

Housing Element Update Frequently Asked Questions

What is a Housing Element?

The Housing Element is an element, or chapter, of the County's General Plan. It is the only General Plan element that must be updated on a set schedule every eight years and then certified by the State. The Housing Element is intended to provide the policy background for housing programs and decisions; and to provide broad direction for meeting the County's housing goals. This is accomplished by providing an analysis of housing needs across all socioeconomic levels in the unincorporated communities, policies that address those needs, programs that would help implement those policies; and establishing a guiding framework for future legislation. Adoption of the Housing Element does not modify land use regulations or implement changes to the County's zoning ordinances. Nor does the Housing Element directly fund housing development.

The Housing Element must demonstrate enough capacity to accommodate the number of housing units assigned to the community in the Regional Housing Needs Assessment (RHNA) process. This is accomplished by adopting programs, policies, and land use strategies to meet Ventura County's RHNA targets for the unincorporated areas. The planning period for the current Housing Element is from October 2021 to October 2029.

How is the Housing Element Different than Other Elements in the County's General Plan?

Since 1969, Housing Elements have been mandatory in local General Plans in California because providing housing is considered by the state legislature to be of vital statewide importance. Unlike other General Plan Elements, the Housing Element has distinct statutory requirements, found in California [Government Code sections 65580-65589](#). These include certification by the Department of Housing and Community Development (HCD).

Cities and counties are required by law to update their Housing Elements with mandatory review and approval by the California Department of Housing and Community Development every eight years. Failure to do so would result in the County losing funding for many federal, state, and regional affordable housing programs and fines of up to \$100,000 per month. The County's Housing Element was adopted by the Board of Supervisors on October 12, 2021 and certified by HCD on December 22, 2021 for the 2021-2029 cycle.

What is the Regional Housing Needs Assessment, or RHNA?

The Regional Housing Needs Assessment (RHNA) is a requirement of state housing law and is a precursor to the Housing Element Update. RHNA quantifies the need for housing in all jurisdictions in California over an eight-year planning period, based on existing need and projected future need. The final RHNA allocation is the housing target each jurisdiction needs to plan for in their Housing Element. The process to determine a RHNA allocation is conducted by the local council of governments. The County of Ventura is located within the Southern California Association of Governments (SCAG), which is the largest council of governments in the nation. The SCAG region covers a total of 191 cities and six counties: Ventura, San Bernardino, Los Angeles, Orange, Imperial and Riverside counties.

In August 2019, the California Department of Housing and Community Development assigned approximately 1.3 million housing units to the SCAG region for the next eight years. Of the approximately 1.3 million housing units assigned to the SCAG region, about 500,000 are the result of projected population growth. The remaining 800,000 is an attempt to address existing and replacement housing need. This is a new facet of the RHNA mandated by state law. It factors in overcrowding rates, vacancy rates, and cost-burdened households who are overpaying for housing to arrive at a theoretical supply number that would alleviate this existing need. In the past, the RHNA was solely based on future household growth, it did not address the existing undersupply of housing. This results in housing targets that are much higher than in previous years for the region as a whole and for most metropolitan areas.

On March 5, 2020, [SCAG adopted a methodology](#) to determine how the 1.3+ million housing units would be allocated to cities and counties in the SCAG region. The main factors in SCAG's distribution methodology were projected household growth, job accessibility, and transit accessibility. Planning Division staff at the County of Ventura provided extensive feedback to SCAG staff during development of this methodology to verify accurate reporting and data was used for the unincorporated areas. The final County of Ventura RHNA allocation for the 6th cycle (2021 - 2029) is 1,262 housing units, as shown below:

| County of Ventura RHNA Allocation: 2021-2029 | | | | | |
|--|----------------------------------|-------------------------------|-------------------------------------|--|-------|
| Extremely Low Income (<30% of median) | Very-Low Income (<50% of median) | Low Income (50-80% of median) | Moderate Income (80-120% of median) | Above- Moderate Income (>120% of median) | TOTAL |
| 159 | 160 | 225 | 250 | 468 | 1,262 |

The County of Ventura's progress in meeting the previous cycle's RHNA housing targets can be viewed in the [General Plan Annual Progress Report](#). The County of Ventura and the ten cities in the county must plan for housing at all income levels as shown in the table below:

| Regional Housing Needs Allocation: 2021-2029 Ventura County, Cities and Unincorporated County | | | | | |
|--|--|--------------------------------------|--|--|--------|
| Jurisdiction | Very-Low Income ($< 50\%$ Of Median) | Low Income ($51-80\%$ Of Median) | Moderate Income ($81-120\%$ Of Median) | Above-Moderate Income ($>120\%$ Of Median) | TOTAL |
| Camarillo | 353 | 244 | 271 | 508 | 1,376 |
| Fillmore | 73 | 61 | 72 | 209 | 415 |
| Moorpark | 377 | 233 | 245 | 434 | 1,289 |
| Ojai | 13 | 9 | 10 | 21 | 53 |
| Oxnard | 1,840 | 1,071 | 1,538 | 4,100 | 8,549 |
| Port Hueneme | 26 | 16 | 18 | 65 | 125 |
| Ventura | 1,187 | 865 | 950 | 2,310 | 5,312 |
| Santa Paula | 102 | 99 | 121 | 335 | 657 |
| Simi Valley | 749 | 493 | 518 | 1,033 | 2,793 |
| Thousand Oaks | 735 | 494 | 532 | 860 | 2,621 |
| Unincorporated County | 319 | 225 | 250 | 468 | 1,262 |
| Ventura County | 5,774 | 3,810 | 4,525 | 10,343 | 24,452 |

Source: SCAG 6th Cycle Final RHNA Allocation Plan, March 4, 2021.

How is Affordable Housing Defined in Ventura County?

Affordability is the relationship between housing cost and household income. The generally accepted measure for housing affordability is spending less than 30% of gross household income on housing costs. Higher housing costs mean less money for households to spend on other costs, like personal health, recreation or on local businesses. It also results in more families living in poverty.

Median family income levels are determined by the State Department of Housing and Community Development. These numbers are used to determine which housing units are affordable to residents at each income level. The table below is based on a median family income in Ventura County of \$97,800 for a four-person household.

| 2020 Affordability Categories Ventura County | |
|---|-------------------------|
| Income Category | Annual Household Income |
| Upper ($>120\%$ Of Ami) | $< \$117,350$ |
| Moderate ($80-120\%$ Of Ami) | $\$90,350 - \$117,349$ |
| Low ($50-80\%$ Of Ami) | $\$56,450 - \$90,349$ |
| Very Low ($30-50\%$ Of Ami) | $\$33,850 - \$56,449$ |
| Extremely Low ($<30\%$ Of Ami) | $> \$33,850$ |

Source: California Department of Housing and Community Development State Income Limits (2019)

A better way of describing affordable housing is “workforce housing”. Ideally, Ventura County would contain enough housing at different income levels to house all residents, regardless of income. Without housing affordable to all income levels, the County faces outmigration and the loss of workers and businesses. To provide some context on housing costs for the County’s workforce, in 2019 the average annual salary of a firefighter in Ventura County was \$92,878. Assuming that the firefighter is the sole income earner in a family of four, the family would fall within the moderate-income category for Ventura County. This family of four would theoretically be able to afford a monthly gross rent of \$2,320 (30% of annual salary) or a house priced at or below \$400,000¹. However, the median home price in Ventura County in August 2019 was approximately \$595,000², with some areas more affordable than others.

¹ Assumes 95% loan at 3.9 annual interest rate and 30-year term. Assumption includes property taxes and mortgage insurance.

² <https://www.vcstar.com/story/news/local/2019/08/29/ventura-county-home-sales-rise-6-2-year-ago-median-price-steady/2125146001/>