Written materials relating to an item on this agenda that are distributed to the legislative bodies within 72 hours before the item is to be considered at its regularly scheduled meeting will be made available for public inspection at the City Clerk's Office, 300 West Third Street 4th Floor during customary business hours. Agenda reports are also on the City of Oxnard web site at www.oxnard.org.

CITY OF OXNARD CALIFORNIA

AGENDA
OXNARD CITY COUNCIL
COMMUNITY SERVICES, PUBLIC SAFETY, HOUSING & DEVELOPMENT COMMITTEE

Council Chambers, 305 West Third Street
April 8, 2025
Regular Meeting - 8:30 PM to 10:00 PM

Zoom details to call-in for public comment during a meeting:

1. Dial Phone Number: (888) 475-4499
2. Enter Meeting ID: 834 9339 7458
3. Passcode: 920223

If you wish to speak during public comments or a particular item on the agenda, please sign-on by following the zoom call-in steps listed above. Once the presiding officer calls for public speakers, press *9 to raise your hand to inform the City Clerk you would like to speak during the public speaking section for that particular item on the agenda, while in the zoom waiting room. Press *6 when asked to unmute. Listen to the instructions provided virtually on the phone while on hold in the zoom waiting room. Please note that there is a slight time delay when viewing the meeting via television.

IN ACCORDANCE WITH ASSEMBLY BILL 2449, MEMBERS OF THE LEGISLATIVE BODY MAY MEET IN-PERSON OR REMOTELY. TO PARTICIPATE REMOTELY VISIT WWW.OXNARD.ORG.

To find out how you may provide public comment, please refer to the instructions below or at **www.https://www.oxnard.org/city-meetings/**.

The public may view the meeting from home on Spectrum channel 10, Frontier channel 35, or YouTube at Youtube.com/oxnardnews. Video recordings of the meeting are typically available online following the meeting at the City's website at www.oxnard.org/city-meetings.

*Please see the link for the Measure M pre-recorded presentation video for each item listed on this agenda.

YOU MAY PARTICIPATE IN THE MEETING IN THE FOLLOWING WAYS:

1. ATTEND THE MEETING AT THE LOCATION LISTED ABOVE: Submit a speaker card to the City Clerk.

2. EMAIL COMMENTS OR SIGN UP TO SPEAK REMOTELY BEFORE THE MEETING

   a. Submit a request to speak remotely by 3 p.m. on the day of the meeting by using the form available at **www.oxnard.org/citymeetings**.
   b. Submit an email to **cityclerk@oxnard.org** by 3 p.m. on the day of the meeting (indicate the agenda item number in the subject line). All email correspondence will be forwarded to the legislative body prior to the start of the meeting and made part of the legislative record.
   c. Contact the City Clerk's Office at (805) 385-7803 to submit your request.

3. PROVIDING PUBLIC COMMENTS REMOTELY DURING THE MEETING

   a. Follow Zoom details listed above.

In compliance with the Americans with Disabilities Act, if you require special assistance to participate in a meeting, please contact the City Clerk's Office at 385-7803. Notice at least 72 hours prior to the meeting will enable the City to reasonably arrange for your accessibility to the meeting.

Agenda Item Time Estimates include: (Minutes for Presentation + Council Discussion + Public Comment)

b. Public comments on agenda items will be taken following the announcement of the item. After the item is announced, members of the public may register or otherwise be recognized for the purpose of providing public comment.

Please review the Zoom instructions on the registration page to help ensure there are no technical difficulties during your comments and help you understand public comment procedures using Zoom. Detailed participation instructions can be found at www.oxnard.org/city-meetings.

In the event of a disruption which prevents a legislative body of the City of Oxnard from broadcasting a meeting using a call-in option or internet-based service option, or in the event of a disruption within the City's control which prevents members of the public from offering public comment using the call-in option or internet-based service option, the legislative body shall take no further action on items appearing on a meeting agenda until public access to the meeting via the call-in option or internet-based service option is restored. However, if any of the broadcast options are disrupted, but any of the other broadcast options is still available to the public, the legislative body may take further action on items appearing on a meeting agenda without waiting for the disrupted broadcast option(s) to be restored.

A. ROLL CALL, POSTING OF AGENDA, FLAG SALUTE
Consideration of Teleconference Participation pursuant to Assembly Bill 2449.

B. PUBLIC COMMENTS ON ITEMS NOT ON THE AGENDA
A person may address the legislative body only on matters not appearing on the agenda and within the subject matter jurisdiction of the legislative body. Speaker requests shall be submitted as set forth on the first page of this agenda. Speakers are limited to three minutes. After 30 minutes, if all speakers have not had the opportunity to speak, the remaining speakers will be given an opportunity to speak prior to adjournment of the meeting. The legislative body cannot enter into a detailed discussion or take action on any items presented during public comments at this time. Such items may only be referred to the City Manager/Executive Director/Secretary for administrative action or scheduled on a subsequent agenda for discussion. Persons wishing to speak on public hearing items should do so at the time of the hearing.

C. CONSENT AGENDA

D. REPORTS

1. Cultural & Community Services Department
SUBJECT: Library Board City Code Updates (10 minutes)
RECOMMENDATION: That the Community Services, Public Safety, Housing & Development Committee recommend that City Council adopt an ordinance revising various sections of the Oxnard City Code related to the Library Board.

Please click the following link to view the required Measure M pre-recorded presentation video: https://youtu.be/gLAWVZjiQdE
Contact: Terrel Harrison, (805) 385-7994

2. Housing Department
SUBJECT: Historical Remodeling Project at 201 South D Street. (10 minutes)
RECOMMENDATION: That the Community Services, Public Safety, Housing & Development Committee recommend that the Board of Commissioners of the Housing Authority of the City of Oxnard approve and authorize execution of a $307,138.71 firm-fixed price contract with Mackone Development, Inc. (Agreement number A-8580) to replace the driveway, walkways, roof and decks at the 201 South D Street.

Please click the following link to view the required Measure M pre-recorded presentation video: https://youtu.be/MfzGktMR4es
Contact: Brenda Lopez, (805) 385-8092

3. Housing Department

SUBJECT: 2025-2029 Ventura County Regional Consolidated Plan, 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice, and the 2025-2026 Annual Action Plan. (10 minutes)

RECOMMENDATION: The Community Services, Public Safety, and Housing & Development Committee recommends that the City Council:

1. Conduct a public hearing to receive comments from the public regarding the 2025-2029 Ventura County Regional Consolidated Plan, the 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice, and the 2025-2026 Annual Action Plan to be submitted to the U.S. Department of Housing and Urban Development, Office of Community Planning and Development;
2. Approve the 2025-2029 Ventura County Regional Consolidated Plan and the 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice;
3. Authorize the City Manager, or his designees, to incorporate any recommended changes resulting from public input to the Ventura County Regional Consolidated Plan, the Ventura County Regional Analysis of Impediments to Fair Housing Choice, and 2025-2026 Annual Action Plan;
4. Approve the 2025-2026 Annual Action Plan and incorporate the final HUD allocations into the Plan and authorize the budget appropriations to fund the administration and activities in the Plan;
5. Authorize the City Manager, or his designees, to make any budgetary adjustments within ten percent, or $200,000, whichever is greater – per the Citizen Participation Plan of the proposed budget in the 2025-2026 Annual Action Plan that is approved by City Council; and,
6. Authorize the City Manager, or his designees, to execute HUD agreements and sign all agreements for the implementation of the Ventura County Regional Consolidated Plan, Ventura County Regional Analysis of Impediments to Fair Housing Choice, and Annual Action Plan including subrecipient, interdepartmental, and intradepartmental agreements.

Please click the following link to view the required Measure M pre-recorded presentation video: https://youtu.be/aNCUm2DOBz8

Contact: Brenda Lopez, (805) 385-8092

E. ITEMS FOR FUTURE AGENDAS

F. ADJOURNMENT

COMMUNITY SERVICES, PUBLIC SAFETY, HOUSING & DEVELOPMENT COMMITTEE AGENDA REPORT

REPORTS
AGENDA ITEM NO. D.1

DATE: April 8, 2025

TO: Community Services, Public Safety, Housing & Development Committee

FROM: Terrel Harrison, Cultural & Community Services Director, (805) 385-7994, terrel.harrison@oxnard.org

SUBJECT: Library Board City Code Updates (10 minutes)

RECOMMENDATION

That the Community Services, Public Safety, Housing & Development Committee recommend that City Council adopt an ordinance revising various sections of the Oxnard City Code related to the Library Board.

Please click the following link to view the required Measure M pre-recorded presentation video: https://youtu.be/gLAWVZjiQdE

BACKGROUND

The Library Board was first established on December 26, 1906, along with the newly established Oxnard Public Library. The California Education Code (CEC) requires that a municipal public library be managed by a board of library trustees, consisting of five (5) members serving three-year terms on a staggered basis. The board of library trustees is responsible for making and enforcing rules and regulations of a library, managing staff responsibilities, quantity, and compensation, purchasing property as necessary, and administering any trust created for a library. Originally, the City's *Board of Library Trustees* was a five-member body appointed by the Chair of the Board of Trustees of the City. The financial management function of the *Board of Library Trustees* was removed and transferred to the City Council.

In 1998, in an effort to align Citizen Advisory Groups (CAGs), clarify ambiguities, and enhance overall effectiveness, the Council supported a comprehensive update to the ordinances related to CAGs. This effort resulted in the creation of the Library Board, as we know it today, being formally recognized as an advisory board to the Council. This change aligned the Library Board with its existing functions and clarified its powers and duties to match what the City Code reflects today. In 2019, in an effort to align with the district-based Council seats, all CAGs became seven-member bodies, with six members being elected by-district and one at-large. Although consistent with the spirit of the CEC regarding the establishment of a library board, the current structure of the Library Board is not entirely consistent with the CEC.

DISCUSSION

On July 9, 2024, staff brought an item to this committee requesting direction on the future of the Library Board. Staff recommended restructuring the Library Board to ensure full compliance with the California Education Code pending an opinion from the California Attorney General (AG) to determine if the Board could consist of

seven members in alignment with the current City Council seats, and if so, staff would have recommended the City's seven-member City Council be established as the Library Board of Trustees, similar to the role of the Parking Authority.

On February 13, 2025, the City received a response from the AG that a Library Board of Trustees must be a five-member body consistent with the CEC (Attachment #1). As a result of the AG's opinion, staff is returning to this committee to recommend that Council adopt an ordinance revising various sections of the Oxnard City Code to be consistent with CEC.

Per CEC Section 18910-18927, a public library shall be managed by a board of library trustees, consisting of five members, to be appointed by the mayor, with the consent of the legislative body of the municipality. Trustees shall serve a term of three years, hold meetings monthly, comply with the Ralph M. Brown Act, and report to the legislative body of the municipality by August 31st each year on the state of the library. The recommended ordinance will ensure the City is in compliance with the CEC.

The Library Board of Trustees will be managed by the Library Manager. Meetings will tentatively take place on the third Wednesday of each month at 4:30 p.m. and be held in the Main Library Meeting Room A. Meetings will be open to the public in accordance with the Ralph M. Brown Act and agendas will be published in accordance with the City's Sunshine Ordinance. After City Council's approval, the City will conduct recruitment for this body and coordinate with the Mayor to bring nominations forward for appointment as required by the CEC. Nominations will be brought forward beginning with the new fiscal year, July 1, to comply with the staggering of terms per the statute.

STRATEGIC PRIORITIES

This agenda item supports the Organizational Effectiveness strategy. The purpose of the Organizational Effectiveness strategy is to reinforce, stabilize, improve, and strengthen the organizational foundation of the City in order to build a modern, high-functioning City government that effectively and efficiently supports the operating departments in providing high-quality services and programs for our residents and businesses.

This agenda item supports the Quality of Life strategy. The purpose of the Quality of Life strategy is to restore and increase quality services and programs that enrich Oxnard's diverse community, promotes safe neighborhoods, encourages community engagement, and supports our residents in their efforts to improve their quality of life.

This agenda item is a routine operational item or does not relate to the five strategic priorities adopted by City Council on March 16, 2021.

FINANCIAL IMPACT

No financial impact

Prepared by: Kathleen Ashmore, Library Manager

ATTACHMENTS

1. Attorney General Opinion 24-803
2. Library Board Presentation_04.08.25
3. Library Board Ordinance_redline
4. Library Board Ordinance_

TO BE PUBLISHED IN THE OFFICIAL REPORTS

OFFICE OF THE ATTORNEY GENERAL
State of California

ROB BONTA
Attorney General

OPINION	:	
	:	No. 24-803
of	:	
	:	February 13, 2025
ROB BONTA Attorney General	:	
CATHERINE BIDART Deputy Attorney General	:	

The HONORABLE STEVE BENNETT, MEMBER OF THE STATE ASSEMBLY, has requested an opinion on a question relating to municipal library boards.

QUESTION PRESENTED AND CONCLUSION

May a general law city that has expanded its city council from five to seven members establish a seven-member municipal library board of trustees to permit all members of the city council to serve on that board, instead of a five-member board as specified in Education Code section 18910?

No. A general law city that has expanded its city council from five to seven members may not establish a seven-member municipal library board of trustees because Education Code section 18910 specifies that such a board consists of five members, and neither that statute nor any other statute or applicable authority provides an exception.

BACKGROUND

Education Code section 18910 is part of the Municipal Libraries Act, which authorizes municipal public libraries.[1] The Act "prescribe[s] a detailed scheme for the establishment and operation of such libraries."[2] The authority to establish a municipal library predates the Act, which the Act acknowledges in authorizing a city to establish a library if one has not yet been established.[3]

Once established, a municipal library is operated by an appointed board of trustees.[4] Among other things, a library board may buy books, journals, and other publications, employ and prescribe duties of the librarian and other employees, and administer trusts and gifts for the library.[5] The number of trustees that may serve on a library board is the focus of our attention. Without exception, Education Code section 18910 describes the library board as "consisting of five members."[6]

We are informed that the City of Oxnard would prefer all seven of its council members to serve simultaneously on its library board. Prior to 2018, Oxnard's city council consisted of five members. In 2018, the City expanded its city council to seven members when it changed to district-based elections.[7] The City states that it was required

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[1] *Friends of the Library of Monterey Park v. City of Monterey Park* (1989) 211 Cal.App.3d 358, 362.

[2] *Id*. at p. 369.

[3] *Id.* at pp. 364-365; Ed. Code, § 18900 ("The common council, board of trustees, or other legislative body of any city in the state may, and upon being requested to do so by one-fourth of the electors of the municipal corporation in the manner provided in this article, shall, by ordinance, establish in and for the municipality a public library if there is none already established therein").

[4] Ed. Code, § 18910.

[5] *Id*., §§ 18920-18922, 18926.

[6] *Id*., § 18910; *Friends of the Library of Monterey Park v. City of Monterey Park*, *supra*, 211 Cal.App.3d at p. 379 (reciting Education Code section 18910) & fn. 1 (describing Municipal Libraries Act provisions as "assigning management and control of such libraries to a five-member board of library trustees whose members hold office for terms of three years").

[7] Six members are elected by district, and a seventh elected member is the mayor. (See City of Oxnard, City Council homepage, at https://www.oxnard.gov/city-council (as of Feb. 12, 2025); see also City of Oxnard Ordinance No. 2934, section 2-3.5 [prescribing district-based elections commencing with November 2018 general election], available at https://codelibrary.amlegal.com/codes/oxnard/latest/oxnard_ca/0-0-0-65616#JD_2-3.5 (as of Feb. 12, 2025).)

to make such a change to resolve claims under the California Voting Rights Act.[8] That Act prohibits the diluting or abridging of the voting rights of a protected class, and authorizes a court to impose appropriate remedies, including district-based elections for a violation of the Act.[9] As mentioned, the City has changed to district-based elections and expanded its city council to seven members, but we were given no details regarding its resolution of the Voting Rights Act claims.[10]

ANALYSIS

The requestor represents the Assembly district in which Oxnard is located and seeks our opinion on whether a general law city such as Oxnard may expand its library board from five to seven members.[11] According to the City, some general law cities with five council members have designated their entire council as library board trustees, but no general law city with more than five council members has done so. As we explain below, a general law city's expansion of its municipal library board to more than five members would be inconsistent with Education Code section 18910. That statute specifies a municipal library board of trustees "consisting of five members" and provides no exception to that requirement.[12]

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[8] See Elec. Code, §§ 14025-14032; see also *id*., § 10010.

[9] The Act's key provision states that at-large (rather than district-based) elections "may not be imposed or applied in a manner that impairs the ability of a protected class to elect candidates of its choice or its ability to influence the outcome of an election, as a result of the dilution or the abridgment of the rights of voters who are members of a protected class." (Elec. Code, § 14027; see also *id*., § 14026, subd. (d) [defining protected class].) A violation of that provision "is established if it is shown that racially polarized voting occurs in elections for members of the governing body . . . or in elections incorporating other electoral choices by the voters." (*Id*., § 14028.) If a court finds a violation, it "shall implement appropriate remedies, including the imposition of district-based elections, that are tailored to remedy the violation." (*Id*., § 14029.)

[10] See *ante* note 7.

[11] Because the scope of the question extends to a general law city only, references in our opinion to a city refer to a general law city only. A general law city derives its powers from statutes enacted by the Legislature as opposed to a city charter. (See *City of Orange v. San Diego County Employees Retirement Assn.* (2002) 103 Cal.App.4th 45, 52.)

[12] We are not asked, and therefore provide no opinion on, whether other legal grounds such as the incompatible-offices doctrine could affect council members desiring to simultaneously serve as municipal library board trustees.

In construing Education Code section 18910, we employ established rules of statutory interpretation to determine the Legislature's intent.[13] We begin with the statute's words because they are generally the most reliable indicator of its intended purpose.[14] If the relevant words are subject to more than one reasonable interpretation, we consider extrinsic sources including the statute's purpose, legislative history, and public policy.[15]

Education Code section 18910 states:

> The public library shall be managed by a board of library trustees, *consisting of five members,* to be appointed by the mayor, president of the board of trustees, or other executive head of the municipality, with the consent of the legislative body of the municipality.[16]

The relevant words are clear and unambiguous. The statute prescribes an appointed board of trustees "consisting of five members." The statute makes no exception for a city with a council composed of more than five members. And we have found no exception in any other statute that would allow a general law city to establish a municipal library board having more than the five board members specified. For instance, nothing in the Voting Rights Act mentions expanding appointed, non-elected bodies, such as a library board.[17] And the Government Code statutes that authorize city councils to consist of more than five members do not provide that other bodies (such as a municipal library board) may likewise do so.[18] Those statutes are silent on library boards, and nothing in them supports the notion that a city may expand its library board beyond five members.

Under the rules of statutory construction, we may not "rewrite the law, add to it what has been omitted, omit from it what has been inserted, give it an effect beyond that gathered from the plain and direct import of the terms used, or read into it an exception,

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[13] *Prang v. Los Angeles County Assessment Appeals Bd.* (2024) 15 Cal.5th 1152, 1170.

[14] *Ibid*.

[15] *Ibid*.

[16] Ed. Code, § 18910, italics added.

[17] Cf. Elec. Code, § 14029 (if a court finds a violation, it "shall implement appropriate remedies, including the imposition of district-based elections, that are tailored to remedy the violation"); see also *id.*, §§ 14025-14032 (California Voting Rights Act).

[18] For example, one statute provides that a city council of a general law city has "at least five members." (Gov. Code, § 36501.) And another statute authorizes a maximum of nine city council members elected by or from districts. (*Id*., § 34871.)

qualification, or modification that will nullify a clear provision . . . .'"[19] And "[w]here the words of the statute are clear, we may not add to or alter them to accomplish a purpose that does not appear on the face of the statute or from its legislative history."[20]

The language in Education Code section 18910 referring to the library board as "consisting of five members" is clear on its face, and the legislative history could add no further clarity. The statute has been in effect since 1976 with nearly identical language existing elsewhere since 1901.[21] It is thus apparent that the Legislature's longstanding intent has been for municipal library boards to consist of five members.

The City nonetheless suggests that the library board should be expanded to include all seven council members because the city council "is best situated to perform the essential functions of the board." But the Legislature has not adopted that policy judgment. The Municipal Libraries Act does not require the library board to include any city council members, let alone all of them. Nor does it otherwise suggest any connection between the membership of the two bodies. What the Legislature did require is that municipal library boards "consist[] of five members."[22] If it was an oversight not to authorize city councils and library boards to have an equal number of members that exceeds five, it is up to the Legislature to address, not us.[23]

While our research disclosed no court decisions on the exact issue before us, the reasoning in a 1989 Court of Appeal case further supports our conclusion that a city may not establish a library board with more than the five members specified in the Municipal Libraries Act.[24] In that decision, the court determined that a city council may not abolish

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[19] *Kleitman v. Superior Court* (1999) 74 Cal.App.4th 324, 334, quoting *Frazier v. City of Richmond* (1986) 184 Cal.App.3d 1491, 1496.

[20] *Ennabe v. Manosa* (2014) 58 Cal.4th 697, 719, quoting *In re Jennings* (2004) 34 Cal.4th 254, 265.

[21] Stats. 1976, ch. 1010, § 2 (enacting Education Code section 18910); Stats. 1959, ch. 2, § 27351, p. 1461 (enacting former Education Code section 27351); Stats. 1943, ch. 71, § 22212, p. 738 (enacting former Education Code section 22212); 1938 Gen. Laws, Act 2749, §§ 1-3; Stats. 1909 ch. 481, §§ 1-3; Stats. 1901, ch. 170, p. 558, §§ 1-3.

[22] Ed. Code, § 18910.

[23] See *Weber v. Superior Court of Sacramento County* (2024) 101 Cal.App.5th 342, 364 ("We express no view about whether the statutory language, thus applied, ideally balances the competing concerns or represents the soundest public policy. Such is not our responsibility or our province").

[24] As noted above, the Municipal Libraries Act includes Education Code section 18910.

its library board and assume control of the library.[25] The court rejected a city's claim that it could do so under statutes unrelated to the Municipal Libraries Act, including one that confers general authority on a city to own and operate utilities, services, and recreational facilities—including libraries.[26] The court examined the competing statutes, which were located in different codes, and concluded that the Municipal Libraries Act prevailed as the more specific statute.[27] The situation here is similar: The Municipal Libraries Act is the more specific statute concerning the size of library boards. Any competing statutes do not even pertain to libraries. We therefore reject the notion that a city council may establish a library board with more members than the Act authorizes so that all members of a city council, which expanded under unrelated statutes located in different codes, may serve on the board, or for any other reason.

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[25] *Friends of the Library of Monterey Park v. City of Monterey Park*, *supra*, 211 Cal.App.3d at pp. 364, 380.

[26] *Id*. at pp. 369-371, 381.

[27] *Ibid*. This follows "the usual interpretive rule that 'more specific provisions take precedence over more general ones.'" (*City of Los Angeles v. PricewaterhouseCoopers, LLP* (2024) 17 Cal.5th 46, 68-69, quoting *Lopez v. Sony Electronics, Inc.* (2018) 5 Cal.5th 627, 634.)

Library Board City Code Updates

Community Services, Public Safety, Housing and Development Committee

April 8, 2025

Kathleen Ashmore, Library Manager

CITY OF OXNARD CALIFORNIA

RECOMMENDATION

That the Community Services, Public Safety, Housing and Development Committee recommend that City Council adopt an ordinance revising various sections of the Oxnard City Code related to the Library Board.

BACKGROUND

- Library Board first established on December 26, 1906 with establishment of Oxnard Public Library
- California Education Code (CEC) requires that a municipal library be managed by a board of library trustees consisting of five members serving three-year terms on a staggered basis.
- In 1998, the Library Board was updated to become an advisory board to Council, and in 2019, it became a seven-member board in alignment with council districts.
- Although consistent with the spirit of the CEC, the current structure is not entirely consistent with the CEC.

DISCUSSION

- In July 2024, staff recommended restructuring the Library Board to ensure full compliance with the CEC pending an opinion from the State Attorney General (AG) to determine if the Library Board could be a seven-member body consistent with the current Council membership.
- In February 2025, the City received a response from the AG that a Library Board must remain at five members consistent with CEC.
- To ensure compliance with the CEC, staff is recommending that City Council adopt an ordinance revising various sections of the Oxnard City Code.

DISCUSSION

CEC Sections 18910-18987 define that a public library shall be managed by a Board of Trustees which must:

- Consist of five members who are appointed by the Mayor with approval from City Council;
- Serve three-year, staggered terms;
- Hold monthly meetings;
- Comply with the Brown Act; and
- Report to the legislative body of the municipality by August 31st of each year on the state of the library.

The new Library Board of Trustees will be managed by the Library Manager. Meetings will tentatively take place on the third Wednesday of the month at 4:30 p.m. and be held in the Main Library. After Council approval, the City will conduct recruitment and coordinate with the Mayor to bring nominations forward to the Council.

CITY OF
OXNARD
CALIFORNIA

QUESTIONS?

Ordinance No.

CITY COUNCIL OF THE CITY OF OXNARD
ORDINANCE NO.

AN ORDINANCE OF THE CITY OF OXNARD, CALIFORNIA AMENDING THE OXNARD CITY CODE TO REDUCE THE MEMBERSHIP OF THE OXNARD LIBRARY BOARD TO FIVE MEMBERS

WHEREAS, the Oxnard City Council has established a Library Board to advise on policies and procedures of the Oxnard Public Library; and

WHEREAS, Education Code section 18910 is part of the Municipal Libraries Act (the "Act"), which authorizes municipal public libraries; and

WHEREAS, The Act "prescribe[s] a detailed scheme for the establishment and operation of such libraries"; and

WHEREAS, Education Code section 18910 describes a library board as "consisting of five members;" and

WHEREAS, prior to 2018, the Library Board consisted of five members matching the number of the Oxnard City Council membership; and

WHEREAS, in 2018, the City expanded its City Council to seven members when it transitioned to district-based elections; and

WHEREAS, thereafter, the City Council expanded its Library Board to seven members; and

WHEREAS, City staff recently sought an opinion of the Office of the Attorney General (the "Attorney General") on whether a general law city may expand its library board from five to seven members; and

WHEREAS, the Attorney General concluded that a general law city that has expanded its city council from five to seven members may not establish a seven-member municipal library board of trustees because Education Code section 18910 specifies that such a board consists of five members; and

WHEREAS, the Oxnard City Code must be amended to comply with the Education Code.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF OXNARD DOES ORDAIN AS FOLLOWS:

Part 1. Incorporation of Recitals. The findings and determinations reflected above are true and correct, and are incorporated by this reference as though fully set forth herein as the cause and foundation for the action taken by and through this Ordinance.

Part 2. Code Amendment. Section 2-30 of the Oxnard City Code is hereby amended to read as follows:

"SEC. 2-30. APPLICATION.

(A) The following provisions shall apply to the following citizen advisory groups: senior services commission, commission on community relations, ~~library board,~~ parks and recreation commission, homeless commission, planning commission, and cultural arts commission.

(B) Sections 2-31 through 2-35 and Sections 2-37 through 2-41 of this Division shall apply to the Library Board"

Part 3. Code Amendment. Section 2-66 of the Oxnard City Code is hereby amended to read as follows:

"SEC. 2-66. ESTABLISHED; QUALIFICATIONS.

(A) There is hereby established a library board composed of five~~seven~~ members appointed by the mayor with approval of the City Council.

(B) ~~(B)~~ Members shall hold office for three years. In order to stagger the terms, the city council shall appoint members so that no more than two terms expire each year. One trustee's term shall end on June 30, 2026. Two members' terms shall end on June 30, 2027. Two members' terms shall end on June 30, 2028. All trustees appointed thereafter shall serve a term of three years following the pattern established in this section.~~A member shall serve without compensation, shall reside in the city and shall be at least 18 years of age~~.

(C) Members are permitted to serve three consecutive terms.

(D) A term of less than one year shall not be considered a full term. Terms shall expire on June 30 of the applicable years. A member shall continue in office for the term for which the member was appointed or until the member's successor is appointed.

(E) In the event of a vacancy, the mayor shall nominate a replacement to complete the term of the member creating the vacancy.

(F) A member shall serve without compensation, shall reside in the city and be at least 18 years old."

Part 4. If any term or portion of this ordinance is held to be invalid, illegal, or otherwise unenforceable by a court of competent jurisdiction, the remaining provisions of this ordinance shall continue in full force and effect.

Part 5 Pursuant to Government Code section 36933(c)(l), the City Attorney was designated to prepare, and the City Clerk published, a summary of this ordinance, and a certified copy of the ordinance was posted in the Office of the City Clerk a minimum of five (5) days before the City Council's adoption of the ordinance.

Part 6. The City Clerk shall certify as to the adoption of this ordinance and shall cause the summary thereof to be published within fifteen (15) calendar days of the adoption and shall post a certified copy of this ordinance, including the vote for and against the same, in the office of the City Clerk, in accordance with Government Code section 36933. Ordinance No. _____ was first read on _____ 2025, finally adopted on _____, 2025 to become effective on thirty (30) days thereafter.

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Ordinance No.

APPROVED AND ADOPTED this _____ day of _____, 2025, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

_____
Luis Mc Arthur, Mayor

ATTEST:

_____
Lourdes A. López, City Clerk

APPROVED AS TO FORM:

_____
Stephen M. Fischer, City Attorney

CITY COUNCIL OF THE CITY OF OXNARD
ORDINANCE NO.

AN ORDINANCE OF THE CITY OF OXNARD, CALIFORNIA AMENDING THE OXNARD CITY CODE TO REDUCE THE MEMBERSHIP OF THE OXNARD LIBRARY BOARD TO FIVE MEMBERS

WHEREAS, the Library Board was first established on December 26, 1906, along with the newly established Oxnard Public Library; and

WHEREAS, the Oxnard City Council has established a Library Board to advise on policies and procedures of the Oxnard Public Library; and

WHEREAS, Education Code section 18910 is part of the Municipal Libraries Act (the "Act"), which authorizes municipal public libraries; and

WHEREAS, The Act "prescribe[s] a detailed scheme for the establishment and operation of such libraries"; and

WHEREAS, Education Code section 18910 describes a library board as "consisting of five members"; and

WHEREAS, prior to 2018, the Library Board consisted of five members matching the number of the Oxnard City Council membership; and

WHEREAS, in 2018, the City expanded its City Council to seven members when it transitioned to district-based elections; and

WHEREAS, thereafter, the City Council expanded its Library Board to seven members; and

WHEREAS, City staff recently sought an opinion of the Office of the Attorney General (the "Attorney General") on whether a general law city may expand its library board from five to seven members; and

WHEREAS, the Attorney General concluded that a general law city that has expanded its city council from five to seven members may not establish a seven-member municipal library board of trustees because Education Code section 18910 specifies that such a board consists of five members; and

WHEREAS, the Oxnard City Code must be amended to comply with the Education Code.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF OXNARD DOES ORDAIN AS FOLLOWS:

Part 1. Incorporation of Recitals. The findings and determinations reflected above are true and correct, and are incorporated by this reference as though fully set forth herein as the cause and foundation for the action taken by and through this Ordinance.

Part 2. Code Amendment. Section 2-30 of the Oxnard City Code is hereby amended to read as follows:

"SEC. 2-30. APPLICATION.

(A) The following provisions shall apply to the following citizen advisory groups: senior services commission, commission on community relations, parks and recreation commission, homeless commission, planning commission, and cultural arts commission.

(B) Sections 2-31 through 2-35 and Sections 2-37 through 2-41 of this Division shall apply to the Library Board"

Part 3. Code Amendment. Section 2-66 of the Oxnard City Code is hereby amended to read as follows:

"SEC. 2-66. ESTABLISHED; QUALIFICATIONS.

(A) There is hereby established a library board composed of five members appointed by the mayor with approval of the city council.

(B) Members shall hold office for three years. In order to stagger the terms, the city council shall appoint members so that no more than two terms expire each year. One trustee's term shall end on June 30, 2026. Two members' terms shall end on June 30, 2027. Two members' terms shall end on June 30, 2028. All trustees appointed thereafter shall serve a term of three years following the pattern established in this section..

(C) Members are permitted to serve three consecutive terms.

(D) A term of less than one year shall not be considered a full term. Terms shall expire on June 30 of the applicable years. A member shall continue in office for the term for which the member was appointed or until the member's successor is appointed.

(E) In the event of a vacancy, the mayor shall nominate a replacement to complete the term of the member creating the vacancy.

(F) A member shall serve without compensation, shall reside in the city and be at least 18 years old."

Part 4. If any term or portion of this ordinance is held to be invalid, illegal, or otherwise unenforceable by a court of competent jurisdiction, the remaining provisions of this ordinance shall continue in full force and effect.

Part 5 Pursuant to Government Code section 36933(c)(l), the City Attorney was designated to prepare, and the City Clerk published, a summary of this ordinance, and a certified copy of the ordinance was posted in the Office of the City Clerk a minimum of five (5) days before the City Council's adoption of the ordinance.

Part 6. The City Clerk shall certify as to the adoption of this ordinance and shall cause the summary thereof to be published within fifteen (15) calendar days of the adoption and shall post a certified copy of this ordinance, including the vote for and against the same, in the office of the City Clerk, in accordance with Government Code section 36933. Ordinance No. _____

Ordinance No.

was first read on _____ 2025, finally adopted on _____, 2025 to become effective on thirty (30) days thereafter.

APPROVED AND ADOPTED this _____ day of _____, 2025, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

_____
Luis Mc Arthur, Mayor

ATTEST:

_____
Lourdes A. López, City Clerk

APPROVED AS TO FORM:

_____
Stephen M. Fischer, City Attorney

COMMUNITY SERVICES, PUBLIC SAFETY, HOUSING & DEVELOPMENT COMMITTEE AGENDA REPORT

REPORTS
AGENDA ITEM NO. D.2

DATE: April 8, 2025

TO: Community Services, Public Safety, Housing & Development Committee

FROM: Brenda Lopez, Interim Housing Director, (805) 385-8092, brenda.lopez@oxnard.org

SUBJECT: Historical Remodeling Project at 201 South D Street. (10 minutes)

RECOMMENDATION

That the Community Services, Public Safety, Housing & Development Committee recommend that the Board of Commissioners of the Housing Authority of the City of Oxnard approve and authorize execution of a $307,138.71 firm-fixed price contract with Mackone Development, Inc. (Agreement number A-8580) to replace the driveway, walkways, roof and decks at the 201 South D Street.

Please click the following link to view the required Measure M pre-recorded presentation video: https://youtu.be/MfzGktMR4es

BACKGROUND

The Achille Levy House, located at 201 South D Street, was originally built in 1912 as a two-story shingle-style house for Achille Levy, founder of the Bank of A. Levy. The property was designated as a historic property in 1982, specifically landmark number 75 (Ventura County Historical Landmarks and Points of Interest publication). The property is now a ten-unit multifamily development.

In 2010, the former owner, A Levy Apartments LLC, entered into a Historical Property Contract also known as the Mills Act (Agreement A-7364) with the City of Oxnard through which the owner agreed to preserve characteristics of historical significance. The owner filed a Rehabilitation Plan (Mills Act Matrix) with the Ventura County Planning Division's Cultural Heritage Program outlining the property improvements and targeted completion timeframes. The Mills Act is a state law that allows local governments to enter into contracts with owners of designated historic properties, offering property tax relief in exchange for a commitment to restoring, maintaining, and protecting historical properties.

In 2023, the Achille Levy House was listed for sale. City staff saw this as an opportunity to not only preserve the historical landmark, but to also support and further affordable housing. On April 30, 2024, the Board of Commissioners of the Housing Authority of the City of Oxnard (OHA) and City Council approved the staff's request for a loan (Agreement A-8554) from the City's Community Development Block Grant for an amount of $3,000,000. Out of this amount, an amount not to exceed $2,400,000 was approved for acquisition plus transaction fees and $600,000 for real property improvements. The purchase transaction was completed on May 10, 2024.

In January 2025, the OHA engaged JM Research and Consulting, a principal architectural historian, to complete an inspection of the property and update the existing Mills Act Matrix. The revised matrix

(Attachment 2) will serve as a historic preservation plan which prioritizes the outstanding restoration and rehabilitation work to be completed.

The OHA will begin replacing operating systems and remodeling the property based on funding availability and urgency of repairs needed. Although the proposed project is being led by OHA staff, staff is working alongside the Ventura County Planning Division (Cultural Heritage Program), City Community Development Department, and the Department of Housing and Urban Development to ensure that all requirements are met.

The first three high-priority projects identified based on existing conditions and to maximize funding available are as follows (not ranked in any particular order):

1. Roof: Damage due to termites, leaks, missing wood siding/shingles and dry rot.
2. Concrete walkways: Need to be repaired due to overall poor condition.
3. Decks: Visible rot, gaps, missing material, drainage issues, siding and wood topper issues.

ANALYSIS

The City of Oxnard and the Housing Authority of the City of Oxnard are members of Sourcewell (formerly known as the National Joint Powers Alliance), which competitively bids construction tasks with pre-set unit prices and specifications for general construction services including materials, equipment, and labor costs. The California Government Code authorizes public agencies to participate in cooperative purchasing agreements like those established by Sourcewell, while still complying with the local procurement policies. This project is subject to wage requirements of the Davis-Bacon and Related Acts (29 CFR Part 5) and the Section 3 Act of 1968 (24 CFR Part 75).

The Housing Authority of the City of Oxnard engaged Gordian, which is a service consultant authorized by Sourcewell, to procure a contractor to replace all decks, walkways and driveway, and the roof. The OHA further specified that the contractor must have experience in working with historical properties as all work must be completed in keeping with the Secretary of the Interior's Standards.

<u>Agreement A-8580 – OHA Historical Remodeling Project</u>

Mackone Development, Inc. submitted a proposal in the amount of $307,138.71. The proposed scope of work is detailed in Exhibit A of the Agreement and summarized as follows:

Roof Project:
1. Remove and reinstall asphalt shingles
2. Install new plywood sheeting on roof
3. Install new rain gutters (must meet historical property criteria)

Deck Project: All final metal and style used must meet historical property criteria
1. Install center handrail at the main front and back entrances, structural blocking will be added under the deck to attach the top rail post
2. Remove and re-build the wood handrails at the back-side porch exit
3. Re-seal all decks in front and back. Remove existing deck coating and install a three-coat system

Concrete project: Curves, score lines, and joints must be an exact replacement per historical property criteria
1. Demo driveway, two (2) side walkways and two (2) front walkways
2. Side walkways will be widened one (1) foot

STRATEGIC PRIORITIES

This agenda item supports the Quality of Life strategy. The purpose of the Quality of Life strategy is to restore and increase quality services and programs that enrich Oxnard's diverse community, promotes safe neighborhoods, encourages community engagement, and supports our residents in their efforts to improve their quality of life.

FINANCIAL IMPACT

There is no financial impact to the General Fund. The Housing Authority of the City of Oxnard has an existing CDBG appropriation necessary to fund the agreement. The remaining balance after the cost of the agreement is $156,886.94.

For Finance Use Only: Community Development Block Grant Fund, Org. 2018105, Obj. 53600, Project G2113.

Prepared by: Brenda Lopez, Interim Housing Director

ATTACHMENTS

1. Agreement A-8580
2. Attachment 2- Mills Act Matrix
3. PowerPoint Presentation

CAPITAL IMPROVEMENT CONTRACT

Contract No: **A-8580**
Name of Contractor: Mackone Development, Inc.
Address: 2244 Beverly Blvd, Los Angeles, CA 90057

Project description: OHA Historical Remodeling Project

This Capital Improvement Contract (**"Contract")** is made at Oxnard, California, as of this 29th day of April 2025 between the City of Oxnard Housing Authority, called herein the **"Authority"**, and the above-named contractor (**"Contractor"**) for the construction of the capital improvement project described herein. The parties hereto agree as follows:

I. Type of Contract

This contract is a firm-fixed price contract as defined by 2CFR Part 200 and the Department of Housing and Urban Development (HUD) Handbook 7460.8, Rev. 2.

2. Contract Price

Contractor shall perform the scope of work per the detailed scope of work per approved plans submitted for the Historical Remodeling Project at 201 S D Street. Authority shall pay contractor, as described in **Exhibit A**, attached hereto and incorporated herein by this reference, in full payment for said work, the following sum: **$307,138.71.**

The above sum includes all taxes and the costs of any required bonds.

3. Payment Schedule

Authority shall pay Contractor no later than 30 calendar days after Authority accepts Contractor's invoices and Authority shall make final payment no later than 60 calendar days after Authority has issued and approved a certificate of completion for the work contemplated herein, provided that the Authority may withhold from progress payments an amount equal to 5 percent of the progress payment and may withhold from final payment an amount sufficient to protect the Authority from disputes equivalent to 150 percent of the value of any disputed amount of work.

4. Scope of Work

Contractor shall furnish all tools, equipment, apparatus, facilities, labor and materials necessary to, and shall perform and complete in a good, safe and workmanlike manner, the work described in the approved plans.

5. Contract Documents

The complete Contract consists of all the following, which are specifically incorporated herein by reference:

a. Change Orders
b. Contract Amendments –
c. This Contract
d. Amendments to HUD Form 5370
e. HUD Form 5370 General Conditions for Construction Contracts – Public Housing Programs
f. Specifications
g. Plans
h. Permits
i. Contractor's bid proposal and list of subcontractors (if applicable).
j. Performance and payment bonds as required by the specifications and applicable law. Unless otherwise specified, each such bond shall be 100 percent of the Contract price.
k. Insurance as required by the specifications and applicable law (Exhibit B).
l. All applicable wage determinations, safety and health regulations, non-discrimination provisions, labor standards, and requirements if the Contract is federally assisted. This includes but is not limited to such items enumerated in the specifications and addenda thereto.
m. Federal Funding / Grant Requirements Rider (Exhibit C).
n. Lobbying Certification (Exhibit D).

6. Indemnity

Contractor agrees to indemnify, hold harmless and defend Authority, its Commission, and each member thereof, and every officer, employee, representative or agent of Authority, from any and all liability, claims, demands, actions, damages (whether in contract or tort, including personal injury, death at any time, or property damage), costs and financial loss, including all costs and expenses and fees of litigation or arbitration, that arise directly or indirectly form any acts or omissions related to this Agreement performed by Contractor or its agents, employees, Subcontractors, Contractors, and other persons acting on Contractor's behalf. This agreement to indemnify, hold harmless and defend shall apply whether such acts or omissions are the product of active negligence, passive negligence, willfulness or acts for which Contractor or its agents, employees, subcontractors, consultants and other persons acting on Contractor's behalf would be held strictly liable.

7. Time for Performance

The time limit for the completion of the work is 120 **working days** after receipt of the Notice to Proceed.

Contractor shall not perform any work until the Authority issues a Notice to Proceed. Work will be completed within the time limit specified above and in the Notice to Proceed.

8. Acknowledgement

Contractor by signing hereunder acknowledges that he has reviewed all the foregoing documents and agrees with the requirements, conditions and covenants contained therein.

The parties agree that this Agreement may be transmitted and signed by electronic or digital means by either/any or both/all Parties and that such signatures shall have the same force and effect as original signatures, in accordance with California Government Code Section 16.5 and California Civil Code Section 1633.7.

CITY OF OXNARD
HOUSING AUTHORITY

_____
Luis McArthur
Chairman

Mackone Development, Inc.

_____
Matthew R Dugan
Chief Financial Officer

APPROVED AS TO FORM:

_____
Stephen M. Fischer,
Housing General Counsel

APPROVED AS TO INSURANCE:

_____
Rhonda Hodge
Housing Finance Officer

APPROVED AS TO COMPLIANCE:

_____
Rhonda Hodge
Contract Administrator

GENERAL CONDITIONS

Work Hours:

From 8:00 AM to 5:00 PM max. Including 1-hour lunch.
No work is allowed Saturdays, Sundays and during any official holidays.

Safety and Security:
The contractors are required to secure the work area during the work hours, lunch hours, weekends, and holidays. The contractors shall secure and render safe the entire construction area at the end of each working day. Work areas must be well barricaded and flagged, and all precautions should be taken to avoid injury or damage to any person or property and shall protect and indemnify the Housing against any claim or liability arising from or based on the lack of proper safeguards or negligence whether by it or its agents, employees or Subcontractors.

Compliance with all Laws:
The contractors shall comply with all applicable federal, State and local laws, ordinances, codes and regulations in force at the time the contractors perform pursuant to the contract documents.

Project Schedule:
The contractor is expected to complete the job in not to exceed seven hundred twenty **(120) working days**.

Construction Debris:
Due to the nature of the job, the contractor is responsible for hauling away debris.

Storage Bin
The contractor shall provide bins and/or containers for temporary storage.

Warranty:
The contractor shall warrant the work for a period of **One (1) year** against workmanship.

Final Walkthrough, and Sign off:
The contractor is required to call for a final walk through with the project manager and/ or the Housing Authority staff after completion of the project. Upon approval, the contractor may bill the Housing Authority for said work. All the payments will be pending obtaining a final sign off from the City inspector and turning in those permits.

EXHIBIT A

GORDIAN®

Work Order Signature Document

EZIQC Contract No.: CA-R8-GB-101723-MDI

[X] **New Work Order** [ ] **Modify an Existing Work Order**

Work Order Number.:	139590.00	Work Order Date:	03/19/2025
Work Order Title:	OHA Historical Home Remodeling Project		
Owner Name:	Oxnard Housing Authority	Contractor Name:	Mackone Development, Inc.
Contact:	Fredi Contreras	Contact:	Matt Dugan
Phone:	805-890-8319	Phone:	213-252-9506

Work to be Performed

Work to be performed as per the Final Detailed Scope of Work Attached and as per the terms and conditions of Sourcewell EZIQC Contract No CA-R8-GB-101723-MDI.

Brief Work Order Description:

Time of Performance Estimated Start Date:
Estimated Completion Date:

Liquidated Damages Will apply: [ ] Will not apply: [X]

Work Order Firm Fixed Price: $307,138.71

Owner Purchase Order Number:

Approvals

Oxnard Housing Authority Date

Mackone Development, Inc. Date

Detailed Scope of Work

To: Matt Dugan
Mackone Development, Inc.
2244 Beverly Blvd.
Los Angeles, CA 90057
213-252-9506

From: Fredi Contreras
Oxnard Housing Authority
300 N. Marquita Street
Oxnard, CA 93030
805-890-8319

Date Printed: March 19, 2025

Work Order Number: 139590.00

Work Order Title: OHA Historical Home Remodeling Project

Brief Scope:

☐ **Preliminary** ☐ **Revised** ☒ **Final**

The following items detail the scope of work as discussed at the site. All requirements necessary to accomplish the items set forth below shall be considered part of this scope of work.

Oxnard Housing Authority

- Remove and reinstall asphalt shingles. Brochure given to Fredi to color selection.
- Install new plywood sheeting on roof to met current code
- Install new rain gutters. Must fit within existing notch on the rafters to met the historical requirements. Standard gutters will be made to fit.
- Install center handrail at the main front and back entrances. Structural blocking will be added under the deck to attach the top rail post. Final metal and style will be determined by the historian.
- Remove and re-build the wooded handrails at the back side porch exit. Raise to 42" guardrail height. Continue hand rail all the way through to bottom step with the 12" extension per code. Final metal and style will be determined by the historian.
- Re-seal decks front and back. Front deck to the left of the main entrance, the 2nd story rear deck and the deck over the driveway. Remove existing deck coating and install three coat system.
- Note when deck coating is removed there maybe dry rot or other dilapidated wood conditions. This added repair should be considered a mod.

OHA-Historical Home Concrete project

- Demo driveway, two (2) side walkways and two (2) front walkways
- Side walkways will be widen one (1) foot
- Driveway and front walks will be replaced with the EXACT same curves, score lines and joint.
- Driveway and front walks will have the concrete finish matched with a combination of acid washing and light salt (See user note in proposal)
- Mock up of concrete finish will be provided

Subject to the terms and conditions of ezIQC Contract **CA-R8-GB-101723-MDI**.

Detailed Scope of Work Continues..

Work Order Number: 139590.00
Work Order Title: OHA Historical Home Remodeling Project

Mackone Development, Inc. Date

Oxnard Housing Authority Date

Contractor's Price Proposal - Summary

Date: March 19, 2025

Re:

IQC Master Contract #:	CA-R8-GB-101723-MDI
Work Order #:	139590.00
Owner PO #:	
Title:	OHA Historical Home Remodeling Project
Contractor:	Mackone Development, Inc.
Proposal Value:	$307,138.71

Section - 01	**$21,192.12**
Section - 02	**$26,148.93**
Section - 03	**$21,633.93**
Section - 05	**$4,264.21**
Section - 06	**$19,930.33**
Section - 07	**$181,061.38**
Section - 31	**$3,697.77**
Section - 32	**$29,210.04**
Proposal Total	**$307,138.71**

Thisl total represents the correct total for the proposal. Any discrepancy between line totals, sub-totals and the proposal total is due to rounding.

The Percentage of NPP on this Proposal: %

Contractor's Price Proposal - Detail

Date: March 19, 2025

Re:

IQC Master Contract #:	CA-R8-GB-101723-MDI
Work Order #:	139590.00
Owner PO #:	
Title:	OHA Historical Home Remodeling Project
Contractor:	Mackone Development, Inc.
Proposal Value:	$307,138.71

	Sect.	Item	Mod.	UOM	Description	Line Total
Labor	Equip.	Material	(Excludes)			

Section - 01

1	01 22 16	00 0002		EA	Reimbursable FeesReimbursable Fees will be paid to the contractor for eligible costs as directed by Owner. Insert the appropriate quantity to adjust the base cost to the actual Reimbursable Fee. If there are multiple Reimbursable Fees, list each one separately and add a comment in the "note" block to identify the Reimbursable Fee (e.g. sidewalk closure, road cut, various permits, extended warranty, expedited shipping costs, etc.). A copy of each receipt, invoice, or proof of payment shall be submitted with the Price Proposal.	$6,611.59
				Installation	Quantity 6,010.54 x Unit Price 1.00 x Factor 1.1000 = Total 6,611.59	
					2% bond fee $300,527.12*0.02=$6,010.54	
2	01 22 20	00 0006		HR	CarpenterFor tasks not included in the Construction Task Catalog® and as directed by owner only.	$6,808.46
				Installation	Quantity 48.00 x Unit Price 109.11 x Factor 1.3000 = Total 6,808.46	
					2 men @ 2days to custom form the concrete walks to match the curves for historic preservation 2 men @ 1 day of make mock up	
3	01 74 19	00 0016		EA	40 CY Dumpster (5 Ton) "Construction Debris"Includes delivery of dumpster, rental cost, pick-up cost, hauling, and disposal fee. Non-hazardous material.	$2,236.23
				Installation	Quantity 2.00 x Unit Price 860.09 x Factor 1.3000 = Total 2,236.23	
					roofing debris, consruction debris	
4	01 74 19	00 0017		EA	10 CY Low-Boy Dumpster "Concrete Or Asphalt Only"Includes delivery of dumpster, rental cost, pick-up cost, hauling, and disposal fee. Concrete or asphalt only.	$1,961.49
				Installation	Quantity 2.00 x Unit Price 754.42 x Factor 1.3000 = Total 1,961.49	
					Concrete debris	
5	01 74 19	00 0024		EA	Vacuum, Pickup, Swap And Dump, Concrete Washout BinIncludes vacuum the liquid from the full bin and pick up the bin, and recycle all material. An empty bin will be left at the site if the project is not completed.	$3,574.35
				Installation	Quantity 2.00 x Unit Price 1,374.75 x Factor 1.3000 = Total 3,574.35	
					Two pour days	

Subtotal for Section - 01 **$21,192.12**

Section - 02

6	02 41 13	13 0043		SF	>3" To 6" By Hand, Break-up And Remove Concrete Paving	$24,633.57
				Installation	Quantity 2,490.00 x Unit Price 7.61 x Factor 1.3000 = Total 24,633.57	
					Demo concrete driveway and all four walkways	
7	02 41 19	13 0058		EA	Saw Cut Minimum ChargeFor projects where the total saw cutting charge is less than the minimum charge, use this task exclusively. This task should not be used in conjunction with any other tasks in this section.	$1,515.36
				Installation	Quantity 1.00 x Unit Price 1,165.66 x Factor 1.3000 = Total 1,515.36	
					Sawcut concrete	

Contractor's Price Proposal - Detail Continues..

Work Order Number: 139590.00
Work Order Title: OHA Historical Home Remodeling Project

Subtotal for Section - 02 **$26,148.93**

Section - 03

8	03 21 11 00 0124	LF	#4, Grade 50, Slab On Grade, Steel Reinforcement Bar								$5,349.24
				Quantity		Unit Price		Factor		Total	
			Installation	3,240.00	x	1.27	x	1.3000	=	5,349.24	
			Rebar for walkways and driveway								
9	03 35 23 00 0002	SF	Exposed Aggregate, Concrete Floor Finish								$13,306.96
				Quantity		Unit Price		Factor		Total	
			Installation	2,598.00	x	3.94	x	1.3000	=	13,306.96	
			Acid finish with random salt to match existing								
10	03 37 16 00 0010	HR	35 CY/HR, 66 HP Trailer Mounted Concrete PumpIncludes hoses								$2,977.73
				Quantity		Unit Price		Factor		Total	
			Installation	16.00	x	143.16	x	1.3000	=	2,977.73	
			Two pour days								

Subtotal for Section - 03 **$21,633.93**

Section - 05

11	05 52 13 00 0007	LF	2-1/2" Diameter, Schedule 40, One Rail, Up To 42" High, Welded Steel Pipe Railing								$1,710.28
				Quantity		Unit Price		Factor		Total	
			Installation	20.00	x	54.86	x	1.3000	=	1,426.36	
			Demolition	20.00	x	10.92	x	1.3000	=	283.92	
			center handrail at front and back steps (Final metal type and style will be determined by the historian)								
12	05 52 13 00 0025	LF	2-1/2" Diameter, Schedule 40, Four Rail, Up To 42" High, Welded Steel Pipe Railing								$2,553.93
				Quantity		Unit Price		Factor		Total	
			Installation	13.00	x	151.12	x	1.3000	=	2,553.93	
			back porch guardrail (Final style and type to be determined by the historian)								

Subtotal for Section - 05 **$4,264.21**

Section - 06

13	06 11 16 00 0157	LF	4" x 4" Pressure Treated Wood Blocking To Wood								$475.96
				Quantity		Unit Price		Factor		Total	
			Installation	36.00	x	10.17	x	1.3000	=	475.96	
			blocking for installation of railing								
14	06 11 16 00 0161	LF	2" x 8" Wood Blocking To Wood								$4,138.68
				Quantity		Unit Price		Factor		Total	
			Installation	420.00	x	7.58	x	1.3000	=	4,138.68	
			blocking for roof sheating								
15	06 16 33 00 0004	SF	1/2" Thick CDX Plywood Roof DeckingApplied to wood rafters.								$14,573.52
				Quantity		Unit Price		Factor		Total	
			Installation	5,190.00	x	2.16	x	1.3000	=	14,573.52	
			Roof sheating. If, inspector approves the existing deck, this will be credited back								
16	06 16 33 00 0004 0006	MOD	For Exterior CC Grade Plywood, Add								$742.17
				Quantity		Unit Price		Factor		Total	
			Installation	5,190.00	x	0.11	x	1.3000	=	742.17	

Subtotal for Section - 06 **$19,930.33**

Section - 07

Contractor's Price Proposal - Detail Continues..

Work Order Number: 139590.00
Work Order Title: OHA Historical Home Remodeling Project

Section - 07

17	07 18 13 00 0003		SQ	32 mils, Base Coat, One-Component, Polyurethane, Elastomeric Plaza Deck System (Garland Dura-Walk®)								$4,602.33
					Quantity		Unit Price		Factor		Total	
				Installation	7.00	x	505.75	x	1.3000	=	4,602.33	
				deck coating base (Front deck to the left of the main entrance, back 2nd floor deck, deck of the driveway)								
18	07 18 13 00 0004		SQ	16 mils, Wear Coat, One-Component, Polyurethane, Elastomeric Plaza Deck System (Garland Dura-Walk®)								$2,658.38
					Quantity		Unit Price		Factor		Total	
				Installation	7.00	x	292.13	x	1.3000	=	2,658.38	
				deck coating first layer								
19	07 18 13 00 0005		SQ	16 mils, Top Coat, One-Component, Polyurethane, Elastomeric Plaza Deck System (Garland Dura-Walk®)								$6,355.08
					Quantity		Unit Price		Factor		Total	
				Installation	14.00	x	349.18	x	1.3000	=	6,355.08	
				deck coating top coating 2 layers								
20	07 31 13 13 0017		SQ	480 Lb./SQ, 4" Exposure, Sculpted Edge, Three Layer Laminated Fiberglass Reinforced, Asphalt Composition Shingle (CertainTeed Presidential Shake TL)								$85,002.33
					Quantity		Unit Price		Factor		Total	
				Installation	57.00	x	765.13	x	1.3000	=	56,696.13	
				Demolition	57.00	x	382.00	x	1.3000	=	28,306.20	
				asphalt shingle roof or GAF Architectural shingle per brochure								
21	07 31 13 13 0021		LF	Three Tab Hip And Ridge Shingles								$1,554.80
					Quantity		Unit Price		Factor		Total	
				Installation	260.00	x	4.60	x	1.3000	=	1,554.80	
				ridge flashing (Hip an ridge shingles per the brochure)								
22	07 34 00 00 0017		SQ	40 Mil, Fire Rated, High Temperature, Embossed Surface, Rubberized Asphalt Adhesive, High-Density Cross Laminated Polyethylene Reinforcement, Roofing Underlayment, Self-Adhering (Grace Ice And Water Shield® HT)								$27,311.04
					Quantity		Unit Price		Factor		Total	
				Installation	57.00	x	345.08	x	1.3000	=	25,570.43	
				Demolition	57.00	x	23.49	x	1.3000	=	1,740.61	
				roof underlayment								
23	07 62 13 00 0033		SF	22 Gauge, 0.034" Thick, Galvanized Steel Flashing								$3,136.64
					Quantity		Unit Price		Factor		Total	
				Installation	160.00	x	15.08	x	1.3000	=	3,136.64	
				Deck coating flashing								
24	07 62 19 00 0024		LF	>5" To 7" Girth, 0.032" Thick, KYNAR 500® Finish, Aluminum Drip Edge								$16,894.92
					Quantity		Unit Price		Factor		Total	
				Installation	591.00	x	21.99	x	1.3000	=	16,894.92	
				drip edge for gutter								
25	07 63 00 00 0033		EA	2-3/4" ID x 12" Riser Pipe, 4 Lb. Lead Pipe Flashing For Roofs, Fits 2" Pipe								$1,748.92
					Quantity		Unit Price		Factor		Total	
				Installation	12.00	x	112.11	x	1.3000	=	1,748.92	
				lead flashing								
26	07 71 23 00 0176		LF	8", 24 Gauge, Box Style Galvanized Steel Gutter								$18,955.30
					Quantity		Unit Price		Factor		Total	
				Installation	350.00	x	41.66	x	1.3000	=	18,955.30	
				gutters								
27	07 71 23 00 0176	0328	MOD	For Kynar 500® Finish, Add								$6,283.55
					Quantity		Unit Price		Factor		Total	
				Installation	350.00	x	13.81	x	1.3000	=	6,283.55	

Contractor's Price Proposal - Detail Continues..

Work Order Number: 139590.00
Work Order Title: OHA Historical Home Remodeling Project

Section - 07

28	07 71 23 00 0192		EA	8", Box Style Galvanized Steel Gutter End Cap								$434.77
			Installation	Quantity 12.00	x	Unit Price 27.87	x	Factor 1.3000	=	Total 434.77		
			gutter ends									
29	07 71 23 00 0192	0328	MOD	For Kynar 500® Finish, Add								$177.68
			Installation	Quantity 12.00	x	Unit Price 11.39	x	Factor 1.3000	=	Total 177.68		
30	07 71 23 00 0208		EA	8", Box Style Galvanized Steel Gutter Miter								$1,818.96
			Installation	Quantity 12.00	x	Unit Price 116.60	x	Factor 1.3000	=	Total 1,818.96		
			miter gutters									
31	07 71 23 00 0208	0328	MOD	For Kynar 500® Finish, Add								$708.40
			Installation	Quantity 12.00	x	Unit Price 45.41	x	Factor 1.3000	=	Total 708.40		
32	07 71 23 00 0224		LF	4" x 5", 26 Gauge, Rectangular Galvanized Steel Downspout								$2,486.02
			Installation	Quantity 96.00	x	Unit Price 19.92	x	Factor 1.3000	=	Total 2,486.02		
			downspouts									
33	07 71 23 00 0224	0328	MOD	For Kynar 500® Finish, Add								$932.26
			Installation	Quantity 96.00	x	Unit Price 7.47	x	Factor 1.3000	=	Total 932.26		

Subtotal for Section - 07 **$181,061.38**

Section - 31

34	31 23 16 13 0007		CY	Excavation For Trenching By Hand In SoilIncludes stockpiling excess materials and trimming sides and bottom of trench.								$776.83
			Installation	Quantity 4.00	x	Unit Price 149.39	x	Factor 1.3000	=	Total 776.83		
			excavate to widen side walkways 1 foot									
35	31 23 16 36 0022		CY	Compaction Of Fill Or Subbase For Building Foundations and Other Structures by Hand								$2,920.94
			Installation	Quantity 48.00	x	Unit Price 46.81	x	Factor 1.3000	=	Total 2,920.94		
			Compact soil for walkways									

Subtotal for Section - 31 **$3,697.77**

Section - 32

36	32 16 23 00 0002		SF	4" Cast In Place Concrete Sidewalk								$29,210.04
			Installation	Quantity 2,398.00	x	Unit Price 9.37	x	Factor 1.3000	=	Total 29,210.04		
			new concrete sidewalks									

Subtotal for Section - 32 **$29,210.04**

Proposal Total **$307,138.71**

This total represents the correct total for the proposal. Any discrepancy between line totals, sub-totals and the proposal total is due to rounding.

The Percentage of NPP on this Proposal: **%**

GORDIAN®

Subcontractor Listing

Date: March 19, 2025

Re:

IQC Master Contract #:	CA-R8-GB-101723-MDI
Work Order #:	139590.00
Owner PO #:	
Title:	OHA Historical Home Remodeling Project
Contractor:	Mackone Development, Inc.
Proposal Value:	$307,138.71

Name of Contractor	Duties	Amount	%
Masacon		$275,000.00	89.54

EXHIBIT B

Attachment INS-3

INSURANCE REQUIREMENTS FOR SMALL/MEDIUM CONSTRUCTION AND SERVICES CONTRACTS (WITH BUILDER'S RISK REQUIREMENT)

1. Contractor shall obtain and maintain during the performance of any services under this Contract the following insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of services hereunder by Contractor, its agents, representatives, employees or subcontractors.

a. Commercial General Liability Insurance, including a Contractual Liability Endorsement, in an amount not less than $1,000,000 combined single limit for bodily injury and property damage for each claimant for general liability with coverage equivalent to Insurance Services Office Commercial General Liability Coverage (Occurrence Form CG0001ED, November 1988) If a general aggregate limit is used, that limit shall apply separately to the project location or shall be twice the occurrence amount;

b. Business Automobile Liability Insurance in an amount not less than $1,000,000 combined single limit for bodily injury and property damage for each claimant for automobile liability with coverage equivalent to Insurance Services Office Automobile Liability Coverage (Occurrence Form CA000T, ED June 1992) covering Code No. 1, "any auto";

c. If architectural, engineering, or electrical work will be performed under the Contract, Professional Liability/Errors and Omissions Insurance appropriate to the work being done in an amount not less than $1,000,000, with neither Contractor nor listed subcontractors having less than $500,000 individually. The Professional Liability/Errors and Omissions Insurance must be project specific with at least a one year extended reporting period, or longer upon request.

d. Course of Construction Insurance providing coverage for "all risks" of loss in an amount not less than the completed value of the project, with Authority named as Owner and Insured.

e. Workers' Compensation Insurance in compliance with the laws of the State of California, and Employer's Liability Insurance in an amount not less than $1,000,000 per claimant.

2. Contractor shall, prior to performance of any services, file with the Administrative Services Manager certificates of insurance with original endorsements effecting coverage required by this Attachment INS-3. The certificates and endorsements for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. The certificates and endorsements are to be on the attached forms or on other forms approved by the Administrative Services Manager. All certificates and endorsements are to be received and approved by the Administrative Services Manager before work commences. Authority reserves the right to require complete certified copies of all required insurance policies at any time. The certificates of insurance and endorsements shall be forwarded to the Administrative Services Manager, addressed as follows:

Oxnard Housing Authority
Rhonda Hodge
Reference No.
435 South D Street
Oxnard, California 93030

3. Contractor agrees that all insurance coverages shall be provided by a California admitted insurance carrier with an A.M. Best rating of A:VII or better and shall be endorsed to state that coverage may not be suspended, voided, canceled by either party, or reduced in coverage or limits without 30 days' prior written notice to the Administrative Services Manager. The Administrative Services Manager shall not approve or accept any endorsement if the endorsement contains "best effort" modifiers or if the insurer is relieved from the responsibility to give such notice.

4. Contractor agrees that the Commercial General Liability and Business Automobile Liability Insurance policies shall be endorsed to name Authority, its Commissioners, officers, employees, agents and volunteers and the City of Oxnard, its City Council, officers, employees, agents and volunteers as additional insureds as respects: liability arising out of activities performed by or on behalf of Contractor; products and completed operations of Contractor; premises owned, occupied or used by Contractor; or automobiles owned, leased, hired or borrowed by Contractor. The coverage shall contain no special limitations on the scope of protection afforded to Authority, its Commissioners, officers, employees, agents and volunteers and the City of Oxnard, its City Council, officers, employees, agents and volunteers. **The General Liability Special Endorsement Form and Automobile Liability Special Endorsement Form attached to this Attachment INS-3 or substitute forms containing the same information and acceptable to the Administrative Services Manager shall be used to provide the endorsements.**

5. The coverages provided to Authority shall be primary and not contributing to or in excess of any existing Authority or City of Oxnard insurance or self-insurance coverages. Any failure to comply with reporting provisions of the policies shall not affect coverage provided to Authority, its Commissioners, officers, employees, agents and volunteers and the City of Oxnard, its City Council, officers, employees, agents and volunteers. The insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.

6. Any deductibles or self-insured retentions must be declared to and approved by the Administrative Services Manager. At the option of the Administrative Services Manager, either the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects Authority, its Commissioners, officers, employees, agents and volunteers and the City of Oxnard, its City Council, officers, employees, agents and volunteers, or the Contractor shall procure a bond guaranteeing payment of losses and related investigations, claim administration and defense expenses.

7. All insurance standards applicable to Contractor shall also be applicable to Contractor's subcontractors. Contractor agrees to maintain appropriate agreements with subcontractors and to provide proper evidence of coverage upon receipt of a written request from the Administrative Services Manager.

3/25

ACCORD CERTIFICATE OF INSURANCE

ISSUE DATE (MM/DD/YY)

PRODUCER

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

CODESUB-CODE

COMPANIES AFFORDING INSURANCE COVERAGE

INSURED

COMPANY LETTER A SPECIFY COMPANY NAMES IN THIS SPACE

COMPANY LETTER B

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	**GENERAL LIABILITY** [x] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS MADE [x] OCCUR. [x] OWNER'S & CONTRACTOR'S PROT.				GENERAL AGGREGATE $1,000,000 PRODUCTS COMP/OP AGG. $1,000,000 PERSONAL & ADV. INJURY $1,000,000 EACH OCCURRENCE $1,000,000 FIRE DAMAGE (Any one fire) $ MED. EXPENSE (Any one person) $
A	**AUTOMOBILE LIABILITY** [x] ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS GARAGE LIABILITY				COMBINED SINGLE LIMIT $1,000,000 BODILY INJURY (Per person) $ BODILY INJURY (Per accident) $ PROPERTY DAMAGE $
A	**EXCESS LIABILITY** UMBRELLA FORM OTHER THAN UMBRELLA FORM				EACH OCCURRENCE $ AGGREGATE $
A	**WORKERS' COMPENSATION** AND EMPLOYERS' LIABILITY				STATUTORY LIMITS EACH ACCIDENT $1,000,000 DISEASE-POLICY LIMIT $1,000,000 DISEASE-EACH EMPLOYEE $1,000,000
A	**OTHER** Errors and omissions insurance or malpractice insurance available for the insured's profession; if architectural, engineering or electrical work will be performed under the Contract, Course of Construction Insurance				Minimum coverage $1,000,000 Each consultant/ $500,000 & listed sub-consultant Course of Construction— Completed Value of Project

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/RESTRICTIONS/SPECIAL ITEMS

CERTIFICATE HOLDER

Oxnard Housing Authority
Attn: Rhonda Hodge
Contract No. A-8580
435 South D Street
Oxnard, CA 93030

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT,

AUTHORIZED REPRESENTATIVE

GENERAL LIABILITY SPECIAL ENDORSEMENT
FOR THE OXNARD HOUSING AUTHORITY (the "Authority")

SUBMIT IN DUPLICATE

ENDORSEMENT NO.	ISSUE DATE (MM/DD/YY)

PRODUCER

Telephone:

POLICY INFORMATION:
Insurance Company:
Policy No.:
Policy Period: (from) (to)
LOSS ADJUSTMENT EXPENSE ❒ Included in Limits ❒ In Addition to Limits

❒ Deductible ❒ Self-Insured Retention (check which) of $ _____ with an Aggregate of $_____ applies to _____ coverage. ❒ Per Occurrence ❒ Per Claim (which)

NAMED INSURED

APPLICABILITY. This insurance pertains to the operations, products and/or tenancy of the named insured under all written agreements and permits in force with the Authority unless checked here ❒ in which case only the following specific agreements and permits with the Authority are covered:

AUTHORITY AGREEMENTS/PERMITS

TYPE OF INSURANCE

GENERAL LIABILITY
❒ COMMERCIAL GENERAL LIABILITY ❒ Claims Made
❒ COMPREHENSIVE GENERAL LIABILITY Retroactive Date ____
❒ OWNERS & CONTRACTORS PROTECTIVE ❒ Occurrence

OTHER PROVISIONS

COVERAGES	LIABILITY LIMITS IN THOUSANDS $ EACH OCCURRENCE	AGGREGATE
❒ GENERAL		
❒ PRODUCTS/COMPLETED OPERATIONS		
❒ PERSONAL & ADVERTISING INJURY		
❒ FIRE DAMAGE		
❒ _____		
❒ _____		

CLAIMS: Underwriter's representative for claims pursuant to this insurance.

Name: _____
Address: _____
_____
Telephone: ( ) _____

In consideration of the premium charged and notwithstanding any inconsistent statement in the policy to which this endorsement is attached or any endorsement now or hereafter attached thereto, insurance company agrees as follows:

1. **INSURED.** The Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, employees and volunteers are included as insureds with regard to liability and defense of suits arising from the operations, products and activities performed by or on behalf of the named insured.
2. **CONTRIBUTION NOT REQUIRED.** As respects: (a) work performed by the named insured for or on behalf of the Authority; or (b) products sold by the named insured to the Authority; or (c) premises leased by the named insured from the Authority, the insurance afforded by this policy shall be primary insurance as respects the Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, employees or volunteers; or stand in an unbroken chain of coverage excess of the named insured's scheduled underlying primary coverage. In either event, any other insurance maintained by the Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, employees or volunteers shall be in excess of this insurance and shall not contribute with it.
3. **SEVERABILITY OF INTEREST.** This insurance applies separately to each insured against whom claim is made or suit is brought except with respect to the company's limits of liability. The inclusion of any person or organization as an insured shall not affect any right which such person or organization would have as a claimant if not so included.
4. **CANCELLATION NOTICE.** With respect to the interests of the Authority, this insurance shall not be canceled, or materially reduced in coverage or limits except after thirty (30) days prior written notice by receipted delivery has been given to the Authority.
5. **PROVISIONS REGARDING THE INSURED'S DUTIES.** Any failure to comply with reporting provisions of the policy or breaches or violations of warranties shall not affect coverage provided to Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, employees or volunteers.
6. **SCOPE OF COVERAGE.** This policy, if primary, affords coverage at least as broad as:
   a. Insurance Services Office Commercial General Liability Coverage, ''occurrence'' form CG0001; or
   b. If excess, affords coverage which is at least as broad as the primary insurance form CG0001.

Except as stated above nothing herein shall be held to waive, alter or extend any of the limits, conditions, agreements or exclusions of the policy to which this endorsement is attached.

ENDORSEMENT HOLDER

OXNARD HOUSING AUTHORITY
Attn: Rhonda Hodge
435 South D Street
Oxnard, CA 93030

AUTHORIZED REPRESENTATIVE
❒ Broker/Agent ❒ Underwriter ❒ ____

I _____ (print/type name), warrant that I have authority to bind the above-mentioned insurance company and by my signature hereon do so bind this company to this endorsement.

Signature _____
(original signature required)

Telephone: ( ) Date Signed ____

AUTOMOBILE LIABILITY SPECIAL ENDORSEMENT
FOR THE OXNARD HOUSING AUTHORITY (the ''Authority'')

SUBMIT IN DUPLICATE

ENDORSEMENT NO.	ISSUE DATE (MM/DD/YY)

PRODUCER

Telephone:

POLICY INFORMATION:
Insurance Company:
Policy No.:
Policy Period: (from) (to)
LOSS ADJUSTMENT EXPENSE ❒ Included in Limits
❒ In Addition to Limits

NAMED INSURED

❒ Deductible ❒ Self-Insured Retention (check which) of $ _
with an Aggregate of $_____
coverage. ❒ Per Occurrence ❒ Per Claim (which)

APPLICABILITY. This insurance pertains to the operations, products and/or tenancy of the named insured under all written agreements and permits in force with the Authority unless checked here ❒ in which case only the following specific agreements and permits with the Authority are covered:

AUTHORITY AGREEMENTS/PERMITS

TYPE OF INSURANCE

❒ COMMERCIAL AUTO POLICY
❒ BUSINESS AUTO POLICY
❒ OTHER

OTHER PROVISIONS

LIMIT OF LIABILITY

$ _____ per accident, for bodily injury and property damage.

CLAIMS: Underwriter's representative for claims pursuant to this insurance.

Name: _____
Address: _____
_____
Telephone: ( )

In consideration of the premium charged and notwithstanding any inconsistent statement in the policy to which this endorsement is attached or any endorsement now or hereafter attached thereto, insurance company agrees as follows:

1. **INSURED.** The Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, volunteers and employees are included as insureds with regard to liability and defense of suits arising from the operations, products and activities performed by or on behalf of the named insured.

2. **CONTRIBUTION NOT REQUIRED.** As respects: (a) work performed by the named insured for or on behalf of the Authority; or (b) products sold by the named insured to the Authority; or (c) premises leased by the named insured from the Authority, the insurance afforded by this policy shall be primary insurance as respects the Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, employees or volunteers; or stand in an unbroken chain of coverage excess of the named insured's scheduled underlying primary coverage. In either event, any other insurance maintained by the Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, employees or volunteers shall be in excess of this insurance and shall not contribute with it.

3. **SEVERABILITY OF INTEREST.** This insurance applies separately to each insured against whom claim is made or suit is brought except with respect to the company's limits of liability. The inclusion of any person or organization as an insured shall not affect any right which such person or organization would have as a claimant if not so included.

4. **CANCELLATION NOTICE.** With respect to the interests of the Authority, this insurance shall not be canceled, or materially reduced in coverage or limits except after thirty (30) days prior written notice by receipted delivery has been given to the Authority.

5. **PROVISIONS REGARDING THE INSURED'S DUTIES.** Any failure to comply with reporting provisions of the policy or breaches or violations of warranties shall not affect coverage provided to Authority, its Commissioners, officers, employees, agents or volunteers or the City of Oxnard, its officers, agents, employees or volunteers.

6. **SCOPE OF COVERAGE.** This policy, if primary, affords coverage at least as broad as:

   a. Insurance Services Office Automobile Liability Coverage, ''occurrence'' form CA000T (Ed. 6/92), code (''any auto''); or

   b. If excess, affords coverage which is at least as broad as the primary insurance form referenced in the preceding section (1).

Except as stated above nothing herein shall be held to waive, alter or extend any of the limits, conditions, agreements or exclusions of the policy to which this endorsement is attached.

ENDORSEMENT HOLDER

OXNARD HOUSING AUTHORITY
Attn: Rhonda Hodge
435 South D Street
Oxnard, CA 93030

AUTHORIZED REPRESENTATIVE

❒ Broker/Agent ❒ Underwriter ❒

I _____ (print/type name), warrant that I have authority to bind the above-mentioned insurance company and by my signature hereon do so bind this company to this endorsement.

Signature _____
(original signature required)

Telephone: ( ) Date Signed

EXHIBIT C

Federal Funding/Grant Requirements Rider

A. Contractor is hereby advised and acknowledges that the Project is being funded in whole or in part with federal assistance under the Federal Department of Housing and Urban Development ("HUD"), under Title I of the Housing and Community Development Act of 1974, as amended, to be used to provide services in accordance with Title 24 of the Code of Federal Regulations, Part 570, concerning CDBG funds. The Contractor agrees that it hereby undertakes the same obligations that the Authority has undertaken to HUD pursuant to the Authority's CDBG application and certifications. The obligations undertaken include, but are not limited to the following:

   i. The Housing and Community Development Act of 1974 (Public Law 93-383) as amended, and legislative changes contained in the Housing and Urban-Rural Recovery Act of 1983; and the Housing and Community Development Act of 1987, plus all succeeding revisions and amendments to these Acts.

   ii. Title VI of the Civil Rights Act of 1964 (Public Law 88-352) as amended; Title VIII of the Civil Rights Act of 1968 (Public Law 90-284) (affirmatively furthering fair housing) as amended; Section 104(b) and 109 of Title I of the Housing and Community Development Act of 1974 as amended; Section 3 of the Housing and Urban Development Act of 1968 (employment priorities for new hires); 12 U.S.C. 1701u (Economic opportunities for low- and very low-income persons); Section 504 of the Rehabilitation Act of 1973; the Americans with Disabilities Act of 1990; the Age Discrimination Act of 1975; Executive Order 11246 as amended by Executive Order 11375 and 12086; Executive Order 11063 as amended by Executive Order 12259; and HUD regulations heretofore issued or to be issued to implement these authorities relating to civil rights, and pursuant to 24 CFR 570.904(d) and 2 CFR Part 200.321:

      1. Contracting with Small and Women and Minority Owned Businesses (W/MBE) (2 CFR 200.321). The Subrecipient will take all necessary affirmative steps to assure that minority owned and/or women owned business enterprises and labor area surplus firms are used when possible. Such firms and businesses have 50% or more ownership by an ethnic minority person(s) and/or by woman/women. All construction projects receiving HUD funds and all contractors and subcontractors who receive $10,000 or more in HUD funds shall fulfill these hiring requirements. These steps are in addition to full and open competition and must include, at a minimum, the following six affirmative steps:

         a. Solicitation Lists. Subrecipient must place small and

minority businesses and women's business enterprises on solicitation lists (2 CFR 200.321(b)(1);

b. Solicitation. The Subrecipient must assure that it solicits small and minority businesses and women's business enterprises whenever they are potential sources (2 CFR 200.321(b)(2);

c. Dividing Requirements. Subrecipient must divide total requirements when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority businesses and women's business enterprises (2 CFR 200.321(b)(3);

d. Delivery Schedules. The Subrecipient must establish delivery schedules where the requirement permits, which encourage participation by small and minority businesses and women's business enterprises (2 CFR 200.321(b)(4);

e. Obtaining Services and Assistance. The Subrecipient must use the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the Department of Commerce (2 CFR 200.321(b)(5); and

iii. The work to be performed under this Agreement is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u and the implementing regulations at 24 CFR 75 (Economic Opportunities for Low-And Very Low-Income Persons). The purpose of Section 3 (HUD) is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by Section 3 (HUD), shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.

iv. The Contractor agrees to send to each labor organization or representative of workers with which the Contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the Contractor's commitments under this Section 3 (HUD) clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall contain the Section 3 (HUD) preference, shall set forth: (1) the minimum number and job titles subject to hire; (2) availability of apprenticeship and training positions; (3) the qualifications for each, and the name and location of the person(s) taking applications for each of the positions; and (4) the anticipated date the work shall begin.

v. The Contractor agrees to require this Section 3 (HUD) clause in every subcontract subject to compliance with regulations in 24 CFR Part 75, and

agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this Section 3 (HUD) clause, upon a finding that a subcontractor is in violation of the regulations in 24 CFR Part 75. The Contractor shall not subcontract with any subcontractor where the Contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR Part 75.

vi. By its signature to this Agreement, the Contractor certifies that any vacant employment positions, including training positions, that are filled (1) after the Contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR Part 75 require employment opportunities to be directed, were not filled to circumvent the Contractor's obligations under 24 CFR Part 75.

vii. Noncompliance with HUD's regulations in 24 CFR Part 75 may result in sanctions, termination of this Agreement for default, and debarment or suspension from future HUD assisted contracts.

B. The Labor Standards Regulations set forth in Section 570.603 of 24 CFR Part 570; and HUD Handbook 1344.1. If this Agreement involves construction or facility improvements exceeding $2,000 awarded by the Recipient, the Contractor agrees to comply with:

i. Prevailing Wages: Requirements of the Secretary of Labor in accordance with the Davis-Bacon Act (40 USC 276a to 276 a-7) as supplemented in the Department of Labor regulations (29 CFR Part 5) applies. If there is a difference between the minimum wage rates predetermined by the Secretary of Labor and the prevailing wage rates determined to be applicable to this contract by the Director of the California Department of Industrial Relations for similar classifications of labor, the Subrecipient and its contractor and subcontractors shall pay not less than the higher wage rate.

ii. Contractor shall comply with the applicable requirements of the regulations of the Department of Labor, under 29 CFR, Parts 3, 1, 5 and 7 governing the payment of wages and ratio of apprentices and trainees to journeymen; provided, that if wage rates higher than those required under the regulations are imposed by state or local law, nothing hereunder is intended to relieve the Subrecipient of its obligation, if any, to require payment of the higher wage. The Subrecipient shall cause or require to be inserted in full, in all such contracts subject to such regulations, provisions meeting the requirements of this paragraph, for such contracts in excess of $10,000.00.

iii. **Copeland Anti-Kickback Act**: Contractor agrees to comply with the Copeland Anti-Kickback Act (18 USC 874) as supplemented in the Department of Labor regulations (29 CFR Part 3). This act provides that the contractor and subcontractors shall be prohibited from inducing any person employed in the construction, completion, or repair of public facilities to give up any part of the compensation which they are otherwise entitled.

iv. The contractor and subcontractors shall maintain documentation that demonstrates compliance with hour and wages requirements of this part.

Such documentation shall be made available to the Authority for review upon request. The Authority and Contractor agree to include a provision requiring such compliance in its lower tier covered contracts and transactions.

C. Contract Work Hours and Safety Standards Act:

i. Overtime requirements. No contractor or subcontractor contracting for any part of the contract work which may require or involve the employment of laborers or mechanics shall require or permit any such laborer or mechanic in any workweek in which he or she is employed on such work to work in excess of forty hours in such workweek unless such laborer or mechanic receives compensation at a rate not less than one and one-half times the basic rate of pay for all hours worked in excess of forty hours in such workweek.

ii. Violation; liability for unpaid wages; liquidated damages. In the event of any violation of the clause set forth in paragraph (a) of this section, the contractor and any subcontractor responsible therefor shall be liable for the unpaid wages. In addition, such contractor and subcontractor shall be liable to the United States (in the case of work done under contract for the District of Columbia or a territory, to such District or to such territory), for liquidated damages. Such liquidated damages shall be computed with respect to each individual laborer or mechanic, including watchmen and guards, employed in violation of the clause set forth in paragraph (a) of this section, in the sum of $10 for each calendar day on which such individual was required or permitted to work in excess of the standard workweek of forty hours without payment of the overtime wages required by the clause set forth in paragraph (a) of this section.

iii. Withholding for unpaid wages and liquidated damages. The Authority shall upon its own action or upon written request of an authorized representative of the U.S. Department of Housing and Urban Development (HUD) or the U.S. Department of Labor (DOL) withhold or cause to be withheld, from any moneys payable on account of work performed by the contractor or subcontractor under any such contract or any other Federal contract with the same contractor, or any other federally-assisted contract subject to the Contract Work Hours and Safety Standards Act, which is held by the same contractor, such sums as may be determined to be necessary to satisfy any liabilities of such contractor or subcontractor for unpaid wages and liquidated damages.

iv. Subcontracts. The contractor or subcontractor shall insert in any subcontracts the clauses set forth in paragraph (a) through (d) of this section and also a clause requiring the subcontractors to include these clauses in any lower tier subcontracts. The prime contractor shall be responsible for compliance by any subcontractor or lower tier subcontractor with the clauses set forth in paragraphs (i.) through (iii.) of

this section.

a. Equal Employment Opportunity. During the performance of this Agreement, the Contractor agrees it will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin, and hereby promises to comply with the provisions on contractor agreements contained in Presidential Executive Order #11246 as amended by Executive Order 11375 and as approved by the Department of Labor Relations (41 CFR Part 61).

b. The following laws and regulations relating to preservation of historic places: Public Law 89-665 the Archaeological and Historical Preservation Act of 1974 (Public Law 93-291), and Executive Order 11593 including the procedures prescribed by Advisory Council on Historic Preservations in 36 Code of Federal Regulations, Part 800.

c. The Architectural Barriers Act of 1968 (42 U.S.C. Section 4151 and the Americans with Disabilities Act of 1990 (ADA).

d. The Hatch Act relating to the conduct of political activities (Chapter 15 of Title 5, U.S.C.).

e. The Flood Disaster Protection Act of 1973 (Public Law 93-234 and the regulations adopted pursuant thereto) Section 202(a) and the regulations in 44 CFR parts 59 through 79.

f. The Clean Air Act (42 U.S.C. Chapter 85) and the Federal Water Pollution Control Act, as amended (33 U.S.C. Section 1251 et seq.) and the regulations adopted pursuant thereto.

g. Executive Order 12372, which requires State Clearinghouse review and comment of any CDBG project for the planning, construction, reconstruction, and/or installation of water or sewer facilities.

h. Section 401(b) of the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4831 (b)).

i. Debarment and Suspension. An agreement or contract must not be made to parties listed on the governmentwide exclusions in the System for Award Management (SAM) database, in accordance with 2 CFR 180 that implements Executive Orders 12549 and 12689, "Debarment and Suspension." Provision of 24 CFR Part 570.609, and 24 CFR 5.105(c) for procurement activities regarding use of debarred, suspended, or ineligible contractors or subcontractors and 24 CFR Part 24 for non-procurement activities, regarding use of debarred, suspended, or ineligible contractors or subcontractors. This Agreement is a covered transaction for purposes of 2 CFR 180 and 2 CFR 3000.

~~j.~~ Contractors excluded, disqualified or otherwise ineligible (e.g., suspension, debarment, or limited denial of participation) for Federal procurement and non-procurement programs per 24 CFR 570.609 shall not be considered for contract award. The Authority will verify the Contractor's and eligibility via the General Services Administration System for Award Management site (https://www.sam.gov/data~~).~~

k. The Contractor further agrees to comply with any environmental, procurement, construction, and other guidelines provided by Recipient. All local code regulations must be recognized and services provided must conform to the said standards.

l. Clean Air Act and the Federal Water Pollution Control Act. Contractor shall comply with all applicable standards, orders, or regulations issued under Section 306 of the Clean Air Act (42 USC 7401 – 7671q), Section 508 of the Clean Water Act (33 USC 1368), Executive Order 11738, and EPA regulations (40 CFR Part 15), which prohibit the use under nonexempt federal contracts, grants, or loans of facilities included in the EPA List of Violating Facilities. Violations will be reported to the US EPA Administrator for Enforcement (EN-329).

m. By execution of this Agreement The contractor and subcontractors will be deemed to have stipulated as follows:

    i. Hereby declare that no person who will be utilized in the performance of this contract has a violation of Section 508 of the Clean Water Act or Section 306 of the Clean Air Act which prohibits them from perform work on a federally funded project.

    ii. Agree(s) to comply with all applicable standards, orders, and regulations issued pursuant to the Clean Air Act (42 USC 7401-7671q), and the Federal Water Pollution Control Act as amended (33 USC 1251-1387). Violations must be reported to the EPA.

    iii. That any facility that is or will be utilized in the performance of this Agreement, unless the Agreement is exempt under the Clean Air Act, as amended (42 USC 7401 – 7671q et seq., as amended by Public Law 91-604), and under the Federal Water Pollution Control Act, as amended (33 USC 1251 et seq., as amended by Public Law 92-500), Executive Order 11738, and regulations in implementation thereof (40 CFR 15) is not listed, on the date of this Agreement award, on the EPA List of Violating Facilities pursuant to 40 CFR 15.20.

    iv. Agree to comply and remain in compliance with all the requirements of Section 114 of the Clean Air Act and Section 308 of the Federal Water Pollution Control Act and all regulations and guidelines listed thereunder.

    v. Shall promptly notify the Authority of the receipt of any communication from the Director, Office of Federal Activities, EPA, indicating that a facility that is or will be utilized for the Agreement is under consideration to be listed on the EPA List of Violating Facilities.

    vi. Agree to include or cause to be included the requirements of this article in every nonexempt subcontract, and further agrees to take such action as the government may direct as a means of enforcing such requirements.

n. Contractor and subcontractors agree to comply with all of the standards, order, and requirements issued under Section 6002 of the Solid Waste Disposal Act, Pub. L. No. 89-272 (1965) (codified as amended by the Resource Conservation and

Recovery Act at 42 USC 6962). See 2 CFR 200, Appendix II (J), or at 2 CFR 200.322.

i. In the performance of this contract, the Contractor shall make maximum use of products containing recovered materials that are EPA- designated items unless the product cannot be acquired:

1. Competitively within a timeframe providing for compliance with the contract performance schedule;

2. Meeting contract performance requirements; or

3. At a reasonable price.

ii. The requirements of Section 6002 include procuring only items designated in guidelines of the EPA at 40 CFR 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds $10,000 or the value of the quantity acquired by the preceding fiscal year exceeded $10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.

D. Standard of Conduct, Conflict of Interest and Lobbying

a. No member, officer or employee of the Subrecipient or its designee or agents, no member of the governing body of the locality in which the program is situated, and no other public official of such locality or localities who exercises any functions or responsibilities with respect to the Project activities during their tenure or for one year thereafter, shall have any interest, direct or indirect, in any contract or subcontract, or the process thereof, for work to be performed in connection with the Project activities assisted under this CDBG Subrecipient Agreement.

b. No member, officer or agent of the Subrecipient shall participate in the selection of the award, or administration of, any Project activities or construction contract supported by Federal funds if a conflict of interest, real or apparent, would be involved.

i. Contractor certifies that no federal appropriated funds have been paid or will be paid, by or on behalf of the Subrecipient, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into a cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant loan, or cooperative agreement in accordance with the Department of Interior and Related Agencies Appropriations Act, known as the Byrd Amendments, and HUD's 24 Code of Federal Regulations (CFR) 87.

~~ii.~~ Contractor certifies that it will not and has not used Federal appropriated

funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant, or any other award covered by 31 USC 1352. Contractor shall file the certification in Exhibit D.

iii. If any funds other than federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this federal contract, grant, loan, or cooperative agreement, the Contractor shall complete and submit Standard Form LL, "Disclosure Form to Report Lobbying," in accordance with its instructions, and other federal disclosure forms as requested.

iv. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

EXHIBIT D

Certification Regarding Lobbying
Certification for Contracts, Grants, Loans, and Cooperative Agreements

The undersigned certifies, to the best of his or her knowledge and belief, that:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any federal contract, the making of a federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

3. The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, and U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

Typed Name of Organization	Address of Organization
Typed Name of Certifying Official	Typed Title of Certifying Official
Signature	Date

The A. Levy House				
Project Plan & Scope of Work				Action
Feature/ Trade	Status	Priority	Task	
Roofing	MA/PY 7 (2017) Incomplete; owner withdrew from Mills Act plan in 2021. Prior work: Reroof (2002), Elastomeric coating (2019-2021). Documentation indicates it was not replaced during 2010-2024 period. Inspection and estimate required by qualified roofer. Reroof with more appropriate/compatible comp shingle material, color, and shadowed thickness. Rafter notching on wide gable eaves indicates missing gutter system; requires replacement. Bird screening is causing debris trap. Porte cochere deck, front deck, rear balcony deck all need repair or reroof. Front deck requires resloping for drainage, possible rebuild, consider decking material. One attic vent is missing (see windows). 2/10 Mackone, awaiting bid 2/24 Roofer inspection, have bid	High Priority	Re-roof with high quality comp shingles	**Phase 1 2025 Admin COA**
			Install high quality gutters	
			Resurface/replace front deck	
			Replace balcony deck	
		Moderate Priority	R/R porte cochere roof deck, as needed	
			Replace bird screening with clear spikes	**Phase 1 2025 Maintenance Tech COA Exempt**
Carpentry	Many areas of dry rot & missing material noted. Comprehensive repair required. Many visible exterior holes/gaps. Full inspection and repair required, coordinate with painting. Carriage House - MAPY 5 (2015). Incomplete. Siding is extant on three elevations (2017). Reported in 2018 that south side was still not done as required access by neighbor. This remains vertical boards. Coordinate with house siding work. 2/24 Spectra, awaiting bid	High Priority	R/R exterior wood cladding in kind	**Phase 2 2026 Admin COA**
	Requires full inventory and repair/restoration, or replacement in kind if needed, of all wood trim and sills, framing, and sash rails and stiles. Coordinate with window work and painting.	High Priority	R/R dry rotted window trim boards	**Phase 2 2026 Admin COA**

	2/24 Spectra, awaiting bid			
	Original front entry steps have been removed and inappropriate handrails introduced in front and rear. Requires immediate fix for safe and compliant handrail and eventual restoration/reconstruction or period/stylistically appropriate entry/rail. 2/10 Mackone, awaiting bid 2/24 Spectra, awaiting bid	High Priority	Replace/add compliant handrail at front porch, rear porch and Unit 2	**Phase 1 2025 Admin COA**
		Low Priority	Restore front, side deck, and rear entry and handrails	**Phase 3 2027 Admin COA**
	Repair as minimally as possible to correct minor condition. In-kind replacement material, if needed.	High Priority	Repair Unit 9 entry step	**Phase 1 2025 Maintenance Tech COA Exempt**
		High Priority	Secure and weather seal subfloor vents	**Phase 2 2026 Admin COA**
	Consistent, period or stylistically appropriate design.	Low Priority	Rebuild/restore subfloor vents	**Phase 4 2028 Admin COA**
	Low-priority due to eliminated access. Replace with period or stylistically appropriate design to match front, side, and rear entries.	Low Priority	Redesign handrail on porch cochere roof deck	**Phase 3 2027 Admin COA**
Windows & Doors	MA/PY 9 (2019) Reported interior/exterior repaint (2010). Inspection (2/2014) documented need for painting south side windows frames and sills, which was never reported completed. Wood DH & casement – singles, pairs, ribbons, & tripartite. Some modification and relocation; Modifications and addition of out-swinging casements (1929). Full inventory, including inspection of operation status, condition, and repair/replacement needs, as	High Priority	R/R windows, as needed	**Phase 2 2026 Admin COA**
		High Priority	Replace north attic vent	**Phase 2 2026 Admin COA**

	well as glass, glazing, weatherstripping, and operational mechanisms needed. SE windows are in worst condition with scattered needs throughout. Coordinate with window repair (see Plan Year 3). Original screens missing; carriage house has replacement screens (~30 A/F) in cellar. Custom screens needed to restore original aesthetic. 2/24 Spectra, awaiting bid	Moderate Priority	Install new custom screens, as needed	**Phase 3 2027 Admin COA**
	MA/PY6 (2016) Interior door replacement reported completed. Replacements and current inventory of doors is unclear. Reported Units 4, 7, 6, & 8 replaced (2011/2012) and all but one replaced (2016/2017). Interior entry doors appear mostly original/period with various hardware from original to modern. Exterior doors on main house replaced except rear balcony. Carriage House has one original exterior door. A full inventory of interior/exterior doors on residence and carriage house is required to determine replacement needs and plan to achieve period appropriate and uniform aesthetic. Interior doors should be either 5-panel or Shaker style. Inventory is low priority and work includes restoration opportunity and can be completed in priority phases/routine maintenance.	Low Priority	Replace inappropriate exterior/interior doors, as needed	**Phase 5 2029 Admin COA**
Painting	Severe failing conditions noted. Full repaint required. Coordinate with all exterior patch/repair work. 2/24 Spectra, awaiting bid	High Priority	Paint entire exterior	**Phase 2 2026 Admin COA**
		Routine Maintenance	Minor exterior paint touch-ups as needed	**Phase 1 2025/Ongoing Maintenance Tech COA Exempt**
Plumbing	Unspecific plumbing work reported in Units 1,2,3,4,6,8, & 9 (2019-2021). Water heater installed in Units 7 & 8. Replacement of 4" cast iron drainpipe in Units 1, 2, 4, 7, 8, & 9 (2019-2021). Drain pipes may be lower priority due to more recent work.	Moderate Priority	Repair/repipe incoming & drain lines as needed	**Phase 3 2027 Admin COA**

	Water heater – shared plumbing. Need to investigate. Ideal would be to separate everything and pay their own. If not, identify what is shared and how to distribute equitably. Identify unauthorized tenants. Get as-builts. Sewer lines look new – replaced at some point. ABS. No issues. Incoming – no complaints. See copper lines in cellar. Previous vendor work unavailable. Lauderbach, awaiting bid			
	MAPY 2 (2012). Unit 2 viewed - modern replacements. Inspected all units (2/10-2/11). Incomplete, but not urgent condition. Replace as needed with unit vacancies.	Routine Maintenance	Repair/replace damaged or inoperable interior fixtures with period-appropriate selections in consultation with JMRC, as needed	**Phase 1 2025/Ongoing Maintenance Tech COA Exempt**
HVAC	Furnaces (5) located in cellar. All require replacement. A few mid-century interior wall heaters were identified by JMRC 2/5 full inspection 2/10 Mackone, awaiting bid 2/24 ABC inspection, awaiting bid	Routine Maintenance	Replace furnaces (5) in cellar and interior wall heaters with all wall heaters to minimize intrusive addition of duct work, intake vents, etc. Retain historic vents and appliances in consultation with JMRC	**Phase 2 2026 Admin COA**
	No whole house AC system; consider future system or split units. Existing tenant window AC units; some problematic, causing water damage to adjacent historic materials.	Routine Maintenance	Remove tenant AC window units	**Phase 1 2025 Maintenance Tech COA Exempt**
Landscaping	MA/PY 2 (2012) Landscaping in good condition, not urgent. No work needed at this time.	Routine Maintenance	Landscaping - install sprinklers, clean-up plantings, trim trees as needed	**Phase 1 2025/Ongoing Maintenance Tech COA Exempt**
Chimney	Regardless of operable status, chimneys require interior inspection and repair of flues and fireboxes by chimney sweep; interior/exterior inspection, repair, and repointing of mortar by mason; rebuilding of stacks above roofline per code; seismic strapping, and application of approved penetrating sealer (and possibly sacrificial anti-graffiti coating) for at least front chimney. Coordinate exterior stack and seismic tie work with roof work. 2/24 Spectra, awaiting bid	High Priority	Cap or restore fireplaces, as needed Seismic strap chimneys to structure at roofline Increase chimney stacks to code Repoint mortar & restore/seal brick	**Phase/Scope Pending Final Inspection**

	Lauderbach, awaiting bid TBD Chimney inspection			
Flooring	MA/PY 4 (2014) Reported completed: Units 1 & 3 (2019-2021). Reported not completed: Unit 8 (2015), Units 4 & 9 (2018). Unit 2 inspected (carpeted). 2/10-2/11 all units inspected. Unit 9 has some aeras of greater repair; all other units are in acceptable condition. Inspect and complete as needed with unit vacancies.	Routine Maintenance	Repair or refloor with wood plank flooring - Unit 2 (vacant) and others with unit vacancies, as needed (JMRC discuss scope with Dillan)	**Phase 1 2025 Admin COA**
	Inappropriate shellack finish should be removed, R/R flooring as needed, refinish appropriately	Low Priority	Refinish front/rear porch flooring .	**Phase 3 2027 Admin COA**
Electrical	MA/PY 6 (2016) Unspecific repairs reported (2019-2021). Full inspection and repair/rewire required. May need service amp upgrade and new panel(s). Requires full inspection and rewire to separate units. May have 7 meters, and carriage house shares a meter. 100 AMP service per unit. 2/10 Mackone, awaiting bid 2/24 Lauerbach, awaiting bid	High Priority	Upgrade service amperage, as needed Install new panel(s), as needed Electrical rewire, as needed	**Phase 2 2026 Admin COA**
Interior Work	MAPY 7 (2017). Units 1,2, & 3 repainted (2019-2021). Not reported. 2/10-2/11 All units were inspected. Large patch near attic access is improvable.	Routine Maintenance	Repair/patch, repaint interior plaster walls/ceiling as needed in consultation with JMRC.	**Phase 1 2025/Ongoing Maintenance Tech COA Exempt**
	MAPY 8 (2018). Repeat from Plan Year 2 (2012). Not reported 2/10-2/11 All units were inspected. Inspect and replace as needed with unit vacancies.		Replace kitchen/bath fixtures and appliances	
	Anticipated interior repair and maintenance work		Minor interior repairs to flooring Minor interior repairs/painting to wood trim	
Concrete	MAPY 9 (2019). Incomplete/not completed. Walkways are in poor condition and require in-kind replacement to match in material, scoring	High Priority	Replace concrete driveway in consultation with JMRC	**Phase 1 2025 Admin COA**

	pattern, color, and aggregate texture. Two front curving walkways are original/early. Dimension, curvature, and path must also be preserved in replacement. Salvage and reuse original contractor stamp(s), if present. MAPY 10 (2020). Incomplete. Minor repairs reported in Year 4 (2014). Driveway is in poor condition and requires in-kind replacement to match in material, scoring pattern, color, and aggregate texture. Assess salvage and reuse potential of original contractor stamp(s). 2/10 Mackone, awaiting bid			
Cellar	2/10 Inspected for code compliance and rehabilitation. Requires fire floor separation, restore interior stair access, replace exterior cellar door 2/10 Mackone, awaiting bid	High Priority	Construct fire floor separation per code, replace exterior cellar door and weatherproof/seal as needed	**Phase 2 2026 Admin COA**
		Low Priority	Restore interior steps/access	**Phase 3 2027 Admin COA**
Weatherproofing	MA/PY 6 (2016) Reported complete; unlikely. No evidence provided. Low priority. Coordinate after electrical and plumbing, if needed. 2/10-2/11 Main side gable has bat insulation; none in W cross gable. No attic in carriage house. Schedule after all attic access work.	Low Priority	Insulate attic	**Phase 3 2027 Admin COA**
	Numerous intrusions and gaps identified 2/10 Mackone, awaiting bid	Moderate Priority	Seal subfloor vents	**Phase 2 2026 Admin COA**
Seismic	Inspected 2/10 - Foundation is not strapped 2/10 Mackone Bid	High Priority	Foundation strapping	**Phase 2 2026 Admin COA**
Pest Control	Termite and dry rot damage noted/suspected. Reprioritize work, if needed after inspection 2/24 Termite inspection, awaiting report	High Priority	Treat and R/R wood material, as needed	**Phase 1 2025 Admin COA**
ADA Compliance	Not accessible; however, appears to meet Section 8 requirements. Checking grant requirements. Rear entry may be easily made accessible and mailboxes relocated to exterior if needed/desired.	Low Priority	Consider accessibility needs in consultation with JMRC	**Phase/Scope Pending Final Inspection**

Historical Remodeling Project
at
201 South D Street

Brenda Lopez, Interim Housing Director
Housing Authority of the City of Oxnard

Community Services, Public Safety, Housing & Development Committee
April 8, 2025

CITY OF OXNARD CALIFORNIA

BACKGROUND

1. The Achille Levy House was built in 1912 and designated as a historic property in 1982 (Landmark No. 75). The property is now a 10-unit multi-family development.

2. The Oxnard Housing Authority (OHA) acquired the property in 2024 and engaged JM Research and Consulting, to update the existing historic preservation plan (Mills Act Matrix).

3. The Mills Act Matrix refers to a list of outstanding property improvements filed with the Ventura County Cultural Heritage Planning Division.

4. The proposal is to replace the roof, decks, walkways and driveway which are in poor condition.

5. All preservation, rehabilitation, restoration and reconstruction work completed must meet the Secretary of the Interior's Standards for the treatment of historic properties.

6. The OHA has an existing Community Development Block Grant appropriation available to fund the agreement.

RECOMMENDATIONS

That the Community Services, Public Safety, Housing & Development Committee recommend that the Board of Commissioners of the Housing Authority of the City of Oxnard approve and authorize execution of a $307,138.71 firm-fixed price contract with Mackone Development, Inc (Agreement number A-8580) to replace the driveway, walkways, roof, and decks at 201 South D Street.

CITY OF
OXNARD
CALIFORNIA

End of Presentation

COMMUNITY SERVICES, PUBLIC SAFETY, HOUSING & DEVELOPMENT COMMITTEE AGENDA REPORT

REPORTS
AGENDA ITEM NO. D.3

DATE: April 8, 2025

TO: Community Services, Public Safety, Housing & Development Committee

FROM: Brenda Lopez, Interim Housing Director, (805) 385-8092, brenda.lopez@oxnard.org

SUBJECT: 2025-2029 Ventura County Regional Consolidated Plan, 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice, and the 2025-2026 Annual Action Plan. (10 minutes)

RECOMMENDATION

The Community Services, Public Safety, and Housing & Development Committee recommends that the City Council:

1. Conduct a public hearing to receive comments from the public regarding the 2025-2029 Ventura County Regional Consolidated Plan, the 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice, and the 2025-2026 Annual Action Plan to be submitted to the U.S. Department of Housing and Urban Development, Office of Community Planning and Development;
2. Approve the 2025-2029 Ventura County Regional Consolidated Plan and the 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice;
3. Authorize the City Manager, or his designees, to incorporate any recommended changes resulting from public input to the Ventura County Regional Consolidated Plan, the Ventura County Regional Analysis of Impediments to Fair Housing Choice, and 2025-2026 Annual Action Plan;
4. Approve the 2025-2026 Annual Action Plan and incorporate the final HUD allocations into the Plan and authorize the budget appropriations to fund the administration and activities in the Plan;
5. Authorize the City Manager, or his designees, to make any budgetary adjustments within ten percent, or $200,000, whichever is greater – per the Citizen Participation Plan of the proposed budget in the 2025-2026 Annual Action Plan that is approved by City Council; and,
6. Authorize the City Manager, or his designees, to execute HUD agreements and sign all agreements for the implementation of the Ventura County Regional Consolidated Plan, Ventura County Regional Analysis of Impediments to Fair Housing Choice, and Annual Action Plan including subrecipient, interdepartmental, and intradepartmental agreements.

Please click the following link to view the required Measure M pre-recorded presentation video: https://youtu.be/aNCUm2DOBz8

BACKGROUND

The City of Oxnard receives three entitlement grants from the United States Department of Housing and Urban Development (HUD) – the Community Development Block Grant (CDBG), the HOME Investment Partnerships Act program (HOME), and the Emergency Solutions Grant (ESG) on an annual basis. To receive the three entitlement grants, the City of Oxnard must prepare, submit, and receive approval of a Consolidated

Plan, an Annual Action Plan, and an Analysis of Impediments to Fair Housing Choice before funds are disbursed. Below is more information on the required plans and entitlement grants.

Ventura County Regional Consolidated Plan and Annual Action Plan
HUD approved the City of Oxnard's participation in the five-year, 2020-2024 Ventura County Regional Consolidated Plan (Regional Consolidated Plan), that assessed the housing and community development needs of all incorporated cities and the unincorporated areas of the Ventura County. The County of Ventura served as the lead agency. This was Oxnard's first involvement with the Regional Consolidated Plan. Prior to the involvement in the Ventura County Regional Consolidated Plan, the city conducted its own Consolidated Plans.

A Consolidated Plan must consist of the following:

1. A detailed description of the consultation and citizen participation undertaken to collect information from residents and stakeholders.
2. A needs assessment that analyzes needs related to affordable housing, special needs housing, community development and homelessness.
3. A market analysis that examines demographics, the supply of affordable housing, the regional housing market, and other conditions that impact community needs and the programs that address these needs.
4. A strategic plan that identifies specific goals for the City of Oxnard based on the highest priority needs.

The Regional Consolidated Plan also includes the City of Oxnard's Annual Action plan for the first year of the plan, which describes the planned investment of federal resources to implement specific activities that meet the year's strategic goals.

Analysis of Impediments to Fair Housing Choice
The City of Oxnard also partnered with the County of Ventura and surrounding cities, in the production of the Analysis of Impediments to Fair Housing Choice (AI). The AI provides communities with an opportunity to examine progress toward the goals of eliminating housing discrimination and providing current and future residents access to housing opportunities.

An AI must consist of the following:

1. An analysis of fair housing issues. Fair housing issues can include local or regional segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing.
2. After conducting the data analysis and identifying the fair housing issues, a list of contributing factors is developed. A contributing factor is a factor that creates, contributes, perpetuates or increases the severity of one or more fair housing issues.
3. For each fair housing issue and its contributing factors, the jurisdiction must then develop a list of fair housing goals. A fair housing goal is a specific meaningful action that can reasonably be expected to achieve material positive change that affirmatively further fair housing by increasing fair housing choice or decreasing disparities in access to opportunity.

The AI is developed and submitted along with the Regional Consolidated Plan every five years.

HUD Entitlement Grant Programs
Below is a brief narrative of the three entitlement grants received annually.

Community Development Block Grants
The Community Development Block Grant (CDBG) supports low- and moderate-income persons by providing decent housing, suitable living environments and expanding economic opportunities. Eligible

CDBG activities include: park improvements, alley and street improvements, facility improvements, homeownership assistance, housing rehabilitation, economic development, and public services that benefit low- and moderate-income residents.

HOME Investment Partnerships Program
The HOME Investment Partnerships Program (HOME) supports low-income persons with expanded housing opportunities. Eligible HOME activities include: rental housing, homeowner rehabilitation, homebuyer programs and tenant-based rental assistance.

Emergency Solutions Grant
The Emergency Solutions Grant (ESG) supports moving homeless persons into stable housing with supportive services, with the goal of self-sufficiency. Eligible ESG activities include: street outreach, emergency shelter operations, rental assistance and supportive services.

DISCUSSION

The current Regional Consolidated Plan expires June 30, 2025. In preparation for the plan expiring, the County of Ventura, serving as the lead agency, along with all incorporated cities and unincorporated areas of Ventura County, issues a joint Request for Proposal. They invited qualified organizations to submit proposals for the preparation of the 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing Choice. Three (3) proposals were submitted by the following organizations: MDG Associates, Incorporated (MDG), TDA Consulting, Incorporated and Veronica Tam and Associates, Incorporated.

After a thorough review of all proposals, MDG was selected. MDG has over thirty-four (34) years of experience providing consulting services to government agencies, with a focus on planning and administering programs funded by HUD.

Citizen Participation
As part of the development, MDG led community outreach in an effort to provide an opportunity for citizens, non-profit organizations and other stakeholders to help define priorities for addressing local community needs. Robust county-wide outreach was completed by way of community meetings and surveys. In total, sixty-two (62) Oxnard residents or stakeholders participated in the development of the Consolidated Plan and AI.

A copy of the Citizen Participation Plan is attached to this report (Attachment 1)

2025-2029 Ventura County Regional Consolidated Plan
To develop the 2025-2029 Ventura County Regional Consolidated Plan (Regional Consolidated Plan), qualitative and quantitative data was gathered through citizen and stakeholder participation, a market analysis, and an assessment of local data.

The plan puts forth the following regional goals to meet high-priority needs:

1. Improve the supply of affordable housing.
2. Increase and improve social services.
3. Work to end homelessness.
4. Create and maintain quality neighborhoods.
5. Promote economic development.
6. Effective administration.

A copy of the Regional Consolidated Plan is attached to this report (Attachment 2).

2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice

The 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice (AI) drew from much of the work that was completed as part of the 2021-2029 Housing Element. As part of the state-mandated Housing Element, California jurisdictions must conduct a fair housing assessment that includes an analysis of fair housing issues, identify the factors that contribute to those issues and meaningful actions to affirmatively further fair housing. The AI put forth numerous fair housing goals to address the four (4) fair housing issues identified in the plan.

Listed below are some of the goals identified in the plan.

1. Facilitate the creation of affordable housing in high resource areas.
2. Distribute information regarding fair housing, tenant rights, rehabilitation loans, first-time home buyers and Section 8 programs.
3. Actively recruit residents from neighborhoods of concentrated poverty to serve or participate on boards, committees and other local government bodies.
4. Prioritize green infrastructure investment in areas of concentrated poverty.
5. Encourage the construction of ADU's.

A copy of the AI is attached to this report (Attachment 3).

2025-2026 Annual Action Plan
Each year, the City of Oxnard must submit an Annual Action Plan (AAP) which serves as an application for its three entitlement grant programs referenced above. The AAP identifies specific activities, goals and funding allocations for the year.

The City of Oxnard is expected to receive an award of $1,888,317 in CDBG, $535,916 in HOME, and $175,122 in ESG in fiscal year 2025-2026. In addition, the Housing Department estimates program income in the amount of $100,000 from CDBG, and $150,000 from HOME, which will increase the total allocation to $2,849,355. These are estimates until HUD provides the actual award allocations. Staff will adjust the subawards in accordance to the actuals received.

CBDG Program Funding
The estimated allocation and program income is $1,988,317. The use of funds will be capped according to the HUD regulations for: (1) Administration and Planning - no more than 20%, or $397,663 and (2) Public Services up to 15%, or $298,247. The balance of $1,292,407 will be distributed as Public Improvements and Other Programs in the Annual Action Plan.

ESG Program Funding
The estimated allocation is $175,122. The use of funds will be capped according to the HUD regulations for: (1) Administration and Planning - no more than 7.5% or $13,134 and (2) Emergency Shelter and Street Outreach cost is no more than 60%, or $105,073. The balance of $56,915 will be distributed for Homeless Prevention, HMIS, and Rapid Re-Housing eligible activities, as detailed in the Annual Action Plan.

HOME Program Funding
The estimated allocation and program income is $685,916. The uses of funds will be capped according to the HUD regulations for: (1) HOME Administration and Planning costs are no more than 10% or $68,591 and (2) Community Housing Development Organization (CHDO)- cost is no more than 15% of the allocation (not including program income), or $80,387. The balance of $536,938 will be distributed to an affordable housing project as gap financing. Unlike the above grants, a specific application window is not opened for this grant. Rather, developers are asked to apply when projects are ready for funding.

A copy of the AAP is attached to this report (Attachment 4).

Annual Action Plan Funding Recommendations
Annually, the Housing Department issues a Notification of Funding Availability (NOFA) for non-profits and city departments to apply for CDBG and ESG funding. In order to apply, proposers are required to attend a mandatory workshop to learn about the application process and federal regulations. Applications were received from February 3, 2025 through March 3, 2025.

The Housing department received nineteen (19) CDBG applications and six (6) ESG applications. CDBG Public Service applicants cumulatively requested $659,000, while the total funding available in this category is $298,247. The Public Improvements and Other Programs CDBG applicants requested $2,169,432, while the total funding available in this category is $1,292,407.

ESG applicants cumulatively requested a total of $303,170, while the total funding available is $161,988.

Staff recommends awarding ten (10) CDBG applications and three (3) ESG applications funding. A list of the applications (Attachment 5) and funding recommendations (Attachment 6) is attached to this report.

Public Hearings
On December 18, 2024, staff conducted the first of two public hearings required for the adoption of the three plans. The first public hearing provided the community with an overview of the three plans, shared data and initial findings and offered the community an opportunity to provide input.

The second public hearing is scheduled for May 6, 2025, during the City Council meeting. There is a 30-day public comment period for members of the public to comment on all three documents. The comment period is scheduled for April 4, 2025 to May 6, 2025. Public comments will be accepted up to the City Council's closing of the public hearing. The drafts of the Regional Consolidated Plan, AI and AAP are available electronically on the City of Oxnard Housing Department, Grants Management website.

Submitting the Plans to HUD
If the City Council approves the recommended action, staff will submit all three plans to HUD for approval. The plans are typically due to HUD on May 17, 2025. However, due to federal budget delays, MDG is recommending to hold off submission until HUD's budget is finalized, and the City is notified of its allocation.

STRATEGIC PRIORITIES

This agenda item supports the Quality of Life strategy. The purpose of the Quality of Life strategy is to restore and increase quality services and programs that enrich Oxnard's diverse community, promotes safe neighborhoods, encourages community engagement, and supports our residents in their efforts to improve their quality of life.

FINANCIAL IMPACT

Funds identified in this report and subsequent attachment are new funding allocations that will be included in the FY2025-26 recommended budget. The 2025-2026 Annual Action plan outlines how the City of Oxnard plans to allocate its three entitlement grant programs for the fiscal year 2025-2026 budget. This includes the 2025-2026 HUD grant allocation estimates of $1,988,317 in CDBG, $685,916 in HOME and $175,122 in ESG. The grand total of available resources is estimated at $2,849,355.

(For Finance Use Only: CDBG Fund 201, HOME Fund 202 and ESG Fund 203)

Prepared by: Brenda Lopez, Interim Housing Director

ATTACHMENTS

1. Attachment 1 - Citizen Participation Plan
2. Attachment 2 - Regional Consolidated Plan
3. Attachment 3 - Regional Analysis of Impediments
4. Attachment 4 - 2025-26 Annual Action Plan
5. Attachment 5- Applications List
6. Attachment 6 - Funding Recommendations
7. Attachment 7 - Powerpoint Presentation

City of Oxnard
Citizen Participation Plan

Revised May 7, 2024

Prepared by:

City of Oxnard
Housing Department, Grants Management Division

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I. Introduction

Pursuant to Title 24, Code of Federal Regulations, Part 91.105, HUD entitlement cities are required to adopt a citizen participation plan. Subsection (a) requires that citizen participation plans adopted prior to August 17, 2015 need to incorporate newer provisions of the 24 CFR 91.105. The City of Oxnard originally adopted its Citizen Participation Plan on October 18, 1994. On July 25, 2000 the original document was amended. This amended Citizen Participation Plan will incorporate provisions to comply with 24 CFR 91.105.

II. Purpose of the Citizen Participation Plan

A. The Citizen Participation Plan (CPP or Plan, hereafter) sets forth the policies and procedures for citizen participation in the development of the City of Oxnard (City) Consolidated Plan and Annual Action Plan, any substantial amendments to these plans, the preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), and the Assessment of Fair Housing (AFH), in coordination with the Oxnard Housing Authority (OHA).

B. The City shall provide the public with a reasonable opportunity to comment on the original CPP and any amendments thereto. Amendments to the CPP may be considered substantial or less than substantial as determined by the City based on the nature of the amendment and applicable HUD regulations.

III. Encouragement of Citizen Participation

A. A key component of the CPP is that it must provide for and encourage citizen participation, especially by low- and moderate-income persons, and in particular those persons living in areas designated by the City as a revitalization area or in a slum or blighted areas and residents of predominantly low- and moderate-income neighborhoods, and where CDBG funds are proposed to be used. The CPP must also include outreach to other public and private entities that assist with housing, health services, social services, community and regionally-based organizations that represent protected class members, and organizations that enforce fair housing laws. Outreach should also include public and private entities that represent areas that include targeted populations that qualify for services under the HUD programs represented under this Plan.

B. The City shall explore alternative public involvement techniques and quantitative ways to measure efforts that encourage citizen participation in a shared vision for change in communities and neighborhoods. Efforts must be taken to encourage the participation of all its citizens, including minorities and non-English speaking persons, and persons with disabilities.

IV. Consolidated Plan and Annual Action Plan Preparation

The U.S. Department of Housing and Urban Development (HUD) requires communities receiving funds under the Community Planning and Development formula grant programs to submit a multi-year consolidated plan and annual action plan. The City of Oxnard, in partnership with the County of Ventura, Cities of Camarillo, Simi Valley, Thousand Oaks and Ventura, to create a 5-year regional consolidated plan.

The consolidated plan establishes the City of Oxnard's goals and objectives for housing and community planning and development. A community must have a consolidated plan and action plan both approved by HUD before expending funds under the grant programs Community Development Block Grant (CDBG), including activities under the Section 108 loan program, HEARTH Emergency Shelter Grants (HESG), and HOME Investment Partnerships (HOME).

The consolidated plan is created to address the unmet public service and housing needs of low-income persons and families within the City. For each consolidated plan period, an annual action plan is developed each year to identify specific activities, goals and funding allocations addressing the priorities established within the consolidated plan.

A minimum of two (2) public hearings, held at different stages of the Consolidated Plan citizen participation process, will be held for the purpose of obtaining the views of citizens and formulating or responding to proposals and questions. The two plans, the Consolidated Plan and the Action Plan, both require a 30-day public comment period, allowing the public and stakeholders the ability to respond, in writing or verbal, on the items proposed in each.

V. Environmental Reviews

The City maintains a written record of the environmental review undertaken for every project or program receiving federal funds from HUD. This environmental review record is available for public inspection. Certain projects require publication of specific actions or findings, which include a description of the activity, its location, and identification of any measures required to mitigate potentially significant adverse effects. Public comment periods are included in the review process as prescribed by NEPA and 24 CFR Part 58.

VI. Citizen Participation for Section 108 Loan Guarantee Program

A. In accordance with Section 108 regulations, Subpart M-Loan Guarantees, 24 CFR 570.704, the City will comply with the following pre-submission and citizen participation requirements before submitting an application for Section 108 loan guarantee assistance to HUD. These requirements will also apply to the submission of an Economic Development Initiative (EDI), and Brownfield Economic Development Initiative (BEDI) application.

1. The City will develop a proposed application to include the community development

objectives and activities the City proposes to pursue and carry out with the Section 108 funds. Each activity will be described in sufficient detail, including the provision under which the project is eligible, the national objective it meets, the amount of funds expected to be used, and the activity's location to allow citizens to determine the degree to which they will be affected. The proposed application will also indicate which activities will generate program income and where citizens may obtain additional information about proposed activities. The proposed application will also include a description of the pledge of grants required under 24 CFR 570.705(b)(2).

2. The City will also publish a public notice which will include its proposed application providing citizens an opportunity to examine the application's contents and to make comments. The public notice will also advise citizens on how and where to submit comments as well as notify citizens of when and where a public hearing will be held at which they can provide further input on the proposed application. The public notice will be published at least 30 calendar days in advance of the public hearing.

3. A minimum of two (2) public hearings, held at different stages of the Consolidated Plan citizen participation process, will be held for the purpose of obtaining the views of citizens and formulating or responding to proposals and questions. At least one of these hearings will be held before submission of a Section 108 application to HUD to obtain the views of citizens on community development and housing needs. At the hearing, each activity will be described in sufficient detail including: the provision under which the project is eligible, the national objective to be met, the amount of funds expected to be used, and the activity's location so that citizens can determine the degree to which they will be affected.

4. Citizens will have up to 30 calendar days, plus the day of the public hearing, to comment. Once the City has published the public notice and held the public hearing, the City will determine if the proposed application needs to be modified, based on comments and views received, before submitting the application to HUD. Upon completion, the final application will be made available to the public at the City Clerk's office.

VII. Assessment of Fair Housing Plan/Analysis of Impediments Revisions and Administrative Updates (AFH/AI)

A. The City shall provide community residents with reasonable notice and an opportunity to comment on revisions to the AFH/AI, as specified under 24 CFR 5.164.

B. The City has determined that an AFH/AI revision is necessary when:

1. The material change in circumstances affects the information on which the AFH/AI is based;

2. The analysis, fair housing contributing factors, or the priorities and goals of the AFH/AI no longer reflect actual circumstances.

C. The City will provide affected citizens a period of not less than 30 calendar days to make comments on a significant AFH/AI revision before it is implemented. Acceptable methods of meeting the citizen participation requirements include:

1. Publication of the availability of the substantial change(s) in a local newspaper. The publication will provide a link to a City Housing Department web page which will provide more detailed information on the significant revision(s) and how to provide comments.

2. Publication of any proposed change shall appear in a local newspaper whose primary circulation is within the area serving the community of affected citizens;

3. Advertisement of the availability of the proposed change on the City's website;

4. Posting notices in public buildings within the City, which include, but are not limited to, public libraries; or,

5. Holding meetings with citizens' advisory groups within the area affected by the significant revision.

D. Notification to the public shall advise citizens of how and where to submit comments on the proposed changes. A summary of these comments, and a summary of comments not accepted and the reasons therefore, shall be attached to the significant revision that is submitted to HUD.

VIII. Access to Meetings for Persons with Disabilities and Non-English Speaking Persons

A. The Citizen Participation Plan shall provide for and encourage participation by all citizens, including minorities, non-English speaking persons, and persons with mobility, visual, or hearing impairments. Persons with disabilities needing special assistance to participate in the meetings shall contact the City Clerk's Office at least 72 hours prior to the meeting to ensure that mobility, visual or hearing impairments shall be accommodated.

B. To accommodate non-English speaking persons, a translator shall be provided at each hearing and other translators may be made available upon request with at least three business days' notice. Requests can be made by email or telephone to the City Clerk's Office.

IX. Public Outreach and Access

A. The consolidated plan and annual action plan development processes shall include consultation with organizations that provide community services, public and private organizations, community based organizations, faith based organizations, philanthropic organizations, businesses and developers.

B. Commencing with consolidated plans submitted on or after January 1, 2018, consultations must occur with broadband internet service providers, organizations engaged in narrowing the digital divide, agencies that manage flood prone areas, public land or water resources, and emergency management agencies.

C. Citizens are encouraged to participate in an advisory role in the planning, implementation, and assessment of the projects recommended under the plan(s).

D. Notices of public hearings meetings will be sent to members of the Inter-Neighborhood Council Committee (INCC), and the presidents of the public housing tenant advisory councils.

X. Funding Recommendations

A. Prior to the adoption of the Consolidated Plan and/or Annual Action Plan by the City Council, the following information shall be made available to citizens, public agencies and other interested parties:

1. Grant funds that will be available or anticipated to be available for the proposed plan (including program income).

2. Range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income.

B. A summary of the proposed Consolidated Plan and/or Annual Action Plan shall be published in at least one newspaper of local circulation and the announcement may also appear in at least one Spanish language newspaper of general circulation. Public service announcements may also be provided for local radio stations or on social media. The summary shall describe the plans and purpose of the plan(s) and include a list of the locations where copies of the entire plan(s) may be examined. At a minimum, digital or hard copies of the proposed plan(s) shall be available for public review on the City's website, at the main Oxnard Public Library, the City Clerk's Office, and the City's Housing Department offices on 435 South D St., Oxnard, CA.

C. The Consolidated Plan and Annual Action Plan, and the activities to be funded shall be made available on the City's Housing Department, Grants Management web page.

D. The Consolidated Plan and/or Annual Action Plan shall be made available for public comments for a minimum of 30 days prior to submission to HUD. Written comments can be mailed to the Grants Manager, City of Oxnard Housing Department, 435 South D Street, Oxnard, CA 93030 or emailed to grantsmanagement@oxnard.org.

XI. Displacement of Persons

The Citizen Participation Plan must, as required by 24 CFR Part 91, Section 91.105, "set forth the jurisdiction's plans to minimize displacement of persons and to assist any persons displaced...."

The City will pursue projects which promote affordable housing, i.e., new construction and rehabilitation, which will not dislocate persons or families. (Some temporary relocation may be required for rehabilitation projects). If permanent relocation is necessary (due to the acquisition of an occupied residence planned for major reconstruction or demolition, etc.), the City will comply with the Uniform Relocation and Real Property Acquisition Policies Act of 1970 as amended, which establishes types and levels of assistance required depending upon the circumstances. Certification of compliance is included in the City of Oxnard Consolidated Plan.

XII. Public Hearings

A. The public hearings will be held at City of Oxnard Council Chambers or in facilities in or adjacent to low and moderate-income neighborhoods. Public hearings may be scheduled during the evening to ensure the maximum attendance by residents.

B. The City shall hold a minimum of two public hearings per plan year (fiscal year). The purpose of the hearings is to obtain public comments, to address housing and community development needs, and to outline the development of proposed activities, to address the unmet needs of low-and moderate-income persons regarding housing, community and economic development and public services. Notification of public hearings shall be published in news circulars, social media outlets, and the City's websites, and published within two weeks of the public hearing date.

C. The first hearing may be held in facilities in or adjacent to low-moderate-income neighborhoods or City Council Chambers. The purpose of the initial hearing is to obtain the public comments on housing and community development needs, including priority non-housing community development needs.

D. An optional public hearing may be held to solicit public comment on activities which could be implemented to address the unmet needs identified at the first public hearing but prior to the adoption of the proposed plan by the City Council. The purpose of this hearing is to obtain citizens' comments on proposed activities and funding allocations.

E. The final public hearing will be held to obtain citizens' comments on proposed activities and to present the Consolidated Plan and/or the Annual Action Plan to the City Council for adoption. The final hearing shall be held in the City Council Chambers. Should an in-person meeting be infeasible, the City's meeting guidelines will be followed.

F. The hearings shall be announced in at least one newspaper of general circulation in English. The announcement will also appear in at least one Spanish language newspaper of general circulation. The hearings may also be announced as a public announcement on radio stations and/or social media, as appropriate, and announced through an informational flyer distributed/posted by Housing Authorities, public service and other organizations. At least one Spanish language radio station may be informed and the flyer may be prepared in Spanish. The announcement for the public hearings shall also be e-mailed, or mailed upon request, to the current list of HUD partners, subrecipients and other interested parties in the City of Oxnard.

XIII. Technical Assistance

The City shall provide, upon request, technical assistance to organizations and individuals representative of low- and moderate-income residents wishing to develop proposals for funding assistance under any of the programs covered by the Consolidated Plan. The City shall determine the level and type of assistance consistent with HUD policies and questions.

XIV. Amendments to the Plan

A. The City shall amend its approved Consolidated Plan or Annual Action Plan if it comprises:

1. A change in its allocation priorities;

2. A decision to carry out an activity using funds not previously described in an action plan covered by the consolidated plan (including program income, reimbursements, repayment, recaptures, or reallocations from HUD); or

3. A change in the purpose, scope, location, or beneficiaries of an activity occurs.

B. Amendments will be considered substantial changes and require official action if it comprises any of the following:

1. Funds that are proposed for a new activity for the first time within a covered consolidated plan period;

2. A funding increase in a current activity or a change in the use of funding from one eligible activity to another by $200,000 or more in CDBG or HOME funding, and over $200,000 in ESG funding;

3. Aggregate changes of more than $200,000 of an entire grant allocation between projects.

C. Changes that are less than substantial represent less than the amounts listed in section XIV(B), and do not have a significant impact on the project's purpose, scope, location, or beneficiaries. If an activity is not funded in the current year, is the same or similar to an activity funded in another program year, and the addition is less than amounts above, with no significant change in the project (purpose, scope, location, or beneficiaries), it shall not be considered a substantial change. The authorized City official with the corresponding approval amounts may approve changes that are less than substantial.

D. Reallocation of funding among program years is not considered a substantial change, if considered less than substantial as described in the amounts above.

E. Program income will be allocated with the Annual Action Plan and in accordance with HUD requirements. If program income received is greater or less than the projected amount, it will be adjusted and used accordingly, and reported in both the year's CAPER and the subsequent Annual Action Plan as to how it was used or the planned use for the following year.

F. The City must submit a copy of each amendment to HUD. HUD allows amendments as they occur, or at the end of the program year. Letters transmitting copies of amendments must be signed by the official representative of the City authorized to take such action.

G. Substantial amendments of the Consolidated Plan or Annual Action Plan will require a 30-day public comment period and City Council approval. Notice of the public comment period will be posted on the City's Housing Department, Grants Management Division webpage and noticed in a newspaper of general circulation. A 30-day public comment period will be made available to obtain citizens' comments on the proposed substantial amendment and to present the substantial amendment to the City Council for adoption. Amendments not deemed substantial will be adjusted by the city and may not be presented to City Council, as they are considered administrative adjustments that do not meet the fiscal threshold that requires Council approval.

XV. Consolidated Annual Performance and Evaluation Report (CAPER)

A. The City will prepare the Consolidated Annual Performance and Evaluation Report (CAPER) as required at the close of the grant year which shall be made available for public comment for a minimum of 15 days prior to submission to HUD.

Public comments will be accepted and responded to, as appropriate, with a summary of the comments attached to the CAPER for submittal to HUD.

XVI. Availability of Documents

A. The Consolidated Plan, Annual Action Plans, substantial amendments, CAPER and the Citizen Participation Plan will be available to the public, including the availability of materials in a form accessible to persons with disabilities upon request.

B. Physical copies of the Consolidated Plan, Annual Action Plans, CAPER, the Citizen Participation Plan and the Uniform Relocation and Real Property Acquisition Policies Act of 1970, as amended, shall be available for review at the City of Oxnard Housing Department, 435 South D Street, Oxnard, CA during the City's open operating hours. The reports described in this section may also be reviewed on the City's Housing Grants Management Division website at any time.

XVII. Citizen Participation Coordinator

A. The Citizen Participation Coordinator shall be a member of Grants Management Division staff in the Housing Department of the City of Oxnard.

B. The Citizen Participation Coordinator shall make programmatic and funding information available to citizens during all phases of the HUD Community Planning and Development Program cycle, upon request. Prior reports shall be made available within the most recent Consolidated Plan cycle. Prior Consolidated Plan items may be made available to provide a five-year period of activities for public review. Staff will retain prior year information as it complies with federal and local records retention schedules.

XVIII. Comments and Complaints

A. The City shall consider all verbal or written comments or views of citizens received at the public hearings in preparing the final Consolidated Plan, Annual Action Plans, amendments to these plans, Section 108 Loan applications, CAPER or the Citizen Participation Plan.

B. A summary of these comments or views shall be attached to the final Consolidated Plan, amendment to the Plan, CAPER or Citizen Participation Plan and submitted to HUD as appropriate.

C. The City shall respond in a timely manner, within 15 days where practical, to all written complaints, grievances and requests for information about the Consolidated Plan.

D. Written comments, complaints and/or grievances can be submitted to the Housing Director, City of Oxnard Housing Department, 435 South D Street, Oxnard, CA 93030.

XIX. Contingency Plan in the Event of an Emergency/Disaster

A. In the event of an emergency or disaster that presents a serious and immediate threat to the health and welfare of the citizens of the City, the noticing requirements for public hearings shall be reduced to the number of calendar days provided by the most stringent requirement within the local, state or federal statute provided during the time of the event.

B. Reprogramming of funds in the event of such an emergency will require approval by the highest official, per City policies as described in the Code of Ordinances, Section 6, Emergency Organization and Functions, and Unfair Pricing. When emergency decisions require Council approval, the proposed reprogram of funds will be presented when Council is in session, or by ratification should the City of Council be in recess. If an accelerated emergency occurs, the most stringent approval requirement within the local, state, or federal statute will be followed.

Citizen Participation Plan (CPP) Procedural History

1. Originally adopted CPP by City Council on October 18, 1994
2. Modifications to CPP adopted by City Council on July 25, 2000
3. Amended CPP adopted by City Council on July 10, 2018
4. CARES Act Addendum approved by City Council on October 6, 2020
5. Amended CPP adopted by City Council on May 16, 2023
6. Amended CPP drafted for Council review on May 7, 2024

CITY OF OXNARD
CITIZEN PARTICIPATION PLAN – Addendum
FOR THE 2020 CARES ACT FUNDS, FLEXIBILITIES AND WAIVERS

A. POLICY STATEMENT

1. This Citizen Participation Plan Addendum specifically addresses the special policies and guidelines in support of addressing the impacts of COVID-19 through the use of Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Act (HOME) programs, and the 2020 CARES Act Funds, termed CDBG-CV and ESG-CV.

2. All policies and processes described in the City of Oxnard (hereinafter referred to as "City") Citizen Participation Plan, amended on July 10, 2018, is applicable to all CDBG, ESG and HOME funding sources unless specified in this Addendum.

3. All policies and processes specified in this Addendum are applicable through the adoption date of this Addendum and will expire upon the date specified for the CARES Act of 2020 funding and waivers, by the United States Department of Housing and Urban Development (HUD) department.

B. DEFINITIONS

1. CARES Act Flexibilities and Waivers – HUD Secretary issued statutory and regulatory waivers/alternative requirements for CDBG-CV, ESG-CV and some CDBG, HOME and ESG funds when necessary to expedite or facilitate the use of grant funds to prevent, prepare for, and respond to coronavirus. Prohibits waivers/alternative requirements related to fair housing, nondiscrimination, labor standards, and the environment. (see Appendix A: CARES ACT HUD Waivers Applicable to Citizen Participation Plan)

2. CDBG-CV – Community Development Block Grant funding specifically allocated for the impacts related to COVID-19

3. ESG-CV – Emergency Solutions Grant funding specifically allocated for the impacts related to COVID-19

C. PLANNING PROCESS FOR CONSOLIDATED PLAN DOCUMENTS

1. Public Review and Comment – Documents (Plans) created for the CARES Act of 2020 funds and waivers will be made available to the public for no less than 5 calendar days. Written comments will be accepted during the public comment

period. Summaries of comments will be attached to documents requiring public reviews and input.

D. MEETINGS AND HEARINGS

1. During locally, state, or federally declared Stay-At-Home orders, public meetings may occur virtually and will publicly post meeting dates, times, and instructions in advance of the meetings.

Appendix A

CARES ACT

HUD Waivers

Applicable to Citizen Participation Plan

CARES ACT HUD Waivers Applicable to Citizen Participation Plan

CONSOLIDATED PLAN REQUIREMENTS

1. Citizen Participation Public Comment Period for Consolidated Plan

Amendment Requirement: 30-day Public Comment Period.

Citations: 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115(c)(2) and (i) and 24 CFR 91.401

Explanation: A CPD grantee may amend an approved consolidated plan in accordance with 24 CFR 91.505. Substantial amendments to the consolidated plan are subject to the citizen participation process in the grantee's citizen participation plan. The citizen participation plan must provide citizens with 30 days to comment on substantial amendments.

Justification: Given the need to expedite actions to respond to COVID-19, HUD waives 24 CFR 91.105(c)(2) and (k), 91.115(c)(2) and (i) as specified below, in order to balance the need to respond quickly to the growing spread and effects of COVID-19 with the statutory requirement to provide reasonable notice and opportunity for citizens to comment on substantial amendments concerning the proposed uses of CDBG, HOME, HTF, HOPWA or ESG funds.

Applicability: This 30-day minimum for the required public comment period is waived for substantial amendments, provided that no less than 5 days are provided for public comments on each substantial amendment. The waiver is available through the end of the recipient's 2020 program year. Any recipient wishing to undertake further amendments to prior year plans following the 2020 program year can do so during the development of its FY 2021 Annual Action Plan.

2. Citizen Participation Reasonable Notice and Opportunity to

Comment Requirement: Reasonable Notice and Opportunity to

Comment.

Citations: 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115(c)(2) and (i) and 24 CFR 91.401

Explanation: As noted above, the regulations at 24 CFR 91.105 (for local governments) and 91.115 (for States) set forth the citizen participation plan requirements for recipients. For substantial amendments to the consolidated plan, the regulations require the recipient to follow its citizen participation plan to provide citizens with reasonable notice and opportunity to comment. The citizen participation plan must state how reasonable notice and opportunity to comment will be given.

Justification: HUD recognizes the efforts to contain COVID-19 require limiting public gatherings, such as those often used to obtain citizen participation, and that there is a need to respond quickly to the growing spread and effects of COVID-19. Therefore, HUD waives 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115(c)(2) and (i) and 24 CFR 91.401 as specified below to allow these grantees to determine what constitutes reasonable notice and opportunity to comment given their circumstances.

Applicability: This authority is in effect through the end of the 2020 program year.

2025-2029 Consolidated Plan
2025-2029 Action Plan

DRAFT - April 2025

MDG Associates LLC

Ventura County Regional Consolidated Plan

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Section 1:

Executive Summary

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

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

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

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

This Consolidated Plan is for the following HUD funded programs for the 2025-2029 period.

Community Development Block Grant (CDBG): CDBG provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

HOME Investment Partnerships Program (HOME): HOME funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Emergency Solutions Grant (ESG): ESG assists people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness.

Jurisdiction	Community Development Block Grant (CDBG)	HOME Investment Partnerships Program (HOME)	Emergency Solutions Grant (ESG)
Camarillo	X	*	
Oxnard	X	X	X
San Buenaventura	X	X	
Simi Valley	X	*	

Thousand Oaks	X	*	
Ventura Urban County	X	X	

Table ES-1: Entitlement Grant Allocation

*Camarillo, Simi Valley and Thousand Oaks are members of the Ventura Urban County HOME Consortium and receive HOME funds through the County.

Throughout this document the following geographic terms will be used:

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

The following terms are used within the Consolidated Plan:

- **HAMFI:** HUD Area Median Family Income. The median family income calculated by HUD for each jurisdiction to determine Fair Market Rents income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (like the U.S. Census).
- **Household:** All people living in a housing unit. Members of a household can be related or unrelated.
- **Housing Problems:** Four housing problems as described in HUD Comprehensive Housing Affordability Strategy (CHAS) data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any one or more of these four problems.
- **LMI**: Low- and Moderate-Income as defined by the U.S. Department of Housing and Urban Development, a status determined by gross household income and family size.
- **Overcrowding:** More than 1 person per room not including bathrooms, porches, foyers, halls, or half-rooms.
- **Severe overcrowding:** More than 1.5 persons per room not including bathrooms, porches, foyers, halls, or half-rooms.
- **Cost burden:** Monthly housing costs (including utilities) exceeding 30 percent of monthly income.

- **Severe cost burden**: Monthly housing costs (including utilities) exceeding 50 percent of monthly income.
- **Senior:** Labeled "Elderly" by the U.S. Census Bureau and HUD. People aged 62 and up. "Frail elderly" within U.S. Census data are those aged 75 and up.
- **Disabled:** Any one or more of four different physical or cognitive limitations: hearing or vision impairment, ambulatory limitation, cognitive limitation, or independent living limitation. Individuals may have more than one type of disability.

Ventura Urban County and the participating entitlement jurisdictions anticipate receiving the following grant amounts in the fiscal year 2025. Projections for the entire five-year period are noted; however, these projected amounts are expected to change based on federal allocations made annually and do not include anticipated program revenue or prior year funds.

Grantee	FY2025 Projected Allocation	FY2025 – FY2029 Projected Allocation
Ventura County	CDBG: $1,428,843 HOME: $1,221,315	CDBG: $7,144,215 HOME:$ 6,106,575
Camarillo	CDBG: $350,107	CDBG: $1,750,535
Oxnard	CDBG: $2,100,000 HOME: $600,000 ESG: $200,000	CDBG: $10,500,000 HOME: $3,000,000 ESG: $1,000,000
San Buenaventura	CDBG: $677,690 HOME: $393,672	CDBG: $3,388,450 HOME: $1,968,360
Simi Valley	CDBG: $672,694	CDBG: $3,363,470
Thousand Oaks	CDBG: $607,042	CDBG: $3,035,210

Table ES-2: Projected Allocations

The Consolidated Plan consists of the following sections:

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

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

Goals
To develop the strategy contained in this Consolidated Plan for allocating and leveraging entitlement grants, the County used several methods to analyze its housing and community development needs, including surveying residents and stakeholders; analyzing U.S. Census, American Community Survey (ACS) and other economic and demographic data; and using information from various County offices and reports.

The County and entitlement jurisdictions have established the following goals:

1. Improve the supply of affordable housing
2. Increase and improve social services
3. Work to end homelessness
4. Create and maintain quality neighborhoods
5. Promote economic development
6. Effective administration

Evaluation of past performance
HUD's Office of Community Planning and Development (CPD) seeks to support the development of communities that feature decent housing, a suitable living environment, and expanded opportunities for Low- and Moderate-Income (LMI) populations. To ensure entitlement jurisdictions are striving to achieve that vision, HUD requires annual submissions of Consolidated Annual Performance and Evaluation Reports (CAPERs).

During the last Consolidated Plan cycle (excluding the current program year), the entitlement jurisdictions in Ventura County have collectively achieved the following accomplishments:

FY2020 – FY2023 Accomplishments

Goal	Goal Outcome Indicator	# of Beneficiaries
Create quality neighborhoods	Persons benefitting from public facility and infrastructure improvements	221,312
Enhance economic stability	Businesses assisted	250
	Jobs created/ retained	16
Improve supply of affordable housing	Rental units rehabilitated	341
	Homeowner housing added	5
	Homeowner housing rehabilitated	168
	Direct financial assistance to homebuyers	9
	Housing code enforcement	4.893

Increase social services	Persons benefitting from public services Homeless person overnight shelter	48,252 24
Work to end homelessness	Rapid re-housing Homeless person overnight shelter Homeless prevention Persons benefiting from public services	90 1,255 260 2,144

Table ES-3: FY2020 – FY2023 Accomplishment Summary

Summary of citizen participation process and consultation process

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

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

All public comments were accepted and incorporated into the Consolidated Plan.

Section 2:

Process

Process

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

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

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

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

Table Process-1: Consolidated Plan Responsible Agencies and Entities

The Ventura Regional Consolidated Plan includes the following programs:

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

Consolidated Plan Public Contact Information

- City of Camarillo: James Fowler, Senior Planner, Community Development Department, 601 Carmen Drive, Camarillo, CA 93010, 805-388-5363.
- City of Oxnard, Denise Ledesma, Housing Department, 435 South D Street, Oxnard, CA 93030, 805-385-7493.
- City of San Buenaventura: Lee Sherman, Community Development Department, 501 Poli Street, Ventura, CA 93001, 805-654-7869.
- City of Simi Valley: Julia Ramirez, Environmental Services Department, 2929 Tapo Canyon Rd., Simi Valley, CA 93063, 805-583-6759.
- City of Thousand Oaks: Lynn Oshita Community Development Department, 2100 Thousand Oaks Blvd., Thousand Oaks, CA 91362, 805-449-2391.
- Ventura Urban County: Kimberlee Albers, Deputy Executive Officer, County Executive Office, 800 S. Victoria Ave., Ventura, CA 93009, 805-654-2455.

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

Introduction

Part of the Consolidated Plan development process included a public outreach campaign to gather input from a diverse group of residents and stakeholders in Ventura County. Stakeholders included nonprofit organizations, affordable housing providers, service providers, government agencies, and advocacy organizations, all of whom work with low- and moderate-income members of the community. Outreach efforts are summarized in the Executive Summary and Citizen Participation sections of this report. A list of the stakeholders invited to participate in the Consolidated Plan process is provided in Appendix 1. The results of the survey are summarized in Appendix 2.

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

To identify local and regional stakeholders, Ventura County and its participating jurisdictions began by reviewing and updating contact lists from prior Consolidated Planning efforts. During the current planning cycle, the County invited over 200 agencies to participate in the planning process. These included:

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

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

Ventura County coordinated with homeless service agencies across the Ventura County Continuum of Care Alliance in an effort to better address the needs of homeless populations. Consultation with the Continuum of Care provided valuable information on homelessness and available resources in the region. Several agencies and organizations that provided housing and/or supportive services for homeless populations also attended focus group workshops and community meetings.

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

Ventura County and its participating entitlement jurisdictions will consult the Continuum of Care when determining funding priorities to guide the review of applications received during the annual

request for proposals. Through the course of the Consolidated Plan cycle, Ventura County and its participating entitlement jurisdictions will seek regular input and feedback from the CoC to ensure that activities and outcomes are aligned and coordinated.

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

Ventura County and its participating jurisdictions contacted over 200 agencies in its public outreach efforts and consulted all applicable agency types. No applicable agency types were intentionally excluded in this process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Continuum of Care Alliance	The Ventura County Continuum of Care consists of a Board of Directors established consistent with 24 CFR 578.5(b), with broad representation from government, homeless service providers, emergency response, health care, housing providers, business community, faith community, and homeless/formerly homeless persons. The Continuum of Care Alliance, a collaborative group dedicated to promoting a safe, desirable and thriving community, works to garner communitywide commitment to preventing and ending homelessness in all parts of the region. The CoC recommends allocations of federal and state resources to address homelessness, which complements priority objectives identified in this Regional Consolidated Plan.
Ventura County Homelessness Plan	Continuum of Care Alliance	Establishes core requirements, practices and recommendations to end homelessness in Ventura County.
Housing Elements	Camarillo, Oxnard, San Buenaventura, Simi Valley, Thousand Oaks, Ventura County	The Consolidated Plan goals were compared to the goals and objectives of the Housing Elements for each jurisdiction to ensure that there were consistent objectives in promoting activities for low- and moderate-income communities.

Table Process-2: Other Planning Efforts Considered

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

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

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

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

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

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

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

All meetings included translation services and the survey was presented in English and Spanish.

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

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

Citizen Participation Outreach Methods

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Meeting Camarillo (10/7/24)	General Public	Participants included residents of Camarillo and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Community Meeting San Buenaventura (10/8/24)	General Public	Participants included residents of San Buenaventura and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
3	Community Meeting Santa Paula (10/9/24)	General Public	Participants included residents of Santa Paula and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
4	Community Meeting Simi Valley (10/10/24)	General Public	Participants included residents of Simi Valley and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
5	Community Meeting Thousand Oaks (10/10/24)	General Public	Participants included residents of Thousand Oaks and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
6	Community Meeting Ventura Oxnard (10/17/24)	General Public	Participants included residents of Oxnard and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
7	Community Meeting Virtual (10/18/24)	General Public	Participants included residents of the Ventura County region	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Community Meeting Virtual (10/19/24)	General Public	Participants included residents of the Ventura County region	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
9	Community Meeting Camarillo (10/29/24)	General Public	Participants included residents of Camarillo and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
10	Community Meeting Thousand Oaks (11/21/24)	General Public	Participants included residents of Thousand Oaks and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
11	Community Meeting Oxnard (12/18/24)	General Public	Participants included residents of Oxnard and the surrounding communities in the region.	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
12	Stakeholder Meeting (remote) (10/23/24)	Stakeholders	Participants included local housing and community development stakeholders	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
13	Stakeholder Meeting (remote) (10/25/24)	Stakeholders	Participants included local housing and community development stakeholders	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Stakeholder Meeting (remote) (10/29/24)	Stakeholders	Participants included local housing and community development stakeholders	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
15	Resident Survey	General Public	A total of 292 survey responses were completed	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	
16	Stakeholder Survey	Stakeholders	A total of 27 survey responses were completed	Feedback and recommendations were provided on housing and community development needs.	All comments received were accepted.	

Table Process-3: Citizen Outreach Methods

Section 3

Needs Assessment

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Consolidated Plan Needs Assessment examines housing, homelessness, non-homeless special needs, and non-housing community development needs. The housing needs assessment section evaluates household income, tenure (renter or owner), housing cost as a function of household income, disproportionate need amongst racial and ethnic groups, and public housing needs. The homeless needs assessment examines the sheltered and unsheltered homeless population in Ventura County to form the region's strategy to address homelessness during the next five years. The non-homeless special needs assessment section evaluates the needs of subpopulations who are not homeless and due to various reasons, need services. This includes people who are elderly, frail and elderly, have severe mental illness, developmental and/or physical disability, alcohol or other drug addictions, HIV/AIDS, Post Traumatic Stress Disorder (PTSD), and who have suffered human trafficking and domestic violence. The non-housing community development needs assessment section discusses the need for public facilities, public infrastructure improvements and public services to benefit low- and moderate-income residents.

Methodology

To assess community needs, the region examined data, held community meetings, conducted a survey of residents and local stakeholders, and consulted with experts and local stakeholders. The Needs Assessment primarily relies on the sources of data which follow:

- American Community Survey (ACS) 2020 5-year estimates
- Comprehensive Housing Affordability Strategy (CHAS) 2016-2020
- 2025 Point-In-Time Homeless Count

The 2020 ACS and CHAS 5-year estimates were the most recent available complete datasets available from both sources.

The majority of the data presented in the Needs Assessment and Market Analysis provides a summary of the data at the regional level. Appendix 3 provide jurisdictional data for each entitlement jurisdiction in the Ventura County region.

Consolidated Plan Survey for Residents and Stakeholders

Ventura County residents and stakeholders had the opportunity to respond to the Community Needs survey to rate the level need for public facilities, infrastructure, public and neighborhood services, and housing facilities and services. The survey provided insight into internet access and disaster preparedness. Additionally, organizations that work with residents of Ventura County with low- and moderate-incomes, special needs, and those experiencing or at-risk of experiencing homelessness were given the opportunity to share their thoughts on the most effective community development

projects from the last Consolidated Planning cycle and high priorities in housing, community, or economic development over the next five years. The tabulation of survey results from 292 residents and 27 stakeholders who responded to the survey are integrated throughout the Needs Assessment (NA) and Market Analysis (MA) of Consolidated Plan and can be found in the following sections:

- Housing facility and service results – NA-10 Housing Needs Assessment, and
- Public facility, infrastructure, and service results – NA-50 Non-Housing and Community Development Needs.

NA-10 Housing Needs Assessment

Summary of Housing Needs

According to Table NA-2, Ventura County's population rose by two percent, from 823,318 to 843,843, between 2010 and 2020. Of the jurisdictions within the region, the fastest growing community was the City of Camarillo (growing by 8% during this time period) and the slowest growing community was Thousand Oaks (growing by 1% during the same period). During this time, the number of households across the region rose by three percent from 264,305 to 271,639 and the nominal median household income increased 19 percent from $75,348 to $89,295.

HUD programming is largely allocated to programs targeting households earning 80% of the area median income (based on family size). In 2024, for a 4-person household, 80% of the area median income is $112,550. According to 2023 Bureau of Labor Statistics wage data, this 80% figure exceeds a number of jobs such as those listed below:

Occupation Title	Annual Mean Wage (2023)
Dental Hygienist	$110,600
Farm/Agriculture Manager	$109,690
Elementary School Teacher	$102,960
Construction Supervisor	$88,240
Firefighter	$83,250
Electrician	$76,040
Carpenter	$67,890
Chef/ Head Cook	$64,070

Table NA-1: Ventura County Wage Examples

The Number of Households table illustrates household types in the County by levels of income. Small family households consist of two to four family members, while large family households have five or more persons. The income levels correspond with HUD area median income (AMI) definitions. The Households graph shows how many households are in each income category.

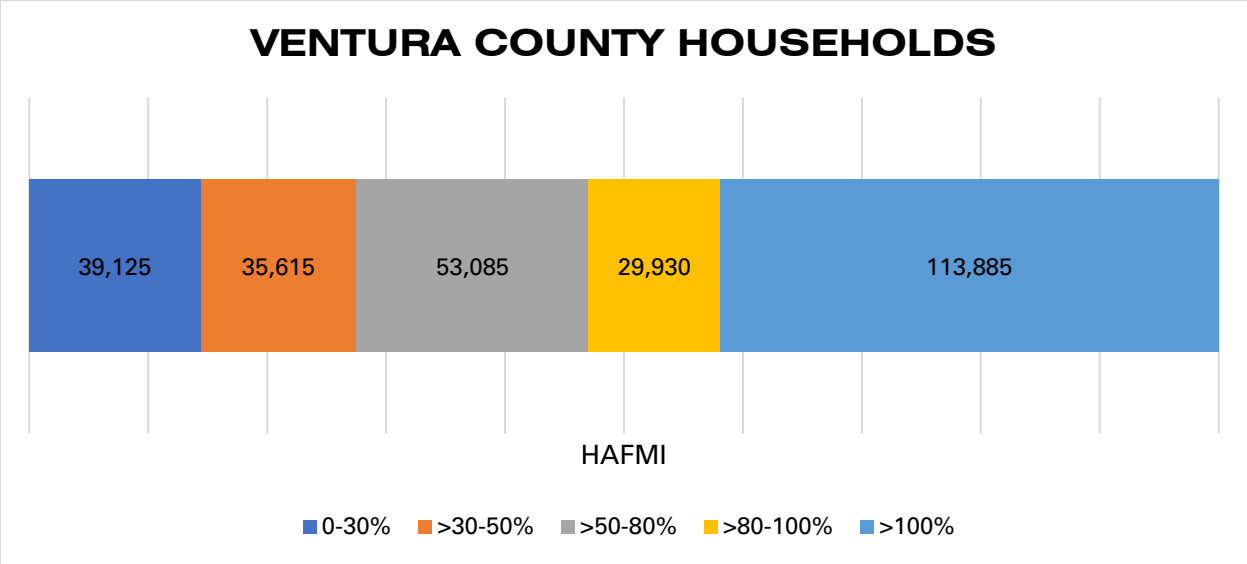


Figure NA-1 – Households by Income
Data Source: 2016-2020 CHAS

The most common household type in Ventura County and in each respective jurisdiction is small family households, representing 44% of all households in the region. Over 47% of all households in Ventura County earn at or below 80% AMI (low- or moderate-income households). This is a slightly greater share of low- and moderate-income households when compared to Camarillo (40%), Simi Valley (41%), and Thousand Oaks (38%), while a slightly lower share than Oxnard (60%) and San Buenaventura (51%).

In this section there are six tables of data which reference housing problems. Housing problems are defined by HUD as follows:

1. Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
2. Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
3. Overcrowding / severe overcrowding: A household is overcrowded if there are more than 1.01 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms. A household is considered severely overcrowded if there are more than 1.5 people per room.
4. Cost burden / severe cost burden: A cost burdened household pays more than 30 percent of its total gross income for housing costs. A severely cost burdened household pays more than 50 percent of its total income for housing costs. Renter's housing costs include rent paid by the tenant plus utilities. Owner's housing costs include mortgage, taxes, insurance, and utilities.

This collection of data makes clear housing cost burden greater than 30% is the most common housing problem across renter and owner households; and renter households are most impacted by severe housing problems. About 54% of the 127,825 low- or moderate-income households

experience a housing cost burden over 30% of income. Approximately 43% of the 54,700 households in the same income bracket with one or more severe housing problem are renters.

Demographics	Base Year (2005-2009)	Most Recent Year (2016-2020)	% Change
Population	823,318	843,843	2.5%
Households	264,305	271,639	2.8%
Median Income	$75,348	$89,295	18.5%

Table NA-2: Housing Needs Assessment Demographics
Data Source: 2005-2009 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households	39,125	35,615	53,085	29,930	113,885
Small Family Households	10,710	13,835	22,190	13,000	59,495
Large Family Households	4,030	4,395	8,345	3,910	12,175
Household contains at least one person 62-74 years of age	9,775	8,720	12,935	7,890	30,230
Household contains at least one person age 75 or older	9,065	7,250	7,790	3,445	10,280
Households with one or more children 6 years old or younger	5,770	6,015	6,115	6,125	5,860

Table NA-3: Number of Households Table
Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

	Renter Households					Owner Households				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,150	410	495	105	2,160	90	100	90	90	370
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,245	1,015	1,085	350	3,695	110	40	110	405	665
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,980	2,045	1,885	670	6,580	520	195	520	1,450	2,685
Housing cost burden greater than 50% of income (and none of the above problems)	12,485	6,905	2,215	185	21,790	5,390	8,950	5,390	4,445	24,175
Housing cost burden greater than 30% of income (and none of the above problems)	2,605	5,655	9,715	3,570	21,545	3,605	1,955	3,605	8,610	17,775
Zero/negative Income (and none of the above problems)	1,325	0	0	0	1,325	865	0	0	0	865

Table NA-4: Housing Problem 1 (Households with one of the listed needs)
Data Source: 2016-2020 CHAS

	Renter Households					Owner Households				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	16,860	10,370	5,680	1,305	34,215	9,290	6,110	6,390	1,575	23,365
Having none of four housing problems	7,375	8,170	17,740	9,265	42,550	5,600	10,960	23,275	17,780	57,615
Household has negative income, but none of the other housing problems	1,325	0	0	0	1,325	865	0	0	0	865

Table NA-5: Housing Problem 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)
Data Source: 2016-2020 CHAS

	Renter Households				Owner Households			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,035	3,855	5,135	10,025	260	1,255	4,620	6,135
Large Related	755	1,575	1,365	3,695	1,255	675	1,255	3,185
Elderly	360	395	515	1,270	1,460	875	1,460	3,795
Other	495	1,150	2,750	4,395	860	145	860	1,865
Total need by income	2,645	6,975	9,765	19,385	3,835	2,950	8,195	14,980

Table NA-6: Housing Problem 3 (Cost Burden 30% - 50%)
Data Source: 2016-2020 CHAS

	Renter Households				Owner Households			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,070	3,585	740	9,395	2,690	1,720	1,640	6,050
Large Related	2,220	620	60	2,900	495	345	320	1,160
Elderly	1,075	475	295	1,845	1,590	1,305	1,140	4,035
Other	3,395	1,800	985	6,180	960	595	635	2,190
Total need by income	11,760	6,480	2,080	20,320	5,735	3,965	3,735	13,435

Table NA-7: Housing Problem 3 (Cost Burden > 50%)
Data Source: 2016-2020 CHAS

	Renter Households					Owner Households				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	2,870	2,360	1,915	435	7,580	115	360	1,085	375	1,935
Multiple, unrelated family households	365	720	900	365	2,350	119	280	815	225	1,439
Other, non-family households	55	80	215	60	410	0	0	0	0	0
Total need by income	3,290	3,160	3,030	860	10,340	234	640	1,900	600	3,374

Table NA-8: Housing Problem 4 (Crowding Information – More than one person per room)
Data Source: 2016-2020 CHAS

	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with children 6 years of age or younger present	4,525	4,530	5,330	14,385	1,245	1,600	3,895	6,740

Table NA-9: Households with children under the age of 6
Data Source: 2016-2020 CHAS

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

The most common type of single person household in need of housing assistance are single person elderly households. These are often households living on a fixed income in either older owner-

occupied households in need of rehabilitation or renting and at risk of not being able to afford annual rental increases.

According to the 2016-2020 ACS estimates approximately 10% households in Ventura County are over 65 years of age and living alone. In looking at income conditions of single households, the 2016-2020 CHAS data estimates that more than 6,000 single-person households are low- or moderate-income and are cost burdened (paying more than 30% of their income for housing) and more than 8,000 single low- and moderate-income households pay more than half of their income on housing costs. Finally, according to 2016-2020 ACS estimates, 47% of all single households are renters.

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

Domestic and dating violence, assault, and stalking are not always reported. According to the 2022 National Crime Victimization Survey, only 53% of all domestic violence events and 21% of rapes/ sexual assaults were reported to the police. The State of California Department of Justice maintains statistics on domestic violence calls to local law enforcement statewide by jurisdiction (openjustice.doj.ca.gov). In 2022, 1,307 calls related to domestic violence were made from Ventura County. Of these incidents:

- 52 involved a weapon
  - one involved a firearm
  - four involved a knife or cutting instruments
  - eight involved other dangerous weapons
  - 39 involved personal weapons (i.e., feet or hands)

There were at least 1,307 times during 2022 when a household was in need of some type of domestic violence services. In households where physical violence occurred, it is possible that at least one member of the household needed to relocate to escape recurring violence. These households may include children. Victims of domestic violence suffer in many ways including economically, which impacts access to safe and affordable permanent housing.

What are the most common housing problems?

The most common housing problem in the region is housing cost burden. The tables below summarize the number of households with one of four housing problems. Those problems are defined in the introduction to this section. The data shows 54% of low- or moderate-income households have a housing cost burden greater than 30%. Renter households bear the brunt of housing problems. The Most Prevalent Housing Problems graph shows renters are far more likely than owners to live in substandard housing or in crowded conditions.

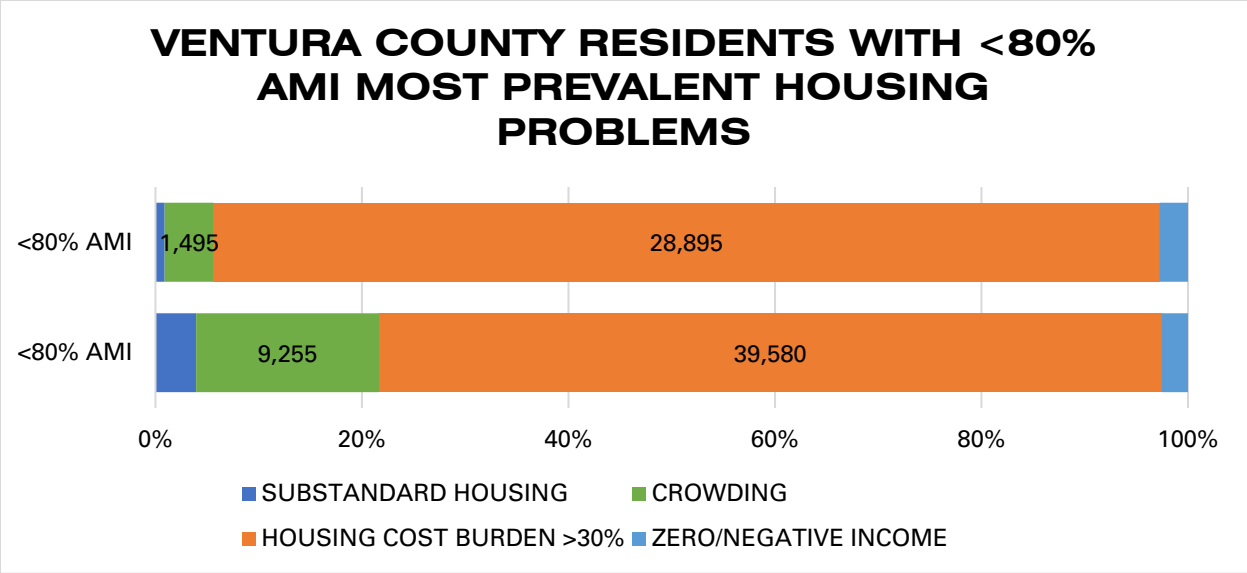


Figure NA-2: Most Prevalent Housing Problems
Data Source: 2016-2020 CHAS

The second most common housing problem is overcrowding, a calculated number which includes both overcrowded and severely overcrowded households, which affects 10,750 households with incomes up to 100% AMI. Renter households account for 86% of households with overcrowding.

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

Renter households are most impacted by severe housing problems as shown in the graph below. These households have the greatest propensity to be severely cost burdened and overcrowded. Small related households with low- and moderate-incomes are most impacted by housing cost burden. Renter households consisting of a single family (e.g., not inter-related or non-related families sharing a dwelling unit) are most impacted by overcrowding.

Approximately 27% of low- and moderate-income households (34,365 households) carry a housing cost burden of 30 to 50 percent. About 26% of households (33,755 households) at the same income level carry a severe cost burden of over 50 percent of their income.

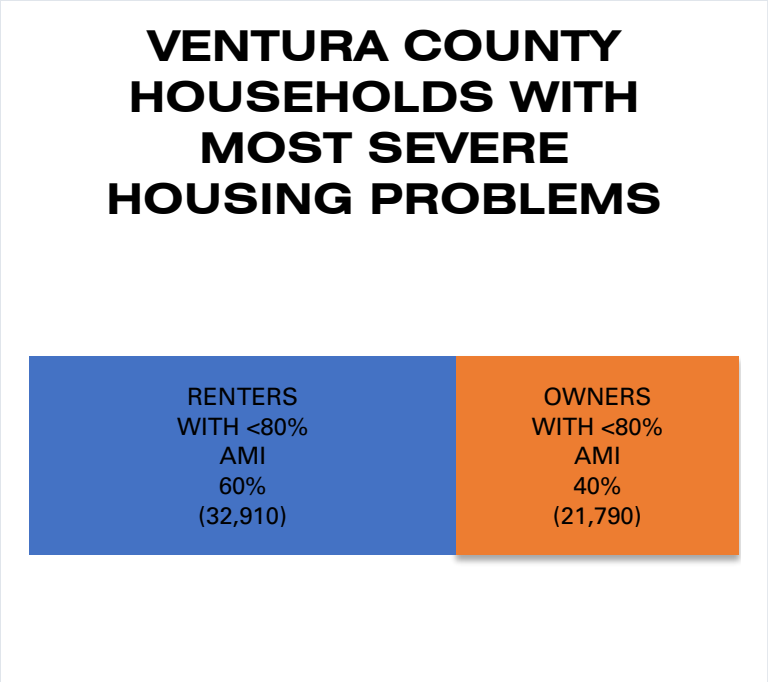


Figure NA-2: Households With Most Severe Housing Problems
Data Source: 2016-2020 CHAS

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

Extremely low- (at or below 30 percent AMI) and low-income (more than 30 percent but at or below 50 percent AMI) households are presumed to be unstably housed, meaning they are at risk of falling into homelessness. Households with one or more housing problems at this income level are highly sensitive to adverse events. The greatest concentrations of unstably housed households are among small family households, small related renter households with a housing cost burden greater than 30 percent of their income, and renter households with at least one housing problem.

There are 74,740 households in Ventura County earning at or below 50 percent AMI, representing 28 percent of all households. While small related households are most impacted by housing cost burden, the graphs below show small and large related, elderly, and "other" households experience significant housing cost burden. "Other" households include single person households.

Renter households in this income range are about twice as likely than owner households to experience a housing cost burden of 30 to 50 percent of their income, and renter households are about two times more likely to experience a housing cost burden of greater than 50 percent of their income. Furthermore, 5,230 single family household renter households with incomes at or below 50 percent AMI are living in overcrowded conditions and could be presumed unstably housed.

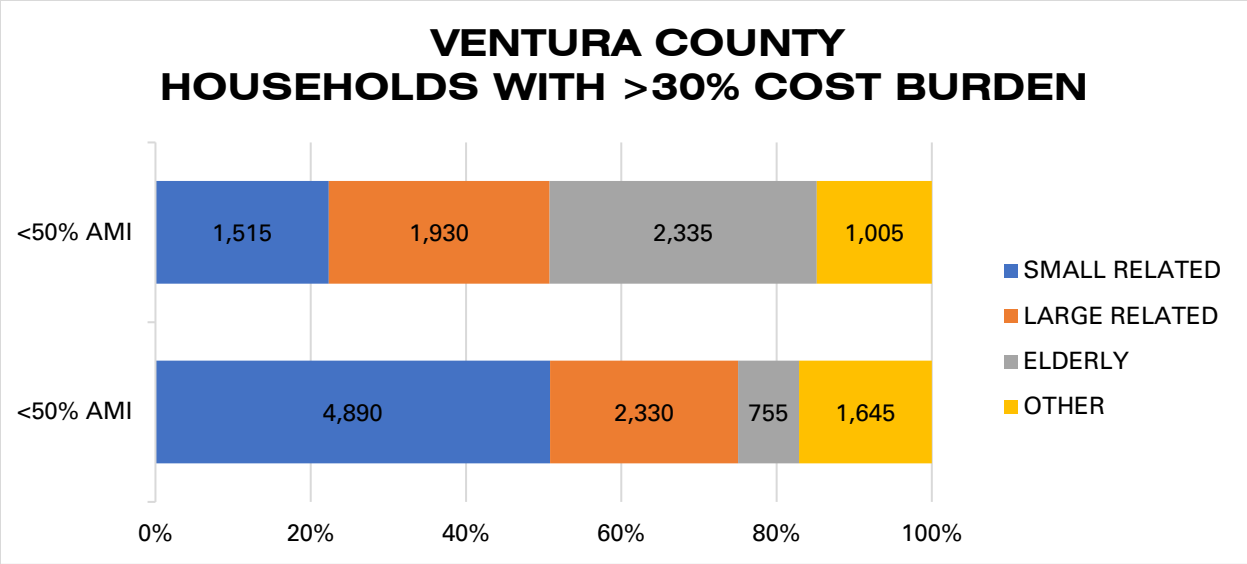


Figure NA-4: Households With >30-50% Cost Burden
Data Source: 2016-2020 CHAS

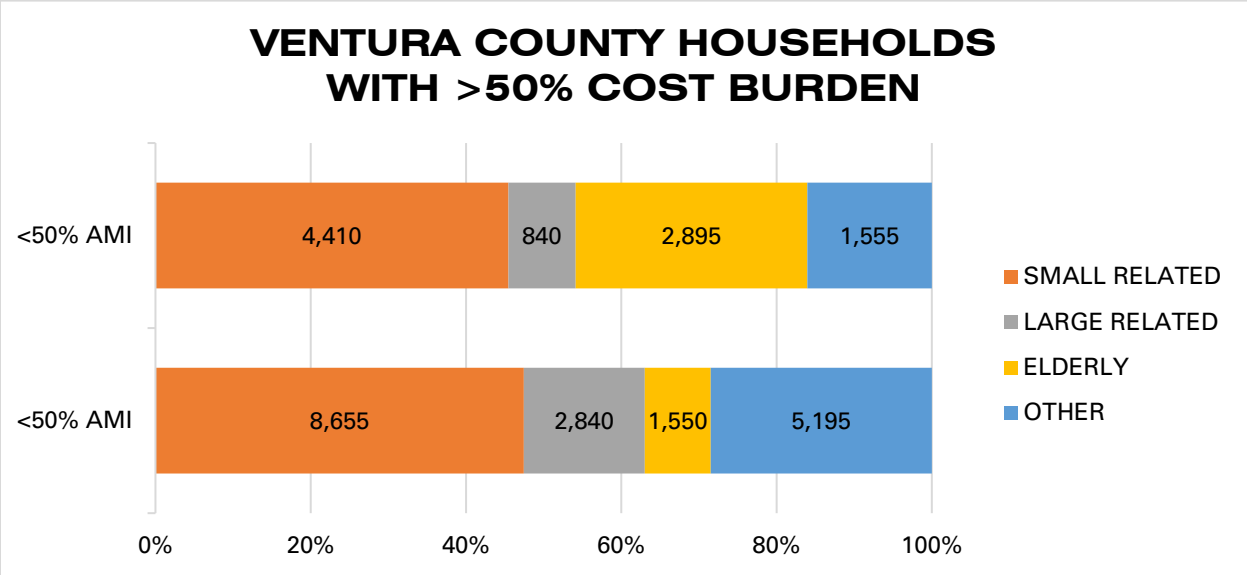


Figure NA-3: Households With >50% Cost Burden
Data Source: 2016-2020 CHAS

As described in the Market Analysis, rental housing costs have risen steadily over the past 10 years – creating more pressure on extremely low-income households. The ACS data shows the median contract rent in Ventura County increased 33 percent from 2010 to 2020. As rental prices continue to rise throughout Ventura County, the pressure on extremely low-income households will continue to increase.

Rapid rehousing programs may help homeless individuals and families but, unless a housing unit is within a subsidized affordable housing development, formerly homeless families and individuals receiving rapid rehousing assistance face considerable uncertainty with respect to their monthly

housing costs and ability to remain stably housed at the end of the assistance contract. Near the termination of assistance, finding replacement housing is difficult for the same reasons it was difficult before becoming homeless: high housing cost and the possibility of an eviction record.

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

The assessment of at-risk populations described in the foregoing paragraphs in this Consolidated Plan is based on ACS and CHAS data using HUD definitions for household types and housing problems, supplemented by available local data for certain groups specified by HUD, such as households with children and victims of domestic violence, dating violence, sexual assault, and stalking.

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

There are 18,240 renter households who earn at or below 50 percent AMI and are severely cost burdened, according the CHAS data (see Table 6). Of these households:

- 8,655 are small, related households with four or fewer members
- 2,840 are large, related households with five or more members
- 1,550 are elderly households with one or more members over the age of 62
- 5,195 are other households

These extremely low- and low-income households are considered the most at risk of becoming homeless. This need is exasperated by the rising cost of housing compared to the wage gap for an entry level job position. According to 2023 Bureau of Labor Statistics data, the annual mean salary for a fast food worker or home health aide is approximately $35,000, equating to a monthly salary just below $3,000. Comparatively, according to Zumper Research, the median 1-bedroom apartment leased for approximately $2,265 in the County – an unattainable rent for most entry level positions. This gap has continued to grow over the past 5 years – creating even more pressure on extremely low- and low-income households in the region.

Discussion

According to the housing problem tables above, of households with incomes at or below 50 percent AMI, 37% are cost burdened renters, and one percent are crowded renters. Of households with incomes at or below 30 percent AMI, 39% are severely cost burdened renters and one percent are crowded renters. These households are presumed to be most at risk of becoming homeless.

NA-15 Disproportionately Greater Need: Housing Problems

Introduction

Sections NA-15, NA-20, and NA-25 of the Needs Assessment examine housing problems experienced by racial or ethnic groups and identifies when a need is experienced at a disproportionately greater frequency. A disproportionately greater need exists when members of a group in an income range experience housing problems at a greater rate (10 percentage points or more) than all households within that income level. For example, when evaluating households with incomes at or below 30 percent AMI, if 50 percent of the households experience a housing problem, but 60 percent or more of a group experience housing problems, that group has a disproportionately greater need. Please note as part of the CHAS data set HUD did not calculate households with no/negative income, but one or more of the other housing problems by race or ethnicity for the 2016-2020 period.

Housing problems and severe housing problems analyzed in sections NA-15 and NA-20 are based on the definitions that follow:

1. Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
2. Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
3. Overcrowding: Household with more than 1.01 people per room.
4. Cost burden: Household pays more than 30 percent of its total gross income for housing costs. For renters, this includes rent paid by the tenant plus utilities. For owners, this includes mortgage payment, taxes, insurance, and utilities.

According to the 2016-2020 ACS, most residents identify ethnically as not Hispanic or Latino and most residents identify racially, excluding Hispanic ethnicity, as White, followed by Hispanic or Latino, Asian, two or more races, Black or African American, American Indian or Alaska Native, some other race, and Native Hawaiian or Pacific Islander.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,715	8,410	0
White	15,155	4,315	0
Black / African American	640	165	0
Asian	1,470	570	0
American Indian, Alaska Native	95	50	0
Pacific Islander	10	10	0

Hispanic	12,770	3,055	0

Table NA-10: Disproportionally Greater Need 0 - 30% AMI
Data Source: 2016-2020 CHAS

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25,740	9,870	0
White	11,425	5,400	0
Black / African American	410	49	0
Asian	1,130	480	0
American Indian, Alaska Native	35	40	0
Pacific Islander	25	79	0
Hispanic	12,290	3,715	0

Table NA-1: Disproportionally Greater Need 30 - 50% AMI
Data Source: 2016-2020 CHAS

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,395	22,690	0
White	15,155	11,830	0
Black / African American	555	240	0
Asian	1,705	940	0
American Indian, Alaska Native	10	34	0
Pacific Islander	65	4	0
Hispanic	12,375	9,365	0

Table NA-12: Disproportionally Greater Need 50 - 80% AMI
Data Source: 2016-2020 CHAS

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,235	17,695	0
White	7,380	9,830	0
Black / African American	205	320	0
Asian	770	920	0
American Indian, Alaska Native	35	4	0
Pacific Islander	30	40	0
Hispanic	3,540	6,030	0

Table NA-13: Disproportionally Greater Need 80 - 100% AMI
Data Source: 2016-2020 CHAS

Discussion

The method of calculating disproportionate need sets different groups of different sizes on equal footing, making it possible for any outsized impact on groups to be identified. However, throughout the County and across different races and ethnicities, 79 percent of residents with one or more of four housing problems earn at or below 30 percent AMI and 72 percent of residents earn at or below 50 percent AMI. These are very high rates of need which require almost an entire sub-population to be in need for disproportional impact to register.

The analysis shows the following:

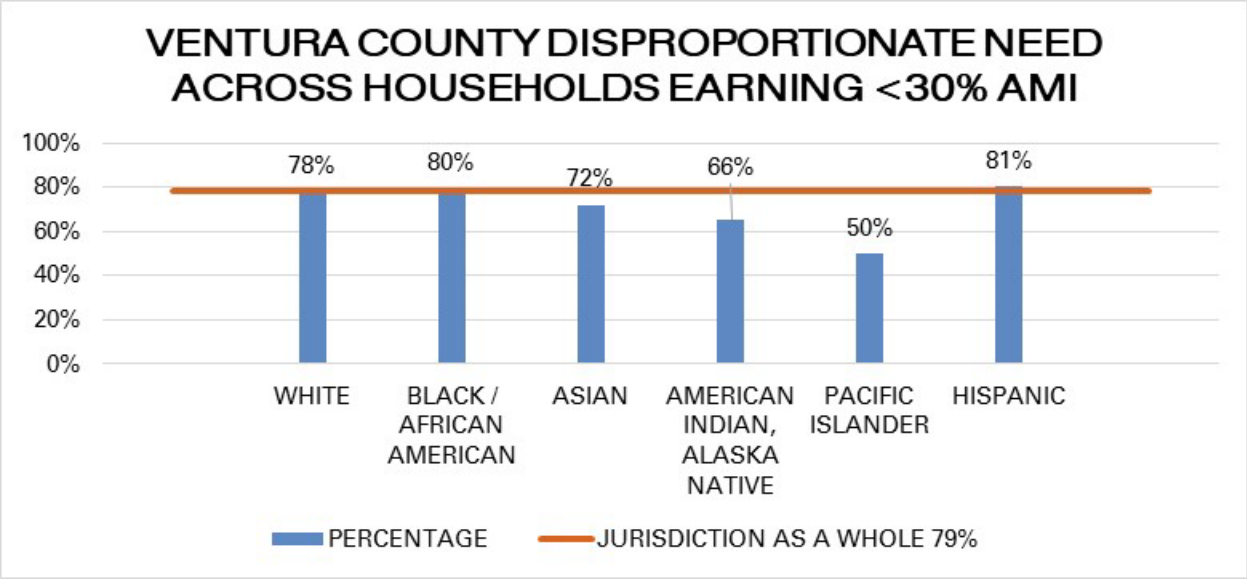


Figure NA-6: Disproportionate Need Across Households Earning <30% AMI
Data Source: 2016-2020 CHAS

Across households with incomes at or below 30 percent AMI there is no disproportionate concentration of those with one or more housing problem among households.

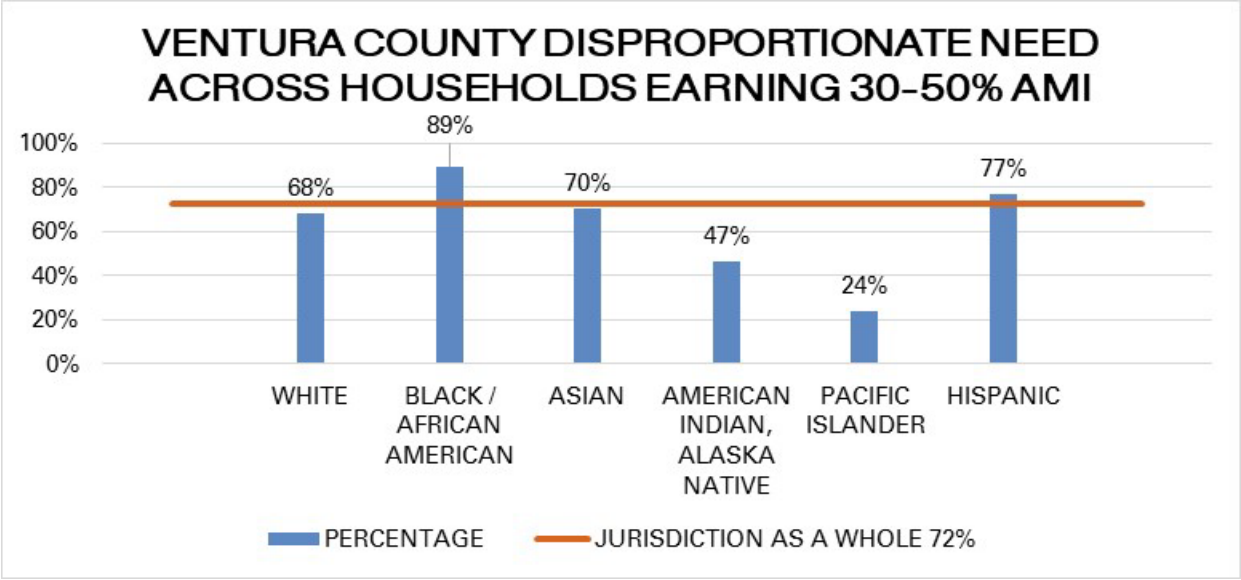


Figure NA-7: Disproportionate Need Across Households Earning 30-50% AMI
Data Source: 2016-2020 CHAS

Across households with incomes at least 30 percent but equal to or less than 50 percent AMI, there is a disproportionate concentration of those with one or more housing problems among households which identify racially or ethnically as follows: Black / African American.

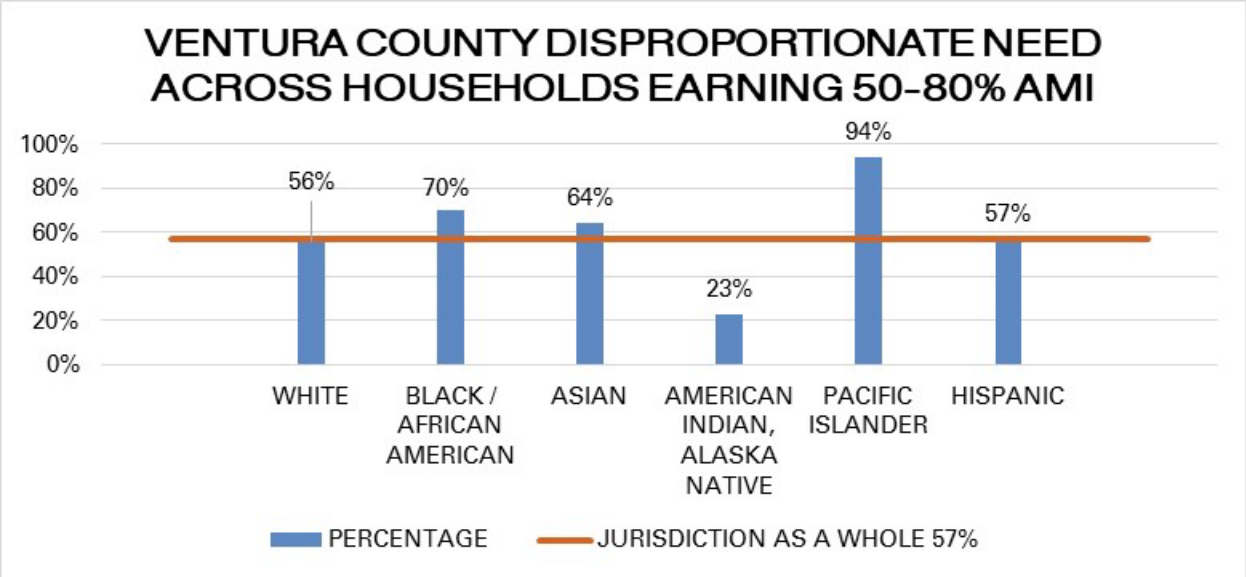


Figure NA-8: Disproportionate Need Across Households Earning 50-80% AMI
Data Source: 2016-2020 CHAS

Across households with incomes ranging from more than 50 percent to at or below 80 percent AMI there is a disproportionate concentration of those with one or more housing problem among households which identify racially or ethnically as Black / African American and Pacific Islander.

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

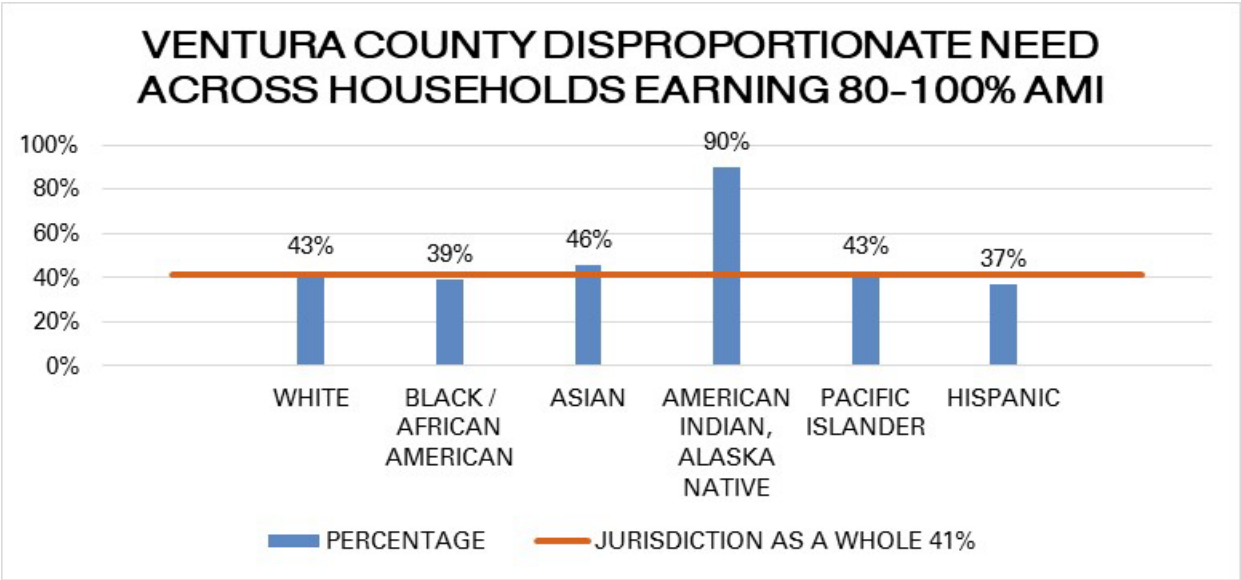


Figure NA-9: Disproportionate Need Across Households Earning 80-100% AMI
Data Source: 2016-2020 CHAS

Across households with incomes ranging from more than 80 to at or below 100 percent AMI, there is a disproportionate concentration of those with one or more housing problem among households which identify racially or ethnically as follows: American Indian, Alaska Native.

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

NA-20 Disproportionately Greater Need: Severe Housing Problems

Introduction

Similar to the previous section, the Severe Housing Problems tables provide data to determine if disproportionate housing needs exist for any racial or ethnic group that experiences severe housing problems, which are defined as:

1. Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
2. Lacks complete plumbing facilities: Household does not have running water or modern toilets.
3. Severe overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.
4. Severe cost burden: Household pays more than 50 percent of its total income for housing costs. Renter's housing costs include rent paid by the tenant plus utilities. Owner's housing costs include mortgage payment, taxes, insurance, and utilities.

Please note as part of the CHAS data set HUD did not calculate households with no/ negative income, but one or more of the other housing problems by race or ethnicity for the 2016-2020 period.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	26,150	12,975	0
White	12,995	6,475	0
Black / African American	550	250	0
Asian	1,300	740	0
American Indian, Alaska Native	80	65	0
Pacific Islander	10	10	0
Hispanic	10,765	5,060	0

Table NA-2: Severe Housing Problems 0 - 30% AMI
Data Source: 2016-2020 CHAS

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,480	19,130	0
White	7,615	9,205	0
Black / African American	255	205	0
Asian	740	870	0
American Indian, Alaska Native	25	50	0
Pacific Islander	4	94	0
Hispanic	7,530	8,470	0

Table NA-15: Severe Housing Problems 30 - 50% AMI
Data Source: 2016-2020 CHAS

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,070	41,015	0
White	5,760	21,225	0
Black / African American	210	585	0
Asian	590	2,060	0
American Indian, Alaska Native	0	45	0
Pacific Islander	25	45	0
Hispanic	5,350	16,395	0

Table 3 – Severe Housing Problems 50 - 80% AMI
Data Source: 2016-2020 CHAS

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,880	27,045	0
White	1,170	16,035	0
Black / African American	30	500	0
Asian	195	1,495	0
American Indian, Alaska Native	35	4	0
Pacific Islander	15	55	0
Hispanic	1,335	8,230	0

Table NA-47 – Severe Housing Problems 80 - 100% AMI
Data Source: 2016-2020 CHAS

Discussion

The analysis shows the following:

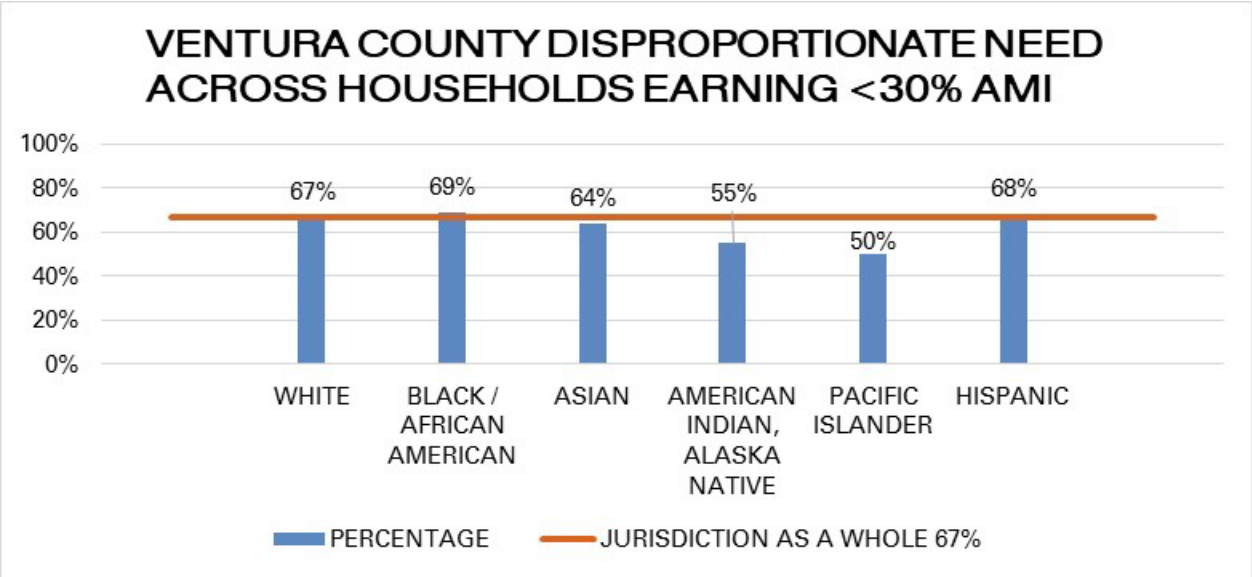


Figure NA-9: Disproportionate Need Across Households with Severe Housing Problems Earning <30% AMI
Data Source: 2016-2020 CHAS

Across households with incomes at or below 30 percent AMI, there is no disproportionate concentration of those with one or more severe housing problem among households.

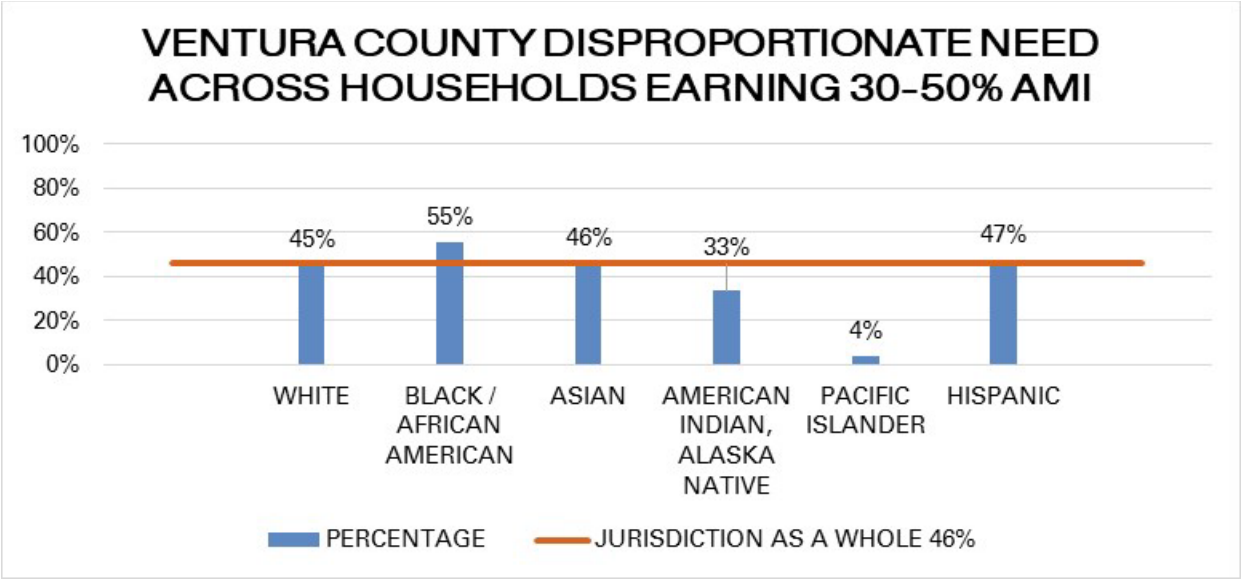


Figure NA-10: Disproportionate Need Across Household with Severe Housing Problems Earning 30-50% AMI
Data Source: 2016-2020 CHAS

Across households with incomes more than 30 and at or below 50 percent AMI, range there is no disproportionate concentration of those with one or more severe housing problem.

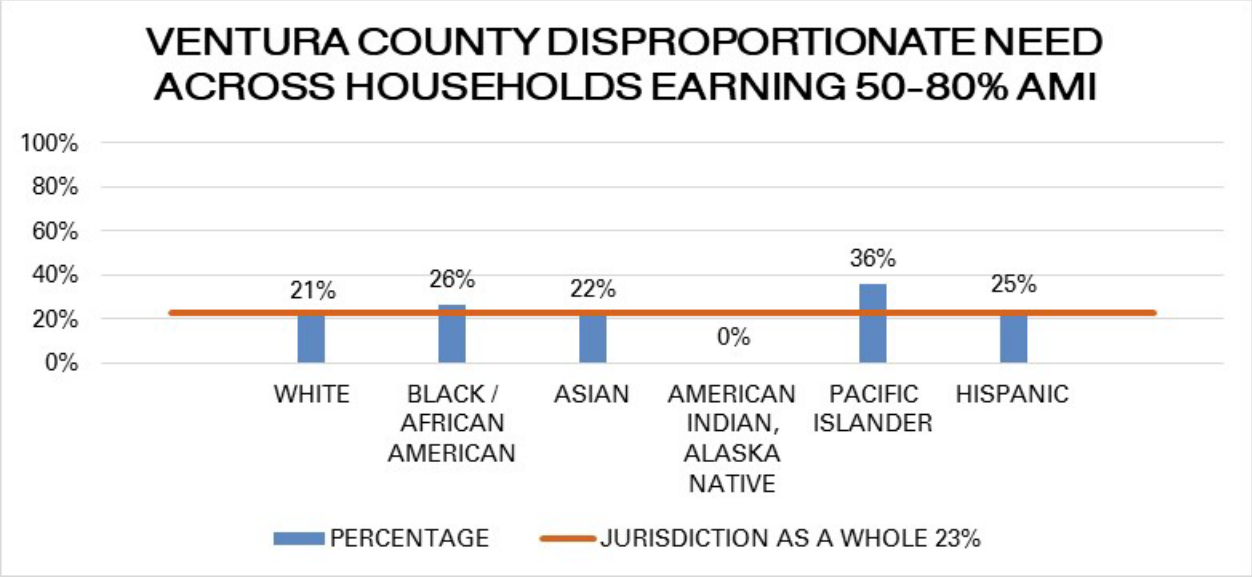


Figure NA-11: Disproportionate Need Across Households with Severe Housing Problems Earning 50-80% AMI
Data Source: 2016-2020 CHAS

Across households with incomes more than 30 and at or below 50 percent AMI, there is a disproportionate concentration of those with one or more severe housing problem among households which identify racially or ethnically as follows: Pacific Islander.

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

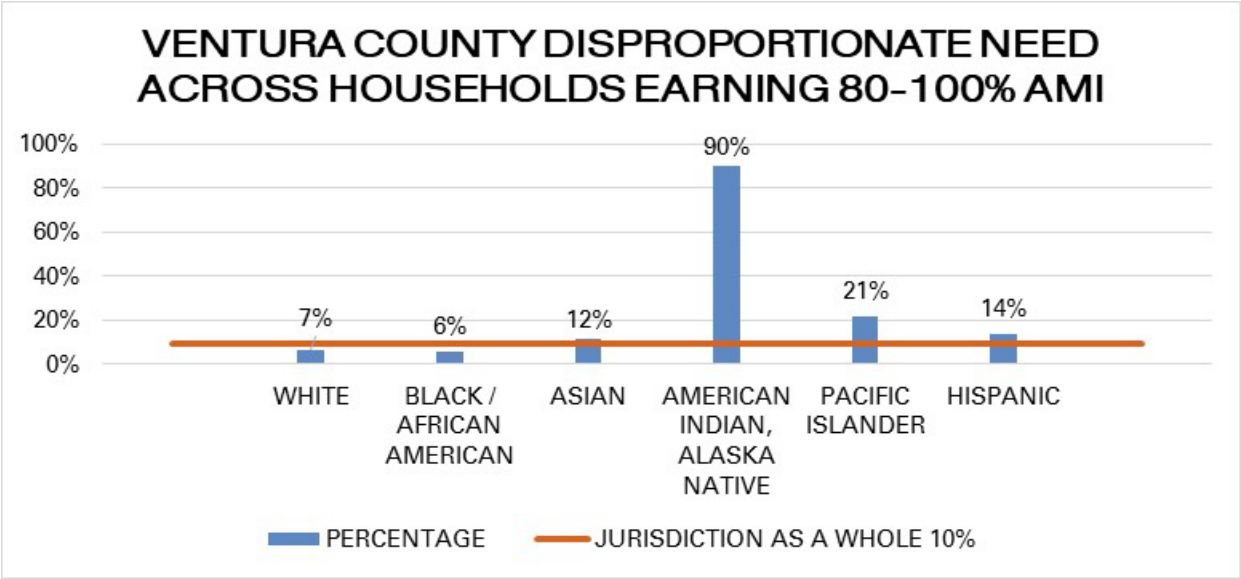


Figure NA-4: Disproportionate Need Across Households with Severe Housing Problems Earning 80-100% AMI
Data Source: 2016-2020 CHAS

Across households with incomes more than 80 and at or below 100 percent AMI, there is a disproportionate concentration of those with one or more severe housing problem among households which identify racially or ethnically as follows:

- American Indian, Alaska Native
- Pacific Islander

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

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Introduction

HUD defines cost burden as the extent to which gross housing costs, including utility costs, exceeds 30 percent of a given household's gross income. A household is considered severely cost burdened if gross housing costs, including utility costs, exceed 50 percent of a household's gross income.

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	165,515	56,520	47,230	2,380
White	99,120	29,885	27,120	1,230
Black / African American	2,285	905	1,020	30
Asian	12,795	3,170	2,410	135
American Indian, Alaska Native	490	45	105	50
Pacific Islander	365	130	10	0
Hispanic	46,495	21,270	15,650	880

Table NA-18: Greater Need: Housing Cost Burdens AMI
Data Source: 2016-2020 CHAS

Discussion

The analysis shows the following:

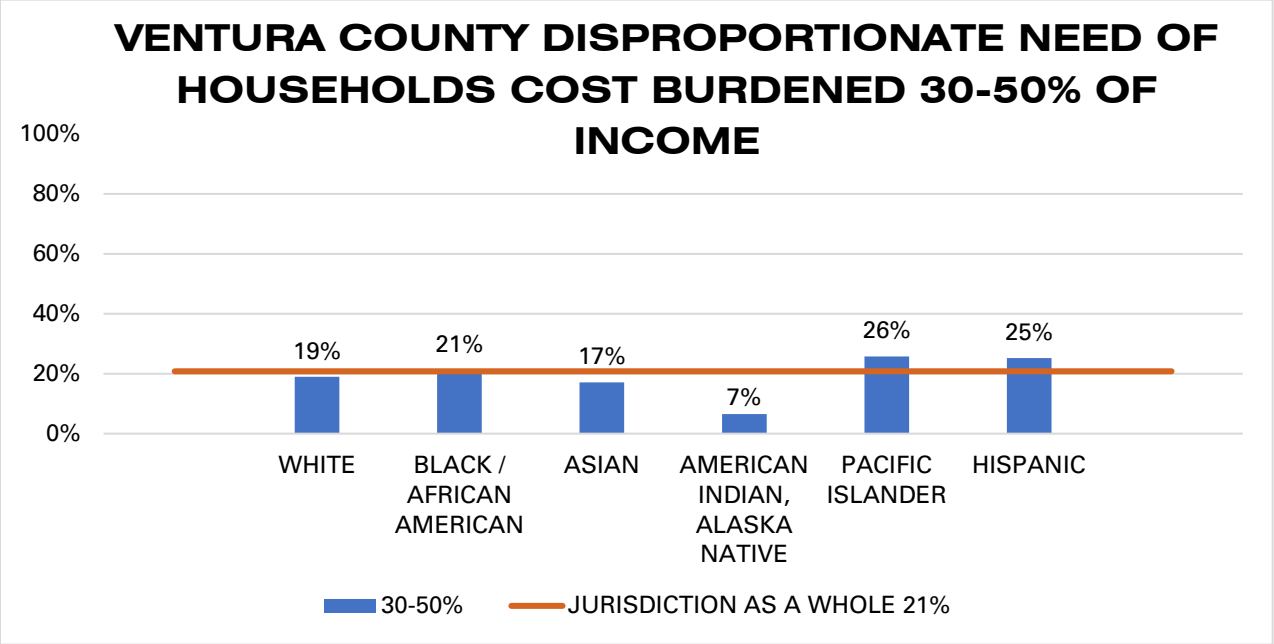


Figure NA-13: Disproportionate Need Across Households Cost Burdened 30-50% of Income
Data Source: 2016-2020 CHAS

Housing cost burdens equivalent to 30 to 50 percent of a household's income is not experienced disproportionately.

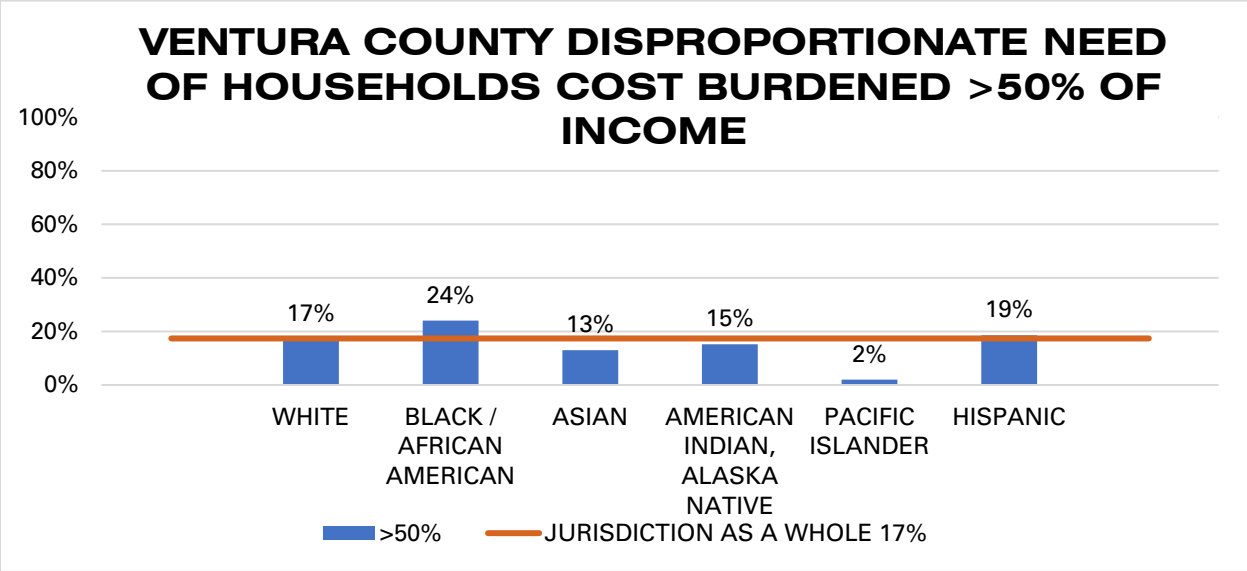


Figure NA-14: Disproportionate Need Across Households Cost Burdened >50% of Income
Data Source: 2016-2020 CHAS

Housing cost burdens greater than 50 percent of a household's income is not experienced disproportionately.

NA-30 Disproportionately Greater Need: Discussion

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

The following racial or ethnic groups were found to have a disproportionately greater level of housing problems relative to the percentage of all households in the given income category experiencing housing problems:

Income Category	Camarillo	Oxnard	Simi Valley	Thousand Oaks	San Buenaventura	Ventura County
0-30% AMI	-Black/ African America n	-None	-None	-Black/ African America n -America n Indian, Alaska Native	-Asian -American Indian, Alaska Native	-None
30-50% AMI	-Hispani c	-Black/Africa n American -American Indian, Alaska Native	-Black/ African America n -Pacific Islander	-Black/ African America n -Asian	-None	-Black/African American
50-80% AMI	-Black/ African- America n	-Pacific Islander	-Black/ African America n -Asian	-None	-Black/ African American	-Black/African American -Pacific Islander
80-100% AMI	-Asian	-Pacific Islander	-None	-Black/ African America n	-Asian -American Indian, Alaska Native	-American Indian, Alaska Native

Table NA-19: Disproportionate Need – Housing Problem Summary

The following racial or ethnic groups were found to have a disproportionately greater level of severe housing problems relative to the percentage of all households in the given income category experiencing severe housing problems:

Income Category	Camarillo	Oxnard	Simi Valley	Thousand Oaks	San Buenaventura	Ventura County

0-30% AMI	-Black/ African American -Asian	-None	-Black/ African American	-Black/ African American -American Indian, Alaska Native	-American Indian, Alaska Native	-None
30-50% AMI	-Hispanic -Asian	-American Indian, Alaska Native	-None	-Black/ African American -American Indian, Alaska Native	-Black/ African American	-None
50-80% AMI	-None	-Pacific Islander	-Black/ African American	-Black/ African American	-Black/ African American	-Pacific Islander
80-100% AMI	-None	-None	-Asian	-Hispanic	-Asian -American Indian, Alaska Native	-American Indian, Alaska Native -Pacific Islander

Table NA-20: Disproportionate Need – Severe Housing Problem Summary

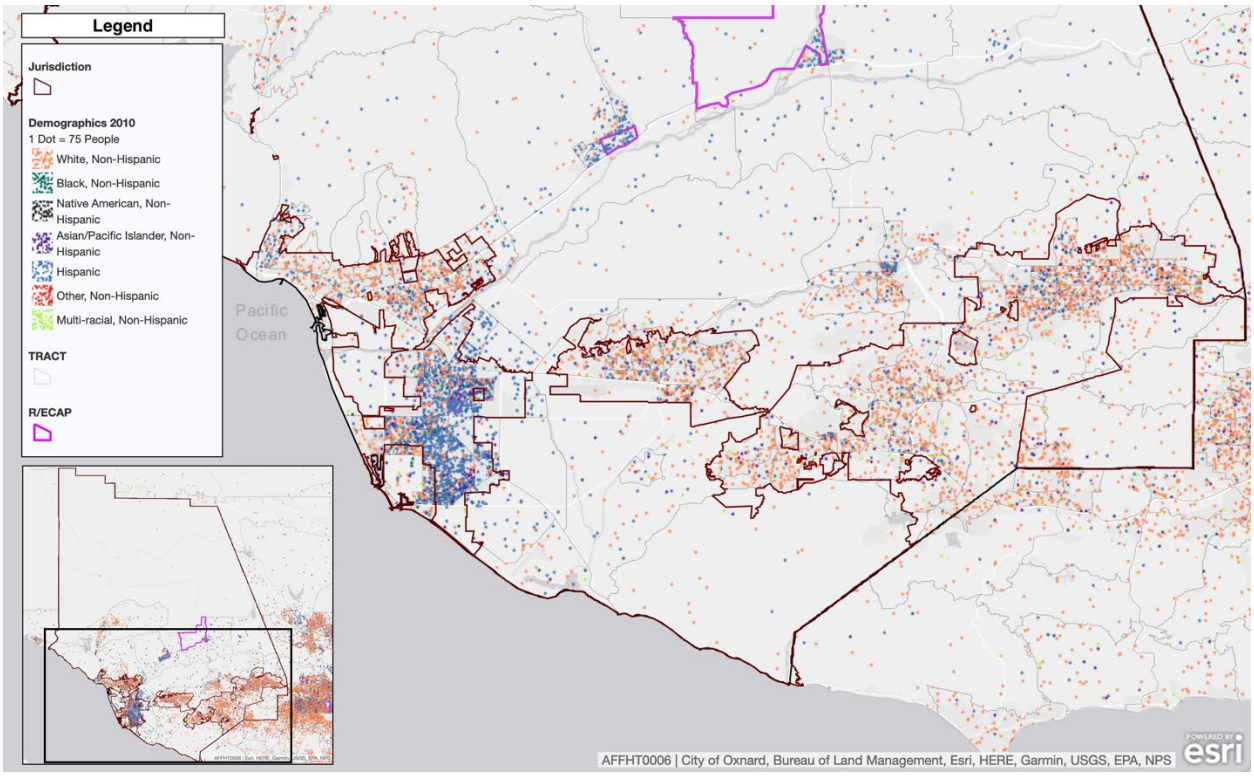
The following racial or ethnic groups were found to have a disproportionately greater level of housing cost burden relative to the percentage of all households experiencing cost burden:

Level of Cost Burden	Camarillo	Oxnard	Simi Valley	Thousand Oaks	San Buenaventura	Ventura County
30-50% of income	-Pacific Islander	-None	-None	-Pacific Islander	-None	-None
Greater than 50%	-None	-None	-Black/ African American	-Black/ African American	-Black/ African American -American Indian, Alaska Native	-None

Table NA-21: Disproportionate Need – Cost Burden Summary

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

As identified in the Analysis of Impediments, there is a high concentration of Hispanic residents in Oxnard and the City of Santa Paula (as indicated by the volume of blue dots in these areas in the map below. Areas in the balance of the region are better integrated as indicated by the mixture of different colored dots.



NA-35 Public Housing

Introduction

Public housing and housing vouchers are a couple of Ventura County's tools to address the affordable housing needs of extremely low- and very low-income families. There are multiple housing authorities active in the county. The Area Housing Authority of the County of Ventura (AHACV) administer Section 8 Housing Choice Vouchers and public housing in the cities of Camarillo, Fillmore, Moorpark, Ojai, Simi Valley, and Thousand Oaks as well as the unincorporated areas of the county. The cities of Ventura (Housing Authority of the City of San Buenaventura (HACSB)), Port Hueneme (Housing Authority of the City of Port Hueneme (PHHA)), Oxnard (Oxnard Housing Authority (OHA)), and Santa Paula (Housing Authority of the City of Santa Paula (SPHA)) operate their own public housing authorities independent of the AHACV. AHACV and OHA maintain a high-performer status with HUD. The tables in this section represent a consolidate summary of the public housing data for the inventories of all of the housing authorities operating in the county.

Program Type									
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use			1826	5348	233	5038	43	21	0

Table NA-22: Public Housing by Program Type
Data Source: PIC (PIH Information Center)
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Program Type									
				Vouchers					
							Special Purpose Voucher		
Race	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White			1714	4765	213	4488	35	19	
Black/ African American			55	332	4	320	5	1	
Asian			38	179	12	164	1	1	
American Indian/ Alaska Native			16	50	2	47	1	0	

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander			3	22	2	19	1	0	
Other									

Table NA-23: Race of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic			1145	2497	75	2400	9	8	
Not Hispanic			681	2851	158	2638	34	12	

Table NA-24:Ethnicity of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

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

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity that is conducted by federal agencies or that receives financial assistance from a federal agency. A housing provider may not deny or refuse to sell or rent to a person with a disability and may not impose application or qualification criteria, rental fees, or sales prices and rental or sales terms or conditions that are different than those required of, or provided to, persons who are not disabled. Further, housing providers may not require persons with disabilities to live only on certain floors, or to all live in one section of the housing. Housing providers may not refuse to make repairs and may not limit or deny someone with a disability access to recreational and other public and common use facilities, parking privileges, cleaning or janitorial services or any services that are made available to other residents.

The most common needs identified by public housing tenants and tenants are for additional bedrooms for home health aides or other care givers to provide assistance to the resident.

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

The greatest need of public housing residents and voucher holders is access to decent, affordable housing. The Area Housing Authority reported that the overall success rate of approved applicants leasing up is 68%. Of those leasing up, only 58% find housing within 60 days.

In addition to identifying housing units, the needs of public housing residents generally mirrors the needs of low-income residents within the region and seeking support for transportation, childcare, job training, food assistance, and healthcare assistance.

Discussion

The AHACV implements a variety of strategies to address the need for affordable housing. The core strategies include maximizing affordable housing opportunities through continuous program and management improvement and leveraging additional resources.

NA-40 Homeless Needs Assessment

Introduction

There are four federally-defined categories under which individuals and families are considered homeless:

1) Literally Homeless – An individual or family:
    a. Living unsheltered on the streets;
    b. Living in a vehicle or other place not meant for habitation;
    c. Living in an emergency shelter or transitional housing program, including a motel/hotel paid by a charitable organization or government program; or
    d. Exiting an institution (resided 90 days or less and previously resided in one of the two items listed above).
2) Imminent Risk of Homelessness – An individual or family imminently losing their housing:
    a. Housing will be lost within 14 days; and
    b. Has no subsequent residence; and
    c. Lacks resources and support network.
3) Homeless Under other Federal Statutes – An unaccompanied youth under the age of 25 or families with children and youth, who do not otherwise qualify as homeless under this definition, but who do meet all of the following:
    a. Are defined as homeless under Section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), Section 637 of the Head Start Act (42 U.S.C. 9832), Section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), Section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), Section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), Section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)), or Section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);
    b. Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;
    c. Have experienced persistent housing instability as measured by two or more moves during the 60-day period immediately preceding the date of applying for homeless assistance; and
    d. Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment.
4) Fleeing or Attempting to flee Domestic Violence – An individual or family:
    a. Fleeing or attempting to flee domestic violence situation, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member; and
    b. Has no subsequent residence; and

c. Lacks the resources and support network.

Population	# homeless on a given night		# homeless each year			# of days in homeless-ness
	Sheltered	Unsheltered	Returning	Becoming	Exiting to PH	
Persons in households with adult(s) and child(ren)	108	10	137	1208	408	210 Emergency Shelter 224 Transitional Housing
Persons in households with only children	1	0				
Persons in households with only adults	520	1392				
Chronically homeless individuals	364	678				
Chronically homeless families	24	5				
Veterans	38	69				
Unaccompanied Transitional Age Youth (ages 18-24)	26	49				
Persons with HIV/AIDS	7	9				

Table NA-25: Homeless Needs Assessment
Data Source: 2024 Ventura County Homeless Count & Survey Report
Data Source Comments: HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations PIT count

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

Families

Significant progress has been made in reducing family homelessness within Ventura County in the past five years. Cities report that the investment of COVID-19 resources have increased the housing opportunities and reduced the unsheltered population. However, resources continue to need to be allocated to assist homeless families in Ventura County, including additional affordable and supportive housing opportunities that target this population. There are homeless families with children in the county who are unsheltered, in emergency shelter, and in transitional shelter. This is exemplified by the number of families who are cost burdened or severely cost burdened and at risk of becoming homeless.

The 2024 Point in Time Count shows 317 persons in families, including 209 children under the age of 18, were counted in the 2024 Point in Time Count. This consists of 39 families in shelter, 69 families in transitional housing and 10 unsheltered families.

Veterans

The number of homeless veterans has remained relatively stable over the past 5 years (109 in the 2019 Point in Time Count compared to 107 in the 2024 Point in Time Count). However, the percentage of unsheltered veterans has decreased from 75% to 64% over the same period. Resources continue to need to be allocated to provide targeted housing and wrap around services to veterans throughout the region.

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

As summarized in the chart below, the race that experiences homelessness the most is White (73%), followed by multi-racial (19%) and Black/ African-American (6%).

Race	Sheltered	Unsheltered (optional)
Black or African American	64	72
White	334	680
Asian	10	16
American Indian or Alaska Native	19	22
Native Hawaiian or Pacific Islander	1	5
Multiple Races	348	96
Ethnicity	**Sheltered**	**Unsheltered (optional)**
Hispanic	483	605
Not Hispanic	444	826

Table NA-26:Nature and Extent of Homelessness
Data Source: HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

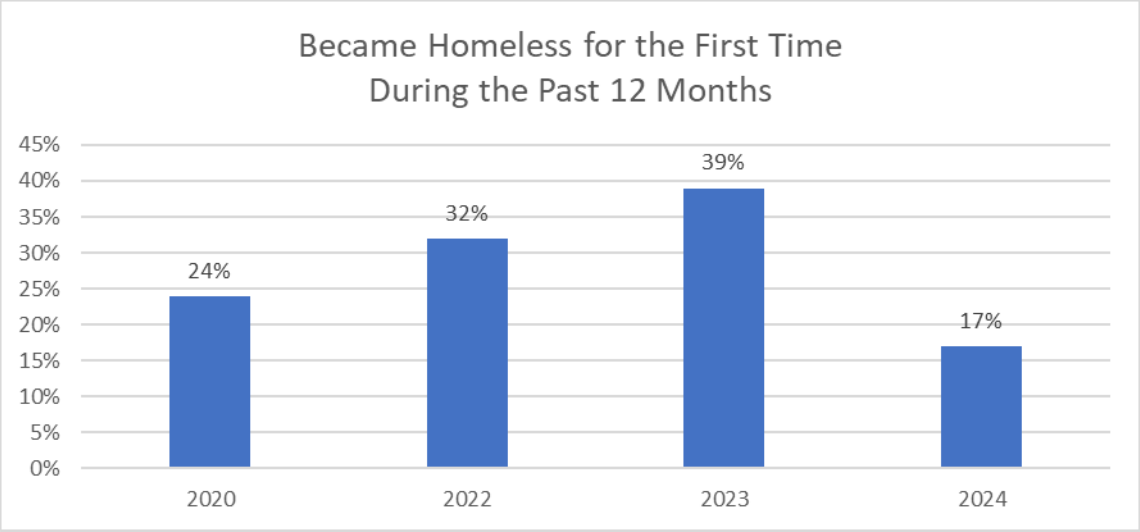
When comparing this data to race data for the entire county, the share of Black individuals experiencing homeless is more than double the share of black individuals in the county. Likewise, the share of multi-racial individuals experiencing homelessness is more than 4 times the share of multi-racial individuals in the general public.

The share of Hispanic individuals experiencing homelessness in the county is approximately 46%, this is just two percentage points over the share of Hispanic individuals in the County as a whole.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

Approximately 60% of the total homeless population was unsheltered in 2024, a 12.4 percent reduction compared to the 2023 Point in Time Count. As demonstrated in the chart below, the percentage of unsheltered adults who became homeless for the first time during the prior year decreased from more than one third (39%) in 2023 to less than one fourth (17%) in 2024. Additional resources for homelessness prevention have been dedicated through the State of California and Ventura County Continuum of Care to provide rental assistance, utility assistance, and landlord engagement to provide more stability for households who were at risk of homelessness.



The Ventura County Continuum of Care homeless services system served 6,060 persons including 5,271 adults and 1,215 persons in families, including 759 children. A total of 3,284 referrals were made to programs including homeless prevention assistance, emergency shelter, transitional housing, and rapid re-housing. There are 40 participating partner agencies and organizations that provide homeless services and supports to those experiencing homelessness in Ventura County.

NA-45 Non-Homeless Special Needs Assessment

Introduction

Special needs populations consist of persons who are not homeless, but due to various reasons need services and supportive housing. Persons with special needs include the elderly, frail elderly, severely mentally ill, developmentally disabled, physically disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS, and victims of domestic violence.

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

HUD defines elderly as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to perform at least three "activities of daily living" including eating, bathing, grooming, or home management activities. Generally, elderly people have lower incomes than the population at large. Based on 2016-2020 CHAS data of the 107,380 households containing at least one elderly person in Ventura County, 52 percent, or 55,535 households, earn at or below 80 percent of the AMI and may require public services to continue to live independently. ACS data from the same period shows 46,725 residents of Ventura County aged 65 and above have a disability. Of those people, 61 percent have cognitive difficulty, 47 percent have vision difficulty, and 40 percent have ambulatory difficulty.

Persons with Disabilities

HUD defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activity. The obstacle to independent living for these adults is not only their disability, but also the lack of financial resources, often related to limited employment. Additionally, persons with disabilities have high health care costs, are dependent on supportive services, and may require accessibility modifications to accommodate their disability. Based on 2021, 1-year ACS estimate, of the total Civilian Noninstitutionalized Population age 18 and to 64 in Ventura County, an estimated 43,082 persons have a disability; 18,648 are employed; 3,262 are unemployed; and 21,172 are not part of the labor force.

Alcohol and Other Drug Addictions

The Substance Abuse and Mental Health Services Administration (SAMHSA) is the federally funded institution established to disseminate information on mental disorders, including data on prevalence. Prevalence data is collected through the National Survey on Drug Use and Health (NSDUH) and is calculated for a two-year period. Unfortunately, the pandemic disrupted the method of survey delivery which has disrupted the data series. The most recent data set for the 2021-2022 period is only available at the state level.

In 2013-2014 NSDUH results found 8.27 percent of California residents aged 12 and over had experienced substance use disorder in the past year. The post-pandemic survey shows in 2021-2022, 17.12 percent of California residents of the same age range had experienced the same disorder. This high degree of prevalence is consistent with national outcomes.

HIV/AIDS

Human Immunodeficiency Virus (HIV) weakens the immune system by destroying important cells which fight disease and infection. Acquired Immune Deficiency Syndrome (AIDS) is the final stage of HIV. The Center for Disease Control's (CDC) Atlas Plus program reported in Ventura County an estimated 55 were newly diagnosed during 2022 (https://www.cdc.gov/nchhstp/atlas/index.htm, accessed September 2024). New HIV diagnoses were most concentrated among people 25-34 years of age. For persons living with HIV/AIDS, access to affordable housing, supportive services, and quality health care is important to maintaining their health and well-being.

Victims of Domestic Violence

Domestic violence, assault, and stalking are not always reported. According to the 2022 National Crime Victimization Survey, only 53 percent of all domestic violence events and 21 percent of rapes/ sexual assaults were reported to the police. Domestic Violence includes, but is not limited to, felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabitating with or has cohabited with the victim. In 2022, a total of 1,307 calls related to domestic violence were made from Ventura County (openjustice.doj.ca.gov, accessed September 2024). Of those 52 incidents involved a weapon. Those incidents breakdown as follows:

- one was with a firearm;
- four were with a knife or cutting instruments;
- eight were with other dangerous weapons; and
- 39 were with personal weapons.

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

Supportive services required for special needs populations include case management, medical or psychological counseling and supervision, childcare, transportation, and job training provided for the purpose of facilitating a person's stability and independence. The range of these needs varies based on the specific characteristics of each population.

To determine the level of need and types of services needed by special needs populations, the County conducted a survey, consulted with local service providers, and reviewed ACS data and other federal and state data sources.

In general, for each population identified in this section, safe and stable housing is paramount to the delivery of other services and programs. The most commonly identified supportive service needs include mental health, access to healthcare, and transportation services.

In housing, accessibility modifications to accommodate persons with mobility disabilities may include, but are not limited to, wider doorways, no-step thresholds, installation of ramps, grab bars, lowered countertops, and accessible hardware. The needs of residents with sensory disabilities are different from those with mobility disabilities. Individuals with hearing disabilities require visual adaptations for such items as the telephone ringer, the doorbell, and smoke alarms. Residents who are blind may require tactile marking of changes in floor level and stair edges and braille markings on appliances and controls. People with low vision may require large print markings and displays,

contrasting colors to distinguish changes in level or transition from one area to another, proper lighting, and reduced glare from lighting and windows.

In general, for persons with special needs, the high cost of living in Ventura County makes it difficult to maintain a stable residence. Often these segments of the population rely on support services from various Ventura County nonprofit organizations to avoid becoming homeless or institutionalized.

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

According to the CDC, at the end of 2021, 1.2 million people in the United States were HIV positive, and 35,716 were newly diagnosed the same year (cdc.gov, accessed September 2024). Ventura County CDC data shows the number of persons living with HIV has increased from 860 in 2013 to 1,244 in 2022

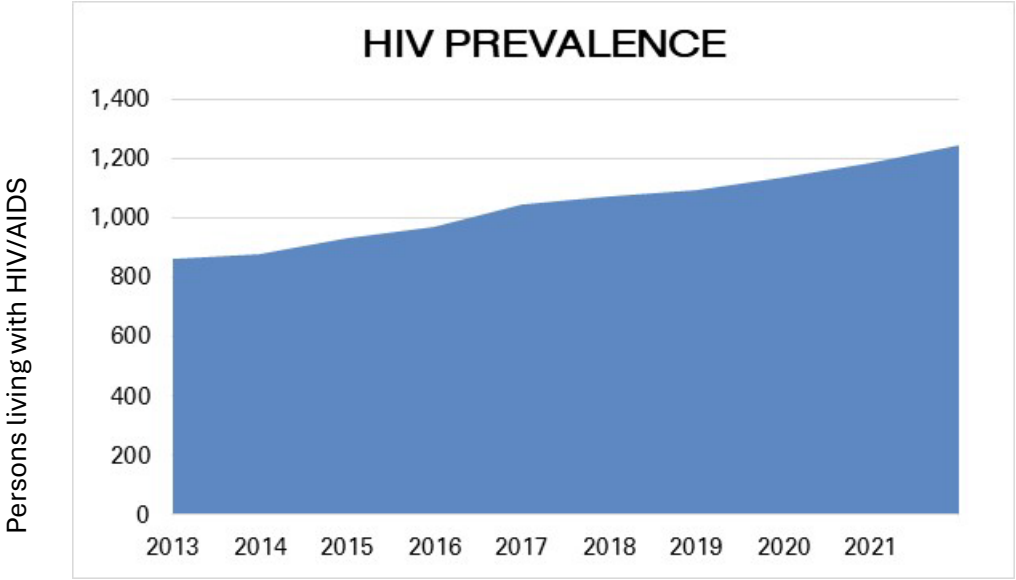


Figure NA-16: HIV Prevalence
Data Source: CDC Atlas Plus

In 2022, there were a reported 55 new HIV diagnoses in Ventura County. People aged 25-34 accounted for 40 percent, the greatest concentration of new cases. Of the newly diagnosed, 85 percent were male of whom most identified racially/ethnically as Hispanic/Latino.

Discussion

In addition to the elderly, frail elderly, severe mentally ill, developmentally disabled, physically disabled, persons with alcohol and other drug addictions, persons with HIV/AIDS, and victims of domestic violence described above, two other subpopulations with special needs in Ventura County include victims of human trafficking and individuals with Post-traumatic Stress Disorder (PTSD).

Victims of Human Trafficking

Human trafficking is a crime that involves the forceful, fraudulent, or coercive methods of entrapping a person, real or perceived, to exploit them for financial gain. The exploitative nature can come in the form of labor services, involuntary servitude, enslavement, debt bondage or commercialized sex acts. Human trafficking is extremely difficult to track; there is no recent or reliable prevalence rate to report. In 2021 the National Human Trafficking Hotline received the most calls from California of all 50 states (https://humantraffickinghotline.org/ accessed December 2023). Of national cases reported to the hotline, the majority were for sex trafficking of adult women.

The U.S. Department of State *Trafficking in Persons Report* published in July 2022, reports victims of human trafficking are found in every state in the country and trafficked from every country in the world. Victims of human trafficking in the United States are most frequently trafficked from within the United States, Mexico, and Honduras. *Trafficking in Persons* reports "human trafficking patterns in the United States continued to reflect the living legacy of the systemic racism and colonization globalized during the transatlantic slave trade through chattel slavery and regional practices of Indigenous dispossession. Traffickers often target those who experience compounding forms of discrimination (such as discrimination because of one's racial or ethnic group, gender identity, disability, or sexual orientation), experience violence (such as intimate partner or domestic violence) or interact with government run programs (such as the criminal justice system, runaway and homeless youth services, foster or institution care, and the immigration enforcement system.")

Post-traumatic Stress Disorder

The National Institute of Mental Health (NIMH) explains PTSD can "develop after exposure to a potentially traumatic event that is beyond a typical stressor" and potential inducing events may include, but are not limited to, "violent personal assaults, natural or human-caused disasters, accidents, combat, and other forms of violence." Symptoms of PTSD can be debilitating. The U.S. Department of Veteran's Affairs National Center for PTSD recognizes the disorder impacts populations inside and outside of the military, including families, children, and non-combatants. The National Center reports an estimated six percent of the population, eight percent of women and four percent of men, will have PTSD at some point in their lives. "Women are more likely to develop PTSD than men…in part due to the types of traumatic events that women are more likely to experience – such as sexual assault—compared to men." Challenges these special needs populations and subpopulations face include low-income and high housing cost. This segment of the population also struggles for a decent quality of life that includes access to necessities, adequate food, clothing, and medical care.

Novel coronavirus COVID-19

COVID-19 caused a global pandemic. Its widespread impact on the United State began in March 2020. In the ensuing years, lives changed dramatically, from the impact of measures to prevent the spread of the disease – including stay-in-place orders, social distancing, mask wearing and vaccination – to death. The Coronavirus Aid, Relief and Economic Security (CARES) Act allocated funds to respond to the public health emergency through HUD. National and global public health emergency status was lifted in May 2023; however, the virus is still present and active around the world.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities and Improvements

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

The region's needs for public facilities and improvements include, but are not limited to, the following areas:

1. **Streetscape Improvements:** Increase prevalence of sidewalks and lighting to improve community walkability and access to community amenities and businesses.
2. **Bike/ Pedestrian Trails:** Expand the network of bicycle and pedestrian trails within the region to ensure bicycle rider safety and increased access within the county.
3. **Community Centers:** Maintain and increase senior, youth, and general community center improvements within low- and moderate-income areas to provide adequate community space to all community members.
4. **Parks/ Greenspace:** Maintain and expand park and recreation space throughout the county with an emphasis on expanding or improving park space in low- and moderate-income areas

How were these needs determined?

Needs were determined through the consultation process in the following ways:

- In person and remote community meetings
- Community member survey responses
- Remote stakeholder meetings and interviews
- Stakeholder survey responses
- Review of plans and strategy documents developed by the County and the entitlement jurisdictions

Describe the jurisdiction's need for Public Services.

The most commonly identified public service needs include:

1. Senior Services
2. Youth Services
3. Childcare
4. Homeless Services
5. Transportation Services
6. Job Training

How were these needs determined?

Needs were determined through the consultation process in the following ways:

- In person and remote community meetings
- Community member survey responses
- Remote stakeholder meetings and interviews
- Stakeholder survey responses
- Review of plans and strategy documents developed by the County and the entitlement jurisdictions

Section 4:

Market Analysis

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

This section of the Consolidated Plan evaluates housing market conditions in Ventura County including housing supply, demand, condition, and cost. The type of tenure of housing in the Ventura County are mixed. Single, detached-structures and single, attached-structures structures are most common. Owner households occupy 63 percent of units.

The data shows the housing market in the region is relatively tight and many households, especially renter households, are experiencing a housing cost burden. From 2021 to 2023 the median value for homes in Ventura County increased by 10 percent, according to the Zillow Home Value Index. ACS data shows median contract rent increased 33 percent over the last 10 years. For many years monthly rent increased at a faster rate than household income. CHAS data shows 26 percent of households earning at or below 80 percent AMI experience a housing cost burden greater than 50 percent of income.

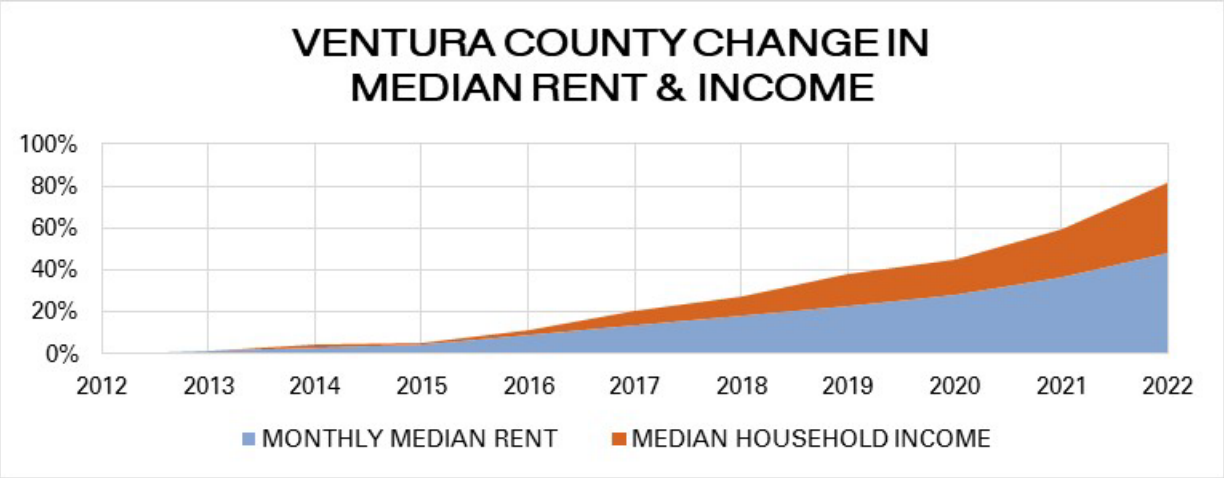


Figure MA-1: Change in Median Rent and Income
Source: 2016-2020 ACS

MA-10 Number of Housing Units

Introduction

According to 2016-2020 ACS data, 64 percent of the region's housing stock is comprised of single, detached-structures housing. Structures with single, attached-structures represent the next greatest amount of housing at 12 percent. Mobile homes comprise the smallest portion of the housing stock in the region at one percent. According to the 2016-2020 ACS 5-year estimates, the gross number of housing units in the region increased by six percent from 283,581 in 2015 to 289,197 in 2020.

Most ownership housing units in Ventura County have two or three bedrooms (55 percent). In comparison, only one percent of the region's rental housing is comprised of units with no bedrooms. The tables below indicate the number of residential properties in the region by property type, unit size, and tenure.

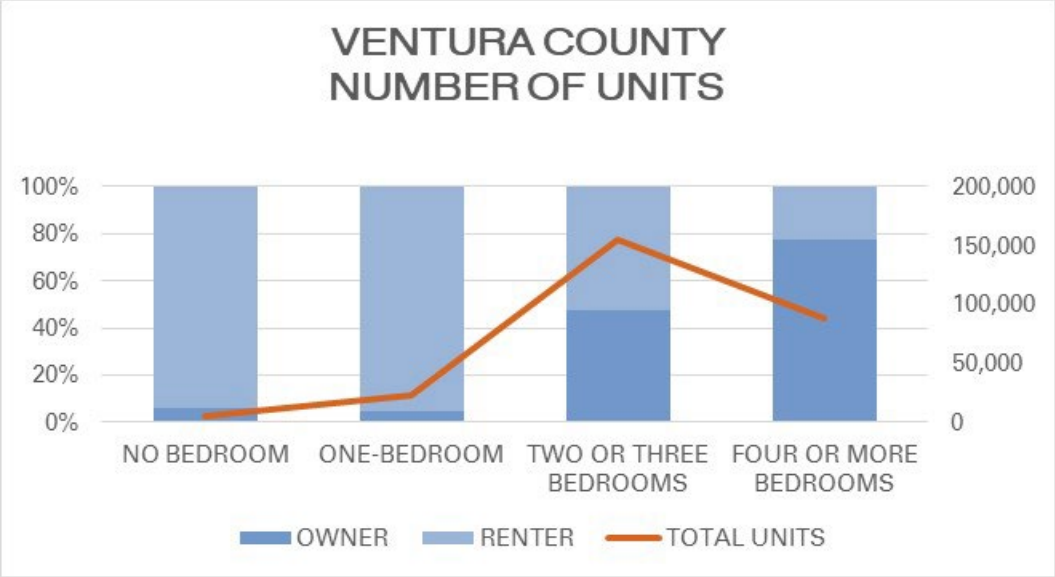


Figure MA-2: Size of Units
Source: 2016-2020 ACS

Property Type	Number	%
1-unit detached structure	184,062	64%
1-unit, attached structure	34,263	12%
2-4 units	15,342	5%
5-19 units	24,793	9%
20 or more units	19,496	7%
Mobile Home, boat, RV, van, etc.	11,241	4%
Total	289,197	1

Table MA-1: Residential Properties by Unit Number Data Source: 2016-2020 ACS				
	Owners		Renters	
	Number	Percentage	Number	Percentage
No bedroom	525	0%	4,941	5%
1 bedroom	1,961	1%	21,561	22%
2 bedrooms	94,287	55%	60,421	61%
3 or more bedrooms	75,264	44%	12,679	13%
Total	172,037	1	99,602	1

Table MA-2: Unit Size by Tenure
Data Source: 2016-2020 ACS

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

Each jurisdiction tracks the status of affordable housing units, which were constructed or rehabilitated with a variety of federal, state and local subsidies, including but not limited to HOME, Housing Set-Aside, Housing Bond, or tax credit funds.

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

HUD requires the region to analyze federal, state and locally assisted housing units that may be lost from the region's affordable housing stock. The expiration of affordability restrictions on government assisted rental units is the typical reason that affordable units convert to market rate and are "lost." Much of the housing at-risk of conversion from affordable housing to market rate housing is predominantly reserved for lower income households.

Use restrictions, as defined by state law, means any federal, state, or local statute, regulation, ordinance, or contract which as a condition of receipt of any housing assistance, including a rental subsidy, mortgage subsidy, or mortgage insurance, to an assisted housing development, establishes maximum limitations on tenant income as a condition of eligibility for occupancy.

To maintain the existing affordable housing stock, the region may either attempt to preserve the existing assisted units or facilitate the development of new units. Each negotiation to preserve affordable units is unique in the sense that each project's ownership interests, and economic needs will vary and the region's resources may be insufficient to preserve all units when covenants do expire. Depending on the circumstances of each project that includes at-risk units, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of units to nonprofit ownership; 2) provision of rental assistance to tenants using other funding sources; and 3) purchase of extended affordability covenants. In terms of replacement, the most direct option is the development of new affordable units with long-term covenants.

The table below summarizes the affordable housing properties that are expected to expire by 2029 within the region. It should be noted that some of the properties expiring soon are owned by non-profit organizations or housing authorities and there is a high probability that affordability covenants will be extended for those properties.

Property Name	Jurisdiction	Rental/Owner	Target Population	# of Affordable Units	Expected Expiration Date
Ponderosa Village (55+)	Camarillo	rental	general	90	2029
Paseo El Prado Apts.	Oxnard	rental	family	23	2023
Pacific Point Apartments	Oxnard	rental	general	213	2027
Heritage Park Apartments	Oxnard	rental	senior	195	2027
Arroyo Villas	Thousand Oaks	rental	family	40	2025
Los Arboles	Thousand Oaks	rental	family	43	2028
Corta Bella	Thousand Oaks	owner	family	26	2025
Country Grove	San Buenaventura	owner	general	146	2026
La Paloma	San Buenaventura	owner	general	95	2025
Northbank Greens	San Buenaventura	owner	general	148	2026
Seneca Highlands	San Buenaventura	owner	general	46	2029
1300 Saratoga	San Buenaventura	rental	general	3	2028
Kalorama Apartments	San Buenaventura	rental	family	18	2028
Esseff Village Apartments	Thousand Oaks	rental	permanent supportive housing	50	2029
Harvard Place Apartments	Santa Paula	rental	general	40	2025
Stoll House Apartments	Thousand Oaks	11	general	11	2027

Table MA-3: Existing Affordable Housing Developments

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

According to 2016-2020 CHAS data, the current availability of housing units in Ventura County does not meet the needs of the population. There is a significant need for additional rental housing units of all sizes affordable to low- and moderate-income households. The Cost Burden tables in section NA-10 show 74,740 low-income households, of whom 9,620 are cost burdened renter households and 18,240 severely cost burdened renter households.

Describe the need for specific types of housing.

As described in the NA-10 section of this plan, there are 18,240 renter households earning at or below 50 percent AMI and experiencing severe housing cost burdened:

- 8,655 are small, related households with four or fewer members
- 2,840 are large, related households with five or more members
- 1,550 are elderly households with one or more members over age 62
- 5,195 are other/single person households

This breakdown by tenure, income, cost burden, and household type indicate a need for additional affordable units of all sizes in Ventura County.

Discussion

For decades, California's housing market has been among the most expensive in the country, and those conditions persist today. Not only was renting expensive, but purchasing a home was also largely out of reach. To afford median market rent for a two-bedroom unit in Ventura County a household needed to earn $58.79 per hour or work 147 hours per week at minimum wage of $16 per hour, which equates to four full-time jobs. These calculations were made using the same method as the National Low Income Housing Coalition in the *Out of Reach* series and using market rate rent from Zumper. Market rate rents are significantly higher than fair market rents and more accurately reflect the experience low- and moderate-income households are facing.

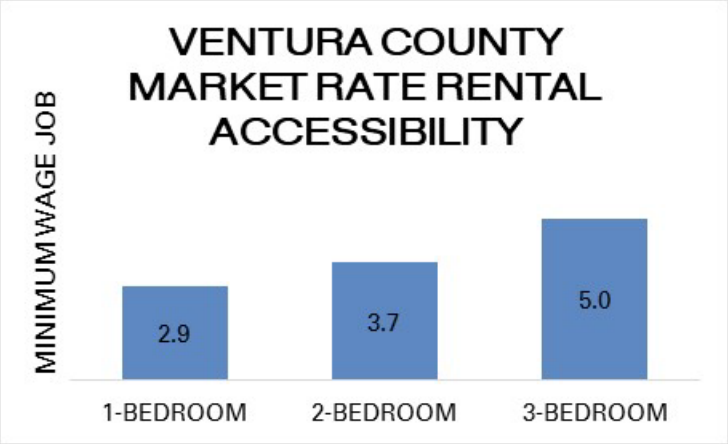


Figure MA-3: Minimum Wage Affordability
Data Source: 2022 Zumper Research & CA Minimum Wage Data

MA-15 Housing Market Analysis: Cost of Housing

Introduction

One of the most important factors in evaluating a community's housing market is the cost of housing and whether the housing is affordable to households who live there or would like to live there. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding will typically occur.

The Housing Costs table indicates the median home value and contract rent (not including utility or other associated costs). These values are self-reported by residents through the ACS Survey and the data reflects the 5-year estimate for 2016-2020. Looking to more current housing sales and rental market data it becomes clear the cost of housing is growing rapidly year over year.

According to Zumper, from 2023 to 2024 median rents increased six percent for one-bedroom units, decreased two percent for two-bedroom units, and increased seven percent for three-bedroom units. ACS data shows median contract rent increased 33 percent from 2010 to 2020.

Median home values have increased significantly since the last Consolidated Planning process. In 2020, according to ACS data, median home values in Ventura County were seven percent higher than what they had been in 2010, during the mortgage-backed securities housing foreclosure crisis. According to the Zillow home value index, from 2021 to 2023 value increased 10 percent from $753,022 to $830,163.

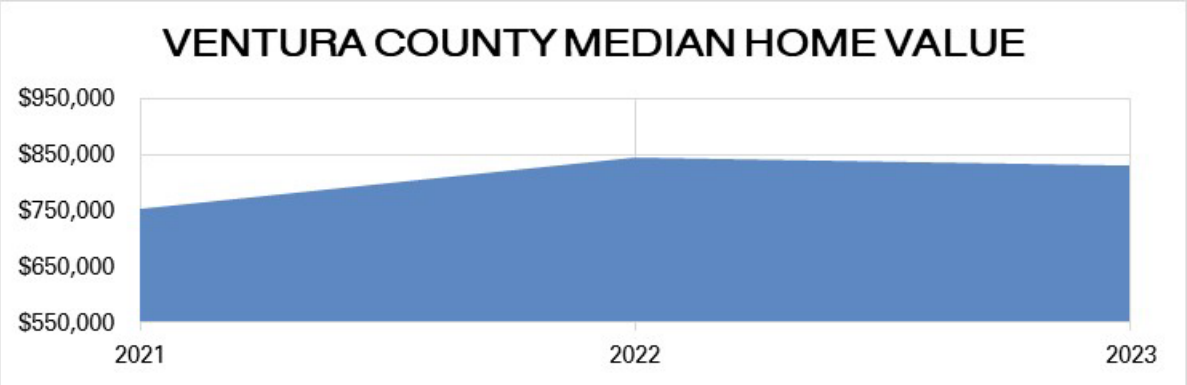


Figure MA-4: Median Home Value
Data Source: 2021-2023 Zillow Home Value Index Research

Based on the reported housing costs, the Housing Affordability Table 7 indicates the number of units currently affordable to households at different levels of income. It is important to note that simply because a unit is affordable to residents at that income level, it does not necessarily mean that a household at that income level is occupying the unit. These "affordable" units are primarily units that were either purchased or leased in the past and the corresponding mortgage or rent payment has not "reset" to market rates. Thus, the more telling data regarding affordability is the rising cost of housing, especially when compared to the lower growing annual wages within the region.

Rental Housing Cost by Bedroom	2022	2023	2024	% Change

1-bedroom	2,128	2,144	2,265	6.4%
2-bedroom	2,880	2,899	2,822	-2.0%
3-bedroom	3,598	3,786	3,862	7.3%

Table MA-4: Rental Housing Costs
Data Source: Zumper Research (accessed September 2024)

Cost of Housing	2010	2020	% Change
Median Home Value	568,700	609,200	7%
Median Contract Rent	1,391	1,854	33%

Table MA-5: Cost of Housing
Data Source: 2010, 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	Percentage
Less than $500	3,892	4.08%
$500-999	6,591	6.91%
$1,000-1,499	19,424	20.37%
$1,500-1,999	25,092	26.31%
$2,000 or more	40,380	42.34%
Total	95,379	100.0%

Table MA-6: Rent Paid
Data Source: 2016-2020 ACS

Units affordable to Households at:	Renter	Owner
30% HAMFI	24,395	15,155
50% HAMFI	18,940	17,252
80% HAMFI	25,240	29,854
100% HAMFI	12,280	20,321
Total	80,855	82,582

Table MA-7: Housing Affordability
Data Source: 2016-2020 CHAS

# of Bedrooms	Efficiency (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Fair Market Rent	$1,507	$1,792	$2,218	$3,101	$3,655
High HOME Rent	$1,406	$1,508	$1,812	$2,085	$2,306
Low HOME Rent	$1,097	$1,176	$1,411	$1,630	$1,818

Table MA-8: Monthly Rent
Data Source: 2022 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for households at all income levels. In consultation with housing developers and stakeholders, they consistently identified the rising cost of housing and lack of affordable housing as a primary issue in the community. Likewise, in the resident surveys and community meetings, residents consistently cited the lack of affordability in their communities and the concern that this problem is worsening since the COVID pandemic. Further, housing cost data indicates that housing costs are far outpacing wage growth and many perceived middle-income occupations struggle to afford a property within Ventura County without being cost burdened. For example, the BLS reported in 2023 that the mean wage for an elementary school teacher in Ventura County was $102,960. At this salary, the teacher would need to pay more than 30% of their salary to afford the average price for a 2-bedroom apartment in 2024 (table MA-4) at $2,880.

For example, based on interest rates in December 2024, an estimated mortgage for a property valued at $900,000 in Oxnard is $5,800 for a 3-bedroom house. Two wage earners both working as high school teachers would be cost burdened to afford this property, let alone save an adequate down payment for it.

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

Rental housing costs have increased steadily over the past ten years – creating more pressure on extremely low-income households. Median market rate rents exceed the Fair Market Rents for Ventura County and represent a significant burden for low- and moderate-income households struggling to remain housed. Median home sales prices increased 10 percent from $753,022 to $830,163 from 2021 to 2023 according to home value data supplied by Zillow. Based on this information and barring significant regional and national changes in economic conditions, the price of housing in Ventura County is forecast to continue increasing during the period of the 2025-2029 Consolidated Plan.

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

HOME rents and Fair Market Rents are significantly below the area median rent. This variation limits the effectiveness of some rental assistance programs that are bound by these HUD limits. This also highlights the rapid growth of market rate rents as they continue to outpace the HUD determined

rent amounts. This variance emphasizes the need for creating and preserving affordable housing throughout the region.

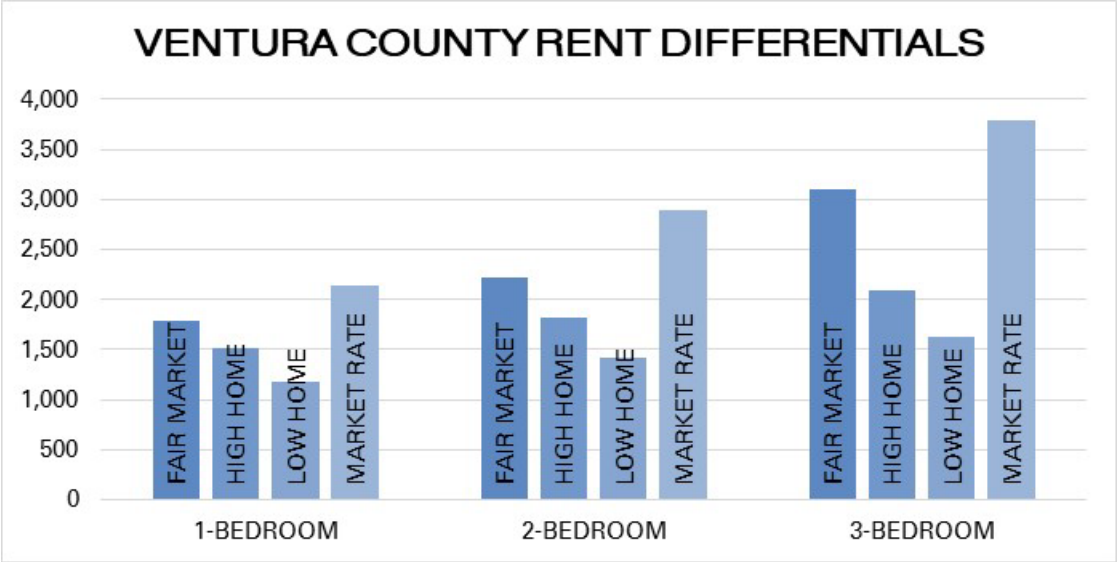


Figure MA-5: Rent Differentials
Data Source: 2022 HOME Rates, 2016-2020 5—estimates ACS, 2023 Zumper Research

Discussion

Economic expansion over the last decade and a lag in production of new housing units in Southern California have created a housing economy that is overburdened. As a result, Ventura County households have become increasingly cost-burdened. Homeownership is out of reach to more than half of Ventura County's households and a single person earning minimum wage cannot reasonably afford a two-bedroom rental apartment. A household would need to earn about $216,640 annually to reasonably afford a $845,246 home, which was the median home value in 2022 per the Zillow Home Value Index. The median household income in Ventura County in 2022 was about half that, $102,141. A household would need to earn about $115,200 annually to afford a two-bedroom rental in the region. A full-time minimum-wage employee will gross almost $30,000 annually. This is illustrated in the Housing Income graph (Figure MA-6).

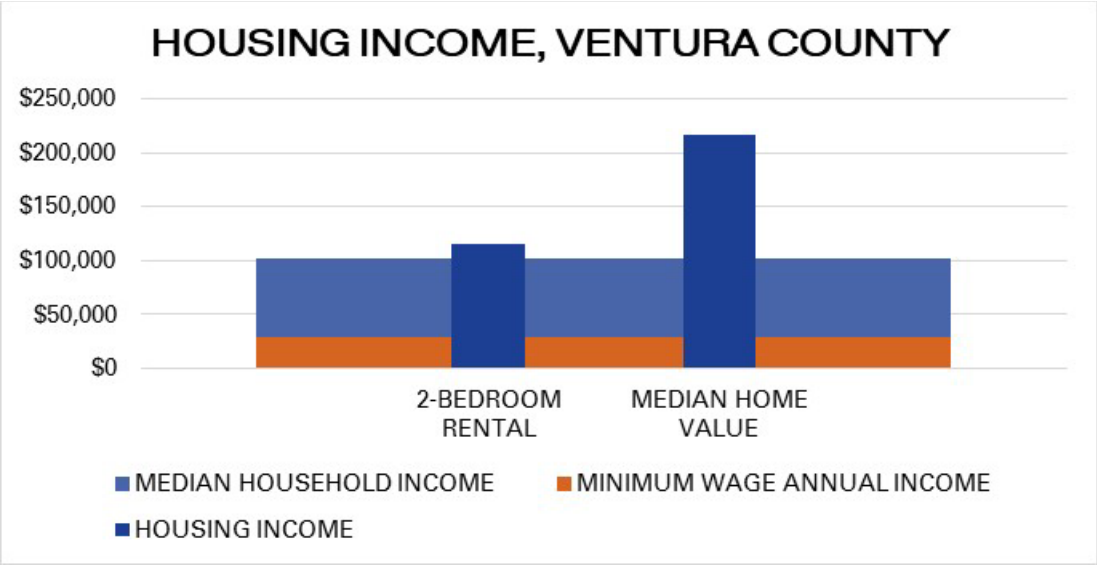


Figure MA-6: Rental & Ownership Housing Income
Data Source: 2022 Zumper Research, 2022 Zillow Home Value Index & Mortgage Calculator, CA Minimum Wage Data, Freddie Mac 30 Year Fixed Interest Rate Mortgage Data

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Assessing the age and physical condition of housing in Ventura County forms the basis of strategies to maintain and improve housing quality for low- and moderate-income residents. For this assessment, the ACS defines a "selected condition" as owner- or renter-occupied housing units with at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room; and 4) selected monthly housing costs greater than 30 percent of household income. Just about half of both renter- and owner-occupied units have one or two selected conditions.

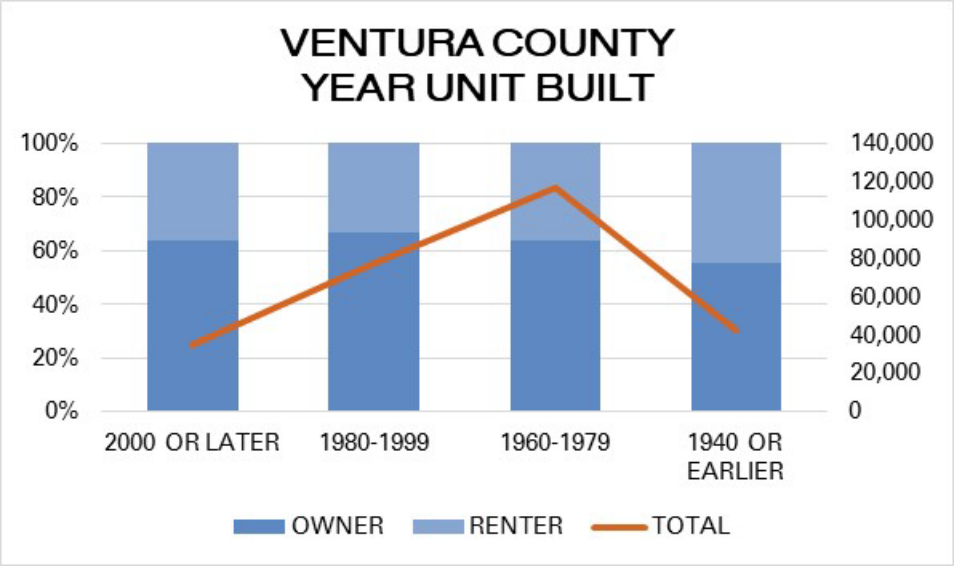


Figure MA-7: Year Unit Built
Source: 2016-2020 ACS

Definitions

Substandard housing is housing that does not meet the minimum standards contained in the State Housing Code (i.e., does not provide shelter, endangers health, safety or well-being of occupants). A substandard condition is one that adversely affects habitability of the housing unit. As defined by California Health and Safety Code §17920.3, a substandard condition exists to the extent that it endangers the health and safety of its occupants or the public. Such conditions include:

- Inadequate sanitation
- Structural hazards
- Any nuisance that endangers the health and safety of the occupants or the public
- All substandard plumbing, wiring, and/or mechanical equipment, unless it conformed to all applicable laws in effect at the time of installation and has been maintained in a good and safe condition
- Faulty weather protection
- The use of construction materials not allowed or approved by the health and safety code

- Fire, health and safety hazards (as determined by the appropriate fire or health official)
- Lack of, or inadequate fire-resistive construction or fire-extinguishing systems as required by the health and safety code, unless the construction and/or systems conformed to all applicable laws in effect at the time of construction and/or installation and adequately maintained
- Inadequate structural resistance to horizontal forces
- Buildings or portions thereof occupied for living, sleeping, cooking, or dining purposes that were not designed or intended to be used for such occupancies
- Inadequate maintenance that causes a building or any portion thereof to be declared unsafe

Standard housing condition in Ventura County is defined as housing that meets the minimum standards of the State Housing Code. For the purposes of the CDBG program, a unit in substandard condition is considered suitable for rehabilitation provided the unit is structurally sound, and the cost of rehabilitation is considered economically warranted.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
With one selected Condition	53,831	31.3%	50,748	51.0%
With two selected Conditions	1,397	0.8%	7,665	7.7%
With three selected Conditions	47	0.0%	434	0.4%
With four selected Conditions	23	0.0%	0	0.0%
No selected Conditions	116,739	67.9%	40,755	40.9%
Total	172,037	100.0%	99,602	100.0%

Table 1 - Condition of Units
Data Source: 2016-2020 ACS

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
2000 or later	22,145	12.9%	12,585	12.6%
1980-1999	51,970	30.2%	25,970	26.1%
1950-1979	74,440	43.3%	42,305	42.5%
Before 1950	18,600	10.8%	14,300	14.4%
Total	4,885	2.8%	4,445	4.5%

Table MA-10: Year Unit Built
Data Source: 2016-2020 CHAS

	County			California		
Ages	<4.5 mcg/dL	4.5-9.49 mcg/dL	>9.49 mcg/dL	<4.5 mcg/dL	4.5-9.49 mcg/dL	>9.49 mcg/dL
0-5	7,618	32	7	336,386	3,292	838
6-20	362	1	0	27,497	658	142
0-20	7,980	33	7	363,883	3,950	980

Table MA-11: Blood Lead Levels (BLLs) of children under the age of 6
Data Source: California Dept. of Public Health, Childhood Lead Poisoning Prevention Branch, California Blood Lead Data & California's Progress in Preventing and Managing Childhood Lead Exposure (Apr. 2022).

Notes for 2020 BLL Data

For children and youth with more than one test in a year, only the test with the highest blood lead level result, and the county of residence at the time of this test, are reported. The 'less than 4.5 mcg/dL' category includes results reported by the analyzing laboratory as <5 mcg/dL. Data exclude results determined to be false positives or clerical errors. Federal and state regulations require that every child in a government-funded health program be given a lead screening at 12 months and again at age 2. When a screening is missed, health care providers are required to screen at the first opportunity up to age 6. Due to disruptions in testing related to the COVID-19 pandemic in 2020 (for more information, visit the California Dept. of Public Health) and low screening rates in 2019 and earlier years (visit the California Dept. of Health Care Services and California State Auditor), data presented here should be treated with caution. The notation S refers to data that have been suppressed by the data source. N/A means that data are not available.

Need for Owner and Rental Rehabilitation

The age and condition of Ventura County's housing stock is an important indicator of potential rehabilitation needs. Housing over 30 years of age can be presumed to need some form of major rehabilitation, such as roof replacement, foundation work and plumbing systems. Housing over 20 years of age will generally exhibit deficiencies in terms of paint, weatherization, heating / air-conditioning systems, hot water heaters and finish plumbing fixtures. Housing values in Ventura County have increased significantly over a relatively short period of time. Longtime homeowners, especially the elderly and disabled, are more likely to have fixed and limited incomes and may have difficulty maintaining their homes.

This housing stock in Ventura County is dated; 59% of housing units were constructed before 1980 according to 2016-2020 CHAS data. About 29% of owner- and renter-occupied housing in Ventura County was built 30 to 40 years ago between 1980 and 1999.

Further, there is a high share of both senior households and households with disabilities in Ventura County. There are 107,380 households with at least one member over the age of 62 and 55,535 of whom have household incomes at or below 80 percent AMI, according to 2016-2020 CHAS data.

There are approximately 40,100 people ages 18 to 64 with disabilities, according to 2016-2020 ACS five-year estimates. These households may be presumed to have fixed incomes. It is reasonable to anticipate a significant number of housing units in need of repair and a significant number of households need financial assistance to complete those repairs.

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

Any housing built before 1978 may contain lead-based paint. If ingested, lead may cause severe damage to young children including decreased growth, learning disabilities, impaired hearing, hyperactivity, nerve and brain damage. Lead attacks the central nervous system, the neurological system, and can cause brain damage, IQ reduction, learning disabilities, decreased attention span, hyperactivity, growth inhibition, comas, seizures, and in some cases, death. Fetuses may also experience significant adverse effects through prenatal exposure. Children are more susceptible to the effects of lead because their growing bodies absorb more lead, and young children often put their hands and other objects in their mouths. Most children do not have any symptoms, even if a blood test shows that they have an elevated blood lead level. If a child does have symptoms, the symptoms may be mistaken for the flu or other illnesses.

Most of the housing stock in Ventura County was built before 1979 and is presumed to contain lead paint. The 2016-2020 CHAS data shows low- and moderate-income renter households with children under the age of six were living in housing constructed before 1980, and owner-occupied households meet the same conditions.

Number of Children with Elevated Blood Levels of Lead

The State of California mandates lead screening for all children who participate in publicly funded health programs. In California, screening typically occurs at ages one and two years. A blood level of 10 µg/dL or higher was previously referred to as an "elevated blood level (EBL)." However, as it is now recognized there is no safe level of lead, and adverse effects occur at levels below 10 µg/dL, an "elevated" blood lead level is no longer defined at a specific cut-off point. Of Ventura County children under the age of six whose blood lead level has been fully tested, 39 percent have levels greater than 4.5 mcg/Dl.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families that Contain Lead-Based Paint Hazards

Older housing is more likely to have lead-based paint and the amount of lead pigment in the paint tends to increase with the age of the housing. Most of Ventura County's housing stock was built before 1979, when the use of lead-based paint was outlawed, eliminating the residents of these homes from risk of lead-based paint hazards. The 2016-2020 CHAS data shows low- and moderate-income renter households with children under the age of six were living in housing constructed before 1980, and owner-occupied households meet the same conditions.

Discussion

Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units already affordable to low- and moderate-income households in the community. Many different types of housing services are needed. As required by HUD's Lead Safe Housing Rule, the

Urban County's and entitlement jurisdictions' housing rehabilitation programs will include appropriate safety measures such as testing and abatement for projects involving units constructed prior to 1978.

MA-25 Public and Assisted Housing

Introduction

As indicated in section NA-35, Area Housing Authority of the County of Ventura (AHACV) administers HUDs Housing Choice and Project-Based voucher programs.

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,072	3,798	231	3,567	139	902	0
# of accessible units *									

Table MA-12: Total Number of Units by Program Type
Data Source: PIC (PIH Information Center)
***Accessible Data was not available on vouchers by project-based and tenant-based designation**

Describe the supply of public housing developments.

Ventura County has over 8,000 units assisted by the five housing authorities that are active in the county. These are predominately voucher units which are spread across the county. The demand for affordable housing units is quite high, as the majority of waiting lists are not accepting new applicants for housing authority assisted units and waitlist times are measured in years.

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

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

Development Name	Development City	PHA Name	Inspection Date	Inspection Score
Colonia Village	Oxnard	Housing Authority Of The City Of Oxnard	2-Jun-22	82c
Colonia Village	Oxnard	Housing Authority Of The City Of Oxnard	31-May-22	75c*
Pleasant Valley	Oxnard	Housing Authority Of The City Of Oxnard	1-Jun-22	86c
Plaza Vista	Oxnard	Housing Authority Of The City Of Oxnard	9-May-22	89b
Oxnard Townhomes	Oxnard	Housing Authority Of The City Of Oxnard	7-Jun-22	85c

Palm Vista	Oxnard	Housing Authority Of The City Of Oxnard	28-Apr-22	92b
Mar Vista	Port Hueneme	Housing Authority Of The City Of Port Hueneme	3-Apr-23	86b
Westview Village	Ventura	Housing Authority Of The City Of San Buenaventura	5-Jul-22	73b
Buena Vida Et Al	Ventura	Housing Authority Of The City Of San Buenaventura	7-Jul-22	93a
Buena Vida Et Al	Ventura	Housing Authority Of The City Of San Buenaventura	7-Jul-22	79b
Scattered Sites	Ventura	Housing Authority Of The City Of San Buenaventura	20-Mar-23	84c
Whispering Oaks	Ojai	Housing Authority Of The County Of Ventura	9-Jun-22	83b
Florence Janss Apts	Thousand Oaks	Housing Authority Of The County Of Ventura	7-Feb-22	91b
1854 Los Feliz Dr Apts	Thousand Oaks	Housing Authority Of The County Of Ventura	9-Jun-22	96b
Roth Apartments	Meiners Oaks	Housing Authority Of The County Of Ventura	13-Jun-22	92b
Tafoya Terrace Apts	Moorpark	Housing Authority Of The County Of Ventura	12-May-22	98b
Ellis Terrace	Camarillo	Housing Authority Of The County Of Ventura	6-Jun-22	94b
Fiore Gardens	Thousand Oaks	Housing Authority Of The County Of Ventura	8-Feb-22	87c

Table MA-12: Public Housing Condition
Data Source: HUD Real Estate Assessment Center

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

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

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

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

MA-30 Homeless Facilities and Services

Introduction

Regionally, there are numerous facilities and services targeted to residents at-risk of becoming homeless and experiencing homelessness, including a range of emergency shelters, transitional shelters, and permanent supportive housing options. HUD uses the following definitions for these three facility types:

- **Emergency Shelter:** Any facility with the primary purpose to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.
- **Transitional Housing:** Transitional housing (TH) is designed to provide homeless individuals and families with the interim stability and support to successfully move to and maintain permanent housing. Transitional housing may be used to cover the costs of up to 24 months of housing with accompanying supportive services. Program participants must have a lease (or sublease) or occupancy agreement in place when residing in transitional housing.
- **Permanent Supportive Housing:** Permanent supportive housing (PSH) is defined as community-based housing paired with supportive services to serve households in which at least one member has a disability. Housing does not have a designated length of stay in which formerly homeless individuals and families live as independently as possible. Under PSH, a program participant must be the tenant on a lease (or sublease) for an initial term of at least one year that is renewable and is terminable only for cause.

Facilities and Housing Targeted to Homeless Households	Emergency Shelter Beds		Transitional Housing Beds*	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher/ Seasonal/ Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	528	25	211	131	163
Households with Only Adults	774		44	504	
Chronically Homeless Households	0		0	347	
Veterans	20		20	241	
Unaccompanied Youth	6		0	9	

Table MA-13: Facilities and Housing Targeted to Homeless Households
Data Source: Housing Inventory Chart 2024
***Includes Safe Haven**

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

In California, the primary programs for assisting families in poverty are CalWORKS, CalFresh, and Medi-Cal. These programs provide clients with employment assistance, discounted food, medical care, childcare, and cash payments to meet basic needs such as housing and transportation.

The California Work Opportunities for Kids (CalWORKs) program provides financial assistance and Welfare-to-Work services to California families with little to no cash. Through this program these families may be eligible to receive immediate short-term help with housing, food, utilities, clothing, or medical care. Childcare is also available through this program.

CalFresh, formerly the Food Stamp Program, is a nutritional assistance program that provides Electronic Benefit Transfer Cards to people receiving public assistance to purchase food and other essential items.

The Medi-Cal program provides health coverage for people with low-income and limited ability to pay for health coverage, including seniors, those with disabilities, young adults and children, pregnant women, persons in a skilled nursing or intermediate care home, and persons in the Breast and Cervical Cancer Treatment Program (BCCTP). People receiving federally funded cash assistance programs, such as CalWORKs (a state implementation of the federal Temporary Assistance for Needy Families (TANF) program), the State Supplementation Program (SSP) (a state supplement to the federal Supplemental Security Income (SSI) program), foster care, adoption assistance, certain refugee assistance programs, or In-Home Supportive Services (IHSS), are also eligible.

CDBG-, HOME-, and ESG-Funded Activities

Congress designed the CDBG programs to serve low-income people, some of which may meet the federal poverty definition. The County of Ventura received funding to run CDBG and HOME programs. At least 70 percent of all CDBG funds must be used for activities that are considered under program rules to benefit low- and moderate-income persons. Additionally, every CDBG activity must meet one of three national objectives: benefit low- and moderate-income persons (at least 51 percent of the beneficiaries must be low- and moderate-income); address slums or blight; or meet a particularly urgent community development need. CDBG programs assist the homeless and those at-risk-of homelessness directly and indirectly.

Under the HOME program, households must earn no more than 80 percent of the AMI, adjusted for household size, to be eligible for assistance. Furthermore, 90 percent of a HOME allocation that is invested in affordable rental housing must be directed to assist households earning no more than 60 percent AMI.

The Emergency Solutions Grant (ESG) program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

MA-35 Special Needs Facilities and Services

Introduction

Special needs populations include people who are not homeless, but due to various reasons need services and supportive housing. The County of Ventura will consider allocating CDBG public service funding to programs that provide services to special needs populations, including but not limited to those serving the elderly, frail elderly, developmentally disabled, physically disabled, mentally disabled, alcohol or substance abusers, persons with HIV/AIDS, victims of domestic violence, victims of human trafficking and veterans with PTSD or other needs.

Elderly is defined under the CDBG program as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to independently perform at least three "activities of daily living" including eating, bathing, grooming or home management activities. Based on 2016-2020 CHAS data of the 107,380 households containing at least one elderly person in 2020, 55,535 households, earn at or below 80 percent of the AMI and may require public services to continue to live independently. ACS data from the same period shows 46,725 residents of Ventura County, aged 65 and above, have a disability. Of those people, 61 percent have cognitive difficulty, 47 percent have vision difficulty, and 40 percent have ambulatory difficulty.

People with disabilities that have a physical or mental impairment that substantially limits one or more major life activities generally rely on supportive services to perform activities of daily living. The Civilian Noninstitutionalized Population age 18 and to 64 in Ventura County includes 514,342 individuals, an estimated eight percent of whom have a disability (ACS, 5-year estimates). Of those who have a disability, 42 percent have ambulatory difficulty, 39 percent have an independent living difficulty, 44 percent have cognitive difficulty, 20 percent have a hearing difficulty, 17 percent have a vision difficulty, and 19 percent have a self-care difficulty.

Drug abuse or substance use disorder is defined as the use of chemical substances that lead to an increased risk of problems and an inability to control the use of the substance. Substance use disorder can be indicative of addiction disorder and may stem from physical and mental health issues. The U.S. Department of Health and Human Services' Substance Abuse and Mental Health Services Administration (SAMHSA) conducted the National Survey on Drug Use and Health (NSDUH) and found in the state of California the prevalence of substance use disorder over the last year among the population over the age of 11 was 8.27 percent in 2013-2014 and was 17.12 percent in 2021-2022.

Human Immunodeficiency Virus (HIV) is a virus that weakens one's immune system by destroying important cells that fight diseases and infection. Acquired Immune Deficiency Syndrome (AIDS) is the final stage of HIV. The Center for Disease Control's (CDC) Atlas Plus program reported an estimated 1,244 persons living with HIV disease at the end of 2022 in Ventura County. Of that number, 31 of those people had been newly diagnosed during that year (https://www.cdc.gov/nchhstp/atlas/index.htm, accessed September 2024). New HIV diagnoses were most concentrated among those 25-34 years of age.

Domestic Violence includes, but is not limited to, felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabitating with or has cohabited with the victim. In 2022, 1,307 calls related to domestic violence were made from Ventura County (openjustice.doj.ca.gov, accessed September 2024). Of these domestic incidents, 52 involved a weapon and 1,255 did not.

Human trafficking is a crime that involves the forceful, fraudulent, or coercive methods of entrapping a person, real or perceived, to exploit them for financial gain. The exploitative nature can come in the form of labor services, involuntary servitude, enslavement, debt bondage or commercial sex acts. Human trafficking is extremely difficult to track; there is no recent or reliable prevalence rate to report. In 2021 the National Human Trafficking Hotline received the most calls from California of all 50 states (https://humantraffickinghotline.org/ accessed December 2023). Of national cases reported to the hotline, the majority were for sex trafficking of adult women. The U.S. Department of State *Trafficking in Persons Report* published in July 2022, reports victims of human trafficking are found in every state in the country and trafficked from every country in the world. Victims of human trafficking in the United States are most frequently trafficked from within the United States, Mexico, and Honduras.

The National Institute of Mental Health (NIMH) explains Post-traumatic Stress Disorder (PTSD) can "develop after exposure to a potentially traumatic event that is beyond a typical stressor" and potential inducing events may include, but are not limited to, "violent personal assaults, natural or human-caused disasters, accidents, combat, and other forms of violence." Symptoms of PTSD can be debilitating. The U.S. Department of Veteran's Affairs National Center for PTSD reports an estimated six percent of the population, eight percent of women and four percent of men, will have PTSD at some point in their lives.

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

To determine the level of need and types of services needed by special needs populations, the region conducted a public and stakeholder survey, consulted with local service providers, and reviewed data from the ACS, CHAS, CDC, State of California Department of Justice, U.S. Department of State, and NIMH. Supportive services required for special needs populations include case management, medical or psychological counseling and supervision, childcare, transportation, and job training for the purpose of facilitating a person's stability and independence.

In housing, accessibility modifications to accommodate persons with mobility disabilities may include, but are not limited to, wider doorways, no step thresholds, installation of ramps, grab bars, lowered countertops, and accessible hardware. The needs of residents with sensory disabilities are different from those with mobility disabilities. Individuals with hearing disabilities require visual adaptations for such items as the telephone ringer, the doorbell and smoke alarms. Residents who are blind may require tactile marking of changes in floor level and stair edges and braille markings on appliances and controls. People with low vision may require large print markings and displays,

contrasting colors to distinguish changes in level or transition from one area to another, proper lighting, and reduced glare from lighting and windows.

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

Insufficient supply of supportive housing together with inadequate discharge planning and coordination contributes to homelessness in situations where people are released from public institutions or public systems of care without having an appropriate mainstream or supportive housing option in place. Coordinated discharge planning for those exiting foster care, health and mental health care, and corrections is recognized as a best practice. The state mandates discharge planning policy for foster, health and mental health, and corrections.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Ventura County and the entitlement jurisdictions continue to strive to ensure that affordable housing is accessible to all community members and all members benefit from community and residential investments. However, the development of new residential development is limited because most existing residential areas are fully built out – leaving development to predominately consist of infill development and redevelopment of existing buildings.

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

MA-45 Non-Housing Community Development Assets

Introduction

During the implementation of the 2025-2029 Strategic Plan, the Urban County and the entitlement jurisdictions will use CDBG funds to provide a suitable living environment for low- and moderate-income people.

Economic Development Market Analysis

Business Activity by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less Workers
Agriculture, Mining, Oil & Gas	411,295	25,108	51.3%	8.9%	-42.4%
Arts, Entertainment, Accommodations	39,851	29,146	5.0%	10.4%	5.4%
Construction	25,178	17,679	3.1%	6.3%	3.2%
Education and Health Care Services	81,509	72,075	10.2%	25.7%	15.5%
Finance, Insurance, and Real Estate	29,977	15,914	3.7%	5.7%	1.9%
Information	10,019	3,942	1.3%	1.4%	0.2%
Manufacturing	39,322	26,253	4.9%	9.3%	4.4%
Other Services	22,078	7,340	2.8%	2.6%	-0.1%
Professional, Scientific, Management	52,279	25,274	6.5%	9.0%	2.5%
Public Administration	22,179	10,844	2.8%	3.9%	1.1%
Retail Trade	41,209	29,360	5.1%	10.5%	5.3%
Transportation and Warehousing	14613	5,066	1.8%	1.8%	0.0%
Wholesale Trade	11989	12,811	1.5%	4.6%	3.1%
Total	801,498	280,812	100%	100%	0

Table MA-14: Business Activity
Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force Statistics	Number of People
Total Population in the Civilian Labor Force	433,409
Civilian Employed Population 16 years and over	411,295
Unemployment Rate	5.1%
Unemployment Rate for Ages 16-24	1.6%
Unemployment Rate for Ages 25-65	2.9%

Table MA-15: Labor Force
Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	67,157
Farming, fisheries, and forestry occupations	17,095
Service	72,457
Sales and office	88,420
Construction, extraction, maintenance, and repair	31,261
Production, transportation, and material moving	43,946

Table MA-16: Occupations by Sector
Data Source: 2016-2020 ACS

Travel Time to Work	People	Percentage
< 30 Minutes	246,213	66%
30-59 Minutes	93,072	25%
60 or More Minutes	31,518	9%
Total	370,803	1

Table MA-17: Travel Time
Data Source: 2016-2020 ACS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	43,407	2,962	17,703
High school graduate (includes equivalency)	60,593	3784	20,062
Some college or Associate's degree	109,261	4,432	28,450
Bachelor's degree or higher	121,926	4168	22,161

Table MA-18: Educational Attainment by Employment Status (Population 16 and Older)
Data Source: 2016-2020 ACS

Educational Attainment by Age	Age in years				
	18–24	25–34	35–44	45–65	65+
Less than 9th grade	1,441	6,125	9,798	21,480	11,965
9th to 12th grade, no diploma	6,796	7,039	6,853	12,777	6,224
High school graduate, GED, or alternative	24,102	24,789	20,519	39,505	26,907
Some college, no degree	32,400	28,371	21,838	47,623	29,257
Associate's degree	6,537	12,430	10,435	22,725	12,195
Bachelor's degree	6,922	26,208	22,172	49,516	25,614
Graduate or professional degree	460	8,420	13,517	29,282	19,510

Table MA-19: Educational Attainment by Age
Data Source: 2016-2020 ACS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$45,018
High school graduate (includes equivalency)	$25,585
Some college or Associate's degree	$32,718
Bachelor's degree	$44,173
Graduate or professional degree	$64,383

Table 2 – Median Earnings in the Past 12 Months by Educational Attainment
Data Source: 2016-2020 ACS

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

According to 2020 Longitudinal Employer Household Dynamics (LEHD) data, the top four major private employment sectors by number of jobs were Education and Health Care Services (81,509

jobs), Retail Trade (41,209 jobs), Arts, Entertainment, Accommodations (39,851 jobs), Manufacturing (39,322 jobs).

Describe the workforce and infrastructure needs of the business community

The business community in Ventura County relies largely on a skilled workforce. Employers across all sectors, and especially those for which facilities in Ventura Countyare a destination location or part of a larger logistics chain such as transportation and warehousing, depend on well-functioning roads and transportation system.

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

An estimated 65 percent of Ventura County's population, aged 18-64, has some post-secondary education, 34 percent of whom have some college or Associate's degree. Generally, the skills and education of the current workforce correspond to the employment opportunities in the city.

Discussion

In the spring of 2020, unemployment rates in the United States reached the highest levels since the U.S. Bureau of Labor Statistics (BLS) began recording this data. According to the BLS, national unemployment rates reached 23.5 percent in May 2020. Unemployment rates remained at historically high levels for almost six months. As of July 2024, unemployment rates had come down 5.0 percent in Ventura County. In 2019, prior to the pandemic, the unemployment rate in Ventura County was 3.8 percent. Another indication of the negative economic impact of the pandemic is the year over year decrease in gross domestic product (GDP) of 2.3 percent from 2019 to 2020 in California, and 2.3 percent in Ventura County as calculated by the Department of Commerce's Bureau of Economic Analysis (BEA). GDP rebounded with an increase of 3.4 percent in the county and 7.8 percent statewide from 2020 to 2021.

MA-50 Needs and Market Analysis Discussion

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

Housing problems impact low- and moderate-income households disproportionately compared to higher income households. Any areas with a concentration of low- and moderate-income households are more likely to have high rates of housing problems, especially cost burden, the most common housing problem in Ventura County. Based on analysis of concentration data throughout the county, a concentration is determined if more than 26% of the households experience multiple housing problems.

This concentration is most prevalent in South and East Oxnard, Port Hueneme, and areas between Thousand Oaks and Fillmore.

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

The cities of Oxnard, Fillmore, Port Hueneme, and Santa Paula have the highest concentration of Hispanic or Latino residents. Areas with a higher concentration of low-income block groups (greater than 51% of the residents are low- or moderate-income) are located in and around the cities of San Buenaventura, Port Hueneme, Oxnard, and Santa Paula.

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

The low-income areas and areas with a higher share of housing problems tend to overlap. These neighborhoods tend to have a higher share of rental housing and are more likely to have an aging housing stock.

Are there any community assets in these areas/neighborhoods?

The County and entitlement jurisdictions have a number of non-profit and service providers that actively provide services within these neighborhoods – helping to promote and improve access to public services, adequate public facilities and safe and clean open space.

Are there other strategic opportunities in any of these areas?

Throughout the community meetings, community members cited the need for ongoing investment to continue to maintain and improve public services, affordable housing and access to public facilities throughout the County. The need for these programs is most acute in these concentrated neighborhoods.

MA-60 Broadband Needs

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

All residences and small businesses in Ventura County may access to fixed and mobile broadband. Internet Service Providers (ISP) self-report to the Federal Communications Commission (FCC) on broadband availability throughout the county. Fixed broadband goes to homes and small businesses using fiber, cable, DSL, satellite, and fixed wireless technology. Mobile broadband is stationary coverage outdoors and mobile in-vehicle coverage. The FCC National Broadband Map shows, as of June 2023, that fixed internet access is available at six different download/upload speeds ranging from 0.2/0.2 megabits per second (Mbps) to 1000/100 Mbps and mobile access is available at the three fastest download/ upload rates available 4G, 5/1 Mbps, 5G-NR, 7/1 Mbps, and 5G-NR, 35/3 Mbps.

The FCC offered financial assistance to help households with low-income afford access to the internet. A discount of up to $50 per month was awarded to eligible households. This program was available to new applicants from 2021 through February 2024. As of September 2024, 55,640 households in Ventura County subscribed to this program. This indicated a high level of need of affordable broadband.

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

According to the FCC there are 10 active fixed internet providers in Ventura County. Hughes Network Systems, LLC, Space Exploration Technologies Corp., Viasat, Inc. and Charter Communications reach at least 80 percent of residences in the County. There are four active mobile internet providers. The main mobile internet providers are Hughes Network Systems, Space Exploration Technologies, Viasat, and Charter Communications.

MA-65 Hazard Mitigation

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The County of Ventura has a current Hazard Mitigation Plan published in 2022. The plan assessed the risk associated with the categories that follow: avalanche, dam failure, drought, earthquake, erosion, expansive soils, extreme cold, extreme heat, flood, hail, hurricane, landslide, lightening, sea level rise, severe wind, severe winter weather, storm surge, subsidence, tornado, tsunami, and wildfire.

Describe the vulnerability of housing occupied by low- and moderate-income households to these risks.

Low- and moderate-income residents and special needs populations are especially vulnerable to the risks of climate-related hazards. The residences of low- and moderate-income households are more often in worse condition and thus are more susceptible to external weather conditions such as extreme heat. Likewise, elderly residents are at a greater risk during extreme weather events such as extreme heat events.

Section 5:

Strategic Plan

Strategic Plan

SP-05 Overview

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

- Improve the supply of affordable housing
- Increase and improve social services
- Work to end homelessness
- Create and maintain quality neighborhoods
- Promote economic development
- Effective administration

SP-10 Geographic Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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

Individual activities funded by the Community Development Block Grant (CDBG) program are designed to benefit low- and moderate-income (LMI) persons or, in the case of activities like parks and streets, areas where at least 51 percent of the residents are low- and moderate-income persons. However, the jurisdictions of Camarillo and Thousand Oaks are considered "Exception Grantees" by HUD, meaning that the area served by such activities must be within the highest quartile of low- and moderate-income block groups (rather than areas where at least 51 percent of persons are low- and moderate-income). For fiscal year 2024, the percentages of LMI persons were 39.22 percent in Camarillo and 34.24 percent in Thousand Oaks; these percentages are adjusted by HUD annually.

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

SP-25 Priority Needs

Through the Consolidated Plan process, the Ventura County region identified a range of priority needs that are both regional in nature and specific to each jurisdiction. While all needs were identified as critical within the community, each jurisdiction does not have available HUD and other resources to fund activities to address each need.

Priority needs are assigned a "high" or "low" priority as prescribed by HUD. Generally, "high" priority needs are ranked in a fashion where funds will be allocated to address the needs during the 5-year Consolidated Plan cycle. While the need may not be funded each year, it is the intent of the jurisdiction to prioritize funding to address the need. On the contrary, while "low" priority needs are still critical needs or gaps within the jurisdiction, they are less likely to be funded with HUD resources during the Consolidated Plan cycle. This may be due to the availability of other resources to address these needs.

1. Development of New Affordable Housing		
Description:	Throughout the County, there is an acute need for affordable housing for low- and moderate-income households.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	The demand for affordable housing has grown considerably within the past five years as vacancy rates continue to remain relatively low and the market rate for housing continues to outpace wage growth. For a household earning minimum wage, they would need to earn more than 3.5 minimum wage salaries to afford a market rate 2-bedroom apartment without being cost burdened.	

	This need should be supported by collaboration with other city and county agencies to streamline and support the permitting and building process for new affordable housing.
Population:	Extremely-low income Low-income Moderate-income Large households Households with children Elderly Farmworker households Public Housing residents
Geographic Area:	All

2. Housing Rehabilitation		
Description:	Throughout the County, there is a need to maintain adequate and quality housing stock, especially for low- and moderate-income households. By addressing this need, the region may be able to preserve and improve the quality of affordable housing within the county.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High

	Thousand Oaks	High
Basis for Relative Priority:	The age of housing stock throughout Ventura County is relatively high and indicating a potential need for ongoing rehabilitation. This is coupled with an aging population who have less disposable income to address immediate repair needs and/ or make units more accessible to age in place.	
Population:	Extremely-low income Low-income Moderate-income Large households Households with children Elderly Farmworker households Persons with disabilities	
Geographic Area:	All	

3. Housing Services		
Description:	In an effort to support first-time homebuyers and households with children, provide access to financial and non-financial support and assistance to accessing the homeownership market through programs such as downpayment and closing cost assistance, homebuyer coaching, and subsidized property inspections.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High

	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	The cost of ownership housing is continuing to rise, making it more difficult for first-time homebuyers to access the housing market due to cost of entry into the market. Through targeted subsidy programs, jurisdictions can provide support to these households to better access home ownership.	
Population:	Moderate-income Large households Households with children	
Geographic Area:	All	

4. Housing Stability		
Description:	Through tenant-based rental assistance and diversion programs, provide short- and medium-long term rental assistance to extremely low-income, and low-income households who are at-risk of homelessness.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Throughout the region, there is a large share of households who are extremely low- and low-income who are experiencing cost or severe cost burden. Nationally, these households are	

	most at risk to experience homelessness due to a singular change in circumstances.
Population:	Extremely-low income Low-income Households experiencing homelessness Farmer households
Geographic Area:	All

5. Homelessness		
Description:	In collaboration with the Ventura County Continuum of Care, provide holistic and complete supports to households experiencing or at-risk of experiencing homelessness through the provision of rapid re-housing, emergency shelter and supportive services.	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	There is a high number of homeless households and individuals within the region. The need for coordination across the spectrum of activities to support this community is high.	
Population:	Extremely low-income households Homeless Unaccompanied Youth	

	Mentally Ill Chronic Substance Abuse
Geographic Area:	All

6. Supportive Services		
Description:	Provide targeted services for youth, elderly, persons with disabilities, victims of domestic violence, veterans, and other higher need populations within the region	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Through stakeholder and community feedback, it was indicated that low-income individuals benefit from services provided to increase quality of life and provide basic needs.	
Population:	Extremely low-income households Low-income Moderate-income Households with children Elderly Frail Elderly Persons with Disabilities	

	Persons with Addictions Victims of Domestic Violence Veterans
Geographic Area:	All

7. Fair Housing Services		
Description:	Provide training to landlords and banking institutions and services to individuals and households experiencing housing discrimination or at-risk of experiencing housing discrimination	
Level of Need:	Ventura County	High
	Camarillo	High
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Through consultation and the Analysis of Impediments, the need for fair housing services is apparent throughout the region	
Population:	Extremely low-income households Low-income Moderate-income Households with children Elderly Frail Elderly Persons with Disabilities Persons with Addictions	

	Victims of Domestic Violence
Geographic Area:	All

8. Public Facility Maintenance		
Description:	Maintain high quality public facilities to serve the needs of low- and moderate-income households	
Level of Need:	Ventura County	High
	Camarillo	Low
	Oxnard	High
	Simi Valley	High
	San Buenaventura	High
	Thousand Oaks	High
Basis for Relative Priority:	Through consultation, the need for public facility maintenance and improvements was identified as especially needed in Oxnard and San Buenaventura. While the need exists in Ventura County, Camarillo, Simi Valley and Thousand Oaks, it is not as acute as the other jurisdictions.	
Population:	Extremely low-income households Low-income Moderate-income Households with children Elderly Frail Elderly Persons with Disabilities Persons with Addictions	

	Victims of Domestic Violence
Geographic Area:	All

9. Street Improvements and Infrastructure		
Description:	Maintain streetscapes and sidewalks in low- and moderate-income neighborhoods	
Level of Need:	Ventura County	Low
	Camarillo	Low
	Oxnard	Low
	Simi Valley	Low
	San Buenaventura	Low
	Thousand Oaks	Low
Basis for Relative Priority:	While the need for maintaining high quality streets and sidewalks exists, it is a lower need when compared to the other needs identified in this Strategic Plan	
Population:	Extremely low-income households Low-income Moderate-income	
Geographic Area:	All	

10. Economic Support for Small Businesses & Job Training		
Description:	Promote small business development and provide job training to meet the economic needs within the community.	
Level of Need:	Ventura County	Low

	Camarillo	Low
	Oxnard	Low
	Simi Valley	Low
	San Buenaventura	High
	Thousand Oaks	Low
Basis for Relative Priority:	While the need for economic support exists throughout the county, economic development programs funded through CDBG are time intensive and require intensive regulations. Given this challenge coupled with the other needs identified in this Strategic Plan, this is deemed a low need for this Consolidated Plan cycle.	
Population:	Extremely low-income households Low-income Moderate-income	
Geographic Area:	All	

11. Disaster Planning and Recovery		
Description:	Disaster planning and recovery activities after severe weather, fire, or earthquakes.	
Level of Need:	Ventura County	Low
	Camarillo	Low
	Oxnard	Low
	Simi Valley	Low
	San Buenaventura	Low
	Thousand Oaks	Low

Basis for Relative Priority:	Fires and severe weather occur frequently in the Ventura County region. Planning and recovery activities are needed on an ongoing or urgent need basis to assist low- and moderate-income areas or households. These activities would be supported as funding allows or by disaster need relative to other housing and community development needs within the community.
Population:	Non-housing community development
Geographic Area:	All

SP-30 Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant-Based Rental Assistance (TBRA)	Similar to HUD Housing Choice Vouchers (HCV) or Veterans Affairs Supportive Housing (VASH), TBRA rental assistance covers part or all of a low-income tenant's rent. Such assistance is often most beneficial in high-housing cost/ high-development cost areas where there is little affordable housing available. Generally, successful programs require engagement with landlords to market the program and establish an available pipeline of potential units for TBRA recipients. TBRA interventions should generally be paired with complementary initiatives to expand and/ or maintain affordable housing.
TBRA for Non-Homeless Special Needs	A targeted TBRA program or homeless prevention program is a key component to help extremely low-income or other special needs households establish stable housing. These households generally face similar, albeit more exacerbated, challenges experienced by low-income households. TBRA for targeted populations is often most effective when paired with supportive services or other wrap around support to ensure ongoing stability for the household.
New Unit Production	Housing demand continues to outpace housing construction within Ventura County. This is anticipated to only be accentuated by the 2025 fire season in southern California. Affordable housing is in extremely high demand throughout the County and continues to be the most needed housing investment to support low- and moderate-income households.
Rehabilitation	59 percent of housing units in Ventura County were constructed before 1980 according to 2016-2020 CHAS data. Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Addressing substandard housing conditions through housing preservation activities provides that all economic segments of the community have the means to ensure that their property meets local standards.
Acquisition, including preservation	Acquisition, for the purpose of creating or maintaining affordable housing would be beneficial to increasing the supply of affordable housing throughout the County. However, because of the rising cost of real estate throughout the County, such options would need to be carefully evaluated to ensure that the cost of the acquisition plus the corresponding construction or rehabilitation cost is low enough to provide an adequate benefit for the cost. The County and entitlement jurisdictions should first evaluate existing underutilized city, county, and state land within the region to determine if any could be leveraged into affordable housing. Likewise, the County and jurisdictions should evaluate partnerships with nonprofit or other socially driven organizations within the county who may have land holdings or can assist in the acquisition of new property.

Table SP-1: Influence of Market Conditions

SP-35 Anticipated Resources

Introduction

During the five-year period of the Consolidated Plan from July 1, 2025, to June 30, 2030, the Urban County of Ventura and the jurisdictions of Camarillo, Oxnard, San Buenaventura, Simi Valley and Thousand Oaks anticipate the following allocation of CDBG, HOME and ESG resources.

The funding estimates are currently established using 2024 allocations. The funding allocations will be revised once HUD provides the 2025 award allocations.

Program	Uses of Funds	Expected Amount Available for 5-Years				Expected Amount Available Remainder of Con Plan	Narrative Description
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
Urban County of Ventura							
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$1,428,843			$1,428,843	$7,144,215	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	$1,221,315			$1,221,315	$6,106,575	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
Camarillo							
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$350,107	$159,498		$350,107	$1,910,033	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
Oxnard							
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,100,000	$100,000		$2,200,000	$11,000,000	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.

Program	Uses of Funds	Expected Amount Available for 5-Years				Expected Amount Available Remainder of Con Plan	Narrative Description
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA Admin and Planning	$600,000	$150,000		$750,000	$3,750,000	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
ESG	Rapid Rehousing Homelessness Prevention Shelter Street Outreach Admin and Planning	$200,000			$200,000	$1,000,000	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
San Buenaventura							
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$677,690			$677,690	$3,388,450	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	$393,672			$393,672	$1,968,360	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
Simi Valley							
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$672,694				$3,363,470	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.
Thousand Oaks							
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$607,042				$3,035,210	Based on 2024 FY allocation from HUD. Steady annual funding is anticipated.

Table SP-2:Anticipated Resources

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

The jurisdictions leverage federal resources against other sources of federal, state, local, and private funding to maximize the impact of CDBG, HOME, and ESG funds. Leveraging varies from activity to activity depending on the project scope and grant requirements.

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

ESG match is required on a one-to-one basis (100 percent match). ESG grantees report required match detail to the Ventura County Continuum of Care (CoC) on a monthly or semi-annual basis. Matching contributions from ESG grantees (cash or non-cash) may be obtained from any source, including any federal source other than the ESG program, as well as state, local, and private sources, per 24 CFR 576.201. Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate resources. Examples of leveraged federal and state resources include, but are not limited to those listed below:

Federal Resources

- Continuum of Care (CoC) Program
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- YouthBuild
- Federal Low-Income Housing Tax Credit Program
- Project Based Housing Choice Vouchers

State Resources

- Affordable Housing and Sustainable Communities Program
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- CalHFA Single and Multi-Family Program
- CalHome Program
- Encampment Resolution Funds (ERF)
- Homekey
- Homeless Housing, Assistance and Prevention Program (HHAP)
- Housing and Homeless Incentive Program (HHIP)
- Low-Income Housing Tax Credit Program
- Mental Health Service Act (MHSA) Funding
- Multifamily Housing Program (MHP)
- Permanent Local Housing Allocation (PLHA)

- Tax-Exempt Bond Financing

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

Most County- and jurisdiction-owned property is used to house County or City operations or is deed-restricted, limiting its feasibility for new uses. The County and jurisdictions have been evaluating land it owns, as it becomes available, for the purpose of providing affordable housing and will continue to consider land that is deemed as surplus for the needs identified in the Regional Consolidated Plan.

SP-40 Institutional Delivery Structure

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

		Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	
Ventura Urban County	Government agency	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
Area Housing Authority of the County of Ventura	Public Housing Authority	Rental	Region
Housing Authority of City of San Buenaventura	Public Housing Authority	Rental	Jurisdiction
Santa Paula Housing Authority	Public Housing Authority	Rental	Jurisdiction
Housing Authority of The City of Port Hueneme	Public Housing Authority	Rental	Jurisdiction
Oxnard Housing Authority	Public Housing Authority	Rental	Jurisdiction
Ventura County Continuum of Care	Continuum of Care	Homelessness	Region

Table SP-3: Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

To promote access to affordable housing and robust community development services, the jurisdictions within Ventura County collaborate with a range partners in the community – including the Housing Authorities listed above as well as the Ventura County Continuum of Care.

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

Despite these partnerships, gaps in the delivery system continue to exist. These are largely related to a lack of overall funding to meet the housing and community development needs within the region.

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

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

Table SP-4: Homeless Prevention Services Summary

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

In 2023, the Ventura County Continuum of Care updated its Plan to Prevent and End Homelessness. In this Plan, the County identified five key action areas that, when completed, will address homelessness across the region.

1. *Housing Prioritization and Funding:* Focus on increasing permanent housing options
2. *Regional Coordination and Leadership:* Ensure consistency and alignment across jurisdictions, the public and service providers.
3. *Outreach and Service Delivery:* Establish a command center to standardize outreach and service delivery across the County.
4. *Data-Driven Decision Making:* Utilize real time data to evaluate the effectiveness of program interventions and share outcomes with the community.
5. *Representation and Inclusivity:* Include people with lived experience in the decision making process.

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

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

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

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

To address the lack of resources necessary to fully address the needs of special needs populations and persons experiencing homelessness, the County and entitlement jurisdictions will continue to partner closely with the Ventura County Continuum of Care to achieve the five action area goals established in the 2023 plan.

SP-45 Goals Summary

GOAL OUTCOME INDICATORS TO BE UPDATED BASED ON FINAL ACTION PLANS

Goal 1: Improve the Supply of Affordable Housing							
Develop and maintain affordable housing opportunities for low- and moderate-income homeowners and renters.							
Priority Needs							
• Development of New Affordable Housing • Housing Rehabilitation • Housing Services • Housing Stability • Disaster Planning and Recovery							
Start Year	2025	Category		Affordable Housing			
End Year	2029	Geographic Area(s)		All			
Five Year Funding		CDBG	HOME	ESG	Total		
Camarillo		$250,000					
Oxnard		$2,200,000	$3,375,000				
San Buenaventura		$1,524,803	$1,771,524				
Simi Valley		$336,347					
Thousand Oaks		$1,972,887					
Ventura Urban County		$3,572,108	$5,495,918				
Goal Outcome Indicator		Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Rental Units Rehabilitated				55	30	250	300
Homeowner Rehabilitation		10	125	25		50	30

Rental Construction Homeowner Construction Direct Financial Assistance to homebuyers			125 125				118 11 20

Goal 2: Increase and Improve Social Services					
Increase and improve access to public service programs targeting low- and moderate-income residents.					
Priority Needs					
• Supportive Services • Fair Housing Services • Disaster Planning and Recovery					
Start Year	2025	Category		Non-Homeless Special Needs Non-Housing Community Development	
End Year	2029	Geographic Area(s)		All	
Five Year Funding		CDBG	HOME	ESG	Total
Camarillo		$287,475			
Oxnard		$1,265,000			
San Buenaventura		$338,845			
Simi Valley		336,347			
Thousand Oaks		$303,521			
Ventura Urban County		$357,211			

Goal Outcome Indicator		Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Public Service for low/moderate-income other than housing benefit		1,495	62,500	650	600	4,000	11,000

Goal 3: Work to End Homelessness							
In partnership with the Ventura County Continuum of Care, work to end homelessness within Ventura County by providing housing, emergency shelter and social services to homeless persons or those at risk of homelessness.							
Priority Needs							
• Supportive Services • Homelessness							
Start Year	2025	Category		Homeless			
End Year	2029	Geographic Area(s)		All			
Five Year Funding		CDBG	HOME	ESG	Total		
Camarillo		$1,022,453					
Oxnard		$385,000		$925,000			
San Buenaventura		$169,422					
Simi Valley		$168,173					
Thousand Oaks		$151,760					
Ventura Urban County		$714,421					
Goal Outcome Indicator		Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County

Homeless Prevention			125	440		25	
Tenant Based Rental Assistance/ Rapid Rehousing			250				
Homeless Person Overnight Shelter		30	250				350
Transitional housing beds added		10					
Other (Street Outreach)			500				
Public Service for low/moderate-income other than housing benefit					500		

Goal 4: Create and Maintain Quality Neighborhoods			
Enhance and maintain access to livable neighborhoods by improving and maintaining public facilities and infrastructure.			
Priority Needs			
• Public Facility Maintenance • Street Improvements and Infrastructure • Disaster Planning and Recovery			
Start Year	2025	Category	Non-Housing Community Development
End Year	2029	Geographic Area(s)	All

Five Year Funding	CDBG	HOME	ESG	Total
Camarillo				
Oxnard	$4,400,000			
San Buenaventura				
Simi Valley	$1849,909			
Thousand Oaks				
Ventura Urban County	$1,071,632			

Goal Outcome Indicator		Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Public Facility other than low/moderate income housing benefit (persons assisted)			125,000	69,725	12,875		19,265

Goal 5: Promote Economic Development				
Promote economic growth and resilience in small businesses and within the workforce in targeted areas.				
Priority Needs				
• Economic Support for Small Businesses and Job Training				
Start Year	2025	Category	Homeless	
End Year	2029	Geographic Area(s)	All	
Five Year Funding		CDBG	HOME	ESG	Total
Camarillo					
Oxnard		$550,000			

San Buenaventura	$677,690			
Simi Valley				
Thousand Oaks				
Ventura Urban County				

Goal Outcome Indicator		Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County
Promote economic development			50	25			

Goal 6: Effective Administration

Maintain effective housing and community development programs to carry out HUD CPD funded programs and activities.

Priority Needs

- n/a

Start Year	2025	Category	Planning and Admin
End Year	2029	Geographic Area(s)	All

Five Year Funding	CDBG	HOME	ESG	Total
Camarillo	$350,105			
Oxnard	$2,200,000	$375,000	$75,000	
San Buenaventura	$677,690	$196,836		
Simi Valley	$672,694			
Thousand Oaks	$607,042			
Ventura Urban County	$1,428,843	$610,657		

Goal Outcome Indicator		Camarillo	Oxnard	San Buena-ventura	Simi Valley	Thousand Oaks	Ventura Urban County

Other: Program Admin Years		5	5	5	5	5	5

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

During the course of the Consolidated Plan period, the participating grantees in the regional Consolidated Plan anticipate that affordable housing will be provided to 785 extremely low-, low-, and moderate-income households.

SP-50 Public Housing Accessibility and Involvement

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

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

Activities to Increase Resident Involvement

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

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

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

Plan to remove the 'troubled' designation

Not applicable

SP-55 Barriers to Affordable Housing

Barriers to Affordable Housing

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing, such as land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in that barriers are lawful and impediments to fair housing choice are usually unlawful.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

- Identify adequate sites which will be made available through appropriate zoning and development standards and with services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community's housing goals;
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households;
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock; and
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, sexual orientation, gender identification, or any other arbitrary factor.

The Land Use Element of the General Plan also influences housing choice by defining allowable uses within the jurisdiction by designating allowable densities and land uses for various zoning districts across the community including residential, commercial, industrial, public, and agricultural zones. As it applies to housing, the Land Use Element establishes a range of residential land use categories,

specifies densities (typically expressed as dwelling units per acre) and suggests the types of housing appropriate in a community. While the Land Use Element establishes different zones with specified parameters for residential development, it is a jurisdiction's local zoning ordinance which details the specific development standards for the community. In other words, the Land Use Element serves as a guiding framework for a community's land use policy while the zoning ordinance is the explicit code that lays out permitted uses within each zone.

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

SP-60 Homelessness Strategy

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

The Ventura County Continuum of Care (CoC) provides oversight and coordination for homeless services in the county. The Coordinated Entry System, Pathways to Home, provides referrals and linkages to appropriate resources through a "no-wrong door" approach. The CoC is partnering with healthcare providers, youth outreach teams, Veteran service providers and other community partners to link-in to the Coordinated Entry System (CES) for broader coverage and increased ease of access for people in need of services. The Homeless Management Information System hosts the CES and referral process.

The 2023 and 2024 PIT Counts found that 202 fewer people experienced unsheltered homelessness in 2024 than 2023. The total number of persons experiencing homelessness (sheltered and unsheltered combined) declined by 83 persons during this same period.

The County of Ventura is committed to being a place where all are welcome, where people are supported and where everyone has an opportunity to thrive. It will do so by coordinating with County partners, including the CoC, local businesses, community faith groups, and nonprofits to engage the homeless population.

Addressing the emergency and transitional housing needs of homeless persons

Emergency and transitional needs of homeless persons are addressed via the use of a coordinated entry process to prioritize homeless persons.

Within the County of Ventura, the following emergency shelters operate year round.

- **Ventura County Rescue Mission:** Serves single men; 10-15 bed capacity
- **Lighthouse Women's and Children's Mission**: Serves single women and mothers with children; 21 bed capacity
- **Gabriel's House Women's Shelter:** Serves single women and women with children; 20 bed capacity
- **Our Place Shelter:** Serves single men and women; 10 bed capacity
- **ARCH Ventura:** Serves single men and women; 55 bed capacity
- **Harvard Shelter:** Serves Santa Paula, Fillmore and Piru residents only; 42 bed capacity
- **Thrive Grove:** Serves Thousand Oaks; 30 bed capacity; anticipated to open in 2025

The County uses a blend of transitional housing properties and a bridge housing model for transitional housing; placing homeless households in motels and scattered site leased apartments as a pathway to permanent housing.

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

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

In the CoC's 2024 Report on the State of Homelessness, it reported that of the 6,060 persons served during 2023, 57% were placed in permanent housing, 96% retained housing.

The CoC established a goal of limiting the average length of time homeless to 90 days for Emergency Shelter and 180 days for Transitional Housing. The actual length of homelessness was 210 days for Emergency Shelter and 224 days for Transitional Housing. The CoC is continuing to establish pathways to reduce these time periods.

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

The CoC has established a goal of placing 85% of all persons served into permanent housing and ensuring that 85% of those placed retain those housing. To achieve this goal, the CoC ensures robust outreach, engagement and wrap around services and case management to serve those in need of and placed in housing.

SP-65 Lead-Based Paint Hazards

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

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

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

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

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

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

Over time through testing and abatement, monitoring of public health data, and through public education, the public will have greater awareness of the hazards of lead-based paint to children. This will prompt homeowners, landlords, and parents of young children to proactively address unsafe housing conditions in pre-1978 units where children may potentially be exposed to lead-based paint hazards.

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

Lead hazard reduction and compliance with HUD's lead-based paint regulations are integral components of Ventura County's affordable housing policies and procedures. Rental and owner-occupied housing receiving federal assistance are required to comply with federal and state

regulations. Properties proposed for acquisition, repair, or rehabilitation through the CDBG and HOME programs are assessed for lead hazards and, if hazards are discovered, are handled in accordance with these regulations and property owners counseled on abatement options. Requirements for compliance with these regulations are included as provisions in all development and sub-recipient agreements with the potential to encounter lead paint hazards. The owners of rental properties built before 1978 are required to provide households of prospective tenants with a completed disclosure form before the tenant is obligated to lease the rental unit.

SP-70 Anti-Poverty Strategy

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

To meaningfully address this challenge, each of the goals included in the Strategic Plan supports activities to promote the availability of affordable housing and the provision of essential services that directly benefit low- and moderate-income residents. In the implementation of the Strategic Plan, the jurisdictions in the County will prioritize funding for activities that most effectively address these goals over the next five years. This strategy will emphasize using CDBG, HOME and ESG funds to help individuals and families rise out of poverty to long-term self-sufficiency.

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

- Medi-Cal and CalFresh, through the state of California, provide medical insurance and food assistance through Ventura County Human Services Agency.
- Ventura County Library READ Adult Literacy Program partners trained volunteers to work with adults on literacy skills.
- Local school districts offer free lunch to children during the summer months when many low-income children are separated from school-provided meals during the academic year. The Summer Nutrition Program also partners with the Ventura County Library and YMCA to reach low-income communities.
- The Ventura County Human Services Agency General Relief program provides temporary financial assistance to low-income adults with no dependent children. General Relief helps with basic living needs including rent, utilities, and incidentals.
- The Workforce Investment Board (WIB) of Ventura County offers support that would be costly for individuals or businesses to receive from other sources. The WIB provides guidance for individuals exploring career options or experiencing job transitions, and employers seeking support for recruitment, retention, or layoffs at the County Human Services Agency job and career centers in Santa Paula, Oxnard, Simi Valley, and San Buenaventura.

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

Ventura County and the entitlement jurisdictions allocate up to 15 percent of their CDBG funds annually to public and nonprofit service providers to offer a range of supportive services, including those that aim at fighting poverty. Many of these agencies also provide assistance with securing affordable housing. ESG funding is also devoted to shelter and services for homeless or near-homeless residents with the goal of all homeless individuals and families achieving stable housing.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Camarillo:

The city conducts monitoring reviews of selected activities to determine whether the programs are carried out in accordance with its Consolidated Plan and in a timely fashion. Monitoring is carried out on a regular basis to ensure that statutory and regulatory requirements are met. The city aims to monitor all subrecipients via on-visits annually.

The city uses various tools to evaluate the success of its programs in meeting local housing and community development needs. HUD requires that the city submit annual reports on its performance in carrying out the program goals in the CAPER for the CDBG program. The CAPER must report annual and cumulative accomplishments in achieving the goals and objectives established in the Consolidated Plan. As part of this process, if the city detects underperforming programs and agencies, the city will take action(s) to identify the issues and explore options for remedies.

The city disburses CDBG funds to subrecipients only after they provide a quarterly Request for Reimbursement and Report (report). The report indicates the number and type of clients served including income, race, and ethnicity. Other information may be required based on the National Objective being met and the Matrix Code assigned to the activity. This information may include a designation of which presumed eligible group the client belongs to and if it is a female-headed household. The report must also contain documentation of expenditures and a narrative description of activities undertaken. The final quarterly report and a Year-End Report are submitted in July. The city issues final payment for Public Service activities in August when possible, but if questions arise about the final report or Year-End report the city works with the subrecipient to resolve them. Subrecipients are only paid only after the city has confirmed the accuracy and completeness of the report. Funds are drawn down from the city's letter of credit using the IDIS program only after subrecipients have been paid. In some cases, this process may extend into September, but in all cases final payments to subrecipients and draws are completed prior to the submission of the CAPER.

Oxnard:

The City of Oxnard monitors the use of grant funds through financial management, desk monitoring, on-site monitoring, and providing technical assistance. Monitoring is intended to ensure program compliance with the federal regulations and program performance goals and accomplishment reporting standards. In addition, the city monitors for compliance with fiscal regulations, labor compliance, section 3 compliance, procurement and purchasing and environmental review. During monitoring, a risk assessment is conducted to determine high risk subrecipients and projects to perform on-site monitoring. Staff reviews client information, financial records and internal operating policies to ensure continued program success, as well as, meeting HUD and State guidelines as

required by each individual grant. The City requires CDBG & HESG quarterly and annual reports to ensure the subrecipients are meeting their goals and objectives.

The City monitors Home funded projects loans for homebuyer down payment assistance, homeowner rehabilitation loans/grants, community housing development projects (CHDO) homebuyer and rental projects, and units designated as affordable by the planning department. Staff monitors for owner occupancy mostly for homeowner, homebuyer loans and deed-restricted units during the affordability period. Rental projects are mostly HOME-funded with CHDO Set-Aside funds. Staff monitors HOME-Assisted units in the rental projects throughout the HOME affordability period utilizing the HOME Monitoring Checklists. Staff monitors affordable density bonus projects for compliance with applicable state and local regulations. Staff certifies developers eligible for CHDO Set Aside funds, reviews project applications and determines project feasibility.

San Buenaventura:

The city of San Buenaventura conducts desk monitoring reviews for all subrecipients through a required monthly and quarterly report. On-site visits occur with approximately half of the CDBG subrecipients annually to review activities that represent different project categories (public services, facilities and infrastructure, and economic development).

The city's CDBG and HOME programs require contractors to include outreach and opportunities to minority and women business enterprises (M/WBE) within the bids they submit to the city, including a request for contractors to market this requirement to M/WBEs and disadvantaged businesses, in support of HUD's goal of expanding economic opportunities.

Simi Valley:

During the program year, subrecipients are required to submit quarterly and year-end reports to monitor program and project progress toward stated goals. Reports included information on program beneficiaries (including race or ethnicity) and identified performance measures in meeting projected goals. Reimbursement requests with supporting documentation are submitted quarterly. Organizations are also required to identify the sources and amount of leveraged funds and their use within listed programs.

The City uses the information supplied in quarterly and year-end reports to complete desktop monitoring of subrecipients to ensure project accomplishments and expenditures are consistent with approved work schedules and line item budgets. City CDBG program staff also conduct annual on-site monitoring. On-site monitoring covers the areas of intake and client files, financial records, income verification eligibility, and presumed benefit documentation compliance as applicable.

Thousand Oaks:

The City of Thousand Oaks conducts monitoring activities to ensure that Community Development Block Grant (CDBG) funds are used in accordance with federal regulations and that the programs funded meet their established goals and objectives. The City reports the accomplishments of CDBG activities to HUD through the Consolidated Annual Performance and Evaluation Report (CAPER).

Before approving any CDBG activities, the City performs National Environmental Policy Act (NEPA) reviews. The City performs quarterly desktop monitoring of public service grants and conducts site monitoring of at least 10% of its CDBG-funded subrecipients annually. During these site reviews, the CDBG activities are assessed against the City's CDBG Monitoring Checklist, as outlined in the City's CDBG monitoring manual.

As part of the monitoring process, the City checks for program income and confirms that contractors and subcontractors are eligible participants in federally funded contracts by reviewing the System for Award Management (SAM) database.

Additionally, for CDBG projects, the City ensures that all applicable federal prevailing wage and Section 3 requirements are met by subrecipients. For apartment rehabilitation activities, the City also monitors compliance with affordable rent standards as published by the Area Housing Authority of the County of Ventura and HUD's published income limits.

Ventura Urban County:

Planned monitoring of Ventura County CDBG-funded projects varies depending upon a risk analysis of the subrecipient and type of project or program (i.e. construction, economic development, public service, etc.). While the county's program monitoring is almost always intended to ensure program compliance, it may also entail measures to improve program performance. Monitoring may be for compliance with fiscal regulations, program performance, the Fair Labor Standards Act (Davis-Bacon), and/or environmental review.

During fiscal monitoring, the county reviews monthly Expense Summary (ES) documents received from the participating jurisdictions and subrecipients. Expenditures in the ES are reviewed to ensure compliance with cost eligibility and allocation regulations. Single audits are provided by subrecipients and reviewed as necessary. All projects are routinely monitored to ensure that no more than 1.5 times the annual CDBG grant is in the Count's line of credit on April 30th of each year.

During performance monitoring, county staff review CDBG Quarterly Status Reports (QSRs) to ensure program performance is adequate and timely compared to the goals stated in the County's HUD Annual and Consolidated Plans. QSRs are completed by all subrecipients and include information on milestones, status and accomplishments. Additional technical assistance is provided to new subrecipients to ensure proper beneficiary collection and reporting.

The county monitors HOME-funded projects at the following times to ensure compliance with HOME program requirements: 1) During construction; 2) Upon completion of construction; and 3) Annually during the affordability period. On-site monitoring for each HOME project occurs every three years.

The Ventura County CoC has adopted written standards for CoC and ESG funding. CoC and County staff monitor ESG-funded programs through desk monitoring, on-site monitoring, and provide technical assistance to program-funded providers. ESG projects are monitored annually at minimum. Subrecipients of all ESG- funded projects are required to provide quarterly status reports which include performance data and narrative about program challenges and success.

Appendix 1:

Invited Stakeholders

The following list of stakeholders were invited to participate in the development of the Consolidated Plan. These stakeholders received invitations to participate in the survey, community meetings and stakeholder focus group sessions.

Agency	Subject Area	Additional Subject Area (if applicable)
Abode Communities	Housing	
Adelante Comunidad Conejo Inc	Services-Children	Services-Elderly
Aedis Real Estate Group	Housing	
Alliant Strategic Development	Housing	
Alzheimer's Association	Services-Elderly	
AMCAL	Housing	
American Red Cross Ventura County	Health Agency	Services-Health
Area Agency on Aging	Services-Elderly	
Area Housing Authority of the County of Ventura	PHA	Housing
Assistance League of Conejo Valley	Services-Children	Services-Elderly
Big Brothers Big Sisters of Ventura Co, Inc.	Services-Children	
BikeVentura	Other	
Blanchard Community Library	Public Funded Institution	
Boys & Girls Club of Moorpark	Services-Children	
Boys & Girls Club of Oxnard & Port Hueneme	Services-Children	
Boys & Girls Club of Santa Clara Valley	Services-Children	
Boys & Girls Club of Ventura	Services-Children	

Boys and Girls Clubs of Greater Conejo Valley	Services-Education	Services-Children
Brain Injury Center	Other	
Cabrillo Economic Development Corporation	Assisted Housing	Services-Housing
California Lutheran University	Services-Education	Regional Organization
California Rural Legal Assistance	Services-Fair Housing	
California State University Channel Islands (CSUCI)	Public Funded Institution	Services-Education
Camarillo Health Care District	Services-Health	Services-HIV/AIDS
Camarillo Old Town Association	Business Leader	Business Leader
Camarillo Premium Outlets	Business Leader	Other
Caregivers: Volunteers Assisting the Elderly	Services-Elderly	Services-Disabilities
Casa Conejo Municipal Advisory Council	Local Government	
CASA Court Appointed Special Advocates	Services-Children	
Casa Pacifica-Centers for Children & Families	Services-Children	Services - Unaccompanied Youth
Catholic Charities of Ventura County	Services-Homeless	Services-Elderly
CEDC	Housing	Services-Housing
Century Housing	Housing	
Channel Islands Social Services	Services-Disabilities	Services-Health
Citizens Advisory Committee - For Former Ventura Youth Correctional Facility	Civic Leader	Services - Unaccompanied Youth
City Impact	Services-Education	Services-Children
City of Camarillo	Local Government	
City of Fillmore	Local Government	
City of Moorpark	Local Government	
City of Ojai	Local Government	

City of Oxnard	Local Government	
City of Port Hueneme	Local Government	
City of San Buenaventura	Local Government	
City of Santa Paula	Local Government	
City of Simi Valley	Local Government	
City of Thousand Oaks	Local Government	
City of Thousand Oaks Community Services	Local Government	Services-Homeless
City of Thousand Oaks Emergency Services	Local Government	Emergency Management Agency
City of Thousand Oaks Planning Division	Local Government	Planning Organization
City of Thousand Oaks Public Works Department	Local Government	Water District/Agency
City of Ventura	Local Government	Planning Organization
Clinicas Del Camino Real	Services-Health	
Coasts 2 Coast Camps (Formerly Pacific Camps Family Resource, Inc.)	Services-Children	Child Welfare Agency
Community Action of Ventura Co. Inc.	Services-Housing	Services-Children
Community Conscience	Business Leader	Regional Organization
Community Development Partners	Housing	
Community Memorial Health System	Health Agency	Services-Health
Community of Friends	Housing	
Conejo Community Outreach	Services-Children	
Conejo Conscience	Other	
Conejo Free Clinic	Health Agency	Services-Health
Conejo Future Apartments	Housing	Services-Elderly
Conejo Hospice, Inc.	Services-Elderly	Services-Children
Conejo Open Space Conservation Agency	Public Land Agency	Planning Organization

Conejo Recreation and Park District	Local Government	Services-Children
Conejo Simi Moorpark Assoc. of Realtors	Business Leader	Regional Organization
Conejo Valley Senior Concerns	Services-Elderly	Services-Disabilities
Conejo Valley Senior Concerns, Inc.	Services-Elderly	Services-Disabilities
Conejo Valley Village	Services-Elderly	Services-Housing
Conejo/Las Virgenes Futures Foundation	Regional Organization	Civic Leader
Corporation for Better Housing (Casa Bella)	Housing	
County of Ventura	Local Government	
County of Ventura Board of Supervisor	Civic Leader	Local Government
County of Ventura CEO Community Development Division	Local Government	Housing
County of Ventura Human Services Agency	Local Government	Continuum of Care
Court Appointed Special Advocates (CASA)	Services-Children	
Dignity Moves	Housing	Services-Homeless
EAH Housing	Housing	
Easterseals of Southern California	Services-Disabilities	Regional Organization
Economic Development Collaborative	Business Leader	Regional Organization
EDC-VC	Planning Organization	Business Leader
El Concilio Del Condado de Ventura	Services-Children	
Family Justice Center	Services – Victims of Domestic Violence	
Fillmore-Piru Veterans Memorial District	Regional Organization	
FOOD Share, Inc.	Other	Services-Homeless
Future Leaders of America	Services-Children	

Global Premier Development	Housing	
Goodwill Industries, Inc.	Other	
Greater Conejo Valley Chamber of Commerce	Business Leader	Regional Organization
Grey Law	Services-Elderly	Services-Housing
Habitat for Humanity Ventura County	Housing	Services-Housing
Harbor House	Services-Homeless	
HDSI Management, Inc	Housing	Services-Housing
HELP of Ojai	Services-Elderly	Other
HOLOS	Housing	
Home Ownership for Personal Empowerment (HOPE)	Services-Housing	
Hope the Mission	Services-Homeless	Services - Homeless Veterans
House Farmworkers	Services-Housing	Other
Housing Authority – City of Oxnard	PHA	
Housing Authority – City of Port Hueneme	PHA	
Housing Authority – City of Santa Paula	PHA	
Housing Authority of the City of San Buenaventura	PHA	Assisted Housing
Housing Rights Center	Services-Fair Housing	
Housing Trust Fund Ventura County	Housing	Regional Organization
Independent Living Resource Center	Services-Children	
Interface	Services - Unaccompanied Youth	Services-Victims of Domestic Violence
Jamboree Housing	Housing	
James Storehouse	Services-Children	
Junior Achievement	Services	
KEYS Leadership Program	Services-Children	
Kids & Families Together	Services-Children	

Kingdom Center	Services-Homeless	
Kiwanis Club of Camarillo	Regional Organization	Services-Children
Law Office of Barbara Macri-Ortiz	Services-Fair Housing	
Life Centers of Ventura Co	Services-Health	
Lighthouse Bible Church (formerly) Cochran Street Baptist	Other	
LINChousing	Housing	
Livingston Memorial Visiting Nurse Assoc.	Services-Health	Services-Elderly
Livingston Memorial Visiting Nurse Association	Health Agency	Services-Disabilities
Livingston Memorial Visiting Nurses Assoc.	Serivces	
Long Term Care Services	Services-Disabilities	Services-Elderly
Lutheran Social Services	Services-Homeless	
Manna Food Bank	Services-Elderly	Services-Disabilities
Many Mansions	Housing	Services-Housing
Meadowlark Service League	Regional Organization	Other
Mercy House	Services-Homeless	
Mesa	Services-Homeless	Services - Unaccompanied Youth
MICOP	Other	
Mid Valley Properties	Housing	
Mission Without Borders	Services-Children	Other
Mitec Solutions	Broadband ISP	Broadband Advocates
Momentum	Housing	Services-Disabilities
Moorpark Chamber of Commerce	Local Government	
Moorpark College	Civic Leader	
Mother Teresa Christian Services - St. Rose Church	Other	
National Health Foundation	Health Agency	Services-Health

Nichols Planning & Development	Planning Organization	
Oak Park Municipal Advisory Council	Local Government	
Oak View Park and Resource Center	Other	
One Step A La Vez	Services-Children	
Oxnard Performing Arts Center	Other	
Palmer Drug Abuse Program	Services-Disabilities	Mental Health Agency/Facility
PATH	Housing	
PDAP of Ventura County, Inc.	Services-Children	Services-Health
People's Self Help Housing Corp	Housing	Services-Housing
Piru Neighborhood Council	Regional Organization	
PLACE (WAV)	Housing	
Project Understanding	Services-Homeless	Services-Children
Prototypes Women's Center	Mental Health Agency/Facility	Services-Children
RAIN Project	Services-Homeless	
Rancho Simi Rec. & Park District	Local Government	
Rebuilding Green	Housing	
Rebuilding Together Ventura County	Services-Housing	Regional Organization
Rescue Mission Alliance	Mental Health Agency/Facility	Services-Children
Retirement Housing Foundation	Services-Elderly	
River Community Church	Services-Homeless	Civic Leader
Safe Passage Youth Foundation	Services-Children	Services-Housing
Saint Vincent de Paul	Other	
Salvation Army Corps Ventura	Services-Homeless	
Samaritan Center of Simi Valley	Services	
Santa Paula Senior Center	Services-Elderly	
Santa Rosa Valley Municipal Advisory Council	Local Government	
Sarah's House Maternity Home	Services	

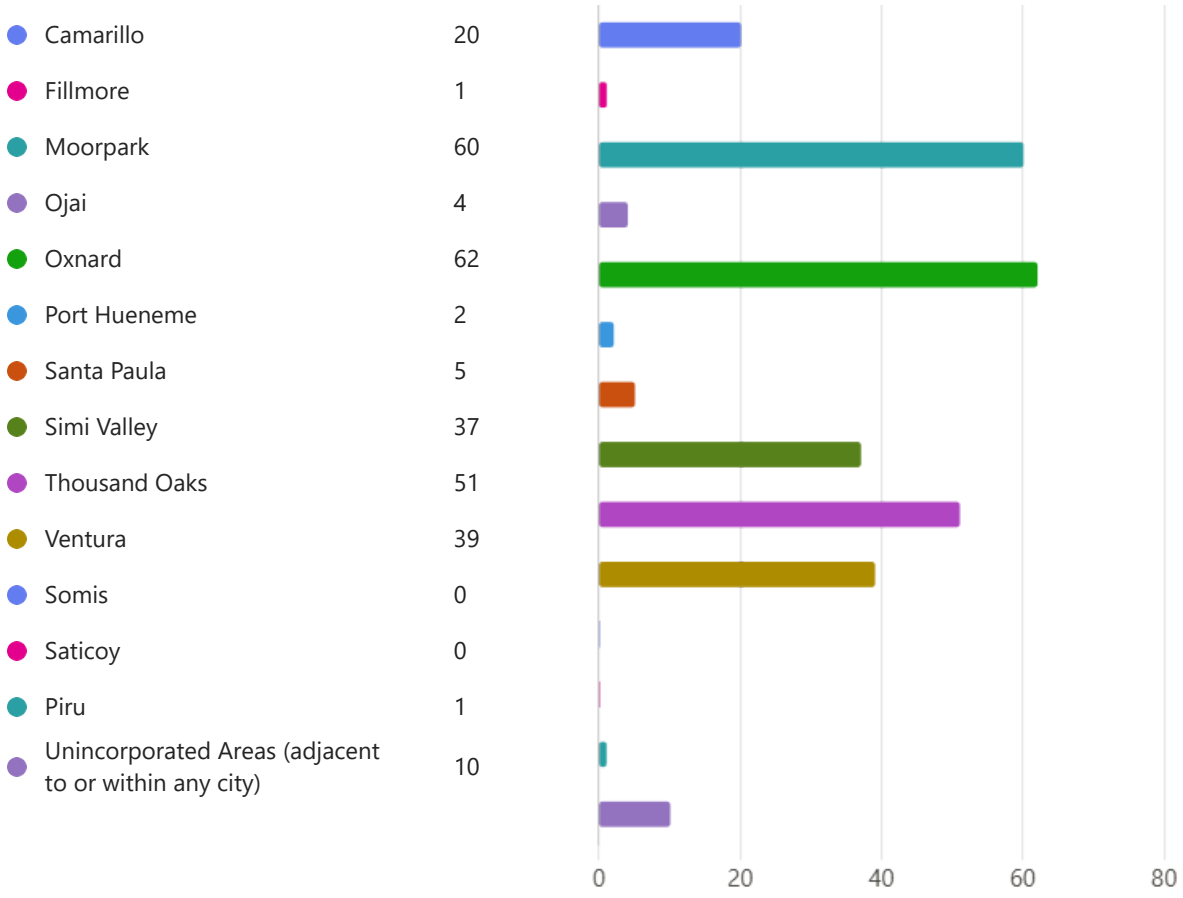
Saticoy Sanitary District	Water District/Agency	
SCANPH	Services	
Senior Alliance for Empowerment	Services-Elderly	Services-Housing
Senior Concerns	Services-Elderly	
Seventh Day Adventist Church	Other	
Simi at the Garden	Other	
Simi Covenant Church	Other	
Simi Valley Chamber of Commerce	Economic Development	
Simi Valley Adult School	Services	
Simi Valley Disabled American Veterans Chapter 55	Services	
Simi Valley Education Foundation	Services	
Simi Valley Elks Lodge	Civic Leader	
Simi Valley Family YMCA	Services	
Simi Valley Historical Society & Museum	Other	
Simi Valley Hospital Foundation	Civic Leader	
Simi Valley Second Missionary Baptist Church	Other	
Simi Valley Unified School District	Services	
Somis Municipal Advisory Council	Local Government	
Spirit of Santa Paula	Services-Homeless	
St. Peter Claver Church	Other	
St. Vincent de Paul	Services-Housing	Services-Elderly
Step Up on Second	Services-Homeless	Services-Housing
StoneBridge Community Church	Other	
T.L.C. Home Hospice	Services-Elderly	
The Arc of Ventura	Services-Homeless	Services-Disabilities
The City Center	Services-Homeless	Assisted Housing
Tri Counties Regional Center	Services-Disabilities	

Trinity Lutheran Church	Other	
Turning Point Foundation	Mental Health Agency/Facility	Services-Homeless
United Church of Christ	Services	
United Methodist Church	Services	
United Way of Ventura County	Services-Homeless	Services-Children
Upwards	Services-Children	
USA Properties Fund	Housing	
Vast Homes	Housing	
VC Area Agency on Aging	Services-Elderly	
VC Economic Development Assoc.	Regional Organization	
VC Public Health HIV/AIDS Center	Services-Health	Services-HIV/AIDS
Ventura Chamber of Commerce	Business Leader	Civic Leader
Ventura Climate Care Options Organized Locally (VCCool)	Other	
Ventura Co Community Foundation	Regional Organization	
Ventura Co Special Olympics	Services	
Ventura Co. Community Development Corp (VCCDC)	Housing	Services-Housing
Ventura Co. Fire Protection Agency	Local Government	
Ventura Co. Harbor Dept	Local Government	
Ventura Co. Library	Local Government	
Ventura Co. Probation Agency	Local Government	
Ventura Co. Public Works Agency	Local Government	
Ventura Co. RMA - Code Enforcement	Local Government	
Ventura Co. RMA - Planning	Local Government	Planning Organization
Ventura Co. VCBH	Local Government	Mental Health Agency/Facility
Ventura College	Services-Education	
Ventura County Area Agency on Aging	Services	
Ventura County Board of Supervisors	Local Government	

Ventura County Community Development Corporation	Services-Housing	Regional Organization
Ventura County Continuum of Care	Continuum of Care	Services-Homeless
Ventura County Department of Child Support Services	Child Welfare Agency	Local Government
Ventura County Health Care Agency	Health Agency	Services-Homeless
Ventura County Homeless & Housing Coalition	Services-Homeless	Services-Housing
Ventura County Housing Trust Fund	Housing	
Ventura County Office of Education	Services-Education	
Ventura County Public Works	Local Government	
Ventura County Rescue Mission	Local Government	
Ventura County Transportation Commission	Local Government	Planning Organization
Ventura Land Trust	Public Land Agency	Regional Organization
Ventura Police Department	Emergency Management Agency	Local Government
Villa Esperanza Services	Services-Disabilities	Services-Children
Vulnerable Population Housing Advocacy Network	Services-Homeless	Services - Homeless Veterans
Wakeland Housing	Housing	
WeeCare Inc., (DBA Upwards)	Services-Children	
Wespac Management Group, Inc	Housing	Services-Housing
Westminster Free Clinic	Services-Health	
Westside Community Development Corporation	Public Funded Institution	Regional Organization
Women of Substance & Men of Honor	Foster Care Agency/Facility	Housing
Women's Economic Ventures	Services-Employment	
Workforce Development Board	Services-Employment	
Workforce Development Board of VC	Services-Employment	
YMCA Southeast Ventura County	Services-Children	Services-Education

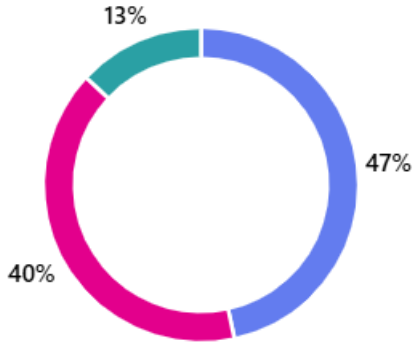
Appendix 2: Resident Survey Results

1. Where do you live?



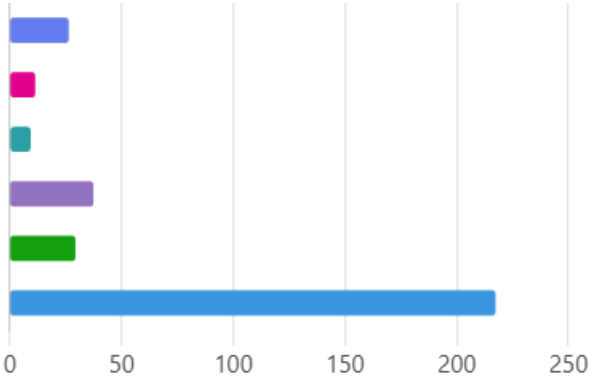
2. Does your household's income adequately support your household's needs?

I/we have adequate income	136
My/our income just barely covers our needs	118
I/we don't have enough income to pay housing and other costs of living	38

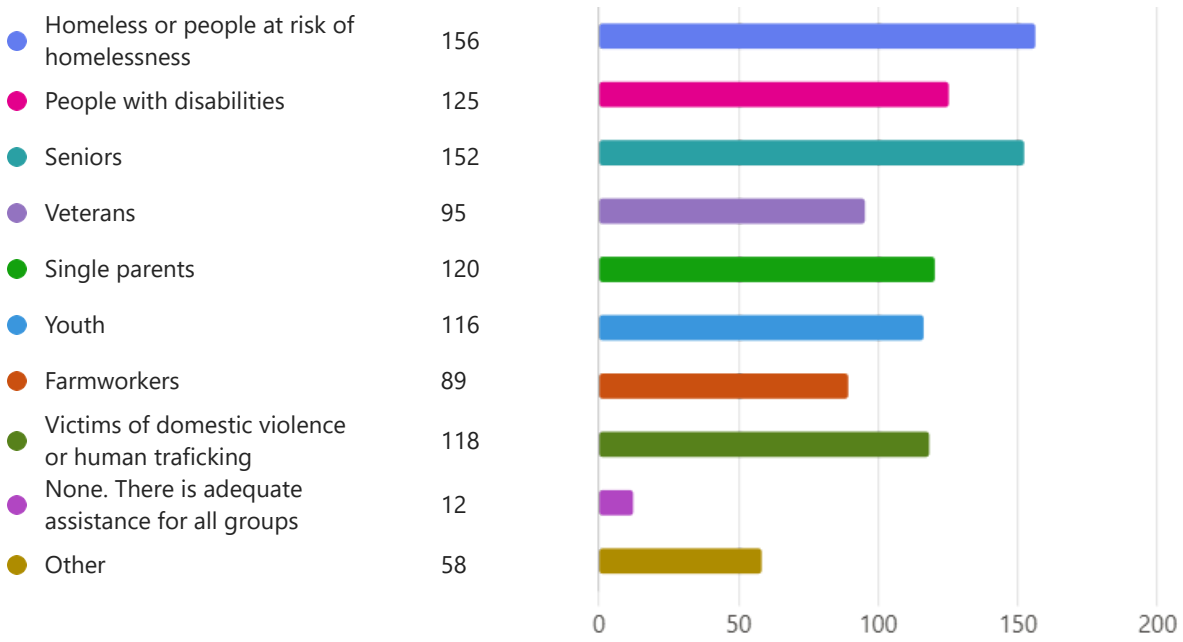


3. In the last 5 years, have you felt unfairly treated based on your age, race, color, religion, sex (including gender identity and sexual orientation), familial status, national origin, or disability? (This does not include lack of required income or credit when applying for a loan or apartment.)

Applying for rental housing	26
Applying for a mortgage	11
Applying for a credit card	9
Applying for a job	37
Getting served at a business	29
I haven't been negatively impacted by discrimination.	217

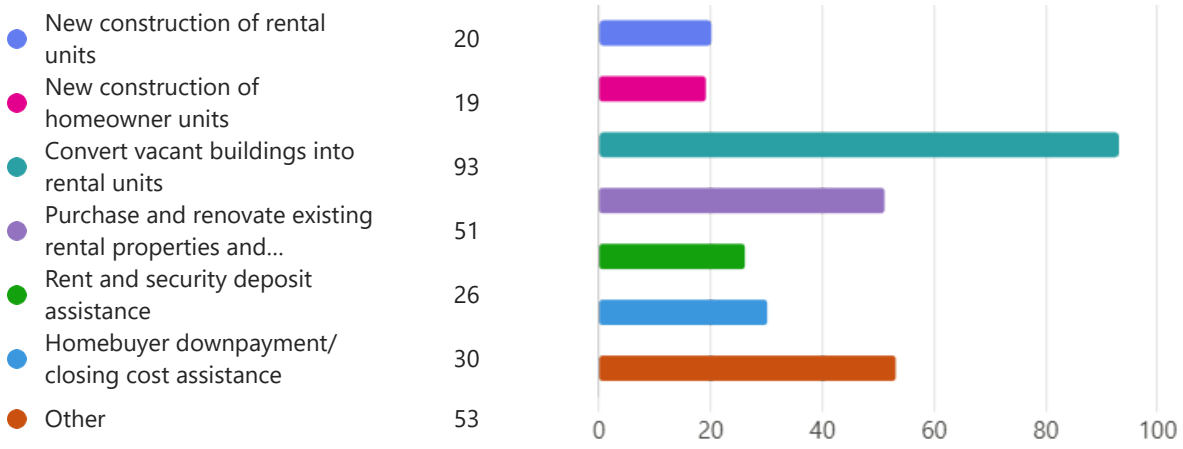


4. Do you think that more programs are needed to assist the following people?



5. Choose 3 areas where you think your City and County should focus financial resources.

6. What do you believe is the best approach to increasing affordable housing opportunities in Ventura County?



7. What do you like most about living in Ventura County?

2025-2029 Regional Analysis of Impediments to Fair Housing

DRAFT - April 2025

Ventura County
Regional Analysis of Impediments to Fair Housing Choice
2025

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I. Executive Summary

The Analysis of Impediments to Fair Housing Choice (AI) provides communities an opportunity to examine progress toward the goals of eliminating housing discrimination and providing current and future residents access to housing opportunity. The AI provides important information on fair housing issues, contributing factors, and goals to policymakers, administrative staff, housing providers, lenders, and fair housing advocates throughout Ventura County. Jurisdictions that receive funding from the U.S. Department of Housing and Urban Development (HUD), including Community Development Block Grant (CDBG), HOME Investments Partnership Program (HOME), and Emergency Solutions Grant (ESG) funds, complete an AI at least once every three to five years, consistent with the Consolidated Plan cycle, as part of their obligations under the Community Development Act of 1974 and the Cranston-Gonzalez National Affordable Housing Act.

The AI is a key component of the requirement for all HUD grantees to affirmatively further fair housing. Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. The duty to affirmatively further fair housing extends to all of a jurisdictions' activities and programs relating to housing and urban development.

This AI is a collaborative effort between the HUD Entitlement Cities of Camarillo, Oxnard, San Buenaventura (Ventura), Simi Valley, and Thousand Oaks, and the Ventura Urban County including the Cities of Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, and the Unincorporated areas of Ventura County. This document is an update to the 2020 Ventura County Regional Analysis of Impediments to Fair Housing Choice. In general, the data presented in this document is for the region as a whole.

To prepare the AI, jurisdictions first must identify fair housing issues. A fair housing issue is a condition in a specific geographic area of analysis that restricts fair housing choice or access to opportunity. Fair housing issues can include such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing. To identify fair housing issues, HUD recommends that jurisdictions gather and analyze data. For this AI, the jurisdictions analyzed data on the following topics:

- Demographics
- Segregation/Integration
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Housing Needs

The data utilized in the analysis are from the U.S. Census Bureau American Community Survey (ACS) and HUD's AFFH Data and Mapping Tool. The ACS data utilized in the assessment are from the 2016-2020 five-year estimates. This data set was selected to align with the data utilized in the Consolidated Plan.

After conducting the data analysis and identifying the fair housing issues, a list of contributing factors is developed. A contributing factor is a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues. For each fair housing issue and its contributing factors, the jurisdictions then develop a list of fair housing goals. A fair housing goal is a specific, meaningful action that can reasonably be expected to achieve a material positive change that affirmatively furthers fair housing by increasing fair housing choice or decreasing disparities in access to opportunity.

For the contributing factors and fair housing goals in this AI, the jurisdictions drew from the extensive work they have done to prepare their most recent Housing Elements, which cover the period of 2021-2029. As part of the state-mandated Housing Element, California jurisdictions must conduct a fair housing assessment that includes an analysis of fair housing issues, identification of factors that create and/or contribute to those issues, and development of goals and meaningful actions to affirmatively further fair housing. Progress towards reaching the goals identified in the Housing Element must then be reported to the state periodically.

A summary of the fair housing issues, significant contributing factors, and fair housing goals can be found in section IV of this AI.

II. Community Participation Process

To develop the AI, information was also gathered from residents, housing professionals, and service providers. Incorporating information from these sources is important for ensuring that the AI captures community needs and knowledge that may not be discernible from other data sources. The community participation process for this AI involved the following efforts:

A. Stakeholder Consultation

Interviews were conducted during November-December 2024 with organizations that provide fair housing services and/or housing and services to protected class groups in the county. The interviews focused on the fair housing issues frequently encountered by the organizations, the underlying causes for those issues, any efforts that are currently underway to address those issues and their causes, as well as any additional actions the organizations would recommend to address those issues. The organizations interviewed were California Rural Legal Assistance, House Farm Workers, and the Housing Rights Center.

B. Community Meetings and Survey

As part of its outreach efforts, Ventura County held a series of in person and remote community meetings throughout the County from October – December 2024. In these meetings, residents were offered opportunities to provide input on existing needs and recommended actions in the community.

Date	Time	Location	City
10/7/2024	2:00 pm	Camarillo Library	Camarillo
10/8/2024	1:00 pm	Community Meeting Room	Ventura City
10/9/2024	5:30 pm	Council Chambers	Santa Paula
10/10/2024	1:00 pm	Community Room	Simi Valley
10/10/2024	6:00 pm	Newbury Park Library	Thousand Oaks
10/17/2024	6:00 pm	South Oxnard Center	Oxnard
10/18/2024	6:00 pm	Remote	
10/19/2024	1:00 pm	Remote	
10/29/2024	3:00pm	Camarillo Library	Camarillo
12/18/2024	6:00pm	Oxnard City Council Chambers	Oxnard

The County facilitated a community survey to gather input on community and housing needs and conditions. 292 residents within the County responded to the survey.

III. Fair Housing Analysis

A. Demographic and Housing Summary

Describe demographic patterns and trends over time.

Table 1 – Demographics, shows demographic information for the population of Ventura County and the participating jurisdictions of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks. These data are from the Census Bureau's 2016-2020 American

Community Survey 5-year Estimates. Table 2 – Demographic Trends shows similar data over time, going back to 1990. These tables show the following:

Population:
The County has a total population of 845,599. Approximately 75% of the County's population resides in the five participating jurisdictions. Camarillo is the smallest of the participating cities, with a population of 68,583. Oxnard is the largest, with a population of 207,722. San Buenaventura, Simi Valley, and Thousand Oaks have populations of 108,467, 125,768, and 127,648, respectively.

Race/Ethnicity:
The County's population is majority-minority. The largest population group is White, non-Hispanic (44.9%), followed by Hispanic (42.8%). Asian and Pacific Islanders (AAPI) comprise 7.3% and African Americans comprise 1.7% of the County's population.

Hispanic and AAPI residents are driving population growth. Since 1990, the number of Hispanic and AAPI residents has grown substantially, while the number of White, non-Hispanic residents has declined. Over this same time period, the number of African Americans increased slightly between 1990-2010 before falling back to just below 1990 levels by 2020.

The racial/ethnic composition of the participating jurisdictions varies:

- *Camarillo* has a majority White, non-Hispanic population (56%), with a smaller Hispanic population (29.1%) and a larger AAPI population (8.8%) than the County as a whole. Since 1990, the Hispanic and AAPI populations in Camarillo have grown substantially.
- *Oxnard*'s population is 75% Hispanic and 13.6% White, non-Hispanic. The AAPI population is slightly less than in the County overall (7%) and the African American population is slightly more (2.1%). Since 1990, the Hispanic population in Oxnard has doubled. The AAPI population has also grown, though at a less rapid pace. Both the White and African American populations have declined over this time period.
- *San Buenaventura* has a majority White non-Hispanic population (53.7%), with smaller Hispanic (36.9%) and AAPI (3.9%) populations than the County overall. Since 1990, the population of Hispanic residents has grown rapidly (more than doubled), as has the AAPI population.
- *Simi Valley* is majority White non-Hispanic (58.2%). Compared to the County overall, Simi valley has a smaller Hispanic population (24.5%), a comparable African American population (1.4%), and a higher AAPI population (11.9%). Population trends since 1990 mirror those of the County overall (declining White non-Hispanic population, growing Hispanic and AAPI population, steady African American population).
- *Thousand Oaks*' population is two-thirds White non-Hispanic (67.7%). The AAPI population comprises a higher share of the population than in the County overall

(9.5%), while the Hispanic population is much lower (17.8%) and the African American population is comparable (1.4%). Since 1990, White non-Hispanic, Hispanic, AAPI, and Black populations have all grown in Thousand Oaks.

National Origin:

Ventura County has a foreign-born population of approximately 179,940 persons, which equals about 21.3% of the total population. The number of foreign-born residents has been growing steadily since 1990, as has the percentage of the total population that is foreign-born. The largest group of foreign-born residents are persons born in Mexico (102,405, or 12.1% of the total population), followed by the Philippines (12,646 persons, or 1.5% of the total population), and India (7,824 persons, or 0.9% of the total population).

Approximately 140,600 of the County's foreign-born residents live in the five participating jurisdictions. In all, the number of foreign-born residents has increased since 1990.

- *Camarillo* has approximately 9,935 foreign-born residents, comprising 14.5% of the total population. Mexico and Philippines are the two largest countries of origin.
- *Oxnard* has approximately 70,346 foreign-born residents, which is equal to 33.9% of the total population. The city is home to 56,425 Mexican-born residents, who make up just over one-quarter (27.1%) of the city's population. The city also has approximately 6,163 residents born in the Philippines (3% of the city's population) and 1,436 residents born in El Salvador (0.7% of the city's population).
- *San Buenaventura* has approximately 15,568 foreign-born residents, which is equal to approximately 14.6% of the city's population. Mexican-born residents are the largest group of foreign-born residents, with a population of approximately 8,229 (or 7.6% of the city's population).
- *Simi Valley* has a foreign-born population of 22,650 (18% of the city's population). The primary countries of origin for the city's foreign-born residents are Mexico (approximately 5,017 city residents born there), India (3,236), and the Philippines (1,922).
- *Thousand Oaks* is home to approximately 22,101 foreign-born residents (equal to 17.3% of the city's population). Thousand Oaks' foreign-born residents were primarily born in Mexico (5,120 persons), China (excluding Taiwan; 2,089 persons), India (1,917 persons), and the Philippines (1,114 persons).

Limited English Proficiency:

Persons who have Limited English Proficiency (LEP) are those who primarily speak a language other than English and speak English "less than very well". In Ventura County, there are 115,288 LEP persons, which is equal to approximately 13.6% of the total population. The number of LEP persons in the county has been increasing since 1990, when there were 78,398 LEP persons (11.7% of the total population at the time). The majority of LEP persons in the county speak Spanish: there are 105,811 Spanish-speaking LEP persons. Other major

languages spoken by LEP persons include Tagalog, Chinese, Vietnamese, Korean, Persian (Farsi), and Arabic.

Approximately 89,350 of the county's LEP persons live in the five participating jurisdictions. In all, the number of LEP individuals has increased since 1990.

- *Camarillo* has approximately 3,653 LEP residents, comprising 5.3% of the total population. Spanish is the most commonly used language among LEP residents.
- *Oxnard* has approximately 57,900 LEP residents, which is equal to 27.9% of the total population. The city is home to 54,412 Spanish-speaking LEP residents, who make up just over one-quarter (26.2%) of the city's population. The city also has approximately 3,150 LEP residents who speak Tagalog (1.5% of the city's population).
- *San Buenaventura* has approximately 8,234 LEP residents, which is equal to approximately 7.6% of the city's population. Spanish is the most commonly used language among LEP residents.
- *Simi Valley* has an LEP population of 10,587 (8.4% of the city's population). The most common language spoken by the city's LEP residents is Spanish: approximately 6,831 LEP residents speak Spanish (5.4% of the city's population).
- *Thousand Oaks* is home to approximately 8,976 LEP residents (equal to 7% of the city's population). The main languages spoken by Thousand Oaks' LEP residents are Spanish (6,556 persons, or 5.1% of the city's population) and Chinese (1,554 persons, or 1.2% of the city's population).

Age:

Ventura County's population is aging. In 1990, approximately 9.3% of the county's population was age 65 years and older. Currently, approximately 15.6% of the population is 65 years or older. Over the same period, the percentage of the county's population that was younger than 18 years dropped from 27.3% to 22.9%.

Of the participating jurisdictions, *Oxnard* has the youngest population: 26.7% of the city's population is under age 18 and 10% is 65 years and older. *Thousand Oaks* and *Camarillo* have the highest concentration of residents ages 65 years and older: nearly one-fifth of the population in each city is 65 years or older.

Families with Children:

Ventura County has approximately 80,943 families with children, which equals approximately 41.2% of all families in the county.

Of the participating jurisdictions, *Oxnard* has the highest percentage of families with children (46.22%) and *Thousand Oaks* has the lowest (37.6%).

Table 1 - Demographics

	Ventura County, CA			Camarillo, CA			Oxnard, CA			San Buenaventura (Ventura city), CA			Simi Valley, CA			Thousand Oaks, CA		
Race/Ethnicity (2020)		#	%		#	%		#	%		#	%		#	%		#	%
Total Population		845,599			68,583			207,722			108,467			125,768			127,648	
White, Non-Hispanic		379,971	44.94%		38,394	55.98%		28,278	13.61%		58,326	53.77%		73,209	58.21%		86,471	67.74%
Black, Non-Hispanic		14,321	1.69%		1,590	2.32%		4,345	2.09%		1,730	1.59%		1,726	1.37%		1,772	1.39%
Hispanic		361,648	42.77%		19,973	29.12%		156,000	75.10%		40,030	36.91%		30,860	24.54%		22,722	17.80%
Asian or Pacific Islander, Non-Hispanic		61,416	7.26%		6,054	8.83%		14,464	6.96%		4,272	3.94%		14,965	11.90%		12,165	9.53%
Native American, Non-Hispanic		1,847	0.22%		167	0.24%		460	0.22%		440	0.41%		225	0.18%		168	0.13%
Two or More Races, Non-Hispanic		24,692	2.92%		2,325	3.39%		3,877	1.87%		3,359	3.10%		4,585	3.65%		3,843	3.01%
Other, Non-Hispanic		1,704	0.20%		80	0.12%		298	0.14%		310	0.29%		198	0.16%		507	0.40%
National Origin (2020)																		
#1 country of origin	Mexico	102,405	12.11%	Mexico	2,583	3.77%	Mexico	56,425	27.16%	Mexico	8,229	7.59%	Mexico	5,017	3.99%	Mexico	5,120	4.01%
#2 country of origin	Philippines	12,646	1.50%	Philippines	1,845	2.69%	Philippines	6,163	2.97%	Philippines	665	0.61%	India	3,236	2.57%	China, excluding Taiwan	2,089	1.64%
#3 country of origin	India	7,824	0.93%	Canada	690	1.01%	El Salvador	1,436	0.69%	Canada	459	0.42%	Philippines	1,922	1.53%	India	1,917	1.50%
#4 country of origin	China, excluding Taiwan	4,884	0.58%	India	506	0.74%	Guatemala	780	0.38%	Vietnam	443	0.41%	Vietnam	948	0.75%	Philippines	1,114	0.87%
#5 country of origin	Canada	3,909	0.46%	Korea	466	0.68%	Vietnam	515	0.25%	El Salvador	377	0.35%	El Salvador	848	0.67%	Canada	840	0.66%
#6 country of origin	El Salvador	3,834	0.45%	China, excluding Taiwan	402	0.59%	China, excluding Taiwan	505	0.24%	Syria	322	0.30%	China, excluding Taiwan	703	0.56%	Iran	669	0.52%
#7 country of origin	Vietnam	3,053	0.36%	England	243	0.35%	India	462	0.22%	England	312	0.29%	Canada	532	0.42%	Taiwan	633	0.50%
#8 country of origin	Korea	2,402	0.28%	Germany	237	0.35%	Taiwan	332	0.16%	Colombia	297	0.27%	Iran	497	0.40%	Korea	530	0.42%
#9 country of origin	Iran	2,298	0.27%	Japan	221	0.32%	Japan	318	0.15%	India	270	0.25%	Nicaragua	435	0.35%	Germany	467	0.37%
#10 country of origin	Guatemala	2,248	0.27%	Iran	199	0.29%	Korea	282	0.14%	Sri Lanka	249	0.23%	Argentina	417	0.33%	England	453	0.35%
Limited English Proficiency (LEP) Language (2015)																		
#1 LEP Language	Spanish or Spanish Creole	105,811	12.51%	Spanish or Spanish Creole	3,104	4.53%	Spanish or Spanish Creole	54,412	26.19%	Spanish or Spanish Creole	8,583	7.91%	Spanish or Spanish Creole	6,831	5.43%	Spanish or Spanish Creole	6,556	5.14%
#2 LEP Language	Tagalog	4,433	0.52%	Chinese	388	0.57%	Tagalog	3,150	1.52%	Korean	393	0.36%	Vietnamese	509	0.40%	Chinese	1,554	1.22%
#3 LEP Language	Chinese	3,915	0.46%	Tagalog	239	0.35%	Other and unspecified languages	639	0.31%	Arabic	289	0.27%	Chinese	415	0.33%	Persian	463	0.36%
#4 LEP Language	Vietnamese	1,618	0.19%	Korean	217	0.32%	Chinese	598	0.29%	Chinese	269	0.25%	Persian	355	0.28%	Korean	293	0.23%
#5 LEP Language	Korean	1,514	0.18%	Japanese	143	0.21%	Vietnamese	365	0.18%	Tagalog	156	0.14%	Tagalog	297	0.24%	Arabic	246	0.19%
#6 LEP Language	Persian	1,257	0.15%	Vietnamese	108	0.16%	Other Pacific Island languages	234	0.11%	Vietnamese	130	0.12%	Other Asian languages:	221	0.18%	Other Asian languages	245	0.19%
#7 LEP Language	Arabic	1,180	0.14%	Persian	79	0.12%	Korean	158	0.08%	Other Indic languages	117	0.11%	Arabic	203	0.16%	German	230	0.18%
#8 LEP Language	Japanese	769	0.09%	Russian	76	0.11%	Japanese	101	0.05%	Persian	66	0.06%	Korean	173	0.14%	Vietnamese	203	0.16%
#9 LEP Language	Other and unspecified languages	743	0.09%	Gujarati	60	0.09%	Thai	100	0.05%	French (incl. Patois, Cajun)	64	0.06%	Other Indic languages:	151	0.12%	Tagalog	185	0.14%
#10 LEP Language	Other Asian languages	670	0.08%	German	55	0.08%	Hindi	94	0.05%	Japanese	62	0.06%	Japanese	129	0.10%	Italian	123	0.10%
Disability Type (2020)																		
Hearing difficulty		27,958	3.31%		2,667	3.89%		5,027	2.42%		4,315	3.98%		3,982	3.17%		4,129	3.23%
Vision difficulty		16,794	1.99%		1,090	1.59%		3,990	1.92%		2,507	2.31%		2,660	2.12%		2,177	1.71%
Cognitive difficulty		35,674	4.22%		2,418	3.53%		7,924	3.81%		5,469	5.04%		6,189	4.92%		4,556	3.57%
Ambulatory difficulty		46,530	5.50%		3,651	5.32%		11,135	5.36%		6,892	6.35%		7,764	6.17%		6,374	4.99%
Self-care difficulty		21,434	2.53%		1,801	2.63%		5,593	2.69%		2,536	2.34%		3,444	2.74%		2,813	2.20%
Independent living difficulty		37,472	4.43%		2,720	3.97%		9,290	4.47%		5,114	4.71%		6,440	5.12%		5,381	4.22%
Sex (2020)																		
Male		418,591	49.50%		33,134	48.31%		104,984	50.54%		54,097	49.87%		61,317	48.75%		62,317	48.82%
Female		427,008	50.50%		35,449	51.69%		102,738	49.46%		54,370	50.13%		64,451	51.25%		65,331	51.18%
Age (2020)																		
Under 18		193,847	22.92%		14,501	21.14%		55,474	26.71%		22,656	20.89%		26,392	20.98%		26,822	21.01%
18-64		520,080	61.50%		40,569	59.15%		131,472	63.29%		66,654	61.45%		79,574	63.27%		75,791	59.38%
65+		131,672	15.57%		13,513	19.70%		20,776	10.00%		19,157	17.66%		19,802	15.74%		25,035	19.61%
Family Type (2020)																		
Families with children		80,943	41.23%		6,751	39.64%		19,128	46.22%		10,417	39.72%		12,455	40.32%		11,917	37.59%

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 3: Data Sources: LEP Language data from U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates; All other data from U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Note 4: Refer to the Data Documentation for details (https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf).

Table 2 – Demographic Trends

	Ventura County, CA								Camarillo, CA								Oxnard, CA							
	1990		2000		2010		2020		1990		2000		2010		2020		1990		2000		2010		2020	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	440,790	65.84%	427,675	56.75%	400,868	48.69%	379,971	44.94%	39,259	78.98%	42,433	73.26%	40,720	62.43%	38,394	55.98%	46,100	32.40%	35,082	20.58%	29,503	14.91%	28,278	13.61%
Black, Non-Hispanic	14,479	2.16%	16,018	2.13%	16,949	2.06%	14,321	1.69%	763	1.53%	982	1.70%	1,466	2.25%	1,590	2.32%	6,768	4.76%	6,487	3.80%	5,538	2.80%	4,345	2.09%
Hispanic	176,885	26.42%	251,708	33.40%	331,567	40.27%	361,648	42.77%	6,468	13.01%	9,041	15.61%	14,983	22.97%	19,973	29.12%	77,453	54.44%	112,999	66.27%	145,560	73.55%	156,000	75.10%
Asian or Pacific Islander, Non-Hispanic	32,601	4.87%	47,763	6.34%	65,939	8.01%	61,416	7.26%	2,906	5.85%	4,723	8.15%	7,478	11.46%	6,054	8.83%	10,993	7.73%	14,216	8.34%	16,140	8.16%	14,464	6.96%
Native American, Non-Hispanic	3,348	0.50%	6,748	0.90%	6,182	0.75%	1,847	0.22%	223	0.45%	459	0.79%	438	0.67%	167	0.24%	608	0.43%	1,137	0.67%	849	0.43%	460	0.22%
National Origin																								
Foreign-born	114,047	17.04%	155,959	20.70%	185,011	22.47%	179,940	21.28%	5,569	11.20%	7,424	12.82%	9,757	14.96%	9,935	14.49%	44,262	31.13%	62,524	36.68%	73,096	36.94%	70,346	33.87%
LEP																								
Limited English Proficiency	78,398	11.71%	112,483	14.93%	125,327	15.22%	115,288	13.63%	2,925	5.88%	4,067	7.02%	5,366	8.23%	3,653	5.33%	36,732	25.83%	53,845	31.59%	60,809	30.73%	57,900	27.87%
Sex																								
Male	337,665	50.44%	375,980	49.90%	408,969	49.67%	418,591	49.50%	24,678	49.64%	27,917	48.22%	31,523	48.33%	33,134	48.31%	72,634	51.08%	87,174	51.14%	100,395	50.73%	104,984	50.54%
Female	331,708	49.56%	377,526	50.10%	414,349	50.33%	427,008	50.50%	25,035	50.36%	29,983	51.78%	33,704	51.67%	35,449	51.69%	69,562	48.92%	83,289	48.86%	97,504	49.27%	102,738	49.46%
Age																								
Under 18	182,986	27.34%	219,400	29.12%	211,915	25.74%	193,847	22.92%	12,552	25.25%	14,787	25.54%	15,059	23.09%	14,501	21.14%	43,855	30.84%	55,377	32.49%	58,986	29.81%	55,474	26.71%
18-64	423,876	63.32%	458,481	60.85%	515,094	62.56%	520,080	61.50%	30,310	60.97%	33,186	57.32%	38,794	59.48%	40,569	59.15%	87,841	61.77%	101,785	59.71%	122,442	61.87%	131,472	63.29%
65+	62,511	9.34%	75,625	10.04%	96,309	11.70%	131,672	15.57%	6,851	13.78%	9,927	17.15%	11,375	17.44%	13,513	19.70%	10,500	7.38%	13,300	7.80%	16,471	8.32%	20,776	10.00%
Family Type																								
Families with children	86,126	51.56%	73,566	52.20%	94,083	47.71%	80,943	41.23%	6,372	47.61%	6,086	45.78%	7,344	43.03%	6,751	39.64%	17,319	55.41%	16,104	56.89%	21,266	53.15%	19,128	46.22%
	San Buenaventura (Ventura city), CA								Simi Valley, CA								Thousand Oaks, CA							
	1990		2000		2010		2020		1990		2000		2010		2020		1990		2000		2010		2020	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	64,998	76.16%	67,603	67.73%	62,857	59.70%	58,326	53.77%	80,781	80.06%	81,458	72.91%	78,167	62.92%	73,209	58.21%	86,776	84.20%	91,205	77.75%	89,353	70.30%	86,471	67.74%
Black, Non-Hispanic	1,316	1.54%	1,745	1.75%	2,111	2.01%	1,730	1.59%	1,455	1.44%	1,696	1.52%	2,227	1.79%	1,726	1.37%	1,140	1.11%	1,467	1.25%	2,044	1.61%	1,772	1.39%
Hispanic	16,081	18.84%	24,653	24.70%	33,877	32.18%	40,030	36.91%	12,716	12.60%	18,683	16.72%	28,930	23.29%	30,860	24.54%	9,992	9.70%	15,373	13.10%	21,436	16.87%	22,722	17.80%
Asian or Pacific Islander, Non-Hispanic	2,152	2.52%	3,850	3.86%	4,832	4.59%	4,272	3.94%	5,264	5.22%	8,178	7.32%	13,453	10.83%	14,965	11.90%	4,694	4.55%	8,041	6.85%	13,190	10.38%	12,165	9.53%
Native American, Non-Hispanic	613	0.72%	1,438	1.44%	1,349	1.28%	440	0.41%	500	0.50%	1,097	0.98%	1,114	0.90%	225	0.18%	319	0.31%	671	0.57%	731	0.58%	168	0.13%
National Origin																								
Foreign-born	8,228	9.63%	13,072	13.08%	14,542	13.81%	15,568	14.35%	11,988	11.89%	16,712	14.96%	22,924	18.45%	22,650	18.01%	13,802	13.43%	18,246	15.56%	23,629	18.59%	22,101	17.31%
LEP																								
Limited English Proficiency	5,162	6.04%	8,547	8.55%	8,979	8.53%	8,234	7.59%	5,657	5.61%	8,139	7.28%	11,020	8.87%	10,587	8.42%	5,968	5.81%	8,575	7.31%	10,007	7.87%	8,976	7.03%
Sex																								
Male	42,338	49.58%	49,293	49.32%	52,087	49.47%	54,097	49.87%	50,614	50.20%	55,511	49.68%	61,063	49.15%	61,317	48.75%	50,808	49.44%	57,593	49.11%	62,213	48.95%	62,317	48.82%
Female	43,062	50.42%	50,649	50.68%	53,199	50.53%	54,370	50.13%	50,207	49.80%	56,226	50.32%	63,176	50.85%	64,451	51.25%	51,957	50.56%	59,675	50.89%	64,890	51.05%	65,331	51.18%
Age																								
Under 18	19,934	23.34%	25,716	25.73%	23,750	22.56%	22,656	20.89%	28,046	27.82%	32,460	29.05%	30,946	24.91%	26,392	20.98%	25,466	24.78%	31,149	26.56%	30,204	23.76%	26,822	21.01%
18-64	54,705	64.06%	61,848	61.88%	67,801	64.40%	66,654	61.45%	67,482	66.93%	70,679	63.25%	80,025	64.41%	79,574	63.27%	67,930	66.10%	73,344	62.54%	78,293	61.60%	75,791	59.38%
65+	10,761	12.60%	12,378	12.39%	13,735	13.05%	19,157	17.66%	5,292	5.25%	8,598	7.69%	13,268	10.68%	19,802	15.74%	9,370	9.12%	12,775	10.89%	18,605	14.64%	25,035	19.61%
Family Type																								
Families with children	10,354	46.94%	10,607	49.31%	11,542	44.98%	10,417	39.72%	14,154	54.30%	12,866	53.51%	15,036	47.44%	12,455	40.32%	13,286	48.28%	12,380	49.33%	15,349	45.86%	11,917	37.59%

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates; HUD AFFH Tool, Table 2, Version AFFHT0006, Released July 10, 2020.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe housing patterns, including tenure, cost burden, and the location of renters and owners.

The table below, titled "Housing Trends", shows data on housing tenure and cost burden for Ventura County and the participating jurisdictions. These data are from the 2011-2015 and 2016-2020 American Community Survey 5-Year Estimates. This table shows the following:

Tenure:
In Ventura County, approximately 63.3% of households own their home and 36.7% rent. Between 2015 and 2020, the number of owner-occupied households declined very slightly and the number of renter households increased.

- *Oxnard* and *San Buenaventura* have higher concentrations of renter households than the County overall. In Oxnard, 54.5% of households own their home and 45.6% rent. In San Buenaventura, 55.5% own and 44.5% rent.
- *Camarillo, Simi Valley* and *Thousand Oaks* have higher concentrations of homeowner households than the County overall. In Camarillo, 69.9% of households own their own and 30.1% rent. In Simi Valley, 71.5% of households own their home and 28.5% rent. In Thousand Oaks, 69.4% own and 30.6% rent.

Cost Burden:
In Ventura County, over half (55.6%) of all renter households are cost burdened (meaning they pay more than 30% of their income towards housing costs—rent, utilities, etc.) and approximately 31.5% of homeowner households are cost-burdened. Between 2015 and 2020, the number of cost-burdened renter households in the county increased.

- In *Oxnard*, the number of cost-burdened renters and homeowners declined between 2015 and 2020, even while the overall numbers of renter and homeowner households remained constant.

Table – Housing Trends

	Ventura County, CA				Camarillo, CA				Oxnard, CA			
	2015		2020		2015		2020		2015		2020	
Tenure	#	%	#	%	#	%	#	%	#	%	#	%
Occupied Housing Units	268,969		271,639		24,375		24,429		50,815		51,020	
Owner-Occupied	172,609	64.17%	172,037	63.33%	17,033	69.88%	15,586	63.80%	27,653	54.42%	27,827	54.54%
Renter-Occupied	96,360	35.83%	99,602	36.67%	7,342	30.12%	8,843	36.20%	23,162	45.58%	23,193	45.46%
Cost Burdened Households												
All Units	115,388	42.90%	109,477	40.30%	9,409	38.60%	9,395	38.46%	25,001	49.20%	22,109	43.33%
Owner-Occupied Units	61,104	35.40%	54,144	31.47%	5,314	31.20%	4,678	30.01%	10,674	38.60%	9,183	33.00%
Renter-Occupied Units	54,251	56.30%	55,333	55.55%	4,097	55.80%	4,717	53.34%	14,337	61.90%	12,926	55.73%
	San Buenaventura (Ventura city), CA				Simi Valley, CA				Thousand Oaks, CA			
	2015		2020		2015		2020		2015		2020	
Tenure	#	%	#	%	#	%	#	%	#	%	#	%
Occupied Housing Units	41,029		40,841		41,972		42,902		45,912		46,341	
Owner-Occupied	21,987	53.59%	22,652	55.46%	30,795	73.37%	30,695	71.55%	32,566	70.93%	32,154	69.39%
Renter-Occupied	19,042	46.41%	18,189	44.54%	11,177	26.63%	12,207	28.45%	13,346	29.07%	14,187	30.61%
Cost Burdened Households												
All Units	17,478	42.60%	16,222	39.72%	16,789	40.00%	17,307	40.34%	18,365	40.00%	18,280	39.45%
Owner-Occupied Units	7,256	33.00%	6,148	27.14%	10,778	35.00%	10,074	32.82%	11,398	35.00%	10,275	31.96%
Renter-Occupied Units	10,245	53.80%	10,074	55.39%	6,058	54.20%	7,233	59.25%	7,007	52.50%	8,005	56.42%

Note 1: Data Sources: U.S. Census Bureau, 2011-2015 and 2016-2020 American Community Survey 5-Year Estimates

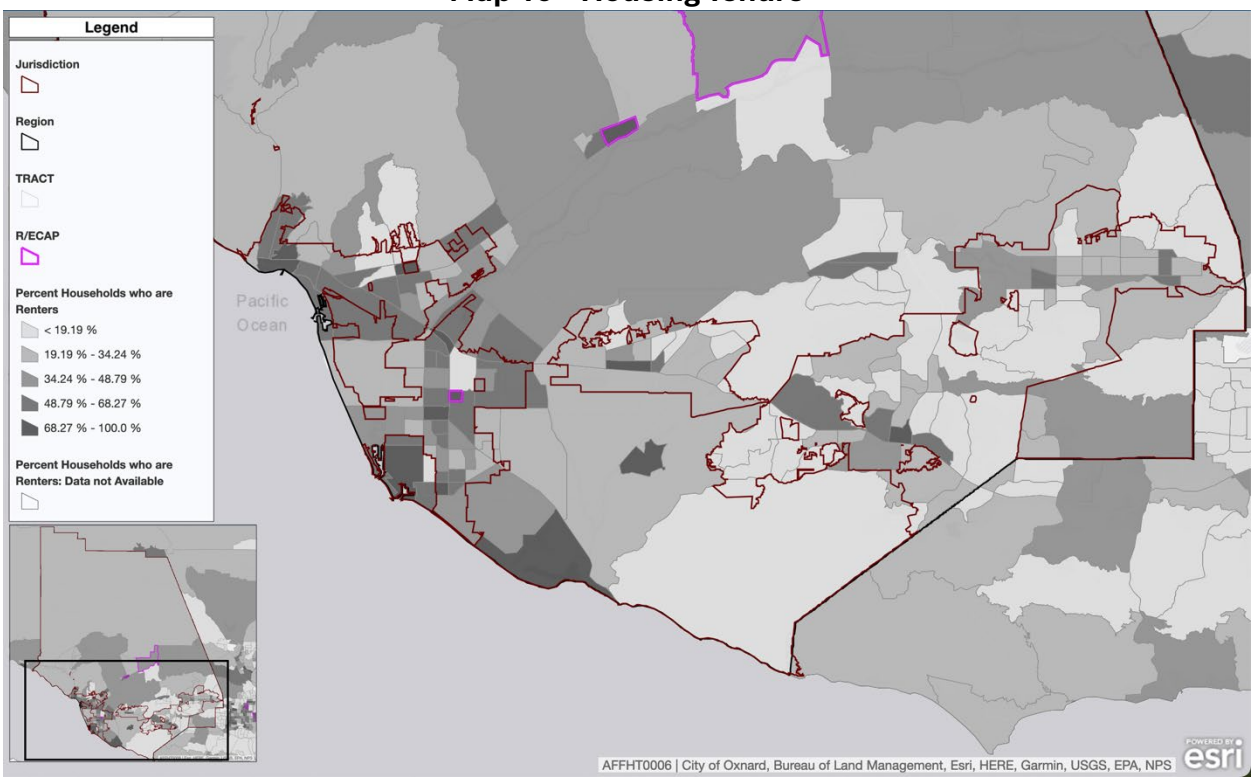
Location of Renters and Owners:

Map 16 – Housing Tenure shows the distribution of renter households in Ventura County, including in the participating jurisdictions. The darker shaded areas have a higher proportion of renter households. This map shows concentrations of renter households in *San Buenaventura* and *Oxnard*, including in one Racially/Ethnically Concentrated Area of Poverty (R/ECAP) in Oxnard, discussed more below. There are also smaller concentrations of renters in the following areas:

- In the central areas of *Camarillo* and *Thousand Oaks*;
- In the city of Moorpark;
- In the city of Santa Paula, in a Census tract that also qualifies as a R/ECAP; and
- At military bases (south of Oxnard) and at California State University Channel Islands (west of Thousand Oaks).

The map also shows concentrations of homeowners (represented by the lightly shaded areas) in the southern and eastern parts of the county, in and around *Thousand Oaks*, *Simi Valley*, and *Camarillo*. There are also concentrations of homeowner housing in north *San Buenaventura* and one Census tract in north *Oxnard*.

Map 16 – Housing Tenure



<u>Describe the demographics of residents of publicly supported housing.</u>

Table 6 – Publicly Supported Households by Race/Ethnicity shows the demographics of residents of different types of publicly supported housing programs, including Public Housing, Project-Based Section 8, Housing Choice Voucher (HCV) Program, and Other Multifamily programs. This table shows that, in Ventura County

- The majority of publicly supported housing is provided through the HCV Program. Approximately 53.3% of voucher recipients are Hispanic, and 37.4% are White.
- The next largest housing program is Public Housing. The majority of Public Housing residents are Hispanic (69%) and approximately 25% are White.
- Project-Based Section 8 properties are 36.8% White, 34.3% Hispanic, and 26% AAPI.

The demographics of households in publicly supported housing vary widely between the participating jurisdictions:

- In *Oxnard*, the vast majority of households in all housing programs are Hispanic.
- In *Simi Valley*, *Thousand Oaks*, and *San Buenaventura*, the majority of HCV households are White (and in *Camarillo*, just under half are White).
- In *Camarillo* and *San Buenaventura*, the majority of Project-Based Section 8 households are White, and the majority of Public Housing residents are Hispanic.
- In *Thousand Oaks*, almost half of the Project-Based Section 8 households are AAPI.

Table 6 – Publicly Supported Households by Race/Ethnicity

Ventura County, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	292	24.94%	29	2.48%	808	69.00%	34	2.90%
Project-Based Section 8	188	36.79%	14	2.74%	175	34.25%	131	25.64%
Other Multifamily	55	31.79%	4	2.31%	86	49.71%	26	15.03%
HCV Program	2,289	37.43%	324	5.30%	3,258	53.28%	211	3.45%
Total Households	161,075	59.80%	4,543	1.69%	80,270	29.80%	18,331	6.81%
0-30% of AMI	16,035	48.58%	638	1.93%	14,280	43.26%	1,384	4.19%
0-50% of AMI	31,035	47.41%	1,113	1.70%	29,300	44.76%	2,794	4.27%
0-80% of AMI	55,255	49.28%	1,953	1.74%	47,815	42.64%	5,053	4.51%

Camarillo, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	6	23.08%	2	7.69%	18	69.23%	0	0.00%
Project-Based Section 8	47	54.02%	2	2.30%	8	9.20%	29	33.33%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	201	48.85%	30	7.31%	163	39.63%	14	3.48%
Total Households	17,040	70.07%	362	1.49%	4,274	17.57%	2,137	8.79%
0-30% of AMI	1,695	68.35%	39	1.57%	594	23.95%	99	3.99%
0-50% of AMI	3,295	66.63%	49	0.99%	1,059	21.42%	459	9.28%
0-80% of AMI	5,575	65.82%	179	2.11%	1,859	21.95%	658	7.77%

Oxnard, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	15	2.99%	12	2.40%	468	93.41%	6	1.20%
Project-Based Section 8	6	4.05%	0	0.00%	125	84.46%	17	11.49%
Other Multifamily	8	12.50%	3	4.69%	51	79.69%	2	3.13%
HCV Program	162	10.01%	93	5.75%	1,323	81.77%	36	2.23%
Total Households	12,340	24.27%	1,890	3.72%	31,650	62.25%	4,152	8.17%
0-30% of AMI	1,395	16.89%	260	3.15%	6,055	73.31%	414	5.01%
0-50% of AMI	2,795	16.47%	515	3.03%	12,580	74.11%	854	5.03%
0-80% of AMI	5,185	17.98%	880	3.05%	20,655	71.61%	1,699	5.89%

San Buenaventura (Ventura city), CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	70	29.54%	7	2.95%	153	64.56%	6	2.53%
Project-Based Section 8	59	79.73%	2	2.70%	7	9.46%	6	8.11%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	756	55.76%	79	5.80%	478	35.26%	36	2.67%
Total Households	28,185	69.33%	504	1.24%	9,710	23.88%	1,291	3.18%
0-30% of AMI	3,400	62.96%	105	1.94%	1,685	31.20%	69	1.28%
0-50% of AMI	6,790	62.70%	155	1.43%	3,405	31.44%	129	1.19%
0-80% of AMI	11,515	62.56%	230	1.25%	5,735	31.16%	448	2.43%

Simi Valley, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Project-Based Section 8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Multifamily	31	36.05%	1	1.16%	30	34.88%	22	25.58%
HCV Program	440	62.01%	34	4.83%	147	20.74%	78	11.04%
Total Households	29,985	71.04%	453	1.07%	7,460	17.67%	3,558	8.43%
0-30% of AMI	2,595	67.75%	43	1.12%	870	22.72%	275	7.18%
0-50% of AMI	5,300	67.82%	58	0.74%	1,825	23.35%	494	6.32%
0-80% of AMI	9,825	71.14%	123	0.89%	2,865	20.75%	759	5.50%

Thousand Oaks, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	73	46.20%	1	0.63%	73	46.20%	11	6.96%
Project-Based Section 8	47	40.52%	1	0.86%	9	7.76%	57	49.14%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	303	52.53%	43	7.44%	192	33.38%	33	5.78%
Total Households	35,120	76.56%	435	0.95%	5,395	11.76%	4,170	9.09%
0-30% of AMI	2,945	69.29%	130	3.06%	855	20.12%	230	5.41%
0-50% of AMI	5,425	68.80%	185	2.35%	1,760	22.32%	400	5.07%
0-80% of AMI	10,035	71.20%	200	1.42%	3,005	21.32%	685	4.86%

Note 1: Data Sources: Decennial Census, APSH, and CHAS; accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

B. Segregation/Integration

Describe segregation levels and identify the racial/ethnic groups that experience the highest levels of segregation.

Table 3 – Racial/Ethnic Dissimilarity Trends shows how segregated or integrated various racial/ethnic groups are in Ventura County and the participating jurisdictions using a Dissimilarity Index, which is calculated using data from the 2010 Decennial Census. The Dissimilarity Index measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between two groups. Dissimilarity index values indicate the following:

- Values between 0 and 39 generally indicate high integration (low segregation)
- Values between 40 and 54 generally indicate moderate segregation
- Values between 55 and 100 generally indicate a high level of segregation

Table 3 shows that Ventura County, as of these 2010 data, has moderate segregation between White and Hispanic residents, and low segregation (high integration) between Black and White residents and between AAPI and White residents.

Within the participating jurisdictions, segregation levels are lower than in county overall, and are mostly low except in Oxnard, where there is moderate segregation between White and Hispanic residents.

While cities have generally lower segregation levels, the County has higher segregation levels. This suggests that segregation is more likely to occur at the City level (versus the neighborhood level). Evidence of this can be found in the demographic data described above, which shows that while the county's total population is majority non-White, the populations of the participating cities are majority White, non-Hispanic, with the exception of Oxnard, which is 75% Hispanic.

Table 3 – Racial/Ethnic Dissimilarity Trends

	Ventura County, CA			Camarillo, CA			Oxnard, CA		
Racial/Ethnic Dissimilarity Index	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**
Non-White/White	46.24	49.11	47.27	12.91	18.39	15.73	34.36	37.65	38.73
Black/White	47.82	45.42	36.60	25.00	24.25	17.07	23.7	24.11	24.64
Hispanic/White	52.19	56.14	54.55	21.53	25.17	19.47	39.41	40.65	41.1
Asian or Pacific Islander/White	29.93	28.93	28.61	9.58	14.84	16.77	34.19	35.21	36.57
	San Buenaventura (Ventura			**Simi Valley, CA**			**Thousand Oaks, CA**		
Racial/Ethnic Dissimilarity Index	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**
Non-White/White	26.09	28.43	25.39	10.63	14.4	16.22	21	25.14	24.34
Black/White	29.1	28.14	23.41	10.17	14.26	13.43	14.47	15.26	15.27
Hispanic/White	29.5	32.67	28.39	15.36	20.92	22.67	31.78	37.9	36.25
Asian or Pacific Islander/White	14.9	13.31	15.54	11.29	10.49	14.87	12.5	14.6	21.3

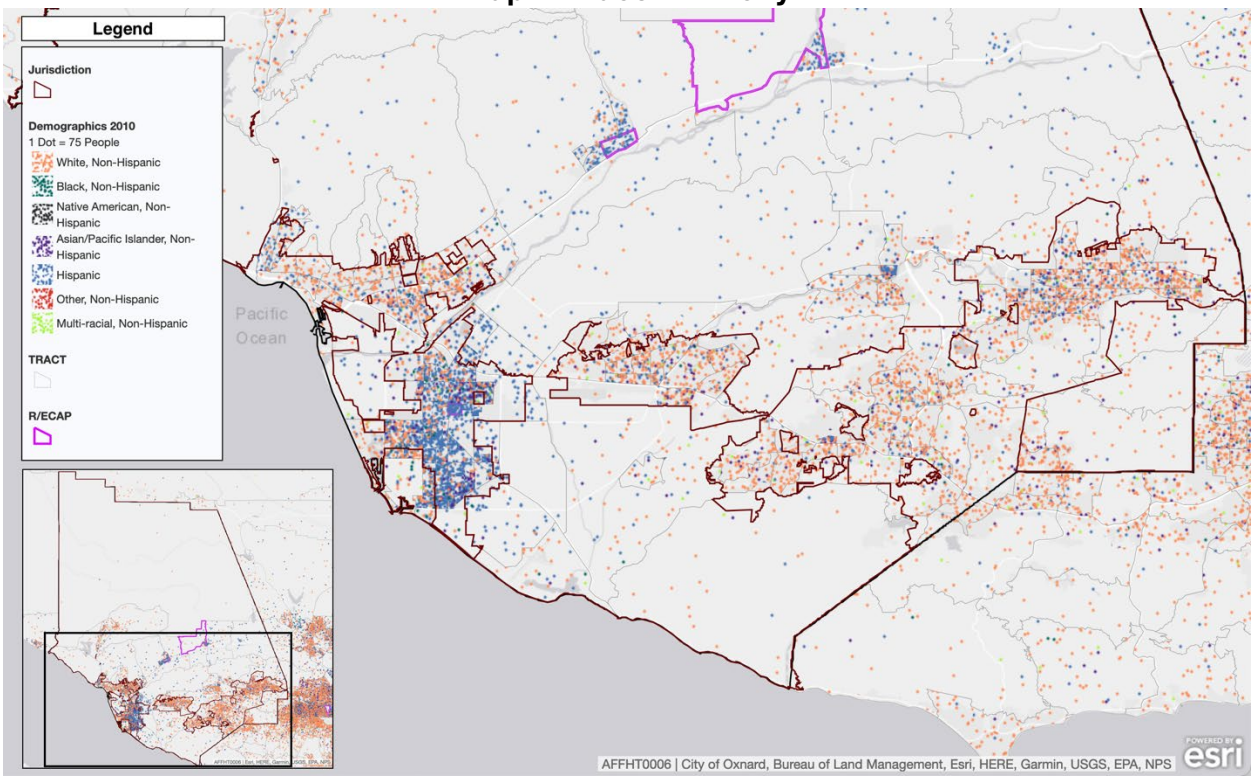
Note 1: Data Source: Decennial Census, accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

<u>Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.</u>

<u>Race/Ethnicity:</u>
Map 1 – Race/Ethnicity shows the distribution of various racial/ethnic groups in Ventura County—each dot represents 75 people, and the various racial/ethnic groups are represented by different colored dots.

Map 1 shows that there are concentrations of Hispanic residents in Oxnard, as well as in Santa Paula, as indicated by the number of blue dots in these areas. Areas in the rest of the county, including the other participating jurisdictions, are well integrated, as indicated by the mixture of different colored dots.

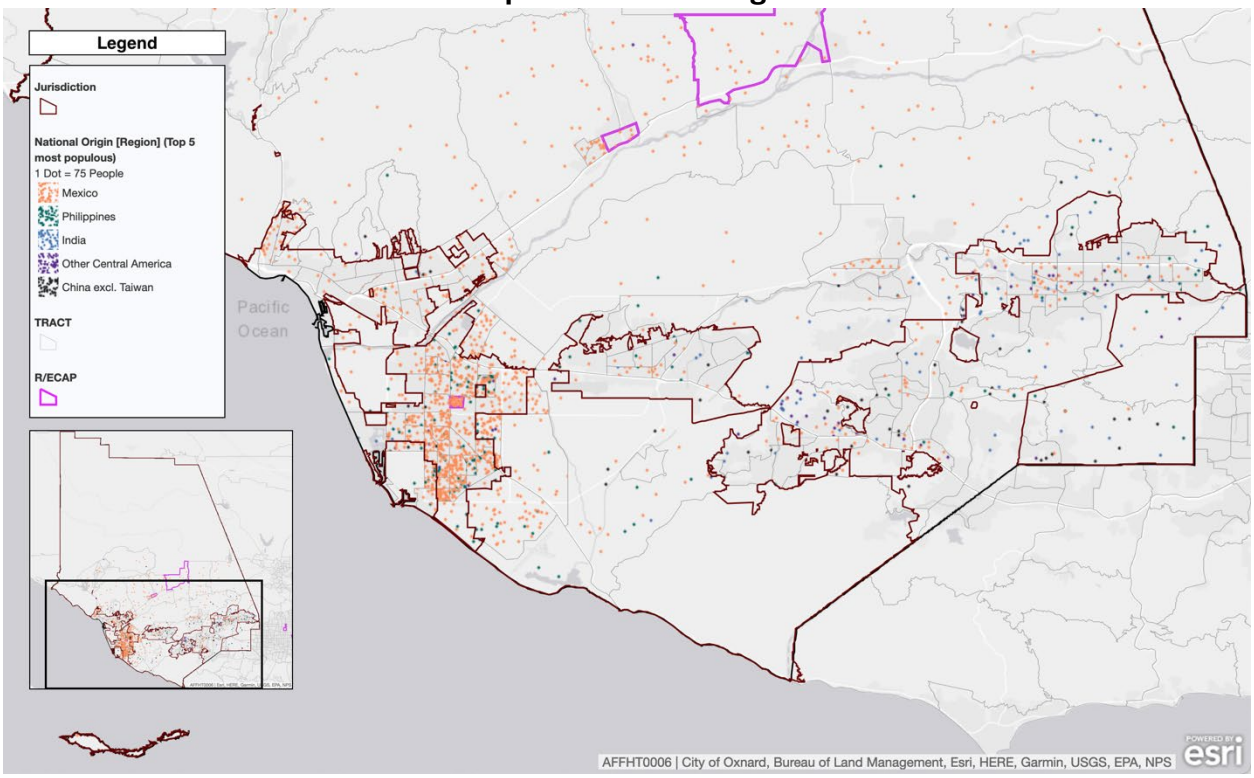
Map 1 – Race/Ethnicity



<u>National Origin:</u>
Map 3 – National Origin shows the distribution of foreign-born residents in Ventura County. Each dot represents 75 people, and the different colored dots represent different countries of birth, for the 5 most populous groups of foreign-born residents.

Map 3 shows that there are Mexican-born individuals residing throughout the county, with a high concentration in Oxnard, and particularly in South Oxnard. Additionally, the Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in Oxnard, Santa Paula, and Fillmore (discussed more below) have concentrations of Mexican-born individuals.

Map 3 – National Origin



Limited English Proficiency:

According to the 2016-2020 American Community Survey (ACS) 5-year Estimates, shown in the table below, titled "Language Spoken at Home", approximately 38% of Ventura County residents over the age of 5 speak a language other than English at home, including 14.5% that speak English less than "very well". Of those who speak English less than "very well", the largest group speaks Spanish: 11.8% of the population speaks Spanish at home and has Limited English Proficiency (LEP). Of the participating jurisdictions, *Oxnard* has the highest concentration of LEP individuals—29.9% of Oxnard's population has Limited English Proficiency, the majority of whom speak Spanish.

Table – Language Spoken at Home

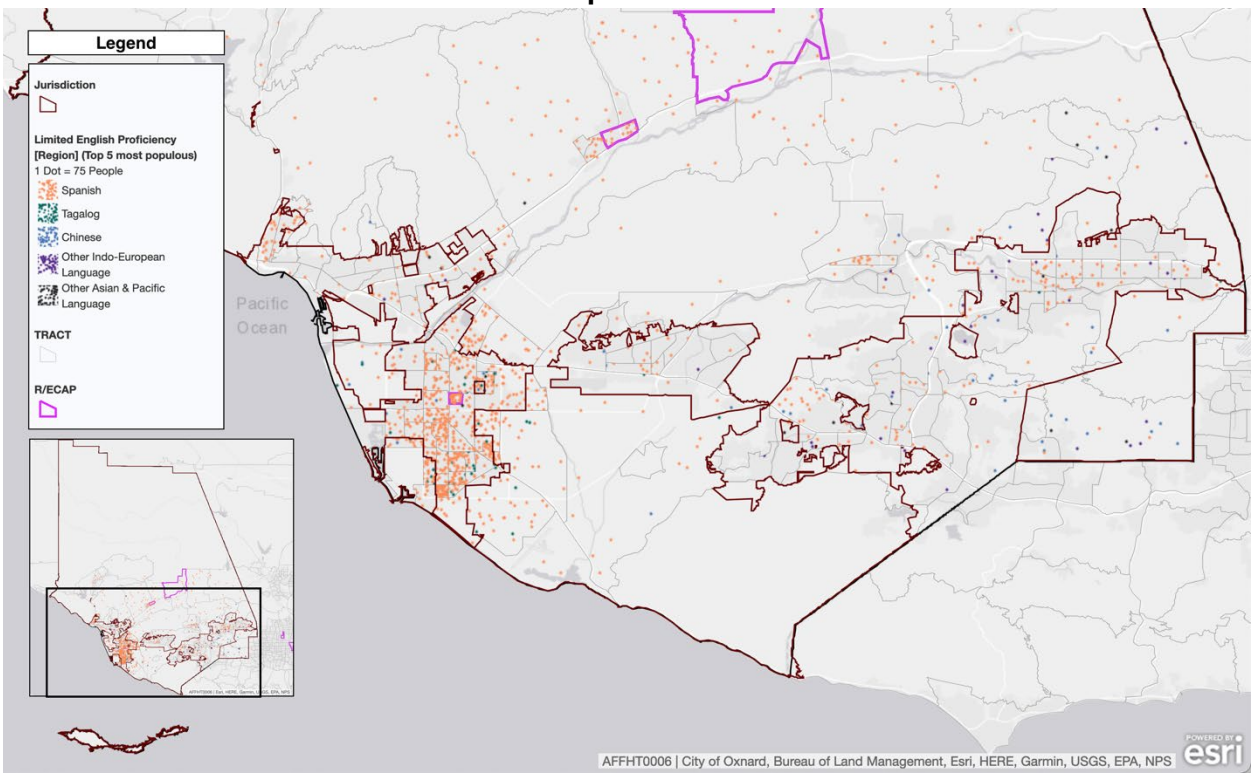
	Ventura County, CA		Camarillo, CA		Oxnard, CA	
	Number	Percent	Number	Percent	Number	Percent
Population 5 years and over	**796,420**	**100.00%**	**64,409**	**100.00%**	**193,788**	**100.00%**
English only	494,207	62.05%	49,071	76.19%	63,719	32.88%
Language other than English	302,213	37.95%	15,338	23.81%	130,069	67.12%
Speak English less than "very well"	115,288	14.48%	3,653	5.67%	57,900	29.88%
Spanish	238,573	29.96%	9,110	14.14%	115,885	59.80%
Speak English less than "very well"	94,141	11.82%	2,155	3.35%	51,183	26.41%
Other Indo-European languages	22759	2.86%	2145	3.33%	1858	0.96%
Speak English less than "very well"	4595	0.58%	127	0.20%	704	0.36%
Asian and Pacific Islander languages	33,011	4.14%	3,846	5.97%	9,385	4.84%
Speak English less than "very well"	12762	1.60%	1339	2.08%	3895	2.01%
Other Languages	7870	0.99%	237	0.37%	2941	1.52%
Speak English less than "very well"	3790	0.48%	32	0.05%	2118	1.09%
	San Buenaventura (Ventura city), CA		Simi Valley, CA		Thousand Oaks, CA	
	Number	Percent	Number	Percent	Number	Percent
Population 5 years and over	**102,535**	**100.00%**	**118,921**	**100.00%**	**120,780**	**100.00%**
English only	75,765	73.89%	87,928	73.94%	92,821	76.85%
Language other than English	26,770	26.11%	30,993	26.06%	27,959	23.15%
Speak English less than "very well"	8,234	8.03%	10,587	8.90%	8,976	7.43%
Spanish	21,657	21.12%	17,278	14.53%	14,678	12.15%
Speak English less than "very well"	6,398	6.24%	6,211	5.22%	5,480	4.54%
Other Indo-European languages	2292	2.24%	5683	4.78%	5626	4.66%
Speak English less than "very well"	413	0.40%	1416	1.19%	979	0.81%
Asian and Pacific Islander languages	1,987	1.94%	7,065	5.94%	6,595	5.46%
Speak English less than "very well"	940	0.92%	2618	2.20%	2353	1.95%
Other Languages	834	0.81%	967	0.81%	1060	0.88%
Speak English less than "very well"	483	0.47%	342	0.29%	164	0.14%

Source: U.S. Census Bureau, American Community Survey 2016-2020 5-Year Estimates

Map 4 - LEP shows the distribution of LEP residents in Ventura County. Each dot represents 75 people. The different colored dots represent languages spoken by individuals who speak English "less than very well," for the five most common languages spoken by residents with Limited English Proficiency.

Map 4 shows that there are Spanish-speaking LEP individuals residing throughout the County, with a high concentration in Oxnard, and particularly in South Oxnard. Additionally, the R/ECAPS in Oxnard, Santa Paula, and Fillmore have concentrations of Spanish-speaking LEP individuals.

Map 4 – LEP



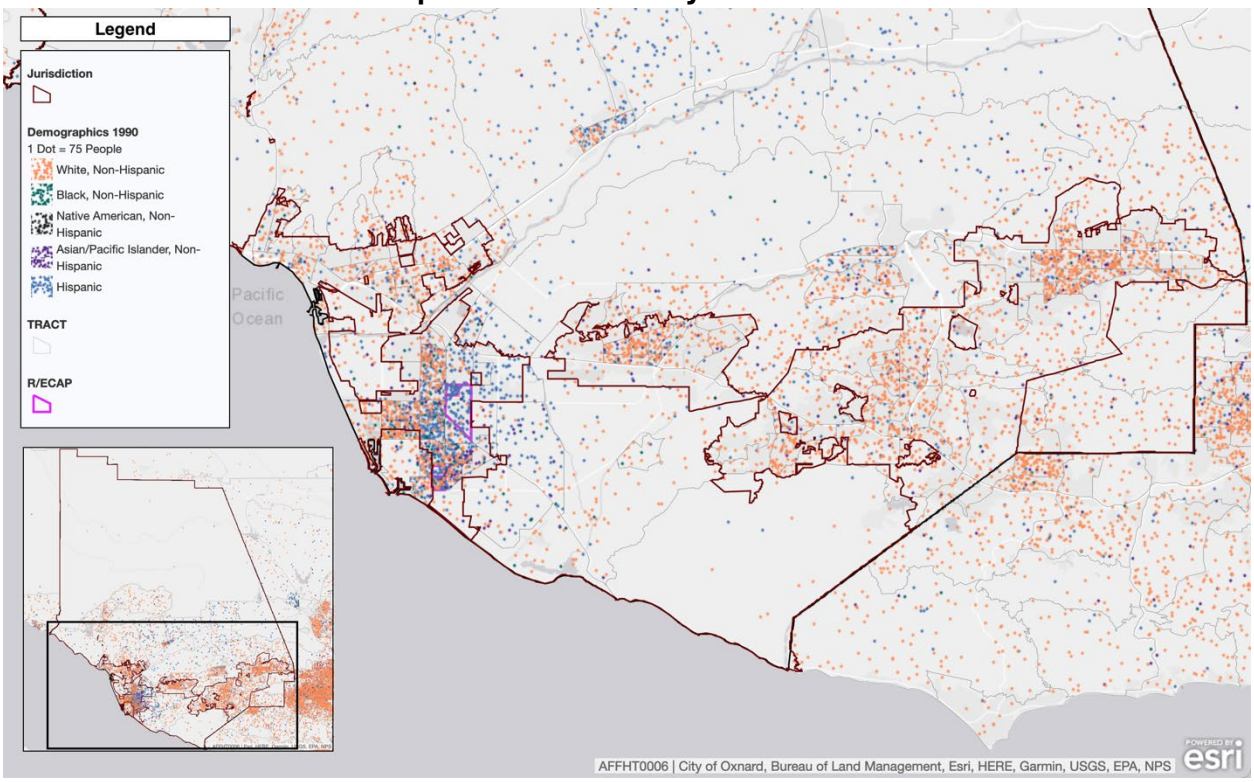
<u>Explain how these segregation levels and patterns have changed over time (since 1990).</u>

Table 3 (above) shows Dissimilarity Index values for different points in time, going back to 1990. The table shows that, over this time period, segregation levels have remained relatively stable in Ventura County, with the exception of Black/White segregation, which has decreased significantly. In *Camarillo* and *Thousand Oaks*, AAPI/White segregation has increased over this period, though it remains low.

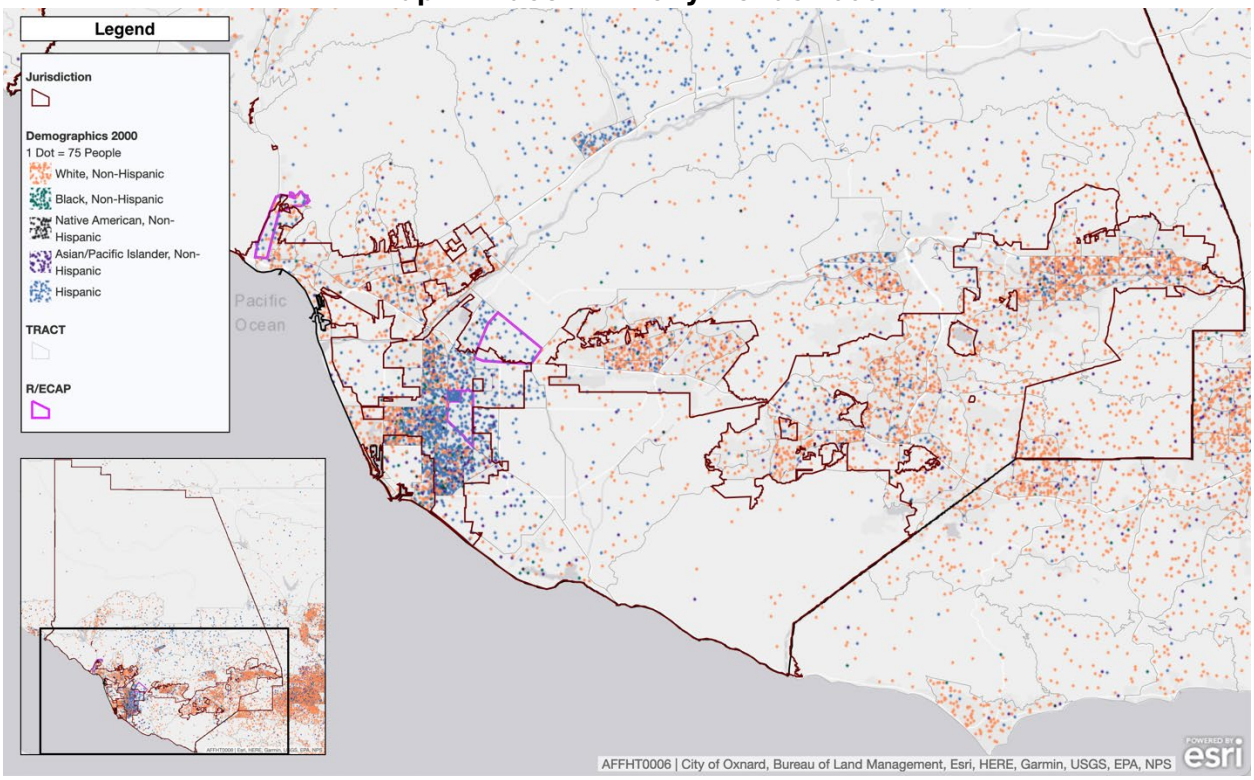
Map 2 – Race/Ethnicity Trends shows the distribution of various racial/ethnic groups in Ventura County at three different points: 1990, 2000, and 2010. As with Map 1, each dot represents 75 people, and the various racial/ethnic groups are represented by different colored dots.

Map 2 shows that residential patterns have not shifted much since 1990, though the number of Hispanic residents has increased, most notably in Oxnard.

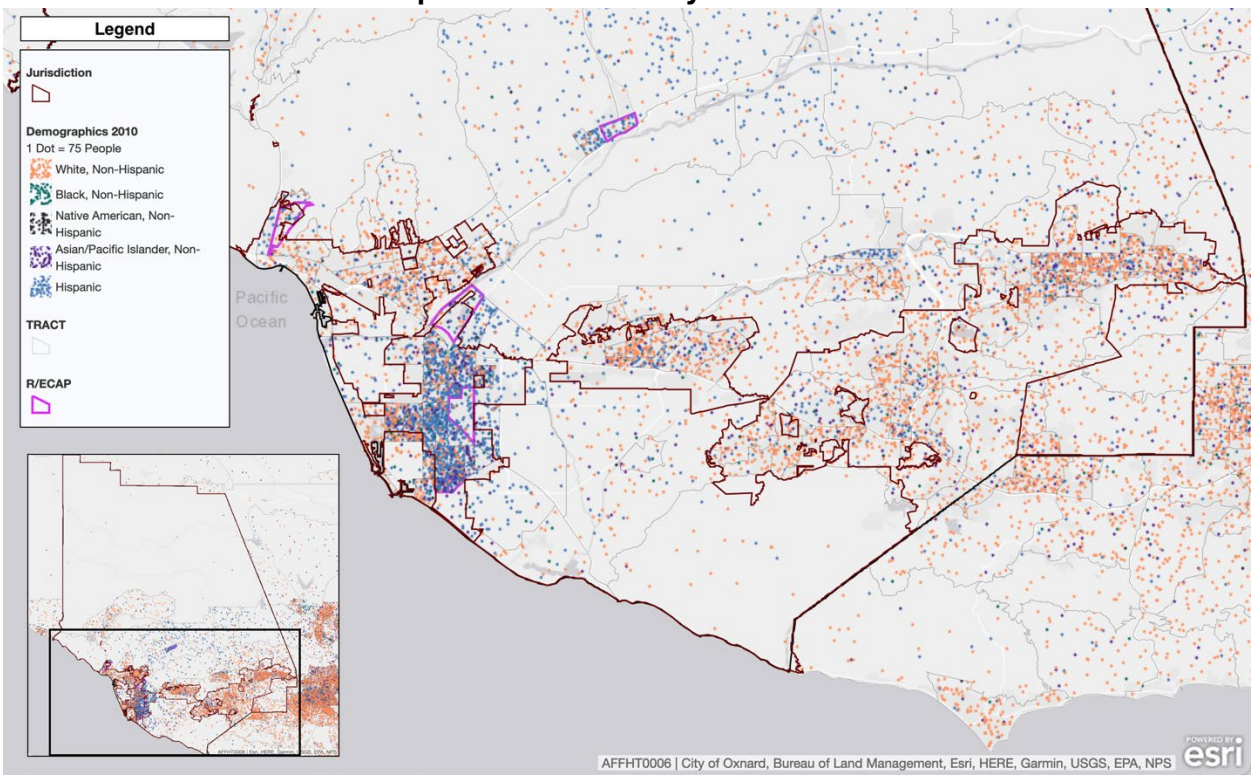
Map 2 – Race/Ethnicity Trends 1990



Map 2 – Race/Ethnicity Trends 2000



Map 2 – Race/Ethnicity Trends 2010

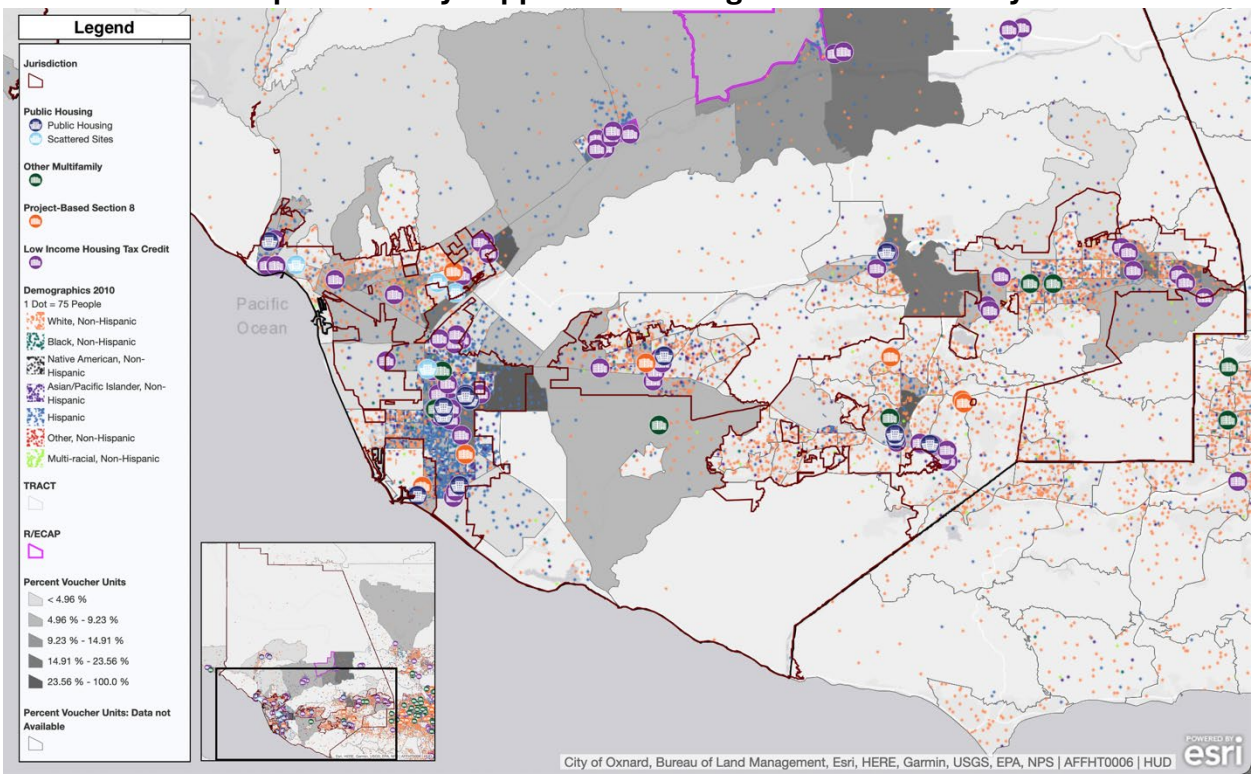


<u>Compare the locations of publicly supported housing with the areas of concentration.</u>

Map 5 - Publicly Supported Housing and Race/Ethnicity shows the location of public-supported housing throughout Ventura County, as well as the distribution of various racial/ethnic groups—each dot represents 75 people, and the various racial/ethnic groups are represented by different colored dots.

Map 5 shows that the areas with concentrations of Hispanic residents (Oxnard and Santa Paula), also have a high number of publicly supported housing. In Santa Paula, these are primarily Low-Income Housing Tax Credit (LIHTC) properties. In Oxnard, it is a mix of different types of publicly supported housing.

Map 5 - Publicly Supported Housing and Race/Ethnicity



<u>Describe how the demographics of publicly supported housing compare to the demographics of areas where the housing is located.</u>

Table 6 - Publicly Supported Households by Race/Ethnicity shows the racial/ethnic composition of different types of publicly supported housing, as well as the overall racial/ethnic composition by income category in Ventura County and each of the participating jurisdictions. The table shows the following:

- The share of Black and Hispanic households in the HCV Program is higher than the share of Black and Hispanic households in the county overall, as well as the share of income-eligible Black households in the county. This is also the case in most of the participating jurisdictions, except for Simi Valley, where the share of Hispanic households in the HCV Program is approximately the same as the share of income-eligible Hispanic households in the city overall.
- The share of Black and Hispanic households in Public Housing is higher than the share of Black and Hispanic households in the county overall, as well as the share of income-eligible Black households in the county. This is also the case in most of the participating jurisdictions, except for Oxnard and Thousand Oaks, where the share of Black households in Public Housing is lower than the Black population overall, and in Simi Valley, where there are no Public Housing units.

- The share of AAPI households in Project-Based Section 8 units is higher than the share of AAPI households in the county overall, as well as the share of income-eligible AAPI households in the county. This is also the case in all participating jurisdictions.

Table 6 - Publicly Supported Households by Race/Ethnicity

Ventura County, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	292	24.94%	29	2.48%	808	69.00%	34	2.90%
Project-Based Section 8	188	36.79%	14	2.74%	175	34.25%	131	25.64%
Other Multifamily	55	31.79%	4	2.31%	86	49.71%	26	15.03%
HCV Program	2,289	37.43%	324	5.30%	3,258	53.28%	211	3.45%
Total Households	161,075	59.80%	4,543	1.69%	80,270	29.80%	18,331	6.81%
0-30% of AMI	16,035	48.58%	638	1.93%	14,280	43.26%	1,384	4.19%
0-50% of AMI	31,035	47.41%	1,113	1.70%	29,300	44.76%	2,794	4.27%
0-80% of AMI	55,255	49.28%	1,953	1.74%	47,815	42.64%	5,053	4.51%
Camarillo, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	6	23.08%	2	7.69%	18	69.23%	0	0.00%
Project-Based Section 8	47	54.02%	2	2.30%	8	9.20%	29	33.33%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	201	48.85%	30	7.31%	163	39.63%	14	3.48%
Total Households	17,040	70.07%	362	1.49%	4,274	17.57%	2,137	8.79%
0-30% of AMI	1,695	68.35%	39	1.57%	594	23.95%	99	3.99%
0-50% of AMI	3,295	66.63%	49	0.99%	1,059	21.42%	459	9.28%
0-80% of AMI	5,575	65.82%	179	2.11%	1,859	21.95%	658	7.77%
Oxnard, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	15	2.99%	12	2.40%	468	93.41%	6	1.20%
Project-Based Section 8	6	4.05%	0	0.00%	125	84.46%	17	11.49%
Other Multifamily	8	12.50%	3	4.69%	51	79.69%	2	3.13%
HCV Program	162	10.01%	93	5.75%	1,323	81.77%	36	2.23%
Total Households	12,340	24.27%	1,890	3.72%	31,650	62.25%	4,152	8.17%
0-30% of AMI	1,395	16.89%	260	3.15%	6,055	73.31%	414	5.01%
0-50% of AMI	2,795	16.47%	515	3.03%	12,580	74.11%	854	5.03%
0-80% of AMI	5,185	17.98%	880	3.05%	20,655	71.61%	1,699	5.89%
San Buenaventura (Ventura city), CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	70	29.54%	7	2.95%	153	64.56%	6	2.53%
Project-Based Section 8	59	79.73%	2	2.70%	7	9.46%	6	8.11%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	756	55.76%	79	5.80%	478	35.26%	36	2.67%
Total Households	28,185	69.33%	504	1.24%	9,710	23.88%	1,291	3.18%
0-30% of AMI	3,400	62.96%	105	1.94%	1,685	31.20%	69	1.28%
0-50% of AMI	6,790	62.70%	155	1.43%	3,405	31.44%	129	1.19%
0-80% of AMI	11,515	62.56%	230	1.25%	5,735	31.16%	448	2.43%
Simi Valley, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Project-Based Section 8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Multifamily	31	36.05%	1	1.16%	30	34.88%	22	25.58%
HCV Program	440	62.01%	34	4.83%	147	20.74%	78	11.04%
Total Households	29,985	71.04%	453	1.07%	7,460	17.67%	3,558	8.43%
0-30% of AMI	2,595	67.75%	43	1.12%	870	22.72%	275	7.18%
0-50% of AMI	5,300	67.82%	58	0.74%	1,825	23.35%	494	6.32%
0-80% of AMI	9,825	71.14%	123	0.89%	2,865	20.75%	759	5.50%
Thousand Oaks, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	73	46.20%	1	0.63%	73	46.20%	11	6.96%
Project-Based Section 8	47	40.52%	1	0.86%	9	7.76%	57	49.14%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	303	52.53%	43	7.44%	192	33.38%	33	5.78%
Total Households	35,120	76.56%	435	0.95%	5,395	11.76%	4,170	9.09%
0-30% of AMI	2,945	69.29%	130	3.06%	855	20.12%	230	5.41%
0-50% of AMI	5,425	68.80%	185	2.35%	1,760	22.32%	400	5.07%
0-80% of AMI	10,035	71.20%	200	1.42%	3,005	21.32%	685	4.86%

Note 1: Data Sources: Decennial Census, APSH, and CHAS; accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above (including siting decisions of private or publicly supported housing or the location of residents using Housing Choice Vouchers).

In the 2021-2029 Housing Elements prepared and adopted by each jurisdiction, the following factors were identified that contribute to the patterns described above.

In unincorporated Ventura County,

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- The cost of housing impacts where people can live. For example, rural and agricultural communities along Highway 126 have more affordable housing opportunities overall, and these communities are primarily home to Hispanic/Latino, low- and moderate-income households, including farmworkers.
- Infrastructure constraints restrict development of high-density housing in most of the unincorporated county, where higher-density housing is most needed.
- Lack of community support for high-density affordable housing.
- Limited housing opportunities for persons with disabilities.

In Oxnard, low-income households are concentrated due to,

- Market forces, and particularly the desirability of coastline neighborhoods, which are therefore more costly than neighborhoods in the urban core.
- Limited availability of rentals that accept Housing Choice Vouchers.
- Limited availability of affordable units in a range of sizes.

In San Buenaventura,

- The location and type of affordable housing.
- Concentrations of HCV use.
- Unemployment and disinvestment after oil industry left.
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.
- A lack of knowledge of fair housing rights for tenants and responsibilities from landlords, due to the following:
    - Lack of fair housing testing
    - Lack of fair housing monitoring
    - Lack of targeted outreach
    - Lack of outreach meeting locations within the City, especially in the Westside Neighborhood Revitalization Strategy Area (NRSA) and downtown and midtown communities.

In Simi Valley,

- Insufficient and inaccessible fair housing outreach and enforcement.
- Lack of accessible fair housing information.
- Lack of marketing fair housing events such as fair housing conferences, resource meetings, and community meetings.

In Thousand Oaks,

- The location and type of affordable housing.
- Concentrations of HCV use.
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.

C. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

Identify any R/ECAPs or groupings of R/ECAP tracts.

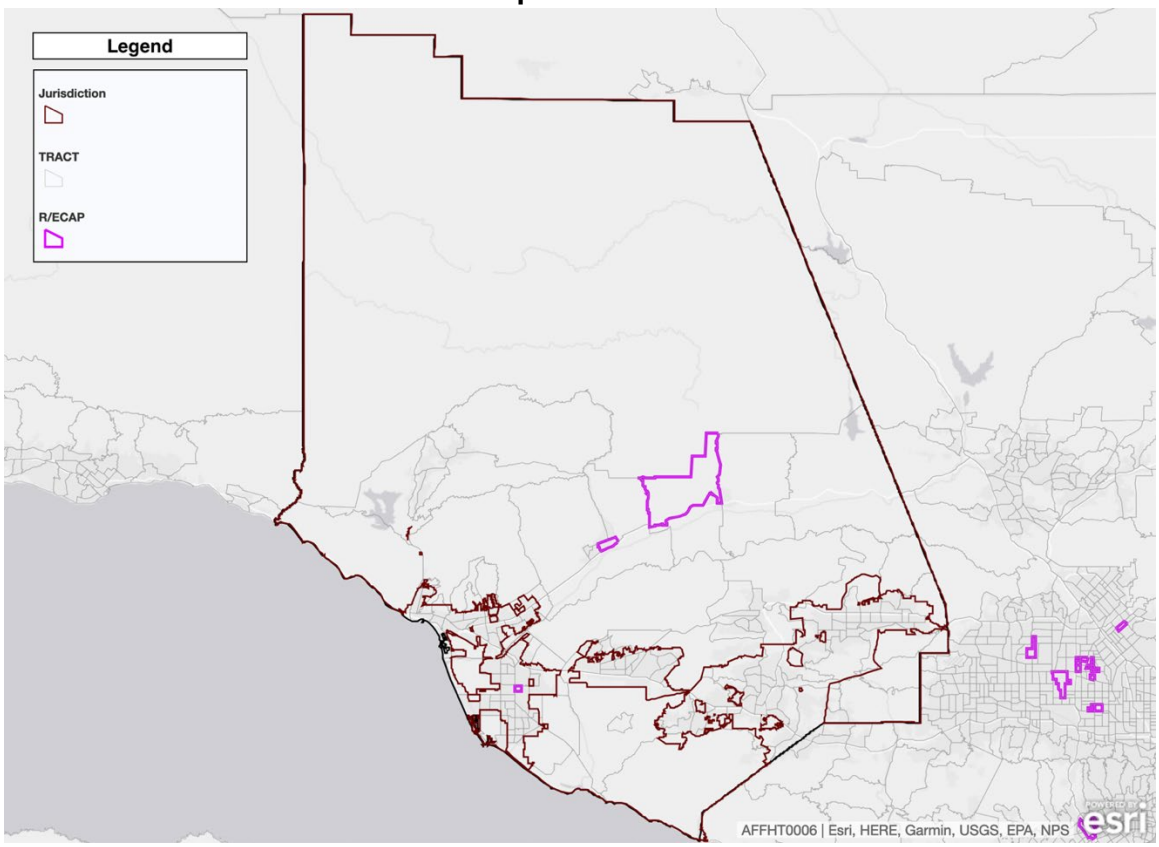
HUD defines racially or ethnically concentrated areas of poverty (R/ECAPs) as Census tracts that meet both of the following criteria:

- a non-White population of 50 percent or more, and
- a poverty rate that exceeds 40% or a poverty rate that is three or more times the average tract poverty rate for the metropolitan area, whichever threshold is lower.

Map – R/ECAPs shows the distribution of R/ECAPs in Ventura County. The map shows R/ECAPs in the following areas:

- Central Oxnard
- Santa Paula
- Fillmore

Map - R/ECAPs



<u>Describe and identify the predominant protected classes residing in R/ECAPs, and how these demographics compare with the overall demographics of the area.</u>

Table 4 - R/ECAP Demographics shows the demographics of R/ECAPs, including information on race/ethnicity, family type, and national origin. Since the only R/ECAPs are in Oxnard and areas of Ventura County outside the participating jurisdictions, the table only shows data for these two jurisdictions.

Comparing Table 4 to Table 1 (above) shows that Hispanic individuals, Mexican-born individuals, and families with children are all overrepresented in R/ECAPs when compared to the overall demographics of Ventura County and Oxnard:

- *Hispanic* individuals comprise 42.8% of Ventura County's population (see Table 1, above) and 88.5% of the R/ECAP population. In Oxnard, the overall population is 75.1% Hispanic and the R/ECAP is 97.1% Hispanic.
- *Mexican-born* individuals comprise 12.1% of Ventura County's population and 37.7% of the R/ECAP population. In Oxnard, 27.2% of the overall population was born in Mexico and 49.9% of the R/ECAP population was born in Mexico.

- *Families with children* comprise 41.2% of all families in Ventura County, and 59.9% of all families in the R/ECAP areas. In Oxnard, 46.2% of all families in the city have children while 62.1% of families in the R/ECAP have children.

Table 4 - RECAP Demographics

	Ventura County, CA			Oxnard, CA		
R/ECAP Race/Ethnicity		#	%		#	%
Total Population in R/ECAPs		15,495	-		4,577	-
White, Non-Hispanic		1,534	9.90%		81	1.77%
Black, Non-Hispanic		60	0.39%		30	0.66%
Hispanic		13,713	88.50%		4,444	97.09%
Asian or Pacific Islander, Non-Hispanic		63	0.41%		0	0.00%
Native American, Non-Hispanic		35	0.23%		6	0.13%
Other, Non-Hispanic		7	0.05%		3	0.07%
R/ECAP Family Type						
Total Families in R/ECAPs		3,013	-		697	-
Families with children		1,806	59.94%		433	62.12%
R/ECAP National Origin						
Total Population in R/ECAPs		15,495	-		4,577	-
#1 country of origin	Mexico	5,838	37.68%	Mexico	2,284	49.90%
#2 country of origin	Other South America	82	0.53%	Other Central America	45	0.98%
#3 country of origin	Other Central America	81	0.52%	Other Eastern Europe	35	0.76%
#4 country of origin	India	41	0.26%	NULL	0	0.00%
#5 country of origin	Other Eastern Europe	35	0.23%	NULL	0	0.00%
#6 country of origin	El Salvador	18	0.12%	NULL	0	0.00%
#7 country of origin	Other South Central Asia	15	0.10%	NULL	0	0.00%
#8 country of origin	China excl. Taiwan	14	0.09%	NULL	0	0.00%
#9 country of origin	Russia	9	0.06%	NULL	0	0.00%
#10 country of origin	Japan	6	0.04%	NULL	0	0.00%

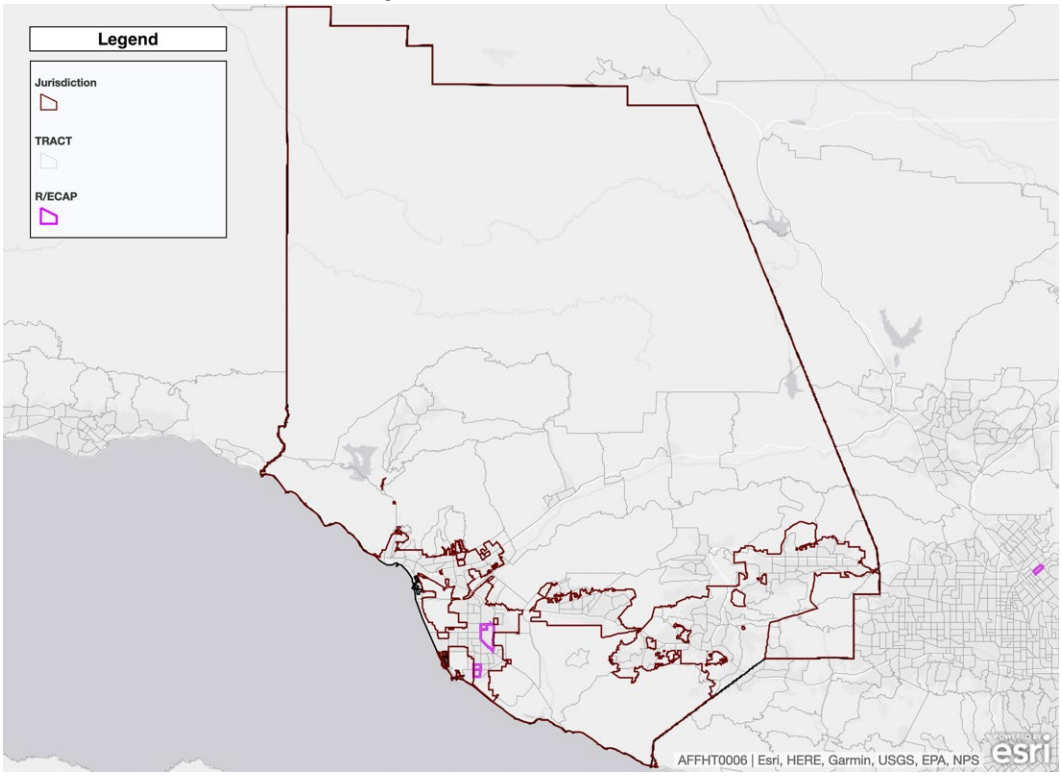
Note 1: 10 most populous groups in each jurisdiction may not be the same and are thus labeled separately.
Note 2: Data Source: Decennial Census, accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe how R/ECAPs have changed over time (since 1990).

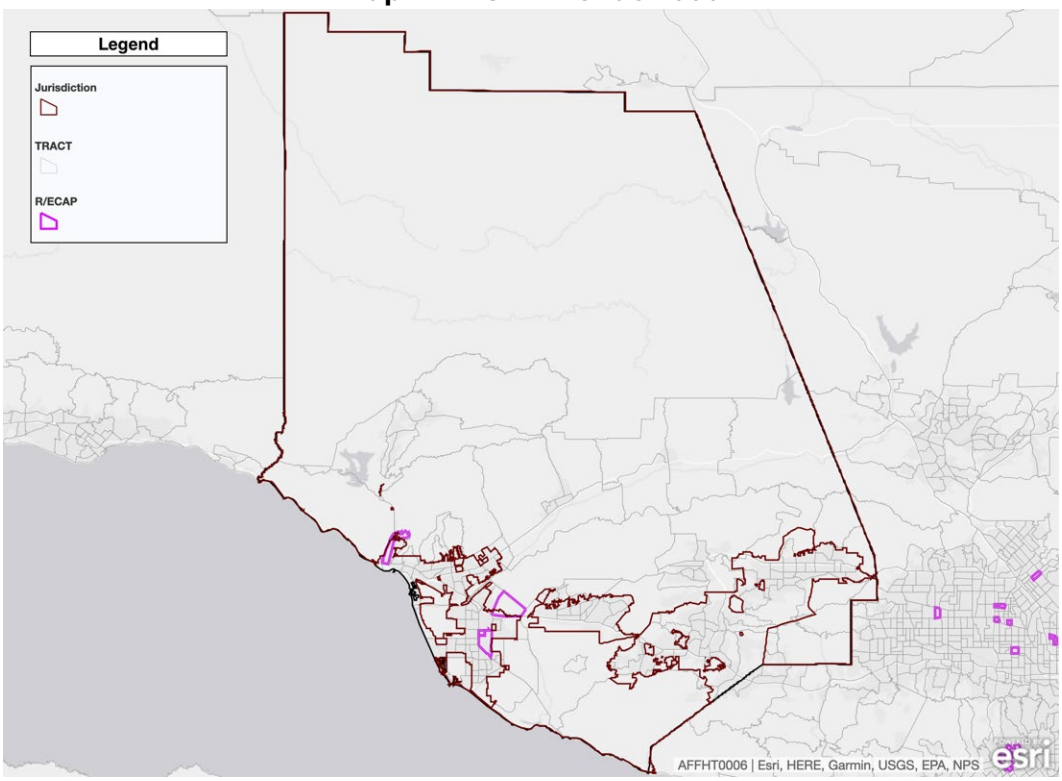
Map – R/ECAP Trends shows the distribution of R/ECAPs in Ventura County in 1990, 2000, and 2010. This map shows that:

- The current R/ECAP in central Oxnard has been designated a R/ECAP since at least 1990.
- In prior years there were additional areas in Oxnard, as well as an area in the northwest part of San Buenaventura, that were designated as R/ECAPs; these areas no longer qualify as R/ECAPs.
- The areas of Santa Paula and Fillmore that are currently designated as R/ECAPs were not designated as R/ECAPs prior to 2010.

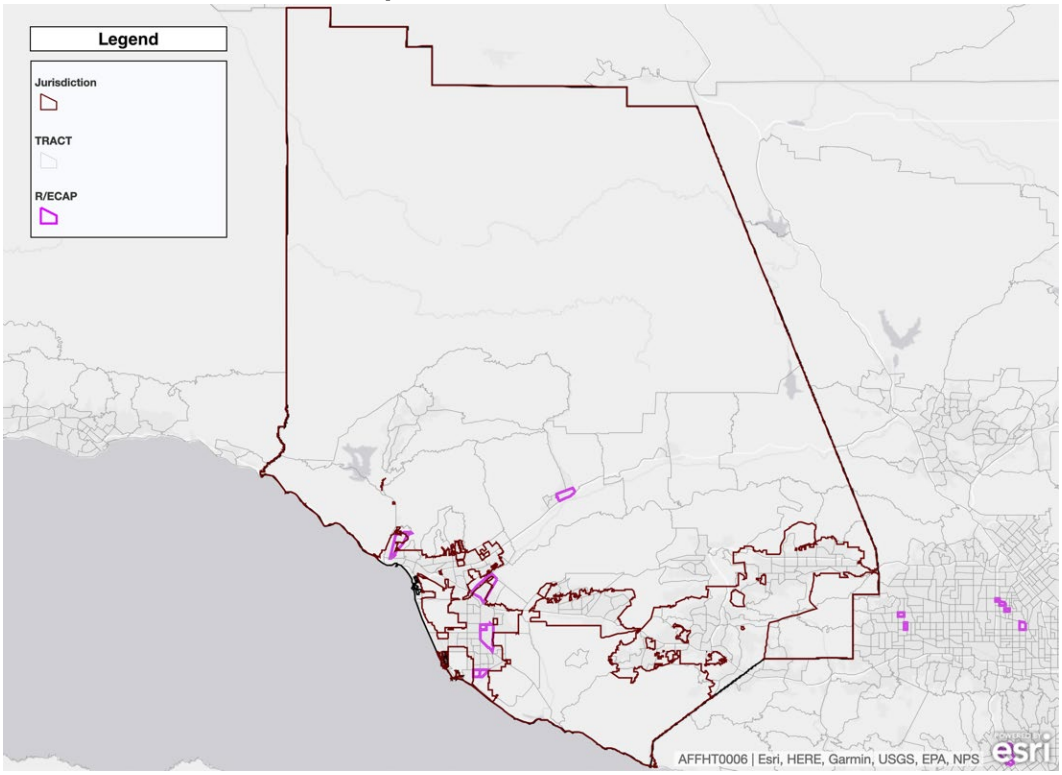
Map – R/ECAP Trends 1990



Map – R/ECAP Trends 2000



Map – R/ECAP Trends 2010



Describe how R/ECAPs align with the location of publicly supported housing.

Map 5 - Publicly Supported Housing and Race/Ethnicity (shown above) shows the location of public-supported housing throughout Ventura County, as well as the location of R/ECAPs. This map shows that:

- There are various LIHTC properties located in the R/ECAP in Santa Paula.
- There is a concentration of public housing and LIHTC properties in and around the R/ECAP in Oxnard (while the R/ECAP is not visible on Map 5, it can be seen on Map – R/ECAPs, also shown above).

Compare the demographic composition of occupants of publicly supported housing in R/ECAPS to the demographic composition of occupants of publicly supported housing outside of R/ECAPs.

Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category (below) shows the demographics of publicly-supported housing located in and outside of R/ECAPs in Ventura County. The HUD-provided data does not include demographics for LIHTC properties, so the relevant demographic data in this table is for households with Housing Choice Vouchers (HCVs) residing in R/ECAPs. This table shows that Hispanic households that participate in the HCV Program are much more likely to reside in R/ECAPs: in R/ECAPs, 75.2% of households with HCVs are Hispanic, while outside R/ECAPs only 51.1% of households with HCVs are Hispanic.

Table 7 - RECAP Demographics by Publicly Supported Housing Program

Ventura County, CA	Total # units (occupied)	% White	% Black	% Hispanic	Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	1,178	24.96%	2.48%	68.97%	2.90%	37.04%	38.85%	25.48%
Project-based Section 8								
R/ECAP tracts	N/A	N/A	0.00%	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	499	37.14%	2.86%	33.79%	25.63%	12.32%	77.13%	15.27%
Other Multifamily								
R/ECAP tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	173	31.93%	2.29%	49.45%	15.16%	1.14%	75.25%	27.68%
HCV Program								
R/ECAP tracts	281	19.50%	1.42%	75.17%	0.00%	25.88%	49.64%	22.10%
Non R/ECAP tracts	5,723	39.10%	5.54%	51.14%	3.66%	28.76%	46.35%	26.54%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.
Note 2: Data Sources: APSH, accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

In their respective 2021-2029 Housing Elements, Ventura County and Oxnard identified the following factors that have contributed to the patterns described above.

In unincorporated Ventura County,

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- The cost of housing impacts where people can live. For example, rural and agricultural communities along Highway 126 have more affordable housing opportunities overall, and these communities are primarily home to Hispanic/Latino, low- and moderate-income households, including farmworkers.
- Infrastructure constraints restrict development of high-density housing in most of the unincorporated county, where higher-density housing is most needed.
- Lack of community support for high-density affordable housing.

In Oxnard,

- The limited availability and location of rentals that accept Housing Choice Vouchers.
- Linguistic isolation of non-English speaking households.
- Limited economic mobility opportunities.

D. Disparities in Access to Opportunity

1. Education

Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.

Table 12 – Opportunity Indicators, by Race/Ethnicity, below, includes a *School Proficiency Index*, which measures the proximity various racial/ethnic groups have, based on where they live, to neighborhoods with high-performing schools. School proficiency is measured using school-level data on the performance of 4th grade students on state exams. The index is based on a range of 0 to 100 with higher scores indicating better proximity to high-performing schools.

Table 12 shows that, in Ventura County:

- White, non-Hispanic residents have the most access to neighborhoods with high-performing schools, and Hispanic and Black residents have the least access.
- Across racial and ethnic categories, residents living below the federal poverty line have less access to neighborhoods with high-performing schools.
- For residents below the poverty line, the pattern of disparities between racial/ethnic groups is the generally the same as for the overall population, with the exception that Native American residents living below the federal poverty line have the least access to neighborhoods with high-performing schools of any group.

These County-level disparities are, in part, due to disparities in access across the participating jurisdictions:

- In *Oxnard*, which has the highest concentration of Hispanic residents of all the participating jurisdictions, all residents, regardless of race/ethnicity or poverty status, have low access to neighborhoods with high-performing schools.
- Conversely, in the other participating jurisdictions, residents of all races/ethnicities have relatively high access to neighborhoods with high-performing schools, with residents of *Thousand Oaks* having the best access.

Table 12 – Opportunity Indicators, by Race/Ethnicity

	Ventura County, CA							Camarillo, CA						
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population														
White, Non-Hispanic	72.62	61.67	64.10	70.38	78.93	51.75	44.78	79.26	62.48	72.40	76.07	80.46	72.37	25.83
Black, Non-Hispanic	60.76	39.71	52.75	75.08	82.03	49.13	39.34	77.48	61.65	72.87	76.44	82.22	72.90	25.11
Hispanic	47.82	30.11	43.25	73.84	82.15	46.29	38.13	76.25	59.86	71.87	76.51	82.07	73.69	25.17
Asian or Pacific Islander, Non-Hispanic	69.26	52.50	61.22	73.62	80.08	50.94	40.16	78.66	64.59	74.06	75.45	81.15	75.28	26.07
Native American, Non-Hispanic	59.70	48.02	52.92	70.89	80.82	47.55	44.05	75.55	61.22	72.59	75.94	81.59	73.46	25.06
Population below federal poverty line														
White, Non-Hispanic	64.14	53.76	58.07	70.25	81.19	53.93	46.60	77.79	61.50	70.10	76.87	82.28	72.91	25.36
Black, Non-Hispanic	50.45	23.14	45.88	79.07	84.78	46.30	38.52	68.69	61.87	57.19	79.25	82.44	55.62	21.00
Hispanic	38.60	23.80	37.91	75.16	83.64	45.04	37.83	66.26	63.84	70.50	75.97	82.85	68.54	23.95
Asian or Pacific Islander, Non-Hispanic	60.63	40.17	50.36	75.36	80.57	44.36	40.53	79.46	67.69	67.36	74.31	75.02	59.89	23.18
Native American, Non-Hispanic	31.63	13.42	35.08	81.40	86.51	33.15	37.49	N/a	N/a	N/a	N/a	N/a	N/a	N/a
	Oxnard, CA							**San Buenaventura (Ventura city), CA**						
Total Population														
White, Non-Hispanic	56.28	15.24	51.20	80.19	83.97	42.38	38.84	64.20	66.09	59.39	73.16	83.77	63.51	48.10
Black, Non-Hispanic	48.43	9.82	42.20	81.11	84.17	45.57	33.86	55.66	65.60	48.76	72.58	85.35	62.97	46.58
Hispanic	38.45	6.52	34.46	82.11	84.58	45.48	31.96	53.01	62.40	48.35	70.60	84.42	63.90	49.41
Asian or Pacific Islander, Non-Hispanic	50.51	10.37	42.12	80.83	83.51	44.54	32.47	61.94	68.32	55.07	75.31	84.50	61.55	44.42
Native American, Non-Hispanic	44.73	8.23	38.81	81.25	84.29	45.26	33.60	58.14	63.88	54.11	71.95	84.44	64.26	48.81
Population below federal poverty line														
White, Non-Hispanic	52.76	12.72	51.18	80.25	83.61	41.46	37.02	56.09	60.05	53.38	70.85	84.51	67.06	53.40
Black, Non-Hispanic	48.02	16.09	44.40	82.05	85.70	44.80	36.07	48.79	54.13	38.11	63.37	85.78	76.88	59.54
Hispanic	31.99	5.72	31.07	83.43	85.73	44.23	31.62	44.91	55.70	44.40	68.32	84.56	69.80	57.68
Asian or Pacific Islander, Non-Hispanic	44.14	5.63	33.64	84.21	84.37	37.96	32.43	45.91	55.71	45.66	72.48	87.66	74.73	57.07
Native American, Non-Hispanic	25.74	7.22	30.45	85.62	87.32	31.53	34.18	39.03	50.80	48.64	60.81	83.33	66.64	65.45
	Simi Valley, CA							**Thousand Oaks, CA**						
Total Population														
White, Non-Hispanic	79.28	64.07	62.48	69.49	77.69	27.68	51.41	81.97	77.71	74.24	71.38	77.58	70.64	43.55
Black, Non-Hispanic	77.81	61.88	63.27	70.15	78.80	29.76	51.49	76.66	76.63	72.06	71.11	79.36	73.22	43.20
Hispanic	74.31	61.88	58.43	70.59	79.81	28.22	51.92	68.09	71.61	66.64	71.54	81.48	77.55	42.26
Asian or Pacific Islander, Non-Hispanic	77.95	63.32	63.83	69.90	78.50	28.54	51.64	80.08	80.66	76.26	70.34	77.81	69.95	43.84
Native American, Non-Hispanic	77.45	62.01	60.37	70.70	79.01	28.35	51.50	74.81	75.38	71.24	71.16	78.80	74.69	43.00
Population below federal poverty line														
White, Non-Hispanic	76.29	62.22	59.82	70.13	79.93	30.48	51.79	72.78	69.34	69.75	72.79	81.35	79.62	42.85
Black, Non-Hispanic	65.56	77.77	52.39	69.92	82.22	43.26	56.39	97.25	57.24	92.54	64.54	79.38	95.43	45.25
Hispanic	66.98	60.79	55.16	70.17	82.29	32.76	52.64	59.15	70.58	63.86	72.61	85.26	88.63	42.23
Asian or Pacific Islander, Non-Hispanic	81.26	64.94	64.59	66.77	77.56	30.25	50.94	81.99	75.38	72.82	72.62	76.00	65.92	46.85
Native American, Non-Hispanic	96.00	42.84	81.00	68.00	84.00	48.09	47.00	N/a	N/a	N/a	N/a	N/a	N/a	N/a

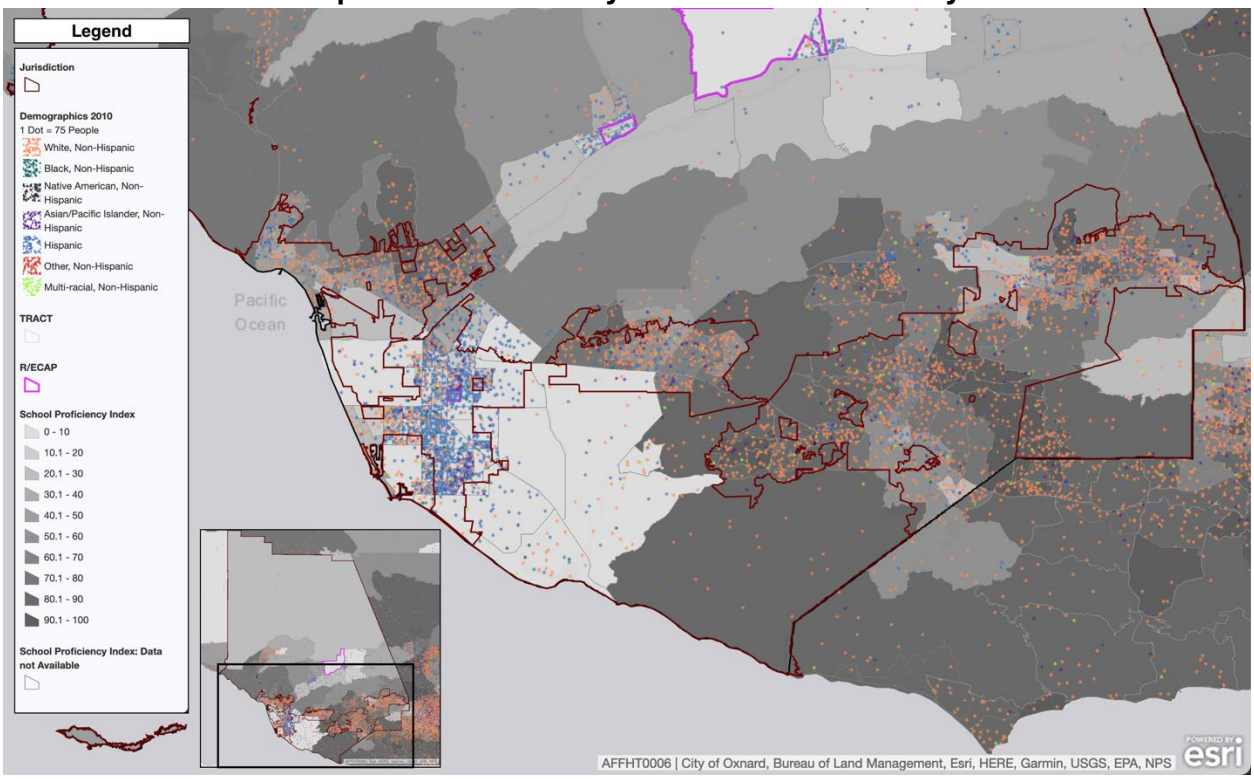
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; and NATA; all accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

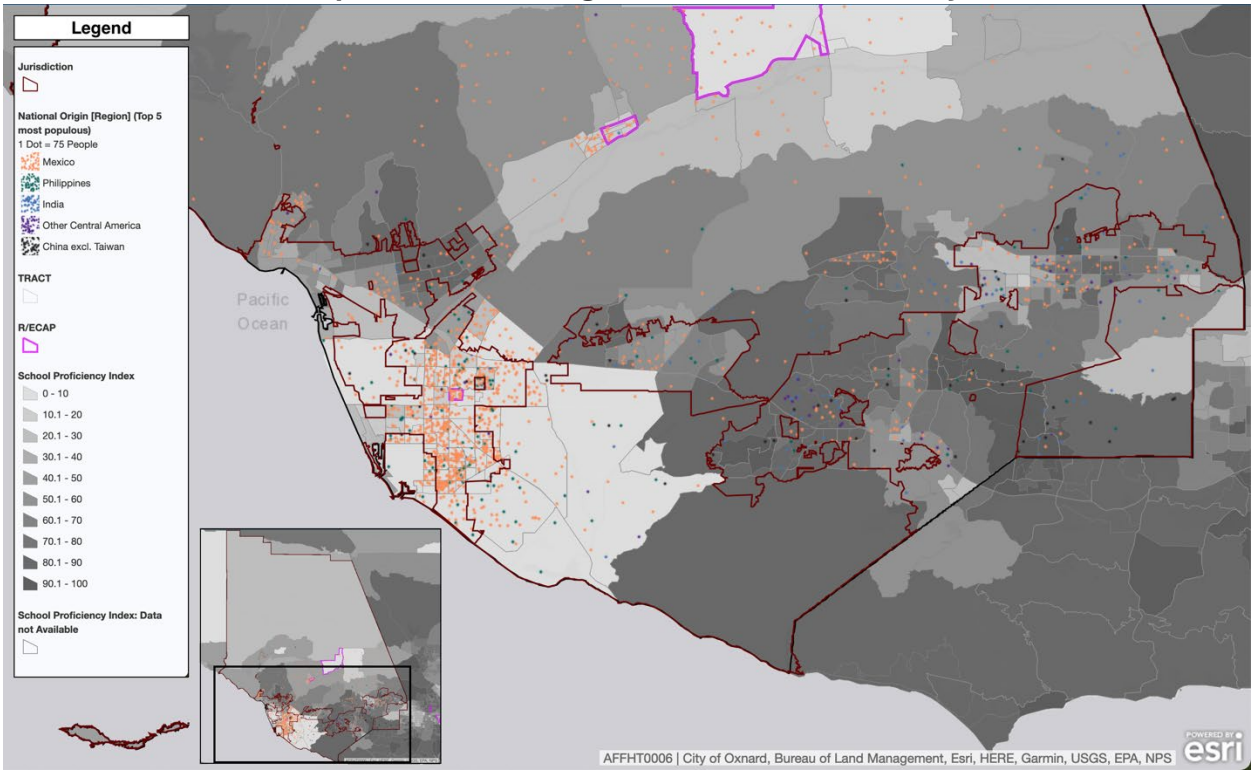
Map 7 – Demographics and School Proficiency is a series of three maps showing the School Proficiency Index and population distribution by race/ethnicity, national origin, and family type. The maps are shaded according to school proximity index values. The darker shaded areas are those with higher index values, indicating the presence of higher performing schools in those areas. On these maps, residents of different racial/ethnic groups and different countries of origin are represented by different colored dots, and the size of the circles represents the percentage of households in the area that are families with children.

The maps show clear differences in school performance based on geography. Specifically, areas in and around Oxnard, Santa Paula, and Fillmore have the least access to high performing schools. These are also areas with high concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children.

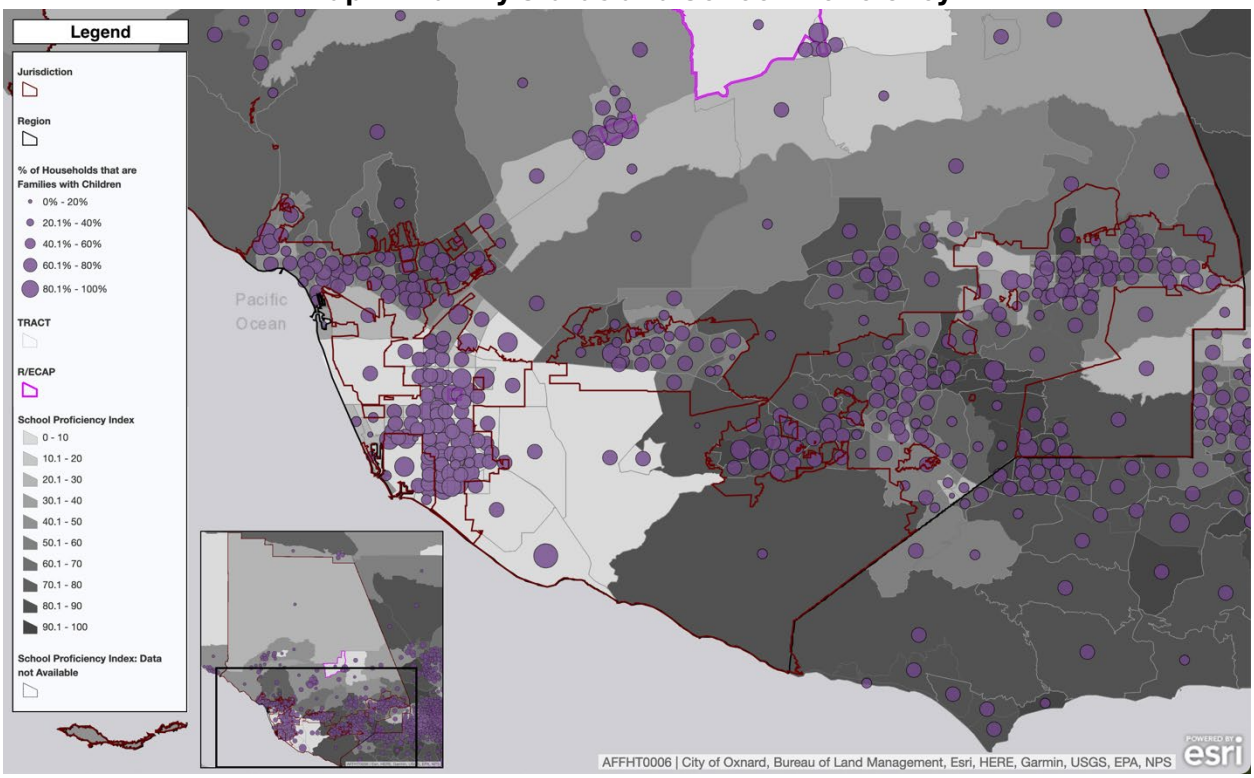
Map 7 – Race/Ethnicity and School Proficiency



Map 7 – National Origin and School Proficiency



Map 7 – Family Status and School Proficiency



2. Employment

<u>Describe any disparities in access to jobs and labor markets by protected class groups.</u>

Table 12 includes a *<u>Jobs Proximity Index</u>*, which measures the physical distance between where residents of different races/ethnicities live and the location of jobs. A higher index value indicates better access to employment opportunities.

In Ventura County, there are generally no large disparities across races/ethnicities in access to neighborhoods near employment centers; index values are between 46-52 for all groups except for Native Americans living below the poverty line, who have significantly less access to neighborhoods near employment centers.

Between the participating jurisdictions there are large disparities in the Jobs Proximity Index:

- *Simi Valley* has the lowest index values, followed by *Oxnard*. This indicates that residents in these two cities generally have less access to employment centers than residents in other parts of the county.
- *Camarillo* and *Thousand Oaks* have the highest index values, indicating residents in these cities have better access to employment centers than residents in other parts of the county. In Camarillo, Black and AAPI residents living below the poverty line have

less access than other groups, but still have higher access compared to the county population overall.

- *San Buenaventura* residents have better access to employment centers than the county population overall. Black and AAPI residents living below the poverty line have the best access to employment centers of any group in the city.

Table 12 also includes a *Labor Market Index*, which measures the unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. A higher index value indicates that residents live in a neighborhood with higher labor force participation and human capital.

In Ventura County, there are disparities across racial/ethnic groups in the Labor Market Index:

- White non-Hispanic and AAPI residents are most likely to live in neighborhoods with high labor force participation and human capital.
- Black and Native American residents are less likely than White non-Hispanic and AAPI residents to live in neighborhoods with high labor force participation and human capital.
- Hispanic residents are least likely to live in neighborhoods with high labor force participation and human capital.
- Across all racial/ethnic groups, residents living below the poverty line are less likely to live in neighborhoods with high labor force participation and human capital. Hispanic and Native American residents living below the poverty line have the lowest Labor Market Index values of all groups in the county.

The table also shows that access to neighborhoods with high labor force participation and human capital varies across the participating jurisdictions, as well as between racial/ethnic groups within the participating jurisdictions:

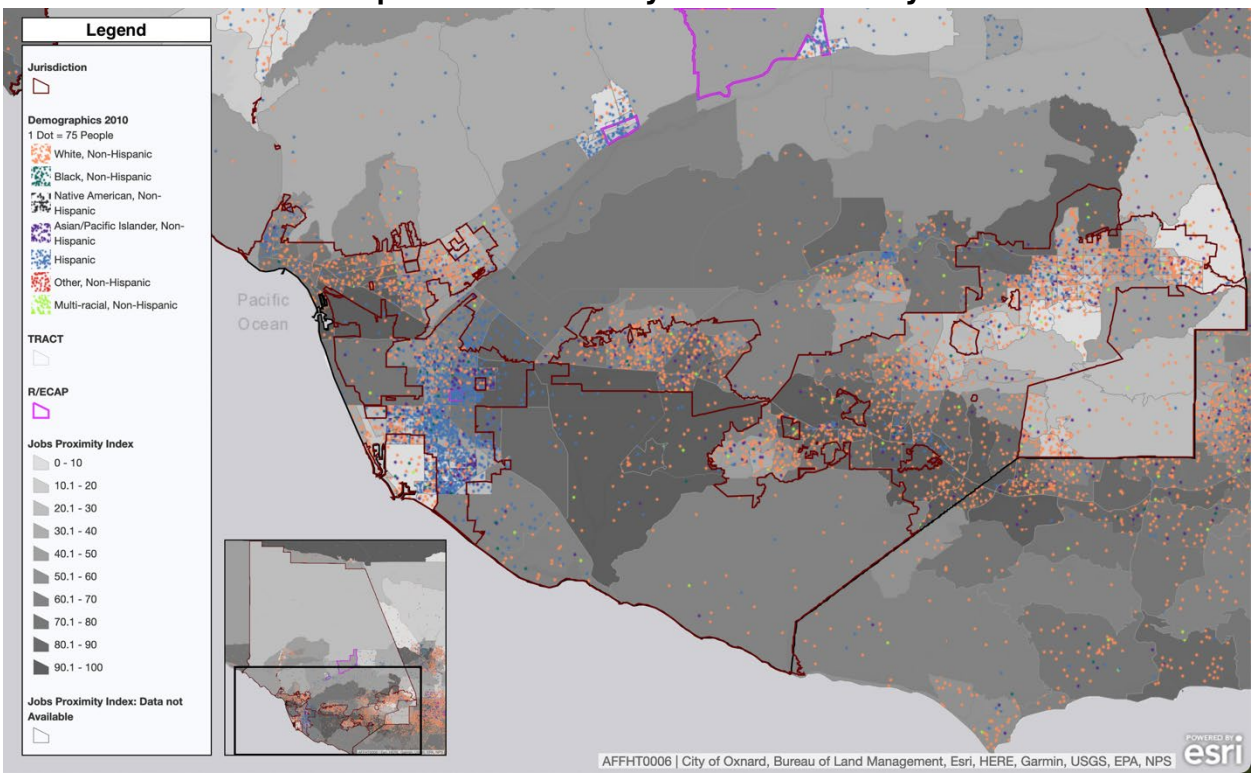
- *Camarillo* and *Thousand Oaks* both have higher Labor Market Index values than the county across all racial/ethnic groups. In Camarillo, residents have fairly equal access to neighborhoods with high labor force participation and human capital regardless of race/ethnicity, with the exception of Black residents below the poverty line who have less access than other groups. Residents of Thousand Oaks experience some disparity in access, with Hispanic residents being less likely than others to live in neighborhoods with high labor force participation and human capital.
- *Oxnard* has lower Labor Market Index values than the county for all groups and there are disparities in access between racial/ethnic groups: White non-Hispanic residents have the best access to neighborhoods with high labor force participation and human capital, and Hispanic, AAPI, and Native American residents living below the poverty line have the least access.
- *Simi Valley* and *San Buenaventura* residents generally have better access to neighborhoods with high labor force participation and human capital than residents of the county overall, though Labor Market Index values in these cities are lower than

in Thousand Oaks and Camarillo. Simi Valley residents do not experience much disparity in access based on race/ethnicity. In San Buenaventura, Black and Hispanic residents have less access than other racial/ethnic groups overall, and Black residents below the poverty line have least access of any group.

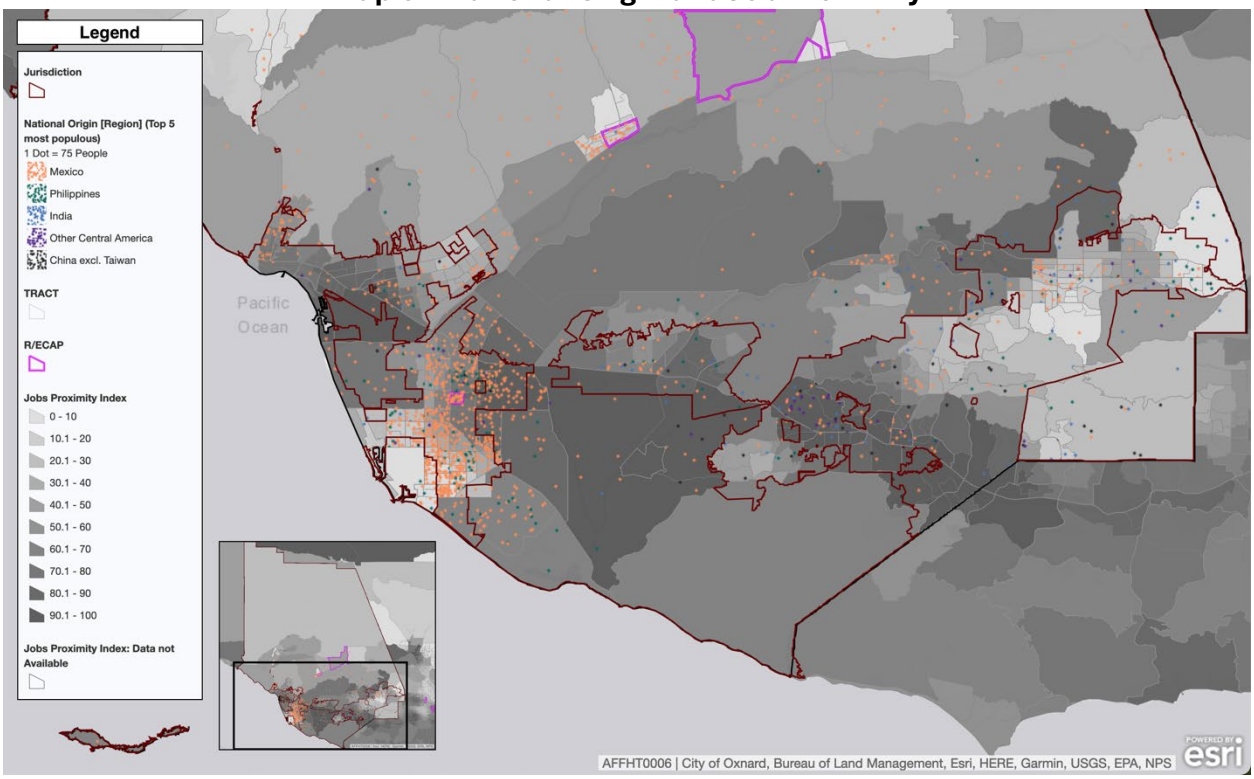
Describe how a person's place of residence affects their ability to obtain a job.

Map 8 – Demographics and Job Proximity is a series of three maps showing the Jobs Proximity Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index scores, which means they are closer to areas of employment. The maps show areas with low job proximity index values in south Oxnard, central and eastern parts of Simi Valley, and near Santa Paula. Additionally, the maps show concentrations of Hispanic residents and Foreign-born residents of Mexican origin living in South Oxnard neighborhoods with low access to employment centers.

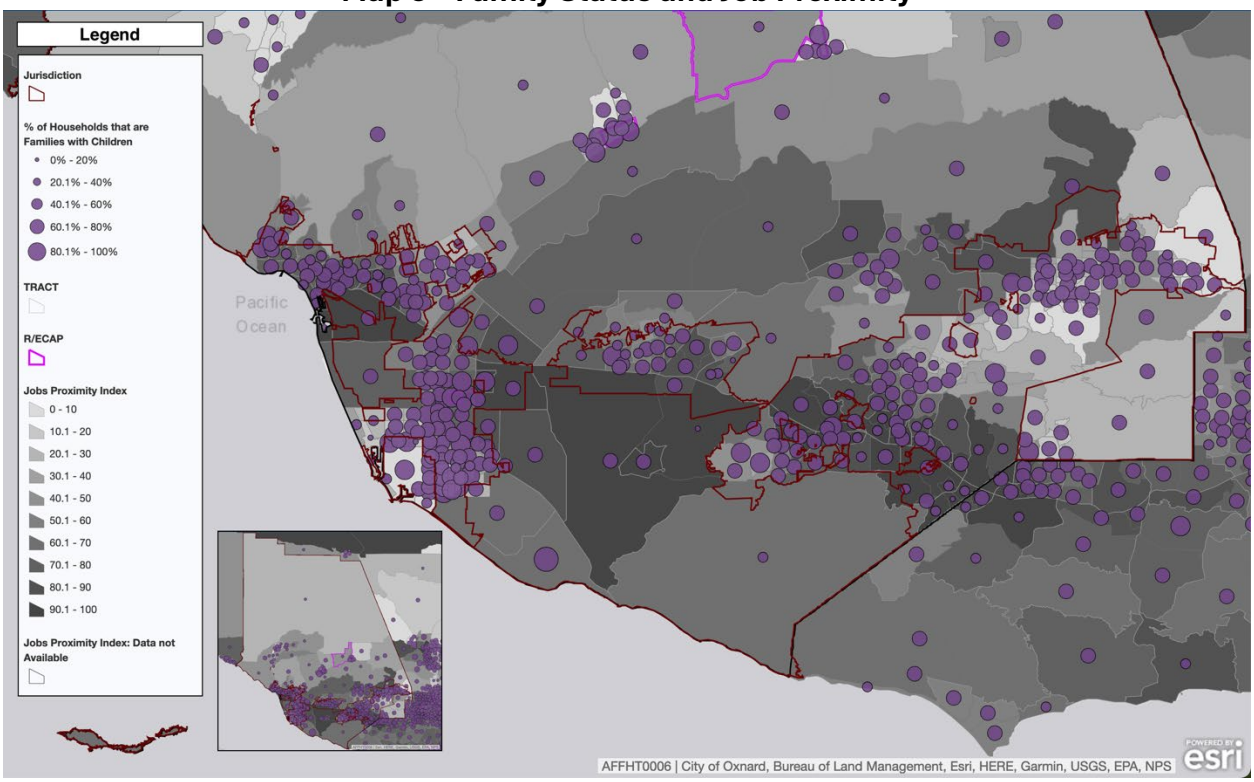
Map 8 – Race/Ethnicity and Job Proximity



Map 8 – National Origin and Job Proximity

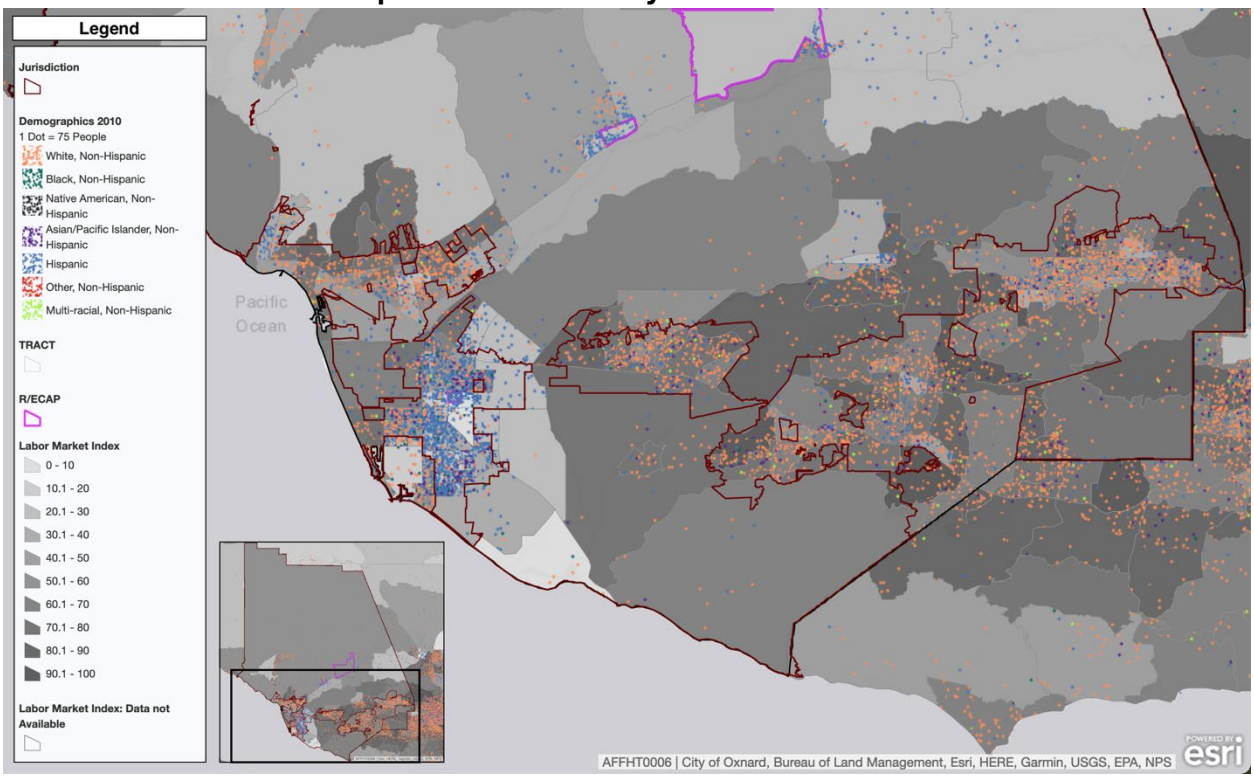


Map 8 – Family Status and Job Proximity

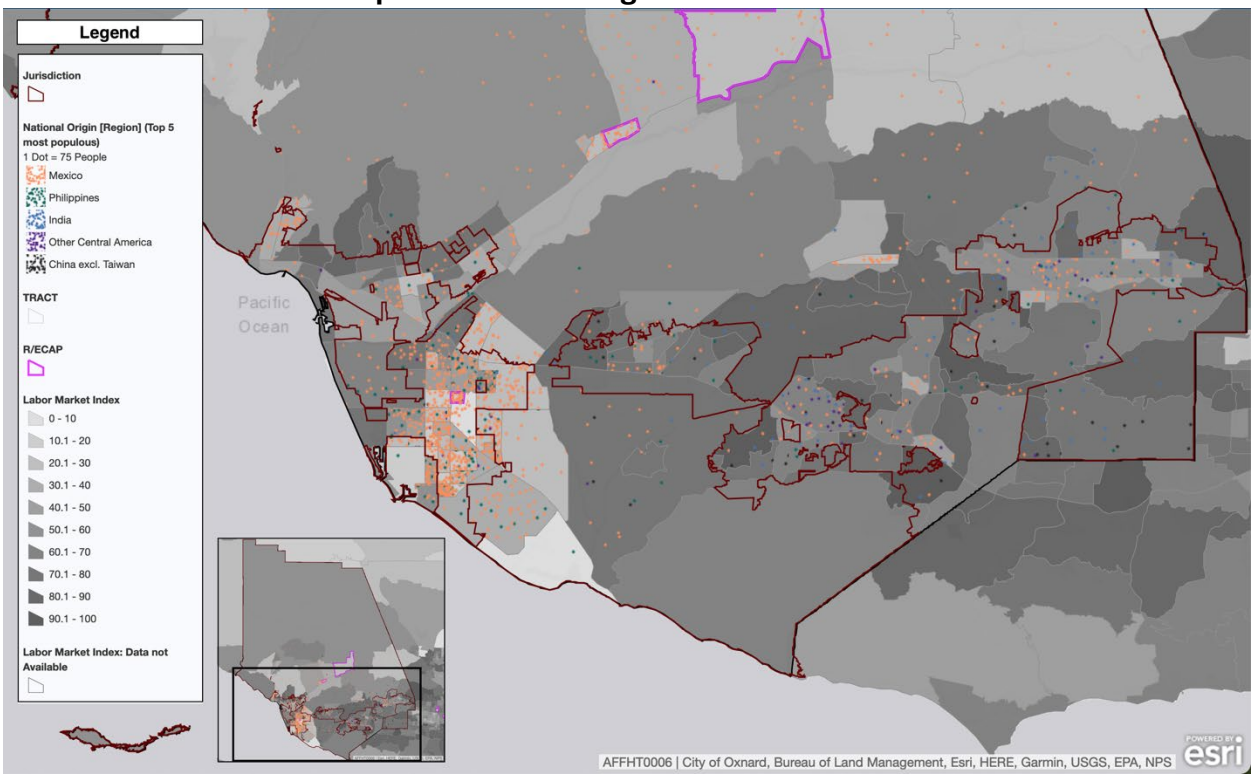


Map 9 – Demographics and Labor Market is a series of three maps showing the Labor Market Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index scores, which means they have higher labor force participation and human capital. The maps show areas with low labor market index values in central and south Oxnard, Santa Paula, Fillmore, and the unincorporated areas east of Fillmore. These areas, and particularly central and south Oxnard and Santa Paula (including the R/ECAPs), also have concentrations of Hispanic residents, Foreign-born residents of Mexican origin, and families with children.

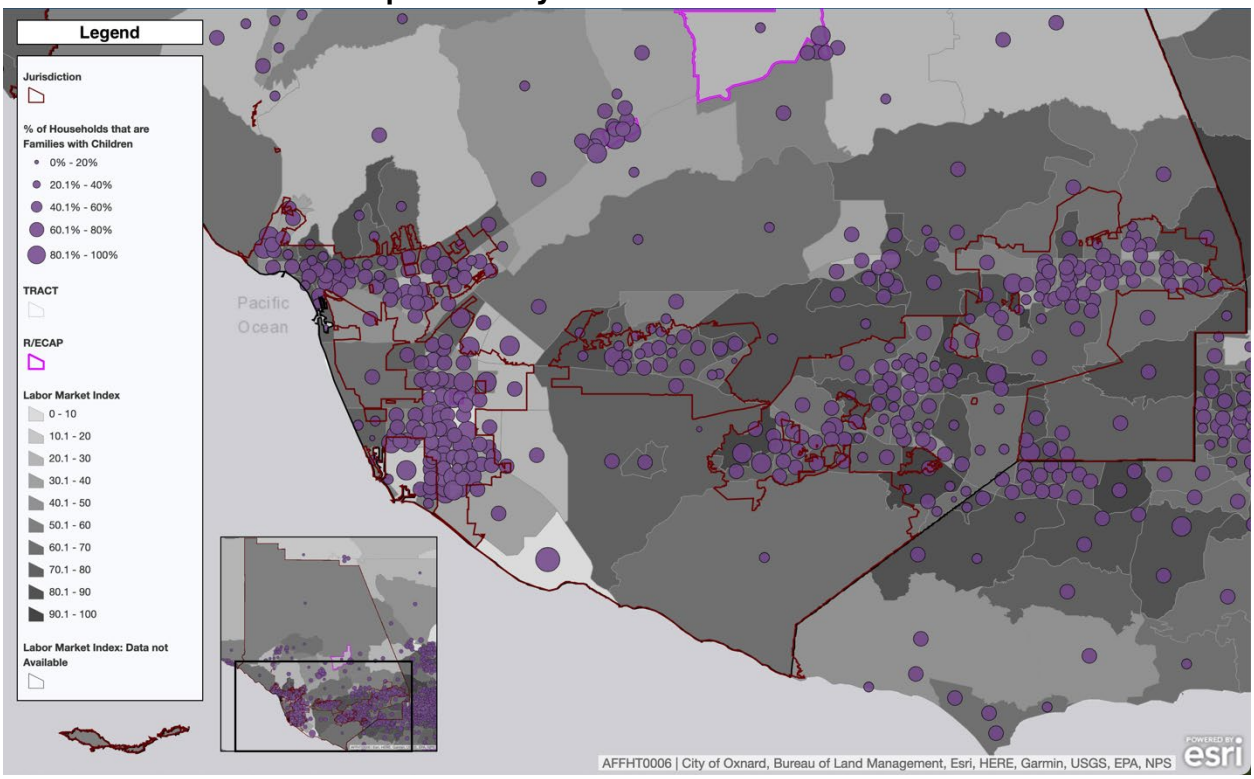
Map 9 – Race/Ethnicity and Labor Market



Map 9 – National Origin and Labor Market



Map 9 – Family Status and Labor Market



Describe which racial/ethnic, national origin, or family status groups are least successful in accessing employment.

The table below, titled "Labor Force Participation and Unemployment", shows 2016-2020 ACS data on labor force participation rates and unemployment rates for the overall population and by race/ethnicity, disability status, and sex, in Ventura County and in the participating jurisdictions. The table shows that, in Ventura County:

- White, non-Hispanic, and AAPI individuals have the lowest unemployment rates, followed by Hispanic individuals. Black residents have the highest unemployment rate, and it is more than double the White, non-Hispanic unemployment rate.
- Individuals with disabilities have much lower labor force participation rates, and much higher unemployment rates than the population overall.

The table also shows that unemployment rates vary between the participating jurisdictions:

- *Camarillo* and *Thousand Oaks* have lowest overall unemployment rates, and *Oxnard* has the highest.
- The unemployment rates for Black residents are the highest in all jurisdictions, except in *Camarillo* and *Thousand Oaks*, where unemployment rates for Native American residents are even higher.
- In *Thousand Oaks*, unlike the other jurisdictions, the unemployment rate for persons with disabilities is nearly the same as the overall unemployment rate.

Table – Labor Force Participation and Unemployment

	Ventura County, CA		Camarillo, CA		Oxnard, CA	
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
Population 16 years and over	64.80%	5.10%	63.20%	4.20%	68.40%	6.20%
Race/Ethnicity						
White, Non-Hispanic	61.10%	4.40%	59.70%	4.80%	59.60%	4.40%
Black	63.90%	9.70%	58.10%	7.30%	68.00%	9.60%
Hispanic	69.20%	5.70%	70.50%	2.50%	71.00%	6.40%
Asian or Pacific Islander	64.73%	4.38%	65.86%	3.86%	61.47%	5.55%
Native American	69.90%	7.80%	42.90%	16.30%	78.10%	4.50%
Disability Status						
With any disability	48.20%	12.50%	60.10%	7.00%	46.60%	11.90%
Sex (population 20 to 64 years)						
Male	86.00%	5.00%	86.80%	4.00%	88.30%	6.00%
Female	73.00%	4.50%	78.10%	4.20%	72.60%	5.40%
	San Buenaventura (Ventura city), CA		Simi Valley, CA		Thousand Oaks, CA	
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
Population 16 years and over	63.30%	5.10%	66.40%	4.40%	62.40%	4.20%
Race/Ethnicity						
White, Non-Hispanic	59.80%	5.00%	65.00%	3.90%	59.90%	4.00%
Black	62.90%	9.70%	64.30%	5.60%	63.50%	12.50%
Hispanic	68.30%	5.30%	69.50%	4.90%	69.20%	5.50%
Asian or Pacific Islander	71.73%	4.19%	65.81%	5.09%	66.23%	3.25%
Native American	72.90%	7.30%	64.00%	3.60%	62.00%	19.00%
Disability Status						
With any disability	46.40%	14.70%	51.90%	11.90%	43.80%	4.30%
Sex (population 20 to 64 years)						
Male	82.80%	5.30%	87.70%	3.90%	85.80%	4.30%
Female	74.50%	4.50%	75.10%	4.10%	71.60%	3.30%

Note 1: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

3. Transportation

Describe any disparities in access to transportation related to costs and access to public transit by protected class groups.

Table 12 includes a *Transit Index*, which measures the likelihood that residents utilize public transportation. Higher index values indicate better access to public transit in a neighborhood. The table shows that there are relatively high index values countywide, with little disparity among racial/ethnic groups or for groups living below the poverty line. This indicates relatively equal access to public transit across the county for different racial/ethnic groups.

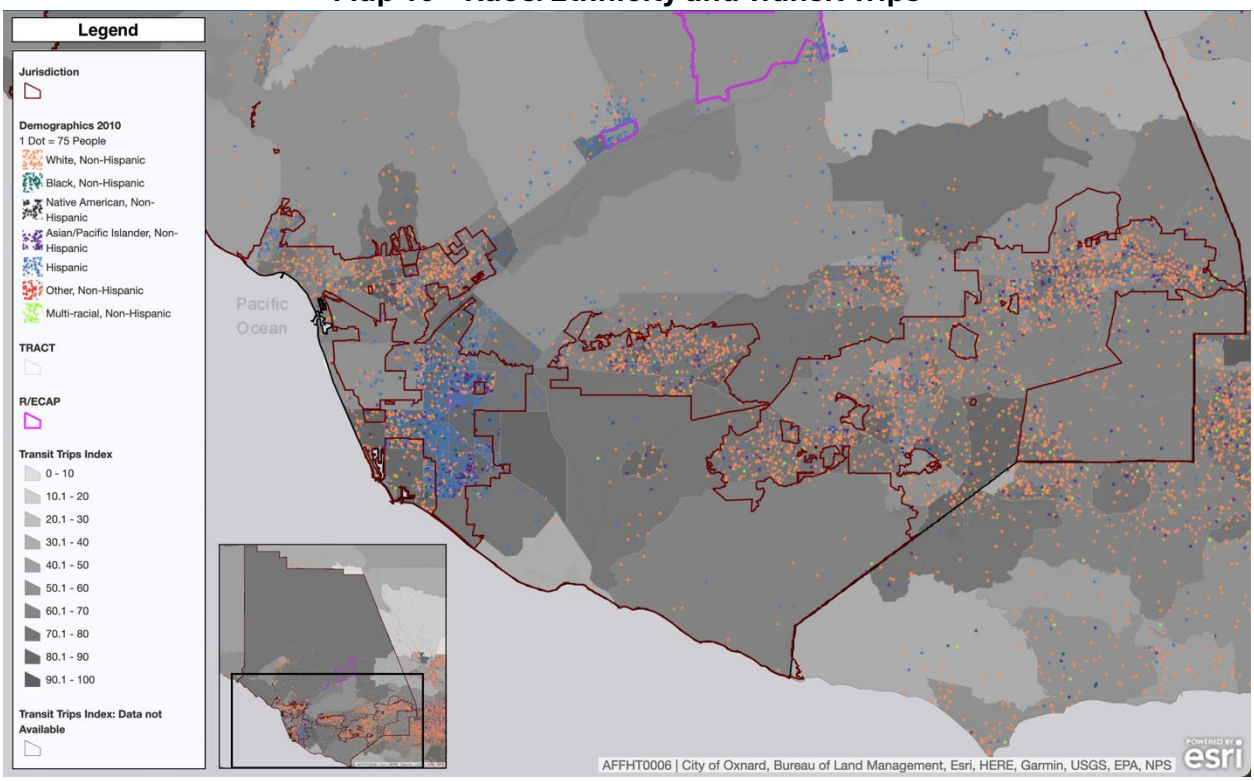
Among the participating jurisdictions, *Oxnard* has the highest index values, indicating that residents in the city have better access to public transit than residents in other parts of the county. *Camarillo* index values are also slightly higher than values for the county.

Table 12 also includes a *Low Transportation Cost Index*, which measures the cost of transportation in a neighborhood. Higher index values indicate lower transportation costs. Transportation costs may be low in a neighborhood due to better access to public transportation, or to the density of housing, services, and employment, or to other reasons. The table 12 shows that there are relatively high index values countywide, with little disparity among racial/ethnic groups or for groups living below the poverty line. This indicates relatively equal access to neighborhoods with low transportation costs across the county for different racial/ethnic groups.

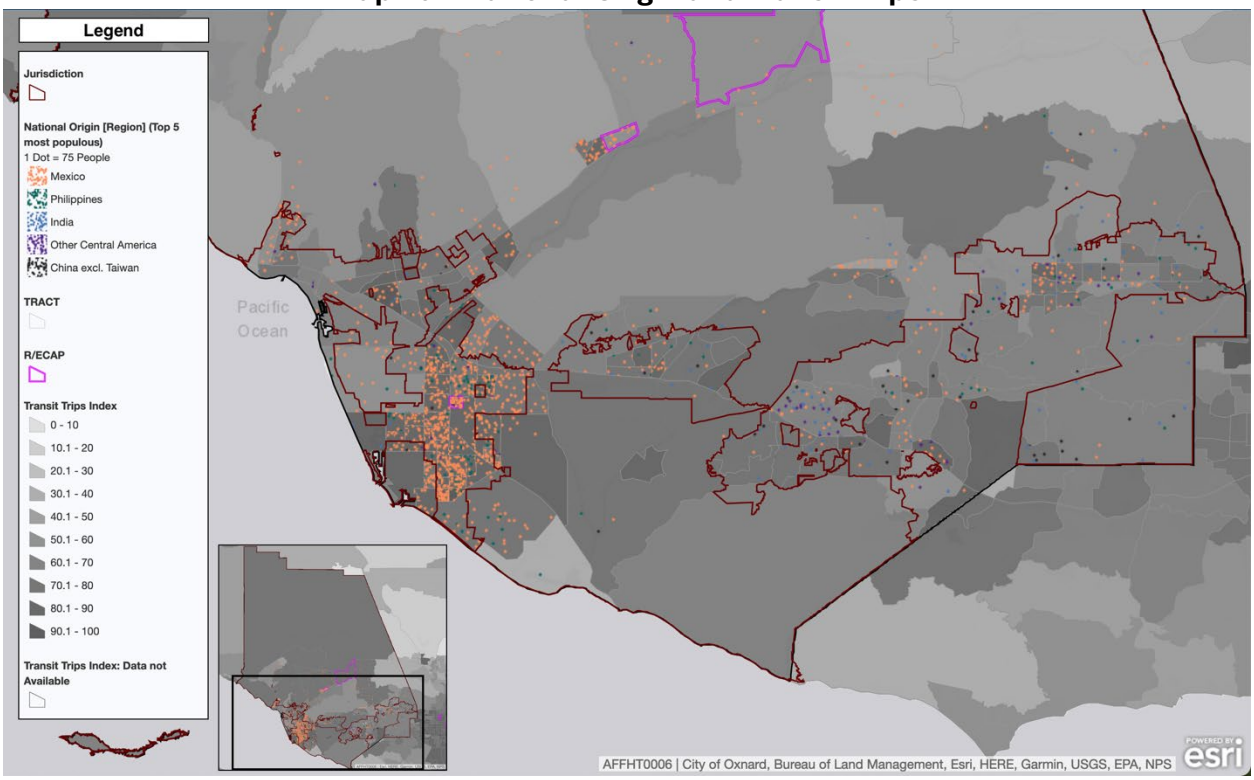
Describe how a person's place of residence affects their access to transportation.

Map 10 – Demographics and Transit Trips is a series of three maps showing the Transit Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with better access to public transit. The maps show relatively high index values across the county. Areas with the best access to public transit are found in *Oxnard*, which is also where there are high concentrations of Hispanic individuals, foreign-born residents of Mexican origin, and families with children.

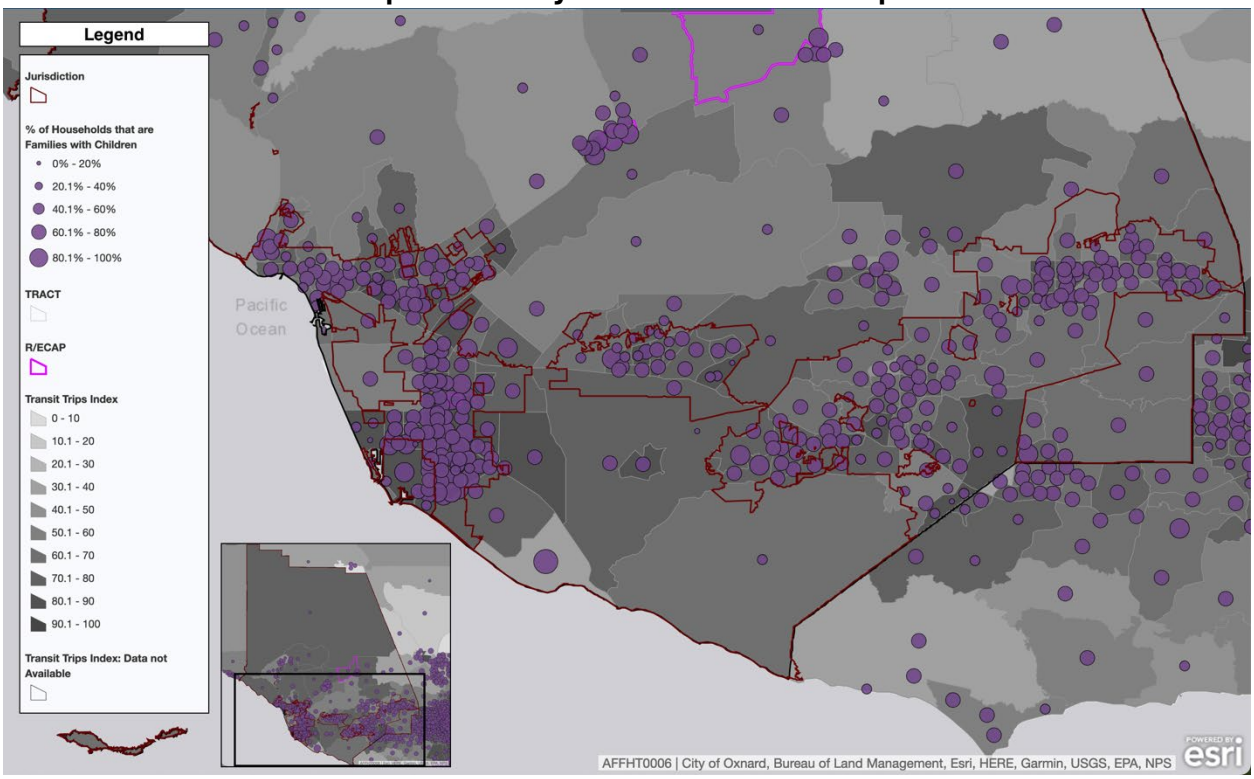
Map 10 – Race/Ethnicity and Transit Trips



Map 10 – National Origin and Transit Trips

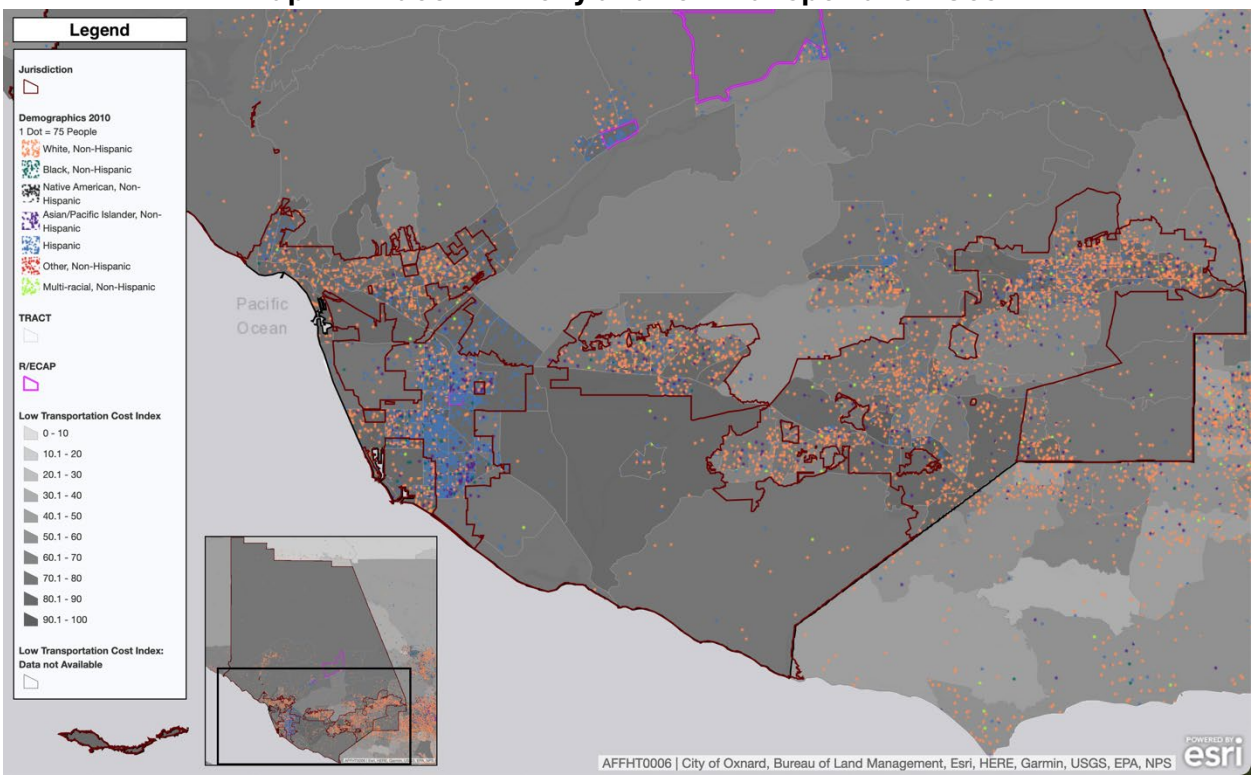


Map 10 – Family Status and Transit Trips

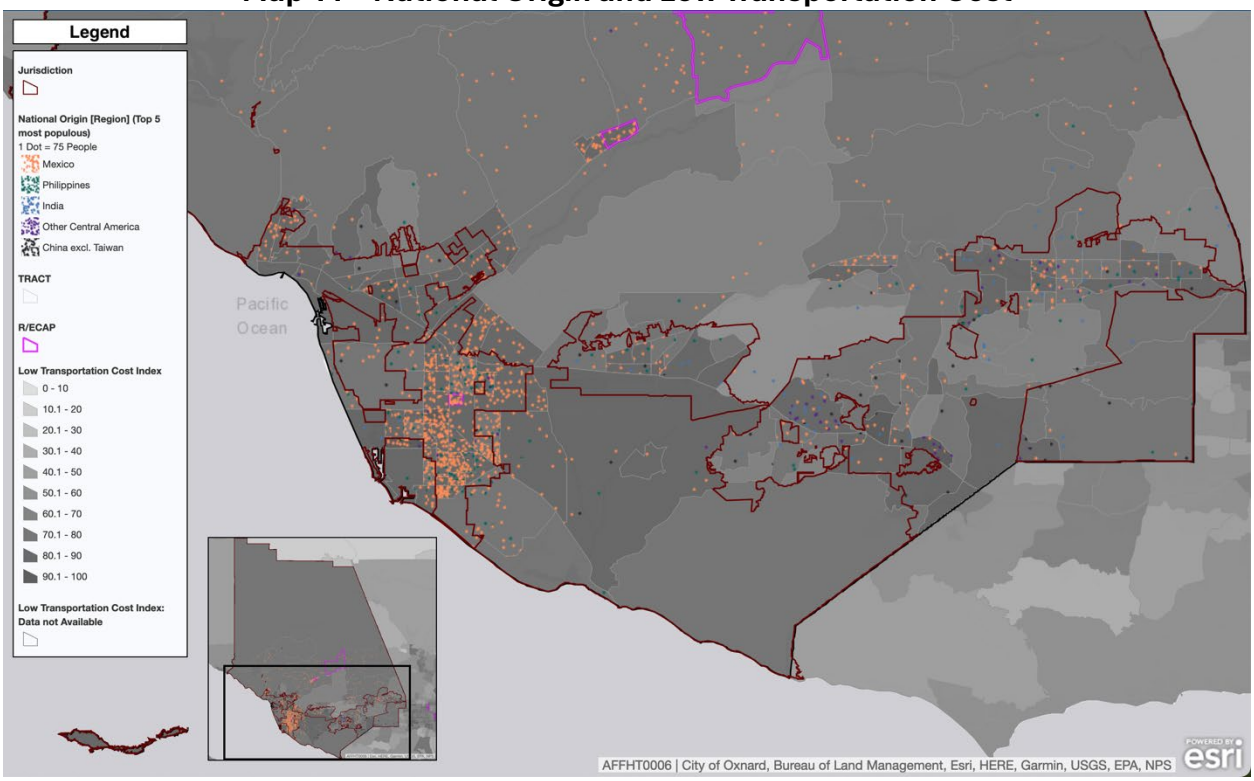


Map 11 – Demographics and Low Transportation Cost is a series of three maps showing the Low Transportation Cost Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with lower transportation costs. The maps show relatively high access across the county to neighborhoods with low transportation costs.

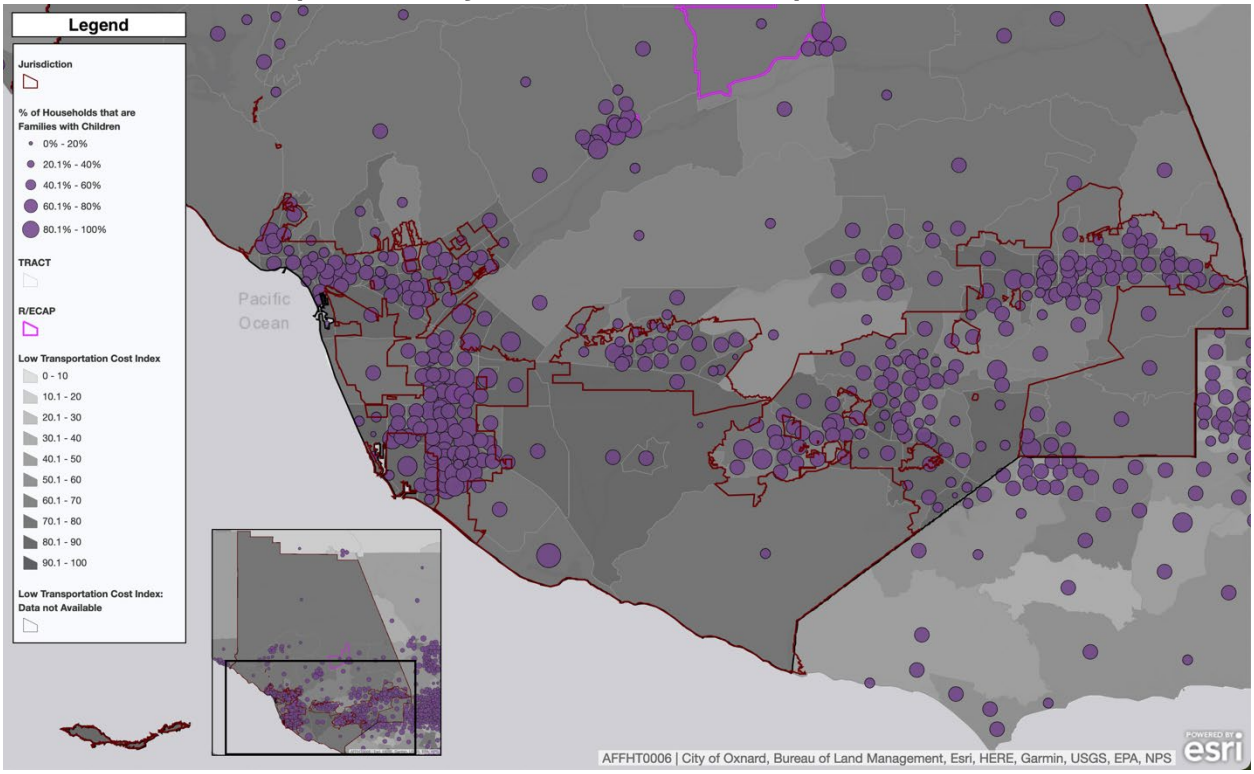
Map 11 – Race/Ethnicity and Low Transportation Cost



Map 11 – National Origin and Low Transportation Cost



Map 11 – Family Status and Low Transportation Cost



4. Access to Low Poverty Neighborhoods

Describe any disparities in exposure to poverty by protected class groups.

Table 12 includes a *Low Poverty Index*, which measures the level of poverty in a neighborhood. Higher index values indicate less exposure to poverty in a neighborhood. The table shows that, in Ventura County:

- White, non-Hispanic, residents have the highest index values, followed by AAPI residents, indicating these groups are least likely to live in high poverty neighborhoods.
- Hispanic residents have the lowest index values, meaning they are more likely than other groups to live in high poverty neighborhoods.
- Black and Native American are more likely than White and AAPI residents to be exposed to poverty, but less likely than Hispanic residents.
- Residents living below the poverty line are more likely to live in high poverty areas across all racial/ethnic groups; and there is the same pattern of disparity between racial/ethnic groups as described above. Native American and Hispanic residents living below the poverty line are most likely to live in areas of poverty.

The table also shows that exposure to poverty varies between and within the participating jurisdictions:

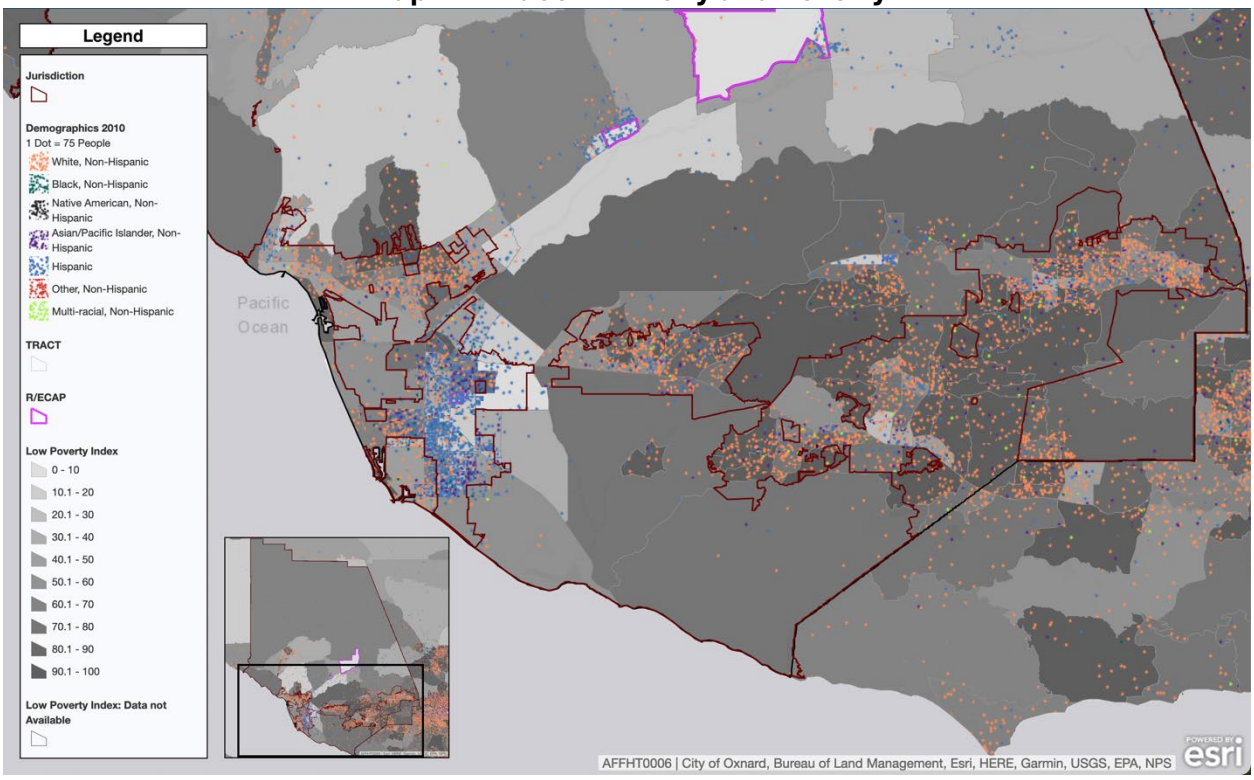
- *Oxnard* has lower index values than the county overall, indicating that residents in the city are more likely to live in high poverty areas than residents in other parts of the county. In Oxnard, the pattern and scale of disparity between racial/ethnic groups is similar to that in the county overall.
- *Simi Valley*, *Camarillo,* and *Thousand Oaks* have higher index values than county overall, indicating that residents in these cities have better access to low poverty areas than residents in other parts of the county. Simi Valley and Camarillo have little disparity in access across racial/ethnic groups. In Thousand Oaks, disparities in access to low poverty areas between racial/ethnic groups are similar to the county overall, with the exception of Black residents living below the poverty line, who have the highest index values of any group, meaning they are most likely to live in low poverty areas.
- *San Buenaventura* has index values and patterns of disparity between racial/ethnic groups that are broadly similar to the county overall, though the scale of the disparities is smaller.

Describe the role a person's place of residence plays in their exposure to poverty.

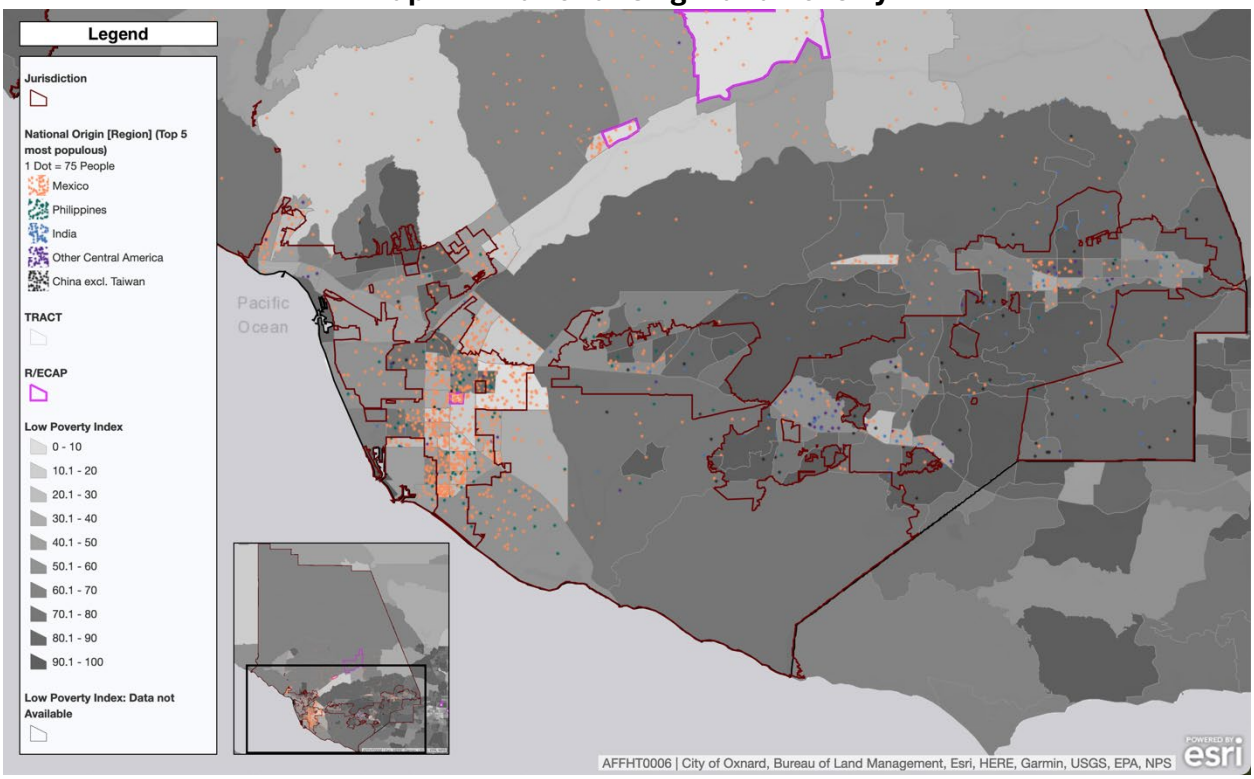
Map 12 – Demographics and Poverty is a series of three maps showing the Low Poverty Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas

with less exposure to poverty. The maps show that, in Ventura County, the areas with the lowest index values, meaning the highest exposure to poverty are: the R/ECAP tracts in Santa Paula and Fillmore; central Oxnard, including the R/ECAP tract; east Oxnard; and the area north of San Buenaventura. Additionally, Central Oxnard and the R/ECAP tract in Santa Paula also have high concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children.

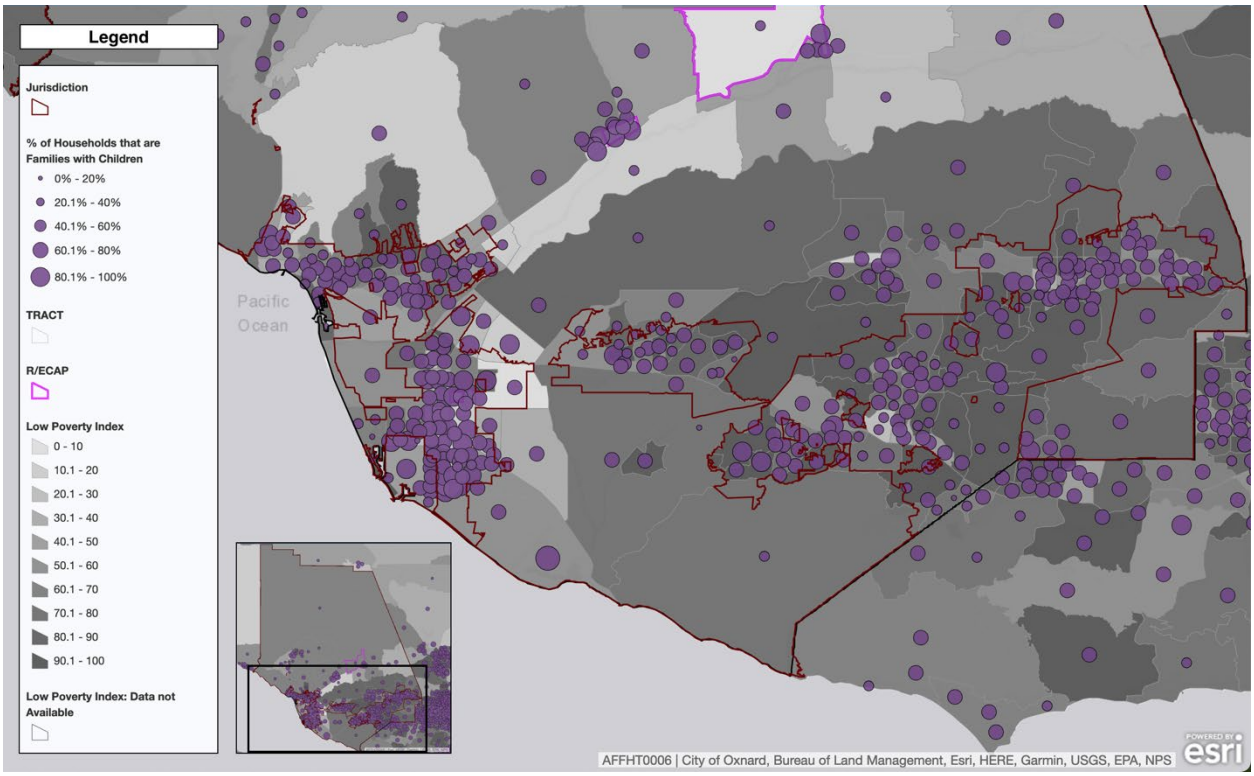
Map 12 – Race/Ethnicity and Poverty



Map 12 – National Origin and Poverty



Map 12 – Family Status and Poverty



<u>Describe which racial/ethnic, national origin or family status groups are most affected by poverty.</u>

According to the above analysis of the data in Table 12 and Map 12, Hispanic residents overall are more likely than other racial/ethnic groups in the county to live in areas of poverty. Native American and Hispanic residents living below the federal poverty line are the most likely of any racial/ethnic group to live in areas of poverty. As mentioned above, Central Oxnard and the R/ECAP in Santa Paula, which have high levels of poverty, also have high concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children.

The table below, titled "Poverty by Race/Ethnicity and National Origin", shows data from the 2016-2020 ACS on poverty rates by race/ethnicity and national origin. The table shows that, countywide, Native Americans have highest poverty rate (22.7%), followed by Hispanic and Black residents (12% and 10.2% respectively). White and AAPI residents have the lowest poverty rates (6.7% and 6% respectively). Additionally, foreign born residents are more likely to live in poverty than native born residents: 10.3% of foreign-born residents live below the poverty line compared to 8.6% of native-born residents.

Table – Poverty by Race/Ethnicity and National Origin

	Ventura County, CA			Camarillo, CA		
	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)
Total Population	833,203	74,449	8.94%	67,476	4,606	6.83%
Race/Ethnicity						
White, Non-Hispanic	375,232	24,997	6.66%	38,151	2,186	5.73%
Black	14,452	1,477	10.22%	1,439	141	9.80%
Hispanic	355,976	42,622	11.97%	19,504	1,745	8.95%
Asian or Pacific Islander	62,640	3,778	6.03%	6,246	461	7.38%
Native American	6,839	1,552	22.69%	332	43	12.95%
National Origin						
Foreign Born	178,985	18,366	10.26%	9,846	920	9.34%
Native	654,218	56,083	8.57%	57,630	3,686	6.40%
	Oxnard, CA			San Buenaventura (Ventura city), CA		
	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)
Total Population	205,859	23,850	11.59%	106,959	10,301	9.63%
Race/Ethnicity						
White, Non-Hispanic	27,907	2,661	9.54%	57,624	5,174	8.98%
Black	4,609	360	7.81%	1,791	273	15.24%
Hispanic	154,605	19,787	12.80%	39,366	4,331	11.00%
Asian or Pacific Islander	14,685	814	5.54%	4,448	280	6.29%
Native American	2,774	837	30.17%	1,219	70	5.74%
National Origin						
Foreign Born	70,165	8,147	11.61%	15,475	1,504	9.72%
Native	135,694	15,703	11.57%	91,484	8,797	9.62%
	Simi Valley, CA			Thousand Oaks, CA		
	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)
Total Population	125,270	9,365	7.48%	125,814	8,591	6.83%
Race/Ethnicity						
White, Non-Hispanic	72,904	4,073	5.59%	85,445	5,414	6.34%
Black	1,760	247	14.03%	1,893	322	17.01%
Hispanic	30,696	3,634	11.84%	22,145	2,062	9.31%
Asian or Pacific Islander	15,354	1,096	7.14%	12,422	663	5.34%
Native American	502	22	4.38%	377	85	22.55%
National Origin						
Foreign Born	22,614	2,125	9.40%	21,932	1,841	8.39%
Native	102,656	7,240	7.05%	103,882	6,750	6.50%

Note 1: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

5. Access to Environmentally Healthy Neighborhoods

Describe any disparities in access to environmentally healthy neighborhoods by protected class groups.

Table 12 includes an *Environmental Health Index*, which captures the potential exposure to harmful toxins in a neighborhood. Higher index values indicate less exposure to harmful toxins, and therefore better environmental quality, in a neighborhood. The table shows that index values for residents in Ventura County are relatively low overall. This indicates that all residents, regardless of race/ethnicity, have poor access to environmentally healthy neighborhoods. There are small disparities among race/ethnic groups. For instance, Hispanic and Black residents have the lowest index scores; and White, non-Hispanic, residents have the highest index scores.

Describe how a person's place of residence affects their access to environmentally healthy neighborhoods.

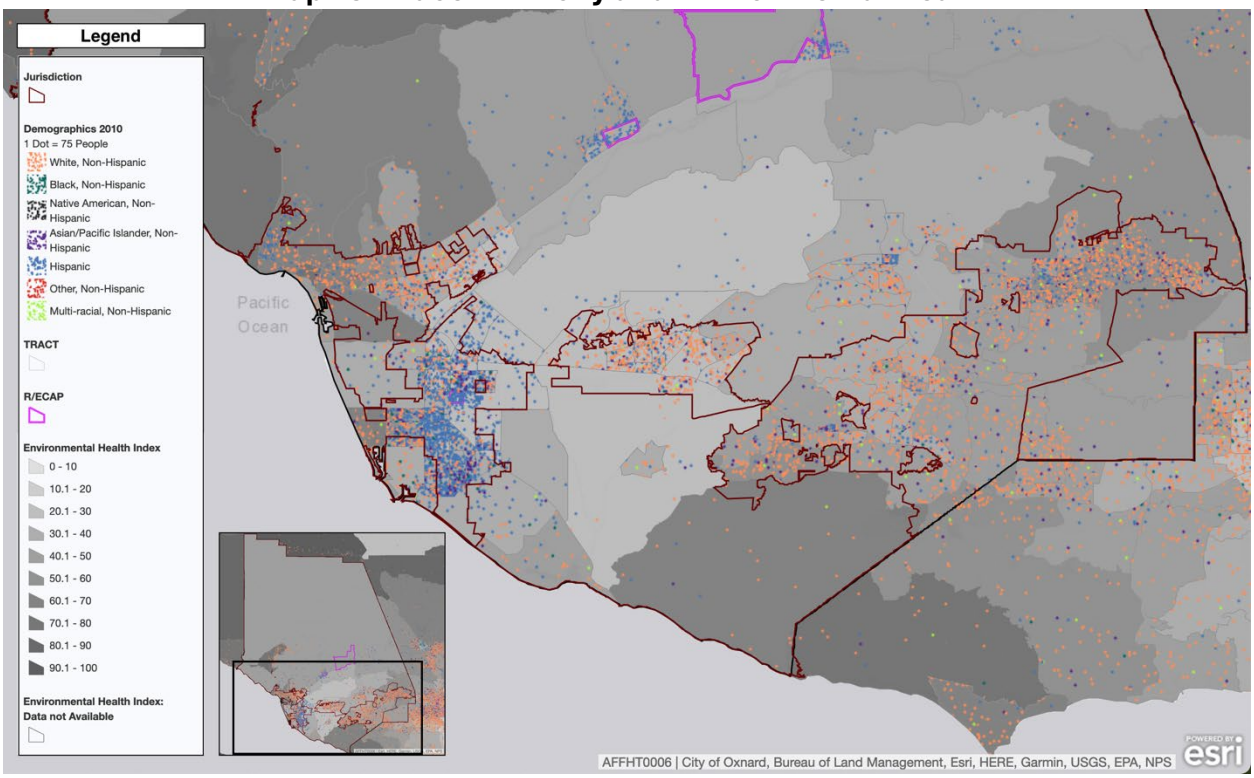
Table 12 shows there are disparities between the participating jurisdictions in terms of ability of residents to access environmentally healthy neighborhoods:

- *Camarillo* has the lowest Environmental Health Index scores, indicating residents of this city have less access to environmentally healthy neighborhoods than do residents in other parts of the county. Camarillo residents living below the poverty line tend to have even less access to environmentally healthy neighborhoods than the overall population.
- *Oxnard* also has lower index scores across all racial/ethnic groups when compared to the county overall. Within the city, White, non-Hispanic, residents have slightly better access than other groups.
- *Thousand Oaks* has average index scores when compared to the County and other entitlement jurisdictions. The index score does not vary significantly between residents living above or below the poverty line indicating relatively uniform neighborhoods regarding environmental health within Thousand Oaks.
- *Simi Valley* has the highest index scores, indicating residents of this city have the best access to environmentally healthy neighborhoods. Simi Valley residents across all racial/ethnic groups have similar access to environmentally friendly neighborhoods.
- *San Buenaventura* also has higher index scores than the county as a whole, and residents across racial/ethnic groups have similar access to environmentally friendly neighborhoods. Residents below the poverty line have better access than the population as a whole for each racial/ethnic group.

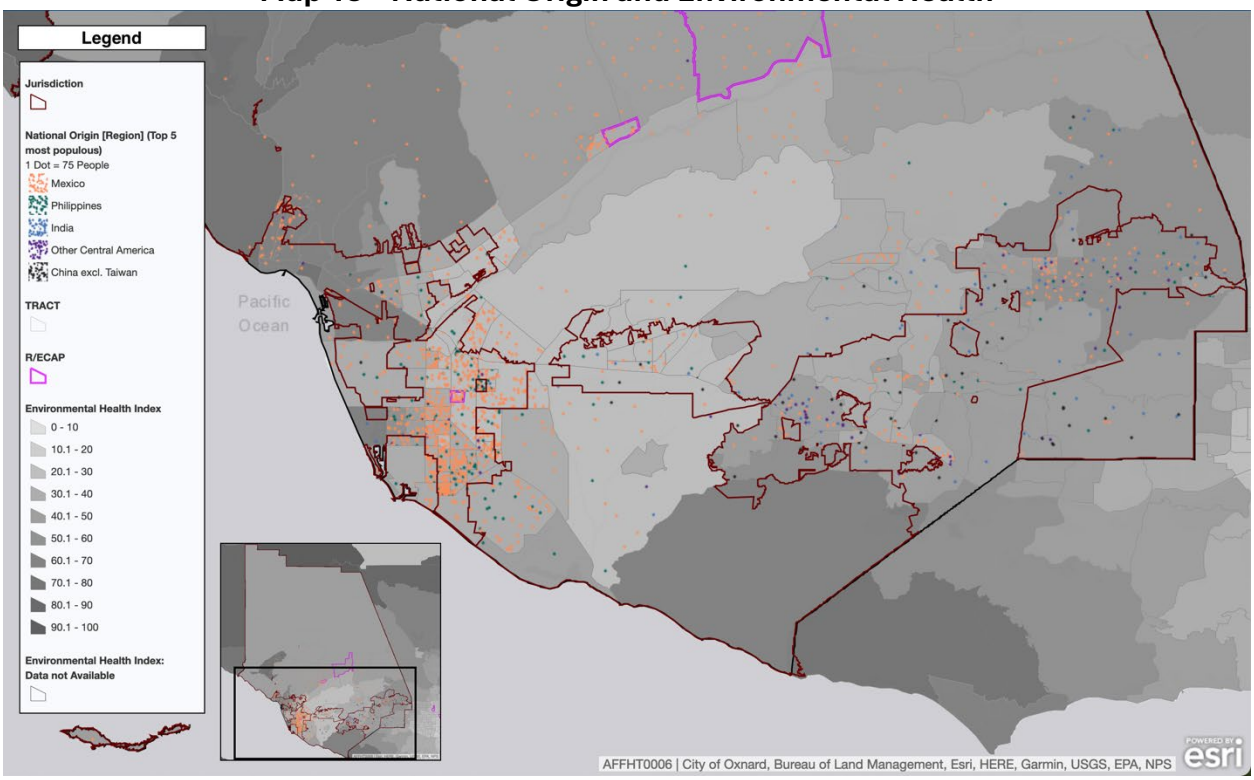
Map 13 – Demographics and Environmental Health is a series of three maps showing the Environmental Health Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with less exposure to harmful toxins and therefore higher environmental quality. The maps show that the areas with best access to environmentally healthy neighborhoods are in:

- The eastern part of Simi Valley
- The western part of San Buenaventura
- Along the coast in the southern part of the county (to the southwest of Thousand Oaks)
- In the county to the north and northwest of San Buenaventura

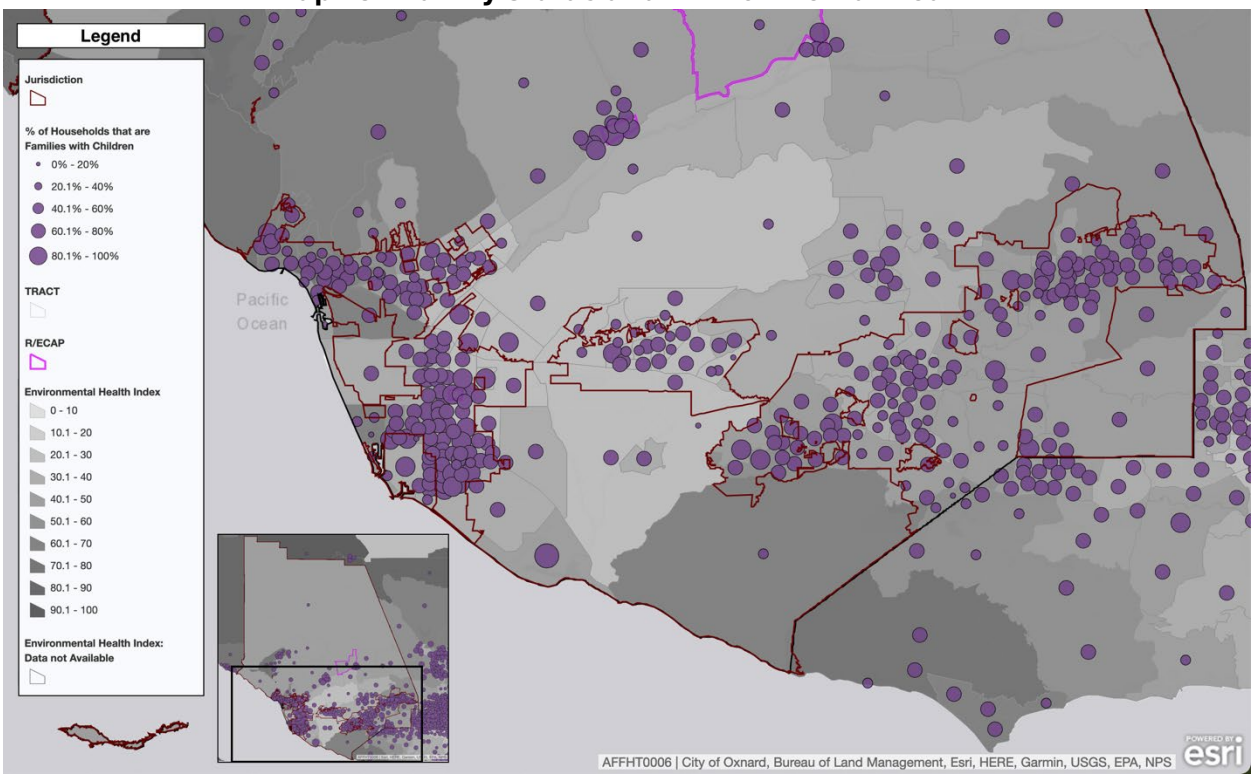
Map 13 – Race/Ethnicity and Environmental Health



Map 13 – National Origin and Environmental Health



Map 13 – Family Status and Environmental Health



6. Disability and Access

<u>Describe the barriers that deny individuals with disabilities access to opportunity and community assets.</u>

Table 13 – Disability by Type, below, shows the percentage of residents with different kinds of disabilities living in Ventura County and in each participating jurisdiction. In both the County overall and each participating jurisdiction, the most prevalent form of disability is ambulatory difficulty: 5.5% of the County population lives with an ambulatory difficulty. The second-most common disability in the County is independent living difficulty: 4:43% of county residents have an independent living difficulty. This is also the second-most common disability in all participating jurisdictions except San Buenaventura, where cognitive difficulty is the second-most common disability after ambulatory difficulty.

Table 13 – Disability by Type

	Ventura County, CA		Camarillo, CA		Oxnard, CA	
Disability Type	**#**	**%**	**#**	**%**	**#**	**%**
Hearing difficulty	27,958	3.31%	2,667	3.89%	5,027	2.42%
Vision difficulty	16,794	1.99%	1,090	1.59%	3,990	1.92%
Cognitive difficulty	35,674	4.22%	2,418	3.53%	7,924	3.81%
Ambulatory difficulty	46,530	5.50%	3,651	5.32%	11,135	5.36%
Self-care difficulty	21,434	2.53%	1,801	2.63%	5,593	2.69%
Independent living difficulty	37,472	4.43%	2,720	3.97%	9,290	4.47%
	San Buenaventura (Ventura city), CA		**Simi Valley, CA**		**Thousand Oaks, CA**	
Disability Type	**#**	**%**	**#**	**%**	**#**	**%**
Hearing difficulty	4,315	3.98%	3,982	3.17%	4,129	3.23%
Vision difficulty	2,507	2.31%	2,660	2.12%	2,177	1.71%
Cognitive difficulty	5,469	5.04%	6,189	4.92%	4,556	3.57%
Ambulatory difficulty	6,892	6.35%	7,764	6.17%	6,374	4.99%
Self-care difficulty	2,536	2.34%	3,444	2.74%	2,813	2.20%
Independent living difficulty	5,114	4.71%	6,440	5.12%	5,381	4.22%

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

The tables below, titled "Filed Discrimination Complaints, Ventura County 2020-2024", summarize data on fair housing discrimination cases filed in Ventura County between 2020-2024. These cases were either filed with HUD or the agency participating in HUD's Fair Housing Assistance Program (FHAP). Over this period, there were a total of 69 cases filed, as shown in the first table. Most cases (66.7%) were due to discrimination that was, in part, based on the disability status of the person filing the complaint.

Filed Discrimination Complaints
Ventura County 2020-2024

Basis for Case (Individual Cases)	Number of Cases
Color, National Origin	1
Disability	33
Disability, Familial Status	2
Disability, Retaliation	7
Familial Status	4
National Origin	5
National Origin, Disability	1
National Origin, Sex, Disability	1
Race	2
Race, Color	1

Race, Disability	1
Race, Disability, Retaliation	1
Race, National Origin	1
Race, Retaliation	2
Religion	1
Retaliation	1
Sex	3
Sex, Retaliation	2
Grand Total	**69**

Basis for Case (Summary by Protected Status)	Number of Cases	Percent of Cases
Color	2	2.9%
Disability	46	66.7%
Familial Status	6	8.7%
National Origin	9	13.0%
Race	8	11.6%
Religion	1	1.4%
Sex	6	8.7%

Source: HUD FHEO

These data were supported by information provided through the stakeholder consultations. Accessibility was reported as a common complaint, and accessible housing was often identified as being substandard. One stakeholder organization stated that because not a lot of new affordable housing is being built in the county, the housing stock is aging and there is increased need for reasonable accommodations, which landlords don't always respond to.

7. Publicly Supported Housing and Access

Describe the ways in which residents of publicly supported housing, by protected class group, experience disparities in access to opportunity.

As noted in the analysis above, central and south Oxnard, as well as Santa Paula, have high concentrations of publicly supported housing and are also areas with lower access to educational and employment opportunities. This is evident by their relatively low index scores on the School Proficiency Index, Job Proximity Index, and Labor Market Index. These areas also have high concentrations of poverty as demonstrated by their classification as R/ECAPs and their low scores on the Low Poverty Index.

8. Patterns in Disparities in Access to Opportunity

Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors. Include how these patterns compare to patterns of segregation, integration, and R/ECAPs. Also identify areas that experience: (a) high access; and (b) low access across multiple indicators.

As noted throughout the analysis above, in Ventura County:

- Hispanic residents are least likely to have access to neighborhoods with good schools and high labor force participation and human capital, and most likely to live in neighborhoods with high exposure to poverty and worse environmental health.
- Black and Native American residents are also more likely to live in high poverty areas and have less access to neighborhoods with high labor force participation and human capital. Black residents of the county also have the highest unemployment rate of any group.
- Native Americans living below the poverty line have limited access to neighborhoods with high performing schools and proximity to employment centers.

Regarding the geographic distribution of opportunities:

- Residents in central and south Oxnard and in Santa Paula have less access to various opportunities than residents in other parts of the county, including residents in the other participating jurisdictions. This includes less access to neighborhoods that have good schools, are in proximity to employment centers, have high labor force participation rates and human capital, and have less concentrated poverty. These areas are also home to concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children. Finally, these areas also overlap with two of the R/ECAPs in the county (in Oxnard and Santa Paula).
- Conversely, residents in Thousand Oaks and Camarillo have the best access to neighborhoods with good schools, proximity to employment centers, high labor force participation and human capital, and less poverty.

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

In the 2021-2029 Housing Elements prepared and adopted by each jurisdiction, the following factors were identified that contribute to the patterns described above:

In unincorporated Ventura County,

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- Infrastructure constraints restrict development of high-density housing in most of the unincorporated county, where higher-density housing is most needed.

In Camarillo,

- High cost of housing in rental and ownership markets and, specifically, limited affordability in High Opportunity Areas.
- Lack of vacant land for new development.
- High cost of land and construction, which disincentivizes developers from constructing affordable housing projects.
- Lack of public transportation, which is an impediment to those who cannot or do not drive a car.
- Lack of available accessible housing options for seniors and persons with disabilities.

In Oxnard,

- Limited availability of high-ranked schools throughout the city.
- Shortage of public access to recreational facilities and parkland.

In San Buenaventura,

- Concentration of higher quality schools in eastside areas.
- Lack of access to local jobs.
- Location near environmental pollutants (freeways).
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.

In Simi Valley,

- Concentration of special needs groups.
- Location and type of affordable housing.
- Lack of private investment.
- Lack of sidewalks, pedestrian crossings, and other infrastructure.

In Thousand Oaks,

- Lack of access to local jobs.
- Location near environmental pollutants (freeways).
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.

E. Disproportionate Housing Needs

Describe which groups (by race/ethnicity and familial status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups. Describe which groups also experience higher rates of severe housing cost burdens when compared to other groups.

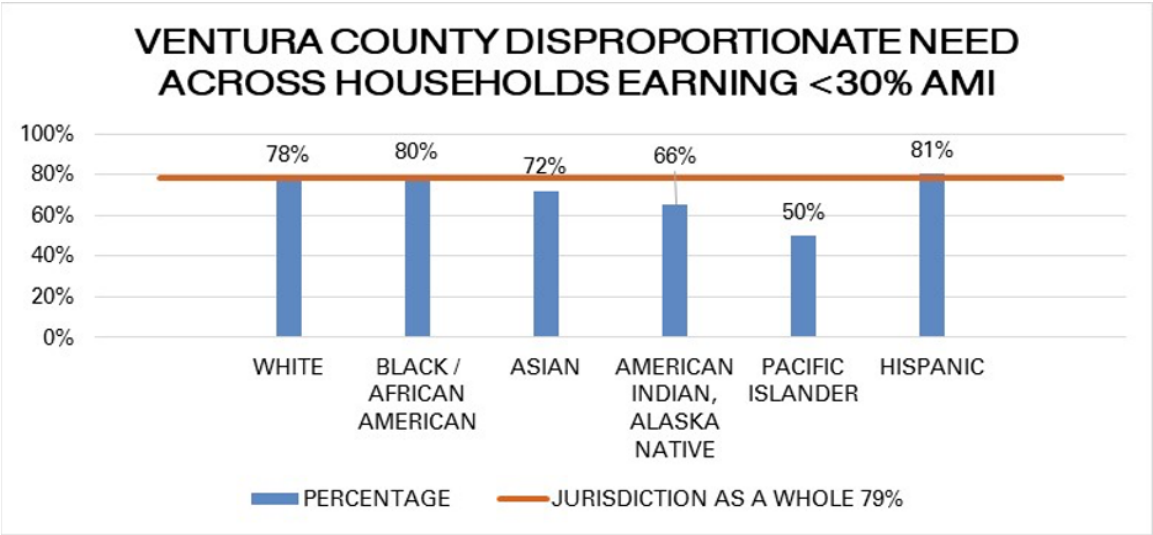
For the 2025 Regional Consolidated Plan (ConPlan), Ventura County analyzed 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data to determine if particular race/ethnic groups at various income levels disproportionately experience any of the following four *housing problems*:

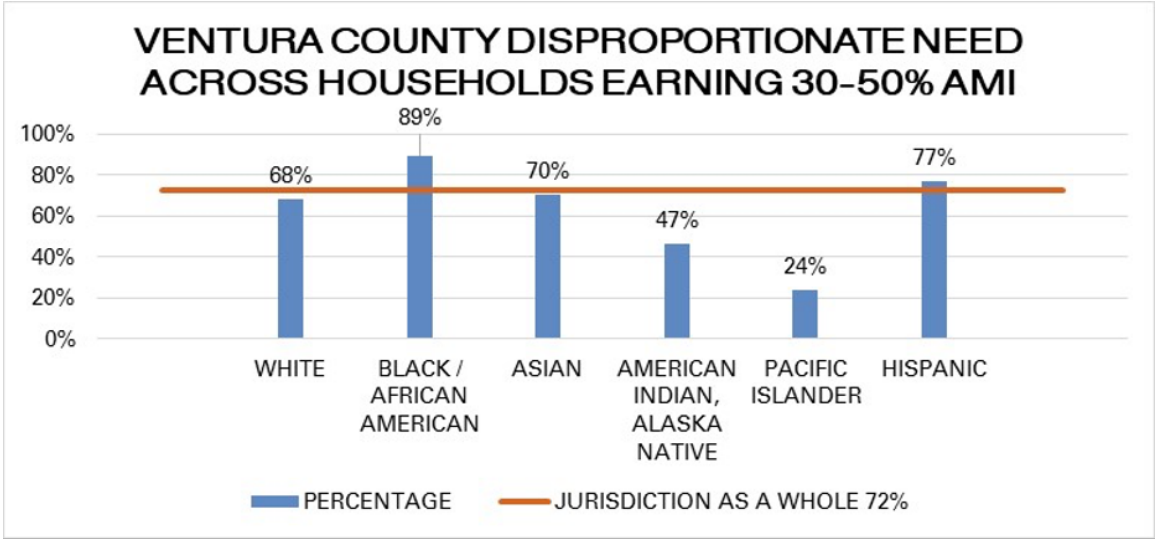
- Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
- Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet, and a bathtub or shower.
- Overcrowding: A household is considered overcrowded if there are more than 1.01 people per room.
- Cost burden: A household is considered cost burdened if the household pays more than 30% of its total gross income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

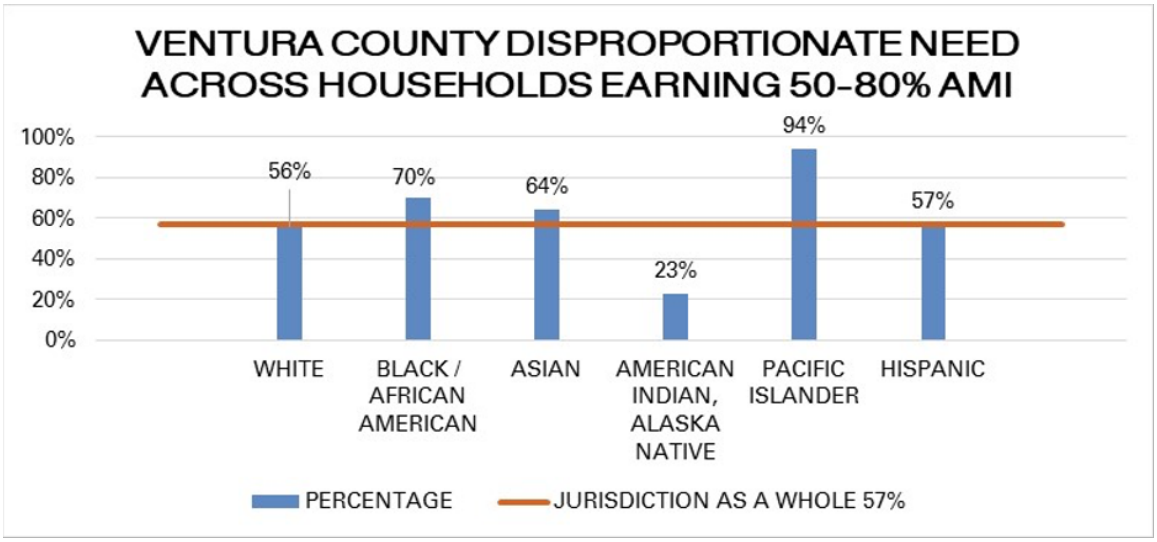
A disproportionately greater need exists when members of a racial or ethnic group in a certain income range experience housing problems at a greater rate (10 percentage points or more) than the rate of housing problems experienced by all households within that income level. According to the charts below, which are included in the ConPlan analysis:

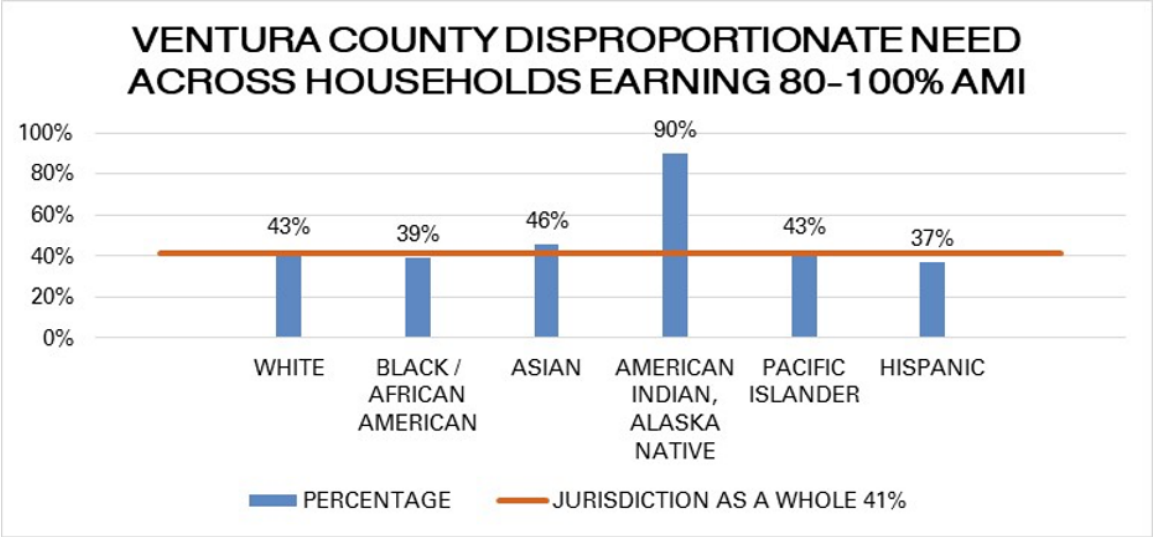
- Black/African American households have disproportionate housing needs in the 30-50% AMI and 50-80% AMI ranges.
- Pacific Islander households have disproportionate housing needs in the 50-80% AMI range.
- American Indian and Alaska Native households have disproportionate housing needs in the 80-100% AMI range.

Disproportionate Need Across Households with Housing Problems




VENTURA COUNTY DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 30-50% AMI
100%
80%
60%
40%
20%
0%
68%
89%
70%
47%
24%
77%
WHITE
BLACK / AFRICAN AMERICAN
ASIAN
AMERICAN INDIAN, ALASKA NATIVE
PACIFIC ISLANDER
HISPANIC
PERCENTAGE
JURISDICTION AS A WHOLE 72%


VENTURA COUNTY DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 50-80% AMI
100%
80%
60%
40%
20%
0%
56%
70%
64%
23%
94%
57%
WHITE
BLACK / AFRICAN AMERICAN
ASIAN
AMERICAN INDIAN, ALASKA NATIVE
PACIFIC ISLANDER
HISPANIC
PERCENTAGE
JURISDICTION AS A WHOLE 57%


VENTURA COUNTY DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 80-100% AMI
100%
80%
60%
40%
20%
0%
43%
39%
46%
90%
43%
37%
WHITE
BLACK / AFRICAN AMERICAN
ASIAN
AMERICAN INDIAN, ALASKA NATIVE
PACIFIC ISLANDER
HISPANIC
PERCENTAGE
JURISDICTION AS A WHOLE 41%

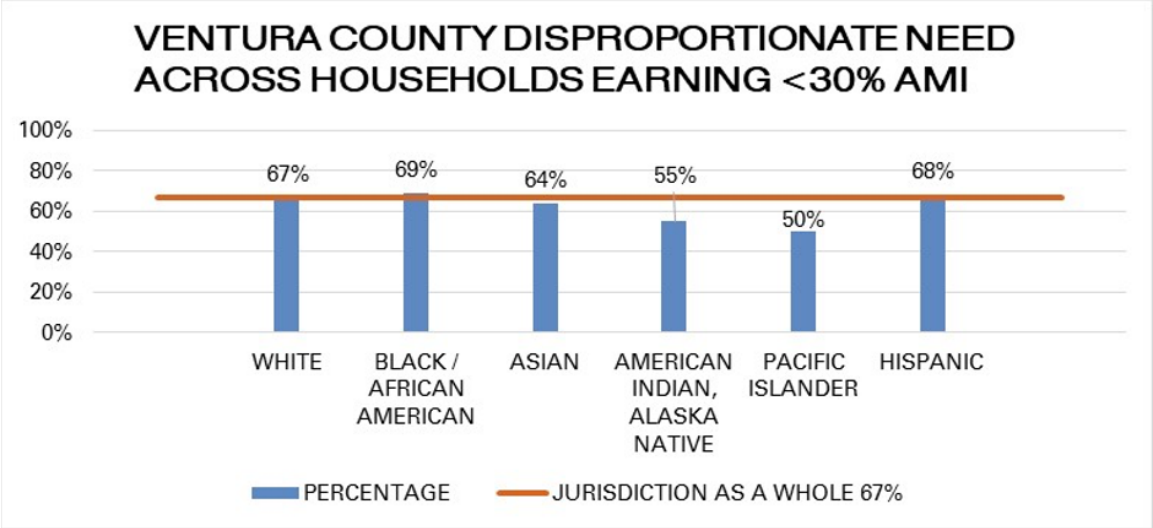
The ConPlan also analyzes the disproportionate impact of *severe housing problems* by race/ethnicity. Similar to housing problems, severe housing problems are defined as:

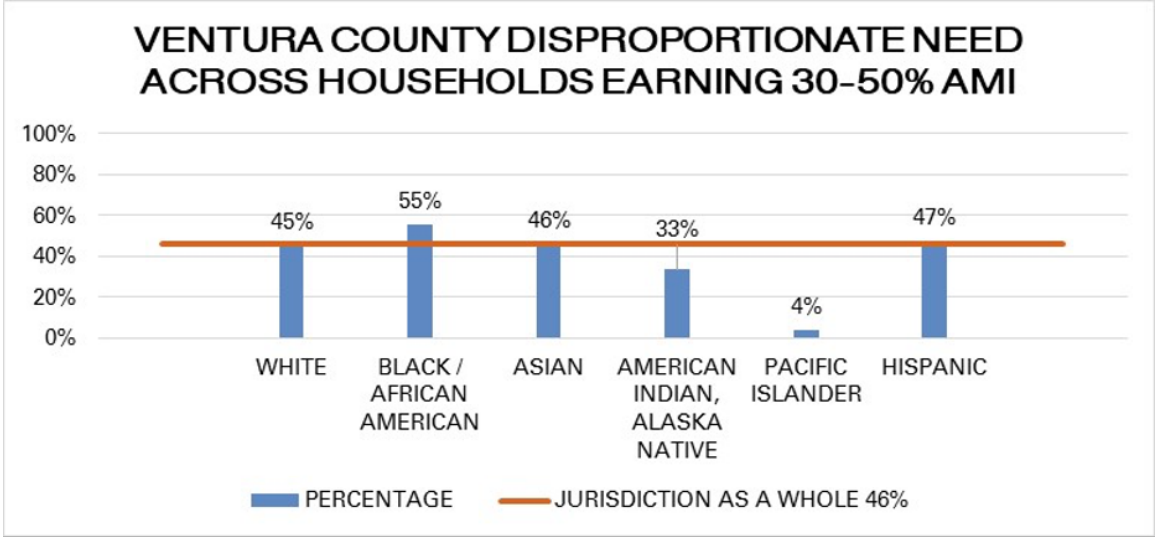
- Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
- Lacks complete plumbing facilities: Household does not have running water or modern toilets.
- Severe overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.
- Severe cost burden: A household is considered severely cost burdened if the household pays more than 50% of its total income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

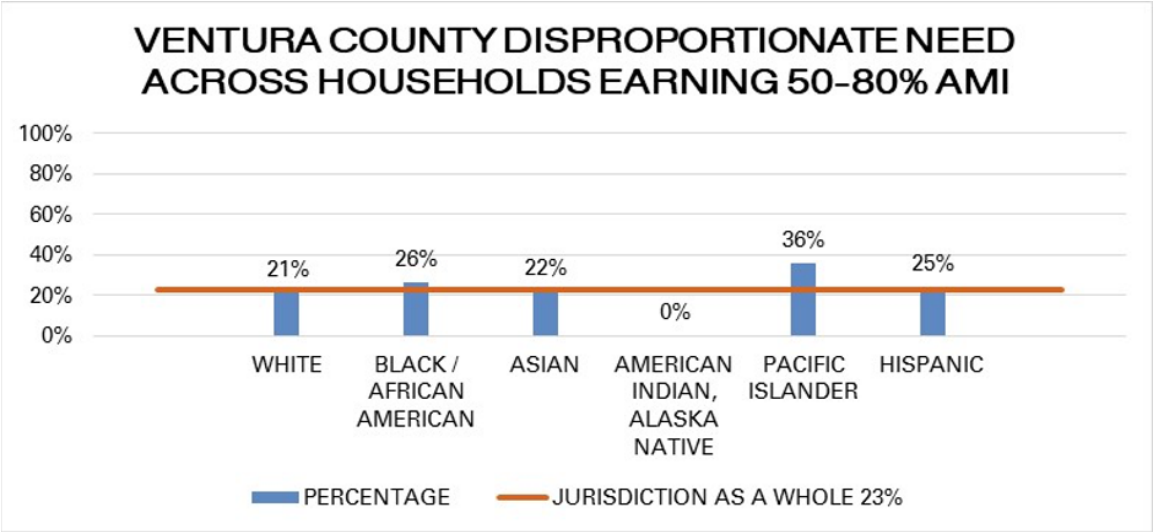
Within each income level, certain groups experience disproportionate need (defined above). According to the charts below, which are included in the ConPlan analysis:

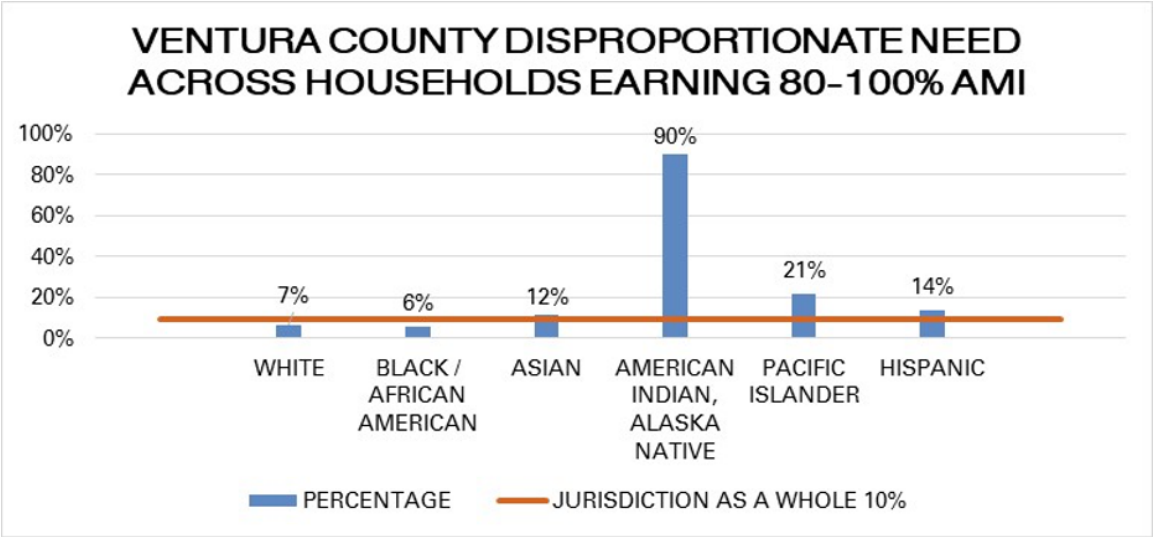
- Pacific Islander households have disproportionate severe housing needs in the 50-80% and 80-100% AMI ranges.
- American Indian and Alaska Native households have disproportionate severe housing needs in the 80-100% AMI range.

Disproportionate Need Across Households with Severe Housing Problems









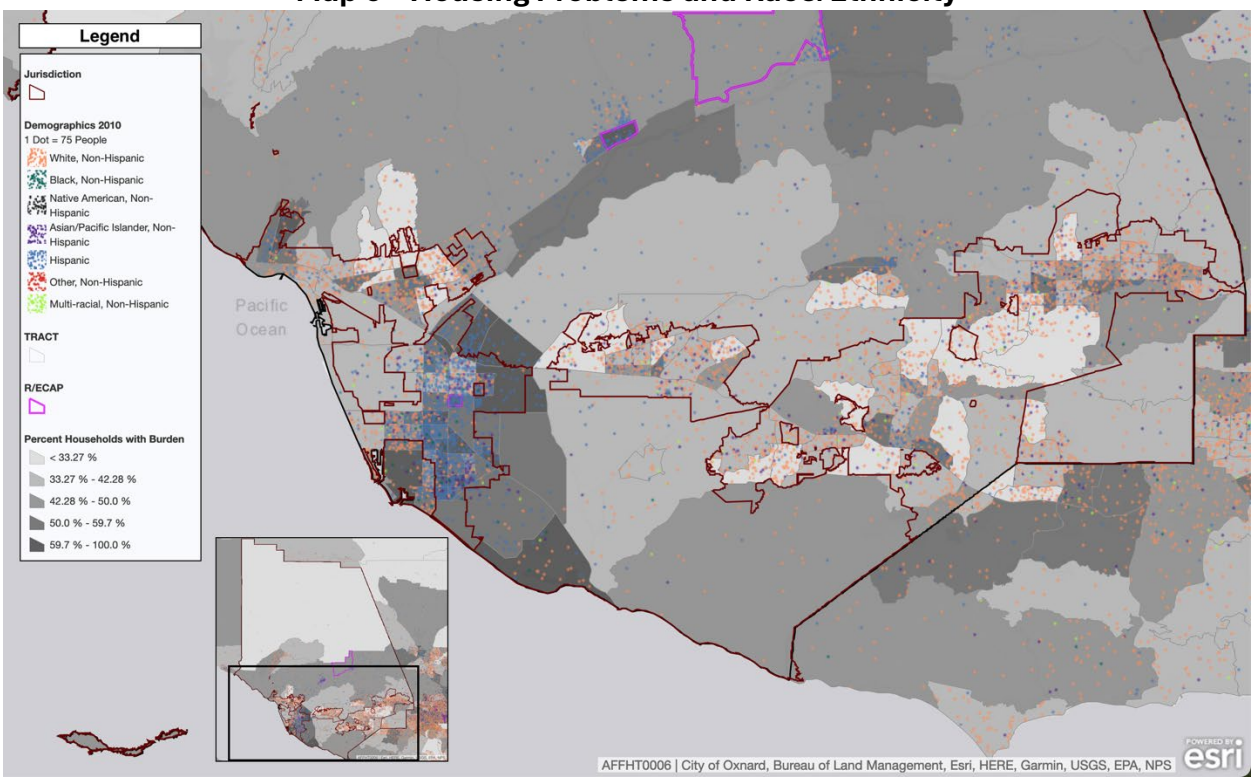
<u>Identify which areas experience the greatest housing burdens. Describe which of these areas align with segregated areas, integrated areas, or R/ECAPs, and the predominant race/ethnicity or national origin groups in such areas.</u>

Map 6 – Housing Problems is a series of maps showing concentrations of households experiencing one or more housing burdens and population distribution by race/ethnicity and national origin. On these maps, areas with darker shading have a higher percentage of households experiencing at least one housing burden. Housing burdens in this context are the following: cost burden, defined as paying more than 30% of income for monthly housing costs including utilities; overcrowding; lacking a complete kitchen; and lacking plumbing. The maps show that the areas with highest percentages of households experiencing at least one housing burden are:

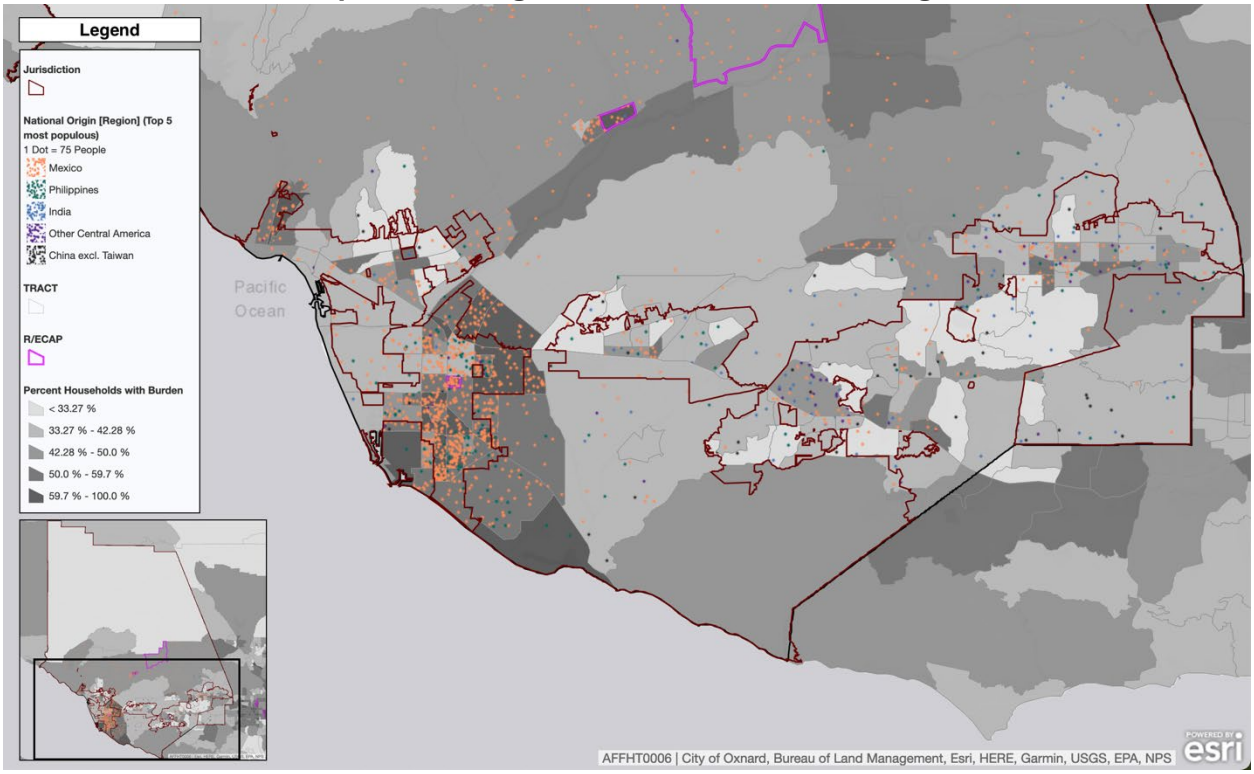
- Central and south Oxnard, including the R/ECAP tract
- Northeast Oxnard and areas just outside the city's boundary
- Santa Paula, including the R/ECAP tract
- Central and northwest San Buenaventura

These areas have high concentrations of Hispanic residents (in Oxnard and Santa Paula), and foreign-born residents of Mexican origin (in Oxnard, Santa Paula, and northwest San Buenaventura).

Map 6 – Housing Problems and Race/Ethnicity



Map 6 – Housing Problems and National Origin



Describe the differences in rates of renter and owner occupied housing by race/ethnicity.

The table below, titled "Homeownership and Rental Rates by Race/Ethnicity", shows the percentages of households that are renters and homeowners by race/ethnicity, based on data from the 2016-2020 American Community Survey. The table shows large disparities in homeownership rates between racial/ethnic groups in the county: AAPI households have the highest rate of homeownership (75%), followed by White, non-Hispanic households (70%). Hispanic, Black, and Native American households have significantly lower homeownership rates (49%, 45%, and 42% respectively). This same pattern of racial/ethnic disparities holds within each participating jurisdiction, though the actual rates of homeownership vary.

- *Simi Valley* and *Thousand Oaks* have the highest homeownership rates.
- *Oxnard* and *San Buenaventura* have the lowest homeownership rates.
- *Camarillo* has a homeownership rate that is comparable to the county overall.

Table - Homeownership and Rental Rates by Race/Ethnicity

	Ventura County, CA					Camarillo, CA				
	All Occupied Units	Owner-Occupied		Renter-Occupied		All Occupied Units	Owner-Occupied		Renter-Occupied	
	#	#	%	#	%	#	#	%	#	%
All Occupied Housing Units	271,639	172,037	63%	99,602	37%	24,429	15,586	64%	8,843	36%
Race/Ethnicity of Householder										
White, Non-Hispanic	157,353	110,558	70%	46,795	30%	16,765	11,484	68%	5,281	32%
Black	4,502	2,031	45%	2,471	55%	254	81	32%	173	68%
Hispanic (any race)	84,299	41,548	49%	42,751	51%	4,877	2,296	47%	2,581	53%
Asian or Pacific Islander	19,484	14,708	75%	4,776	25%	2,128	1,544	73%	584	27%
Native American	1,812	769	42%	1,043	58%	89	40	45%	49	55%
	Oxnard, CA					San Buenaventura (Ventura city), CA				
	All Occupied Units	Owner-Occupied		Renter-Occupied		All Occupied Units	Owner-Occupied		Renter-Occupied	
	#	#	%	#	%	#	#	%	#	%
All Occupied Housing Units	51,020	27,827	55%	23,193	45%	40,841	22,652	55%	18,189	45%
Race/Ethnicity of Householder										
White, Non-Hispanic	11,820	7,510	64%	4,310	36%	26,950	16,306	61%	10,644	39%
Black	1,577	811	51%	766	49%	563	157	28%	406	72%
Hispanic (any race)	32,897	16,151	49%	16,746	51%	10,634	4,638	44%	5,996	56%
Asian or Pacific Islander	3,938	3,048	77%	890	23%	1,633	995	61%	638	39%
Native American	717	178	25%	539	75%	339	131	39%	208	61%
	Simi Valley, CA					Thousand Oaks, CA				
	All Occupied Units	Owner-Occupied		Renter-Occupied		All Occupied Units	Owner-Occupied		Renter-Occupied	
	#	#	%	#	%	#	#	%	#	%
All Occupied Housing Units	42,902	30,695	72%	12,207	28%	46,341	32,154	69%	14,187	31%
Race/Ethnicity of Householder										
White, Non-Hispanic	28,938	21,518	74%	7,420	26%	35,027	25,586	73%	9,441	27%
Black	581	268	46%	313	54%	650	299	46%	351	54%
Hispanic (any race)	7,709	4,413	57%	3,296	43%	5,447	2,732	50%	2,715	50%
Asian or Pacific Islander	4,410	3,685	84%	725	16%	4,373	3,168	72%	1,205	28%
Native American	146	120	82%	26	18%	140	69	49%	71	51%

Note 1: Data presented are numbers of households, not individuals.

Note 2: Data Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

In the 2021-2029 Housing Elements prepared and adopted by each jurisdiction, the following factors were identified that contribute to the patterns described above.

In unincorporated Ventura County,

- High cost of repairs or rehabilitation for older housing stock.
- Lack of affordable housing.
- Lack of economic mobility for protected classes.

In Camarillo,

- High cost of housing in ownership market.
- The cost of home repairs and rehabilitation can be an obstacle for low- and moderate-income homeowners.
- Deferred maintenance can result in severe housing problems for older housing units.

In Oxnard,

- Limited availability of affordable units in a range of sizes.
- Unaffordable rents and home prices.
- Lack of partnerships with affordable housing developers.
- High costs of repairs or rehabilitation.

In San Buenaventura,

- Age of housing stock.
- Limited availability of affordable units in a range of sizes.
- The Thomas Fire, which destroyed multi-family housing and led to rent increases.

In Simi Valley,

- Substandard housing conditions.
- Age of housing stock.
- High cost of repairs and rehabilitation.

In Thousand Oaks,

- Increasing rental prices.
- Age of housing stock.
- The limited availability of affordable units in a range of sizes.

F. Local and State Policies and Practices Impacting Fair Housing

Describe how local laws, policies, ordinances, and other practices impede or promote fair housing (including how they impede or promote the siting or location of affordable housing in well-resourced neighborhoods, and equitable access to homeownership and other asset building and economic opportunities).

As described above, each jurisdiction has identified various public and/or private policies and practices that have contributed to the fair housing issues identified in this AI. These include:

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- Infrastructure constraints that restrict development of high-density housing in parts of the county, as well as a lack of public investment in specific neighborhoods.
- Insufficient public investment in fair housing education, outreach, and testing.
- Lack of public transportation in some disadvantaged communities.

Regarding local laws, policies, ordinances, and other practices that promote fair housing, the State of California mandates that each jurisdiction in the state prepare a General Plan, a part of which is the Housing Element. The purpose of the Housing Element is to identify the community's housing needs; state the community's goals and objectives for housing production, rehabilitation, and conservation to meet those needs; and define the policies and programs that the community will implement to achieve the stated goals and objectives. The Housing Element must be updated every 8 years and promotes fair housing in the following ways:

- In the Housing Element, jurisdictions must identify and address (by removing, if feasible) all governmental constraints to housing maintenance, improvement, and development.
- Housing Elements must also include an assessment of fair housing practices, examination of the relationship of available housing sites to areas of high opportunity, and actions to affirmatively further fair housing. The actions to affirmatively further fair housing that are included by jurisdictions in their Housing Element comprise a comprehensive set of local policies and practices that promote fair housing—these are listed in more detail in the Fair Housing Goals section, below.

Describe any state or local fair housing laws and the characteristics protected under each law.

In the State of California, the Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act prohibit discrimination in housing based on the following characteristics:

- Race
- Color
- National origin (including language use restrictions)
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Handicap (disability)
- Age
- Ancestry
- Citizenship
- Gender Identity and Gender Expression
- Genetic Information

- Immigration Status
- Marital Status
- Primary Language
- Sexual Orientation
- Source of Income
- Military or veteran status

Describe efforts to increase fair housing compliance and enforcement capacity, and to ensure compliance with existing fair housing and civil rights laws and regulations.

The County of Ventura and all the participating jurisdictions contract with the Housing Rights Center of Los Angeles (HRC) a private, non-profit organization to assist each jurisdiction with fulfilling their fair housing obligations and to provide fair housing services. HRC's mission is to actively support and promote fair housing through education, advocacy, dispute resolution and litigation to the end that all persons can secure the housing they desire and can afford, without regard to personal characteristics protected by law. Services offered through HRC include free landlord/tenant counseling, housing discrimination investigation, community outreach and education on fair housing laws. In addition, HRC enforces and performs investigations into housing discrimination by lenders and landlords throughout Ventura County.

The services provided by HRC are augmented by the State of California's Department of Fair Employment and Housing (DFEH), which has the authority to investigate and prosecute violations of state civil rights laws on a state-wide basis, including the use of discriminatory language in housing advertisements. DFEH dual-files fair housing cases with HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO), as part of the Fair Housing Assistance Program.

Describe the status of any unresolved findings, lawsuits, enforcement actions, settlements, or judgments in which the program participant has been a party related to fair housing or other civil rights laws in the jurisdiction.

Countywide, a total of 69 housing discrimination cases were opened between January 2020 and November 2024 (when this report was prepared). As shown in the table below, twenty-one cases (30.4% of the total) were based on allegations made by persons residing in the County outside the participating cities. Among the participating cities, most cases originated in San Buenaventura (15 cases, or 21.7% of all filed cases), followed by Oxnard (11 cases, or 15.9% of all filed cases), Camarillo (8 cases, 11.6% of all filed cases), and Simi Valley and Thousand Oaks (7 cases each, 10.1% of all filed cases each).

Filed Discrimination Complaints by Jurisdiction, Ventura County 2020-2024

Jurisdiction	Cases Filed	Percent of All Cases Filed

Camarillo	8	11.6%
Oxnard	11	15.9%
Simi Valley	7	10.1%
Thousand Oaks	7	10.1%
Ventura	15	21.7%
Other Jurisdictions	21	30.4%

Source: HUD FHEO

As discussed above, reports of discrimination based on disability comprised the majority of cases (66.7%), followed by national origin (13%), race (11.6%), familial status (8.7%), sex (8.7%), color (2.9%), and religion (1.4%). (Note that these percentages equal more than 100% when summed because some cases allege discrimination based on multiple protected class elements).

As shown in the table below, over half of the complaints (55.1%) were closed after it was determined by HUD that there was no reasonable cause to believe that discrimination occurred ("no cause determination"). Another 17.4% were successfully settled/conciliated and approximately 11.6% were either withdrawn by the complainant or closed due to the complainant failing to cooperate. As of November 1, 2024, 15.9% (11 cases) were still open.

Filed Discrimination Complaints by Closure Reason, Ventura County 2020-2024

Case Closure Reason	Number of Cases	Percent of All Cases
Complainant failed to cooperate	2	2.9%
Complaint withdrawn by complainant after resolution	3	4.3%
Complaint withdrawn by complainant without resolution	3	4.3%
Conciliation/settlement successful	12	17.4%
No cause determination	38	55.1%
Open cases as of 11/1/24	11	15.9%

Source: HUD, FHEO

IV. Fair Housing Issues and Goals

A. Fair Housing Issues

The following fair housing issues were identified in the analysis above.

Segregation

There is moderate segregation in the county between White and Hispanic residents, due to concentration of Hispanic residents in Oxnard and outside of the other participating cities (which are majority white). (Table 3 and Table 1). There are also concentrations of Hispanic

residents in Oxnard and Santa Paula, and concentrations of foreign-born residents of Mexican origin and Spanish-speaking LEP residents in Oxnard, Santa Paula, and Fillmore R/ECAPs. Additionally, there are concentrations of publicly supported housing in Oxnard and Santa Paula (Map 5).

R/ECAPs

There are R/ECAPs in Oxnard, Santa Paula, and Fillmore. Hispanic households in the HCV program are more likely to reside in R/ECAPs than non-Hispanic HCV program participants.

Disparities in Access to Opportunities

Various protected class groups experience disparities in access to opportunities, including:

- Hispanic residents, who are least likely to have access to neighborhoods with good schools and high labor force participation and human capital, and most likely to live in neighborhoods with high exposure to poverty and worse environmental health.
- Black and Native American residents, who are also more likely to live in high poverty areas and have less access to neighborhoods with high labor force participation and human capital. Black residents of the county also have the highest unemployment rate of any group.
- Native Americans living below the poverty line, who have limited access to neighborhoods with high performing schools and proximity to employment centers.

Geographically, residents in central/south Oxnard and Santa Paula have less access to various opportunities than residents in other parts of the county, including the other participating jurisdictions. This includes less access to neighborhoods with good schools, proximately to employment centers, high labor force participation rates and human capital, and less concentrated poverty. These areas are also home to concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children. Finally, these areas also overlap with two of the R/ECAPs in the county (in Oxnard and Santa Paula).

Conversely, residents in Thousand Oaks and Camarillo have the most access to neighborhoods with good schools, proximity to employment centers, high labor force participation and human capital, and less poverty.

Disproportionate Housing Problems

Various protected class groups experience disproportionate housing problems, including

- Black/African American households, who have disproportionate housing needs in the 30-50% AMI and 50-80% AMI ranges.
- Pacific Islander households, who have disproportionate housing needs in the 50-80% AMI range, and disproportionate severe housing needs in the 50-80% and 80-100% AMI ranges.

- American Indian and Alaska Native households, who have disproportionate housing needs in the 80-100% AMI range and disproportionate severe housing needs in the 80-100% AMI range.

Geographically, the areas of the county with the highest percentages of households experiencing at least one housing burden are:

- Central and south Oxnard, including the R/ECAP tract
- Northeast Oxnard and areas just outside the city's boundary
- Santa Paula, including the R/ECAP tract
- Central and northwest San Buenaventura

These areas have high concentrations of Hispanic residents (in Oxnard and Santa Paula), and foreign-born residents of Mexican origin (in Oxnard, Santa Paula, and northwest San Buenaventura).

Disparities in Access to Homeownership

Hispanic, Black, and Native American households have significantly lower homeownership rates (49%, 45%, and 42% respectively) than AAPI and White, non-Hispanic, residents (75% and 70% respectively). Rates of homeownership vary across cities: Simi Valley and Thousand Oaks have the highest homeownership rates; and Oxnard and San Buenaventura have the lowest homeownership rates.

B. Fair Housing Goals

This section identifies the factors that create, contribute to, perpetuate, or increase the severity of the fair housing issues identified through the analysis above, and lists the goals and actions each jurisdiction will take to address those contributing factors in order to Affirmatively Further Fair Housing. The goals and actions listed below are included in each jurisdiction's approved and adopted 2021-2029 Housing Element.

1. Ventura County

Fair Housing Issue	Contributing Factors
Segregation and R/ECAPs	Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods. Rural and agricultural communities (along Highway 126) have more affordable housing opportunities overall. These communities are primarily home to Hispanic/Latino, low- and moderate-income households, including farmworkers.

	Infrastructure constraints restrict development of high-density housing in most of the unincorporated county; therefore, county is limited in rezoning for higher density development in unincorporated communities which need it most. Lack of community support for high-density affordable housing. Limited housing opportunities for persons with disabilities.

Goals and Meaningful Actions:

Encourage home share partnerships to provide affordable housing options in exchange for services to assist senior resident homeowners.

Continue the rent control program for mobile home parks, which provides housing for lower income residents in high resource areas.

Encourage construction of ADUs to increase supply of affordable housing, especially in high resource areas. Annually monitor the production of ADU's to ensure that the County projection of 70 units per year is being achieved.

Increase services and amenities to improve access to opportunity in low resource areas.

Provide training to landlords on fair housing laws and encourage them to market their rental units in high resource areas to voucher holders.

Increased testing and more persistent enforcement of fair housing laws.

Actively recruit residents from low-opportunity/disadvantaged communities to serve or participate on boards, committees and other local government bodies.

Amend County Ordinances and implement new state housing laws that mandate the use of only objective standards to approve residential projects, including projects for the special needs population.

Fair Housing Issue	Contributing Factors
Disparities in Access to Opportunities	Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods.

	Infrastructure constraints restrict development of high-density housing in most of the unincorporated county; therefore, county is limited in rezoning for higher density development in unincorporated communities which need it most.

Goals and Meaningful Actions:

Placement of New Residential Uses: Within designated disadvantaged communities, the County shall discourage the establishment of new residential and other sensitive land uses near incompatible industrial land uses unless appropriate mitigations or design consideration can be included.

County Investment Priorities: The County shall prioritize investment in infrastructure, services, safety net programs and other assets that are critical to future economic vitality, including public safety, healthcare, library services, water supply and quality, transportation, energy, and environmental resources. This investment shall consider equity in investment opportunities to designated disadvantaged communities, including designated Opportunity Zones under the federal Tax Cuts and Jobs Act of 2017. The focus of these efforts shall be to improve social equity and opportunity for all.

Supporting Industries Fitting County Needs: The County shall strive to attract industries based on existing and projected workforce demographics, educational attainment, skills, and commute patterns, and which provide opportunities to residents living in designated disadvantaged communities.

Grocery Stores in Underserved Communities: The County shall strive to attract and retain high-quality, full-service grocery stores and other healthy food purveyors in Existing Communities and adjacent urban areas, particularly in underserved areas.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Costs of repairs or rehabilitation for older housing stock. Lack of affordable housing.

Goals and Meaningful Actions:

Safe and Sanitary Homes Education and Outreach: The County shall engage with agencies, non-profit organizations, landlords, property owners and tenants in Disadvantaged Communities to disseminate information to educate about indoor mold and lead hazards, methods for reduction, and prevention.

Housing Affordability: The County shall continue to work with cities and community organizations to implement best practices, pursue funding, and implement programs that reduce the cost of housing.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Homeownership	Unaffordable home prices in coastal communities. Costs of repairs or rehabilitation for older housing stock. Lack of economic mobility for protected classes.
Goals and Meaningful Actions: Provide down payment assistance to eligible potential homeowners. Guide eligible homeowners in identifying resources for rehabilitation assistance.	

2. Camarillo

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	Concentration of protected persons, including, but not limited to, persons with disabilities and LMI households, in lower resource areas due to the following: • Disparities in access to housing opportunities due to high cost of housing in rental and ownership markets; and specifically, limited affordability in High Opportunity Areas. • Lack of vacant land for new development as the city is nearing build-out. • High cost of land and construction disincentivize developers to construct affordable housing projects. • Lack of public transportation is an impediment to those who cannot or do not drive a car if arrival times are not convenient, not frequent, and overall have long travel times. • Lack of available accessible housing options for seniors and persons with disabilities.

	•

Goals and Meaningful Actions:

Increase affordable housing options in high opportunity areas through the following actions:

- Encourage a range of housing options across all income categories, including affordable housing, to allow residential mobility. Provide technical assistance and information (such as the residential sites inventory) to advocacy groups, non-profit housing, and other local and regional organizations that can assist in identifying housing need and the development of housing for low- and moderate-income households.
- Encourage transit-oriented development to better connect workers with jobs.
- Encourage development of ADA compliant rental housing units, and promote universal design principles in new developments to help people with physical disabilities live in a house without modification. Specifically, have a goal of developing 30 units for seniors and/or special needs households between 2021-2029.
- By December 2025, conduct a review of the Municipal Code requirements to explore opportunities to revise and ensure design standards to not impede the development of affordable housing.
- By January 2026, review zoning ordinance and identify opportunities to reduce constraints on the development of housing types, and amend Zoning Ordinance by January 2028.

Address housing discrimination through the following actions:

- Expand education and outreach efforts to landlords on fair housing laws through media outlets available to City. Provide multilingual content when appropriate.
- Contract for fair housing services with the Housing Rights Center to include fair housing testing for discriminatory practices, issues, and trends impacting both renters and homebuyers, and require routine reporting of activity.
- At least once annually between 2021-2029, conduct or facilitate informational events regarding fair housing laws and available resources in English and Spanish. Prioritize property owners and residents residing in high displacement risk areas (neighborhoods between Temple Avenue, Lewis Road, Highway 101, Las PosasRoad, and East Ponderosa Drive) and provide informational materials and/or provide trainings in accessing financial resources for housing rental or purchase.

Fair Housing Issue	Contributing Factors

Disproportionate Housing Problems	Home repairs and rehabilitation can be an obstacle for low- and moderate-income homeowners. Deferred maintenance can result in severe housing problems for older housing units.

Goals and Meaningful Actions:

Promote and facilitate the availability of housing rehabilitation programs to address deferred maintenance of the housing stock, and to make accessibility improvements. Provide multilingual content when appropriate. Specific actions to be taken include:

- Utilize CDBG funding to facilitate the rehabilitation of six housing units annually between 2021-2029.
- Develop an outreach strategy to connect with property owners who own less than 10 single-family or multi-family residential units to assess needs and assist them with obtaining available resources including rehabilitation loan financing programs and affordable housing development incentives.

Fair Housing Issue	Contributing Factors
Disparities in Access to Homeownership	Disparities in access to housing opportunities due to high cost of housing in rental and ownership markets. High cost of land and construction disincentivize developers to construct affordable housing projects.

Goals and Meaningful Actions:

Implement first time homebuyer down payment assistance program to provide homeownership opportunities to very low-, low-, and moderate-income households. Provide multilingual content when appropriate.

Include low-income households in the outreach efforts to inform of special local, state, and federal homebuyer assistance in partnership with lending institutions, local associations of realtors, and fair housing providers. Provide multilingual content when appropriate.

By January 2026, conduct an educational seminar to assist residents in applying for first time homebuyer down payment assistance programs. Increase participation in first time homebuyer programs by at least 20 percent between 2021-2029.

3. Oxnard

Fair Housing Issue	Contributing Factors
Segregation	Low-income households are concentrated due to the following factors: • Coastline neighborhoods are more desirable, and therefore more costly than urban core. • Availability of rentals that accept Housing Choice Vouchers. • Availability of affordable units in a range of sizes.
Goals and Meaningful Actions: Use land use, zoning, and development standards to address barriers to housing choices in high-opportunity areas, such as ADUs and minimum lot sizes. Facilitate lot consolidation for development of affordable housing in high opportunity areas, by reducing setbacks and/or parking requirements, waiving Parcel Assemblage/Lot Consolidation fees for targeted parcels, and fast-tracking application reviews for affordable housing developments. Encourage landlords in high resource areas to market their rental units to Section 8 voucher holders. To do this, Oxnard Housing Authority will expand their landlord outreach and engagement efforts. Encourage mixed-use and mixed-income development in non-residential zones, including in the Business Research Park (BRP) Zone through a BRP Overlay Zone. Encourage construction of ADUs in high resource areas by distributing information to homeowners via informational flyers in monthly bills, additional information on the City's website, and/or public service announcements on Oxnard TV channel.	

Fair Housing Issue	Contributing Factors
R/ECAPs	Availability of rentals that accept Housing Choice Vouchers. Linguistic isolation of non-English speaking households. Limited economic mobility opportunities.
Goals and Meaningful Actions:	

Provide training to landlords on fair housing laws and encourage them to market their rental units in high resource to voucher holders.

Distribute information regarding fair housing, tenant rights, rehabilitation grants, rehabilitation loans, first-time homebuyer programs, and Section 8 programs. These efforts will include the following:

- Work with Ventura County Department of Health and Housing Rights Center to track fair housing issues and identify patterns in the City, including meeting annually to check on the status of active cases. The City will support Ventura County and Housing Rights center to increase public education and outreach on neighborhoods identified as being areas of linguistic isolation, as well as continuing to assist in the investigation and resolution of complaints of housing discrimination, including, where merited, targeted testing. This increased outreach shall include, beginning in 2024, at least one educational outreach campaign annually in an area of linguistic isolation, targeting a minimum of at least 25 households in such areas with multi-lingual fair housing education resources. The City will use its partnerships with community-based organizations that work with the Oxnard Mixteco community to provide access to information and resources, and will invite those organizations to participate in the City's Annual Housing Element workshop.
- Continue working with Ventura County groups who promote expanded housing opportunities through various financial assistance initiatives and affordable housing/neighborhood revitalization programs and educates the community about fair-housing and equal housing opportunity, providing housing counseling services and family resource information and referral. Through this partnership, the City will connect with an average of 320 contacts per year. The City will collaborate with these organizations and the Housing Rights Center (which provides materials in seven languages) to disseminate fair housing information in all appropriate languages, and to encourage community participation in workshops, and public hearings, which shall include at least one fair housing outreach and education workshop annually, beginning in 2024, in the areas of linguistic isolation and in Spanish language.

Actively recruit residents from neighborhoods of concentrated poverty to serve or participate on boards, committees, and other local government bodies.

Seek funding for targeted rehabilitation.

Invest in basic infrastructure in low resource areas and areas of future development, including through the following efforts:

- Utilize the City's Climate Action and Adaptation Plan (CAAP) to disseminate community programs to improve climate and resilience citywide with particular attention to disadvantaged community areas as identified in the City's CAAP.

- As part of the City's CIP process, prioritize green infrastructure investment (permeable pavements, infiltration planters, trees, etc.) in areas of concentrated poverty, specifically neighborhoods identified as disadvantaged communities.
- The City's Parks and Recreational Master Plan will assist the City in developing CIP activities to improve access to parks and recreational areas, including seeking funding sources to develop and/or improve parks or recreational areas and programs and/or partnerships to access nearby recreational spaces located on sites that are not City-controlled.
- Implement the City's Bicycle and Pedestrian Facility Master Plan (2011), with consideration to bicycle and pedestrian facilities in R/ECAP areas.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	Availability of high-ranked schools throughout the City. Shortage of public access to recreational facilities and parkland.
Goals and Meaningful Actions: Encourage additional multifamily housing in high-performing school areas, including by using land use, zoning, and development standards to address barriers to housing choices in moderate or higher opportunity areas, such as allowing ADUs and decreasing minimum lot sizes. Work with school districts to attract and retain high-quality teachers. Increase parkland requirements for new developments. Prioritize green infrastructure investment in areas of concentrated poverty.	

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Availability of affordable units in a range of sizes. Unaffordable rents and home prices. Lack of partnerships with affordable housing developers. Costs of repairs or rehabilitation.
Goals and Meaningful Actions:	

Provide rehabilitation assistance to approximately 6 homeowners per year through the Citywide Homeowner Repair Program. Implement the Inclusionary Housing Program to increase supply of affordable housing units, with a goal of producing an average of 20 lower-income units per year (18 on site, 2 through in-lieu fees paid). Provide down payment assistance to four households annually, to support new homeownership opportunities. At least half of the households assisted will originate from low resource areas and/or R/ECAP areas in Oxnard. Provide mortgage assistance to homeowners through the Mortgage Credit Certificate program, with a goal of Oxnard residents using at least six Mortgage Credit Certificates per year. Continue working with the Ventura County Consortium to distribute funding and ensure outreach to at least twenty-four households in the areas designated as low resource and/or R/ECAPs in Oxnard. Encourage development of housing for extremely low-income households by assisting developers with site identification, providing local funding, streamlining entitlements, and implementing concessions and incentives. Collaborate with developers to develop affordable housing on City-owned sites. Between 2021-2029, accommodate 193 units affordable to lower income households on city-owned properties in low resource areas. Encourage construction of ADUs to increase supply of affordable housing, with the goal of accommodating at least 320 ADUs between 2021-2029.

4. San Buenaventura

Fair Housing Issue	**Contributing Factors**
Segregation	Location and type of affordable housing, and concentration of HCV use. Lack of private investment. Lack of public investments in specific neighborhoods, including services or amenities. A lack of knowledge of fair housing rights for tenants and responsibilities from landlords, due to the following:

	• Lack of fair housing testing • Lack of monitoring • Lack of targeted outreach • Lack of outreach meeting locations within the City, especially in the Westside NRSA and downtown and midtown communities.

<u>Goals and Meaningful Actions:</u>

Through the Westside Ventura Neighborhood Revitalization Strategy Area (NRSA) plan, continue to target investment on improving community assets (such as infrastructure and public facilities) as well as improving quality of housing and increasing affordable housing (one improvement project in low/moderate income areas each year).

Inform tenants and landlords of the State's Source of Income Protection (SB 329 and SB 222) and the interested parties list for available affordable housing.

Promote access to higher resource areas by locating lower income affordable units and mixed-income developments in areas with high resources.

To attract private investment and the amenities associated with development, remove constraints to development in response to market demands.

Expand awareness of fair housing laws by specifically targeting the Westside NRSA. In partnership with the City's fair housing provider (Housing Rights Center), the following actions will be taken:

- Hold at least two in-person fair housing meetings annually, including one in the Westside NRSA. Meetings will be held at sites that are transit-accessible and/or the provider will consider options to assist residents without vehicle access with transportation; and meetings will be held at a variety of times (daytime and evening). Each year, the goal will be to conduct outreach to 400 residents, landlords, and housing professionals.
- Provide annual training on fair housing laws at public meetings with the intention of hosting additional meetings.
- Utilize non-traditional media (i.e. social media, City website) in outreach and education efforts, in addition to print media and notices. Each year, the goal will be to post 10 Fair Housing related items on non-traditional media.
- Conduct Fair Housing Testing annually (10 tests per year) and include results in the appropriate quarterly report. Tailor outreach and education activities to respond to findings of testing.

Expand outreach and education of the State's Source of Income Protection (SB 329 and SB 222), defining public assistance including HCVs as legitimate source of income for housing. Increase outreach and education to the Westside and southern tracts with

disproportionate needs. By 2029, goal is to increase voucher use in Ventura by 10 percent from 2021 levels.

Fund and maintain a Housing division within the City's Community Development Department, including a Housing Manager, to ensure sufficient capacity in City to advance fair housing goals.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	Location of higher quality schools in eastside areas. Lack of access to local jobs. Location near environmental pollutants (freeways). Lack of private investment. Lack of public investments in specific neighborhoods, including services or amenities.

Goals and Meaningful Actions:

Improve access to opportunities in low resource areas through the following actions:

- Through the Westside NRSA plan, continue to target investment on improving community assets (such as infrastructure and public facilities) as well as improving quality of housing and increasing affordable housing (one improvement project in low/moderate income areas each year).
- Continue to expand economic development opportunities in the Westside NSRA through microenterprise loans and technical assistance, vocational training to westside residents, and partnerships with Ventura Unified School District on Property Uses for Economic Development.
- Prioritize use of CDBG funds and CIP in high segregation and poverty and low resource areas (such as the Westside and Downtown). CDBG funds should be focused on homelessness or housing projects.
- Study the annexation of the Saticoy low resource area to allow for projects and investment to improve the area.
- Coordinate with Public Works to prioritize areas identified as Disadvantaged Communities (SB 535) and low resource areas for actions and improvements. Create a Capital Improvement Plan for 2026-2032 with prioritized funding for Disadvantaged Communities.

Promote access to higher resource areas by locating lower income affordable units and mixed-income developments in areas with high resources. Specific actions include: • Identify specific City-owned properties that may be made available for residential development. • Support funding applications by nonprofit developers for affordable housing in high resource areas, with overall goal of building 2,052 lower income units between 2021-2029. • Support development of 100 student housing units at Ventura College. • Update inclusionary housing ordinance to expanded Citywide and include rental developments.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Age of housing stock. The availability of affordable units in a range of sizes. Thomas Fire, which destroyed multi-family housing and caused rent increases.
Goals and Meaningful Actions: Improve the condition of existing housing by using targeted outreach to increase awareness of the City's Home Rehabilitation program in neighborhoods with highest housing burdens. Market the availability of Mobile Home Rehabilitation Grant Program funding by providing brochures to local mobile home park associations, distributing them at relevant public meetings, and displaying them at the City's public counters, public libraries, and the senior center. Assist an average of 15 households per year. Increase the availability of affordable rental units through the City's Inclusionary Housing Ordinance. Combat displacement by offering "first right of refusal" to tenants and advertising new affordable units with Affirmative Marketing Plans.	

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Homeownership	The availability of affordable units in a range of sizes.

Goals and Meaningful Actions:
Pursue funding to provide homebuyer assistance to low- and moderate-income households. Between 2021-2029: • Provide 15-20 Housing Workshops to residents interested in preparing for homeownership • Provide 20 residents with Down Payment Assistance • Provide 20 Residents with Housing Counseling Services • Provide 30 Financial Literacy Workshops to 300 Residents

5. Simi Valley

Fair Housing Issue	Contributing Factors
Segregation	Insufficient and inaccessible outreach and enforcement. Lack of accessible fair housing information and variety of inputs media. Lack of marketing fair housing events such as fair housing conferences, resource meetings, and community meetings.
Goals and Meaningful Actions: The City will serve 150 people annually with fair housing services, through the following actions: • Continue the contracting with HRC to provide fair housing services to Simi Valley residents. • Conduct two fair housing outreach events per year, which may include the landlord-tenant workshop and the homebuyer's education workshop hosted by HRC. • Increase outreach related to fair housing education and workshop with announcements in monthly City newsletter. • Expand outreach media on fair housing to City social accounts such as Facebook and Twitter. • Offer fair housing outreach and education in Spanish and English.	

Fair Housing Issue	Contributing Factors
Disparities in Access to Opportunities	Concentration of special needs groups. Location and type of affordable housing. Lack of private investment. Lack of sidewalks, pedestrian crossings, and other infrastructure.

Goals and Meaningful Actions:

Increase access to affordable housing in high resource areas through the following actions:

- Facilitate the development of units affordable to lower-income households in high resource areas (with a portion being targeted for extremely low-income households). Between 2021-2029, develop 20% of new affordable units in high resource areas.
- Facilitate ADU construction in high resource areas by creating and implementing a marketing program to disseminate information about the City's ADU incentives, tools, and resources.
- Promote Lot Consolidation Incentive and Revitalization of Obsolete and Underused Properties policy to facilitate multi-family and mixed-use development in high resource areas. Conduct outreach to interested property owners and developers, with the goal of increasing housing opportunities in high resources areas by 275 units between 2021-2029.
- Continue to promote the use of Section 8 Vouchers by including a fair housing factsheet in ADU/SB 9 applications, especially on source of income protection (SB 329 and SB 222). Assist 700 households annually with vouchers, and increase the use of HCVs in high resource areas by 5 percent between 2021-2029.

Between 2021-2029, commit to one public improvement project annually in low- and moderate-income areas, including:

- Sanitation – Sewer Line Rehabilitation: rehabilitates vitrified clay sewer pipes and asbestos cement sewer pipes, with cured-in-place slipliner.
- Streets and Roads – Barnard Street Bridge Rehabilitation: widening / rehabilitation of the existing bridge on Barnard Street, 0.5 miles west of Stearns Street.
- Waterworks – Water Line Replacement: repair or replace as needed aged/damaged/washed out water lines segments. These segments were identified during the Waterworks Facilities Assessment based on calculated risk of waterline failure based on the asset vulnerability and criticality.

- Waterworks – Water Tank Repair / Replacement: repair or upgrade water tanks that have been in service since 1960, each with capacity of upwards of 1.5 million gallons. In addition, tank interiors need to be re-coated and exterior needs to be painted. The Waterworks Storage Tank System shall meet current seismic code requirements.
- Transit – Bus Stops Improvements: bus shelter addition, maintenance, signage, benches, lighting, and other amenities.
- Transit – Replacement Buses: replace two Compressed Natural Gas (CNG) New Flyer buses (has reached its useful life) with two 35-foot low- or no-emission buses to ensure continued reliability of service while reducing maintenance costs.
- Repairs & Upgrades - Public Library: a variety of repair and upgrades including relocation of the Library bookstore and donation space, exterior lighting improvements, book stack end panels, ADA improvements, interior electrical and lighting improvements, window replacements, carpeting, landscaping of patio areas, and various building renovations and improvements.
- Repairs & Upgrades - Senior Center: a variety of repairs and upgrades including the design and construction of the patio courtyard, design and renovation of the north bathrooms to improve plumbing and accommodate patron needs, replace facility furniture, refinish wood floors in multi-purpose room, and upgrade audio visual needs in the senior facility.

Between 2021-2029, complete eight street improvement projects in low- and moderate-income areas, including the following streets:

- Cochran Street from Tapo Canyon Road to Sequoia Avenue.
- Madera Road from Strathearn Place to Royal Avenue.
- Los Angeles Avenue from Kuehner Drive to Stow Street.
- Stearns Street from Cochran Street to Los Angeles Avenue.
- Sycamore Drive from Royal Avenue to Fitzgerald Road.
- First Street from Royal Avenue to Fitzgerald Road.
- Erringer Road from Royal Avenue to Moore Street.
- Los Angeles Avenue from Sequoia Avenue to Sycamore Drive.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Substandard Housing Conditions. Age of housing stock. Cost of repairs and rehabilitation.

Goals and Meaningful Actions:
Through the City's Home Rehabilitation Program, provide loans to qualified low income homeowners. Target outreach to neighborhoods with older housing stock. Conduct Code Enforcement with emphasis in neighborhoods with older housing stock and refer eligible households to City Home Rehabilitation Program.

6. Thousand Oaks

Fair Housing Issue	**Contributing Factors**
Segregation	• Location and type of affordable housing, and concentration of Housing Choice Vouchers (HCV) use. • Lack of private investment • Lack of public investments in specific neighborhoods, including services or amenities\ •
Goals and Meaningful Actions: Increase the number of people using HCV and work to increase the use of HCVs , by continued outreach and education of the State's Source of Income Protection (SB 329 and SB 222, defining public assistance including HCVs as legitimate source of income for housing). Inform tenants and landlords by posting notices on City's social media platforms, City website and public counter, TOTV, newspaper, and with local stakeholders. Also, ensure Housing Rights Center includes this topic in their outreach events. Facilitate affordable housing development through the following actions: • Adopt Zoning Code update to implement General Plan 2045to ensure a variety of housing types can be accommodated, including but not limited to co-housing, live/work, senior housing, and assisted living, among others. • Continue to implement objective development standards that apply to all residential projects, which define all housing types, including small, medium, and large-scale multifamily buildings. • If City funding is available, issue a NOFA to develop new affordable housing..	

- Continue to implement the City's updated Inclusionary Housing Ordinance and linkage fees program, to ensure that 10 percent of new construction projects are affordable units or units created with in-lieu fees.
- Continue to encourage lower income affordable units in mixed-income developments.
- Continue to explore options for incentivizing housing development for all income levels at shopping mall sites.

Combat discrimination in housing by taking the following actions:

- Continue to host an annual fair housing seminar with the County of Ventura to increase public awareness of fair housing laws and services, conducting increased outreach to neighborhoods that are impacted by low and moderate income concentration, displacement risks, and disproportionate housing needs. Follow up with HRC after meetings to evaluate attendance at locations and modify outreach location or times as necessary based on attendance outcomes.
- Continue to ensure HRC includes outreach and education of the State's Source of Income Protection (SB 329 and SB 222), defining public assistance including HCVs as legitimate source of income for housing. Create a Fair Housing Factsheet to be included in ADU and SB 9 application packets, educating homeowners of their fair housing obligations as potential landlords, including source of income protection (such as use of HCVs).
- Continue to provide fair housing information throughout the City via the City's website, and City facilities. Specifically, utilize non-traditional media (i.e. social media, City website) in outreach and education efforts, in addition to print media and notices.
- Continue to update City's Fair Housing Resource webpage annually.
- Continue to offer Spanish translation services and closed captions at City Council Meetings.
- Continue to encourage residents to sign up for City newsletter by promoting on city website, social media, and at community events.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	• Limited access to local jobs for all residents • Location near environmental pollutants (freeways) • Lack of private investment • Lack of public investments in specific neighborhoods, including services or amenities

Goals and Meaningful Actions:

Achieve diverse community representation on relevant boards and commissions that reflects the demographics of Low Resource Areas and Sensitive Communities. To achieve this, the City will:

- Continue to encourage residents from low and moderate income neighborhoods and areas impacted by disproportionate housing needs and displacement risks to participate in the decision-making process through appropriate boards and commissions.
- Continue to expand outreach through extensive social media posting and by being in direct contact with various groups, such as the City's Youth Commission, to encourage participation in the decision-making process.
- Report annually on the diversity of commission members (number of applicants and how many are appointed).

Continue to coordinate with Public Works to prioritize areas identified as low resource and sensitive communities in the implementation of the 2019 Active Transportation Plan, Local Road Safety Plan, 2019 ADA Transition Plan, and capital improvement projects, increase transit ridership, add new bike lanes, add new ADA ramps, and construct additional pedestrian crossings.

Continue to implement Objective Standards that require include Open Space amenities for teenagers and younger children in housing projects.

For affordable housing constructed by non-profit developers with City's funds, prioritize projects in low and moderate resource areas. This prioritization will be incorporated into NOFAs issued by the City.

Continue to partner with the County of Ventura on financial resources for homeless supportive services and affordable housing development.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	• Increasing rental prices • Age of housing stock • The availability of affordable units in a range of sizes
Goals and Meaningful Actions:	

Use City funding, if available, to increase the stock of affordable housing in low and moderate resource areas.

City of Oxnard

2025 Annual Action Plan

DRAFT

April 2025

Prepared by:

City of Oxnard – Housing Department – Grants Management

435 South D Street, Oxnard, California, 93030

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

In Plan year 2025, the formula grant of HUD allocations to City of Oxnard are estimates CDBG $1,888,317, HOME $535,916 and ESG $175,122, a total of $2,599,355 in entitlement grants from HUD. In addition, estimated program income of $100,000 for CDBG programs and $150,000 for HOME programs. This will increase total available resources from the 2025 Plan year to $2,849,355. The source of program income comes principally from repayment of loans and recaptures from defaults. Those funds will be used towards meeting the goals and objectives of the 2025 Annual Action Plan.

AP-15 Expected Resources - 91.220(c)(1,2)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$1,888,317	$100,000		$1,988,317	$9,011,683	Community Development Block grant from HUD to address housing, community development, and economic development needs. 2025 CDBG Allocation and

								Program income is $1,988,317 available resources from CDBG Plan year 2025. Uses of the available resources will be according to the funding priorities set forth in the Regional Consolidated Plan. The specific Activities will be set up in IDIS (HUD's database). The uses of funds will be capped according to the HUD regulations for: (1) Admin and Planning - no more than 20%, or $397,663 and (2) Public Services up to 15%, or $298,247. The 2025 balance will be distributed as Public Improvements & Other Programs as detailed by the

								City during the AAP process.
HOME	public - federal	Acquisition Homebuyer Assistance Homeowner Rehabilitation Multifamily Rental New Construction Multifamily Rental Rehabilitation New Construction for Homeownership TBRA	$535,916	$150,000		$685,916	$3,064,084	HOME grant from HUD to address affordable housing needs. In plan year 2025, HOME Allocation is $535,916, and expected program income is $150,000; total of $685,916. Uses of funds are; (1) Administration - no more than 10% or $68,591 and (2) CHDO Set Asides - at 15% (of allocation, not including program income) or $80,387. In addition, $536,938 is available for housing development. In addition to the CHDO set-aside

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and Rehabilitation for transitional housing Financial Assistance Overnight Shelter Rapid Re-housing (rental assistance) Rental Assistance Services Transitional housing	$175,122			$175,122	$824,878	HEGS grant from HUD to address needs and services for homeless persons or persons at risk of becoming homeless. Plan year 2025 available resources Estimate for ESG is $175,122. The limited availability of ESG resources is spread across the uses identified in this table. 1) ESG Administration and Planning costs are no more than 7.5% or $13,143 and (2) Emergency Shelter and Street Outreach cost is

								no more than 60%, or $105,073. The 2025 balance will be distributed as Homeless Prevention, HMIS, & Rapid Re-Housing eligible activities as detailed by the City during the AAP process

Table AP-1: Expected Resources

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

CDBG funds are leveraged, although not required, by city and subrecipients providers with government agency, in-kind, private foundations and contributions monies who provide services to low/moderate income persons. Affordable housing developments utilizing HOME funds typically use HOME monies to leverage millions of dollars in state, federal, and private financing. ESG funds are matched dollar for dollar by non-profit agencies providers with government agency, in-kind, private foundations, Ventura County Continuum of Care monies who provide critical services such as assisted housing, services and shelter to vulnerable populations who are at-risk of becoming homelessness or homeless persons and families. ESG funds are matched dollar for dollar by Subrecipients. The city matches for the Administration portion only. Per HOME requirements, the HOME funds are matched at a greater than 25% level by recipients of HOME funds, city, and other participants.

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

The city property leased for homeless shelter at 1450 S. Rose Ave, Oxnard, CA
Temporary Emergency Shelter at 351 South K Street, Oxnard, CA
Oxnard Housing Authority Public Housing Sites
131 Seventh Street
Meta Street Properties (recently acquired)

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Supply of Affordable Housing	2025	2029	Affordable Housing	NA	Development of New Affordable Housing Housing Rehabilitation Housing Services Housing Stability Disaster Planning and Recovery	HOME: $617,325 CDBG: $292,407	Rental Units Constructed: 5 Household Housing Units Rental units rehabilitated: 10
2	Increase and Improve Social Services	2025	2029	Non-Housing Community Development	NA	Supportive Services Fair Housing Services Disaster Planning and Recovery	CDBG: $235,505	Public Service for low/moderate-income other than housing benefit: 600 235 Persons Assisted
3	Work to End Homelessness	2025	2029	Homelessness	NA	Supportive Services Homelessness	CDBG: $62,742 ESG: $175,122	Public Service for low/moderate-income other than housing benefit: 1,000 persons assisted

								Rapid Rehousing: 13 Households assisted Emergency Shelter: 15 Persons Assisted
4	Create and Maintain Quality Neighborhood	2025	2029	Non-Housing Community Development	NA	Public Facility Maintenance Street Improvements and Infrastructure Disaster Planning and Recovery	CDBG: $1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 persons assisted
5	Promote Economic Development	2025	2029	Non-Housing Community Development		Economic Support for Small Businesses and Job Training	0	0
6	Effective Administration	2025	2029	n/a		n/a	CDBG: $397,663 HOME: $68,591	

Table AP-2: Goal Summary

Goal Descriptions

1	**Goal Name**	Improve Supply of Affordable Housing
	Goal Description	Increase and improve access to public service programs targeting low- and moderate-income residents.
2	**Goal Name**	Increase and Improve Social Services
	Goal Description	Increase the availability of affordable ownership and rental housing through affordable housing construction.
3	**Goal Name**	Work to End Homelessness
	Goal Description	In partnership with the Ventura County Continuum of Care, work to end homelessness within Ventura County by providing housing, emergency shelter and social services to homeless persons or those at risk of homelessness.
4	**Goal Name**	Create and Maintain Quality Neighborhoods
	Goal Description	Enhance and maintain access to livable neighborhoods by improving and maintaining public facilities and infrastructure.
5	**Goal Name**	Promote Economic Development
	Goal Description	Promote economic growth and resilience in small businesses and within the workforce in targeted areas.
6	**Goal Name**	Effective Administration
	Goal Description	Maintain effective housing and community development programs to carry out HUD CPD funded programs and activities.

AP-35 Projects - 91.220(d)

Introduction

The County of Ventura is continuing to focus on addressing basic needs, directing funds primarily towards food, shelter, and jobs. In this challenging economic environment, and with ever decreasing resources, the County is committed to providing these basic services to our most vulnerable citizens.

In an effort to increase the efficiency of grant management, we are consolidating our grant awards to larger projects. This ultimately has resulted in no grant award below $10,000, and a significant reduction in the number of grants administered by staff, making the most efficient use of taxpayer dollars.

#	Project Name
1	Development of New Affordable Housing
2	Housing Rehabilitation
3	Homelessness
4	Supportive Services
5	Street Improvements and Infrastructure
6	Administration

Table AP-1: Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The priorities outlined above reflect this year's emphasis on the development of new affordable rental housing for persons of very low and extremely low income, outreach and engagement to persons who are homeless, and the retention of existing housing stock affordable to our low- income residents. Other priorities include infrastructure and public facilities in low-income neighborhoods to support them in their communities. Key obstacles include lack of sufficient funding to satisfy unmet need, very low vacancy rates and lack of affordable rental housing.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	DEVELOPMENT OF NEW AFFORDABLE HOUSING
	Target Area	NA
	Goals Supported	IMPROVE SUPPLY OF AFFORDABLE HOUSING
	Needs Addressed	DEVELOPMENT OF NEW AFFORDABLE HOUSING
	Funding	HOME: $617,325
	Description	PARTICIPATION IN HOUSING DEVELOPMENT FUNDING ASSISTANCE
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5 RENTAL UNITS CONSTRUCTED FOR LOW- AND MODERATE-INCOME HOUSEHOLD
	Location Description	CITY OF OXNARD, CALIFORNIA
	Planned Activities	FINANCIAL ASSISTANCE TO A COMMUNITY HOUSING DEVELOPMENT ORGANIZATION FOR THE DEVELOPMENT OF AT LEAST 5 HOUSING UNITS FOR LOW- AND MODERATE-INCOME HOUSEHOLDS IN OXNARD. THIS PROJECT INCLUDES 15% OF HOME ALLOCATION SET ASIDE FOR CHDO'S, OR $80,387
2	**Project Name**	HOUSING REHABILITATION
	Target Area	NA
	Goals Supported	IMPROVE SUPPLY OF AFFORDABLE HOUSING
	Needs Addressed	HOUSING REHABILITATION
	Funding	CDBG: $292,407
	Description	REHABILITATION OF UNITS TO INCREASE THE QUALITY OF AFFORDABLE RENTAL HOUSING UNITS AND/OR PRESERVE HOUSING AFFORDABILITY.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 LOW- AND MODERATE-INCOME HOUSEHOLDS HOUSING UNITS
	Location Description	VARIOUS LOCATIONS THROUGHOUT CITY OF OXNARD
	Planned Activities	OXNARD HOUSING AUTHORITY WILL PROVIDE REHABILITATION OF RENTAL UNITS FOR LOW- AND MODERATE-INCOME HOUSING HOUSEHOLDS IN OXNARD.
3	**Project Name**	HOMELESSNESS

	Target Area	NA
	Goals Supported	WORK TO END HOMELESSNESS INCREASE SOCIAL SERVICES
	Needs Addressed	HOMELESSNESS
	Funding	CDBG: $62,742 ESG: $175,122
	Description	PUBLIC SERVICES SUBJECT TO 15% CAP OF 2025 CDBG ALLOCATION AND PROGRAM INCOME. HEARTH EMERGENCY SOLUTIONS GRANT FUNDS TO PROVIDE FINANCIAL ASSISTANCE TO VARIOUS SERVICE PROVIDERS FOR EMERGENCY SHELTER AND STREET OUTREACH SUBJECT TO 60% CAP; HOMELESS PREVENTION, RAPID RE-HOUSING, AND HMIS ACTIVITIES TO SERVE HOMELESS INDIVIDUALS AND FAMILIES, AND THOSE AT-RISK OF BECOMING HOMELESS. STREET OUTREACH AND EMERGENCY SHELTER ACTIVITIES WILL BE LIMITED TO 60% OF ESG ALLOCATION ESTIMATED, OR $105,073. ADMINISTRATION AND PLANNING COST SUBJECT TO CAPS (7.5% OF ALLOCATION), ESTIMATED $13,134. ALL ESG SUBRECIPIENTS ARE REQUIRED BY THE CITY OF OXNARD TO PROVIDE MATCHING FUNDS OF A DOLLAR FOR EVERY DOLLAR ESG GRANT DOLLARS RECEIVED.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1,000 HOMELESS INDIVIDUALS WILL BE ASSISTED WITH EMERGENCY SHELTER AND SERVICES EMERGENCY SHELTER WILL BE PROVIDED TO 15 INDIVIDUALS AND RAPID REHOUSING WILL BE PROVIDED TO 13 HOUSEHOLDS
	Location Description	CITY-WIDE; VARIOUS LOCATIONS THROUGHOUT CITY OF OXNARD
	Planned Activities	CDBG FUNDING FOR 1) ASSISTING WITH HOMELESS SERVICES NEEDS BY SHELTER CARE RESOURCES AND 2) EMERGENCY SHELTER SERVICES FOR HOMELESS BY TURNING POINT FOUNDATION ESG FUNDING FOR 1)TURNING POINT FOUNDATION WILL PROVIDE EMERGENCY SHELTER, 2) MERCY HOUSE WILL PROVIDE RAPID REHOUSING, 3) UNITED WAY OF VENTURA COUNTY WILL PROVIDE RAPID REHOUSING AND 4) ADMINISTRATION AND PLANNING
4	**Project Name**	SUPPORTIVE SERVICES
	Target Area	NA
	Goals Supported	INCREASE SOCIAL SERVICES
	Needs Addressed	SUPPORTIVE SERVICES
	Funding	CDBG: $235,505
	Description	PUBLIC SERVICES SUBJECT TO 15% CAP OF 2025 CDBG ALLOCATION AND PROGRAM INCOME. FUNDING FOR YOUTH RECREATIONAL AND EDUCATIONAL PROGRAMS; YOUTH FROM LOW-AND MODERATE-INCOME HOUSEHOLDS; HOMELESS SERVICES AND COUNSELING SERVICES
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	270 YOUTH WILL BE ASSISTED WITH YOUTH SERVICES/RECREATIONAL AND EDUCATIONAL PROGRAMS IN LOW- AND MODERATE-INCOME NEIGHBORHOODS, 80 INDIVIDUALS WILL BE ASSISTED WITH SENIOR SERVICES, 100 LOW- AND MODERATE-INCOME INDIVIDUALS WILL BE ASSISTED WITH COUNSELING SERVICES FOR VICTIMS.
	Location Description	CITY-WIDE; VARIOUS LOCATIONS THROUGHOUT CITY OF OXNARD
	Planned Activities	CITY OF OXNARD RECREATION AT 1) POLICE ACTIVITIES LEAGUE, 2) SOUTHWINDS YOUTH CENTER, AND 3) COLOMIA MEMORIAL PARK VETERANS GYM , SENIOR SERVICES PROVIDED BY 4) PALM VISTA SENIOR CENTER BY THE CITY OF OXNARD AND 5) OXNARD HOUSING AUTHORITY, 6) COUNSELING SERVICES FOR VICTIMS WILL BE PROVIDED BY THE COALITION FOR FAMILY HARMONY
5	**Project Name**	STREET IMPROVEMENTS AND INFRASTRUCTURE
	Target Area	NA
	Goals Supported	CREATE AND MAINTAIN QUALITY NEIGHBORHOODS
	Needs Addressed	STREET IMPROVEMENTS AND INFRASTRUCTURE
	Funding	CDBG: $1,000,000
	Description	STREET IMPROVEMENT AND SIDEWALKS WITH ADA ACCESS RAMPS WITHIN LOW- AND MODERATE INCOME AREAS
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	THIS PROJECT WILL ACCOUNT FOR A NEIGHBORHOOD IMPROVEMENT IN LOW- AND MODERATE-INCOME CENSUS TRACT NEIGHBORHOOD, ESTIMATED AT 5,000 PERSONS
	Location Description	LOW- AND MODERATE-INCOME AREAS
	Planned Activities	CAL-GISLER NEIGHBORHOOD STREET IMPROVEMENT AND SIDEWALKS WITH ADA ACCESS RAMPS IN LOW- AND MODERATE-INCOME AREA IN OXNARD
6	**Project Name**	ADMINISTRATION
	Target Area	NA
	Goals Supported	EFFECTIVE ADMINISTRATION
	Needs Addressed	DEVELOPMENT OF NEW AFFORDABLE HOUSINGg HOUSING REHABILITATION HOUSING SERVICES HOUSING STABILITY HOMELESSNESS SUPPORTIVE SERVICES FAIR HOUSING SERVICES PUBLIC FACILITIES MAINTENANCE

		STREET IMPROVEMENTS AND INFRASTRUCTURE ECONOMIC SUPPORT FOR SMALL BUSINESSES & JOB TRAINING DISASTER PLANNING AND RECOVERY
	Funding	CDBG: $397,663 HOME: $68,591
	Description	ADMINISTRATION AND PLANNING COSTS SUBJECT TO CAPS FOR EACH FUNDING SOURCE; CDBG (20% of Allocation & PI) AND HOME (10% of Allocation & PI)
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	ADMINISTRATION AND PLANNING ACTIVITIES WILL BENEFIT FAMILIES CITYWIDE. AN ESTIMATED 202,000 PERSONS WILL BENEFIT FROM THIS ACTIVITY OF WHICH OVER 60% ARE LOW- AND MODERATE- INCOME RESIDENTS.
	Location Description	CITYWIDE
	Planned Activities	COORDINATION OF ALL CDBG AND HOME ADMINISTRATION AND PLANNING ACTIVITIES

AP-50 Geographic Distribution - 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The primary national objectives of the ConPlan programs are to benefit LMI residents, therefore, the City's CDBG funds will be targeted to extremely low-, low-, and moderate-income persons. CDBG funds will be used to serve the LMI persons Citywide and in Low-Moderate Areas (LMA). Also, the City will continue to assist the low- and moderate-income persons citywide with HOME and ESG funds. The City will also be concentrating resources, including the CDBG, HOME and ESG funds within the South Oxnard and La Colonia neighborhoods.

Geographic Distribution

Target Area	Percentage of Funds
NA	NA

Table AP-2: Geographic Distribution

Rationale for the priorities for allocating investments geographically

The need for affordable housing (funded from CDBG and HOME) is present throughout the City. CDBG funds for public improvements are based on LMI persons within LMA Neighborhoods. Regarding the Public Services category of the CDBG funds, the proposed projects will focus on the basic needs of the residents such as mental health, essential and supportive services. The special population such as seniors, homeless and youth will continue to receive their funding for the education needs, shelter support and recreational needs.

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

Individual activities funded by the Community Development Block Grant (CDBG) program are designed to benefit low- and moderate-income (LMI) persons or, in the case of activities like parks and streets, areas where at least 51 percent of the residents are low- and moderate-income persons.

ESG allocations are based on the limited clientele distributed citywide. HOME funds are distributed based on the income eligibility of the clients and citywide basis.

Supporting efforts in South Oxnard and La Colonia will support two of the most vulnerable and older communities with housing, services and economic stability through up and coming programs.

Discussion

As always, the City of Oxnard will continue to look for available public and private resources and creative ways to fund the needy programs.

AP-55 Affordable Housing - 91.220(g)

Introduction

HOME funds will be used to provide gap-financing assistance for new construction of multi-family rental units for lower income households. The first phase of Cypress Place, a 90-unit 100% affordable rental development, has been awarded a gap-financing loan of $1,600,000 in HOME funds for the construction of the 90 unit development and $1,500,000 CDBG funds for construction of off-site improvements. Cypress Place will include 15 HOME assisted units and is estimated to be completed in fall 2025.

The Etting Road (Dolores Huerta Garden) Apartments, a 58-unit 100% affordable rental development, has been awarded a gap-financing loan of $1,854,000 in HOME funds for construction of the 58 unit development. Eleven of the units developed in the Etting Road Apartments will be HOME assisted units and are estimated to be completed in Spring 2025. Given that only Dolores Huerta Gardens is expected to be completed in Spring 2025 and Cypress Place is not expected to be completed until fall 2025 then there are only 11 HOME assisted units expected to be completed in FY 2024-2025. A total of 26 HOME assisted units are expected to be completed in calendar year 2025. The City will review new HOME funding applications submitted in FY 2024-2025 and estimates providing gap-financing for the construction of new housing that will result in at least five (5) HOME assisted units. CDBG funds will be used to provide seven residential rehabilitation assistance to eligible households.

Habitat for Humanity of Ventura County will continue to utilize previous years CDBG funds for residential rehabilitation assistance to eligible households. The Ventura County Community Development Corporation (VCCDC) will continue to utilize previous years CDBG grants funds for affordable housing loans for homeownership assistance for income eligible families in Oxnard. HOME development financing assistance will leverage development funds from the State of California, developer equity, private financing, and tax credit financing.

Lower-income households continue to pay a high percentage of their income for housing, compared to other income groups. A large percentage of lower-income renters tend to experience overcrowding and inadequate housing conditions as housing problems. In order to help provide decent and affordable housing, and improve the social and economic status for LMI households in Oxnard, the following programs will be available during the next program year:

1. Homeowner Rehabilitation Assistance Program
2. Homeownership Assistance Programs
3. Construction of new affordable dwelling units

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homelessness	15
Special Needs	0
Total	15

Table AP-5: One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	15
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	15

Table AP-6: One Year Goals for Affordable Housing by Support Type

Discussion

Habitat for Humanity of Ventura County will continue to utilize CDBG grant funds from the previous year for the homeowner rehabilitation assistance program. Ventura County Development Corporation (VCCDC) will continue to utilize CDBG grant funds from the previous years for Oxnard residents to provide a homeownership assistance program. The City of Oxnard's Affordable Housing and Rehabilitation Department will also continue to provide financial assistance to Community Housing Development Organizations (CHDO) and affordable housing developers to develop affordable housing units throughout the City subject to available funding and as permitted by the funding source. Loan information is provided to interested residents at homeownership fairs, workshops, and from City referrals to VCCDC.

AP-60 Public Housing - 91.220(h)

Introduction

Oxnard Housing Authority (OHA) currently administers 520 public housing units, 1,904 Section 8 rental assistance vouchers, which includes 77 VASH vouchers, 40 Mainstream vouchers, 10 Family Unification vouchers, 46 Emergency Housing vouchers, and provides support services through its Resident Services program and Family Self-Sufficiency (FSS) program. The needs of public housing residents are supported with a Resident Services program which offers a variety of services to families and youth on-site. The FSS program supports and promotes public housing and Section 8 families with homeownership opportunities and economic self-sufficiency. The FSS Program provides one-on-one counseling and individual assistance to families that participate in this program.

Actions planned during the next year to address the needs to public housing

Modernization projects for the public housing units, where most needed, are funded through its Capital Fund program. Each year, in its Annual Plan and Statement, the Capital Fund Program re-prioritizes those projects identified in the 5 year plan.

For Fiscal year 2025-2026, the following capital improvement projects for public housing units are planned:

- CAL 31-3 Colonia Village 504 Conversion $260,000
- CAL 31-3 Colonia Village Alley Repair $140,000
- CAL 31-7 Althea Ct Rebuild 8 units $400,000

Total Planned projects for 2025-2026 $800,000

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Homeownership opportunities are promoted by offering public housing families homeownership counseling services by Ventura County Community Development Corporation (VCCDC). In addition, families are informed of these services through its Family Self-Sufficiency Program and distribution of flyers to all households.

Public housing residents are encouraged to participate in public housing tenant associations that advocate on behalf of tenants to support efforts to improve public housing stock and living conditions.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable.

Discussion

In order to respond to the increasing need for affordable housing units within the community, OHA and the Housing Department will continue to seek new resources of financing new housing development projects and partnering with developers, owners, and CHDO's.

AP-65 Homeless and Other Special Needs Activities - 91.220(i)

Introduction

Jurisdictions that receive federal funds for homeless assistance are typically required to conduct a Point In Time Count (PIT) of homeless persons each year. The PIT count was completed on January 22, 2025, with more than 100 volunteers signing up to participate in Oxnard's count. The results of this count are still being tabulated by the Ventura County Continuum of Care. The results will be published in their annual Homeless Count and Survey report, expected in Spring 2025.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Oxnard continued the operation of a year round homeless shelter and navigation center located on K Street in Oxnard. The City of Oxnard contracted Mercy House to operate the navigation center. The navigation center will continue its operation for the next twelve-month period and beyond. Oxnard has launched an effort to develop a new construction mixed-use development that will include a new, replacement navigation center and 110-bed homeless shelter plus other support services and fifty-six units of permanent supportive housing. We expect that this new project will be in operation by August 2025. The shelter will continue operating at the K Street location until that time.

The City continued working with The Salvation Army to provide street outreach services that include practical assistance, housing navigation, employment assistance, health navigation and crisis intervention with the ultimate goal of transitioning chronically-homeless individuals towards stable housing. The Street Outreach Team coordinates with Mercy House and the Oxnard Navigation Center as well as the Homeless Liaison Officers with the Oxnard Police Department. The City also began a partnership with Mercy House for street outreach services.

This year, the City continued its partnership with Ventura County Health Care Agency to operate an encampment response program as part of the State's Encampment Resolution Funding program. The program consists of a street outreach and case management team, along with non-congregate emergency shelter by using motel rooms. This project involves proactive engagement with people living in encampments throughout the city, and relocation to non-congregate emergency shelter where clients are connected with a case manager to work towards a housing plan, with the goal of moving into permanent supportive housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The emergency shelter and transitional housing needs of homeless persons are currently being addressed by several service providers throughout Ventura County. The emergency shelter needs in the area are met by the following providers: Mercy Housing in operation of the Oxnard Navigation Center, Ventura County Rescue Mission - single men over the age of 18 with rotating stay schedule, 10 nights in/5 nights out; Kingdom Center - emergency shelter for single women and women with children; Lighthouse Mission for Women and Children - single women and women with children; and Turning Point Foundation - mentally ill individuals.

Transitional housing needs are currently being met by the following providers: Kingdom Center - single women and women with children; Many Mansions - transition aged youth, single women and women with children;

Turning Point Foundation - single mentally ill persons; Salvation Army - families, single parents and single persons; Ventura County Human Services Agency - families, single parents and children, and single persons.

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

There are many providers that are working diligently to assist homeless persons from not only finding housing, but also to prevent further incidents of homelessness. The Oxnard Housing Authority designates Homeless Set Aside vouchers in issuance of Housing Choice Vouchers and is actively offering permanent housing opportunities, including through the construction of the Central Terrace, Casa Aliento, and Casa de Carmen permanent supportive housing projects. Specific vouchers that the Oxnard Housing Authority uses to address homelessness include Homeless Set Aside Vouchers, Mainstream Housing Vouchers that are prioritized for non-elderly adults with disabilities who are currently homeless or leaving an institution, and Emergency Housing Vouchers through the American Rescue Plan Act.

The Ventura County Human Services Agency (HSA) utilizes County General Funds to provide eviction prevention and rapid re-housing services to all of these populations; they will continue to do this in the forthcoming operating year. Additionally, Ventura County Veterans Services, Health Care for the Homeless, and Ventura County Behavioral Health all work closely with service providers to provide supportive services to assist in reducing the incidence of homelessness as they have also done in the recent past.

The Oxnard Housing Authority works in conjunction with Veterans Affairs to administer housing vouchers for homeless veterans under the VASH program. This program targets chronically homeless veterans.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Ventura County Continuum of Care has documented discharge policies of all of the above-mentioned services that spell out various directions to ensure persons are not discharged into homelessness. Additionally, as stated earlier, HSA works with qualifying low-income persons and families to avoid homelessness. This is done with the utilization of ESG and Ventura County allocated general fund dollars. Under the CoC discharge policy, in fulfilling the State Mandated Policy (state law related to the discharge protocol), the following are found:

1. Health Care Facilities: the County health care system describes the discharge policy as interdisciplinary responsibility. For the persons who require ongoing medical and nursing care and who have no identifiable address they may be discharged to a respite program at the RAIN project, a County operated transitional housing project. Others, upon discharge routinely go to group homes, board and care facilities, or reunite with families and friends.
2. Mental Health Facilities: the Ventura County Medical Center Psychiatric Inpatient Unit with the collaboration of Ventura County Behavioral Health and various community agencies provides discharge

planning and placement assistance to patients, when leaving the mental health facilities.

3. Foster care and other youth facilities: the goal is to provide assisted services to eligible youth and young adults between the ages of 16 and 21 in making a successful transition from foster care to independent living and achieve self-sufficiency. In addition to the County Children and Family Services, a Transitional Age Youth (TAY) center, operated by Pacific Clinics is also available.
4. Corrections programs and institutions: upon release, inmates are able to obtain housing in transitional and permanent housing programs, group homes, and sober living homes as well as with family and friends.

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing, such as land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in that barriers are lawful and impediments to fair housing choice are usually unlawful.

Barriers or constraints to the affordability of housing exist in many forms. A particular building code that to one sector might be interpreted as a "negative" public policy that acts as a barrier to affordable housing may to another sector be seen as a life-saving necessity – for example, seismic safety construction requirements. The same can be said for zoning and land use regulations. It should be noted that in Ventura County, local growth limitations have been adopted by direct ballot measures. Some of these measures entail costs which can affect housing supply and the cost of housing that is produced.

Barriers to exit homelessness include the lack of a permanent, year round shelter and the lack of housing units for those at the very low- and low- income spectrum. Because of the high cost to develop housing for these populations and limited public funding to subsidize the development of new affordable housing units, developers often do not have the resources to develop the number of units necessary to house this population. When this occurs, badly needed units go undeveloped, thus further limiting housing opportunities for those hardest to house.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

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

Environmental review, general planning, zoning, and related local land use regulations and development standards are all extensions of local government police powers to protect life and property, minimize nuisances, and achieve a desired quality of life as expressed through a participatory democratic process. Certain barriers

to affordability are imposed by the mandates created by State Law (such as preparing and adopting a General Plan and conducting environmental reviews), are adopted for safety or civil rights reasons (such as the imposition of seismic construction standards in quake-prone areas, or requiring compliance with accessibility or visibility design standards), or enacted to remedy or prevent a specific local issue (such as requiring landscaping to deter graffiti). The term "barrier" should not be interpreted in the context that local development standards and development review procedures are inhibiting the provision of quality affordable housing that would otherwise be developed, but are the cumulative effect of the development requirements imposed by the layers of government regulations and laws that impact residential development.

Discussion:

The City strives to consistently implement all policies and procedures, to review local development standards and development review procedures in such a way as to avoid and ensure that such do not have unintended negative consequences, and to improve policies and procedures so as to increase the opportunities and feasibility of developing affordable housing, especially for special needs and very low- and low-income units). The City will continue to engage in these efforts to identify and minimize any barriers over which the City has legal authority, in accordance with applicable law.

AP-85 Other Actions - 91.220(k)

Introduction

The City will implement the goals and strategies of the Regional Consolidated Plan to achieve the other actions listed in the next section.

Actions planned to address obstacles to meeting underserved needs

The City will continue to utilize available resources to fund administrative support activities to meet the underserved needs in the community. The City will continue to work with the appropriate state agencies to administer the assets of the former redevelopment agency in the appropriate manner, and to the benefit of the LMI community whenever possible and feasible. Other obstacles include the following:

Limited availability of funding from federal, state and other sources;

High cost of housing and provisions in the area which increases the difficulty of meeting affordable housing needs;

Reduced or frozen funding from state and other sources due to inadequate state revenue; the housing and credit crisis causing a negative effect;

A tight job market has produced an increased demand for production of new housing which is not being met, increasing home prices. Salaries are not commensurate with the high cost of housing in this market. These two factors combine to exacerbate the affordability crisis; and,

The Credit Crisis. Credit crisis has limited the availability of capital to develop housing for low-and moderate-income households and special needs groups. City staff will address the challenges of existing and new obstacles in PY 2025 by focusing on the following programmatic and administrative areas: Staff will continue to research the availability of future funding resources that leverage the development of affordable housing units, inclusive of grants, bond financing, Section 108 funding and partnering with other affordable housing developers. CDBG and other funds will be used to fund administrative support for programs that serve the needs of LMI citizens citywide. This is especially critical now that no redevelopment agency funding is available, given that redevelopment agencies no longer exist in California. Staff will continue to collaborate with private-sector partners when appropriate in the development and construction of affordable housing. Staff will continue to collaboratively work with the service provider community, non-profit organizations, and neighboring cities and local governmental agencies within the County of Ventura to identify projects that also meet federal community development program eligibility and which can comply with timely draw-down requirements.

Per the regulation CFR 92.251 (a)(2)(vi), broadband infrastructure, the City incorporates this regulation into each HOME agreement to ensure federal compliance with this statute

Actions planned to foster and maintain affordable housing

The City utilizes its Inclusionary Housing Program to provide significant numbers of affordable housing units. The City's Inclusionary Housing Program is one of forty-four programs identified in the City's 2021-2029 Housing Element identified to facilitate the construction of new affordable housing and to conserve and rehabilitate existing housing. To ensure that Oxnard has enough opportunity sites suitable for residential development and to meet the 2021-2029 Regional Housing Needs Assessment (RHNA) affordable allocation of 2,911 lower income units, the City is relying on the following:

- The Affordable Housing (AH) additive zones (see Supplement 1) with an inventory of 2,466 units on sites
- 44 Vacant and Underutilized Sites (see Supplement 1)
- 224 units on Pending Specific Plans
- 165 units on Pending Annexations
- 490 Project Accessory Dwelling Units (ADUs)

The City of Oxnard has adopted several ordinances that establish inclusionary affordable housing requirements for new developments. Relevant ordinances are City Council Ordinances 2980 and 2999. The Inclusionary Housing Program, pursuant to Ordinance 2980, provides for in-lieu fee payments that can replace the on-site units within a development subject to approval by the City Council. The City adopted updated In-Lieu fees on June 2, 2020. In-lieu fees for development project are as follows:

For-Sale Units: If the in-lieu request is granted, the developer is required to make a payment of $39,416 for each single-family home and $38,321 for each multi-family for sale unit in the development. Thereafter, every July 1st these fees will be adjusted by the percentage increase or decrease for the prior twelve months as determined by the Engineering News Record Building Cost Index for the Los Angeles Region.

Rental Units: If the in-lieu request is granted, the developer is required to make a payment of $30,656.83 for each multi-family rental unit in the development. Thereafter, every July 1st this fee will be adjusted by the percentage increase or decrease for the prior twelve months as determined by the Engineering News Record Building Cost Index for the Los Angeles Region.

In-lieu payments are made when the developer applies for building permits for the approved units. The in-lieu fees collected provide funding support in the form of developer loans to new affordable housing projects and are almost always leveraged with other funding sources. The current in-lieu fund balance is approximately $1.9 million.

Possible incentives to be offered by the City's Community Development Department may include, but are not limited to, the following:

- Expedited/streamlined application processing and development review
- Modification of development requirements, such as reduced setbacks and parking standards on a case-by-case basis

Existing incentives include the State Density Bonus Program and Down payment Assistance to low-income residents looking to buy a new home via the City's agreement with the Ventura County Community

Development Commission to administer a Down payment Assistance Program with the use of City CDBG funds. The City's Affordable Housing Additive Zone offers developers the ability to build 30 units to the acre in designated parcels throughout the City in exchange for making 20% of the units affordable.

Actions planned to reduce lead-based paint hazards

Any rehabilitation activities on housing units constructed prior to 1978 will have lead hazards identified and actions taken to remove the hazard. The City's Affordable Housing Division does not own or manage any housing units. All units for which HOME and CDBG assistance is provided for homebuyer assistance or homeowner rehabilitation are administered in compliance with HUD's HOME or CDBG regulations for lead-based paint, as applicable. With respect to units owned or assisted by the Oxnard Housing Authority, there have been no cases of Public Housing tenants and/or Section 8 participant households reporting or having been discovered to have poisoned children or any child with "Elevated Blood Lead Level". OHA staff provides a brochure related to lead based paint hazards to all new tenants and program participants. Maintenance staff attends training and seminars to stay current with the State of California Lead Awareness Training requirements.

Actions planned to reduce the number of poverty-level families

Eliminating poverty is a clear concern in Oxnard and Ventura County in general. Efforts are constantly underway to improve the quality of life and economic well-being of the residents through collaborative efforts of the following agencies and their programs to provide needed skills for individuals seeking jobs and thereby getting them out of poverty:

- City Corp
- Oxnard Housing Authority
- County of Ventura-Human Services Agency
- City's youth programs such Police Activities League programs and Southwinds Youth Center programs

Actions planned to develop institutional structure

Extensive public and private partnerships have been established and organized to address the City's housing, homeless, and community development needs: Entitlement Grants workshops and training, Affordable Housing workshops for homeowners, Fair Housing training and other scheduled meetings (such as Pre-construction meetings, Commission on Homelessness meetings, and meetings with County Continuum of Care Council, Housing Committee meetings).

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to collaborate with public and private housing and social service agencies to meet the goals and objectives of the Consolidated Plan. This could be from ongoing meetings, special meetings and task force.

Discussion:

The City anticipates new inclusionary affordable housing to be developed within several proposed specific plans and other new projects, including the Central Terrace Apartments, which will include 9 City inclusionary units as well as 77 other 100% affordable units. The Casa de Carmen project (formally known as 2nd and B and the Homeless Solutions Center) will provide 6 City inclusionary units as well as 49 other 100% affordable units. Based on a thorough review, the City does not believe that the current inclusionary housing program is a constraint to the development of housing in addition to the incentives and concessions currently being offered and conversations with local developers who have been able to work within the requirement of the inclusionary housing program and produce housing. To further ensure the program does not pose a constraint, the City has included a monitoring process.

Other actions that the City of Oxnard will continue to improve compliance assessment for all its HUD funded programs and projects by 1) monitoring program and financial performance; 2) compliance with Environmental review: each project is reviewed for compliance with the National Environmental Protection Act. The City will utilize a consulting agreement to assist and perform the environmental reviews for housing developments and facility improvement projects, more complicated, and time consuming projects; 3) Labor Compliance Act; 4) Section 3 Compliance; 5) Procurement and Purchasing: The City has its own procurement and purchasing policies managed by staff in the Finance Department; 6) Partnerships with Citizen Advisory Groups: Inter-Neighborhood Council Forum, Commission on Homelessness, Parks and Recreation and Community Services Commission, Mobile home Park Rent Review Board, and Senior Services Commission.

Continued Actions planned to foster and maintain affordable housing:

The affordable housing additive zones, adopted on October 19, 2021 via Ordinance 2999, are zoning designations that provide opportunities and incentives for the development of affordable residential housing to help the City reach its regional housing needs allocation (RHNA).

Program Specific Requirements

AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

Introduction

The information in this section pertains to requirements set forth in HUD regulations that are specific to the CDBG, HOME, and ESG programs.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME) Reference 24
CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Other forms of local investments for housing that may be available to projects include financing from the City's in-lieu fees, CDBG, Housing Successor Agency Funds, and Permanent Local Housing Allocation (PLHA) funding. The City also applies for competitive grants in support of affordable housing initiatives and partners with other housing organizations to assist in housing low-income and the unhoused with permanent housing options.

CDBG funds are currently being used for home ownership assistance through a subrecipient.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City does not have a resale provision, therefore the City's policy is to recapture the funds for future HOME-eligible activities. Below describes the City's recapture provisions and procedures.

Recapture Provisions

In the event that the homebuyer fails to satisfy the requirements during the term of the loan, or otherwise defaults, the City shall exercise its legal rights, as set forth in the promissory note and deed of trust, in order to recover the monetary assistance previously provided to the maximum extent permitted by law.

If the recapture provisions are triggered by a sale of the housing unit, (whether voluntary or involuntary – such as foreclosure) or other default, the City shall take all necessary steps to recover the full amount of HOME funds from the net proceeds. The phrase 'net proceeds' is defined as the sales price, minus the loan repayment of the first trust deed (other than HOME funds) and any closing costs.

The HOME Program regulations allow the City to recapture the entire HOME Subsidy, in the event the loan recipient violates the affordability and or term period requirements. However, should the 'net proceeds' not cover the entire HOME Subsidy or not cover any of the HOME Subsidy, the City is required to forgive the remaining balance of the direct HOME Subsidy.

During the term of the loan, the homeowner must repay the loan if it is sold, transferred or refinanced without the City's permission and/or with cash out to the homeowner or the homeowner does not occupy the residence as a primary residence.

Procedures

The City utilizes an agreement which includes restrictions, and a promissory note secured by a deed of trust which is recorded with the Ventura County Recorder's Office.

Staff monitors and requires certification annually by the homeowner that the property is owner-occupied

to determine if recapture provisions shall be invoked upon discovery of violations for owner-occupancy or unauthorized transfers.

The City will exercise the rights stipulated in the promissory note, secured by the deed of trust that was recorded with the County Recorder's Office.

Should Borrower transfer (as that term is defined in the Note) the Property during the occupancy period, City shall require that Borrower pay from the net proceeds the full amount of the Loan. For purposes of this Loan Agreement, "net proceeds" shall mean the sales price minus loan repayment (other than CDBG funds) and closing costs.

In the event net proceeds are not sufficient to discharge the full amount of the Loan during the occupancy period plus enable the Borrower to recover his or her initial investment in the Property and documented costs of any capital improvements, Borrower shall share the net proceeds with City. The City's share of the net proceeds shall be calculated as follows:

(Amount of Loan / Amount of Loan + Borrower's Investment) = % of Net Proceeds that City is entitled to. Should the net proceeds not discharge the full amount of the Loan, City shall forgive the remaining balance.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

During the affordability period, the homeowner must resell to another low-income homebuyer if the property is refinanced without the City's permission and/or with cash out to the homeowner or the homeowner does not occupy the residence as a primary residence.

The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down payment plus capital improvements made to the house. It is important to note that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price); and

In the event that the homebuyer fails to satisfy the requirements during the term, or otherwise defaults, the City shall exercise its legal rights, as set forth in the Resale Restriction Agreement.

<u>Procedures</u>

The City utilizes a Resale Restriction Agreement (RRA) secured by a deed of trust which is recorded with the Ventura County Recorder's Office.

Staff monitors and requires certification annually by the homeowner that the property is owner-occupied to determine if resale provisions shall be invoked upon discovery of violations for owner-occupancy or unauthorized transfers.

If the homeowner defaults or fails to satisfy requirements during the term, the City will exercise the rights stipulated in the Resale Restriction Agreement.

Property must be sold to an eligible low-income homebuyer which shall acquire the unit subject to the continuation of restrictions provided in the RRA through an assumption agreement.

The purchase price must be affordable for a low-income household who earns up to 80% of the area median income, provided by HUD. The monthly cost for principal, interest, taxes, insurance, HOA fees, utilities, and maintenance should not be more than 30% of the monthly income for the household or otherwise stated in the RRA. There is no preference to a particular segment of the low-income population.

The resale price is calculated using one of two methods described below. The method used is identified in the RRA:

Determined as the affordable housing cost for a family at 80% of AMI paying no more than 30% of the monthly income for the household or in accordance of California Health And Safety Code 50025.5, whichever is lesser, but not less than the original price paid by homebuyer, or

Determination using a CPI method to calculate the increase (or decrease) in value of the property. The U.S. Bureau of Labor Statistics Consumer Price Index – All Urban Consumers for the Los Angeles-Riverside-Orange Counties Area (all items based 1982-1984=100) provides the CPI on the date of the calculation and the CPI on the purchase date. The calculation is the CPI on the date of the calculation minus the CPI on the purchase date, plus the cost of improvements to property evidenced with receipts, less 7% depreciation, plus the costs of bringing the housing unit up to current building codes and in a salable condition.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City currently does not have any plans to invest HOME funds in this type of activity.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The City does not provide any direct client assistance under the ESG program. All written standards vary by service providers and assistance type. However, all providers must ensure recipients meet the minimum qualifications established by HUD for each eligible funded activity. The Ventura County Continuum of Care maintains a Written Standards for HUD CoC and ESG document for subrecipients of ESG funds.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Regional Ventura County Continuum of Care Alliance has established a centralized or coordinated assessment system, Pathways to Home, that provides coordination intake as well as systems to avoid duplication of effort and redundancies.

Pathways to Home is centralized to provide identical information and system-wide tracking through HMIS, of all homeless individuals who seek and /or receive assistance at any one of the various service providers, or through the County directly.

3. **Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

The process for making all sub-awards for ESG recipients are as follows:

a. The City formally posts the Notice of Available Funds (NOFA) in the regional newspaper, on the City's website, and emails and paper mail are sent to all existing and potential service providers from Ventura to Los Angeles.
b. All interested agencies attend information workshop/application training on the process, which includes all deadline dates and times.
c. Interested agencies then submit their application, project overview and qualifications
d. The funding recommendations are adjusted to meet the available resources and cap requirements; reviewed by management and then submitted to the City Council for approval.
e. All applicants are contacted and urged to attend the City Council meeting in which the items fall on the agenda. All supporting comments and grievances are done at this time.
f. The Mayor and City Council directs the City Manager and staff to move forward with final processing.
g. Staff prepare all contracts for execution. Additionally, all internal processes are completed in order to encumber funds to each individual agency.
h. Contracts are completed and services can begin on July 1.
i. All ESG contracts are awarded for two years

4. **If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The City meets the homeless participation requirement by having formerly homeless City staff involved in the consideration of policies and funding decisions regarding facilities and services funded under ESG. Formerly homeless City staff also serve on the Ventura County Continuum of Care Governance Board. In addition, each entity receiving City ESG funding is also asked to provide information as to how they involve the homeless

5. **Describe performance standards for evaluating ESG.**

<u>PERFORMANCE MEASURES</u>
Performance measures are in place to ensure the efficient administration of all ESG funded activities. Additionally, along with the utilization of the HMIS, these measures will hopefully help to reduce the length of time of family and individuals remain homelessness, reduce the overall incidence of homelessness, and monitor the overall use of emergency shelters. Some of the activity measures are as follows:

• Emergency Shelters: Excluding winter shelters, must be able to document placement of a minimum of

10 percent of the homeless persons or households served in the Program Year into transitional or permanent housing.

• Transitional Housing: must be able to document placement of a minimum of 50 percent of the households who completed the transitional housing program in the Program Year into permanent housing. "Household" is defined as all clients including single individuals and families.

• Rapid Re-housing: must show continued housing of clients receiving assistance for at least three months after receiving assistance. This should be done via case management of clients, documentation and HMIS entry and exit dates.

• Eviction Prevention: must show continued housing of clients receiving assistance for at least three months. This should be done via case management of clients, documentation and HMIS entry and exit dates.

• All clients, with the exception of victims of domestic violence, must be entered into the Regional HMIS within 15 days of receiving service(s), and must be exited from the system within 30 days of program completion or termination.

• MINIMUM STANDARDS: Sub-grantees are expected to have taken steps to meet the Minimum Standards for Homeless Programs within thirty days of executing the Program Year contract.

• BUILDING AND HABITABILITY STANDARDS: Any building for which ESG funding is used for renovation, major rehabilitation or conversion must meet local government safety and sanitation standards. In addition, the Sub-Grantee must meet a number of basic standards to ensure that shelter and housing facilities funded through the ESG program are safe, sanitary and adequately maintained.

• MONITORING: City staff will monitor the use of grant funds through a combination of a thorough review of submitted reports, review of audit or financial statements, and monitoring and site visits.

The City will continue to develop and implement eligible activities using the grant funds and through the monitoring and review processes and techniques in order to comply with the federal specific requirements**.**

Discussion:

The Homeless Services Division continues to fund all the activities prescribed in the HEARTH act. With the subrecipients' partnership, the City's ESG will continue to provide substantial additional leverage funds to invest in the various programs in order to assist the homeless population toward the goal of reduction and ending homelessness. Also, ESG limits the cost categories for administration and planning to 7.5%, and no more than 60% for street outreach and emergency shelter. The remaining balance supports rapid re-housing programs and Homeless Management Information System (HMIS) licensing.

CITY OF OXNARD
2025 ANNUAL ACTION PLAN (AAP)
Applications- CDBG & ESG

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

PUBLIC SERVICES- not more than 15%

APPLICANT	PROGRAM NAME	Recommended to Award	Not Recommended	Reason when not recommended
Oxnard Cultural & Community Services Department	Palm Vista Senior Center	$ 30,000		
Oxnard Cultural & Community Services Department- Recreation	Colonia Memorial Park Veterans Gym	$ 20,000		
Oxnard Cultural & Community Services Department- Recreation	Police Activities League - PAL	$ 80,000		
Oxnard Cultural & Community Services Department- Recreation	Southwinds Youth Center	$ 30,505		
Oxnard Housing Authority	Senior Supportive Services	$ 50,000		
Shelter Care Resources	Foundation First Basic Needs Assistance	$ 35,000		
The Coalition for Family Harmony	Counseling Services for Survivors of Interpersonal Violence	$ 25,000		
Turning Point Foundation	Our Place Safe Haven: Emergency Shelter and Multi-service Navigation Center	$ 27,742		
Livingston Memorial Visiting Nurse Association	Subsidized Health Care		$30,000	The total Public Service funding requested amounted to $659,000, while the available funding is $298,247. Applications were evaluated based on several factors, including the quality of responses, measurable outcomes, clear objectives, budget justification, experience, capacity, and qualifications. The most competitive applications were selected for funding.
The Salvation Army	Emergency Rental Assistance Program		$40,000	
United Way of Ventura County	Supportive Services		$40,000	
	Total Public Services Projects	**$ 298,247**		

PUBLIC IMPROVEMENTS & OTHER PROGRAMS	PROGRAM NAME	Recommended to award	Not Recommended	Reason when not recommended
Oxnard Public Works	Cal Gisler Neighborhood Street Resurfacing and ADA Improvement Project	$ 1,000,000		
Oxnard Housing Authority	201 S. D Street Apartments Rehabilitation	$ 292,407		
Habitat for Humanity of Ventura County	Habitat Home Repair Program		$100,000	Applicant has an existing award with funding remaining.
Ventura County Community Development Corporation (VCCDC)	Hope to Home Down Payment Assistance		$250,000	Applicant has an existing award with funding remaining.
Cabrillo Economic Development Corporation	Villa Cesar Chavez Apartments Rehabilitation		$85,000	The total Public Improvements & Other Programs funding requested amounted to $2,169,432 (not including 1 request received that was missing the actual application form) while the available funding is $1,292,407. Applications were evaluated based on several factors, including the quality of responses, measurable outcomes, clear objectives, budget justification, experience, capacity, and qualifications. The most competitive applications were selected for funding.
Many Mansions	Rehabilitation of Heating System at D Street Apartments		$42,025	
Upwards Care, Inc.	Boost		$400,000	
	Total Public Improvements & Other Programs	**$ 1,292,407**		
Housing Department-Grants Management	CDBG Administration & Planning	**$ 397,663**		
	TOTAL CDBG GRANT ESTIMATE	**$ 1,988,317**		

EMERGENCY SOLUTIONS GRANT (ESG)

RECIPIENT DEPT/DIV-ORGANIZATION	PROGRAM NAME	Recommended to Award	Not Recommended	Reason when not recommended
Oxnard Housing Department-Homeless Division	ESG Administration & Planning (7.5 %)	$ 13,134		
Mercy House	Rapid Re-Housing	$ 68,730		
United Way of Ventura County	Rapid Re-Housing	$ 40,000		
Turning Point Foundation	Our Place Safe Haven: Emergency Shelter	$ 53,258		
The Kingdom Center	Emergency Shelter		$30,000	The total ESG funding requested amounted to $303,170, while the available funding is $161,988. Applications were evaluated based on several factors, including the quality of responses, measurable outcomes, clear objectives, budget justification, experience, capacity, and qualifications. The most competitive applications were selected for funding.
Oxnard Homeless Prevention Program	Oxnard Homeless Prevention Program		$10,000	
Shelter Care Resources	Motel Voucher Program		$74,440	
	TOTAL ESG GRANT ESTIMATE	**$ 175,122**		

HOME INVESTMENT PARTNERSHIP (HOME)

RECIPIENT DEPT/DIV-ORGANIZATION	PROGRAM NAME	Recommended to Award
Oxnard Housing Department - Affordable Housing & Rehabilitation Division (AHRD)	HOME Administration & Planning (10 %)	$ 68,591
Oxnard Housing Department - AHRD	CHDO Set-Aside (15%)	$ 80,387
Oxnard Housing Department - AHRD	Affordable Housing Development Project	$ 536,938
	TOTAL HOME GRANT ESTIMATE	**$ 685,916**

ENTITLEMENTS GRAND TOTAL ESTIMATE **$ 2,849,355**

CITY OF OXNARD
2025 ANNUAL ACTION PLAN (AAP)
FUNDING RECOMMENDATION

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

CDBG AVAILABLE RESOURCES			**ESTIMATE**
HUD CDBG Allocation (ESTIMATE)		$	1,888,317
Program Income (Estimate)		$	100,000
	TOTAL CDBG GRANT RESOURCES	**$**	**1,988,317**

CDBG EXPENDITURES

RECIPIENT DEPT/DIV-ORGANIZATION	**PROGRAM NAME**		
ADMINISTRATION - 20%			
Housing Department-Grants Management	CDBG Administration & Planning	$	397,663
		$	**397,663**
PUBLIC SERVICES- not more than 15%			
Oxnard Cultural & Community Services Department	Palm Vista Senior Center	$	30,000
Oxnard Cultural & Community Services Department-Recreation	Colonia Memorial Park Veterans Gym	$	20,000
Oxnard Cultural & Community Services Department-Recreation	Police Activities League - PAL	$	80,000
Oxnard Cultural & Community Services Department-Recreation	Southwinds Youth Center	$	30,505
Oxnard Housing Authority	Senior Supportive Services	$	50,000
Shelter Care Resources	Foundation First Basic Needs Assistance	$	35,000
The Coalition for Family Harmony	Counseling Services for Survivors of Interpersonal Violence	$	25,000
Turning Point Foundation	Our Place Safe Haven: Emergency Shelter and Multi-service Navigation Center	$	27,742
	Total Public Services Projects	**$**	**298,247**
PUBLIC IMPROVEMENTS & OTHER PROGRAMS			
Oxnard Public Works	Cal Gisler Neighborhood Street Resurfacing and ADA Improvement Project	$	1,000,000
Oxnard Housing Authority	201 S. D Street Apartments Rehabilitation	$	292,407
	Total Public Improvements & Other Programs	**$**	**1,292,407**
	TOTAL CDBG GRANT EXPENDITURES	**$**	**1,988,317**

EMERGENCY SOLUTIONS GRANT (ESG)

ESG AVAILABLE RESOURCES		**ESTIMATE**
HUD ESG Allocation (ESTIMATE)		$ 175,122
	TOTAL ESG GRANT RESOURCES	**$ 175,122**

RECIPIENT DEPT/DIV-ORGANIZATION	**PROGRAM NAME**	
Oxnard Housing Department-Homeless Division	ESG Administration & Planning (7.5 %)	$ 13,134
Mercy House	Rapid Re-Housing	$ 68,730
United Way of Ventura County	Rapid Re-Housing	$ 40,000
Turning Point Foundation	Our Place Safe Haven: Emergency Shelter	$ 53,258
	TOTAL ESG GRANT EXPENDITURES	**$ 175,122**

HOME INVESTMENT PARTNERSHIP (HOME)

HOME Available Resources		**ESTIMATE**
HUD HOME Allocation (ESTIMATE)		$ 535,916
Program Income (Estimate)		$ 150,000
	TOTAL HOME GRANT RESOURCES	**$ 685,916**

Oxnard Housing Department - Affordable Housing & Rehabilitation Division (AHRD)	HOME Administration & Planning (10 %)	$ 68,591
Oxnard Housing Department - AHRD	CHDO Set-Aside (15%)	$ 80,387
Oxnard Housing Department - AHRD	Affordable Housing Development Project	$ 536,938
	TOTAL HOME GRANT EXPENDITURES	**$ 685,916**
	ENTITLEMENTS GRAND TOTAL	**$ 2,849,355**

2025-2029 VENTURA COUNTY REGIONAL CONSOLIDATED PLAN, 2025-2029 VENTURA COUNTY REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
&
2025-2026 ANNUAL ACTION PLAN

Brenda Lopez, Interim Housing Director
Community Services, Public Safety, and Housing
& Development Committee
April 8, 2025

CITY OF OXNARD CALIFORNIA

Background

1. The City of Oxnard receives three entitlement grants from the United States Department of Housing and Urban Development (HUD) – the Community Development Block Grant (CDBG), the HOME Investment Partnerships Act program (HOME), and the Emergency Solutions Grant (ESG) on an annual basis.

1. To receive the grants, the City of Oxnard must submit and receive approval of a Consolidated Plan, an Annual Action Plan, and an Analysis of Impediments to Fair Housing Choice.

1. HUD approved the City of Oxnard's participation in the five-year, 2020-2024 Ventura County Regional Consolidated Plan (Regional Consolidated Plan), that assessed the housing and community development needs of all incorporated cities and the unincorporated areas of the Ventura County. The County of Ventura served as the lead agency.

1. This was Oxnard's first involvement with the Regional Consolidated Plan. Prior to the involvement in the Regional Consolidated Plan, the city conducted its own Consolidated Plans.

Consultant Selection

1. The current Regional Consolidated Plan expires June 30, 2025.

1. In preparation, the County of Ventura, serving as the lead agency, along with all incorporated cities and unincorporated areas of Ventura County, issued a joint Request for Proposal. They invited qualified organizations to submit proposals for the preparation of the 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing Choice.

1. Three (3) proposals were submitted from the following organizations: MDG Associates, Incorporated (MDG), TDA Consulting, Incorporated and Veronica Tam and Associates, Incorporated.

1. MDG was selected. MDG has over thirty-four (34) years of experience, providing consulting services to government agencies, with a focus on planning and administering programs funded by HUD.

Citizen Participation

1. MDG led robust community outreach (community meetings and surveys) in an effort to provide an opportunity for citizens, non-profit organizations and other stakeholders to help define priorities for addressing local community needs.

1. Sixty-two (62) Oxnard residents or stakeholders participated in the development of the Regional Consolidated Plan.

2025-2029 Ventura County Regional Consolidated Plan

1. To develop the 2025-2029 Ventura County Regional Consolidated Plan, qualitative and quantitative data was gathered through citizen and stakeholder participation, a market analysis, and an assessment of local data.

1. The plan put forth the following regional goals to meet high-priority needs:

Affordable Housing	Social Services	Addressing Homelessness
Quality Neighborhoods	Economic Development	Effective Administration

2025-2029 Analysis of Impediments to Fair Housing Choice

1. The 2025-2029 Analysis of Impediments to Fair Housing Choice (AI) drew from much of the work that was completed as part for the 2021-2029 Housing Element.
2. As part of the state-mandated Housing Element, California jurisdictions must conduct a fair housing assessment that includes an analysis of fair housing issues, identify the factors that contribute to those issues and meaningful actions to affirmatively further fair housing.
3. The AI put forth numerous fair housing goals to address the four (4) fair housing issues identified in the plan. Listed below are some of the goals identified in the plan.

- Affordable Housing in high Resource Areas
- Distribution of Information
- Resident Engagement
- Infrastructure Improvements in Areas of Concentrated Poverty
- Development of ADU's

Annual Action Plan – Entitlement Grants

Community Development Grant (CDBG)		FY 25-26 Estimated Amount
HUD CDBG Allocation (See breakdown below)		$1,888,317
Program Income (Estimate)		$100,000
	Total CDBG Grant Resources	**$1,988,317**
HUD CDBG Breakdown		
Administration (20%)		$397,663
Public Services (no more than 15%)		$298,247
Public Improvements & Other Programs		$1,292,407

HOME Investment Partnership (HOME)		
HOME Allocation		$535,916
Program Income		$150,000
	Total HOME Grant Resources	**$685,916**

Emergency Solutions Grant (ESG)		
ESG Allocation		$175,122
	Total ESG Grant Resources	**$175,122**

Entitlements Grand Total	**$2,849,355**

Annual Action Plan - CDBG Budget

Public Services	Program Name	FY 25-26 Recommended Amount
Oxnard Cultural & Community Services Department	Palm Vista Senior Center	$30,000
Oxnard Cultural & Community Services Department- Recreation	Colonia Memorial Park Veterans Gym	$20,000
Oxnard Cultural & Community Services Department- Recreation	Police Activities League- PAL	$80,000
Oxnard Cultural & Community Services Department- Recreation	Southwinds Youth Center	$30,505
Oxnard Housing Authority	Senior Supportive Services	$50,000
Shelter Care Resources	Foundation First Basic Needs Assistance	$35,000
The Coalition Resources	Counseling Services for Survivors of Interpersonal Violence	$25,000
Turning Point Foundation	Our Place Safe Haven: Emergency Shelter & Multi-Service Navigation Ctr	$27,742
	Total Public Services Projects	**$298,247**

Annual Action Plan - CDBG Budget Continued

Public Improvements & Other Programs	Program Name	FY 25-26 Recommended Amount
Oxnard Public Works	Cal Gisler Neighborhood Street Resurfacing & ADA Improvement Project	$1,000,000
Oxnard Housing Authority	201 S. D Street Apartments Rehabilitation	$292,407
	Total Public Improvements & Other Programs	**$1,292,407**

Annual Action Plan - ESG Budget

Emergency Solutions Grant (ESG)		FY 25-26 Estimated Amount
HUD ESG Allocation (Estimate)		$175,122
	Total ESG Grant Resources	**$175,122**

Recipient Dept/DIV-Organization	Program Name	FY 25-26 Recommended Amount
Oxnard Housing Department- Homeless Division	ESG Administration & Planning (7.5%)	$13,134
Mercy House	Rapid Re-Housing	$68,730
United Way of Ventura County	Rapid Re-Housing	$40,000
Turning Point Foundation	Our Place Safe Haven: Emergency Shelter	$53,258
	Total ESG Grant Expenditures	**$175,122**

Annual Action Plan - HOME Budget

Home Investment Partnership (HOME)		FY 25-26 Estimated Amount
HUD HOME Allocation		$535,916
Program Income		$150,000
	Total HOME Grant Resources	**$685,916**

Recipient Dept/DIV-Organization	Program Name	FY 25-26 Recommended Amount
Oxnard Housing Department- Affordable Housing & Rehabilitation Division (AHRD)	HOME Administration & Planning (10%)	$68,591
Oxnard Housing Department-AHRD	CHDO Set-Aside (15%)	$80,387
Oxnard Housing Department- AHRD	Affordable Housing Development Project	$536,938
	Total HOME Grant Expenditures	**$685,916**

RECOMMENDATION

The Community Services, Public Safety, and Housing & Development Committee recommends that the City Council:

1. Conduct a public hearing to receive comments from the public regarding the 2025-2029 Ventura County Regional Consolidated Plan, the 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice, and the 2025-2026 Annual Action Plan to be submitted to the U.S. Department of Housing and Urban Development, Office of Community Planning and Development;
2. Approve the 2025-2029 Ventura County Regional Consolidated Plan and the 2025-2029 Ventura County Regional Analysis of Impediments to Fair Housing Choice;
3. Authorize the City Manager, or his designees, to incorporate any recommended changes resulting from public input to the Ventura County Regional Consolidated Plan, the Ventura County Regional Analysis of Impediments to Fair Housing Choice, and 2025-2026 Annual Action Plan;

RECOMMENDATION (continued)

4. Approve the 2025-2026 Annual Action Plan and incorporate the final HUD allocations into the Plan and authorize the budget appropriations to fund the administration and activities in the Plan;
5. Authorize the City Manager, or his designees, to make any budgetary adjustments within ten percent, or $200,000, whichever is greater – per the Citizen Participation Plan of the proposed budget in the 2025-2026
Annual Action Plan that is approved by City Council; and,
6. Authorize the City Manager, or his designees, to execute HUD agreements and sign all agreements for the implementation of the Ventura County Regional Consolidated Plan, Ventura County Regional Analysis of Impediments to Fair Housing Choice, and Annual Action Plan including subrecipient, interdepartmental, and intradepartmental agreements.

CITY OF
OXNARD
CALIFORNIA

End of Presentation