

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 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 next Housing Element is eight years (October 2021- 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.

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 last updated in 2014 for the October 2014 – October 2021 planning period.

Why are the County of Ventura's 2040 General Plan and Housing Element being Updated at Different Times?

The state statute governing Housing Element law dictates the timeline for Housing Element adoption. Because of the mandated schedule, updates to the Housing Element and General Plan often are not aligned. The current County of Ventura Housing Element is certified by California Department of Housing and Community Development for the planning period of October 2014 to October 2021. The next Housing Element planning period will be October 2021 to October 2029. Therefore, the existing 2014-2021 Housing Element will remain effective for approximately the first year of the newly adopted [County of Ventura 2040 General Plan](#) (expected to be adopted and in effect Fall 2020).

Even though the County of Ventura's 2040 General Plan and Housing Element are scheduled to be updated at different times, state law requires that all elements in the General Plan remain internally consistent. There are specific provisions that mandate this internal consistency (Government Code section 65583(c)(7)). In the event that the adopted Housing Element includes major regulatory changes that conflict with what has already been adopted in the Ventura County 2040 General Plan, these aspects of the General Plan would need to be updated as part of the Housing Element Update process.

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 resulting preliminary County of Ventura RHNA allocation is 1,259 housing units, as shown below:

County of Ventura RHNA Allocation: 2014-2021 versus Draft 2021-2029 Housing Targets						
Jurisdiction	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
CURRENT 2014-2021 Housing Target	123	123	168	189	412	1,015
DRAFT 2021-2029 Housing Target	158	159	225	249	468	1,259

Note: 2021-2029 Housing Targets numbers are Draft and not Final. Final numbers will be released by SCAG in Fall 2020.

The County of Ventura's progress in meeting the current 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:

Draft 2021-2029 Regional Housing Needs Allocation for All Ventura County Cities and County Unincorporated Areas					
Jurisdiction	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
Camarillo	351	243	270	508	1,372
Fillmore	72	60	72	209	413
Moorpark	376	233	245	434	1,287
Ojai	12	8	10	22	52
Oxnard	1,834	1,068	1,535	4,092	8,529
Port Hueneme	25	15	18	66	125
Ventura	1,184	863	948	2,307	5,302
Santa Paula	101	98	121	335	655
Simi Valley	746	492	517	1,032	2,788
Thousand Oaks	733	493	531	860	2,616
Unincorporated Areas	317	225	249	468	1,259
Ventura County	5,751	3,799	4,516	10,332	24,938

Source: Southern California Association of Governments, Regional Council-Approved Draft RHNA Methodology, March 2020.

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.

2019 HCD INCOME LIMITS VENTURA COUNTY AFFORDABILITY CATEGORIES	
Income Category	Annual Household Income for a Family of Four
Extremely low	Up to \$31,400
Very Low	\$31,401 to \$52,300
Low	\$52,301 to \$83,700
Moderate	\$83,701 to \$117,350

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/>