



Thousand Oaks

HOUSING EVALUATION AND ASSESSMENT REPORT

Existing Conditions | January 2020

CHAPTER 1: EVALUATION OF THE 2014-2021 HOUSING ELEMENT

This report contains an analysis of the effectiveness of the 2014-2021 Housing Element, appropriateness of goals and the progress in implementing programs for the previous planning period as required by California Government Code Section 65588(a). The chapter also includes an evaluation of the appropriateness of continuing the 2014-2021 Housing Element goals and programs. Findings from this analysis and evaluation have guided development of the Housing Action Plan (*scheduled to be provided late 2020*).

Accomplishments

The 2014-2021 Housing Element contained five primary goals and 14 implementing programs consistent with California housing element law and priorities expressed by the Thousand Oaks community, including input received from the City Council, Planning Commission, and City staff.

The five primary housing goals were:

- **Goal 1:** Provide a wide range of housing opportunities for persons of all income levels.
- **Goal 2:** Provide housing opportunities for persons with special needs.
- **Goal 3:** Maintain and improve the existing housing stock of the City by reducing housing deterioration.
- **Goal 4:** Preserve existing affordable housing opportunities.
- **Goal 5:** Provide equal access to housing regardless of race, color, religion, sex, marital status, age, or disability.

Goal 1: Provide a Wide Range of Housing Opportunities for Persons of all Income Levels

Program 1

Work with local non-profits, such as Habitat for Humanity, by identifying potential development sites and financial assistance if appropriate to provide additional affordable homeownership opportunities.

Progress

Discussions took place with many local non-profits to identify potential sites, including Many Mansions, Area Housing Authority of the County of Ventura, and Habitat for Humanity.

Continued Appropriateness

This program remains appropriate and will be included in the 2021-2029 Housing Element.

Program 2

Manage the Affordable Housing Trust Fund to finance the creation, reservation or rehabilitation of affordable housing. Where feasible, give priority to housing projects that address the needs of extremely low-income households.

Progress

The City discussed potential projects and availability of financial assistance from the Affordable Housing Trust Fund with non-profit affordable housing developers. In 2014, the City assisted the Area Housing Authority Garden View Terrace Apartments Phase II with \$1,000,000 in City Housing Trust Fund and a \$1 million

match with the State of California (CA) Housing and Community Development (HCD) Housing Trust Fund.

Continued Appropriateness

The City will continue to expand the sources to replenish the Trust Fund. This will be included in the 2021-2029 Housing Element as an overall program to pursue funding.

Program 3

Update the inclusionary housing in-lieu fee and nonresidential development linkage fee based on changes in economic conditions.

Progress

City staff submitted an analysis of economic conditions to City Council on September 11, 2014, which recommended no changes to the in-lieu and linkage fees. In 2016, the City put its Inclusionary Housing (IH) and nonresidential linkage fee update on hold because of questions related to the legal status of these fees. The updates remain on hold. In the 2021-2029 Housing Element, the City will consolidate various efforts to pursue affordable housing funds in program for funding strategy.

Continued Appropriateness

With the recent changes in State law regarding inclusionary housing policy, the City will explore the appropriateness and potential reinstatement of these programs.

Program 4

Continue to cooperate with agencies that gather information concerning housing needs, including the Census Bureau.

Progress

In collaboration with Ventura County and other Ventura county cities, the City spent \$20,376 in CDBG funds to hire a consultant to complete the 2015-2016 regional Analysis of Impediments to Fair Housing Choice (AI). The City also collected information from the Census Bureau website and cooperated with the Census Bureau and other agencies throughout the planning period.

Continued Appropriateness

Collecting the most updated information regarding the City's housing needs and trends is a routine planning function and is not included in the 2021-2029 Housing Element as a housing program.

Goal 2: Provide Housing Opportunities for Persons with Special Needs

Program 5:

Assist efforts of local agencies and non-profits to implement the 10-Year Plan (2008-2017) to End Homelessness in Ventura County. Continue to provide funds to social service agencies that help prevent homelessness and assist the homeless. City to continue to collaborate with Ventura County and participate with Conejo Affordable Housing Workgroup on homeless prevention strategies.

Progress

The City participated in the Ventura County Continuum of Care (CoC) during the planning period and the City Manager currently is a board member since 2016. The CoC counted 499 total unsheltered and sheltered homeless persons in the City for years 2014 through 2018.

In year 2014, the City participated in the Conejo Affordable Housing Workshop and hosted by the County of Ventura. In years 2014 through 2019, the City provided \$492,603 in CDBG and SSEF funds to 12 local non-profits for services to homeless persons and at-risk households. These funds served 6,843 Thousand oaks residents.

From 2014 thru 2019, the CoC funded Thousand Oaks-based Many Mansions for Permanent Supportive Housing (PSH) at Richmond Terrace Apartments and Esseff Village Apartments and funded Lutheran Social Services for Rapid Re-Housing services.

Continued Appropriateness

The City will continue to provide housing and supportive services to the homeless and special needs populations. This program will be merged with Program 6 below and included in the 2021-2029 Housing Element.

Program 6

Continue allocating funding to local non-profit groups who address the housing needs of special needs households, including disabled and elderly households.

Progress

In years 2014 through 2016, the City provided \$222,056 in CDBG and SSEF funds to assist disabled and elderly households. The City granted another \$166,437 to 14 low-income homeowners for health and repairs in years 2015 and 2016.

In 2015, the City granted \$114,291 in Housing Assistance Program for Seniors (HAPS) funding to assist 382 low-income disabled and senior households with utilities. Beginning in January 2018, the City Utility Assistance Program (UAP) provided utility bill credits to low-income Thousand Oaks utility customers through the water and wastewater penalty interest and late fee revenue funds. UAP has an annual budget of \$192,000 and served 710 customers.

The City provided annual funding of over \$80,000 to five non-profits for special needs medical services to disabled and elderly households and six other non-profits for other senior services during the planning period and annually serves over 8,000 Thousand Oaks residents. Since 2017, the City has granted \$198,390 CDBG funds to Habitat for Humanity and Senior Alliance for empowerment (SAFE) and rehabilitated 25 units primarily benefiting the elderly and disabled. Both programs currently are focused on mobile home rehabilitation.

Continued Appropriateness

This program remains appropriate and will be included in the 2021-2029 Housing Element.

Goal 3: Maintain and Improve the Existing Housing Stock of the City by Reducing Housing Deterioration

Program 7

Assist housing groups in securing local and other sources of funds for the acquisition and rehabilitation of multi-family structures for affordable housing. Coordinate with non-profit housing developers to identify opportunities and provide support with applications as necessary.

Progress

The City approved CDBG multi-family rehabilitation grant in the amount of \$693,165 to non-profit Many Mansions affordable projects at Esseff Village Apartments (50 units), Richmond Terrace (27 units), and Shadow Hills Apartments (101 units) and \$295,072 to the Area Housing Authority of the County of Ventura for the Los Arboles Apartments (43 units), Glenn Oaks senior apartments (39 units).

Continued Appropriateness

This program remains appropriate and will be included in the 2021-2029 Housing Element.

Program 8

Continue to require inspection of resale housing as a method to encourage maintenance of the housing stock.

Progress

The City streamlined the administrative resale research process by providing electronic reports during the planning period. The City annually performs 1,800 record searches, one physical home inspection, and 380 inspections for open, not final, permits under the City's Residential Resale Program.

Continued Appropriateness

This program remains appropriate and will be included in the 2021–2029 Housing Element.

Goal 4: Preserve Existing Affordable Housing Opportunities

Program 9

Contact the property management companies or property owners annually to evaluate threat of conversion to market rate. If threatened with conversion to market rate: 1) help property owner find alternate sources of funding to preserve the affordable units; 2) facilitate sale of property to an affordable housing developer/operator to preserve affordable units; 3) work with Area Housing Authority to obtain project based rental assistance (Section 8) certificates for qualified residents and 4) consider funding assistance from City to prevent conversion to market rate.

Progress

The owners of Conejo Futures operated the property under a contract with HUD throughout the planning period.

Continued Appropriateness

This program remains appropriate and will be included in the 2021–2029 Housing Element. The program will be updated to reflect the projects at risk of conversion between 2021 and 2031.

Program 10

Monitor affordable housing units in the City's affordable housing program to ensure ongoing affordability for the period required by State and Federal law.

Progress

The City monitored affordable housing units throughout the planning period.

Continued Appropriateness

This program remains appropriate and will be merged with Program 9 and included in the 2021–2029 Housing Element.

Program 11

Assist housing groups in securing local and other sources of funds to extend existing affordability covenants to existing multifamily housing.

Progress

The Acquisition and Rehabilitation to extend affordable conditions for 55-years with non-profit Many Mansions affordable projects in 2015 at Villa Garcia Apartments (80-units),

2016 Shadow Hills Apartments (101) units and in progress the 2019 Bella Vista Apartments (73 units).

Continued Appropriateness

This program remains appropriate and will be merged with Program 7 to avoid duplicated programs in the 2021-2029 Housing Element.

Program 12

Encourage affordable housing providers to give priority to the housing needs of persons with disabilities, including, but not limited to, persons with developmental disabilities.

Progress

The City encouraged affordable housing providers to give priority to special needs households. The City of Thousand Oaks is a member of the Ventura County Continuum of Care Alliance, a collaborative group dedicated to promoting a safe, desirable and thriving community by ending homelessness in Ventura County. The Thousand Oaks City Manager has been a board member of the Ventura County Regional Continuum of Care since 2017. In 2019, the Alliance adopted the Ventura County Plan to Prevent and End Homelessness. The Alliance implements the Housing First model and Pathways to Home coordinated entry system. The residents assisted by Permanent Supportive Housing (PSH) are all disabled.

In October 2018, the City declared a Shelter Crisis in Thousand Oaks together with the Regional Continuum of Care and other Ventura County cities to participate in the development of a regional plan to address homelessness and to pursuit permanent

housing units across the continuum of care range of housing needs as enumerated in the Housing Element.

In May 2109, the City amended public camping ordinance to comply with federal law and allow individuals to sleep on public property (not open space) between 10 p.m. – 6 a.m.

Continued Appropriateness

This is a City policy direction and not a specific housing program. This program will be reformatted as a policy to guide the future uses of City housing funds. Specific actions to assist the homeless will be merged with Program 5.

Goal 5: Provide Equal Access to Housing Regardless of Race, Color, Religion, Sex, Marital Status, Age, or Disability

Program 13

Continue to contract with appropriate outside agencies such as Housing Rights Center in collaboration with Ventura County and other local jurisdictions to provide fair housing services.

Progress

The City allocated CDBG funds in collaboration with the County of Ventura to provide a Fair Housing Counseling program for all City residents, through the Southern California Housing Rights during the planning period.

Continued Appropriateness

This program will be expanded to address the new Affirmatively Furthering Fair Housing requirements under new Housing Element law.

Program 14

Provide fair housing information throughout the City via the City's website, city hall, libraries and community centers. Host an annual fair housing seminar to increase public awareness of fair housing laws and services.

Progress

The City annually updates the housing brochures and building code brochures are located at City Hall and on the City website. The City posted notices on website, Thousand Oaks Television (TOTV), Ventura County Star, Thousand Oaks Acorn, public counter and Thousand Oaks stakeholders throughout the planning period. The Housing Rights Center also conducted free fair housing seminars annually throughout the County.

Continued Appropriateness

This program will be integrated into Program 13 to formulate a Fair Housing Action Plan that addresses the new State Housing Element requirements on Affirmatively Furthering Fair Housing.

Table 1.1: Progress in Achieving Quantified Objectives

Program Category	Unit Objective*	Progress	Project
New Construction			
Extremely Low	23	20	2014: 17 VLI Deed Restricted Area Housing Authority’s Garden View Apartment Project 2018: 3 VLI Deed Restricted 77 North Conejo School Road, Jem Street Project
Very Low	61		
Low	58	2	2014: 2 Deed Restricted Area Housing Authority’s Garden View Apartment project
Moderate	36	136	2014: 1 Deed Restricted Area Housing Authority’s Garden View Apartment project 2016: 39 Non-Deed Restricted (36 units at Villa Oaks on Maegan Pl) and (2 units at 2826 Crescent Way) 2017: 50 Non-Deed Restricted (37 units from 77 North Conejo School Road, Jem Street Project) and (4 units at 3257 Royal Oaks) and (6 units at 3236 Royal Oaks)
Above Moderate	77	252	2014: 27 (12 Triplexes) and (15 SFU) 2015: 115 (76 Townhomes) and (39 SFU) 2016: 62 (30 Townhomes at The Collection on Jensen Ct and Sunset Dr) and (32 SFU on Loanstar Way and Arroyo View) 2017: 16 (16SFU) 2018: 32 (13 SFU at 106 Mayflower, 1173 Westbend, 1487 Arroyo View, 150 Arroyo View, 162 Houston, 170 Houston, 2025 Loanstar, 2055 Loanstar, 2195 Loanestar, 418 Rancho, 4756 Golf Course, 792 Hillcrest, 885 Masterson) and (5 Townhomes at 1192 Vista Heights, 6 Townhomes at 1214 Vista Heights, 3 Townhomes at 284 Newbury Vista, and 5 Townhomes at 303 Newbury Vista)
<i>Subtotal</i>	255	410	20 Very Low Income Units 2 Low Income Units 136 Moderate Income Units 252 Above Moderate Income units
Rehabilitation			The City approved CDBG multi-family rehabilitation grant in the amount of \$520,000 (plus 2018 funding) to non-profit Many Mansions affordable projects at Shadow Hills Apartments (101 units) and Esseff Village Apartments (50 units), \$160,000 to the Area Housing Authority

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			of the County of Ventura for the Los Arboles Apartments, and provided \$135,072 to the Area Housing Authority of the County of Ventura for the Glenn Oaks Apartments. These rehabilitation projects were funded with CDBG funds and benefitted primarily renter-households with income up to 60 percent of the Area Median Income. However, there rehabilitation projects do not meet the specific criteria for RHNA credits.
Conservation			The Conejo Futures Apartments remain an affordable housing development.
Extremely Low	20	20	Monitored Conejo Futures Apartments (20 units)
Very Low	20	20	Monitored Conejo Futures Apartments (20 units)
Low	50	50	Monitored Conejo Futures Apartments (20 units)
Moderate	0	0	
Above Moderate	0	0	
<i>Subtotal</i>	90	90	
TOTAL	282		

*Note: Based on City of Thousand Oaks Housing Element Table 11-2 (2014)

CHAPTER 2: HOUSING NEEDS ASSESSMENT

This report analyzes demographic and housing characteristics that influence the demand for and availability of housing. The analyses form a foundation for establishing programs and policies that seek to address identified housing needs.

Population Trends and Characteristics

Housing needs are influenced by population and employment trends. This section provides a summary of the changes to the population size, age, and racial/ethnic composition of the City of Thousand Oaks. The data for this analysis was compiled primarily from the 2000 and 2010 Census, the 2013–2017 American Community Survey (ACS), 2019 California Department of Finance (DOF), and estimates supplemented by City and regional studies.

Table 2.1: Population Trends (1990-2019)

County	1990	2000	2010	2019	% Change		
					1990-2000	2000-2010	2010-2019
Thousand Oaks	104,352	117,005	126,683	129,557	+12.1%	+8.3%	+2.3%
Ventura County	669,016	753,197	823,318	856,598	+12.6%	+9.3%	+4.0%

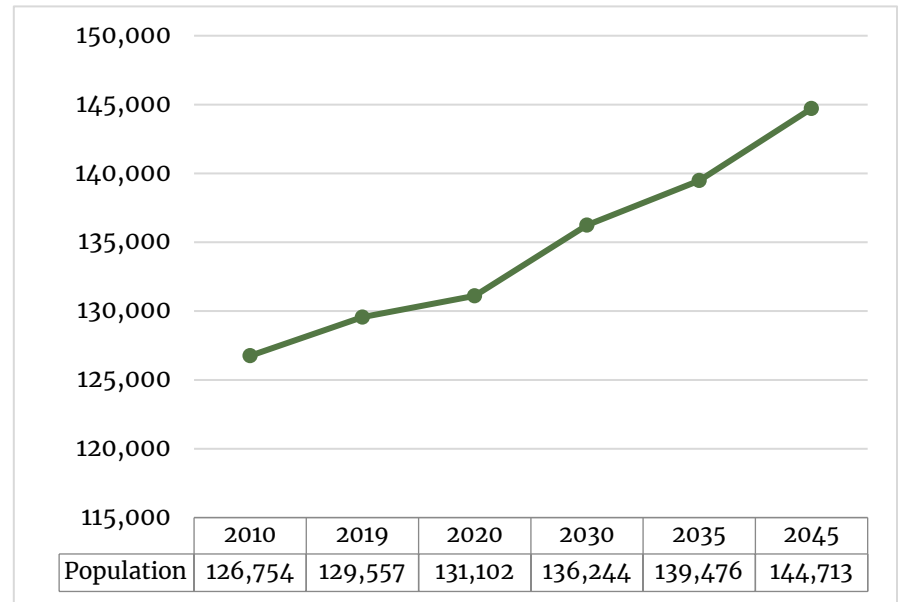
Sources: U.S. Census, 1990–2010; State Department of Finance Population and Housing Estimates, 2019

Historical, Existing, and Forecast Growth

In the two decades following its incorporation, Thousand Oaks' population grew rapidly. During the 1965–1975 decade, the City population more than doubled. The population increased from 19,300 persons in 1965 to 53,754 persons in 1975 and averaged a yearly growth rate of 11.8 percent. In the decade 1975–1985, the City continued its rapid growth rate. By January 1, 1985, the City population count was 94,160 persons. After 1985, however, the City's growth rate decreased from its rapid pace of the previous decades. The California Department of Finance (DOF) estimates that the population of Thousand Oaks as of January 1, 2019 was 129,557, representing a 24-percent increase since 2000, approximately a one-percent increase per year. The recent population growth rate in Thousand Oaks is less than that for Ventura County (Table 2.1). The City population expanded by approximately 2,900 persons between 2010 and 2019.

The Southern California Association of Governments (SCAG) prepared the following projections when developing the Regional Housing Needs Allocation (RHNA) goals. As indicated in Figure 2.1, SCAG forecasts the population growth over the next 25 years with an estimated Thousand Oaks population of 144,713 in 2045. Over the next 25 years, Thousand Oaks is forecasted to gain 13,611 new residents, representing 0.46 percent of the regional population growth.

Figure 2.1: Population Growth Forecast (2020-2045) - City of Thousand Oaks



Sources: Bureau of the Census, 2010; State Department of Finance, 2019; and SCAG 2020–2045 Regional Growth Forecast

Age Composition

Table 2.2 provides a comparison of Thousand Oaks and Ventura County population by age group in 2010 and 2013–2017. This table shows that the City’s population is significantly older than Ventura County as a whole, with a median age of about 41.5, in 2010, and 43.5 in 2013–2017, as compared to the County median of 36.2 years, in 2010, and 37.5 in 2013–2017. The City’s population between the ages of 65–74 is the fastest growing age group, having increased by 30 percent from 2010 to 2013–2017 (9,971 persons to 12,969 persons). Adults between the ages of 25 and 44 have been declining in number, with the population of this group decreasing by six percent from 2010 to 2013–2017 (29,853 persons to 28,038 persons). This decline is accompanied by a similar decline in the number of children, reflecting a community that is not attracting young people to move in either individually or when starting a family.

Race and Ethnicity

The racial and ethnic composition of Thousand Oaks residents differs from the County in that a lower proportion of City residents are Hispanic/Latino. In both 2010 and 2013–2017, the proportion of Hispanics and Latinos in Thousand Oaks and the County remained the same, with the County surpassing Thousand Oaks by about 20 percent. The 2013–2017 ACS shows that approximately 85 percent of City residents are non-Hispanic White, similar to that of the County as a whole (83 percent). Asians, at about 11 percent of the City population and nine percent of the County population, represent the largest non-Hispanic minority group (Table 2.3).

Table 2.2: Age Distribution (2010 and 2013-2017)

Age Group	Thousand Oaks			Ventura County		
	2010	2013-2017	Percent Change	2010	2013-2017	Percent Change
Under 18	30,076	28,179	-6.3%	211,915	202,341	-4.5%
18-24	10,226	10,902	6.6%	81,371	83,107	2.1%
25-44	29,853	28,038	-6.1%	216,543	217,613	0.5%
45-64	37,964	38,664	1.8%	217,180	225,527	3.8%
65-74	9,971	12,969	30.1%	51,396	68,423	33.1%
75-84	5,686	6,672	17.3%	30,870	33,857	9.7%
85+	2,907	3,485	19.9%	14,043	16,966	20.8%
Total Population	126,683	128,909	1.8%	823,318	847,834	3.0%
Median Age	41.5 Years	43.5 Years	4.8%	36.2 Years	37.5 Years	3.6%

Source: U.S. Census, 2010 (Table QT-P1) ACS, 2013–2017 (Table S0101)

Table 2.3: Racial and Ethnic Composition (2013-2017)

Ethnic Group	City of Thousand Oaks				Ventura County			
	2010		2013-2017		2010		2013-2017	
	#	%	#	%	#	%	#	%
White	101,702	80.3%	110,116	85.4%	565,804	68.7%	710,443	83.8%
Black/African American	1,674	1.3%	2,122	1.6%	15,163	1.8%	22,348	2.6%
Am. Ind./Alaska Native	497	0.4%	1,573	1.2%	8,068	1.0%	16,703	2.0%
Asian	11,043	8.8%	15,198	11.8%	55,446	6.7%	76,917	9.1%
Native Hawaiian/ Pacific Islander	146	0.1%	321	0.2%	1,643	0.2%	4,517	0.5%
Other races or 2+ races	6,869	5.4%	5,248	4.1%	140,253	17.0%	57,223	6.7%
Hispanic or Latino (any race)	21,341	16.8%	23,054	17.9%	331,567	40.3%	358,244	42.3%
Total Population	126,683	100.0%	128,909	100.0%	823,318	100.0%	847,834	100.0%

Source: U.S. Census, 2010 (Table QT-P3); ACS, 2013-2017 (Table DP05).

Employment Trends

Housing needs are influenced by employment trends. Significant employment opportunities within a community can lead to growth in demand for housing in proximity to jobs. The quality and/or pay scale of available employment can determine the need for various housing types and prices.

According to California Employment Development Department (EDD) Local Area Unemployment Statistics (LAUS), the unemployment rate in Thousand Oaks in July 2019 was 3.4 percent, lower than the County and State’s unemployment rates of 3.9 percent and 4.2 percent, respectively. Table 2.4 shows the labor force distribution by industry between 2013 and 2017. The two industries with the largest number of employed Thousand Oaks residents were Educational, Health and Social Services (19.6 percent) and Professional, Scientific, Management, Administrative, and Waste Management Services (15.9 percent), followed by Arts, Entertainment, Recreation, Accommodation and Food Services (11.9 percent), and Manufacturing (10.9 percent). Other industries generally represented similar shares of employed residents.

Table 2.4: Employment by Industry¹ (2013-2017)

Industry	Employees	Percent
Agriculture, Forestry, Fishing and Hunting, and Mining	382	0.6%
Construction	2,640	4.1%
Manufacturing	6,943	10.9%
Wholesale Trade	1,784	2.8%
Retail Trade	6,192	9.7%
Transportation and Warehousing, and Utilities	1,112	1.7%
Information	2,742	4.3%
Finance, Insurance, Real Estate, and Rental and Leasing	6,358	10.0%
Professional, Scientific, Management, Administrative, and Waste Management Services	10,148	15.9%
Educational, Health and Social Services	12,491	19.6%
Arts, Entertainment, Recreation, Accommodation and Food Services	7,619	11.9%
Other Services (except Public Administration)	3,159	5.0%
Public Administration	2,238	3.5%
Total	63,808	100%

Note: Data indicates the occupations held by Thousand Oaks residents; the location of the related workplace is not indicated by this data.

Source: ACS, 2013–2017 (Table DP03)

Household Characteristics

This section describes Thousand Oaks’ household characteristics. The Census Bureau defines a household as all persons living in a single housing unit, whether they are related. One person living alone is considered a household, as is a group of unrelated people living in a single housing unit.

Household Formation and Composition

The ACS reported 46,136 households in Thousand Oaks between 2013 and 2017, an approximate one percent increase since the 2010 Census (Table 2.5). The rate of household growth in Thousand Oaks was slightly slower than that countywide (1.2 percent) and statewide (2.5 percent) during the same period.

The City of Thousand Oaks had 46,136 households as reported in the 2013–2017 American Community Survey (ACS). The Census Bureau American Community Survey (Table S2501) provides historical data of households by type in the City. Family households in 2013–2017 comprised approximately 71 percent of all households in the City, a slight decrease from 2010 (approximately 73 percent). The percentage of family households with children in the City increased slightly from 54 percent in 2010 to 58 percent in 2013–2017. Single-person households still make up the majority of non-family households in the city (79 percent) in 2013–2017 as in 2010 (78 percent). The average household size in Thousand Oaks was 2.75 persons per household in 2013–2017, which is slightly lower than 2.77 persons per household in 2010.

Table 2.5: Total Households (2010 and 2013-2017)

Jurisdiction	2010	2013-2017	Percent Change
			2010-2017
Thousand Oaks	45,825	46,136	0.7%
Ventura County	266,920	270,046	1.2%
California	12,577,498	12,888,128	2.5%

Source: U.S. Census, 2010 (Table DP-1); ACS, 2013–2017 (Table S2501)

Table 2.6: Household Type Characteristics (2010 and 2013-2017)

Households	2010		2013-2017	
	Number	Percent	Number	Percent
Family Households	33,391	72.9%	32,805	71.1%
Without Children Under 18	18,089	54.2%	19,184	58.5%
With Children Under 18	15,302	45.8%	13,621	41.5%
Non-Family Households	12,434	27.1%	13,331	28.9%
Householder Living Alone	9,717	78.1%	10,571	79.3%
Other	2,717	21.9%	2,760	20.7%
Total Households	45,825	100.0%	46,136	100.0%
Household Size	2.73		2.75	

Source: U.S. Census, 2010 (Table DP-1); ACS, 2013–2017 (Table S2501)

Tenure

Tenure preferences (owner versus renter) are primarily related to household income, composition, and age of the householder. Table 2.7 provides a comparison of the number of owner-occupied and renter-occupied units in the City as compared to the County and State as a whole in 2000, 2010 and 2013-2017. It reveals a higher level of homeownership in the City, approximately seven percentage points higher than the County from 2000-2017. The homeownership rate for Thousand Oaks and Ventura County declined approximately five percentage points since 2000, whereas the homeownership rate statewide declined only about two percentage points.

Table 2.7: Occupied Units by Tenure (2000, 2010 and 2013-2017)

	Owner-Occupied Housing		Renter-Occupied Housing		Total
	Number	%	Number	%	
2000					
Thousand Oaks	31,491	75.3%	10,302	24.7%	41,793
Ventura County	164,380	67.6%	78,854	32.4%	243,234
California	6,546,334	56.9%	4,956,536	43.1%	11,502,870
2010					
Thousand Oaks	33,501	73.1%	12,335	26.9%	45,836
Ventura County	174,168	65.3%	92,752	34.7%	266,920
California	7,035,371	55.9%	5,542,127	44.1%	12,577,498
2013-2017					
Thousand Oaks	32,347	70.1%	13,789	29.9%	46,136
Ventura County	170,678	63.2%	99,368	36.8%	270,046
California	7,024,315	54.5%	5,863,813	45.5%	12,888,128

Source: U.S. Census 2000 and 2010 (Table QT-H1); ACS 2013-2017 (DP-4)

Household Income

As indicated in Table 2.8, according to the 2013–2017 ACS, the median household income for Thousand Oaks was \$103,793. In 2013–2017, about 15 percent of the households earned less than \$35,000 and over half of the City’s households earned more than \$100,000 (Table 2.8).

Table 2.9 shows median household income in the City, Ventura County, and State of California in 2000, 2010 and 2013–2017. The City’s median income in 2013–2017 (\$103,793) was substantially higher than that reported in Ventura County (\$81,972) and statewide (\$67,169) and has been the case in 2010 and 2000.

According to 2000 and 2010 Census data and the 2013–2017 ACS data, in absolute terms, the median income in the City has increased substantially since 2000 (35.1 percent); however, as shown in Table 2.9, income growth in Thousand Oaks trailed income growth in Ventura County (37 percent) and California (41.4 percent). The differences in income growth can be attributed to the City’s relatively high median income as a starting point for the observed income growth.

Table 2.8: Household Income by Tenure (2013-2017)

	Owner- Households		Renter- Households		Total	
	#	%	#	%	#	%
Less than \$10,000	659	2.0%	658	4.8%	1,317	2.9%
\$10,000 to \$14,999	561	1.7%	667	4.8%	1,228	2.7%
\$15,000 to \$24,999	1,044	3.2%	979	7.1%	2,023	4.4%
\$25,000 to \$34,999	1,524	4.7%	905	6.6%	2,429	5.3%
\$35,000 to \$49,999	1,983	6.1%	1,565	11.3%	3,548	7.7%
\$50,000 to \$74,999	3,338	10.3%	2,535	18.4%	5,873	12.7%
\$75,000 to \$99,999	3,814	11.8%	1,840	13.3%	5,654	12.3%
\$100,000 to \$149,000	7,026	21.7%	2,442	17.7%	9,468	20.5%
\$150,000 or more	12,398	38.3%	2,198	15.9%	14,596	31.6%
Total	32,347	100.0%	13,789	100%	46,136	100%

Source: ACS, 2013–2017 (Table B25118)

Table 2.9: Median Household Income (2000, 2010 and 2013-2017)

Jurisdiction	2000	2010	2013-2017	% Change 2000-2017
Thousand Oaks	\$76,815	\$98,715	\$103,793	35.1%
Ventura County	\$59,666	\$75,348	\$81,972	37.4%
State of California	\$47,493	\$60,883	\$67,169	41.4%

Sources: Bureau of the Census, 2010 (Table P053); ACS, 2010 and 2013-2017 (Table S1903)

For the purposes of the Housing Element, the State Department of Housing and Community Development (HCD) has established five income groups based on Area Median Income (AMI):¹

- Extremely Low Income: up to 30 percent of Area Median Income (AMI)
- Very Low Income: 31-50 percent of AMI
- Low Income: 51-80 percent of AMI
- Moderate Income: 81-120 percent AMI
- Above Moderate Income: >120 percent AMI

Pursuant to state and federal regulations, the Area Median Income (AMI) refers to the median income for the Metropolitan Statistical Area. For the City of Thousand Oaks, this area refers to Ventura County. County Median Income as published by HCD must be used to establish income groups for the purpose of the Housing Element.

The U.S. Department of Housing and Urban Development (HUD) periodically receives "custom tabulations" of Census data from the Census Bureau that are largely not available through standard Census products. The most recent estimates released by HUD in August 2019 are derived from the 2012-2016 ACS. This dataset, known as the "CHAS" data (Comprehensive Housing Affordability

Strategy), demonstrates the extent of housing problems and housing needs, particularly for lower income households. According to the CHAS data (Table 2.10), extremely low (nine percent), very low (eight percent), and low income households (14 percent) comprised nearly a third of all households in the City. A substantial majority of City households (69 percent) were within the moderate/above moderate-income category (greater than 80 percent AMI), a higher proportion of households compared to the County as a whole (58 percent).

¹ *State income definitions are different than federal income definitions. For federal housing programs, eligibility is established for households with incomes up to only 80 percent of the AMI. These households, under the federal definition, are considered moderate income. For housing plans that are required by federal regulations, such as the Consolidated Plan and Analysis of Impediments to Fair Housing Choice, the federal income definitions are used.*

Table 2.10: Distribution by Income Group (2012-2016)

Jurisdiction	Total Households	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Moderate/Above Moderate Income (80%+)
Thousand Oaks	45,875	9.3%	7.9%	13.5%	69.3%
Ventura County	170,875	12.3%	12.0%	17.3%	58.4%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers. Furthermore, because HUD programs do not cover households with incomes above 80 percent of the County Area Median Income (AMI), CHAS data does not provide any breakdown of income groups above 80 percent AMI.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2012-2016

Housing Inventory and Market Characteristics

Housing Growth

Between 2000 and 2010, the rate of housing stock growth in Thousand Oaks (11 percent) trailed that in the neighboring Camarillo (17 percent), Moorpark (18 percent), Simi Valley (14 percent), and Ventura County (12 percent). Agoura Hills (in Los Angeles County) was the only neighboring city with a rate lower than the City (nine percent). According to the State Department of Finance, the housing stock in Thousand Oaks was estimated at 48,081 units as of January 1, 2019, representing an approximate one percent increase from 2010 (Table 2.11). The cities of Camarillo and Moorpark have been growing at much faster rates, both at approximately six percent since 2010.

Table 2.11: Housing Unit Growth

Jurisdiction	# of Units 2000	# of Units 2010	# of Units 2019	Percent Change 2000-2010	Percent Change 2010-2019
Thousand Oaks	42,958	47,497	48,081	10.6%	1.2%
Camarillo	21,946	25,702	27,439	17.1%	6.8%
Agoura Hills	6,993	7,585	7,635	8.5%	0.7%
Moorpark	9,094	10,738	11,410	18.1%	6.3%
Simi Valley	37,272	42,506	43,200	14.0%	1.6%
Ventura County	251,712	281,694	289,647	11.9%	2.8%

Sources: U.S. Census, 2000 (Table H001) and 2010 (Table QT-H1); California Department of Finance, 2019

Unit Type and Size

The number of housing units in Thousand Oaks has increased by just over one percent over the last nine years, from 47,497 units in 2010 to 48,081 units in 2019, according to the State Department of Finance Population and Housing Estimates (Table 2.12). The biggest change in housing stock can be seen in the multi-family units with an increase of almost five percent in the number of units. Multi-Family complexes with two to four units have seen the most growth showing an 11 percent increase in the number of units.

Owner-occupied housing units were predominately single-family detached units (66 percent), while the majority of renter-occupied units were multi-family units (Table 2.13). Between 2013 and 2017, more than half of the renter-occupied units were two-to three-bedroom units (Table 2.14). Studio and one-bedroom units made up 24 percent of the City’s rental market. The City’s larger housing units (four or more bedrooms) were predominantly ownership housing units.

Table 2.12: Housing Inventory by Unit Type (2010-2019)

Unit Type	2010	2019	% Change
1-unit, detached	32,357	32,502	0.5%
1-unit, attached	5,395	5,399	0.1%
2 to 4 units	1,734	1,928	11.2%
5 or More units	6,808	7,049	3.5%
Mobile home or trailer	1,203	1,203	0.0%
Total Housing Units	47,497	48,081	1.2%

Sources: California Department of Finance, Housing Estimates, 2010 and 2019

Table 2.13: Unit Type by Tenure (2013-2017)

Unit Type	Owner-Occupied		Renter-Occupied		Total Occupied Housing Units	
	Units	%	Units	%	Units	%
Single-family, detached	26,498	81.9%	4,112	29.8%	30,610	66.3%
Single-family, attached	3,712	11.5%	1,950	14.1%	5,662	12.3%
Multi-family (2-4 units)	495	1.5%	1,249	9.1%	1,744	3.8%
Multi-family (5+ units)	763	2.4%	6,356	46.1%	7,119	15.4%
Mobile Homes	879	2.7%	122	0.9%	1,001	2.2%
Other (Boats, RV, etc.)	0	0.0%	0	0.0%	0	0.0%
Total	32,347	100.0%	13,789	100.0%	46,136	100.0%

Source: American Community Survey, 2013-2017 (Table S2504)

Table 2.14: Unit Size by Tenure (2013-2017)

Unit Size	Owner-Occupied		Renter-Occupied		Total Occupied Housing Units	
	Units	%	Units	%	Units	%
Studio	53	0.2%	576	4.2%	629	1.4%
1 bedroom	292	0.9%	2,776	20.1%	3,068	6.6%
2 or 3 bedrooms	14,688	45.4%	8,426	61.1%	23,114	50.1%
4 or more bedrooms	17,314	53.5%	2,011	14.6%	19,325	41.9%
Total	32,347	100%	13,789	100%	46,136	100%

Source: American Community Survey, 2013-2017 (Table S2504)

Vacancy Rates

A certain number of vacant units are needed to moderate the cost of housing, allow enough choice for residents and provide an incentive for unit upkeep and repair. Vacancy rates are generally higher among rental properties, as rental units have greater attrition than owner-occupied units. A healthy vacancy rate — one which permits enough choice and mobility among a variety of housing units — is considered to be two to three percent for ownership units and five to six percent for rental units.

As previously mentioned, housing tenure changed slightly from 2000 to 2013-2017 with the rate of homeownership declining slightly from 75 percent in 2010 to 70 percent in 2013-2017 (Table 2.15). Correspondingly, the proportion of renter-households increased from 25 percent to 29 percent during the same period. In Thousand Oaks the vacancy rates increased slightly from 2000 to 2013-2017. The overall vacancy rate in 2000 was 2.7 percent and went up to 3.7 percent in 2013-2017. This rise in vacancy rate can be attributed to an increase in the number of units counted by the ACS for seasonal, recreational, or occasional use, and other vacant units (can be seen mainly among the rate at which rental units are vacant, which accounted for over half of all vacant units in 2013-2017).

Table 2.15: Occupancy Status (2000, 2010 and 2013-2017)

Occupancy Status	2000	2010	2013-2017
Tenure			
Owner	75.3%	73.1%	70.1%
Renter	24.7%	26.9%	29.9%
Vacancy			
Owner	2.4%	1.1%	0.7%
Renter	3.5%	6.1%	2.8%

Sources: U.S. Census 2000 and 2010 (Table QT-H1), DP-1 and ACS 2013-2017 (Table B25004)

Housing Conditions

Age of Housing Stock

The age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit a need for repairs based on the useful life of materials (such as roof). Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs (such as electrical and plumbing systems). As shown in Table 2.16, Thousand Oaks is an older community with approximately 77 percent of the housing stock built before 1990, some of which could need rehabilitation.

Table 2.16: Age of Housing Stock (2013-2017)

Year Built	Occupied Housing Units	
	Units	Percent
2010 or later	483	1.0%
2000 to 2009	5,125	10.7%
1990 to 1999	5,572	11.6%
1980 to 1989	9,138	19.1%
1970 to 1979	15,794	33.0%
1960 to 1969	9,554	19.9%
1950 to 1959	1,653	3.4%
1940 to 1949	383	0.8%
1939 or earlier	228	0.5%
Total	47,930	100.0%

Source: American Community Survey, 2013–2017 (Table B25034)

Housing Conditions

Housing is considered substandard when conditions are found to be below the minimum standard of living conditions defined in Section 1001 of the Uniform Housing Code. Households living in substandard conditions are considered to be in need of housing assistance, even if they are not seeking alternative housing arrangements, due to the threat to health and safety.

In addition to structural deficiencies and standards, the lack of infrastructure and utilities often serves as an indicator for substandard conditions. According to 2013–2017 ACS, nine owner-occupied units in Thousand Oaks lacked complete plumbing facilities and the same number of owner-occupied units lack complete kitchen facilities (Table 2.17). Of renter-occupied units, 37 lacked plumbing facilities and 555 lacked complete kitchen facilities. It should be noted that there might be some overlap in the number of substandard housing units, as some units may lack both complete plumbing and kitchen facilities. However, the Census typically undercounts substandard housing conditions as it is not able to report on other more subtle housing problems, such as inadequate wiring, leaks, or inadequate or lack of heating.

Table 2.17: Units Lacking Plumbing or Complete Kitchens (2013-2017)

Units	Owner-Occupied	Renter-Occupied	Total
Lacking Plumbing Facilities	9	37	46
Lacking Complete Kitchen Facilities	9	555	564

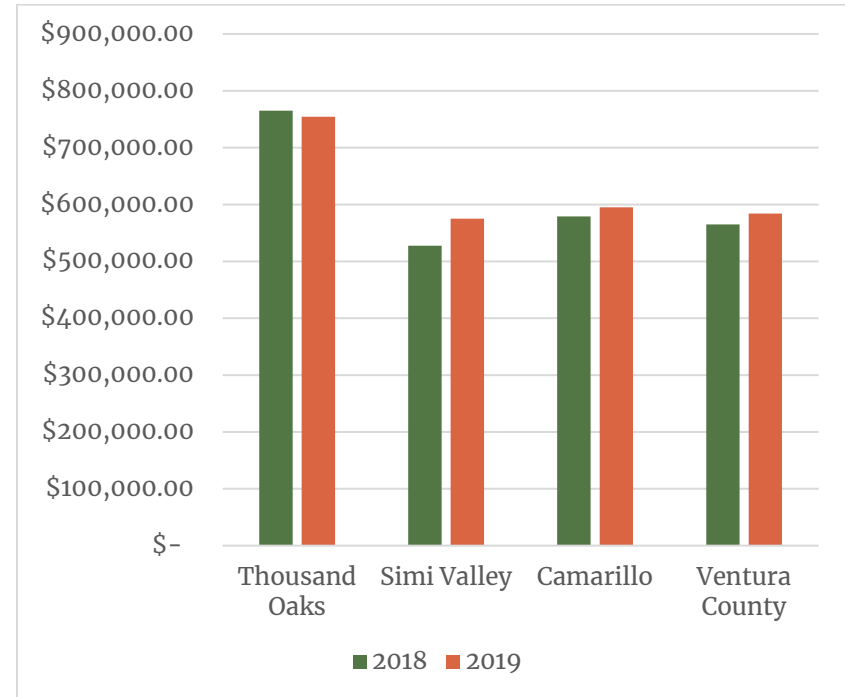
Source: American Community Survey, 2013–2017 (Tables B25049, B25053)

Housing Costs and Affordability

Home Prices

Homes located in Thousand Oaks are less affordable compared to nearby cities and Ventura County as a whole (Figure 2.2). The figure below shows the median home sale prices in Thousand Oaks, Simi Valley, Camarillo and Ventura County in March 2018 and March 2019. On average, home sale prices in Thousand Oaks are \$200,000 more than home sale prices in surrounding cities and the County as a whole.

Figure 2.2: Median Home Prices (2018-2019)



Source: CoreLogic, California Home Sale Activity by City, March 2019

Average Rents

Information on current rental rates in the City was obtained through a review of advertisements on Craigslist during August 2019. Table 2.18 summarizes average apartment and single-family home rents by unit size. The average list price for rental units in August 2019 was \$2,564. Of the 196 available housing units for rent, approximately 77 percent of the units were apartments and 23 percent were single-family homes for rent. Overall, available rental housing ranged from one-bedroom to three-bedroom units. Half of the available apartment units had two-bedroom, with the other half split near-evenly between one- and three-bedroom units.

Table 2.18: Average Rent by Unit Size (2019)

	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Apartment	N/A	\$2,104	\$2,512	\$3,393	N/A
Single-Family Home	N/A	N/A	N/A	\$3,207	\$4,100

Source: www.craigslist.org, accessed August 2019

Affordability Gap Analysis

The costs of homeownership and renting can be compared to a household’s ability to pay for housing to determine affordability in a community. Housing affordability is defined as paying no more than 30 to 35 percent of the gross household income (depending on tenure and income level) on housing expenses (including utilities, taxes, and insurance).

Table 2.19 provides estimates on affordable rents and purchase prices by income category based on the 2019 HCD median income of \$97,800 for Ventura County.² General cost assumptions for utilities, taxes, and property insurance are also shown. Affordable purchase price assumes a four-percent interest rate with a 30-year fixed rate mortgage loan and a 10-percent down payment. Given the high costs of homeownership, lower income households are usually confined to rental housing, but the affordability problem also persists in the rental market. The situation is exacerbated for large households with lower and moderate incomes given the limited supply of large rental units, and for seniors with their fixed incomes.

² State and federal income limits differ. For the Housing Element, State income limits are used, which are usually higher than the federal levels used in the City’s Consolidated Plan and other related documents.

Table 2.19: Housing Affordability Matrix (2019)

Income	Annual Income	Affordable Monthly Housing Costs		Utilities		Taxes and Ins.	Maximum Affordable Price	
		Rent	Sale	Rent	Sale		Rent	Sale
Extremely Low Income (0-30% AMI)								
1-Person	\$22,000	\$550	\$550	\$122	\$90	\$193	\$428	\$62,257
2-Person	\$25,150	\$629	\$629	\$143	\$111	\$220	\$486	\$69,282
3-Person	\$28,300	\$708	\$708	\$161	\$133	\$248	\$547	\$76,075
4-Person	\$31,400	\$785	\$785	\$191	\$164	\$275	\$594	\$80,584
5-Person	\$33,950	\$849	\$849	\$223	\$202	\$297	\$626	\$81,384
Very Low Income (30-50% AMI)								
1-Person	\$36,650	\$916	\$916	\$122	\$90	\$321	\$794	\$117,662
2-Person	\$41,850	\$1,046	\$1,046	\$143	\$111	\$366	\$903	\$132,441
3-Person	\$47,100	\$1,178	\$1,178	\$161	\$133	\$412	\$1,017	\$147,176
4-Person	\$52,300	\$1,308	\$1,308	\$191	\$164	\$458	\$1,117	\$159,627
5-Person	\$56,500	\$1,413	\$1,413	\$223	\$202	\$494	\$1,190	\$166,667
Low Income (50-80%AMI)								
1-Person	\$58,600	\$1,027	\$1,198	\$122	\$90	\$419	\$905	\$160,292
2-Person	\$67,000	\$1,174	\$1,369	\$143	\$111	\$479	\$1,031	\$181,296
3-Person	\$75,350	\$1,320	\$1,540	\$161	\$133	\$539	\$1,159	\$202,067
4-Person	\$83,700	\$1,467	\$1,712	\$191	\$164	\$599	\$1,276	\$220,743
5-Person	\$90,400	\$1,584	\$1,818	\$223	\$202	\$647	\$1,361	\$232,612
Median Income (80-100% AMI)								
1-Person	\$68,450	\$1,540	\$1,797	\$122	\$90	\$629	\$1,418	\$250,911
2-Person	\$78,250	\$1,760	\$2,054	\$143	\$111	\$719	\$1,617	\$284,860
3-Person	\$88,000	\$1,980	\$2,311	\$161	\$133	\$809	\$1,819	\$318,577
4-Person	\$97,800	\$2,201	\$2,567	\$191	\$164	\$899	\$2,010	\$350,199

Table 2.19: Housing Affordability Matrix (2019)

Income	Annual Income	Affordable Monthly Housing Costs		Utilities		Taxes and Ins.	Maximum Affordable Price	
		Rent	Sale	Rent	Sale		Rent	Sale
5-Person	\$105,600	\$2,377	\$2,773	\$223	\$202	\$970	\$2,154	\$372,424
Moderate Income (100-120% AMI)								
1-Person	\$82,150	\$1,883	\$2,196	\$122	\$90	\$769	\$1,761	\$311,324
2-Person	\$93,900	\$2,152	\$2,510	\$143	\$111	\$879	\$2,009	\$353,903
3-Person	\$105,600	\$2,421	\$2,824	\$161	\$133	\$988	\$2,260	\$396,250
4-Person	\$117,350	\$2,690	\$3,138	\$191	\$164	\$1,098	\$2,499	\$436,503
5-Person	\$126,750	\$2,905	\$3,389	\$223	\$202	\$1,186	\$2,682	\$465,632

Notes:

Assumptions: 2019 HCD income limits; Health and Safety code definitions of affordable housing costs (between 30 and 35 percent of household income depending on tenure and income level) and not assuming the maximum earning power for each income level; HUD utility allowances; 20 percent of monthly affordable cost for taxes and insurance; 10 percent down payment; and four percent interest rate for a 30-year fixed-rate mortgage loan. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

Ventura County: 4-person household median income = \$97,800

Sources: State Department of Housing and Community Development 2019 Income Limits; Area Housing Authority of the County of Ventura Utility Allowances, 2019; Veronica Tam and Associates, 2019

Housing Assistance Needs

This section provides an overview of existing housing needs in Thousand Oaks. It focuses on four categories:

- Housing needs resulting from housing cost burden;
- Housing needs resulting from overcrowding;
- Housing needs resulting from population growth and demolition of the existing housing stock; and,
- Housing needs of special needs groups such as elderly persons, large households, persons with disabilities, female-headed households, homeless persons, farmworkers, and college students.

Housing Cost Burden

Housing cost burden is generally defined as households paying more than 30 percent of their gross income on housing related expenses. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. High housing costs can cause households to spend a disproportionate percentage of their income on housing. This may result in payment problems, deferred maintenance, or overcrowding. Households paying more than 50 percent of their income on housing are considered experiencing a severe housing cost burden. These households may be at risk of homelessness in the event of illness/disability or sudden of income.

This section uses primarily data from the Comprehensive Housing Affordability Strategy (CHAS) published by HUD. The CHAS provides information related to households with housing problems, including cost burden, overcrowding, and/or

substandard housing conditions (expressed as without complete kitchen facilities and plumbing systems). The most recent estimates were posted by HUD and were derived from the 2012-2016 ACS.

As shown in Table 2.20, more than half of renter-households in Thousand Oaks experienced one or more housing problems and paid more than 30 percent of their incomes towards housing costs in 2012-2016 compared to approximately one-third of City homeowners. The extremely low-income households are the most vulnerable group. With limited income, 81 percent of the households in this income group experienced one or more housing problems, compared to just 38 percent citywide, 79 percent of very low-income households, and 70 percent of low-income households. Severe housing cost burden (spending half of the household income on housing) impacted 67 percent of the extremely low-income households, compared to 53 percent of very low-income households, 30 percent of low-income households, and 17 percent of households citywide.

According to the 2013-2017 ACS, 38.3 percent of homeowner households face a housing cost-burden, compared to 41 percent in the County. For renters, over half (52 percent) of Thousand Oaks households face a housing cost-burden, compared to 55 percent in the County. Cost-burdened populations are largely concentrated north of Lynn Road, along the 101, in areas east of North Lynn Road and west of North Moorpark Road, along a stretch west of Erbes Road south and east of State Route 23, a pocket west of State Route 23 and east of North Moorpark Road, and a large swath along the eastern boundary of the City.

Table 2.20: Housing Assistance Needs of Lower Income Households

Household by Type, Income & Housing Problem	Renters	Owners	Total Households
Ext. Low Income (0-30% AMI)	2,270	1,980	4,250
with any housing problems	82%	81%	81%
with cost burden > 30%	80%	81%	80%
with cost burden > 50%	65%	69%	67%
Very Low Income (31-50% AMI)	1,515	2,125	3,640
with any housing problems	88%	72%	79%
with cost burden > 30%	86%	72%	78%
with cost burden > 50%	59%	49%	53%
Low Income (51-80% AMI)	2,650	3,565	6,215
with any housing problems	86%	59%	70%
with cost burden > 30%	85%	58%	69%
with cost burden > 50%	33%	28%	30%
Moderate/Above Moderate Income (81% + AMI)	7,260	24,510	31,770
with any housing problems	26%	21%	22%
with cost burden > 30%	22%	20%	21%
with cost burden > 50%	2%	4%	4%
Total Households	13,695	32,180	45,875
with any housing problems	54%	32%	38%
with cost burden > 30%	51%	31%	37%
with cost burden > 50%	25%	14%	17%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2012-2016.

Note: HUD CHAS (Comprehensive Housing Affordability Strategy) data is based on tabulations from the ACS and has a smaller sample size than the Decennial Census. Due to the smaller sample size, the data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

Overcrowding

The State Department of Housing and Community Development (HCD) defines overcrowding as more than one person per room, including living room and dining room but excluding kitchen and bathroom. Overcrowding occurs, when some households are not able to accommodate high cost burdens, but instead accept smaller housing or share housing with other individuals or families. Household overcrowding is reflective of various living situations:

1. A family lives in a home that is too small;
2. A family chooses to house extended family members; or
3. Unrelated individuals or families doubling up to afford housing.

However, cultural differences also contribute to the overcrowded conditions. Some cultures tend to have larger household size than others due to the preference of sharing living quarters with extended family members. Overcrowding can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking in a neighborhood, and accelerate the deterioration of homes.

According to the 2013–2017 ACS, 2.3 percent of all Thousand Oaks households lived in overcrowded conditions (Table 2.21). Renter-households made up a larger proportion of overcrowded households than owner-households. Approximately five percent of renter-households in Thousand Oaks were overcrowded, compared to just over one percent of owner-households.

Table 2.21: Overcrowding by Tenure (2013-2017)

Jurisdiction	Owners		Renters		Total	
	#	%	#	%	#	%
Overcrowded Households (1.01-1.5 persons per room)	259	60.2%	478	73.4%	737	68.2%
Severely Overcrowded (1.5+ persons per room)	171	39.8%	173	26.6%	344	31.8%
All Overcrowded Households	430	1.3%	651	4.7%	1081	2.3%
All Households	32,347	70.1%	13,789	29.9%	46,136	100.0%

Sources: U.S. Census Bureau, ACS, 2013–2017 (Table B25014)

Special Needs Groups

Certain groups in a community may have greater difficulty finding decent affordable housing due to their special circumstances. Special circumstances may be related to one’s age, family characteristics, disability or employment among others. Table 2.22 summarizes these groups in Thousand Oaks. A person or household may be affected by more than one characteristic. For example, a senior living alone may suffer from a disability and living below the poverty level; or a large household may be female-headed and include a senior member. Therefore, the various categories of special needs presented in the table are not mutually exclusive.

Table 2.22: Special Needs Based on Household Characteristics (2010 and 2013-2017)

Special Needs Group	2010		2013-2017	
	# of Persons/ Households	% of Total Persons/ Households	# of Persons/ Households	% of Total Persons/ Households
Households with Members Age 65+ Senior-Headed Households	13,234	28.9%	20,438	44.3%
Seniors Living Alone	4,459	9.7%	4,627	10.0%
Large Households (5+ members)	5,167	11.4%	4,252	9.2%
Female-Headed Households	4,260	9.3%	1,874	4.1%

Sources: U.S. Census, 2010 (Table P16); ACS, 2013-2017 (Table B10063)

Table 2.23: Special Needs Based on Personal Characteristics (2013-2017)

Special Needs Group	# of Persons/ Households	% of Total Persons/ Households
Persons with a Disability	12,824	9.8%
Farmworkers (Total of Agriculture, Fishing, Hunting, Forestry)	382	0.6%
Residents Living Below Poverty	7,253	5.6%
Homeless	103	0.06%*
Military Personnel	98	0.1%
Students (Total Enrolled over 3 years of age)	33,885	26.4%

Sources: ACS, 2013-2017 (Table S2406); Ventura County Homeless Count and Subpopulation Survey: Final Report, 2019.

*Percent of Ventura County Population

Seniors

Seniors (persons age 65 and above) are gradually becoming a more substantial segment of the population. Americans are living longer and having fuller lives than ever before in our history and are expected to continue to do so. Elderly-headed households are vulnerable to housing problems due to limited income, prevalence of physical or mental disabilities, limited mobility, and high health care costs. The elderly, particularly those with disabilities, may face increased difficulty in finding housing accommodations.

The 2010 Census indicates that 25 percent of the households in Thousand Oaks were headed by seniors.³ According to the ACS, approximately 44 percent of the City’s households had an elderly member in 2013-2017 (Table 2.22). Between 2000 and 2013-2017, the proportion of elderly residents increased significantly; in 2000, seniors represented approximately 11 percent of the City’s population compared to 18 percent in 2013-2017 (see Table 2.2). Furthermore, Table 2.24 also shows that seniors represented 62 percent of the disabled population in the community.

³ An equivalent statistic is not available in the 2013-2017 ACS.

Persons with Disabilities

Federal laws define a person with a disability as "any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

The U.S. Census Bureau classifies disabilities into the following categories:

- **Hearing difficulty:** Deaf or having serious difficulty hearing
- **Vision difficulty:** Blind or having serious difficulty seeing, even when wearing glasses
- **Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions
- **Ambulatory difficulty:** Having serious difficulty walking or climbing stairs
- **Self-care difficulty:** Having difficulty bathing or dressing
- **Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

According to the 2013-2017 ACS, approximately 10 percent (12,824 persons) of the Thousand Oaks population over five years of age had one or more disabilities. The ACS tallied the number of disabilities by type for residents with one or more disabilities. Of those disabilities tallied by the ACS in 2017, ambulatory and cognitive difficulties were the most common (Table 2.24). However, the prevalence of certain disabilities varied by age. For example, cognitive difficulties accounted for 57 percent of disabilities tallied among five to 17-year olds, while hearing and ambulatory difficulties among seniors were at 22 and 25 percent respectively.

Table 2.24: Disability Characteristics (2017)

Disability by Age and Type	5 to 17 Years	18 to 64 Years	65 Years and Over	Total
Total Persons with a Disability	1,244	3,602	7,978	12,824
Disability Type				
Hearing Difficulty	226	379	4,314	4,919
Vision Difficulty	84	599	1,948	2,631
Cognitive Difficulty	1,018	1,413	2,758	5,189
Ambulatory Difficulty	223	1,485	4,942	6,650
Self-Care Difficulty	223	527	2,074	2,824
Independent Living Difficulty ¹	N/A	1,489	3,180	4,669

Note:

1. Tallied only for persons 18 years and over

Source: ACS, 2013-2017 (Table S1810)

Persons with Developmental Disabilities

As defined by State law, “developmental disability” means a severe, chronic disability of an individual who:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 18⁴;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency; and
- Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. This equates to about 1,943 persons in the City of Thousand Oaks based on the January 2019 population reported by the California Department of Finance. According to the State Department of Developmental Services, about 1,288 residents in Thousand Oaks were being

served by the Tri Counties Regional Center (Santa Barbara, San Luis Obispo, and Ventura) as of June 2019. About 46 percent of these developmentally disabled residents were 18 years or older. About 83 percent of the developmentally disabled residents were residing at home of parents or guardians. Less than ten percent were living independently.

Families with Children and Single Parent Households

According to the 2010 Census, approximately 40 percent of all households in Thousand Oaks and Ventura County had children under the age of 18. Single-parent households, particularly female-headed households, often require special consideration and assistance as a result of their greater need for affordable housing, as well as accessible day care, health care, and other supportive services. Due to their relatively lower per-capita income and higher living expenses such as day-care, single-parent households have limited opportunities for finding affordable, decent, and safe housing.

According to the 2013–2017 ACS, approximately 2,603 single-parent households resided within Thousand Oaks, representing six percent of the City’s households. The majority (72 percent) of these single-parent households were female-headed. Of particular concern are single-parent families with lower incomes; approximately 17 percent (357 families) of the City’s female-headed families had incomes below the poverty level in 2013–2017, accounting for nearly half of all single-parent family households with incomes below the poverty level.

⁴ The State of California defines developmental disabilities slightly differently than federal law. The main difference is at the manifestation age, where federal definition established that threshold at age 22.

Large Households

Large households are defined as those with five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit in order to save on housing costs. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. To save for necessities such as food, clothing, and medical care, lower and moderate-income large households may reside in smaller units, resulting in overcrowding.

In 2010, approximately 11 percent of all households in Thousand Oaks had five or more members. Specifically, three percent of owner-households and 12 percent of renter-households in the City were considered to be large households (Table 2.22). In 2013–2017, the proportion of large households in Thousand Oaks (nine percent) was lower than at the County level (15 percent). The declining proportion of large households in the City may be an indication of the high housing costs deterring families with children to move into the community.

Homeless Persons

The member agencies of the Ventura County Continuum of Care Alliance worked together to conduct the Ventura County 2019 Homeless Count and Subpopulation Survey, a Point-in-Time count of the region's homeless population. HUD's definition of homelessness for Point-in-Time counts was used. The definition includes:

- An individual or family living in a supervised publicly or privately-operated shelter designated to provide

temporary living arrangement (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals), or

- An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

The Ventura County 2019 Homeless Count and Subpopulation Survey counted 103 sheltered and unsheltered individuals in Thousand Oaks, representing less than one percent of the County's homeless population. Of these individuals, the survey counted 22 in a shelter and 81 were unsheltered. Approximately 85 percent of homeless persons interviewed were White, 25 percent were women, and 10 percent were seniors. Survey respondents reported the following disabling conditions: drug and alcohol abuse (42 percent); psychiatric or emotional conditions (27 percent); developmental disabilities (two percent); physical disability (27 percent); and HIV-AIDs related (four percent). Approximately 10 percent of the respondents reported having experienced domestic violence, 35 percent had been released from a correctional institution, and 29 percent were homeless for the first within the past year.

Farmworkers

Farm worker households tend to have high rates of poverty, live disproportionately in housing that is in the poorest condition, have high rates of overcrowding, have low homeownership rates, and are predominately members of minority groups. Specific

information is lacking regarding the housing needs of migrant and non-migrant farmworkers in the City. Thousand Oaks is not an agricultural center as are cities and unincorporated communities located to the north and closer to the Pacific Ocean. The majority of residents are not employed by agricultural interests. According to the 2013-2017 ACS, there were 382 (0.3 percent) people employed in the “Agriculture, Forestry, Fishing and Hunting and Mining” industry in Thousand Oaks. It is unknown how many people of the 382 counted by ACS were directly employed in agricultural production, since the Census definition of agricultural also includes promotional and marketing activities.

College Students

A significant presence of college students in a community usually places additional pressure on the local rental housing market. Typically, students need affordable rental housing near the college and their length of stay tends to be transient, revolving around the school year.

There are 12 colleges and universities located within 20 miles of Thousand Oaks.⁵ Of these, two are four-year public colleges: California State University-Channel Islands and California State University-Northridge. Approximately 42,667 students were enrolled in undergraduate programs. Another six private colleges or universities located in and around the City enroll another 10,453 undergraduate students. There are also three community colleges in the Thousand Oaks area where students can earn two-year associate degrees. In 2017, about 36,626 students were enrolled in undergraduate courses at nearby community colleges.

⁵ <https://www.franklin.edu/colleges-near/california/thousand-oaks>

Publicly Assisted Housing

Tenant-Based Assistance

The Area Housing Authority of the County of Ventura (AHAVC) administers the Housing Choice Voucher Program (HCV) for Thousand Oaks residents. As of August 2019, 570 Thousand Oaks households (including approximately 125 disabled households, 200 senior households, and 108 female-headed households with children) were receiving Housing Choice Vouchers. AHACV has established local preferences for disabled, veterans, elderly, working family, victims of disasters, substandard living conditions, job training program, and having Section 8 revoked due to HUD funding shortage. AHAVC closed the HCV program waiting list in May 2016, which included 2,000 applicants countywide. As of September 2019, there were 167 Thousand Oaks households on the waiting list, including 37 elderly and 10 disabled resident households.

Affordable Housing Projects

Housing developments utilizing federal, state, and/or local programs, including state and local bond programs, Low-Income Housing Tax Credits (LIHTC), density bonus, or direct assistance programs, are often restricted for use as low-income housing. Table 2.25 provides a list of publicly assisted housing developments in Thousand Oaks.

Table 2.25: Publicly Assisted Housing Affordable Units

Property Name	Total Project Units	Total Affordable Units	Household Type	Funding Source	Earliest Expiration of Affordability
Arroyo Villas	206	40	Family	-	2025
Belair	15	10	Special Needs	-	N/A ²
Bella Vista	72	71	Family	Tax-exempt 501© (3) bond, HOME, Redevelopment Agency Loan, CDBG.	2060
Conejo Future Apartments	90	90	Senior	Section 8	N/A
Esseff Village	51	50	Supportive Housing	LIHTC, HOME, Redevelopment Agency Loan, CDBG, AHP Loan, SHP (COC) Funds.	2056
Fiore Gardens	51	50	Family	AHACV	N/A ¹
Florence Janss	64	50	Family	AHACV	2095
Garden View Terrace	55	55	Family	LIHTC, HOME, Redevelopment Agency, City Housing Trust Fund	
Glenn Oaks	39	39	Senior		N/A ¹
Hacienda de Feliz	25	24	Family	LIHTC, Multi-Family Revenue Bond, HOME, Redevelopment Agency Loan.	2059
Hillcrest (UCP)	15	10	Special Needs		N/A ²
Hillcrest Villas	60	59	Family	HOME, MHSA, Redevelopment Agency Loan, AHP	2068
Leggett Court	49	49	Family	AHACV	2036
Los Arboles	43	43	Family	Conventional Loan, Redevelopment Agency Grant	2028
Mountclef	36	18	Family	Section 8	2047
Oak Creek Senior Villas	57	56	Senior	LIHTC	2058
Richmond Terrace	27	26	Supportive Housing	HOME, MHP Loan, Redevelopment Agency Loan, Conventional Loan.	2059
Royal Oaks	5	5	Family	Section 8	N/A ¹

Table 2.25: Publicly Assisted Housing Affordable Units

Property Name	Total Project Units	Total Affordable Units	Household Type	Funding Source	Earliest Expiration of Affordability
Schillo Gardens	32	29	Family	LIHTC, City of Thousand Oaks Redevelopment Loan.	2070
Shadow Hills	101	41	Family	Tax-exempt 501© (3) bond, Redevelopment Agency Loan.	2070
Shadows	147	147	Family	LIHTC	2061
Stoll House	11	11	Transitional Housing	LIHTC, Redevelopment Agency Grant	2052
Stoll House	11	11	Family	-	2027
Sunset Villas	11	11	Family	Section 8	N/A ¹
Villa Garcia	80	79	Family	LIHTC, Multi-Family Revenue Bond, City of Thousand Oaks Redevelopment Loan.	2069
Total	1,353	1,074	89 Permanent Supportive Units		

Abbreviations: HOME: HOME Investment Partnerships Program (HUD); CDBG: Community Development Block Grant (HUD); MHP: Multifamily Housing Program (HCD); LIHTC: Low Income Housing Tax Credit; MHSA: Mental Health Services Act;

Notes:

1. Units are owned by a joint powers authority of local governments whose mission is to provide affordable housing. As such, these units are not at-risk of conversion to market rate housing
2. Facility is owned by national charitable organization dedicated to serving the needs of persons with disabilities. The facility is not at-risk of conversion to market rate housing

Sources:

1. HUD Multi-family and Section 8 Database
2. SCAG Draft RHNA Methodology Appendices, August 2019
3. www.affordablehousingonline.com