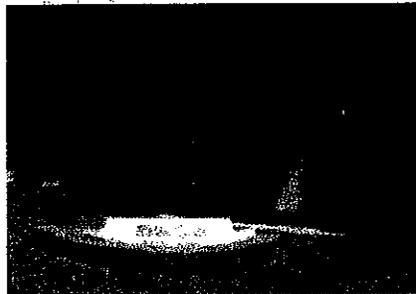




Ventura County Regional Analysis of Impediments to Housing Choice



County of Ventura
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Ventura County

**Regional Analysis of Impediments to
Fair Housing Choice**

April 2010

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Chapter 1 - Introduction

Ventura County, one of the safest populated places in the nation, is home to approximately 836,080 residents with an increasingly diverse demographic. The County encompasses 10 incorporated cities and 19 rural and urban unincorporated neighborhoods and communities. Ventura's proximity to Los Angeles, makes the County a highly desirable place to live. To ensure that Ventura County remains a desirable place to live, civic leaders must make sure that an environment exists where equal access to housing opportunities is treated as a fundamental right. In recognition of this, the federal government and the State of California have both established fair housing choice as a right protected by law.

A. Purpose of Report

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

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

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

This report, the Analysis of Impediments to Fair Housing Choice (commonly known as the "AI"), presents a demographic profile of the County of Ventura, assesses the extent of fair housing issues among specific groups, and evaluates the availability of a range of housing choices for all residents. This report also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing.

B. Geographic Area Covered

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

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

C. Legal Framework

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

1. Federal Laws

The federal **Fair Housing Act of 1968** and **Fair Housing Amendments Act of 1988** (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, including the sale, rental, lease or negotiation for real property. The Fair Housing Act prohibits discrimination based on race, color, religion, sex, familial status, or national origin. In 1988, the Fair Housing Act was amended to extend protection to familial status and people with disabilities (mental or physical). Specifically, it is unlawful to:

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

sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

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

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

2. California Laws

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

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

The following categories are protected by FEHA:

- Race or color
- Ancestry or national origin
- Sex

- Marital status
- Source of income
- Sexual Orientation
- Familial status (households with children under 18 years of age)
- Religion
- Mental/Physical Disability
- Medical Condition
- Age

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

The **Unruh Civil Rights Act** provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists “sex, race, color, religion, ancestry, national origin, disability, or medical condition” as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

Furthermore, the **Ralph Civil Rights Act** (California Civil Code section 51.7) forbids acts of violence or threats of violence because of a person’s race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. Hate violence can be: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage.

The **Bane Civil Rights Act** (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual’s constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

In addition to these acts, Government Code Sections 111135, 65008, and 65580-65589.8 prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, recent changes to Sections 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including:

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

3. Fair Housing Defined

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

A condition in which individuals of similar income levels in the same housing market have a like range of choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, sexual orientation, source of income, or any other category which may be defined by law now or in the future.

Housing Issues, Affordability, and Fair Housing

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

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

4. Impediments Defined

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

Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, sexual orientation, source of income which restrict housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, sexual orientation, source of income.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice. Furthermore, eligibility for certain federal funds requires the compliance with federal fair housing laws.

D. Lead Agency and Funding Sources

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

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

E. Organization of Report

This report is divided into eight chapters:

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

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

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

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

Chapter 5: Current Fair Housing Profile evaluates existing public and private programs, services, practices, and activities that assist in providing fair housing in the County. This chapter also assesses the nature and extent of fair housing complaints and violations in different areas of the County. Trends and patterns of impediments to fair housing, as identified by public and private agencies, are included.

Chapter 6: Public Policies analyzes various public policies and actions that may impede fair housing within the County and the participating cities.

Chapter 7: Achievements of the 2005 AI assesses the progress made since the preparation of the 2005 Analysis of Impediments (AI) to Fair Housing Choice.

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

At the beginning of this report is a Signature Page that includes the signature of the Chief Elected Official, together with a statement certifying that the Analysis of Impediments represents the jurisdiction's official conclusions regarding impediments to fair housing choice and the actions necessary to address identified impediments.

F. Data and Methodology

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

- 1990 and 2000 U.S. Census
- 2005-2007 American Community Survey¹
- 2009 State Department of Finance Population and Housing Estimates
- 2005 Ventura County Fair Housing Assessment
- 2005 City of Simi Valley AI
- 2003 City of Oxnard AI
- Zoning ordinances, various plans, and resolutions of participating jurisdictions
- California Department of Social Services Community Care Licensing Division
- 2009 Employment Development Department employment and wage data
- 2008 Home Mortgage Disclosure Act (HMDA) data on lending activities

¹ According to "American Community Survey – What Researchers Need to Know", the Census Bureau cautions the direct comparison between the American Community Survey (ACS) data and data from the previous Censuses, particularly as it relates to income, age, and household characteristics, as different methodologies were used or questions were asked in collecting the sample. The most significant difference is that the 2000 Census is point-in-time data; whereas the ACS is period data. The ACS was developed with a sample each year and data presented for 2005-2007 represents an averaging of the sampling results over three years. An issue with this methodology is that when conditions in 2005 were substantially different than in 2007, the averaging would "dilute" the data and therefore does not present an accurate picture of the conditions. For example, the housing market conditions in 2005 were almost a 180-degree turn compared to those in 2007. Averaging over these three years would not reflect the sharp changes in conditions. Professor Paul Ong of UCLA School of Public Policy cautioned the use of ACS in a newspaper article. Therefore, ACS data in this report is presented as percentages and used only as additional references.

- Current market data for rental rates, home prices, and foreclosure activities
- Ventura Council of Governments projections
- Fair housing records from the Housing Rights Center and Fair Housing Council of the San Fernando Valley
- Section 8 data from local Housing Authorities
- 2009 Ventura County Real Estate and Economic Outlook

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

Chapter 2 - Community Outreach

This Analysis of Impediments report has been developed to provide an overview of laws, regulations, conditions, or other possible obstacles that may affect an individual's or a household's access to housing. As part of this effort, the report incorporates the issues and concerns of residents, housing professionals, and service providers. To assure the report responds to community needs, a community outreach program consisting of three public meetings, a fair housing survey, and interviews with key agencies was conducted in the development of this report. This chapter describes the community outreach program conducted to involve the community.

A. Public Meetings

Three public meetings were held in communities throughout the County to solicit input from the general public and housing professionals, including:

- Real estate associations/realtors
- Apartment owners and managers associations
- Banks and other financial institutions
- Fair housing service providers
- Supportive service providers and advocacy groups (e.g., for seniors, families, disabled persons, immigrant groups)
- Educational institutions
- Faith-based organizations
- Housing providers

As summarized in Table 1, meetings were held for the eastern and western areas of the County and the City of Oxnard. One meeting was held for the western County jurisdictions at the County of Ventura Government Center (November 5, 2009), one in the City of Oxnard (November 9, 2009), and one for the eastern County jurisdictions in the City of Simi Valley (November 12, 2009). All three meetings were open to everyone in the County. Residents, service providers, housing professionals, and community stakeholders were encouraged to attend any one of the three meetings that was convenient to them. The exact locations and dates of the meetings were as follows:

Table 1: Community Meeting Locations

Focus Area	Location	Date
West County	Hall of Administration Lower Plaza Assembly Room 800 South Victoria Avenue Ventura, CA 93009	Thursday, November 5, 2009
Oxnard	Oxnard Public Library 251 South "A" Street Oxnard, CA 93030	Monday, November 9, 2009
East County	Council Chamber 2929 Tapo Canyon Road Simi Valley, CA 93063	Thursday, November 12, 2009

To encourage attendance and participation, the meetings were publicized through the following methods:

- Sent invitations to over 600 Section 8 landlords.
- Distributed flyers to 780 public housing tenants of the Oxnard Housing Authority.
- Distributed flyers to over 300 service agencies, housing professionals, and community groups.
- Purchased ads in the Ventura County Star 15 days prior to the date of the first meeting.
- Purchased ads (in both English and Spanish) in VIDA Newspaper, a free weekly bilingual newspaper that is distributed in Oxnard/Port Hueneme/El Rio.
- The City of Oxnard purchased 60 one-minute radio spots that aired on Radio Lazer, KOXR and Gold Coast Broadcasting.
- Flyers were posted on the websites of participating jurisdictions.

Despite extensive outreach efforts, attendance at the November meetings was minimal. A total of 29 residents and representatives of service provider agencies attended these meetings. In general, community workshops on fair housing issues receive little attention from the public. Often, people participate in such workshops only if they are directly impacted by fair housing issues.

Workshop Participants

Aside from interested individuals and staff from the various cities and the County, several service providers and housing professionals participated in the fair housing public meetings. These included:

- Cabrillo Economic Development Corporation
- California Rural Legal Assistance
- Housing Rights Center-Los Angeles
- Conejo Valley Association of Realtors
- Forsyth & Rizzie Realtors

- Prudential California Realty

Key Issues Identified

In reviewing the comments received at these meetings, several key issues are noted:

- Discrimination based on source of income (e.g. welfare, Section 8) is common.
- Discrimination against indigenous persons (e.g. Mixteco) occurs in Ventura County.²
- Section 8 requirements are unclear. Landlords need to be informed about what their obligations are regarding Section 8 tenants.
- Reasonable accommodations requirements are unclear. Landlords and tenants need to be informed about whose responsibility it is to pay for accessibility improvements.
- Local jurisdictions provide financial assistance to homeowners for accessibility improvements; however, no assistance is available for renters.

B. Fair Housing Survey

The Fair Housing Survey sought to gain knowledge about the nature and extent of fair housing issues experienced by County residents. The survey consisted of ten questions designed to gather information on a person's experience with fair housing issues and perception of fair housing issues in his/her neighborhood. A copy of the survey is included as Appendix A.

The survey was made available in English and Spanish and distributed via the following methods:

- Distributed at community locations and public counters of the participating jurisdictions.
- Posted on the web sites of the participating jurisdictions.
- Solicited the participation of service providers to also post the link to the survey on their sites and to help distribute surveys to their clients.

Because responses to the survey were not controlled, results of the survey are used only to provide some insight regarding fair housing issues, but cannot be treated as a statistically valid survey.³ Furthermore, fair housing is a complex issue, a survey of this nature can only explore the perception of housing discrimination but cannot be used as proofs of actual discrimination.

² Mixteco persons are indigenous Mesoamerican peoples who come from the Mexican states of Oaxaca, Guerrero and Puebla in a region known as La Mixteca.

³ A survey with a "controlled" sample would, through various techniques, "control" the socioeconomic characteristics of the respondents to ensure that the respondents are representative of the general population. This type of survey would provide results that are statistically valid but is much more costly to administer.

Who Responded to the Survey?

A total of 527 persons responded to the Fair Housing Survey. The responses were from residents representing zip codes across the entire County, with concentrations of respondents from the following jurisdictions:

- Santa Paula
- Simi Valley
- Oxnard

The higher number of respondents from these jurisdictions does not necessarily mean that more discriminatory activities occurred in these communities. A number of other factors can influence the rate of response, including:

- Residents in these communities are typically more active in participating in community events and civic matters; and/or
- These communities were more effective in promoting the survey.

A vast majority of survey recipients felt that housing discrimination was not an issue in their neighborhoods. Of the 516 responses, approximately 81 percent (417 persons) had not experienced housing discrimination.

Who Do You Believe Discriminated Against You?

Among the persons indicating that they had experienced housing discrimination, 79 percent (72 persons) indicated that a landlord or property manager had discriminated against them, while 23 percent (21 persons) of respondents identified a city or county staff person as the source of discrimination. In the survey, this question was not mutually exclusive; respondents had the option of listing multiple perpetrators of discrimination.

Table 2: Perpetrators of Discrimination

	Number	Percent
Landlord/Property Manager	72	79.1%
City/County Staff	21	23.0%
Real Estate Agent	11	12.1%
Mortgage Lender	0	0.0%
Total Responses	91	---

Note:

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

Where Did the Act of Discrimination Occur?

Among the persons indicating that they had experienced housing discrimination, 59 percent (54 persons) indicated that the discrimination they experienced occurred in an apartment complex. About 25 percent (23 persons) indicated that the discrimination occurred in a single-family home (most likely renters renting homes), and 19 percent (17 persons) indicated that it took place when applying to a City/County program.

Table 3: Location of Discrimination

	Number	Percent
Apartment Complex	54	58.0%
Single-Family Neighborhood	23	24.7%
When Applying to a City/County Program	17	18.3%
Public/Subsidized Housing Project	12	12.9%
Condo Development	8	8.6%
Trailer/Mobile park	8	8.6%
Total	93	---

Note:

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

On What Basis Do You Believe You Were Discriminated Against?

Of the 93 people who felt they were discriminated against, 40 percent (37 persons) indicated that they believed the discrimination was based on familial status, 39 percent (36 persons) believed it was based on race, 26 percent (24 persons) believed it was based on their source of income, and 22 percent (20 persons) believed it was based on their age. Other responses included discrimination based on disability, gender, and marital status.

Table 4: Basis of Discrimination

	Number	Percent
Family Status	37	39.7%
Race	36	38.7%
Source of Income	24	25.8%
Age	20	21.5%
Other	17	18.2%
Color	15	16.1%
Disability	12	12.9%
Gender	10	10.7%
Marital Status	10	10.7%
National Origin	8	8.6%
Religion	5	5.3%
Ancestry	2	2.1%
Sexual Orientation	1	1.0%
Total	93	---

Note:

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

Requests for Reasonable Accommodation

Among the persons indicating that they had experienced housing discrimination, 16 percent (13 persons) indicated that they had been denied “reasonable accommodation” in rules, policies or practices for their disability. Typical requests denied included modifications for wheelchair use and the addition of a service animal.

Why Did You Not Report the Incident?

Of the survey respondents who felt they were discriminated against, only 23 percent reported the discrimination incident. Many of the respondents who did not report the incident indicated that they did not know where to report the incident (59 percent or 33 persons) or they did not believe reporting would make a difference (45 percent or 25 persons) and 25 percent (14 persons) felt it was too much trouble. Another 18 percent (10 persons) were afraid of retaliation.

Table 5: Reason for not Reporting Discrimination

	Number	Percent
Don't know where to report	33	58.9%
Don't believe it makes a difference	25	44.6%
Too much trouble	14	25.0%
Afraid of Retaliation	10	17.9%
Total	56	---

Note:

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

What Was the Basis of the Hate Crime Against You?

Of all respondents completing the survey, nine percent (36 persons) indicated that a hate crime had been committed in their neighborhood. More than half (61 percent or 20 persons) indicated the hate crime was based on race, 30 percent (10 persons) stated it was based on color, and another 27 percent (nine persons) each claimed religion, gender, and age.

Table 6: Basis of Hate Crime

	Number	Percent
Race	20	60.6%
Color	10	30.3%
Religion	9	27.3%
Gender	9	27.3%
Age	9	27.3%
Other	9	27.3%
Sexual Orientation	8	24.2%
National Origin	6	18.2%
Family Status	6	18.2%
Disability	6	18.2%
Ancestry	5	15.2%
Marital Status	5	15.2%
Source of Income	3	9.1%
Total	34	---

Note:

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

C. Service Provider Interviews

In addition to the input given by representatives of service agencies and housing professionals in attendance at the community workshops, informal interviews were conducted via email and telephone to obtain additional input. The following agencies/entities were interviewed:

- Housing Rights Center-Los Angeles
- Tri-Counties Community Housing Corporation (TCCHC)
- Mixteco/Indigena Community Organizing Project (MICOP)
- California Rural Legal Assistance (CRLA)
- Barbara Macri-Ortiz, Private Attorney

The detailed comments from these entities can be found in Appendix A.

Key Issues Identified

Interviews with service providers provided insight into the following issues and recent trends that have become more noticeable in the region:

- It is becoming more difficult for the disabled, especially those with cognitive and intellectual disabilities, to obtain appropriate housing. Therefore, many do not receive proper housing to match their needs.
- There has been an increase in discrimination of tenants based on family size. Discrimination of large families and those with children is masked as overcrowding.
- Another segment of the population that is being greatly discriminated against is those who were at one time incarcerated. There are lots of onerous rules like no public housing or voucher assistance until an individual is off parole or probation.
- A number of clients have complained about the inappropriateness of Housing Authority staff.
- Training on fair housing laws and issues is needed for landlords and resident managers.

Chapter 3 - Community Profile

Ventura County, with a reputation as one of the safest populated places in the country, boasts a population of approximately 836,080 residents. The County includes 10 incorporated cities and various unincorporated neighborhoods and communities. Ventura County is located just northwest of Los Angeles County and is bordered by Kern County to the north, Santa Barbara County to the west and the Pacific Ocean to the southwest. The County is considered moderately sized and covers 1,843 square miles with 43 miles of coastline.

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

A. Demographic Profile

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

1. Population Growth

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

As shown in Table 7, the County population grew by about 13 percent between 1990 and 2000 and another 11 percent between 2000 and 2009. The County's population began to noticeably increase beginning in 1997; however, overall growth during the 1990s was below that of the preceding decades and was modest relative to the nearby counties of Santa Barbara, Los Angeles, Riverside and San Bernardino.

As in the past, the bulk of the recent population growth has occurred in cities rather than in the unincorporated areas of the County due to the *Save Our Agricultural Resources (SOAR) Initiative* (discussed later) and the Guidelines for Orderly Development. These Guidelines, which have been adopted by the County Board of Supervisors, all City Councils, and the Local Agency Formation Commission, encourage urban development within incorporated cities, rather than in the unincorporated area. For the period of 2000-2009, Camarillo and Moorpark experienced the greatest population growth. The cities of Fillmore, Oxnard, and

Simi Valley also experienced substantial population growth during that same time period, while Ojai and Santa Paula were the slowest growing cities.

Table 7: Population Growth

City/Area	1990	2000	2009	1990-2000 % Change	2000-2009 % Change
Camarillo	52,303	57,077	66,149	9.1%	15.9%
Fillmore	11,992	13,643	15,639	13.8%	14.6%
Moorpark	25,494	31,415	37,086	23.2%	18.1%
Ojai	7,613	7,862	8,157	3.3%	3.8%
Oxnard	142,216	170,358	197,067	19.8%	15.7%
Port Hueneme	20,319	21,845	22,171	7.5%	1.5%
Santa Paula	25,062	28,598	29,725	14.1%	3.9%
Simi Valley	100,217	111,351	125,814	11.1%	13.0%
Thousand Oaks	104,352	117,005	128,564	12.1%	9.9%
Ventura	92,575	100,916	108,787	9.0%	7.8%
Unincorporated County	86,873	93,127	96,921	7.2%	4.1%
County Total	669,016	753,197	836,080	12.6%	11.0%

Sources: Bureau of the Census, 1990 and 2000; California Department of Finance Population and Housing Estimates, 2009.

2. Age Characteristics

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

Table 8: Age

Age Group	Ventura County
0 - 4 Years	7.5%
5 - 17 Years	21.0%
18 - 24 Years	9.0%
25 - 44 Years	30.7%
45 - 54 Years	13.6%
55 - 64 Years	8.1%
65+	10.2%
Total	100.0%

Source: Bureau of the Census, 2000.

Based on the 2000 Census, 10.2 percent of the population in Ventura County was age 65 or over (elderly), with another 8.1 percent in the 55 to 64 age group (future elderly). The elderly generally place higher demands on a community to provide health and human

services. Compared to neighboring counties, Ventura County has the second highest proportion of elderly residents. The proportion of elderly persons to the entire population in neighboring counties in 2000 was: 9.7 percent in Los Angeles County; 9.4 percent in Kern County; and 12.7 percent in Santa Barbara County. The County has a large percentage of adults between the age of 25 and 44, indicating a substantial number of potential first-time homebuyers (Table 8). This age structure also suggests the County has a high proportion of families with children. Approximately 21 percent of Ventura County residents were school-age children between the ages of five and 17.

Survey respondents indicated familial status (families with children under the age of 18) as the most frequent basis of housing discrimination.

The median age of the County was 34.2 years in 2000, the highest among its neighboring counties (Los Angeles 32.0, Kern 30.6, and Santa Barbara 33.4). This high median age is due mostly to Ventura County's high proportion of adults between 25 and 54 years of age and seniors (over 65). Table 9 shows a comparison of the median age and the percentage of three age groups among the incorporated cities. Median age was the highest in the City of Ojai, followed by the cities of Camarillo, Thousand Oaks, and Ventura.

Table 9: Age Distribution

City/Area	Median Age	Birth to 5 Years old	Under 18 Years of Age	Over 65 Years of Age
Camarillo	38.9	6.6%	25.3%	17.0%
Fillmore	29.8	8.4%	32.3%	10.4%
Moorpark	31.5	8.1%	34.2%	4.5%
Ojai	42.0	4.9%	24.9%	17.9%
Oxnard	28.9	8.9%	31.8%	8.1%
Port Hueneme	30.3	8.8%	27.6%	10.7%
Santa Paula	29.6	8.8%	31.4%	10.7%
Simi Valley	34.7	7.3%	28.4%	7.6%
Thousand Oaks	37.7	6.7%	26.0%	7.6%
Ventura	36.8	6.6%	25.0%	12.8%
All of Ventura County	34.2	7.5%	28.4%	10.2%
State	33.3	7.3%	27.3%	10.6%

Source: Bureau of the Census, 2000.

Differences in age distributions of target populations with different service needs are worth noting. As shown in Table 9, the cities of Fillmore, Moorpark, Oxnard, and Santa Paula had the highest proportions of younger residents, and the cities of Ojai, Camarillo, and Ventura had the highest proportions of seniors. Furthermore, the table indicates that two cities, Fillmore and Santa Paula, had a greater proportion of both youth (under 18 years) and seniors (age 65+) than the County.

One of the most important demographic changes taking place in the United States, California, and Ventura County today is the aging of the population, particularly the baby boomer generation. Baby boomers were born between the years 1946 and 1964 and are therefore between the ages of 45 and 63 today. Baby boom offspring, labeled by

demographers as “Generation Y”, is the largest generation born in Ventura County. The generation Y group now represents children (and young adults) between the ages of 14 and 33. They became dominant in the local labor and consumer markets in 2008. In Ventura County, the generation Y represents over one-half of the total population, whereas their parents, the boomers, comprise roughly one-fifth of the total population.

3. Racial and Ethnic Composition

Housing needs and preferences are sometimes influenced by cultural practices. The nation’s demographic profiles are becoming increasingly diverse in their racial and ethnic compositions. In 2000, at least three out of ten U.S. residents were non-Whites.

According to the 2000 Census, the racial/ethnic composition of Ventura County's population was: 57 percent White (non-Hispanic); 33 percent Hispanic; 5 percent Asian & Pacific Islander; 2 percent Black; 2 percent indicating two or more races; and less than 1 percent other ethnic groups (see Table 10). In comparison, the State-wide ethnic distribution was slightly more diverse, with 47 percent White (non-Hispanic); 32 percent Hispanic; 11 percent Asian & Pacific Islander; 6 percent Black; 2 percent two or more races; and less than 1 percent other ethnic groups.

Table 10: Racial and Ethnic Composition (Countywide)

Ethnic Group	1990 County	% of Total	2000 County	% of Total	1990-00 % Increase
Non-Hispanic White	440,555	65.9%	427,449	56.8%	-3.0%
Black or African American	14,559	2.2%	13,490	1.8%	-7.9%
Hispanic or Latino	176,952	26.4%	251,734	33.4%	42.0%
American Indian or Alaska Native	3,430	0.5%	3,177	0.4%	-8.0%
Asian	32,665	4.9%	40,831	5.4%	25.0%
Other	855	0.1%	1,122	0.1%	31.2%
Two or more races	Not available	--	15,394	2.0%	--
Total Population	669,016	100%	753,197	100%	12.6%

Source: Bureau of the Census, 1990 and 2000.

Note: The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, because 1990 Census data does not conform to this new method, a demographic comparison over time is not possible using the new race and ethnicity reporting guidelines. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.

Between 1990 and 2000, population growth among the different ethnic groups varied substantially from the County's overall population growth of 12.6 percent. The White (non-Hispanic) population decreased 3 percent; the Black (non-Hispanic) population decreased about 8 percent; and the Hispanic population grew 42 percent. The County has also experienced a significant growth in its Asian population. While the 2000 Census indicated

only 5 percent (or 40,831 persons) of the population as Asian, this represents more than a 25-percent increase from the 1990 Census.

Racial and Ethnic Concentrations

Patterns of racial and ethnic concentration are present within particular areas of Ventura County. As summarized in Table 11, racial and ethnic composition varies considerably across jurisdictions. Ojai and Thousand Oaks had the smallest minority populations, 20 percent and 22 percent respectively, and Oxnard, at 79 percent, had the largest. Moorpark was the only city in the County with a racial/ethnic distribution similar to the County as a whole. All jurisdictions experienced a decrease in their non-Hispanic White populations; however, Ojai is the only city with a non-Hispanic White population of approximately 80 percent. In Fillmore, Oxnard, and Santa Paula, the majority of the residents were Hispanic. Concentration of Asians in Oxnard and Camarillo also exist, as well as concentrations of Blacks in both Oxnard and Port Hueneme.

Table 11: Racial and Ethnic Composition

City/Area	Asian	Black or African American	Hispanic or Latino	American Indian or Alaska Native	Non-Hispanic White	Other	Two or More races
Camarillo	7.3%	1.4%	15.5%	0.4%	72.8%	0.2%	2.5%
Fillmore	0.8%	0.2%	66.6%	0.5%	30.6%	0.2%	1.1%
Moorpark	5.6%	1.4%	27.8%	0.3%	62.4%	0.2%	2.3%
Ojai	1.7%	0.6%	15.8%	0.3%	79.6%	0.1%	1.8%
Oxnard	7.5%	3.5%	66.2%	0.4%	20.6%	0.1%	1.7%
Port Hueneme	6.5%	5.6%	41.0%	0.7%	42.7%	0.2%	3.3%
Santa Paula	0.7%	0.2%	71.2%	0.5%	26.4%	0.1%	0.8%
Simi Valley	6.4%	1.2%	16.8%	0.4%	72.7%	0.2%	2.4%
Thousand Oaks	5.9%	1.0%	13.1%	0.3%	77.7%	0.1%	1.9%
Ventura	3.0%	1.3%	24.3%	0.6%	68.1%	0.2%	2.5%
Unincorporated County	3.4%	1.3%	24.7%	0.5%	68.1%	0.2%	1.8%
County Total	5.4%	1.8%	33.4%	0.4%	56.8%	0.1%	2.0%
State	11.1%	6.4%	32.4%	0.5%	46.7%	0.2%	2.7%

Source: Bureau of the Census, 2000.

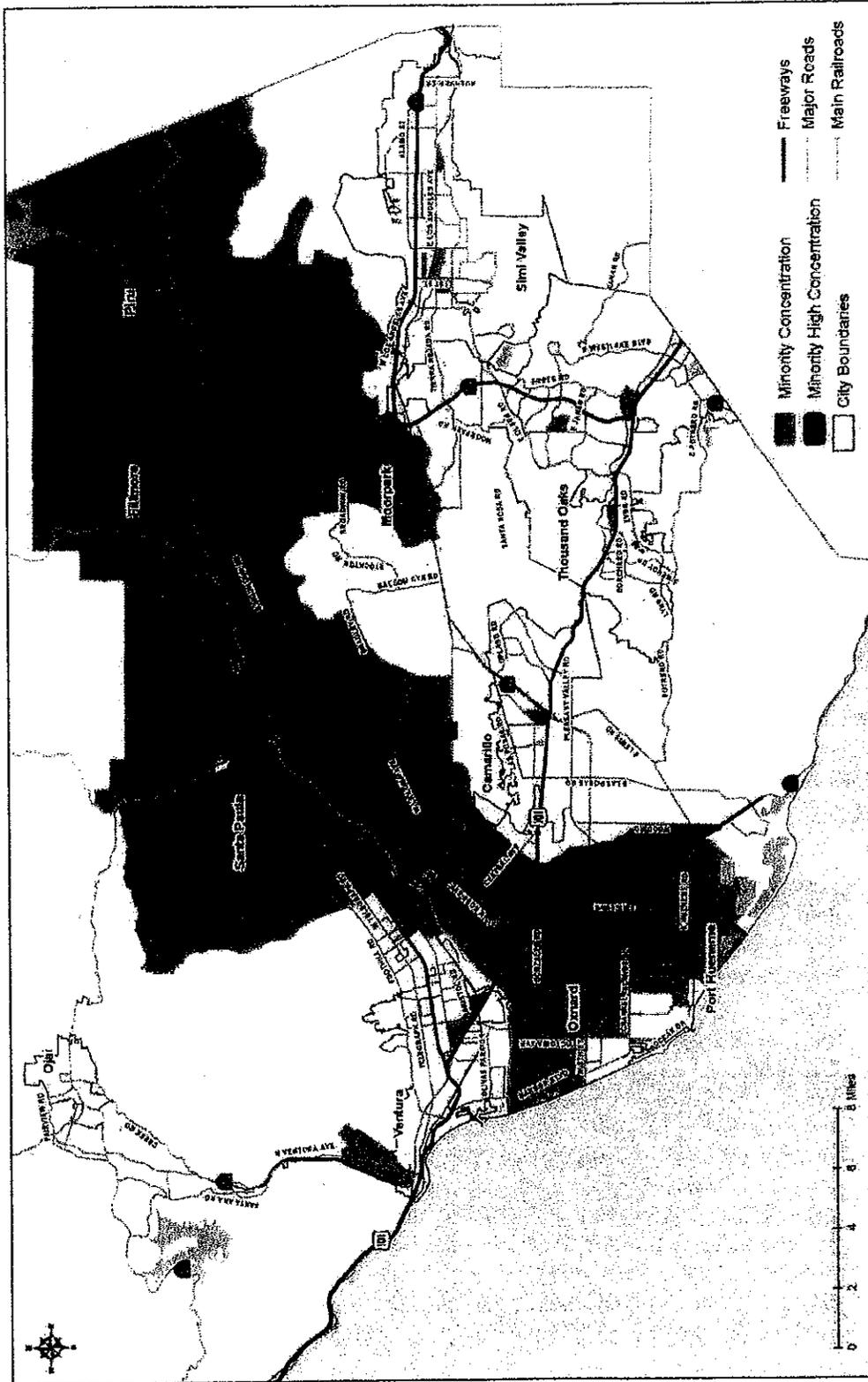
Note: The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, because 1990 Census data does not conform to this new method, a demographic comparison over time is not possible using the new race and ethnicity reporting guidelines. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.

Figure 1, on the following page, illustrates concentrations of minority households by Census block group in Ventura County. A "concentration" is defined as a block group whose proportion of minority households is greater than the overall Ventura County average of 43.4 percent, and a "high concentration" is defined as a block group whose proportion of minority

households is at least double the overall County average.⁴ As shown in Figure 1, high minority concentrations are found in the northeast portions of the County's unincorporated areas around Piru, and in the cities of Oxnard, Fillmore, and Santa Paula.

⁴ This definition of concentration is derived from the concept of Location Quotient (LQ), which is calculated by comparing the proportion of one group in a smaller geographic unit (e.g. block group) to the proportion of that group in the larger population (e.g. county).

Figure 1: Minority Concentrations



Residential Segregation

Residential segregation refers to the degree to which groups live separately from one another. The term segregation historically has been linked to the forceful separation of racial groups. However, as more minorities move into suburban areas and outside of traditional urban enclaves, segregation is becoming increasingly self imposed. Originally, many ethnic groups gravitated to ethnic enclaves where services catered to them, and not until they reached a certain economic status could they afford to move to outer suburban areas. Unlike the original enclaves, now living in an ethnic community is often a choice many are making. While some people believe that newly arrived immigrants in highly concentrated ethnic communities may resist blending into the mainstream, primarily because of the proliferation of native-language media and retail businesses, others feel that immigrants living with persons of similar heritage create a comfort zone that may help them transition to the mainstream and improve their economic situation. Some researchers have evaluated the degree of racial and ethnic integration as an important measure or evidence of fair housing opportunity.

Survey respondents indicated race as the second most frequent basis for housing discrimination.

Different statistical techniques are used to measure the degree of segregation experienced by different racial/ethnic groups, including the dissimilarity index. The dissimilarity index, presented in Table 12 represents the percentage of one group that would have to move into a new neighborhood to achieve perfect integration with another group. An index score can range in value from 0, indicating complete integration, to 100, indicating complete segregation. A value of 60 (or above) is considered very high, values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. A high value indicates that the two groups tend to live in different Census tracts.

Table 12: Racial Integration

Race/Ethnic Group	Percent of Total Population	Dissimilarity Index with Whites
Non-Hispanic White	56.8%	--
Hispanic or Latino	33.4%	58.1
Asian	5.2%	34.0
Black or African American	1.8%	50.3

Sources: Bureau of the Census, 2000; www.census.gov

Note: The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, CensusScope data on racial integration using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.

In Ventura County, the dissimilarity indices reveal that the region is a moderately segregated community in which people of different races and ethnic backgrounds tended to live in

relative isolation to one another. The highest level of segregation exists between Hispanics and Non-Hispanic Whites (58.1 percent) and the lowest between Asians and Non-Hispanic Whites (34 percent).

Language Spoken at Home

In 2000, approximately 28 percent of all Ventura County residents speak languages other than English at home, and only 15 percent speak English “less than very well.” Linguistic isolation is slightly more prevalent among the Hispanic population. Approximately 27 percent of Ventura County residents speak Spanish at home and approximately 14 percent of these persons speak English “less than very well.” In comparison, four percent of Ventura County residents speak Asian languages at home and less than two percent of these persons speak English “less than very well.” Language barrier can be an impediment to accessing housing of choice. According to American Community Survey data, approximately 64 percent of Ventura County residents spoke only English between 2005 and 2007.

Service providers at community workshops indicated that linguistic isolation is particularly an issue among speakers of Mixteco languages.

Table 13: English Language Ability

Language Ability	Asian		Hispanic or Latino		Total	
	Number	Percent	Number	Percent	Number	Percent
Speak Only English	10,713	1.6%	53,438	8.2%	467,351	71.9%
Speak Other Languages:	26,144	4.0%	172,360	26.5%	182,412	28.1%
<i>Speak English "Very Well"</i>	14,649	2.3%	79,256	12.2%	86,908	13.4%
<i>Speak English "Well"</i>	7,833	1.2%	36,226	5.6%	37,572	5.8%
<i>Speak English "Not Well"</i>	3,132	0.5%	31,657	4.9%	32,721	5.0%
<i>Speak English "Not at All"</i>	530	0.1%	25,221	3.9%	25,211	3.9%
Total*	36,857	5.7%	225,798	34.8%	649,763	100.0%

Source: Bureau of the Census, 2000.

* This figure represents data from the Census population and housing long form, also known as the "Sample Data" because they are obtained from questions asked of a sample (generally 1-in-6) of persons and housing units. The total population here will not match figures in Table 7.

The group most susceptible to linguistic isolation in Ventura County is the Mixteco population. The Mixteco are indigenous Mesoamerican peoples from the Mexican states of Oaxaca, Guerrero and Puebla in a region known as La Mixteca. In Ventura County, the majority of Mixteco persons are employed as farmworkers. Many Mixtecos speak only the Mixteco language, which makes them subject to discrimination and exploitation at work, in the marketplace, and in housing. The Mixtec language and culture are as different from Spanish/Mestizo Mexico as Navajo is from English, though the majority of Mixtec speakers do have at least a working knowledge of the Spanish language. Few service providers in the region are capable of accommodating Mixteco speakers. According to estimates from the Oxnard Elementary School District and the Ocean View School District, approximately 117 students have designated Mixteco as their primary language.

B. Household Characteristics

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

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

1. Household Composition and Size

Household composition and size are often two interrelated factors. Communities that have a large proportion of families with children tend to have a large average household size. Such communities have a greater need for larger units with adequate open space and recreational opportunities for children. The 2000 Census documented 243,234 households in Ventura County. The County's household composition was: 182,959 (75 percent) families; 17,993 (7 percent) elderly persons living alone; 27,938 (12 percent) other single-person households; and 14,344 (6 percent) other households (see Table 14).

Table 14: Household Composition and Size

City/Area	Total Households	% Families	% Single-Person HHs		% Other HHs	Average HH Size
			Elderly Living Alone	Other Single HHs		
Camarillo	21,438	71.1%	13.6%	10.5%	4.8%	2.62
Fillmore	3,762	80.6%	9.1%	7.0%	3.3%	3.56
Moorpark	8,994	85.6%	2.2%	7.7%	4.5%	3.49
Ojai	3,088	64.3%	13.9%	15.2%	6.6%	2.48
Oxnard	43,576	80.2%	5.6%	9.0%	5.2%	3.85
Port Hueneme	7,268	68.8%	10.3%	13.8%	7.2%	2.86
Santa Paula	8,136	79.1%	9.4%	7.8%	3.8%	3.49
Simi Valley	36,421	79.5%	4.9%	9.8%	5.9%	3.04
Thousand Oaks	41,793	74.6%	7.1%	12.5%	5.8%	2.75
Ventura	38,524	65.5%	9.7%	16.8%	8.0%	2.56
Unincorporated County	30,234	76.9%	5.7%	11.4%	6.1%	--
Overall Ventura County	243,234	75.2%	7.4%	11.5%	5.9%	3.04

HHs = Households

Source: Bureau of the Census, 2000.

While family households were the predominant household type across the County, some cities had significantly higher proportions of single-person households (elderly or non-elderly) than others. Single-person households comprised approximately 29 percent of Ojai's total households, the highest proportion in the County. Almost half the portion of these was

elderly persons living alone. For the cities of Camarillo, Thousand Oaks, Ventura and Port Hueneme, single-person households accounted for more than 20 percent of all households.

The average household size countywide in 2000 was 3.04 persons per household. All jurisdictions had an average household size of more than 2.5 persons per household, and five cities had an average household size over three persons. Average household size ranged from a low of 2.56 persons in Ventura to a high of 3.85 in Oxnard.

According to the American Community Survey data, between 2005 and 2007, 74 percent of Ventura County residents were in family households. Of the County's family households, 50 percent included children under the age of 18. About 20 percent of the Ventura County residents lived alone and five percent were in other non-family households. The average household size countywide, between 2005 and 2007, was 3.07.

Families with Children

Families with children often face housing discrimination by landlords who fear that children will cause property damage, or the landlords have cultural biases against children of opposite sex sharing a bedroom. The proportion of families with dependent children was highest in the cities of Moorpark, Fillmore, Oxnard and Simi Valley, and lowest in the cities of Ventura, Ojai, and Camarillo (see Table 15). Overall, the average household size shown in Table 14 reflects this distribution. The cities of Ojai, Port Hueneme, and Ventura have the highest proportions of female-headed families.

Table 15: Families with Children

Jurisdiction	Total Households	All Families with Children		Female Headed Households with Children	
		Number	% of Total Households	Number	% of all Families with Children
Camarillo	21,438	7,068	33.0%	999	14.1%
Fillmore	3,762	1,722	45.8%	265	15.4%
Moorpark	8,994	4,924	54.7%	548	11.1%
Ojai	3,088	978	31.7%	217	22.2%
Oxnard	43,576	20,106	46.1%	3,493	17.4%
Port Hueneme	7,268	2,718	37.4%	618	22.7%
Santa Paula	8,136	3,591	44.1%	617	17.2%
Simi Valley	36,421	15,481	42.5%	2,142	13.8%
Thousand Oaks	41,793	15,574	37.3%	1,964	12.6%
Ventura	38,524	12,352	32.1%	2,605	21.1%
Unincorporated County	30,234	12,112	40.1%	1,617	13.4%
Overall Ventura County	243,234	96,626	39.7%	15,085	15.6%

Source: Bureau of the Census, 2000.

2. Special Needs Households

Certain households, because of their special characteristics and needs, have greater difficulty finding decent and adequate housing. These circumstances may be related to age, family characteristics, or disability. The following discussion highlights particular characteristics that may affect access to housing in a community.

Large Households

Large households are defined as those with five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit in order to save on housing costs.

Families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. According to interviews with service providers, housing discrimination against families with children are typically masked under overcrowding issues.

Overall, 42,000 (17 percent) of the County's households had five or more members, representing 16 percent of the owner-households and 20 percent of the renter-households (Table 16). The proportion of large households was highest in the cities of Oxnard (32 percent), Fillmore (30 percent), and Santa Paula (27 percent).

Due to the limited availability of affordable housing, many small households double-up to save on housing costs and tend to opt for renting. The 2000 Census documented 27,975 persons in 11,162 "subfamilies" in Ventura County, indicating a significant number of the County's households contained more than one family.⁵ The higher proportion of large renter-households compared to large owner-households is reflective of this trend. (The cities of Ojai, Port Hueneme and Thousand Oaks are the only exceptions, where the proportion of large renter-households was smaller than that of the large owner-households.)

At the community workshops, residents expressed difficulty in finding housing for large households. There is generally a lack of understanding regarding occupancy standards and tenant/landlord rights and responsibilities in this matter.

Typical occupancy standard is two persons per bedroom plus one additional person. Therefore, a two-bedroom unit can typically accommodate five persons.

A restrictive definition of "family" in the Zoning Code may present potential impediments to large households in obtaining housing. Issues related to the definition of "family" are discussed in Chapter 5 of this AI.

⁵ A subfamily is a married couple with or without children, or a single-parent with one or more never-married children under the age of 18, living with and related to the householder but not including the householder or the householder's spouse. When grown children move back to the parental home with their children or spouse, they are considered a subfamily. The number of subfamilies is not included in the count of families, since subfamily members are counted as part of the householder's family.

According to American Community Survey data, approximately 15 percent of Ventura County households were considered large households between 2005 and 2007.

Table 16: Large Households

City/Area	Total Large Households		Large Owner Households		Large Renter Households	
	#	% of Total Households	#	% of Owner Housheolds	#	% of Renter Households
Camarillo	2,313	10.8%	1,573	10.0%	740	13.0%
Fillmore	1,105	29.9%	598	26.3%	507	35.7%
Moorpark	1,921	21.4%	1,503	20.3%	418	26.6%
Ojai	239	7.8%	156	8.8%	83	6.5%
Oxnard	13,909	31.9%	7,469	29.9%	6,440	34.5%
Port Hueneme	1,204	16.6%	637	17.8%	567	15.3%
Santa Paula	2,166	26.6%	998	21.3%	1,168	33.7%
Simi Valley	5,460	15.0%	4,181	14.8%	1,279	15.7%
Thousand Oaks	4,794	11.5%	3,643	11.5%	1,151	11.2%
Ventura	3,963	10.3%	2,251	10.0%	1,712	10.7%
Unincorporated County	4,926	16.3%	2,987	13.9%	1,939	22.4%
Overall Ventura County	42,000	17.3%	25,996	15.8%	16,004	20.3%

Source: Bureau of the Census, 2000.

Of the County's large households, 38 percent were renters in 2000. Slightly less than one-half of these large renter-households (43 percent) were lower income. The Comprehensive Housing Affordability Strategy (CHAS) Databook prepared by HUD reports that 78 percent of the County's large renter-households were suffering from one or more housing problems, including housing overpayment, overcrowding, and/or substandard housing conditions.

According to the 2000 Census, almost one-half (125,538) of the units in Ventura County had six or more rooms, the size of a typical three-bedroom unit. Considering that 41,474 large households resided in the County, there is adequate supply of large units in the County to accommodate the needs of larger households (in numeric terms). However, finding affordable housing of adequate size may be a challenging task for many households, particularly lower and moderate renter-households.

Table 17 provides information about the number of large units and large households for each jurisdiction and the County overall. According to this table, all jurisdictions have more large units than large households, which indicates that theoretically, these communities have an adequate supply of large units to meet the housing needs. However, often there is a mismatch between the size of housing and size of households. Typically, most large households are renters while most large housing units are ownership units. Therefore, in communities where renters constitute a significant proportion of total households, overcrowding tends to be an issue. This problem is further exacerbated if the community has a tight supply of large units compared to the number of large households, which is the case

with the cities of Fillmore (84.1 percent), Santa Paula (83.7 percent), and Oxnard (82.5 percent).

Table 17: Large Units

Jurisdiction	Large Units*	# of Large Households	Large Households as % of Large Units
Camarillo	11,717	2,313	19.7 %
Fillmore	1,314	1,105	84.1 %
Moorpark	6,033	1,921	31.8 %
Ojai	1,172	239	20.4 %
Oxnard	16,850	13,909	82.5 %
Port Hueneme	1,968	1,204	61.2%
Santa Paula	2,587	2,166	83.7 %
Simi Valley	23,160	5,460	23.6 %
Thousand Oaks	27,254	4,794	17.6 %
Ventura	16,453	3,963	24.0 %
Unincorporated County	17,030	4,926	28.9 %
County Total	125,538	42,000	33.5 %

**A large unit is defined as a housing unit with six or more rooms.*

Source: Bureau of the Census, 2000.

Single-Parent Households

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

The 2000 Census identified 15.6 percent of households in the County as female-headed households with children (Table 15). The proportion of female-headed households with children in cities varies from a high of 22.7 percent in Port Hueneme to 11.1 percent in Moorpark. According to the American Community Survey data, approximately 18 percent of Ventura County's family households were female-headed households with children between 2005 and 2007, consistent with the State-wide average. These figures represent an increase from 2000.

Persons with Disabilities

Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility, or other forms of assistance. Landlords/owners sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Landlords often refuse to rent to tenants with a history of mental illness. Neighbors may object when a house becomes a group home for persons with mental disabilities.

The U.S. Census Bureau classifies disabilities (lasting for a period of six or more months) into the following categories:

- **Sensory disability:** blindness, deafness, or a severe vision or hearing impairment.
- **Mental/Developmental disability:** a physical, mental, or emotional condition lasting six months or more that makes it difficult to perform activities such as learning, remembering, or concentrating.
- **Physical disability:** a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying.
- **Self-care disability:** a physical, mental, or emotional condition lasting six months or more that made it difficult to perform certain activities such as dressing, bathing, or getting around inside the home.
- **Going-outside-the-home disability (also known as mobility disability):** a physical, mental, or emotional condition lasting six months or more that made it difficult to go outside the home alone to shop or visit a doctor's office (tallied only for residents over 16 years of age).
- **Employment disability (also known as work disability):** a physical, mental, or emotional condition lasting six months or more that made it difficult to work at a job or business (tallied only for residents between 16 and 64 years of age).

The State Lanterman Developmental Disabilities Services Act requires that State licensed residential care facilities serving six or fewer persons be treated as a regular residential use and therefore permitted by right where residential uses are permitted.

Recent changes to State law require that each jurisdiction address the provision of transitional and supportive housing in its Zoning Ordinance. For transitional and supportive housing that operates as regular housing, such housing must be permitted where regular housing is otherwise permitted.

These topics are discussed in details in Chapter 5 of this AI.

According to the 2000 Census, over 121,600 Ventura County residents over the age of five had sensory, physical, mental, work, transportation, and/or self-care limitations, representing approximately 18 percent of the County's population. The number of persons five years of age and over reported with a disability in the 2000 Census is presented in Table 18. Types of disabilities (sensory, physical, mental, self-care, go-outside-home, and employment) were tallied and summarized based on three age groups: 5 to 15 years, 16 to 64 years, and 65 years and over.

Table 18: Persons with Disabilities

City/Area	# of Disabled Persons	% of Total Population
Camarillo	8,400	16.0%
Fillmore	2,712	22.3%
Moorpark	3,789	13.2%
Ojai	1,350	19.3%
Oxnard	32,054	20.8%
Port Hueneme	4,131	22.5%
Santa Paula	5,760	22.2%
Simi Valley	16,455	16.0%
Thousand Oaks	16,534	15.2%
Ventura	16,789	18.1%
Unincorporated County	13,674	11.2%
County Total	121,648	17.7%

Note: The Census documents disability status for persons age 5 and over.

Source: Bureau of the Census, 2000.

The type of disability that impacts the highest proportion of the population was mental disability for the age group 5 to 15 years, employment for the age group 16 to 64 years, and physical for the age group 65 years and over. The following further describes the needs of persons with mental, developmental, and physical disabilities in Ventura County.

Persons with Mental Disabilities: Mentally disabled persons are those with psychiatric disabilities that impair their ability to function in the community in varying degrees. Clients served by Ventura County Mental Health Department are typically from very low income households who fall within the defined target population – people with severe mental disorders and multi-problems.

Many mentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel within a family-like environment. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment.

Ventura County Behavioral Health Department (BHD) includes Mental Health Services and Alcohol and Drug programs. BHD faces an urgent crisis as a result of the unavailability of supported housing (e.g. “beds”) for persons with mental illness who no longer require acute

care. The lack of beds in the system has significant clinical and fiscal impacts for individual patients and the department as a whole.

The current housing stock available for mentally ill clients served by the BHD consists of a variety of living environments with varying degrees of staff support and services. The current bed stock ranges from shelter with minimal specialized support to highly supported environments. Several facilities in the County provide both independent living options and residential care for persons with serious mental illness. The County's residents also have access to a number of programs that specifically assist persons with mental and severe mental illness, including:

- **Children's Full Service Partnership:** This program serves children and youth 9-17 years of age who have been identified as having a high risk for severe emotional disturbance (SED) and have been referred to the juvenile justice system.
- **Children's Intensive Response Team (CIRT):** This program serves children/youth experiencing a mental health crisis and their families by providing immediate intensive mental health response services to children/youth up to 18 years of age throughout the County.
- **Transitional Age Youth Full Service Partnership:** This program serves transitional age youth (TAY), ages 18-25 who are dually diagnosed with a serious mental illness (SMI).
- **Transitional Age Youth Wellness & Recovery Center:** This program serves TAY, ages 18 to 25 years old, who are recovering from mental illness or mental illness and substance abuse.
- **Adult Full Service Partnership:** This program serves 30 individuals annually who are diagnosed with a serious and persistent mental illness, are leaving or at risk of incarceration, and are at risk of homelessness or hospitalization.
- **Adult Mobile Crisis Response (Adult Intensive Response and Stabilization Team):** This program provides services to all adults in need of community-based crisis response services 24/7/365 throughout Ventura County. This is for individuals currently receiving mental health services, or those who are unserved within the community.
- **Short Term Social Rehabilitation Program:** This program will provide short term, voluntary residential services, as an alternative to hospitalization for consumers experiencing a mental health crisis.
- **Adult Wellness & Recovery Center:** This Center serves adults with serious mental illness (SMI) throughout Ventura County.

- **Older Adult Full Service Partnership:** This program provides services to consumers 60 years of age and older who, due to a serious mental illness (SMI), have a reduction in personal or community functioning, and are best served in the public specialty mental health system.
- **Fillmore Community Project:** This program serves youth and families of youth 0-17 who have been identified as having a mental health and/or substance disorder with a significant impairment in functioning/development or a probability of significant impairment if not provided services.
- **Children and Family Stabilization Program-Family Access Support Team (FAST):** This program is designed to support families in identifying strategies to address the challenges of severely emotionally disturbed (SED).
- **Transitions:** The Transitions program serves Transitional Age Youth, ages 18 to 25 years old with serious mental illness across a continuum of full service partnership services.
- **Empowering Partners through Integrative Community Services (EPICS):** This program serves adult consumers (18 and over) with serious and persistent mental illness.

Persons with Developmental Disabilities: The term developmental disability refers to a severe and chronic disability that is attributable to a mental or physical impairment that began before the age of 18, expected to continue indefinitely, and present a substantial disability. Also, the disability must be due to one of the following conditions: mental retardation, cerebral palsy, epilepsy, autism, and a disabling condition closely related to mental retardation or requiring similar treatment. On a national average, three percent of the population has some form of developmental disability.

The Association for Retarded Citizens Ventura County, Inc. (ARC Ventura County) provides educational, vocational, and residential services for people with developmental disabilities. ARC Ventura County provides in a variety of programs throughout Ventura County. ARC operates several types of residential services, one of which is the Training for Independent Living (TIL) program. TIL is a transitional living program, located in Simi Valley and Ventura, which emphasizes independent living skills and effective decision making. Upon completion of the areas of training, graduates receive assistance in securing and setting up their own homes in Ventura County.

ARC also owns and operates two well-appointed Residential Care Homes in the City of Ojai. These homes offer a supportive setting, promoting independence, dignity, personal choice, and community inclusion. A wide range of professional services are provided based on individual need.

Persons with Physical Disabilities: The characteristics of this group include those individuals with any physical impairment, particularly those who have experienced the recent trauma of limb removal or those who have recently become more seriously impaired. Others include persons with very disabling chronic diseases.

Beyond ADA accessibility requirements, the concept of "visitability" is a growing trend nationwide. The term refers to homes designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers.

Persons with physical, mental, and developmental disabilities often require special housing to accommodate their special conditions. For many who are physically disabled, features such as hand rails, ramps, wider doorways, specially designed cabinetry and electrical outlets, special door and faucet handles, and non-skid flooring are necessary.

Pursuant to Section 504 of the **Americans with Disabilities Act (ADA)**, each area housing authority is required to conduct an assessment of its public housing stock for handicap accessibility. Section 504 requires five percent of the units in a public housing project be accessible to the mobility impaired and two percent of the units be accessible to the visually/hearing impaired. On an ongoing basis, the area housing authorities utilize funding from the HUD Comprehensive Grant Program to complete the required modifications in compliance with ADA. The Area Housing Authority of Ventura County and the Housing Authority of the City of Ventura are compliant with Section 504. *[Awaiting response from Housing Authorities regarding status of public housing stock.]*

Persons with HIV/AIDS

Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, access to safe, affordable housing is as important to their general health and well-being as access to quality health care. For many, the persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment. In addition, persons with HIV/AIDS may also be targets of hate crimes, which are discussed later in this document. Despite federal and state anti-discrimination laws, many people face illegal eviction from their homes when their illness is exposed. The **Fair Housing Amendments Act of 1988**, which is primarily enforced by HUD, prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

The Ventura County Public Health Department estimated that as of December 2007, there were a total of 1,055 individuals living with AIDS in Ventura County. An additional 364 persons in Ventura County are believed to be infected with the HIV virus.

The Ventura County Public Health HIV/AIDS Center provides special programs for persons living with HIV/AIDS. The Center provides professional, confidential and culturally sensitive services for men, women and children in English and Spanish. The Center also provides HIV/AIDS education and prevention information for juveniles, including those in county correctional facilities and alternative schools, and migrant farm and service workers. The following are some of the specific services provided by the Center:

- AIDS Nurse Case Management
- AIDS Medication Assistance
- HIV/AIDS Anonymous Testing and Screening
- Partner Notification Services
- Early Intervention Program
- HIV/AIDS Education and Prevention
- Care Health Insurance Premium Payment Program
- Court Mandated HIV/AIDS Education

Emergency rental assistance is available through federally distributed HOPWA funds. The County has also been awarded additional funds targeting emergency housing needs of dual-diagnosed patients from the Ventura AIDS Partnership. While housing is an ongoing need and concern for all AIDS clients, it is especially difficult to obtain stable housing conditions for patients with dual-diagnoses for whom housing is generally more expensive. The HIV/AIDS Management Program is enrolled in the State CARE-HIPP program which assists with payment of insurance premiums, thus enabling patients to keep their private insurance. In addition, the Public Health Department receives funding for providing emergency housing in hotels/motels, helping pay utilities, and supporting the RAIN program located in Camarillo which provides homeless housing.

The Ventura County AIDS Partnership (VCAP) was formed in 1995 as a local response to the HIV/AIDS epidemic. The mission of the Partnership is to strengthen the County's response to the HIV/AIDS epidemic by raising and allocating funds specifically to fill the unmet needs in HIV prevention and AIDS care services in Ventura County. VCAP is one of 29 community partners of the National AIDS Fund (NAF). NAF provides challenge grant matching funds so that every \$2 raised locally is eligible to be matched with \$1. Since its inception, VCAP has given over \$1,125,000 to Ventura County agencies for HIV prevention efforts and AIDS care services. VCAP's role in the community is evolving from being a grant maker to also including programmatic activities such as the HIV/AIDS Latino Taskforce. The Taskforce is a countywide collaboration consisting of leaders from the agricultural, business, public health, and non-profit sectors, the school system and other key stakeholders. This project is engaging local Latino leaders in community organizing and advocacy in an effort to prevent HIV infection.

The Ventura County Board of Supervisors adopted an Ordinance #3981 in 1991 to prohibit discrimination against anyone who has, or is thought to have, a life-threatening or communicable disease.

Homeless Persons

According to HUD, a person is considered homeless if they are not imprisoned and 1) lack a fixed, regular, and adequate nighttime residence 2) their primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements, an institution that provides a temporary residence for individuals that should otherwise be

institutionalized; or 3) a public or private place not designed for or ordinarily used as a regular sleeping accommodation.

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

Assessing a region's homeless population is difficult because of the transient nature of the population. The Ventura County Homeless and Housing Coalition (VCHHC) has functioned as the lead planning entity for homeless assistance in the County of Ventura since 1991. It is a non-profit organization whose mission is to develop and maintain a county-wide cooperative effort to address the needs of homeless individuals, those at risk of becoming homeless, and those in need of low income housing. According to the 2009 VCHHC homeless count, there are approximately 2,193 homeless adults and children in the County of Ventura on a given day. The number of persons who are homeless over the course of a year, however, is higher. Local, regional, and national data suggests that it is three to four times higher than the number of persons homeless on a given day.

The majority of the region's homeless are clustered in just two cities, Oxnard and Ventura. However, a sizeable number of homeless persons also make their temporary residence in Simi Valley and the unincorporated areas of Ventura County (Table 19). In 2007, the County completed a 10-Year Strategy to End Homelessness for Ventura County. The strategy included recommendations by a Working Group comprised of representatives from public and private agencies that met at least once a month over an 18-month period. The Working Group recommended that 300 units of permanent affordable housing be developed regionally for extremely-low and very-low income families and individuals, about two-thirds of which should be for individuals that could benefit from single-room occupancy (SRO) housing and the other one-third would be for families in need of multiple bedroom units. The Working Group also recommended that at least 275 units or beds of permanent supportive housing be available for chronic homeless persons in order to reduce chronic homelessness by half by 2012.

Table 19: Homeless Population by Jurisdiction (2009)

Jurisdiction	Number of Persons	% of County	Age		Gender		Race/Ethnicity			
			Youth (18-24)	Senior (62+)	Male	Female	Non-Hispanic White	Hispanic or Latino	Black or African American	Asian
Camarillo	13	0.6%	8%	8%	85%	15%	69%	31%	0%	0%
Fillmore	4	0.2%	50%	0%	75%	25%	50%	50%	0%	0%
Moorpark	7	0.3%	43%	0%	71%	29%	29%	71%	0%	0%
Ojai	60	2.7%	9%	7%	94%	6%	20%	76%	4%	0%
Oxnard	679	31.0%	3%	2%	61%	39%	39%	49%	9%	1%
Port Hueneme	1	0.0%	0%	0%	100%	0%	100%	0%	0%	0%
Santa Paula	91	4.1%	8%	1%	64%	36%	32%	67%	0%	0%
Simi Valley	303	13.8%	18%	5%	69%	31%	69%	23%	3%	1%
Thousand Oaks	147	6.7%	9%	3%	65%	35%	83%	9%	2%	2%
Ventura	623	28.4%	8%	4%	73%	27%	73%	18%	4%	1%
Unincorporated County	265	12.1%	10%	3%	52%	48%	68%	23%	8%	0%
County Total	2,193	100.0%								

Source: Ventura County Homeless and Housing Coalition, Homeless County, 2009.

Farm Workers

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

The 2000 Census documented a total of 10,869 Ventura County residents employed in the farming, forestry, and fishing occupations, representing approximately three percent of the County's employed population age 16 or older. In 2006, SCAG's Regional Housing Needs Assessment estimated that there were 14,257 farmworkers countywide in Ventura County. The most significant concentration of farm workers is in Oxnard, with 63 percent of the County's farm workers residing there. Another concentration of farm workers, though trailing significantly behind Oxnard, occurs in the unincorporated County. Approximately 12 percent of farm workers in the region reside in the unincorporated areas of Ventura County. The Census estimate of farm workers often excludes the seasonal, migrant workers, as well as those who are undocumented.

Table 20: Farmworker Population of Ventura County

Jurisdiction	# of Farmworkers	Total Population (Employed and 16+ years)	Percent of Employed Population that are Farmworkers	Percent of County's Farmworkers
Camarillo	154	26,484	0.6%	1.4%
Fillmore	190	5,259	3.6%	1.7%
Moorpark	165	15,091	1.1%	1.5%
Ojai	16	3,337	0.5%	0.2%
Oxnard	6,879	70,395	9.8%	63.3%
Port Hueneme	255	8,705	2.9%	2.3%
Santa Paula	1,291	11,213	11.5%	11.9%
Simi Valley	98	57,001	0.2%	0.9%
Thousand Oaks	87	59,051	0.1%	0.8%
Ventura	412	49,791	0.8%	3.8%
Unincorporated County	1,322	42,011	22.7%	12.2%
Overall Ventura County	10,869	348,338	3.1%	100.0%

Source: Bureau of the Census, 2000.

Farm workers are classified as “direct hire” when they are employed directly by the farmer. In Ventura County, most farm workers are direct hire although farm labor contractors also employ substantial numbers. A “migrant agricultural worker” is defined legally as “an individual who is employed in agricultural employment of a seasonal or other temporary nature, and who is required to be absent overnight from his permanent place of residence.” A “seasonal agricultural worker” does the same work but is not required to be absent overnight from his permanent place of residence. A full-time agricultural worker generally does what a seasonal worker does but is employed year-round. Because of the stability of agricultural production throughout the year in Ventura County, approximately two thirds of the County’s farm workers are seasonal or year-round (full-time) workers, as opposed to migrant workers.⁶

While the estimates of the number of farm workers may vary, there is consensus that most are low income or extremely low income employees, and all need affordable, decent housing. The mean wage for farm workers in Ventura County was \$18,661 in 2008, according to the Employment Development Department. According to a study in 2002, housing accommodations for farm workers, both unaccompanied workers and those with families, range from houses, apartments, trailers, motels, and garage conversions.⁷ The City of Oxnard observes that many farm workers are stable residents of the community; many reside in the 22 mobile home Parks in the City.

California Employee Housing Act requires that housing for six or fewer employees be treated as a regular residential use. The Employee Housing Act further defines housing for agricultural workers consisting of 36 beds or 12 units be treated as an agricultural use and permitted where agricultural uses are permitted. This topic is also discussed later in Chapter 5 of this AI.

⁶ Farm Worker Housing: A Crisis Calling for Community Action, Ventura County Ag Futures Alliance, 2002.

⁷ Farm Worker Housing: A Crisis Calling for Community Action, Ventura County Ag Futures Alliance, 2002.

According to the California Employee Housing Act, housing for six or fewer employees should be treated as a regular residential use. The Employee Housing Act further defines housing for agricultural workers consisting of 36 beds or 12 units be treated as an agricultural use and permitted where agricultural uses are permitted. There are a few affordable housing developments dedicated to farm worker use: Cabrillo Village in the City of Ventura (Saticoy) housing 160 families, and Rancho Sespe in an unincorporated area near Piru, housing 100 families. In addition, some unaccompanied workers are housed in long-established privately run farm labor camps: El Campo de Piru (capacity 165 beds), Piru Labor Camp (capacity 165 beds), Villasenor in Fillmore (170 beds), Tres S in Oxnard (150 beds) and Garden City in Oxnard (45 beds).

In addition to the affordable housing developments described above, the County of Ventura also has a number of state-licensed farm worker camps:

- B-Camp (2512 Balboa Street, Oxnard): 15 units
- Garden City Camp (5690 Cypress Road, Oxnard): 40 beds
- La Campana (2297 Sycamore, Fillmore): 18 units
- Fillmore Labor Camp (743 ½ Sespe Place, Fillmore): 137 beds
- McKeveitt (Padre Drive, Santa Paula): 9 units
- Limol (1141 Cummings, Santa Paula): 157 units
- Orchard Farm (Santa Paula): 11 units
- Leavens Ranches (12681 Broadway Road, Moorpark): 14 units
- Los Posas Orchards (5242 N. Olive Hill Road, Somis): 16 units
- Rancho Guadaluca (1 Caryl Drive, Oxnard): 9 units
- Newhall Ranch (4 ½ miles east of Piru): 18 units
- Rancho Media Dia (1989 Hondo Rancho Road, Somis): 10 units
- Somis Nursery (5612 Donlon Road, Somis): 10 units
- Piru Square (665 Piru Square): 6 units

C. Income Profile

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

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

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

Collectively, extremely low and low incomes are referred to as "lower" income.

Ventura County has one of the highest Median Family Incomes in the state and the nation; within California, only Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara counties have higher median incomes. Income distribution by jurisdiction is tabulated in Table 21. This income distribution is based on data provided by HUD for preparation of the Comprehensive Housing Affordability Strategy (CHAS) and Consolidated Plan.

Table 21: Income Distribution

City/Area	Total Households	% Extremely Low Income	% Low Income	% Moderate Income	% Middle/Upper Income
Camarillo	21,472	8.3%	9.3%	13.7%	68.6%
Fillmore	3,749	18.3%	17.6%	20.6%	43.5%
Moorpark	8,958	6.3%	7.1%	12.7%	73.8%
Ojai	3,059	15.3%	11.0%	20.3%	53.4%
Oxnard	43,576	14.7%	14.6%	21.6%	49.1%
Port Hueneme	7,253	14.8%	17.6%	21.7%	45.9%
Santa Paula	8,111	19.4%	17.9%	20.7%	42.1%
Simi Valley	36,439	6.4%	6.7%	12.7%	74.2%
Thousand Oaks	41,746	6.4%	6.9%	11.6%	75.2%
Ventura	38,523	11.8%	11.3%	16.8%	60.1%
Unincorporated County	30,294	9.3%	9.6%	13.5%	67.7%
Overall Ventura County	243,180	10.3%	10.4%	15.7%	63.5%

Note: The HUD CHAS Data provides income distribution by HUD income categories for cities above 25,000 in population. These distributions are developed based on specific Census data and income limits adjusted for household size.

Source: HUD CHAS Data, 2000.

According to Table 21, indicates that Santa Paula (57.9 percent), Fillmore (56.5 percent), Port Hueneme (54.1 percent), and Oxnard (50.9 percent) had the highest proportions of lower income households in the County, with low and moderate income households.

Although aggregate information on income levels is useful for looking at trends over time or comparing income levels for different jurisdictions, income levels may also vary significantly by household type, size, and race/ethnicity. Different households can have very different housing needs as well as housing choices available to them.

Income often varies by household type (elderly, small, and large families). The majority of households in Ventura County earned middle and upper incomes in 1999. However, 21 percent of the households are considered lower and moderate income, earning less than 80 percent of AMI. Among the household types, elderly and "other" households had the highest

proportion of extremely low income households, at 18 percent and 12 percent, respectively. (“Other” households include non-family households such as single persons living alone or unrelated individuals living together.) In addition, approximately 53 percent of elderly households earned less than 80 percent AMI, largely due to the predominance of fixed incomes among the elderly. Because lower income households have less income for housing, tradeoffs in expenditures to afford other living essentials may result in overpayment and/or overcrowding in housing units.

Table 22: Income by Household Type

Household Type	Income Group (% of AMI)				Total
	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Above Moderate (81%+)	
Elderly (62+ years)	8,669	7,746	8,967	22,212	47,594
Small Family (2-4 persons)	7,675	8,390	15,200	85,634	116,899
Large Family (5+ persons)	4,300	5,905	7,824	23,510	41,539
Other	4,355	3,359	6,294	23,140	37,148
Total	24,999	25,400	38,285	154,496	243,180

Source: HUD CHAS Data, 2000.

Race/ethnicity is also a characteristic that often is related to housing need. This is because different race/ethnic groups may earn different incomes. Overall, low and moderate income households comprised 37 percent of all households in Ventura County in 2000. However, certain groups had higher proportions of low and moderate income households. Specifically, Hispanic (56 percent) and Black (42 percent) households had a considerably higher percentage of low and moderate income households than the rest of the County (Table 23). Proportionally fewer Non-Hispanic White households (30 percent) fell in the low and moderate income category compared to the County average.

Table 23: Income by Race/Ethnicity

Income Level	Total HHs	Non-Hispanic White		Hispanic or Latino		Black or African American		Asian	
		HHs	Percent	HHs	Percent	HHs	Percent	HHs	Percent
Extremely Low	24,999	13,530	8.1%	9,130	16.9%	659	14.4%	940	8.7%
Low	25,400	14,155	8.4%	9,565	17.7%	501	10.9%	620	5.7%
Moderate	38,285	23,400	13.9%	11,775	21.8%	770	16.8%	1,320	12.2%
Middle/Upper	154,496	116,890	69.6%	23,520	43.6%	2,655	57.9%	7,975	73.5%
Total Households	243,180	167,975	100.0%	53,990	100.0%	4,585	100.0%	10,855	100.0%

Source: HUD CHAS Data, 2000.

HHs = Households Note:

1. Due to rounding, CHAS special tabulation data household totals differ slightly from census totals.
2. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, CHAS data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.
3. A multi-ethnic household is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.

Figure 2 illustrates the Low and Moderate Income areas in the County by Census block group. Typically, HUD defines a Low and Moderate Income area as a Census tract or block group where over 51 percent of the population is Low and Moderate Income. However, the cities of Camarillo, Simi Valley, and Thousand Oaks are identified by HUD as "exception" jurisdictions, where their Low and Moderate Income thresholds are not set at 51 percent. Typically, a low and moderate income area is defined by HUD as a census tract or block group with 51 percent or more low and moderate income population. However, certain communities are higher income, with few block groups qualifying as low and moderate income using this definition. These communities are considered as "exception" jurisdictions. Low and moderate income areas in these communities are defined as the top 25 percent (fourth quartile) of block groups with the highest concentration of low and moderate income population.

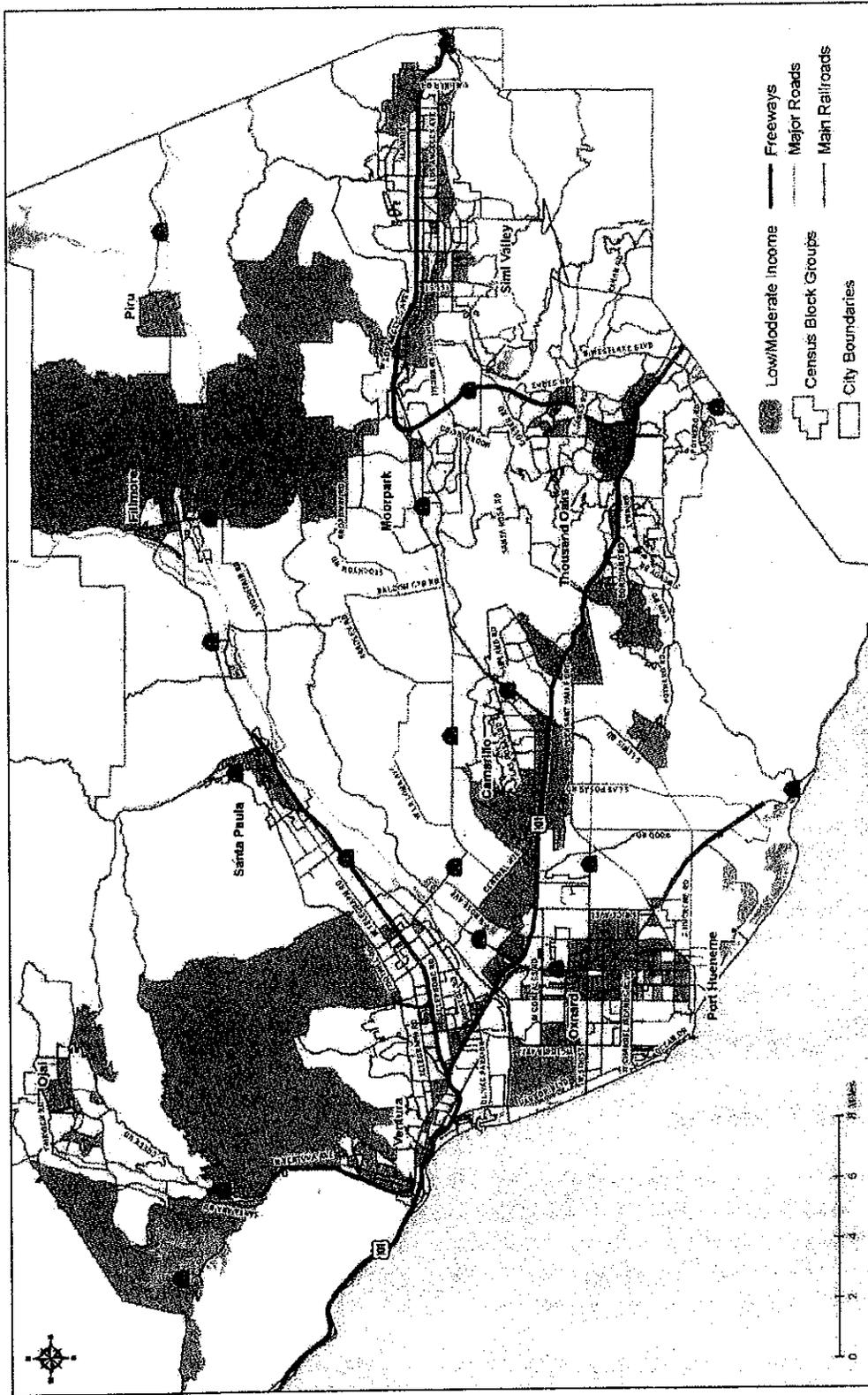
Low and Moderate Income thresholds for these "exception" jurisdictions are:

- City of Camarillo : 42.7 percent
- City of Simi Valley: 39.5 percent
- City of Thousand Oaks: 29.4 percent

As shown in Figure 2, a significant number of block groups in Santa Paula, Ventura, Fillmore, Oxnard and Port Hueneme are identified as Low and Moderate Income areas.

The concentrations of Low and Moderate Income population shown in Figure 2 can be compared with the concentrations of minority households shown previously in Figure 1. Generally, areas identified as Low and Moderate Income in the cities of Oxnard and Santa Paula also contain high concentrations of minority households. This correlation between low income and minority population is not as apparent in other communities.

Figure 2: Low Mod Income Areas in Ventura County



D. Housing Profile

A discussion of fair housing choice must be preceded by an assessment of the housing market being analyzed. This section provides an overview of the characteristics of the local and regional housing markets. The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

1. Housing Growth

The Ventura County housing stock increased by about 10 percent from 2000 to 2009 (Table 24). Among the various jurisdictions in the County, the three cities with the greatest housing growth were Moorpark (17.6 percent), Fillmore (16.8 percent), and Oxnard (15.5 percent). The City of Oxnard alone added nearly 11,000 housing units to its housing stock during this period. The three jurisdictions with the slowest housing growth were Port Hueneme (2.7 percent), Santa Paula (3.2 percent) and unincorporated Ventura County (4.4 percent).

Table 24: Housing Growth

City/Area	1990	2000	2009	1990-2000 % Change	2000-2009 % Change
Camarillo	18,731	21,931	25,109	17.1%	14.5%
Fillmore	3,521	3,778	4,411	7.3%	16.8%
Moorpark	7,915	9,096	10,701	14.9%	17.6%
Ojai	3,130	3,197	3,343	2.1%	4.6%
Oxnard	41,280	45,183	52,185	9.5%	15.5%
Port Hueneme	7,481	7,911	8,122	5.7%	2.7%
Santa Paula	8,062	8,374	8,644	3.9%	3.2%
Simi Valley	33,111	37,330	42,010	12.7%	12.5%
Thousand Oaks	37,765	42,928	47,119	13.7%	9.8%
Ventura	37,343	39,828	42,688	6.7%	7.2%
Unincorporated County	30,139	32,156	33,563	6.7%	4.4%
County	228,478	251,712	277,895	10.2%	10.4%

Source: Bureau of the Census, 2000. Department of Finance, 2009.

2. Housing Condition

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

As shown in Table 25, nearly 68 percent of Ventura County housing stock was over 30 years of age in 2000. The cities of Ojai, Santa Paula, and Ventura have the largest proportions of housing units potentially in need of rehabilitation. Home rehabilitation can be an obstacle for

senior homeowners with fixed incomes and mobility issues. Furthermore, housing units constructed prior to 1974 are likely to contain lead-based paint. As shown in Table 26, the majority of the lead poisoning cases occurred in the City of Oxnard.

Table 25: Age of Housing Stock (2000)

City/Area	Units 30+ years	% 30+ years	Units 40+ years	% 40+ years
Camarillo	13,406	61.1 %	5,520	25.2 %
Fillmore	2,730	72.2 %	1,782	47.2 %
Moorpark	2,447	26.9 %	882	9.6 %
Ojai	2,730	85.4 %	2,050	64.1 %
Oxnard	33,111	73.3 %	20,467	45.3 %
Port Hueneme	6,045	76.4 %	3,562	45.0 %
Santa Paula	6,660	79.5 %	5,002	59.7 %
Simi Valley	22,343	55.9 %	13,760	36.9 %
Thousand Oaks	28,031	65.3 %	12,093	28.2 %
Ventura	30,746	77.2 %	21,350	53.6 %
Unincorporated County	21,585	67.1 %	15,932	49.5 %
Overall Ventura County	169,834	67.5 %	102,400	40.7 %

Source: Bureau of the Census, 2000.

Table 26: Child Lead Poisoning Cases (2009)

Jurisdiction	Total State Cases Open (15+ mg/dL)	Total State Cases Confirmed	Total Local Cases Open (5-14 mg/dL)	Total Local Cases Confirmed
Camarillo	0	0	12	12
Fillmore/Piru	0	0	3	2
Moorpark	1	0	4	4
Ojai/Oakview	1	1	0	0
Oxnard	5	1	108	108
Port Hueneme	0	0	0	0
Santa Paula	4	4	23	22
Simi Valley	1	0	3	0
Thousand Oaks	0	0	10	9
Ventura City	0	0	22	22
Overall Ventura County	12	6	185	179

Source: Childhood Lead Poisoning Prevention Program (CLPPP), County of Ventura, 2009.

Notes:

1. No 2009 cases required Chelation (or medical therapy for heavy metal poisoning). According to the County of Ventura Public Health Department, the most common causes of lead poisoning in children involve candy, followed by lead in the soil due to gasoline, and paint chips/dust.
2. State cases are a subset of Local cases. Whether a State case is opened depends on the severity of the lead poisoning. Severe cases (15+mg/dL) get opened at the State level, as well as the Local level.

3. Tenure

Tenure in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner occupied or occupied rental unit. Tenure preferences are primarily related to household income, composition, and ages of the household members; and housing cost burden is generally more prevalent among renters than among owners. However, the extremely high costs of home ownership in Southern California also create high levels of housing cost burden among owners. The tenure distribution (owner versus renter) of a community’s housing stock influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing evidencing a much lower turnover rate than rental housing.

Ventura County showed a higher proportion of owner-occupied housing (67.6 percent) than renter-occupied housing (32.4 percent). Most cities in the County had more owner-occupied housing units than renter-occupied units. Outliers include Thousand Oaks, where home ownership overwhelmingly predominated (97.3 percent) and Port Hueneme, where just under one-half of the housing stock was owner-occupied. In addition to Thousand Oaks, the cities of Camarillo, Moorpark, and Simi Valley had particularly high proportions of owner-households compared to other communities in the County (Table 27).

Table 27: Housing Tenure

City/Area	Total Units	Vacant Units	Vacancy Rate (2000)	Vacancy Rate (2009)	Percent Owner-Occupied	Percent Renter-Occupied
Camarillo	21,438	508	2.4%	8.0%	73.5%	26.5%
Fillmore	3,762	90	2.4%	5.4%	63.2%	36.8%
Moorpark	8,994	100	1.1%	7.7%	82.1%	17.9%
Ojai	3,088	141	4.6%	n/a	58.4%	41.6%
Oxnard	43,576	1,590	3.6%	6.3%	57.3%	42.7%
Port Hueneme	7,268	640	8.8%	n/a	49.1%	50.9%
Santa Paula	8,136	205	2.5%	3.1%	57.7%	42.3%
Simi Valley	36,421	851	2.3%	4.2%	77.6%	22.4%
Thousand Oaks	42,958	1,165	2.7%	5.6%	97.3%	2.7%
Ventura	38,524	1,279	3.3%	n/a	58.7%	41.3%
Unincorporated County	29,069	1,909	6.6%	n/a	70.9%	29.1%
County Total	243,234	8,478	3.5%	n/a	67.6%	32.4%

Source: Bureau of the Census, 2000; Rent Survey Dyer-Sheehan Group, July, 2009.

Residential vacancy rates are a good indicator of how well the current supply of housing is meeting the demand for various types of units. A certain number of vacant housing units are needed in any community to moderate the cost of housing, allow for sufficient housing choices, and provide an incentive for landlords and owners to maintain their housing. The Southern California Association of Governments (SCAG) has identified optimal vacancy rates of five percent for rental housing and two percent for ownership units. According to Census data from 2000, the cities of Camarillo, Fillmore, Moorpark, Santa Paula, Simi Valley and Thousand Oaks all had overall vacancy rates of less than three percent (Table 27). By 2009, however, none of the jurisdictions in the County had a vacancy rate of less than

three percent. The cities of Oxnard, Port Hueneme, and Thousand Oaks also had a number of units that are seasonally vacant recreation and vacation homes not available for rent.

A substantial income disparity exists between owner- and renter-households. Table 28 indicates that this disparity still exists and illustrates the heavy concentration of lower income renter-households compared to owner-households.

Table 28: Tenure by Income

Tenure	0-30% MFI	31-50% MFI	51-80% MFI	81+% MFI
Renters	19.2%	17.0%	21.0%	42.7%
Owners	6.0%	7.3%	13.2%	73.5%

Source: HUD CHAS Data, 2004.

4. Housing Type

A region's housing stock is comprised of three categories: single-family dwelling units, multi-family dwelling units, and other types of units such as mobile homes.

Few changes have occurred within the composition of the housing stock in Ventura County over the past two decades. Single-family detached units continue to comprise the majority of the housing stock, with the proportion of these homes remaining stable at about 63 percent (Table 29). Correspondingly, the proportion of multi-family housing in the community has remained stable at about 21 percent since 1990.

Table 29: Housing Stock Mix

Housing Type	1990		2000		2009	
	# of Units	% of Total	# of Units	% of Total	# of Units	% of Total
Single-Family Detached	142,782	62.5%	170,942	64.6%	177,354	63.8%
Single-Family Attached	24,630	10.8%	27,456	10.4%	28,156	10.1%
<i>Total Single-Family Units</i>	<i>167,412</i>	<i>73.3%</i>	<i>198,398</i>	<i>75.0%</i>	<i>205,510</i>	<i>74.0%</i>
Multi-Family (2-4 Units)	14,079	6.2%	16,613	6.3%	17,433	6.3%
Multi-Family (5+ Units)	34,786	15.2%	37,308	14.4%	42,603	15.3%
<i>Total Multi-Family Units</i>	<i>48,865</i>	<i>21.4%</i>	<i>53,921</i>	<i>20.4%</i>	<i>60,036</i>	<i>21.6%</i>
Mobile Homes	12,201	5.3%	12,264	4.6%	12,349	4.4%
Total Units	228,478	100.0%	264,583	100.0%	277,895	100.0%

Source: Bureau of the Census, 1990 and 2000; Department of Finance, 2009.

Single-family units are attached or detached dwelling units usually on individual lots of land. Cities often have zoning districts that specify the provision of single-family housing units with maximum densities. As shown in Table 30, 74 percent of the total housing units in the County are single-family dwellings. Housing type varies somewhat by jurisdiction, however. Unincorporated Ventura County and the cities of Moorpark and Simi Valley have a larger proportion of single-family dwellings (over 80 percent), while the cities of Port Hueneme, Ventura, and Oxnard have a much lower proportion (65 percent or less).

Multi-family units consist of structures with two or more units. Generally, multi-family units (particularly with five or more units in a structure) are rental units along the lines of those found in a common apartment complex. Land zoned for multi-family dwelling units usually allows medium- to high-density use of land. Multi-family dwelling units comprise 22 percent of the County's housing stock. The cities of Port Hueneme, Ventura, and Oxnard have the greatest proportions of multi-family housing units, while unincorporated Ventura County and the cities of Moorpark, and Fillmore have the lowest proportions.

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

Table 30: Housing Type and Vacancy

	Single-Family			Multi-Family			Mobile Homes	Percent Vacant
	Detached	Attached	Total	2-4 units	5+ units	Total		
Camarillo	59.2%	17.9%	77.2%	4.0%	14.7%	18.6%	4.2%	2.87
Fillmore	72.3%	6.4%	78.6%	5.5%	8.4%	14.0%	7.4%	2.31
Moorpark	71.6%	11.8%	83.4%	2.7%	11.1%	13.8%	2.8%	1.10
Ojai	68.4%	8.7%	77.1%	9.1%	13.5%	22.6%	0.2%	4.31
Oxnard	56.4%	8.9%	65.3%	8.7%	20.3%	29.1%	5.6%	3.52
Port Hueneme	30.7%	27.1%	57.9%	14.8%	26.9%	41.6%	0.5%	8.43
Santa Paula	58.8%	8.9%	67.7%	9.2%	14.0%	23.2%	9.1%	2.45
Simi Valley	73.1%	7.5%	80.6%	4.1%	13.3%	17.3%	2.1%	2.29
Thousand Oaks	66.6%	11.2%	77.8%	3.9%	16.0%	19.9%	2.3%	2.71
Ventura	55.2%	8.0%	63.3%	10.5%	20.1%	30.6%	6.1%	3.21
Unincorporated County	79.4%	7.1%	86.5%	3.0%	3.6%	6.6%	6.8%	6.03
County Total	63.8%	10.1%	74.0%	6.3%	15.3%	21.6%	4.4%	3.40

Source: California Department of Finance Housing and Population Estimates, 2009.

E. Housing Cost and Affordability

Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs. This section evaluates the affordability of the housing stock in the County to low and moderate income households.

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

1. Ownership Housing Costs

The California Association of Realtors (CAR) calculates a housing affordability index which measures the percentage of households that can afford to purchase a median-priced home in California. According to the June 2009 CAR Affordability Index, approximately 41 percent of households in Ventura County could afford to purchase a median priced home.

Table 31 displays median home prices for each jurisdiction in Ventura County. In September 2009, the median sales price for homes in Ventura County was \$419,000, an increase of about four percent from 2008. Home prices vary by jurisdiction, with median prices in Santa Paula (+47 percent), Fillmore (-26 percent), and Thousand Oaks (+21 percent) fluctuating the most between 2008 and 2009.

Table 31: Home Prices in Ventura County

Jurisdiction	Median Prices			Percent Change	
	2007	2008	2009*	2007-2008	2008-2009
Camarillo	\$540,500	\$450,000	\$451,000	-16.7%	0.2%
Fillmore	\$481,000	\$310,000	\$230,000	-35.6%	-25.8%
Moorpark	\$699,000	\$489,000	\$591,000	-30.0%	20.9%
Ojai	\$649,750	\$525,000	\$456,000	-19.2%	-13.1%
Oxnard	\$525,000	\$330,000	\$312,000	-37.1%	-5.5%
Port Hueneme	\$378,750	\$261,250	\$280,000	-31.0%	7.2%
Santa Paula	\$464,500	\$280,000	\$285,000	-39.7%	1.8%
Simi Valley	\$550,000	\$419,000	\$414,000	-23.8%	-1.2%
Thousand Oaks	\$655,000	\$525,550	\$639,000	-19.8%	21.6%
Ventura	\$535,000	\$410,000	\$383,000	-23.4%	-6.6%
Unincorporated County	\$686,295	\$600,183	\$647,000	-12.5%	7.8%
County	\$569,000	\$405,000	\$419,000	-28.8%	3.5%

Source: DQNews, 2009.

* = Reflects median sales price from September 2009.

2. Rental Housing Costs

Apartment rents in Ventura County have been decreasing over the past two years due to the economy and increased inventory. Vacancy rates have increased from the normal three-percent range to five and a quarter percent in 2010, according to the latest rent survey conducted by the Dyer Sheehan Group. Although there has been an increase in multi-family housing construction through 2008, the demand for multi-family housing continues to outpace supply. Current socio-economic conditions have made it increasingly difficult to develop affordable multi-family units. The credit market is a major part of this, especially in the area of Tax Credit Financing. Economic indicators point to a recovery of the Tax Credit market in 2011. The shortage of affordable multi-family units, combined with economic and political conditions that favor single-family development, are expected to sustain tight market conditions.

Information on rental rates in Ventura County were obtained from a review of advertisements in the Ventura County Star, Craigslist, and Kitty Letter Rental Listing (September 2009 – October 2009). Available rental housing ranged from single room studios to four-bedroom units, with the majority of apartment units advertised being two- and three-bedroom units. Table 32 summarizes average apartment rents by jurisdiction and unit size. The highest overall rents in the County were found in unincorporated Ventura County, Thousand Oaks, and Moorpark.

Table 32: Average Apartment Rents by City

City	Number of Rooms (Average Rent)						Rent Range	Average Rent
	Room	Studio	1BR	2BR	3BR	4BR		
Camarillo	\$740	\$925	\$980	\$1,350	\$1,880	\$2,530	\$545 - \$3,050	\$1,400
Fillmore	\$600	\$790	\$830	\$1,110	\$1,750	\$1,950	\$500 - \$2,100	\$1,170
Moorpark	\$800	N/A	\$1,190	\$1,550	\$1,950	\$2,730	\$650 - \$2,950	\$1,640
Ojai	\$650	\$830	\$1,110	\$1,378	\$2,036	\$3,233	\$525 - \$3,950	\$1,540
Oxnard	\$600	\$940	\$1,110	\$1,330	\$1,650	\$2,060	\$500 - \$2,450	\$1,280
Port Hueneme	\$630	N/A	\$1,010	\$1,260	\$1,680	\$1,980	\$500 - \$2,200	\$1,310
Santa Paula	\$560	\$770	\$930	\$1,110	\$1,630	\$3,650	\$485 - \$5,500	\$1,440
Simi Valley	\$650	\$870	\$1,150	\$1,480	\$1,970	\$2,510	\$600 - \$3,250	\$1,440
Thousand Oaks	\$670	N/A	\$1,440	\$1,560	\$2,320	\$2,400	\$550 - \$2,600	\$1,678
Ventura	\$640	\$990	\$970	\$1,330	\$1,790	\$2,450	\$515 - \$3,200	\$1,360
Unincorporated	\$500	\$910	\$1,240	\$1,720	\$2,370	\$3,520	\$350 - \$4,975	\$1,710

Source: Ventura County Star; Craigslist, Kitty Letter Rental Listing, 2009.

3. Housing Affordability

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price lower income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions. While housing affordability alone is not a fair housing issue, fair housing concerns may arise when housing affordability interacts with factors covered under the fair housing laws, such as household type, composition, and race/ethnicity.

Housing affordability can be estimated by comparing the cost of renting or owning a home with the maximum affordable housing costs to households at different income levels. Taken together, this information can generally indicate the size and type of housing available to each income group and can indicate which households are more susceptible to overcrowding and cost burden.

HUD conducts annual household income surveys to determine the maximum payments that are affordable for different household income groups. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be afforded by households in the upper range of their respective income categories. Table 33 shows the annual household income by household size and generally, the maximum affordable housing payment based on the standard of 30 to 35 percent of household income. General cost assumptions for utilities, taxes, and property insurance are also shown.

Table 33: Housing Affordability

Household	Annual Income	Affordable Costs (All Costs)		Estimated Utility Allowance		Taxes and Insurance	Affordable Prices	
		Rental Costs	Ownership Costs	Renters	Owners		Renters	Owners
<i>Extremely Low Income (0-30% AMI)</i>								
1-Person	\$18,400	\$460	\$460	\$122	\$158	\$92	\$338	\$43,466
2-Person	\$21,000	\$525	\$525	\$151	\$200	\$105	\$374	\$45,536
3-Person	\$23,650	\$591	\$591	\$180	\$243	\$118	\$411	\$47,605
4-Person	\$26,250	\$656	\$656	\$209	\$279	\$131	\$447	\$50,917
5-Person	\$28,350	\$709	\$709	\$242	\$322	\$142	\$467	\$50,710
<i>Low Income (31-50% AMI)</i>								
1-Person	\$30,650	\$766	\$766	\$122	\$158	\$153	\$644	\$94,176
2-Person	\$35,000	\$875	\$875	\$151	\$200	\$175	\$724	\$103,490
3-Person	\$39,400	\$985	\$985	\$180	\$243	\$197	\$805	\$112,804
4-Person	\$43,750	\$1,094	\$1,094	\$209	\$279	\$219	\$885	\$123,360
5-Person	\$47,250	\$1,181	\$1,181	\$242	\$322	\$236	\$939	\$128,948
<i>Moderate Income (51-80%)</i>								
1-Person	\$49,000	\$1,225	\$1,225	\$122	\$158	\$245	\$1,103	\$170,137
2-Person	\$56,000	\$1,400	\$1,400	\$151	\$200	\$280	\$1,249	\$190,421
3-Person	\$63,000	\$1,575	\$1,575	\$180	\$243	\$315	\$1,395	\$210,498
4-Person	\$70,000	\$1,750	\$1,750	\$209	\$279	\$350	\$1,541	\$232,024
5-Person	\$75,600	\$1,890	\$1,890	\$242	\$322	\$378	\$1,648	\$246,306
<i>Middle/Upper Income (81-120% AMI)</i>								
1-Person	\$72,300	\$1,808	\$2,109	\$122	\$158	\$422	\$1,686	\$316,472
2-Person	\$82,650	\$2,066	\$2,411	\$151	\$200	\$482	\$1,915	\$357,764
3-Person	\$92,950	\$2,324	\$2,711	\$180	\$243	\$542	\$2,144	\$398,608
4-Person	\$103,300	\$2,583	\$3,013	\$209	\$279	\$603	\$2,374	\$441,142
5-Person	\$111,550	\$2,789	\$3,254	\$242	\$322	\$651	\$2,547	\$472,086

Assumptions: HCD income limits, 2009; Health and Safety code definitions of affordable housing costs (between 30 and 35% of household income depending on tenure and income level); HUD utility allowance; 20% of monthly affordable cost for taxes and insurance; 10% down payment; and 5% interest rate for a 30-year fixed-rate mortgage loan. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.
Source: State Department of Housing and Community Development Income Limits, 2009.

The countywide median home price (\$419,000) in September 2009 places homeownership out of reach for most lower and moderate income households (Table 31). Even in the jurisdiction with the lowest median home price (Fillmore, at \$230,000), homeownership is out of reach for most lower income households. Given the high costs of homeownership in the County, lower income households are usually confined to rental housing but the affordability problem also persists in the rental market. No jurisdiction in Ventura County had an average gross rent of under \$1,100, which is in the range of affordability for low income families (Table 32).

The situation is exacerbated for large households with lower and moderate incomes given that the limited supply of large units, and for seniors with their fixed incomes. When the housing market is tight, with high demand, low vacancies, and rising costs, the potential for discriminatory housing practices also increases.

F. Housing Problems

1. Overpayment (Cost Burden)

State and federal standards specify that a household experiences housing overpayment (also known as cost burden) if it pays 30 percent or more of its gross income on housing. At least 35 percent of renter-households in every jurisdiction had a housing cost burden (Table 34). Cost burden by low-income households tends to occur when housing costs increase faster than income. Rates of renter cost burden were highest in the cities of Fillmore, Moorpark, and Santa Paula.

In comparison, housing cost burden among owner-households was less prevalent. Table 34 shows the percentage of renters and owners by jurisdiction that is experiencing a housing cost burden. Approximately 31 percent of all home owners in the County experienced a housing cost burden. Rates of owner cost burden were highest in the cities of Ojai, Moorpark, and Port Hueneme.

Table 34: Housing Overpayment by Tenure

City/Area	Renter	Owner	Total
Camarillo	35.6%	28.1%	30.1%
Fillmore	43.8%	29.6%	35.1%
Moorpark	40.1%	35.0%	35.9%
Ojai	38.8%	40.6%	39.8%
Oxnard	39.7%	30.8%	34.6%
Port Hueneme	37.1%	31.4%	34.3%
Santa Paula	39.8%	29.7%	34.0%
Simi Valley	34.8%	30.9%	31.8%
Thousand Oaks	39.7%	30.8%	33.0%
Ventura	38.6%	27.5%	32.1%
Overall County	37.9%	30.7%	33.0%

Source: HUD CHAS Data, 2004.

2. Overcrowding

Overcrowding is defined as occupancy of a housing unit of more than one person per room. Severe overcrowding represents housing occupancy of more than 1.5 persons per room. (Rooms include living and dining rooms, and other habitable spaces such as family rooms or dens.) Overcrowding occurs when housing costs are so high relative to income that families have to reside in small units or double up to devote income to other basic needs such as food and medical care. However, cultural differences also contribute to the overcrowded conditions since some cultures tend to have larger household size than others due to the

preference of living with extended family members. Overcrowding also tends to result in increased traffic, accelerated deterioration of homes, and crowded on-street parking conditions. As a result, some landlords or apartment managers may be more hesitant to rent to larger families, thus making access to adequate housing even more difficult.

From 1990 to 2000, overcrowding increased in most jurisdictions across the County, with the most apparent increases occurring in Santa Paula (nine percentage points increase), Oxnard (six percentage points increase) and Fillmore (six percentage points increase). However, Camarillo and unincorporated areas actually experienced a slight decrease in overcrowding conditions. Table 35 depicts the change in household overcrowding (by percent) throughout the County from 1990 to 2000.

Participants at the community workshops indicated that overcrowding is an issue among in renters but they are not familiar with the occupancy standards or the rights/responsibilities of tenants and landlords.

Table 35: Overcrowded Households (1990 and 2000)

City/Area	1990	2000
Camarillo	5.1%	4.9%
Fillmore	22.8%	28.6%
Moorpark	8.5%	8.7%
Ojai	5.0%	6.7%
Oxnard	25.0%	31.2%
Port Hueneme	13.7%	17.1%
Santa Paula	20.9%	29.4%
Simi Valley	5.5%	5.8%
Thousand Oaks	3.7%	4.5%
Ventura	6.1%	7.8%
Unincorporated County	9.4%	9.0%
County Total	10.5%	12.4%

Note: The Southern California Association of Governments (SCAG) provides estimates of overcrowding in 2007. However, that data is not available by jurisdiction. For consistency and comparison reasons, 2000 Census is used. Source: Bureau of the Census, 1990 and 2000.

The incidence of overcrowding is substantial for renters, particularly in the lower income categories. Table 36 shows the percentage of overcrowding by tenure for each jurisdiction. In Ventura County, 23 percent of all renters were living in overcrowded conditions in 2000. Large family renters as a group, regardless of income, were experiencing 23 percent overcrowding throughout the County.

The incidence of overcrowding for owners in Ventura County was not as severe. Approximately seven percent of owners in the County were experiencing overcrowding. However, the cities of Oxnard (22 percent), Fillmore (20 percent), and Santa Paula (19 percent) had the greatest percentage of owner-households experiencing overcrowding. Overall, the prevalence of overcrowding varied significantly among jurisdictions, with the lowest percent of residents living in overcrowded conditions in Thousand Oaks (5 percent) to the highest percent in Oxnard (31 percent).

Table 36: Overcrowding by Tenure

City/Area	Tenure		Total
	Renter	Owner	
Camarillo	13.5%	1.8%	4.9%
Fillmore	42.1%	20.2%	28.6%
Moorpark	21.2%	6.1%	8.7%
Ojai	10.3%	4.1%	6.7%
Oxnard	43.4%	22.1%	31.2%
Port Hueneme	19.6%	14.5%	17.1%
Santa Paula	43.0%	19.3%	29.4%
Simi Valley	12.0%	4.1%	5.8%
Thousand Oaks	11.7%	2.2%	4.5%
Ventura	13.4%	3.9%	7.8%
Unincorporated County	19.4%	4.9%	9.0%
Ventura County	23.0%	7.3%	12.4%

Note: The Southern California Association of Governments (SCAG) provides estimates of overcrowding in 2007. However, that data is not available by jurisdiction. For consistency and comparison reasons, 2000 Census is used.

Source: Bureau of the Census, 2000.

3. Disproportionate Housing Need

A disproportionate need refers to any need group that is more than 10 percentage points above the need demonstrated for the total households. For example, 78 percent of large renter-families (a subset of renter-households) experienced housing problems compared to 41 percent of all households. Thus, large families that are renting have a disproportionate need for housing assistance.

Disproportionate Housing Needs by Tenure

Renter households in Ventura County were disproportionately affected by housing problems. Approximately 53 percent of the County's renter households experienced housing problems, compared to just 36 percent of the County's owner households and 41 percent of all households.

Disproportionate Housing Needs by Tenure and Household Type

Elderly Households: Elderly households, particularly elderly renter households, in Ventura County were disproportionately affected by housing problems.

- Elderly renter-households were disproportionately affected by housing problems (55 percent), compared to 41 percent of all households.
- Elderly renter-households were also significantly more likely to experience a housing cost burden (54 percent), compared to 33 percent of all households.

Large Households: Large households, regardless of tenure, were disproportionately affected by housing problems. Specifically:

- Large family renters were substantially more likely to be affected by housing problems (78 percent), compared to 41 percent of total households.
- Large family owner households were also disproportionately affected by housing problems (55 percent), compared to 41 percent of all households.

Disproportionate Housing Needs by Tenure and Race

According to CHAS data, in 2000, Hispanics or Latinos had a disproportionate level of housing problems in Ventura County. Specifically:

- Hispanic renter households were much more likely to experience housing problems (72 percent), compared to 53 percent of the County's renter households and 41 percent of all households.
- Hispanic owner households were also more likely to experience housing problems (57 percent), compared to 36 percent of the County's owner households and 41 percent of all households.

G. Assisted Housing

The availability and location of public and assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community or of a region, a household seeking affordable housing is limited to choices within the area. Public/assisted housing and housing assistance must be accessible to qualified households regardless of race/ethnicity, disability, or other special characteristics.

1. Section 8 Rental Assistance

Despite popular perception, most of the nation's affordable housing stock is not in public housing project but in privately owned and operated developments subsidized by the federal government.⁸ Section 8 is a rent subsidy program that helps low income families and seniors pay rents of private units. Section 8 tenants pay a minimum of 30 percent of their income for rent and the local housing authority pays the difference up to the payment standard established by housing authority. The program offers low income households the opportunity to obtain affordable, privately owned rental housing and to increase their housing choices. The housing authority establishes payment standards based on HUD-established Fair Market Rents. The owner's asking price must be supported by comparable rents in the area. Any amount in the excess of the payment standard is paid by the program participant.

⁸ Forbes, Elaine, "Eroding Neighborhood Integration: The Impact of California's Expiring Section 8 rent Subsidy Contracts on Low Income Family Housing " UCLA Lewis Center for regional Policy Studies, Working Paper #34, 2000.

There are currently five Housing Authorities that administer the Section 8 Housing Choice Voucher Program for Ventura County residents:

- **Housing Authority of Oxnard:** Administers four public housing projects with a total of 680 units, as well as an additional 100 units on scattered sites. As of November 2009, 2,871 households were receiving Section 8 Vouchers. An additional 1,227 households are on the waiting list for public housing and 2,387 households on the waiting list for Section 8 assistance.
- **Housing Authority of Port Hueneme:** Administers two public housing projects with a total of 90 units, as well as an additional 27 units on scattered sites. As of September 2009, 260 households were receiving Section 8 Vouchers. An additional 293 households are on the waiting list for public housing and 381 households on the waiting list for Section 8 assistance.
- **Housing Authority of the City of San Buenaventura:** Administers 714 units of public housing. As of September 2009, 1,188 households were receiving Section 8 Vouchers. An additional 1,878 households are on the waiting list for public housing and 3,333 households on the waiting list for Section 8 assistance.
- **Housing Authority of Santa Paula:** As of October 2009, 577 households were receiving Section 8 Vouchers. An additional 1,008 households are on the waiting list for Section 8 assistance. Santa Paula has no public housing units.
- **Area Housing Authority of the County of Ventura:** Administers seven public housing projects with a total of 350 units. As of September 2009, 2,472 households were receiving Section 8 Vouchers. An additional 2,120 households on the waiting list for public housing and 337 households on the waiting list for Section 8 assistance.

As of September 2009, a total of 7,368 Ventura County households were receiving Section 8 Assistance, with 34 percent of all vouchers being administered by the Area Housing Authority of the County of Ventura (Table 37). The Housing Authority of the City of Oxnard, however, administers more vouchers and certificates than any other housing authority in Ventura County (39 percent). Approximately 16 percent of vouchers are issued by the City of San Buenaventura Housing Authority; eight percent are issued by the City of Santa Paula Housing Authority and the remaining four percent by the City of Port Hueneme Housing Authority.

Table 37 and Table 38 summarize the race and ethnicity of the head of households of those households being assisted by public housing and Section 8. Most of the County's Section 8 recipients (48 percent) were Hispanic. Table 37 also assesses the concentration of Section 8 recipients on a per-1,000 population basis. As shown, the City of Santa Paula has the highest concentration of vouchers.

Table 37: Race/Ethnicity of Section 8 Recipients

Housing Authority/ Type of Assistance	Black or African American	Hispanic or Latino	Non- Hispanic White	Other	Total	Vouchers/ 1,000 Population
City of Port Hueneme	24	167	58	11	260	11.73
City of San Buenaventura	62	412	690	24	1,188	10.92
City of Santa Paula	1	468	105	3	577	19.41
City of Oxnard	271	1,764	662	174	2,871	14.57
Area Housing Authority of the County of Ventura						
Camarillo	23	143	245	21	432	6.53
Fillmore	0	166	43	2	211	13.49
Moorpark	5	47	88	4	144	3.88
Ojai	4	16	78	3	101	12.38
Simi Valley	34	142	572	64	812	6.45
Thousand Oaks	29	139	370	39	577	4.49
Unincorporated	2	108	82	3	195	2.01
Total	97	761	1,478	136	2,472	--
Total	455	3,572	2,993	348	7,368	8.81

Note:

1. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, Section 8 data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.
2. A multi-ethnic household receiving Section 8 assistance is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.

Table 38: Race/Ethnicity of Public Housing Tenants

Housing Authority/ Type of Assistance	Black or African American	Hispanic or Latino	Non- Hispanic White	Other	Total
City of Port Hueneme	3	27	12	1	43
City of San Buenaventura	28	286	393	7	714
City of Oxnard	35	2,511	23	26	2,595
Area Housing Authority of the County of Ventura					
Camarillo	1	20	4	1	26
Moorpark	0	10	16	4	30
Ojai	2	20	102	8	132
Thousand Oaks	5	56	89	9	159
Total	8	106	211	22	347
Total	74	2,930	639	56	3,699

Note:

1. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, Housing Authority data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.
2. A multi-ethnic household in public housing is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.

Table 39 describes the household characteristics of Ventura County's Section 8 voucher holders. Of the 7,368 households receiving Section 8 vouchers, 28 percent have a head of household with a disability, 25 percent have elderly head of households, seven percent are large families, and 41 percent are female-headed households.

Table 39: Characteristics of Section 8 Recipients

Housing Authority/ Type of Assistance	Elderly	Disabled	Large Family	Female-Headed Household	Total
City of Port Hueneme	39	46	90	208	260
City of San Buenaventura	304	401	--	390	1,188
City of Santa Paula	170	124	70	448	577
City of Oxnard	560	628	270	111	2,871
County of Ventura	772	897	184	1,874	2,472
Total	1,845	2,096	524	3,031	7,368

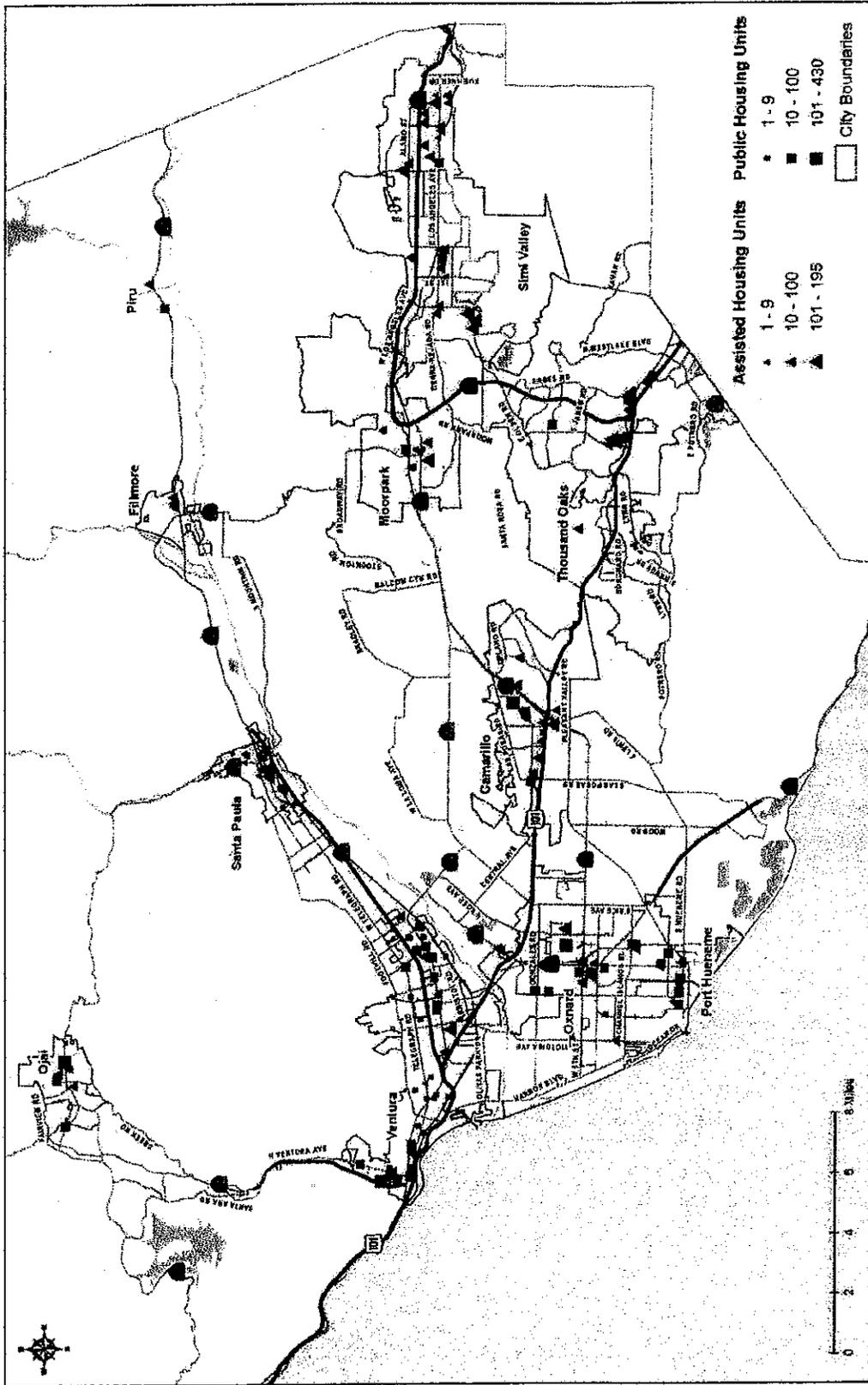
2. Assisted and Public Housing Projects

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

A number of developments countywide have been identified where some or all of the units are affordable for low to moderate income households. Together these projects provide 8,093 units of affordable housing. A list detailing the County's affordable housing inventory is provided in Appendix B. Figure 3 illustrates the location of these units. In addition to these assisted housing and public housing units, the decline in median home values over the last three years suggests that a significant number of previously market-rate units are now affordable, despite not being publicly assisted. While these units are not discussed in detail, they do provide an important source of affordable housing for the region. Most of the region's affordable housing stock is concentrated in western Ventura County, near the cities of Oxnard, Port Hueneme and Ventura. Clusters of affordable housing can also be seen in the cities of Camarillo and Simi Valley. There is a distinct lack of affordable housing available in central and northern Ventura County. The lack of affordable housing resources in these regions may become acute as the population in these areas increases.

Jurisdictions can encourage policies to balance the locations of assisted/public housing in their communities. If financially feasible, programs and incentives can be initiated or expanded to provide more opportunities to locate public/assisted housing outside of the Low and Moderate Income areas.

Figure 3: Affordable Housing in Ventura County



3. Licensed Community Care Facilities

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

According to the State of California Community Care Licensing Division of the State's Department of Social Services, there are 947 State-licensed community care facilities located in Ventura County. The locations of these facilities are shown in Figure 4. Concentrations of licensed care facilities can be seen within the cities of Camarillo, Oxnard, Port Hueneme, Simi Valley, Thousand Oaks, and Ventura.

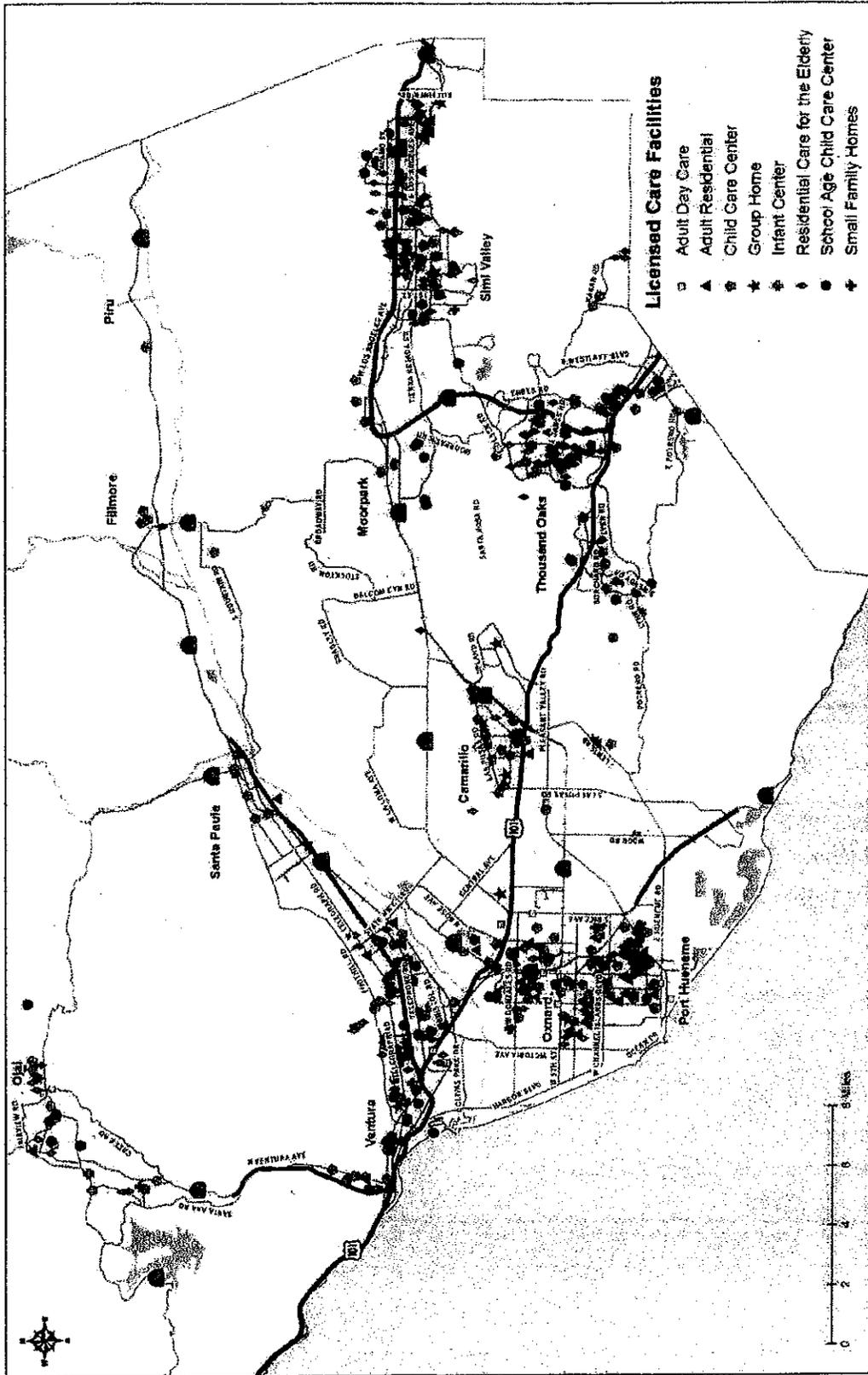
Table 40 provides a tabulation of licensed care capacity by jurisdiction. The ratio of beds per 1,000 persons is used to identify concentration of residential care facilities. Licensed care facilities in Ventura County are most concentrated in Ojai, Camarillo, and Ventura and are least concentrated in Port Hueneme, Santa Paula, and the unincorporated areas of the County. Oxnard has the greatest number of facilities (267 facilities with a total capacity of 5,606 beds), while the City of Ventura has the largest total capacity (152 facilities with a total capacity of 6,063 beds).

Table 40: Licensed Community Care Facilities by Jurisdiction

Jurisdiction	Number of Facilities	Capacity		Zoning Compliant with Lanterman Act
		Beds	Beds/1,000 Population	
Camarillo	105	3,719	56.22	Yes
Fillmore	13	398	25.45	Yes
Moorpark	16	1,062	28.64	Yes
Ojai	36	1,219	149.44	No
Oxnard	267	5,606	28.45	Yes
Port Hueneme	19	489	22.06	Yes
Santa Paula	21	550	18.50	No
Simi Valley	165	4,500	35.77	Yes
Thousand Oaks	101	4,267	33.19	No
Ventura	152	6,063	55.73	Yes
Unincorporated County	52	1,543	15.92	Yes
County Total	947	29,416	35.18	--

Source: Number of licensed facilities and capacities obtained from the State of California Department of Social Services, Community Care Licensing Division, 2009.

Figure 4: Licensed Care Facilities in Ventura County



H. Parks and Recreation Facilities

Parks and recreation activities are important resources within any community. Improving recreational opportunities and expanding a community's park system within underserved areas are important objectives. In a 2001 survey conducted by the U.S. Conference of Mayors and the National Association of Counties, an overwhelming majority (89 percent) of respondents felt that parks and recreation facilities are beneficial to their community. Seventy-four (74) percent of respondents believed parks would help prevent juvenile crime and delinquency. Eighty-six (86) percent felt that parks and open spaces benefit economic stability and property values in their communities. Most importantly, 92 percent thought that all levels of government should take steps to preserve and expand parks and open spaces for future generations.⁹

In Ventura County the abundance of natural recreation resources has given rise to the establishment of many recreation facilities. A wide variety of agencies provide these facilities. At the Federal level, Ventura County contains the Los Padres National Forest, the Santa Monica Mountains National Recreation Area and the Channel Islands National Monument. While state parks and open space lands are located along the coast, within the Santa Monica Mountains area and at Hungry Valley State Recreation Area.

Recreation facilities can be divided into two main categories: regional and local. A regional recreation area is an extent of land which, by its unique natural character or unusual or extensive development, offers recreation opportunities that attract patronage from beyond the local vicinity without regard to physical, political or municipal boundaries. Local parks provide facilities to serve the daily needs of a neighborhood or group of neighborhoods within an urban community. Recreation areas can also serve the ancillary purposes of preserving open space, providing water resources, buffering urban land uses and preserving biological, cultural and scenic resources.

Families with children and seniors in search of housing often factor in the proximity of parks and recreation facilities (such as a community center with childcare and recreation programs or a senior center with a lunch program and other services). The lack of parks and recreation facilities in some neighborhoods, to some extent, limit the location choices of certain segments of the population when searching for housing.

The majority of County residents receive local park service from a local city or recreation and park district. The Pleasant Valley Recreation and Park District provides local park facilities in the Camarillo area. The Rancho Simi Recreation and Park District serves the Simi Area and the Rancho Conejo Recreation and Park District provides local and some regional facilities and an extensive trail system in the Thousand Oaks vicinity. The above District's service areas extend into unincorporated territory outside the principal cities. Other incorporated cities provide recreation services through their own recreation departments. Some cities also operate regional recreation facilities. A complete list of park facilities in Ventura County can be found in Appendix C. These facilities are also shown in Figure 5.

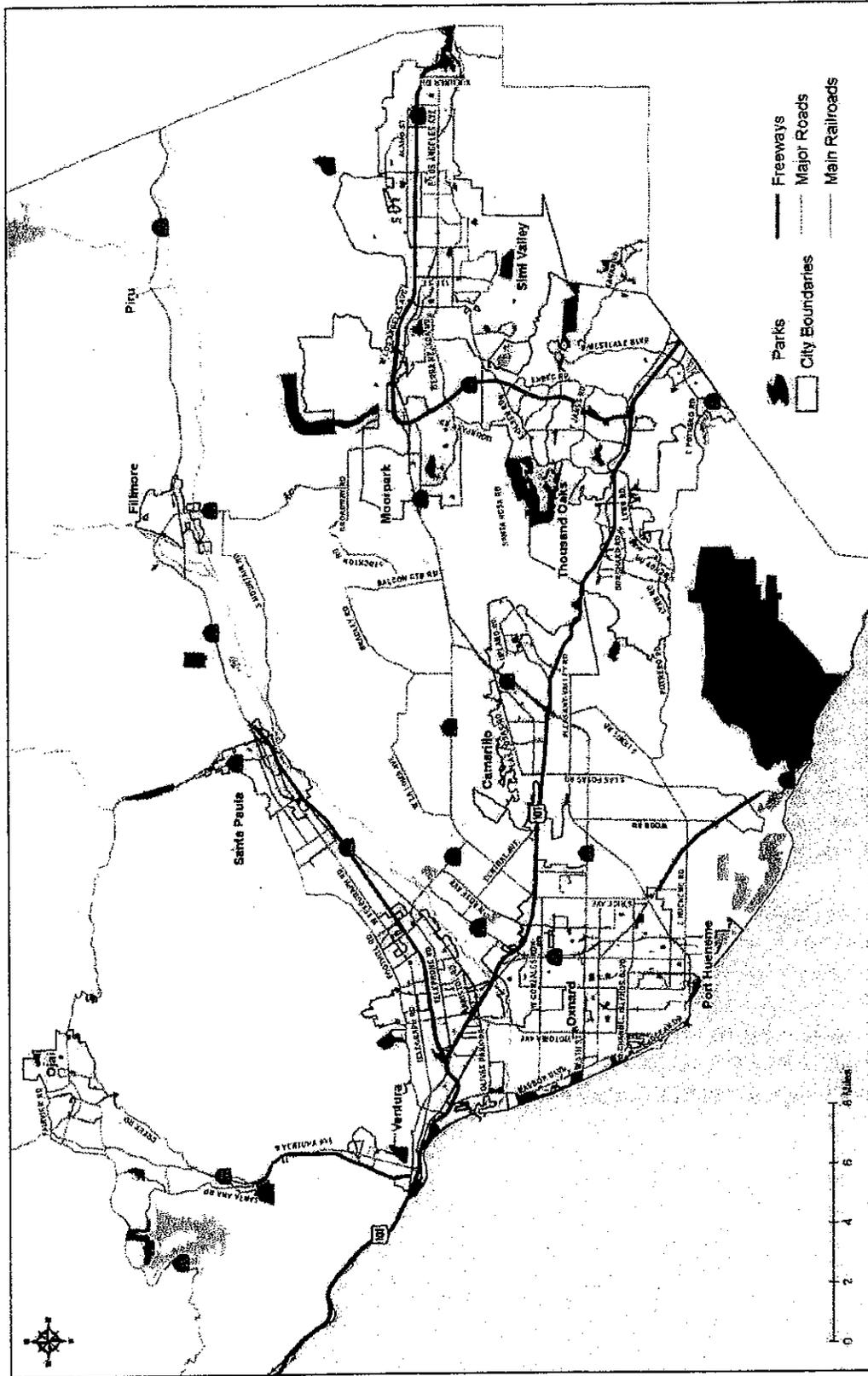
⁹ National Association of Counties and U.S. Conference of Mayors. *2001 Parks Survey*. Conducted by National Research, LLC. 2001 <http://www.naco.org>

Active parkland in Ventura County is concentrated in the unincorporated areas of the County and the cities of Moorpark and Thousand Oaks. Clusters of parkland can also be found along the County's coastline in the western edges of Ventura, Oxnard, and Port Hueneme. From a per-1,000 population basis though, the unincorporated areas and the City of Moorpark has the largest ratio of parkland acreage.

Table 41: Active Parkland (by Jurisdiction)

Jurisdiction	Acreage	% of County	Acres/1,000 Population
Camarillo	321.2	1.4%	4.86
Fillmore	43.6	0.2%	2.79
Moorpark	1,336.4	6.1%	36.04
Ojai	155.7	0.7%	19.09
Oxnard	783.6	3.6%	3.98
Port Hueneme	117.4	0.5%	5.30
Santa Paula	459.2	2.1%	15.45
Simi Valley	1,188.2	5.4%	9.44
Thousand Oaks	2,323.3	10.6%	18.07
Ventura	839.8	3.8%	7.72
Unincorporated County	14,423.7	65.6%	148.82
Ventura County	21,992.1	100.0%	26.30

Figure 5: Active Parkland in Ventura County



I. Accessibility to Public Transit

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

1. Major Employers

Job growth has slowed considerably throughout the County since mid-2006, which coincides with the initial stages of the real estate downturn. Non-farm job growth stood at 1.3 percent for 2007, representing nearly 4,000 additional jobs countywide, and, as expected, job growth fell in real estate, construction and related industries. As of early 2009, the unemployment rate in Ventura County stood at around 9 percent, an increase of four percentage points from just two years earlier, but comparable to the nationwide rate of 8.9 percent. Every single employment sector lost jobs from December 2008 to January 2009. But, in a sign that the employment picture may be improving, the number of jobs increased in education and health services, government, leisure and hospitality, and farming in February 2009.

A review of the County's top employers reveals the diversity of industry and employment in Ventura County. The military's presence is a strong one, with the consolidated Naval Base Ventura County leading the pack, followed by government jobs, specifically the thousands of people who work for the County of Ventura and State of California. Biotech research giant, Amgen, also has a considerable presence in Ventura County. Table 42 lists the ten largest employers in Ventura County in 2009 and Figure 6 shows the location of these major employers in relation to public transportation routes.

Table 42: Major Employers in Ventura County

Business	Location	Industry
Amgen, Inc.	1 Amgen Center Dr Newbury Park, CA 91320	Biotechnology
Naval Air Warfare Center	521 9th St Point Mugu NAWC, CA 93042	National Security
Naval Construction Battalion	1000 23rd Ave Port Hueneme, CA 93043-4300	National Security
Ventura County ¹	800 S. Victoria Avenue Ventura, CA 93009	Government
Baxter Bioscience	1 Baxter Way Westlake Village, CA 91362-3813	Medical Equipment
Baxter Healthcare	1 Baxter Way Westlake Village, CA 91362-3813	Medical Equipment
Blue Cross of California	2000 Corporate Center Drive Newbury Park, CA 91320	Insurance
Community Memorial Hospital ²	147 N Brent St Ventura, CA 93003-2854	Ambulatory Health Care Service
Coleman Welding	100 Rocklite Rd Ventura, CA 93001-1540	Repair and Maintenance
Community Memorial Hospital	147 N Brent St Ventura, CA 93003-2854	Hospital

Source: State of California, Employment Development Division and InfoUSA, 2009.

Notes:

1. County of Ventura employees do not all work at the administrative offices located on 800 S. Victoria. Employees work in offices scattered all over the County, with the greatest concentrations in Ventura, Oxnard, and Simi Valley.
2. CMH has clinics and facilities throughout the County. The address indicated is CMH's administrative offices.

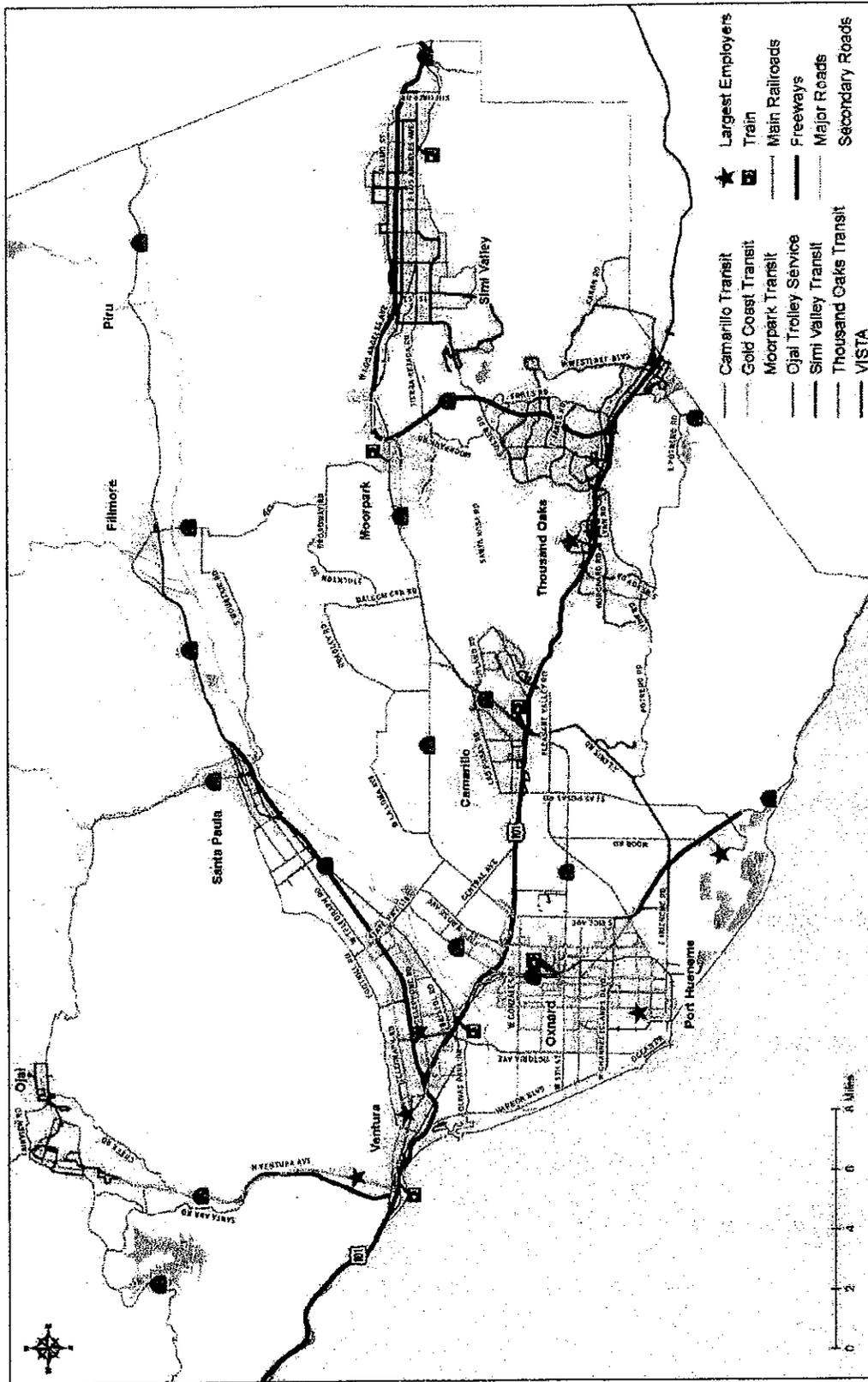
2. Public Transit

In Ventura County, 1.2 percent of the County's commuters age 16 and older used public transit as their primary means of transportation to work. The highest concentrations of commuters using transit were found in the more populated cities of Thousand Oaks, Ventura, Simi Valley, and Oxnard – areas better-served by transit. The less urbanized cities of Camarillo, Fillmore, Moorpark, Ojai, Port Hueneme, and Santa Paula make up a significantly smaller proportion, only 12 percent, of the transit users in Ventura County.

Non-Hispanic White and Hispanic workers constitute the largest group of public transportation riders (61 percent and 31 percent, respectively). Significantly fewer Black (4 percent), Asian (2 percent), Native American (1 percent), and Pacific Islander (1 percent) residents use public transportation to get to their place of employment. The following section provides a general overview of public transit systems and amenities available in Ventura County as of fall 2009.

Countywide public transit planning is the responsibility of the Ventura County Transportation Commission (VCTC). The Commission develops and implements policies, projects, funding and priorities for a wide variety of transportation-related projects in Ventura County. The Commission is responsible for highways, bus services, aviation services, commuter and freight railroads, bicycling and bike paths, as well as many other transportation areas.

Figure 6: Major Employers and Public Transit in Ventura County



Local Public Bus Service

Bus and rail transportation services in Ventura County are provided by several transit operators. Thirteen publicly-funded transit services operate in Ventura County, in addition to two intercity rail lines and one commuter rail line. Local public transit service (fixed-route & dial-a-ride) in Ventura County is provided by several transit operators managed mainly by local agencies. The cities of Camarillo, Moorpark, Simi Valley and Thousand Oaks manage their own municipal fixed-route and dial-a-ride services that operate mainly within city boundaries. Gold Coast Transit, a Joint Powers Agency created by the cities of Ojai, Oxnard, Port Hueneme, Ventura and the County of Ventura, provides fixed-route and paratransit service to western Ventura County. Table 43 provides a list of the local transit service providers in Ventura County along with a brief description of the services they provide.

Table 43: Local Transit Service Providers

Agency	Fixed-Route Service	Dial-a-Ride Services
<i>Camarillo Area Transit (CAT)</i>	One fixed route bus travels throughout the City.	Curb-to-curb transit service available to the general public. Vehicle will travel anywhere within the Camarillo city limits.
<i>Care-A-Van (Camarillo Health Care District)</i>	None.	Door-to-door, non-emergency, medical paratransit service from Camarillo throughout Ventura County and to Kaiser Hospital in Woodland Hills. Available to the general public.
<i>Gold Coast Transit</i>	17 scheduled fixed bus routes with a fleet of 48 large transit buses serve the cities of Ojai, Oxnard, Port Hueneme, and Ventura and the county unincorporated area between them.	ACCESS provides curb-to-curb ADA service for people with disabilities and senior citizens who cannot use the fixed-route bus system.
<i>Help of Ojai</i>	None.	A volunteer organization providing transportation services to seniors and the disabled.
<i>Moorpark City Transit</i>	Two fixed routes. Each route consists of a one-way loop of approximately sixteen miles, with about forty stops.	Moorpark Senior Dial-A-Ride: Curb-to-curb service offered to residents age 62 and older. Moorpark Disabled Paratransit: Curb-to-curb service throughout Moorpark, Thousand Oaks and Camarillo for disabled riders regardless of age.
<i>Oak Park Dial-A-Ride</i>	None.	Curb-to-curb service available to the general public within Agoura Hills and Oak Park, and to the Agoura Hills/Calabasas Community Center in Calabasas.
<i>Oxnard Harbors & Beaches Dial-A-Ride</i>	None.	General public Dial-A-Ride service to beaches, Channel Islands Harbor, Oxnard Airport, and the Oxnard Transportation Center.
<i>Ojai Trolley</i>	Two fixed-routes with daily service to Ojai, Meiners Oaks and Mira Monte.	None.

Table 43: Local Transit Service Providers

<i>Simi Valley Transit</i>	Serves Simi Valley with four regular bus routes, one of which connects with the Los Angeles County Metropolitan Transit Authority (MTA) in Chatsworth.	Curb-to-curb ADA/Paratransit Dial-A-Ride service to individuals with special needs and to seniors age 60 and over. Travels within the City of Simi Valley.
<i>Thousand Oaks Transit</i>	Operates four regular bus routes. TOT serves Newbury Park, Thousand Oaks, and the Westlake area.	General purpose and ADA services are available within the Thousand Oaks City boundary and the County Unincorporated areas of Ventura Park, Rolling Oaks, Lynn Ranch and Newbury Park.
<i>VISTA</i>	Operates seven regular inter-city bus routes. Connects with all other fixed-route transit systems except the Ojai Trolley.	Operates two general public dial-a-ride services: Fillmore/Piru Dial-A-Ride and Santa Paula Dial-A-Ride.
<i>LA DOT</i>	Commuter Express route 422 provides service from LA to Hollywood, San Fernando Valley, Agoura Hills, and Thousand Oaks. Commuter Express route 423 provides service from LA to Encino Park & Ride, Calabasas, Thousand Oaks, and Newbury Park. Commuter Express route 575 provides service from the Warner Center to Simi Valley.	None.
<i>LACMTA (LA Metro)</i>	Line 161 provides local bus service from the Thousand Oaks Transportation Center to Westlake, Agoura Hills, Calabasas, and Warner Center.	None.

Source: Ventura County Transportation Commission, 2009.

In addition to the bus systems listed above, there are several smaller public bus systems that operate in Ventura County. They include the Ojai Trolley managed by the City of Ojai; the Beaches Dial-a-Ride managed by the City of Oxnard, the Oak Park Dial-a-Ride managed by the County, the Senior Mini-Bus managed by the City of Ventura, and the Camarillo Health Care District's non-emergency medical paratransit service available to residents in the greater Camarillo and Somis area. Local dial-a-ride service in Fillmore, Santa Paula and Piru is provided by the Ventura Intercity Service Transit Authority (VISTA) which is managed by VCTC.

Public Commuter Bus and Inter-County Bus Services

The VISTA fixed-route intercity bus service connects with all but one local transit operator in Ventura County, making it possible for people to travel by bus throughout the populated areas of the County. VISTA stops are limited to transit stations and transfer points, colleges, civic centers and major employment centers. VISTA does not directly connect to the Ojai Trolley in Ojai; however, Gold Coast Transit connects with VISTA at several locations and with the Ojai Trolley in Ojai. VISTA also provides service south to Warner Center in Los Angeles County and north to the cities of Carpinteria, Santa Barbara, and Goleta in Santa Barbara County. The VISTA fixed-route system utilizes the major freeway corridors to travel between stops including State Routes 23, 118, 126 and U.S. 101.

In addition, the Simi Valley Transit fixed-route service provides connections with Los Angeles County's Metro in the San Fernando Valley Community of Chatsworth. The Los

Angeles Department of Transportation (LADOT) operates three routes that provide service to eastern Ventura County. Commuter Express route 422 provides service between Los Angeles and Thousand Oaks, Route 423 provides service between Los Angeles and Thousand Oaks/Newbury Park; and Route 575 provides service between the Warner Center and Simi Valley. Los Angeles County Metro Local Line 161 provides bus service between the Thousand Oaks Transit Center and Warner Center.

Commuter and Intercity Rail Services

Metrolink provides regional commuter rail service between Ventura County and Union Station in Downtown Los Angeles on weekdays. A total of 18 daily Metrolink trains run between Ventura County and Union Station on the Coast Main Line. Ten trains travel between the Moorpark rail station and Union Station, six trains between the Montalvo Metrolink Station (Ventura) and Union Station, and two trains between the Oxnard Transportation Center and Union Station. A total of five Metrolink station stops in Ventura County: Simi Valley, Moorpark, Camarillo, Oxnard and the community of Montalvo in the City of Ventura. Metrolink does not provide service to the Ventura Amtrak station by the Ventura County Fairgrounds (Seaside Park).

Currently, there are two separate Amtrak services in Ventura County: the Pacific Surfliner and the Coast Starlight. The Amtrak Pacific Surfliner offers intercity service between San Diego and San Luis Obispo, with stops at five rail stations in Ventura County: Simi Valley, Moorpark, Camarillo, Oxnard and Ventura (at the Seaside Park station, not Montalvo). Amtrak also provides bus connections at train stations to other destinations. The Amtrak Coast Starlight intercity rail line provides two daily trips between Los Angeles and Seattle in Washington State, one north and one south. The Coast Starlight makes only two stops in Ventura County: the Simi Valley rail station and the Oxnard Transportation Center.

Private Providers

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

As shown in Figure 6, public transit providers serve large portions of the western and southern areas of the County, specifically the jurisdictions of Oxnard, Camarillo, Thousand Oaks, Moorpark, and Simi Valley. Transit ridership is most prevalent in the more urbanized cities of Thousand Oaks, Ventura, Simi Valley, and Oxnard –where transit service is most readily available. Access to most of the north and east Ventura County is non-existent.

Generally within the County of Ventura, major employers are located directly on or adjacent to public transit routes. However, having regional access to jobs by means of public transit

does not necessarily translate into stable employment. Low-income workers, especially female heads of household with children, have unique travel patterns that may prevent them from obtaining work far from home, regardless of access to public transit. Women in general are disproportionately responsible for household-supporting activities such as trips to grocery stores or to accompany young children to and from schools. Women using public transit are often limited to looking for employment near home that will allow them time to complete these household-sustaining trips.

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

Chapter 4 - Lending Practices

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

A. Background

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

1. Legislative Protection

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

Community Reinvestment Act and Home Mortgage Disclosure Act

The Community Reinvestment Act (CRA) is intended to encourage regulated financial institutions to help meet the credit needs of their entire communities, including low and

moderate income neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

CRA ratings are provided by the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC). However, the CRA rating is an overall rating for an institution and does not provide insights regarding the lending performance at specific locations by the institution.

Home Mortgage Disclosure Act

In tandem with the CRA, the Home Mortgage Disclosure Act requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants. This section examines detailed 2008 HMDA data for Ventura County, which includes an analysis of Loan Application Records (LAR) and Transmittal Sheet (TS) raw data collected under the Home Mortgage Disclosure Act (HMDA).

HMDA data provide some insight into the lending patterns that exist in a community. However, HMDA data are only an indicator of potential problems; the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial.

Conventional versus Government-Backed Financing

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

Typically, low income households have a much better chance of getting a government-assisted loan than a conventional loan. However, the recent lending market offered sub-prime loan options such as zero percent down, interest-only, and adjustable loans. As a result, government-backed loans have been a less attractive option for many households. With the recent difficulties in the sub-prime housing market, however, this option is no longer available, and many households are facing foreclosure. In response, the federal government in September 2007 created a government-insured foreclosure avoidance initiative, FHASecure, to assist tens of thousands of borrowers nation-wide in refinancing

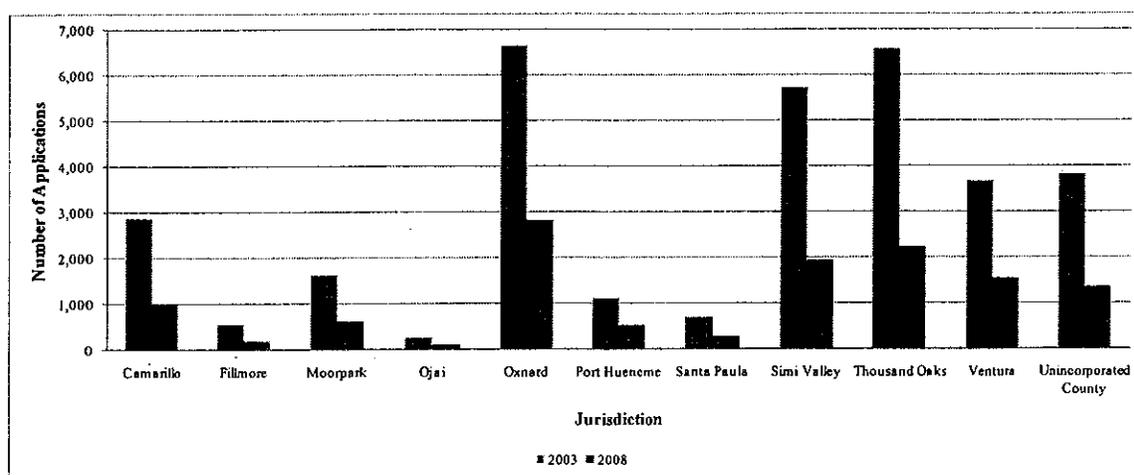
their sub-prime home loans. As government-backed loans are again publicized and sub-prime loans are less of an option to borrowers, the increased use of government-backed loan applications is likely. However, expanded marketing to assist potential homeowners in understanding the requirements and benefits of these loans may be necessary.

B. Conventional Home Loans

Home Purchase Loans

Ventura County has an active housing market, as evidenced by the 12,690 conventional home purchase loan applications submitted in 2008 (Table 45). This, however, represents a significant decline from the 33,582 households that applied for conventional home loans in 2003 (Figure 7). Countywide, 55 percent of the loan applications in 2008 were approved¹⁰, 15 percent were denied, and 11 percent were withdrawn or closed by the applicant. In 2003, 61 percent of total loan applications were approved, nine percent were denied, and nine percent were withdrawn or closed by the applicant (Table 44).

Figure 7: Conventional Home Purchase Loans (2003 versus 2008)



Among the eleven jurisdictions in Ventura County, Oxnard, Thousand Oaks and Simi Valley had the most loan applications, while Ojai, Fillmore, and Santa Paula had the fewest in both 2003 and 2008. Loan approval rates varied somewhat by jurisdiction, with the cities of Moorpark, Thousand Oaks, and Camarillo exhibiting the highest approval rates in 2008 (61 percent, 58 percent and 57 percent, respectively). Loan applications in the cities of Ojai, Oxnard, and Fillmore had the lowest approval rates (ranging from 50 to 53 percent), while Fillmore, Oxnard, and Santa Paula exhibited the highest rates of application denial.

¹⁰ For the purposes of this chapter, “approved loans” include both originated loans and loans approved by the lenders but not accepted by the applicants. Originated loans are those approved by the lenders and purchased by the applicants. “Total applications” includes “approved loans”, plus loans purchased, preapproval denied, and preapproval loans approved by the lender but not accepted by the applicant. Thus, throughout this chapter, “Approved”, “Denied”, and “Other” sum to less than 100 percent of the total applications.

By contrast, in 2003, the cities of Ojai, Port Hueneme and Thousand Oaks had the highest home loan approval rates (66 percent, 64 percent and 63 percent, respectively). Loan applications in Oxnard, Ventura City, and Moorpark had the lowest approval rates (ranging from 59 to 60 percent), while Fillmore, Ojai, and Santa Paula exhibited the highest rates of application denial.

“Loans Purchased” are defined as those loans that were approved/originated by one lender but were then sold to another lender. These loans usually apply to subprime loans. In 2008, the cities of Ojai, Camarillo, and Fillmore had a higher proportion of loans “purchased” than all other jurisdictions in Ventura County. In 2003, the cities of Camarillo, Moorpark and Ventura had the highest percentage of loans purchased.

Aside from income, another major impediment to securing a home loan is insufficient understanding of the homebuying and lending processes. About 11 percent of applications countywide were withdrawn by the applicants or deemed incomplete by the financial institution in 2008 and nine percent of applications were withdrawn in 2003. Jurisdictions with the lowest approval rates also tended to have the highest rate of withdrawn/closed applications. In 2003, Fillmore and Ventura City both exhibited this pattern, as did Oxnard and Ojai in 2008. Withdrawn or closed applications can be indicative of a lack of knowledge about the home buying and lending process.

Table 44: Disposition of Conventional Home Purchase Loan Applications (2003)

Jurisdiction	Total Applications ¹	Conventional Home Purchase Loans							
		Approvals ²		Denials		Other ³		Purchased	
		#	%	#	%	#	%	#	%
Camarillo	2,874	1,773	61.7%	204	7.1%	253	8.8%	644	22.4%
Fillmore	564	337	59.8%	64	11.3%	59	10.5%	104	18.4%
Moorpark	1,621	966	59.6%	148	9.1%	153	9.4%	354	21.8%
Ojai	258	171	66.3%	30	11.6%	22	8.5%	35	13.6%
Oxnard	6,660	3,923	58.9%	741	11.1%	621	9.3%	1,375	20.6%
Port Hueneme	1,109	704	63.5%	104	9.4%	82	7.4%	219	19.7%
Santa Paula	709	433	61.1%	81	11.4%	58	8.2%	137	19.3%
Simi Valley	5,724	3,596	62.8%	502	8.8%	454	7.9%	1,172	20.5%
Thousand Oaks	6,566	4,159	63.3%	517	7.9%	605	9.2%	1,285	19.6%
Ventura	3,669	2,179	59.4%	315	8.6%	352	9.6%	823	22.4%
Unincorporated County	3,828	2,354	61.5%	349	9.1%	350	9.1%	775	20.2%
County Total	33,582	20,595	61.3%	3,055	9.1%	3,009	9.0%	6,923	20.6%

Notes:

1. Total applications" includes all columns in this table, plus loans purchased, preapproval denied, and preapproval loans approved by the lender but not accepted by the applicant. Thus, "Approved", "Denied", and "Other" do not equal 100% of the "Total Applications".
2. Approved loans include both originated loans and loans approved by the lenders but not accepted by the applicants. Originated loans are those approved by the lenders and purchased by the applicants
3. Other includes applications withdrawn by applicant or incomplete applications.

Source: Home Mortgage Disclosure Act (HMDA) Data, 2003.

Table 45: Disposition of Conventional Home Purchase Loan Applications (2008)

Jurisdiction	Total Applications ¹	Conventional Home Purchase Loans							
		Approvals ²		Denials		Other ³		Purchased	
		#	%	#	%	#	%	#	%
Camarillo	1,023	586	57.3%	110	10.8%	100	9.8%	227	22.2%
Fillmore	190	101	53.2%	35	18.4%	14	7.4%	40	21.1%
Moorpark	634	384	60.6%	91	14.4%	52	8.2%	107	16.9%
Ojai	114	57	50.0%	14	12.3%	14	12.3%	29	25.4%
Oxnard	2,811	1,436	51.1%	530	18.9%	379	13.5%	466	16.6%
Port Hueneme	539	297	55.1%	87	16.1%	68	12.6%	87	16.1%
Santa Paula	287	162	56.4%	49	17.1%	24	8.4%	52	18.1%
Simi Valley	1,943	1,057	54.4%	289	14.9%	222	11.4%	375	19.3%
Thousand Oaks	2,228	1,292	58.0%	292	13.1%	230	10.3%	414	18.6%
Ventura	1,565	886	56.6%	211	13.5%	187	11.9%	281	18.0%
Unincorporated County	1,356	734	54.1%	184	13.6%	156	11.5%	282	20.8%
County Total	12,690	6,992	55.1%	1,892	14.9%	1,446	11.4%	2,360	16.4%

Notes:

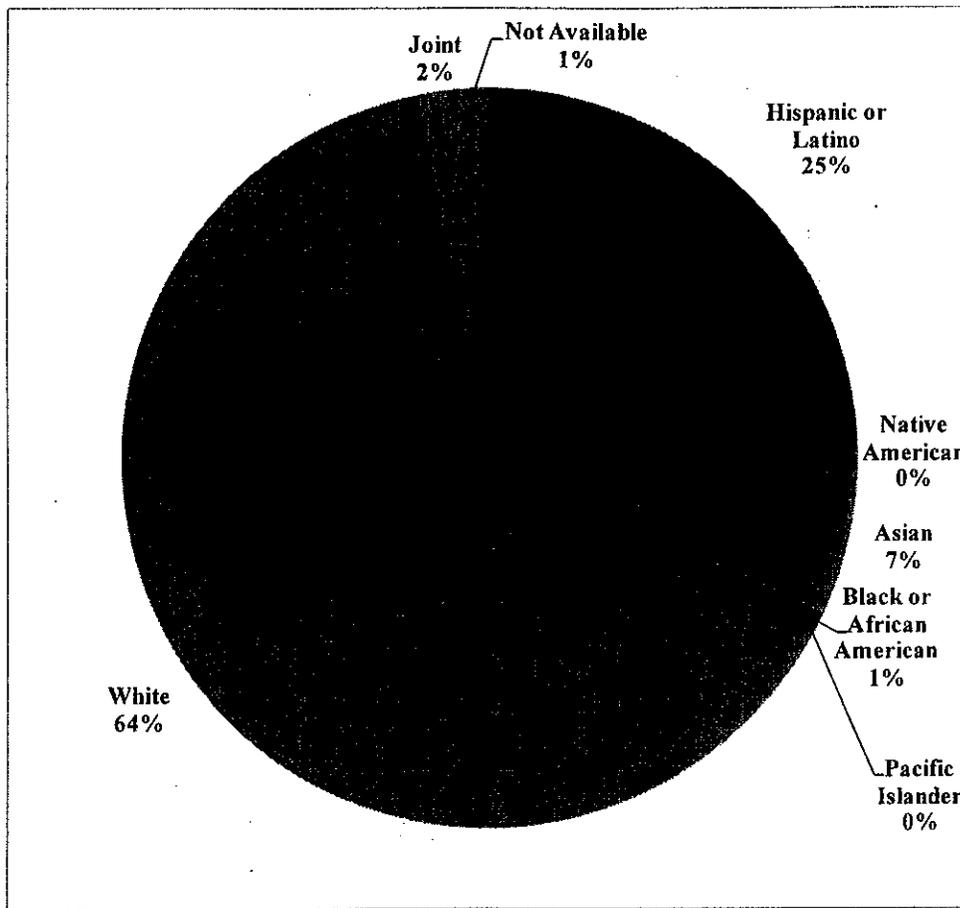
1. Total applications" includes all columns in this table, plus loans purchased, preapproval denied, and preapproval loans approved by the lender but not accepted by the applicant. Thus, "Approved", "Denied", and "Other" do not equal 100% of the "Total Applications".
2. Approved loans include both originated loans and loans approved by the lenders but not accepted by the applicants. Originated loans are those approved by the lenders and purchased by the applicants
3. Other includes applications withdrawn by applicant or incomplete applications.

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Race and Ethnicity

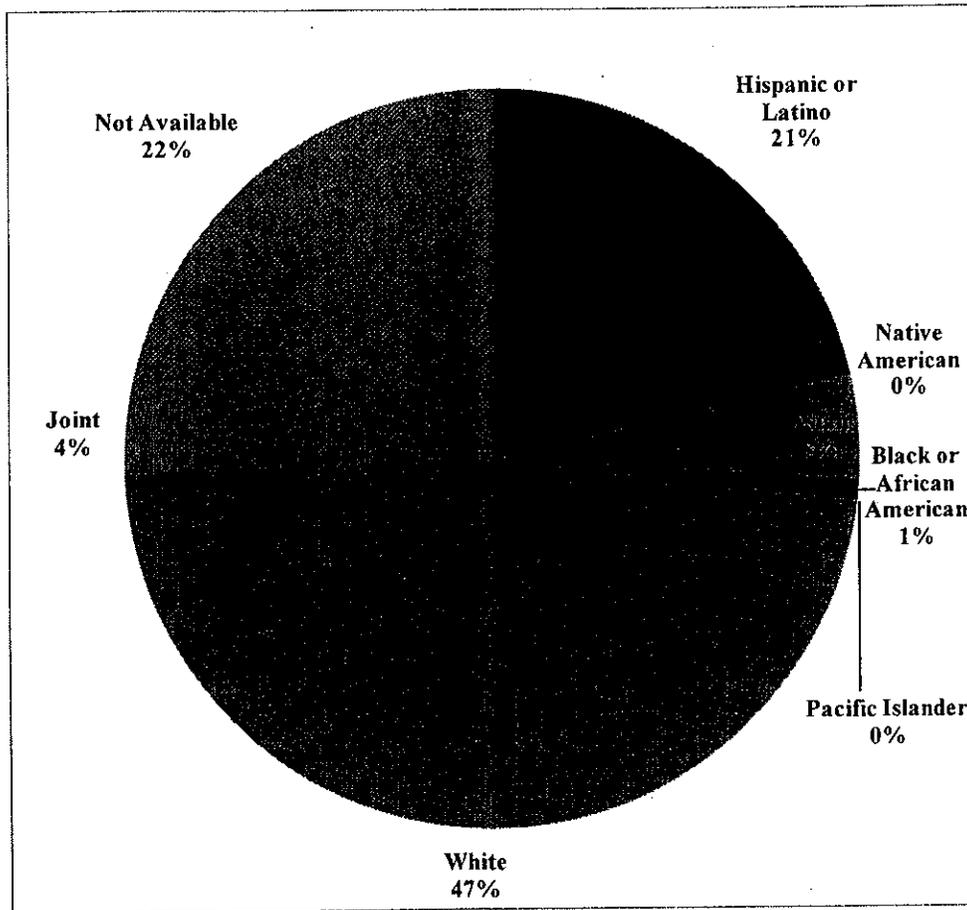
Countywide, Non-Hispanic White residents submitted the most home loan applications in 2008, accounting for 64 percent of all applications (Figure 8). Hispanic residents accounted for 25 percent of applications, while Asians comprised seven percent. Black applicants accounted for only one percent of applications, and Native Americans and Pacific Islanders each accounted for less than one percent of applications.

Figure 8: Race and Ethnicity of Conventional Home Purchase Loan Applicants (2008)



In 2003, Non-Hispanic White residents also submitted the most home loan applications countywide, however, not by quite as high a margin as in 2008. Non-Hispanic Whites accounted for just 47 percent of all applications in 2003 (Figure 9). Hispanic residents accounted for 21 percent of applications, while Asians comprised approximately five percent. Black applicants accounted for only one percent of applications, and Native Americans accounted for less than one percent of applications.

Figure 9: Race and Ethnicity of Conventional Home Purchase Loan Applicants (2003)



The different racial/ethnic groups had varying approval rates within each jurisdiction. In 2008, Black applicants had a high variation in approval rates among jurisdictions, ranging from 33 percent in Moorpark to 83 percent approvals in Port Hueneme (Table 47). Hispanic applicants had the least variation in approval rates, ranging from 54 percent in Port Hueneme to 69 percent in Camarillo. Approval rates for Non-Hispanic White applicants ranged from 44 percent in Unincorporated Ventura County to 64 percent in Camarillo, while approval rates for Asian applicants ranged from 50 percent in Fillmore to 77 percent in Moorpark.

In 2003, Black applicants, again, had the highest variation in approval rates among jurisdictions, ranging from 33 percent in Santa Paula to 86 percent approvals in Fillmore (Table 46). Hispanic applicants had moderate variation in approval rates, ranging from 46 percent in Ojai to 68 percent in Port Hueneme. Approval rates for Non-Hispanic White applicants varied the least, from 67 percent in Santa Paula to 73 percent in Ojai, and Asian applicant approval rates ranged from 50 percent in Fillmore to 77 percent in Camarillo.

Table 46: Approval Rates of Conventional Home Purchase Loan Applications (2003)

Jurisdiction	Race of Applicant				Total ¹
	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White	
Camarillo	77.3%	63.6%	63.6%	68.7%	61.7%
Fillmore	50.0%	85.7%	64.3%	69.7%	59.8%
Moorpark	65.7%	66.7%	58.8%	70.0%	59.6%
Ojai	66.7%	50.0%	45.5%	73.4%	66.3%
Oxnard	70.2%	72.0%	63.4%	68.0%	58.9%
Port Hueneme	65.9%	58.8%	68.1%	70.2%	63.5%
Santa Paula	60.0%	33.3%	65.5%	67.3%	61.1%
Simi Valley	72.6%	59.6%	67.1%	72.4%	62.8%
Thousand Oaks	65.2%	67.4%	61.9%	72.0%	63.3%
Ventura	73.2%	56.5%	63.0%	68.6%	59.4%
Unincorporated County	63.8%	65.2%	61.8%	70.5%	61.5%
County Total	68.9%	65.3%	63.7%	70.5%	61.3%

Note:

1. "Totals" represent total approval rates for all applicants in a given jurisdiction, not merely for the applicants from ethnic groups presented in this table (i.e., totals include Native American, Pacific Islander, Joint applicants, "2 or More Minority", and "Not Available").
2. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, HMDA data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.
3. A multi-ethnic household is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.

Source: Home Mortgage Disclosure Act (HMDA) Data, 2003.

Table 47: Approval Rates of Conventional Home Purchase Loan Applications (2008)

Jurisdiction	Race of Applicant				Total ¹
	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White	
Camarillo	56.9%	50.0%	68.8%	64.1%	63.8%
Fillmore	50.0%	0%	62.6%	55.1%	59.0%
Moorpark	76.9%	33.3%	65.3%	62.1%	66.5%
Ojai	0%	0%	0%	53.1%	52.9%
Oxnard	62.4%	52.9%	58.1%	53.6%	55.9%
Port Hueneme	63.0%	83.3%	54.4%	55.3%	55.6%
Santa Paula	0%	0%	63.9%	57.5%	60.2%
Simi Valley	55.3%	45.5%	61.4%	53.9%	59.5%
Thousand Oaks	67.7%	40.0%	64.0%	47.9%	63.2%
Ventura	57.6%	45.5%	64.5%	51.1%	61.9%
Unincorporated County	57.6%	40.0%	61.7%	43.7%	58.2%
County Total	61.6%	47.4%	62.1%	53.8%	59.9%

Note:

1. "Totals" represent total approval rates for all applicants in a given jurisdiction, not merely for the applicants from ethnic groups presented in this table (i.e., totals include Native American, Pacific Islander, Joint applicants, "2 or More Minority", and "Not Available").
2. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, HMDA data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended, but, ethnicity has not been treated as a separate category.
3. A multi-ethnic household is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

HMDA data reveals that the racial/ethnic makeup of applicants for conventional home loans was not necessarily reflective of the racial/ethnic demographics of Ventura County (Table 48). In 2000, 57 percent of Ventura residents were Non-Hispanic White. However, in 2003, Non-Hispanic Whites made up just 47 percent of all applicants. In 2008, Non-Hispanic Whites were overrepresented in the applicant pool at 64 percent.

By comparison, Hispanics made up 33 percent of Ventura County residents in 2000; yet, they have been consistently underrepresented in the applicant pool for conventional home loans (just 21 percent in 2003, and 25 percent in 2008). Similarly, Blacks comprised approximately two percent of Ventura County residents in 2000, but have made up less than one percent of the applicant pool for conventional home loans in both 2003 and 2008.

Table 48: Conventional Home Purchase Loans versus Ventura County Population

Race/Ethnicity	% of Total Applications (2003)	% of Total Applications (2008)	% of Total Population (2000)
Hispanic or Latino	20.9%	24.6%	33.4%
Native American	0.2%	0.2%	0.4%
Asian	4.5%	7.1%	5.4%*
Black or African American	0.9%	0.8%	1.8%
Pacific Islander	n/a	0.4%	n/a
Non-Hispanic White	46.8%	63.8%	56.8%
2+ Minority Races	n/a	0.0%	2.0%
Joint	3.5%	1.9%	0.4%**
Not Available	21.7%	1.2%	n/a
Total	100.0%	100.0%	%

Notes:

* Percentage includes Asians and Pacific Islanders

**Termed "Other" in race data for total population

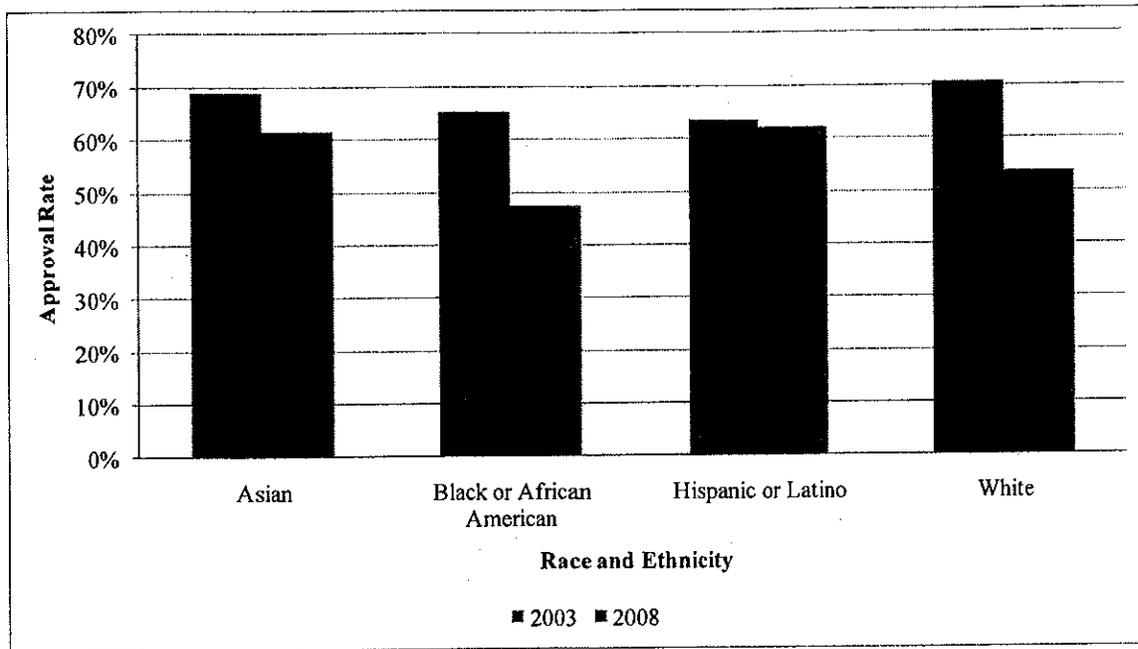
1. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, HMDA data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.
2. A multi-ethnic household is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.
3. "Joint" refers to two people of different race/ethnic categories filing one application.

Source:

1. Home Mortgage Disclosure Act (HMDA) Data, 2003 and 2008.
2. Bureau of the Census, 2000.

In general, approval rates were lowest for Black applicants in Ventura County (Figure 10). In 2003, Non-Hispanic Whites had noticeably higher approval rates than minority applicants. However, by 2008, this trend had essentially reversed, with Non-Hispanic White applicants receiving lower rates of home loan approvals than both Hispanic and Asian applicants.

Figure 10: Conventional Home Purchase Loan Approval Rates by Race/Ethnicity



Income

Income is one of the most important factors for determining access to credit. Therefore, approval rates generally have a positive correlation to income. Most loan applications in 2008 (49 percent) were received from households earning 120 percent or more than the median income. This income group also submitted the majority of loan applications (51 percent) in 2003. Approval rates were the highest for households in this income category in both 2003 and 2008 and, as expected, households earning less than 50 percent of the median income had the lowest approval rates, as well as the highest rates of denial and withdrawn/incomplete applications. Among applicants earning less than 50 percent of the County Area Median Income (AMI), roughly 50 percent of applications were approved in both 2003 and 2008. By contrast, at least 60 percent of applications from all other income groups were approved.

Table 49: Approval Rates by Applicant Income (2003)

Jurisdiction	Applicant Income (% AMI)					Not Available	Total
	<50%	50-80%	80-100%	100-120%	>120%		
Camarillo	59.1%	65.0%	69.8%	68.1%	70.3%	12.0%	61.7%
Fillmore	53.8%	59.0%	65.2%	73.5%	68.6%	11.4%	59.8%
Moorpark	41.2%	55.1%	64.5%	74.3%	69.4%	10.4%	59.6%
Ojai	33.3%	64.7%	85.7%	72.0%	71.5%	18.5%	66.3%
Oxnard	45.7%	60.8%	66.7%	64.6%	68.7%	14.6%	58.9%
Port Hueneme	56.4%	59.0%	68.8%	71.9%	76.4%	20.3%	63.5%
Santa Paula	52.9%	65.9%	63.3%	74.6%	68.7%	22.0%	61.1%
Simi Valley	57.0%	67.6%	70.8%	67.9%	73.6%	13.1%	62.8%
Thousand Oaks	54.0%	64.7%	70.2%	70.0%	72.7%	13.8%	63.3%
Ventura	42.1%	61.9%	67.2%	66.9%	68.7%	15.0%	59.4%
Unincorporated County	45.3%	60.3%	68.5%	70.6%	70.1%	16.3%	61.5%
County Total	49.8%	62.8%	68.2%	68.2%	71.0%	14.3%	61.3%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2003.

Table 50: Approval Rates by Applicant Income (2008)

Jurisdiction	Applicant Income (% AMI)					Not Available	Total
	<50%	50-80%	80-100%	100-120%	>120%		
Camarillo	56.3%	60.9%	67.5%	68.4%	65.2%	2.3%	57.3%
Fillmore	85.7%	57.6%	72.7%	60.0%	50.0%	13.6%	53.2%
Moorpark	52.6%	65.9%	65.9%	75.9%	68.2%	1.4%	60.6%
Ojai	50.0%	28.6%	20.0%	33.3%	75.9%	16.7%	50.0%
Oxnard	52.0%	57.6%	57.5%	63.2%	54.1%	3.5%	51.1%
Port Hueneme	47.8%	65.0%	67.8%	45.9%	59.6%	4.4%	55.1%
Santa Paula	66.7%	65.1%	68.6%	74.4%	56.8%	9.8%	56.4%
Simi Valley	57.9%	58.6%	58.2%	61.6%	59.1%	10.0%	54.4%
Thousand Oaks	57.4%	63.5%	70.4%	64.0%	65.3%	4.5%	58.0%
Ventura	54.2%	63.5%	61.2%	63.7%	63.1%	5.5%	56.6%
Unincorporated County	37.8%	52.2%	57.3%	58.9%	63.5%	7.4%	54.1%
County Total	53.6%	59.9%	61.3%	62.7%	61.7%	5.6%	55.1%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Race Differences by Income of Applicant

An analysis of differences in loan approval rates by race/ethnicity and income separately does not always reveal important differences among groups. For this reason, an analysis of lending patterns for both race/ethnicity and income together is important in revealing differences among applicants of different races/ethnicities of the same income levels. While this analysis provides a more in-depth look at lending patterns, it still cannot provide a certain reason for any discrepancy. Aside from income, many other factors can contribute to the availability of financing, including, credit history, the availability of a downpayment, and

knowledge of the home buying process, among others. The HMDA data does not provide insight into these and many other factors. However, the County and individual jurisdictions should continue to monitor the approval rates among racial and ethnic groups through their fair housing service providers, and continue to take appropriate actions to remove barriers to financing, including outreach and education on lending frauds, predatory lending, and other discriminatory lending practices; down payment assistance; and home buyer education programs.

A difference in the approval rates for home purchase loans for Non-Hispanic White and non-White households did exist in 2008 (Table 51). Among low and moderate income households (those earning 80 percent of AMI or less), Whites had the highest approval rates (67 percent) while Blacks had the lowest (36 percent). Blacks in the high income category (those earning 120 percent of AMI or more) also had noticeably lower approval rates (54 percent) than Whites (67 percent) and Asians (64 percent). Since it is assumed that most households in this income category are financially capable of purchasing homes, the discrepancy in home loan approval rates indicates a reason for concern.

**Table 51: Approval Rates of Conventional Home Purchase Loans (Race and Income)
(2008)**

District	Ethnicity	Total	Approval Rate by Income			
			<80% AMI	80-120% AMI	>120% AMI	Not Available
Camarillo	Asian	56.9%	66.6%	68.75%	56.0%	0.0%
	Black or African American	50.0%	0.0%	0.0%	100.0%	0.0%
	Hispanic or Latino	68.8%	85.7%	70.0%	75.0%	0.0%
	Non-Hispanic White	64.1%	65.5%	72.2%	66.6%	7.5%
	Not Applicable	30.0%	0.0%	50.0%	28.6%	0.0%
Fillmore	Asian	50.0%	0.0%	0.0%	100.0%	0.0%
	Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	62.6%	66.7%	69.4%	60.0%	0.0%
	Non-Hispanic White	55.1%	60.0%	81.8%	40.9%	50.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Moorpark	Asian	76.9%	66.7%	88.9%	75.0%	0.0%
	Black or African American	33.3%	50.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	62.1%	67.9%	66.7%	58.3%	0.0%
	Non-Hispanic White	65.3%	64.4%	75.4%	71.0%	3.4%
	Not Applicable	100.0%	0.0%	100.0%	100.0%	0.0%
Ojai	Asian	0.0%	0.0%	0.0%	0.0%	0.0%
	Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	0.0%	0.0%	0.0%	0.0%	0.0%

**Table 51: Approval Rates of Conventional Home Purchase Loans (Race and Income)
(2008)**

District	Ethnicity	Total	Approval Rate by Income			Not Available
			<80% AMI	80-120% AMI	>120% AMI	
	Non-Hispanic White	53.1%	50.0%	41.7%	66.0%	0.0%
	Not Applicable	50.0%	0.0%	0.0%	50.0%	0.0%
Oxnard	Asian	62.4%	68.8%	63.3%	65.9%	0.0%
	Black or African American	52.9%	0.0%	75.0%	75.0%	0.0%
	Hispanic or Latino	53.6%	57.4%	58.1%	47.6%	6.4%
	Non-Hispanic White	58.1%	62.4%	61.9%	62.6%	3.7%
	Not Applicable	57.1%	75.0%	80.0%	25.0%	0.0%
Port Hueneme	Asian	63.0%	91.7%	64.3%	50.0%	0.0%
	Black or African American	83.3%	100.0%	0.0%	100.0%	0.0%
	Hispanic or Latino	55.3%	59.3%	58.5%	48.0%	0.0%
	Non-Hispanic White	54.4%	66.7%	64.3%	61.5%	4.9%
	Not Applicable	60.0%	0.0%	0.0%	75.0%	0.0%
Santa Paula	Asian	0.0%	0.0%	0.0%	0.0%	0.0%
	Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	57.5%	65.3%	66.7%	52.6%	0.0%
	Non-Hispanic White	63.9%	80.0%	81.3%	63.9%	9.1%
	Not Applicable	100.0%	0.0%	0.0%	100.0%	0.0%
Simi Valley	Asian	55.3%	45.5%	61.0%	58.2%	11.1%
	Black or African American	45.5%	50.0%	100.0%	42.9%	0.0%
	Hispanic or Latino	53.9%	56.3%	54.4%	54.8%	28.6%
	Non-Hispanic White	61.4%	65.6%	65.4%	63.2%	19.7%
	Not Applicable	62.5%	0.0%	25.0%	75.0%	0.0%
Thousand Oaks	Asian	67.7%	70.6%	77.8%	68.9%	0.0%
	Black or African American	40.0%	0.0%	100.0%	50.0%	0.0%
	Hispanic or Latino	47.9%	63.3%	54.5%	42.4%	0.0%
	Non-Hispanic White	64.0%	65.2%	68.7%	70.0%	6.1%
	Not Applicable	57.5%	71.4%	75.0%	50.0%	0.0%
Ventura	Asian	57.6%	50.0%	85.7%	61.1%	0.0%
	Black or African American	45.5%	0.0%	40.0%	75.0%	0.0%
	Hispanic or Latino	51.1%	56.5%	60.7%	52.2%	5.0%
	Non-Hispanic White	64.5%	69.5%	66.4%	67.4%	8.3%

**Table 51: Approval Rates of Conventional Home Purchase Loans (Race and Income)
(2008)**

District	Ethnicity	Total	Approval Rate by Income			
			<80% AMI	80-120% AMI	>120% AMI	Not Available
Unincorporated County	Not Applicable	73.3%	50.0%	83.3%	71.4%	0.0%
	Asian	57.6%	37.5%	69.2%	64.3%	50.0%
	Black or African American	40.0%	0.0%	100.0%	40.0%	0.0%
	Hispanic or Latino	43.7%	42.0%	45.0%	50.9%	0.0%
	Non-Hispanic White	61.7%	60.2%	67.7%	67.1%	10.9%
	Not Applicable	62.5%	50.0%	25.0%	80.0%	0.0%
Ventura County Total	Asian	61.6%	62.6%	66.9%	63.6%	6.1%
	Black or African American	47.4%	36.4%	70.6%	54.1%	0.0%
	Hispanic or Latino	53.8%	58.3%	59.1%	51.0%	5.0%
	Non-Hispanic White	62.1%	65.4%	67.4%	66.5%	8.9%
	Not Applicable	60.2%	66.7%	63.3%	60.8%	0.0%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Notes:

1. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, HMDA data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.
2. A multi-ethnic household is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.

Gender

According to 2008 HMDA data, while female applicants comprised a smaller proportion of loan applicants in all jurisdictions, loans for female applicants were approved at a higher rate than for male applicants in all jurisdictions except Fillmore, Ojai, and Simi Valley (Table 53). The biggest difference in approval rates between men and women occurred in Santa Paula (57 percent versus 71 percent, respectively), Ojai (59 percent versus 46 percent, respectively), and Unincorporated Ventura County (52 percent versus 62 percent, respectively).

Similar gender variations in approval rates also occurred in 2003. Female applicants comprised a smaller proportion of loan applicants in all jurisdictions but were approved at higher rates than male applicants in all jurisdictions, except Camarillo and Simi Valley (Table 52).

Table 52: Approval Rates by Gender (2003)

Area	Total Applications		Male Applicants		Female Applicants	
	Total ¹	% Approved	Total	% Approved	Total	% Approved
Camarillo	2,874	61.7%	516	68.2%	506	68.0%
Fillmore	564	59.8%	131	61.8%	94	63.8%
Moorpark	1,621	59.6%	391	64.5%	210	68.1%
Ojai	258	66.3%	65	64.6%	54	75.9%
Oxnard	6,650	59.0%	1,978	63.3%	1,022	67.9%
Port Hueneme	1,109	63.5%	366	67.2%	217	70.0%
Santa Paula	709	61.1%	203	59.6%	114	66.7%
Simi Valley	5,594	62.5%	1,476	69.4%	977	67.8%
Thousand Oaks	6,566	63.3%	1,457	67.2%	1,052	69.2%
Ventura	3,699	59.4%	850	65.5%	659	65.6%
Unincorporated County	3,828	61.5%	871	67.3%	587	69.7%
County Total	33,472	61.3%	8,304	66.1%	5,492	68.1%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2003.

Note:

1. Total Applications includes joint applicants and applicants who chose not to disclose gender information.

Table 53: Approval Rates by Gender (2008)

Area	Total Applications		Male Applicants		Female Applicants	
	Total ¹	% Approved	Total	% Approved	Total	% Approved
Camarillo	1,023	57.3%	227	65.2%	170	65.9%
Fillmore	190	53.2%	56	58.9%	21	52.4%
Moorpark	634	60.6%	161	55.9%	80	67.5%
Ojai	114	50.0%	29	58.6%	26	46.2%
Oxnard	2,811	51.1%	919	51.3%	513	54.4%
Port Hueneme	539	55.1%	152	52.6%	105	57.1%
Santa Paula	287	56.4%	89	57.3%	48	70.8%
Simi Valley	1,943	54.4%	552	58.0%	283	56.2%
Thousand Oaks	2,228	58.0%	570	56.7%	374	64.4%
Ventura	1,565	56.6%	413	58.6%	268	61.9%
Unincorporated County	1,356	54.1%	376	52.1%	237	62.0%
County Total	12,690	55.1%	3,544	55.6%	2,125	60.0%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Note:

1. Total Applications includes joint applicants and applicants who chose not to disclose gender information.

Low/Moderate Income Neighborhoods

HMDA data may be used to measure lending activities in low and moderate income neighborhoods. Based on the Census, HMDA defines the income levels of census tracts as follows:

- Low Income Tract – Tract Median Income < 50% County AMI
- Moderate Income Tract – Tract Median Income between 51 and 80% County AMI
- Middle Income Tract – Tract Median Income between 81 and 120% County AMI
- Upper Income Tract – Tract Median Income > 120% County AMI

According to HMDA data, approval rates for applicants from low and moderate income tracts were only slightly lower than overall approval rates (Figure 11 and Figure 12). Approximately 22 percent of loan applicants (2,787 applicants) were categorized as living in low or moderate income census tracts in 2008. About 55 percent of all loan applications were approved, while 51 percent of applications from low and moderate income census tracts were approved (Table 55). The same percentage of loan applications (22 percent) came from households who resided in low or moderate income census tracts in 2003. About 60 percent of the applications from these tracts were approved, compared to 61 percent of total loan applications (Table 54).

Figure 11: Approval Rates in Low/Mod Areas (2003)

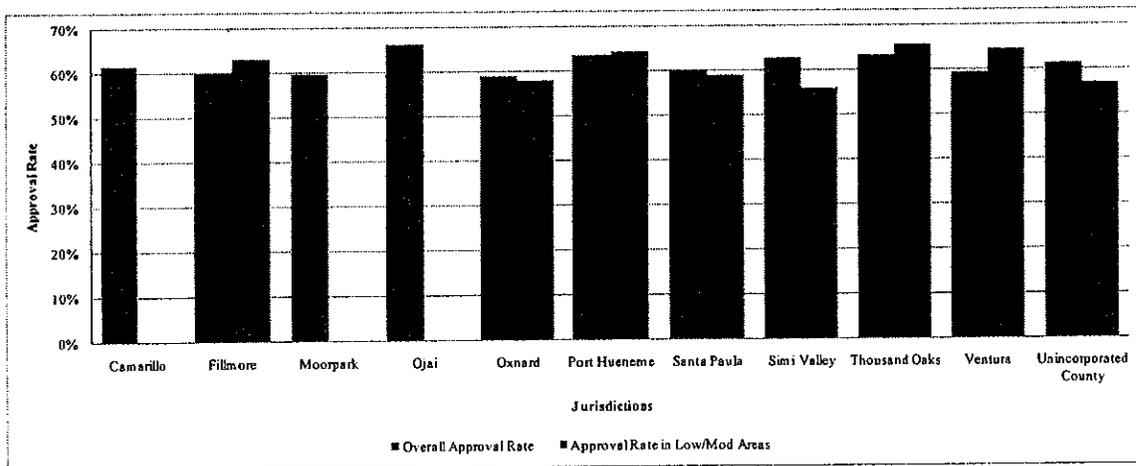
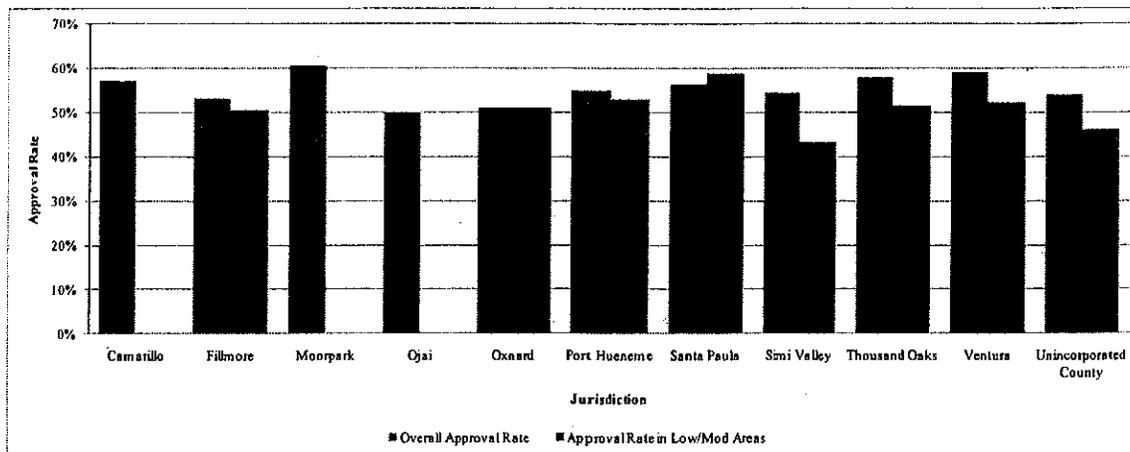


Figure 12: Approval Rates in Low/Mod Areas (2008)



Oxnard had the most applications from low and moderate income neighborhoods in 2008, with more than three times the number of the next closest area (1,337 compared to 444 in the Unincorporated County). In contrast, Camarillo, Moorpark, and Ojai did not have any applicants from low or moderate income neighborhoods. Of the cities with applicants from low and moderate income tracts, Simi Valley had the lowest approval rate (43 percent) and Santa Paula had the highest approval rate (59 percent).

In 2003, Oxnard again had the most applications from low and moderate income census tracts. The cities of Camarillo, Moorpark, and Ojai had no applicants from low and moderate income neighborhoods. Of the cities with applicants from low and moderate income neighborhoods, Simi Valley reported the lowest number of applicants (166 applicants) followed by Fillmore (260 applicants) and Thousand Oaks (447 applicants).

Table 54: Lending to Low/Moderate Income Neighborhoods (2003)

Area	Total		Low/Mod Neighborhoods	
	#	% Approved	#	% Approved
Camarillo	2,874	61.7%	0	0.0%
Fillmore	564	59.8%	260	63.1%
Moorpark	1,621	59.6%	0	0.0%
Ojai	258	66.3%	0	0.0%
Oxnard	6,660	58.9%	3,689	57.9%
Port Hueneme	1,109	63.5%	846	64.3%
Santa Paula	722	60.0%	512	59.0%
Simi Valley	5,742	62.8%	166	56.0%
Thousand Oaks	6,566	63.3%	447	65.8%
Ventura	3,669	59.4%	750	64.5%
Unincorporated County	3,828	61.5%	851	57.0%
County Total	33,613	61.3%	7,521	59.9%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2003.

Table 55: Lending to Low/Moderate Income Neighborhoods (2008)

Area	Total		Low/Mod Neighborhoods	
	#	% Approved	#	% Approved
Camarillo	1,023	57.3%	0	0.0%
Fillmore	190	53.2%	81	50.6%
Moorpark	634	60.6%	0	0.0%
Ojai	114	50.0%	0	0.0%
Oxnard	2,811	51.1%	1,337	51.0%
Port Hueneme	539	55.1%	359	53.1%
Santa Paula	287	56.4%	180	58.9%
Simi Valley	1,943	54.4%	37	43.2%
Thousand Oaks	2,228	58.0%	93	51.6%
Ventura	1,500	59.1%	256	52.3%
Unincorporated County	1,356	54.1%	444	46.2%
County Total	12,625	55.1%	2,787	51.0%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Home Improvement Loans

In 2003, 3,434 households applied for conventional home improvement loans (Table 56). As was the case with conventional home purchase loans, fewer households applied for home improvement loans in 2008. Only 2,137 households applied for these loans in 2008 (Table 57).

Overall, the approval rate for home improvement loans was lower than the rate of approval for home purchase loans. Countywide, only 52 percent of home improvement loan applications were approved in 2003. This rate dropped even further in 2008 to 37 percent. The drop in approval rates may be explained by the nature of home improvement loans. Most home improvement loans are second loans and therefore more difficult to qualify due to high income-to-debt ratios. Given the current mortgage lending crisis, getting a second loan for home improvements is even more difficult than before.

Table 56: Disposition of Home Improvement Loan Applications (2003)

Jurisdiction	Total Applications ¹	Conventional Home Improvement Loans							
		Approvals ²		Denials		Other ³		Purchased	
		#	%	#	%	#	%	#	%
Camarillo	271	152	56.1%	75	27.7%	41	15.1%	3	1.1%
Fillmore	98	46	46.9%	36	36.7%	14	14.3%	2	2.0%
Moorpark	183	96	52.5%	44	24.0%	39	21.3%	4	2.2%
Ojai	38	20	52.6%	8	21.1%	8	21.1%	2	5.3%
Oxnard	646	279	43.2%	215	33.3%	133	20.6%	19	2.9%
Port Hueneme	110	60	54.5%	32	29.1%	12	10.9%	6	5.5%
Santa Paula	110	55	50.0%	35	31.8%	18	16.4%	2	1.8%
Simi Valley	688	384	55.8%	160	23.3%	126	18.3%	18	2.6%
Thousand Oaks	592	343	57.9%	139	23.5%	90	15.2%	20	3.4%
Ventura	355	198	55.8%	99	27.9%	53	14.9%	5	1.4%
Unincorporated	343	167	48.7%	94	27.4%	65	19.0%	17	5.0%
County Total	3,434	1,800	52.4%	937	27.3%	599	17.4%	98	2.9%

Notes:

1. Total applications" includes all columns in this table, plus loans purchased, preapproval denied, and preapproval loans approved by the lender but not accepted by the applicant. Thus, "Approved", "Denied", and "Other" do not equal 100% of the "Total Applications".

2. Approved loans include both originated loans and loans approved by the lenders but not accepted by the applicants. Originated loans are those approved by the lenders and purchased by the applicants

3. Other includes applications withdrawn by applicant or incomplete applications.

Source: Home Mortgage Disclosure Act (HMDA) Data, 2003.

Table 57: Disposition of Home Improvement Loan Applications (2008)

Jurisdiction	Conventional Home Improvement Loans									
	Total Applications ¹	Approvals ²		Denials		Other ³		Purchased		
		#	%	#	%	#	%	#	%	
Camarillo	190	79	41.6%	50	26.3%	27	14.2%	34	17.9%	
Fillmore	58	24	41.4%	17	29.3%	10	17.2%	7	12.1%	
Moorpark	117	44	37.6%	38	32.5%	13	11.1%	22	18.8%	
Ojai	32	9	28.1%	6	18.8%	6	18.8%	11	34.4%	
Oxnard	406	117	28.8%	154	37.9%	66	16.3%	69	17.0%	
Port Hueneme	62	22	35.5%	20	32.3%	9	14.5%	11	17.7%	
Santa Paula	97	34	35.1%	35	36.1%	18	18.6%	10	10.3%	
Simi Valley	368	142	38.6%	120	32.6%	53	14.4%	53	14.4%	
Thousand Oaks	363	153	42.1%	96	26.4%	47	12.9%	67	18.5%	
Ventura	239	88	36.8%	65	27.2%	42	17.6%	44	18.4%	
Unincorporated	205	78	38.0%	54	26.3%	42	20.5%	31	15.1%	
County Total	2,137	790	37.0%	655	30.7%	333	15.6%	359	16.8%	

Notes:

1. Total applications" includes all columns in this table, plus loans purchased, preapproval denied, and preapproval loans approved by the lender but not accepted by the applicant. Thus, "Approved", "Denied", and "Other" do not equal 100% of the "Total Applications".

2. Approved loans include both originated loans and loans approved by the lenders but not accepted by the applicants. Originated loans are those approved by the lenders and purchased by the applicants

3. Other includes applications withdrawn by applicant or incomplete applications.

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

C. Government-Backed Home Loans

Government-backed financing represents a potential alternative source of financing for those with difficulty qualifying for a loan in the conventional market. With the income and home price restrictions for government-backed loans, few households in Southern California have been able to take advantage of such financing resources since the home prices escalated in recent years. As home prices adjust to lower levels, government-backed lending could be further marketed in Ventura County by lenders.

Home Purchase Loans

In 2008, 2,777 applications for government-backed loans were submitted countywide, compared to the 12,690 applications for conventional home purchase loans. Among households earning less than 50 percent of AMI, the approval rate for government-backed loans was 31 percent, substantially lower than the 54 percent approval rate the applicants from this income category received for conventional loans (Table 59). In fact, applicants

from all income groups had higher approval rates for conventional home purchase loans than for government-backed purchase loans.

In 2003, significantly fewer Ventura County households (543 households) applied for government backed home purchase loans. Of these applications, 47 percent (254 households) were approved and just four percent (21 households) were denied (Table 58).

Over 15 percent of the applications for government-backed loans were submitted by households earning more than 100 percent of AMI. Since fewer government-backed loans were processed countywide, the approval rate among all income levels exhibited more fluctuation than that of conventional loans. The low number of applications and relatively low approval rates indicate that government-backed home loans are not making a substantial contribution to home ownership within the region, particularly for those households earning less than 100 percent of AMI.

Table 58: Approval Rates for Government-Backed Home Purchase Loans by Income (2003)

Jurisdiction	Applicant Income (% AMI)					Not Available	Total
	<50%	50- <80%	80- <100%	100- <120%	>120%		
Camarillo	100.0%	100.0%	72.7%	0.0%	0.0%	20.0%	63.6%
Fillmore	0.0%	66.7%	66.7%	50.0%	50.0%	28.6%	47.6%
Moorpark	50.0%	50.0%	75.0%	0.0%	75.0%	0.0%	50.0%
Ojai	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Oxnard	88.0%	57.1%	44.1%	52.9%	55.6%	10.5%	44.9%
Port Hueneme	100.0%	76.9%	50.0%	100.0%	33.3%	6.3%	46.8%
Santa Paula	83.3%	63.6%	60.0%	60.0%	0.0%	10.0%	50.0%
Simi Valley	80.0%	53.8%	46.2%	40.0%	66.7%	0.0%	38.7%
Thousand Oaks	0.0%	78.6%	37.5%	71.4%	85.7%	23.8%	52.6%
Ventura	0.0%	61.5%	71.4%	0.0%	60.0%	0.0%	51.1%
Unincorporated County	100.0%	60.0%	75.0%	0.0%	66.7%	0.0%	40.9%
Total County	82.2%	63.5%	53.8%	53.7%	62.2%	10.3%	46.8%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2003.

Table 59: Approval Rates of Government-Backed Home Purchase Loans by Income (2008)

Jurisdiction	Applicant Income (% AMI)					Not Available	Total
	<50%	50- <80%	80- <100%	100- <120%	>120%		
Camarillo	0.0%	54.5%	58.3%	56.5%	55.8%	20.0%	55.1%
Fillmore	0.0%	54.5%	71.4%	60.0%	61.1%	0.0%	53.8%
Moorpark	0.0%	54.5%	62.5%	54.1%	48.7%	25.0%	50.7%
Ojai	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	30.0%
Oxnard	28.6%	53.6%	53.0%	53.4%	57.0%	13.5%	51.6%
Port Hueneme	37.5%	60.0%	50.0%	47.6%	47.4%	9.1%	46.5%
Santa Paula	41.7%	57.5%	69.6%	55.0%	36.8%	0.0%	53.4%
Simi Valley	33.3%	43.3%	67.2%	57.1%	52.4%	20.0%	53.1%
Thousand Oaks	20.0%	50.0%	45.8%	63.2%	55.6%	14.3%	51.6%
Ventura	41.7%	61.5%	52.1%	56.1%	63.4%	0.0%	55.7%
Unincorporated County	100.0%	41.4%	48.1%	47.3%	49.1%	11.1%	47.0%
Total County	30.5%	53.4%	54.9%	54.0%	54.1%	13.2%	51.6%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Home Improvement Loans

Twenty Ventura County households applied for government-backed home improvement financing in 2008 (Table 60). Of those applications, 11 were approved. In 2003, only one Ventura County household applied for such home improvement financing. This applicant was denied.

Table 60: Disposition of Government-Backed Home Improvement Loans by Income (2008)

Jurisdiction	Applicant Income (% AMI)					Not Available	Total
	<50%	50- <80%	80- <100%	100- <120%	>120%		
Camarillo	0	1	0	0	0	0	1
Fillmore	0	0	0	0	0	0	0
Moorpark	0	0	0	0	0	0	0
Ojai	0	0	0	0	0	0	0
Oxnard	2	1	0	3	0	0	6
Port Hueneme	1	0	0	0	0	0	1
Santa Paula	0	0	1	0	0	0	1
Simi Valley	2	0	0	2	1	1	6
Thousand Oaks	0	0	1	0	1	0	2
Ventura	0	1	0	0	0	0	1
Unincorporated County	2	0	0	0	0	0	2
Total County	7	3	2	5	2	1	20

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Race Differences by Income of Applicant

Because the total number of government-backed loan applications was low in 2008 (Table 61), approval rates analyzed by ethnic group and income did not exhibit strong trends.

**Table 61: Approval Rates of Government-Backed Home Purchase Loans
(Race and Income) (2008)**

District	Ethnicity	Total	Approval Rate by Income			
			<80% AMI	80-120% AMI	>120% AMI	Not Available
Camarillo	Asian	33.3%	0.0%	0.0%	40.0%	0.0%
	Black or African American	100.0%	0.0%	0.0%	100.0%	0.0%
	Hispanic or Latino	65.2%	50.0%	55.5%	75.0%	0.0%
	Non-Hispanic White	52.7%	36.3%	38.9%	69.8%	0.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Fillmore	Asian	0.0%	0.0%	0.0%	0.0%	0.0%
	Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	57.1%	60.0%	63.0%	43.8%	0.0%
	Non-Hispanic White	60.0%	0.0%	100.0%	50.0%	0.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Moorpark	Asian	46.2%	0.0%	66.7%	40.0%	0.0%
	Black or African American	100.0%	0.0%	0.0%	100.0%	0.0%
	Hispanic or Latino	50.0%	66.7%	46.7%	50.0%	0.0%
	Non-Hispanic White	52.6%	40.0%	57.7%	51.2%	50.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Ojai	Asian	0.0%	0.0%	0.0%	0.0%	0.0%
	Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	0.0%	0.0%	0.0%	0.0%	0.0%
	Non-Hispanic White	40.0%	0.0%	0.0%	40.0%	0.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Oxnard	Asian	60.9%	42.9%	69.2%	64.0%	0.0%
	Black or African American	50.0%	0.0%	50.0%	50.0%	50.0%
	Hispanic or Latino	50.9%	48.5%	54.3%	51.9%	18.2%
	Non-Hispanic White	56.1%	60.7%	48.9%	60.3%	40.0%
	Not Applicable	100.0%	0.0%	100.0%	0.0%	0.0%

**Table 61: Approval Rates of Government-Backed Home Purchase Loans
(Race and Income) (2008)**

District	Ethnicity	Total	Approval Rate by Income			
			<80% AMI	80-120% AMI	>120% AMI	Not Available
Port Hueneme	Asian	75.0%	0.0%	66.7%	100.0%	0.0%
	Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	44.4%	48.0%	46.2%	40.0%	0.0%
	Non-Hispanic White	60.0%	71.4%	61.5%	50.0%	0.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Santa Paula	Asian	0.0%	0.0%	0.0%	0.0%	0.0%
	Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%
	Hispanic or Latino	54.5%	57.5%	61.5%	27.3%	0.0%
	Non-Hispanic White	70.0%	50.0%	88.9%	100.0%	0.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Simi Valley	Asian	46.2%	0.0%	60.0%	42.9%	0.0%
	Black or African American	80.0%	0.0%	100.0%	75.0%	0.0%
	Hispanic or Latino	56.3%	44.4%	60.7%	62.5%	33.3%
	Non-Hispanic White	56.0%	34.6%	50.0%	68.2%	33.3%
	Not Applicable	100.0%	0.0%	100.0%	0.0%	0.0%
Thousand Oaks	Asian	75.0%	0.0%	100.0%	71.4%	0.0%
	Black or African American	25.0%	0.0%	0.0%	25.0%	0.0%
	Hispanic or Latino	39.3%	33.3%	50.0%	16.7%	100.0%
	Non-Hispanic White	56.4%	57.9%	51.9%	60.0%	0.0%
	Not Applicable	33.3%	0.0%	100.0%	0.0%	0.0%
Ventura	Asian	60.0%	0.0%	33.3%	100.0%	0.0%
	Black or African American	66.7%	50.0%	0.0%	100.0%	0.0%
	Hispanic or Latino	71.8%	85.7%	62.5%	66.7%	0.0%
	Non-Hispanic White	57.0%	50.0%	56.3%	63.0%	0.0%
	Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%
Unincorporated County	Asian	47.1%	0.0%	50.0%	50.0%	0.0%
	Black or African American	37.5%	0.0%	33.3%	50.0%	0.0%
	Hispanic or Latino	52.7%	46.2%	54.3%	56.0%	0.0%
	Non-Hispanic White	46.8%	33.3%	43.9%	49.4%	100.0%
	Not Applicable	100.0%	0.0%	100.0%	0.0%	0.0%

**Table 61: Approval Rates of Government-Backed Home Purchase Loans
(Race and Income) (2008)**

District	Ethnicity	Total	Approval Rate by Income			Not Available
			<80% AMI	80-120% AMI	>120% AMI	
Ventura Total	County Asian	54.9%	33.3%	61.3%	56.3%	0.0%
	Black or African American	54.8%	33.3%	66.7%	60.0%	0.0%
	Hispanic or Latino	52.3%	50.9%	55.1%	51.2%	26.3%
	Non-Hispanic White	54.8%	49.3%	50.5%	60.5%	23.1%
	Not Applicable	57.1%	0.0%	100.0%	0.0%	0.0%

Source: Home Mortgage Disclosure Act (HMDA) Data, 2008.

Notes:

1. The OMB's December 2000 provisional guidance and appendices established new data collection procedures for race and ethnicity. Under the new policy, HUD must offer individuals, who are responding to agency data requests for race, the option of selecting one or more of five racial categories. HUD must also treat ethnicity as a category separate from race, and change the terminology for certain racial and ethnic groups. However, HMDA data using the new race and ethnicity reporting guidelines is not available. For the purposes of this report, the terminology for the various racial and ethnic groups has been amended; but, ethnicity has not been treated as a separate category.
2. A multi-ethnic household is listed only under the race/ethnicity of the individual designated as the head of household. A significant and increasing number of marriages/household creation in Ventura County reflect unions between persons of distinct racial/ethnic identities, primarily between Hispanics and non-Hispanic Whites. This figure may account for up to 30 to 40 percent of marriages recorded by the County.