COUNTY of VENTURA
County Executive Office

DISCOVER OXNARD CALIFORNIA

City of SIMI VALLEY CALIFORNIA

City of Thousand Oaks

CITY OF VENTURA

2025-2029 Regional Analysis of Impediments to Fair Housing

May 2025

MDG Associates LLC

Ventura County
Regional Analysis of Impediments to Fair Housing Choice
2025

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I. Executive Summary

The Analysis of Impediments to Fair Housing Choice (AI) provides communities an opportunity to examine progress toward the goals of eliminating housing discrimination and providing current and future residents access to housing opportunity. The AI provides important information on fair housing issues, contributing factors, and goals to policymakers, administrative staff, housing providers, lenders, and fair housing advocates throughout Ventura County. Jurisdictions that receive funding from the U.S. Department of Housing and Urban Development (HUD), including Community Development Block Grant (CDBG), HOME Investments Partnership Program (HOME), and Emergency Solutions Grant (ESG) funds, complete an AI at least once every three to five years, consistent with the Consolidated Plan cycle, as part of their obligations under the Community Development Act of 1974 and the Cranston-Gonzalez National Affordable Housing Act.

The AI is a key component of the requirement for all HUD grantees to affirmatively further fair housing. Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. The duty to affirmatively further fair housing extends to all of a jurisdictions' activities and programs relating to housing and urban development.

This AI is a collaborative effort between the HUD Entitlement Cities of Camarillo, Oxnard, San Buenaventura (Ventura), Simi Valley, and Thousand Oaks, and the Ventura Urban County including the Cities of Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, and the Unincorporated areas of Ventura County. This document is an update to the 2020 Ventura County Regional Analysis of Impediments to Fair Housing Choice. In general, the data presented in this document is for the region as a whole.

To prepare the AI, jurisdictions first must identify fair housing issues. A fair housing issue is a condition in a specific geographic area of analysis that restricts fair housing choice or access to opportunity. Fair housing issues can include such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing. To identify fair housing issues, HUD recommends that jurisdictions gather and analyze data. For this AI, the jurisdictions analyzed data on the following topics:

- Demographics
- Segregation/Integration
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Housing Needs

The data utilized in the analysis are from the U.S. Census Bureau American Community Survey (ACS) and HUD's AFFH Data and Mapping Tool. The ACS data utilized in the assessment are from the 2016-2020 five-year estimates. This data set was selected to align with the data utilized in the Consolidated Plan.

After conducting the data analysis and identifying the fair housing issues, a list of contributing factors is developed. A contributing factor is a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues. For each fair housing issue and its contributing factors, the jurisdictions then develop a list of fair housing goals. A fair housing goal is a specific, meaningful action that can reasonably be expected to achieve a material positive change that affirmatively furthers fair housing by increasing fair housing choice or decreasing disparities in access to opportunity.

For the contributing factors and fair housing goals in this AI, the jurisdictions drew from the extensive work they have done to prepare their most recent Housing Elements, which cover the period of 2021-2029. As part of the state-mandated Housing Element, California jurisdictions must conduct a fair housing assessment that includes an analysis of fair housing issues, identification of factors that create and/or contribute to those issues, and development of goals and meaningful actions to affirmatively further fair housing. Progress towards reaching the goals identified in the Housing Element must then be reported to the state periodically.

A summary of the fair housing issues, significant contributing factors, and fair housing goals can be found in section IV of this AI.

II. Community Participation Process

To develop the AI, information was also gathered from residents, housing professionals, and service providers. Incorporating information from these sources is important for ensuring that the AI captures community needs and knowledge that may not be discernible from other data sources. The community participation process for this AI involved the following efforts:

A. Stakeholder Consultation

Interviews were conducted during November-December 2024 with organizations that provide fair housing services and/or housing and services to protected class groups in the county. The interviews focused on the fair housing issues frequently encountered by the organizations, the underlying causes for those issues, any efforts that are currently underway to address those issues and their causes, as well as any additional actions the organizations would recommend to address those issues. The organizations interviewed were California Rural Legal Assistance, House Farm Workers, and the Housing Rights Center.

B. Community Meetings and Survey

As part of its outreach efforts, Ventura County held a series of in person and remote community meetings throughout the County from October – December 2024. In these meetings, residents were offered opportunities to provide input on existing needs and recommended actions in the community.

Date	Time	Location	City
10/7/2024	2:00 pm	Camarillo Library	Camarillo
10/8/2024	1:00 pm	Community Meeting Room	Ventura City
10/9/2024	5:30 pm	Council Chambers	Santa Paula
10/10/2024	1:00 pm	Community Room	Simi Valley
10/10/2024	6:00 pm	Newbury Park Library	Thousand Oaks
10/17/2024	6:00 pm	South Oxnard Center	Oxnard
10/18/2024	6:00 pm	Remote	
10/19/2024	1:00 pm	Remote	
10/29/2024	3:00pm	Camarillo Library	Camarillo
12/18/2024	6:00pm	Oxnard City Council Chambers	Oxnard

The County facilitated a community survey to gather input on community and housing needs and conditions. 292 residents within the County responded to the survey.

III. Fair Housing Analysis

A. Demographic and Housing Summary

Describe demographic patterns and trends over time.

Table 1 – Demographics, shows demographic information for the population of Ventura County and the participating jurisdictions of Camarillo, Oxnard, San Buenaventura, Simi Valley, and Thousand Oaks. These data are from the Census Bureau's 2016-2020 American

Community Survey 5-year Estimates. Table 2 – Demographic Trends shows similar data over time, going back to 1990. These tables show the following:

Population:
The County has a total population of 845,599. Approximately 75% of the County's population resides in the five participating jurisdictions. Camarillo is the smallest of the participating cities, with a population of 68,583. Oxnard is the largest, with a population of 207,722. San Buenaventura, Simi Valley, and Thousand Oaks have populations of 108,467, 125,768, and 127,648, respectively.

Race/Ethnicity:
The County's population is majority-minority. The largest population group is White, non-Hispanic (44.9%), followed by Hispanic (42.8%). Asian and Pacific Islanders (AAPI) comprise 7.3% and African Americans comprise 1.7% of the County's population.

Hispanic and AAPI residents are driving population growth. Since 1990, the number of Hispanic and AAPI residents has grown substantially, while the number of White, non-Hispanic residents has declined. Over this same time period, the number of African Americans increased slightly between 1990-2010 before falling back to just below 1990 levels by 2020.

The racial/ethnic composition of the participating jurisdictions varies:

- *Camarillo* has a majority White, non-Hispanic population (56%), with a smaller Hispanic population (29.1%) and a larger AAPI population (8.8%) than the County as a whole. Since 1990, the Hispanic and AAPI populations in Camarillo have grown substantially.
- *Oxnard*'s population is 75% Hispanic and 13.6% White, non-Hispanic. The AAPI population is slightly less than in the County overall (7%) and the African American population is slightly more (2.1%). Since 1990, the Hispanic population in Oxnard has doubled. The AAPI population has also grown, though at a less rapid pace. Both the White and African American populations have declined over this time period.
- *San Buenaventura* has a majority White non-Hispanic population (53.7%), with smaller Hispanic (36.9%) and AAPI (3.9%) populations than the County overall. Since 1990, the population of Hispanic residents has grown rapidly (more than doubled), as has the AAPI population.
- *Simi Valley* is majority White non-Hispanic (58.2%). Compared to the County overall, Simi valley has a smaller Hispanic population (24.5%), a comparable African American population (1.4%), and a higher AAPI population (11.9%). Population trends since 1990 mirror those of the County overall (declining White non-Hispanic population, growing Hispanic and AAPI population, steady African American population).
- *Thousand Oaks*' population is two-thirds White non-Hispanic (67.7%). The AAPI population comprises a higher share of the population than in the County overall

(9.5%), while the Hispanic population is much lower (17.8%) and the African American population is comparable (1.4%). Since 1990, White non-Hispanic, Hispanic, AAPI, and Black populations have all grown in Thousand Oaks.

National Origin:

Ventura County has a foreign-born population of approximately 179,940 persons, which equals about 21.3% of the total population. The number of foreign-born residents has been growing steadily since 1990, as has the percentage of the total population that is foreign-born. The largest group of foreign-born residents are persons born in Mexico (102,405, or 12.1% of the total population), followed by the Philippines (12,646 persons, or 1.5% of the total population), and India (7,824 persons, or 0.9% of the total population).

Approximately 140,600 of the County's foreign-born residents live in the five participating jurisdictions. In all, the number of foreign-born residents has increased since 1990.

- *Camarillo* has approximately 9,935 foreign-born residents, comprising 14.5% of the total population. Mexico and Philippines are the two largest countries of origin.
- *Oxnard* has approximately 70,346 foreign-born residents, which is equal to 33.9% of the total population. The city is home to 56,425 Mexican-born residents, who make up just over one-quarter (27.1%) of the city's population. The city also has approximately 6,163 residents born in the Philippines (3% of the city's population) and 1,436 residents born in El Salvador (0.7% of the city's population).
- *San Buenaventura* has approximately 15,568 foreign-born residents, which is equal to approximately 14.6% of the city's population. Mexican-born residents are the largest group of foreign-born residents, with a population of approximately 8,229 (or 7.6% of the city's population).
- *Simi Valley* has a foreign-born population of 22,650 (18% of the city's population). The primary countries of origin for the city's foreign-born residents are Mexico (approximately 5,017 city residents born there), India (3,236), and the Philippines (1,922).
- *Thousand Oaks* is home to approximately 22,101 foreign-born residents (equal to 17.3% of the city's population). Thousand Oaks' foreign-born residents were primarily born in Mexico (5,120 persons), China (excluding Taiwan; 2,089 persons), India (1,917 persons), and the Philippines (1,114 persons).

Limited English Proficiency:

Persons who have Limited English Proficiency (LEP) are those who primarily speak a language other than English and speak English "less than very well". In Ventura County, there are 115,288 LEP persons, which is equal to approximately 13.6% of the total population. The number of LEP persons in the county has been increasing since 1990, when there were 78,398 LEP persons (11.7% of the total population at the time). The majority of LEP persons in the county speak Spanish: there are 105,811 Spanish-speaking LEP persons. Other major

languages spoken by LEP persons include Tagalog, Chinese, Vietnamese, Korean, Persian (Farsi), and Arabic.

Approximately 89,350 of the county's LEP persons live in the five participating jurisdictions. In all, the number of LEP individuals has increased since 1990.

- *Camarillo* has approximately 3,653 LEP residents, comprising 5.3% of the total population. Spanish is the most commonly used language among LEP residents.
- *Oxnard* has approximately 57,900 LEP residents, which is equal to 27.9% of the total population. The city is home to 54,412 Spanish-speaking LEP residents, who make up just over one-quarter (26.2%) of the city's population. The city also has approximately 3,150 LEP residents who speak Tagalog (1.5% of the city's population).
- *San Buenaventura* has approximately 8,234 LEP residents, which is equal to approximately 7.6% of the city's population. Spanish is the most commonly used language among LEP residents.
- *Simi Valley* has an LEP population of 10,587 (8.4% of the city's population). The most common language spoken by the city's LEP residents is Spanish: approximately 6,831 LEP residents speak Spanish (5.4% of the city's population).
- *Thousand Oaks* is home to approximately 8,976 LEP residents (equal to 7% of the city's population). The main languages spoken by Thousand Oaks' LEP residents are Spanish (6,556 persons, or 5.1% of the city's population) and Chinese (1,554 persons, or 1.2% of the city's population).

Age:

Ventura County's population is aging. In 1990, approximately 9.3% of the county's population was age 65 years and older. Currently, approximately 15.6% of the population is 65 years or older. Over the same period, the percentage of the county's population that was younger than 18 years dropped from 27.3% to 22.9%.

Of the participating jurisdictions, *Oxnard* has the youngest population: 26.7% of the city's population is under age 18 and 10% is 65 years and older. *Thousand Oaks* and *Camarillo* have the highest concentration of residents ages 65 years and older: nearly one-fifth of the population in each city is 65 years or older.

Families with Children:

Ventura County has approximately 80,943 families with children, which equals approximately 41.2% of all families in the county.

Of the participating jurisdictions, *Oxnard* has the highest percentage of families with children (46.22%) and *Thousand Oaks* has the lowest (37.6%).

Table 1 - Demographics

	Ventura County, CA			Camarillo, CA			Oxnard, CA			San Buenaventura (Ventura city), CA			Simi Valley, CA			Thousand Oaks, CA		
Race/Ethnicity (2020)		#	%		#	%		#	%		#	%		#	%		#	%
Total Population		845,599			68,583			207,722			108,467			125,768			127,648	
White, Non-Hispanic		379,971	44.94%		38,394	55.98%		28,278	13.61%		58,326	53.77%		73,209	58.21%		86,471	67.74%
Black, Non-Hispanic		14,321	1.69%		1,590	2.32%		4,345	2.09%		1,730	1.59%		1,726	1.37%		1,772	1.39%
Hispanic		361,648	42.77%		19,973	29.12%		156,000	75.10%		40,030	36.91%		30,860	24.54%		22,722	17.80%
Asian or Pacific Islander, Non-Hispanic		61,416	7.26%		6,054	8.83%		14,464	6.96%		4,272	3.94%		14,965	11.90%		12,165	9.53%
Native American, Non-Hispanic		1,847	0.22%		167	0.24%		460	0.22%		440	0.41%		225	0.18%		168	0.13%
Two or More Races, Non-Hispanic		24,692	2.92%		2,325	3.39%		3,877	1.87%		3,359	3.10%		4,585	3.65%		3,843	3.01%
Other, Non-Hispanic		1,704	0.20%		80	0.12%		298	0.14%		310	0.29%		198	0.16%		507	0.40%
National Origin (2020)																		
#1 country of origin	Mexico	102,405	12.11%	Mexico	2,583	3.77%	Mexico	56,425	27.16%	Mexico	8,229	7.59%	Mexico	5,017	3.99%	Mexico	5,120	4.01%
#2 country of origin	Philippines	12,646	1.50%	Philippines	1,845	2.69%	Philippines	6,163	2.97%	Philippines	665	0.61%	India	3,236	2.57%	China, excluding Taiwan	2,089	1.64%
#3 country of origin	India	7,824	0.93%	Canada	690	1.01%	El Salvador	1,436	0.69%	Canada	459	0.42%	Philippines	1,922	1.53%	India	1,917	1.50%
#4 country of origin	China, excluding Taiwan	4,884	0.58%	India	506	0.74%	Guatemala	780	0.38%	Vietnam	443	0.41%	Vietnam	948	0.75%	Philippines	1,114	0.87%
#5 country of origin	Canada	3,909	0.46%	Korea	466	0.68%	Vietnam	515	0.25%	El Salvador	377	0.35%	El Salvador	848	0.67%	Canada	840	0.66%
#6 country of origin	El Salvador	3,834	0.45%	China, excluding Taiwan	402	0.59%	China, excluding Taiwan	505	0.24%	Syria	322	0.30%	China, excluding Taiwan	703	0.56%	Iran	669	0.52%
#7 country of origin	Vietnam	3,053	0.36%	England	243	0.35%	India	462	0.22%	England	312	0.29%	Canada	532	0.42%	Taiwan	633	0.50%
#8 country of origin	Korea	2,402	0.28%	Germany	237	0.35%	Taiwan	332	0.16%	Colombia	297	0.27%	Iran	497	0.40%	Korea	530	0.42%
#9 country of origin	Iran	2,298	0.27%	Japan	221	0.32%	Japan	318	0.15%	India	270	0.25%	Nicaragua	435	0.35%	Germany	467	0.37%
#10 country of origin	Guatemala	2,248	0.27%	Iran	199	0.29%	Korea	282	0.14%	Sri Lanka	249	0.23%	Argentina	417	0.33%	England	453	0.35%
Limited English Proficiency (LEP) Language (2015)																		
#1 LEP Language	Spanish or Spanish Creole	105,811	12.51%	Spanish or Spanish Creole	3,104	4.53%	Spanish or Spanish Creole	54,412	26.19%	Spanish or Spanish Creole	8,583	7.91%	Spanish or Spanish Creole	6,831	5.43%	Spanish or Spanish Creole	6,556	5.14%
#2 LEP Language	Tagalog	4,433	0.52%	Chinese	388	0.57%	Tagalog	3,150	1.52%	Korean	393	0.36%	Vietnamese	509	0.40%	Chinese	1,554	1.22%
#3 LEP Language	Chinese	3,915	0.46%	Tagalog	239	0.35%	Other and unspecified languages	639	0.31%	Arabic	289	0.27%	Chinese	415	0.33%	Persian	463	0.36%
#4 LEP Language	Vietnamese	1,618	0.19%	Korean	217	0.32%	Chinese	598	0.29%	Chinese	269	0.25%	Persian	355	0.28%	Korean	293	0.23%
#5 LEP Language	Korean	1,514	0.18%	Japanese	143	0.21%	Vietnamese	365	0.18%	Tagalog	156	0.14%	Tagalog	297	0.24%	Arabic	246	0.19%
#6 LEP Language	Persian	1,257	0.15%	Vietnamese	108	0.16%	Other Pacific Island languages	234	0.11%	Vietnamese	130	0.12%	Other Asian languages:	221	0.18%	Other Asian languages	245	0.19%
#7 LEP Language	Arabic	1,180	0.14%	Persian	79	0.12%	Korean	158	0.08%	Other Indic languages	117	0.11%	Arabic	203	0.16%	German	230	0.18%
#8 LEP Language	Japanese	769	0.09%	Russian	76	0.11%	Japanese	101	0.05%	Persian	66	0.06%	Korean	173	0.14%	Vietnamese	203	0.16%
#9 LEP Language	Other and unspecified languages	743	0.09%	Gujarati	60	0.09%	Thai	100	0.05%	French (incl. Patois, Cajun)	64	0.06%	Other Indic languages:	151	0.12%	Tagalog	185	0.14%
#10 LEP Language	Other Asian languages	670	0.08%	German	55	0.08%	Hindi	94	0.05%	Japanese	62	0.06%	Japanese	129	0.10%	Italian	123	0.10%
Disability Type (2020)																		
Hearing difficulty		27,958	3.31%		2,667	3.89%		5,027	2.42%		4,315	3.98%		3,982	3.17%		4,129	3.23%
Vision difficulty		16,794	1.99%		1,090	1.59%		3,990	1.92%		2,507	2.31%		2,660	2.12%		2,177	1.71%
Cognitive difficulty		35,674	4.22%		2,418	3.53%		7,924	3.81%		5,469	5.04%		6,189	4.92%		4,556	3.57%
Ambulatory difficulty		46,530	5.50%		3,651	5.32%		11,135	5.36%		6,892	6.35%		7,764	6.17%		6,374	4.99%
Self-care difficulty		21,434	2.53%		1,801	2.63%		5,593	2.69%		2,536	2.34%		3,444	2.74%		2,813	2.20%
Independent living difficulty		37,472	4.43%		2,720	3.97%		9,290	4.47%		5,114	4.71%		6,440	5.12%		5,381	4.22%
Sex (2020)																		
Male		418,591	49.50%		33,134	48.31%		104,984	50.54%		54,097	49.87%		61,317	48.75%		62,317	48.82%
Female		427,008	50.50%		35,449	51.69%		102,738	49.46%		54,370	50.13%		64,451	51.25%		65,331	51.18%
Age (2020)																		
Under 18		193,847	22.92%		14,501	21.14%		55,474	26.71%		22,656	20.89%		26,392	20.98%		26,822	21.01%
18-64		520,080	61.50%		40,569	59.15%		131,472	63.29%		66,654	61.45%		79,574	63.27%		75,791	59.38%
65+		131,672	15.57%		13,513	19.70%		20,776	10.00%		19,157	17.66%		19,802	15.74%		25,035	19.61%
Family Type (2020)																		
Families with children		80,943	41.23%		6,751	39.64%		19,128	46.22%		10,417	39.72%		12,455	40.32%		11,917	37.59%

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 3: Data Sources: LEP Language data from U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates; All other data from U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Note 4: Refer to the Data Documentation for details (https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf).

Table 2 – Demographic Trends

	Ventura County, CA								Camarillo, CA								Oxnard, CA							
	1990		2000		2010		2020		1990		2000		2010		2020		1990		2000		2010		2020	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	440,790	65.84%	427,675	56.75%	400,868	48.69%	379,971	44.94%	39,259	78.98%	42,433	73.26%	40,720	62.43%	38,394	55.98%	46,100	32.40%	35,082	20.58%	29,503	14.91%	28,278	13.61%
Black, Non-Hispanic	14,479	2.16%	16,018	2.13%	16,949	2.06%	14,321	1.69%	763	1.53%	982	1.70%	1,466	2.25%	1,590	2.32%	6,768	4.76%	6,487	3.80%	5,538	2.80%	4,345	2.09%
Hispanic	176,885	26.42%	251,708	33.40%	331,567	40.27%	361,648	42.77%	6,468	13.01%	9,041	15.61%	14,983	22.97%	19,973	29.12%	77,453	54.44%	112,999	66.27%	145,560	73.55%	156,000	75.10%
Asian or Pacific Islander, Non-Hispanic	32,601	4.87%	47,763	6.34%	65,939	8.01%	61,416	7.26%	2,906	5.85%	4,723	8.15%	7,478	11.46%	6,054	8.83%	10,993	7.73%	14,216	8.34%	16,140	8.16%	14,464	6.96%
Native American, Non-Hispanic	3,348	0.50%	6,748	0.90%	6,182	0.75%	1,847	0.22%	223	0.45%	459	0.79%	438	0.67%	167	0.24%	608	0.43%	1,137	0.67%	849	0.43%	460	0.22%
National Origin																								
Foreign-born	114,047	17.04%	155,959	20.70%	185,011	22.47%	179,940	21.28%	5,569	11.20%	7,424	12.82%	9,757	14.96%	9,935	14.49%	44,262	31.13%	62,524	36.68%	73,096	36.94%	70,346	33.87%
LEP																								
Limited English Proficiency	78,398	11.71%	112,483	14.93%	125,327	15.22%	115,288	13.63%	2,925	5.88%	4,067	7.02%	5,366	8.23%	3,653	5.33%	36,732	25.83%	53,845	31.59%	60,809	30.73%	57,900	27.87%
Sex																								
Male	337,665	50.44%	375,980	49.90%	408,969	49.67%	418,591	49.50%	24,678	49.64%	27,917	48.22%	31,523	48.33%	33,134	48.31%	72,634	51.08%	87,174	51.14%	100,395	50.73%	104,984	50.54%
Female	331,708	49.56%	377,526	50.10%	414,349	50.33%	427,008	50.50%	25,035	50.36%	29,983	51.78%	33,704	51.67%	35,449	51.69%	69,562	48.92%	83,289	48.86%	97,504	49.27%	102,738	49.46%
Age																								
Under 18	182,986	27.34%	219,400	29.12%	211,915	25.74%	193,847	22.92%	12,552	25.25%	14,787	25.54%	15,059	23.09%	14,501	21.14%	43,855	30.84%	55,377	32.49%	58,986	29.81%	55,474	26.71%
18-64	423,876	63.32%	458,481	60.85%	515,094	62.56%	520,080	61.50%	30,310	60.97%	33,186	57.32%	38,794	59.48%	40,569	59.15%	87,841	61.77%	101,785	59.71%	122,442	61.87%	131,472	63.29%
65+	62,511	9.34%	75,625	10.04%	96,309	11.70%	131,672	15.57%	6,851	13.78%	9,927	17.15%	11,375	17.44%	13,513	19.70%	10,500	7.38%	13,300	7.80%	16,471	8.32%	20,776	10.00%
Family Type																								
Families with children	86,126	51.56%	73,566	52.20%	94,083	47.71%	80,943	41.23%	6,372	47.61%	6,086	45.78%	7,344	43.03%	6,751	39.64%	17,319	55.41%	16,104	56.89%	21,266	53.15%	19,128	46.22%
	San Buenaventura (Ventura city), CA								Simi Valley, CA								Thousand Oaks, CA							
	1990		2000		2010		2020		1990		2000		2010		2020		1990		2000		2010		2020	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	64,998	76.16%	67,603	67.73%	62,857	59.70%	58,326	53.77%	80,781	80.06%	81,458	72.91%	78,167	62.92%	73,209	58.21%	86,776	84.20%	91,205	77.75%	89,353	70.30%	86,471	67.74%
Black, Non-Hispanic	1,316	1.54%	1,745	1.75%	2,111	2.01%	1,730	1.59%	1,455	1.44%	1,696	1.52%	2,227	1.79%	1,726	1.37%	1,140	1.11%	1,467	1.25%	2,044	1.61%	1,772	1.39%
Hispanic	16,081	18.84%	24,653	24.70%	33,877	32.18%	40,030	36.91%	12,716	12.60%	18,683	16.72%	28,930	23.29%	30,860	24.54%	9,992	9.70%	15,373	13.10%	21,436	16.87%	22,722	17.80%
Asian or Pacific Islander, Non-Hispanic	2,152	2.52%	3,850	3.86%	4,832	4.59%	4,272	3.94%	5,264	5.22%	8,178	7.32%	13,453	10.83%	14,965	11.90%	4,694	4.55%	8,041	6.85%	13,190	10.38%	12,165	9.53%
Native American, Non-Hispanic	613	0.72%	1,438	1.44%	1,349	1.28%	440	0.41%	500	0.50%	1,097	0.98%	1,114	0.90%	225	0.18%	319	0.31%	671	0.57%	731	0.58%	168	0.13%
National Origin																								
Foreign-born	8,228	9.63%	13,072	13.08%	14,542	13.81%	15,568	14.35%	11,988	11.89%	16,712	14.96%	22,924	18.45%	22,650	18.01%	13,802	13.43%	18,246	15.56%	23,629	18.59%	22,101	17.31%
LEP																								
Limited English Proficiency	5,162	6.04%	8,547	8.55%	8,979	8.53%	8,234	7.59%	5,657	5.61%	8,139	7.28%	11,020	8.87%	10,587	8.42%	5,968	5.81%	8,575	7.31%	10,007	7.87%	8,976	7.03%
Sex																								
Male	42,338	49.58%	49,293	49.32%	52,087	49.47%	54,097	49.87%	50,614	50.20%	55,511	49.68%	61,063	49.15%	61,317	48.75%	50,808	49.44%	57,593	49.11%	62,213	48.95%	62,317	48.82%
Female	43,062	50.42%	50,649	50.68%	53,199	50.53%	54,370	50.13%	50,207	49.80%	56,226	50.32%	63,176	50.85%	64,451	51.25%	51,957	50.56%	59,675	50.89%	64,890	51.05%	65,331	51.18%
Age																								
Under 18	19,934	23.34%	25,716	25.73%	23,750	22.56%	22,656	20.89%	28,046	27.82%	32,460	29.05%	30,946	24.91%	26,392	20.98%	25,466	24.78%	31,149	26.56%	30,204	23.76%	26,822	21.01%
18-64	54,705	64.06%	61,848	61.88%	67,801	64.40%	66,654	61.45%	67,482	66.93%	70,679	63.25%	80,025	64.41%	79,574	63.27%	67,930	66.10%	73,344	62.54%	78,293	61.60%	75,791	59.38%
65+	10,761	12.60%	12,378	12.39%	13,735	13.05%	19,157	17.66%	5,292	5.25%	8,598	7.69%	13,268	10.68%	19,802	15.74%	9,370	9.12%	12,775	10.89%	18,605	14.64%	25,035	19.61%
Family Type																								
Families with children	10,354	46.94%	10,607	49.31%	11,542	44.98%	10,417	39.72%	14,154	54.30%	12,866	53.51%	15,036	47.44%	12,455	40.32%	13,286	48.28%	12,380	49.33%	15,349	45.86%	11,917	37.59%

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates; HUD AFFH Tool, Table 2, Version AFFHT0006, Released July 10, 2020.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe housing patterns, including tenure, cost burden, and the location of renters and owners.

The table below, titled "Housing Trends", shows data on housing tenure and cost burden for Ventura County and the participating jurisdictions. These data are from the 2011-2015 and 2016-2020 American Community Survey 5-Year Estimates. This table shows the following:

Tenure:
In Ventura County, approximately 63.3% of households own their home and 36.7% rent. Between 2015 and 2020, the number of owner-occupied households declined very slightly and the number of renter households increased.

- *Oxnard* and *San Buenaventura* have higher concentrations of renter households than the County overall. In Oxnard, 54.5% of households own their home and 45.6% rent. In San Buenaventura, 55.5% own and 44.5% rent.
- *Camarillo, Simi Valley* and *Thousand Oaks* have higher concentrations of homeowner households than the County overall. In Camarillo, 69.9% of households own their own and 30.1% rent. In Simi Valley, 71.5% of households own their home and 28.5% rent. In Thousand Oaks, 69.4% own and 30.6% rent.

Cost Burden:
In Ventura County, over half (55.6%) of all renter households are cost burdened (meaning they pay more than 30% of their income towards housing costs—rent, utilities, etc.) and approximately 31.5% of homeowner households are cost-burdened. Between 2015 and 2020, the number of cost-burdened renter households in the county increased.

- In *Oxnard*, the number of cost-burdened renters and homeowners declined between 2015 and 2020, even while the overall numbers of renter and homeowner households remained constant.

Table – Housing Trends

	Ventura County, CA				Camarillo, CA				Oxnard, CA			
	2015		2020		2015		2020		2015		2020	
Tenure	#	%	#	%	#	%	#	%	#	%	#	%
Occupied Housing Units	268,969		271,639		24,375		24,429		50,815		51,020	
Owner-Occupied	172,609	64.17%	172,037	63.33%	17,033	69.88%	15,586	63.80%	27,653	54.42%	27,827	54.54%
Renter-Occupied	96,360	35.83%	99,602	36.67%	7,342	30.12%	8,843	36.20%	23,162	45.58%	23,193	45.46%
Cost Burdened Households												
All Units	115,388	42.90%	109,477	40.30%	9,409	38.60%	9,395	38.46%	25,001	49.20%	22,109	43.33%
Owner-Occupied Units	61,104	35.40%	54,144	31.47%	5,314	31.20%	4,678	30.01%	10,674	38.60%	9,183	33.00%
Renter-Occupied Units	54,251	56.30%	55,333	55.55%	4,097	55.80%	4,717	53.34%	14,337	61.90%	12,926	55.73%
	San Buenaventura (Ventura city), CA				Simi Valley, CA				Thousand Oaks, CA			
	2015		2020		2015		2020		2015		2020	
Tenure	#	%	#	%	#	%	#	%	#	%	#	%
Occupied Housing Units	41,029		40,841		41,972		42,902		45,912		46,341	
Owner-Occupied	21,987	53.59%	22,652	55.46%	30,795	73.37%	30,695	71.55%	32,566	70.93%	32,154	69.39%
Renter-Occupied	19,042	46.41%	18,189	44.54%	11,177	26.63%	12,207	28.45%	13,346	29.07%	14,187	30.61%
Cost Burdened Households												
All Units	17,478	42.60%	16,222	39.72%	16,789	40.00%	17,307	40.34%	18,365	40.00%	18,280	39.45%
Owner-Occupied Units	7,256	33.00%	6,148	27.14%	10,778	35.00%	10,074	32.82%	11,398	35.00%	10,275	31.96%
Renter-Occupied Units	10,245	53.80%	10,074	55.39%	6,058	54.20%	7,233	59.25%	7,007	52.50%	8,005	56.42%
Note 1: Data Sources: U.S. Census Bureau, 2011-2015 and 2016-2020 American Community Survey 5-Year Estimates												

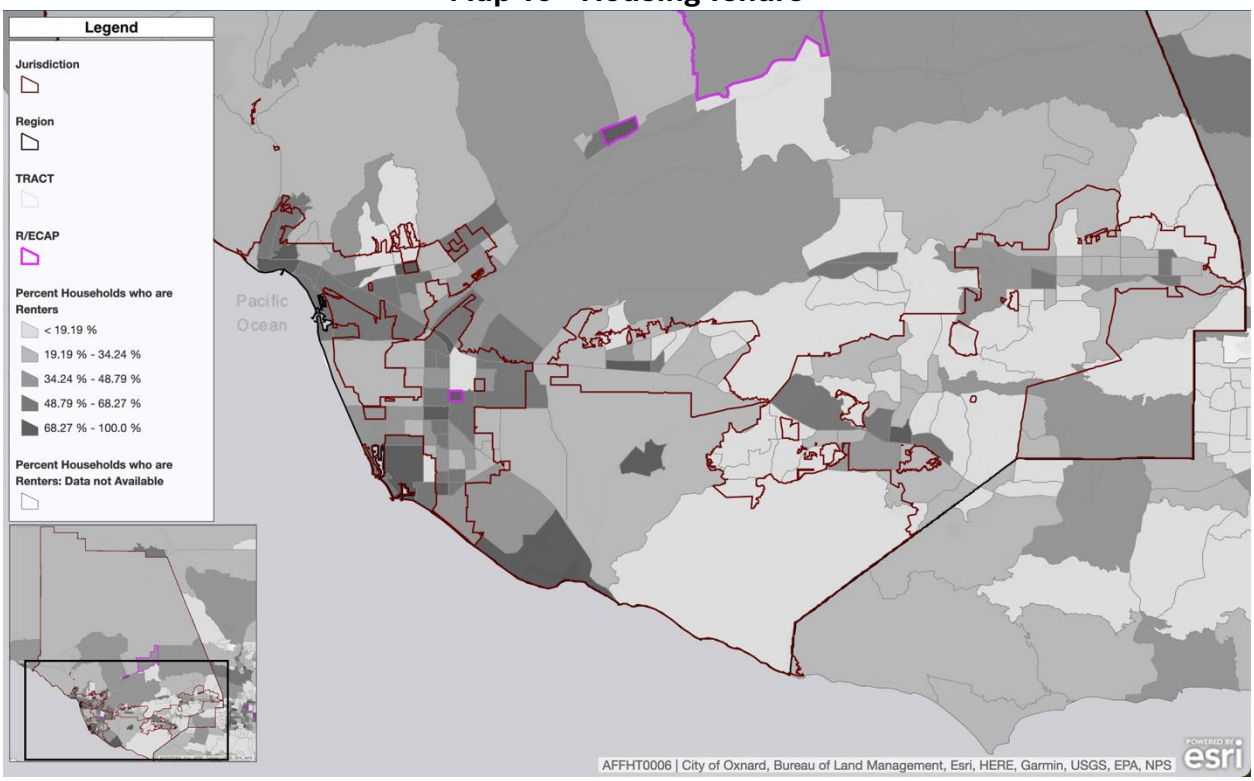
Location of Renters and Owners:

Map 16 – Housing Tenure shows the distribution of renter households in Ventura County, including in the participating jurisdictions. The darker shaded areas have a higher proportion of renter households. This map shows concentrations of renter households in *San Buenaventura* and *Oxnard*, including in one Racially/Ethnically Concentrated Area of Poverty (R/ECAP) in Oxnard, discussed more below. There are also smaller concentrations of renters in the following areas:

- In the central areas of *Camarillo* and *Thousand Oaks*;
- In the city of Moorpark;
- In the city of Santa Paula, in a Census tract that also qualifies as a R/ECAP; and
- At military bases (south of Oxnard) and at California State University Channel Islands (west of Thousand Oaks).

The map also shows concentrations of homeowners (represented by the lightly shaded areas) in the southern and eastern parts of the county, in and around *Thousand Oaks*, *Simi Valley*, and *Camarillo*. There are also concentrations of homeowner housing in north *San Buenaventura* and one Census tract in north *Oxnard*.

Map 16 – Housing Tenure



Describe the demographics of residents of publicly supported housing.

Table 6 – Publicly Supported Households by Race/Ethnicity shows the demographics of residents of different types of publicly supported housing programs, including Public Housing, Project-Based Section 8, Housing Choice Voucher (HCV) Program, and Other Multifamily programs. This table shows that, in Ventura County

- The majority of publicly supported housing is provided through the HCV Program. Approximately 53.3% of voucher recipients are Hispanic, and 37.4% are White.
- The next largest housing program is Public Housing. The majority of Public Housing residents are Hispanic (69%) and approximately 25% are White.
- Project-Based Section 8 properties are 36.8% White, 34.3% Hispanic, and 26% AAPI.

The demographics of households in publicly supported housing vary widely between the participating jurisdictions:

- In *Oxnard*, the vast majority of households in all housing programs are Hispanic.
- In *Simi Valley*, *Thousand Oaks*, and *San Buenaventura*, the majority of HCV households are White (and in *Camarillo*, just under half are White).
- In *Camarillo* and *San Buenaventura*, the majority of Project-Based Section 8 households are White, and the majority of Public Housing residents are Hispanic.
- In *Thousand Oaks*, almost half of the Project-Based Section 8 households are AAPI.

Table 6 – Publicly Supported Households by Race/Ethnicity

Ventura County, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	292	24.94%	29	2.48%	808	69.00%	34	2.90%
Project-Based Section 8	188	36.79%	14	2.74%	175	34.25%	131	25.64%
Other Multifamily	55	31.79%	4	2.31%	86	49.71%	26	15.03%
HCV Program	2,289	37.43%	324	5.30%	3,258	53.28%	211	3.45%
Total Households	161,075	59.80%	4,543	1.69%	80,270	29.80%	18,331	6.81%
0-30% of AMI	16,035	48.58%	638	1.93%	14,280	43.26%	1,384	4.19%
0-50% of AMI	31,035	47.41%	1,113	1.70%	29,300	44.76%	2,794	4.27%
0-80% of AMI	55,255	49.28%	1,953	1.74%	47,815	42.64%	5,053	4.51%

Camarillo, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	6	23.08%	2	7.69%	18	69.23%	0	0.00%
Project-Based Section 8	47	54.02%	2	2.30%	8	9.20%	29	33.33%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	201	48.85%	30	7.31%	163	39.63%	14	3.48%
Total Households	17,040	70.07%	362	1.49%	4,274	17.57%	2,137	8.79%
0-30% of AMI	1,695	68.35%	39	1.57%	594	23.95%	99	3.99%
0-50% of AMI	3,295	66.63%	49	0.99%	1,059	21.42%	459	9.28%
0-80% of AMI	5,575	65.82%	179	2.11%	1,859	21.95%	658	7.77%

Oxnard, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	15	2.99%	12	2.40%	468	93.41%	6	1.20%
Project-Based Section 8	6	4.05%	0	0.00%	125	84.46%	17	11.49%
Other Multifamily	8	12.50%	3	4.69%	51	79.69%	2	3.13%
HCV Program	162	10.01%	93	5.75%	1,323	81.77%	36	2.23%
Total Households	12,340	24.27%	1,890	3.72%	31,650	62.25%	4,152	8.17%
0-30% of AMI	1,395	16.89%	260	3.15%	6,055	73.31%	414	5.01%
0-50% of AMI	2,795	16.47%	515	3.03%	12,580	74.11%	854	5.03%
0-80% of AMI	5,185	17.98%	880	3.05%	20,655	71.61%	1,699	5.89%

San Buenaventura (Ventura city), CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	70	29.54%	7	2.95%	153	64.56%	6	2.53%
Project-Based Section 8	59	79.73%	2	2.70%	7	9.46%	6	8.11%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	756	55.76%	79	5.80%	478	35.26%	36	2.67%
Total Households	28,185	69.33%	504	1.24%	9,710	23.88%	1,291	3.18%
0-30% of AMI	3,400	62.96%	105	1.94%	1,685	31.20%	69	1.28%
0-50% of AMI	6,790	62.70%	155	1.43%	3,405	31.44%	129	1.19%
0-80% of AMI	11,515	62.56%	230	1.25%	5,735	31.16%	448	2.43%

Simi Valley, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Project-Based Section 8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Multifamily	31	36.05%	1	1.16%	30	34.88%	22	25.58%
HCV Program	440	62.01%	34	4.83%	147	20.74%	78	11.04%
Total Households	29,985	71.04%	453	1.07%	7,460	17.67%	3,558	8.43%
0-30% of AMI	2,595	67.75%	43	1.12%	870	22.72%	275	7.18%
0-50% of AMI	5,300	67.82%	58	0.74%	1,825	23.35%	494	6.32%
0-80% of AMI	9,825	71.14%	123	0.89%	2,865	20.75%	759	5.50%

Thousand Oaks, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	73	46.20%	1	0.63%	73	46.20%	11	6.96%
Project-Based Section 8	47	40.52%	1	0.86%	9	7.76%	57	49.14%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	303	52.53%	43	7.44%	192	33.38%	33	5.78%
Total Households	35,120	76.56%	435	0.95%	5,395	11.76%	4,170	9.09%
0-30% of AMI	2,945	69.29%	130	3.06%	855	20.12%	230	5.41%
0-50% of AMI	5,425	68.80%	185	2.35%	1,760	22.32%	400	5.07%
0-80% of AMI	10,035	71.20%	200	1.42%	3,005	21.32%	685	4.86%

Note 1: Data Sources: Decennial Census, APSH, and CHAS; accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

B. Segregation/Integration

Describe segregation levels and identify the racial/ethnic groups that experience the highest levels of segregation.

Table 3 – Racial/Ethnic Dissimilarity Trends shows how segregated or integrated various racial/ethnic groups are in Ventura County and the participating jurisdictions using a Dissimilarity Index, which is calculated using data from the 2010 Decennial Census. The Dissimilarity Index measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between two groups. Dissimilarity index values indicate the following:

- Values between 0 and 39 generally indicate high integration (low segregation)
- Values between 40 and 54 generally indicate moderate segregation
- Values between 55 and 100 generally indicate a high level of segregation

Table 3 shows that Ventura County, as of these 2010 data, has moderate segregation between White and Hispanic residents, and low segregation (high integration) between Black and White residents and between AAPI and White residents.

Within the participating jurisdictions, segregation levels are lower than in county overall, and are mostly low except in Oxnard, where there is moderate segregation between White and Hispanic residents.

While cities have generally lower segregation levels, the County has higher segregation levels. This suggests that segregation is more likely to occur at the City level (versus the neighborhood level). Evidence of this can be found in the demographic data described above, which shows that while the county's total population is majority non-White, the populations of the participating cities are majority White, non-Hispanic, with the exception of Oxnard, which is 75% Hispanic.

Table 3 – Racial/Ethnic Dissimilarity Trends

	Ventura County, CA			Camarillo, CA			Oxnard, CA		
Racial/Ethnic Dissimilarity Index	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**
Non-White/White	46.24	49.11	47.27	12.91	18.39	15.73	34.36	37.65	38.73
Black/White	47.82	45.42	36.60	25.00	24.25	17.07	23.7	24.11	24.64
Hispanic/White	52.19	56.14	54.55	21.53	25.17	19.47	39.41	40.65	41.1
Asian or Pacific Islander/White	29.93	28.93	28.61	9.58	14.84	16.77	34.19	35.21	36.57
	San Buenaventura (Ventura			**Simi Valley, CA**			**Thousand Oaks, CA**		
Racial/Ethnic Dissimilarity Index	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**	**1990**	**2000**	**2010**
Non-White/White	26.09	28.43	25.39	10.63	14.4	16.22	21	25.14	24.34
Black/White	29.1	28.14	23.41	10.17	14.26	13.43	14.47	15.26	15.27
Hispanic/White	29.5	32.67	28.39	15.36	20.92	22.67	31.78	37.9	36.25
Asian or Pacific Islander/White	14.9	13.31	15.54	11.29	10.49	14.87	12.5	14.6	21.3

Note 1: Data Source: Decennial Census, accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

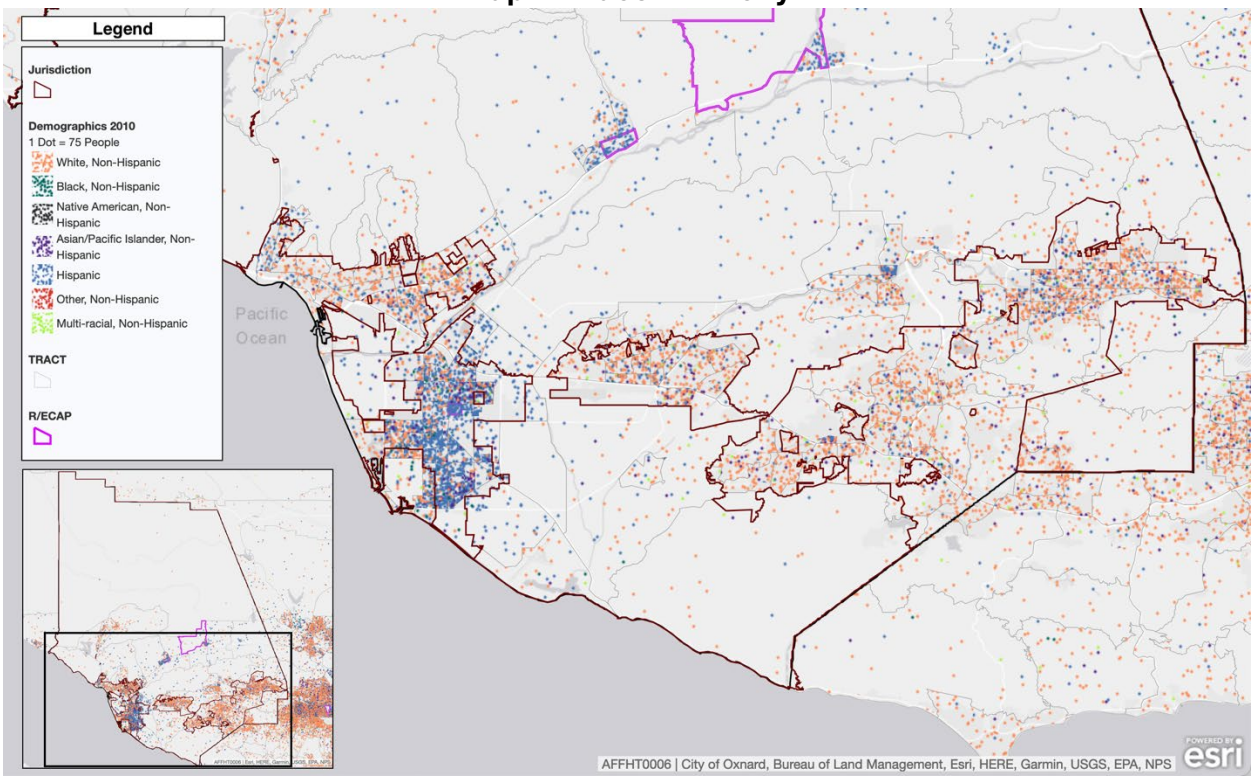
Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

Race/Ethnicity:

Map 1 – Race/Ethnicity shows the distribution of various racial/ethnic groups in Ventura County—each dot represents 75 people, and the various racial/ethnic groups are represented by different colored dots.

Map 1 shows that there are concentrations of Hispanic residents in Oxnard, as well as in Santa Paula, as indicated by the number of blue dots in these areas. Areas in the rest of the county, including the other participating jurisdictions, are well integrated, as indicated by the mixture of different colored dots.

Map 1 – Race/Ethnicity

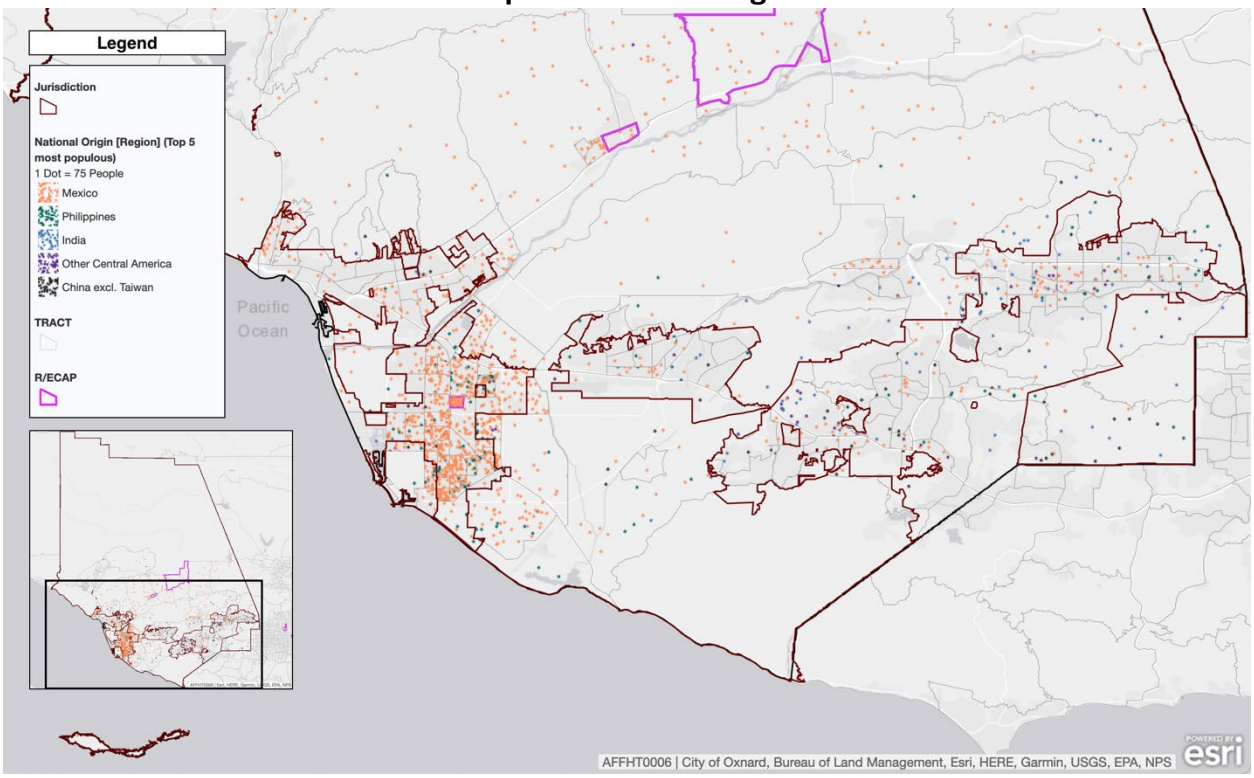


National Origin:

Map 3 – National Origin shows the distribution of foreign-born residents in Ventura County. Each dot represents 75 people, and the different colored dots represent different countries of birth, for the 5 most populous groups of foreign-born residents.

Map 3 shows that there are Mexican-born individuals residing throughout the county, with a high concentration in Oxnard, and particularly in South Oxnard. Additionally, the Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in Oxnard, Santa Paula, and Fillmore (discussed more below) have concentrations of Mexican-born individuals.

Map 3 – National Origin



Limited English Proficiency:

According to the 2016-2020 American Community Survey (ACS) 5-year Estimates, shown in the table below, titled "Language Spoken at Home", approximately 38% of Ventura County residents over the age of 5 speak a language other than English at home, including 14.5% that speak English less than "very well". Of those who speak English less than "very well", the largest group speaks Spanish: 11.8% of the population speaks Spanish at home and has Limited English Proficiency (LEP). Of the participating jurisdictions, *Oxnard* has the highest concentration of LEP individuals—29.9% of Oxnard's population has Limited English Proficiency, the majority of whom speak Spanish.

Table – Language Spoken at Home

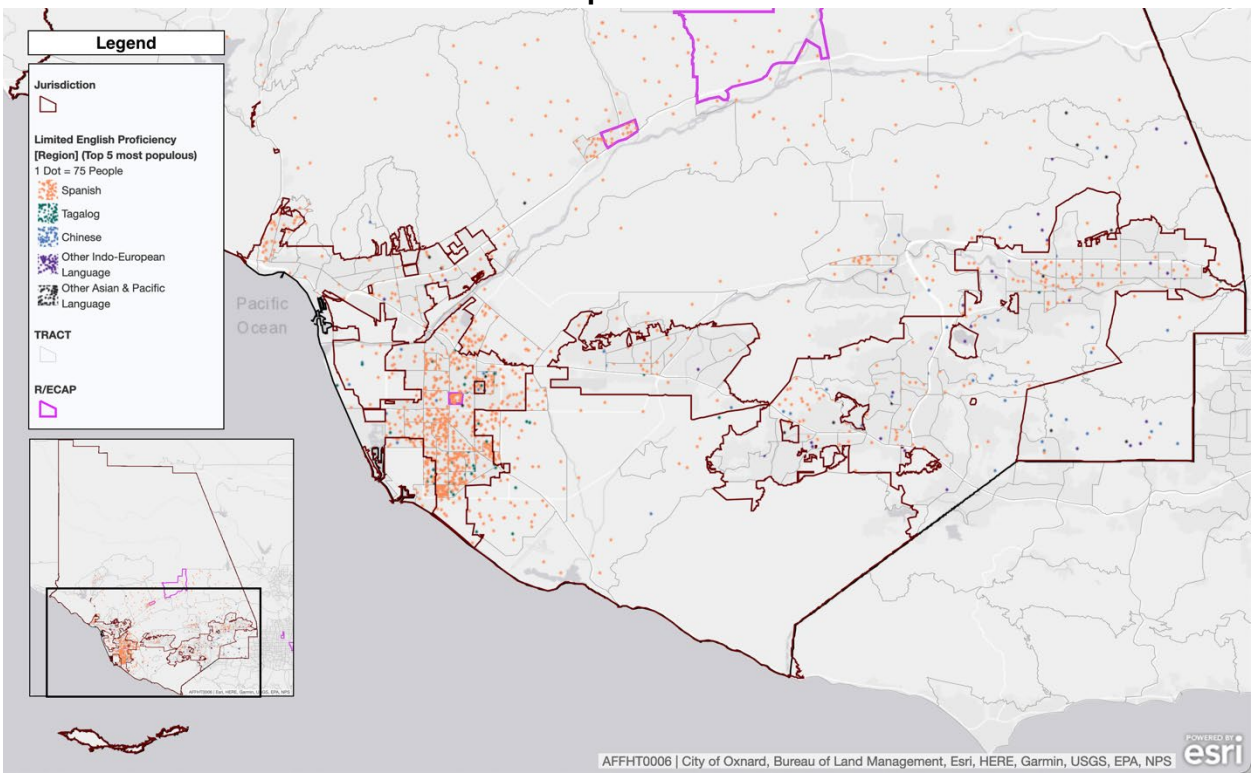
	Ventura County, CA		Camarillo, CA		Oxnard, CA	
	Number	Percent	Number	Percent	Number	Percent
Population 5 years and over	**796,420**	**100.00%**	**64,409**	**100.00%**	**193,788**	**100.00%**
English only	494,207	62.05%	49,071	76.19%	63,719	32.88%
Language other than English	302,213	37.95%	15,338	23.81%	130,069	67.12%
Speak English less than "very well"	115,288	14.48%	3,653	5.67%	57,900	29.88%
Spanish	238,573	29.96%	9,110	14.14%	115,885	59.80%
Speak English less than "very well"	94,141	11.82%	2,155	3.35%	51,183	26.41%
Other Indo-European languages	22759	2.86%	2145	3.33%	1858	0.96%
Speak English less than "very well"	4595	0.58%	127	0.20%	704	0.36%
Asian and Pacific Islander languages	33,011	4.14%	3,846	5.97%	9,385	4.84%
Speak English less than "very well"	12762	1.60%	1339	2.08%	3895	2.01%
Other Languages	7870	0.99%	237	0.37%	2941	1.52%
Speak English less than "very well"	3790	0.48%	32	0.05%	2118	1.09%
	San Buenaventura (Ventura city), CA		Simi Valley, CA		Thousand Oaks, CA	
	Number	Percent	Number	Percent	Number	Percent
Population 5 years and over	**102,535**	**100.00%**	**118,921**	**100.00%**	**120,780**	**100.00%**
English only	75,765	73.89%	87,928	73.94%	92,821	76.85%
Language other than English	26,770	26.11%	30,993	26.06%	27,959	23.15%
Speak English less than "very well"	8,234	8.03%	10,587	8.90%	8,976	7.43%
Spanish	21,657	21.12%	17,278	14.53%	14,678	12.15%
Speak English less than "very well"	6,398	6.24%	6,211	5.22%	5,480	4.54%
Other Indo-European languages	2292	2.24%	5683	4.78%	5626	4.66%
Speak English less than "very well"	413	0.40%	1416	1.19%	979	0.81%
Asian and Pacific Islander languages	1,987	1.94%	7,065	5.94%	6,595	5.46%
Speak English less than "very well"	940	0.92%	2618	2.20%	2353	1.95%
Other Languages	834	0.81%	967	0.81%	1060	0.88%
Speak English less than "very well"	483	0.47%	342	0.29%	164	0.14%

Source: U.S. Census Bureau, American Community Survey 2016-2020 5-Year Estimates

Map 4 - LEP shows the distribution of LEP residents in Ventura County. Each dot represents 75 people. The different colored dots represent languages spoken by individuals who speak English "less than very well," for the five most common languages spoken by residents with Limited English Proficiency.

Map 4 shows that there are Spanish-speaking LEP individuals residing throughout the County, with a high concentration in Oxnard, and particularly in South Oxnard. Additionally, the R/ECAPS in Oxnard, Santa Paula, and Fillmore have concentrations of Spanish-speaking LEP individuals.

Map 4 – LEP



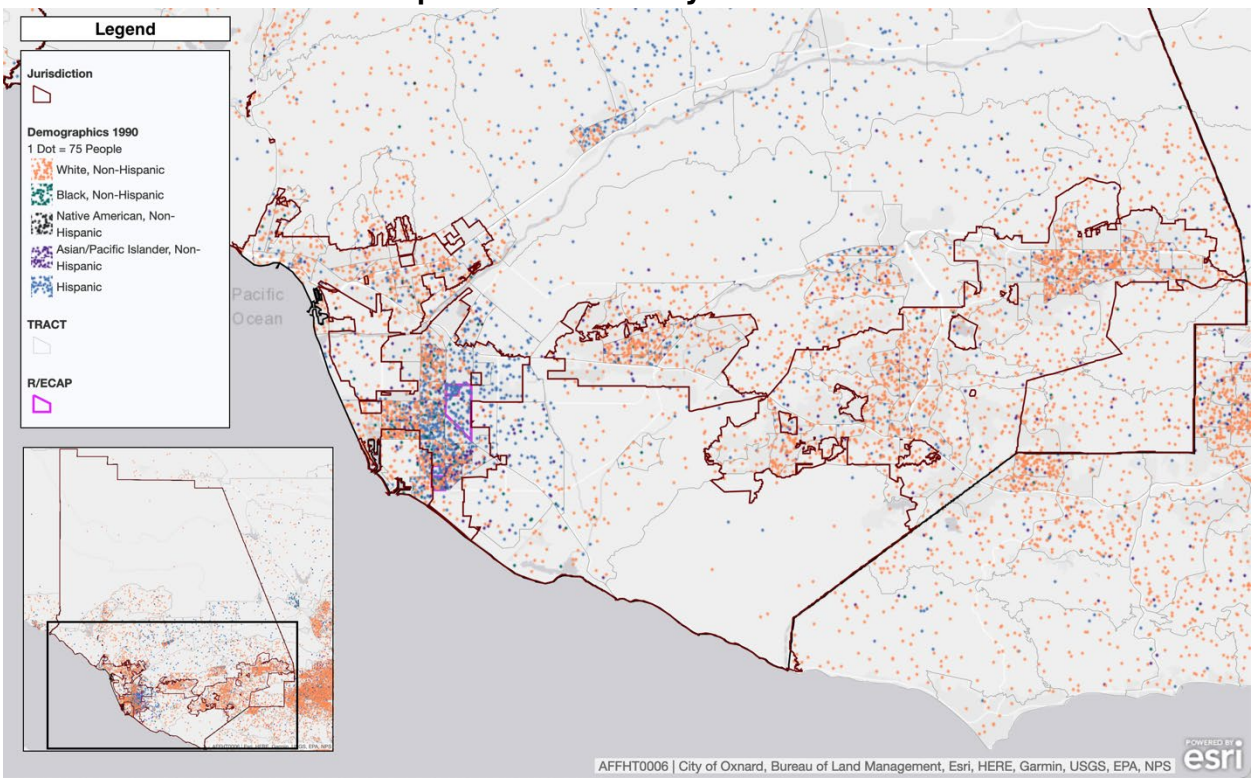
Explain how these segregation levels and patterns have changed over time (since 1990).

Table 3 (above) shows Dissimilarity Index values for different points in time, going back to 1990. The table shows that, over this time period, segregation levels have remained relatively stable in Ventura County, with the exception of Black/White segregation, which has decreased significantly. In *Camarillo* and *Thousand Oaks*, AAPI/White segregation has increased over this period, though it remains low.

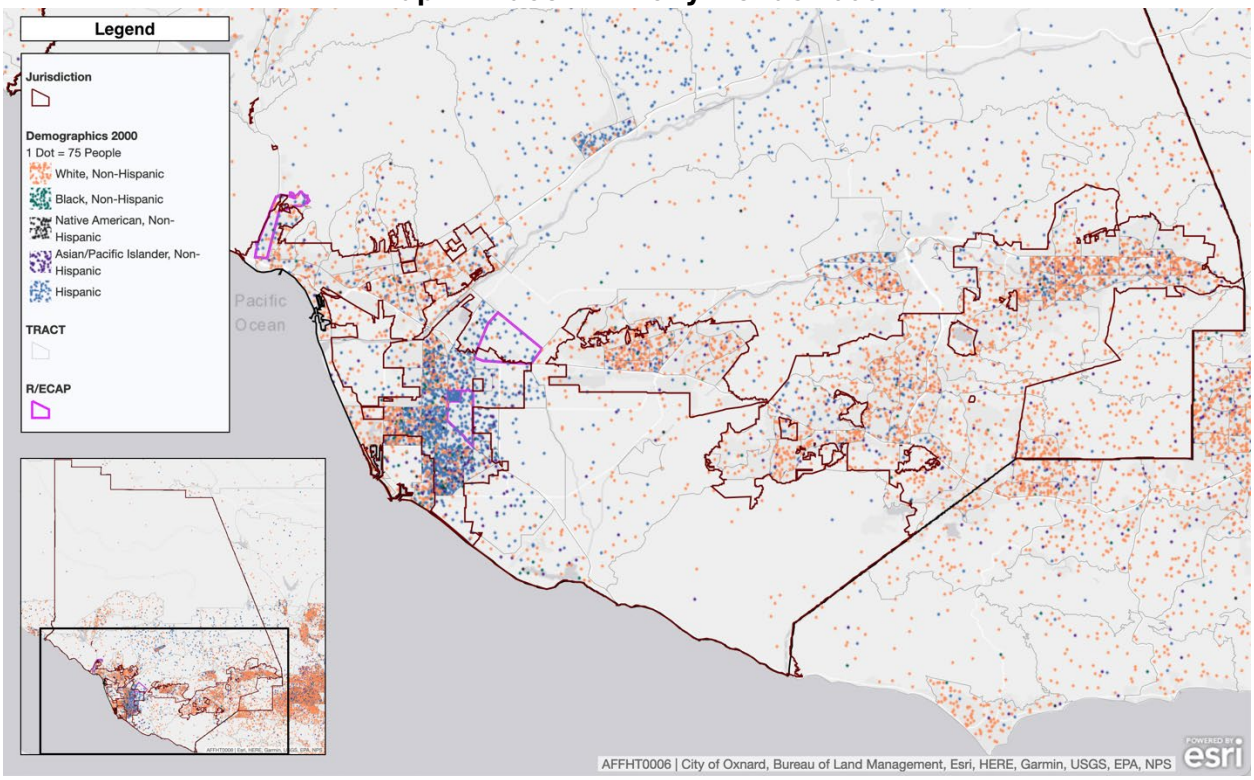
Map 2 – Race/Ethnicity Trends shows the distribution of various racial/ethnic groups in Ventura County at three different points: 1990, 2000, and 2010. As with Map 1, each dot represents 75 people, and the various racial/ethnic groups are represented by different colored dots.

Map 2 shows that residential patterns have not shifted much since 1990, though the number of Hispanic residents has increased, most notably in Oxnard.

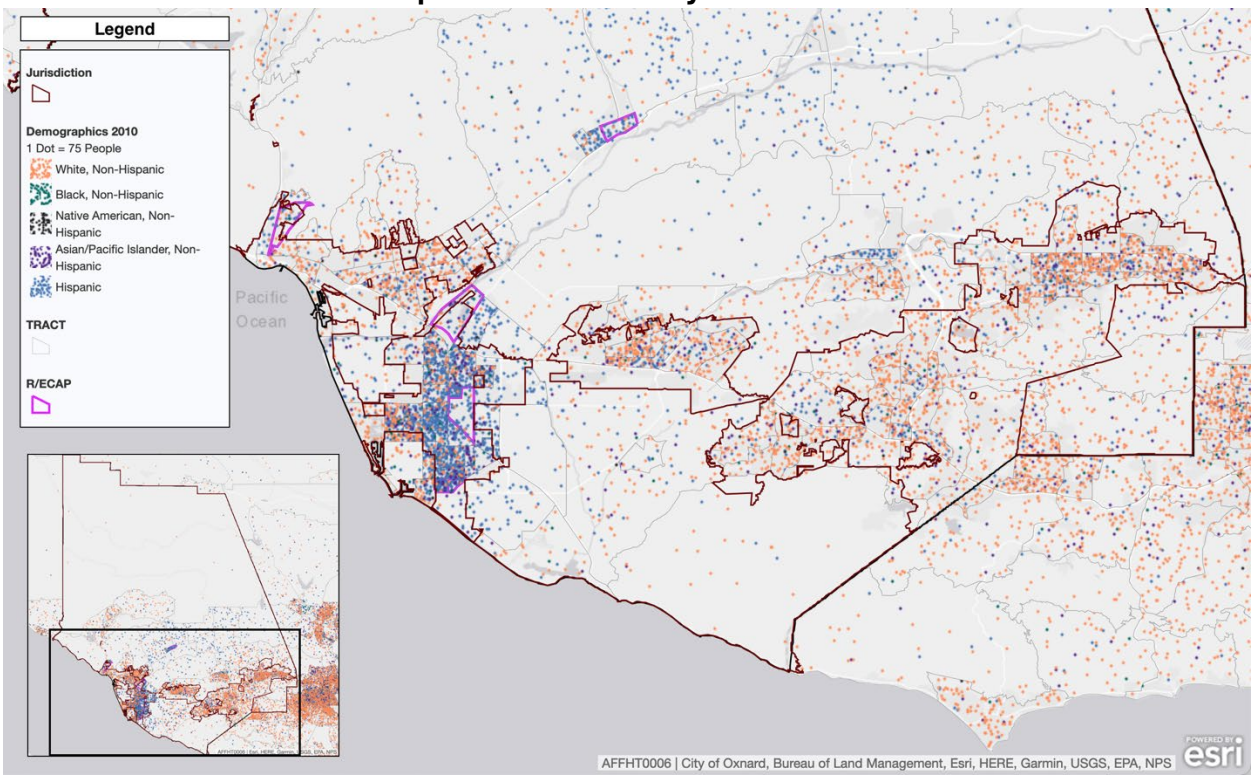
Map 2 – Race/Ethnicity Trends 1990



Map 2 – Race/Ethnicity Trends 2000



Map 2 – Race/Ethnicity Trends 2010

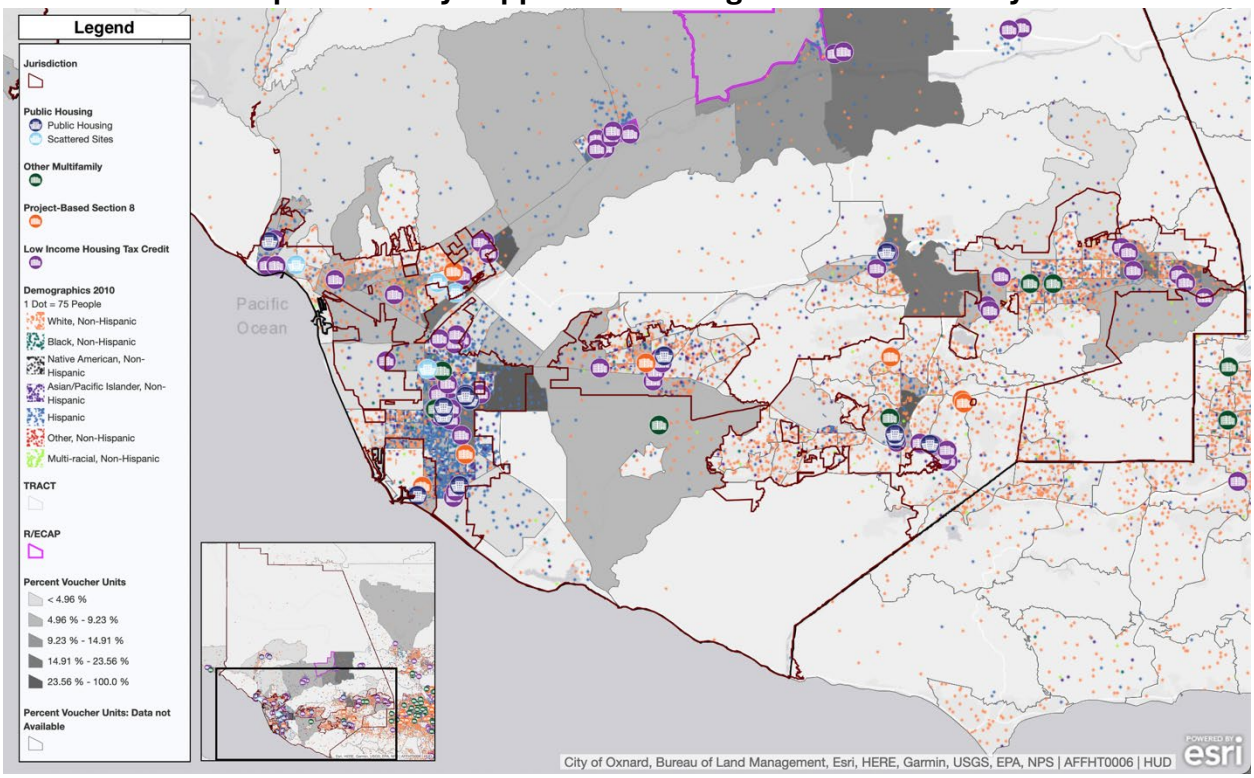


Compare the locations of publicly supported housing with the areas of concentration.

Map 5 - Publicly Supported Housing and Race/Ethnicity shows the location of public-supported housing throughout Ventura County, as well as the distribution of various racial/ethnic groups—each dot represents 75 people, and the various racial/ethnic groups are represented by different colored dots.

Map 5 shows that the areas with concentrations of Hispanic residents (Oxnard and Santa Paula), also have a high number of publicly supported housing. In Santa Paula, these are primarily Low-Income Housing Tax Credit (LIHTC) properties. In Oxnard, it is a mix of different types of publicly supported housing.

Map 5 - Publicly Supported Housing and Race/Ethnicity



<u>Describe how the demographics of publicly supported housing compare to the demographics of areas where the housing is located.</u>

Table 6 - Publicly Supported Households by Race/Ethnicity shows the racial/ethnic composition of different types of publicly supported housing, as well as the overall racial/ethnic composition by income category in Ventura County and each of the participating jurisdictions. The table shows the following:

- The share of Black and Hispanic households in the HCV Program is higher than the share of Black and Hispanic households in the county overall, as well as the share of income-eligible Black households in the county. This is also the case in most of the participating jurisdictions, except for Simi Valley, where the share of Hispanic households in the HCV Program is approximately the same as the share of income-eligible Hispanic households in the city overall.
- The share of Black and Hispanic households in Public Housing is higher than the share of Black and Hispanic households in the county overall, as well as the share of income-eligible Black households in the county. This is also the case in most of the participating jurisdictions, except for Oxnard and Thousand Oaks, where the share of Black households in Public Housing is lower than the Black population overall, and in Simi Valley, where there are no Public Housing units.

- The share of AAPI households in Project-Based Section 8 units is higher than the share of AAPI households in the county overall, as well as the share of income-eligible AAPI households in the county. This is also the case in all participating jurisdictions.

Table 6 - Publicly Supported Households by Race/Ethnicity

Ventura County, CA	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	292	24.94%	29	2.48%	808	69.00%	34	2.90%
Project-Based Section 8	188	36.79%	14	2.74%	175	34.25%	131	25.64%
Other Multifamily	55	31.79%	4	2.31%	86	49.71%	26	15.03%
HCV Program	2,289	37.43%	324	5.30%	3,258	53.28%	211	3.45%
Total Households	161,075	59.80%	4,543	1.69%	80,270	29.80%	18,331	6.81%
0-30% of AMI	16,035	48.58%	638	1.93%	14,280	43.26%	1,384	4.19%
0-50% of AMI	31,035	47.41%	1,113	1.70%	29,300	44.76%	2,794	4.27%
0-80% of AMI	55,255	49.28%	1,953	1.74%	47,815	42.64%	5,053	4.51%
Camarillo, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	6	23.08%	2	7.69%	18	69.23%	0	0.00%
Project-Based Section 8	47	54.02%	2	2.30%	8	9.20%	29	33.33%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	201	48.85%	30	7.31%	163	39.63%	14	3.48%
Total Households	17,040	70.07%	362	1.49%	4,274	17.57%	2,137	8.79%
0-30% of AMI	1,695	68.35%	39	1.57%	594	23.95%	99	3.99%
0-50% of AMI	3,295	66.63%	49	0.99%	1,059	21.42%	459	9.28%
0-80% of AMI	5,575	65.82%	179	2.11%	1,859	21.95%	658	7.77%
Oxnard, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	15	2.99%	12	2.40%	468	93.41%	6	1.20%
Project-Based Section 8	6	4.05%	0	0.00%	125	84.46%	17	11.49%
Other Multifamily	8	12.50%	3	4.69%	51	79.69%	2	3.13%
HCV Program	162	10.01%	93	5.75%	1,323	81.77%	36	2.23%
Total Households	12,340	24.27%	1,890	3.72%	31,650	62.25%	4,152	8.17%
0-30% of AMI	1,395	16.89%	260	3.15%	6,055	73.31%	414	5.01%
0-50% of AMI	2,795	16.47%	515	3.03%	12,580	74.11%	854	5.03%
0-80% of AMI	5,185	17.98%	880	3.05%	20,655	71.61%	1,699	5.89%
San Buenaventura (Ventura city), CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	70	29.54%	7	2.95%	153	64.56%	6	2.53%
Project-Based Section 8	59	79.73%	2	2.70%	7	9.46%	6	8.11%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	756	55.76%	79	5.80%	478	35.26%	36	2.67%
Total Households	28,185	69.33%	504	1.24%	9,710	23.88%	1,291	3.18%
0-30% of AMI	3,400	62.96%	105	1.94%	1,685	31.20%	69	1.28%
0-50% of AMI	6,790	62.70%	155	1.43%	3,405	31.44%	129	1.19%
0-80% of AMI	11,515	62.56%	230	1.25%	5,735	31.16%	448	2.43%
Simi Valley, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Project-Based Section 8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Multifamily	31	36.05%	1	1.16%	30	34.88%	22	25.58%
HCV Program	440	62.01%	34	4.83%	147	20.74%	78	11.04%
Total Households	29,985	71.04%	453	1.07%	7,460	17.67%	3,558	8.43%
0-30% of AMI	2,595	67.75%	43	1.12%	870	22.72%	275	7.18%
0-50% of AMI	5,300	67.82%	58	0.74%	1,825	23.35%	494	6.32%
0-80% of AMI	9,825	71.14%	123	0.89%	2,865	20.75%	759	5.50%
Thousand Oaks, CA	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	73	46.20%	1	0.63%	73	46.20%	11	6.96%
Project-Based Section 8	47	40.52%	1	0.86%	9	7.76%	57	49.14%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	303	52.53%	43	7.44%	192	33.38%	33	5.78%
Total Households	35,120	76.56%	435	0.95%	5,395	11.76%	4,170	9.09%
0-30% of AMI	2,945	69.29%	130	3.06%	855	20.12%	230	5.41%
0-50% of AMI	5,425	68.80%	185	2.35%	1,760	22.32%	400	5.07%
0-80% of AMI	10,035	71.20%	200	1.42%	3,005	21.32%	685	4.86%

Note 1: Data Sources: Decennial Census, APSH, and CHAS; accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above (including siting decisions of private or publicly supported housing or the location of residents using Housing Choice Vouchers).

In the 2021-2029 Housing Elements prepared and adopted by each jurisdiction, the following factors were identified that contribute to the patterns described above.

In unincorporated Ventura County,

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- The cost of housing impacts where people can live. For example, rural and agricultural communities along Highway 126 have more affordable housing opportunities overall, and these communities are primarily home to Hispanic/Latino, low- and moderate-income households, including farmworkers.
- Infrastructure constraints restrict development of high-density housing in most of the unincorporated county, where higher-density housing is most needed.
- Lack of community support for high-density affordable housing.
- Limited housing opportunities for persons with disabilities.

In Oxnard, low-income households are concentrated due to,

- Market forces, and particularly the desirability of coastline neighborhoods, which are therefore more costly than neighborhoods in the urban core.
- Limited availability of rentals that accept Housing Choice Vouchers.
- Limited availability of affordable units in a range of sizes.

In San Buenaventura,

- The location and type of affordable housing.
- Concentrations of HCV use.
- Unemployment and disinvestment after oil industry left.
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.
- A lack of knowledge of fair housing rights for tenants and responsibilities from landlords, due to the following:
    - Lack of fair housing testing
    - Lack of fair housing monitoring
    - Lack of targeted outreach
    - Lack of outreach meeting locations within the City, especially in the Westside Neighborhood Revitalization Strategy Area (NRSA) and downtown and midtown communities.

In Simi Valley,

- Insufficient and inaccessible fair housing outreach and enforcement.
- Lack of accessible fair housing information.
- Lack of marketing fair housing events such as fair housing conferences, resource meetings, and community meetings.

In Thousand Oaks,

- The location and type of affordable housing.
- Concentrations of HCV use.
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.

C. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

Identify any R/ECAPs or groupings of R/ECAP tracts.

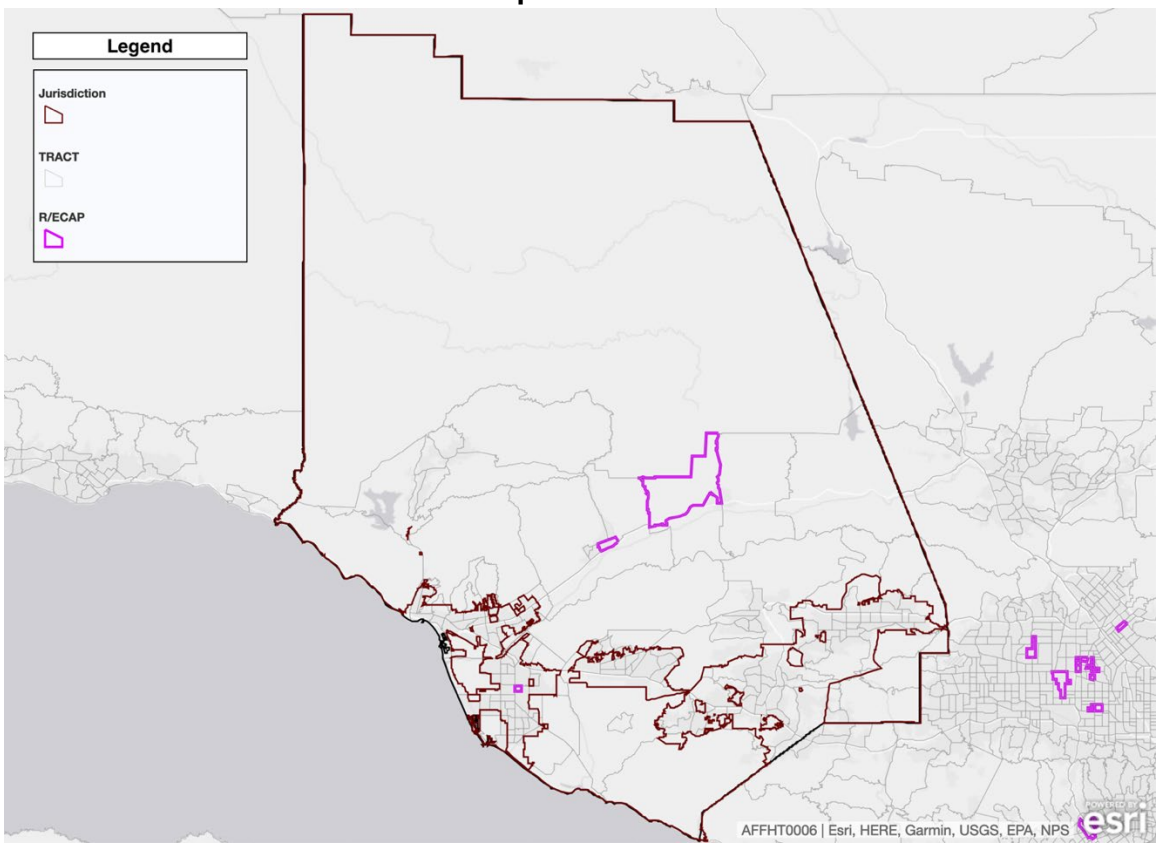
HUD defines racially or ethnically concentrated areas of poverty (R/ECAPs) as Census tracts that meet both of the following criteria:

- a non-White population of 50 percent or more, and
- a poverty rate that exceeds 40% or a poverty rate that is three or more times the average tract poverty rate for the metropolitan area, whichever threshold is lower.

Map – R/ECAPs shows the distribution of R/ECAPs in Ventura County. The map shows R/ECAPs in the following areas:

- Central Oxnard
- Santa Paula
- Fillmore

Map - R/ECAPs



Describe and identify the predominant protected classes residing in R/ECAPs, and how these demographics compare with the overall demographics of the area.

Table 4 - R/ECAP Demographics shows the demographics of R/ECAPs, including information on race/ethnicity, family type, and national origin. Since the only R/ECAPs are in Oxnard and areas of Ventura County outside the participating jurisdictions, the table only shows data for these two jurisdictions.

Comparing Table 4 to Table 1 (above) shows that Hispanic individuals, Mexican-born individuals, and families with children are all overrepresented in R/ECAPs when compared to the overall demographics of Ventura County and Oxnard:

- *Hispanic* individuals comprise 42.8% of Ventura County's population (see Table 1, above) and 88.5% of the R/ECAP population. In Oxnard, the overall population is 75.1% Hispanic and the R/ECAP is 97.1% Hispanic.
- *Mexican-born* individuals comprise 12.1% of Ventura County's population and 37.7% of the R/ECAP population. In Oxnard, 27.2% of the overall population was born in Mexico and 49.9% of the R/ECAP population was born in Mexico.

- *Families with children* comprise 41.2% of all families in Ventura County, and 59.9% of all families in the R/ECAP areas. In Oxnard, 46.2% of all families in the city have children while 62.1% of families in the R/ECAP have children.

Table 4 - RECAP Demographics

	Ventura County, CA			Oxnard, CA		
R/ECAP Race/Ethnicity		#	%		#	%
Total Population in R/ECAPs		15,495	-		4,577	-
White, Non-Hispanic		1,534	9.90%		81	1.77%
Black, Non-Hispanic		60	0.39%		30	0.66%
Hispanic		13,713	88.50%		4,444	97.09%
Asian or Pacific Islander, Non-Hispanic		63	0.41%		0	0.00%
Native American, Non-Hispanic		35	0.23%		6	0.13%
Other, Non-Hispanic		7	0.05%		3	0.07%
R/ECAP Family Type						
Total Families in R/ECAPs		3,013	-		697	-
Families with children		1,806	59.94%		433	62.12%
R/ECAP National Origin						
Total Population in R/ECAPs		15,495	-		4,577	-
#1 country of origin	Mexico	5,838	37.68%	Mexico	2,284	49.90%
#2 country of origin	Other South America	82	0.53%	Other Central America	45	0.98%
#3 country of origin	Other Central America	81	0.52%	Other Eastern Europe	35	0.76%
#4 country of origin	India	41	0.26%	NULL	0	0.00%
#5 country of origin	Other Eastern Europe	35	0.23%	NULL	0	0.00%
#6 country of origin	El Salvador	18	0.12%	NULL	0	0.00%
#7 country of origin	Other South Central Asia	15	0.10%	NULL	0	0.00%
#8 country of origin	China excl. Taiwan	14	0.09%	NULL	0	0.00%
#9 country of origin	Russia	9	0.06%	NULL	0	0.00%
#10 country of origin	Japan	6	0.04%	NULL	0	0.00%

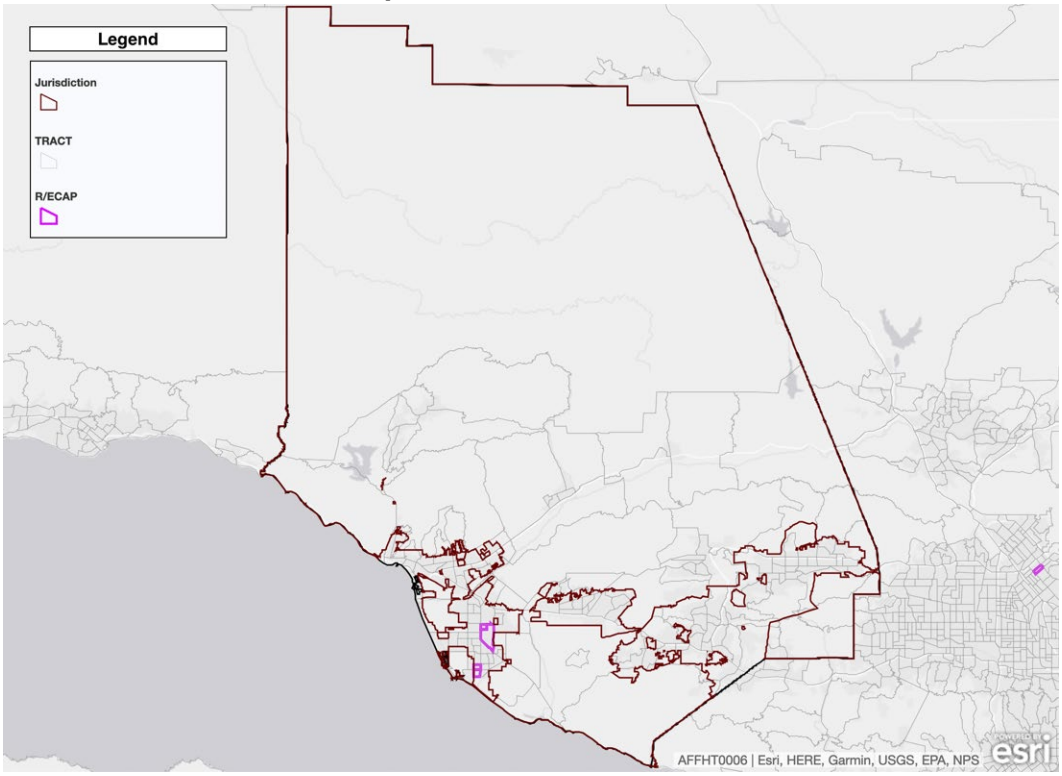
Note 1: 10 most populous groups in each jurisdiction may not be the same and are thus labeled separately.
Note 2: Data Source: Decennial Census, accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe how R/ECAPs have changed over time (since 1990).

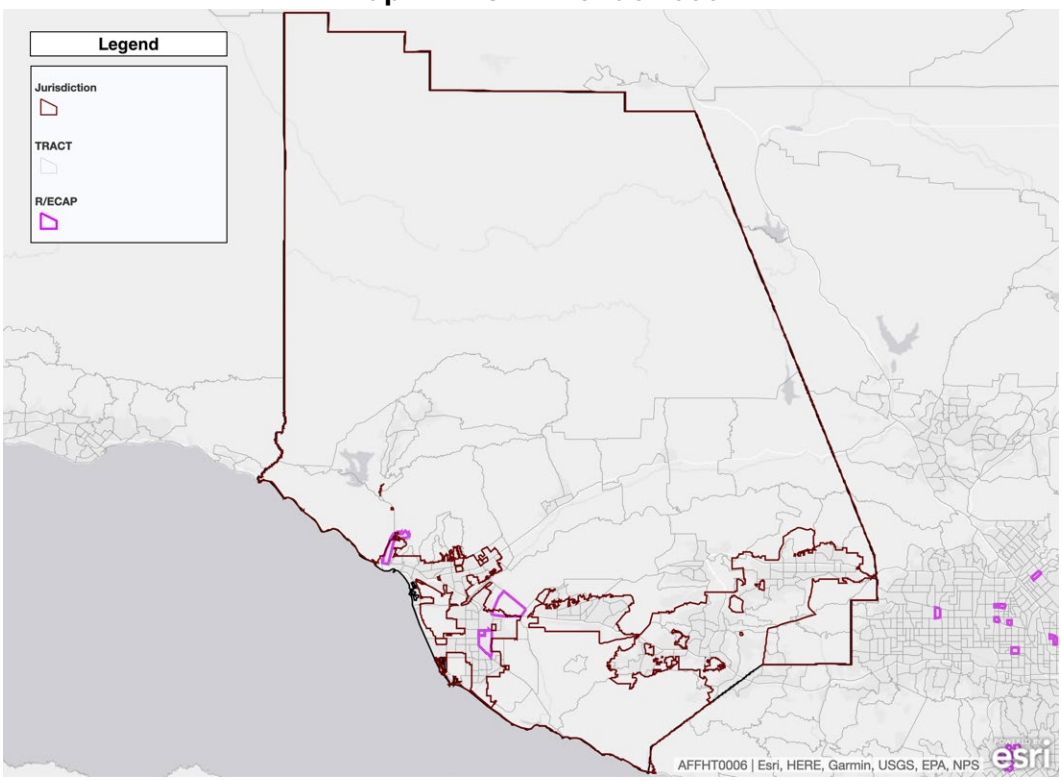
Map – R/ECAP Trends shows the distribution of R/ECAPs in Ventura County in 1990, 2000, and 2010. This map shows that:

- The current R/ECAP in central Oxnard has been designated a R/ECAP since at least 1990.
- In prior years there were additional areas in Oxnard, as well as an area in the northwest part of San Buenaventura, that were designated as R/ECAPs; these areas no longer qualify as R/ECAPs.
- The areas of Santa Paula and Fillmore that are currently designated as R/ECAPs were not designated as R/ECAPs prior to 2010.

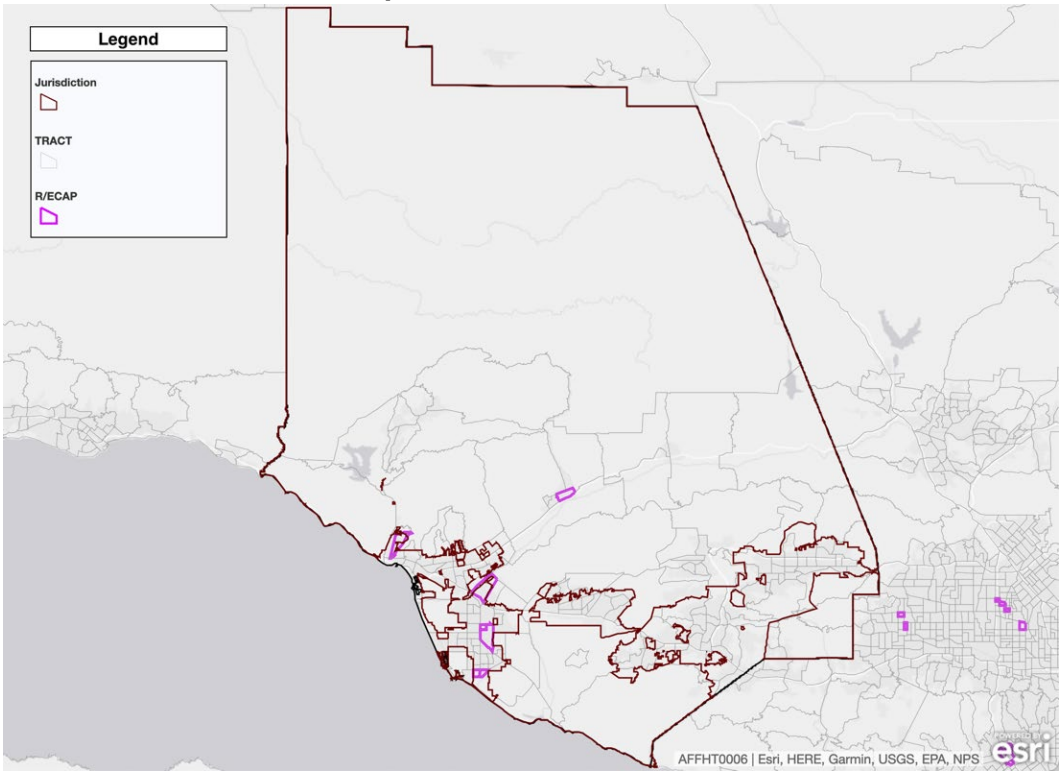
Map – R/ECAP Trends 1990



Map – R/ECAP Trends 2000



Map – R/ECAP Trends 2010



Describe how R/ECAPs align with the location of publicly supported housing.

Map 5 - Publicly Supported Housing and Race/Ethnicity (shown above) shows the location of public-supported housing throughout Ventura County, as well as the location of R/ECAPs. This map shows that:

- There are various LIHTC properties located in the R/ECAP in Santa Paula.
- There is a concentration of public housing and LIHTC properties in and around the R/ECAP in Oxnard (while the R/ECAP is not visible on Map 5, it can be seen on Map – R/ECAPs, also shown above).

Compare the demographic composition of occupants of publicly supported housing in R/ECAPS to the demographic composition of occupants of publicly supported housing outside of R/ECAPs.

Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category (below) shows the demographics of publicly-supported housing located in and outside of R/ECAPs in Ventura County. The HUD-provided data does not include demographics for LIHTC properties, so the relevant demographic data in this table is for households with Housing Choice Vouchers (HCVs) residing in R/ECAPs. This table shows that Hispanic households that participate in the HCV Program are much more likely to reside in R/ECAPs: in R/ECAPs, 75.2% of households with HCVs are Hispanic, while outside R/ECAPs only 51.1% of households with HCVs are Hispanic.

Table 7 - RECAP Demographics by Publicly Supported Housing Program

Ventura County, CA	Total # units (occupied)	% White	% Black	% Hispanic	Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	1,178	24.96%	2.48%	68.97%	2.90%	37.04%	38.85%	25.48%
Project-based Section 8								
R/ECAP tracts	N/A	N/A	0.00%	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	499	37.14%	2.86%	33.79%	25.63%	12.32%	77.13%	15.27%
Other Multifamily								
R/ECAP tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	173	31.93%	2.29%	49.45%	15.16%	1.14%	75.25%	27.68%
HCV Program								
R/ECAP tracts	281	19.50%	1.42%	75.17%	0.00%	25.88%	49.64%	22.10%
Non R/ECAP tracts	5,723	39.10%	5.54%	51.14%	3.66%	28.76%	46.35%	26.54%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.
Note 2: Data Sources: APSH, accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

In their respective 2021-2029 Housing Elements, Ventura County and Oxnard identified the following factors that have contributed to the patterns described above.

In unincorporated Ventura County,

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- The cost of housing impacts where people can live. For example, rural and agricultural communities along Highway 126 have more affordable housing opportunities overall, and these communities are primarily home to Hispanic/Latino, low- and moderate-income households, including farmworkers.
- Infrastructure constraints restrict development of high-density housing in most of the unincorporated county, where higher-density housing is most needed.
- Lack of community support for high-density affordable housing.

In Oxnard,

- The limited availability and location of rentals that accept Housing Choice Vouchers.
- Linguistic isolation of non-English speaking households.
- Limited economic mobility opportunities.

D. Disparities in Access to Opportunity

1. Education

Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.

Table 12 – Opportunity Indicators, by Race/Ethnicity, below, includes a *School Proficiency Index*, which measures the proximity various racial/ethnic groups have, based on where they live, to neighborhoods with high-performing schools. School proficiency is measured using school-level data on the performance of 4th grade students on state exams. The index is based on a range of 0 to 100 with higher scores indicating better proximity to high-performing schools.

Table 12 shows that, in Ventura County:

- White, non-Hispanic residents have the most access to neighborhoods with high-performing schools, and Hispanic and Black residents have the least access.
- Across racial and ethnic categories, residents living below the federal poverty line have less access to neighborhoods with high-performing schools.
- For residents below the poverty line, the pattern of disparities between racial/ethnic groups is the generally the same as for the overall population, with the exception that Native American residents living below the federal poverty line have the least access to neighborhoods with high-performing schools of any group.

These County-level disparities are, in part, due to disparities in access across the participating jurisdictions:

- In *Oxnard*, which has the highest concentration of Hispanic residents of all the participating jurisdictions, all residents, regardless of race/ethnicity or poverty status, have low access to neighborhoods with high-performing schools.
- Conversely, in the other participating jurisdictions, residents of all races/ethnicities have relatively high access to neighborhoods with high-performing schools, with residents of *Thousand Oaks* having the best access.

Table 12 – Opportunity Indicators, by Race/Ethnicity

	Ventura County, CA							Camarillo, CA						
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population														
White, Non-Hispanic	72.62	61.67	64.10	70.38	78.93	51.75	44.78	79.26	62.48	72.40	76.07	80.46	72.37	25.83
Black, Non-Hispanic	60.76	39.71	52.75	75.08	82.03	49.13	39.34	77.48	61.65	72.87	76.44	82.22	72.90	25.11
Hispanic	47.82	30.11	43.25	73.84	82.15	46.29	38.13	76.25	59.86	71.87	76.51	82.07	73.69	25.17
Asian or Pacific Islander, Non-Hispanic	69.26	52.50	61.22	73.62	80.08	50.94	40.16	78.66	64.59	74.06	75.45	81.15	75.28	26.07
Native American, Non-Hispanic	59.70	48.02	52.92	70.89	80.82	47.55	44.05	75.55	61.22	72.59	75.94	81.59	73.46	25.06
Population below federal poverty line														
White, Non-Hispanic	64.14	53.76	58.07	70.25	81.19	53.93	46.60	77.79	61.50	70.10	76.87	82.28	72.91	25.36
Black, Non-Hispanic	50.45	23.14	45.88	79.07	84.78	46.30	38.52	68.69	61.87	57.19	79.25	82.44	55.62	21.00
Hispanic	38.60	23.80	37.91	75.16	83.64	45.04	37.83	66.26	63.84	70.50	75.97	82.85	68.54	23.95
Asian or Pacific Islander, Non-Hispanic	60.63	40.17	50.36	75.36	80.57	44.36	40.53	79.46	67.69	67.36	74.31	75.02	59.89	23.18
Native American, Non-Hispanic	31.63	13.42	35.08	81.40	86.51	33.15	37.49	N/a	N/a	N/a	N/a	N/a	N/a	N/a
	Oxnard, CA							San Buenaventura (Ventura city), CA						
Total Population														
White, Non-Hispanic	56.28	15.24	51.20	80.19	83.97	42.38	38.84	64.20	66.09	59.39	73.16	83.77	63.51	48.10
Black, Non-Hispanic	48.43	9.82	42.20	81.11	84.17	45.57	33.86	55.66	65.60	48.76	72.58	85.35	62.97	46.58
Hispanic	38.45	6.52	34.46	82.11	84.58	45.48	31.96	53.01	62.40	48.35	70.60	84.42	63.90	49.41
Asian or Pacific Islander, Non-Hispanic	50.51	10.37	42.12	80.83	83.51	44.54	32.47	61.94	68.32	55.07	75.31	84.50	61.55	44.42
Native American, Non-Hispanic	44.73	8.23	38.81	81.25	84.29	45.26	33.60	58.14	63.88	54.11	71.95	84.44	64.26	48.81
Population below federal poverty line														
White, Non-Hispanic	52.76	12.72	51.18	80.25	83.61	41.46	37.02	56.09	60.05	53.38	70.85	84.51	67.06	53.40
Black, Non-Hispanic	48.02	16.09	44.40	82.05	85.70	44.80	36.07	48.79	54.13	38.11	63.37	85.78	76.88	59.54
Hispanic	31.99	5.72	31.07	83.43	85.73	44.23	31.62	44.91	55.70	44.40	68.32	84.56	69.80	57.68
Asian or Pacific Islander, Non-Hispanic	44.14	5.63	33.64	84.21	84.37	37.96	32.43	45.91	55.71	45.66	72.48	87.66	74.73	57.07
Native American, Non-Hispanic	25.74	7.22	30.45	85.62	87.32	31.53	34.18	39.03	50.80	48.64	60.81	83.33	66.64	65.45
	Simi Valley, CA							Thousand Oaks, CA						
Total Population														
White, Non-Hispanic	79.28	64.07	62.48	69.49	77.69	27.68	51.41	81.97	77.71	74.24	71.38	77.58	70.64	43.55
Black, Non-Hispanic	77.81	61.88	63.27	70.15	78.80	29.76	51.49	76.66	76.63	72.06	71.11	79.36	73.22	43.20
Hispanic	74.31	61.88	58.43	70.59	79.81	28.22	51.92	68.09	71.61	66.64	71.54	81.48	77.55	42.26
Asian or Pacific Islander, Non-Hispanic	77.95	63.32	63.83	69.90	78.50	28.54	51.64	80.08	80.66	76.26	70.34	77.81	69.95	43.84
Native American, Non-Hispanic	77.45	62.01	60.37	70.70	79.01	28.35	51.50	74.81	75.38	71.24	71.16	78.80	74.69	43.00
Population below federal poverty line														
White, Non-Hispanic	76.29	62.22	59.82	70.13	79.93	30.48	51.79	72.78	69.34	69.75	72.79	81.35	79.62	42.85
Black, Non-Hispanic	65.56	77.77	52.39	69.92	82.22	43.26	56.39	97.25	57.24	92.54	64.54	79.38	95.43	45.25
Hispanic	66.98	60.79	55.16	70.17	82.29	32.76	52.64	59.15	70.58	63.86	72.61	85.26	88.63	42.23
Asian or Pacific Islander, Non-Hispanic	81.26	64.94	64.59	66.77	77.56	30.25	50.94	81.99	75.38	72.82	72.62	76.00	65.92	46.85
Native American, Non-Hispanic	96.00	42.84	81.00	68.00	84.00	48.09	47.00	N/a	N/a	N/a	N/a	N/a	N/a	N/a

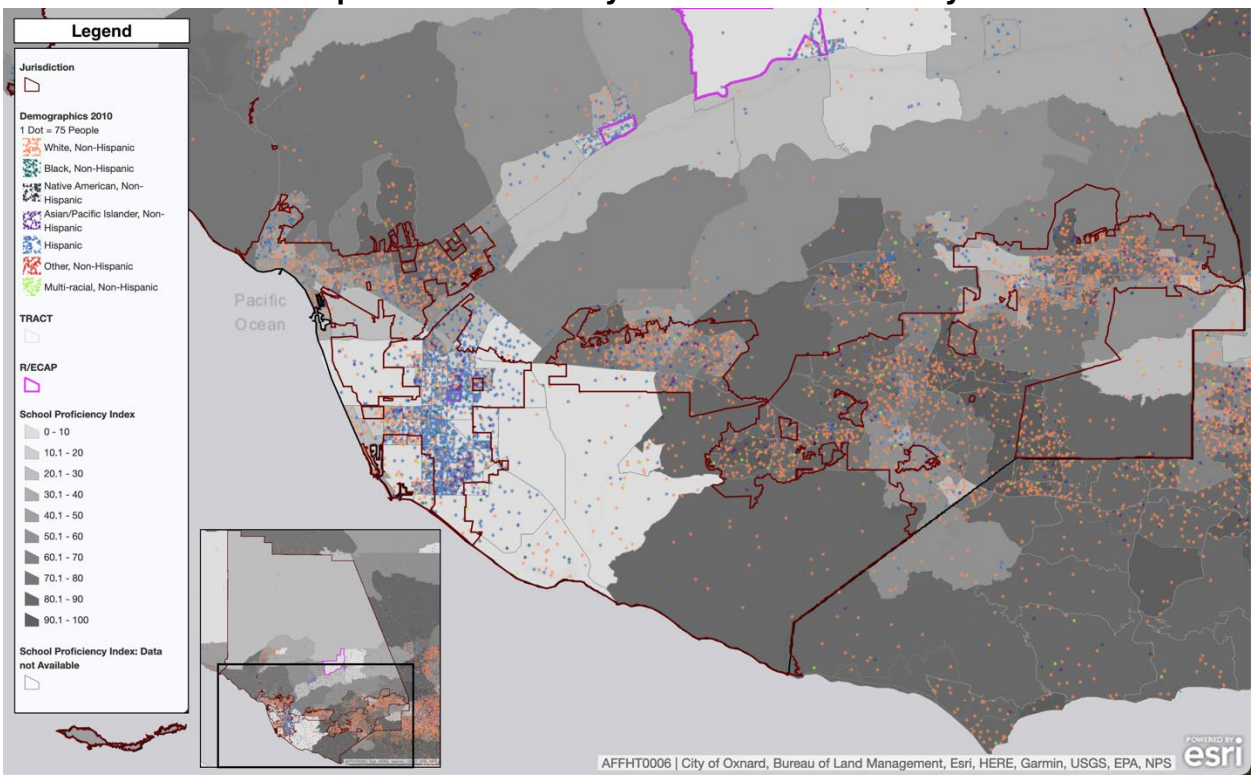
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; and NATA; all accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

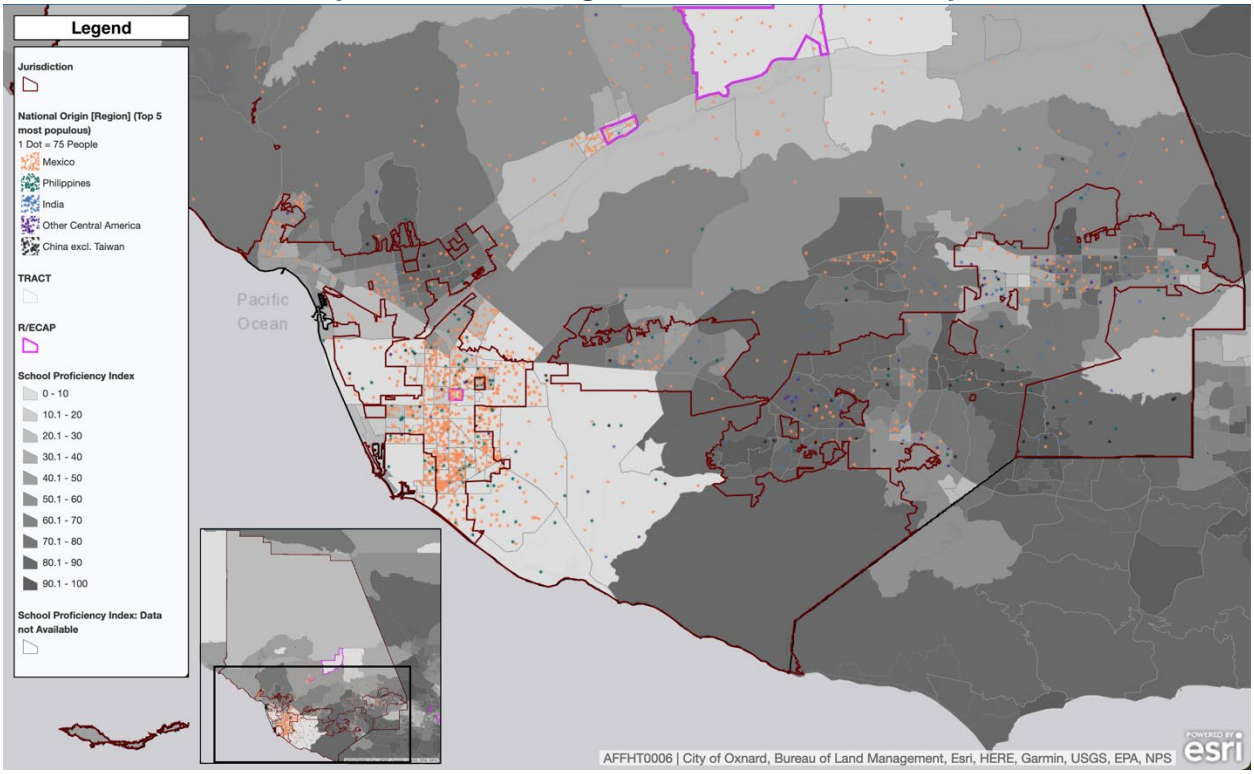
Map 7 – Demographics and School Proficiency is a series of three maps showing the School Proficiency Index and population distribution by race/ethnicity, national origin, and family type. The maps are shaded according to school proximity index values. The darker shaded areas are those with higher index values, indicating the presence of higher performing schools in those areas. On these maps, residents of different racial/ethnic groups and different countries of origin are represented by different colored dots, and the size of the circles represents the percentage of households in the area that are families with children.

The maps show clear differences in school performance based on geography. Specifically, areas in and around Oxnard, Santa Paula, and Fillmore have the least access to high performing schools. These are also areas with high concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children.

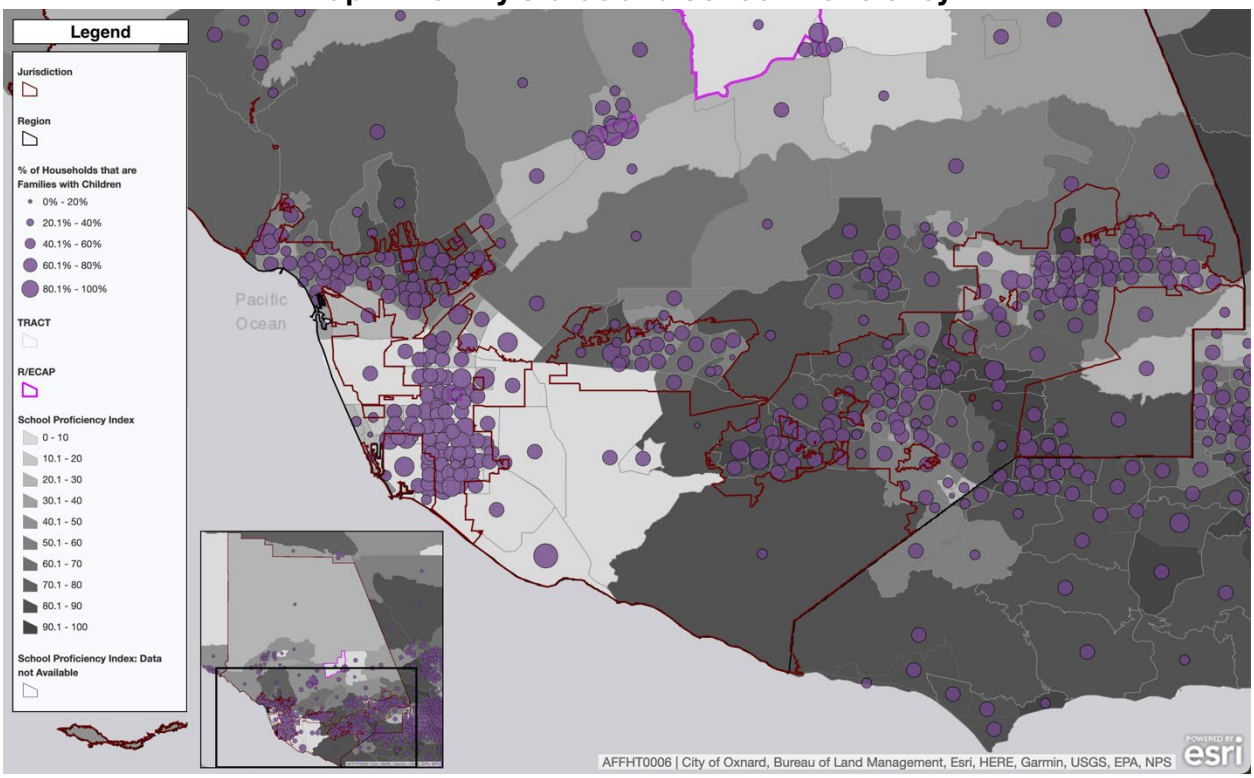
Map 7 – Race/Ethnicity and School Proficiency



Map 7 – National Origin and School Proficiency



Map 7 – Family Status and School Proficiency



2. Employment

Describe any disparities in access to jobs and labor markets by protected class groups.

Table 12 includes a *Jobs Proximity Index*, which measures the physical distance between where residents of different races/ethnicities live and the location of jobs. A higher index value indicates better access to employment opportunities.

In Ventura County, there are generally no large disparities across races/ethnicities in access to neighborhoods near employment centers; index values are between 46-52 for all groups except for Native Americans living below the poverty line, who have significantly less access to neighborhoods near employment centers.

Between the participating jurisdictions there are large disparities in the Jobs Proximity Index:

- *Simi Valley* has the lowest index values, followed by *Oxnard*. This indicates that residents in these two cities generally have less access to employment centers than residents in other parts of the county.
- *Camarillo* and *Thousand Oaks* have the highest index values, indicating residents in these cities have better access to employment centers than residents in other parts of the county. In Camarillo, Black and AAPI residents living below the poverty line have

less access than other groups, but still have higher access compared to the county population overall.
- *San Buenaventura* residents have better access to employment centers than the county population overall. Black and AAPI residents living below the poverty line have the best access to employment centers of any group in the city.

Table 12 also includes a *Labor Market Index*, which measures the unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. A higher index value indicates that residents live in a neighborhood with higher labor force participation and human capital.

In Ventura County, there are disparities across racial/ethnic groups in the Labor Market Index:
- White non-Hispanic and AAPI residents are most likely to live in neighborhoods with high labor force participation and human capital.
- Black and Native American residents are less likely than White non-Hispanic and AAPI residents to live in neighborhoods with high labor force participation and human capital.
- Hispanic residents are least likely to live in neighborhoods with high labor force participation and human capital.
- Across all racial/ethnic groups, residents living below the poverty line are less likely to live in neighborhoods with high labor force participation and human capital. Hispanic and Native American residents living below the poverty line have the lowest Labor Market Index values of all groups in the county.

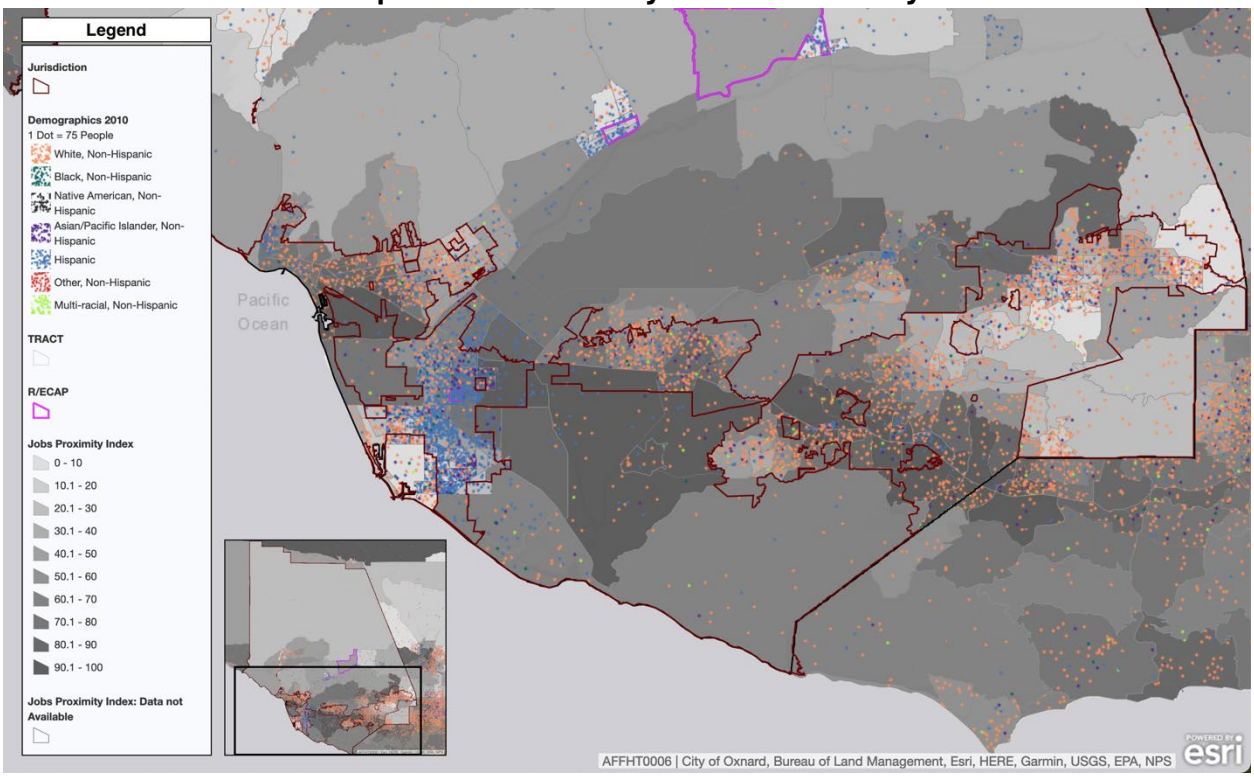
The table also shows that access to neighborhoods with high labor force participation and human capital varies across the participating jurisdictions, as well as between racial/ethnic groups within the participating jurisdictions:
- *Camarillo* and *Thousand Oaks* both have higher Labor Market Index values than the county across all racial/ethnic groups. In Camarillo, residents have fairly equal access to neighborhoods with high labor force participation and human capital regardless of race/ethnicity, with the exception of Black residents below the poverty line who have less access than other groups. Residents of Thousand Oaks experience some disparity in access, with Hispanic residents being less likely than others to live in neighborhoods with high labor force participation and human capital.
- *Oxnard* has lower Labor Market Index values than the county for all groups and there are disparities in access between racial/ethnic groups: White non-Hispanic residents have the best access to neighborhoods with high labor force participation and human capital, and Hispanic, AAPI, and Native American residents living below the poverty line have the least access.
- *Simi Valley* and *San Buenaventura* residents generally have better access to neighborhoods with high labor force participation and human capital than residents of the county overall, though Labor Market Index values in these cities are lower than

in Thousand Oaks and Camarillo. Simi Valley residents do not experience much disparity in access based on race/ethnicity. In San Buenaventura, Black and Hispanic residents have less access than other racial/ethnic groups overall, and Black residents below the poverty line have least access of any group.

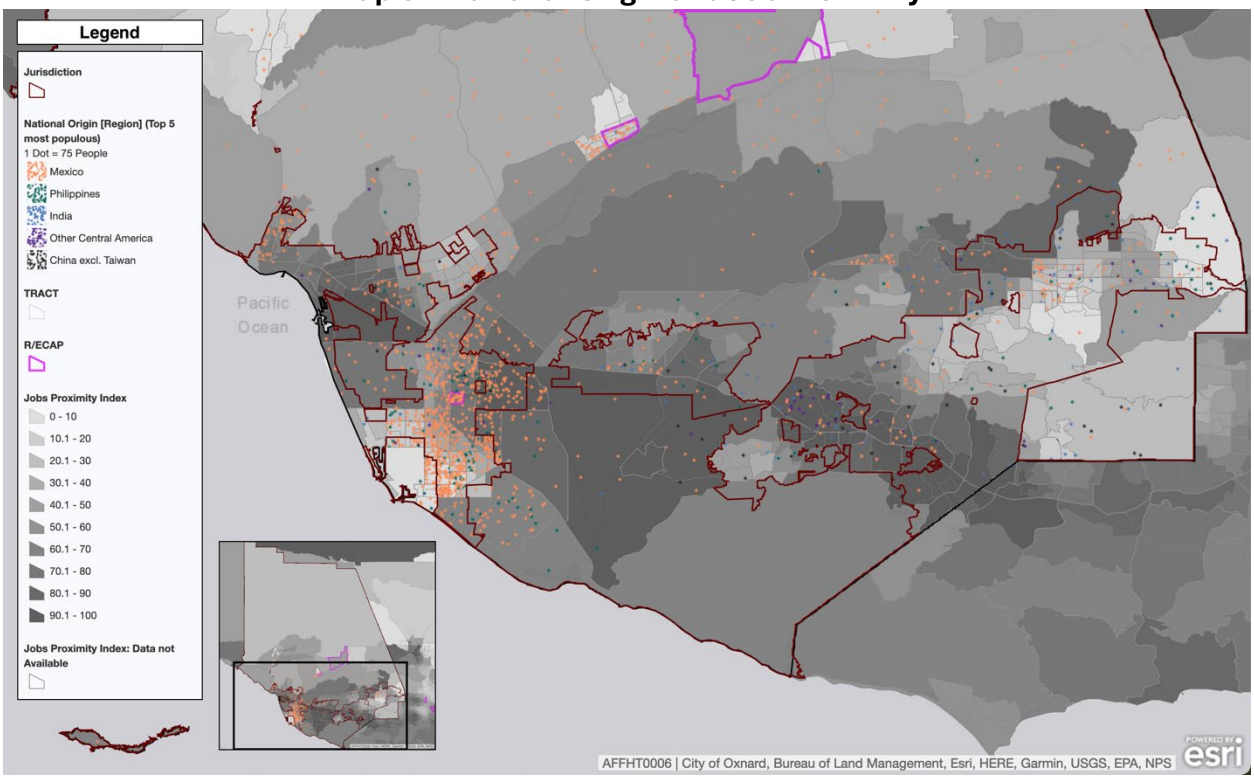
Describe how a person's place of residence affects their ability to obtain a job.

Map 8 – Demographics and Job Proximity is a series of three maps showing the Jobs Proximity Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index scores, which means they are closer to areas of employment. The maps show areas with low job proximity index values in south Oxnard, central and eastern parts of Simi Valley, and near Santa Paula. Additionally, the maps show concentrations of Hispanic residents and Foreign-born residents of Mexican origin living in South Oxnard neighborhoods with low access to employment centers.

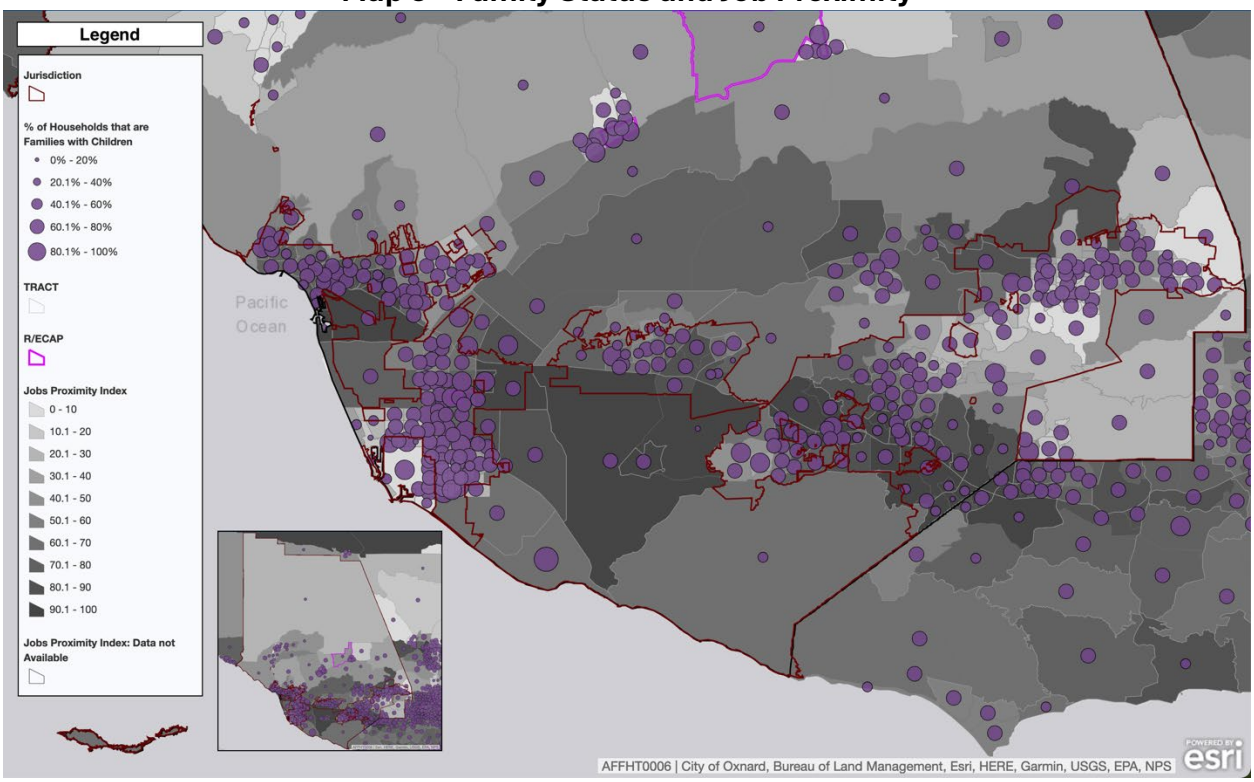
Map 8 – Race/Ethnicity and Job Proximity



Map 8 – National Origin and Job Proximity

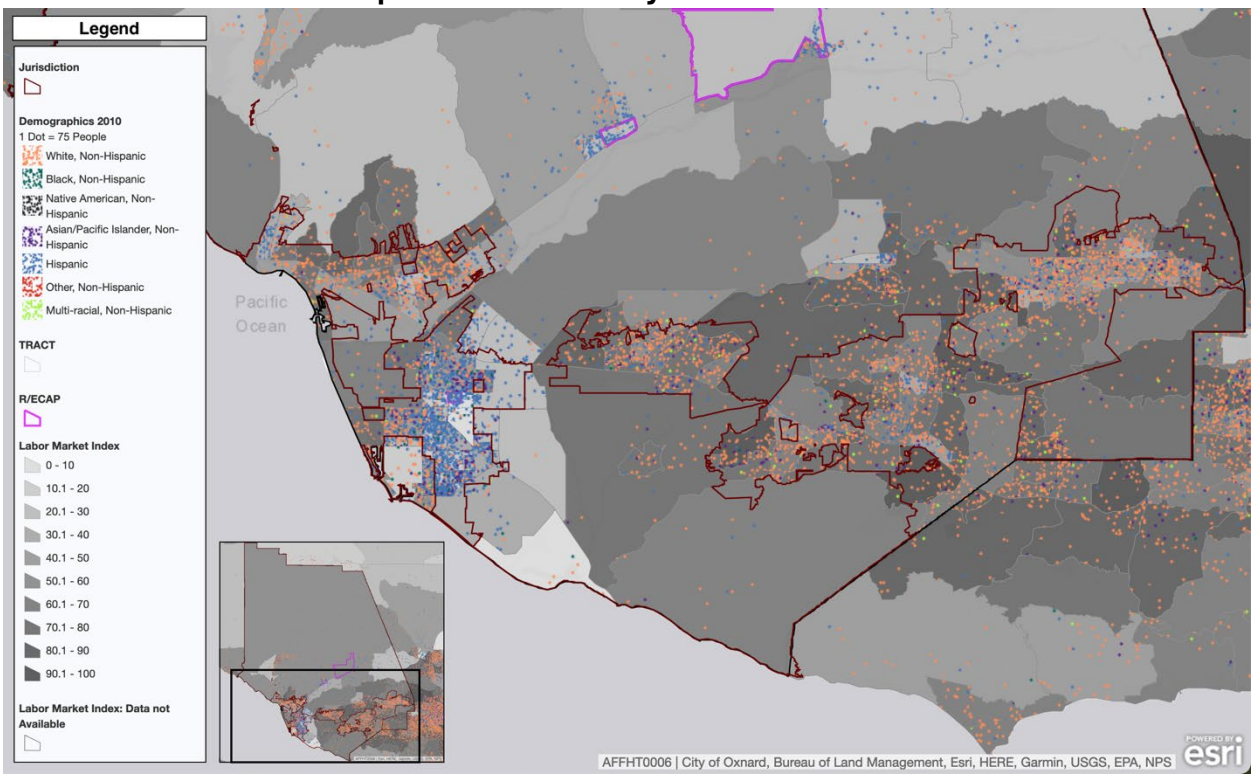


Map 8 – Family Status and Job Proximity

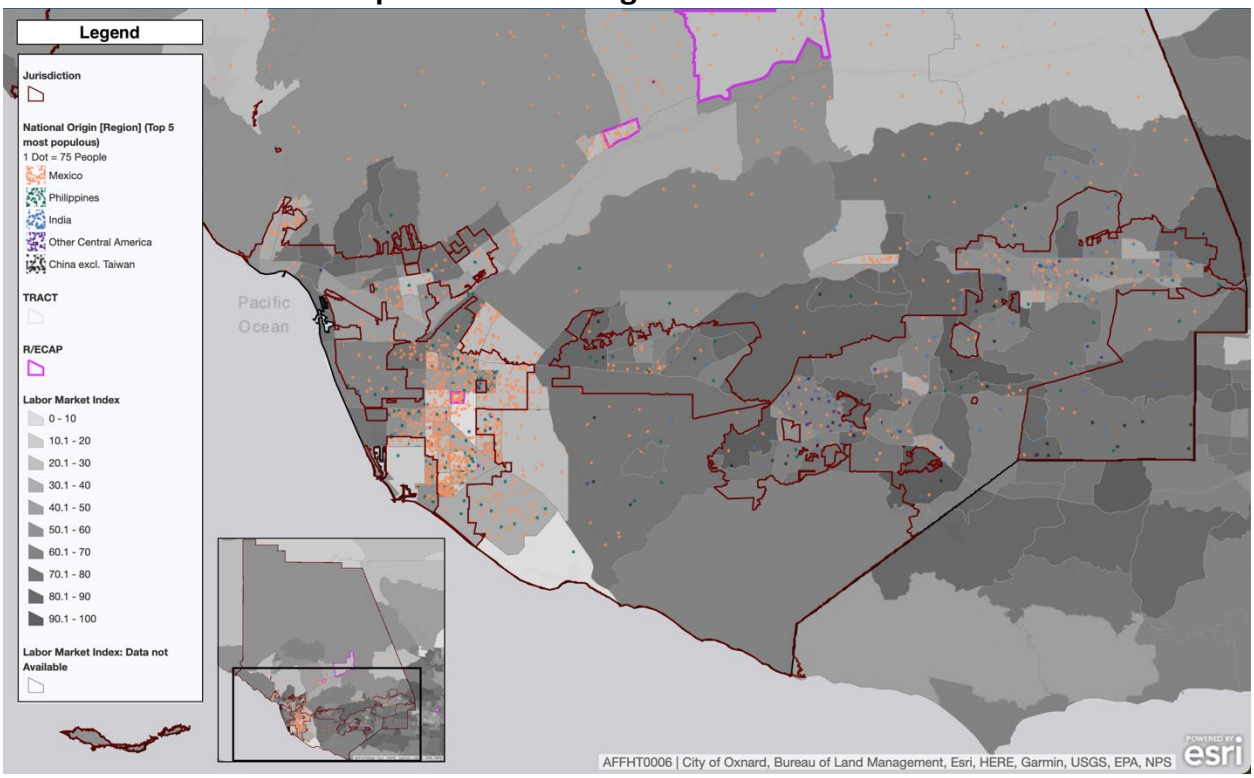


Map 9 – Demographics and Labor Market is a series of three maps showing the Labor Market Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index scores, which means they have higher labor force participation and human capital. The maps show areas with low labor market index values in central and south Oxnard, Santa Paula, Fillmore, and the unincorporated areas east of Fillmore. These areas, and particularly central and south Oxnard and Santa Paula (including the R/ECAPs), also have concentrations of Hispanic residents, Foreign-born residents of Mexican origin, and families with children.

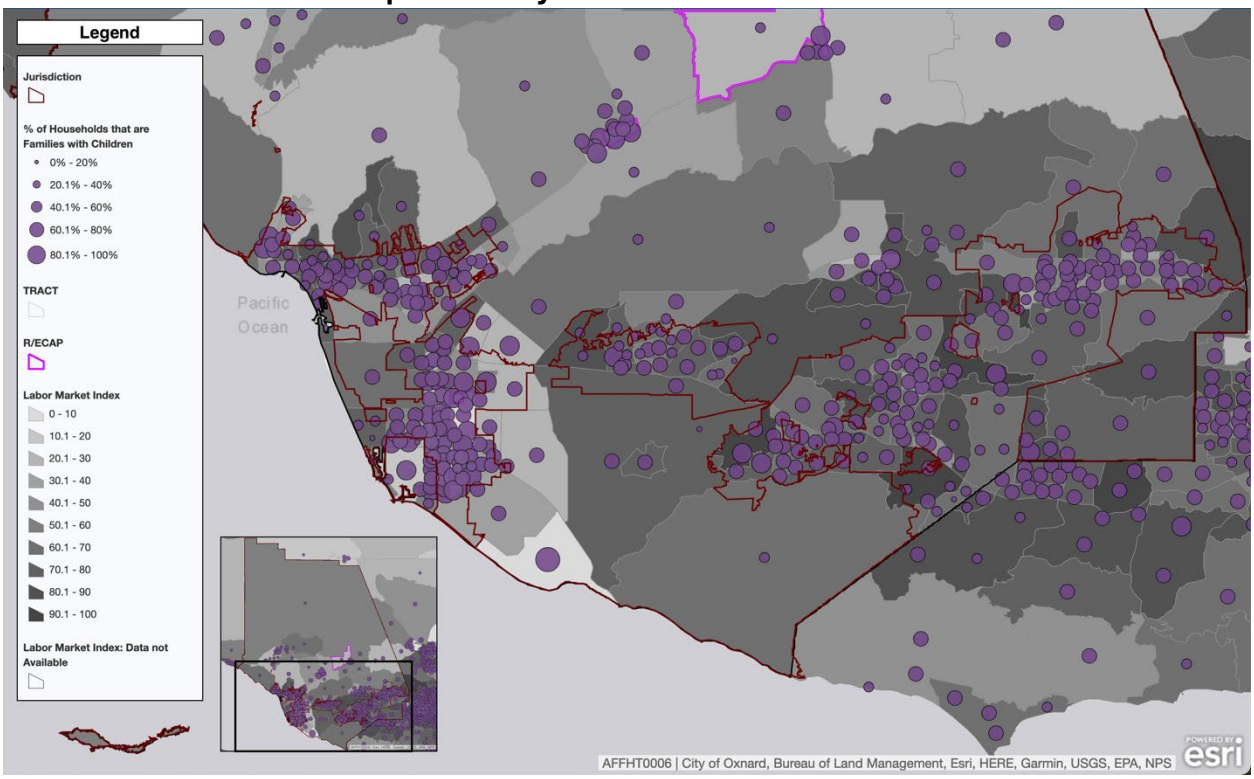
Map 9 – Race/Ethnicity and Labor Market



Map 9 – National Origin and Labor Market



Map 9 – Family Status and Labor Market



Describe which racial/ethnic, national origin, or family status groups are least successful in accessing employment.

The table below, titled "Labor Force Participation and Unemployment", shows 2016-2020 ACS data on labor force participation rates and unemployment rates for the overall population and by race/ethnicity, disability status, and sex, in Ventura County and in the participating jurisdictions. The table shows that, in Ventura County:

- White, non-Hispanic, and AAPI individuals have the lowest unemployment rates, followed by Hispanic individuals. Black residents have the highest unemployment rate, and it is more than double the White, non-Hispanic unemployment rate.
- Individuals with disabilities have much lower labor force participation rates, and much higher unemployment rates than the population overall.

The table also shows that unemployment rates vary between the participating jurisdictions:

- *Camarillo* and *Thousand Oaks* have lowest overall unemployment rates, and *Oxnard* has the highest.
- The unemployment rates for Black residents are the highest in all jurisdictions, except in *Camarillo* and *Thousand Oaks*, where unemployment rates for Native American residents are even higher.
- In *Thousand Oaks*, unlike the other jurisdictions, the unemployment rate for persons with disabilities is nearly the same as the overall unemployment rate.

Table – Labor Force Participation and Unemployment

	Ventura County, CA		Camarillo, CA		Oxnard, CA	
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
Population 16 years and over	64.80%	5.10%	63.20%	4.20%	68.40%	6.20%
Race/Ethnicity						
White, Non-Hispanic	61.10%	4.40%	59.70%	4.80%	59.60%	4.40%
Black	63.90%	9.70%	58.10%	7.30%	68.00%	9.60%
Hispanic	69.20%	5.70%	70.50%	2.50%	71.00%	6.40%
Asian or Pacific Islander	64.73%	4.38%	65.86%	3.86%	61.47%	5.55%
Native American	69.90%	7.80%	42.90%	16.30%	78.10%	4.50%
Disability Status						
With any disability	48.20%	12.50%	60.10%	7.00%	46.60%	11.90%
Sex (population 20 to 64 years)						
Male	86.00%	5.00%	86.80%	4.00%	88.30%	6.00%
Female	73.00%	4.50%	78.10%	4.20%	72.60%	5.40%
	San Buenaventura (Ventura city), CA		Simi Valley, CA		Thousand Oaks, CA	
	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate	Labor Force Participation Rate	Unemployment Rate
Population 16 years and over	63.30%	5.10%	66.40%	4.40%	62.40%	4.20%
Race/Ethnicity						
White, Non-Hispanic	59.80%	5.00%	65.00%	3.90%	59.90%	4.00%
Black	62.90%	9.70%	64.30%	5.60%	63.50%	12.50%
Hispanic	68.30%	5.30%	69.50%	4.90%	69.20%	5.50%
Asian or Pacific Islander	71.73%	4.19%	65.81%	5.09%	66.23%	3.25%
Native American	72.90%	7.30%	64.00%	3.60%	62.00%	19.00%
Disability Status						
With any disability	46.40%	14.70%	51.90%	11.90%	43.80%	4.30%
Sex (population 20 to 64 years)						
Male	82.80%	5.30%	87.70%	3.90%	85.80%	4.30%
Female	74.50%	4.50%	75.10%	4.10%	71.60%	3.30%

Note 1: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

3. Transportation

Describe any disparities in access to transportation related to costs and access to public transit by protected class groups.

Table 12 includes a *Transit Index*, which measures the likelihood that residents utilize public transportation. Higher index values indicate better access to public transit in a neighborhood. The table shows that there are relatively high index values countywide, with little disparity among racial/ethnic groups or for groups living below the poverty line. This indicates relatively equal access to public transit across the county for different racial/ethnic groups.

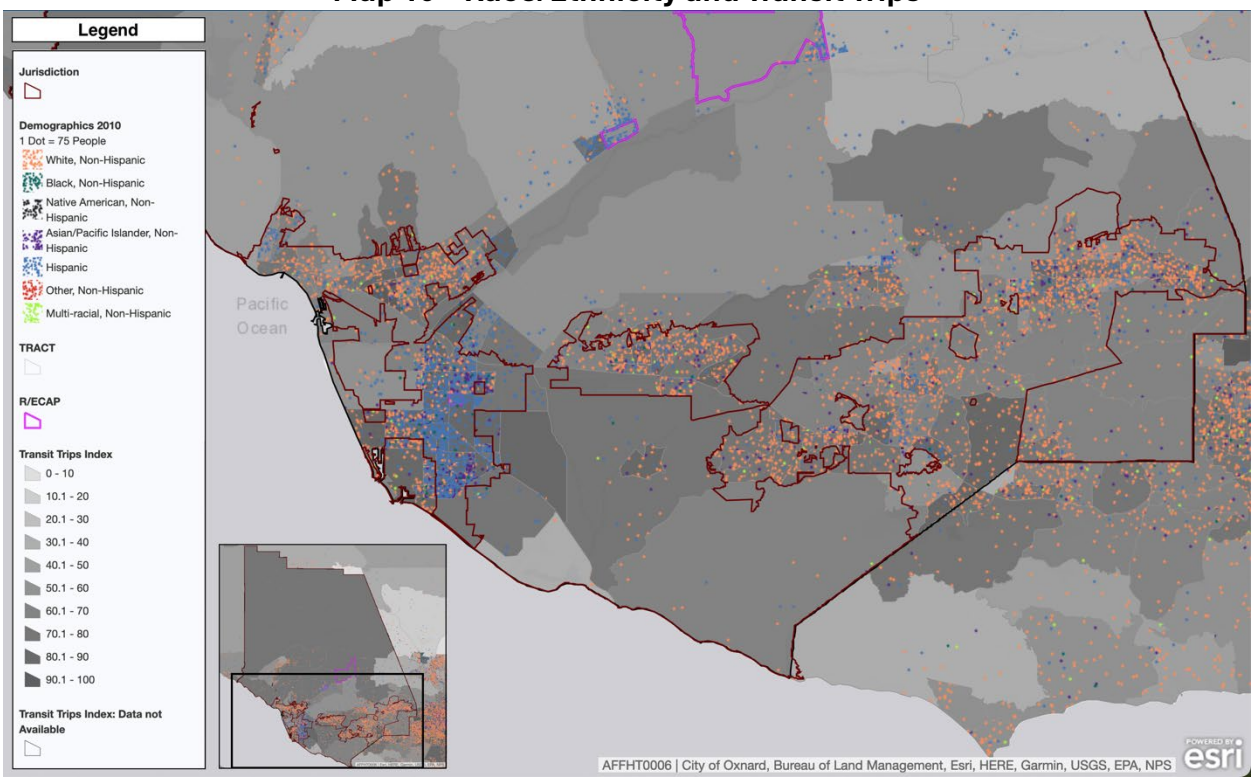
Among the participating jurisdictions, *Oxnard* has the highest index values, indicating that residents in the city have better access to public transit than residents in other parts of the county. *Camarillo* index values are also slightly higher than values for the county.

Table 12 also includes a *Low Transportation Cost Index*, which measures the cost of transportation in a neighborhood. Higher index values indicate lower transportation costs. Transportation costs may be low in a neighborhood due to better access to public transportation, or to the density of housing, services, and employment, or to other reasons. The table 12 shows that there are relatively high index values countywide, with little disparity among racial/ethnic groups or for groups living below the poverty line. This indicates relatively equal access to neighborhoods with low transportation costs across the county for different racial/ethnic groups.

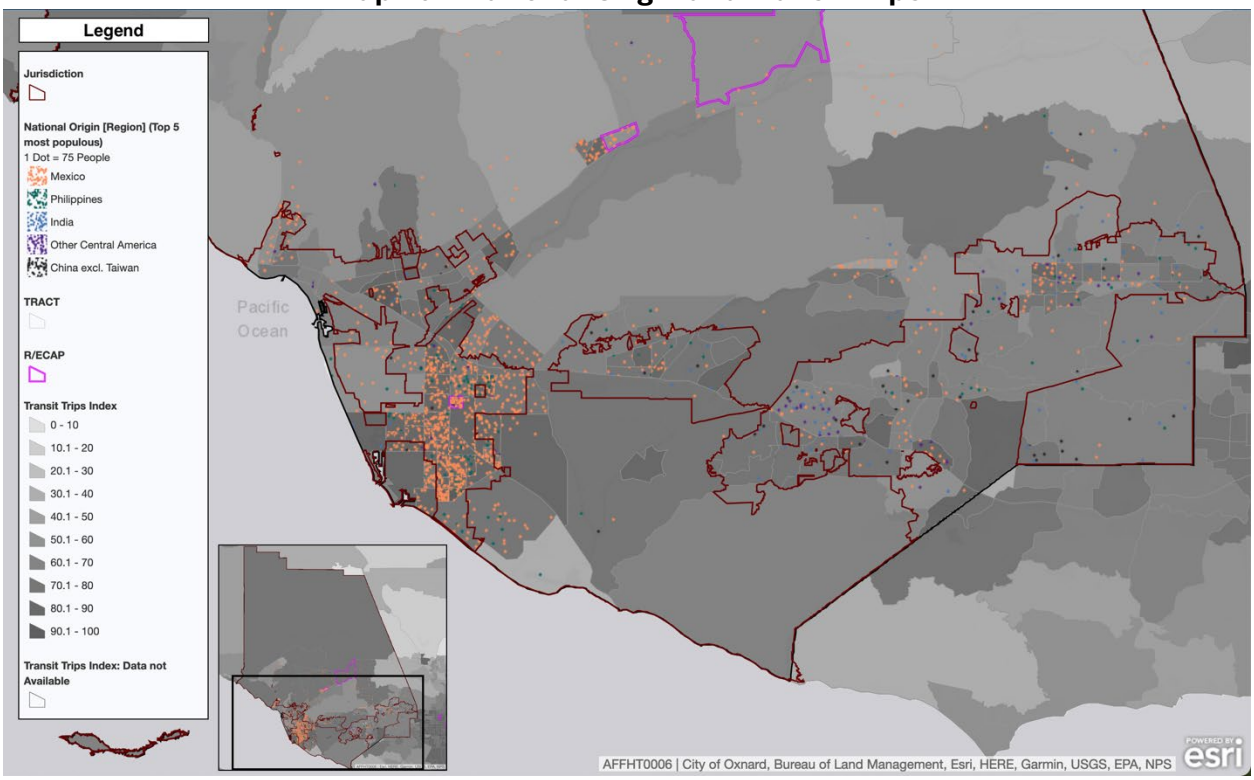
Describe how a person's place of residence affects their access to transportation.

Map 10 – Demographics and Transit Trips is a series of three maps showing the Transit Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with better access to public transit. The maps show relatively high index values across the county. Areas with the best access to public transit are found in *Oxnard*, which is also where there are high concentrations of Hispanic individuals, foreign-born residents of Mexican origin, and families with children.

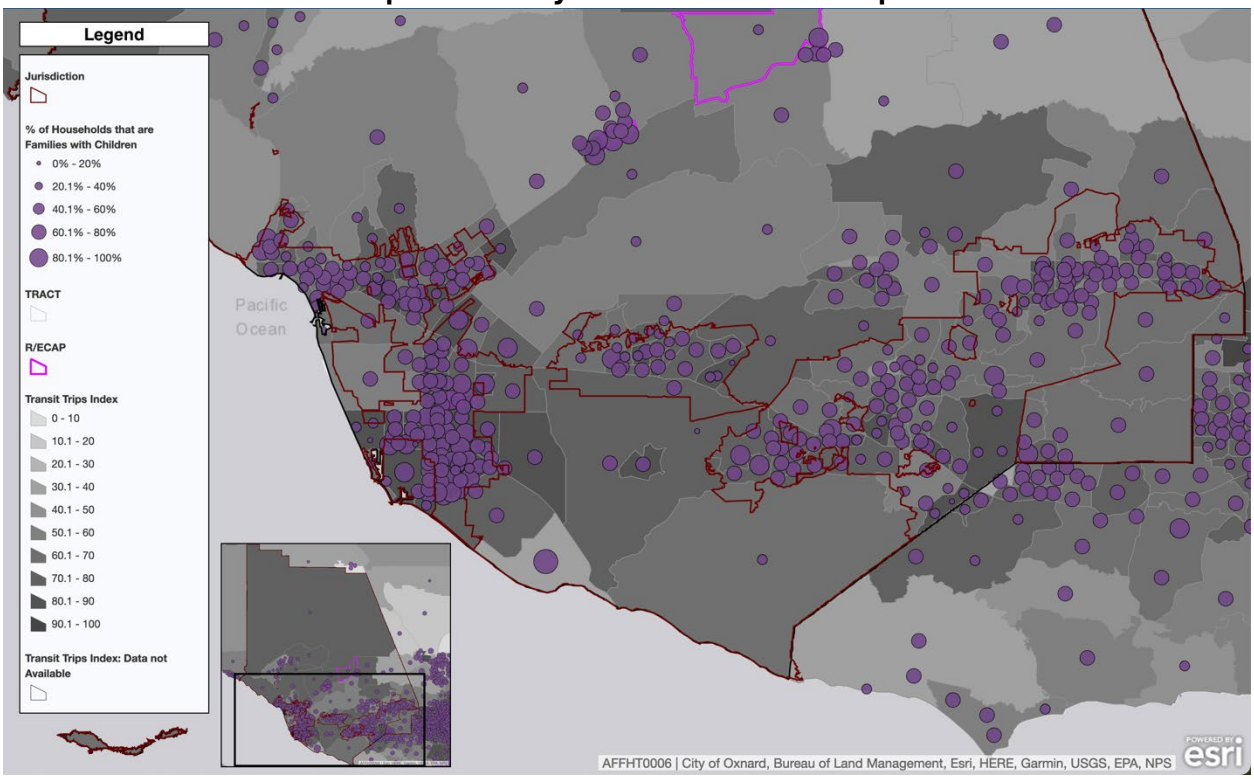
Map 10 – Race/Ethnicity and Transit Trips



Map 10 – National Origin and Transit Trips

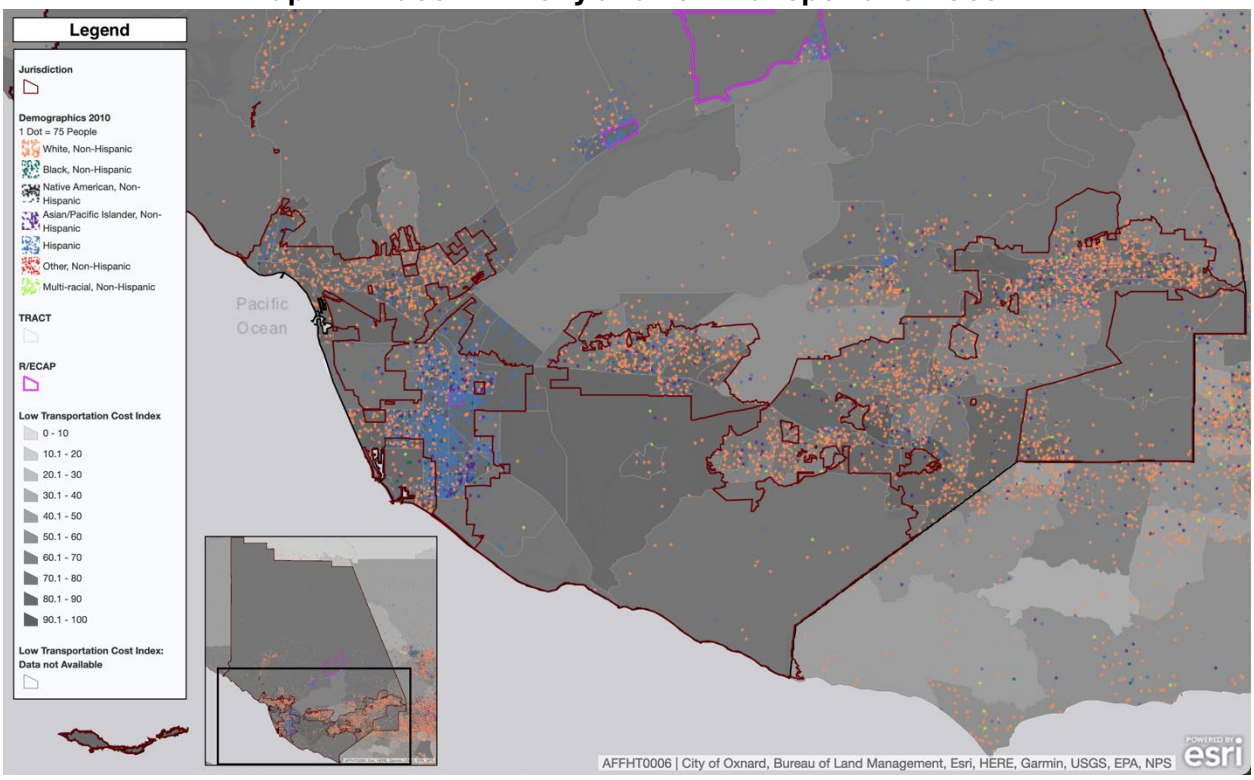


Map 10 – Family Status and Transit Trips

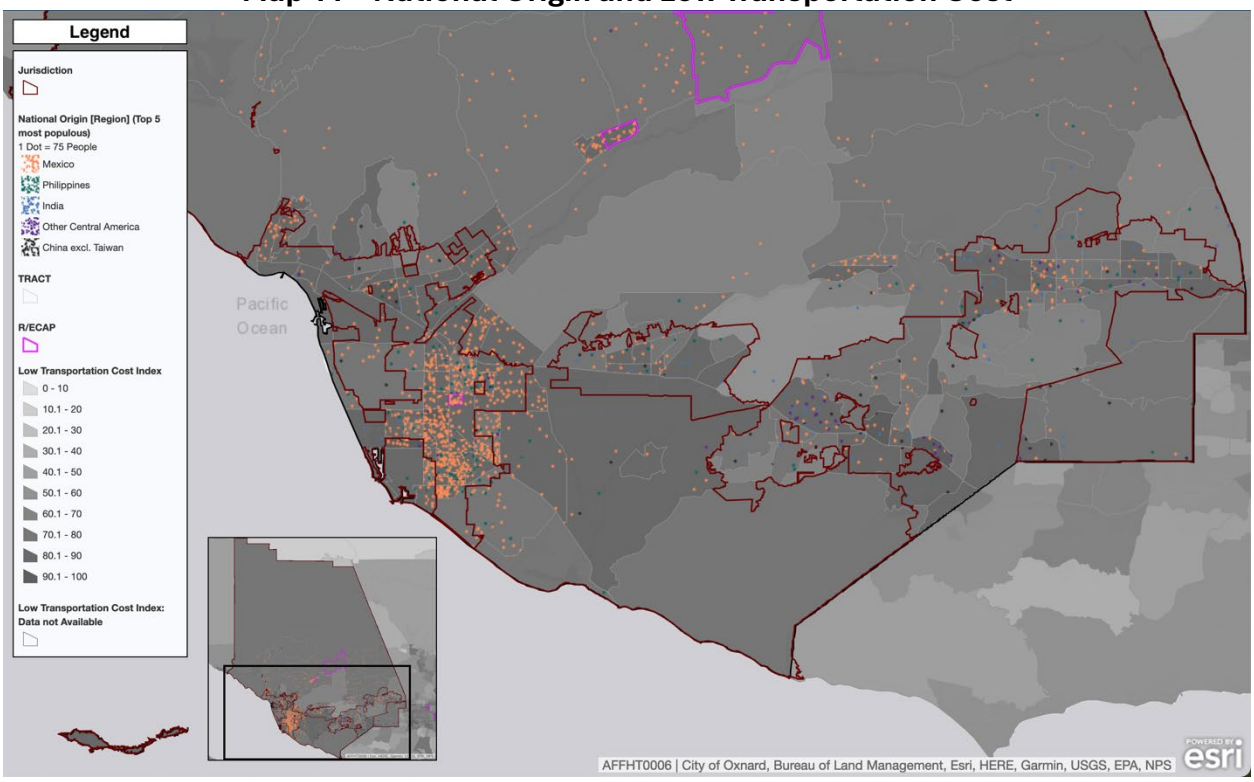


Map 11 – Demographics and Low Transportation Cost is a series of three maps showing the Low Transportation Cost Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with lower transportation costs. The maps show relatively high access across the county to neighborhoods with low transportation costs.

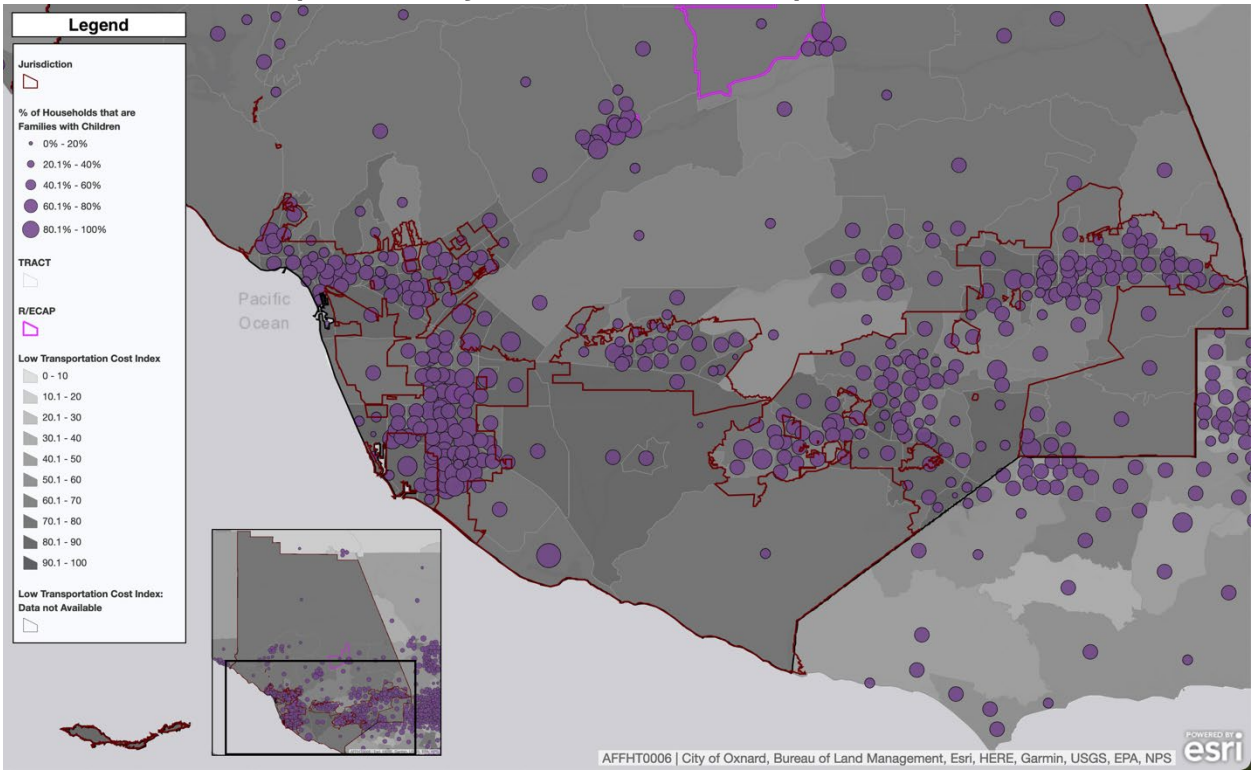
Map 11 – Race/Ethnicity and Low Transportation Cost



Map 11 – National Origin and Low Transportation Cost



Map 11 – Family Status and Low Transportation Cost



4. Access to Low Poverty Neighborhoods

Describe any disparities in exposure to poverty by protected class groups.

Table 12 includes a *Low Poverty Index*, which measures the level of poverty in a neighborhood. Higher index values indicate less exposure to poverty in a neighborhood. The table shows that, in Ventura County:

- White, non-Hispanic, residents have the highest index values, followed by AAPI residents, indicating these groups are least likely to live in high poverty neighborhoods.
- Hispanic residents have the lowest index values, meaning they are more likely than other groups to live in high poverty neighborhoods.
- Black and Native American are more likely than White and AAPI residents to be exposed to poverty, but less likely than Hispanic residents.
- Residents living below the poverty line are more likely to live in high poverty areas across all racial/ethnic groups; and there is the same pattern of disparity between racial/ethnic groups as described above. Native American and Hispanic residents living below the poverty line are most likely to live in areas of poverty.

The table also shows that exposure to poverty varies between and within the participating jurisdictions:

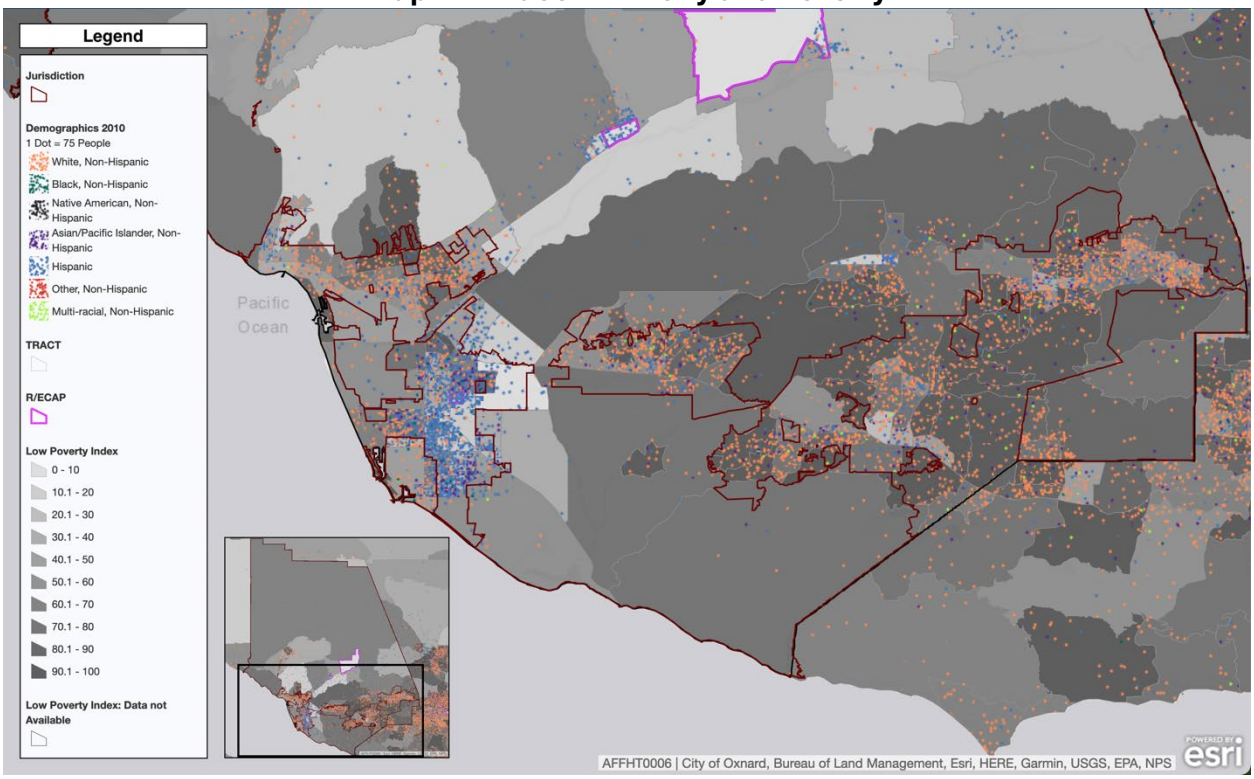
- *Oxnard* has lower index values than the county overall, indicating that residents in the city are more likely to live in high poverty areas than residents in other parts of the county. In Oxnard, the pattern and scale of disparity between racial/ethnic groups is similar to that in the county overall.
- *Simi Valley*, *Camarillo,* and *Thousand Oaks* have higher index values than county overall, indicating that residents in these cities have better access to low poverty areas than residents in other parts of the county. Simi Valley and Camarillo have little disparity in access across racial/ethnic groups. In Thousand Oaks, disparities in access to low poverty areas between racial/ethnic groups are similar to the county overall, with the exception of Black residents living below the poverty line, who have the highest index values of any group, meaning they are most likely to live in low poverty areas.
- *San Buenaventura* has index values and patterns of disparity between racial/ethnic groups that are broadly similar to the county overall, though the scale of the disparities is smaller.

Describe the role a person's place of residence plays in their exposure to poverty.

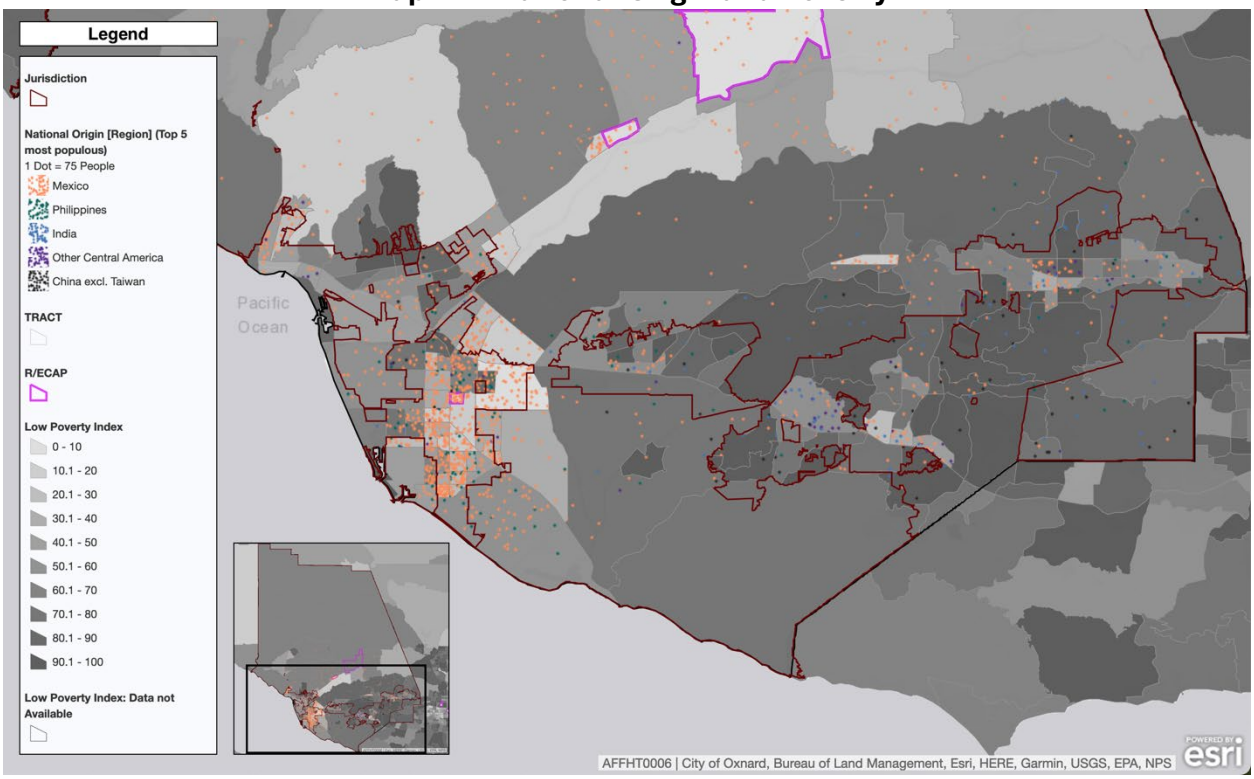
Map 12 – Demographics and Poverty is a series of three maps showing the Low Poverty Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas

with less exposure to poverty. The maps show that, in Ventura County, the areas with the lowest index values, meaning the highest exposure to poverty are: the R/ECAP tracts in Santa Paula and Fillmore; central Oxnard, including the R/ECAP tract; east Oxnard; and the area north of San Buenaventura. Additionally, Central Oxnard and the R/ECAP tract in Santa Paula also have high concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children.

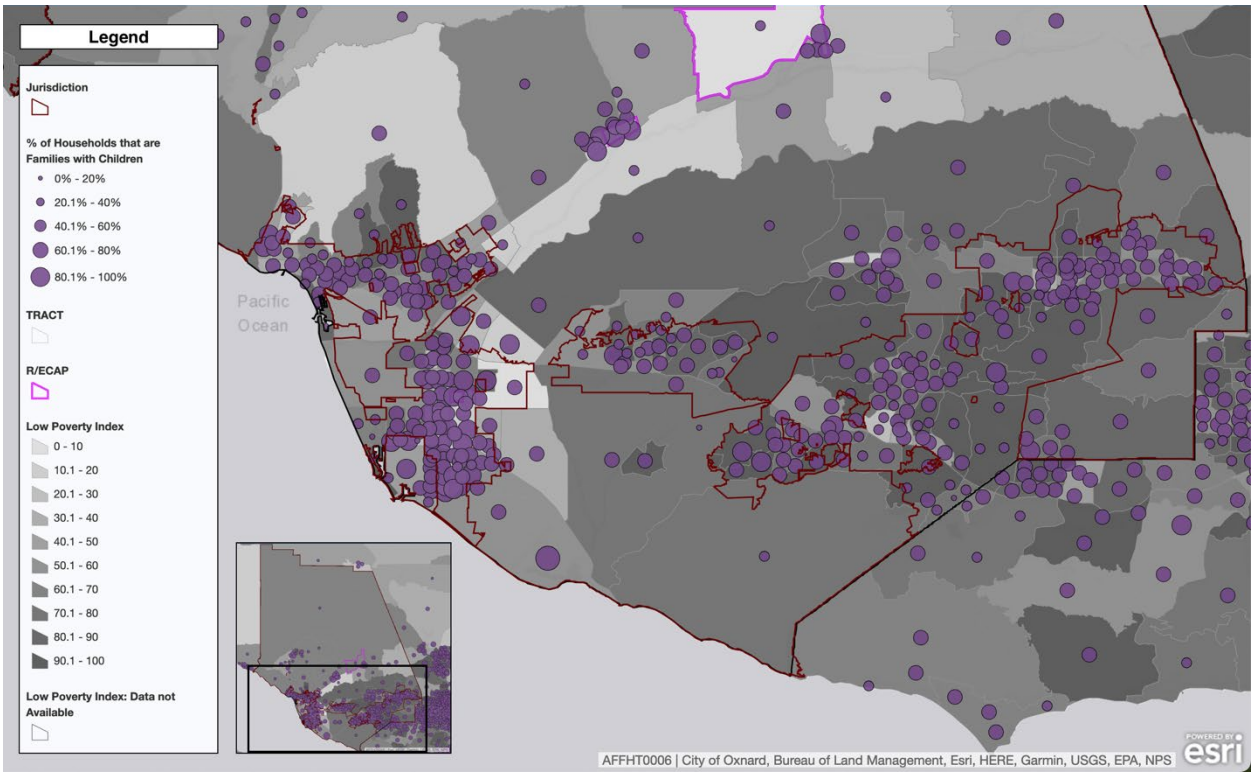
Map 12 – Race/Ethnicity and Poverty



Map 12 – National Origin and Poverty



Map 12 – Family Status and Poverty



Describe which racial/ethnic, national origin or family status groups are most affected by poverty.

According to the above analysis of the data in Table 12 and Map 12, Hispanic residents overall are more likely than other racial/ethnic groups in the county to live in areas of poverty. Native American and Hispanic residents living below the federal poverty line are the most likely of any racial/ethnic group to live in areas of poverty. As mentioned above, Central Oxnard and the R/ECAP in Santa Paula, which have high levels of poverty, also have high concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children.

The table below, titled "Poverty by Race/Ethnicity and National Origin", shows data from the 2016-2020 ACS on poverty rates by race/ethnicity and national origin. The table shows that, countywide, Native Americans have highest poverty rate (22.7%), followed by Hispanic and Black residents (12% and 10.2% respectively). White and AAPI residents have the lowest poverty rates (6.7% and 6% respectively). Additionally, foreign born residents are more likely to live in poverty than native born residents: 10.3% of foreign-born residents live below the poverty line compared to 8.6% of native-born residents.

Table – Poverty by Race/Ethnicity and National Origin

	Ventura County, CA			Camarillo, CA		
	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)
Total Population	833,203	74,449	8.94%	67,476	4,606	6.83%
Race/Ethnicity						
White, Non-Hispanic	375,232	24,997	6.66%	38,151	2,186	5.73%
Black	14,452	1,477	10.22%	1,439	141	9.80%
Hispanic	355,976	42,622	11.97%	19,504	1,745	8.95%
Asian or Pacific Islander	62,640	3,778	6.03%	6,246	461	7.38%
Native American	6,839	1,552	22.69%	332	43	12.95%
National Origin						
Foreign Born	178,985	18,366	10.26%	9,846	920	9.34%
Native	654,218	56,083	8.57%	57,630	3,686	6.40%
	Oxnard, CA			San Buenaventura (Ventura city), CA		
	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)
Total Population	205,859	23,850	11.59%	106,959	10,301	9.63%
Race/Ethnicity						
White, Non-Hispanic	27,907	2,661	9.54%	57,624	5,174	8.98%
Black	4,609	360	7.81%	1,791	273	15.24%
Hispanic	154,605	19,787	12.80%	39,366	4,331	11.00%
Asian or Pacific Islander	14,685	814	5.54%	4,448	280	6.29%
Native American	2,774	837	30.17%	1,219	70	5.74%
National Origin						
Foreign Born	70,165	8,147	11.61%	15,475	1,504	9.72%
Native	135,694	15,703	11.57%	91,484	8,797	9.62%
	Simi Valley, CA			Thousand Oaks, CA		
	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)	Total Population	Population Living Below Poverty Rate (#)	Population Living Below Poverty Rate (%)
Total Population	125,270	9,365	7.48%	125,814	8,591	6.83%
Race/Ethnicity						
White, Non-Hispanic	72,904	4,073	5.59%	85,445	5,414	6.34%
Black	1,760	247	14.03%	1,893	322	17.01%
Hispanic	30,696	3,634	11.84%	22,145	2,062	9.31%
Asian or Pacific Islander	15,354	1,096	7.14%	12,422	663	5.34%
Native American	502	22	4.38%	377	85	22.55%
National Origin						
Foreign Born	22,614	2,125	9.40%	21,932	1,841	8.39%
Native	102,656	7,240	7.05%	103,882	6,750	6.50%

Note 1: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

5. Access to Environmentally Healthy Neighborhoods

Describe any disparities in access to environmentally healthy neighborhoods by protected class groups.

Table 12 includes an *Environmental Health Index*, which captures the potential exposure to harmful toxins in a neighborhood. Higher index values indicate less exposure to harmful toxins, and therefore better environmental quality, in a neighborhood. The table shows that index values for residents in Ventura County are relatively low overall. This indicates that all residents, regardless of race/ethnicity, have poor access to environmentally healthy neighborhoods. There are small disparities among race/ethnic groups. For instance, Hispanic and Black residents have the lowest index scores; and White, non-Hispanic, residents have the highest index scores.

Describe how a person's place of residence affects their access to environmentally healthy neighborhoods.

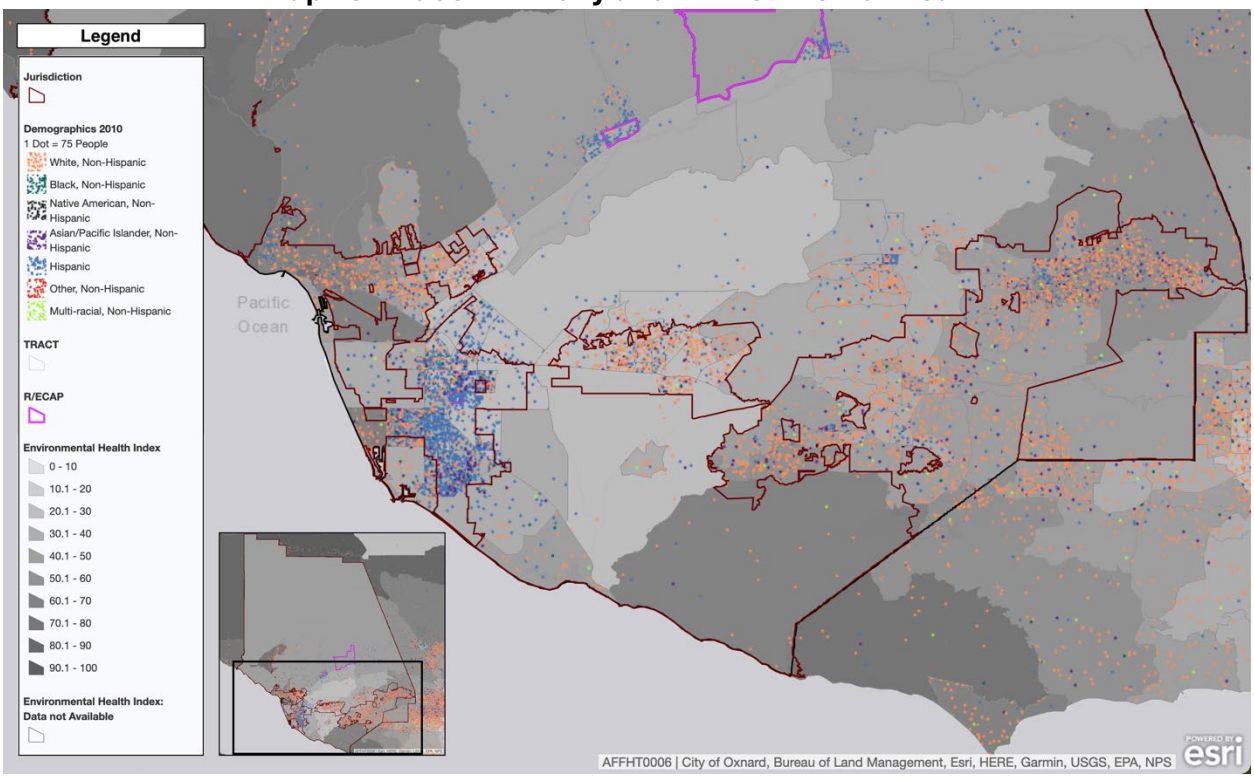
Table 12 shows there are disparities between the participating jurisdictions in terms of ability of residents to access environmentally healthy neighborhoods:

- *Camarillo* has the lowest Environmental Health Index scores, indicating residents of this city have less access to environmentally healthy neighborhoods than do residents in other parts of the county. Camarillo residents living below the poverty line tend to have even less access to environmentally healthy neighborhoods than the overall population.
- *Oxnard* also has lower index scores across all racial/ethnic groups when compared to the county overall. Within the city, White, non-Hispanic, residents have slightly better access than other groups.
- *Thousand Oaks* has average index scores when compared to the County and other entitlement jurisdictions. The index score does not vary significantly between residents living above or below the poverty line indicating relatively uniform neighborhoods regarding environmental health within Thousand Oaks.
- *Simi Valley* has the highest index scores, indicating residents of this city have the best access to environmentally healthy neighborhoods. Simi Valley residents across all racial/ethnic groups have similar access to environmentally friendly neighborhoods.
- *San Buenaventura* also has higher index scores than the county as a whole, and residents across racial/ethnic groups have similar access to environmentally friendly neighborhoods. Residents below the poverty line have better access than the population as a whole for each racial/ethnic group.

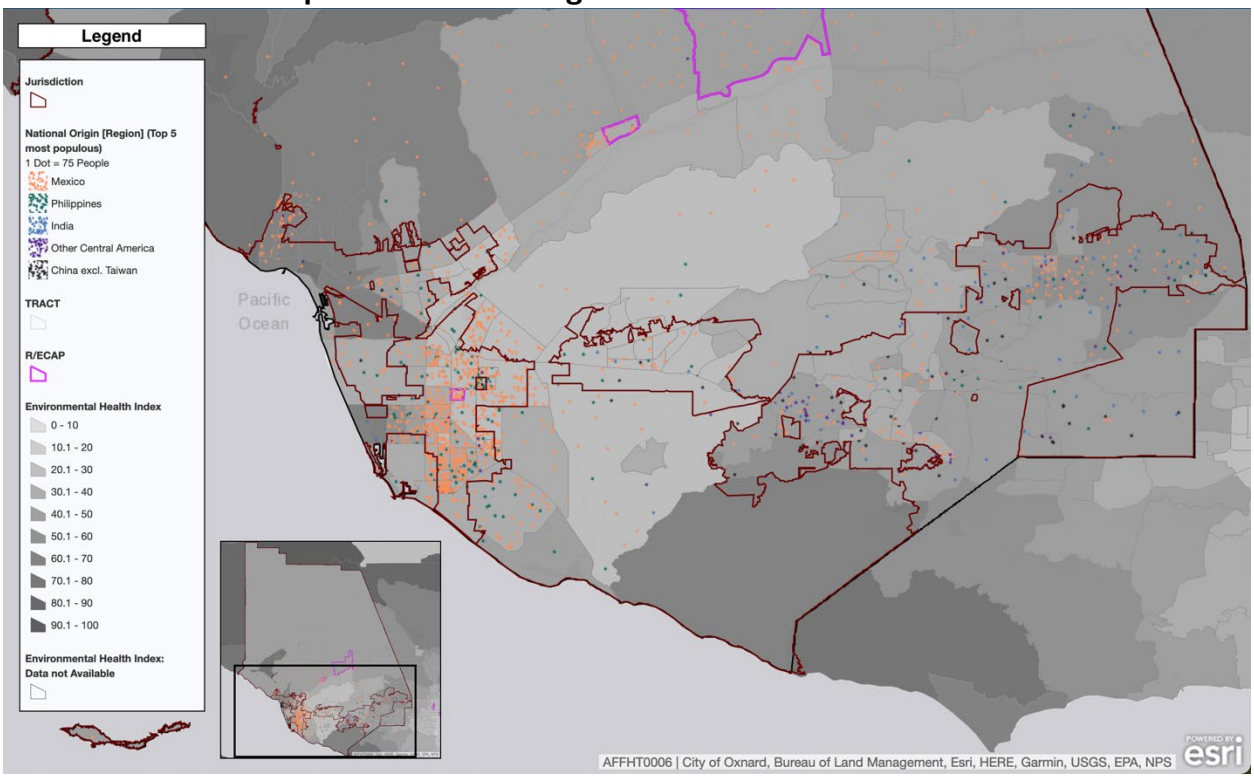
Map 13 – Demographics and Environmental Health is a series of three maps showing the Environmental Health Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with less exposure to harmful toxins and therefore higher environmental quality. The maps show that the areas with best access to environmentally healthy neighborhoods are in:

- The eastern part of Simi Valley
- The western part of San Buenaventura
- Along the coast in the southern part of the county (to the southwest of Thousand Oaks)
- In the county to the north and northwest of San Buenaventura

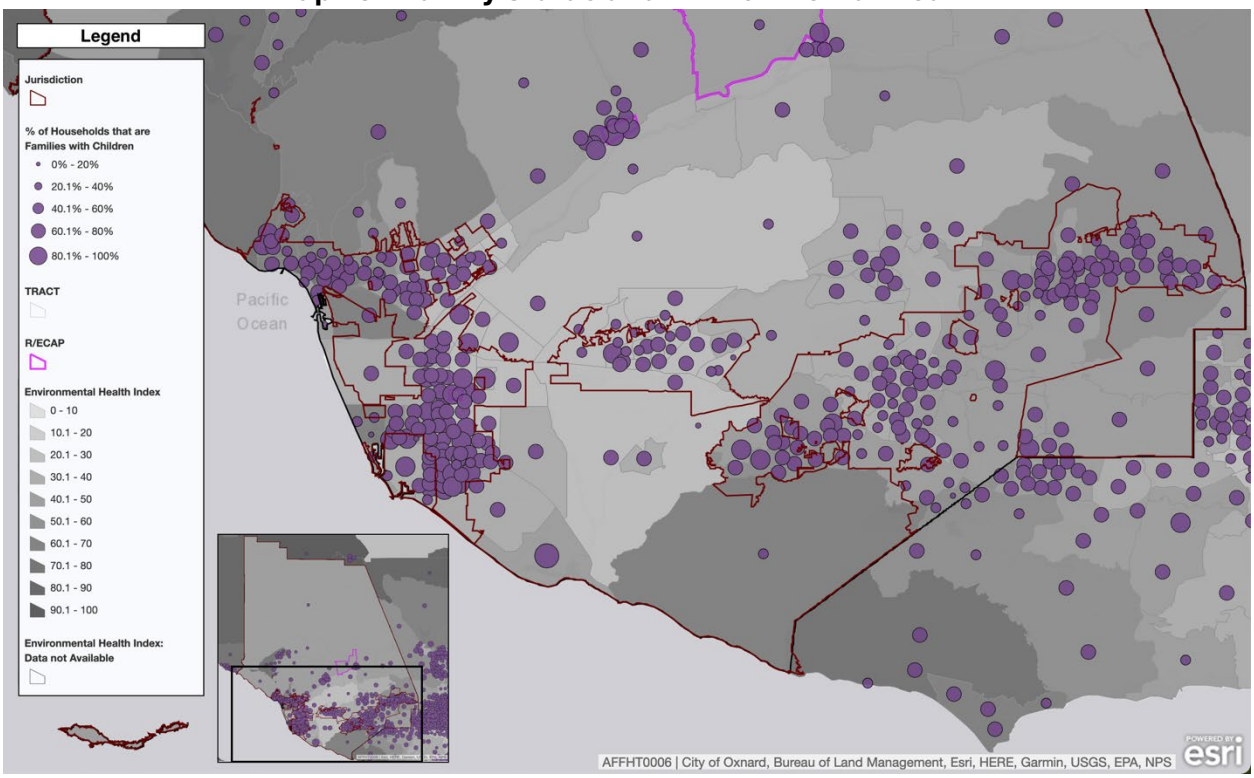
Map 13 – Race/Ethnicity and Environmental Health



Map 13 – National Origin and Environmental Health



Map 13 – Family Status and Environmental Health



6. Disability and Access

Describe the barriers that deny individuals with disabilities access to opportunity and community assets.

Table 13 – Disability by Type, below, shows the percentage of residents with different kinds of disabilities living in Ventura County and in each participating jurisdiction. In both the County overall and each participating jurisdiction, the most prevalent form of disability is ambulatory difficulty: 5.5% of the County population lives with an ambulatory difficulty. The second-most common disability in the County is independent living difficulty: 4:43% of county residents have an independent living difficulty. This is also the second-most common disability in all participating jurisdictions except San Buenaventura, where cognitive difficulty is the second-most common disability after ambulatory difficulty.

Table 13 – Disability by Type

	Ventura County, CA		Camarillo, CA		Oxnard, CA	
Disability Type	**#**	**%**	**#**	**%**	**#**	**%**
Hearing difficulty	27,958	3.31%	2,667	3.89%	5,027	2.42%
Vision difficulty	16,794	1.99%	1,090	1.59%	3,990	1.92%
Cognitive difficulty	35,674	4.22%	2,418	3.53%	7,924	3.81%
Ambulatory difficulty	46,530	5.50%	3,651	5.32%	11,135	5.36%
Self-care difficulty	21,434	2.53%	1,801	2.63%	5,593	2.69%
Independent living difficulty	37,472	4.43%	2,720	3.97%	9,290	4.47%
	San Buenaventura (Ventura city), CA		**Simi Valley, CA**		**Thousand Oaks, CA**	
Disability Type	**#**	**%**	**#**	**%**	**#**	**%**
Hearing difficulty	4,315	3.98%	3,982	3.17%	4,129	3.23%
Vision difficulty	2,507	2.31%	2,660	2.12%	2,177	1.71%
Cognitive difficulty	5,469	5.04%	6,189	4.92%	4,556	3.57%
Ambulatory difficulty	6,892	6.35%	7,764	6.17%	6,374	4.99%
Self-care difficulty	2,536	2.34%	3,444	2.74%	2,813	2.20%
Independent living difficulty	5,114	4.71%	6,440	5.12%	5,381	4.22%

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

The tables below, titled "Filed Discrimination Complaints, Ventura County 2020-2024", summarize data on fair housing discrimination cases filed in Ventura County between 2020-2024. These cases were either filed with HUD or the agency participating in HUD's Fair Housing Assistance Program (FHAP). Over this period, there were a total of 69 cases filed, as shown in the first table. Most cases (66.7%) were due to discrimination that was, in part, based on the disability status of the person filing the complaint.

Filed Discrimination Complaints
Ventura County 2020-2024

Basis for Case (Individual Cases)	Number of Cases
Color, National Origin	1
Disability	33
Disability, Familial Status	2
Disability, Retaliation	7
Familial Status	4
National Origin	5
National Origin, Disability	1
National Origin, Sex, Disability	1
Race	2
Race, Color	1

Race, Disability	1
Race, Disability, Retaliation	1
Race, National Origin	1
Race, Retaliation	2
Religion	1
Retaliation	1
Sex	3
Sex, Retaliation	2
Grand Total	**69**

Basis for Case (Summary by Protected Status)	Number of Cases	Percent of Cases
Color	2	2.9%
Disability	46	66.7%
Familial Status	6	8.7%
National Origin	9	13.0%
Race	8	11.6%
Religion	1	1.4%
Sex	6	8.7%

Source: HUD FHEO

These data were supported by information provided through the stakeholder consultations. Accessibility was reported as a common complaint, and accessible housing was often identified as being substandard. One stakeholder organization stated that because not a lot of new affordable housing is being built in the county, the housing stock is aging and there is increased need for reasonable accommodations, which landlords don't always respond to.

7. Publicly Supported Housing and Access

Describe the ways in which residents of publicly supported housing, by protected class group, experience disparities in access to opportunity.

As noted in the analysis above, central and south Oxnard, as well as Santa Paula, have high concentrations of publicly supported housing and are also areas with lower access to educational and employment opportunities. This is evident by their relatively low index scores on the School Proficiency Index, Job Proximity Index, and Labor Market Index. These areas also have high concentrations of poverty as demonstrated by their classification as R/ECAPs and their low scores on the Low Poverty Index.

8. Patterns in Disparities in Access to Opportunity

Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors. Include how these patterns compare to patterns of segregation, integration, and R/ECAPs. Also identify areas that experience: (a) high access; and (b) low access across multiple indicators.

As noted throughout the analysis above, in Ventura County:

- Hispanic residents are least likely to have access to neighborhoods with good schools and high labor force participation and human capital, and most likely to live in neighborhoods with high exposure to poverty and worse environmental health.
- Black and Native American residents are also more likely to live in high poverty areas and have less access to neighborhoods with high labor force participation and human capital. Black residents of the county also have the highest unemployment rate of any group.
- Native Americans living below the poverty line have limited access to neighborhoods with high performing schools and proximity to employment centers.

Regarding the geographic distribution of opportunities:

- Residents in central and south Oxnard and in Santa Paula have less access to various opportunities than residents in other parts of the county, including residents in the other participating jurisdictions. This includes less access to neighborhoods that have good schools, are in proximity to employment centers, have high labor force participation rates and human capital, and have less concentrated poverty. These areas are also home to concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children. Finally, these areas also overlap with two of the R/ECAPs in the county (in Oxnard and Santa Paula).
- Conversely, residents in Thousand Oaks and Camarillo have the best access to neighborhoods with good schools, proximity to employment centers, high labor force participation and human capital, and less poverty.

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

In the 2021-2029 Housing Elements prepared and adopted by each jurisdiction, the following factors were identified that contribute to the patterns described above:

In unincorporated Ventura County,

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- Infrastructure constraints restrict development of high-density housing in most of the unincorporated county, where higher-density housing is most needed.

In Camarillo,

- High cost of housing in rental and ownership markets and, specifically, limited affordability in High Opportunity Areas.
- Lack of vacant land for new development.
- High cost of land and construction, which disincentivizes developers from constructing affordable housing projects.
- Lack of public transportation, which is an impediment to those who cannot or do not drive a car.
- Lack of available accessible housing options for seniors and persons with disabilities.

In Oxnard,

- Limited availability of high-ranked schools throughout the city.
- Shortage of public access to recreational facilities and parkland.

In San Buenaventura,

- Concentration of higher quality schools in eastside areas.
- Lack of access to local jobs.
- Location near environmental pollutants (freeways).
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.

In Simi Valley,

- Concentration of special needs groups.
- Location and type of affordable housing.
- Lack of private investment.
- Lack of sidewalks, pedestrian crossings, and other infrastructure.

In Thousand Oaks,

- Lack of access to local jobs.
- Location near environmental pollutants (freeways).
- Lack of private investment.
- Lack of public investments in specific neighborhoods, including services or amenities.

E. Disproportionate Housing Needs

Describe which groups (by race/ethnicity and familial status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups. Describe which groups also experience higher rates of severe housing cost burdens when compared to other groups.

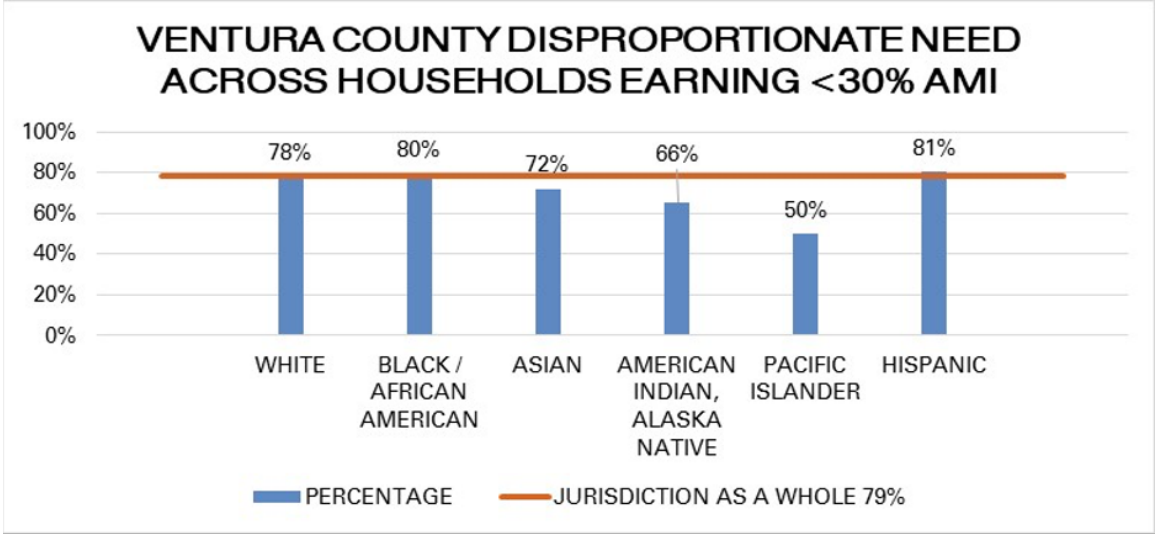
For the 2025 Regional Consolidated Plan (ConPlan), Ventura County analyzed 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data to determine if particular race/ethnic groups at various income levels disproportionately experience any of the following four *housing problems*:

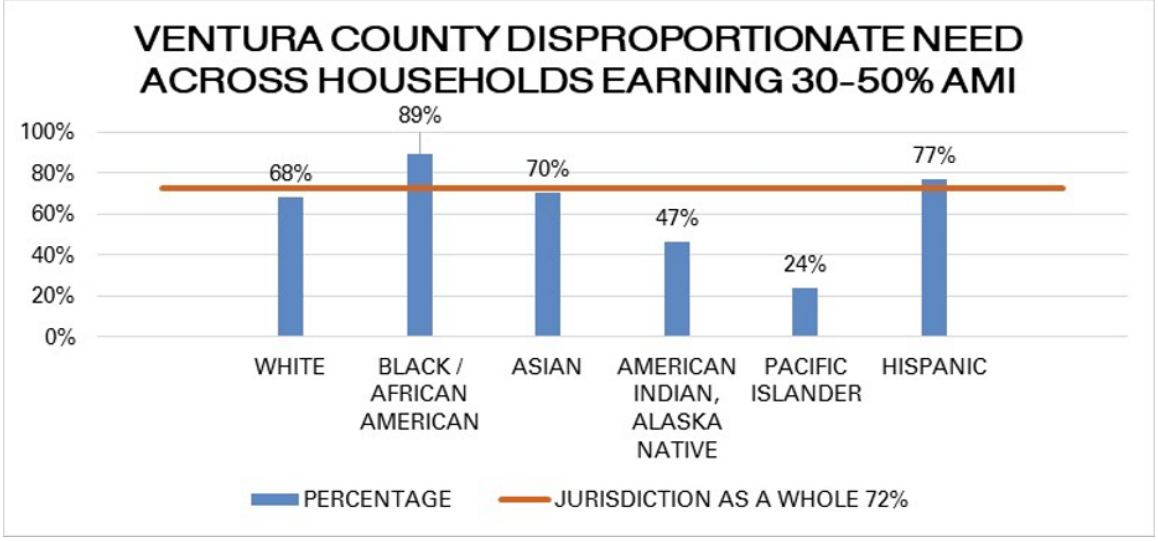
- Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
- Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet, and a bathtub or shower.
- Overcrowding: A household is considered overcrowded if there are more than 1.01 people per room.
- Cost burden: A household is considered cost burdened if the household pays more than 30% of its total gross income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

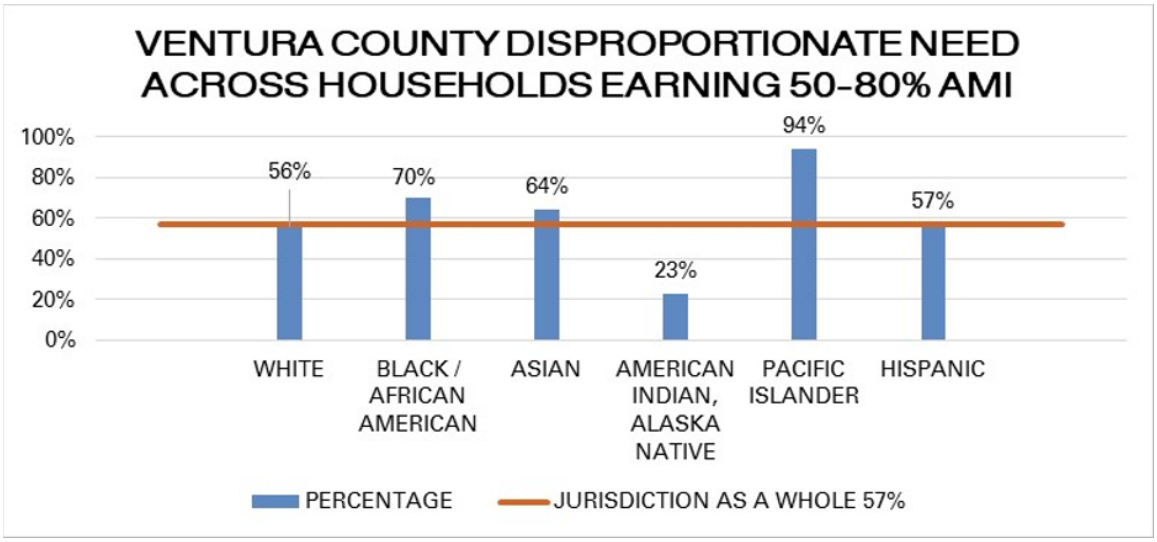
A disproportionately greater need exists when members of a racial or ethnic group in a certain income range experience housing problems at a greater rate (10 percentage points or more) than the rate of housing problems experienced by all households within that income level. According to the charts below, which are included in the ConPlan analysis:

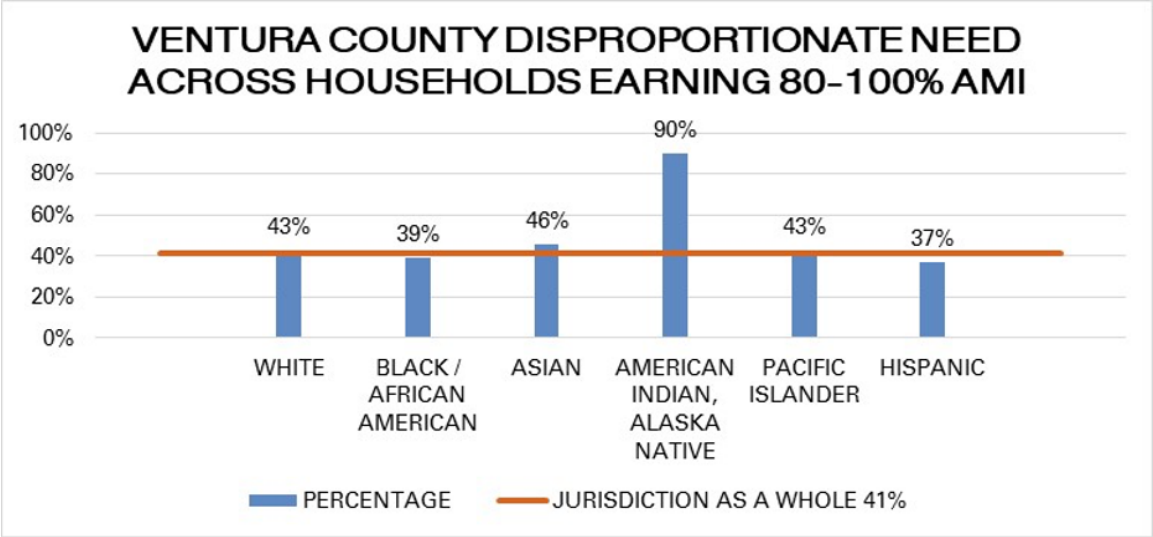
- Black/African American households have disproportionate housing needs in the 30-50% AMI and 50-80% AMI ranges.
- Pacific Islander households have disproportionate housing needs in the 50-80% AMI range.
- American Indian and Alaska Native households have disproportionate housing needs in the 80-100% AMI range.

Disproportionate Need Across Households with Housing Problems




VENTURA COUNTY DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 30-50% AMI
100%
80%
60%
40%
20%
0%
68%
89%
70%
47%
24%
77%
WHITE
BLACK / AFRICAN AMERICAN
ASIAN
AMERICAN INDIAN, ALASKA NATIVE
PACIFIC ISLANDER
HISPANIC
PERCENTAGE
JURISDICTION AS A WHOLE 72%


VENTURA COUNTY DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 50-80% AMI
100%
80%
60%
40%
20%
0%
56%
70%
64%
23%
94%
57%
WHITE
BLACK / AFRICAN AMERICAN
ASIAN
AMERICAN INDIAN, ALASKA NATIVE
PACIFIC ISLANDER
HISPANIC
PERCENTAGE
JURISDICTION AS A WHOLE 57%


VENTURA COUNTY DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 80-100% AMI
100%
80%
60%
40%
20%
0%
43%
39%
46%
90%
43%
37%
WHITE
BLACK / AFRICAN AMERICAN
ASIAN
AMERICAN INDIAN, ALASKA NATIVE
PACIFIC ISLANDER
HISPANIC
PERCENTAGE
JURISDICTION AS A WHOLE 41%

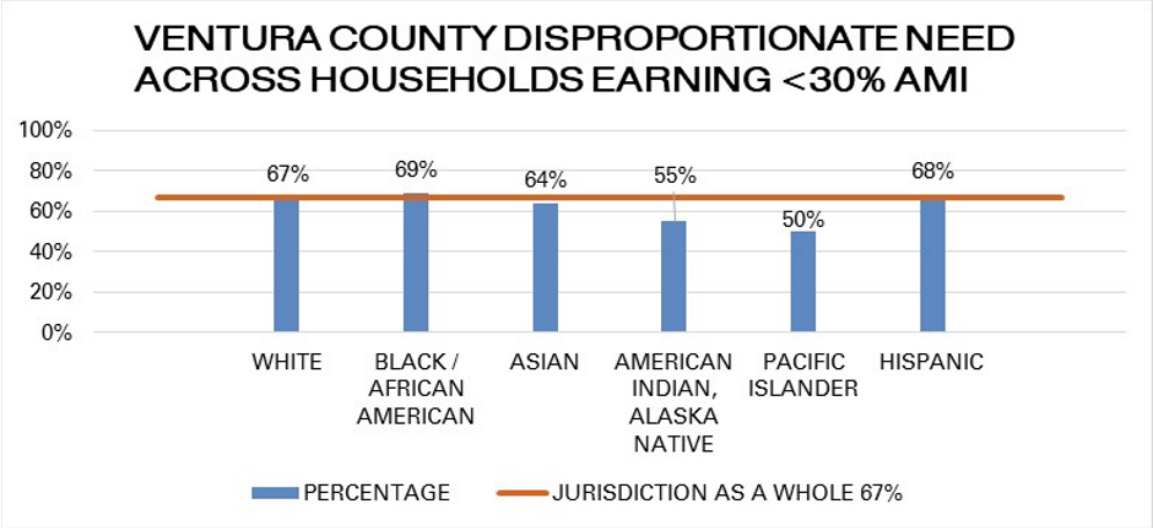
The ConPlan also analyzes the disproportionate impact of *severe housing problems* by race/ethnicity. Similar to housing problems, severe housing problems are defined as:

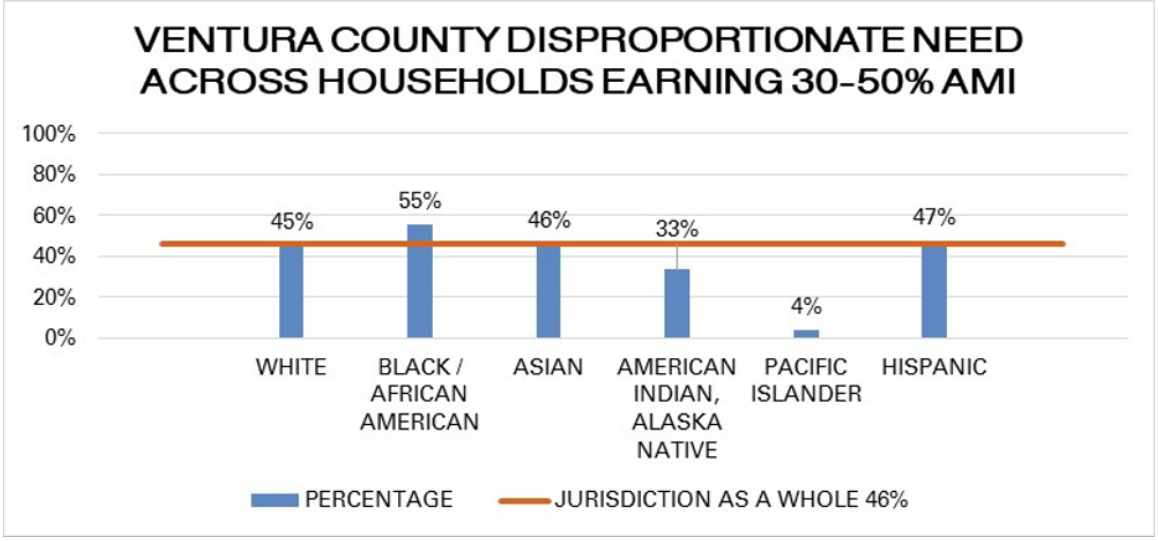
- Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
- Lacks complete plumbing facilities: Household does not have running water or modern toilets.
- Severe overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.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

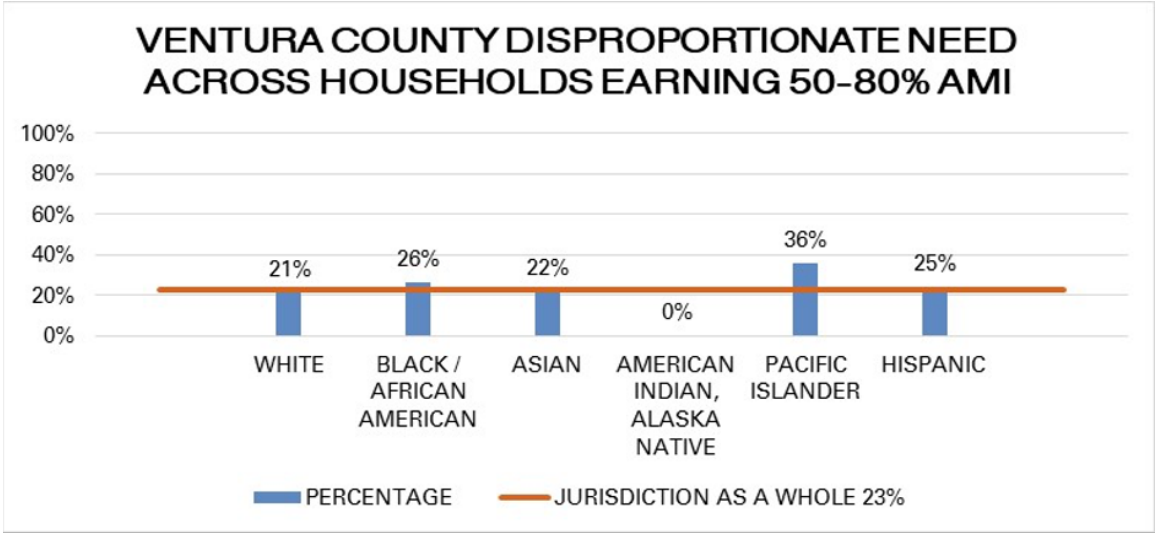
Within each income level, certain groups experience disproportionate need (defined above). According to the charts below, which are included in the ConPlan analysis:

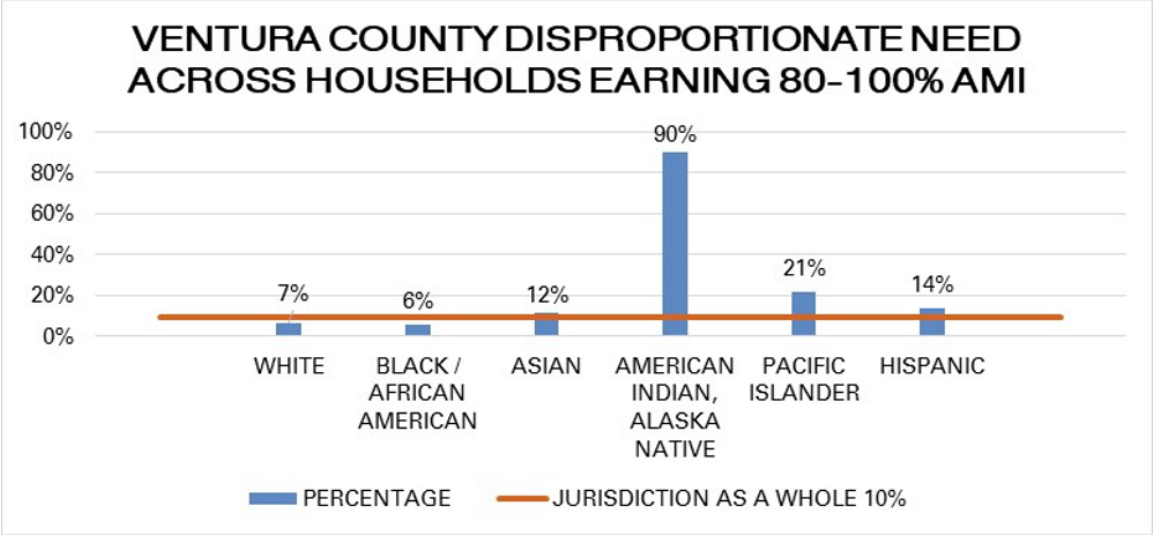
- Pacific Islander households have disproportionate severe housing needs in the 50-80% and 80-100% AMI ranges.
- American Indian and Alaska Native households have disproportionate severe housing needs in the 80-100% AMI range.

Disproportionate Need Across Households with Severe Housing Problems









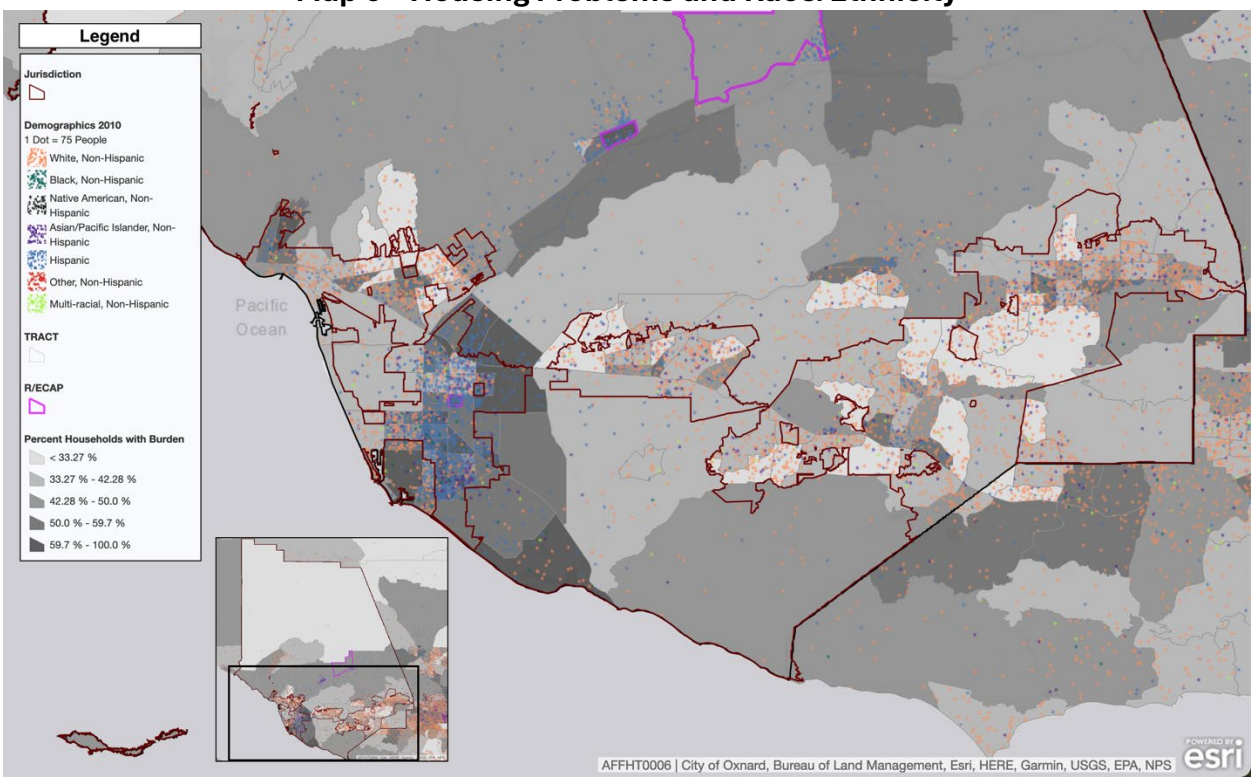
Identify which areas experience the greatest housing burdens. Describe which of these areas align with segregated areas, integrated areas, or R/ECAPs, and the predominant race/ethnicity or national origin groups in such areas.

Map 6 – Housing Problems is a series of maps showing concentrations of households experiencing one or more housing burdens and population distribution by race/ethnicity and national origin. On these maps, areas with darker shading have a higher percentage of households experiencing at least one housing burden. Housing burdens in this context are the following: cost burden, defined as paying more than 30% of income for monthly housing costs including utilities; overcrowding; lacking a complete kitchen; and lacking plumbing. The maps show that the areas with highest percentages of households experiencing at least one housing burden are:

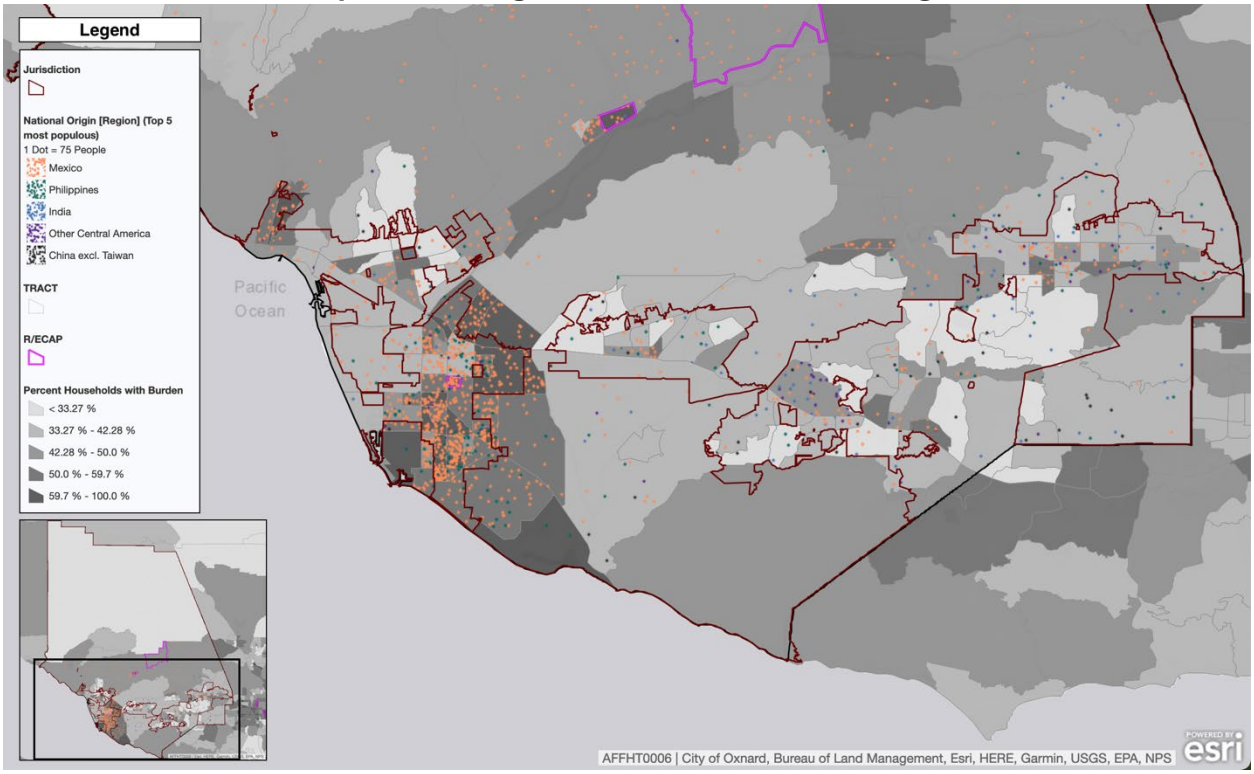
- Central and south Oxnard, including the R/ECAP tract
- Northeast Oxnard and areas just outside the city's boundary
- Santa Paula, including the R/ECAP tract
- Central and northwest San Buenaventura

These areas have high concentrations of Hispanic residents (in Oxnard and Santa Paula), and foreign-born residents of Mexican origin (in Oxnard, Santa Paula, and northwest San Buenaventura).

Map 6 – Housing Problems and Race/Ethnicity



Map 6 – Housing Problems and National Origin



Describe the differences in rates of renter and owner occupied housing by race/ethnicity.

The table below, titled "Homeownership and Rental Rates by Race/Ethnicity", shows the percentages of households that are renters and homeowners by race/ethnicity, based on data from the 2016-2020 American Community Survey. The table shows large disparities in homeownership rates between racial/ethnic groups in the county: AAPI households have the highest rate of homeownership (75%), followed by White, non-Hispanic households (70%). Hispanic, Black, and Native American households have significantly lower homeownership rates (49%, 45%, and 42% respectively). This same pattern of racial/ethnic disparities holds within each participating jurisdiction, though the actual rates of homeownership vary.

- *Simi Valley* and *Thousand Oaks* have the highest homeownership rates.
- *Oxnard* and *San Buenaventura* have the lowest homeownership rates.
- *Camarillo* has a homeownership rate that is comparable to the county overall.

Table - Homeownership and Rental Rates by Race/Ethnicity

	Ventura County, CA					Camarillo, CA				
	All Occupied Units	Owner-Occupied		Renter-Occupied		All Occupied Units	Owner-Occupied		Renter-Occupied	
	#	#	%	#	%	#	#	%	#	%
All Occupied Housing Units	271,639	172,037	63%	99,602	37%	24,429	15,586	64%	8,843	36%
Race/Ethnicity of Householder										
White, Non-Hispanic	157,353	110,558	70%	46,795	30%	16,765	11,484	68%	5,281	32%
Black	4,502	2,031	45%	2,471	55%	254	81	32%	173	68%
Hispanic (any race)	84,299	41,548	49%	42,751	51%	4,877	2,296	47%	2,581	53%
Asian or Pacific Islander	19,484	14,708	75%	4,776	25%	2,128	1,544	73%	584	27%
Native American	1,812	769	42%	1,043	58%	89	40	45%	49	55%
	Oxnard, CA					San Buenaventura (Ventura city), CA				
	All Occupied Units	Owner-Occupied		Renter-Occupied		All Occupied Units	Owner-Occupied		Renter-Occupied	
	#	#	%	#	%	#	#	%	#	%
All Occupied Housing Units	51,020	27,827	55%	23,193	45%	40,841	22,652	55%	18,189	45%
Race/Ethnicity of Householder										
White, Non-Hispanic	11,820	7,510	64%	4,310	36%	26,950	16,306	61%	10,644	39%
Black	1,577	811	51%	766	49%	563	157	28%	406	72%
Hispanic (any race)	32,897	16,151	49%	16,746	51%	10,634	4,638	44%	5,996	56%
Asian or Pacific Islander	3,938	3,048	77%	890	23%	1,633	995	61%	638	39%
Native American	717	178	25%	539	75%	339	131	39%	208	61%
	Simi Valley, CA					Thousand Oaks, CA				
	All Occupied Units	Owner-Occupied		Renter-Occupied		All Occupied Units	Owner-Occupied		Renter-Occupied	
	#	#	%	#	%	#	#	%	#	%
All Occupied Housing Units	42,902	30,695	72%	12,207	28%	46,341	32,154	69%	14,187	31%
Race/Ethnicity of Householder										
White, Non-Hispanic	28,938	21,518	74%	7,420	26%	35,027	25,586	73%	9,441	27%
Black	581	268	46%	313	54%	650	299	46%	351	54%
Hispanic (any race)	7,709	4,413	57%	3,296	43%	5,447	2,732	50%	2,715	50%
Asian or Pacific Islander	4,410	3,685	84%	725	16%	4,373	3,168	72%	1,205	28%
Native American	146	120	82%	26	18%	140	69	49%	71	51%

Note 1: Data presented are numbers of households, not individuals.

Note 2: Data Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

In the 2021-2029 Housing Elements prepared and adopted by each jurisdiction, the following factors were identified that contribute to the patterns described above.

In unincorporated Ventura County,

- High cost of repairs or rehabilitation for older housing stock.
- Lack of affordable housing.
- Lack of economic mobility for protected classes.

In Camarillo,

- High cost of housing in ownership market.
- The cost of home repairs and rehabilitation can be an obstacle for low- and moderate-income homeowners.
- Deferred maintenance can result in severe housing problems for older housing units.

In Oxnard,

- Limited availability of affordable units in a range of sizes.
- Unaffordable rents and home prices.
- Lack of partnerships with affordable housing developers.
- High costs of repairs or rehabilitation.

In San Buenaventura,

- Age of housing stock.
- Limited availability of affordable units in a range of sizes.
- The Thomas Fire, which destroyed multi-family housing and led to rent increases.

In Simi Valley,

- Substandard housing conditions.
- Age of housing stock.
- High cost of repairs and rehabilitation.

In Thousand Oaks,

- Increasing rental prices.
- Age of housing stock.
- The limited availability of affordable units in a range of sizes.

F. Local and State Policies and Practices Impacting Fair Housing

Describe how local laws, policies, ordinances, and other practices impede or promote fair housing (including how they impede or promote the siting or location of affordable housing in well-resourced neighborhoods, and equitable access to homeownership and other asset building and economic opportunities).

As described above, each jurisdiction has identified various public and/or private policies and practices that have contributed to the fair housing issues identified in this AI. These include:

- Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods that still exists today.
- Infrastructure constraints that restrict development of high-density housing in parts of the county, as well as a lack of public investment in specific neighborhoods.
- Insufficient public investment in fair housing education, outreach, and testing.
- Lack of public transportation in some disadvantaged communities.

Regarding local laws, policies, ordinances, and other practices that promote fair housing, the State of California mandates that each jurisdiction in the state prepare a General Plan, a part of which is the Housing Element. The purpose of the Housing Element is to identify the community's housing needs; state the community's goals and objectives for housing production, rehabilitation, and conservation to meet those needs; and define the policies and programs that the community will implement to achieve the stated goals and objectives. The Housing Element must be updated every 8 years and promotes fair housing in the following ways:

- In the Housing Element, jurisdictions must identify and address (by removing, if feasible) all governmental constraints to housing maintenance, improvement, and development.
- Housing Elements must also include an assessment of fair housing practices, examination of the relationship of available housing sites to areas of high opportunity, and actions to affirmatively further fair housing. The actions to affirmatively further fair housing that are included by jurisdictions in their Housing Element comprise a comprehensive set of local policies and practices that promote fair housing—these are listed in more detail in the Fair Housing Goals section, below.

Describe any state or local fair housing laws and the characteristics protected under each law.

In the State of California, the Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act prohibit discrimination in housing based on the following characteristics:

- Race
- Color
- National origin (including language use restrictions)
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Handicap (disability)
- Age
- Ancestry
- Citizenship
- Gender Identity and Gender Expression
- Genetic Information

- Immigration Status
- Marital Status
- Primary Language
- Sexual Orientation
- Source of Income
- Military or veteran status

Describe efforts to increase fair housing compliance and enforcement capacity, and to ensure compliance with existing fair housing and civil rights laws and regulations.

The County of Ventura and all the participating jurisdictions contract with the Housing Rights Center of Los Angeles (HRC) a private, non-profit organization to assist each jurisdiction with fulfilling their fair housing obligations and to provide fair housing services. HRC's mission is to actively support and promote fair housing through education, advocacy, dispute resolution and litigation to the end that all persons can secure the housing they desire and can afford, without regard to personal characteristics protected by law. Services offered through HRC include free landlord/tenant counseling, housing discrimination investigation, community outreach and education on fair housing laws. In addition, HRC enforces and performs investigations into housing discrimination by lenders and landlords throughout Ventura County.

The services provided by HRC are augmented by the State of California's Department of Fair Employment and Housing (DFEH), which has the authority to investigate and prosecute violations of state civil rights laws on a state-wide basis, including the use of discriminatory language in housing advertisements. DFEH dual-files fair housing cases with HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO), as part of the Fair Housing Assistance Program.

Describe the status of any unresolved findings, lawsuits, enforcement actions, settlements, or judgments in which the program participant has been a party related to fair housing or other civil rights laws in the jurisdiction.

Countywide, a total of 69 housing discrimination cases were opened between January 2020 and November 2024 (when this report was prepared). As shown in the table below, twenty-one cases (30.4% of the total) were based on allegations made by persons residing in the County outside the participating cities. Among the participating cities, most cases originated in San Buenaventura (15 cases, or 21.7% of all filed cases), followed by Oxnard (11 cases, or 15.9% of all filed cases), Camarillo (8 cases, 11.6% of all filed cases), and Simi Valley and Thousand Oaks (7 cases each, 10.1% of all filed cases each).

Filed Discrimination Complaints by Jurisdiction, Ventura County 2020-2024

Jurisdiction	Cases Filed	Percent of All Cases Filed

Camarillo	8	11.6%
Oxnard	11	15.9%
Simi Valley	7	10.1%
Thousand Oaks	7	10.1%
Ventura	15	21.7%
Other Jurisdictions	21	30.4%

Source: HUD FHEO

As discussed above, reports of discrimination based on disability comprised the majority of cases (66.7%), followed by national origin (13%), race (11.6%), familial status (8.7%), sex (8.7%), color (2.9%), and religion (1.4%). (Note that these percentages equal more than 100% when summed because some cases allege discrimination based on multiple protected class elements).

As shown in the table below, over half of the complaints (55.1%) were closed after it was determined by HUD that there was no reasonable cause to believe that discrimination occurred ("no cause determination"). Another 17.4% were successfully settled/conciliated and approximately 11.6% were either withdrawn by the complainant or closed due to the complainant failing to cooperate. As of November 1, 2024, 15.9% (11 cases) were still open.

Filed Discrimination Complaints by Closure Reason, Ventura County 2020-2024

Case Closure Reason	Number of Cases	Percent of All Cases
Complainant failed to cooperate	2	2.9%
Complaint withdrawn by complainant after resolution	3	4.3%
Complaint withdrawn by complainant without resolution	3	4.3%
Conciliation/settlement successful	12	17.4%
No cause determination	38	55.1%
Open cases as of 11/1/24	11	15.9%

Source: HUD, FHEO

IV. Fair Housing Issues and Goals

A. Fair Housing Issues

The following fair housing issues were identified in the analysis above.

Segregation

There is moderate segregation in the county between White and Hispanic residents, due to concentration of Hispanic residents in Oxnard and outside of the other participating cities (which are majority white). (Table 3 and Table 1). There are also concentrations of Hispanic

residents in Oxnard and Santa Paula, and concentrations of foreign-born residents of Mexican origin and Spanish-speaking LEP residents in Oxnard, Santa Paula, and Fillmore R/ECAPs. Additionally, there are concentrations of publicly supported housing in Oxnard and Santa Paula (Map 5).

R/ECAPs

There are R/ECAPs in Oxnard, Santa Paula, and Fillmore. Hispanic households in the HCV program are more likely to reside in R/ECAPs than non-Hispanic HCV program participants.

Disparities in Access to Opportunities

Various protected class groups experience disparities in access to opportunities, including:

- Hispanic residents, who are least likely to have access to neighborhoods with good schools and high labor force participation and human capital, and most likely to live in neighborhoods with high exposure to poverty and worse environmental health.
- Black and Native American residents, who are also more likely to live in high poverty areas and have less access to neighborhoods with high labor force participation and human capital. Black residents of the county also have the highest unemployment rate of any group.
- Native Americans living below the poverty line, who have limited access to neighborhoods with high performing schools and proximity to employment centers.

Geographically, residents in central/south Oxnard and Santa Paula have less access to various opportunities than residents in other parts of the county, including the other participating jurisdictions. This includes less access to neighborhoods with good schools, proximately to employment centers, high labor force participation rates and human capital, and less concentrated poverty. These areas are also home to concentrations of Hispanic residents, foreign-born residents of Mexican origin, and families with children. Finally, these areas also overlap with two of the R/ECAPs in the county (in Oxnard and Santa Paula).

Conversely, residents in Thousand Oaks and Camarillo have the most access to neighborhoods with good schools, proximity to employment centers, high labor force participation and human capital, and less poverty.

Disproportionate Housing Problems

Various protected class groups experience disproportionate housing problems, including

- Black/African American households, who have disproportionate housing needs in the 30-50% AMI and 50-80% AMI ranges.
- Pacific Islander households, who have disproportionate housing needs in the 50-80% AMI range, and disproportionate severe housing needs in the 50-80% and 80-100% AMI ranges.

- American Indian and Alaska Native households, who have disproportionate housing needs in the 80-100% AMI range and disproportionate severe housing needs in the 80-100% AMI range.

Geographically, the areas of the county with the highest percentages of households experiencing at least one housing burden are:

- Central and south Oxnard, including the R/ECAP tract
- Northeast Oxnard and areas just outside the city's boundary
- Santa Paula, including the R/ECAP tract
- Central and northwest San Buenaventura

These areas have high concentrations of Hispanic residents (in Oxnard and Santa Paula), and foreign-born residents of Mexican origin (in Oxnard, Santa Paula, and northwest San Buenaventura).

Disparities in Access to Homeownership

Hispanic, Black, and Native American households have significantly lower homeownership rates (49%, 45%, and 42% respectively) than AAPI and White, non-Hispanic, residents (75% and 70% respectively). Rates of homeownership vary across cities: Simi Valley and Thousand Oaks have the highest homeownership rates; and Oxnard and San Buenaventura have the lowest homeownership rates.

B. Fair Housing Goals

This section identifies the factors that create, contribute to, perpetuate, or increase the severity of the fair housing issues identified through the analysis above, and lists the goals and actions each jurisdiction will take to address those contributing factors in order to Affirmatively Further Fair Housing. The goals and actions listed below are included in each jurisdiction's approved and adopted 2021-2029 Housing Element.

1. Ventura County

Fair Housing Issue	**Contributing Factors**
Segregation and R/ECAPs	Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods. Rural and agricultural communities (along Highway 126) have more affordable housing opportunities overall. These communities are primarily home to Hispanic/Latino, low- and moderate-income households, including farmworkers.

	Infrastructure constraints restrict development of high-density housing in most of the unincorporated county; therefore, county is limited in rezoning for higher density development in unincorporated communities which need it most. Lack of community support for high-density affordable housing. Limited housing opportunities for persons with disabilities.

Goals and Meaningful Actions:

Encourage home share partnerships to provide affordable housing options in exchange for services to assist senior resident homeowners.

Continue the rent control program for mobile home parks, which provides housing for lower income residents in high resource areas.

Encourage construction of ADUs to increase supply of affordable housing, especially in high resource areas. Annually monitor the production of ADU's to ensure that the County projection of 70 units per year is being achieved.

Increase services and amenities to improve access to opportunity in low resource areas.

Provide training to landlords on fair housing laws and encourage them to market their rental units in high resource areas to voucher holders.

Increased testing and more persistent enforcement of fair housing laws.

Actively recruit residents from low-opportunity/disadvantaged communities to serve or participate on boards, committees and other local government bodies.

Amend County Ordinances and implement new state housing laws that mandate the use of only objective standards to approve residential projects, including projects for the special needs population.

Fair Housing Issue	Contributing Factors
Disparities in Access to Opportunities	Past racially restrictive covenants and school district gerrymandering caused segregation in schools and neighborhoods.

	Infrastructure constraints restrict development of high-density housing in most of the unincorporated county; therefore, county is limited in rezoning for higher density development in unincorporated communities which need it most.

Goals and Meaningful Actions:

Placement of New Residential Uses: Within designated disadvantaged communities, the County shall discourage the establishment of new residential and other sensitive land uses near incompatible industrial land uses unless appropriate mitigations or design consideration can be included.

County Investment Priorities: The County shall prioritize investment in infrastructure, services, safety net programs and other assets that are critical to future economic vitality, including public safety, healthcare, library services, water supply and quality, transportation, energy, and environmental resources. This investment shall consider equity in investment opportunities to designated disadvantaged communities, including designated Opportunity Zones under the federal Tax Cuts and Jobs Act of 2017. The focus of these efforts shall be to improve social equity and opportunity for all.

Supporting Industries Fitting County Needs: The County shall strive to attract industries based on existing and projected workforce demographics, educational attainment, skills, and commute patterns, and which provide opportunities to residents living in designated disadvantaged communities.

Grocery Stores in Underserved Communities: The County shall strive to attract and retain high-quality, full-service grocery stores and other healthy food purveyors in Existing Communities and adjacent urban areas, particularly in underserved areas.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Costs of repairs or rehabilitation for older housing stock. Lack of affordable housing.

Goals and Meaningful Actions:

Safe and Sanitary Homes Education and Outreach: The County shall engage with agencies, non-profit organizations, landlords, property owners and tenants in Disadvantaged Communities to disseminate information to educate about indoor mold and lead hazards, methods for reduction, and prevention.

Housing Affordability: The County shall continue to work with cities and community organizations to implement best practices, pursue funding, and implement programs that reduce the cost of housing.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Homeownership	Unaffordable home prices in coastal communities. Costs of repairs or rehabilitation for older housing stock. Lack of economic mobility for protected classes.
Goals and Meaningful Actions: Provide down payment assistance to eligible potential homeowners. Guide eligible homeowners in identifying resources for rehabilitation assistance.	

2. Camarillo

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	Concentration of protected persons, including, but not limited to, persons with disabilities and LMI households, in lower resource areas due to the following: • Disparities in access to housing opportunities due to high cost of housing in rental and ownership markets; and specifically, limited affordability in High Opportunity Areas. • Lack of vacant land for new development as the city is nearing build-out. • High cost of land and construction disincentivize developers to construct affordable housing projects. • Lack of public transportation is an impediment to those who cannot or do not drive a car if arrival times are not convenient, not frequent, and overall have long travel times. • Lack of available accessible housing options for seniors and persons with disabilities.

	•

Goals and Meaningful Actions:

Increase affordable housing options in high opportunity areas through the following actions:

- Encourage a range of housing options across all income categories, including affordable housing, to allow residential mobility. Provide technical assistance and information (such as the residential sites inventory) to advocacy groups, non-profit housing, and other local and regional organizations that can assist in identifying housing need and the development of housing for low- and moderate-income households.
- Encourage transit-oriented development to better connect workers with jobs.
- Encourage development of ADA compliant rental housing units, and promote universal design principles in new developments to help people with physical disabilities live in a house without modification. Specifically, have a goal of developing 30 units for seniors and/or special needs households between 2021-2029.
- By December 2025, conduct a review of the Municipal Code requirements to explore opportunities to revise and ensure design standards to not impede the development of affordable housing.
- By January 2026, review zoning ordinance and identify opportunities to reduce constraints on the development of housing types, and amend Zoning Ordinance by January 2028.

Address housing discrimination through the following actions:

- Expand education and outreach efforts to landlords on fair housing laws through media outlets available to City. Provide multilingual content when appropriate.
- Contract for fair housing services with the Housing Rights Center to include fair housing testing for discriminatory practices, issues, and trends impacting both renters and homebuyers, and require routine reporting of activity.
- At least once annually between 2021-2029, conduct or facilitate informational events regarding fair housing laws and available resources in English and Spanish. Prioritize property owners and residents residing in high displacement risk areas (neighborhoods between Temple Avenue, Lewis Road, Highway 101, Las PosasRoad, and East Ponderosa Drive) and provide informational materials and/or provide trainings in accessing financial resources for housing rental or purchase.

Fair Housing Issue	Contributing Factors

Disproportionate Housing Problems	Home repairs and rehabilitation can be an obstacle for low- and moderate-income homeowners. Deferred maintenance can result in severe housing problems for older housing units.

Goals and Meaningful Actions:

Promote and facilitate the availability of housing rehabilitation programs to address deferred maintenance of the housing stock, and to make accessibility improvements. Provide multilingual content when appropriate. Specific actions to be taken include:

- Utilize CDBG funding to facilitate the rehabilitation of six housing units annually between 2021-2029.
- Develop an outreach strategy to connect with property owners who own less than 10 single-family or multi-family residential units to assess needs and assist them with obtaining available resources including rehabilitation loan financing programs and affordable housing development incentives.

Fair Housing Issue	Contributing Factors
Disparities in Access to Homeownership	Disparities in access to housing opportunities due to high cost of housing in rental and ownership markets. High cost of land and construction disincentivize developers to construct affordable housing projects.

Goals and Meaningful Actions:

Implement first time homebuyer down payment assistance program to provide homeownership opportunities to very low-, low-, and moderate-income households. Provide multilingual content when appropriate.

Include low-income households in the outreach efforts to inform of special local, state, and federal homebuyer assistance in partnership with lending institutions, local associations of realtors, and fair housing providers. Provide multilingual content when appropriate.

By January 2026, conduct an educational seminar to assist residents in applying for first time homebuyer down payment assistance programs. Increase participation in first time homebuyer programs by at least 20 percent between 2021-2029.

3. Oxnard

Fair Housing Issue	**Contributing Factors**
Segregation	Low-income households are concentrated due to the following factors: • Coastline neighborhoods are more desirable, and therefore more costly than urban core. • Availability of rentals that accept Housing Choice Vouchers. • Availability of affordable units in a range of sizes.
Goals and Meaningful Actions: Use land use, zoning, and development standards to address barriers to housing choices in high-opportunity areas, such as ADUs and minimum lot sizes. Facilitate lot consolidation for development of affordable housing in high opportunity areas, by reducing setbacks and/or parking requirements, waiving Parcel Assemblage/Lot Consolidation fees for targeted parcels, and fast-tracking application reviews for affordable housing developments. Encourage landlords in high resource areas to market their rental units to Section 8 voucher holders. To do this, Oxnard Housing Authority will expand their landlord outreach and engagement efforts. Encourage mixed-use and mixed-income development in non-residential zones, including in the Business Research Park (BRP) Zone through a BRP Overlay Zone. Encourage construction of ADUs in high resource areas by distributing information to homeowners via informational flyers in monthly bills, additional information on the City's website, and/or public service announcements on Oxnard TV channel.	

Fair Housing Issue	**Contributing Factors**
R/ECAPs	Availability of rentals that accept Housing Choice Vouchers. Linguistic isolation of non-English speaking households. Limited economic mobility opportunities.
Goals and Meaningful Actions:	

Provide training to landlords on fair housing laws and encourage them to market their rental units in high resource to voucher holders.

Distribute information regarding fair housing, tenant rights, rehabilitation grants, rehabilitation loans, first-time homebuyer programs, and Section 8 programs. These efforts will include the following:

- Work with Ventura County Department of Health and Housing Rights Center to track fair housing issues and identify patterns in the City, including meeting annually to check on the status of active cases. The City will support Ventura County and Housing Rights center to increase public education and outreach on neighborhoods identified as being areas of linguistic isolation, as well as continuing to assist in the investigation and resolution of complaints of housing discrimination, including, where merited, targeted testing. This increased outreach shall include, beginning in 2024, at least one educational outreach campaign annually in an area of linguistic isolation, targeting a minimum of at least 25 households in such areas with multi-lingual fair housing education resources. The City will use its partnerships with community-based organizations that work with the Oxnard Mixteco community to provide access to information and resources, and will invite those organizations to participate in the City's Annual Housing Element workshop.
- Continue working with Ventura County groups who promote expanded housing opportunities through various financial assistance initiatives and affordable housing/neighborhood revitalization programs and educates the community about fair-housing and equal housing opportunity, providing housing counseling services and family resource information and referral. Through this partnership, the City will connect with an average of 320 contacts per year. The City will collaborate with these organizations and the Housing Rights Center (which provides materials in seven languages) to disseminate fair housing information in all appropriate languages, and to encourage community participation in workshops, and public hearings, which shall include at least one fair housing outreach and education workshop annually, beginning in 2024, in the areas of linguistic isolation and in Spanish language.

Actively recruit residents from neighborhoods of concentrated poverty to serve or participate on boards, committees, and other local government bodies.

Seek funding for targeted rehabilitation.

Invest in basic infrastructure in low resource areas and areas of future development, including through the following efforts:

- Utilize the City's Climate Action and Adaptation Plan (CAAP) to disseminate community programs to improve climate and resilience citywide with particular attention to disadvantaged community areas as identified in the City's CAAP.

- As part of the City's CIP process, prioritize green infrastructure investment (permeable pavements, infiltration planters, trees, etc.) in areas of concentrated poverty, specifically neighborhoods identified as disadvantaged communities.
- The City's Parks and Recreational Master Plan will assist the City in developing CIP activities to improve access to parks and recreational areas, including seeking funding sources to develop and/or improve parks or recreational areas and programs and/or partnerships to access nearby recreational spaces located on sites that are not City-controlled.
- Implement the City's Bicycle and Pedestrian Facility Master Plan (2011), with consideration to bicycle and pedestrian facilities in R/ECAP areas.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	Availability of high-ranked schools throughout the City. Shortage of public access to recreational facilities and parkland.
Goals and Meaningful Actions: Encourage additional multifamily housing in high-performing school areas, including by using land use, zoning, and development standards to address barriers to housing choices in moderate or higher opportunity areas, such as allowing ADUs and decreasing minimum lot sizes. Work with school districts to attract and retain high-quality teachers. Increase parkland requirements for new developments. Prioritize green infrastructure investment in areas of concentrated poverty.	

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Availability of affordable units in a range of sizes. Unaffordable rents and home prices. Lack of partnerships with affordable housing developers. Costs of repairs or rehabilitation.
Goals and Meaningful Actions:	

Provide rehabilitation assistance to approximately 6 homeowners per year through the Citywide Homeowner Repair Program. Implement the Inclusionary Housing Program to increase supply of affordable housing units, with a goal of producing an average of 20 lower-income units per year (18 on site, 2 through in-lieu fees paid). Provide down payment assistance to four households annually, to support new homeownership opportunities. At least half of the households assisted will originate from low resource areas and/or R/ECAP areas in Oxnard. Provide mortgage assistance to homeowners through the Mortgage Credit Certificate program, with a goal of Oxnard residents using at least six Mortgage Credit Certificates per year. Continue working with the Ventura County Consortium to distribute funding and ensure outreach to at least twenty-four households in the areas designated as low resource and/or R/ECAPs in Oxnard. Encourage development of housing for extremely low-income households by assisting developers with site identification, providing local funding, streamlining entitlements, and implementing concessions and incentives. Collaborate with developers to develop affordable housing on City-owned sites. Between 2021-2029, accommodate 193 units affordable to lower income households on city-owned properties in low resource areas. Encourage construction of ADUs to increase supply of affordable housing, with the goal of accommodating at least 320 ADUs between 2021-2029.

4. San Buenaventura

Fair Housing Issue	**Contributing Factors**
Segregation	Location and type of affordable housing, and concentration of HCV use. Lack of private investment. Lack of public investments in specific neighborhoods, including services or amenities. A lack of knowledge of fair housing rights for tenants and responsibilities from landlords, due to the following:

	• Lack of fair housing testing • Lack of monitoring • Lack of targeted outreach • Lack of outreach meeting locations within the City, especially in the Westside NRSA and downtown and midtown communities.

Goals and Meaningful Actions:

Through the Westside Ventura Neighborhood Revitalization Strategy Area (NRSA) plan, continue to target investment on improving community assets (such as infrastructure and public facilities) as well as improving quality of housing and increasing affordable housing (one improvement project in low/moderate income areas each year).

Inform tenants and landlords of the State's Source of Income Protection (SB 329 and SB 222) and the interested parties list for available affordable housing.

Promote access to higher resource areas by locating lower income affordable units and mixed-income developments in areas with high resources.

To attract private investment and the amenities associated with development, remove constraints to development in response to market demands.

Expand awareness of fair housing laws by specifically targeting the Westside NRSA. In partnership with the City's fair housing provider (Housing Rights Center), the following actions will be taken:

- Hold at least two in-person fair housing meetings annually, including one in the Westside NRSA. Meetings will be held at sites that are transit-accessible and/or the provider will consider options to assist residents without vehicle access with transportation; and meetings will be held at a variety of times (daytime and evening). Each year, the goal will be to conduct outreach to 400 residents, landlords, and housing professionals.
- Provide annual training on fair housing laws at public meetings with the intention of hosting additional meetings.
- Utilize non-traditional media (i.e. social media, City website) in outreach and education efforts, in addition to print media and notices. Each year, the goal will be to post 10 Fair Housing related items on non-traditional media.
- Conduct Fair Housing Testing annually (10 tests per year) and include results in the appropriate quarterly report. Tailor outreach and education activities to respond to findings of testing.

Expand outreach and education of the State's Source of Income Protection (SB 329 and SB 222), defining public assistance including HCVs as legitimate source of income for housing. Increase outreach and education to the Westside and southern tracts with

disproportionate needs. By 2029, goal is to increase voucher use in Ventura by 10 percent from 2021 levels.

Fund and maintain a Housing division within the City's Community Development Department, including a Housing Manager, to ensure sufficient capacity in City to advance fair housing goals.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	Location of higher quality schools in eastside areas. Lack of access to local jobs. Location near environmental pollutants (freeways). Lack of private investment. Lack of public investments in specific neighborhoods, including services or amenities.

Goals and Meaningful Actions:

Improve access to opportunities in low resource areas through the following actions:

- Through the Westside NRSA plan, continue to target investment on improving community assets (such as infrastructure and public facilities) as well as improving quality of housing and increasing affordable housing (one improvement project in low/moderate income areas each year).
- Continue to expand economic development opportunities in the Westside NSRA through microenterprise loans and technical assistance, vocational training to westside residents, and partnerships with Ventura Unified School District on Property Uses for Economic Development.
- Prioritize use of CDBG funds and CIP in high segregation and poverty and low resource areas (such as the Westside and Downtown). CDBG funds should be focused on homelessness or housing projects.
- Study the annexation of the Saticoy low resource area to allow for projects and investment to improve the area.
- Coordinate with Public Works to prioritize areas identified as Disadvantaged Communities (SB 535) and low resource areas for actions and improvements. Create a Capital Improvement Plan for 2026-2032 with prioritized funding for Disadvantaged Communities.

Promote access to higher resource areas by locating lower income affordable units and mixed-income developments in areas with high resources. Specific actions include:

- Identify specific City-owned properties that may be made available for residential development.
- Support funding applications by nonprofit developers for affordable housing in high resource areas, with overall goal of building 2,052 lower income units between 2021-2029.
- Support development of 100 student housing units at Ventura College.
- Update inclusionary housing ordinance to expanded Citywide and include rental developments.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Age of housing stock. The availability of affordable units in a range of sizes. Thomas Fire, which destroyed multi-family housing and caused rent increases.

Goals and Meaningful Actions:

Improve the condition of existing housing by using targeted outreach to increase awareness of the City's Home Rehabilitation program in neighborhoods with highest housing burdens.

Market the availability of Mobile Home Rehabilitation Grant Program funding by providing brochures to local mobile home park associations, distributing them at relevant public meetings, and displaying them at the City's public counters, public libraries, and the senior center. Assist an average of 15 households per year.

Increase the availability of affordable rental units through the City's Inclusionary Housing Ordinance.

Combat displacement by offering "first right of refusal" to tenants and advertising new affordable units with Affirmative Marketing Plans.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Homeownership	The availability of affordable units in a range of sizes.

Goals and Meaningful Actions:

Pursue funding to provide homebuyer assistance to low- and moderate-income households. Between 2021-2029:

- Provide 15-20 Housing Workshops to residents interested in preparing for homeownership
- Provide 20 residents with Down Payment Assistance
- Provide 20 Residents with Housing Counseling Services
- Provide 30 Financial Literacy Workshops to 300 Residents

5. Simi Valley

Fair Housing Issue	Contributing Factors
Segregation	Insufficient and inaccessible outreach and enforcement. Lack of accessible fair housing information and variety of inputs media. Lack of marketing fair housing events such as fair housing conferences, resource meetings, and community meetings.

Goals and Meaningful Actions:

The City will serve 150 people annually with fair housing services, through the following actions:

- Continue the contracting with HRC to provide fair housing services to Simi Valley residents.
- Conduct two fair housing outreach events per year, which may include the landlord-tenant workshop and the homebuyer's education workshop hosted by HRC.
- Increase outreach related to fair housing education and workshop with announcements in monthly City newsletter.
- Expand outreach media on fair housing to City social accounts such as Facebook and Twitter.
- Offer fair housing outreach and education in Spanish and English.

Fair Housing Issue	Contributing Factors
Disparities in Access to Opportunities	Concentration of special needs groups. Location and type of affordable housing. Lack of private investment. Lack of sidewalks, pedestrian crossings, and other infrastructure.

Goals and Meaningful Actions:

Increase access to affordable housing in high resource areas through the following actions:

- Facilitate the development of units affordable to lower-income households in high resource areas (with a portion being targeted for extremely low-income households). Between 2021-2029, develop 20% of new affordable units in high resource areas.
- Facilitate ADU construction in high resource areas by creating and implementing a marketing program to disseminate information about the City's ADU incentives, tools, and resources.
- Promote Lot Consolidation Incentive and Revitalization of Obsolete and Underused Properties policy to facilitate multi-family and mixed-use development in high resource areas. Conduct outreach to interested property owners and developers, with the goal of increasing housing opportunities in high resources areas by 275 units between 2021-2029.
- Continue to promote the use of Section 8 Vouchers by including a fair housing factsheet in ADU/SB 9 applications, especially on source of income protection (SB 329 and SB 222). Assist 700 households annually with vouchers, and increase the use of HCVs in high resource areas by 5 percent between 2021-2029.

Between 2021-2029, commit to one public improvement project annually in low- and moderate-income areas, including:

- Sanitation – Sewer Line Rehabilitation: rehabilitates vitrified clay sewer pipes and asbestos cement sewer pipes, with cured-in-place slipliner.
- Streets and Roads – Barnard Street Bridge Rehabilitation: widening / rehabilitation of the existing bridge on Barnard Street, 0.5 miles west of Stearns Street.
- Waterworks – Water Line Replacement: repair or replace as needed aged/damaged/washed out water lines segments. These segments were identified during the Waterworks Facilities Assessment based on calculated risk of waterline failure based on the asset vulnerability and criticality.

- Waterworks – Water Tank Repair / Replacement: repair or upgrade water tanks that have been in service since 1960, each with capacity of upwards of 1.5 million gallons. In addition, tank interiors need to be re-coated and exterior needs to be painted. The Waterworks Storage Tank System shall meet current seismic code requirements.
- Transit – Bus Stops Improvements: bus shelter addition, maintenance, signage, benches, lighting, and other amenities.
- Transit – Replacement Buses: replace two Compressed Natural Gas (CNG) New Flyer buses (has reached its useful life) with two 35-foot low- or no-emission buses to ensure continued reliability of service while reducing maintenance costs.
- Repairs & Upgrades - Public Library: a variety of repair and upgrades including relocation of the Library bookstore and donation space, exterior lighting improvements, book stack end panels, ADA improvements, interior electrical and lighting improvements, window replacements, carpeting, landscaping of patio areas, and various building renovations and improvements.
- Repairs & Upgrades - Senior Center: a variety of repairs and upgrades including the design and construction of the patio courtyard, design and renovation of the north bathrooms to improve plumbing and accommodate patron needs, replace facility furniture, refinish wood floors in multi-purpose room, and upgrade audio visual needs in the senior facility.

Between 2021-2029, complete eight street improvement projects in low- and moderate-income areas, including the following streets:

- Cochran Street from Tapo Canyon Road to Sequoia Avenue.
- Madera Road from Strathearn Place to Royal Avenue.
- Los Angeles Avenue from Kuehner Drive to Stow Street.
- Stearns Street from Cochran Street to Los Angeles Avenue.
- Sycamore Drive from Royal Avenue to Fitzgerald Road.
- First Street from Royal Avenue to Fitzgerald Road.
- Erringer Road from Royal Avenue to Moore Street.
- Los Angeles Avenue from Sequoia Avenue to Sycamore Drive.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	Substandard Housing Conditions. Age of housing stock. Cost of repairs and rehabilitation.

Goals and Meaningful Actions:
Through the City's Home Rehabilitation Program, provide loans to qualified low income homeowners. Target outreach to neighborhoods with older housing stock. Conduct Code Enforcement with emphasis in neighborhoods with older housing stock and refer eligible households to City Home Rehabilitation Program.

6. Thousand Oaks

Fair Housing Issue	**Contributing Factors**
Segregation	• Location and type of affordable housing, and concentration of Housing Choice Vouchers (HCV) use. • Lack of private investment • Lack of public investments in specific neighborhoods, including services or amenities
Goals and Meaningful Actions: Increase the number of people using HCV and work to increase the use of HCVs , by continued outreach and education of the State's Source of Income Protection (SB 329 and SB 222, defining public assistance including HCVs as legitimate source of income for housing). Inform tenants and landlords by posting notices on City's social media platforms, City website and public counter, TOTV, newspaper, and with local stakeholders. Also, ensure Housing Rights Center includes this topic in their outreach events. Facilitate affordable housing development through the following actions: • Adopt Zoning Code update to implement General Plan 2045 to ensure a variety of housing types can be accommodated, including but not limited to co-housing, live/work, senior housing, and assisted living, among others. • Continue to implement objective development standards that apply to all residential projects, which define all housing types, including small, medium, and large-scale multifamily buildings. • If City funding is available, issue a NOFA to develop new affordable housing..	

- Continue to implement the City's updated Inclusionary Housing Ordinance and linkage fees program, to ensure that 10 percent of new construction projects are affordable units or units created with in-lieu fees.
- Continue to encourage lower income affordable units in mixed-income developments.
- Continue to explore options for incentivizing housing development for all income levels at shopping mall sites.

Combat discrimination in housing by taking the following actions:

- Continue to host an annual fair housing seminar with the County of Ventura to increase public awareness of fair housing laws and services, conducting increased outreach to neighborhoods that are impacted by low and moderate income concentration, displacement risks, and disproportionate housing needs. Follow up with HRC after meetings to evaluate attendance at locations and modify outreach location or times as necessary based on attendance outcomes.
- Continue to ensure HRC includes outreach and education of the State's Source of Income Protection (SB 329 and SB 222), defining public assistance including HCVs as legitimate source of income for housing. Create a Fair Housing Factsheet to be included in ADU and SB 9 application packets, educating homeowners of their fair housing obligations as potential landlords, including source of income protection (such as use of HCVs).
- Continue to provide fair housing information throughout the City via the City's website, and City facilities. Specifically, utilize non-traditional media (i.e. social media, City website) in outreach and education efforts, in addition to print media and notices.
- Continue to update City's Fair Housing Resource webpage annually.
- Continue to offer Spanish translation services and closed captions at City Council Meetings.
- Continue to encourage residents to sign up for City newsletter by promoting on city website, social media, and at community events.

Fair Housing Issue	**Contributing Factors**
Disparities in Access to Opportunities	• Limited access to local jobs for all residents • Location near environmental pollutants (freeways) • Lack of private investment • Lack of public investments in specific neighborhoods, including services or amenities

Goals and Meaningful Actions:

Achieve diverse community representation on relevant boards and commissions that reflects the demographics of Low Resource Areas and Sensitive Communities. To achieve this, the City will:

- Continue to encourage residents from low and moderate income neighborhoods and areas impacted by disproportionate housing needs and displacement risks to participate in the decision-making process through appropriate boards and commissions.
- Continue to expand outreach through extensive social media posting and by being in direct contact with various groups, such as the City's Youth Commission, to encourage participation in the decision-making process.
- Report annually on the diversity of commission members (number of applicants and how many are appointed).

Continue to coordinate with Public Works to prioritize areas identified as low resource and sensitive communities in the implementation of the 2019 Active Transportation Plan, Local Road Safety Plan, 2019 ADA Transition Plan, and capital improvement projects, increase transit ridership, add new bike lanes, add new ADA ramps, and construct additional pedestrian crossings.

Continue to implement Objective Standards that require include Open Space amenities for teenagers and younger children in housing projects.

For affordable housing constructed by non-profit developers with City's funds, prioritize projects in low and moderate resource areas. This prioritization will be incorporated into NOFAs issued by the City.

Continue to partner with the County of Ventura on financial resources for homeless supportive services and affordable housing development.

Fair Housing Issue	**Contributing Factors**
Disproportionate Housing Problems	• Increasing rental prices • Age of housing stock • The availability of affordable units in a range of sizes
Goals and Meaningful Actions:	

Use City funding, if available, to increase the stock of affordable housing in low and moderate resource areas.