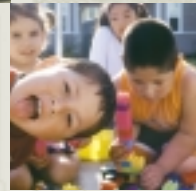


Housing at the Millennium



**Documenting New Housing
Production in Ventura County,
1990-2000**



Conducted by:
Cabrillo
Economic
Development
Corporation

Written by:
Jill Bangser Fioravanti



Mission Statement

The Cabrillo Economic Development Corporation (CEDC) is a private non-profit community development corporation with the mission, "to develop and manage, through a community building approach, affordable housing for very-low, low, and moderate income families."

Between its incorporation in 1981 and June 2005, CEDC has built approximately 950 units of affordable for-sale and multi-family rental housing, manages over 320 affordable rental units, and has helped over 225 families into homeownership through education, counseling, and lending services.

For an electronic version (PDF) of this report, please refer to CEDC's website: www.cabrilloedc.org

Printing paid for by:



citibank®



Table of Contents

2	Executive Summary
4	Introduction
5	Need for Study
8	Methodology
10	Findings
14	Best Practices in Affordable Housing Development
16	Issues for Consideration – Replication of Study
18	The New Millennium – Suggestions for Housing Policymakers and Practitioners
20	Conclusion
21	Bibliography and Reference Sources
Appendix A: City-Specific Housing Data	
22	Camarillo
24	Fillmore
26	Moorpark
28	Ojai
30	Oxnard
32	Port Hueneme
34	Santa Paula
36	Simi Valley
38	Thousand Oaks
40	Ventura
42	Unincorporated Ventura County
Appendix B	
44	Acknowledgements



Executive Summary



CEDC's Meta Street Apartments, Oxnard, a 24 unit farm worker family rental development.

In California, housing element law mandates that local governments adequately plan to meet the housing needs of all economic segments of the community. As such, each jurisdiction is required to set goals for and enable the development of housing for very-low, low, moderate, and upper income families. Goals for each income category are set through the Regional Housing Needs Assessment (RHNA) process during the time cities complete the Housing Element section of their General Plans. Each year, jurisdictions are required to report on progress toward meeting RHNA targets in each income category. However, there is currently no systematic way to monitor this progress or share best practices and creative solutions to meet RHNA goals.

To address this challenge, the Cabrillo Economic Development Corporation (CEDC) set out to document new annual housing production by income category, compared to RHNA goals, from 1990-2000. This study marks the first time in Ventura County (and possibly throughout the state) that housing production data

by income category were collected and aggregated from sources on housing completions, rather than making assumptions based on building permits. Information was gathered through primary and secondary sources and in partnership with City planning and housing staff. CEDC also conducted focus groups with city staff and developers to give them an opportunity to share their accomplishments in meeting housing needs from 1990 through the present. Finally, city staff reviewed data from their jurisdiction to ensure accuracy.

Key findings from the study included:

- Ventura County met 91 percent of its overall housing production goal during 1990-2000, building 28,466 units out of an aggregate RHNA target of 31,225 new units. However, the 11 jurisdictions varied greatly in meeting their own RHNA targets.
- Across Ventura County, housing production affordable to very-low and low income families fell far short of RHNA targets.

Just over one-third of housing units affordable to very-low and low income families was built, compared to RHNA targets. In comparison, housing production for moderate and upper income families exceeded RHNA goals.

Just over one-third of housing units was built for each of these two income groups, compared to 11-year targets.

- While housing production affordable to very-low and low income families fell short, production affordable to moderate and upper-income families exceeded RHNA goals. In particular, housing for upper-income families exceeded the RHNA goal by 28 percent.
- Housing production increased overall in the late 1990s, with a heavier focus on moderate and upper income housing.
- Certain cities were more successful in meeting their very-low and low income benchmarks than others.

During the data collection process, several best practices emerged from focus groups that cities could emulate, including creative



financing mechanisms to reduce housing cost, involvement of community residents in the development process, and innovative city planning strategies. The study also lists several challenges that arose from collecting this information for the first time in a systematic fashion. These challenges should be addressed in the future as cities, counties, and the state attempt to monitor housing completions by income.

The final section of the study lists ten policy and procedural suggestions that, if implemented, could positively affect cities' abilities to report housing completions on an annual basis in a timely and accurate manner. As land use, housing costs, and regional growth become increasingly important issues statewide, these recommendations will enable Ventura County's 11 jurisdictions (and cities and counties across California) to improve reporting, share successes, and work toward meeting their area's housing needs.



Introduction

Housing at the Millennium sets out to comprehensively compile – for the first time – completed new housing production from 1990-2000 across each jurisdiction in Ventura County, disaggregated by income category.



This study, conducted by the Cabrillo Economic Development Corporation (CEDC), a non-profit housing community development corporation, aimed to answer two questions:

- What types of housing did each Ventura County municipality develop during the period of January 1990–December 2000, and how did this development compare to housing needs as defined by the Regional Housing Needs Assessment (RHNA)?
- What strategies have Ventura County jurisdictions used to help increase the supply of affordable housing?

The objectives of this study are to highlight best practices in affordable housing development across Ventura County, and to provide a tool for local jurisdictions to document annual housing production in the new millennium.

Need for Study



Housing at the Millennium addresses a need for data on what new housing was built in Ventura County during the previous decade.

In California, housing element law mandates that local governments adequately plan to meet the housing needs of all economic segments of the community. As such, each jurisdiction is required to set goals for and enable the development of housing for very-low, low, moderate, and upper income families. Income cutoffs for these four income groups are set annually by the U.S. Department of Housing and Urban Development as a percentage of the Area Median Income (AMI) for a Metropolitan Service Area (MSA). 'Very-low' income families are defined as earning below 50% AMI, 'low' income families earn between 50-80% AMI, 'moderate' income families earn between 80-120% AMI, and 'upper' income families earn over 120% AMI.

Table One above lists the Ventura County AMIs and income cutoffs for each year of this study for a family of four at very-low, low, and moderate income levels.

Jurisdictions set housing goals for all four income categories approximately every five years as part of their Housing Elements, which are then reviewed by the California Department of Housing and Community Development (HCD). Once housing goals for very-low, low, moderate, and upper income families are finalized and approved, they remain in place for the duration of that cycle. Housing goals by income category are determined in part through

Table One

Household Income Limits over Time, Ventura County CA				
Year	Area Median Income (AMI)	Very-low Income Limit (50%AMI)	Low Income Limit (80%AMI)	Moderate Income Limit (120%AMI)
1990	\$45,200	\$22,600	\$35,700	\$53,550
1991	\$48,400	\$24,200	\$38,000	\$57,000
1992	\$48,400	\$24,200	\$38,600	\$57,900
1993	\$55,200	\$27,600	\$39,700	\$59,550
1994	\$57,900	\$28,950	\$39,900	\$59,850
1995	\$57,900	\$28,950	\$40,200	\$60,300
1996	\$59,100	\$29,550	\$41,600	\$62,400
1997	\$61,600	\$30,550	\$43,500	\$65,250
1998	\$63,100	\$31,550	\$45,300	\$67,950
1999	\$65,300	\$32,650	\$47,800	\$71,700
2000	\$68,500	\$34,250	\$50,200	\$75,300

Source: U.S. Department of Housing and Urban Development

the Regional Housing Needs Assessment (RHNA) process, which is facilitated by the Southern California Association of Governments (SCAG). SCAG is the designated Metropolitan Planning Organization serving Ventura County and the group that researches and draws up plans for growth management, among other responsibilities.

According to SCAG, "the RHNA is a key tool for SCAG and its member governments to plan for growth." To project growth, which ultimately determines housing need and RHNA numbers, demographers examine historical growth patterns, job creation, household formation rates, and other factors to estimate how many households will be added to each community between the beginning and end of a RHNA cycle.

Cycles are typically 7.5 years and roughly correspond with housing element timeframes. January 1990 through December 2000, the time period for this study, spanned two RHNA cycles: January 1, 1988–December 31, 1997, and January 1, 1998–June 30, 2005. Regarding the former, due to budget constraints the State of California extended the original end-date of June 1995 through December 31, 1997, making this cycle effectively last 10 years using the same numerical targets.



El Paseo, a 190 unit very-low and low income housing development in Oxnard.

This study addresses the need for consistent reporting on municipal progress toward meeting the housing production goals outlined in Housing Elements. Each year, according to California Housing Element Law, Section 65400, each jurisdiction is required to:

‘Provide an annual report to the legislative body, the Office of Planning and Research, and the Department of Housing and Community Development on the status of the [General] plan and progress in its implementation, including the progress in meeting its share of regional housing needs.’

However, there is no specific format for writing annual reports to the General Plan, nor is there an enforcement mechanism on the state or regional levels to ensure that annual reports are completed each year in a timely manner. For this study, HCD staff were only able to locate approximately 10 reports, compared to the 121 reports (11 jurisdictions over 11 years) that cities should have submitted.

With a weak accountability structure and informal reporting system, cities may or may not know what was built by income category when it comes time to evaluate progress on expiring Housing Elements and write new Housing Elements. And while housing construction permit data are useful to determine the approximate number of new housing units and their type (single or multi-family), they are unhelpful when trying to ascertain the affordability of a given home, apartment, or condominium to a family.

Finally, this study will enable cities and the County to document what affordable housing was actually produced compared to the supply required to adequately house very-low and low income families in Ventura County. As revealed in the Findings section, not only are there not enough units being developed, but the sales prices of homes that are being developed are not appropriately addressing the range of income levels of Ventura County residents. This study sheds light on what was actually developed in the past decade in hopes of balancing out production in the current one.



Rendering of an elevation of Plaza Amistad, a 151 unit rental and ownership traditional neighborhood design development by CEDC

Previous research. Several state, regional, and local research and advocacy organizations have collected information on Save Open-Space and Agricultural Resources (SOAR) ordinances and growth management, land use, building permits (signifying the beginning of the construction process), vacancy rates, and changes in total units per jurisdiction. Three research sets in particular were most relevant for Ventura County:

- Solimar Research and the Reason Public Policy Institute conducted a study in 2001 entitled, “Smart Growth in Action: Housing Capacity and Development in Ventura County,” which compares existing land for housing in each jurisdiction with the number of units required by RHNA through 2020.

- The League of Women Voters of Ventura County’s “Too High a Price” reviews each city’s housing element to determine an aggregate of what was built by income category based on Housing Elements.
- The Ventura County Civic Alliance in Spring 2004 published “Connecting the Dots on Growth and Sustainability,” which reviewed key land use documents and revealed that new land for residential development in many cities will be gone by 2008.

However, there has never been a comprehensive longitudinal look at what has been built annually in Ventura County by income category compared to goals for income-based housing production as set by HCD and SCAG.



Methodology

Due to the wide range of ways that cities track progress toward meeting RHNA totals, data for this study were collected through a variety of sources.

In Summer 2002, CEDC sent city senior planning staff an introductory letter that provided an overview of the goals and objectives of the study and requested each city to submit annual totals for new housing production broken out by income category and housing type. The initial information request also asked for a breakout of amounts and sources of city funding for affordable housing projects during the time period.

From the beginning, CEDC aimed to maximize the use of public information previously written or compiled either internally or sent to the State of California in accordance with statewide housing element law. However, one of the challenges associated with this study was the significant inconsistency in data management from city to city and year to year. Some jurisdictions provided detailed reports to HCD each year outlining specific developments and tract numbers, the number of units completed, and the income category designated for each unit. Others kept track of the number of units completed through monthly Building Change Reports, but did not document any affordability information for housing units. Still others kept track of units with affordability restrictions (designated for very-low, low, and sometimes moderate-income households) but did not keep track of market-

rate units completed. Finally, other jurisdictions did not keep track of any housing information at all.

Consequently, CEDC needed to consult a variety of sources to collect housing production data. These included:

- Municipal Housing Elements covering 1988-1997 and 1998-2005 RHNA cycles
- Comprehensive Housing Affordability Strategy (CHAS) reports
- Consolidated Annual Performance Evaluation Reports (CAPERs)
- Construction Industry Research Bureau (CIRB) data on building permits by housing type
- Municipal Building Change Reports, submitted on a monthly basis to the Department of Finance
- General Plan Annual Reports, submitted by municipalities to HCD as part of Government Code 65400
- Institutional knowledge of CEDC development staff and staff from city and county Planning and Housing Departments
- Report written in 1998 by Larry White, Consultant, City of Oxnard
- Municipal marketing materials on housing developments and city-commissioned land use and housing studies
- California Economic Forecast
- California Department of Finance, City/County Population and Housing Estimates

- What affordable housing development(s) built between 1990 and 2004 is the city most proud of?
- What makes each development unique?
- What about this development could other cities possibly replicate?

Data from these sources were then compared with that jurisdiction's annual RHNA benchmarks. To determine annual RHNA benchmarks, municipal housing unit goals for each of the four income categories for the January 1988-December 1997 and January 1998-June 2005 RHNA cycles were divided by 10 or 7.5, the respective number of years for each cycle. Finally, annual and 11-year information for each city was aggregated and compared with the aggregate RHNA total for the entire time period. Housing data and source information was then resent to each city's data contact for final approval.

Once CEDC completed the quantitative aspect of the study, the organization invited mayors and planning staff from each of the 11 jurisdictions to participate in one of three focus groups facilitated by the study author. Cities were organized into one of three groups based on their size and geographical location in order to make the group discussion more relevant to participants. Each focus group answered the same questions:



Rendering of internal Paseo of Plaza Amistad

1. What affordable housing development(s) built between 1990 and 2004 is the city **most proud of**?
2. What makes each development **unique**?
3. What about this development could other cities possibly **replicate**?

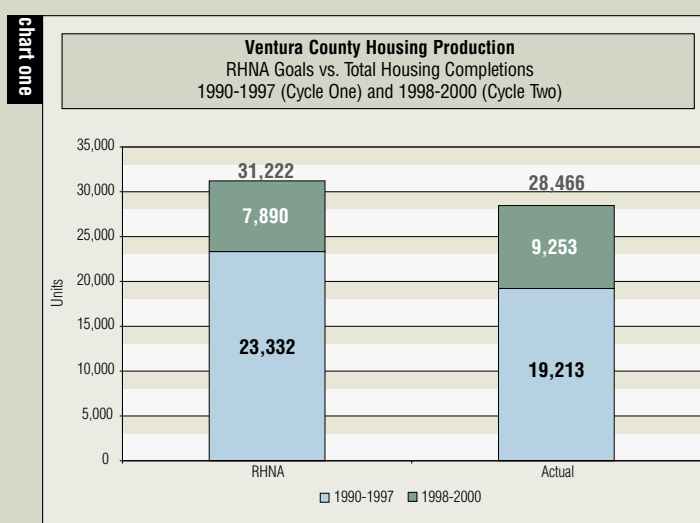
Participants also discussed the role of RHNA in decisions on municipal housing production. In all, eight of 11 jurisdictions chose to participate in the focus groups. Each city that participated had at least one planning or housing staff person present, and for one city, the Mayor attended. Cities that were not able to attend were encouraged to answer the questions in writing. A focus group of for-profit developers was also conducted. Appendix B includes a list of focus group participants.



Findings

This section documents the report's key findings on housing production by income category from the period January 1, 1990-December 31, 2000. Because this time period covers two RHNA cycles, the data are presented for each RHNA cycle (blue for 1990-1997 and green for 1998-2000) and stacked to show the sum across the full 11-year period. Chart Two's bars only present aggregate data and is not divided by RHNA cycle.

- Ventura County met 91 percent of its overall housing production goal during 1990-2000.** In all, 28,466 new units¹ were built in Ventura County during 1990-2000, compared with a RHNA goal of 31,222 new units during the same time period, for a 91 percent completion rate (See Chart One).

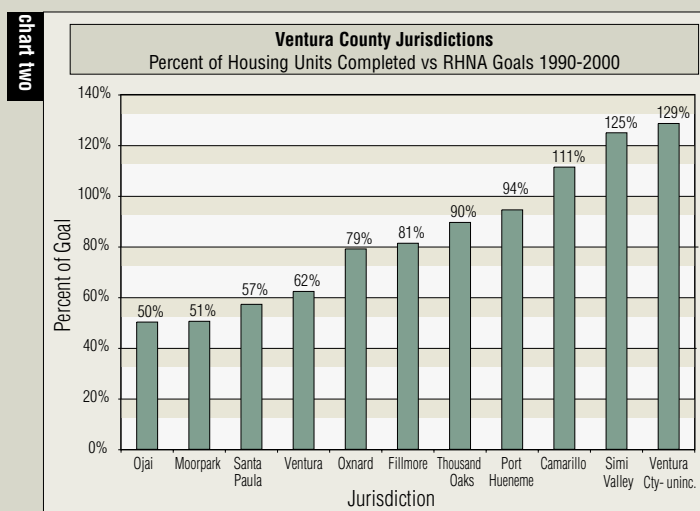


While housing production affordable to very-low and low income families fell short, production affordable to moderate and upper-income families exceeded RHNA goals.

- While housing production affordable to very-low and low income families fell short, production affordable to moderate and upper-income families exceeded RHNA goals.** The 11 Ventura County jurisdictions built 24,385 housing units affordable to moderate or upper income families during 1990-2000, compared with a documented RHNA need of 20,225 units (Chart Three). This represents a 21 percent increase over the goal. In particular, housing production for upper-income households was 28 percent over the RHNA target.

- Housing production increased in the late 1990s, with a heavier focus on moderate and upper income housing.** Development slowed in the early 1990s because of the economic recession and halt to construction starts, but picked up again in the mid- to late 1990s once the economy rebounded. From 1990-1997, 82 percent of housing units were completed compared to the RHNA annual goals for the same eight-year period (19,213 units vs. 23,332 units). From 1998-2000, in comparison, cities exceeded annual RHNA production goals by 17 percent, building 9,253 units of housing compared to a goal of 7,890 units.

However, while the County as a whole came relatively close to meeting its development target, several cities fell far short of reaching their overall housing goals. As noted in Chart Two, eight of 11 jurisdictions missed their housing production targets. One municipality, Ojai, only met half of its overall housing goal, compared to the unincorporated County, which exceeded its production goal by 29 percent.



- Housing production affordable to very-low and low income families fell far short of RHNA targets.** Chart Three breaks down actual housing production by income category compared with RHNA targets. Specifically, the chart shows target and actual production by income level for each RHNA cycle represented during the time period (blue for 1990-1997, and green for 1998-2000) as well as the total number of units across the full 11 years.

As documented in this chart, just over 4,000 units of housing for very-low and low income families was developed during the last decade (1,950 very-low and 2,132 low), compared to an overall need of

approximately 11,000 units identified through RHNA projections (5,381 very-low and 5,616 low). When multiplied by the 'persons per household' determination by the California Department of Finance, Ventura County's overall lack of new affordable housing construction impacted over 21,100 men, women, and children during the 11-year period covered by this study.

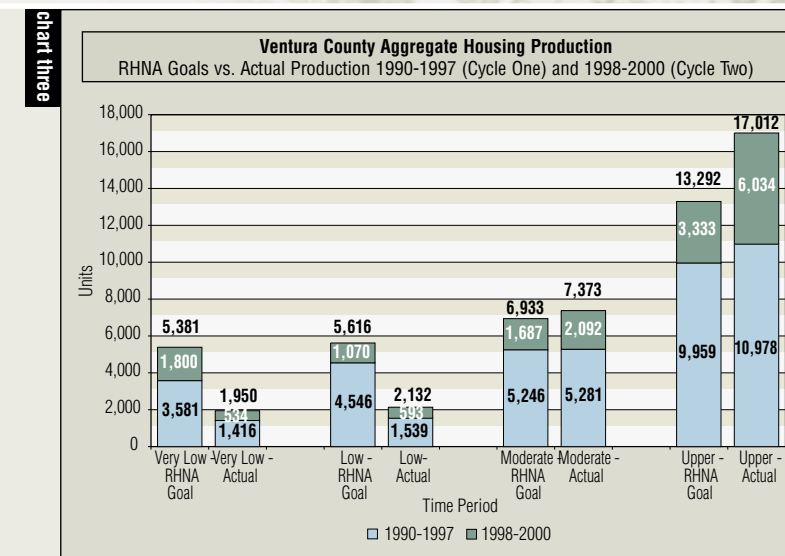


table two

Ventura County Housing Production Across Each RHNA Cycle

	Housing Production 1990-1997			
	RHNA: total = 23,332		Actual: total = 19,213	
	Number	Percent of total	Number	Percent of total
Very Low	3,581	15.3%	1,416	7.4%
Low	4,546	19.5%	1,539	8.0%
Moderate	5,246	22.5%	5,281	27.5%
Upper	9,959	42.7%	10,978	57.1%

	Housing Production 1998-2000			
	RHNA: total = 7,890		Actual: total = 9,253	
	Number	Percent of total	Number	Percent of total
Very Low	1,800	22.8%	534	5.8%
Low	1,070	13.6%	593	6.4%
Moderate	1,687	21.4%	2,092	22.6%
Upper	3,333	42.2%	6,034	65.2%

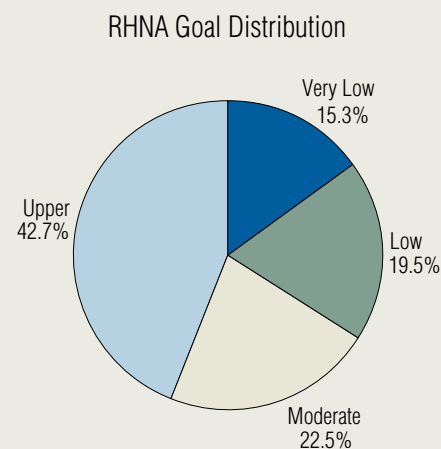
However, as seen in Table Two and Chart Five, while housing production increased in the late 1990's, the emphasis was on moderate and upper income units rather than units for very-low and low income families. Only 15 percent of total actual housing production served very-low and low-income families in the first RHNA cycle; this reduced to 12 percent of total production in the second RHNA cycle. In contrast, moderate and upper income units represented 85 and 88 percent of production, respectively.

¹The California Department of Finance City/County Population and Housing Estimates reports a 26,134 unit change during the time period of April 1990 to December 2000. The author estimated that an additional 306 units were completed from January-March 1990, based on an average monthly development rate of 102 units that year. In total, 26,440 units were added, a difference of 2,026 units, or 7.7 percent.



chart four

Ventura County Housing Production: Distribution Across Income Categories for 1990-1997 RNHA Cycle



Actual Production Distribution

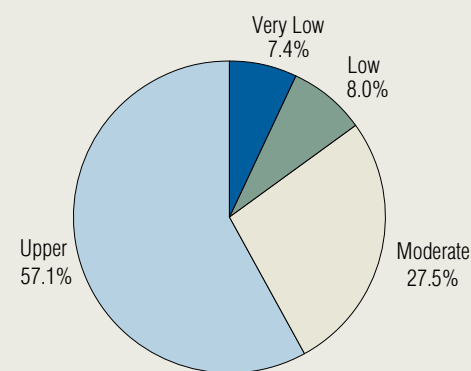


table three

Ventura County Housing Production, 1990-2000

Jurisdiction Population Size	Jurisdiction	RHNA Goal Very Low & Low Income	Actual Very Low & Low Income	Percentage
Small	Fillmore	192	91	47.4%
	Ojai	76	21	27.6%
	Port Hueneme	205	300	146.3%
	Santa Paula	345	313	90.7%
Medium	Camarillo	1,054	389	36.9%
	Moorpark	937	70	7.5%
Large	Oxnard	1,890	561	29.7%
	Simi Valley	1,452	751	51.7%
	Thousand Oaks	1,969	162	8.2%
	City of Ventura	1,698	319	18.8%
	County of Ventura	1,181	1,105	93.6%
Total		10,999	4,082	37.1%

■ **Cities range in their success at meeting affordable housing needs.** Appendix A contains a breakdown of each city's RHNA goals for the 11-year period of 1990-2000, completions by income category in comparison to these goals, and a trend chart of production each year by income category. As seen in these charts, certain cities were more successful in meeting their very-low and low income benchmarks than others.

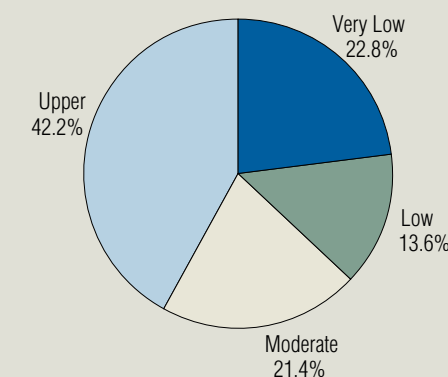
Table Three lists a summary of each jurisdiction's actual very-low and low income housing production from 1990-2000, compared to RHNA goals. The Appendix organizes information in alphabetical order by city; information in Table Three is organized by jurisdiction population size.

For the most part, very-low and low income units built during this time represent developments with resale or income restrictions. However, for cities whose median incomes were below that of the County median income (e.g. Fillmore, Santa Paula, unincorporated County), several of the units were built without any restrictions, but at the time incomes were such that the selling price was affordable

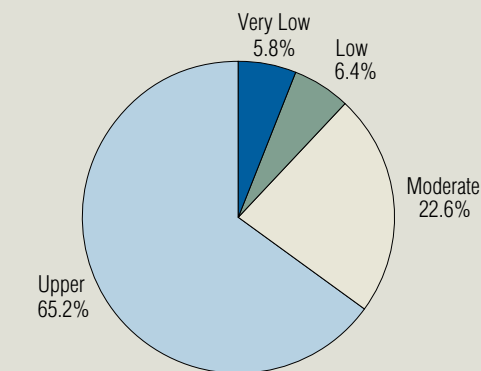
chart five

Ventura County Housing Production: Distribution Across Income Categories for 1998-2000 RNHA Cycle

RHNA Goal Distribution



Actual Production Distribution



to a very-low or low income family. In the City of Port Hueneme, a 300-unit development for very-low and low income families was built on the naval base for military personnel and thus would be difficult to replicate in other cities.

As housing prices continue to skyrocket in Ventura County, the likelihood that newly constructed units without any resale restrictions will be affordable to very-low and low income people is minimal.

The data reveal that while Ventura County came close to meeting its overall RHNA goals during the last decade of the millennium, production was skewed heavily toward moderate and upper income housing, and fell short of housing goals for very-low and low income families. This trend was more exaggerated in the latter RNHA cycle.



Best Practices in Affordable Housing Development

El Paseo Housing Development, Oxnard, CA

- 190-unit all-affordable (low and very low) single-family detached housing development
- Units sold from \$89,000-\$155,000 with 20-year resale restrictions
- Site purchased by city for affordable housing



During the course of this study, three focus groups were conducted to give city staff the opportunity to discuss affordable housing development(s) built between 1990 and 2004 that the city was most proud of, what made the development unique, and what about the development could other cities possibly replicate. Some of the best practices that came out of these focus groups included:

- **Better use of city land.** Cities can ensure the production of affordable housing by earmarking land it already owns or taking the initiative to buy new land. Ideally, large parcels of land would be built (see above for El Paseo); however, cities can also purchase infill sites to build 15-20 units of housing at a time.
- **Involve neighborhood residents in housing design.** Sites such as the Mercy Housing development, a 104-unit family and senior apartment complex in downtown Oxnard (Hobson and 5th Street), was successful partly because the developers spoke with residents to get ideas for design details. Developers were also able to restore an existing clinic which was then used for a library.

- **Take a closer look at land use.** In 2001, the City of Thousand Oaks commissioned a study to review every available parcel of land, no matter how it was zoned, and outline suggestions on how to best meet housing needs. As a result of the study, a citizens group was formed to ensure that housing needs would be met.
- **Use of a Disposition and Development Agreement (DDA).** A DDA is a document that governs the disposition (sale or donation) and development of publicly owned land to a developer. In the DDA, the public entity (e.g. a city or a redevelopment agency) outlines the terms governing the ultimate development of the property. These terms are typically tied to the affordability of the units that will be developed. In Moorpark, the city uses DDAs to ensure that a developer will build a portion of units at a price affordable to low and/or very-low income buyers.



- **City affordability controls.** In Camarillo, the city holds a second-position deed of trust on affordable properties. The deed prevents buyers from refinancing their homes at more money than the properties are worth. This also prevents a home from being resold at market value if the lender forecloses on the buyer.
- **Build more mixed-use developments.** Mixed use developments, such as buildings in the Camarillo Old Town zone and Casa de Anza in Ventura, have more flexible height restrictions and can be architecturally meaningful to a community.
- **Encourage tenant involvement in multifamily properties.** In Ojai, the Montgomery Oaks Apartments (MOA), a 21-unit family rental development built by CEDC in 1992, has a tenant Board which meets monthly to discuss any issues facing the property. High tenant involvement contributes to a well-maintained development and low resident turnover. The tenant Board is in place as part of MOA's design as a limited equity cooperative; this structure enables tenants to earn interest on their security deposit over time and take a leadership role in



Meta Street Apartments family

- property management through their role on the board. While not the only way to increase tenant involvement in properties, a limited equity cooperative arrangement can be an effective way to encourage tenant leadership.
- **Plan development overlays.** Municipal government staff zone properties for different uses (e.g. commercial, residential, industrial) and different intensities of uses, such as high or low density. Typically, a developer would adhere to those zoning codes in preparing a development application. A plan development overlay gives the city and the developer more flexibility in negotiating the development plan and existing zoning to meet the needs of the city and the applicant. In Santa Paula, plan development overlays allow for the city to be more creative about their development options. Through an overlay, cities are allowed to balance code requirements with amenities that can be more beneficial to the community as a whole. In Ojai, CEDC's Sycamore Homes development, an all-affordable 25 home subdivision, was built in an affordable housing overlay zone.



Issues for Consideration – Replication of Study



Draft rendering of Citrus Place, a mixed-income CEDC rental and ownership development in Ventura

This study marks the first time in Ventura County (and possibly throughout the state) that housing production data by income category was collected and aggregated from sources on housing completions, rather than making assumptions based on building permits. As other groups look to replicate this study in the future, the following are issues to consider in collecting the necessary information:

- Data on sales price and affordability are often not collected by the city at the actual time of the construction, making it difficult to determine income levels for developments that do not have affordability or resale restrictions tied to them. This is most true for cities whose median income falls below that of the County AMI, making it possible (especially in the early- and mid-1990s when housing prices dropped significantly) for non-restricted developments to be affordable to low and even very-low income families. As noted in the final section of this report, one recommendation to address this challenge is to require cities to submit information on affordability and sales price at the time of completion.
- Many cities have little to no institutional knowledge of what was completed due to staff turnover.
- There is not a 'stick' or 'carrot' tied to reporting housing completions by income category (except an eventual threat of lawsuit or building moratorium), nor is there a common format that the State provides for collecting this data. As a result, most cities do not identify this as a priority or have a consistent way of reporting their completions, even though the data is required to be reported annually and at the end of each Housing Element cycle.
- It will be necessary to address inconsistencies in data sources, especially between staff recollections and building change reports, and for some cities, significant differences between cities' actual housing completions (as determined by this study) compared to housing completions assumed by the Department of Finance (DOF) over almost the same time period (See Table 4, opposite page).

The DOF units completed for 1990 only cover April through December, while the units completed for this study represent the entire year. Even given this small difference, there is a noticeable data discrepancy.

- Initially, this study planned to include information within each income breakdown, such as housing type (single vs. multi-family), special needs (senior housing, transitional housing, etc.), and financing source for restricted units (bonds, tax increment, etc.). This information could not be collected because the large majority of cities did not document production with this level of detail at the time of completion. With the help of improved data reporting mechanisms, future studies will be able to collect a wider range of information.

Table four

**Housing Completions by Jurisdiction, Ventura County
1990-2000 Comparison with Department of Finance (DOF) Figures**

Jurisdiction	# Units Completed – 1/90-12/00	# Units Completed – DOF 4/90-12/00	% Over/Under (study vs. DOF)
Camarillo	3,405	3,400	0.1%
Fillmore	483	370	30.5%
Moorpark*	1,362	1,362	0.0%
Ojai	114	109	4.6%
Oxnard	3,798	4,813	-21.1%
Port Hueneme	584	439	33.0%
Santa Paula	556	297	87.2%
Simi Valley	6,226	4,905	26.9%
Thousand Oaks	5,574	5,619	-0.8%
Ventura	2,538	2,613	-2.9%
Ventura County – uninc.	3,826	2,207	73.4%
Ventura County – total	28,466	26,134	8.9%

**Note: City of Moorpark total production data collected entirely from DOF records*



Rendering of Plaza Amistad town homes and apartments above podium parking structure



The New Millennium – Suggestions for Housing Policymakers and Practitioners

City Staff Responses to the Role of RHNA in Housing

“Cities see [RHNA numbers] as production numbers. . . . If you don’t [build toward these numbers], you’ll be sued. There is an ultimate threat to halt all development.”

“We’re not the developer. We’re the facilitator. We’re trying to make a good faith effort to reach our (RHNA) goals.”

“(RHNA numbers) aren’t driving us, but we are mindful of them. . . . We do care that we have a balanced community, and the way we’re going it’s not in that direction.”

“[RHNA numbers] are a target for negotiating affordability requirements with developers.”



Rendering of elevation of Villa Cesar Chavez, a 58 unit rental and ownership development by CEDC in partnership with Habitat for Humanity.

Several recommendations emerged through data collection and focus groups as ways to improve how information on income-based housing production is collected and shared. These include:

1. **Create a regional housing database** for Ventura County that all cities use to enter detailed information about housing completions. The San Diego Association of Governments has established a self-assessment for cities to determine their RHNA need and record completions; this is currently being piloted and could be used as a model for Ventura County jurisdictions.

2. **Expand existing data collection tools** (e.g. Building Change Reports, permit forms) to include information on income and affordability restrictions. This would limit the amount of extra work for City staff.

3. **Expand the role of data collection organizations that already exist**, such as the Construction Industry Research Bureau and the California Department of Finance. Both groups already collect housing information on the front end of building, but not the back end.

4. **Enforce accountability for reporting housing production numbers.** The California Assembly is already considering this recommendation with varying degrees of support.

5. **Determine if RHNA numbers are targets for planning or production.** Within SCAG, there appears to be a debate around RHNA numbers as targets for production, or tools during the Housing Element process to determine if cities have sufficient land and zoning to meet housing needs. City staff have varying definitions as well (see Text Box on page 18).

6. **Expand the role of regional intergovernmental bodies.** One city staffer lamented, “There is no forum for cities in the County to get together and talk.” As evidenced by this study, there is a lot that cities can learn from each other that can support the development of housing for all income types. The dialogue and cross-city information sharing needs to continue.

7. **Clarify terminology when talking about “affordable.”** When speaking about best practices in affordable housing production, some cities considered housing for moderate-income families affordable, while others focused on housing for very-low and low income families. A consistent definition will enable cities to speak the same language in addressing housing needs.

8. **Regularly review inclusionary housing fee cutoffs.** In recent years, several municipalities across the state have established inclusionary policies or ordinances to increase the amount of housing developed for underserved income groups. Inclusionary housing is defined as “mandatory requirements or voluntary goals to reserve a certain percentage of housing units for lower-income households in new residential developments.” (“Inclusionary Housing in California,” Non-Profit Housing Association of Northern California)

Once the price of a home in a new development reaches a certain cutoff point, the developer has the option of paying a per-unit ‘in-lieu fee’ to opt out of the inclusionary requirement. This money is then supposed to be used for future affordable housing opportunities. However, cities vary greatly in the dollar amount of the in-lieu fee as well as the cutoff home price to trigger the in-lieu fee option. Some in-lieu fee cutoffs were determined before the vast increase in home prices, resulting in policies with very little teeth. To make an inclusionary housing policy or ordinance with significant impact, it must be relevant to today’s market and revised periodically to adjust to the market.

9. **Improve oversight of homes with affordable housing restrictions.** With the median price of a single-family detached home at over \$600,000, cities are increasingly required to put affordability or resale restrictions on the home in order to make it affordable. City staff often do not have the capacity, time, or expertise to monitor these restrictions properly. One city staffer said, “Ongoing monitoring [of affordability restrictions] is a problem. We don’t have time for that.”

10. **Elect City Councilmembers who are willing to go out on a limb for affordable housing.** Several city staffers said that their City Councils are often unwilling to take risks when it comes to increasing density, investing city money, and thinking ‘outside the box’ in regards to affordable housing. Without elected officials who are willing to approve affordable housing developments, it will never get built.



Conclusion

At the beginning of the 21st century, individuals and organizations (both public and private) are increasingly being held accountable for their actions.

In the housing field, RHNA numbers are a way to provide a framework for cities to address housing needs by building a mix of housing types and affordability levels. As this study reveals, in the previous decade, development was skewed toward moderate- and high-income households and away from low- and very-low households, compared to RHNA targets. As the public, city and county staff and elected officials, and state policymakers shape the future of Ventura County's housing in the current decade, it is our hope to reverse this trend and create an environment where housing production will meet the needs of all our citizens and where people will be able to buy and rent housing they can afford.



Bibliography and Reference Sources

In addition to the city and county planning and housing reports referred to in Appendix A, below are other documents that were used for research purposes for this report.

Association of Bay Area Governments Housing Program. "Blueprint 2001 for Bay Area Housing: Housing Element Ideas and Solutions for a Sustainable and Affordable Future." March 2001. <http://www.abag.ca.gov/planning/housingneeds/blueprint.htm>

Brookings Institution. "Rethinking Local Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice." Executive Summary. December 2003.

California Codes, Government Code 65400-65403; Government Code 50052.5. <http://www.leginfo.ca.gov>

Construction Industry Research Board – faxed requests on building permits from 1990-2000.

County of Ventura Inclusionary Housing Policy Report. Resource Management Agency Staff, January 2005.

"Fact Sheet on SB 910 to Increase Effectiveness of Housing Element Law" and "Housing Element Non-Compliance Examples."

Fulton, William; Chris Williamson, Kathleen Mallory, and Jeff Jones. "Smart Growth in Action: Housing Capacity and Development in Ventura County." December 2001.

Fulton, William; Susan Weaver, Geoffrey F. Segal, and Lily Okamura. "Smart Growth in Action, Part 2: Case Studies in Housing Capacity and Development from Ventura County, California." June 2003.

Housing Element Working Group. "Final Report to the Assembly and Senate Housing Committees," April 2004.

Housing Opportunities Made Easier and Solimar Research Group. "Homes for the Future: Estimating 2015 Housing Demand in Ventura County and its Cities." June 2003.

League of Women Voters Ventura County. "Too High a Price: LWVVC Affordable Housing Study 2000-01."

Lewis, Paul G. "California's Housing Element Law: The Issue of Local Noncompliance." Public Policy Institute of California, 2003. pp. v-9.

"Memorandum: Governor's Office of Planning and Research, State Clearinghouse. Re: General Plan Annual Progress Report Guidance." http://opr.ca.gov/clearinghouse/gp_guidance.html

Memorandum to Sal Gonzalez, from Larry White, dated July 23, 1998.

Public Policy Institute California. "Is It Time to Review California's Housing Element Law?" Issue #68, February 2003.

Public Policy Institute California. "How Critical Is California's Housing Shortage?" Issue #82, March 2004.

"Raising the Roof: California Housing Development Projections and Constraints, 1997-2010." May 2000. <http://hcd.ca.gov/plainhtml.cgi>

Roberts, Terry. Memorandum: General Plan Annual Progress Report Guidance. Governor's Office of Planning and Research, State Clearinghouse.

SACOG Board of Directors. "Review of Affordable Housing Issues in the SACOG Region," Item #03-11-21 Action, November 2003.

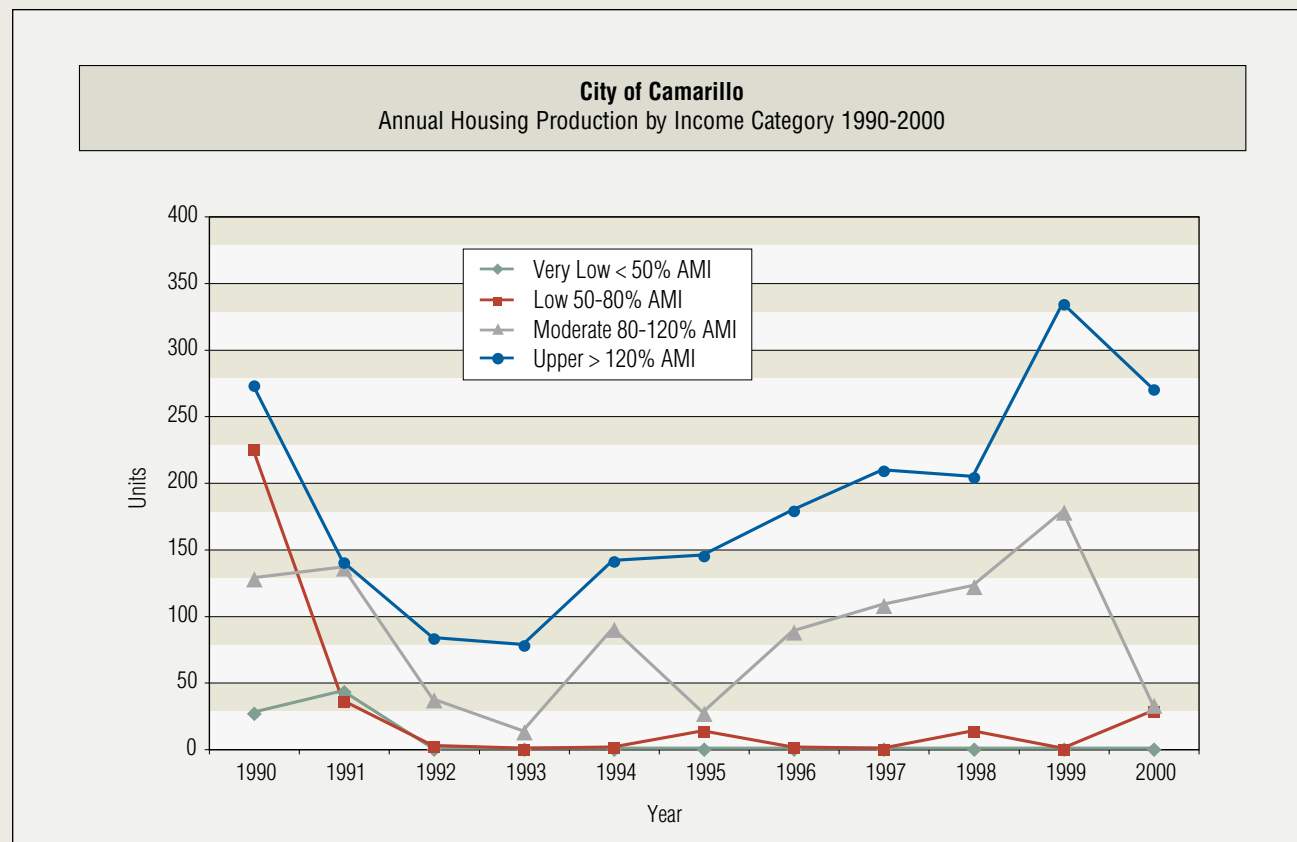
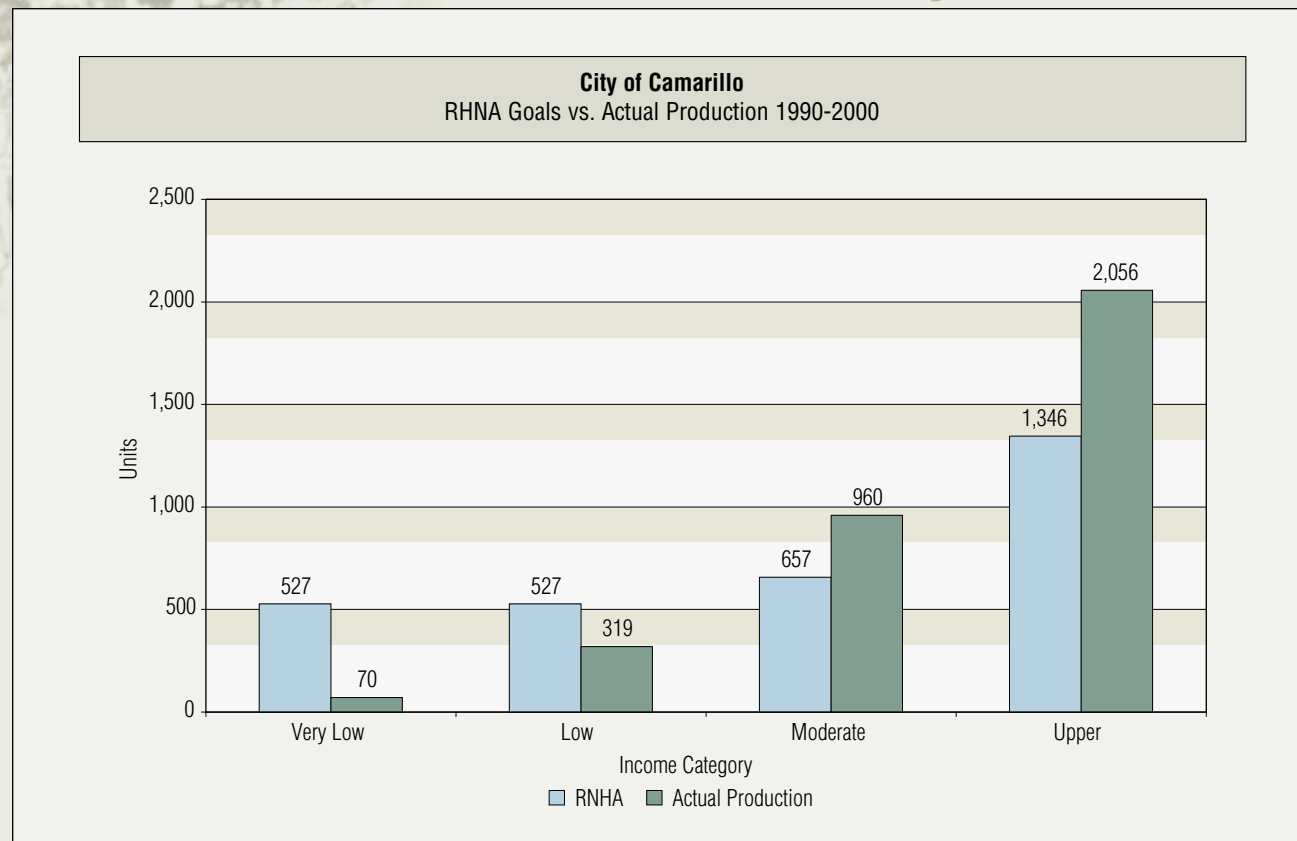
San Diego Association of Governments. "1999-2004 Housing Element Cycle, Self-Certification Workbook/Affordable Housing Record." February 2003.

Southern California Association of Governments. "Housing in Southern California: A Decade in Review." January 2001.

Southern California Association of Governments, "Housing Southern Californians." <http://api.ucla.edu/rhna/index.cfm>

Southern California Association of Governments, Department of Planning and Policy, Community Development Section. "Housing Element Compliance and Build permit issuance report." November 2003.

City of Camarillo



Year	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	27	225	128	273	653	27 VL = Area Housing Authority, 221 low = Mira Vista Village, 4 low = second unit dwellings, 84 mod = Mira Vista Village, 21 mod = Miramonte, 22 mod = Oak Ridge, 1 mod = Camarillo Springs
1991	43	36	136	140	355	43 VL = Camino Ruiz Section 8, 35 low = Camino Ruiz, 1 Low - 2 DU, 82 moderate = Camino Ruiz, 54 mod = La Sala Vista
1992	0	2	37	83	122	2 low = 2 DU, 37 mod = Miramonte
1993	0	0	13	78	91	6 mod = Miramonte, 7 mod = Pardee Ladera
1994	0	1	90	141	232	1 low = 2 DU, 90 Mod = Ventana
1995	0	13	27	145	185	13 low = CEDC, 14 mod = Palm Colony, 13 mod = Ventana
1996	0	1	88	179	268	1 low = Habitat, 8 mod = Palm Colony, 58 mod = Los Arboles, 22 mod = Greystone
1997	0	0	108	209	317	23 mod = Palm Colony, 12 mod = Los Arboles, 55 mod = Greystone, 18 mod = Vista Camarillo
1998	0	13	122	204	339	1 low = Habitat, 12 low = Vista Camarillo, 33 mod = Los Arboles, 28 mod = Greystone, 24 mod = Vista Camarillo, 37 mod = Country Lane
1999	0	0	178	334	512	14 mod = Palm Colony, 29 mod = Meadows, 69 mod = Kaufman and Broad, 42 mod = Greystone, 24 mod = Vista Camarillo
2000	0	28	33	270	331	18 low = Park Glen, 10 low = CEDC, 9 mod = Palm Colony, 22 mod = Meadows, 2 mod = Kaufman and Broad
TOTALS	70	319	960	2,056	3,405	

All data provided by City of Camarillo General Plan Annual Reports.

Data notes:

21 units missing from detailed to summary reports in 1997.
15 additional units built in 1998 than what is listed on summary report.

Not included in Annual report information:

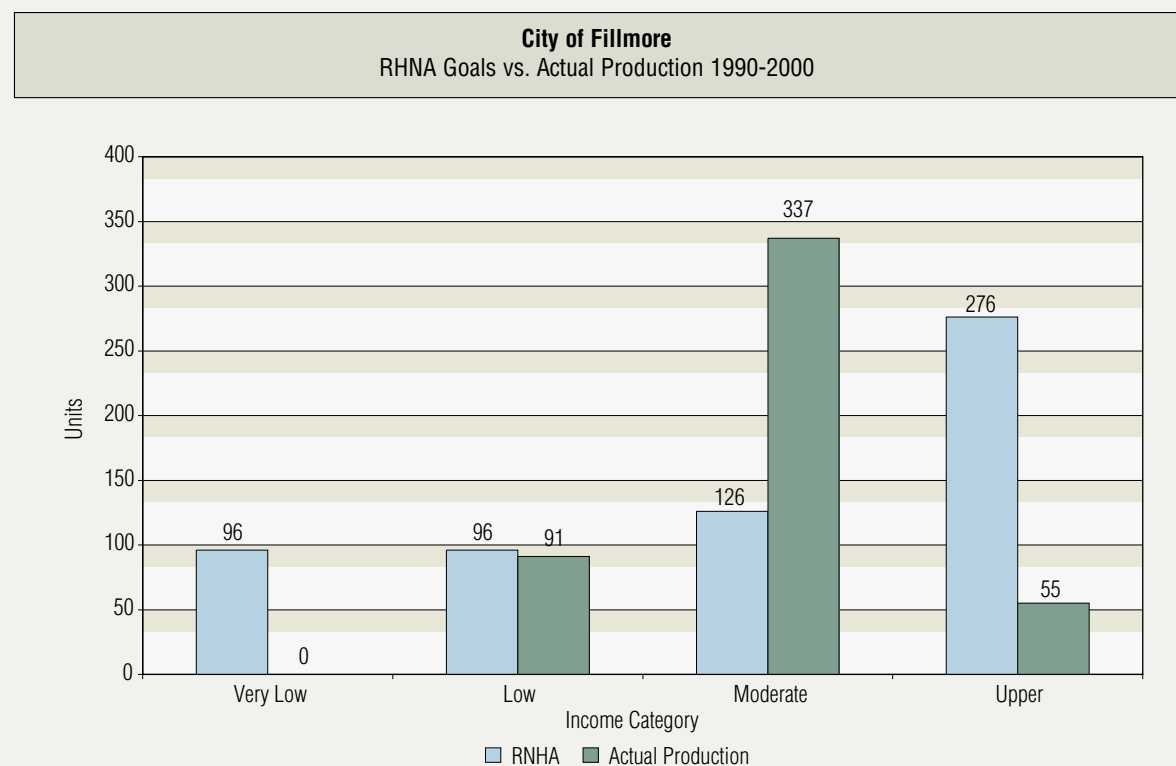
28 VL income units completed in 2000- referred to in summary, but not in the detailed report.
1998 = Villa Las Posas, 126 senior units.
2000 = Brighton Gardens, 160 senior units.

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	52,297	53,649	55,146	55,565	56,018	57,542	58,027	58,848	60,339	61,772	57,077	57,954	
% change previous year		2.6%	2.8%	0.8%	0.8%	2.7%	0.8%	1.4%	2.5%	2.4%	-7.6%	1.5%	10.8%

Source: California Department of Finance.

Camarillo

City of Fillmore



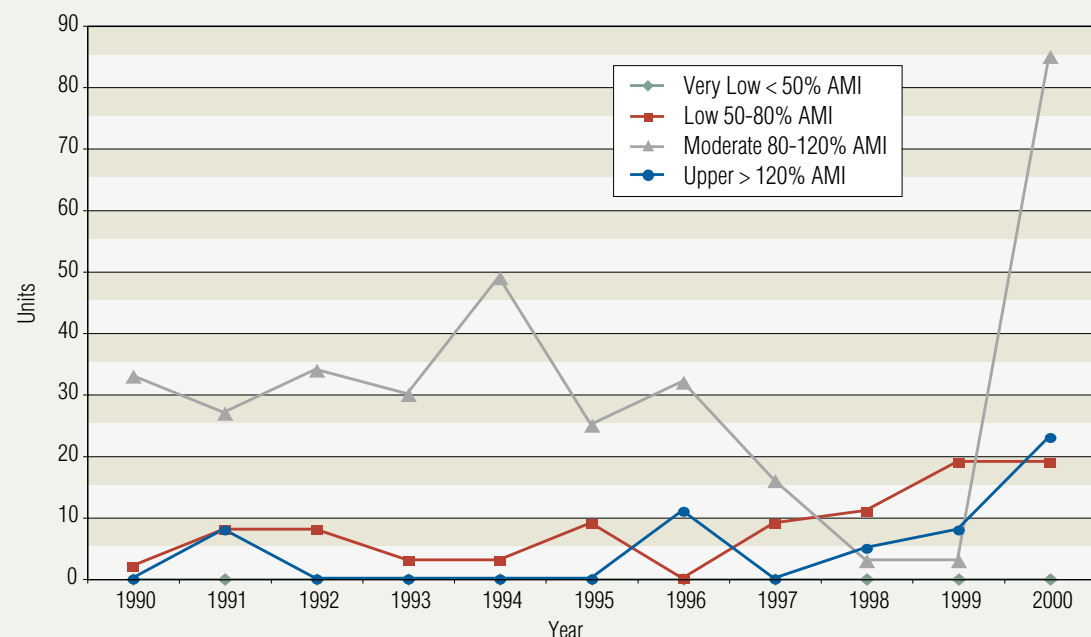
Total Housing Units Completed by Income Category, 1990-2000

Year	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	0	2	33	0	35	Low - granny flats, Mod - part of Meadowlark, Sorrento
1991	0	8	27	8	43	Low - part of Traditions, Mod - part of Traditions, Meadowlark, Sorrento
1992	0	8	34	0	42	Low - part of Traditions, Mod - part of Traditions, Meadowlark, Sorrento
1993	0	3	30	0	33	Low - granny flats, mod - difference from building change report
1994	0	3	49	0	52	Low - granny flats, mod - difference from building change report
1995	0	9	25	0	34	Low - Ballards + Rosewood, Mod - Rosewood
1996	0	0	32	11	43	Mod - Falcon Ridge + part of Orange Blossom, upper - Falcon Ridge
1997	0	9	16	0	25	Low - Fillmore 9, Mod - Orange Blossom
1998	0	11	3	5	19	Low, mod, and upper- estimates from Housing Element
1999	0	19	3	8	30	Low, mod, and upper- estimates from Housing Element
2000	0	19	85	23	127	Low and upper - estimates from Housing Element, Mod - part of Riverwalk
TOTALS	0	91	337	55	483	

Data notes:

Unit totals collected from Building Change Reports.
 General Plan Annual Reports were unavailable for all years.
 Very-low, low, and moderate income development units were estimated by Fillmore Planning staff.

City of Fillmore Annual Housing Production by Income Category 1990-2000



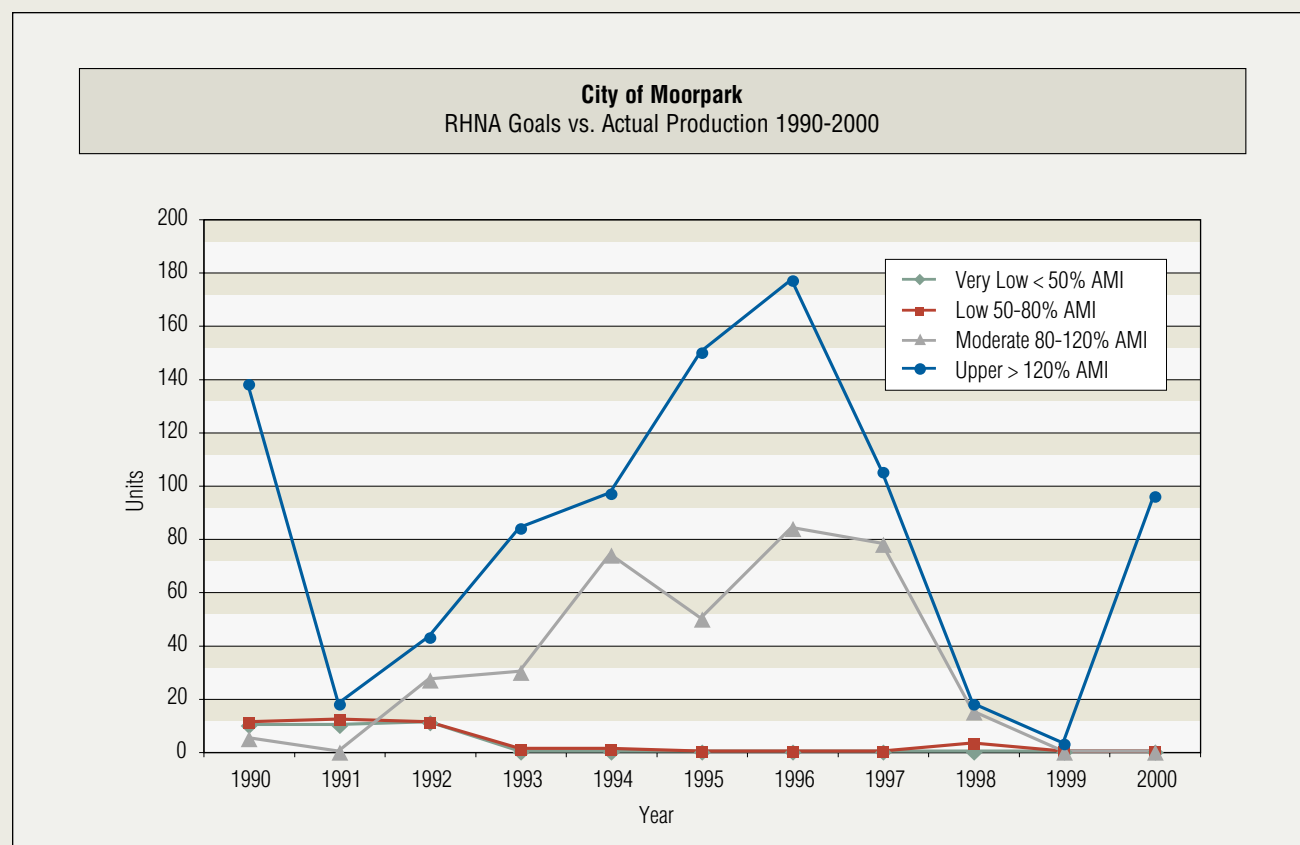
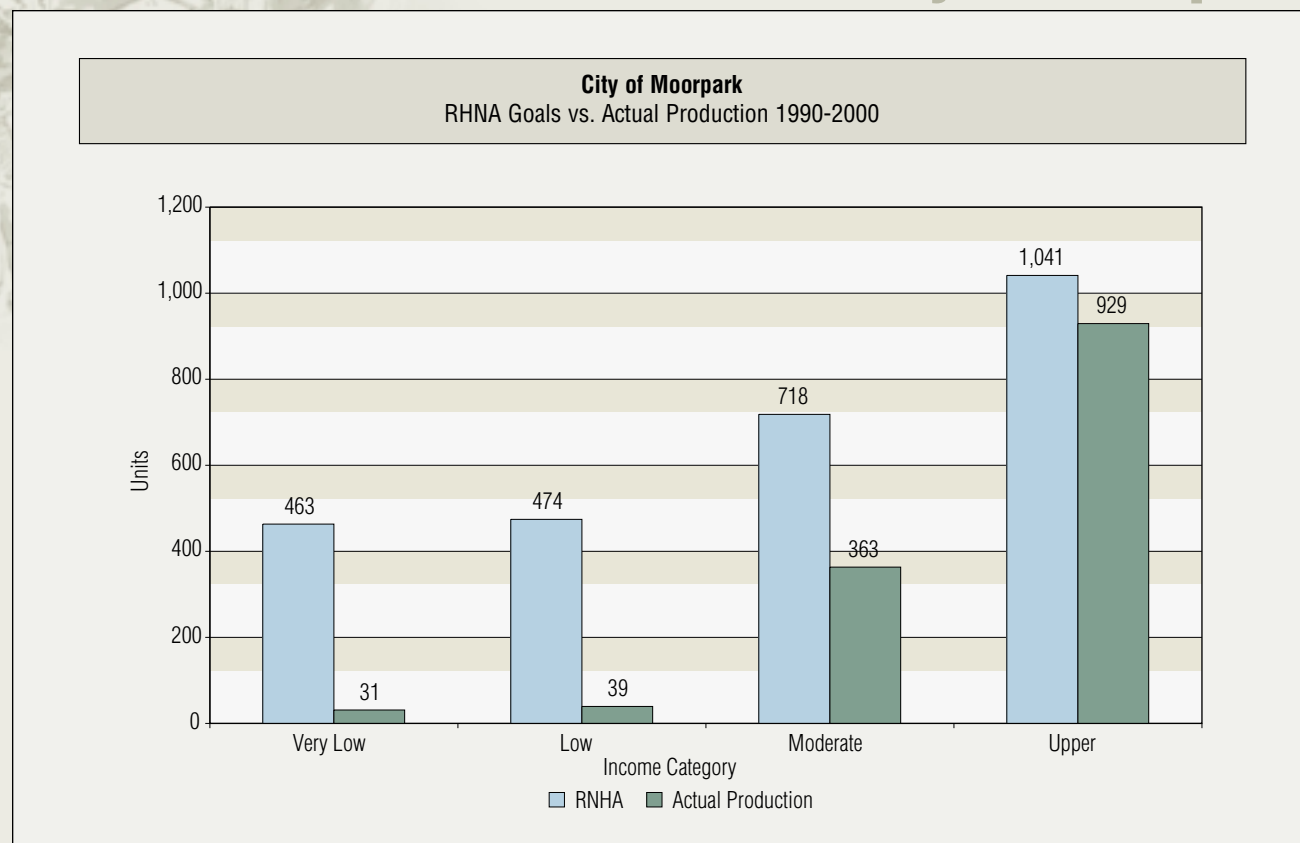
City of Fillmore: Annual Population Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	11,992	12,059	12,380	12,667	12,813	12,668	12,753	12,904	13,104	13,248	13,643	13,836	
% change previous year		0.6%	2.7%	2.3%	1.2%	-1.1%	0.7%	1.2%	1.5%	1.1%	3.0%	1.4%	15.4%

Source: California Department of Finance.

Fillmore

City of Moorpark



Total Housing Units Completed by Income Category, 1990-2000

Year	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	10	11	5	138	164	CA Department of Finance, City/County Population and Housing Estimates; 10 VL - Villa Campesina, 11 L - 10 units Villa Campesina, 1 unit mobile home
1991	10	12	0	18	40	CA Department of Finance, City/County Population and Housing Estimates; 10 VL - Villa Campesina, 11 L - 10 units Villa Campesina, 2 units mobile home
1992	11	11	27	43	92	CA Department of Finance, City/County Population and Housing Estimates; 11 VL - Villa Campesina, 11 L - Villa Campesina
1993	0	1	30	84	115	CA Department of Finance, City/County Population and Housing Estimates; 1 L - mobile home
1994	0	1	74	97	172	CA Department of Finance, City/County Population and Housing Estimates; 1 L - mobile home
1995	0	0	50	150	200	CA Department of Finance, City/County Population and Housing Estimates
1996	0	0	84	177	261	CA Department of Finance, City/County Population and Housing Estimates
1997	0	0	78	105	183	CA Department of Finance, City/County Population and Housing Estimates
1998	0	3	15	18	36	CA Department of Finance, City/County Population and Housing Estimates; 3 L - mobile homes
1999	0	0	0	3	3	CA Department of Finance, City/County Population and Housing Estimates
2000	0	0	0	96	96	CA Department of Finance, City/County Population and Housing Estimates
TOTALS	31	39	363	929	1,362	

Notes:

Estimation on January-March 1990 completed units was pro-rated based on monthly rate for April-December 1990 Department of Finance totals.

General Plan Annual Reports and Building Change Reports for all years were unavailable.

Affordable developments (very-low and low) units were estimated by planning staff.

Moderate-income units were estimated from multi-family housing units listed by DOF.

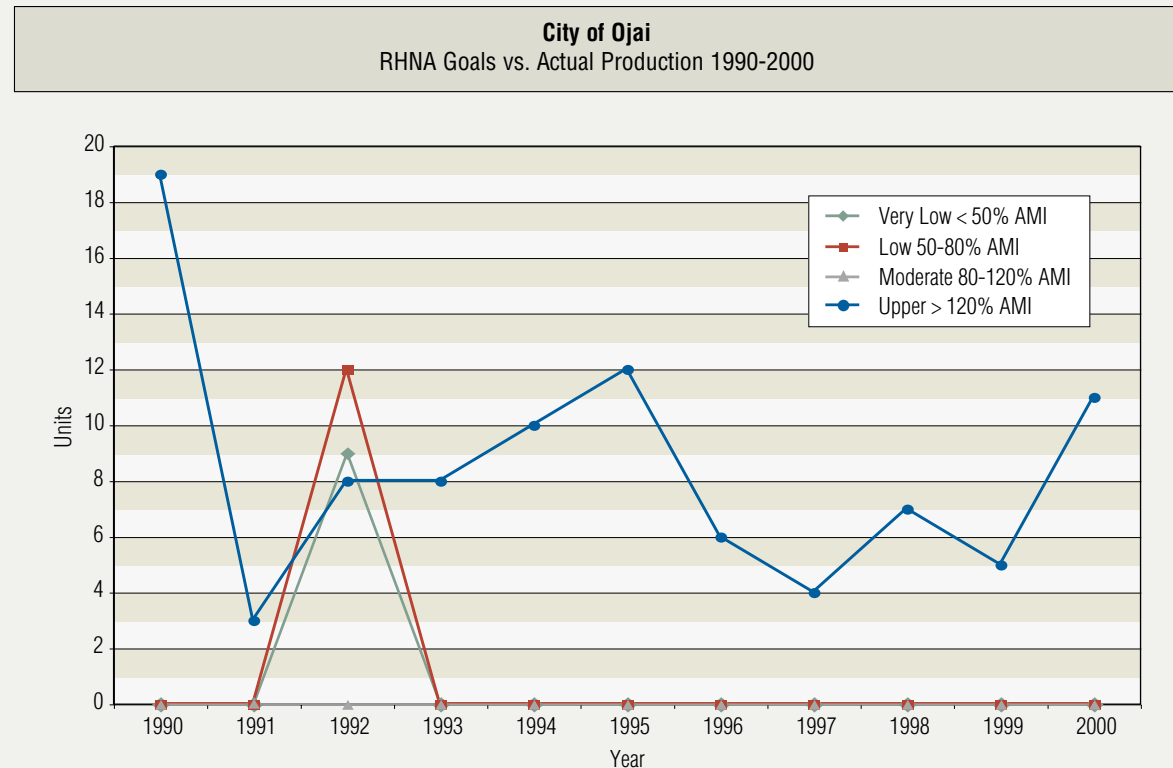
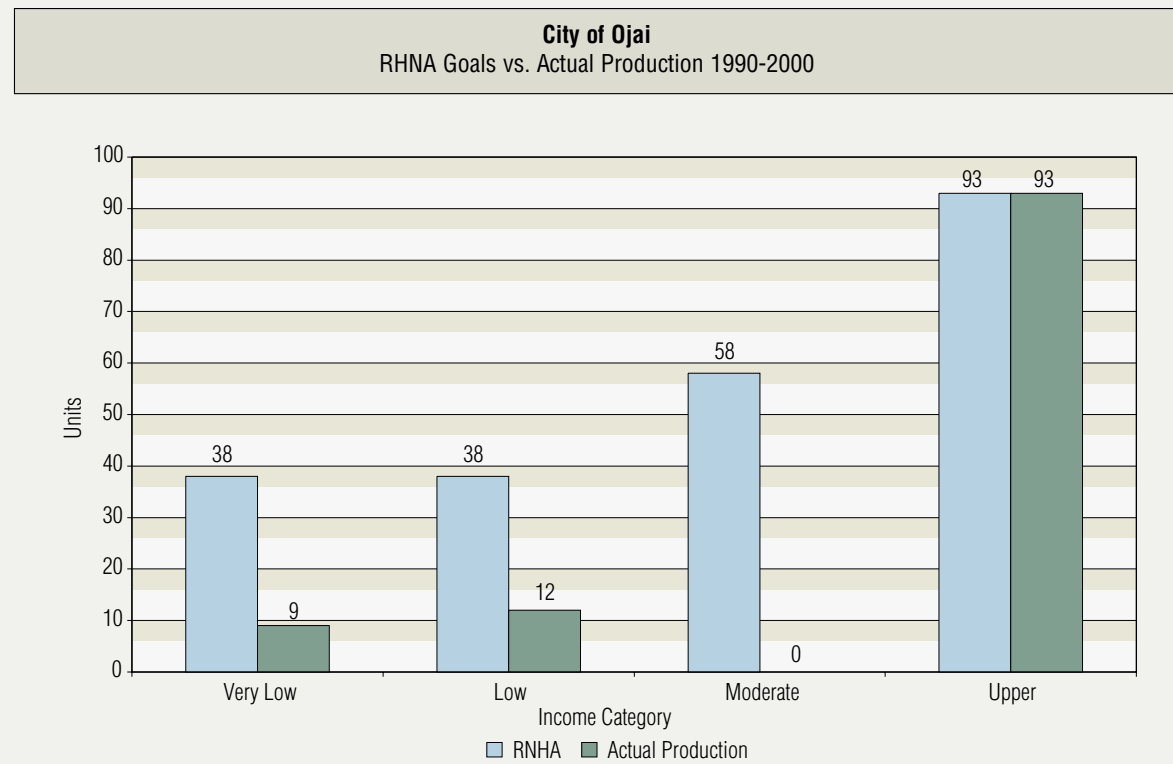
City of Moorpark: Annual Population Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	25,494	25,797	26,063	26,435	26,937	27,099	27,662	28,547	29,400	29,706	31,415	31,824	
% change previous year		1.2%	1.0%	1.4%	1.9%	0.6%	2.1%	3.2%	3.0%	1.0%	5.8%	1.3%	24.8%

Source: California Department of Finance.



City of Ojai



Total Housing Units Completed by Income Category, 1990-2000

	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	0	0	0	19	19	Building Change Reports.
1991	0	0	0	3	3	Building Change Reports.
1992	9	12	0	8	29	Building Change Reports. Very-low/low income: Montgomery Oaks Apartments.
1993	0	0	0	8	8	Building Change Reports.
1994	0	0	0	10	10	Building Change Reports.
1995	0	0	0	12	12	Building Change Reports.
1996	0	0	0	6	6	Building Change Reports.
1997	0	0	0	4	4	Building Change Reports.
1998	0	0	0	7	7	Building Change Reports.
1999	0	0	0	5	5	Building Change Reports.
2000	0	0	0	11	11	Building Change Reports.
TOTALS	9	12	0	93	114	

Notes:

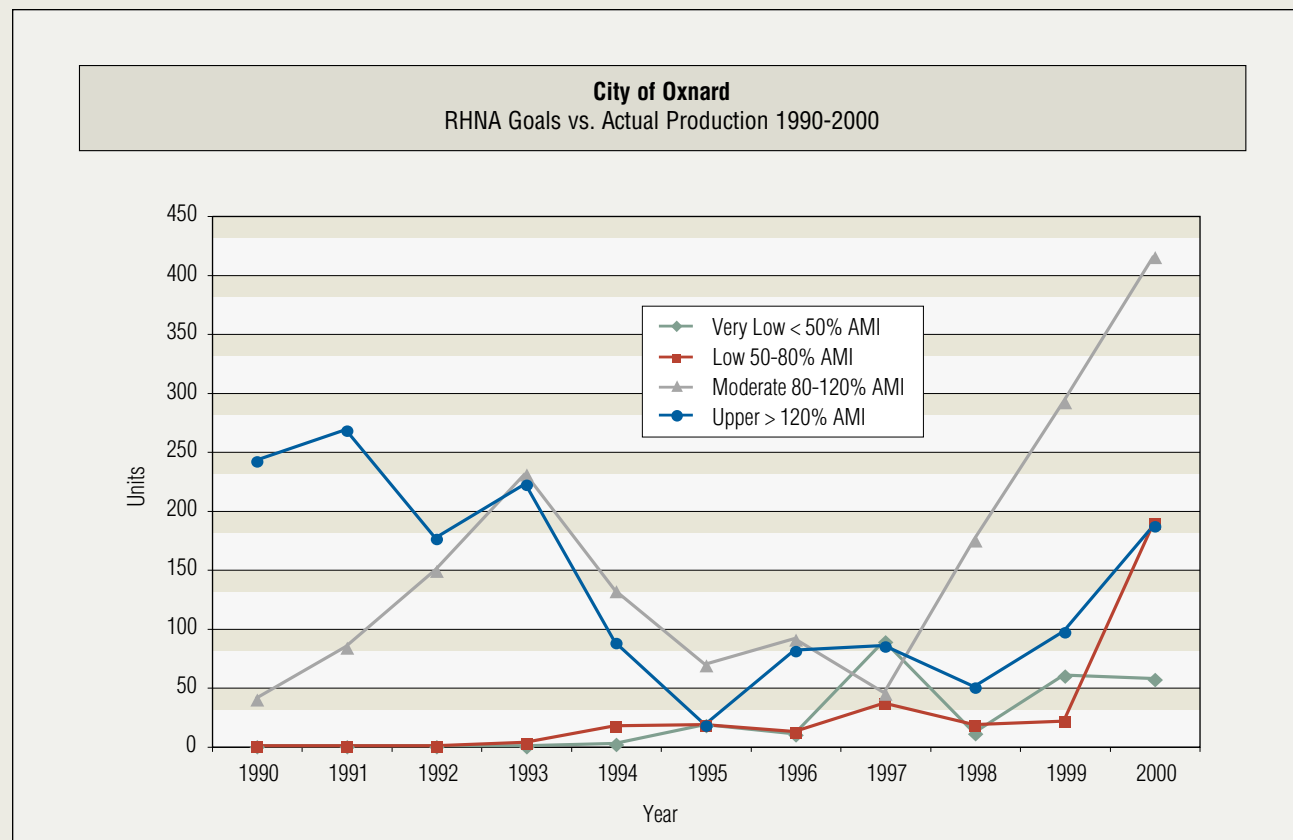
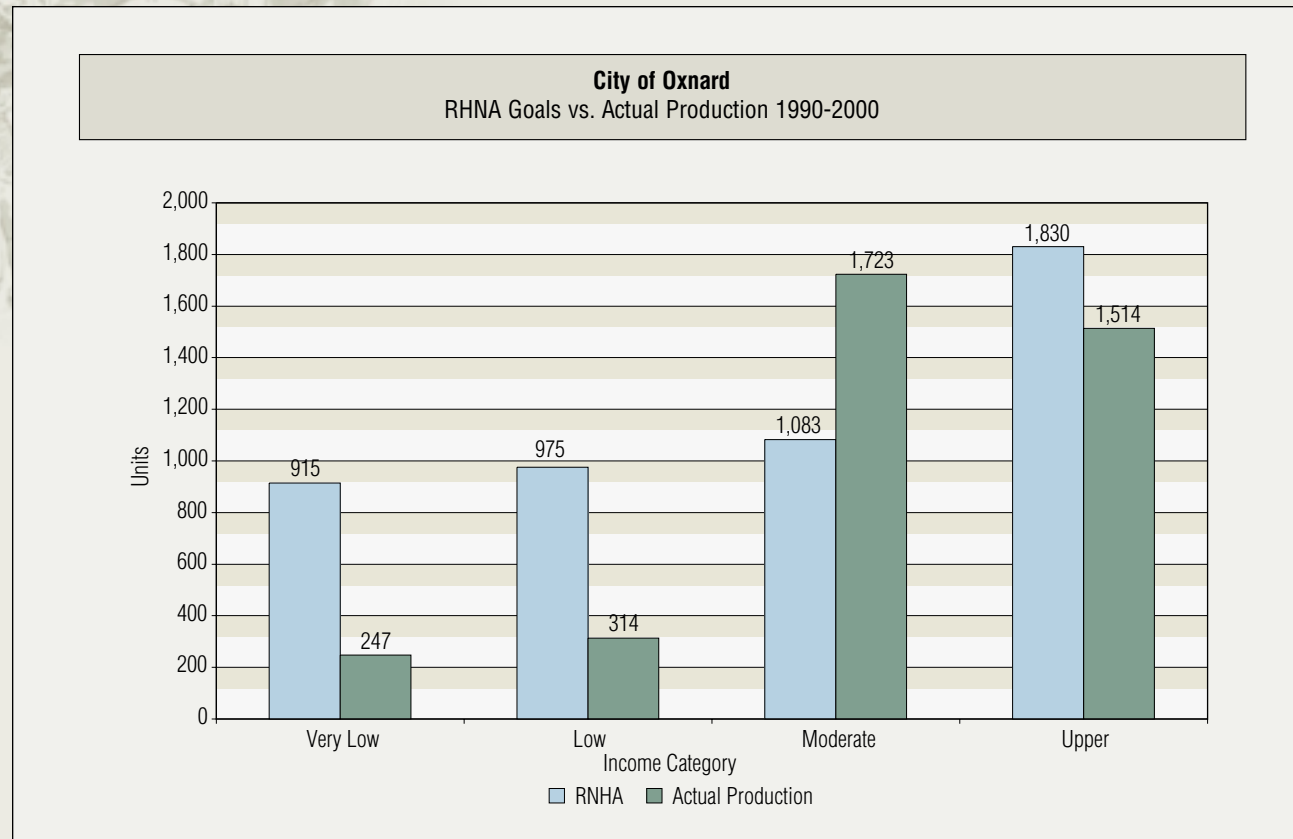
All data on total housing production from Building Change Reports.
Assumption made by city staff that non-restricted units were upper-income.

City of Ojai: Annual Population Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	7,613	7,614	7,722	7,773	7,851	8,026	8,040	8,098	8,181	8,243	7,862	7,905	
% change previous year		0.0%	1.4%	0.7%	1.0%	2.2%	0.2%	0.7%	1.0%	0.8%	-4.6%	0.5%	3.8%

Source: California Department of Finance.

City of Oxnard



Total Housing Units Completed by Income Category, 1990-2000

Year	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	0	0	40	242	282	City of Oxnard: Gary Sugano, Ernie Whitaker
1991	0	0	84	268	352	City of Oxnard: Gary Sugano, Ernie Whitaker
1992	0	0	149	176	325	City of Oxnard: Gary Sugano, Ernie Whitaker
1993	0	3	231	222	456	City of Oxnard: Gary Sugano, Ernie Whitaker; 3 L: Village of San Miguel
1994	2	17	132	88	239	City of Oxnard: Gary Sugano, Ernie Whitaker; 2 VL: Village of San Miguel, Puerta del Sol; 6L: Village of San Miguel, 11 L: Puerta del Sol
1995	18	18	69	18	123	City of Oxnard: Gary Sugano, Ernie Whitaker; 2 VL: Village of San Miguel, 16 VL: Villa Solimar; 2 L: Village of San Miguel, 16 L: Villa Solimar
1996	10	12	91	81	194	City of Oxnard: Gary Sugano, Ernie Whitaker; 2 VL: Village of San Miguel, 1 VL: Monterey, 5 VL: Casa Marina, 2 VL: new mobilehomes; 8 L: Village of San Miguel, 2 L: Monterey, 2 L: Casa Marina
1997	89	36	45	85	255	City of Oxnard: Gary Sugano, Ernie Whitaker; 2 VL: Village of San Miguel, 1 VL: San Nicholas, 2 VL: Monterey, 7 VL: Vista Verde, 10 VL: Casa Marina, 4 VL: new mobilehomes, 63 VL: Casa San Juan; 8 L: Village of San Miguel, 6 L: San Nicholas, 4 L: Monterey, 9 L: Vista Verde, 8 L: Casa Marina, 1 L: Casa San Juan
1998	11	18	175	50	254	City of Oxnard: Gary Sugano, Ernie Whitaker; 4 VL: Heritage Park, 3 VL: Sorrento, 4 VL: new mobilehomes; 11 L: Heritage Park, 7 L: Sorrento
1999	60	21	292	97	470	City of Oxnard: Gary Sugano, Ernie Whitaker; 4 VL: Heritage Park, 10 VL: Sorrento, 3 VL: Villa Carmel, 40 VL: Casa Merced; 3 VL: Casa Marina, 4 L: Heritage Park, 4 L: Sorrento, 7 L: Villa Carmel, 6 L: new mobilehomes
2000	57	189	415	187	848	City of Oxnard: Gary Sugano, Ernie Whitaker; 3 VL: Villa Carmel, 12 VL: Vineyard Gardens, 20 VL: Tierra Vista, 22 VL: El Paseo; 4 L: Villa Carmel, 48 L: Vineyard Gardens, 20 L: Tierra Vista, 3 L: new mobilehomes, 114 L: El Paseo
TOTALS	247	314	1,723	1,514	3,798	

Notes:

All data provided by City of Oxnard Planning Department and City of Oxnard Housing Department internal records. Aggregate unit completions closely match housing completions according to Building Change Reports.

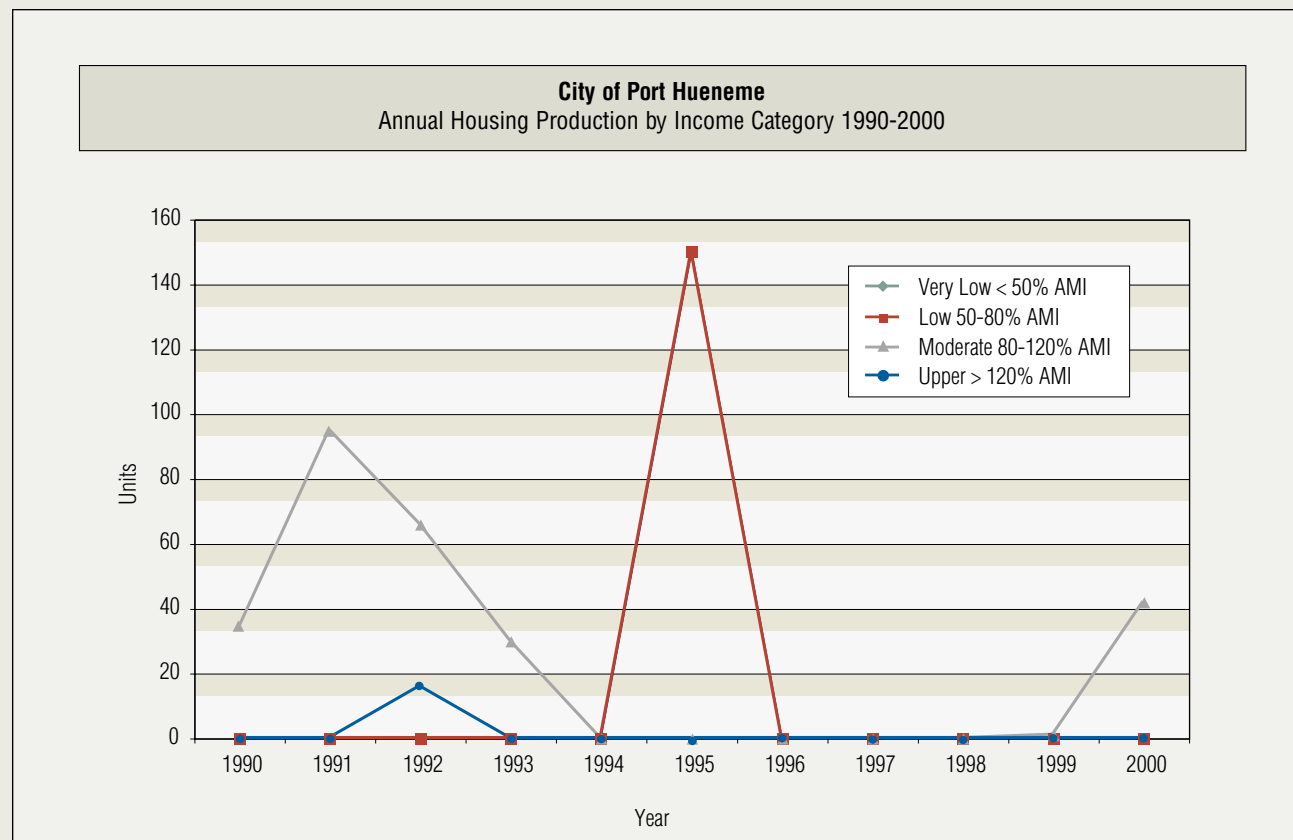
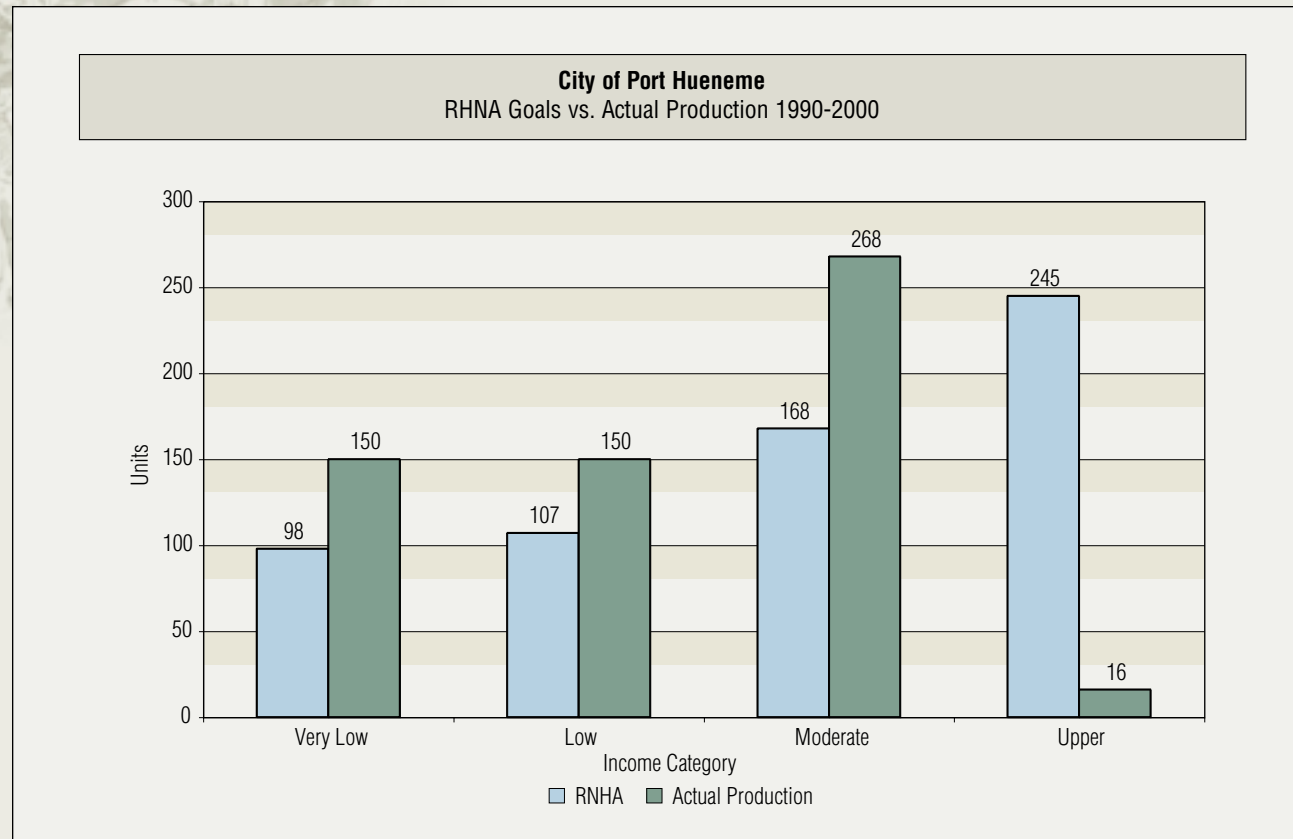
City of Oxnard: Annual Population Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	142,560	143,571	146,164	148,037	150,567	152,093	152,779	153,724	156,386	158,866	170,358	174,494	
% change previous year		0.7%	1.8%	1.3%	1.7%	1.0%	0.5%	0.6%	1.7%	1.6%	7.2%	2.4%	22.4%

Source: California Department of Finance.

Oxnard

City of Port Hueneme



Total Housing Units Completed by Income Category, 1990-2000

Year	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	0	0	34	0	34	Mod = 3 units - 5th Street Condos, 30 units - Crystal Shores, 1 unit - Simon Chan
1991	0	0	95	0	95	Mod = 3 units - Parkside Condos, 4 units - 4th Street Condos, 37 units - Courtyard Villas, 51 units - Weston Communities
1992	0	0	66	16	82	Mod = 27 units - Crystal Shores, 38 - Courtyard Villas, 1 private builder, Upper = Pacific Collection
1993	0	0	30	0	30	Mod = 30 units - Beachport Cottage
1994	0	0	0	0	0	
1995	150	150	0	0	300	NAVY BASE - Very Low = John Sims, Low = John Sims
1996	0	0	0	0	0	
1997	0	0	0	0	0	
1998	0	0	0	0	0	
1999	0	0	1	0	1	Mod = Randall Long, 114 W. A Street
2000	0	0	42	0	42	Mod = 30 units - Ocean Walk, 10 units - Harbor Walk, 1 unit - Jose Carona, 1 unit - Bill Little
TOTALS	150	150	268	16	584	

Notes:

Information from City internal records.

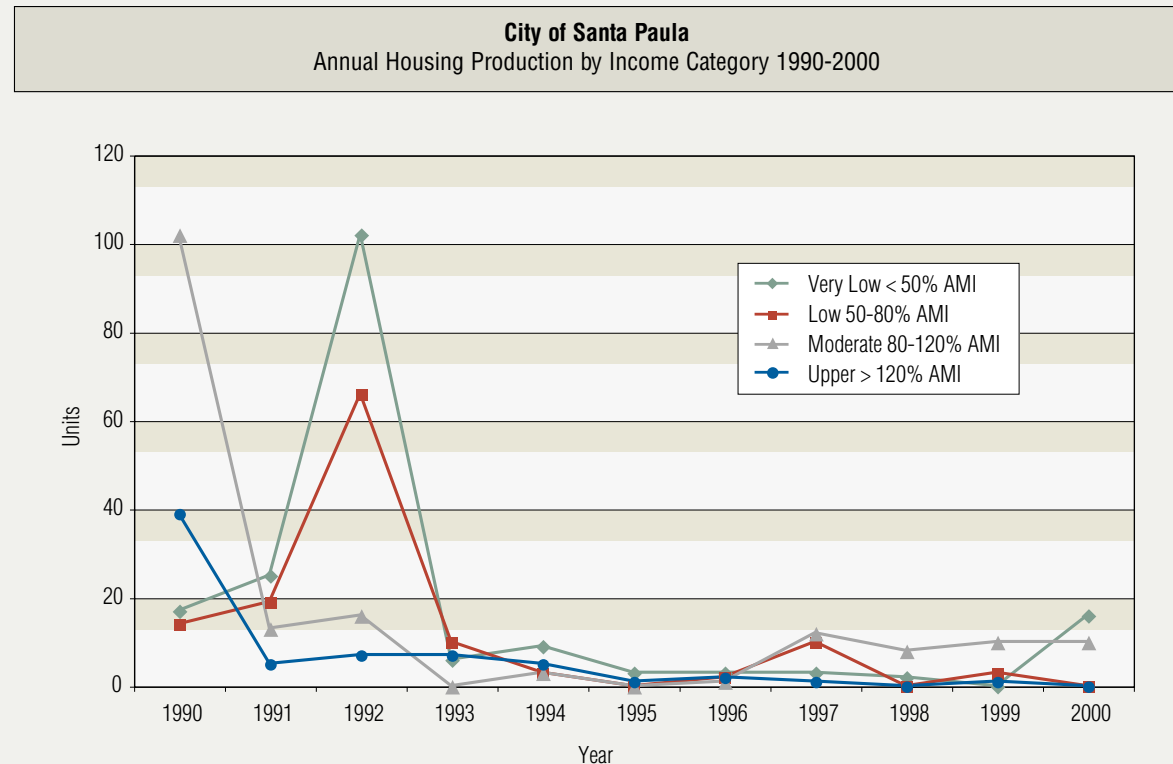
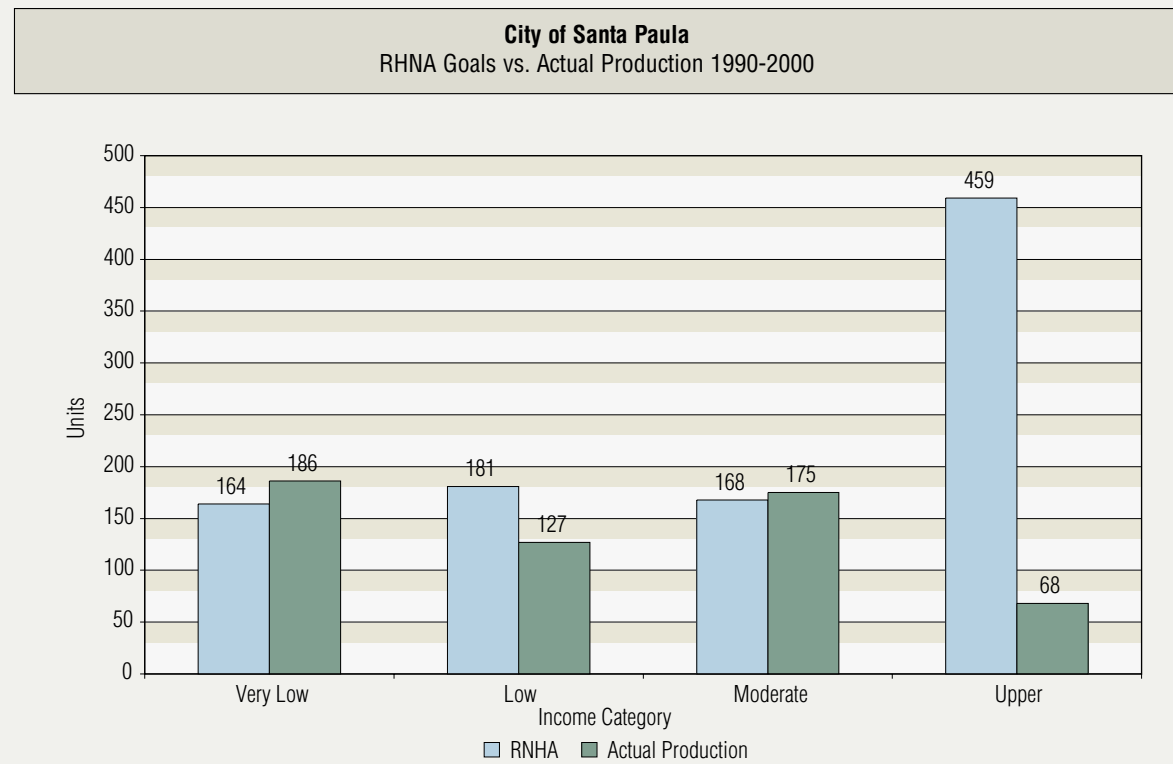
City of Port Hueneme: Annual Population Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	20,322	20,271	19,892	20,265	21,690	21,432	22,183	22,623	22,614	22,708	21,845	21,925	
% change previous year		-0.3%	-1.9%	1.9%	7.0%	-1.2%	3.5%	2.0%	0.0%	0.4%	-3.8%	0.4%	7.9%

Source: California Department of Finance.

Port Hueneme

City of Santa Paula



Total Housing Units Completed by Income Category, 1990-2000

	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	17	14	102	39	172	Santa Paula Planning Department
1991	25	19	13	5	62	Santa Paula Planning Department
1992	102	66	16	7	191	Santa Paula Planning Department-Very low and low income units Santa Paulan Senior Apartments
1993	6	10	0	7	23	Santa Paula Planning Department
1994	9	3	3	5	20	Santa Paula Planning Department
1995	3	0	0	1	4	Santa Paula Planning Department
1996	3	2	1	2	8	Santa Paula Planning Department
1997	3	10	12	1	26	Santa Paula Planning Department
1998	2	0	8	0	10	Santa Paula Planning Department
1999	0	3	10	1	14	Santa Paula Planning Department
2000	16	0	10	0	26	Santa Paula Planning Department
TOTALS	186	127	175	68	556	

Notes:

Data provided by Planning Department based on calculations outlined in Housing Element p. 3-26 through 3-32. Upper and moderate incomes are mostly Hillsborough and Ridgecrest developments.

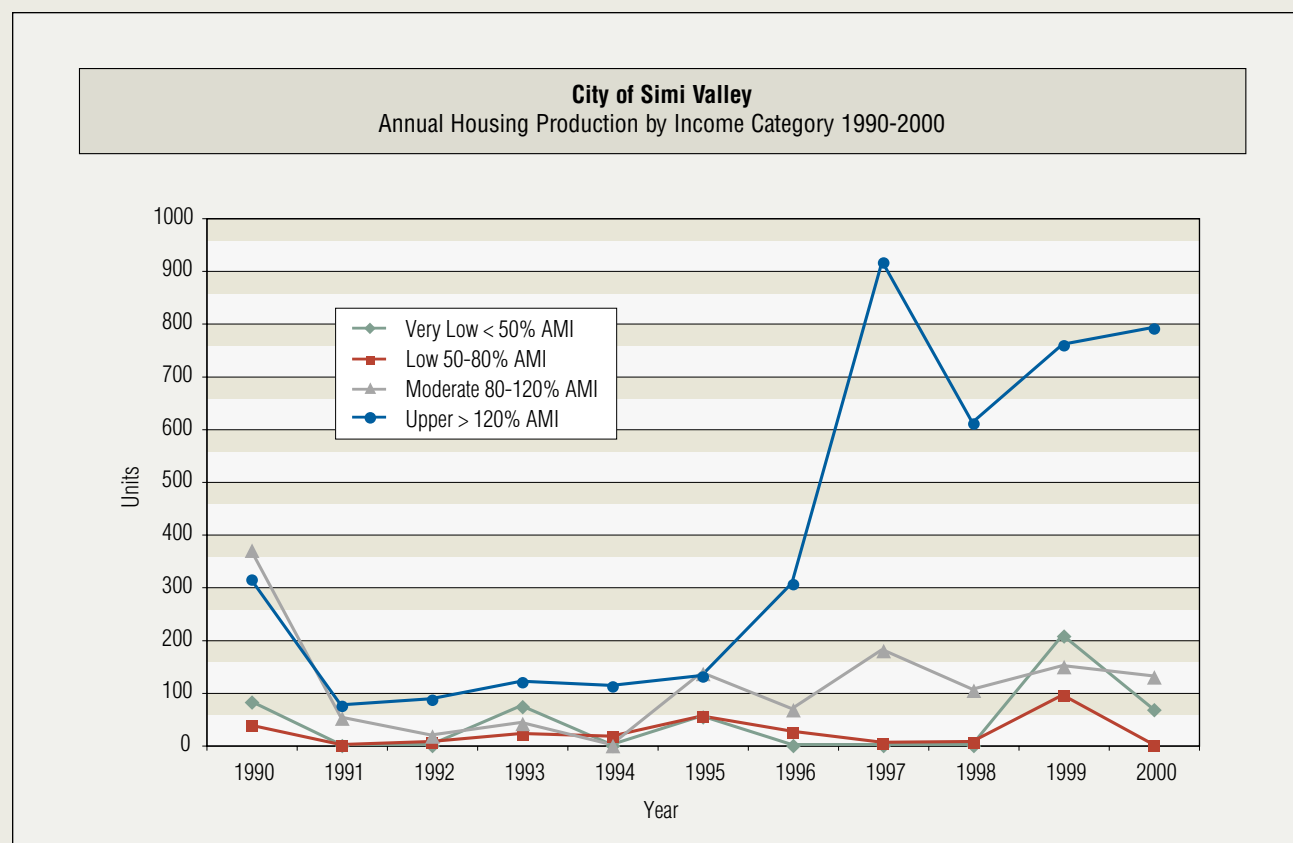
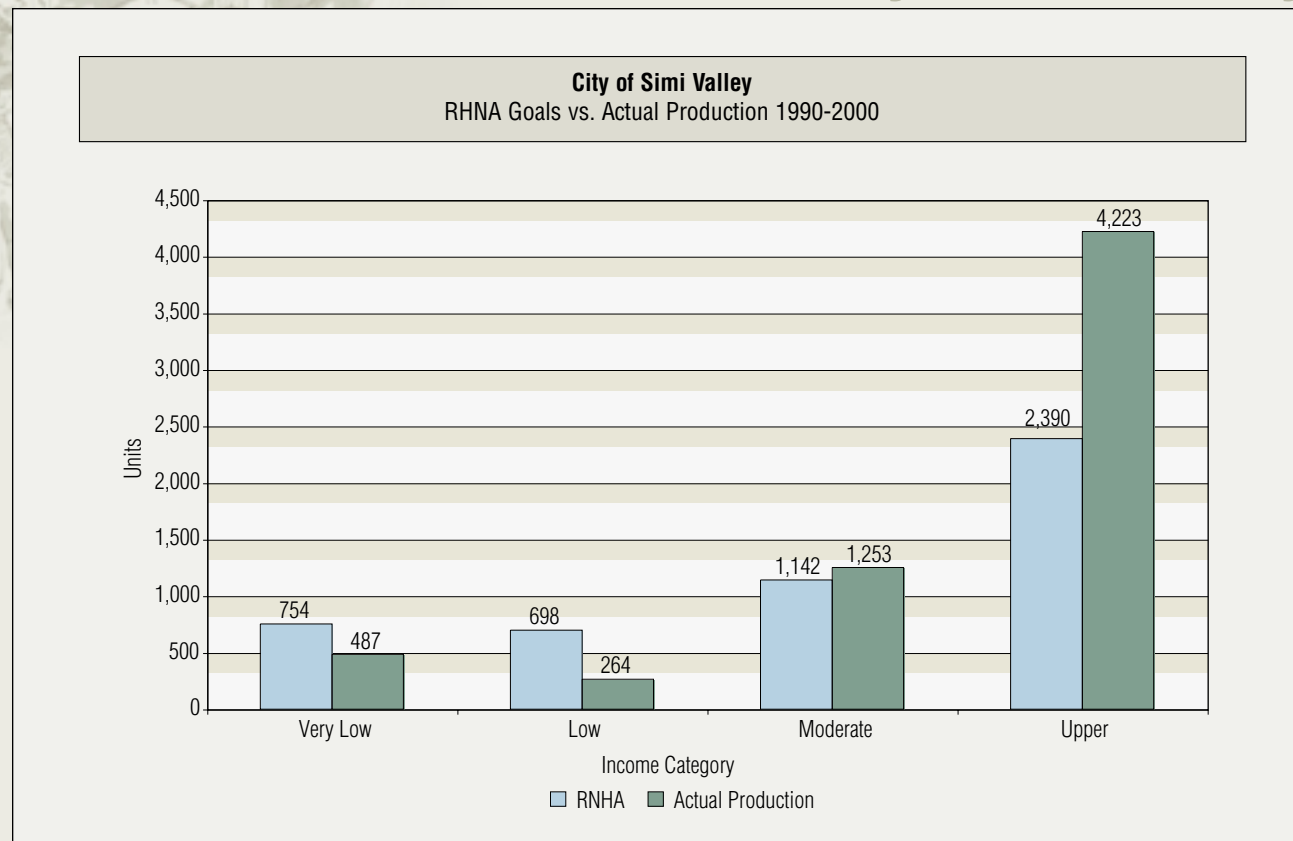
City of Santa Paula: Annual Population Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	25,062	25,407	25,740	26,458	26,628	26,662	26,597	26,660	26,960	27,229	28,598	28,728	
% change previous year		1.4%	1.3%	2.8%	0.6%	0.1%	-0.2%	0.2%	1.1%	1.0%	5.0%	0.5%	14.6%

Source: California Department of Finance.

Santa Paula

City of Simi Valley



Total Housing Units Completed by Income Category, 1990-2000

Year	Very Low < 50%	Low 50-80%	Moderate 80-120%	Upper > 120%	Annual Totals	Source
1990	83	37	371	315	805	data unavailable from the city - prorated share of new construction from 7/1/89-12/31/90 as provided in 1991 Annual Report; Likely projects: Baywood, Peppertree, Patricia Village Apartments, Westgate Apartments
1991	0	0	52	75	127	Status Report - 1991 Annual Report for Housing Element of General Plan, p. 2
1992	0	6	18	87	111	1992 Annual Report for General Plan, p. 6; 6 L - The Classics
1993	74	21	42	120	257	1993 Annual Report on the Housing Element of the General Plan, p. 2; 74 very low - Heywood, 21 low - The Classics
1994	0	16	0	112	128	1994 Annual Report on the Housing Element of the General Plan, p. 2; 16 low - The Classics
1995	54	54	137	131	376	1995 Annual Report on the Housing Element of the General Plan, p. 2; 54 VL - Las Serenas, 54 low - Las Serenas, Annual Report defines mod price as at or below \$210,000
1996	0	25	68	306	399	1996 Annual Report on the Housing Element of the General Plan, p. 2; 22 low - Apricot Ranch, 3 low - Verandahs. Annual Report defines mod price as at or below \$210,000
1997	0	4	180	916	1,100	1997 Annual Report - p. 4; 4 Low - Verandahs. Annual Report defines breakdowns as <\$160,000 - low, \$160-265K - mod, >\$265K - upper
1998	0	6	105	611	722	1998 Annual Report - p. 4; 6 low - Verandahs. Annual Report defines <\$160,000 - low, \$160-265K - mod, >\$265K - upper
1999	208	94	150	759	1,211	1999 Annual Report on the Housing Element of the General Plan, p. 8; 25 very-low - Sorrento Villas, 67 very-low - Harmony Terrace; 47 low - Sorrento Villas, 18 low - Verandas
2000	68	1	130	791	990	2000 Annual Report on the Housing Element of the General Plan, p. 7; 68 VL - Seasons
TOTALS	487	264	1,253	4,223	6,226	

Notes:

Data is collected directly from Annual Reports. 1990 is the only year with assumptions based on 6/89-12/90. Units in annual reports are off by "Built Units Per Year" report provided staff, especially in 1996, 1997, and 1998. 1999 numbers do not match project breakdowns for VL or L. Unit total for The Classics according to CEDC records is 43, compared to 58 affordable in city records.

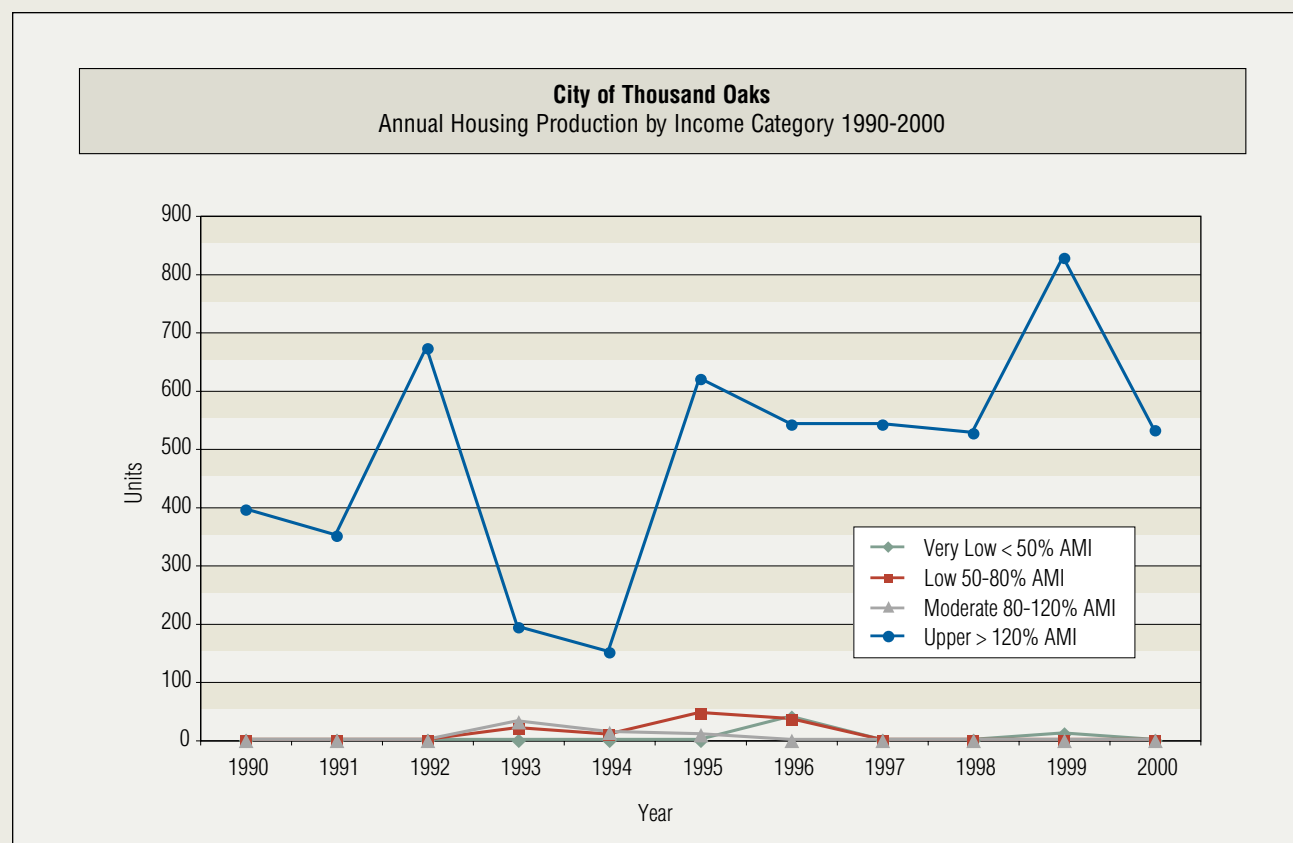
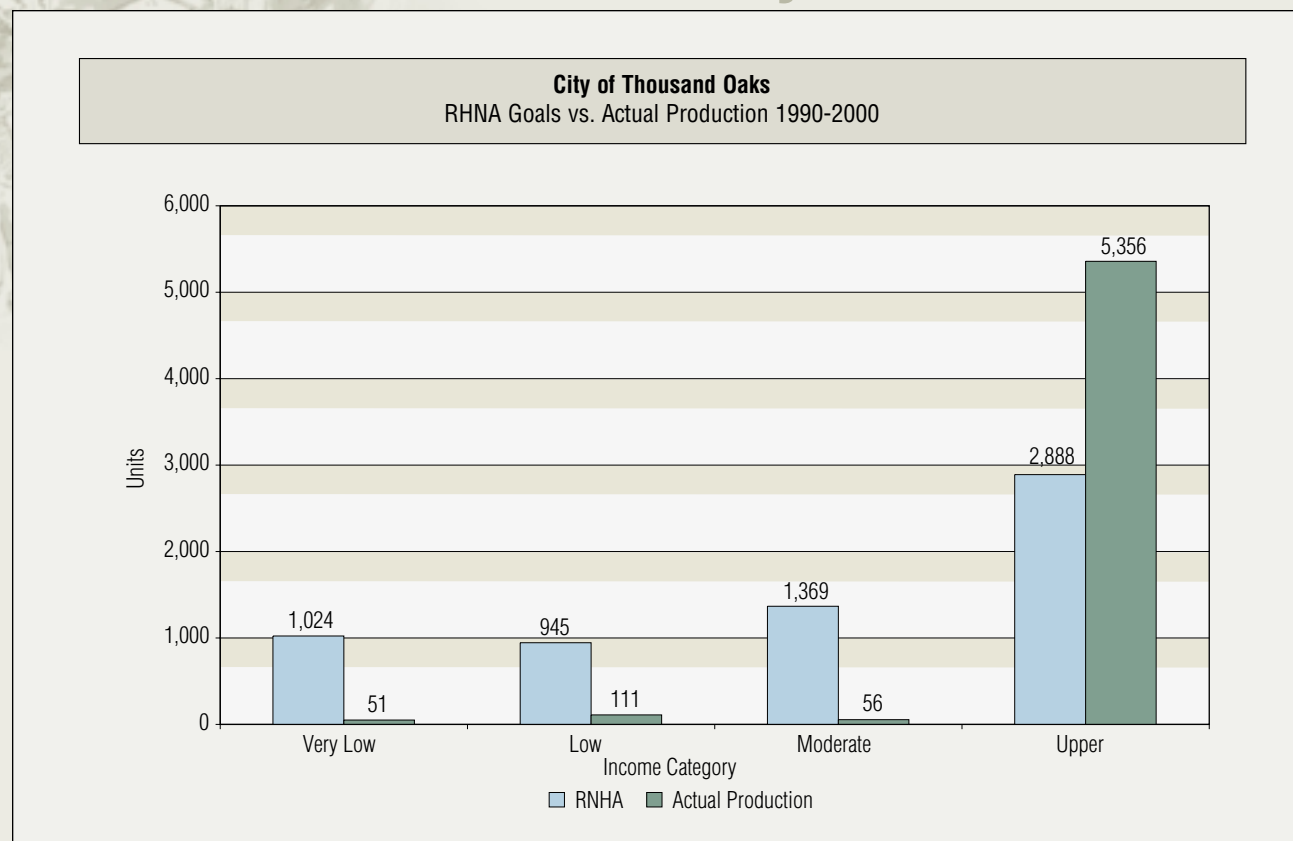
City of Simi Valley: Annual Population Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	100,218	100,519	101,375	101,914	102,832	101,992	102,855	104,293	106,299	109,354	111,351	113,833	
% change previous year		0.3%	0.9%	0.5%	0.9%	-0.8%	0.8%	1.4%	1.9%	2.9%	1.8%	2.2%	13.6%

Source: California Department of Finance.



City of Thousand Oaks



Total Housing Units Completed by Income Category, 1990-2000

Year	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	0	0	0	396	396	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records
1991	0	0	0	351	351	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records
1992	0	0	0	673	673	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records
1993	0	20	32	194	246	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records. Low and Moderate - Groves
1994	0	9	14	151	174	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records. Low and Moderate - Groves
1995	0	46	10	620	676	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records. Low - Shapell, Groves; Moderate - Groves
1996	40	36	0	542	618	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records. Very Low - Fiore Gardens; Low - Fiore Gardens, Corta Bella
1997	0	0	0	542	542	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records
1998	0	0	0	527	527	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records
1999	11	0	0	828	839	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records. Very Low - Stoll House
2000	0	0	0	532	532	Affordable Housing Investment History 1973 to Present, Building and Safety Reports, City internal records
TOTALS	51	111	56	5,356	5,574	

City of Thousand Oaks: Annual Population Profile

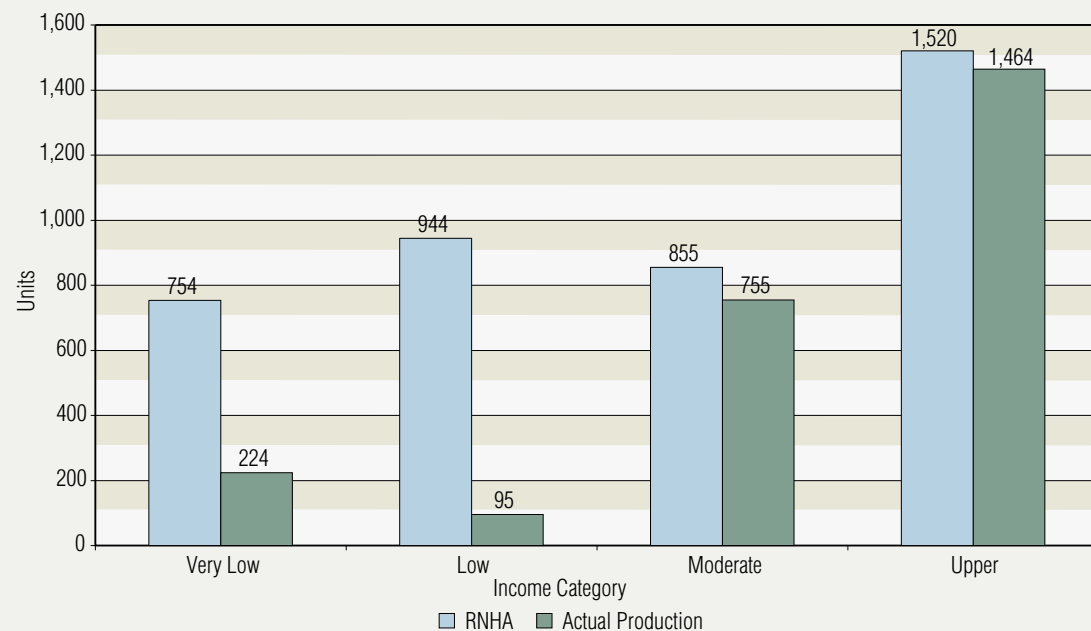
	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	104,381	105,359	106,137	108,094	109,328	110,808	111,676	113,460	115,981	118,030	117,005	118,447	
% change previous year		0.9%	0.7%	1.8%	1.1%	1.4%	0.8%	1.6%	2.2%	1.8%	-0.9%	1.2%	13.5%

Source: California Department of Finance.

Thousand Oaks

City of Ventura

City of Ventura
RHNA Goals vs. Actual Production 1990-2000



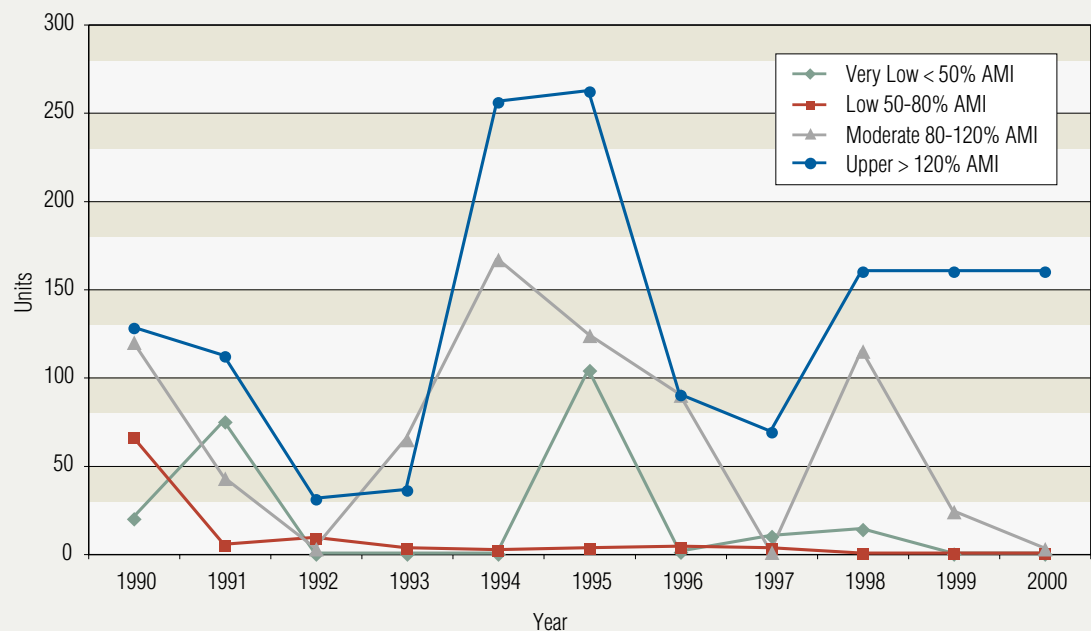
Total Housing Units Completed by Income Category, 1990-2000

	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	20	66	120	128	334	1996-1997 Annual Performance Report, p.25-26
1991	75	5	43	112	235	1996-1997 Annual Performance Report, p.25-26
1992	0	9	3	31	43	1996-1997 Annual Performance Report, p.25-26
1993	0	3	65	36	104	1996-1997 Annual Performance Report, p.25-26
1994	0	2	167	256	425	1996-1997 Annual Performance Report, p.25-26
1995	104	3	124	262	493	1996-1997 Annual Perf. Report - VL income is Cypress Meadows
1996	1	4	90	90	185	1996-1997 Annual Performance Report, p.25-26
1997	10	3	1	69	83	1997-1998 Annual Performance Report, p.63
1998	14	0	115	160	289	2000-2005 Housing Element p.4-5. VL: 14 units - Rose Garden (Housing Authority), Mod: 62 units - Rio Vista, 50 units - Seneca Gardens/Highlights project, 3 units - pro-rata share of non-restricted homes that were in moderate price range
1999	0	0	24	160	184	2000-2005 Housing Element p.4-5. Moderate: 21 units - Beazer, 3 units - pro-rata share of non-restricted homes that were in moderate price range
2000	0	0	3	160	163	2000-2005 Housing Element p.4-5. Moderate: 3 units - pro-rata share of non-restricted homes that were in moderate price range
TOTALS	224	95	755	1,464	2,538	

Notes:

1998, 1999, and 2000 upper totals are based on pro-rata share of total units noted during the 1/98-7/01 time period.

City of Ventura
Annual Housing Production by Income Category 1990-2000



City of Ventura: Annual Population Profile

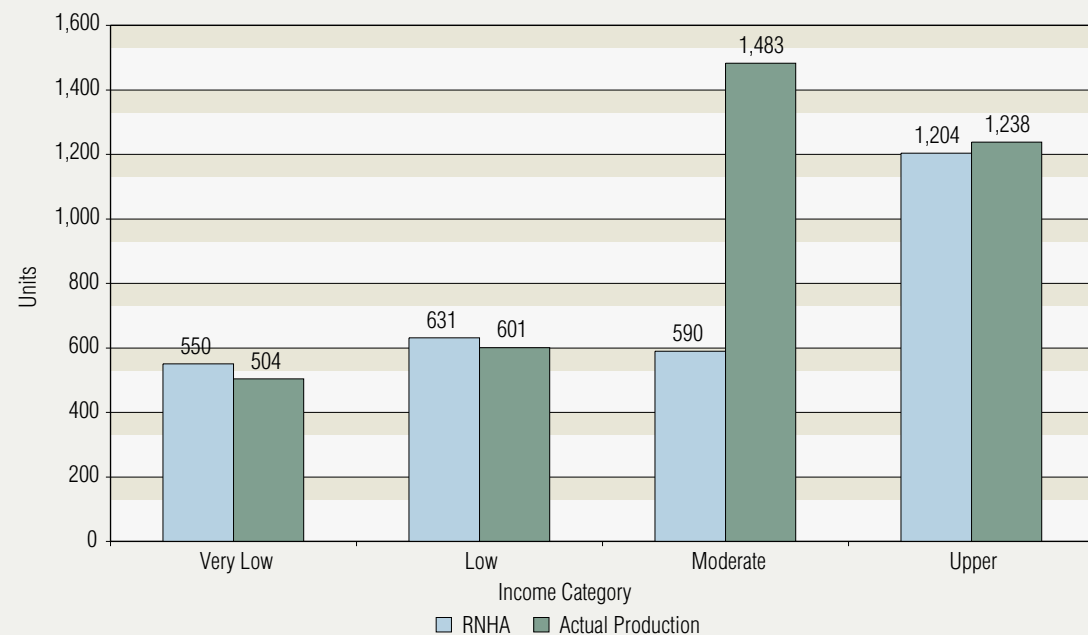
	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	92,557	93,073	93,940	95,134	96,152	99,086	99,992	100,631	101,706	102,714	100,916	101,521	
% change previous year		0.6%	0.9%	1.3%	1.1%	3.1%	0.9%	0.6%	1.1%	1.0%	-1.8%	0.6%	9.7%

Source: California Department of Finance.

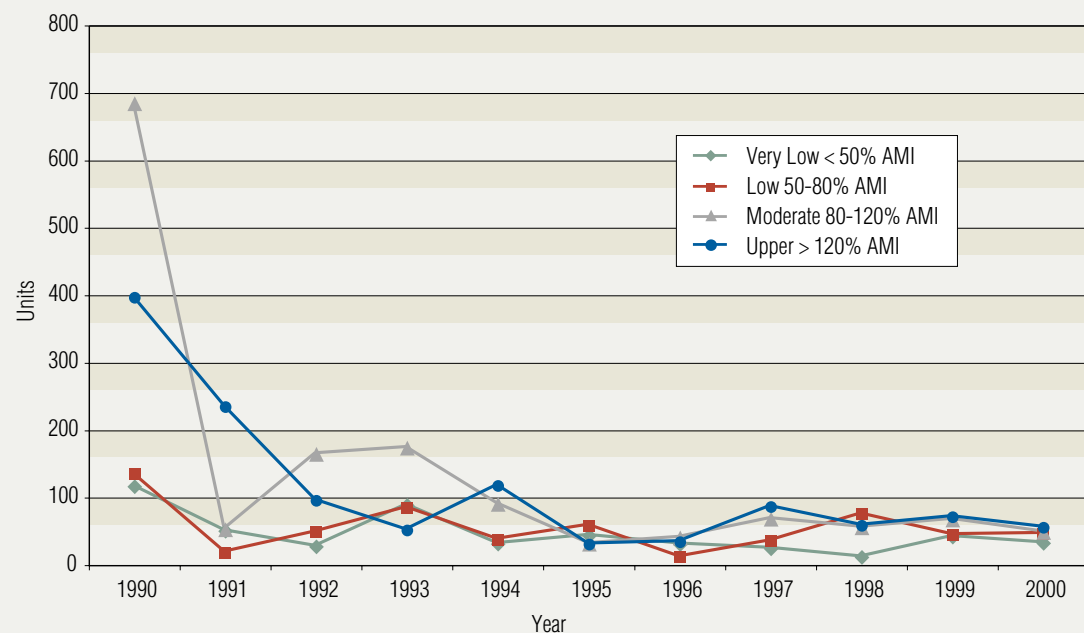
City of Ventura

Unincorporated Ventura County

Unincorporated Ventura County
RHNA Goals vs. Actual Production 1990-2000



Unincorporated Ventura County
Annual Housing Production by Income Category 1990-2000



Total Housing Units Completed by Income Category, 1990-2000

	Very Low < 50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Upper > 120% AMI	Annual Totals	Source
1990	117	135	685	397	1334	1994 General Plan Annual Report, p. 9
1991	51	19	53	235	358	1994 General Plan Annual Report, p. 9
1992	28	49	165	96	338	1994 General Plan Annual Report, p. 9
1993	89	85	174	52	400	1998 General Plan Annual Report, p. 8
1994	32	38	91	118	279	1998 General Plan Annual Report, p. 8
1995	44	59	32	31	166	1998 General Plan Annual Report, p. 8
1996	31	12	41	35	119	1998 General Plan Annual Report, p. 8
1997	25	36	69	87	217	1998 General Plan Annual Report, p. 8
1998	12	76	56	59	203	2000 General Plan Annual Report, p. 5
1999	42	45	68	72	227	2000 General Plan Annual Report, p. 5
2000	33	47	49	56	185	2000 General Plan Annual Report, p. 5
TOTALS	504	601	1,483	1,238	3,826	

Notes:

General Plan Annual Reports do not include detail on affordable developments.

Unincorporated Ventura County: Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	86,520	88,001	89,096	90,593	91,375	91,667	91,204	91,216	93,020	93,020	93,127	93,440	
% change previous year		1.7%	1.2%	1.7%	0.9%	0.3%	-0.5%	0.0%	2.0%	0.0%	0.1%	0.3%	8.0%

Source: California Department of Finance.

County of Ventura: Profile

	Apr-90	Jan-91	Jan-92	Jan-93	Jan-94	Jan-95	Jan-96	Jan-97	Jan-98	Jan-99	Apr-00	Jan 01	90-00 change
Population	669,016	675,320	683,655	692,935	702,191	709,075	713,768	721,004	733,990	744,890	753,197	763,907	
% change previous year		0.9%	1.2%	1.4%	1.3%	1.0%	0.7%	1.0%	1.8%	1.5%	1.1%	1.4%	14.2%

Source: California Department of Finance.

Unincorporated
Ventura County



Acknowledgements

This study would not have been possible without the help, time, and expertise of many individuals:

Andrew Allen, Professor of Economics, School of Business Administration, University of San Diego

Elizabeth Amador, Management Analyst, City of Santa Paula*

Susan Baldwin, Senior Regional Planner, San Diego Association of Governments

Rick Bianchi, Director of Community Development, Centex Homes*

David Bobardt, Planning Manager, City of Moorpark

Greg Brown, Community Development Director, City of Port Hueneme

Nancy Burns, Senior Management Analyst, City of Moorpark*

Joe Carreras, Planning and Policy, Southern California Association of Governments

Chuck Chanin, GIS Analyst, Ventura County Planning Division

William Coghlan, Director of Acquisitions, Miller Family Companies*

Bob Cottle, Senior Planner, City of Simi Valley*

Bill Davis, Mayor, City of Thousand Oaks*

Heather Davis, Associate Planner, City of Santa Paula*

Nicole Doner, formerly with the City of Ventura

Terra Donlon, Government Affairs Director, Building Industry Association of Greater Los Angeles/Ventura*

Ethan Evans, Executive Director, Sacramento Housing Alliance

Rodney Fernandez, Executive Director, Cabrillo Economic Development Corporation

Karen Flock, Housing Development Director, Cabrillo Economic Development Corporation

Bill Fulton, President, Solimar Research

John Franklin, Franklin Real Estate Development*

Randa Gil, City of Oxnard

Sal Gonzalez, Housing Director, City of Oxnard

Bill Hatcher, Associate Planner, City of Ventura*

Nellie Jasso, Management Assistant, Housing and Redevelopment Division, City of Thousand Oaks

Michael Landler, Associate Planner, City of Simi Valley

Veronica Ledesma, Junior Planner, City of Ventura

Jacob Lieb, Senior Planner, Southern California Association of Governments

Laura Lopez, Administrative Assistant, Department of Community Development, City of Camarillo

Dennis Mackay, Planning Manager, City of Ventura

Larry Marquart, Senior Planner, City of Thousand Oaks

Charles Maxey, Professor and Dean, School of Business, California Lutheran University

Kathleen McCann, Special Projects Coordinator, City of Ojai*

Kevin McSweeney, City Planner, City of Fillmore

Mike Miller, Project Manager, Cabrillo Economic Development Corporation

Linda Nichols, Manager, Housing Policy Division, California Department of Housing and Community Development

Jesse Ornelas, Senior Project Manager, Cabrillo Economic Development Corporation

Lynn Oshida, Technician, Housing and Redevelopment Division, City of Thousand Oaks

Shannon Nash, Associate Planner, City of Simi Valley

Bill Prince, former Planning Director, Community Development Department, City of Ojai

Lisa Porras, Senior Planner, City of Ventura

Michael Rawson, Co-Director, California Affordable Housing Law Project

Randy Richardson, Senior Planner, Housing Program Analyst, City of Camarillo*

Mark Schniepp, Executive Director, California Economic Forecast

Helen Seltzer, Planning/Building Technician, City of Ojai

Bruce Smith, Planning Department, County of Ventura

Gary Sugano, Principal Planner, City of Oxnard

Don Thomas, California Department of Housing and Community Development

Bill Watkins, Executive Director, UCSB Economic Forecast Project

Russ Watson, Housing and Redevelopment Manager, City of Thousand Oaks*

Linda Wheaton California Department of Housing and Community Development

Ernest Whitaker, Housing Rehabilitation Manager, City of Oxnard*

Larry White, Management Analyst, City of Oxnard

** Focus Group Participants*





11011 Azahar Street
Saticoy, CA 93004
(805) 659-3791
www.cabrilloedc.org