2	1.5-2.2	2-2.3	2-2.3 + 0.2/br	0.25	1-2

Notes:

1. City of Camarillo: Requires two garage spaces and one space for a recreational vehicle for single family residences.
2. City of Ojai: Standards for multi-family vary by number of units in the development.
3. City of Oxnard: One visitor space per unit for the first 30 units; 0.5 visitor space per unit required after the 31st unit.
4. City of Santa Paula: Second dwelling unit parking must conform to the multi-family parking standards.

Source: Zoning Ordinances for jurisdictions in Ventura County.

Variety of Housing Opportunity

To ensure fair housing choice in a community, a Zoning Ordinance should provide for a range of housing types, including single-family, multi-family, second dwelling units, mobile and manufactured homes, licensed residential care facilities, emergency shelters, supportive housing, transitional housing, and single room occupancy (SRO) units. Table 55 provides a summary of each jurisdiction's Zoning Ordinance as it relates to ensuring a variety of housing opportunities.

Table 55: Variety of Housing Opportunities

Housing Type	Camarillo	Fillmore	Moorpark	Ojai	Oxnard	Port Hueneme	San Buenaventura	Santa Paula	Simi Valley	Thousand Oaks	Ventura County
Single-family	P	P	P	P	P	P	P	P	P	P	P
Multi-family	D	D	D	P	P/C	P	P	P	P	P	D
Second Dwelling Units	P	C ¹	P	P	P	P	P	P	P	P	P
Mobile Home Parks	C	D	C	C	C	P/C	P	P	C	P	C
Manufactured Housing	P	D	P	P	P	P	P	P	P	P	P
Residential Care Facilities (6 or fewer persons)	P	P	P	P	P	P	P	P	P	P	P
Residential Care Facilities (more than 6 persons)	C	C	C	C	C*	C	C	C	C	C	C
Emergency Shelters	P	C ³	P	P	P	P	P	P	P	P	P
Transitional Housing ²	P	-- ⁴	P	P	P	P	P	P	P	P	P
Supportive Housing ²	P	-- ⁴	P	P	P	P	P	P	P	P	--
Single Room Occupancy (SRO)	-- ⁵	P* ⁶	P	--	--	C	C* ⁷	C	C	P	P ⁸
Farmworker Housing	P	C	P	C	P	--	P	P	--	P* ⁹	P/D

Notes: P – permitted; D – Development Review Permit; C – Conditional or Special Use Permit. -- - Potential impediments. * -Permitted but with a potential impediment.

- As part of the implementation of the 2014 Housing Element, the City of Fillmore will allow second dwelling units with the approval of a Development Permit by the Planning Director by July 2015.
- Permitted indicates that the jurisdiction permits transitional and supportive housing as a residential use that is subject only to the same requirements and procedures as other residential uses of the same type in the same zone.
- As part of the implementation of the 2014 Housing Element, the City of Fillmore will permit emergency shelters by right in all commercial zones by July 2015.
- As part of the implementation of the 2014 Housing Element, the City of Fillmore will allow transitional and supportive housing as a permitted use in all zone districts allowing residential dwellings by July 2015
- The Camarillo Zoning Code does not currently define SROs or include specific provisions for their development. However the City will amend the Zoning Code within two years of adoption of the Housing Element (2016) to facilitate the development of this housing type.
- In the City of Fillmore, SRO units are currently permitted by right in all motels, hotels, and churches.
- In the City of San Buenaventura, SROs are allowed only in the Downtown Specific Plan area with a use permit.
- SRO units in the County of Ventura are allowed under the Non-Coastal and Coastal Zoning Ordinances within the land use headings of Care Facilities and Hotels, Motels and Boarding Houses, and Multi-Family Dwellings.

The City of Thousand Oaks permits a maximum of two “farm cottages” (single-family, one-story dwellings for persons employed and working exclusively upon the premises) per parcel of land in the Rural Agricultural and Rural Exclusive zones.

Single- and Multi-Family Uses

Single- and multi-family housing types include detached and attached single-family homes, duplexes or half-plexes, town homes, condominiums, and rental apartments. Zoning Ordinances should specify the zones in which each of these uses would be permitted by right. Most jurisdictions in Ventura County accommodate the range of residential uses described above without a use permit; Moorpark being the exception. Use permit requirements for multi-family uses within land use designations and zoning districts that have been identified as being suitable for higher density residential land uses may extend the time frame for project review and increase the uncertainty of project approval.

Zoning Ordinances should also avoid “pyramid or cumulative zoning” (e.g. permitting lower-density single-family uses in zones intended for higher density multi-family uses). Pyramid or cumulative zoning schemes could limit the amount of lower-cost multi-family residential uses in a community and be a potential impediment to fair housing choice. Most jurisdictions in Ventura County have some form of pyramid zoning and permitting single-family residential uses in multi-family zones is the most prevalent example. Camarillo, Fillmore, Moorpark, and Ojai have land use designations that include some form of pyramid zoning.

Allowing or requiring a lower density use in a zone that can accommodate higher density uses is regulated by State law. A local government is required to make a finding that an action that results in a density reduction, rezoning, or downzoning is consistent with its Housing Element, particularly in relation to the jurisdiction’s ability to accommodate its share of regional housing needs.

Second Dwelling Units

Second dwelling units are attached or detached dwelling units that provide complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking, and sanitation. Second dwelling units may be an alternative source of affordable housing for lower-income households and seniors. These units typically rent for less than apartments of comparable size.

California law requires local jurisdictions to adopt ordinances that establish the conditions under which second dwelling units are permitted. Second dwelling 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.

Most jurisdictions in the County have amended their Zoning Ordinances and currently permit second dwelling units via a variety of review processes such as a zoning clearance or an

administrative permit. However, the City of Fillmore requires approval of a discretionary permit. As part of the implementation of the 2014 Housing Element, the City of Fillmore plans to allow second dwelling units with the approval of a Development Permit by the Planning Director by July 2015. The City of Oxnard intends to amend its second unit ordinance to allow larger units, and does not provide for second dwelling units within the coastal zone due to small lot sizes and parking impacts. Because second dwelling units can be an important source of suitable type of housing for seniors and persons with disabilities, overly restrictive or conflicting provisions for these units can impede housing options.

Mobile Home Parks

Provisions for mobile home parks vary among the Ventura County jurisdictions. Most jurisdictions require a use permit; however, mobile home parks are allowed with a development review permit in Fillmore and by right in Santa Paula, Thousand Oaks, and San Buenaventura. Development of new mobile home parks is rare, and most cities have some form of park-space rent control to protect seniors and low income residents.

Manufactured Housing

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). A local jurisdiction's Zoning Ordinance should be compliant with this law. Fillmore requires approval of a development review permit when ministerial approval is required. Because these units can be a source of housing for lower income individuals, including seniors and the disabled, overly restrictive regulation of these uses can indirectly impede housing choice.

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, there are approximately 219 State-licensed residential care facilities for the elderly, 82 adult residential facilities, and 27 adult day care facilities serve the elderly population throughout the County. These licensed care facilities have a combined capacity of 7,334 beds. Table 39 (page 65) provides a tabulation of licensed care capacity by jurisdiction and Figure 2 illustrates the geographic distribution of these facilities. Licensed care facilities in Ventura County are most concentrated in Ojai, Camarillo, Thousand Oaks, and San Buenaventura, and are least concentrated in Moorpark and the unincorporated areas of the County. Simi Valley, Oxnard, and Thousand Oaks have the greatest number of facilities, and

the cities of Thousand Oaks and San Buenaventura have the largest total capacity. The concentration of community care facilities is also small in the unincorporated County, though this is primarily because it is significantly more efficient to place facilities within cities, so that they can be close to other necessary services.

All jurisdictions have provisions for residential care facilities serving more than six persons in their Zoning Ordinance. Oxnard limits the number of individuals that can occupy larger residential care facilities (up to 15 beds). No provision for or overly restrictive regulation of residential care facilities can indirectly impede fair housing choice in Ventura County.

Furthermore, the Lanterman Act covers only licensed residential care facilities. The California Housing Element law also addresses the provision of transitional and supportive housing, which covers also non-licensed housing facilities for persons with disabilities. This topic is discussed later.

Emergency Shelters

An emergency shelter is a facility that provides temporary shelter and feeding of indigents or disaster victims, operated by a public or non-profit agency. State law requires jurisdictions to identify adequate sites for housing which will be made available through appropriate zoning and development standards to facilitate and encourage the development of a variety of housing types for all income levels, including emergency shelters and transitional housing (Section 65583(c)(1) of the Government Code). California 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. At the writing of this report, all jurisdictions except for the City of Fillmore permit emergency shelters by right in at least one zone, in accordance with State law. However, in its Housing Elements, the City of Fillmore has committed to adding appropriate provisions for emergency shelters to their Zoning Ordinances by January 2015.

Transitional and Supportive Housing

State law (AB 2634 and SB 2) requires local jurisdictions to address the provisions for transitional and supportive housing. Under Housing Element law, transitional housing means 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 program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance (California Government Code Section 65582(h)).

Supportive housing means housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Target population means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for

services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people (California Government Code Sections 65582(f) and (g)).

Accordingly, State law establishes transitional and supportive housing as a residential use and therefore local governments cannot treat it differently from other similar types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). All jurisdictions, with the exception of the City of Fillmore and the County, transitional and supportive housing is permitted in the manner prescribed by State law. In its Housing Element, the City of Fillmore has committed to adding appropriate zoning provisions for transitional and supportive housing by January 2015. The County amended its Non-Coastal Zoning Ordinance in 2011 to include appropriate provisions for transitional housing. However, the County's Zoning Ordinance is still missing supportive housing provisions.

Single-Room Occupancy (SRO)

State Housing Element law also mandates that local jurisdictions address the provision of housing options for extremely low-income households, including Single Room Occupancy units (SRO). 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, the cities of Moorpark, Port Hueneme, Santa Paula, Simi Valley, Thousand Oaks, and San Buenaventura provide for SRO units. The Camarillo Zoning Code does not currently define SROs or include specific provisions for their development. However, the City intends to amend the Zoning Code within two years of adoption of the Housing Element (by 2016) to facilitate the development of this housing type. The City of Fillmore Zoning Ordinance does not address SROs but the Fillmore Housing Element indicates that Single Room Occupancy (SRO) units are currently permitted by right in all motels, hotels, and churches.

SRO units are one of the most traditional forms of affordable private housing for lower-income individuals, including seniors and persons with disabilities. These protected classes are required to have suitable housing options, which SRO units provide.

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 permitted where agricultural uses are permitted. Compliance with these requirements among participating jurisdictions is summarized in Table 56. The cities of Fillmore, Oxnard, Port Hueneme, and Thousand Oaks and the County of Ventura do not currently comply with the Employee Housing Act requirements. The cities of Simi Valley and Port Hueneme do not

address farm worker housing in their zoning codes and have no agriculturally designated land use or agricultural operations.

Table 56: Farmworker Housing by Jurisdiction

Jurisdiction	Agricultural Zoning	Permits Farmworker Housing in Zoning Ordinance	Compliance with Employee Housing Act
Camarillo	Yes	Yes ⁴	Yes
Fillmore	No	CUP ¹	No ¹
Moorpark	Yes	Yes	Yes
Ojai	Yes	CUP	Yes
Oxnard	Yes	Yes	No ²
Port Hueneme	No	No	No
San Buenaventura	Yes	Yes	Yes
Santa Paula	Yes	Yes	Yes
Simi Valley	No ³	No	Yes
Thousand Oaks	Yes	Yes ⁶	No
Ventura County	Yes	PD ⁵	Yes

Notes:

1. The City of Fillmore currently has no agricultural zoning but permits via a CUP process farm worker congregate housing. The City of Fillmore Housing Element indicates that the Zoning Ordinance will be amended to be consistent with the Employee Housing Act by 2015.
2. The City of Oxnard Housing Element indicates that the Zoning Ordinance will be amended to be consistent with the Employee Housing Act by 2015.
3. The City of Simi Valley has no agricultural land use designation but its open space district permits agricultural uses by right.
4. The City of Camarillo permits farm worker housing in the Agricultural Exclusive (A-E) district.
5. The County of Ventura requires a Planned Development Permit and zoning clearance. Parcels of less than the prescribed minimum lot area (40 acres) may be allowed for farm worker housing complexes on land zoned Agricultural Exclusive within or adjacent to a city Sphere of Influence, provided the remaining non-farm worker housing complex parcel is a minimum of 10 acres. Crop production is also permitted in other residential zones, where farm worker housing is not similarly permitted; however, these zones are not designed to have crop production as the principal use.
6. The City of Thousand Oaks permits a maximum of two "farm cottages" (single-family, one-story dwellings for persons employed and working exclusively upon the premises) per parcel of land in the Rural Agricultural and Rural Exclusive zones.

B. Building, Occupancy, Health and Safety Codes

1. Building Codes

Building codes, such as the California Building Standards Code¹⁸ 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 and/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. Most jurisdictions in Ventura County have adopted the 2013 California Building Standards Code, with the exception of Fillmore, Ojai, Santa Paula, and Simi Valley, which have adopted the 2010 California Building Code. Other codes commonly adopted by reference within 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 conditions 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.

2. Occupancy Standards

Disputes over occupancy standards are typical tenant/landlord and fair housing issues. Families with children and large households are often discriminated in the housing market, particularly in the rental housing market, 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 agreements may be a violation of fair housing practices.

“2+1” Rule

Most State and federal housing programs use the “2+1” rule as an acceptable occupancy standard. The appropriate number of persons per housing unit is estimated at two persons per bedroom plus an additional person. For example, a two-bedroom unit could have five occupants.

In general, no State or federal regulations govern occupancy standards. The California Department of Fair Employment and Housing (DFEH) uses the “two-plus-one” rule in considering the number of persons per housing unit – two persons per bedroom plus an

¹⁸ California Building Standards Code, adopted by the a Building Standards Commission, is actually a set of uniform building, electrical, mechanical, and other codes adopted by professional associations such as the International Conference of Building Officials, and amended to include California-specific requirements.

additional person. Using this rule, a landlord cannot restrict occupancy to fewer than three persons for a one-bedroom unit or five persons for a two-bedroom unit, etc. Other issues such as lack of parking, 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 Housing 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 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, a one-bedroom apartment where the bedroom is at least 120 square feet, three people could sleep there; and where the living/dining area is at least 170 square feet, another three people could sleep there. Therefore a 290-square foot one-bedroom apartment can accommodate up to six persons.

A review of occupancy standards for jurisdictions within Ventura County revealed that none of the jurisdictions limit the number of people who can occupy a housing unit. As previously discussed, court rulings stated a Zoning Ordinance cannot regulate residency by discrimination between biologically-related and unrelated persons. Most jurisdictions in the County have recently updated their definition of family or removed it altogether. The jurisdictions that define “family” in their Zoning Ordinance have updated the definition to remove references to how members of the family are related or the maximum number of members in the household.

C. Affordable Housing Development

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 choices for these groups cannot ignore the affordability factor. 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 results in increased housing costs and can 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. These issues are examined in the subsections below.

1. Siting of Affordable Housing

Ventura County has a large inventory of affordable housing units. The distribution of these units, however, is uneven throughout the region, with dense clusters of affordable housing located in western Ventura County, near the cities of Oxnard, Port Hueneme, and San Buenaventura, and smaller clusters in the cities of Camarillo and Thousand Oaks (Figure 5 on page 63). There is a distinct lack of affordable housing located in central and northern Ventura County. About 70 percent of the region's affordable housing stock is concentrated in just four cities – Oxnard, Simi Valley, Thousand Oaks, and San Buenaventura. Jurisdictions with the highest concentration of affordable housing (as measured by the ratio of affordable units per 500 housing units) include Santa Paula, Ojai, Fillmore, and Moorpark (Table 57). Jurisdictions with the lowest concentration of affordable housing are unincorporated Ventura County, Thousand Oaks, and Port Hueneme.

Table 57: Affordable Housing Units by Jurisdiction (2014)

Jurisdiction	Affordable Units	Total Housing Units (2014)	% of Housing Stock Affordable	% of All Affordable Units in County	Affordable Units per 500 Housing Units
Camarillo	840	25,987	3.2%	9.8%	16.2
Fillmore	190	4,452	4.3%	2.2%	21.3
Moorpark	466	10,835	4.3%	5.4%	21.5
Ojai	162	3,401	4.8%	1.9%	23.8
Oxnard	2,034	53,637	3.8%	23.6%	19.0
Port Hueneme	205	8,264	2.5%	2.4%	12.4
San Buenaventura	1,644	43,541	3.8%	19.1%	18.9
Santa Paula	592	8,973	6.6%	6.9%	33.0
Simi Valley	1,280	42,677	3.0%	14.9%	15.0
Thousand Oaks	1,030	47,788	2.2%	12.0%	10.8
Unincorporated Areas	163	34,934	0.5%	1.9%	2.3
Ventura County	8,606	284,489	3.0%	100.1%	15.3

Note: Affordable units from assisted housing developments and public housing. Affordable units do not include affordable military housing units or units made affordable through down payment assistance.

Sources: Area Housing Authorities, participating jurisdictions, California Department of Finance, 2014

2. Development Fees

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 58. As shown, fees vary widely based on the needs of each jurisdiction.

Table 58: Development Fees (2014)

Jurisdiction	General Plan Amendment	CUP	Variance
Camarillo	\$7,587	\$5,038	\$4,898
Fillmore	FAHR and \$2,750 deposit	FAHR plus deposit: \$480 to \$3,200	FAHR plus deposit: \$1,000 to \$2,860
Moorpark	\$5,200	\$5,000	\$5,000
Ojai	\$6,250-\$7,110	\$790 to \$2,590	\$1,090 to \$2,850
Oxnard	\$14,740	\$7,742	\$2,255-\$2,959
Port Hueneme	\$583 + \$3,500 deposit	\$583 + \$3,500 deposit	\$583 + \$3,500 deposit
San Buenaventura	\$9,310	\$4,197	\$5,352-\$6,766
Santa Paula	FAHR and \$3,213 deposit	FAHR and \$3,599 deposit	FAHR and \$1,200-\$3,213 deposit
Simi Valley	\$4,136 to \$10,355	\$1,667 to \$7,322	\$2,599 to \$3,509
Thousand Oaks	\$6,500 deposit	\$560 to \$15,000	\$915 to \$5,870
Ventura (County)	FAHR and \$3,000 deposit	FAHR and \$1,500 deposit	FAHR and \$2,000 deposit

Source: Participating jurisdictions, 2014

FAHR = Fully allocated Hourly Rate

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.

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 economic times are bad, as they are today in most parts of California, and 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.

D. Other Land Use Policies, Programs, and Controls

Land use policies, programs, and controls can impede or facilitate housing development and can have implications for fair housing choice in a community. Inclusionary housing policies can facilitate new affordable housing projects, while growth management programs and Article 34 of the California Constitution can impede new affordable housing development. Table 59 identifies jurisdictions that are affected by or have adopted land use policies, programs, and controls that may affect housing development and fair housing choice in its community.

Table 59: Land Use Policies and Controls (2014)

Jurisdictions	Article 34	Growth Management	Inclusionary Housing
Camarillo	X	X	X
Fillmore	--	X	--
Moorpark	--	X	X
Ojai	X	X	--
Oxnard	X	X	X
Port Hueneme	X	--	X
San Buenaventura	X	X	X
Santa Paula	X	X	X
Simi Valley	X	X	--
Thousand Oaks	X	X	X
Ventura County	X	X	X*

Note: The County applies inclusionary housing requirements to certain projects, on a case-by-case basis.

Source: Participating jurisdictions, August 2014

1. Article 34

Article 34 of the State 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. Nine jurisdictions (Camarillo, Ojai, Oxnard, Port Hueneme, San Buenaventura, Ventura County, Santa Paula, Simi Valley,¹⁹ and Thousand Oaks) have obtained Article 34 authority to be directly involved in the development, construction, and acquisition of low-rent housing.

In the past, Article 34 may have prevented certain projects from being built. In practice, 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. Furthermore, 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 now exist.

2. Growth Management Programs

Growth management programs facilitate well-planned development and ensure that the necessary services and facilities for residents are provided. However, a growth management program may act as a constraint if it prevents a jurisdiction from addressing its housing needs, which could indirectly impede fair housing choice. These programs range from 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.

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, the 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 area of the County, approved similar initiatives and ordinances. More recently, the City of Santa Paula and Fillmore enacted their ordinances/initiatives in November 2000 and January 2002,

¹⁹ Article 34 in Simi Valley applies only to senior developments.

respectively. These initiatives and ordinances became collectively known as the *Save Our Agricultural Resources*, SOAR ordinances.

The cities' SOAR ordinances and initiatives establish urban boundaries around each city, outside of which urban development can occur only with voter approval. SOAR ordinances for the County and most cities remain in effect until 2020. The City of San Buenaventura's ordinance is in effect until 2025 and the Thousand Oaks ordinance is in effect until 2030. 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 countywide 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.

Growth management ordinances in Camarillo, Ojai, Santa Paula, Simi Valley, and Thousand Oaks include an annual limit on the number of dwelling units that may be constructed. 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.

3. Inclusionary Housing Programs

Inclusionary housing describes a local government requirement that a specified percentage of new housing units be reserved for, and affordable to, lower- and moderate-income households. The goal of inclusionary housing programs is to increase the supply of affordable housing commensurate with new market-rate development in a jurisdiction. This can result in improved regional jobs-housing balances and foster greater economic and racial integration within a community. The policy is most effective in areas experiencing rapid growth and a strong demand for housing.

Inclusionary programs can be voluntary or mandatory. Voluntary programs typically require developers to negotiate with public officials but do not specifically mandate the provision of affordable units. Mandatory programs are usually codified in the Zoning Ordinance, and developers are required to enter into a development agreement specifying the required number of affordable housing units or payment of applicable in-lieu fees²⁰ prior to obtaining a building permit.

²⁰ An in-lieu fee is the payment of a specified sum of money instead of constructing the required number of affordable housing units. The fee is used to finance affordable housing elsewhere in a community.

The cities of Camarillo, Moorpark, Oxnard, Port Hueneme, Santa Paula, Thousand Oaks, and San Buenaventura have inclusionary housing policies. All 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 payment of a fee in-lieu of dedication that is used to build new affordable housing units in the jurisdiction. The County of Ventura does not have a formal policy; however, the Board of Supervisors has required inclusionary units in approved projects on a case-by-case basis. 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.

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 calls 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 affects inclusionary housing practices related to rental properties specifically. The *Palmer* case was the first instance in which the Costa-Hawkins Act was applied to an inclusionary housing ordinance. This decision will not affect inclusionary housing requirements for ownership (for-sale) affordable units or rental projects that receive other types of financial assistance from jurisdictions (such as density bonuses). However, the cities of Camarillo, Moorpark, Oxnard, Port Hueneme, Santa Paula, Thousand Oaks, and San Buenaventura may need to take a closer look at their inclusionary housing policies to ensure that they do not violate the Costa-Hawkins Act.

Currently in question is whether Ventura'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 of Appeal 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. Ventura may amend their inclusionary housing ordinance pending review of the appeal.

E. Policies Causing Displacement or Affect Housing Choice of Minorities and Persons with Disabilities

Local government policies could result in displacement or affect representation of minorities or the disabled.

1. Redevelopment Agencies

Until recently, redevelopment activity facilitated by policies and programs implemented by city/county redevelopment agencies could have impacted protected classes either through direct displacement or by limiting housing options in redevelopment project areas. However, the State of California dissolved redevelopment agencies effective February 1, 2012. Prior to dissolution, redevelopment had been used by participating agencies as a tool to remove blighted conditions, provide economic opportunities, create housing for lower- and moderate-income residents, renovate or replace deteriorated or dilapidated structures, develop vacant infill and under-used properties, and provide public infrastructure and other improvements to support private investment in deteriorated areas of Ventura County. Implementation of redevelopment project plans had provided a means for increasing housing choices for lower- and moderate-income residents and those with special needs.

2. Reasonable Accommodation

Under State and federal law, local governments are required to “reasonably accommodate” housing for persons with disabilities when exercising planning and zoning powers. 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 or not there is discriminatory intent²¹.

Although most local governments are aware of State and federal requirements to allow 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 residents may be unintentionally displaced or discriminated against. With the exception of the City of Fillmore, all jurisdictions and the County of Ventura have adopted formal policies and procedures in the Municipal Code to reasonably accommodate the housing needs of residents. The City of Fillmore, as part of its implementation of the 2014 Housing Element, intends to amend its Zoning Ordinance to institute an abbreviated ministerial procedure (in place of a variance requirement), with minimal or no processing fee, expressly designed to accommodate reasonable exceptions in zoning and land-use for housing for persons with disabilities by July 2015.

²¹ *Discriminatory Zoning and the Fair Housing Act*. Disability Rights Network of Pennsylvania.2007

Currently, all but the cities of Fillmore and San Buenaventura have a definition of disabled person in their Zoning Ordinance. A jurisdiction's definition of a disabled person can be considered an impediment to fair housing if it is not consistent with the definition of disability provided under the Fair Housing Act. The Act defines disabled person as "those individuals with mental or physical impairments that substantially limit one or more major life activities." The definitions used by the jurisdictions are all consistent with the Fair Housing Act and are not considered an impediment.

F. 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 provides Housing Choice Vouchers only. 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.

All local housing authorities in the County, with the exception of the Housing Authority of Port Hueneme, have adopted priorities or preferences for Housing Choice Vouchers and/or public housing. Typically, local residents (or those who work locally), seniors, persons with disabilities, working families, homeless and those at risk of homelessness, lower-income families, and veterans are given preferences.

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 must have incomes at or below 30 percent of the AMI. The remaining balance of 25 percent may have incomes up to 50 percent of the AMI. For public housing, the Housing Act mandates that not less than 40 percent of new admissions must have incomes at or below 30 percent of the AMI. The balance of 60 percent of new admissions may have incomes up to 50 percent of the AMI.

G. California Environmental Quality Act (CEQA)

CEQA is California's broadest environmental law as it 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 proposed project. CEQA also requires that public

agencies disclose to the public the decision making process utilized to approve projects and is intended 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.

H. Community Participation

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 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.

Community participation can be limited or enhanced by actions or inaction by a public agency. Results of the resident fair housing survey (summarized in Chapter 2 of this AI) indicate that 32 respondents or 22 percent of the 143 respondents felt they had been discriminated against in a housing-related situation. Among those who felt they had been discriminated against, 6 respondents indicated that they were discriminated against by a city or county staff person.

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 the discrimination issues is equally important. The jurisdictions of Oxnard, Port Hueneme, Santa Paula, Simi Valley, Thousand Oaks, San Buenaventura, and Ventura 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 County of Ventura 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. 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 bi-lingual 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.

Chapter 6 – Current Fair Housing Profile

This chapter provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this chapter discusses the fair housing services available to residents in Ventura County, as well as the nature and extent of fair housing complaints received by the fair housing providers. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing services.

A. Fair Housing Practices in the Homeownership Market

Part of the American dream involves owning a home in the neighborhood of one's choice. Homeownership is believed to enhance one's sense of well-being, is a primary way to accumulate wealth, and is believed to strengthen neighborhoods, because residents with a greater stake in their community will be more active in decisions affecting the future of their community. Not all Americans, however, have always enjoyed equal access to homeownership due to credit market distortions, “redlining,” steering, and predatory lending practices. This section analyzes potential impediments to fair housing in the home loan lending industry.

On December 5, 1996, HUD and the National Association of REALTORS® (NAR) entered into a Fair Housing Partnership. Article VII of the HUD/NAR Fair Housing Partnership Resolution provides that HUD and NAR develop a Model Affirmative Fair Housing Marketing Plan for use by members of the NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. Yet there is still much room for discrimination in the housing market.

1. The Homeownership Process

The following discussions describe the process of homebuying and likely situations when a person/household may encounter housing discrimination. However, much of this process occurs in the private housing market over which local jurisdictions have little control or authority to regulate. The recourse lies in the ability of the contracted fair housing service providers in monitoring these activities, identifying the perpetrators, and taking appropriate reconciliation or legal actions.

Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the Internet to get a feel for what the market offers. Advertisements cannot include discriminatory references such as the use of words describing:

- Current or potential residents;
- Neighbors or the neighborhood in racial or ethnic terms;
- Adults preferred;
- Perfect for empty nesters;
- Conveniently located by a Catholic Church; or
- Ideal for married couples without kids.

In a survey of online listings for homes available for purchase in Ventura County in December 2014, a limited number of advertisements included potentially discriminatory language. Of a total of 500 listings surveyed, 70 listings included references to something other than the physical description of the home or included amenities and services (Table 60). All of the potentially discriminatory advertisements were targeted specifically at families through the identification of quality school districts, nearby schools, and available family amenities.

Advertising has become a sensitive area in real estate.

In some instances advertisements published in non-English languages may make those who speak English uncomfortable, yet when ads are only placed in English they place non-English speaking residents at a disadvantage. While real estate advertising can be published in other languages, by law an English version of the ad must also be published. However, monitoring this requirement is difficult, if not impossible.

Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether or not a particular group is preferred. Litigation has also set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

Fair Housing Case Summary – Reasonable Accommodation for Person with Disabilities

The complainant is a married Caucasian female. The complainant is looking to purchase a two-bedroom mobile home for herself, her husband, and their 44-year old nephew, who has a disability due to a mental disorder and blood disorder. The complainant and her husband are scheduled to purchase the mobile home but have had to delay the purchase due to the management company having an age restriction at the property (only residents over the age of 55 can reside at the property). Due to her nephew's disabilities, he needs to continue residing with the complainant and her husband. The complainant is requesting a reasonable accommodation (to allow her nephew to reside at the property) based on her nephew's disabilities.

Disposition: Successful conciliation

Table 60: Potential Discrimination in Listings of For-Sale Homes

Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	430	--
Disability Related	0	--
Income Related	0	--
Household Size/Family Related	70	<p>Conveniently Located Within Walking Distance Of Schools</p> <p>Enjoy newer distinguished elementary school</p> <p>Excellent for a large family.</p> <p>Floor plan is suitable for two families</p> <p>Great home to entertain a big family.</p> <p>HOME IS ON A QUIET STREET & IS NEAR PARKS, SCHOOLS</p> <p>Located in the Award winning School District!</p> <p>Located on a quiet, residential street, directly across the street from Mountain Vista Elementary School.</p> <p>Perfect home in the perfect neighborhood close to schools and parks in the Peach Hill area.</p> <p>Walking distance to both Vista Fundamental & Justin Elementary schools</p> <p>Nestled in the quaint city of Fillmore this home is minutes from schools</p> <p>The downstairs bedroom with full bath will make a great place for mom.</p> <p>Within walking distance to distinguished Elementary School.</p>
Spanish Only Ads	0	--

Note: Examples are direct quotes from the listings (including punctuation and emphasis).

Source: www.realtor.com, accessed December 5, 2014.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). However, the recent mortgage lending crisis has demonstrated widespread misuse of the information, where lower income households and minorities have been targeted for predatory lending.

Lending discrimination can occur during advertising/outreach, pre-application inquiries, loan approval/denial and terms/conditions, and loan administration. Further areas of potential discrimination include: differences in the level of encouragement, financial assistance, types of loans recommended, amount of down payment required, and level of customer service provided.

Appraisals

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties within the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, general economic influences, etc. However, in recent years during the mortgage lending and refinancing frenzy, there have been reports of inflated home values in order to entice refinancing.

Real Estate Agents

Real estate agents may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

The California Association of REALTORS® (CAR) has included language on many standard forms disclosing fair housing laws to those involved. Many REALTOR® Associations also host fair housing trainings/seminars to educate members on the provisions and liabilities of fair housing laws, and the Equal Opportunity Housing Symbol is also printed on all CAR forms as a reminder.

Covenants, Conditions, and Restrictions (CC&Rs)

Covenants, Conditions, and Restrictions (CC&Rs), are restrictive promises that involve voluntary agreements, which run with the land they are associated with and are listed in a recorded Declaration of Restrictions. The Statute of Frauds (Civil Code Section 1624) requires them to be in writing, because they involve real property. They must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree amongst themselves as to the restrictions on use, but in order to be enforceable they must be reasonable.

The California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice”, requiring the CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform or are in restraint on alienation (a clause that prohibits someone from selling or transferring his/her property). However, older subdivisions and condominium/townhome developments may contain illegal clauses which are enforced by the homeowners associations.

Homeowners Insurance Industry

Insurance is the cornerstone of credit. Without insurance, banks and other financial institutions lend less. Fewer loans leads to fewer new homes constructed and more existing homeowners will forgo repairs leaving buildings to deteriorate faster.²² Many traditional industry underwriting practices which may have some legitimate business purpose also adversely affect lower income and minority households and neighborhoods. For example, if a company excludes older homes from coverage, lower income and minority households who can only afford to buy in older neighborhoods may be disproportionately affected. Another example includes private mortgage insurance (PMI). PMI obtained by applicants from Community Reinvestment Act (CRA) protected neighborhoods is known to reduce lender risk. Redlining of lower income and minority neighborhoods can occur if otherwise qualified applicants are denied or encouraged to obtain PMI.²³ Underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies.

The California Fair Access to Insurance Requirements (FAIR) Plan was created by the Legislature in 1968 after the brush fires and riots of the 1960s made it difficult for some people to purchase fire insurance due to hazards beyond their control. The FAIR Plan is designed to make property insurance more readily available to people who have difficulty obtaining it from private insurers because their property is considered "high risk."

The California Organized Investment Network (COIN) is a collaboration of the California Department of Insurance, the insurance industry, community economic development organizations, and community advocates. This collaboration was formed in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. COIN is a voluntary program that facilitates insurance industry investments, which provide profitable returns to investors, and economic and social benefits to underserved communities.

Credit and FICO Scores

Credit history is one of the most important factors in obtaining a home purchase loan. Credit scores determine loan approval, interest rates associated with the loan, as well as the type of loan an applicant will be given. Applicants with high credit scores are generally given conventional loans, while lower and moderate range scores revert to FHA or other government-backed loans. Applicants with lower scores also receive higher interest rates on the loans as a result of being perceived as a higher risk to the lender, and may even be required to pay points depending on the type of lending institution used.

Fair Isaac and Company (FICO), which is the company used by the Experian (formerly TRW) credit bureau to calculate credit scores, has set the standard for the scoring of credit history. Trans-Union and Equifax are two other credit bureaus that also provide credit

²² National Advisory Panel on Insurance in Riot Affected Areas, 1968.

²³ "Borrower and Neighborhood Racial Characteristics and Financial Institution Financial Application Screening"; Mester, Loretta J; Journal of Real Estate Finance and Economics; 9 241-243; 1994

scores, though they are typically used to a lesser degree. In short, points are awarded or deducted based on certain items such as how long one has had credit cards, whether one makes payments on time, if credit balances are near maximum, etc. Typically, the scores range from the 300s to around 850, with higher scores demonstrating lower risk. Lower credit scores require a more thorough review than higher scores and mortgage lenders will often not even consider a score below 600.

FICO scores became more heavily relied on by lenders when studies conducted show that borrowers with scores above 680 almost always make payments on time, while borrowers with scores below 600 seemed fairly certain to develop problems. Some of the factors that affect a FICO score are:

- Delinquencies
- New accounts (opened within the last twelve months)
- Length of credit history (a longer history of established credit is better than a short history)
- Balances on revolving credit accounts
- Public records, such as tax liens, judgments, or bankruptcies
- Credit card balances
- Number of inquiries
- Number and types of revolving accounts

However, the recent mortgage lending crisis was in part a result of lenders providing mortgage financing to borrowers who are not credit worthy, or steering borrowers who can qualify for lower cost loans to the subprime market.

2. National Association of REALTORS® (NAR)

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

Code of Ethics

Article 10 of the NAR Code of Ethics provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.”

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing. A REALTOR® who suspects discrimination is

instructed to call the local Board of REALTORS®. Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Additionally, Standard of Practice Article 10-1 states that “When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information.” Standard of Practice 10-3 adds that “REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.”

Diversity Certification

NAR has created a diversity certification, “At Home with Diversity: One America” to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification will signal to customers that the real estate professional has been trained on working with diversity in today’s real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan.

3. California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the National or California Association of REALTORS®.

The DRE has adopted education requirements that include courses in ethics and in fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of the four mandated areas: Agency, Ethics, Trust Fund, and Fair Housing. The fair housing course contains information that will enable an agent to identify and avoid discriminatory practices when providing real estate services to clients.

For the initial renewal, the law requires, as part of the 45 hours of continuing education, completion of five mandatory three-hour courses in Agency, Ethics, Trust Fund Handling and Fair Housing and Risk Management. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining hours required to fulfill the 45 hours of continuing education may be related to either consumer service or consumer protection, at the option of the licensee.

4. California Association of REALTORS® (CAR)

The California Association of Realtors (CAR) is a trade association of realtors statewide. As members of organized real estate, realtors also subscribe to a strict code of ethics as noted above. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing issues. Current outreach efforts in the Southern California area are directed to underserved communities and state-licensed brokers and sales persons who are not members of the CAR.

REALTOR® Associations Serving Ventura County

REALTOR® Associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development, and other daily work necessities. The frequency and availability of courses varies amongst these associations, and local association membership is generally determined by the location of the broker for which an agent works. Complaints involving agents or brokers may be filed with these associations.

Monitoring of services by these associations is difficult as detailed statistics of the education/services the agencies provide or statistical information pertaining to the members is rarely available. The following associations serve Ventura County:

- Conejo Simi Moorpark Association of REALTORS (CSMAR)
- Ojai Valley Board of Realtors (OVBR)
- Ventura County Coastal Association of REALTORS (VCCAR)

The Realtor Associations that serve Ventura County use the following listing services:

- Ventura County Regional Data Share (VCRDS)
- Ojai Valley Multiple Listing Service (OVMLS)

Complaints against members are handled by the associations as follows. First, all complaints must be in writing. Once a complaint is received, a grievance committee reviews the complaint to decide if it warrants further investigation. If further investigation is necessary, a professional standards hearing with all parties involved takes place. If the member is found guilty of a violation, the member may be expelled from the association, and the California Department of Real Estate is notified.

B. Fair Housing Practices in the Rental Housing Market

1. Rental Process

Advertising

Ventura County, like most parts of California, is facing a shortage of rental housing. Most rental properties have low vacancy rates and do not require published advertising. Often, vacancy is announced either via word of mouth of existing tenants or a for-rent sign outside the property. Unless one happens to drive by the neighborhood or have friends or families currently residing at the property, one may not have access to information regarding vacancy. Furthermore, this practice tends to intensify segregation of neighborhoods and properties that already have a high concentration of a racial/ethnic group. When advertising is done, no checks-and-balances mechanism exists to ensure English advertising is provided.

A large number of rental listings in Ventura County contain potentially discriminatory language, such as encouraging or discouraging family living, or potentially discouraging persons with disabilities by emphasizing a no-pet policy without clarifications that service/companion animals are allowed.

Like with ad listings for for-sale homes, rental advertisements cannot include discriminatory references. A total of 461 rental listings were surveyed in December 2014 and 166 advertisements were found to contain potentially discriminatory language (Table 61). The problematic language typically involved references to schools or children (87 ads) and pets (81 ads).

Under California's fair housing law, source of income is a protected class. It is, therefore, considered unlawful to prefer, limit, or discriminate against a specific income source for a potential homebuyer. Section 8 is not included as a part of this protected class, however, and rental advertisements that specifically state Section 8 vouchers are not accepted are considered legal. However, this language tends to give the impression of discrimination.

Rental advertisements with references to pets in Ventura County were a significant issue in the listings surveyed. Persons with disabilities are one of the protected classes under fair housing law, and apartments must allow "service animals" and "companion animals," under certain conditions. Service animals are animals that are individually trained to perform tasks for people with disabilities such as guiding people who are blind, alerting people who are deaf, pulling wheelchairs, alerting and protecting a person who is having a seizure, or performing other special tasks. Service animals are working animals, not pets. Companion animals, also referred to as assistive or therapeutic animals, can assist individuals with disabilities in their daily living and as with service animals, help disabled persons overcome the limitations of their disabilities and the barriers in their environment.

Persons with disabilities have the right to ask their housing provider to make a reasonable accommodation in a "no pets" policy in order to allow for the use of a companion or service animal. However, in the case of rental ads that specifically state "no pets," some disabled

persons may not be aware of their right to ask for an exception to this rule. Because of this, a person with a disability may see themselves as limited in their housing options and a “no pets” policy could, therefore, be interpreted as potentially discriminatory. Of the rental listings surveyed, 81 ads included language to specifically ban pets.

Table 61: Potential Discrimination in Listings of Homes for Rent

Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	295	--
Disability Related	81	<p>One (1) cat allowed w/ \$300 deposit (spayed/neutered). Sorry, no dogs.</p> <p>No pets</p> <p>Cat are fine</p> <p>The complex is also pet free, so there are no barking dogs to contend with, or cat food dishes on the sidewalks.</p> <p>NO dogs, No cats!</p> <p>May consider cat with pet deposit.</p> <p>No dogs but cars are ok</p> <p>Sorry absolutely no pets</p>
Income Related	2	NO Section 8
Household Size/Family Related	87	<p>Across the Street from The Portola Elementary School, Close to Balboa Middle School, and Down the street from Buena High School</p> <p>Near excellent schools, Children's park</p> <p>Single family home located in a highly sought after family friendly neighborhood in East Simi Valley</p> <p>We are located within the award-winning Simi Valley School District.</p> <p>Located in the award winning Conejo Unified School District and zoned for Lang Ranch Elementary, Los Cerritos Middle School and Westlake High School.</p> <p>You will be in the Conejo Valley school section of Thousand Oaks, with our Blue Ribbon Schools</p> <p>Also a outstanding because it's in close proximity good schools</p> <p>Perfect family home with big bed rooms. Property includes a attractive dining room and study. The neighborhood is very safe and is a good choice for children.</p> <p>This homes is kid and pet free!</p> <p>Perfect for a couple, or single.</p> <p>This three bedroom/2 Bath home is very centralized for family living in Camarillo.</p> <p>Unparalleled location within the distinguished Pleasant Valley School District of 93012</p> <p>Looking for a quiet easy going roommate (no couples, no children, no pets)</p> <p>Large lot for kids</p> <p>Indoor & Outdoor Play Areas</p> <p>Enjoy a beautiful new home, a safe and friendly community, a top-rated school district, and convenient freeway access!</p> <p>The locale is safe and sound and is awesome for children.</p>

Table 61: Potential Discrimination in Listings of Homes for Rent

Discrimination Type	Number of Listings	Potentially Discriminatory Language
		This property is just a two minute walk to the prestigious Hollywood Beach Elementary School as one of the top schools in the state of California. Perfect to raise a family in Only about a 5 minute walk from the Fillmore Middle and High Schools For one employed FEMALE only, sorry no couples.
Spanish Only Ads	3	--

Note:

1. Examples are direct quotes from the listings (including punctuation and emphasis).
2. Ads may contain multiple types of potentially discriminatory language.

Source: www.craigslist.org, accessed December 5, 2014.

Responding to Ads

Differential treatment of those responding to advertisements is a growing fair housing concern. In a 2011 study conducted nationally, comprehensive audit-style experiments via email correspondence were used to test for racial discrimination in the rental housing market. This study was particularly unique because it tested for two variables – discrimination based on race *and* social class. By responding to online rental listings using names associated with a particular racial/ethnic group and varying message content grammatically to indicate differing levels of education and/or income (i.e. social class), researchers found that, overall, Blacks continued to experience statistically significant levels of discrimination in the rental housing market. This discrimination was even more pronounced when the housing inquiry was made to look like it originated from a Black individual of a lower social class.²⁴ The Los Angeles area was one of the metropolitan regions included in this particular study, which found that the Los Angeles and Boston areas exhibited some of the highest levels of discrimination in the country.

Viewing the Unit

Viewing the unit is the most obvious place where the potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or may violate any of the rules.

In a follow up to the study discussed above, researchers developed an experiment to test for subtle discrimination. Subtle discrimination is defined as unequal treatment between groups that occurs but is difficult to quantify, and may not always be identifiable through common measures such as price differences. Researchers found that, in general, landlords replied faster and with longer messages to inquiries made from white names. The study also found that landlords were more likely to use descriptive language, extend invitations to view a unit,

²⁴ Do Landlords Discriminate in the Rental Housing Market? Evidence from an Internet Field Experiment in U.S. cities. Andrew Hanson and Zackary Hawley. May 2011.

invite further correspondence, use polite language, and make a formal greeting when replying to e-mail inquiries from a white home seeker.²⁵

Credit/Income Check

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history as an excuse when trying to exclude certain groups. Legislation provides for applicants to receive a copy of the report used to evaluate applications.

The study on subtle discrimination mentioned earlier found no statistically significant evidence of discrimination in using language related to fees, asking for employment or rental history, or requesting background information.

The Lease

Most apartments are rented under either a lease agreement or a month-to-month rental agreement. A lease is favorable from a tenant's point of view for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. Most other provisions of a lease protect the landlord. Information written in a lease or rental agreement includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements.

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants based on arbitrary factors, such as race, presence of children, or disability. In recent years, complaints regarding tenant harassment through strict enforcement of lease agreements as a means of evicting tenants have increased significantly.

Lease-related language barriers can impede fair housing choice if landlords and tenants do not speak the same language. In California, applicants and tenants have the right to negotiate lease terms primarily in Spanish, Chinese, Tagalog, Vietnamese or Korean. If a language barrier exists, the landlord must give the tenant a written translation of the proposed lease or rental agreement in the language used in the negotiation before the tenant signs it.²⁶ This rule applies to lease terms of one month or longer and whether the negotiations are oral or in writing. Also, the landlord must provide the translation whether or not the tenant requests it. The translation must include every term and condition in the lease or rental agreement. A translation is not required if the tenant provides his or her own adult interpreter.

Security Deposit

A security deposit is typically required. To deter “less-than-desirable” tenants, a landlord may ask for a security deposit higher than for others. Tenants may also face discriminatory

²⁵ Subtle Discrimination in the Rental Housing Market: Evidence from E-mail Correspondence with Landlords. Andrew Hanson, Zackary Hawley, and Aryn Taylor. September 2011.

²⁶ California Civil Code Section 1632(b)

treatment when vacating the units. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. A landlord may also require that persons with disabilities pay an additional pet rent for their service animals, a monthly surcharge for pets, or a deposit, which is also a discriminatory act.

During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

2. Apartment Association of California

The California Apartment Association (CAA) is the country's largest statewide trade association for rental property owners and managers. The CAA was incorporated in 1941 to serve rental property owners and managers throughout California. CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. Under the umbrella agency, various apartment associations cover specific geographic areas.

The California Apartment Association has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethics along with the following nine course topics:

- Preparing the Property for Market
- Professional Leasing Skills and the Application Process
- The Move-in Process, Rent Collection and Notices
- Resident Issues and Ending the Tenancy
- Professional Skills for Supervisors
- Maintenance Management: Maintaining a Property
- Liability and Risk Management: Protecting the Investment
- Fair Housing: It's the Law
- Ethics in Property Management

In order to be certified one must successfully score 75 percent or higher on the comprehensive CCRM final exam.

The CAA supports the intent of all local, State, and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation, or national origin. Members of the CAA agree to abide by the provisions of their Code for Equal Housing Opportunity.

3. The National Association of Residential Property Managers (NARPM)

The National Association of Residential Property Managers promotes a high standard of property management business ethics, professionalism and fair housing practices within the residential property management field. NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. Members of the association adhere to a strict Code of Ethics to meet the needs of the community, which include the following duties:

- Protect the public from fraud, misrepresentation, and unethical practices of property managers.
- Adhere to the Federal Fair Housing Statute.
- Protect the fiduciary relationship of the Client.
- Treat all Tenants professionally and ethically.
- Manage the property in accordance with the safety and habitability standards of the community.
- Hold all funds received in compliance with state law with full disclosure to the Client.

In addition to promoting high standards of business ethics, professionalism and fair housing practices, the Association also certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education.

NARPM offers three designations to qualified property managers and property management firms:

1. Residential Management Professional, RMP ®
2. Master Property Manager, MPM ®
3. Certified Residential Management Company, CRMC ®

Various educational courses are offered as part of attaining these designations including the following fair housing and landlord/tenant law courses:

- Ethics (required for all members every four years)
- Habitability Standards and Maintenance
- Marketing
- Tenancy
- ADA Fair Housing
- Lead-Based Paint Law

4. Western Manufactured Housing Communities Association (WMA)

Western Manufactured Housing Communities Association (WMA) is a nonprofit organization created in 1945 for the exclusive purpose of promoting and protecting the

interests of owners, operators and developers of manufactured home communities in California. WMA assists its members in the operations of successful manufactured home communities in today's complex business and regulatory environment. WMA has over 1,700 member parks located in all 58 counties of California.

WMA offers an award winning manager accreditation program as well as numerous continuing education opportunities. The Manufactured Home Community Manager (MCM) program is a manager accreditation program that provides information on effective community operations. WMA's industry experts give managers intensive training on law affecting the industry, maintenance standards, HCD inspections, discrimination, mediation, disaster planning, and a full range of other vital subjects. In addition, WMA offers the following services:

- Toll-free hotline for day-to-day management advice
- Resident Screening Program
- Group Workers' Compensation Program
- Legal Advice
- Industry Referrals
- Manager Referral Service
- Educational seminars on a variety of key topics

C. Fair Housing Services

In general, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislations as well as mediating disputes between tenants and landlords. This section reviews the fair housing services available in the County of Ventura, the nature and extent of fair housing complaints, and results of fair housing testing/audits.

1. Housing Rights Center

The Housing Rights Center (HRC) is a non-profit agency whose mission is to actively support and promote fair housing through education and advocacy. HRC provides the following fair housing related services to all Ventura County residents and housing professionals:

- Counseling on fair housing rights and responsibilities through their toll-free fair housing hotline: 1-800-477-5977.
- Investigations of housing discrimination complaints filed by renters, homebuyers, and home seekers, including lending and advertising complaints.

- Enforcement of fair housing laws through conciliation, litigation, or administrative referrals.
- Landlord/tenant counseling.
- Hosts an Annual Housing Rights Summit, which brings interested parties together to discuss fair housing and raises public awareness of fair housing issues and services.
- Fair Housing Certification Training Seminars for landlords and property managers in English, Spanish, and Korean.
- Multilingual outreach and education to tenants, home seekers, social service and community groups, city departments, and the public at large, which may be conducted in English, Spanish, Armenian, Korean, Mandarin, or Russian (depending on the audience) and all offices are accessible to disabled persons.
- Fair housing literature (available in English, Spanish, Korean, Russian, Mandarin, and Armenian).
- Legal services and advocacy.
- Education and training for housing professionals.

2. California Department of Fair Employment and Housing (DFEH)

The California Department of Fair Employment and Housing (DFEH) investigates complaints of employment and housing discrimination based on race, sex, religious creed, color, national origin, medical condition (cured cancer only), ancestry, physical or mental disability, marital status, or age (over 40 only). DFEH also investigates complaints of housing discrimination based on the above classes, as well as children/age, and sexual orientation.

DFEH established a program in May 2003 for mediating housing discrimination complaints, which is a first for the State of California and is the largest fair housing mediation program in the nation to be developed under HUD's Partnership Initiative with state fair housing enforcement agencies. The program provides California's tenants, landlords, and property owners and managers with a means of resolving housing discrimination cases in a fair, confidential, and cost-effective manner.²⁷ Key features of the program are: 1) program is free of charge to the parties; and 2) mediation takes place within the first 30 days of the filing of the complaint, often avoiding the financial and emotional costs associated with a full DFEH investigation and potential litigation.

HRC works in partnership with HUD and DFEH. After a person calls in for a complaint, an interview takes place, documentation is obtained and issues are discussed to decide on the course to proceed. Mediation/conciliation is offered as a viable alternative to litigation. If the mediation/conciliation is successful, the case is closed after a brief case follow-up. If the mediation/conciliation is unsuccessful, the case is then referred to DFEH or HUD. If during

²⁷ DFEH News Brief, May 29, 2003

case development further investigation is deemed necessary, testing may be performed. Once the investigation is completed, the complainant is advised of the alternatives available in proceeding with the complaint, which include: mediation/ conciliation, administrative filing with HUD or DFEH, referral for consideration to the Department of Justice, Civil Rights Division, Housing and Civil Enforcement Section, or referral to a private attorney for possible litigation.

D. Fair Housing Statistics

As part of the enforcement and tracking services provided by the above mentioned fair housing service providers, intake and documentation of all complaints and inquiries result in the compilation of statistics provided to each jurisdiction in the form of quarterly and annual reports.

1. Housing Rights Center (HRC)

Statistics reported throughout Ventura County indicate that low income persons, regardless of race, are the most frequently impacted by fair housing issues. The vast majority of HRC's clients (82 percent) between FY 2009-10 to FY 2013-14 were either extremely low or very low income. Consistent with the demographic makeup of the region, White residents reported the majority of complaints (53 percent). However, based on the data reported by HRC, fair housing issues did seem to disproportionately affect some Ventura County residents. For example, American Indian/Alaskan Natives made up less than one percent of the total population, yet represented 14 percent of fair housing complainants. Approximately 78 percent of complaints were resolved by HRC.

Between FY 2009-10 to FY 2013-14, HRC provided fair housing services to approximately 950 Ventura County residents per year—for a total of 4,727 clients over the five-year period. The majority of HRC's clients during this time period came from three cities: Oxnard (26 percent), San Buenaventura (19 percent) and Simi Valley (15 percent). A detailed breakdown of clients by jurisdiction can be found in Appendix C.

Housing Discrimination Complaints

As the County's fair housing service provider, HRC documents and investigates all complaints of housing discrimination made by Ventura County residents. From FY 2009-10 to FY 2013-14, a total of 545 complaints of housing discrimination were filed with HRC. The cities of Oxnard (127 complaints), San Buenaventura (119 complaints) and Camarillo (60 complaints) recorded the most complaints. A detailed breakdown of complaints by jurisdiction can be found in Appendix C. Complaints pertaining to physical disability (52 percent), mental disability (16 percent), and race (seven percent) were the most common.

According to the fair housing survey conducted as part of this AI, disability, age, and family status were identified by respondents as the leading bases for discrimination. The survey also indicated that housing discrimination in the County was severely underreported. Only four of the people who experienced housing discrimination reported the incident—even though 28

people felt they had been discriminated against. Among those who had not reported the issue, the majority cited fear of retaliation as the reason for not reporting the incident.

Tenant/ Landlord Counseling

In addition to investigating allegations of housing discrimination, HRC provides tenant/landlord counseling services. A total of 4,182 Ventura County residents contacted HRC for assistance with landlord/tenant issues and complaints between FY 2009-10 to FY 2013-14. A breakdown of the number of clients assisted with tenant/landlord counseling by jurisdiction can be found in Appendix C.

Issues brought up during tenant/landlord disputes ranged from eviction to lease terms. The most common topics mentioned were evictions and notices (31 percent) and substandard conditions (11 percent). HRC records have identified the following as the top five tenant/landlord complaints made by Ventura County residents:

- Evictions/Notices – 31 percent
- Substandard Conditions – 11 percent
- Security Deposit – 10 percent
- Repairs – nine percent
- Lease Terms – four percent

Fair Housing Cases

An overwhelming majority of the requests for assistance (90 percent) made to HRC did not involve allegations of discrimination. Only 545 requests (12 percent) were related to housing discrimination and just a portion of these discrimination complaints (approximately 30 percent or 164 complaints) turned into actual cases where further investigations or actions may be warranted. More frequently, the complaints do not constitute actual or potential violations of fair housing laws. Allegations of housing discrimination were sustained in 76 percent of the cases and 22 percent were found to have inconclusive evidence. A breakdown of housing discrimination cases by jurisdiction and details on the findings of these cases can be found in Appendix C.

Education and Outreach Efforts

Education is one of the most important components of providing fair housing services. Outreach and education give residents the knowledge to understand their rights and responsibilities, to recognize discrimination, locate resources if they need to file a complaint or need general assistance. The following discussion highlights some of the educational/outreach efforts undertaken by HRC between FY 2009-10 and FY 2013-14.

Outreach activities ranged from media ads and literature distribution to fair housing presentations. HRC annually submits press releases, public service announcements (PSAs), and online advertisements to media contacts and outlets throughout Ventura County, including the Ventura County Star, Ventura County Reporter, Santa Paula Times, The Acorn, Daily News, Valley Examiner, Fillmore Gazette, Ojai Valley News, Los Angeles Times, Periodico Vida, and Camarillo's Channel 10. These media activities included information, in

both English and Spanish, on HRC's programs and services (including the agency's contact information and office locations) along with fair housing workshop opportunities throughout the Ventura County region. In FY 2012/13, HRC also collaborated with the Los Angeles Times to run a daily Fair Housing Notice entitled 'Live Free from Discrimination' in the Real Estate Advertisement Section. The ad provided HRC's contact information as well as general fair housing and housing discrimination information.

During the same five-year period, HRC developed 126 press releases, which were sent to three to five media sources (on average) that service Ventura County.

HRC also conducted a total of 44 workshops for residents and community members. Workshops were held in Camarillo, Moorpark, Ojai, Oxnard, Port Hueneme, Santa Paula, Simi Valley, and Thousand Oaks. Each workshop provided an overview of the fair housing laws and a Q&A concerning fair housing and landlord/tenant rights and responsibilities. Fair housing training workshops were also periodically held for housing professionals and County and City staff.

Furthermore, HRC distributed approximately 5,000 pieces of literature annually to social service agencies, city government offices and housing professionals within the County.

2. California Department of Fair Employment and Housing (DFEH)

The mission of the Department of Fair Employment and Housing (DFEH) is to protect Californians from employment, housing and public accommodation discrimination, and hate violence. To achieve this mission, DFEH keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence. Since 2009, a total of 104 fair housing complaints in the County of Ventura have been filed with DFEH. The majority of complaints alleged housing discrimination based on: mental or physical disabilities (44 instances), familial/marital status (22 instances), or race/national origin (31 instances each). The most number of complaints were filed in the cities of Oxnard, Camarillo and Thousand Oaks.

A single complaint can involve multiple acts of discrimination. For example, a landlord can harass a tenant *and* unfairly raise his/her rent. A total of 150 acts of discrimination have been recorded in Ventura County since 2009, with the cities of Oxnard (44 acts), Thousand Oaks (27 acts) and San Buenaventura (20 acts) having the most number of reported incidents. "Unequal terms/occupancy standards" was the most often cited act of discrimination (40 instances); but, "unequal access to facilities/denial of reasonable accommodation" (34 instances) and "eviction" (38 instances) were also commonly reported. A detailed breakdown of the number of complaints filed, alleged acts of discrimination, and disposition of fair housing cases by jurisdiction can be found in Appendix C.

3. U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) maintains a record of all housing discrimination complaints filed in local jurisdictions. These grievances can be filed on the basis of race, color, national origin, sex, disability, religion, familial status and retaliation. From January 1, 2008 to May 15, 2014, 91 fair housing cases in Ventura County were filed with HUD.

Overall, disability-related cases were the most common—comprising 48 percent of all cases. Cases concerning familial/marital status (25 percent), race (13 percent), and national origin (13 percent) were also regularly reported. A detailed breakdown of the number of complaints filed, alleged acts of discrimination, and disposition of fair housing cases by jurisdiction can be found in Appendix C.

4. Complaint-Based Testing

As part of HRC’s service contract with the County of Ventura, testing and surveying methods are conducted as part of the investigation process. Testing refers to the use of individuals who pose as prospective buyers or renters of real estate for the purpose of gathering information, which may indicate whether a housing provider is complying with fair housing laws. The primary purpose of testing has been to identify unlawful housing discrimination based on race, national origin, disability, or familial status. After the intake process of a discrimination complaint is taken, testing is done within two or three days, whenever it is appropriate. Efforts are made to test immediately in complaints by a prospective renter of a refusal to rent. Results of the testing were presented earlier under the discussion of HRC services.

Surveying is conducted when testing is not possible or appropriate, for example, when there are no vacancies or because the allegation is by an in-place tenant complaining of harassment. Surveys of other tenants at the complaint address are conducted instead of testing. When other tenants of the same protected class as the client report similar treatment, surveys provide strong evidence of a pattern or practice of discrimination and become invaluable in conciliation efforts and/or settlement negotiations.

As part of HRC’s contract with the County, random audit and responsive testings have been conducted. Results of these testings are summarized in the next chapter under “Progress Since 2000.”

E. Hate Crimes

Hate crimes are crimes that are committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation’s (FBI) Uniform Crime Reporting Program collects statistics on these incidents.

To a certain degree, hate crimes are an indicator of the environmental context of discrimination. These crimes should be reported to the Police or Sheriff's department. On the other hand, a hate incident is an action or behavior that is motivated by hate but is protected by the First Amendment right to freedom of expression. Examples of hate incidents can include name calling, epithets, distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. The freedom guaranteed by the U.S. Constitution, such as the freedom of speech, allows hateful rhetoric as long as it does not interfere with the civil rights of others. Only when these incidents escalate can they be considered an actual crime.

Statistics compiled by the FBI found that a total of 143 hate crimes were committed in Ventura County from 2007 to 2012. Religious based hate crimes were the most common (36 percent); though, hate crimes motivated by race (29 percent), sexual orientation (19 percent), and ethnicity (16 percent) were also commonly reported.

During the six-year period from 2007 to 2012, the incidence of reported hate crimes in all of Ventura County was less than one per 1,000 people (0.17 per 1,000 persons). This figure has also substantially declined from a decade earlier (the six-year period from 1997 to 2002) when the incidence of hate crimes in the County was 0.31 per 1,000 persons. Hate crime statistics varied somewhat from jurisdiction to jurisdiction—with the cities of Santa Paula and Simi Valley having the lowest incidence rates (0.03 and 0.08, respectively) and the cities of Camarillo (0.37) and Thousand Oaks (0.25) with the highest. It should be noted that these statistics may also reflect a higher incidence of reporting crime in certain communities, which consistently have very low overall crime rates.

F. NIMBYism

Many people agree that a variety of housing should be available for people with special needs, such as homeless shelters, affordable housing, and group homes for people with disabilities. However, whether or not these types of housing should be located within their own community is another matter. The following discussion on NIMBYism is not specific to Ventura County and is included below simply to provide context for the analysis of SB 1721 and SB 2 that concludes this chapter.

The Not-in-My-Back-Yard sentiment (NIMBYism) can serve as the most significant constraint to the development of affordable or even market-rate multi-family housing. NIMBYism describes opposition by residents and public officials alike to additional or different kinds of housing units in their neighborhoods and communities. The NIMBY syndrome often is widespread, deeply ingrained, easily translatable into political actions, and intentionally exclusionary and growth inhibiting. NIMBY sentiment can reflect concerns about property values, service levels, community ambience, the environment, or public health and safety. It can also reflect racial or ethnic prejudice masquerading under the guise of a legitimate concern. NIMBYism can manifest itself as opposition to specific types of housing, as general opposition to changes in the community, or as opposition to any and all development.

Community opposition to high-density housing, affordable housing, and housing for persons with special needs (disabilities and homeless) is directly linked to the lack of such housing options for residents in need. In particular, community opposition is typically strongest against high-density affordable housing and group homes for persons with mental disabilities.

Community residents who are especially concerned about the influx of members of racial and ethnic minority groups sometimes justify their objections on the basis of supposedly objective impacts like lowered property values and increased service costs. Racial and ethnic prejudice often is one root of NIMBYism, although NIMBY concerns still exist where racial or ethnic differences are not involved. The California legislature has passed various Anti-NIMBYism housing bills to prevent communities from rejecting affordable housing projects, including:

- SB 1721 - The bill stipulates that a local agency shall not disapprove an affordable housing development project, including agricultural worker housing, or condition approval, including through the use of design review standards, in a manner that renders the project infeasible for development for the use of very low, low- or moderate-income households.
- SB 2- Expands the Housing Accountability Act, to prohibit localities from denying a proposal to build an emergency shelter, transitional housing or supportive housing if it is needed and otherwise consistent with the locality's zoning and development standards.

Chapter 7 - Progress Since 2010

This chapter summarizes and compares key findings of the previous AI documents completed in 2000, 2005, and 2010 in order to evaluate the progress toward addressing impediments to fair housing choice. These include:

- 2000-2005 Ventura County Regional AI
- 2005-2010 Ventura County Regional AI²⁸
- 2010-2015 Ventura County Regional AI
- 2000-2005 City of Oxnard AI

A. Continued Impediments and Recommendations from Previous AIs

The following is a list of impediments and key recommendations carried over from previous AI documents.

1. General

Impediment A-1: Housing discrimination persists throughout the County, which is supported by general literature, statistical data, and cases filed with HUD and DFEH. Specifically, discriminatory practices based on race, disability, national origin, and familial status were among the top categories.

Recommendation A-1: The County should conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties and expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices. The County should also support stronger and more persistent enforcement activity by fair housing service providers. Lastly, the County should expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners/managers may not be members of the Apartments Association.

Efforts: The County of Ventura contracts with the Housing Rights Center (HRC) to provide fair housing services for its residents. HRC's contract with the County includes the Entitlement Area and the Cities of Camarillo and Thousand Oaks. Testing and audit requirements are included in the County's contract with HRC and are provided by the agency as required. Since FY 2010, HRC has conducted 25 random audit tests and 67 responsive audit tests. The details of these tests are summarized below:

²⁸ The 2005-2010 Ventura County Regional AI was only a technical update to the 2000-2005 Ventura County Regional AI.

- Ten telephone tests for familial discrimination – 60 percent showed evidence of discrimination
- Five telephone tests for disability – 40 percent showed evidence of discrimination
- Five on-site tests for racial discrimination – 40 percent showed evidence of discrimination
- Five telephone tests for racial discrimination – One of these tests showed evidence of discrimination
- 21 vacancy checks
- 21 telephone tests

2. Fair Housing Services

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.

Recommendation A-2: The cities of Fillmore, Moorpark, Ojai, Oxnard, and San Buenaventura should provide links to fair housing and other housing resources with current information on their websites. The cities of Fillmore, Moorpark, Ojai, and Santa Paula should also prominently display fair housing information on their public counters.

Jurisdictions should consider collaborating with other nonprofit organizations to produce/distribute videos and other materials to enhance awareness of fair housing issues and services available.

Efforts: Currently, the cities of Camarillo, Moorpark, Oxnard, Santa Paula, Simi Valley, Thousand Oaks, San Buenaventura, and the County of Ventura all have links to HRC and fair housing resources prominently displayed on their websites.

In addition, the County and all cities within Ventura County have fair housing information displayed and available at the County Government Center and applicable city halls.

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.

Recommendation A-3: Entitlement jurisdictions should consider increasing the budget for and scope of work of their fair housing service provider to include regular testing and audits.

Efforts: The County and cities of Ventura County are all currently contracted with the HRC to provide fair housing services for their residents. HRC's contract with the County of Ventura also includes the Entitlement Area and the Cities of Camarillo and Thousand Oaks. Testing and audit requirements are included in the County's contract with HRC and are provided by the agency as required. Since FY 2010, HRC has conducted 25 random audit tests and 67 responsive audit tests. The City of Simi Valley continues to work with HRC to fund complaint based testing. However, funding for regular testing and audits is not available at this time.

Impediment A-4: Overall the incidence of hate crimes in Ventura County has 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.

Recommendation A-4: All jurisdictions should continue their efforts at developing and distributing public education and information materials on tolerance, focusing on sexual orientation, race/ethnic relations, and religion.

Efforts: 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, race/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.

Overall hate crime statistics have shown in decline in hate crimes in the County. See discussions in Chapter 6: Fair Housing Services, Section E, Hate Crimes.

Impediment A-5:²⁹ 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.

Recommendation A-5: The Housing Rights Center has substantial experience in doing enforcement in the "sales" market, and the County should take advantage of this expertise and broaden the provider's mission in Ventura County.

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

²⁹ This is an impediment identified in the 2000-2005 AI for the City of Oxnard. However, this condition applies to most jurisdictions in the County.

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

3. Public Policies and Programs Affecting Housing Development

Impediment A-6: While housing affordability is not a fair housing concern per se, providing opportunities for a variety of housing choice can help lessen the likelihood of housing discrimination by increasing the supply.

Recommendation A-6: All jurisdictions should continue to encourage the development of affordable housing through: (1) development fee waivers/reductions, (2) streamlined permit processing, (3) flexibility in applying design and development standards, (4) achievable density bonuses, (5) other general plan, administrative, and zoning efforts, and/or (6) public-private partnerships with developers of affordable housing.

Efforts:

- *Camarillo:* Camarillo continues to coordinate with non-profits and housing providers to see that all housing resources are used to assist affordable housing. With the present economic downturn, new residential developments are not being built, and affordable housing opportunities were not available. Camarillo continues to explore future opportunities and when an opportunity becomes available, will support the expansion of affordable housing if funding is available. If a project or program is consistent with Camarillo's Housing Element and Consolidated Plan, the City is willing to support applications for HOME funds. In further support of future affordable housing development, the City of Camarillo amended the Municipal Code in 2012 to comply with State law on density bonuses and other development incentives. The City will continue to offer density bonus as an incentive to encourage affordable housing. Additionally, the City amended its Zoning Code to remove farmworker housing as a conditionally permitted use in the OS and RE zones, with findings that these zones are not intended to have agricultural uses as primary uses and there are limited opportunities for agricultural activities in these zones. The amendment also made farmworker housing a permitted use in the AE zone, which is designated for exclusive agricultural uses.
- *Fillmore:* The City provides for a streamlined review of small residential projects or infill projects which results in a less expensive and time consuming entitlement process encouraging affordable housing. The City continues to work with developers to provide affordable housing through the regulatory process. The current draft of the Housing Element contains a program proposing to amend the development standards for second units; and a program to update the Density Bonus Ordinance to comply with existing state law. In addition, the City's Downtown Specific Plan has provisions for mix use development as well as some of the Commercial zones within the City. This provides for the opportunity to

redevelop sites to incorporate additional housing units, typically smaller and more affordable.

- *Moorpark*: The City continues to employ a variety of tools that facilitate and encourage the development of affordable housing for all economic segments of the community. The two primary tools are the density bonus program and the inclusionary/in-lieu fee program. Enforceable commitments have been obtained for over \$4.3 million dollars as developer contributions toward the production of additional affordable units, in lieu of constructing very low-income units. The City also adopted a new density bonus standard that allows for a bonus of up to 100 percent for projects that are 100 percent affordable.
- *Ojai*: The City of Ojai encourages the development of affordable housing through both its inclusionary housing and density bonus programs as outlined in its 2014-2021 Housing Element. The City also has a program to promote public-private partnerships to encourage the development of affordable housing through proactive participation, resource development, and public outreach.
- *Oxnard*: The City of Oxnard has a proven track record of encouraging and completing all-affordable housing projects of about 24 units/acre in cooperation with several area non-profit developers. As documented in the City's 2006-2014 Housing Element, nearly 700 affordable units were completed between 1995 and 2010 and another 500 between 2010 and 2015 completed or under development. The City required 114 affordable replacement units for a closed mobile home park and is currently replacing 260 public housing units in a joint public-private development. Since the adoption of the City's mandatory 10 percent inclusionary ordinance in 2000, over 450 affordable housing units have been developed within market-rate projects and close to \$13 million of Housing-In Lieu fees have been collected and used to leverage affordable housing development for 15 years. Oxnard created its own affordable housing incentive program, the All-Affordable Housing Opportunity Program (AAHOP), in 2012 that has triggered one 2015 application for 44 farmworker units and significant interest on 35 designated AAHOP site with capacity for over 2,000 affordable units. City staff regularly meet and advise affordable housing developers to review possible projects on specific sites at no cost and help applicants identify development standards concessions as part of density bonus and/or AAHOP projects..
- *Port Hueneme*: The City's Development Review Committee to assist project applicants in the pre-application phase to avoid potential problems and time delays during processing of formal applications. In addition, the City employ separate neighborhood design review boards, a Planning Commission, or other architectural and site review panels, thereby significantly shortening review times on projects requiring discretionary approvals. The City employs a Planned Development Overlay Zone to provide for flexibility in development, creativity and imaginative design, and the development of parcels as coordinated projects involving a mixture of residential densities and housing types. In addition, the City's density bonus provisions promote the expansion of affordable housing using a variety of regulatory incentives and concessions including fee

waivers/reductions, flexible density bonuses, shared participation, and relaxation of zoning, architectural, and development standards. The City also requires housing developers in the Coastal Zone make 25 percent of newly constructed units affordable to low- or moderate-income households. Alternatively, the developer may pay an in-lieu fee of \$26,500 per unit on 25 percent of the total units. In-lieu fees are deposited in the Revolving Rehabilitation Trust Account and used to make rehabilitation loans and grants, or fund the acquisition and/or rehabilitation of the City's affordable rentals.

- *Santa Paula*: The City of Santa Paula's Development Code includes a provision for Inclusionary Housing (IHO), which was approved in 2004 and revised in 2005 to secure very-low, owner-occupied and rental housing. The IHO is expected to produce approximately 200 affordable housing units during the next ten (10) years. To date, approximately eight (8) units have been produced under the IHO and in-lieu fees have also been collected. The updated development code encourages and facilitates the production of farmworker housing in both residential and some commercial and industrial zoned areas.
- *Simi Valley*: Simi Valley works with both non-profit and for-profit developers to produce quality affordable housing. The City implements a density bonus ordinance (adopted in July 2010) and has completed an update of its General Plan that identifies more sites for affordable housing opportunities. The City will continue to implement the policies and practices it already has in place to encourage affordable housing development.
- *Thousand Oaks*: The City adopted Ordinance 1568-NS in 2012 granting incentives for developing unutilized and small lots for affordable housing by considering modifying requirements concerning setbacks, common open space, private yards, building separation and building coverage. The City also adopted Ordinance 1569-NS in 2012 to expressly allow parking reductions for housing types with a demonstrated lower need for parking, including housing for the elderly and persons with disabilities, and to clarify that parking standards may be reduced for affordable housing that meets the criteria for a density bonus per Government Code Section 65915 (p). In addition, Ordinance 1555-NS, adopted in 2011, revised the findings for approval of a residential planned development permit to avoid any constraint on the development of housing. The City's 2014-2021 Housing Element includes programs to continue to work with local non-profits to explore affordable housing development opportunities and also to update the inclusionary housing in-lieu fee and non-residential development linkage fee based on changes in economic conditions.
- *San Buenaventura*: San Buenaventura encourages the development of affordable housing through the implementation of flexibility in applying design and development standards, achievable density bonuses, other general plan, administrative, and zoning efforts, and public-private partnerships with developers of affordable housing. The City's 2014-2021 Housing Element includes a program to amend the provisions of its Density Bonus Ordinance in order to comply with state law. Additionally, to support qualifying affordable

housing developers building 100 percent affordable projects meeting their funding cycle deadlines, the City will facilitate a pilot program intended to reduce the time frame of pre-decision steps of the development review process, including permit application filing, project design selection, and environmental documentation.

- *Unincorporated County*: As part of the County's 2013-2021 Housing Element, four housing programs were implemented: 1) provisions allowing construction of second dwelling units up to 1800 square feet on parcels that are 40 acres or larger; 2) provisions allowing construction of farmworker housing complexes on substandard parcels; 3) provisions allowing emergency shelter by right in the CPD zone; and, 4) the establishment of a Residential High Density (RHD) zone and re-zoning of six parcels to allow construction of multi-family residential development affordable to low-income households by right.

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

Recommendation A-7: The cities of Fillmore, Moorpark, and Ojai should begin providing sensitivity training to staff that interfaces with the public to ensure that staff understand fair housing laws and are sensitive to proper language and behavior when dealing with groups with special needs.

Efforts: As of December 2014, the jurisdictions of Oxnard, Port Hueneme, Santa Paula, Simi Valley, Thousand Oaks, San Buenaventura, and Ventura County sponsor sensitivity training for staff members who interface with the public every one to two years. The County of Ventura 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. 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.

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.

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.

Recommendation A-8: In cooperation with lending institutions, local associations of realtors and fair housing providers, jurisdictions should provide outreach to inform lower income households of special local, state, and federal homebuyer assistance programs.

Efforts: All of the cities in Ventura County participate in the Mortgage Credit Certificate Program that is used by first-time homebuyers to enhance their ability to qualify for home mortgages. The Area Housing Authority of the County of Ventura (AHACV) also offers monthly homeownership classes throughout the County that inform lower income households of special local, state and federal homebuyer assistance programs. The City of Camarillo produces an annual Housing Resource Guide that provides information to residents on AHACV workshops. The City of Oxnard's Affordable Housing and Rehabilitation Program includes first-time homebuyer assistance. This program is advertised in a local bilingual English-Spanish newspaper, VIDA, to reach a diverse population such as those who are Spanish speaking. The program also advertises in the Ventura County Star, which meets HUD's criteria for a suitable newspaper in which to advertise for the widest coverage in distribution for the area. The Equal Opportunity logo is used in all public advertisements and newspapers. The cities of Moorpark and Port Hueneme administer first-time homebuyer programs for their residents.

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.

Recommendation A-9: Jurisdictions should continue their efforts to expand the variety of available housing types and sizes. Jurisdictions should also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

Efforts:

- *Camarillo:* The City promotes second units via brochures and/or informational displays at the Community Development counter and other appropriate locations (with PDF versions for website distribution) detailing the benefits of second units and the process for obtaining approval. In June 2010, the City amended Title 19 to permit emergency shelters in the M-1 district. In 2011, the City amended the Municipal Code to include a formal process for reasonable accommodations. And, in 2013, the City again amended the Municipal Code to include provisions for

transitional and supportive housing consistent with State law. Currently, the City's Housing Cost Reduction Program rehabilitates primarily single-family homes and mobile homes.

- *Fillmore*: The City's Development Permit process allows for the modification of development standards, which can be used to facilitate the unique needs of supportive housing, farmworker housing, transitional housing, SROs, and emergency shelters. The City is in the process of amending its Zoning Ordinance to include updated provisions for second units, emergency shelters, transitional housing and supportive housing. Fillmore currently operates both ownership (Housing Rehabilitation Program) and rental (Rental Rehabilitation Program) housing rehabilitation programs.
- *Moorpark*: Given the limited developable land remaining in Moorpark, the City continues to permit second units in all residential zones pursuant to an administrative review and second unit regulations are publicized on the website and in flyers posted in City Hall. The Zoning Code allows emergency shelters and SROs by-right in the C-2 zone subject to objective development standards. The City's Municipal Code also allows reasonable accommodations by-right. And, in 2013, the Zoning Code was amended to include updated provisions for transitional and supportive housing consistent with State law. The City's Housing Rehabilitation Program is currently only available for homeowners.
- *Ojai*: Ordinance No. 828, which was adopted by the City Council on June 11, 2013, updated the City's regulations and permit requirements for the homeless population, including provisions for emergency shelters, residential care homes, and transitional and supportive housing. The City's Housing Rehabilitation Loan Program is available for both owner-occupied and rental housing.
- *Oxnard*: The City is in the process of amending the Zoning Code to include provisions for emergency shelters, supportive and transitional housing, and SROs. The City has two Home Rehabilitation Programs available for owner-occupied housing (for low-income homeowners only); one funded by CDBG and the other by Cal-Home. The City's multi-family housing rental property rehabilitation program ceased after Redevelopment was abolished. However, a revival of a geographically-targeted multi-family rental property rehabilitation program is set to be presented to the City Council in late 2015.
- *Port Hueneme*: The City continues to implement and promote the Second Unit Ordinance to encourage second unit construction. In 2012, the City amended the Zoning Ordinance to permit emergency shelters by right in the M-1 Light Industrial Zone, conditionally permit SRO units in the R-3 zone, establish a formal reasonable accommodations procedure, and include provisions for transitional and supportive housing. The City's Home Maintenance Incentive Rebate Program is currently only available to homeowners.
- *Santa Paula*: Code amendments for emergency shelters, transitional/supportive housing and employee housing were adopted by the City Council in Spring 2013.

The City operates both owner-occupied and rental housing rehabilitation programs.

- *Simi Valley*: The City's Development Code was amended on January 13, 2014 to comply with SB 2 regarding transitional housing, supportive housing. The City also amended the Development Code on January 13, 2014 to permit SROs in the MU and CPD zones via a CUP. The City's Home Rehabilitation Program is currently only available to homeowners.
- *Thousand Oaks*: In 2010, the City amended its Zoning Code to allow parking reductions for housing types with a demonstrated lower need for parking, including housing designated for persons with disabilities. During that same year, the City adopted an ordinance that established provisions for emergency shelters, transitional and supportive housing, SRO housing, and residential care facilities. And, in 2012, a written procedure for handling requests for reasonable accommodations for persons with disabilities was established. The City's newly launched Single-Family Unit Rehabilitation Program is only available to homeowners.
- *San Buenaventura*: Emergency shelters are currently allowed by-right in the M-1 M-2, Saticoy/Wells T4.10, T4-10SF, T5.4, and T5.4SF, and all zones within the Victoria planning area, without a Use Permit. Emergency shelters require a Use Permit in the following zones: R-3, P-O, C-1, C-1A, C-2, CPD, MXD, all zones in the Downtown Specific Area, and all zones in Midtown. In addition, the City treats transitional/supportive-housing similar to other residential uses of the same type in the same zone. The City permits farm employee housing in the Agricultural (A) zoning district without a use permit. The City's Housing Preservation Loan Program is currently only available to homeowners.
- *Unincorporated County*: In 2010, the County's Planning Division adopted an ordinance amendment for Reasonable Accommodation and amended the Non-Coastal Zoning Ordinance to allow emergency shelters by ministerial zoning clearance within the Commercial Planned Development (CPD) zone. SRO units are allowed under the Non-Coastal and Coastal Zoning Ordinances within the land use headings of Care Facilities and Hotels, Motels and Boarding Houses, and Multi-Family Dwellings. In 2011, the County Board of Supervisors approved an amendment to the Non-Coastal Zoning Ordinance that established a new zone called Residential High Density, or RHD, which allows the development of low-income multi-family housing at 20 dwelling units per acre. The County does not administer a housing rehabilitation program.

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.

Recommendation A-10: Jurisdictions should explore ways to develop supported 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.

Jurisdictions should also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

Efforts:

- *Camarillo*: The City amended the Municipal Code definition of family in 2010 to ensure it does not constrain the development, maintenance, and improvement of housing for persons with disabilities. In 2011, the City amended the Municipal Code to include a formal process for reasonable accommodations. And, in 2013, the City again amended the Municipal Code to include provisions for transitional and supportive housing consistent with State law. Currently, the City's Housing Cost Reduction Program rehabilitates primarily single-family homes and mobile homes.
- *Fillmore*: The City permits group homes for persons with disabilities in all residential zones. Provided the structure is already existing, group homes serving six or fewer disabled persons are currently permitted by right in all residential homes. The City is working on amending the Zoning Ordinance to remove the distinction between new construction and existing developed property. Group homes for seven or more persons are permitted in all residential zones with approval of a Conditional Use Permit. In order to protect group homes comprised of non-related persons (including disabled individuals), the City's definition of "family": (i) extends to unrelated members of a household who reside in together; and (ii) imposes no restriction on the number of persons who may comprise a single housekeeping unit. The City facilitates the development of housing for persons with disabilities by being able to waive certain development standards for ADA retrofit projects. As a standard practice, the Planning Department often asks the developer of a tract home project to build at least one model as an ADA unit to show prospective buyers that construction options for persons with disabilities are available. The City is currently in the process of establishing a formal reasonable accommodations procedure. Fillmore currently operates both ownership (Housing Rehabilitation Program) and rental (Rental Rehabilitation Program) housing rehabilitation programs.
- *Moorpark*: The City's Municipal Code has established procedures to ensure reasonable accommodations for persons with disabilities. The City's Municipal Code also allows reasonable accommodations by-right. The City's Housing Rehabilitation Program is currently only available for homeowners.
- *Ojai*: Ordinance #828, adopted by the City Council on June 11, 2013, updated the City's regulations and permit requirements for housing projects for the disabled, including establishing provisions for reasonable accommodations. The ordinance

also updated the City's regulations and permit requirements for special needs housing projects, including provisions for emergency shelters, residential care homes, and transitional and supportive housing. The City's Housing Rehabilitation Loan Program is available for both owner-occupied and rental housing.

- *Oxnard*: Oxnard adopted a specific reasonable accommodation procedure in its municipal code that allows changes to development standards and adopted SB-2 compliant Code amendments for emergency shelters, supportive and transitional housing, and SROs. The City has two Home Repair Rehabilitation Programs available for owner-occupied housing (for low-income homeowners only); one funded by CDBG and the other by Cal-Home. The City's multi-family housing rental property rehabilitation program ceased after Redevelopment was abolished. However, a revival of a geographically-targeted multi-family rental property rehabilitation program is set to be presented to the City Council in late 2015.
- *Port Hueneme*: In 2012, the City amended the Zoning Ordinance to establish a formal reasonable accommodations procedure. The City's Home Maintenance Incentive Rebate Program is currently only available to homeowners.
- *Santa Paula*: Code amendments for emergency shelters, transitional/supportive housing and employee housing were adopted by the City Council in Spring 2013. The City operates both owner-occupied and rental housing rehabilitation programs.
- *Simi Valley*: The City adopted a reasonable accommodations ordinance in 2009 that allows for reasonable accommodation requests to be reviewed and approved by the Director of the Environmental Services Department in most cases. The City's Development Code was amended on January 13, 2014 to comply with SB 2 regarding transitional housing, supportive housing. The City's Home Rehabilitation Program is currently only available to homeowners.
- *Thousand Oaks*: In 2010, the City amended its Zoning Code to allow parking reductions for housing types with a demonstrated lower need for parking, including housing designated for persons with disabilities. During that same year, the City adopted an ordinance that established provisions for residential care facilities. In 2012, a written procedure for handling requests for reasonable accommodations for persons with disabilities was established. The City's newly launched Single-Family Unit Rehabilitation Program is only available to homeowners.
- *San Buenaventura*: The City does not require special building codes or onerous project review to construct, improve, or convert housing for people with disabilities. The City has adopted the most recent California Building Code, which requires reasonable accommodation. The City's Housing Preservation Loan Program is currently only available to homeowners.

- *Unincorporated County*: In 2010, the County's Planning Division processed an ordinance amendment for Reasonable Accommodation. The County does not administer a housing rehabilitation program.

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.

Recommendation A-11: The cities of Moorpark, Oxnard, Santa Paula and San Buenaventura should adopt formal Reasonable Accommodations policies and procedures.

Efforts: The cities of Camarillo (2011), Moorpark (2013), Ojai (2013), Port Hueneme (2012), Oxnard (2013), and Thousand Oaks (2010) have all adopted formal Reasonable Accommodations policies and procedures. The City of San Buenaventura has adopted the most recent California Building Code, which requires reasonable accommodation. Due to limited staff resources, the City of Fillmore has not yet adopted a Reasonable Accommodations procedure, but the City has committed to adopting one by 2015.

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.

Recommendation A-12: The jurisdictions of Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, Santa Paula, Thousand Oaks and the County of Ventura should consider promoting universal design principles in new housing developments.

Jurisdictions should also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

Efforts: Simi Valley and San Buenaventura continue to be the only two jurisdictions to actively promote universal design principles in new housing developments. The remaining jurisdictions have adopted building codes that require new residential construction to comply with the federal American with Disabilities Act (ADA).

The City of Fillmore further facilitates the development of housing for persons with disabilities by being able to waive certain development standards for ADA retrofit projects. As a standard practice, the Planning Department often asks the developer of a tract home project to build at least one model as an ADA unit to show prospective buyers that construction options for persons with disabilities are available.

4. 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).

Recommendation A-13: Participating jurisdictions should review the lending patterns of all financial institutions that provide financial services to the jurisdictions and participate in jurisdiction-sponsored loan programs. Special attention should be directed to home purchase lending in lower income and minority concentration areas.

In selecting financial institutions to participate in housing programs, the participating jurisdictions should consider the lender's performance history with regard to home loans in low/moderate income areas and minority concentration areas, as well as the lender's activity in other Community Reinvestment Act (CRA) activities such as participation in affordable rental housing projects under programs such as bond financing, tax credit, or the Federal Home Loan Bank Affordable Housing Program.

Efforts: The County and the cities of Camarillo, Fillmore, Ojai, Oxnard, San Buenaventura, Santa Paula, Simi Valley, and Thousand Oaks currently do not use private lenders to implement any of their housing programs. If these jurisdictions choose to partner with lenders in the future, the performance histories of prospective lenders will be reviewed and evaluated at that time.

- *Moorpark:* The City partners with lenders to implement its First Time Home Buyer Program.
- *Port Hueneme:* The City partners with lenders to implement its Home Buyer Assistance Program (HBAP). After elimination of Redevelopment Agencies in 2012, the City of Port Hueneme now has only very limited funds available (CalHome grant). For the majority of the time that the program has been in existence, the City has worked exclusively with approved lenders who were familiar with the program requirements (mainly and most recently Wells Fargo Home Mortgage). Although the City has not funded a homebuyer loan since June 2011, it continues to work with – and refer potential borrowers – to Prospect Home Mortgage due to their experience with Port Hueneme's homebuyer program and CalHome grant requirements.

Impediment A-14: 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-

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.

Recommendation A-14: The fair housing service contractor(s) should monitor lending activities in the County and identify potential issues regarding redlining, credit steering, predatory lending, and fraudulent activities.

Efforts: Since FY 2010-2011, the HRC has conducted multiple mailing campaigns to approximately 115 lenders and lending institutions that service Ventura County residents. The mailings included HRC's agency brochure, along with the publications *Don't Become a Victim of Predatory Lending* and *Homebuyers and Fair Housing*, along with an offer for free fair lending training for staff members.

5. 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.

Recommendation A-15: Jurisdictions should continue to offer a range of housing options to allow the greatest residential mobility among its residents. Continued and expanded fair housing services would promote equal housing opportunities and help reduce residential segregation.

Efforts: The County and cities of Ventura County continue to contract with the HRC to provide fair housing services for residents. Since 2010, some jurisdictions have amended their General Plans and Zoning Ordinances to expand the available range of housing options:

- *Moorpark:* In September 2013, the City up-zoned three sites (totaling 26 acres) to RPD-20U to allow multi-family development at a density of 20 units/acre by-right.
- *Ojai:* In May 2013, the City adopted Ordinance No. 826, which set forth design standards that, when met, provide for an exemption from a Design Review Permit requirement. This Ordinance also established a Second Unit Amnesty Program, which provides for modifications to the City's development standards for second residential units, as well as reduced fees. In addition, Ordinance No. 826 provides for less restrictive requirements for lot coverage and floor-area ratios (FARs) and flexible development standards, including parking requirements. The City also

adopted a Special Housing (SPL) Overlay to eight sites comprising 14.23 acres. The SPL Overlay allows affordable housing projects at a density of up to 20 units per acre to be considered through a ministerial permit process, as long as certain design standards are met.

- *Simi Valley*: The City adopted a Mixed-Use Overlay Zoning District concurrently with the General Plan Update in 2012.
- *Thousand Oaks*: In February 2012, the City adopted Ordinance 1568-NS, which granted incentives for developing small and underutilized lots. That same year, Thousand Oaks adopted another ordinance that changed the City's regulations to allow parking structures and reduce setbacks for buildings over 25 feet in height to accommodate affordable housing.
- *San Buenaventura*: A Second Unit Amnesty Program began in October 2011 allowing homeowners with illegal second units to bring the units in compliance with the Municipal Code. The City has also sought additional non-traditional housing types by adopting form based codes for the Saticoy-Wells, Midtown, and Victoria Avenue areas.
- *Unincorporated County*: In June 2011, the Board of Supervisors approved revisions to the County's development standards that encourage the construction of second dwelling units by allowing larger (up to 1,800 square feet) second units on parcels over 40 acres and allowing second units on non-conforming lots. That same year, the Board of Supervisors adopted a master Environmental Impact Report for RHD zoned properties in the Piru and El Rio/Del Norte Area Plans, which will allow these properties to be developed through a ministerial process that is substantially less expensive and time consuming than a discretionary permit process. Also in 2011, the County re-zoned six parcels to high density residential (20 units per acre) for an added potential of 250 new low-income units. In addition, the County applied for and obtained funding in 2012 for a comprehensive update to the Saticoy Area Plan. The update will provide an opportunity to increase housing options and opportunities in the Saticoy community.

B. New Impediments and Recommendations

The following is a list of new impediments identified in 2010 and key recommendations.

1. Demographics

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.

Recommendation B-1: Currently, all jurisdictions have bi-lingual capabilities to serve Spanish speaking residents. All jurisdictions should continue bi-lingual efforts and consider expanding the number of languages offered.

Efforts: all jurisdictions have bi-lingual 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.

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.

Recommendation B-2: Jurisdictions should continue to expand its housing stock to accommodate a range of housing options and income levels.

Efforts: Since 2010, some jurisdictions have amended their General Plans and Zoning Ordinances to expand the available range of housing options (see Efforts for Recommendation A-15).

2. 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.

Recommendation B-3: All jurisdictions should continue operating their housing rehabilitation programs. The cities of Ojai, Santa Paula and San Buenaventura should increase their efforts to promote their housing rehabilitation programs.

Jurisdictions should also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

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. Only the cities of Fillmore, Ojai, and Santa Paula have rehabilitation programs that cover rental housing.

3. 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.

Recommendation B-4: The remaining jurisdictions should pursue State certification of the Housing Element.

Efforts: The cities of Camarillo, Moorpark, Ojai, Port Hueneme, San Buenaventura, Santa Paula, Simi Valley, Thousand Oaks, and the County of Ventura have adopted housing elements that have been certified by HCD. HCD did not certify the City of Fillmore's Housing Element, which was adopted in May 2014. The City of Oxnard anticipates submitting a draft 2014-2021 Housing Element to HCD by May 2015.

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.

Recommendation B-5: The cities of Camarillo, Port Hueneme and Thousand Oaks should consider amending the definition of “family” in their Zoning Ordinances.

Efforts: Camarillo (2010), Port Hueneme (2012), and Thousand Oaks (2010) have all amended (or removed) the definition of “family” in their zoning ordinances to eliminate any potential constraints to the development of housing for persons with disabilities.

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.

Recommendation B-6: The jurisdictions of Camarillo, Fillmore, Ojai, Port Hueneme, Simi Valley, San Buenaventura and the County of Ventura should consider amending their density bonus provisions to comply with State law.

Efforts: The cities of Camarillo (2012), Ojai (2013), Port Hueneme (2012), San Buenaventura (2013), Simi Valley (2010), and the County of Ventura (2013) have all amended their density bonus ordinances to be consistent with State law. The City of Fillmore is currently in the process of updating its Density Bonus Ordinance; adoption of this ordinance is anticipated in July 2015.

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.

Recommendation B-7: The City of Moorpark should consider amending their multi-family parking requirements to differentiate between smaller units, of one or two bedrooms, and larger units, of three or more bedrooms.

Efforts: In order to facilitate the production of affordable housing, the City of Moorpark adopted a Code amendment in 2013 to reduce off-street parking for projects meeting the requirements of state Density Bonus law (Government Code §65915). In addition, the parking requirement for market rate one-bedroom multi-family units was reduced to 1.75 spaces per unit (including guest parking), one of which must be covered (garage or carport).

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.

Recommendation B-8: The jurisdictions of Camarillo, Moorpark, Ojai, Oxnard, Port Hueneme, Santa Paula, Thousand Oaks, San Buenaventura and the County of Ventura should consider amending their Zoning Ordinances to avoid “pyramid or cumulative zoning.”

Efforts: Pursuant to State law, jurisdictions are required to maintain a sites inventory that would continue to accommodate their Regional Housing Needs Allocations (RHNA's). If sites are developed at lower densities than intended or are developed with nonresidential uses, jurisdictions are required to identify sites to replenish the inventory if necessary.

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.

Recommendation B-9: Fillmore and Moorpark should remove the discretionary permit approvals required for second units.

Efforts: The City of Moorpark has a Second Unit Ordinance which makes permits for second units ministerial (Zoning Clearance only). The City of Fillmore has committed to adopting provisions for second units that comply with AB 1866 by July 2015.

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.

Recommendation B-10: The City of Thousand Oaks should consider making explicit provisions in its Zoning Ordinance for manufactured homes within single-family residential zoning districts.

Efforts: Manufactured homes are allowed in any residential zone in Thousand Oaks, subject to the same development standards and guidelines as conventional homes. Both manufactured and conventional homes must comply with the City's architectural review guidelines.

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.

Recommendation B-11: The jurisdictions of Camarillo, Ojai, Oxnard, Santa Paula and Thousand Oaks should consider amending their Zoning Ordinances to comply with the Lanterman Act. All jurisdictions should make provisions for non-licensed residential care facilities (see discussions under transitional and supportive housing).

Efforts: The cities of Camarillo, Ojai, Santa Paula, and Thousand Oaks permit licensed residential care facilities serving six or fewer persons by right in all residential zones, though these provisions may not be explicitly outlined in their zoning ordinances. The City of Oxnard has not removed its limit of 15 beds for congregate living facilities. Most jurisdictions have also already amended their zoning ordinances to include provisions for transitional and supportive housing (see Efforts for Recommendation A-9).

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.

Recommendation B-12: All jurisdictions, with the exception of Simi Valley, should amend their Zoning Ordinances to permit emergency shelters by right in at least one zone to comply with State law.

Efforts: Nearly all of the jurisdictions in Ventura County have already amended their zoning ordinances to include provisions for emergency shelters (see Efforts for Recommendation A-9). The City of Fillmore has committed to adopting emergency shelter provisions by January 2015.

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.

Recommendation B-13: All jurisdictions should amend their Zoning Ordinances to include explicit provisions for supportive housing. The cities of Fillmore, Moorpark, Oxnard, Thousand Oaks, San Buenaventura and the County of Ventura should consider amending their Zoning Ordinances to include provisions for transitional housing.

Efforts: Most jurisdictions have already amended their zoning ordinances to include provisions for transitional and supportive housing (see Efforts for Recommendation A-9). The City of Fillmore has committed to adopting transitional and supportive housing provisions by January 2015.

The County of Ventura Planning Director has determined that transitional housing for the homeless are functionally equivalent to Residential Care Facilities (for seven or more persons) and Hotels, Motels and Boarding Houses, and are allowed in the commercial CPD zone (Non-Coastal Zoning Ordinance) and CC zone (Coastal Zoning Ordinance) by CUP.

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.

Recommendation B-14: All jurisdictions, with the exception of Oxnard, and Santa Paula, should consider amending their Zoning Ordinances to include provisions for SROs.

Efforts: Most jurisdictions have already amended their zoning ordinances to include provisions for SRO housing (see Efforts for Recommendation A-9). The City of Fillmore currently permits SROs by right in all motels, hotels, and churches. San Buenaventura considers SROs a Special Residential use and allows this housing type in the Downtown Specific Plan area, subject to a Use Permit. The cities of Ojai and Oxnard currently do not have SRO provisions in their zoning ordinances, but Oxnard does allow housing units as small as 325 square feet under special use permits. The County of Ventura allows SRO units under the Non-Coastal and Coastal Zoning Ordinances within the land use headings of Care Facilities and Hotels, Motels and Boarding Houses, and Multi-Family Dwellings.

Chapter 8 – Fair Housing Action Plan

The previous chapters evaluate the conditions in the public sector and private market that may impede fair housing choice. This chapter builds upon the previous analysis, summarizes conclusions and presents a list of recommendations to help address the impediments. When identifying recommendations, this AI focuses on actions that are directly related to fair housing issues and can be implemented within the resources and authority of the participating jurisdictions. Existing State, local, and federal requirements, such as Affirmative Marketing Plans, Relocation Plans, de-concentration of Section 8 and public housing, are not re-stated in this AI. Continuing efforts and general recommendations, such as supporting the efforts of other agencies or enhancing affordability, are also not included.

A. Continued and Updated Impediments from 2010 Regional AI

No significant new impediments were identified and jurisdictions have made diligent efforts in addressing issues identified in the previous AI. Nonetheless, some of these impediments persisted. The following is a list of impediments and key recommendations based on the updated conditions.

1. General

Impediment A-1: Housing discrimination persists throughout the County, which is supported by general literature, statistical data from the Housing Rights Center, and cases filed with HUD and DFEH. Specifically, discriminatory practices based on disability (physical and mental), race, and familial status were among the top categories.

Recommendations for All Jurisdictions:

- Pursue random testing on a regular basis to identify issues, trends, and problem properties and expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices.
- Support enforcement activity by fair housing service providers and publicize outcomes of fair housing litigation as a means to deter discriminatory practices and to encourage reporting.
- Expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners/managers may not be members of the Apartments Association.

2. Public Policies and Programs Affecting Housing Development

Impediment A-2: Ventura County has a sizable stock of affordable housing. This housing stock includes all public housing and multi-family rental units assisted under federal, state, and local programs, including HUD, state/local bond programs, density bonus and the now expired redevelopment programs. Affordable projects include both new construction, as well

as rehabilitation projects with affordability covenants. A total of 6,514 affordable housing units are located within the County. While housing affordability is not a fair housing concern per se, providing opportunities for a variety of housing choice can help lessen the likelihood of housing discrimination by increasing the supply.

Recommendations for All Jurisdictions:

- Continue to encourage the development of affordable housing through: (1) development fee waivers/reductions, (2) streamlined permit processing, (3) flexibility in applying design and development standards, (4) achievable density bonuses, (5) other general plan, administrative, and zoning efforts, and/or (6) public-private partnerships with developers of affordable housing.

Impediment A-3: Four jurisdictions – Camarillo, Fillmore, Moorpark, and Ojai – indicated that no sensitivity training is provided to their staff.

Recommendations for Specific Jurisdictions:

- The cities of Camarillo, Fillmore, Moorpark, and Ojai should begin providing sensitivity training to staff that interfaces with the public to ensure that staff understand fair housing laws and are sensitive to proper language and behavior when dealing with groups with special needs.

Impediment A-4: Tenure in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner occupied or occupied rental unit. Ventura County showed a higher proportion of owner-occupied housing (65.4 percent) than renter-occupied housing (34.6 percent). Most cities in the County had more owner-occupied housing units than renter-occupied units, with the exception of Port Hueneme.

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.

Recommendations for All Jurisdictions:

- Homeownership is particularly important as a vehicle for providing decent housing for working families. In cooperation with lending institutions, local associations of realtors and fair housing providers, jurisdictions should provide outreach to inform lower income households of special local, state, and federal homebuyer assistance programs.

Impediment A-5: In a tight housing market, seniors, particularly those with disabilities, often face increased difficulty in finding housing accommodations or face targeted evictions. Seniors represent 12 percent of the County’s total population. The jurisdictions with the largest proportion of seniors are Ojai (19 percent) and Camarillo (17 percent). Overall,

elderly households may be less able to make improvements to their housing, deal with a challenging situation (such as confronting the landlords or managers), or to find affordable housing due to limited income and disabilities. Seniors are very vulnerable to housing discrimination.

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. The 2010 Census documented large households to represent 18 percent of all households. Specifically, 46 percent of large households were lower and moderate income and 65 percent had one or more housing problems. Finding affordable housing of adequate size may be a challenging task for many households, particularly lower and moderate renter-households; however, 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.

Recommendations for All Jurisdictions:

- Continue efforts to expand the variety of available housing types and sizes. In addition, to persons with disabilities, senior households can also benefit from a wider range of housing options.

Impediment A-6: Concentrations of licensed residential care facilities exist in Camarillo, Ojai, Thousand Oaks, and San Buenaventura. However, several communities, including Moorpark and unincorporated Ventura County, have limited community care options for persons with special needs.

Recommendations for All Jurisdictions:

- Explore ways to develop supported housing through non-profit housing developers and service providers.
- Review the zoning ordinances and permit processing to ensure that they are not inhibiting the development of housing for persons with disabilities.

Impediment A-7: With the exception of the City of Fillmore, all jurisdictions in the County have adopted formal policies and procedures in the Municipal Code to reasonably accommodate the housing needs of residents. Also, all but the cities of Fillmore and San Buenaventura have a definition of disabled person in their Zoning Ordinance. A jurisdiction's definition of a disabled person can be considered an impediment to fair housing if it is not consistent with the definition of disability provided under the Fair Housing Act.

Recommendations for Specific Jurisdictions:

- The City of Fillmore should adopt formal Reasonable Accommodations policy and procedure in 2015.

- The cities of Fillmore and San Buenaventura should adopt a definition of disability consistent with the Fair Housing Act.

Impediment A-8: Disability is the greatest cited basis for discrimination, according to the Housing Rights Center (HRC), U.S. Department of Housing and Urban Development (HUD), and the Department of Fair Housing and Employment (DFEH). Currently, only Simi Valley and San Buenaventura actively promote universal design principles in new housing developments.

Recommendations for Specific Jurisdictions:

- Camarillo, Fillmore, Moorpark, Ojai, Oxnard, Port Hueneme, Santa Paula, Thousand Oaks and the County of Ventura should consider promoting universal design principles in new housing developments.

Impediment A-9: According to HCD, of the 11 participating jurisdictions (including the County), nine Housing Elements were in compliance, one housing element was out of compliance (City of Fillmore), and Oxnard plans to submit a draft 2014-2021 Housing Element for HCD review by May 2015 after having unsuccessfully challenged and appealed the City's RHNA allocation of 7,301 units by SCAG.

Recommendations for Specific Jurisdictions:

- Fillmore and Oxnard should pursue State certification of the Housing Element.

Impediment A-10: Analyses of the land use controls and zoning codes identified the following potential issues:

- **Definition of Family:** The City of Fillmore Zoning Ordinance was out of compliance with current State Density Bonus law. The City has indicated that it will update its density bonus provisions by July 2015.
- **Parking Standards:** Moorpark has parking standards for multi-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).
- **Pyramid Zoning:** Most jurisdictions in Ventura County have some form of pyramid zoning and permitting single-family residential uses in multi-family zones is the most prevalent example. Camarillo, Fillmore, Moorpark, and Ojai have land use designations that include some form of pyramid zoning.
- **Second Unit:** The City of Fillmore requires approval of a discretionary permit. As part of the implementation of the 2014 Housing Element, Fillmore plans to allow second dwelling units with the approval of a Development Permit by the Planning Director by July 2015. The City of Oxnard intends to amend its second unit ordinance to allow larger units, and does not provide for second dwelling units within the coastal zone due to small lot sizes and parking impacts.

- **Emergency Shelters:** All jurisdictions except for the City of Fillmore permit emergency shelters by right in at least one zone, in accordance with State law. However, in its Housing Elements, the City of Fillmore has committed to adding appropriate provisions for emergency shelters to their Zoning Ordinances in 2015.
- **Transitional/Supportive Housing:** All jurisdictions, with the exception of the City of Fillmore and the County, transitional and supportive housing is permitted in the manner prescribed by State law. In its Housing Element, the City of Fillmore has committed to adding appropriate zoning provisions for transitional and supportive housing by January 2015. The County amended its Non-Coastal Zoning Ordinance in 2011 to include appropriate provisions for transitional housing. However, the County's Zoning Ordinance is still missing supportive housing provisions.
- **Single-Room Occupancy Housing:** The Camarillo Zoning Code does not currently define SROs or include specific provisions for their development. However, the City intends to amend the Zoning Code within two years of adoption of the Housing Element (by 2016) to facilitate the development of this housing type. The City of Fillmore Zoning Ordinance does not address SROs but the Fillmore Housing Element indicates that Single Room Occupancy (SRO) units are currently permitted by right in all motels, hotels, and churches.

Recommendations for Specific Jurisdictions:

- Pursue zoning amendments to address the specific provisions, as outlined above, to expand housing options within two years of this AI adoption.

3. Lending and Insurance Practices

Impediment A-11: Analyses of 2013 HMDA data identified the following potential issues:

- Loan approval rates varied somewhat, by jurisdiction. Applications from the cities of Thousand Oaks, San Buenaventura, Camarillo, and Moorpark generally exhibited higher approval rates (over 70 percent). By contrast, applications from the cities of Fillmore, Santa Paula, Oxnard, and Port Hueneme had slightly lower approval rates (around 65 percent).
- Jurisdictions with the lowest approval rates (Fillmore, Oxnard, Port Hueneme, and Santa Paula) were the most likely to have the highest rate of withdrawn/closed applications. Withdrawn or closed applications can be indicative of a lack of knowledge about the home buying and lending process.
- In 2013, 1,156 applications for home improvement loans were submitted by Ventura County households. Generally, the approval rates for home improvement loans are lower than for home purchase loans. The overall approval rate for home improvement loans in 2013 was 58 percent while 28 percent of these applications were denied.
- White applicants were noticeably overrepresented in the loan applicant pool, while Hispanics were severely underrepresented. The underrepresentation of Hispanics was

most acute in the cities of Fillmore (-33 percent), Oxnard (-37 percent), and Santa Paula (-35 percent).

- Approval rates for Black and Hispanic applicants, however, were well below the approval rates for White and Asian applicants in the same income groups in 2008. These gaps had narrowed somewhat by 2013, but were still present. Specifically, Black applicants consistently had the lowest approval rates compared to other racial/ethnic groups in the same income groups. The largest discrepancies (between loan approval rates for White and Asian applicants versus Black and Hispanic applicants) in 2013 were recorded in the cities of Camarillo, Moorpark, Oxnard, Santa Paula, Simi Valley, and San Buenaventura.
- Top lenders in the County varied by jurisdiction as well as by the race/ethnicity of applicants. Certain lenders, for example, appeared to be more popular among particular racial/ethnic groups. For example:
 - Hispanic applicants comprised about 17 percent of the County's total applicant pool in 2013. However, they made up a disproportionately higher proportion of the applicant pool for several financial institutions: Guild Mortgage Company (27 percent) and Bank of America (24 percent).
 - Black applicants represented less than one percent of the County's total applicant pool and did not seem to prefer any one financial institution over any others.
 - Asian applicants comprised approximately seven percent of the total applicant pool in the County and appeared to heavily favor Flagstar Bank, where Asian applicants comprised 15 percent of that particular lender's applicant pool.
- Black and Hispanic applicants seem to be significantly more likely to receive these higher-priced loans. In 2008, Blacks and Hispanics were twice as likely as Whites and Asians to receive a subprime loan. This discrepancy was less noticeable in 2013, but Black and Hispanic applicants continued to get higher-priced loans more frequently than White and Asian applicants.

Recommendations for All Jurisdictions:

- Review the lending patterns of all financial institutions that provide financial services to the jurisdictions and participate in jurisdiction-sponsored loan programs. Special attention should be directed to home purchase lending in lower income and minority concentration areas.
- In selecting financial institutions to participate in housing programs, consider the lender's performance history with regard to home loans in low/moderate income areas and minority concentration areas, as well as the lender's activity in other Community Reinvestment Act (CRA) activities such as participation in affordable rental housing projects under programs such as bond financing, tax credit, or the Federal Home Loan Bank Affordable Housing Program.

- The fair housing service contractor(s) should monitor lending activities in the County and identify potential issues regarding redlining, credit steering, predatory lending, and fraudulent activities.

4. Demographics and Housing Market Conditions

Impediment A-12: Residential segregation refers to the degree to which groups live separately from one another. The Oxnard-Thousand Oaks-San Buenaventura metro area ranked number 21st (54.5 percent) among the top fifty metro areas with largest Hispanic Population. In 2010 segregation was highest between Whites with Hispanics and Hispanics with Asians. Segregation levels between White and Black and White and Asian residents have decreased significantly since the 1980s. Segregation between Whites and Hispanics has remained relatively stable.

Recommendations for All Jurisdictions:

- Continue to offer a range of housing options to allow the greatest residential mobility among its residents.
- Continue and expand fair housing services to promote equal housing opportunities and help reduce residential segregation.

Impediment A-13: The Census Bureau defined “linguistically isolated households” as “...one in which no member 14 years and over (1) speaks English or (2) speaks a non-English language and speaks English ‘very well.’ The ACS provides information on households with persons five years and over who speak English “less than very well” and also provides estimates of households that are linguistically isolated. In Ventura County, 17 percent of residents indicated that they spoke English “less than very well,” but only eight percent of all residents can be considered linguistically isolated. Most of these residents were Spanish speakers.

Recommendations for All Jurisdictions:

- Continue bi-lingual efforts and consider expanding the number of languages offered.

Impediment A-14: Over 44 percent of County households experience cost burden (Table 34 on page 57). A higher proportion of renter-occupied households experienced cost burden (51percent) compared with owner-occupied households (41 percent). The majority (68 percent) of lower- and moderate-income households experienced cost burden, and 41 percent experienced a severe cost burden. Close to three-quarters (73 percent) of low- and moderate-income renter-households experienced housing cost burden. Rates of renter cost burden were highest in the cities of Oxnard, and Santa Paula and Fillmore. Rates of owner cost burden were highest in the cities of Fillmore, Moorpark, and Oxnard.

Recommendations for All Jurisdictions:

- Continue to expand its housing stock to accommodate a range of housing options and income levels.

Impediment A-15: Nearly 61 percent of Ventura County housing stock was built prior to 1979. The cities of Ojai, Port Hueneme, Santa Paula, and 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.

Recommendations for All Jurisdictions:

- Continue operating housing rehabilitation programs.
- Consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

Appendices

The following appendices are bound under separate cover:

- Appendix A: Public Outreach
- Appendix B: HMDA Data
- Appendix C: Housing Rights Center Data

Appendix A: Public Outreach

A. Focus Group Workshops

Ventura County Focus Group #1: August 4, 2014

Location: County Government Center

National Alliance on Mental Illness (NAMI): There is a need for low income housing with supportive services. This type of housing is currently provided and administered by the County. It would probably be the most efficient use of resources if this type of housing was located in one centralized location within the County. NIMBY is also a problem with this type of housing and many jurisdictions within the County must change their attitude towards affordable housing, particularly affordable housing for persons with mental illness.

Senior Alliance For Empowerment (SAFE): This agency is based in Thousand Oaks. Most of the clients served by this agency are women who have been shut out of the economy and have no pensions. They typically have incomes between \$12,000 and \$15,000. However, because Thousand Oaks is such a high income community, the threshold for lower-income is still higher than what many of these seniors make. These seniors need additional supportive services. In the past, it has also been difficult to utilize CDBG funding for this particular group because they have relatively small and specific needs (i.e. a new water heater, a new roof, etc.).

Ventura County Human Services Agency: Homeless and supportive services are being expanded within the County, however, housing (particularly affordable housing) has not kept up with demand. Housing is the most significant barrier agencies in the County face—more affordable housing must be provided.

Independent Living Resource Center: Most of the calls received at this agency involve requests for affordable housing with accessible accommodations. Agencies that specialize in installing these accommodations are often busy and the wait list for assistance is long. There is a lack of accessible affordable housing in the County.

Pacific Credit Union: Many of the agency's clients are seniors who often have difficulty qualifying for home loans because of their limited incomes. The new mortgage insurance requirements also limit the purchasing power of these seniors. Many of these senior clients are also more concerned with staying in their current homes—not with purchasing new homes. These seniors are primarily looking to refinance their current loans for lower monthly payments or in need of assistance with downpayments.

Ventura County Housing Trust Fund: The primary focus for funds in this trust fund is housing for veterans, youth transitioning from foster care, and the homeless. There is a need for farmworker housing in the County. Farmworkers in the region suffer from the worst overcrowding and reduced funds make it very difficult to develop this type of housing.

Current Issues:

- Predatory lending is not as much of a concern now. However, fraudulent loan modification schemes are becoming an issue—particularly those targeting the elderly. Consumer education is needed.
- Rental scams are also quite common. Many prospective residents are being asked for money through wire transfers.

Ventura County Focus Group #2: August 11, 2014

Location: Camarillo Library

Community Action Partnership: There is a great need for affordable housing in the region because the cost of living in Ventura County is so high. There is also the argument that affordability is a fair housing issue because it may unfairly impact protected classes. The County should experiment with pursuing grants for pilot projects. For example, a pilot project with St. Vincent de Paul involves converting shipping containers into affordable SROs.

Sober Living: Low credit scores are keeping many clients out of housing. People who have fallen on hard times need time rebuild their credit but the length of stays allowed in most transitional housing does not provide enough time to properly rebuild credit. SROs would be a good next step after transitional housing.

State of Housing in Ventura County: It is difficult for clients to move up in income level for affordable housing. The housing crisis has also kept most people “frozen in place.” Residents at all income levels are staying put in their current housing situation because there is nowhere for them to go—no place for them to move up. The County needs to focus on increasing the overall housing stock in the region—not just the affordable housing stock. Removing barriers to housing is also very important. Bad credit and evictions prevent people from obtaining housing. Concentrations of affordable housing currently exist in Oxnard and the City of Ventura—which is not healthy of the lower-income population or the two communities involved.

Area Housing Authority of Ventura County: Many of the County’s seniors are looking to change residences—for monetary reasons, because of location, etc. These seniors need affordable housing but do not necessarily like the idea of living in a senior community. Shared housing is a viable alternative but this service needs to be expanded in the Ventura County region. There is also a substantial need for housing for persons recently discharged from the hospital and persons with criminal records. The agency’s waitlist for housing is extensive and approximately one-third of current voucher recipients are seniors who will not be able to increase their incomes enough to leave Section 8. It has also been difficult for the agency to find property owners willing to accept Section 8 vouchers. Because the rental housing market has been so robust, property owners have been able to choose the best possible tenants for themselves and housing discrimination based on source of income becomes very difficult to prove. In addition, many affordability agreements are ending for affordable housing in the region and the County must prepare for this significant reduction in affordable units. Perhaps the County could more aggressively pursue partnerships with non-profit agencies in order to preserve this at-risk affordable housing.

Homeowners' Association Fees: Fees for homeowners associations have tripled in recent years. These fee increases have been assessed for the replacement of amenities and maintenance but have served to make renting very costly in the County. New developments are also now responsible for infrastructure improvements which will likely increase homeowners association fees further.

Shipping Containers as Housing: New development will increase the overall affordability of the region's housing stock but not by enough. Alternative solutions—such as the possible conversion of shipping containers into affordable housing—are needed. However, some cities are hesitant to go down this route because it would likely involve much rezoning.

Seniors in Ventura County: The number of seniors in the County will only increase in the coming years. Shared housing is a good alternative for the affordable housing needs of this population but there are some obstacles. Many seniors are apprehensive about opening up their home to a stranger. Ventura County would be a good fit for shared housing because many of the homes in the County are larger with spare bedrooms. Many seniors will also need to be taught how to live with roommates again. Perhaps a better alternative is to share a lot (i.e. renting out a second unit) instead of sharing the actual home.

Home Modifications: Cities in Ventura County have complex regulations that make it difficult to modify housing. For example, Thousand Oaks requires a three car garage (versus a two car garage) for a second unit with a garage disposal. Community education on how to successfully modify homes is needed.

Airbnb: One possible efficient way to assist residents in the County with affordable housing needs is to adapt the Airbnb approach to finding affordable housing. Jurisdictions may be cautious about utilizing this concept, however, because administration of such a program would be very costly and open the jurisdiction up to liability.

AB109: The prison realignment is expected to bring approximately 600-800 formerly imprisoned persons back to Ventura County. These former prisoners are persons convicted of non-violent, non-serious, non-sex offender substance abuse felonies. Their influx into Ventura County is expected to create an increase in the need for supportive services and affordable housing. Community restrictions regarding convicted felons may also pose a problem for this population as well.

Habitat for Humanity: This agency has shifted its focus on helping senior residents to age in place by providing home modifications instead of new construction. This strategy may be appropriate for other agencies in Ventura County.

COUNTY OF VENTURA

Focus Group Workshop

Monday, August 4, 2014 10:00 AM

SIGN-IN SHEET				
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COUNTY OF VENTURA

Focus Group Workshop

Monday, August 4, 2014 10:00 AM

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Kathy Goodspeed	Senior Alliance for Empowerment	u	u	u
Lynn Oshita	City of Thousand Oaks	2100 Thousand Oaks Blvd #100	loshita@toaks.org	805-1449-2391
BOB DAVIS	Heritage Oaks Bank	300 E. Esplanade Ste. #305 Camarillo 93056	bcdavis@heritageoaks.com	805-919-1719
Rafael Brannoni	NAMI	5251 Verdugo Way #K Camarillo	info@namiventura.org	805-641-2426
JULIA RAMIREZ	City of Simi Valley	3929 Apo Cyn Rd	jramirez@simivalley.org	805-586-6212
Jennifer Arriola	City of Port Hueneme	1250 N. Ventura Rd. PH.	jarricola@cityofporthueneme.org	906-6552
Gary Schwartz	Arc of LSA Conf	148 S. Palm St	gschwartz@arcvc.org	805-643-2288
Christy Morrison	COV CEO	800 S. Victoria 93009	gschwartz@arcvc.org	805-654-2679

COUNTY OF VENTURA

Focus Group Workshop

Monday, August 11, 2014 1:00 to 3:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
JULIETTE DANCE	CITY OF OXNARD	345 S "D" ST	juliette.dance@ci.oxnard.ca.us	805 385 7493
JULIA RAMIREZ	City of Simi Valley	3929 Tapscott Rd	jramirez@simivalley.org	805 583-6704
ROB ORTH	SALVATION ARMY	155 S OAKS	Rob.Orth@ventura.org	805 648-1977
Denise Cleric	PRPD Senior Ctr	1605 E. Burnley	d.Cleric@prpd.org	482 4881
MICHAEL SMITH	CITY OF CAMARILLO	601 CAMDEN DR	MSMITH@CI.CAMARILLO.CA.US	388.5367
Tim Hockett	Community Action	421 Richmond, OX	thockett@CA-VC.ORG	805-614-8078
Caroline Milton	City of T.O.	2100 TOB #1362	cmilton@toaks.org	805-449-2381
JAY EVANS	CCOA VC-AAA	1939 Camino Del	jayevans@1939e.com	805-987-5530
Tamara Lopez	VC MC	300 Loma Vista	tamara.lopez@ci.ventura.org	(805) 692-6096
Jim White	Agri Ventura	503 Walker St	jwhite@agrcv.org	450-8411
KONA SCOTT	Winterbach & Assoc.			
KARL LAWSON	CITY OF OXNARD	435 SOUTH "D" ST	Karl.Lawson@ci.oxnard.ca.us	385-8095
Kathleen Wilson	VC STR	Camden Rd	KWilson@vcstr.org	437 0271
Viv Abramson	SAVE	P.O. Box 4193, 91354		
RUBEN CHAVEZ	RUBEN'S PLACE	VTN		760-8900
TERESA CHAVEZ	VENTURA SENIOR CTR	VTN	TALEXOX-C@Gmail	415 7800
Linda F-H	Area Housing			
Ron Muhlthill	St. Vincent De Paul		rmuhlthill@sudplan	213 220-7637
MULVHILL				

COUNTY OF VENTURA

Focus Group Workshop

Monday, August 11, 2014 1:00 to 3:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Leslie Orth	LSS	80 E Hillcrest Dr	lorth@lsscommunitycare	
Steve Dwyer	Habitat for Humanity	120 S. Rice Ave Oxnard	steve.d@habitatventura.org	(805) 985-6065

COUNTY OF VENTURA

Focus Group Workshop

Monday, August 11, 2014 1:00 to 3:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Sheryl Alegria	ARC	5103 Walker St	Sabagowarc@vc.org	389-7319 X20

COUNTY OF VENTURA

FOCUS GROUP WORKSHOPS

CONSOLIDATED PLAN AND FAIR HOUSING FOCUS GROUP WORKSHOPS

All jurisdictions within Ventura County are participating in an update to a regional Analysis of Impediments to Fair Housing Choice. All jurisdictions, *except for the City of Oxnard*, are participating in an update to the County's five-year Consolidated Plan.

Come join fellow housing professionals and service providers to share your fair housing concerns and comments and help identify and discuss neighborhood needs and priorities. Your input will help us continue with effective programs already in place and develop new strategies to address them!

WORKSHOP 1

DATE: Monday, August 4, 2014

TIME: 10:00 AM-12:00 PM

LOCATION: County Government Center
Lower Plaza Assembly Room
800 South Victoria Avenue
Ventura, CA 93009

WORKSHOP 2

DATE: Monday, August 11, 2014

TIME: 1:00-3:00 PM

LOCATION: Camarillo Library
4101 East Las Posas Road
Camarillo, CA 93010



**For questions or additional
information, please contact:**

Andrew Pasillas -
Veronica Tam and Associates
Andrew.Pasillas@VTAPPlanning.com



The County of Ventura will provide reasonable accommodations toward the inclusion of all participants. Please contact Andrew Pasillas at Andrew.Pasillas@VTAPPlanning.com. Ample time is required to determine the needs of each request.

B. Community Workshops

Ventura County Community Workshop #1: September 17, 2014

Location: E.P. Foster Library (Topping Room), San Buenaventura

Youth Services: There are great services available for seniors in the community but there is a gap on services and activities for the County's youth.

Sober Living Facilities: There is a shortage of sober living facilities in the County. Traditional homeless shelters and transitional housing facilities are not an appropriate substitute for sober living facilities.

Second Unit Amnesty Program: The City of Ventura recently established an amnesty program for illegal second units. The City has a large supply of illegally constructed second units. Under this new program, homeowners can come forward and report their illegal second units. Once reported, homeowners will only be required to bring the second unit into compliance with the development standards in place during the time the unit was initially constructed—which are often much less restrictive than current standards. Some residents eagerly supported this program because it placed an emphasis on maintain and improving the City's existing housing stock. They also pointed out the importance of educating residents about the existence of the program and what specific improvements will need to be made to bring their homes into compliance as well as all associated costs.

Quality of Life: Increased density may increase the affordable housing stock but it will also decrease the quality of life for residents in a neighborhood.

Affordable Housing: The City can provide rehabilitation assistance but it should not focus entirely on improving existing units. The current housing stock is not sufficient to meet the County's needs and the City should also concentrate efforts on the new construction of affordable housing.

Ventura County Community Workshop #2: September 18, 2014

Location: City of Fillmore City Hall (Council Chambers), Fillmore

No attendees.

Ventura County Community Workshop #3: September 22, 2014

Location: Camarillo Library, Camarillo

National Alliance on Mental Illness (NAMI): There is a significant need for housing for mentally ill residents. The facilities operated Ventura County Behavioral Health are inadequate to meet all of the needs that exist. Opportunities that exist throughout the County to rehabilitate older living facilities need to be taken advantage of. Organizations such as CEDC and Many Mansions have demonstrated how this type of process to provide housing (utilizing subsidy funding) can be effective.

Large portions of the calls received by NAMI are people who are immediate family members of persons with mental illness and in need of assistance. They have nowhere else to turn to and often are not able to access the services that their family member with mental illness

needs. The stigma associated with housing the mentally ill makes it difficult for them to transition from assistance programs. Transitional housing with assistance services are needed to make the families of persons with mental illness feel more secure about their living situations and being on their own. Provided services must also be given on a case-by-case basis to be effective.

Parkview Church: There is a great need for homeless persons and persons with disabilities to have greater access to affordable housing. The church is currently looking to invest in facilitating the development of shared housing. There are not a lot of opportunity site in Port Hueneme that support this type of development so they're looking elsewhere. They're looking to be more community minded and are open to opportunity areas outside of Port Hueneme to where they can assist with developing this type of housing.

The pastor spends most of his time at the church as counselor for persons with drug and alcohol dependency problems than he does leading sermons. His efforts are effective to a certain point, but once they get to point of trying to find housing for their clients there is simply nothing available. It's also really difficult for homeless throughout the County to travel around to all of the various agencies that provide the services they need.

ARC of Ventura County: Issue with existing programs for persons with developmental disabilities in the County is that people who graduate out of these programs are stuck without housing in many cases. It's difficult to coordinate roommates and shared housing accommodations, especially given the lack of housing.

Affordable Housing for Persons with Mental Illness and/or Developmental Disabilities: There's a significant need for housing for both the mentally ill and developmentally disabled. The County's mentally ill residents are the most vulnerable and are often ignored until their issues become even harder to address. These people need to be taken care of before they end up on the streets and end up requiring more service and more funding in order to help rehabilitate. Overall everyone is being short-changed by simply throwing the mentally ill onto the streets to fend for themselves.

Increase in the Number of Homeless Persons with Mental Illness: Overall there is a large gap in available assistance services and affordable housing with support services for mentally ill residents. Over the last few years there has been an increase in the number of mentally ill homeless persons in Ventura County in need of assistance.

Closure of Camarillo State Mental Hospital: The closure of the State Hospital has created a gap in lock-down services necessary for persons who require more long-term care and rehabilitation.

Coordinated Care: The example of the Coordinated Strategy to Prevent Homelessness utilized by the City of San Antonio, Texas was discussed as an effective method to better provide crucial services. The Strategy monitors mentally ill and homeless persons as they enter, exit, and reenter the systems of care. This information is shared between service agencies to ensure that services are more efficient and streamlined.

Success of Existing Projects to Meet the Needs of Homeless in Ventura County: The River Haven Community—a project of The Turning Point Foundation—serves as a great example

as a creative and effective way to meet the housing needs of the County's homeless population. More housing projects such as River Haven are needed.

Ventura County Community Workshop #4: September 26, 2014

Location: City of Simi Valley City Hall (Community Room), Simi Valley

Council on Aging: More affordable housing, especially for seniors, is needed throughout Ventura County.

The Samaritan Center of Simi Valley: About ten years ago the organization served approximately 25 persons who were homeless primarily due to drug and alcohol problems or issues with the judicial system. Now they serve approximately 200 persons who are homeless in need of housing and assistance with other basic living needs. The increase in those who receive services has been most notable with the influx of more families with young children. The impact of the economic downturn and lack of job opportunities are widely apparent. The organization currently works with any agencies that provide housing or vouchers for temporary housing, but there are not enough housing opportunities to house all of their clients at a given time. There is crucial need for wraparound services.

Area Housing Authority of Ventura County: The Housing Authority does what it can to meet the affordable housing needs of County residents through its Housing Choice Voucher program and various housing complexes that it owns and operates. Currently, the City of Simi Valley has the most Housing Choice Voucher recipients of any city in the County.

The closure of the Camarillo State Mental Hospital has been impactful and led to an increase in the number of homeless persons throughout the County who have significant health and housing needs. The ability of the Housing Authority and other agencies throughout the County to meet the needs increase is not sufficient.

Affordable Housing for Persons with Mentally Illness: There is a lack of affordable housing opportunities for persons with mental illnesses in the County. The gap in available housing is especially significant for young persons with mental illness who age out assistance programs as they become young adults.

Housing with Supportive Services: Additional housing opportunities offering supportive services are needed.

Placement of CDBG Funding: The use of limited CDBG funding needs to take into consideration whether or not funded programs benefit one particular community within the County or all residents of the County.

Lack of Rental Housing Opportunities: There is an overall shortage of rental housing throughout the County and it's not necessarily only an issue for the County's senior population. Efforts to develop more rental housing are often stalled by NIMBYism, especially within the City of Simi Valley. Supportive efforts to ensure that more rental housing opportunities are developed in the near future are needed.

Ventura County Community Workshop #5: September 29, 2014

Location: Civic Arts Plaza (Board Room), Thousand Oaks

Services for the Mentally Ill: Services and housing for the mentally ill is a critical need for the community. Many of the available housing programs and services are not suited for this particular special needs group. With funding already limited, there is even less available for services for the mentally ill. Most of the available programs are targeted at just the lower-income population in general; however, lower-income persons with mental illness should get priority for services. To continue receiving financial assistance, many persons with mental illness must not accept assistance or housing from their own families. If they do, they risk losing their federal assistance. Many persons suffering from mental illness are also forced to seek treatment and housing in other counties because of the lack of services in Ventura County. This isolates a vulnerable person from their family and support system which often leads to higher rates of relapse. The primary issue is a lack of housing for persons with mental illness. There is a need for additional board and care facilities serving mentally ill persons in the County. The number of existing facilities is inadequate for serving the special needs population and agencies estimate that three times the number of currently available beds are needed to adequately meet this need.

Housing Rehabilitation: Thousand Oaks and Ventura County have an aging population and the County's seniors are finding it more and more difficult to age in place. The City has a strong housing stock, but like the population, it is also aging. Many Ventura County seniors need assistance with maintaining and making accessibility improvements to their homes. The most requested improvements include: ADA improvements, installation of security doors, safety improvements, and energy efficiency improvements. The most efficient way of spending money in the County is to rehabilitate these existing homes.

Health Services: There is a need in the community for vaccines—particularly for those who are uninsured. Health service providers have also identified a need for mammograms and diabetes detection and prevention.

Ventura County Community Workshop #6: October 8, 2014
Location: Oxnard Public Library (Community Room), Oxnard

Accessibility in Housing Voucher Selection Process: There are difficulties in accessing online registries for housing vouchers. The homeless population is discussed to be specifically affected. They are told to go “online to register.” Even when stations are set up to assist in the application process, they must first go through additional steps (creating an email, accessing that email to receive further information, etc.). A new way of distributing said vouchers could include a lottery system that allows for more fair selection.

Habitat for Humanity: A new set of training modules has been distributed to Habitat for Humanity staff/employees to educate on Fair Housing. Modules also specifically educate on the treatment of potential clients; the “perception” of preferential treatment. They are also facing new issues in the selection of clients to be awarded homes. Evolving family characteristics and needs are changing the way Habitat for Humanity constructs its housing: considering creating smaller units for increasing applications of single individuals vs. large families.

Engage Private Business to Support Alleviating Housing Issues:

Not enough federal funding exists to alleviate housing needs. There is a need to engage private businesses in providing support and help subsidize housing costs. Employee housing and housing allowances offered are not enough. (agricultural business bring guest workers and fail to provide adequate housing support).

HUD subsidies: A need to communicate to HUD the varying needs by county, versus nationwide standard housing subsidies.

Ventura County Community Workshop HUD Bucks Exercise Results

Category	Activity	San Buenaventura		Camarillo		Simi Valley		Thousand Oaks		Total	
Community Facilities	Senior Centers	\$-	0.0%	\$20	1.8%	\$30	3.3%	\$30	1.3%	\$80	1.3%
	Youth Centers	\$10	0.6%	\$-	0.0%	\$20	2.2%	\$30	1.3%	\$60	1.0%
	Child Care Centers	\$30	1.7%	\$10	0.9%	\$-	0.0%	\$10	0.4%	\$50	0.8%
	Park & Rec Facilities	\$40	2.3%	\$20	1.8%	\$-	0.0%	\$-	0.0%	\$60	1.0%
	Health Care Facilities	\$10	0.6%	\$10	0.9%	\$-	0.0%	\$30	1.3%	\$50	0.8%
	Community Centers	\$-	0.0%	\$-	0.0%	\$10	1.1%	\$10	0.4%	\$20	0.3%
	Libraries	\$20	1.1%	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$20	0.3%
Subtotal		\$110	6.3%	\$60	5.4%	\$60	6.7%	\$110	4.6%	\$340	5.5%
Community Services	Senior Activities	\$20	1.1%	\$30	2.7%	\$-	0.0%	\$40	1.7%	\$90	1.5%
	Youth Activities	\$30	1.7%	\$10	0.9%	\$10	1.1%	\$60	2.5%	\$110	1.8%
	Child Care Services	\$30	1.7%	\$20	1.8%	\$-	0.0%	\$30	1.3%	\$80	1.3%
	Transportation Services	\$20	1.1%	\$40	3.6%	\$20	2.2%	\$60	2.5%	\$140	2.3%
	Anti-Crime Programs	\$30	1.7%	\$-	0.0%	\$10	1.1%	\$-	0.0%	\$40	0.7%
	Health Services	\$-	0.0%	\$20	1.8%	\$10	1.1%	\$210	8.8%	\$240	3.9%
	Mental Health Services	\$-	0.0%	\$130	11.7%	\$80	8.9%	\$160	6.7%	\$370	6.0%
	Legal Services	\$40	2.3%	\$20	1.8%	\$-	0.0%	\$-	0.0%	\$60	1.0%
Subtotal		\$170	9.7%	\$270	24.3%	\$130	14.4%	\$560	23.5%	\$1,130	18.4%
Infrastructure	Drainage Improvement	\$10	0.6%	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$10	0.2%
	Water/Sewer Imp.	\$40	2.3%	\$-	0.0%	\$10	1.1%	\$-	0.0%	\$50	0.8%
	Street/Alley Improvement	\$10	0.6%	\$-	0.0%	\$10	1.1%	\$10	0.4%	\$30	0.5%
	Street Lighting	\$30	1.7%	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$30	0.5%
	Sidewalk Improvement	\$30	1.7%	\$-	0.0%	\$-	0.0%	\$50	2.1%	\$80	1.3%
Subtotal		\$120	6.8%	\$-	0.0%	\$20	2.2%	\$60	2.5%	\$200	3.3%
Neighborhood Services	Code Enforcement	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$40	1.7%	\$40	0.7%
	Cleanup of Abandoned Lots & Buildings	\$20	1.1%	\$-	0.0%	\$-	0.0%	\$20	0.8%	\$40	0.7%
	Graffiti Removal	\$40	2.3%	\$-	0.0%	\$-	0.0%	\$10	0.4%	\$50	0.8%
Subtotal		\$60	3.4%	\$-	0.0%	\$-	0.0%	\$70	2.9%	\$130	2.1%

Ventura County Community Workshop HUD Bucks Exercise Results

Category	Activity	San Buenaventura		Camarillo		Simi Valley		Thousand Oaks		Total	
Special Services	Needs Centers/Services for Disabled	\$30	1.7%	\$80	7.2%	\$50	5.6%	\$120	5.0%	\$280	4.6%
	Domestic Violence Services	\$30	1.7%	\$-	0.0%	\$50	5.6%	\$10	0.4%	\$90	1.5%
	Substance Abuse Services	\$120	6.8%	\$10	0.9%	\$20	2.2%	\$20	0.8%	\$170	2.8%
	Homeless Shelters/ Services	\$90	5.1%	\$70	6.3%	\$110	12.2%	\$200	8.4%	\$470	7.6%
	HIV/AIDS Centers/ Services	\$100	5.7%	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$100	1.6%
	Neglected/Abused Children Centers/ Services	\$50	2.8%	\$10	0.9%	\$30	3.3%	\$20	0.8%	\$110	1.8%
Subtotal		\$420	23.9%	\$170	15.3%	\$260	28.9%	\$370	15.5%	\$1,221	19.8%
Businesses and Jobs	Start-up Business Assistance	\$20	1.1%	\$30	2.7%	\$20	2.2%	\$10	0.4%	\$80	1.3%
	Small Business Loans	\$20	1.1%	\$-	0.0%	\$-	0.0%	\$10	0.4%	\$30	0.5%
	Job Creation/Retention	\$70	4.0%	\$10	0.9%	\$40	4.4%	\$60	2.5%	\$180	2.9%
	Employment Training	\$40	2.3%	\$-	0.0%	\$10	1.1%	\$50	2.1%	\$100	1.6%
	Commercial/Industrial Rehabilitation	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$10	0.4%	\$10	0.2%
	Façade Improvements	\$10	0.6%	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$10	0.2%
Subtotal		\$160	9.1%	\$40	3.6%	\$70	7.8%	\$140	5.9%	\$410	6.7%
Housing Services	Accessibility Improvements	\$-	0.0%	\$-	0.0%	\$20	2.2%	\$-	0.0%	\$20	0.3%
	Ownership Housing Rehabilitation	\$170	9.7%	\$40	3.6%	\$10	1.1%	\$200	8.4%	\$420	6.8%
	Rental Housing Rehabilitation	\$140	8.0%	\$20	1.8%	\$50	5.6%	\$150	6.3%	\$360	5.9%
	Homeownership Assistance	\$40	2.3%	\$40	3.6%	\$-	0.0%	\$40	1.7%	\$120	2.0%
	Fair Housing Services	\$-	0.0%	\$-	0.0%	\$10	1.1%	\$-	0.0%	\$10	0.2%
	Lead-Based Paint Test/Abatement	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$-	0.0%	\$-	0.0%
	Energy Efficient Improvements	\$10	0.6%	\$10	0.9%	\$-	0.0%	\$60	2.5%	\$80	1.3%
Subtotal		\$360	20.5%	\$110	9.9%	\$90	10.0%	\$450	18.9%	\$1,010	16.4%
Housing Supply	Affordable Rental Housing	\$240	13.6%	\$90	8.1%	\$120	13.3%	\$170	7.1%	\$620	10.1%
	Housing for Disabled	\$60	3.4%	\$320	28.8%	\$80	8.9%	\$200	8.4%	\$660	10.7%
	Senior Housing	\$10	0.6%	\$40	3.6%	\$60	6.7%	\$230	9.7%	\$340	5.5%

Ventura County Community Workshop HUD Bucks Exercise Results

Category	Activity	San Buenaventura		Camarillo		Simi Valley		Thousand Oaks		Total	
	Housing for Large Families	\$50	2.8%	\$10	0.9%	\$10	1.1%	\$20	0.8%	\$90	1.5%
<i>Subtotal</i>		<i>\$360</i>	<i>20.5%</i>	<i>\$460</i>	<i>41.4%</i>	<i>\$270</i>	<i>30.0%</i>	<i>\$620</i>	<i>26.1%</i>	<i>\$1,711</i>	<i>27.8%</i>
<i>Total</i>		<i>\$1,760</i>	<i>100.0%</i>	<i>\$1,110</i>	<i>100.0%</i>	<i>\$900</i>	<i>100.0%</i>	<i>\$2,380</i>	<i>100.0%</i>	<i>\$6,153</i>	<i>100.0%</i>



COUNTY OF VENTURA

Community Workshop

Wednesday, September 17, 2014 6:00 to 8:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Barbara Pedziwiatr		46 So. Seaward		
Helen Yunker		P.O. Box 1744		
Camille Harris		1741 Santa Inez	harris.cam@gmail.com	
Karen Flock	CEDC	702 County Sq #10	93003	805-672-2576
			kflock@cabrilloedc.org	
Diane Hawkins	25 Yr. Ventura County resident		LIBERTYHAWK123@yahoo.com	
CRYSTAL COKE	SOBER LIVING	214 EL MEDIO ST. VTA	crystalvesky@yahoo.com	444-8412
Frank Flock	✓	✓	DUM222@gmail.com	725-591-1587
John Flock	✓	891 Avenida Dela Vereda	joannieflock@gmail.com	805-470-0840
Ana Melgosa	Supervisor's Office	800 S. Victoria Ave. #1900	ana.melgosa@ventura.org	654-8703
Miguel Serrano	CAUSE	2021 SPERRY AVE	MIGUEL@CAUSENOW.ORG	765-5157
Juben Cuevas	CAUSE	2427 Prima Ln Vta		641-37-417
Tomas J Luna	CAUSE/VAULT	262 W Ramona St	Tomas VAULT38@yahoo.com	
Salvador Allen	CAUSE/VAULT	217 LEISLER DR		
Melchor SAIMES	CAUSE VAULT	262 W Ramona		
Andrea Palmer	City of Ventura	501 Eli St.	apalmer@cityofventura.net	654-7735
Nancy Cork	CEDC	394 Island View Dr	ncork@cabrilloedc.org	672-2562

COUNTY OF VENTURA

Community Workshop

Wednesday, September 17, 2014 6:00 to 8:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Georgia Perry	Parent		georgia.perry@randrunner.com	805 630 0570
Alicia A. Shaw				
FRANK PETERSON		440 MARIPOSA DR	Frank/ucg @ col. com	
Lucy Ruffin		11	11	

COUNTY OF VENTURA

Community Workshop

Monday, September 22, 2014 6:00 to 8:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
MICHAEL SMITH	CITY OF CAMARILLO	601 CARNEY CAM CA	9310 M. SMITH@CITYOF.CAM.CA	388 5367
Sheryl Abayn	ARC of Ventura County	250 Skyway Drive CAM	9310 Subayan@arc.vc.org	701-740
LINDA JAMISON	citizen	2400 PILGRIM DR #227	pickwickparkone@yahoo.com	484-1174
Chuck Persky	ParkView church	415 Leavenworth RD	AstorChuckPersky@gmail.com	805 258-9511
Nancy Borchard	BHAB	2800 Berylwood	NancyB@msr.com	386-5716
Cary Davis	Family Member	6162 Crossbill St	davis.cary@roadrunner.com	644-1078
Delilah Urrea	NAMI	1257 P.O. Box 1486	delilahurrea305@yahoo.com	312-0269
David Davis	Family Member	6162 Crossbill St	davis.cary@roadrunner.com	644-1078
Sandra Sanders	NAMI	2390 Las Posas RD #204	salesanders@aol.com	607-292

COUNTY OF VENTURA

Community Workshop

Monday, September 22, 2014 6:00 to 8:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
CAROLYN WILLIAMS	NATIONAL ALLIANCE for mental illness (NAMI)		CAROLYN WILLIAMS@VERIZON.NET	
JULIETTE DANC	CITY OF OXNARD	435 South D St	juliette.danc@a.oxnard.ca.us	385 7497

COUNTY OF VENTURA

Community Workshop

Thursday, September 25, 2014 6:30 to 8:30 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Kathleen Ahern	Liv-Ability + Samaritan Center	762 Twin Peaks	Kathahern@msn.com	(805) 404-7309
MARGARET NOBLE	AREA HOUSING AUTHORITY		margara@roadrunner.com	
JUNE MARIE VON DINSKI	TASK FORCE on Homelessness + COA	5150 E Los Angeles Sp 19	november698@hotmail.com	805-582-9258
TANIA RICHARD OLSON	COA	641 WINTISWEPT PLACE		805-218-1958
TERESA OWENS		2203 OAKDALE CIRCLE	OWENSSUNIVALLEY@AOL	805 2084437
Judy Pepiot	COA-HOUSING	1582 Placid Ct.	judypepiot@sbcglobal.net	578-0026
Barbara Homoka	NAMI	587 Oldstone Pl.	b.homokay@aol.com	805 404-6200
Betty Tska	Samaritan Ctr	280 Royal Ave	Betty@samcenter.org	805-579-9116

COUNTY OF VENTURA

Community Workshop

Monday, September 29, 2014 6:00 to 8:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
ABRUZZO V	SAFE	P.O. Box 4193	abruzzo20@yahoo.com	818-399-7568
Ann Ryder	guy Law	290 Maple Ct. Ventura		
Cindy Z...		PO BOX 4824	Cindy Z...	805-368-
NINA BHAVNANI	NAMI	661 Camwood Ma		805-490-1823
Patrissha Booker	SELF-Advocate	1981 Las Feliz Dr	booker.patrissha@gmail.com	
Michael Tensdale		25 Cabrillo Circle Newbury Park	michael.tensdale@gmail.com	805-405-1792
George McGehee	Area Housing Authority	1400 W. Hillcrest Drive	gmcgehee@ahacv.org	805-488-9991 x520
TINA McDONALD	HSA / RAIN TLC	1732 Lewis Rd. Con.	tina.mcdonald@ventura.org	385-1356
Joseph Silva	N/A	2200 Calle Paqueta	silva3@verizon.net	805-457-2318
Kurt Gunning	CRPD	190 Reine Rd	kgunning@crpd.org	805-381-2791
BERT BRAIG	ST. VINCENT DE PAUL N.E. JANS		BRAIG9329@AOL	805-630-0997
Jim Wolf	SAFE	234 Prosser St	senioralliance4elderly	494-0087
Gayle Hammiger	SAFE	2158 Redwood Ct	gheuvigen2@yahoo	379-3005
Kathy Goodspeed	SAFE	234 Pismo St	kaygood@live.com	494-0087
Jamela Campbell	Rotary		tamara@caltamara.com	805-370-9820

COUNTY OF VENTURA

Community Workshop

Monday, September 29, 2014 6:00 to 8:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Phil Schroder	Muny Meadows	1419 S. Thasend Oaks	phil@munymeadows.org	805-446-4448
Sha Lu Wang	Nami	13088 Slaying Ln.	SLwang1680@sbc.net	(805) 523-2789
CYNTHIA BAYER	CRPD	190 REINO ROAD	CBAYER@CRPD.ORG	805-381-2791
Ed Krol	St Vincent de Paul	155 E Jans Rd	edkrol@verizon.net	805-497-7337
Steve Dwyer	Habitat for Humanity	121 S. Rice St, Oxnard CA 93030	stevd@habitatventura.org	(805) 485-6065, ext. 201
Rick Polite	SMCA	100 E. D. Blvd	rpolite2seymca.org	805-497-3081
Nancy Wohl	Rotary Club of To	on behalf of Comjo + West	miter Tree Clinic nancyw@uau2002@yahoo.com	805-428-5261

COUNTY OF VENTURA

Community Workshop

Wednesday, October, 8 2014 6:00 to 8:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Peggy Rivera	COH		pegstn@yahoo.com	484-1924
Mary Chappell	City of Oxnard Aff. Hsg	155 South Dpt., Oxnard, CA	mchappell@oxnardhousing.org	805-385-7402
KARL LAWSON	" " "	" " "	karl.lawson@ci.oxnard.ca.us	305-8095
Chris de la Vega	Californa Lualaba Assoc	338 S. 1st St.	cdela@california.org	483-8085
Stan Hake	Supervisor Zarcos's	800 S. Victoria Ave	Stan.hake@ventura.org	654-2656
Mariann Niglio	Club ESL	PAL "K" Street	mariannniglio@aol.com	640-1446
Mariela De Anda	Club ESL	591 E. Pleasant Valley Rd.	deandamariela@yahoo.com	205-0266
Monica Mendez	Club ESL	1004 Dr. Durymont	moni-18mh@hotmail.com	861-0816
Ron Mulvihill	St. Vincent De Paul	2000 Cabot Place	rmulvihill@sudplay.org	
Gabe Weller Brown	House Farm Workers	2101 Dorset	gwellerb@gmail.com	
Thelma Dango	City of Oxnard	435 S. D St	thelma.dango@ci.oxnard.ca.us	805-7493
FELIPE FLORES	HPH VENTURA COUNTY	121 S. RICE AVE	felipef@habitatventura.org	485-6065
Jodite Solorio	CEDC	702 County Square Dr, Ventura, CA	j.solorio@cabillacedc.org	805-671-5473
Cesar Morales	peer	3925 South 5 St.	morales9302@yahoo.com	(805) 827-0933

COUNTY OF VENTURA

CONSOLIDATED PLAN AND FAIR HOUSING COMMUNITY WORKSHOPS



Please join the County of Ventura and the cities within the County for a series of **Community Workshops** to help identify neighborhood needs and priorities, and to share your concerns and suggestions!

WORKSHOP 1 - City of Ventura

DATE: Wednesday, September 17, 2014

TIME: 6:00-8:00 PM

LOCATION: E.P. Foster Library, Toppings Room
651 East Main Street
Ventura, CA 93001
(Note: Toppings Room is adjacent to E.P. Foster Library in Downtown Ventura)

WORKSHOP 2 - City of Fillmore

DATE: Thursday, September 18, 2014

TIME: 6:00-8:00 PM

LOCATION: Fillmore City Hall
Council Chambers
250 Central Ave.
Fillmore, CA 93015

WORKSHOP 3 - City of Camarillo

DATE: Monday, September 22, 2014

TIME: 6:00-8:00 PM

LOCATION: Camarillo Public Library
4101 East Las Posas Road
Camarillo, CA 93010

WORKSHOP 4 - City of Simi Valley

DATE: Thursday, September 25, 2014

TIME: 6:30-8:30 PM

LOCATION: Simi Valley City Hall
Community Room
2929 Tapo Canyon Road
Simi Valley, CA 93063

WORKSHOP 5 - City of Thousand Oaks

DATE: Monday, September 29, 2014

TIME: 6:00-8:00 PM

LOCATION: Board Room, Civic Arts Plaza
2100 Thousand Oaks Boulevard
Plaza Level 3
Thousand Oaks, CA 91362

FAIR HOUSING ONLY

WORKSHOP 6 - City of Oxnard

DATE: Wednesday, October 8, 2014

TIME: 6:00-8:00 PM

LOCATION: Oxnard Public Library
251 South A Street
Oxnard, CA 93030

Please also complete a short survey to assist with this effort.
The survey can be found online at:

English: www.surveymonkey.com/s/VenturaCounty_English

Spanish: www.surveymonkey.com/s/VenturaCounty_Spanish

For questions or additional information, please contact:

Andrew Pasillas - Veronica Tam and Associates
Andrew.Pasillas@VTAPPlanning.com



The County of Ventura will provide reasonable accommodations toward the inclusion of all participants. Please contact Andrew Pasillas at Andrew.Pasillas@VTAPPlanning.com. Ample time is required to determine the needs of each request.

CONDADO DE VENTURA

TALLERES COMUNITARIOS PARA EL PLAN CONSOLIDADO Y VIVIENDA JUSTA



El Condado de Ventura y las ciudades en el Condado le invitan a una serie de **Talleres Comunitarios** para ayudar a identificar las necesidades y prioridades de la comunidad, y para que compartan sus preocupaciones y sugerencias.

TALLER 1 – Ciudad de Ventura

FECHA: Miércoles, Septiembre 17, 2014

HORA: 6:00-8:00 PM

LUGAR: Biblioteca E.P. Foster, Cuarto "Toppings"
651 East Main Street
Ventura, CA 93001
(Nota: El cuarto "Toppings" está al lado de la biblioteca E.P. Foster en el Centro de Ventura)

TALLER 2 - Ciudad de Fillmore

FECHA: Jueves, Septiembre 18, 2014

HORA: 6:00-8:00 PM

LUGAR: Ayuntamiento de la Ciudad de Fillmore
Sala de Consejo del Ayuntamiento
(Council Chambers)
250 Central Ave.
Fillmore, CA 93015

TALLER 3 - Ciudad De Camarillo

FECHA: Lunes, Septiembre 22, 2014

HORA: 6:00-8:00 PM

LUGAR: Biblioteca Pública de Camarillo
4101 East Las Posas Road
Camarillo, CA 93010

TALLER 4 - Ciudad de Simi Valley

FECHA: Jueves, Septiembre 25, 2014

HORA: 6:30-8:30 PM

LUGAR: Ayuntamiento de la Ciudad de Simi Valley Salón Comunitario
2929 Tapo Canyon Road
Simi Valley, CA 93063

TALLER 5 - Ciudad de Thousand Oaks

FECHA: Lunes, Septiembre 29, 2014

HORA: 6:00-8:00 PM

LUGAR: Sala de Juntas (Board Room),
Civic Arts Plaza
2100 Thousand Oaks Boulevard
Plaza Nivel 3 (Plaza Level 3)
Thousand Oaks, CA 91362

EQUIDAD DE VIVIENDA ÚNICA

TALLER 6 - Ciudad de Oxnard

FECHA: Miércoles, Octubre 8, 2014

HORA: 6:00-8:00 PM

LUGAR: Biblioteca Pública de Oxnard
251 South A Street
Oxnard, CA 93030

Por favor complete una breve encuesta para ayudar con este esfuerzo. La encuesta se puede encontrar en el internet:

Inglés: www.surveymonkey.com/s/VenturaCounty_English

Español: www.surveymonkey.com/s/VenturaCounty_Spanish

Para preguntas o información adicional, póngase en contacto con:

Andrew Pasillas - Veronica Tam and Associates
Andrew.Pasillas@VTAPanning.com



El Condado de Ventura proporcionará acomodaciones especiales para personas con necesidades especiales. Se recomienda solicitar acomodaciones con anticipación, ya que un amplio margen de tiempo es necesario para determinar las necesidades de cada solicitud. Para acomodaciones especiales, por favor póngase en contacto con Andrew Pasillas en Andrew.Pasillas@VTAPanning.com

COUNTY OF VENTURA CONSOLIDATED PLAN AND FAIR HOUSING COMMUNITY WORKSHOPS

Please join the County of Ventura and the cities within the County for a series of **Community Workshops** to help identify neighborhood needs and priorities, and to share your concerns and suggestions!

Please also complete a short survey to assist with this effort. The survey can be found online at:
English: www.surveymonkey.com/s/VenturaCounty_English
Spanish: www.surveymonkey.com/s/VenturaCounty_Spanish

For questions or additional information, please contact:
 Andrew Pasillas
 Veronica Tam and Associates
 Andrew.Pasillas@VTAPPlanning.com



The County of Ventura will provide reasonable accommodation toward the inclusion of all participants. Please contact Andrew Pasillas at Andrew.Pasillas@VTAPPlanning.com. Ample time is required to determine the needs of each request.

WORKSHOP DATES

WORKSHOP 1 - City of Ventura
DATE: Wednesday, September 17, 2014
TIME: 6:00-8:00 PM
LOCATION: E.P. Foster Library, Toppings Room
 651 East Main Street
 Ventura, CA 93001
(Note: Toppings Room is adjacent to E.P. Foster Library in Downtown Ventura)

WORKSHOP 2 - City of Fillmore
DATE: Thursday, September 18, 2014
TIME: 6:00-8:00 PM
LOCATION: Fillmore City Hall
 Council Chambers
 250 Central Ave.
 Fillmore, CA 93015

WORKSHOP 3 - City of Camarillo
DATE: Monday, September 22, 2014
TIME: 6:00-8:00 PM
LOCATION: Camarillo Public Library
 4101 East Las Posas Road
 Camarillo, CA 93010

WORKSHOP 4 - City of Simi Valley
DATE: Thursday, September 25, 2014
TIME: 6:30-8:30 PM
LOCATION: Simi Valley City Hall
 Community Room
 2929 Tapo Canyon Road
 Simi Valley, CA 93063

FAIR HOUSING ONLY

WORKSHOP 5 - City of Thousand Oaks
DATE: Monday, September 29, 2014
TIME: 6:00-8:00 PM
LOCATION: Board Room, Civic Arts Plaza
 2100 Thousand Oaks Boulevard
 Plaza Level 3
 Thousand Oaks, CA 91362

WORKSHOP 6 - City of Oxnard
DATE: Wednesday, October 8, 2014
TIME: 6:00-8:00 PM
LOCATION: Oxnard Public Library
 251 South A Street
 Oxnard, CA 93030

C. Housing and Community Development Survey

A total of 171 Ventura County residents responded to the survey.

FAIR HOUSING

Fair housing is a right protected by Federal and State laws. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability/medical conditions, familial status, marital status, age, ancestry, sexual orientation, gender identity, gender expression, source of income, or any other arbitrary reason.

We want to hear about your experience with fair housing issues and concerns. Please fill out the following survey. Thank you!

1. Have you personally ever experienced discrimination in housing?

____ YES ____ NO
2. Who do you believe discriminated against you?

____ a landlord/property manager ____ a real estate agent
____ a mortgage lender ____ a city/county staff person
3. Where did the act of discrimination occur?

____ an apartment complex ____ a condo/townhome development
____ a single-family neighborhood ____ a public or subsidized housing project
____ a mobilehome park ____ when applying for city/county programs
4. On what basis do you believe you were discriminated against? (check all that apply)

____ Race ____ Color ____ Religion
____ National Origin ____ Ancestry ____ Gender
____ Marital Status ____ Sexual Orientation ____ Age
____ Family Status ____ Source of Income ____ Disability/Medical Conditions
(e.g. single-parent with children, family with children or expecting a child) (e.g. welfare, unemployment insurance) (either you or someone close to you)
____ Other (please explain): _____
5. How were you discriminated against?

6. Have you ever been denied "reasonable accommodation" (flexibility) in rules, policies, or practices to accommodate your disability?

____ YES ____ NO

If YES, what was your request?

7. If you believe you have been discriminated against, have you reported the incident?

☐ YES ☐ NO

If NO – Why? ☐ don't know where to report ☐ afraid of retaliation
☐ don't believe it makes any difference ☐ too much trouble

If YES, how did you report the incident?

8. Has any hate crime been committed in your neighborhood?

☐ YES ☐ NO ☐ Don't Know

If YES, what was the basis? (check all that apply)

<input type="checkbox"/> Race	<input type="checkbox"/> Color	<input type="checkbox"/> Religion
<input type="checkbox"/> National Origin	<input type="checkbox"/> Ancestry	<input type="checkbox"/> Gender
<input type="checkbox"/> Marital Status	<input type="checkbox"/> Sexual Orientation	<input type="checkbox"/> Age
<input type="checkbox"/> Family Status	<input type="checkbox"/> Source of Income	<input type="checkbox"/> Disability/Medical Conditions
<input type="checkbox"/> Other (please elaborate: _____)		

(Questions 9-10 are optional; however your response will allow us to better serve the community. Your individual response will be confidential.)

9. Ethnic Categories (select one)

☐ Hispanic or Latino ☐ Not-Hispanic or Latino

10. Racial Categories (select one or more)

<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> Other

THANK YOU!

Please return surveys to:

HUD Grants
County of Ventura – County Executive Office, Community Development
800 S. Victoria Avenue, L#1940
Ventura, CA 93009

THIS SURVEY IS ALSO AVAILABLE ONLINE AT:

http://www.surveymonkey.com/s/VenturaCounty_English

*Esta encuesta esta también disponible en **Español***

Póngase en contacto con personal de la ciudad para obtener una copia o encuentre la encuesta en internet en la siguiente dirección:

http://es.surveymonkey.com/s/VenturaCounty_Spanish

Vivienda Justa

La igualdad de oportunidades en la vivienda es un derecho protegido por leyes federales y estatales. Cada residente tiene la oportunidad de desarrollar una vida mejor en la casa o el apartamento que prefiera, sin importar su raza, color, religión, sexo, origen nacional, discapacidad o condición médica, estado familiar, estado civil, edad, ascendencia, orientación sexual, identidad de género, expresión de género, fuente de ingresos, o cualquier otra razón arbitraria.

Queremos saber acerca de su experiencia en temas de equidad de vivienda y preocupaciones. Por favor, llene el siguiente cuestionario. ¡Gracias!

- ¿Alguna vez ha sido usted víctima de la discriminación en la vivienda?
☐ SI ☐ NO
- ¿Quién cree que discriminó contra usted?
☐ Un gerente propietario ☐ Un agente de bienes raíces
☐ Un prestamista de hipoteca ☐ Una persona de la ciudad o el condado
- ¿En dónde ocurrió el acto de discriminación?
☐ Complejo de apartamentos ☐ Complejo de condominios
☐ Vecindario de casas unifamiliares ☐ Vivienda pública o subsidiada
☐ Remolque o parque de casas móviles ☐ Cuando aplique para programas de la ciudad/condado
- ¿En base a qué cree que fue discriminado (marque todo lo que corresponda)?

<input type="checkbox"/> Raza	<input type="checkbox"/> Color	<input type="checkbox"/> Religión
<input type="checkbox"/> Origen Nacional	<input type="checkbox"/> Ascendencia	<input type="checkbox"/> Género
<input type="checkbox"/> Estado Civil	<input type="checkbox"/> Orientación Sexual	<input type="checkbox"/> Edad
<input type="checkbox"/> Situación Familiar	<input type="checkbox"/> Fuente de Ingresos	<input type="checkbox"/> Discapacidad
<i>(Por ejemplo, familias monoparentales con hijos, familia con niños o esperando un hijo)</i>	<i>(Por ejemplo, welfare, el seguro de desempleo)</i>	<i>(Ya sea usted o alguien cercano a usted)</i>
<input type="checkbox"/> Otro (indique los detalles: _____)		
- ¿Cómo fue discriminado?

- ¿Alguna vez se le ha negado "ajustes razonables" (flexibilidad) de las normas, políticas, o prácticas para adaptarse a su discapacidad?
☐ SI ☐ NO
 Si respondió SI, ¿cuál fue su petición?

7. Si usted cree que ha sido discriminado, ¿ha reportado el incidente?
- ☐ SI ☐ NO
- Si respondió NO - ¿Porqué? ☐ No sé a dónde denunciar ☐ Miedo a represalias
☐ No creo que hará una diferencia ☐ Demasiada molestia
- Si respondió SI, ¿cómo informo sobre el incidente?
- _____
- _____
8. ¿Algún crimen de odio ha sido cometido en su comunidad?
- ☐ Si ☐ No ☐ No Sé
- Si respondió SI, ¿cuál fue la base (marque todo lo que corresponda)?
- | | | |
|---|---|---------------------------------------|
| <input type="checkbox"/> Raza | <input type="checkbox"/> Color | <input type="checkbox"/> Religión |
| <input type="checkbox"/> Origen Nacional | <input type="checkbox"/> Ascendencia | <input type="checkbox"/> Género |
| <input type="checkbox"/> Estado Civil | <input type="checkbox"/> Orientación Sexual | <input type="checkbox"/> Edad |
| <input type="checkbox"/> Situación familiar | <input type="checkbox"/> Fuente de Ingresos | <input type="checkbox"/> Discapacidad |
| <input type="checkbox"/> Otro (indique los detalles): _____ | | |
- (Preguntas 9-10 son opcionales, sin embargo, su respuesta nos permitirá servir mejor a la comunidad. Su respuesta individual será confidencial.)
9. Categoría Étnica (seleccione una)
- ☐ Hispano o Latino ☐ No Hispano o Latino
10. ¿Cuál es su raza? (seleccione una o más respuestas)
- | | | |
|--|-----------------------------------|--|
| <input type="checkbox"/> Indio Americano o
Nativo de Alaska | <input type="checkbox"/> Asiático | <input type="checkbox"/> Negro/
Afroamericano |
| <input type="checkbox"/> Hawaianos Nativos o
Islas del Pacífico | <input type="checkbox"/> Blanco | <input type="checkbox"/> Otro |

¡GRACIAS!

Por favor entregue las encuesta a:

Subsidios de HUD (HUD Grants)
 Condado de Ventura – Oficina Ejecutiva del Condado, Desarrollo Comunitario
 800 S. Victoria Avenue, L#1940
 Ventura, CA 93009

ESTA ENCUESTA ES TAMBIEN DISPONIBLES POR INTERNET EN:

http://www.surveymonkey.com/s/VenturaCounty_Spanish

D. Mailing List

Organization	Contact	Address	City	State	Zip
Alternative Legal Services	Susan Holtz	4354 Eileen Street	Simi Valley	CA	93063
Association of Water Agencies Ventura County	Kelle L. Pistone, Managing Director	5156 McGrath St, Suite 104	Ventura	CA	93003
Barbareno/Ventureno Band of Mission Indians	Julie Lynn Tumamait-Stennsile, Chair	365 North Poli St	Ojai	CA	93023
California Rural Legal Assistance	Cruz Reynoso	P.O. Box 1561	Oxnard	CA	93030
CAUSE/VC-CLUE	Alice Linsmeier, Director	2021 Sperry Ave., Ste 18	Ventura	CA	93003
Concerned Citizens of Thousand Oaks	Nick Quidwai	817 San Carlos Dr	Newbury Park	CA	91320
Conejo Recreation & Park District	Jim Friedl, General Manager	403 W. Hillcrest Drive	Thousand Oaks	CA	91360
Conejo Valley Affordable Housing Workgroup	Rick Schroeder	1459 E Thousand Oaks Bl	Thousand Oaks	CA	91362
Conejo Valley Senior Concerns	Andrea Gallagher, President	401 Hodencamp Rd	Thousand Oaks	CA	91360
Conejo/Las Virgenes Futures Foundation	Karen Malatesta, Executive Director	P.O. Box 3814	Thousand Oaks	CA	91359
Disabled American Veterans Simi Valley Chapter 55	John S. Calderon, Commander	853 Ayhens St	Simi Valley	CA	93065
Friends of the Camarillo Library	Dorothy Penney, President	4101 Las Posas Rd	Camarillo	CA	93010
Grey Law of Ventura County	Lynn Ryder	290 Maple Ct, #128	Ventura	CA	93003
Housing Opportunities Made Easier (HOME)	Emily Barany, Executive Director	PO Box 66	Ventura	CA	93002
Liewen Law, Inc.		2011 East Ventura Blvd.	Camarillo	CA	93010
Mixteco/Indigena Community Organizing Project	Arcenio Lopez, Executive Director	PO Box 20543	Oxnard	CA	93034
Pleasant Valley Education Foundation	Sharon Taylor, Executive Director	360 Mobil Ave, Suite 213C	Camarillo	CA	93010
Pleasant Valley Recreation & Park District	Daniel LaBrado, District General Manager	1605 E Burnley St	Camarillo	CA	93010
Public Counsel Law Center	Hernán D. Vera, President/CEO	610 South Ardmore Avenue	Los Angeles	CA	90005
Santa Ynez Band of Mission Indians	Vincent Armenta, Chairperson	P.O. Box 517	Santa Ynez	CA	93460
SCANPH	Alan Greenlee, Executive Director	501 Shatto Place, Ste. #403	Los Angeles	CA	90020
Simi Valley Council on Aging	Bill Witt, Chair	2245 N. Parker Court	Simi Valley	CA	93065
Simi Valley Education Foundation	John Lindsey	P.O. Box 1439	Simi Valley	CA	93062
Simi Valley Historical Society & Museum	Karla Hubbell, President	P.O. Box 940461	Simi Valley	CA	93094
The Camarillo Noontime Optimist Club		P.O. Box 1884	Camarillo	CA	93011
The McCune Foundation	Claudia Armann, Executive Director	PO Box 24340	Ventura	CA	93002-4340
Tri-Counties Comm. Housing Corporation	Mark Belforti, Executive Director	520 E. Montecito St	Santa Barbara	CA	93103
VCCool	Rachel Morris, Executive Director	345 W. Center St	Ventura	CA	93001

Organization	Contact	Address	City	State	Zip
Ventura Co. Housing Trust Fund	Linda Braunschweiger, CEO	4001 Mission Oaks Blvd., Ste. O	Camarillo	CA	93012
Ventura County Coastal Association of Realtors	Randy McCaslin, CEO	2350 Wankel Way	Oxnard	CA	93030
Ventura County Community Foundation	Hugh J Ralston, President & CEO	4001 Mission Oaks Bl, Ste. A	Camarillo	CA	93012
Ventura County Sheriff's Foundation	Nancy Frawley, Executive Director	P.O. Box 3312	Thousand Oaks	CA	91359
Westside Community Council	Art Troll, Chairman	432 N. Ventura Ave. Studio 71	Ventura	CA	93001
The Towbes Group, Inc.	Craig Zimmerman, President	21 East Victoria Street, Suite 200	Santa Barbara	CA	93101
AMCAL Housing	Mark Morgan, Acquisitions Manager	30141 Agoura Road, Ste. 100	Agoura Hills	CA	91301
Building Industry Association - LA/Ventura Chapter	Tim Piasky, Executive Officer	28480 Ave Stanford, Ste 240	Santa Clarita	CA	91355
City Ventures	Mark Buckland, CEO	2000 Avenue of the Stars, 9th Floor South	Los Angeles	CA	90067
DR Horton	Julie Williams	21300 Victory Blvd, Suite 700	Woodland Hills	CA	91387
Habitat for Humanity of Ventura County	Steven J. Dwyer, Executive Director	121 S. Rice Avenue	Oxnard	CA	93030
Haverim B'nai B'rith	Mel Silberberg	PO Box 3911	Westlake Village	CA	91359
HDSI Management	Noel L. Sweitzer, President	3460 S. Broadway	Los Angeles	CA	90007
Hiji Investment Co., LLC	Dennis Hardgrove	211 Village Commons Blvd, Suite 15	Camarillo	CA	93012
HomeAid Los Angeles/Ventura	Jennie Meredith-Cowart, Executive Director	30851 Agoura Road, Suite 110	Agoura Hills	CA	91301
Hydam Development Corporation	Suhel Siddiqui	311 Haigh Road, Suite 201	Thousand Oaks	CA	91320
Jemstreet Properties, Inc.	Jon Friedman	1435 Reynolds Ct.	Thousand Oaks	CA	91362
John Steward Company	Marc Slutzkin, Senior Project Manager	1388 Sutter Street, 11th floor	San Francisco	CA	94109
Laro Properties	Aleks Baharlo	16633 Ventura Blvd, Ste 1330	Encino	CA	91436
Lincoln Military Housing	Susan Sharp, District Manager	145 34th Ave., Bldg. 50	Port Hueneme	CA	93043
Many Mansions, Inc.	Rick Schroeder, President	1459 E. Thousand Oaks Blvd, Ste D	Thousand Oaks	CA	91362
Meta Housing Corporation	Kasey Burke, President	1640 S Sepulveda Bl #425	Los Angeles	CA	90025
Pegh Inv, LLC, Triliad Dev. Inc.	Valeria Draeger	270 Conejo Ridge Ave, Suite 200	Thousand Oaks	CA	91381
Peoples' Self-Help Housing	John Fowler, President/CEO	3533 Empleo Street	San Luis Obispo	CA	93401
Selleck Properties	David Ghirardelli	5655 Lindere Canyon Rd, #301	Westlake Village	CA	91362
Standard Pacific	Ted McKibbin	757 Nile River Drive	Oxnard	CA	93036
Cabrillo Economic Development Corporation	Nancy Conk, CEO	702 County Square Drive	Ventura	CA	93003
Camarillo Chamber of Commerce	Jennifer Wells, President/CEO	2400 E Ventura Blvd	Camarillo	CA	93010
East County Job & Career Center	LoAn Nguyen, Manager	980 Enchanted Way, #105	Simi Valley	CA	93065
Employment Development Dept.	Director	635 S. Ventura Road	Oxnard	CA	93030

Organization	Contact	Address	City	State	Zip
Fillmore Chamber of Commerce	Irma Magana, President	246 Central Avenue	Fillmore	CA	93015
Greater Conejo Valley Chamber of Commerce	Jill Lederer, President / CEO	600 Hampshire Rd	Westlake Village	CA	91361
Hueneme Chamber of Commerce		220 North Market Street	Port Hueneme	CA	93041
Moorpark Chamber of Commerce	Debi Aquino, Chairman	18 High Street	Moorparh	CA	93021
Ojai Valley Chamber of Commerce	Emily Sandefur, Board President	206 N. Signal Street	Ojai	CA	93023
Oxnard Chamber of Commerce	Nancy Lindholm, President/CEO	400 E. Esplanade Dr., Suite 302	Oxnard	CA	93036
Santa Paula Chamber of Commerce	John Chamberlain, Board Chair & Communications Chair	P.O. Box 1	Santa Paula	CA	93061
Simi Valley Chamber of Commerce	Leigh Nixon, President/C.E.O	40 W. Cochran St. Suite 100	Simi Valley	CA	93065
Ventura Chamber of Commerce	Ed Summers, President & CEO	505 Poli Street, 2nd Floor	Ventura	CA	93001
Ventura County Community Development Corporation	Nancy Conk, CEO	702 County Square Drive	Ventura	CA	93003
Ventura County Economic Development Association	William R. Buratto, President/CEO	4219 Transport Street	Ventura	CA	93003
Women's Economic Ventures	Marsha Bailey, CEO	290 Maple Court, Suite 158	Ventura	CA	93003
Workforce Investment Board of Ventura County	Cheryl Moore, Executive Director	855 Partridge Drive	Ventura	CA	93003
Good Shepherd Lutheran School	Steve Trocinio	2949 Alamo Street	Simi Valley	CA	93063
Moorpark College	Dr. Judith Gerhart, Dean, Student Learning	7075 Campus Road	Moorpark	CA	93021
Simi Valley Adult School	Patsy Dubrick	1880 Blackstock Avenue	Simi Valley	CA	93065
Simi Valley Library	Friends of the Library	2969 Tapo Canyon Road	Simi Valley	CA	93063
Area Housing Authority of the County of Ventura	Douglas Tapking, Executive Director	1400 W Hillcrest Dr	Newbury Park	CA	91320
CA Dept. of Housing & Community Development	Director	P.O. Box 952053	Sacramento	CA	94252
City of Buenaventura	Mark Watkins, City Manager	P.O. Box 99	Ventura	CA	93002
City of Camarillo	Bruce Feng, City Manager	601 N. Carmen Drive	Camarillo	CA	93010
City of Camarillo, Community Development Dept.	Dave Norman, Director	601 Carmen Drive	Camarillo	CA	93010
City of Camarillo, Council on Aging	Todd Terres, Chair	601 Carmen Drive	Camarillo	CA	93010
City of Camarillo, Public Works Dept.	Tom Fox, Director	601 Carmen Drive	Camarillo	CA	93010
City of Fillmore	Rigo Landeros, Acting City Manager	250 Central Avenue	Fillmore	CA	93015
City of Moorpark	Steve Kueny, City Manager	799 Moorpark Avenue	Moorpark	CA	93023
City of Ojai	Robert Clark, City Manager	P.O. Box 1570	Ojai	CA	93030
City of Oxnard	Greg Nyhoff, City Manager	300 West Third Street, 4th Floor	Oxnard	CA	93030
City of Oxnard, Community Development Dept.	Kymberly Horner, Interim Redevelopment Services Manager	214 South C St	Oxnard	CA	93030
City of Oxnard, Public Works Dept.	Director	214 South C St	Oxnard	CA	93030

Organization	Contact	Address	City	State	Zip
City of Port Hueneme	Cynthia Haas, City Manager	250 N. Ventura Road	Port Hueneme	CA	93060
City of Santa Paula	Jaime Fontes, City Manager	P.O. Box 569	Santa Paula	CA	91362
City of Simi Valley, Community Services Dept.	Sommer Barwick, Director	2929 Tapo Canyon Road	Simi Valley	CA	93063
City of Simi Valley, Council on Aging	Toni Olson, Chair	2929 Tapo Canyon Road	Simi Valley	CA	93063
City of Simi Valley, Environmental Services Dept.	Peter Lyons, Director	2929 Tapo Canyon Road	Simi Valley	CA	93063
City of Simi Valley, Public Works Dept.	Ron Fuchiwaki, Director	2929 Tapo Canyon Road	Simi Valley	CA	93063
City of Thousand Oaks	Scott Mitnick, City Manager	2100 E. Thousand Oaks Blvd.	Thousand Oaks	CA	91362
City of Thousand Oaks, Community Development Dept.	John Prescott, Director	2100 Thousand Oaks Bl	Thousand Oaks	CA	91362
City of Thousand Oaks, Council on Aging	Francine Sprigel	2100 Thousand Oaks Bl	Thousand Oaks	CA	91362
City of Thousand Oaks, Public Works Dept.	Jay T. Spurgin, Director	2100 Thousand Oaks Bl	Thousand Oaks	CA	91362
City of Ventura, Community Development Dept.	Jeffrey Lambert, Director	501 Poli St. Room 133	Ventura	CA	93002
City of Ventura, Public Works Dept.	Rick Raives, Director	501 Poli St.	Ventura	CA	93002
City of Ventura, Ventura Council on Aging	Steve Lehman, Chairperson	501 Poli St.	Ventura	CA	93002
County of Ventura-CEO	Michael Powers, CEO	800 S. Victoria Ave., L#1940	Ventura	CA	93009
Housing Authority of the City of San Buenaventura	Denise Wise, Chief Executive Officer	995 Riverside Street	Ventura	CA	93001
Housing Authority of the City of Santa Paula	Ramsey Jay, Executive Director	15500 W. Telegraph Rd. Ste. B-11.	Santa Paula	CA	93061
Housing Authority of the City of Port Hueneme	Joseph Gately, Housing Director	250 N. Ventura Road	Port Hueneme	CA	93041
Oxnard Housing Authority	William E. Wilkins, Housing Director	1470 Colonia Road	Oxnard	CA	93030
U.S. Dept of Housing and Urban Development	Irene Lam	611 W Sixth St, Ste. 801	Los Angeles	CA	90017
Ventura Behavioral Health Dept.	Meloney Roy, Mental Health Director	1911 Williams Dr.	Oxnard	CA	93036
Ventura County Board of Supervisors		800 S. Victoria Avenue	Ventura	CA	93009
Ventura County Drinking Driver Program		1911 Williams Drive	Oxnard	CA	93036
Ventura County Library	Jackie Griffin, Library Director	5600 Everglades St., Suite A	Ventura	CA	93002
Ventura County Public Health	Rigoberto Vargas, Director	2240 E. Gonzales Road	Oxnard	CA	93036
Lighthouse for Women & Children	John Saltee, Director	150 N. Hayes Ave	Oxnard	CA	93030
Ojai Valley Family Shelter		P.O. Box 945	Ojai	CA	93024
The Kingdom Center Oxnard	Sam Gallucci, President & CEO	P.O. Box 654	Oxnard	CA	93032
Ventura County Rescue Mission	John Saltee, Director	234 E. 6th St.	Oxnard	CA	93030
West County Winter Shelter Ventura National Guard Armory		1270 Arundell Ave	Ventura	CA	93003

Organization	Contact	Address	City	State	Zip
Liesure Village	Judy	200 Liesure Village Dr	Camarillo	CA	93012
American Pacific Mortgage Corp.		3 Lincoln Drive, Suite 3B	Ventura	CA	93001
Bank of America - Home Loans		1708 S. Victoria Avenue	Ventura	CA	93003
Bank of America - Home Loans		699 Hampshire Road, Suite 100	Westlake Village	CA	91361
Capital Mortgage Services		4253 Transport Street	Ventura	CA	93003
CHASE		3498 Telegraph Rd	Ventura	CA	93003
CHASE		2075 S Victoria Ave	Ventura	CA	93003
CHASE		7730 Telegraph Rd	Ventura	CA	93004
Citi		33 N. Moorpark Rd	Thousand Oaks	CA	91360
Citi		3967- A E. Thousand Oaks Blvd	Westlake Village	CA	91362
Fairway Independent Mortgage		1500 Palma Drive, Ste. 235	Ventura	CA	93003
Flagstar Bank		25152 Springfield Court	Valencia	CA	91355
Heritage Oaks Bank		300 East Esplanade Drive, Ste. 105	Ventura	CA	93036
MortgageCouch, LLC		1500 Palma Drive, 2nd Floor	Ventura	CA	93003
Open Mortgage, LLC		4315 Admiral Way	Oxnard	CA	93035
Wells Fargo Home Mortgage		801 S Victoria	Ventura	CA	93003
Wells Fargo Home Mortgage		460 E Esplanade Dr, Ste 100	Oxnard	CA	93036
Wells Fargo Home Mortgage		223 E. Thousand Oaks Blvd	Thousand Oaks	CA	91360
Wells Fargo Home Mortgage		875 Patriot Way	Moorpark	CA	93021
Wells Fargo Home Mortgage		2829 Townsgate Road, Suite 210	Westlake Village	CA	91361
Wells Fargo Home Mortgage		2740 Cochran Street	Simi Valley	CA	93065
Cancer Support Community-Valley/Ventura/Santa Barbara	Suzanne Drace, President	530 Hampshire Road	Westlake Village	CA	91361
Casa Pacifica Centers for Children & Families	Jody Kussin, Director of Community Programs - Ventura County	1722 South Lewis Rd	Camarillo	CA	93012
Child Development Resources	Don Henniger, Executive Director	221 Ventura Blvd.	Oxnard	CA	93036
City Impact, Inc.	Betty Ham, President	P.O. Box 5678	Oxnard	CA	93031
Clinicas del Camino Real, Inc.	Roberto S. Juarez, CEO	200 W. Wells Road	Ventura	CA	93004
Coalition for Family Harmony	Caroline Prijatel-Sutton, Executive Director	1030 N. Ventura Rd.	Oxnard	CA	93030
Free Clinic of Simi Valley	Fred Bauermeister, Exec. Dir.	2060 Tapo Street	Simi Valley	CA	93063
Guiding Our Youth Ventura County	Drew Lang, Exec. Dir.	1197 E Los Angeles Ave., Suite C #338	Simi Valley	CA	93065

Organization	Contact	Address	City	State	Zip
Independent Living Resource Center, Inc.	Dondra Lopez, Board President	423 W. Victoria Street	Simi Valley	CA	93101
Khepera House	Miklos Baer, Executive Director	330 North Ventura Ave	Ventura	CA	93001
Life After Brain Injury	Cherie Phoenix, Executive Director	1918 Erriger Rd	Simi Valley	CA	93065
Livingston Memorial Visiting Nurse Association	Lanyard K. Dial, President/CEO	1996 Eastman Ave #101	Ventura	CA	93003
Long Term Care Care Services of Ventura City Inc	Sylvia Taylor-Stein, Executive Director	2021 Sperry Ave, Ste 35	Ventura	CA	93003
Loving Heart Hospice Foundation	Jennifer Finnerty, Executive Director	5400 Atlantis Court	Moorpark	CA	93021
NAMI- Ventura County	Ratan Bhavnani, Executive Director	P.O. Box 1613	Camarillo	CA	93001
Our Community House of Hope	Ann Sobel, Executive Director	348 W Avenida de Los Arboles	Thousand Oaks	CA	91360
Pacific Clinics	Jennifer Gomez, Program Director	141 W. Fifth Street, Ste. D	Oxnard	CA	93030
Path Point	Marielle DeFazio, Vice-President/Director	1463 E. Los Angeles Ave	Simi Valley	CA	93065
Pause 4 Kids	Geri Gross, B.O.D. President	PO Box 7114	Thousand Oaks	CA	91359
PDAP of Ventura County, Inc.	Ginny Connell, Executive & Clinical Director	450 Rosewood Ave. Suite 215	Camarillo	CA	93010
Project Understanding	Jim Duran, Executive Director	P.O. Box 25460	Ventura	CA	93002
Safe Harbor East	Michael Jump, Director/Fiscal & Administration	Ventura County District Attorney's Office 646 County Square Drive, Suite 300	Ventura	CA	93003
Sarah's House Maternity Home	Dianna Talley, Exec. Dir.	P.O. Box 941768	Simi Valley	CA	93064
Senior Alliance For Empowerment	Kathryn Goodspeed, President	2234 Dinsmore Ave	Thousand Oaks	CA	91362
Simi Valley Hospital & Health Care Services	Kathleen Percival, Project Manager	2975 N. Sycamore Drive	Simi Valley	CA	93065
Simi Valley Hospital Foundation	Executive Director	2975 N. Sycamore Drive	Simi Valley	CA	93065
The Arc of Ventura County	Patricia Schulz, CEO	5103 Walker St.	Ventura	CA	93003
The Children Come First, Inc.	Bill Formanek, Executive Director	2890 Thousand Oaks Blvd	Thousand Oaks	CA	91362
Tri-Counties Regional Center	Omar Noorzad, Executive Director	2401 East Gonzales Rd, Suite 100	Oxnard	CA	93036
Turning Point Foundation	Clyde Reynolds, Executive Director	P.O. Box 24397	Ventura	CA	93002
UCP of Los Angeles and Ventura Counties	Ronald S. Cohen, President & CEO	6430 Independence Ave	Woodland Hills	CA	91367
United Cancer Advocacy Action Network	Rachel Shur, Executive Director	1459 Thousand Oaks Bl # E	Thousand Oaks	CA	91362
United Parents	Ellen Linder, Executive Director	391 S. Dawson Drive, Suite 1A	Camarillo	CA	93012
Ventura Avenue Adult Center	Director	550 North Ventura Avenue	Ventura	CA	93001
Ventura County Area Agency on Aging	Victoria Jump, Director	646 County Square Dr, Suite 100	Ventura	CA	93003
Ventura County Homeless & Housing Coalition	Cathy Brudnicki, Executive Director	1317 Del Norte Road, Suite 100	Camarillo	CA	93010
Villa Esperanza Services	Charles Bloomquist, Director	756 Lakefield Rd #F	Westlake Village	CA	91361

Organization	Contact	Address	City	State	Zip
Al Fox Realty		33204 Village 33	Camarillo	CA	93012
AMS Realty	William Whit	2323 Portola Rd, #150	Ventura	CA	93003
Anchor Community Management	Ann Duval	P.O. Box 2310	Camarillo	CA	93010
Association Services of Ventura	Dale Sweatt	P.O. Box 7466	Oxnard	CA	93031
Barlow Williams Realty		5257 Mission Oaks Blvd	Camarillo	CA	93012
Broadview Mortgage		771 Daily Drive, Suite 120	Camarillo	CA	93010
CALIFORNIA ASSOCIATION OF REALTORS	Kevin Brown, President	525 South Virgil Avenue	Los Angeles	CA	90020
California Oaks Property Management		2463 East Main Street	Ventura	CA	93003
CENTURY 21 Hilltop		559 Country Club Drive	Simi Valley	CA	93065
CENTURY 21 Homeland Realtors	Charles Arreguin, Sales Associate Manager	2651 South C Street	Oxnard	CA	93033
CENTURY 21 Hometown Realty		509 S. Ventura Road	Oxnard	CA	93030
CENTURY 21 Rolling Oaks		77 Rolling Oaks Drive, Ste 100	Thousand Oaks	CA	91361
Chicago Title Co		400 Mobil Ave	Camarillo	CA	93010
Clark Owens Real Estate		P.O. Box 3552	Ventura	CA	93006
Cobalt Realty Group		770 Paseo Camarillo, Suite 110	Camarillo	CA	93010
Coldwell Banker - Oxnard Beach	Jorge De Leon, Manager	105 Los Altos St	Oxnard	CA	93035
Coldwell Banker - Oxnard Marina	Jorge De Leon, Manager	112 Los Altos St	Oxnard	CA	93035
Coldwell Banker - Ventura Regional Office	Janet Dorsey, Manager	1190 S Victoria Ave Ste 100	Ventura	CA	93003
Community Property Management	Chelsi	P.O. Box 2817	Camarillo	CA	93011
Concord Consulting & Association Services	Ramona	888 West Ventura Blvd, Ste C	Camarillo	CA	93011
Condoministration	John	P.O. Box 308	Port Hueneme	CA	93044
Conejo Simi Moorpark Assoc. of Realtors	Don Philips, Director	463 Pennsfield Pl, #100	Thousand Oaks	CA	91360
County Property Management		1320 Flynn Road Suite 301	Camarillo	CA	93012
Diamond Realty	Theresa Robledo	460 Santa Clara St	Fillmore	CA	93015
Ekam, Inc	Carolyn Abul-Haj	P.O. Box 1209	Ventura	CA	93002
Esquire Property Management	Tracy Lu Guillen, Owner/Broker/Property Manager	4087 Mission Oaks Blvd, Suite #A	Camarillo	CA	93012
Essex Realty Management, Inc.		5700 Ralston Street, Ste. 301	Ventura	CA	93003
Euclid Management Company	Mary Carpenter	P.O. Box 800490	Santa Clarita	CA	91360
Gold Coast Management	Michael Marsh	P.O. Box 1007	Thousand Oaks	CA	91358
GP Real Estate	Larry Krogh, President	554 E. Main Street	Ventura	CA	93001

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Guild Mortgage Co	Linda Hall, Branch Manager	711 E Daily Dr, Suite 110	Camarillo	CA	93010
Helen Yunker Realty	Jim Wick, Managing Broker/Owner	1039 South Seaward Ave	Ventura	CA	93001
Heritage Real Estate Group	Doug Kubiske, Co-Owner	215 Ventura Blvd	Camarillo	CA	93010
Intercontinental Realty, Inc.	Krista Stevenson	3319 Telegraph Rd. Ste. 207	Ventura	CA	93003
JG Management, Inc.		5743 Corsa Avenue, Suite 200	Westlake Village	CA	91362
Keller Williams Realty	Michelle Molner, Team Leader	2655 First Street, Ste. 150	Simi Valley	CA	93065
Keller Williams Realty	Nancy Amorteguy	1690 Ventura Blvd	Camarillo	CA	93010
Keller Williams Realty - West Ventura County	Nancy Amorteguy, CEO/Team Leader	2831 N. Ventura Rd	Oxnard	CA	93036
Las Posas Gardens HOA	Dave Vizents	P.O. Box 185	Camarillo	CA	93011
Lloyd Properties		21600 Oxnard Street, Ste. 1040	Woodland Hills	CA	91367
Loan Production Office		360 Mobil Ave, Ste 101	Camarillo	CA	93010
LRS Realty & Management		9400 Topanga Canyon Blvd, Suite 110	Chatsworth	CA	91311
M.F. Daily Corporation		2357-A Pickwick Dr	Camarillo	CA	93010
Management Innovations, Inc	Jennifer Berman	P.O. Box 1777	Santa Ynez	CA	93460
Management Preferred	Pat	340 Rosewood Ave, Suite M	Camarillo	CA	93010
Mid Valley Properties	Maggie Kestly	940 Enchanted Way, Suite 109	Simi Valley	CA	93065
NAHREP - Ventura County	Tony Gomez, President	2929 Ocean Drive	Oxnard	CA	93035
Oaktree Property Investments and Management		56 E. Main Street, Suite 104	Ventura	CA	93001
Oasis Real Estate	Lorie Balzer	1200 N. Venture Rd., Ste. D	Oxnard	CA	93030
Pacific Oaks Credit Union		761 Daily Dr, Suite 200	Camarillo	CA	93010
Paramount Management Group	Pat Cox	333 N Lantana, Ste 257	Camarillo	CA	93010
Pinnacle Association Management Co	Jean Waal	P.O. Box 700	Port Hueneme	CA	93044
Pleasant Valley Village Tenant Assoc		5243 Squires Dr.	Oxnard	CA	93033
Preferred Asspciation Management	Nicole	P.O. Box 2157	Camarillo	CA	93011
Premier Options Real Estate		1000 Paseo Camarillo, Suite 108	Camarillo	CA	93010
Prospect Mortgage		770 Paseo Camarillo, Suite 100	Camarillo	CA	93010
Prudential California Realty - Thousand Oaks/Regional Center	Nancy Eke, Branch Manager	2860 Thousand Oaks Blvd.	Thousand Oaks	CA	91362
Prudential California Realty - Westlake/North Ranch	Terry Holland, Associate Manager	1155 Lindero Canyon Road	Westlake Village	CA	91362
Prudential California Realty - Moorpark	Dave Ward, Associate Manager	587 W. Los Angeles Ave	Moorpark	CA	93021

Organization	Contact	Address	City	State	Zip
Prudential California Realty - Oxnard/Channel Islands	Gary Jackman, Branch Manager	3601 West 5th St	Oxnard	CA	93030
Prudential California Realty - Paseo Camarillo Center		350 N. Lantana G-1	Camarillo	CA	93010
Ravello Holdings		12121 Wilshire Blvd., Suite 512	Los Angeles	CA	90025
RE/MAX Gold Coast - Beach		111 Los Altos	Oxnard	CA	93035
RE/MAX Gold Coast - Beach/Marina		1151 S. Victoria Ave	Oxnard	CA	93035
RE/MAX Gold Coast - Camarillo		601 E Daily Dr., Suite 102	Camarillo	CA	93010
RE/MAX Gold Coast - Fillmore		970 W. Ventura Street , #110	Fillmore	CA	93015
RE/MAX Gold Coast - Property Management Office		3550 Harbor Blvd , 2-104	Oxnard	CA	93035
RE/MAX Gold Coast - Ventura		5720 Ralston St ., #100	Ventura	CA	93003
Realty ONE Group Summit	Cami Pinsak, Owner / Manager	940 East Santa Clara Street, Ste. 100	Ventura	CA	93001
Roger Case Realty	Roger Case	800 Seneca Street	Ventura	CA	93001
Ross Morgan & Company	Tammi Gablin	15315 Magnolia Blvd, #212	Sherman Oaks	CA	91403
SIGMA Services	Vivian M. Solodkin, President	2140 Eastman Ave., #200	Ventura	CA	93003
Smith-Hobson, LLC		P.O. Box 25010	Ventura	CA	93002
Spectrum Property Services	Adrian Rivas	P.O. Box 5285	Ventura	CA	93005
T.E. Hctor & Company		3705 Telegraph Road	Ventura	CA	93003
The Becker Group	Jeffrey Becker, Principal	P.O. Box 23277	Ventura	CA	93002
The Emmons Co	Tish Matthews	1 Boardwalk, Suite 102	Thousand Oaks	CA	91316
The Escrow Place, Inc	Ruth Price, President	1203 Flynn Rd, Ste 260	Camarillo	CA	93012
Tierra Pacific Realty		P.O. Box 263	Ventura	CA	93002
Transpacific Companies	Randy Howard	100 E Thousand Oaks Blvd	Thousand Oaks	CA	92360
Tri-Emerald Financial Group		770 Paseo Camarillo, Suite 111	Camarillo	CA	93010
Troop Real Estate, Inc		2301 Daily Drive, Suite 1	Camarillo	CA	93010
Vedder Community Management	Director	28632 Roadside Drive, Bldg. A, #220	Agoura Hills	CA	91301
Ventura Affordable Homes, Inc.		3140 Telegraph Road, Ste. C	Ventura	CA	93003
Ventura County Realty	Bill Lewis	484 Mobil Ave. Suite 2	Camarillo	CA	93010
Ventura Investment Co	Barton Stern, President	1601 Carmen Dr, Suite 100	Camarillo	CA	93010
Ventura Local	Michelle Burke	940 E Santa Clara St, Suite 202	Ventura	CA	93001
Alliance Church	Pastor	1059 Ashland Avenue	Simi Valley	CA	93065

Organization	Contact	Address	City	State	Zip
Archangel Michael Orthodox Church	Markos Hanna, Reverend Sam Yanni	1122 Appleton Road	Simi Valley	CA	93065
Blessed Hope Chapel	Joe Schimmel, Pastor	23 W. Easy Street, #204	Simi Valley	CA	93065
Calvary Baptist Church of Simi Valley	Dennis J. Chapman, Pastor	3050 Kadota Street	Simi Valley	CA	93063
Calvary Community Church	Pastor	5495 Via Rocas	Westlake Village	CA	91362
Camarillo United Methodist Church		291 Anacapa Dr	Camarillo	CA	93010
Centro Familiar Nueva Esperanza	Roberto Ghoine, Exec. Dir.	4680 Alamo Street	Simi Valley	CA	93063
Chabad Jewish Center of Camarillo	Rabbi Aryeh Lang, Executive Director	5800 Santa Rosa Rd, #112	Camarillo	CA	93012
Chinese Christian Church	Pastor	218 W Janss Rd	Thousand Oaks	CA	91360
Christian Church of Thousand Oaks	Pastor	301 Avenida de las Flores	Thousand Oaks	CA	91360
Church of Christ Scientist	Pastor	1206 Erringer Road	Simi Valley	CA	93065
Church of God Nuevo Pacto	Pastor	1122 Appleton Road	Simi Valley	CA	93065
Church of God or Prophecy	Pastor	6700 Santa Susanna Pass Road	Simi Valley	CA	93065
Church of Jesus Christ	Pastor	4393 Walnut Avenue	Simi Valley	CA	93063
Church of Jesus Christ in the Americas	Pastor	4274 Township Avenue	Simi Valley	CA	93063
Cochran Street Baptist Church	Pastor	4910 Cochran Street	Simi Valley	CA	93063
CUISN	Jim Gilmer	729 No. A St	Oxnard	CA	93030
First Christian Church of Simi Valley	Pastor	4307 Walnut Street	Simi Valley	CA	93063
Grace Brethren Church of Simi Valley	Pastor	2900 Sycamore Drive	Simi Valley	CA	93065
Holy Trinity Church		1 W Avenida de Los Arboles	Thousand Oaks	CA	91360
Hospice of the Conejo	Keith Parks, Executive Director	80 E. Hillcrest Dr #204	Thousand Oaks	CA	91360
Jehoshaphat Missionary Baptist Church	Pastor	3050 Kadota Street	Simi Valley	CA	93063
Jehovah's Witnesses Simi Congregation	Pastor	1560 First Street	Simi Valley	CA	93065
Living Oaks Community Church		1100 Business Center Cir	Newbury Park	CA	91320
Miller Fellowship House	Sima Miller	188 Midbury Hill Rd	Newbury Park	CA	91320
Mother Teresa Christian Services - St. Rose Services	Mary Flandez, Director	1305 Royal Avenue	Simi Valley	CA	93065
Religious Science Church of Simi Valley	Pastor	1756 Erringer Road	Simi Valley	CA	93065
Reorganized Church of Jesus Christ of Latter Day Saints	Pastor	3701 Alamo Street	Simi Valley	CA	93063
Royal Avenue Baptist Church	Pastor	2369 Royal Avenue	Simi Valley	CA	93065
Saint Demetrios Greek Orthodox Church of Camarillo	Gary Heathcote	3398 Willow Lane, Suite 200	Westlake Village	CA	91361

Organization	Contact	Address	City	State	Zip
Saving Lives Camarillo	Rabbi Aryeh Lang, Program Director	5800 Santa Rosa Rd, #112	Camarillo	CA	93012
Seventh Day Adventist Church	Pastor	1636 Sinaloa Road	Simi Valley	CA	93065
Simi Church of Christ	Ron Hawley, Office Manager	1554 Sinaloa Road	Simi Valley	CA	93065
Simi Covenant Church	Jim Lowry, Pastor	4680 Alamo Street	Simi Valley	CA	93063
Simi Valley Center for Biblical Counseling	Debbie Ciulla, Director/CEO	295 Cliffwood Drive	Simi Valley	CA	93065
Simi Valley Community Church	Director	2000 Royal Avenue	Simi Valley	CA	93065
Simi Valley Missionary Baptist Church	Pastor	4495 Barnard Street	Simi Valley	CA	93063
Simi Valley Presbyterian Church	Pastor	4832 Cochran Street	Simi Valley	CA	93063
Simi Valley Second Missionary Baptist Church	Pastor	1063 Pacific Avenue	Simi Valley	CA	93065
Sonrise Christian Fellowship	Pastor	2350 Shasta Way	Simi Valley	CA	93065
Soroptimist International of Camarillo	Barbara Baham, President	P.O. Box 3081	Camarillo	CA	93011
St Julie Billiard Catholic Church		2475 Borchard Rd	Newbury Park	CA	91320
St Paschal Baylon Conference	Robert Pellino	155 E Janss Rd	Thousand Oaks	CA	91360
St Patrick's Episcopal Church		1 Church Rd	Thousand Oaks	CA	91362
St. Demetrios Greek Orthodox Church	Rev. Fr. Gary Kyriacou	400 Skyway Drive	Camarillo	CA	93010
St. Peter Claver Church	Reverend Monsignor Gary P. Pauler	5649 E. Pittman Street	Simi Valley	CA	93063
T O United Methodist Church		1000 E Janss Rd	Thousand Oaks	CA	91360
Temple Adat Elohim		2420 E Hillcrest Dr	Thousand Oaks	CA	91362
Temple Ner Ami	Rabbi Lisa Bock	515 Temple Ave	Camarillo	CA	93010
The Bridge Evangelical Church		999 Rancho Conejo Bl	Newbury Park	CA	91320
Trinity Lutheran Church	Pastor	2949 Alamo Street	Simi Valley	CA	93065
Unitarian Universalist Fellowship Conejo Valley	Howard Bierman	3331 Old Conejo Rd	Newbury Park	CA	91320
United Church of Christ	Pastor	370 Royal Avenue	Simi Valley	CA	93065
United Methodist Church	Pastor	2394 Erringer Road	Simi Valley	CA	93065
Westminster Presbyterian Church		32111 Watergate Rd	Westlake Village	CA	91361
Briggs Elementary School District	Deborah E. Cuevas, Superintendent	12465 Foothill Rd.	Santa Paula	CA	93060
Conejo Valley Unified School District	Jeffrey L. Baarstad, Superintendent	1400 E. Janss Rd.	Thousand Oaks	CA	91362
Fillmore Unified School District	Dr. Adrian Palazuelos, Superintendent	627 Sespe Ave	Fillmore	CA	93015
Hueneme Elementary School District	Dr. Jerry Dannenberg, Superintendent	205 N. Ventura Road	Port Hueneme	CA	93041
Mesa Union School District	Dr. Michael Babb, Superintendent	3901 North Mesa School Road	Somis	CA	93066

Organization	Contact	Address	City	State	Zip
Moorpark Unified School District	Dr. Kelli Hays, Superintendent	5297 Maureen Lane	Moorpark	CA	93021
Mupu Elementary School District	Jeanine Gore, Superintendent	4410 N. Ojai Road	Santa Paula	CA	93060
Oak Park School District	Anthony W. Knight, Superintendent	5801 East Conifer Street	Oak Park	CA	91377
Ocean View School District	Dr. Craig W. Helmstedter	4200 Olds Road	Oxnard	CA	93033
Ojai Unified School District Community	Dr. Henry S. Bangser, Superintendent	414 E. Ojai Ave	Ojai	CA	93024
Oxnard School District	Dr. Cesar Morales, Superintendent	1051 South A Street	Oxnard	CA	93030
Oxnard Unino High School District	Steve Dickinson, Assistant Superintendent	309 S. K Street	Oxnard	CA	93030
Pleasant Valley School District	RaeAnne Michael, Superintendent	600 Temple Ave	Camarillo	CA	93010
Rio School District	John D. Puglisi, Superintendent	2500 Vineyard Ave.	Oxnard	CA	93036
Santa Clara Elementary School District	Kari Skidmore, Principal/Superintendent/Teacher	20030 East Telegraph Road	Santa Paula	CA	93060
Santa Paula Unified School District	Alfonso Gamino, Superintendent	201 S. Steckel	Santa Paula	CA	93060
Simi Valley Unified School District	Dr. Kathryn Scroggin, Superintendent	875 East Cochran Street	Simi Valley	CA	93065
Somis Union School District	Dr. Colleen Robertson, Superintendent/Principal	5268 North Street	Somis	CA	93066
Ventura Unified School District	Dr. Trudy Tuttle Arriaga, Superintendent	255 W. Stanley Avenue, Suite 100	Ventura	CA	93001
Action Foundation	Jill Upson, Executive Director	4001 Mission Oaks BI #S	Camarillo	CA	93012
Agents For A Cause	Caryanne Shin	1200 E. Los Angeles Ave., #206	Simi Valley	CA	93065
American Red Cross Ventura County	Jim McGee, CEO, Central Coast Region	836 Calle Plano	Camarillo	CA	93012
Assistance League of Conejo Valley	Carolyn Goodenough	PO Box 4732	Thousand Oaks	CA	91359
Baseballers Against Drugs	John Kelleher	15240 Lotus Garden Drive	Canyon Country	CA	91351
Big Brothers Big Sisters of Ventura County	Lynne West, CEO	4001 Mission Oaks Blvd, Suite J	Camarillo	CA	93012
Boys & Girls Club of Camarillo	Kim Nistal, Director of Administration & Volunteers	6020 Nicolle St.	Ventura	CA	93003
Camarillo Hospice Foundation	Sandy Nirenberg, Executive Director	400 Rosewood Ave, Suite 102	Camarillo	CA	93010
Camarillo/Somis Pleasant Valley Lions Club	Greg Steinmetz, President	P.O. Box 157	Camarillo	CA	93011
Catholic Charities	Patrice Esseff, Regional Program Director	303 N. Ventura Avenue	Ventura	CA	93001
Channel Islands Social Services	Sharon M. Francis, CEO	5251 Verdugo Way, Suite G	Camarillo	CA	93012
Channel Islands YMCA	Sal Cisneros, President & CEO	105 East Carrillo St.	Santa Barbara	CA	93101
Citizens Advisory Committee - VYCF	Dennis Laack, President	3100 Wright Rd	Camarillo	CA	93010
Community Action of Ventura County, Inc	Timothy Hawkins, Director of Operations	621 Richmond Ave	Oxnard	CA	93030
Community Coalition United	June Ewart, Community coordinator	391 S. Dawson Drive, Suite 1A	Camarillo	CA	93012
Concerned People for Animals	Betty Vaughn	2642 Georgette Place	Simi Valley	CA	93063

Organization	Contact	Address	City	State	Zip
Conejo Creek Condominium Community Center		1707 Calle Diamonte	Newbury Park	CA	91320
Conejo Free Clinic	Teresa Seeley	80 E. Hillcrest Dr #102	Thousand Oaks	CA	91360
Conejo Youth Employment Services	Susan Witting	80 E. Hillcrest Dr #207	Thousand Oaks	CA	91360
CV Neighborhood for Learning		2522 Pleasant Way	Thousand Oaks	CA	91362
El Centrto Family learning Center	Joseph Castaneda, Executive Director	450 South K Street	Oxnard	CA	93032
Extended Learning Academy	Suz Montgomery, Executive Director	260 Pacos Street	Ventura	CA	93001
First 5 Ventura County	Claudia Harrison, Executive Director	2580 East Main Street #203	Ventura	CA	93003
FOOD Share, Inc.	Bonnie Weigel, President/CEO	4156 Southbank Rd	Oxnard	CA	93036
For The Future	Salpy Boyajian, Exec. Dir.	9800 D Topanga Canyon Blvd., Ste. 309	Chatsworth	CA	91311
Furniture Bank of the Conejo	Susan Clifford	2259 Highgate Rd	Westlake Village	CA	91361
Girls' Empowerment Center	JoHanna Jones	280 E Thousand Oaks Blvd.	Thousand Oaks	CA	91360
Goodwill Industries of Ventura and Santa Barbara Counties, Inc.	Katherine A. Leahy, President & CEO	130 N. Lombard	Oxnard	CA	93030
Housing Rights Center (HRC)	Chancela Al-Mansour, Executive Director	3255 Wilshire Blvd, Suite 1150	Los Angeles	CA	90010
Interface Children & Family Services	Erik Sternad, Executive Director	4001 Nussuib Iajs Bkvd, Suite I	Camarillo	CA	93012
Junior Achievement of Southern CA	Brian K. Williams, President & CEO	6250 Forest Lawn Drive	Los Angeles	CA	90608
Kids & Families Together	David Friedlander, President/CEO	856 E Thompson Bl	Ventura	CA	93001
Kiwanis Club of Camarillo		P.O. Box 533	Camarillo	CA	93011
Kiwanis Club of Santa Susana	President	P.O. Box 295	Simi Valley	CA	93062
Legal Debt Foundation	Marc Mathys, Founder	330 Wood Rd	Camarillo	CA	93010
Lutheran Social Services Community Care Centers	Leslie Orth, Area Director	80 E. Hillcrest Dr #101	Thousand Oaks	CA	91360
Manna Conejo Valley Food Bank	Jennifer Schwabauer, Executive Director	PO Box 1114	Thousand Oaks	CA	91358
Many Motors	Helen Ortega, Executive Director	300 Montgomery Avenue, Unit P	Oxnard	CA	93036
Meadowlark Service League	Anita Lawrence, President	P.O. Box 3063	Camarillo	CA	93011
Mission Without Borders		711 Daily Drive, Suite 120	Camarillo	CA	93010
Pacific Camps Family Resource, Inc.	Bob Harley, Executive Director	380 Mobil Ave.	Camarillo	CA	93010
Rancho Simi Foundation	President	1692 Sycamore Drive	Simi Valley	CA	93065
Rebuilding Together Ventura County	Barbara Stein, Executive Director	509 Daily Drive	Camarillo	CA	93010
Rotary Club of Camarillo	Mitchell Crespi, President	P.O. Box 171	Camarillo	CA	93010
Rotary Club of East Ventura	Tim Hughes, President	P.O. Box 3012	Ventura	CA	93006

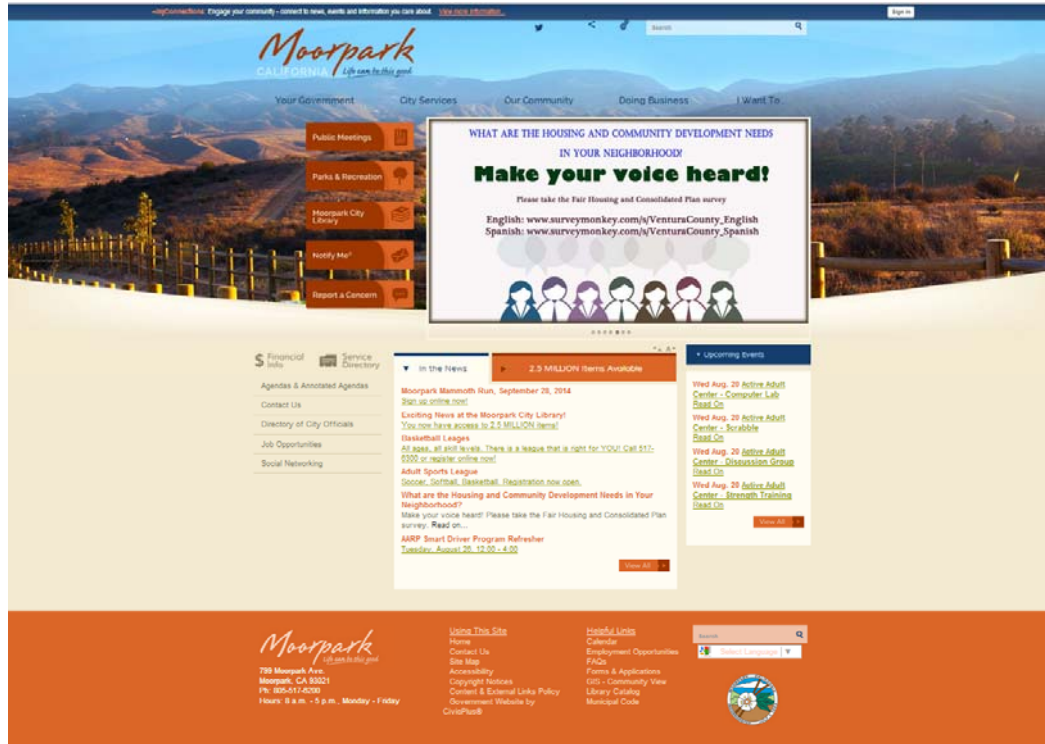
Organization	Contact	Address	City	State	Zip
Rotary Club of Simi - Noon Time	President	P.O. Box 524	Simi Valley	CA	93062
Rotary Club of Simi - Sunrise	President	P.O. Box 11	Simi Valley	CA	93062
Rotary Club of Thousand Oaks	Carol Freeman, President	PO Box 1225	Thousand Oaks	CA	91358
Samaritan Center of Simi Valley	Betty Eskey, Director	P. O. Box 940568	Simi Valley	CA	93064
Santa Susana Boys Baseball	Rudy Gonzales	3373 Tapo Canyon Road	Simi Valley	CA	93063
Serving Those In Need, Inc.	Edward Posvar	1305 Royal Avenue	Simi Valley	CA	93065
Simi at the Garden	Beth Dooley, Exec. Dir.	1636 Sinaloa Road	Simi Valley	CA	93065
Simi Valley Community Foundation	Joanne Abruzzese, Foundation Administrator	P.O. Box 1164	Simi Valley	CA	93062
Simi Valley Elks Lodge	Chuck White	1561 Kuehner Drive	Simi Valley	CA	93063
Simi Valley Food Pantry	Saul Rodriguez	1925 Angus Avenue, Suite F	Simi Valley	CA	93063
Southeast Ventura County YMCA Conejo Branch	Rochelle Callis, Executive Director	4031 N. Moorpark Rd.	Thousand Oaks	CA	91360
Special Olympics	Peggi Preston, Regional Director	1559 Spinnaker #206	Ventura	CA	93001
The Salvation Army	Jerry Bloom	650 S Petit Ave	Ventura	CA	93004
The Wide Umbrella	Karla Pelletier, Exec. Dir.	PO Box 834	Simi Valley	CA	93062
United Way of Ventura County	David M. Smith, President & CEO	4001 Mission Oaks Blvd, Suite E	Camarillo	CA	93012
Ventura County Jewish Family Services	Amy Balchum, Executive Director	857 E. Main St.	Ventura	CA	93001
Veteran's Standdown	Claire Hope	1372 El Lazo Court	Camarillo	CA	93012
Wespac Management	Mike Ortiz	5126 Clareton Dr, #2001	Agoura Hills	CA	91301
Westminster Free Clinic	Lisa Safaeinili, Executive Director	3199 Monte Carlo Dr	Thousand Oaks	CA	91362
Wilson Senior Center		350 North C St.	Oxnard	CA	93030
Women of Substance and Men of Honor, Inc	Rosalinda P. Vint, President & Founder	P.O. Box 771	Newbury Park	CA	91319
Boys & Girls Club of Simi Valley	Virginia Hayward, CEO	2850 Lemon Drive	Simi Valley	CA	93063
Thousand Oaks Acorn	Anna Bitong	30423 Canwood St #108	Agoura Hills	CA	91301
Ventura County Star	Teresa Rochester	P.O. Box 6006	Camarillo	CA	93011
AHA	Kathy Stone	7918 El Cajon Blvd. Ste. N Box 289	La Mesa	CA	91942
Alzheimer's Association	Angel Iscovich, Champions Chair	80 North Wood Road, Suite 302	Camarillo	CA	93010
Blanchard Community Library	Ned Branch, Interim Director	119 N. 8th St.	Santa Paula	CA	93060
Boys & Girls Club of Moorpark	Scott Mosher, Chief Professional Officer	P.O. Box 514	Moorpark, CA 93020-0514	CA	93020
Boys & Girls Club of Oxnard & Port Hueneme	Tim Blaylock, Chief Professional Officer	1900 West 5th St	Oxnard, CA 93030	CA	93030
Boys & Girls Club of Santa Clara Valley	Jan Marholin, CEO	P.O. Box 152	Santa Paula	CA	93061

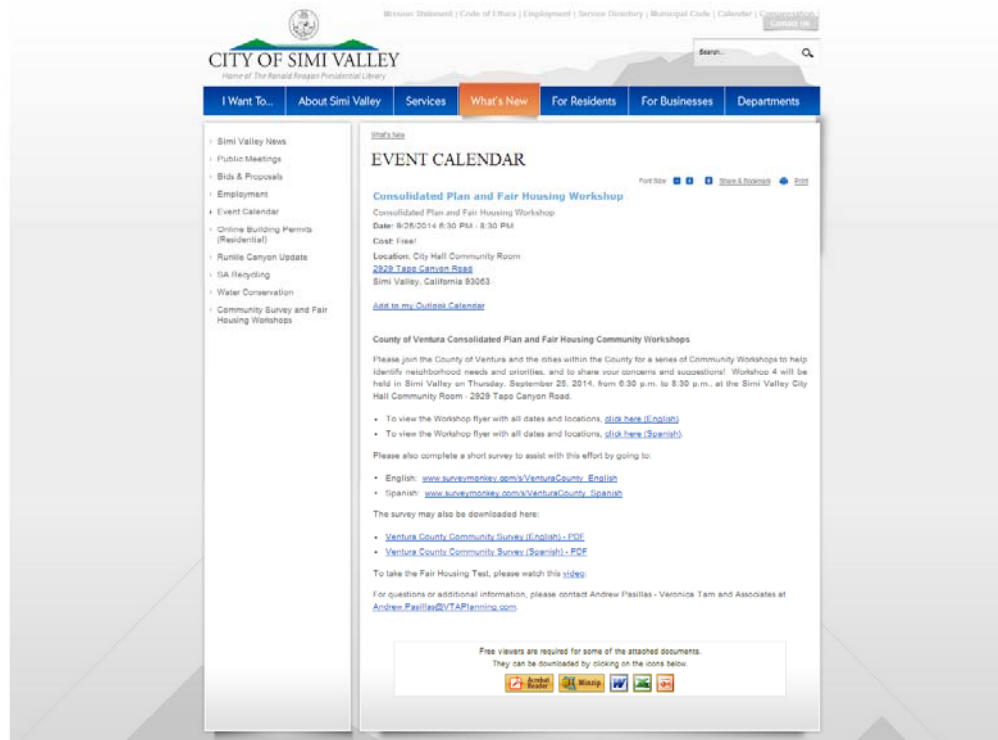
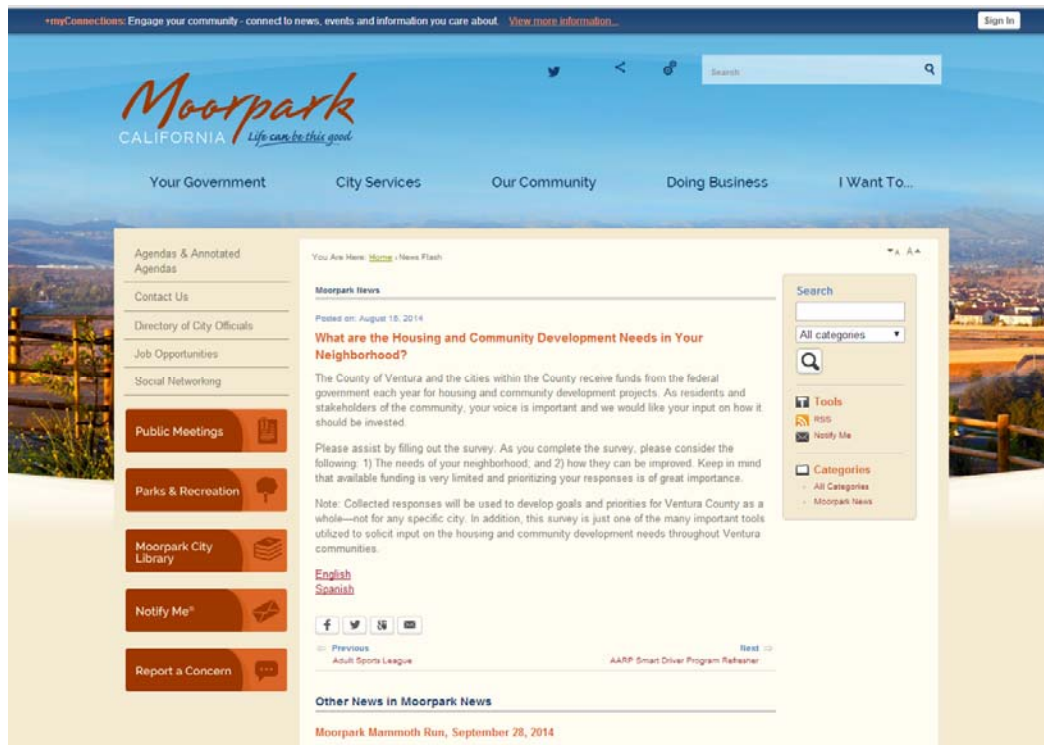
Organization	Contact	Address	City	State	Zip
Boys & Girls Club of Ventura	Patrick Davidson, CEO	6020 Nicolle St. Ste. D	Ventura	CA	93003
Brain Injury Center	Jeanette Villanueva	P. O. Box 1477	Camarillo	CA	93011
City of Fillmore, Building & Safety Department	Michael McGivney, Building Official	250 Central Ave	Fillmore	CA	93015
City of Moorpark	David Moe, Redevelopment Manager	799 Moorpark Ave	Moorpark	CA	93021
City of Ojai	Andrea Mackey, Administrative Analyst	408 S. Signal Street	Ojai	CA	93023
City of Port Hueneme	Jennifer Arriola, Programs Manager	250 N. Ventura Rd.	Port Hueneme	CA	93041
City of San Buenaventura	Jennie Buckingham	P.O. Box 99	Ventura	CA	93002
City of Simi Valley	Julia Ramirez Senior Management Analyst	2929 Tapo Canyon Rd.	Simi Valley	CA	93063
City of Thousand Oaks	Caroline R. Milton, Senior Analyst	2100 Thousand Oaks Blvd.	Thousand Oaks	CA	91362
Community Assistance of Santa Paula	Duane Ashby	133 N. Mill St	Santa Paula	CA	93060
Corporation for Better Housing	Lori Koester, Director of Operations	5947 Variel Ave	Woodland Hills	CA	91367
EDC-VC	Bruce Stenslie	1601 Carmen Dr, Ste 215	Camarillo	CA	93010
El Concilio Del Condado de Ventura	Yvonne Gutierrez	305 South C St	Oxnard	CA	93030
Future Leaders of America	Gabriela Rodriguez Executive Director	450 S. K Street #205	Oxnard	CA	93030
HELP of Ojai	Terri Wolfe	P.O. Box 621	Ojai	CA	93024
HOME Corporation	Henry Casillas, Executive Director	451 W. 5th Street	Oxnard	CA	93030
House Farmworkers	Ellen Brokaw	P.O. Box 402	Santa Paula	CA	93061
Housing Authiorty - City of Ventura	Denise Wise	11122 Snapdragon St, #100	Ventura	CA	93004
Independent Living Resource Center	Jennifer Martinez	1802 E. Eastman Ave, #112	Ventura	CA	93003
Intervention Institute	Laurie Sanders	870 Hampshire Rd., Suite A	Thousand Oaks	CA	91361
KEYS Leadership Program	Armando Vasquez	438 South A Street	Oxnard	CA	93030
Life Centers of Ventura Co	Emily Raab	600 North A Street Ste. A	Oxnard	CA	93030
Oak Park Municipal Advisory Council	c/o Supervisor Parks	625 W. Hillcrest Drive	Thousand Oaks	CA	91360
Oak View Park and Resource Center	Barbara Kennedy	P.O. Box 1337	Oak View	CA	93022
Palmer Drug Abuse Program	Ginny Connell	450 Rosewood Ave, Ste 215	Camarillo	CA	93010
Partners in Housing	Jim White	501-1 S. Reino Rd, #192	Newbury Park	CA	91320
Pinnacle Financial Corporation	Steve Carrigan	771 E. Daily Drive	Camarillo	CA	93010
Piru Neighborhood Council	PNC President	P.O. Box 162	Piru	CA	93040
PLACE (WAV)	Lana Gregory, Property Manager	175 South Ventura Avenue	Venttura	CA	93001
Prototypes Women's Center	Vel Linden Director	2150 N Victoria Ave	Oxnard	CA	93036

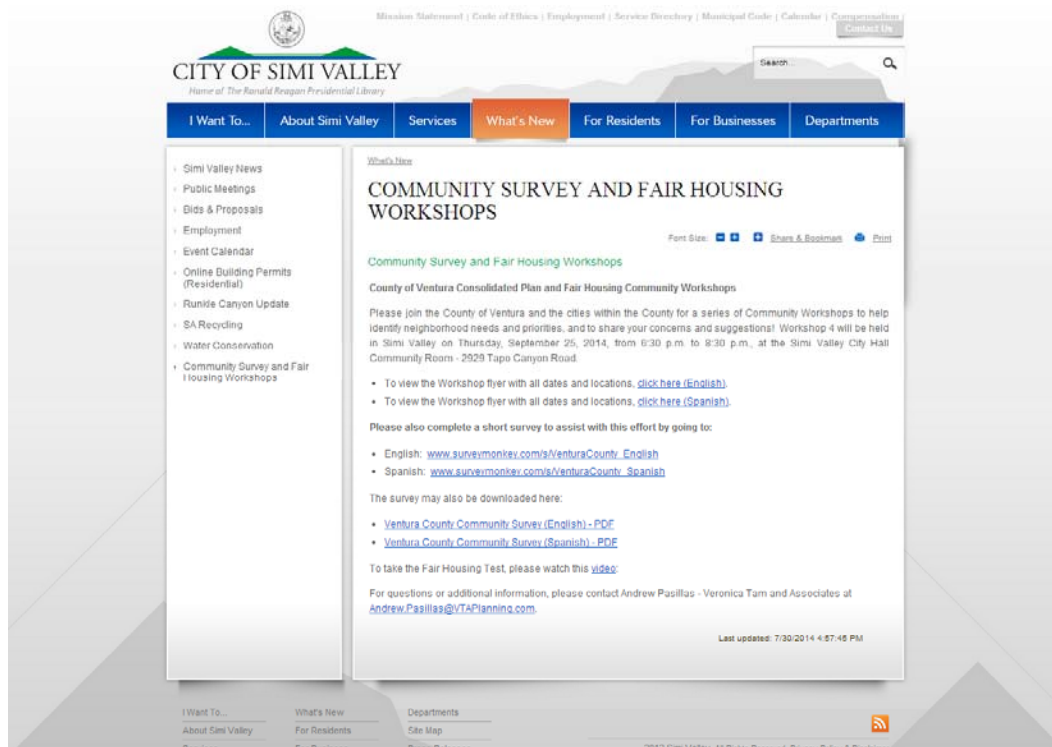
Organization	Contact	Address	City	State	Zip
RAIN Project	Tina McDonald	855 Partridge Drive, L#4400	Ventura	CA	93003
Rancho Simi Rec. & Park District	Larry Peterson	1692 Sycamore Drive	Simi Valley	CA	93065
Salvation Army Corps Ventura	Rob Orth	155 S. Oak Street	Ventura	CA	93003
Santa Clara Valley Hospice/Home Support Group	Cathy Barringer	P. O. Box 365	Santa Paula	CA	93061
Santa Paula Senior Center	Ed Mount	P.O. Box 569	Santa Paula	CA	93061
Society of St Vincent De Paul	Ron Mulvihill, Housing Director	210 North Avenue 21	Los Angeles	CA	90031
SurePath Financial Solutions	Mike Osborn, Board Chair	80 N. Wood Rd., Ste 312	Camarillo	CA	93010
T.L.C. Home Hospice	Diane Scruton	5400 Atlantis Court	Moorpark	CA	93021
Ventura Co. Deputy Sheriffs' Association	Rick Shimmel, Executive Director	981 South Victoria Avenue	Ventura	CA	93003
Ventura Co. Fire Protection Agency	Chief Mark Lorenzen	165 Durley Ave.	Camarillo	CA	93010
Ventura Co. GSA	Paul Grossgold, Director	800 S. Victoria Avenue	Ventura	CA	93009
Ventura Co. Harbor Dept	Lyn Kreiger, Director	3900 Pelican Way	Oxnard	CA	93035
Ventura Co. HCA - Administration	Barry Fisher	2323 Knoll Drive - L# 4610	Ventura	CA	93003
Ventura Co. HCA - Behav Health	Fernando Medina/Jean Aska	1911 Williams Dr., #200 L#5561	Oxnard	CA	93036
Ventura Co. HCA – Emerg Shelter	Suzanne Zimmerman	1911 Williams Dr, #110 L#5561	Oxnard	CA	93036
Ventura Co. HCA - Health Clinics	Joan Araujo	2323 Knoll Drive - L# 4570	Ventura	CA	93003
Ventura Co. HCA - Hospital Administration	Cyndie Cole, Deputy Director	2323 Knoll Drive	Ventura	CA	93003
Ventura Co. HCA - Pub Health – AIDS	Craig Webb, Manager	3147 Loma Vista Road	Ventura	CA	93003
Ventura Co. HCA - Pub Health – HC for Homeless	Michele Surber	3147 Loma Vista Rd., L# 4860	Ventura	CA	93003
Ventura Co. HCA - Public Health	Rigoberto Vargas	2240 E. Gonzales Rd. - L# 4612	Oxnard	CA	93036
Ventura Co. HSA – Administration	Barry Zimmerman	855 Partridge Drive, L#4400	Ventura	CA	93003
Ventura Co. HSA - Adult and Family Services	Marissa P. Mach	855 Partridge Drive, L#4400	Ventura	CA	93003
Ventura Co. HSA - Business & Employment Services	Lauri Flack	855 Partridge Drive, L#4400	Ventura	CA	93003
Ventura Co. HSA - Contracts and Grants	Margaret F. Reyes	855 Partridge Drive, L#4400	Ventura	CA	93003
Ventura Co. HSA – Homeless Services	Karol Schulkin	1400 Vanguard Dr., L#5580	Oxnard	CA	93033
Ventura Co. HSA - Veterans Services	Mike McManus	855 Partridge Drive, L#4400	Ventura	CA	93003
Ventura Co. Library	Jackie Griffin, Director	5600 Everglades St, Suite A	Ventura	CA	93003
Ventura Co. Probation Agency	Mark Varela, CPO	800 S. Victoria Ave	Ventura	CA	93009
Ventura Co. Public Works Agency	Jeff Pratt, Director	800 S. Victoria Ave	Ventura	CA	93009
Ventura Co. RMA - Code Enforcement	Jim MacDonald	800 S. Victoria Avenue	Ventura	CA	93009


Organization	Contact	Address	City	State	Zip
Women's Economic Ventures	Amy Fletcher	333 S. Salinas Street	Santa Barbara	CA	93103
Workforce Investment Board	Cheryl Moore	855 Partridge Drive, L#4400	Ventura	CA	93003

E. Proof of Publication









RESIDENTS

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GOVERNMENT

ONLINE SERVICES

CIVIC ARTS PLAZA

LIBRARY

CONTACT US

[Homepage](#) > [Departments](#) > [Community Development Department](#) > [CDBG Needs Assessment and Fair Housing Workshops](#)

more options

Adopt an Oak

Animal Care & Control

Applications

Building Division

CDBG Needs Assessment and Fair Housing Workshops

Code Compliance

Development Activity Report

Handouts

Housing/CDBG

Permit Process

Planning Division

Planning Filing Fees

Redevelopment Successor Agency

Westlake Plaza Regency Centers

CALENDARS

TOTV

2015-2019 CDBG NEEDS ASSESSMENT & FAIR HOUSING WORKSHOPS

2015-2019 Community Development Block Grant Needs Assessment and Fair Housing Workshops

The City of Thousand Oaks is collaborating with the County of Ventura and consultant firm VTA Planning on a series of workshops designed to hear from the public on the community's needs for subsidized housing, services and public facilities that primarily assist lower-income households. Another topic of interest is fair housing and whether Ventura County residents have been denied the opportunity to rent an apartment or buy a home based on their race, ethnicity, family status or other issue. The following Community Focus Group Workshops should be of particular interest to Thousand Oaks residents:

- Monday, August 11, 2014 – 1:00 – 3:00 p.m.**
Location: Camarillo Library, 4101 E. Las Posas Rd., Camarillo
- Monday, September 29, 2012 – 6:00 – 8:00 p.m.**
Location: Civic Arts Plaza Board Room, 2100 E. Thousand Oaks Blvd., Thousand Oaks

For more information click on one of these links: [Fair Housing Focus Groups: Community Workshops](#), or contact Caroline Milton (cmilton@toaks.org) or Lynn Oshita (loshita@toaks.org).

Thousand Oaks residents are also invited to participate in an on-line survey about community needs and fair housing. The survey can be found online at:

English: www.surveymonkey.com/s/VenturaCounty_English

OR

Spanish: www.surveymonkey.com/s/VenturaCounty_Spanish



Housing Authority City of San Buenaventura

995 Riverside St | Ventura CA 93001 | (805) 648-5008

HACSB HOME

ABOUT HACSB

FAIR HOUSING

PUBLIC HOUSING

SECTION 8 / VOUCHER PROGRAM

AFFORDABLE HOUSING

RESIDENT SERVICES

CONTACT HACSB

FAIR HOUSING

CONTACT MY LOCAL OFFICE

FAIR HOUSING BROCHURE

FAIR HOUSING RIGHTS

FILE A HOUSING DISCRIMINATION COMPLAINT

FAIR HOUSING

The primary purpose of Fair Housing / Tenant-Landlord Services is to actively support and promote freedom of residence in the City of Ventura to the extent that all persons, regardless of race, religion, national origin, sex, color, age, physical handicap, familial status or income source, will be allowed the same opportunity to secure housing they desire and can afford. Secondly, the program seeks to provide centralized information to educate and raise awareness of the rights and responsibilities of both tenants and landlords in a rental relationship.

INFORMATION, RESOURCE & REFERRAL SERVICES FOR THE CITY OF VENTURA ON MATTERS OF

- Discrimination Issues
- Fair Housing Complaints
- Tenant / Landlord Disputes

Fair Housing Survey

The cities and County of Ventura are conducting a survey to assess the nature and extent of housing discrimination in the area. We want to hear from you about your experience with fair housing, as well as your issues and concerns.

[Please follow this link to complete the survey.](#)

[Oprime aquí para tomar la encuesta de Vivienda Justa en español por la red mundial](#)

La igualdad en la vivienda es un derecho protegido por leyes estatales y federales. La ley prohíbe la discriminación en el arriendo y la venta de viviendas debido a raza, color, religión, sexo, orientación sexual, estado civil, país de origen, ascendencia nacional, situación familiar, fuente de ingreso, discapacidad física o mental, estado de salud, edad o cualquier razón arbitraria. Las ciudades y el Condado de Ventura están llevando a cabo un análisis de los impedimentos a la Igualdad de Selección de Vivienda. Queremos oír de usted acerca de su experiencia en cuestiones de equidad de vivienda y preocupaciones.



Fair Housing is a right protected by Federal and State laws. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, source of income, or any other arbitrary reason.

Signs of discrimination include:

- The rent or deposit quoted is higher than advertised the manager says the unit is rented but the ad or sign is still posted.
- The manager says "You probably won't like it here", "We've rented out the family units", or "There is no place for your children to play".
- A real estate agent keeps "steering" you to look for houses in neighborhoods different than the ones you desire and you think you can afford.
- The manager denies your request to make minor modifications to your unit to accommodate your disability.

Housing Authority of the City of San Buenaventura 11122 Snapdragon St, Suite 100, Ventura, CA 93004 (805) 647-5990

Housing Authority City of San Buenaventura | 995 Riverside St | Ventura CA 93001

[Home](#) | [About HACSB](#) | [Fair Housing](#) | [Public Housing](#) | [Section 8 / Voucher Program](#) | [Affordable Housing](#) | [Resident Services](#) | [Contact HACSB](#)



In the Superior Court of the State of California

IN AND FOR THE COUNTY OF VENTURA

CERTIFICATE OF PUBLICATION

TYPE OF NOTICE

NOTICE OF COMMUNITY WORKSHOP ON
FAIR HOUSING

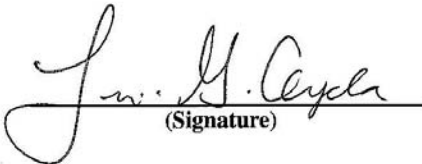
STATE OF CALIFORNIA
COUNTY OF VENTURA

I Luis Ayala
hereby certify that Ventura County VIDA
Newspaper, is a newspaper of general
circulation within the provision of the
Government Code of the State of California,
printed and published in the County
of Ventura, State of California; that I am
the Principal Clerk of said newspaper;
that the annexed clipping is a true printed
copy and published in said newspaper on
the following dates, to wit.

September 25, 2014

I certify under penalty of perjury that the
foregoing is true and correct, at Oxnard,
County of Ventura, State of
California, on the

25th day of September 2014


(Signature)



NOTICE OF COMMUNITY WORKSHOP ON FAIR HOUSING

The City of Oxnard Housing Department invites the public to attend
a Community Workshop on Fair Housing.

Date: Wednesday, October 8, 2014
Time: 6:00 to 8:00 p.m.
Location: Oxnard Public Library
251 South "A" Street, Oxnard 93030.

In collaboration with the County of Ventura and other local cities,
the Oxnard Housing Department is producing an Analysis of Im-
pediments to Fair Housing (AI). The phrase "Fair Housing" means
that no one should be denied equal access to housing on the basis
of race, color, sex, ethnic origin, religion, creed, disability, family
status, sexual orientation, marital status, or age.

The goal of the AI is to analyze unlawful discrimination in housing
and identify any obstacles that prevent individuals from having ac-
cess to housing due to discriminatory reasons. The purpose of the
Community Workshop is to invite members of the public to share
their experiences, and to provide input on the nature and extent of
discrimination in housing and recommendations on how to expand
fair housing choice.

The Community Workshop is open to all interested persons. Span-
ish interpretation will be available upon request. For more informa-
tion please contact Mary Chappell or Karl Lawson, Oxnard Housing
Department, at 805-385-7402, or Andrew Pasillas at Andrew.Pasil-
las@VTAPanning.com

VCVN: Publishing Date: 09/25/2014

In the Superior Court of the State of California

IN AND FOR THE COUNTY OF VENTURA

CERTIFICATE OF PUBLICATION

TYPE OF NOTICE

AVISO DE TALLER COMUNITARIO SOBRE
LA EQUITAD DE VIVIENDA

STATE OF CALIFORNIA
COUNTY OF VENTURA

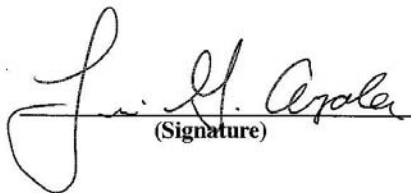
I Luis Ayala

hereby certify that Ventura County VIDA Newspaper, is a newspaper of general circulation within the provision of the Government Code of the State of California, printed and published in the County of Ventura, State of California; that I am the Principal Clerk of said newspaper; that the annexed clipping is a true printed copy and published in said newspaper on the following dates, to wit.

September 25, 2014

I certify under penalty of perjury that the foregoing is true and correct, at Oxnard, County of Ventura, State of California, on the

25th day of September 2014


(Signature)

CITY OF
OXNARD
CALIFORNIA

**AVISO DE TALLER COMUNITARIO SOBRE
LA EQUITAD DE VIVIENDA**

El Departamento de Viviendas de la Ciudad de Oxnard invita al público a un Taller Comunitario sobre la Equidad de Vivienda.

Fecha: Miércoles, 8 de octubre 2014
Horario: 6:00 a 8:00 p.m.
Ubicación: Biblioteca Pública de Oxnard
251 South "A" Street, Oxnard 93030.

En colaboración con el Condado de Ventura y otras ciudades locales, el Departamento de Viviendas de Oxnard está produciendo un Análisis de Impedimentos para la Vivienda Justa (AI por sus siglas en inglés). La frase "Equidad de Vivienda" significa que no se le debe negar la igualdad de acceso a la vivienda en base a la raza, color, sexo, origen étnico, religión, credo, discapacidad, situación familiar, orientación sexual, estado civil o edad del solicitante.

El objetivo de la AI es el de analizar la discriminación ilegal en la vivienda e identificar los obstáculos que impiden que las personas tengan acceso a la vivienda por razones discriminatorias. El propósito del Taller Comunitario es invitar a los miembros del público para compartir sus experiencias, y para dar su opinión sobre la naturaleza y alcance de la discriminación en la vivienda y recomendaciones sobre la manera de incrementar las opciones de vivienda justa. El Taller de la Comunidad está abierto a todas las personas interesadas. Habrá Interpretación al español para los que lo soliciten. Para obtener más información, póngase en contacto con Mary Chappell o Karl Lawson, Departamento de Viviendas de Oxnard, al 805-385-7402, o Andrew Pasillas a Andrew.Pasillas@VTAPanning.com.

VCVN: Fecha de Publicación: 09/25/2014

VCReporter

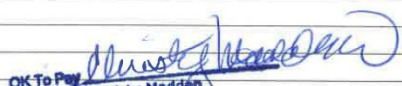
Ventura County Reporter
50 S. De Lacey Ave. Suite 200
Pasadena, CA 91105-3806
805-850-2444 Ext. 129

Invoice

Invoice # 309717
Invoice Date: 9/4/14
Terms: Prepay
Rep: DMN

Ad Insertions included in this Invoice

Date	Type	Description	Charge	Disc	Applied	Total
9/4/14	Sale	ad	1/2 Pg Display Ad	\$500.00		\$500.00

OK To Pay 
Christy Madden
Deputy Executive Officer
County of Ventura
Date: 9/11/14

Items: 1

Please make check payable to *Ventura County Reporter*
Thank you for advertising!
Billing questions? Call Alysia at 805-850-2444 Ext. 129

Total Charges	\$500.00
Discount	\$0.00
Payments Applied	\$0.00
Total Balance Due on Receipt	\$500.00

Please return this portion with your payment.

Advertising Invoice

Invoice Date: 9/4/2014



Remit Payment to:
Ventura County Reporter
50 S. De Lacey Ave. Suite 200
Pasadena, CA 91105-3806

Amount Enclosed _____

Advertising	
Total Balance Due on Receipt	\$500.00

COUNTY OF VENTURA
CONSOLIDATED PLAN AND FAIR HOUSING COMMUNITY WORKSHOPS

Please join the County of Ventura and the cities within the County for a series of **Community Workshops** to help identify neighborhood needs and priorities, and to share your concerns and suggestions!

Please also complete a short survey to assist with this effort. The survey can be found online at:
 English: www.surveymonkey.com/s/VenturaCounty_English
 Spanish: www.surveymonkey.com/s/VenturaCounty_Spanish

For questions or additional information, please contact:
 Andrew Pasillas
 Veronica Tam and Associates
 Andrew.Pasillas@VTAPanning.com

The County of Ventura will provide reasonable accommodation toward the inclusion of all participants. Please contact Andrew Pasillas at Andrew.Pasillas@VTAPanning.com. Ample time is required to determine the needs of each request.

WORKSHOP DATES	
WORKSHOP 1 - City of Ventura DATE: Wednesday, September 17, 2014 TIME: 6:00-8:00 PM LOCATION: E.P. Foster Library, Toppings Room 651 East Main Street Ventura, CA 93001 (Note: Toppings Room is adjacent to E.P. Foster Library in Downtown Ventura)	WORKSHOP 2 - City of Fillmore DATE: Thursday, September 18, 2014 TIME: 6:00-8:00 PM LOCATION: Fillmore City Hall Council Chambers 250 Central Ave. Fillmore, CA 93015
WORKSHOP 3 - City of Camarillo DATE: Monday, September 22, 2014 TIME: 6:00-8:00 PM LOCATION: Camarillo Public Library 4101 East Las Posas Road Camarillo, CA 93010	WORKSHOP 4 - City of Simi Valley DATE: Thursday, September 25, 2014 TIME: 6:30-8:30 PM LOCATION: Simi Valley City Hall Community Room 2929 Tapo Canyon Road Simi Valley, CA 93063
WORKSHOP 5 - City of Thousand Oaks DATE: Monday, September 29, 2014 TIME: 6:00-8:00 PM LOCATION: Board Room, Civic Arts Plaza 2100 Thousand Oaks Boulevard Plaza Level 3 Thousand Oaks, CA 91362	FAIR HOUSING ONLY WORKSHOP 6 - City of Oxnard DATE: Wednesday, October 8, 2014 TIME: 6:00-8:00 PM LOCATION: Oxnard Public Library 251 South A Street Oxnard, CA 93030

September 4, 2014 — 1388 — 7

Simi Valley Acom September 12, 2014

COUNTY OF VENTURA
Consolidated Plan and Fair Housing Community Workshops

Please join the County of Ventura and the cities within the County for a series of **Community Workshops** to help identify neighborhood needs and priorities, and to share your concerns and suggestions!

Please also complete a short survey to assist with this effort. The survey can be found online at:
 English: www.surveymonkey.com/s/VenturaCounty_English
 Spanish: www.surveymonkey.com/s/VenturaCounty_Spanish

For questions or additional information please contact:
 Andrew Pasillas | Veronica Tam and Associates
 Andrew.Pasillas@VTAPanning.com

Workshops

Workshop 1 - City of Ventura Date: Wednesday, September 17, 2014 Time: 6:00-8:00 PM Location: E.P. Foster Library, Toppings Room 651 East Main Street Ventura, CA 93001 (Note: Toppings Room is adjacent to E.P. Foster Library in Downtown Ventura)	Workshop 2 - City of Fillmore Date: Thursday, September 18, 2014 Time: 6:00-8:00 PM Location: Fillmore City Hall Council Chambers 250 Central Ave. Fillmore, CA 93015	Taller 1 - Ciudad de Ventura Fecha: Miércoles, Septiembre 17, 2014 Hora: 6:00-8:00 PM Lugar: Biblioteca E.P. Foster, Cuarto "Toppings" 651 East Main Street Ventura, CA 93001 (Nota: El cuarto "Toppings" está al lado de la Biblioteca E.P. Foster en el Centro de Ventura)	Taller 2 - Ciudad de Fillmore Fecha: Jueves, Septiembre 18, 2014 Hora: 6:00-8:00 PM Lugar: Ayuntamiento de la Ciudad de Fillmore Sala de Consejo del Ayuntamiento (Council Chambers) 250 Central Ave. Fillmore, CA 93015
Workshop 3 - City of Camarillo Date: Monday, September 22, 2014 Time: 6:00-8:00 PM Location: Camarillo Public Library 4101 East Las Posas Road Camarillo, CA 93010	Workshop 4 - City of Simi Valley Date: Thursday, September 25, 2014 Time: 6:30-8:30 PM Location: Simi Valley City Hall Community Room 2929 Tapo Canyon Road Simi Valley, CA 93063	Taller 3 - Ciudad de Camarillo Fecha: Lunes, Septiembre 22, 2014 Hora: 6:00-8:00 PM Lugar: Biblioteca Publica de Camarillo 4101 East Las Posas Road Camarillo, CA 93010	Taller 4 - Ciudad de Simi Valley Fecha: Jueves, Septiembre 25, 2014 Hora: 6:00-8:00 PM Lugar: Ayuntamiento de la Ciudad de Simi Valley Salón Comunitario 2929 Tapo Canyon Road Simi Valley, CA 93063
Workshop 5 - City of Thousand Oaks Date: Monday, September 29, 2014 Time: 6:00-8:00 PM Location: Board Room, Civic Arts Plaza 2100 Thousand Oaks Boulevard Plaza Level 3 Thousand Oaks, CA 91362	FAIR HOUSING ONLY Workshop 6 - City of Oxnard Date: Wednesday, October 8, 2014 Time: 6:00-8:00 PM Location: Oxnard Public Library 251 South A Street Oxnard, CA 93030	Taller 5 - Ciudad de Thousand Oaks Fecha: Lunes, Septiembre 29, 2014 Hora: 6:00-8:00 PM Lugar: Sala de Juntas (Board Room), Civic Arts Plaza 2100 Thousand Oaks Boulevard Plaza Nivel 3 (Plaza Level 3) Thousand Oaks, CA 91362	EQUIDAD DE VIVIENDA ÚNICA Taller 6 - Ciudad de Oxnard Fecha: Miércoles, Octubre 8, 2014 Hora: 6:00-8:00 PM Lugar: Biblioteca Publica de Oxnard 251 South A Street Oxnard, CA 93030

The County of Ventura will provide reasonable accommodation toward the inclusion of all participants. Please contact Andrew Pasillas at Andrew.Pasillas@VTAPanning.com. Ample time is required to determine the needs of each request.

Help decide how to use housing, community development money

BY: Claudia Boyd-Barrett

POSTED: 3:47 PM, Sep 13, 2014

TAG: [county news \(/topic/county+news\)](#)

The county of Ventura and its cities are asking residents for ideas on how to spend millions of federal dollars for housing and community development projects over the next five years.

The cities of Ventura, Fillmore, Camarillo, Simi Valley, Thousand Oaks and Oxnard will host community workshops this month to gather public input to include in a countywide plan for spending funds from the U.S. Department of Housing and Urban Development.

The money, which the county and cities receive yearly, is used for infrastructure, housing and services that benefit people of low to moderate income and their neighborhoods.

Ventura County and the larger cities of Ventura, Camarillo, Simi Valley, Thousand Oaks and Oxnard are required to submit a spending plan to HUD every five years. For the first time, the cities and the county are working together to come up with a single plan, instead of separate ones.

Oxnard has already submitted the main component of its plan, so that city's workshop will focus exclusively on issues related to fair housing access, said Christy Madden, deputy executive officer for the county's Community Development Division.

Smaller cities in the county will not host workshops, but residents can attend workshops in other communities.

The new plan will identify community needs and spending priorities for 2015 through 2020.

Creating a joint plan will save local governments money and help identify common problems, Madden said.

"It increases regional coordination," she said. "We'll be able to see if there are issues of common concern among the communities, and maybe we can be more strategic in how we allocate money."

<http://www.vcstar.com/news/local-news/county-news/help-decide-how-to-use-housing-communit...> 9/16/2014

The planning addresses the use of two sets of federal funds: Community Development Block Grant dollars, used for a range of infrastructure, loan and service programs; and money from the Home Investment Partnerships program, directed at expanding access to affordable housing.

Previous block grant dollars have been used to fund infrastructure projects such as street and sidewalk repairs in low-income neighborhoods, public facilities such as parks and libraries, programs for the homeless, home rehabilitation and small business assistance loans.

The money has to benefit low and moderate income people, either directly or in an area where they reside. Home Investment Partnerships funds are used for affordable housing projects, Madden said.

Money from these programs has declined over the years. The county, which also administers the federal funds for the smaller cities of Ojai, Moorpark, Fillmore, Santa Paula and Port Hueneme, has seen an overall reduction of 35 percent in CDBG and HOME funding over the past five years, Madden said.

The biggest drop has been in HOME funds, which have been cut in half. Last year's HOME fund allocation for the county was less than \$500,000, she noted. CDBG funds are at \$2.5 million.

Because funds are limited, it's important the community get involved to determine where they most need to be spent, Madden said.

"The goal is to identify the most important and most urgent priorities in these communities so we can use the money efficiently," she said. Residents "need to have their voices heard to see that the funds go to meet their priorities, rather than just leave it up to the government agency to determine what's important."

In addition to the workshops, residents are invited to fill out an online survey at www.surveymonkey.com/s/VenturaCounty_English for English speakers and www.surveymonkey.com/s/VenturaCounty_Spanish for Spanish speakers.

County residents can attend any of the following workshops and give input about their neighborhood, even if the workshop's location is not in their city.

<http://www.vcstar.com/news/local-news/county-news/help-decide-how-to-use-housing-communit...> 9/16/2014

Ventura: 6-8 p.m. Wednesday at E.P. Foster Library, Topping Room, 651 E. Main St.

Fillmore: 6-8 p.m. Thursday at Fillmore City Hall Council Chambers, 250 Central Ave.

Camarillo: 6-8 p.m. Sept. 22 at the Camarillo Public Library, 4101 E. Las Posas Road

Simi Valley: 6:30-8:30 p.m. Sept. 25 at Simi Valley City Hall Community Room, 2929 Tapo Canyon Road

Thousand Oaks: 6-8 p.m. Sept. 29 in the board room at the Civic Arts Plaza, 2100 Thousand Oaks Blvd., Plaza Level 3, Thousand Oaks

Oxnard (fair housing only): 6-8 p.m. Oct. 8 at the Oxnard Public Library, 251 South A St., Oxnard

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Jessica Suimanjaya
Veronica Tam and Associates
107 S. Fair Oaks Ave. #212
Pasadena CA 91105

Estimada Sra. Suimanjaya,

Aqui les mando esta carta tocante Impedimentos a Igualdad en Vivienda que enfrentan los trabajadores del campo en este Condado.

En el area de Oxnard viven muchos trabajadores del campo. Somos muchos que ya estamos entrando a la tercera edad. Unos seguimos trabajando, y otros se han jubilado.

Un impedimento muy grande al acceso de la vivienda es el hecho de que no hay bastantes viviendas para campesinos jubilados. La mayoría de los campesinos jubilados solamente reciben su Seguro Social, y unos también reciben una pension mensual, pero por lo regular no es mucho dinero.

Asi es que faltan viviendas alcanzables a personas mayores que viven solamente con el Seguro Social y a veces una pequeña pension mensual.

La discriminación se debe a que los arrendadores requieren que uno muestre comprobante de ganancias mensuales de una cantidad excesiva. A veces exigen ganancias de dos o tres veces la cantidad de la renta mensual para calificar. O sea, si la renta de un apartamento es de \$1000.00 tenemos que ganar \$2000.00 o \$3000.00 para calificar. La mayoría de los trabajadores del campo no ganamos tanto. Estamos acostumbrados economizar, y estamos acostumbrados utilizar la mayor parte de nuestros ingresos para pagar la renta y vivir con lo que sobra. Debe de haber una ley que nos permite rentar sin tener que mostrar comprobante de dos o tres veces la renta.

Otro impedimento se trata de los parqueaderos de casas moviles. Muchos trabajadores del campo han comprado casas moviles, pero como no somos dueños del terreno, tenemos que pagar una renta mensual. Asi es que aunque ya está pagado la casa uno tiene que seguir pagando una renta mensual, y a pesar de que existe el control de rentas, las rentas se pueden aumentar cada año por el costo de vida.

Atte., *Lilia Zepeda*

Lilia Zepeda
119 Benicia Way
Oxnard ~~93036~~
93033

11/1/14

Appendix B - HMDA Data

A. Lending Summary by Jurisdiction

Disposition of Home Loans (2008-2013)

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other	
	2008	2013	2008	2013	2008	2013	2008	2013
Camarillo								
Government Backed Purchase	151	211	70.2%	78.7%	16.6%	11.4%	13.2%	10.0%
Conventional Purchase	910	935	73.2%	76.5%	13.4%	10.1%	13.4%	13.5%
Refinance	1,926	3,646	54.3%	69.2%	27.2%	16.4%	18.5%	14.4%
Home Improvement	179	142	52.0%	60.6%	30.2%	27.5%	17.9%	12.0%
<i>Total</i>	<i>3,166</i>	<i>4,934</i>	<i>60.4%</i>	<i>70.7%</i>	<i>22.9%</i>	<i>15.3%</i>	<i>16.7%</i>	<i>14.0%</i>
Fillmore								
Government Backed Purchase	65	125	69.2%	76.8%	16.9%	13.6%	13.8%	9.6%
Conventional Purchase	150	133	67.3%	68.4%	23.3%	21.8%	9.3%	9.8%
Refinance	326	419	35.0%	61.1%	42.0%	22.9%	23.0%	16.0%
Home Improvement	51	19	47.1%	36.8%	33.3%	47.4%	19.6%	15.8%
<i>Total</i>	<i>592</i>	<i>696</i>	<i>48.0%</i>	<i>64.7%</i>	<i>33.8%</i>	<i>21.7%</i>	<i>18.2%</i>	<i>13.6%</i>
Moorpark								
Government Backed Purchase	112	108	67.0%	68.5%	19.6%	15.7%	13.4%	15.7%
Conventional Purchase	527	438	72.9%	79.2%	17.3%	9.6%	9.9%	11.2%
Refinance	953	1,744	61.5%	68.8%	25.0%	16.3%	13.5%	14.9%
Home Improvement	95	51	46.3%	60.8%	40.0%	29.4%	13.7%	9.8%
<i>Total</i>	<i>1,687</i>	<i>2,341</i>	<i>64.6%</i>	<i>70.6%</i>	<i>23.1%</i>	<i>15.3%</i>	<i>12.4%</i>	<i>14.1%</i>
Ojai								
Government Backed Purchase	14	46	50.0%	69.6%	28.6%	19.6%	21.4%	10.9%
Conventional Purchase	153	203	69.3%	76.8%	16.3%	9.4%	14.4%	13.8%
Refinance	440	745	51.8%	66.0%	28.4%	20.0%	19.8%	14.0%

Disposition of Home Loans (2008-2013)

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other	
	2008	2013	2008	2013	2008	2013	2008	2013
Home Improvement	41	23	41.5%	34.8%	31.7%	34.8%	26.8%	30.4%
<i>Total</i>	<i>648</i>	<i>1,017</i>	<i>55.2%</i>	<i>67.6%</i>	<i>25.8%</i>	<i>18.2%</i>	<i>19.0%</i>	<i>14.2%</i>
Oxnard								
Government Backed Purchase	1,162	667	67.2%	71.7%	16.9%	14.4%	15.9%	13.9%
Conventional Purchase	3,068	1,246	62.4%	72.6%	21.6%	14.9%	16.0%	12.5%
Refinance	3,645	6,219	44.0%	64.6%	37.8%	18.7%	18.2%	16.8%
Home Improvement	430	219	37.0%	52.5%	44.2%	35.2%	18.8%	12.3%
<i>Total</i>	<i>8,305</i>	<i>8,351</i>	<i>53.6%</i>	<i>66.0%</i>	<i>29.2%</i>	<i>18.2%</i>	<i>17.1%</i>	<i>15.8%</i>
Port Hueneme								
Government Backed Purchase	107	93	63.6%	72.0%	15.9%	14.0%	20.6%	14.0%
Conventional Purchase	452	192	65.7%	76.0%	19.2%	11.5%	15.0%	12.5%
Refinance	594	703	44.6%	63.3%	40.9%	21.1%	14.5%	15.6%
Home Improvement	52	28	44.2%	53.6%	38.5%	35.7%	17.3%	10.7%
<i>Total</i>	<i>1,205</i>	<i>1,016</i>	<i>54.2%</i>	<i>66.2%</i>	<i>30.5%</i>	<i>19.0%</i>	<i>15.4%</i>	<i>14.8%</i>
Santa Paula								
Government Backed Purchase	107	88	63.6%	62.5%	18.7%	22.7%	17.8%	14.8%
Conventional Purchase	235	177	68.9%	72.3%	20.9%	15.3%	10.2%	12.4%
Refinance	516	710	47.1%	64.5%	36.6%	20.0%	16.3%	15.5%
Home Improvement	88	22	39.8%	40.9%	39.8%	40.9%	20.5%	18.2%
<i>Total</i>	<i>946</i>	<i>997</i>	<i>53.7%</i>	<i>65.2%</i>	<i>31.0%</i>	<i>19.9%</i>	<i>15.3%</i>	<i>14.9%</i>
Simi Valley								
Government Backed Purchase	431	475	67.7%	73.5%	16.0%	15.6%	16.2%	10.9%
Conventional Purchase	2,182	1,633	68.4%	76.5%	18.6%	11.3%	13.0%	12.2%
Refinance	4,360	7,489	55.0%	67.6%	26.9%	17.4%	18.1%	15.0%
Home Improvement	408	256	47.1%	60.9%	36.5%	26.2%	16.4%	12.9%
<i>Total</i>	<i>7,381</i>	<i>9,853</i>	<i>59.3%</i>	<i>69.2%</i>	<i>24.3%</i>	<i>16.6%</i>	<i>16.4%</i>	<i>14.3%</i>
Thousand Oaks								

Disposition of Home Loans (2008-2013)

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other	
	2008	2013	2008	2013	2008	2013	2008	2013
Government Backed Purchase	257	297	66.5%	78.5%	19.5%	11.4%	14.0%	10.1%
Conventional Purchase	2,406	2,384	71.3%	77.2%	15.5%	10.0%	13.1%	12.8%
Refinance	4,721	8,689	59.7%	70.1%	23.9%	15.3%	16.4%	14.7%
Home Improvement	396	281	49.5%	61.9%	33.3%	21.4%	17.2%	16.7%
<i>Total</i>	<i>7,780</i>	<i>11,651</i>	<i>63.0%</i>	<i>71.5%</i>	<i>21.7%</i>	<i>14.3%</i>	<i>15.3%</i>	<i>14.2%</i>
San Buenaventura								
Government Backed Purchase	269	291	62.8%	75.6%	20.8%	12.7%	16.4%	11.7%
Conventional Purchase	1,371	1,042	68.6%	75.8%	16.6%	12.7%	14.9%	11.5%
Refinance	2,232	4,358	55.1%	70.0%	29.2%	15.6%	15.7%	14.5%
Home Improvement	211	142	44.1%	59.9%	34.1%	23.2%	21.8%	16.9%
<i>Total</i>	<i>4,083</i>	<i>5,833</i>	<i>59.6%</i>	<i>71.0%</i>	<i>24.6%</i>	<i>15.1%</i>	<i>15.8%</i>	<i>13.9%</i>
Unincorporated County								
Government Backed Purchase	28	43	42.9%	58.1%	32.1%	20.9%	25.0%	20.9%
Conventional Purchase	316	275	54.7%	80.4%	37.3%	11.6%	7.9%	8.0%
Refinance	511	1,126	53.0%	66.7%	30.1%	18.2%	16.8%	15.1%
Home Improvement	58	54	37.9%	57.4%	43.1%	35.2%	19.0%	7.4%
<i>Total</i>	<i>913</i>	<i>1,498</i>	<i>52.4%</i>	<i>68.6%</i>	<i>33.5%</i>	<i>17.7%</i>	<i>14.1%</i>	<i>13.7%</i>
Ventura County								
Government Backed Purchase	2,467	2,284	66.5%	73.5%	17.7%	14.3%	15.8%	12.3%
Conventional Purchase	10,335	7,801	67.2%	76.1%	18.9%	11.6%	13.9%	12.3%
Refinance	17,844	32,850	53.3%	67.7%	29.5%	17.0%	17.2%	15.3%
Home Improvement	1,799	1,156	44.3%	57.8%	37.2%	28.1%	18.5%	14.1%
<i>Total</i>	<i>32,445</i>	<i>44,091</i>	<i>58.2%</i>	<i>69.2%</i>	<i>25.6%</i>	<i>16.2%</i>	<i>16.1%</i>	<i>14.6%</i>

1. *Note: Unincorporated County includes the CDPs and unincorporated communities of Bell Canyon, Caseo Conejo, Channel Islands Beach, El Rio, Lake Sheerwood, Meiners Oaks, Mira Monte, Oak Park, Oak View, Piru, Santa Rosa Valley, Santa Susana, Saticoy, Bardsdale, Buckhorn, Casitas Springs, Dulah, Faria, La Conchita, Mussel Shoals, Newbury Park, Oak Park, Ortonville, Point Mugu, Sea Cliff, Solromar, Somis, and Upper Ojai, and the balance of remaining unincorporated County areas.*

2. *Source: www.lendingpatterns.com, 2014*

B. Lending Patterns by Race/Ethnicity and Income Level

1. Loan Applicant Representation

Demographics of Loan Applicants vs. Total Population (2013)

City	Percent of Applicant Pool	Percent of Total Population	Variation
<i>Camarillo</i>			
White	59.5%	61.8%	-2.4%
Black	1.1%	1.7%	-0.6%
Hispanic	9.3%	22.9%	-13.7%
Asian	6.3%	10.0%	-3.6%
<i>Fillmore</i>			
White	34.6%	22.7%	12.0%
Black	0.8%	0.3%	0.5%
Hispanic	42.0%	74.7%	-32.7%
Asian	1.2%	0.8%	0.3%
<i>Moorpark</i>			
White	57.3%	57.1%	0.2%
Black	0.8%	1.4%	-0.6%
Hispanic	10.7%	31.4%	-20.7%
Asian	7.0%	6.7%	0.3%
<i>Ojai</i>			
White	71.9%	77.1%	-5.2%
Black	0.3%	0.5%	-0.2%
Hispanic	4.8%	17.9%	-13.1%
Asian	1.5%	2.0%	-0.6%
<i>Oxnard</i>			
White	33.3%	14.9%	18.4%
Black	1.8%	2.4%	-0.6%
Hispanic	36.7%	73.5%	-36.9%
Asian	6.7%	7.1%	-0.4%
<i>Port Hueneme</i>			
White	44.2%	33.6%	10.7%
Black	1.7%	4.6%	-2.9%
Hispanic	24.8%	52.3%	-27.5%
Asian	4.8%	5.6%	-0.8%
<i>Santa Paula</i>			
White	34.1%	18.5%	15.5%
Black	0.2%	0.3%	-0.1%
Hispanic	44.7%	79.5%	-34.7%
Asian	0.5%	0.6%	-0.1%
<i>Simi Valley</i>			
White	57.0%	62.8%	-5.8%
Black	0.8%	1.3%	-0.5%

Demographics of Loan Applicants vs. Total Population (2013)

City	Percent of Applicant Pool	Percent of Total Population	Variation
Hispanic	8.5%	23.3%	-14.8%
Asian	8.4%	9.1%	-0.7%
<i>Thousand Oaks</i>			
White	62.8%	70.2%	-7.4%
Black	0.4%	1.2%	-0.8%
Hispanic	4.6%	16.8%	-12.2%
Asian	7.8%	8.6%	-0.9%
<i>San Buenaventura</i>			
White	62.8%	60.0%	2.8%
Black	0.4%	1.4%	-1.0%
Hispanic	11.1%	31.8%	-20.7%
Asian	3.4%	3.3%	0.0%
<i>Unincorporated Ventura County</i>			
White	73.6%	61.9%	11.8%
Black	6.4%	1.0%	5.4%
Hispanic	8.6%	30.4%	-21.8%
Asian	7.7%	4.0%	3.7%
<i>Ventura County</i>			
White	54.0%	72.6%	-18.6%
Black	0.9%	0.8%	0.1%
Hispanic	15.2%	10.4%	4.8%
Asian	6.4%	8.0%	-1.6%

Note:

1. Percent of total population estimates are based on 2013 applicant data and compared to total population estimates from the 2010 Census.
2. Percent of applicant pool does not take into account applicants indicated as "MultiRace" or whose race was "Unk/NA". Therefore, total percentage of applicant pool does not add up to 100%.

Source: www.lendingpatterns.com, 2014

2. Income Level

Lending Patterns by Race/Ethnicity (2013)

City	Approved	Denied	Withdrawn/Incomplete
<i>Camarillo</i>			
White			
Low (0-49% AMI)	59.1%	29.3%	11.6%
Moderate (50-79% AMI)	75.6%	13.0%	11.4%
Middle (80-119% AMI)	76.1%	11.4%	12.5%
Upper (≥120% AMI)	73.2%	13.9%	13.0%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	33.3%	33.3%	33.3%

Lending Patterns by Race/Ethnicity (2013)

City	Approved	Denied	Withdrawn/ Incomplete
Middle (80-119% AMI)	84.2%	15.8%	0.0%
Upper (≥120% AMI)	62.1%	20.7%	17.2%
Hispanic			
Low (0-49% AMI)	59.5%	23.8%	16.7%
Moderate (50-79% AMI)	58.7%	23.8%	17.5%
Middle (80-119% AMI)	71.9%	14.8%	13.3%
Upper (≥120% AMI)	67.8%	16.6%	15.6%
Asian			
Low (0-49% AMI)	66.7%	11.1%	22.2%
Moderate (50-79% AMI)	72.2%	11.1%	16.7%
Middle (80-119% AMI)	77.6%	11.8%	10.5%
Upper (≥120% AMI)	74.8%	11.9%	13.3%
Fillmore			
White			
Low (0-49% AMI)	71.4%	23.8%	4.8%
Moderate (50-79% AMI)	72.4%	15.5%	12.1%
Middle (80-119% AMI)	79.5%	9.0%	11.5%
Upper (≥120% AMI)	59.6%	25.5%	14.9%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	100.0%	0.0%	0.0%
Upper (≥120% AMI)	--	--	--
Hispanic			
Low (0-49% AMI)	45.3%	35.8%	18.9%
Moderate (50-79% AMI)	65.7%	23.2%	11.1%
Middle (80-119% AMI)	75.6%	15.9%	8.5%
Upper (≥120% AMI)	63.9%	30.6%	5.6%
Asian			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	66.7%	33.3%	0.0%
Middle (80-119% AMI)	33.3%	66.7%	0.0%
Upper (≥120% AMI)	100.0%	0.0%	0.0%
Moorpark			
White			
Low (0-49% AMI)	68.3%	20.0%	11.7%
Moderate (50-79% AMI)	77.6%	13.2%	9.2%
Middle (80-119% AMI)	76.7%	14.1%	9.2%
Upper (≥120% AMI)	73.4%	11.9%	14.7%
Black			
Low (0-49% AMI)	0.0%	0.0%	100.0%
Moderate (50-79% AMI)	50.0%	50.0%	0.0%
Middle (80-119% AMI)	0.0%	0.0%	100.0%
Upper (≥120% AMI)	77.8%	22.2%	0.0%

Lending Patterns by Race/Ethnicity (2013)

City	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	54.8%	35.5%	9.7%
Moderate (50-79% AMI)	63.2%	21.1%	15.8%
Middle (80-119% AMI)	67.1%	18.4%	14.5%
Upper (≥120% AMI)	70.1%	17.2%	12.6%
Asian			
Low (0-49% AMI)	33.3%	33.3%	33.3%
Moderate (50-79% AMI)	72.7%	27.3%	0.0%
Middle (80-119% AMI)	69.4%	13.9%	16.7%
Upper (≥120% AMI)	69.1%	14.5%	16.4%
Ojai			
White			
Low (0-49% AMI)	59.0%	31.1%	9.8%
Moderate (50-79% AMI)	67.5%	20.0%	12.5%
Middle (80-119% AMI)	70.7%	14.4%	14.9%
Upper (≥120% AMI)	72.3%	15.8%	11.9%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	100.0%	0.0%	0.0%
Hispanic			
Low (0-49% AMI)	66.7%	0.0%	33.3%
Moderate (50-79% AMI)	63.6%	9.1%	27.3%
Middle (80-119% AMI)	61.5%	30.8%	7.7%
Upper (≥120% AMI)	73.7%	15.8%	10.5%
Asian			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	50.0%	25.0%	25.0%
Middle (80-119% AMI)	100.0%	0.0%	0.0%
Upper (≥120% AMI)	62.5%	37.5%	0.0%
Oxnard			
White			
Low (0-49% AMI)	62.1%	25.0%	12.9%
Moderate (50-79% AMI)	70.0%	17.5%	12.5%
Middle (80-119% AMI)	72.4%	13.8%	13.8%
Upper (≥120% AMI)	72.8%	13.1%	14.1%
Black			
Low (0-49% AMI)	71.4%	21.4%	7.1%
Moderate (50-79% AMI)	39.3%	39.3%	21.4%
Middle (80-119% AMI)	56.1%	26.8%	17.1%
Upper (≥120% AMI)	61.5%	15.4%	23.1%
Hispanic			
Low (0-49% AMI)	60.4%	25.1%	14.5%

Lending Patterns by Race/Ethnicity (2013)

City	Approved	Denied	Withdrawn/ Incomplete
Moderate (50-79% AMI)	63.1%	20.4%	16.6%
Middle (80-119% AMI)	67.1%	18.9%	14.0%
Upper (≥120% AMI)	65.3%	16.6%	18.1%
Asian			
Low (0-49% AMI)	58.8%	25.5%	15.7%
Moderate (50-79% AMI)	61.4%	21.8%	16.8%
Middle (80-119% AMI)	66.3%	19.6%	14.1%
Upper (≥120% AMI)	69.3%	19.5%	11.2%
Port Hueneme			
White			
Low (0-49% AMI)	62.9%	27.4%	9.7%
Moderate (50-79% AMI)	72.0%	15.9%	12.1%
Middle (80-119% AMI)	71.2%	14.7%	14.1%
Upper (≥120% AMI)	69.3%	15.3%	15.3%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	75.0%	0.0%	25.0%
Middle (80-119% AMI)	66.7%	0.0%	33.3%
Upper (≥120% AMI)	50.0%	10.0%	40.0%
Hispanic			
Low (0-49% AMI)	70.0%	16.0%	14.0%
Moderate (50-79% AMI)	61.5%	26.0%	12.5%
Middle (80-119% AMI)	72.3%	16.9%	10.8%
Upper (≥120% AMI)	75.0%	12.5%	12.5%
Asian			
Low (0-49% AMI)	60.0%	40.0%	0.0%
Moderate (50-79% AMI)	33.3%	55.6%	11.1%
Middle (80-119% AMI)	30.0%	50.0%	20.0%
Upper (≥120% AMI)	78.3%	13.0%	8.7%
Santa Paula			
White			
Low (0-49% AMI)	55.9%	23.5%	20.6%
Moderate (50-79% AMI)	70.6%	13.2%	16.2%
Middle (80-119% AMI)	71.7%	18.9%	9.4%
Upper (≥120% AMI)	72.6%	15.4%	12.0%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	0.0%	100.0%	0.0%
Upper (≥120% AMI)	--	--	--
Hispanic			
Low (0-49% AMI)	55.9%	33.3%	10.8%
Moderate (50-79% AMI)	70.4%	16.3%	13.3%
Middle (80-119% AMI)	63.8%	20.7%	15.5%

Lending Patterns by Race/Ethnicity (2013)

City	Approved	Denied	Withdrawn/ Incomplete
Upper (≥120% AMI)	67.6%	9.9%	22.5%
Asian			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	100.0%	0.0%	0.0%
Simi Valley			
White			
Low (0-49% AMI)	60.9%	27.3%	11.8%
Moderate (50-79% AMI)	70.2%	17.6%	12.1%
Middle (80-119% AMI)	73.5%	13.3%	13.2%
Upper (≥120% AMI)	73.8%	13.4%	12.8%
Black			
Low (0-49% AMI)	57.1%	14.3%	28.6%
Moderate (50-79% AMI)	52.9%	41.2%	5.9%
Middle (80-119% AMI)	63.2%	21.1%	15.8%
Upper (≥120% AMI)	74.1%	18.5%	7.4%
Hispanic			
Low (0-49% AMI)	57.9%	30.5%	11.6%
Moderate (50-79% AMI)	64.3%	21.4%	14.3%
Middle (80-119% AMI)	70.0%	17.7%	12.3%
Upper (≥120% AMI)	67.6%	18.8%	13.6%
Asian			
Low (0-49% AMI)	60.5%	34.9%	4.7%
Moderate (50-79% AMI)	54.4%	31.6%	13.9%
Middle (80-119% AMI)	73.3%	15.1%	11.6%
Upper (≥120% AMI)	70.0%	13.7%	16.3%
Thousand Oaks			
White			
Low (0-49% AMI)	63.1%	25.7%	11.1%
Moderate (50-79% AMI)	68.9%	17.1%	14.1%
Middle (80-119% AMI)	74.7%	12.3%	13.0%
Upper (≥120% AMI)	75.7%	11.5%	12.8%
Black			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	69.2%	15.4%	15.4%
Upper (≥120% AMI)	67.9%	25.0%	7.1%
Hispanic			
Low (0-49% AMI)	68.6%	15.7%	15.7%
Moderate (50-79% AMI)	69.6%	18.5%	12.0%
Middle (80-119% AMI)	70.2%	14.5%	15.3%
Upper (≥120% AMI)	74.0%	13.2%	12.8%
Asian			

Lending Patterns by Race/Ethnicity (2013)

City	Approved	Denied	Withdrawn/ Incomplete
Low (0-49% AMI)	62.5%	18.8%	18.8%
Moderate (50-79% AMI)	60.3%	25.9%	13.8%
Middle (80-119% AMI)	71.3%	11.8%	16.9%
Upper (≥120% AMI)	76.5%	12.0%	11.5%
<i>San Buenaventura</i>			
White			
Low (0-49% AMI)	59.0%	28.0%	13.1%
Moderate (50-79% AMI)	73.2%	15.3%	11.6%
Middle (80-119% AMI)	75.9%	12.3%	11.8%
Upper (≥120% AMI)	75.6%	11.8%	12.6%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	50.0%	0.0%	50.0%
Middle (80-119% AMI)	57.1%	0.0%	42.9%
Upper (≥120% AMI)	63.6%	27.3%	9.1%
Hispanic			
Low (0-49% AMI)	56.1%	28.6%	15.3%
Moderate (50-79% AMI)	54.4%	26.5%	19.0%
Middle (80-119% AMI)	69.8%	15.4%	14.8%
Upper (≥120% AMI)	73.0%	14.1%	13.0%
Asian			
Low (0-49% AMI)	69.2%	7.7%	23.1%
Moderate (50-79% AMI)	56.5%	30.4%	13.0%
Middle (80-119% AMI)	63.8%	10.6%	25.5%
Upper (≥120% AMI)	77.7%	12.5%	9.8%
<i>Unincorporated Ventura County</i>			
White			
Low (0-49% AMI)	62.2%	24.4%	13.3%
Moderate (50-79% AMI)	62.1%	22.0%	15.9%
Middle (80-119% AMI)	67.5%	21.0%	11.5%
Upper (≥120% AMI)	75.1%	13.1%	11.8%
Black			
Low (0-49% AMI)	0.0%	0.0%	100.0%
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	0.0%	0.0%	100.0%
Upper (≥120% AMI)	100.0%	0.0%	0.0%
Hispanic			
Low (0-49% AMI)	52.9%	23.5%	23.5%
Moderate (50-79% AMI)	60.9%	30.4%	8.7%
Middle (80-119% AMI)	61.8%	17.6%	20.6%
Upper (≥120% AMI)	66.7%	18.5%	14.8%
Asian			
Low (0-49% AMI)	50.0%	50.0%	0.0%
Moderate (50-79% AMI)	62.5%	37.5%	0.0%

Lending Patterns by Race/Ethnicity (2013)

City	Approved	Denied	Withdrawn/ Incomplete
Middle (80-119% AMI)	89.5%	10.5%	0.0%
Upper (≥120% AMI)	86.8%	5.9%	7.4%
<i>Ventura County</i>			
White			
Low (0-49% AMI)	61.3%	26.7%	12.0%
Moderate (50-79% AMI)	70.9%	16.4%	12.7%
Middle (80-119% AMI)	74.2%	13.0%	12.7%
Upper (≥120% AMI)	74.3%	12.5%	13.1%
Black			
Low (0-49% AMI)	57.7%	26.9%	15.4%
Moderate (50-79% AMI)	48.2%	33.9%	17.9%
Middle (80-119% AMI)	63.2%	19.8%	17.0%
Upper (≥120% AMI)	65.8%	18.1%	16.1%
Hispanic			
Low (0-49% AMI)	59.2%	26.6%	14.3%
Moderate (50-79% AMI)	63.1%	21.2%	15.7%
Middle (80-119% AMI)	68.3%	17.8%	13.9%
Upper (≥120% AMI)	68.5%	16.0%	15.4%
Asian			
Low (0-49% AMI)	59.4%	26.5%	14.2%
Moderate (50-79% AMI)	59.4%	26.0%	14.6%
Middle (80-119% AMI)	70.4%	15.3%	14.3%
Upper (≥120% AMI)	73.7%	13.5%	12.8%

Source: www.lendingpatterns.com, 2014

C. Lending Patterns by Census Tract Characteristics

1. Income Level

Outcomes Based on Census Tract Income (2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
<i>Camarillo</i>								
Low	0	0.0%	0	--	0	--	0	--
Moderate	236	4.8%	166	70.3%	34	14.4%	36	15.3%
Middle	1,888	38.3%	1,341	71.0%	281	14.9%	266	14.1%
Upper	2,810	57.0%	1,983	70.6%	440	15.7%	387	13.8%
Total	4,934	100.0%	3,490	70.7%	755	15.3%	689	14.0%
<i>Fillmore</i>								
Low	0	0.0%	0	--	0	--	0	--
Moderate	455	65.4%	292	64.2%	100	22.0%	63	13.8%

Outcomes Based on Census Tract Income (2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Middle	241	34.6%	158	65.6%	51	21.2%	32	13.3%
Upper	0	0.0%	0	--	0	--	0	--
Total	696	100.0%	450	64.7%	151	21.7%	95	13.6%
<i>Moorpark</i>								
Low	0	0.0%	0	--	0	--	0	--
Moderate	104	4.4%	57	54.8%	27	26.0%	20	19.2%
Middle	718	30.7%	499	69.5%	104	14.5%	115	16.0%
Upper	1,519	64.9%	1,096	72.2%	227	14.9%	196	12.9%
Total	2,341	100.0%	1,652	70.6%	358	15.3%	331	14.1%
<i>Ojai</i>								
Low	0	0.0%	0	--	0	--	0	--
Moderate	0	0.0%	0	--	0	--	0	--
Middle	1,017	100.0%	688	67.6%	185	18.2%	144	14.2%
Upper	0	0.0%	0	--	0	--	0	--
Total	1,017	100.0%	688	67.6%	185	18.2%	144	14.2%
<i>Oxnard</i>								
Low	545	6.5%	340	62.4%	113	20.7%	92	16.9%
Moderate	3,136	37.6%	2,014	64.2%	585	18.7%	537	17.1%
Middle	3,683	44.1%	2,497	67.8%	644	17.5%	542	14.7%
Upper	987	11.8%	662	67.1%	178	18.0%	147	14.9%
Total	8,351	100.0%	5,513	66.0%	1,520	18.2%	1,318	15.8%
<i>Port Hueneme</i>								
Low	0	0.0%	0	--	0	--	0	--
Moderate	769	75.7%	511	66.4%	146	19.0%	112	14.6%
Middle	247	24.3%	162	65.6%	47	19.0%	38	15.4%
Upper	0	0.0%	0	--	0	--	0	--
Total	1,016	100.0%	673	66.2%	193	19.0%	150	14.8%
<i>Santa Paula</i>								
Low	117	11.7%	73	62.4%	27	23.1%	17	14.5%
Moderate	726	72.8%	480	66.1%	145	20.0%	101	13.9%
Middle	154	15.4%	97	63.0%	26	16.9%	31	20.1%
Upper	0	0.0%	0	--	0	--	0	--
Total	997	100.0%	650	65.2%	198	19.9%	149	14.9%
<i>Simi Valley</i>								
Low	0	0.0%	0	--	0	--	0	--
Moderate	125	1.3%	78	62.4%	20	16.0%	27	21.6%
Middle	5,487	55.7%	3,779	68.9%	912	16.6%	796	14.5%
Upper	4,241	43.0%	2,960	69.8%	699	16.5%	582	13.7%
Total	9,853	100.0%	6,817	69.2%	1,631	16.6%	1,405	14.3%
<i>Thousand Oaks</i>								
Low	0	0.0%	0	--	0	--	0	--
Moderate	434	3.7%	305	70.3%	58	13.4%	71	16.4%
Middle	2,947	25.3%	2,082	70.6%	451	15.3%	414	14.0%

Outcomes Based on Census Tract Income (2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Upper	8,270	71.0%	5,947	71.9%	1,152	13.9%	1,171	14.2%
Total	11,651	100.0%	8,334	71.5%	1,661	14.3%	1,656	14.2%
San Buenaventura								
Low	256	4.4%	171	66.8%	50	19.5%	35	13.7%
Moderate	583	10.0%	400	68.6%	106	18.2%	77	13.2%
Middle	4,145	71.1%	2,974	71.7%	604	14.6%	567	13.7%
Upper	849	14.6%	599	70.6%	121	14.3%	129	15.2%
Total	5833	100.0%	4144	71.0%	881	15.1%	808	13.9%
Unincorporated Ventura County								
Low	0	0.0%	0	--	0	--	0	--
Moderate	111	7.4%	53	47.7%	40	36.0%	18	16.2%
Middle	721	48.4%	468	64.9%	143	19.8%	110	15.3%
Upper	659	44.2%	502	76.2%	81	12.3%	76	11.5%
Total	1,491	100.0%	1,023	68.6%	264	17.7%	204	13.7%
Ventura County								
Low	918	2.1%	584	63.6%	190	20.7%	144	15.7%
Moderate	6,679	15.2%	4,356	65.2%	1,261	18.9%	1,062	15.9%
Middle	18,833	42.7%	13,030	69.2%	3,063	16.3%	2,740	14.5%
Upper	17,654	40.0%	12,557	71.1%	2,623	14.9%	2,474	14.0%
Total	44,084	100.0%	30,527	69.2%	7,137	16.2%	6,420	14.6%

Source: www.lendingpatterns.com, 2014

2. Minority Population

Outcomes Based on Minority Population of Census Tract (2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Camarillo								
0-19% Minority	0	0.0%	0	--	0	--	0	--
20-39% Minority	3,624	73.4%	2,555	70.5%	560	15.5%	509	14.0%
40-59% Minority	1,215	24.6%	870	71.6%	179	14.7%	166	13.7%
60-79% Minority	95	1.9%	65	68.4%	16	16.8%	14	14.7%
80-100% Minority	0	0.0%	0	--	0	--	0	--
Total	4,934	100.0%	3,490	70.7%	755	15.3%	689	14.0%
Fillmore								
0-19% Minority	0	0.0%	0	--	0	--	0	--
20-39% Minority	0	0.0%	0	--	0	--	0	--
40-59% Minority	0	0.0%	0	--	0	--	0	--
60-79% Minority	549	78.9%	354	64.5%	119	21.7%	76	13.8%
80-100% Minority	147	21.1%	96	65.3%	32	21.8%	19	12.9%

Outcomes Based on Minority Population of Census Tract (2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Total	696	100.0%	450	64.7%	151	21.7%	95	13.6%
<i>Moorpark</i>								
0-19% Minority	0	0.0%	0	--	0	--	0	--
20-39% Minority	1,047	44.7%	763	72.9%	151	14.4%	133	12.7%
40-59% Minority	1,190	50.8%	832	69.9%	180	15.1%	178	15.0%
60-79% Minority	0	0.0%	0	--	0	--	0	--
80-100% Minority	104	4.4%	57	54.8%	27	26.0%	20	19.2%
Total	2,341	100.0%	1,652	70.6%	358	15.3%	331	14.1%
<i>Ojai</i>								
0-19% Minority	333	32.7%	225	67.6%	59	17.7%	49	14.7%
20-39% Minority	684	67.3%	463	67.7%	126	18.4%	95	13.9%
40-59% Minority	0	0.0%	0	--	0	--	0	--
60-79% Minority	0	0.0%	0	--	0	--	0	--
80-100% Minority	0	0.0%	0	--	0	--	0	--
Total	1,017	100.0%	688	67.6%	185	18.2%	144	14.2%
<i>Oxnard</i>								
0-19% Minority	296	3.5%	219	74.0%	45	15.2%	32	10.8%
20-39% Minority	1,346	16.1%	939	69.8%	230	17.1%	177	13.2%
40-59% Minority	0	0.0%	0	--	0	--	0	--
60-79% Minority	1,903	22.8%	1,300	68.3%	314	16.5%	289	15.2%
80-100% Minority	4,806	57.5%	3,055	63.6%	931	19.4%	820	17.1%
Total	8,351	100.0%	5,513	66.0%	1,520	18.2%	1,318	15.8%
<i>Port Hueneme</i>								
0-19% Minority	0	0.0%	0	--	0	--	0	--
20-39% Minority	0	0.0%	0	--	0	--	0	--
40-59% Minority	6	0.6%	1	16.7%	3	50.0%	2	33.3%
60-79% Minority	763	75.1%	510	66.8%	143	18.7%	110	14.4%
80-100% Minority	247	24.3%	162	65.6%	47	19.0%	38	15.4%
Total	1,016	100.0%	673	66.2%	193	19.0%	150	14.8%
<i>Santa Paula</i>								
0-19% Minority	0	0.0%	0	--	0	--	0	--
20-39% Minority	0	0.0%	0	--	0	--	0	--
40-59% Minority	0	0.0%	0	--	0	--	0	--
60-79% Minority	577	57.9%	381	66.0%	118	20.5%	78	13.5%
80-100% Minority	420	42.1%	269	64.0%	80	19.0%	71	16.9%
Total	997	100.0%	650	65.2%	198	19.9%	149	14.9%
<i>Simi Valley</i>								
0-19% Minority	343	3.5%	213	62.1%	74	21.6%	56	16.3%
20-39% Minority	5,751	58.4%	4,018	69.9%	944	16.4%	789	13.7%

Outcomes Based on Minority Population of Census Tract (2013)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
40-59% Minority	3,759	38.2%	2,586	68.8%	613	16.3%	560	14.9%
60-79% Minority	0	0.0%	0	--	0	--	0	--
80-100% Minority	0	0.0%	0	--	0	--	0	--
Total	9,853	100.0%	6,817	69.2%	1,631	16.6%	1,405	14.3%
<i>Thousand Oaks</i>								
0-19% Minority	2,323	19.9%	1,643	70.7%	333	14.3%	347	14.9%
20-39% Minority	7,770	66.7%	5,573	71.7%	1,098	14.1%	1,099	14.1%
40-59% Minority	1,195	10.3%	860	72.0%	177	14.8%	158	13.2%
60-79% Minority	363	3.1%	258	71.1%	53	14.6%	52	14.3%
80-100% Minority	0	0.0%	0	--	0	--	0	--
Total	11,651	100.0%	8,334	71.5%	1,661	14.3%	1,656	14.2%
<i>San Buenaventura</i>								
0-19% Minority	475	8.1%	336	70.7%	78	16.4%	61	12.8%
20-39% Minority	3,267	56.0%	2,365	72.4%	451	13.8%	451	13.8%
40-59% Minority	1,573	27.0%	1,102	70.1%	246	15.6%	225	14.3%
60-79% Minority	518	8.9%	341	65.8%	106	20.5%	71	13.7%
80-100% Minority	0	0.0%	0	--	0	--	0	--
Total	5,833	100.0%	4,144	71.0%	881	15.1%	808	13.9%
<i>Unincorporated County</i>								
0-19% Minority	50	3.4%	23	46.0%	19	38.0%	8	16.0%
20-39% Minority	1,176	78.9%	852	72.4%	173	14.7%	151	12.8%
40-59% Minority	204	13.7%	118	57.8%	51	25.0%	35	17.2%
60-79% Minority	0	0.0%	0	--	0	--	0	--
80-100% Minority	61	4.1%	30	49.2%	21	34.4%	10	16.4%
Total	1,491	100.0%	1,023	68.6%	264	17.7%	204	13.7%
<i>Ventura County</i>								
0-19% Minority	3,524	8.0%	2,440	69.2%	563	16.0%	521	14.8%
20-39% Minority	22,604	51.3%	16,079	71.1%	3,386	15.0%	3,139	13.9%
40-59% Minority	7,650	17.4%	5,292	69.2%	1,228	16.1%	1,130	14.8%
60-79% Minority	4,768	10.8%	3,209	67.3%	869	18.2%	690	14.5%
80-100% Minority	5,538	12.6%	3,507	63.3%	1,091	19.7%	940	17.0%
Total	44,084	100.0%	30,527	69.2%	7,137	16.2%	6,420	14.6%

Source: www.lendingpatterns.com, 2014

Appendix C: Fair Housing Profile

Ventura County Clients by Jurisdiction (2009-2014)

Jurisdiction	2009-10	2010-11	2011-12	2012-13	2013-14	Total	% of County Total
Camarillo	89	98	95	59	89	430	9.1%
Fillmore	21	18	18	23	13	93	2.0%
Moorpark	37	26	30	17	18	128	2.7%
Ojai	36	43	40	47	37	203	4.3%
Oxnard	257	240	235	237	242	1,211	25.6%
Port Hueneme	26	42	49	46	33	196	4.1%
Santa Paula	49	39	22	37	18	165	3.5%
Simi Valley	135	132	159	139	144	709	15.0%
Thousand Oaks	94	92	87	100	95	468	9.9%
San Buenaventura	171	163	141	203	209	887	18.8%
Unincorporated County	46	44	40	50	57	237	5.0%
County Total	961	937	916	958	955	4,727	100.0%

Source: HRC Annual Report, 2014

Discrimination Complaints by Jurisdiction (2009-2014)

Jurisdiction	2009-10	2010-11	2011-12	2012-13	2013-14	Total	% of County Total
Camarillo	15	13	12	7	13	60	11.0%
Fillmore	0	4	1	2	1	8	1.5%
Moorpark	4	3	4	3	1	15	2.8%
Ojai	1	6	5	5	3	20	3.7%
Oxnard	23	25	27	22	30	127	23.3%
Port Hueneme	1	3	5	3	4	16	2.9%
Santa Paula	8	8	7	5	2	30	5.5%
Simi Valley	19	18	19	18	12	86	15.8%
Thousand Oaks	2	10	12	12	13	49	9.0%
San Buenaventura	21	27	18	29	24	119	21.8%
Unincorporated County	5	4	3	3	0	15	2.8%
County Total	99	121	113	109	103	545	100.0%

Source: HRC Annual Report, 2014

Tenant/Landlord Complaints by Jurisdiction (2009-2014)

Jurisdiction	2009-10	2010-11	2011-12	2012-13	2013-14	Total	% of County Total
Camarillo	74	85	83	52	76	370	8.8%
Fillmore	21	14	17	21	12	85	2.0%
Moorpark	33	23	26	14	17	113	2.7%
Ojai	35	37	35	42	34	183	4.4%
Oxnard	234	215	208	215	212	1,084	25.9%
Port Hueneme	25	39	44	43	29	180	4.3%
Santa Paula	41	31	15	32	16	135	3.2%
Simi Valley	116	114	140	121	132	623	14.9%
Thousand Oaks	92	82	75	88	82	419	10.0%
San Buenaventura	150	136	123	174	185	768	18.4%
Unincorporated County	41	40	37	47	57	222	5.3%
County Total	862	816	803	849	852	4,182	100.0%

Source: HRC Annual Report, 2014

Discrimination Cases by Jurisdiction (2009-2014)

Jurisdiction	2009-10	2010-11	2011-12	2012-13	2013-14	Total	% of County Total
Camarillo	4	4	5	1	2	16	9.8%
Fillmore	0	0	0	1	0	1	0.6%
Moorpark	1	0	1	1	1	4	2.4%
Ojai	0	4	4	1	0	9	5.5%
Oxnard	5	5	5	12	10	37	22.6%
Port Hueneme	0	1	0	1	1	3	1.8%
Santa Paula	1	4	2	1	0	8	4.9%
Simi Valley ¹	3	7	5	8	3	26	15.9%
Thousand Oaks	3	5	5	1	5	19	11.6%
San Buenaventura	3	7	8	12	6	36	22.0%
Unincorporated County	1	0	2	2	0	5	3.0%
County Total	21	37	37	41	28	164	100.0%

Source: HRC Annual Report, 2014

Findings in Housing Discrimination Cases

Jurisdiction	2009-10	2010-11	2011-12	2012-13	2013-14	Total
Sustains Allegation						
Oxnard	4	4	3	7	8	26
Simi Valley	3	6	3	8	2	22
San Buenaventura	2	4	6	9	5	26
Ventura County	9	16	13	7	5	50
Total	18	30	25	31	20	124
Inconclusive Evidence						
Oxnard	1	1	2	5	2	11
Simi Valley	--	1	2	--	--	3
San Buenaventura	1	3	2	2	--	8
Ventura County	1	2	6	2	3	14
Total	3	7	12	9	5	36
No Evidence of Discrimination						
Oxnard	0	0	0	0	0	0
Simi Valley	0	0	0	0	0	0
San Buenaventura	0	0	0	0	0	0
Ventura County	0	0	0	0	0	0
Total	0	0	0	0	0	0
Pending						
Oxnard	0	0	0	0	0	0
Simi Valley	0	0	0	0	1	1
San Buenaventura	0	0	0	1	1	2
Ventura County	0	0	0	0	1	1
Total	0	0	0	1	3	4
County Total	21	37	37	41	28	164

Source: HRC Annual Report, 2014

Disposition of Housing Discrimination Cases

Jurisdiction	2009-10	2010-11	2011-12	2012-13	2013-14	Total
Successful Conciliation						
Oxnard	2	3	3	4	1	13
Simi Valley	2	4	1	6	2	15
San Buenaventura	1	2	4	7	2	16
Ventura County	6	12	5	5	4	32
Total	11	21	13	22	9	76
Client Withdrew						
Oxnard	2	0	0	1	5	8
Simi Valley	1	0	0	0	0	1
San Buenaventura	1	0	1	1	2	5
Ventura County	3	1	3	0	0	7
Total	7	1	4	2	7	21
No Enforcement Action Possible						
Oxnard	1	2	2	6	1	12
Simi Valley	0	3	4	1	0	8
San Buenaventura	1	5	2	3	1	12
Ventura County	1	5	10	4	3	23
Total	3	15	18	14	5	55
Referred to Litigation Dept						
Oxnard	0	0	0	0	1	1
Simi Valley	0	0	0	0	0	0
San Buenaventura	0	0	0	0	0	0
Ventura County	0	0	0	0	0	0
Total	0	0	0	0	1	1
Referred to DFEH						
Oxnard	0	0	0	0	2	2
Simi Valley	0	0	0	0	0	0
San Buenaventura	0	0	1	0	0	1
Ventura County	0	0	1	0	0	1
Total	0	0	2	0	2	4
Pending						
Oxnard	0	0	0	1	0	1
Simi Valley	0	0	0	1	1	2
San Buenaventura	0	0	0	1	1	2
Ventura County	0	0	0	0	2	2
Total	0	0	0	3	4	7
County Total	21	37	37	41	28	164

Source: HRC Annual Report, 2014

Basis for Discrimination of Complaints filed with DFEH (2009-2014)

Basis of Complaints	Race/Color	Source of Income	National Origin	Sex	Sex Orientation	Mental Disability	Physical Disability	Religion	Familial/ Marital Status	Retaliation	Total
Camarillo	1	--	--	1	--	2	8	--	2	--	14
Fillmore	--	--	--	--	--	--	--	--	--	--	0
Moorpark	--	--	--	--	2	--	4	--	--	2	8
Ojai	--	--	--	--	--	--	--	--	1	--	1
Oxnard	1	--	5	--	4	2	7	2	11	--	32
Port Hueneme	--	--		--	--	1	--	--		--	1
Santa Paula	--	--	1	--	1	--	--	--	5	--	7
Simi Valley	--	--	1	1	1	--	5	--	2	--	10
Thousand Oaks	2	--	2	--	--	1	4	2	7	2	20
San Buenaventura	2	--	2	--	--	1	8		2	2	17
Unincorporated	--	--	1	--	--	1	--	--	1	--	3
Total	6	0	12	2	8	8	36	4	31	6	113

Source: CA Department of Fair Employment & Housing, 2014

Acts of Discrimination for Fair Housing Complaints Filed with DFEH (2009-2014)

Act of Discrimination	Refusal to rent/show/sell	Eviction	Rent Increase/Surcharge	Loan Withheld	Unequal Terms/Occupancy Standards	Harassment	Unequal Access to Facilities/Denied Reasonable Accommodation	Other	Total	# of Cases
Camarillo	--	1	1	--	5	3	8	--	18	14
Fillmore	--	--	--	--	--	--	--	--	0	0
Moorpark	1	1	--	--	4	3	3	--	12	8
Ojai	--		--	--	1	--	--	--	1	1
Oxnard	11	8	--	--	10	9	6	--	44	29
Port Hueneme	--	--	--	--	--	--	1	--	1	1
Santa Paula	--	--	4	--	2	--	--	1	7	7
Simi Valley	3	3	--	--	5	3	1	--	15	10
Thousand Oaks	--	7	--	--	13	3	4	--	27	18
San Buenaventura	3	7	--	--	--	1	9	--	20	13
Unincorporated	2	1	--	--	--	--	2	--	5	3
Total	20	28	5	0	40	22	34	1	150	104

Source: CA Department of Fair Employment & Housing, 2014

Closing Categories for Fair Housing Complaints Filed with DFEH (2009-2014)

Closing Category	Successful Conciliation	No Probable Cause	Successful Mediation	Withdrawal without Resolution	Complainant not Available	Accusation Not Issued	Open	Total
Camarillo	1	6	1	1	--	--	5	14
Fillmore	--	--	--	--	--	--	--	0
Moorpark	--	7	1	--	--	--	--	8
Ojai	--	--	1	--	--	--	--	1
Oxnard	3	18	4	1	--	1	2	29
Port Hueneme	--	1	--	--	--	--	--	1
Santa Paula	--	1	4	--	--	1	1	7
Simi Valley	--	5	4	--	--	--	1	10
Thousand Oaks	3	9	1	--	--	--	5	18
San Buenaventura	1	8	--	2	2	--	--	13
Unincorporated	--	1	2	--	--	--	--	3
Total	8	56	18	4	2	2	14	104

Source: CA Department of Fair Employment and Housing, 2014

Basis for Discrimination of Cases filed with HUD (2008-2014)

Basis of Complaints	Race	National Origin	Color	Sex	Disability	Familial/ Marital Status	Retaliation	Total
Camarillo	0	0	0	1	11	0	0	12
Fillmore	0	0	0	0	1	0	0	1
Moorpark	1	0	0	0	2	0	0	3
Ojai	0	1	0	0	0	0	0	1
Oxnard	5	1	0	0	8	7	5	19
Port Hueneme	0	0	0	0	2	3	1	6
Santa Paula	3	2	0	1	0	0	0	4
Simi Valley	0	0	0	1	2	1	3	6
Thousand Oaks	0	1	0	0	1	6	0	8
San Buenaventura	3	6	1	2	15	4	3	25
Unincorporated	0	1	0	1	2	2	0	6
Total	12	12	1	6	44	23	12	91

Note: Data represents cases filed from January 1, 2008 to May 15 2014.

Source: Department of Housing and Urban Development (HUD), 2014

Closing Categories for Fair Housing Cases Filed with HUD (2008-2014)

Closing Category	Conciliated or Settled	No Cause	FHAP Judicial Dismissal	FHAP Judicial Consent Order	Lack of Jurisdiction	Withdrawn After Resolution	Withdrawn Without Resolution	Complainant Failed to Cooperate	Unable to Locate Complainant	Compensation for Conciliation or Resolution	Total
Camarillo	1	8	0	0	0	1	0	0	1	\$46	11
Fillmore	0	0	0	0	0	0	0	0	0	--	0
Moorpark	0	3	0	0	0	0	0	0	0	--	3
Ojai	0	1	0	0	0	0	0	0	0	--	1
Oxnard	2	8	1	0	1	3	0	0	0	\$10,000	15
Port Hueneme	5	0	0	0	0	0	0	0	1	\$6,850	6
Santa Paula	0	1	2	1	0	0	0	0	0	\$3,500	4
Simi Valley	2	4	0	0	0	0	0	0	0	\$500	6
Thousand Oaks	3	2	0	0	0	0	0	2	0	\$11,343	7
San Buenaventura	8	8	0	0	1	2	0	0	1	\$2,650	20
Unincorporated	3	1	0	0	0	1	1	0	0	\$4,585	6
Total	24	36	3	1	2	7	1	2	3	\$39,474	79

Note: Data represents cases closed from January 1, 2008 to May 15 2014.

Source: Department of Housing and Urban Development (HUD), 2014

Hate Crimes (2007-2012)

Basis of Complaints	Race	Religion	Sexual Orientation	Ethnicity	Disability	Total
Camarillo	4	15	2	3	0	24
Fillmore	1	1	0	0	0	2
Moorpark	0	1	2	3	0	6
Ojai	0	0	1	0	0	1
Oxnard	14	0	8	4	1	27
Port Hueneme	0	0	0	0	0	0
Santa Paula	0	0	1	0	0	1
Simi Valley	4	6	0	0	0	10
Thousand Oaks	6	19	2	5	0	32
San Buenaventura	6	1	7	4	0	18
Metropolitan Ventura	6	8	4	4	0	22
Total	41	51	27	23	1	143

3. Source: U.S. Department of Justice Federal Bureau of Investigation, 2007-2012