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Ventura County Farmworker Housing Study and Action Plan

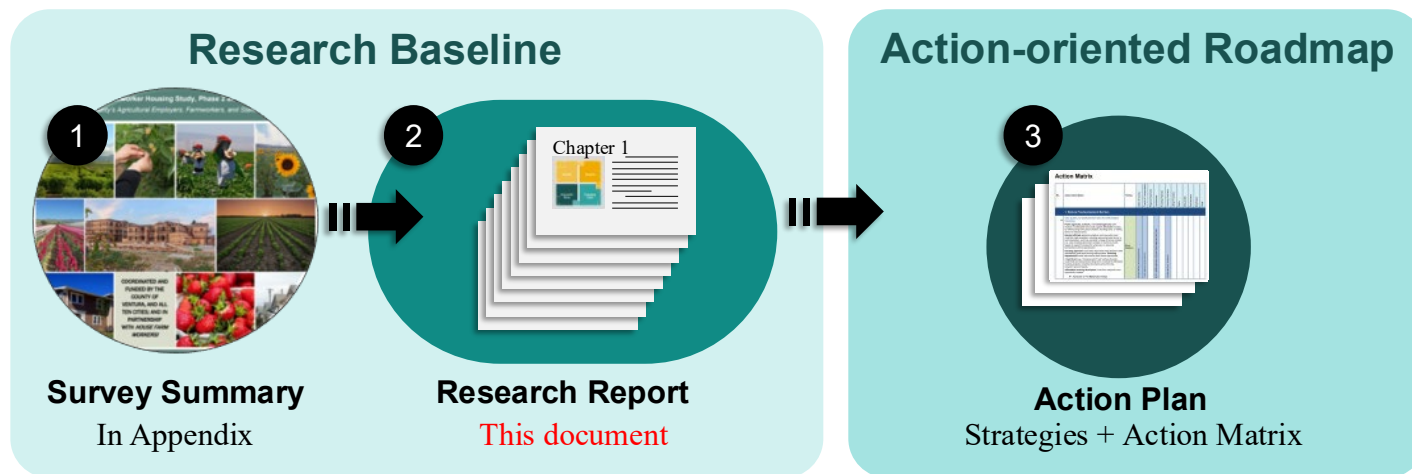
A Countywide Project coordinated by the County of Ventura, and all Ten Cities; and in Partnership with House Farm Workers!



The Research Report



ARUP



This Research Report is one of three companion documents of the Ventura County Farmworker Housing Study and Action Plan, alongside the Survey Summary Report and the Action Plan. Together, they provide a comprehensive overview of farmworker housing needs and solutions across Ventura County.

Funded by

This document is grant-funded by the Southern California Association of Governments (SCAG) through the Sustainable Communities Program – Civic Engagement, Equity, and Environmental Justice (SCP CEEEJ).

Contributors

Ventura County, House Farmworkers!, SCAG, the Advisory Council, Arup, Estolano Advisors, and Economic & Planning Systems (EPS).

This document is a draft released for public review and comment. Content may be refined prior to final publication, and minor editorial or formatting errors may be present. Please submit comments via the link on the County's website:

<https://rma.venturacounty.gov/divisions/planning/farmworker-housing-study-and-action-plan/>

1 Introduction

1.1 Project Goals and Context

Project Background

The County of Ventura (County), in partnership with House Farm Workers! (HFW!), initiated a Countywide Farmworker Housing Study and Action Plan in Fall 2021 to address the critical housing needs of farmworkers, improve housing conditions, and support local agricultural businesses. In 2022, all ten cities within the county and the Ventura County Transportation Commission (VCTC) joined the effort, which is coordinated and funded by the County of Ventura, all ten cities, VCTC, and local/state grants is being completed in partnership with the nonprofit HFW!. In 2025, further support was provided by the Southern California Association of Governments (SCAG) through REAP 2.0 funds, as described below.

The process for the County and ten cities to develop the 6th Cycle Housing Element (2021-2029) was key to building consensus to undertake a collaborative farmworker housing study. This initiative includes five phases and is aided by a 45-member Advisory Council representing diverse stakeholders, including local cities, transportation, agriculture, non-profits, healthcare, financial and educational institutions, small and large agricultural employers and business associations, affordable housing developers, housing advocacy groups, and farmworkers. This Advisory Council was established in Phase 1 of this effort.

Phases 2 and 3 of the project were initiated in Fall 2022 with the selection of a consultant team, BAE Urban Economics, joining the Ventura County Farmworker Resource Program and Gabrielle Vignone of HFW! as project manager. These phases were completed in Summer 2024 and included the design and implementation of stakeholder interviews; agricultural employer and farmworker surveys conducted over a six-month period; and a farmworker focus group.

Together, these efforts helped establish the project context and surfaced key insights into the housing needs and challenges facing farmworkers in Ventura County. A summary of the Phase 2 and 3 findings, referred to as the *Ventura County Farmworker Study: Phase 2 and 3 Survey Summary Report* (or *Phase 2 and 3 Survey*), is provided in Appendix A.

This report covers the final phases, Phases 4 and 5, which builds on the survey results with deeper information gathering around obstacles and potential solutions. The ultimate product is an action plan grounded in local, multi-sector insight and data that illustrates opportunities to meaningfully accelerate farmworker housing development countywide. Consideration of the Action Plan's implementation will involve city and county governments, affordable housing providers, farmworker advocates, agricultural business owners and managers, and other public and private stakeholders.

Regional Early Action Planning (REAP) 2.0 Program

This research effort (Phases 4 and 5) is supported by SCAG through the Sustainable Communities Program (SCP), which provides resources and direct technical assistance to jurisdictions to support implementation of the Regional Transportation Plan and Sustainable Communities Strategy (RTP/SCS), also known as Connect SoCal.

On January 5, 2023, the Regional Council approved the 2020 Sustainable Communities Program – Civic Engagement, Equity, and Environmental Justice (SCP CEEJ) guidelines. The four main goals of SCP CEEJ are to: (1) Support the development of plans to close the racial equity gap; (2) Support a range of land use and transportation planning activities, as well as housing supportive infrastructure projects; (3) Prioritize efforts that directly benefit priority populations, and

(4) Encourage equitable partnerships between community-based organizations (CBOs) and local agencies.

SCP CEEJ is funded through Regional Early Action Planning (REAP 2.0), which supports housing planning and process improvements for cities and counties, aiming to accelerate housing production and meet regional housing goals. The program also integrates climate goals and supports infill development to enhance housing supply and affordability.

All projects supported by REAP 2.0 must be located in an infill area and achieve the following funding objectives:

- Accelerate infill development
- Affirmatively further fair housing (AFFH)
- Reduce vehicle miles traveled (VMT)

Inclusion of “Workforce Adjacent” Parcels

The push to develop infill housing is generally an effective strategy for reducing sprawl and cutting transportation-related emissions by placing people closer to jobs, services, and daily needs. However, farmworkers represent a special population for whom proximity to farmland is itself a daily need. Their travel patterns naturally pull them outside the REAP 2.0 definition of “infill,” which excludes parcels that are within or adjacent to agricultural, natural, or other working lands.

Ventura County’s unincorporated Area Plans meet all REAP 2.0 infill criteria except for this requirement. The County is committed to preserving agricultural production, one of its major economic drivers, which relies on a stable workforce. Housing farmworkers close to their workplaces directly supports this goal. Survey findings from Phases 2 and 3 of this project reinforces this need: nearly 40% of farmworkers reported their preference to live near their job sites.

For these reasons, the study includes “workforce adjacent” parcels as a complementary category. This acknowledges that locating housing near agricultural areas is not only essential for farmworker wellbeing, but also vital to the long-term resilience and success of Ventura County’s agricultural economy. In sum, this category complements the majority of

strategies which meet all REAP 2.0 criteria by taking into consideration the unique needs of farmworkers.

In addition to assisting Ventura County in their goal to address farmworker housing needs and thus support agricultural businesses, SCAG’s role is also aimed at limiting environmental impacts and reducing VMT and thus Greenhouse Gas (GHG) emissions by focusing on infill housing and promoting transit use or carpool/vanpool options.

Definition of Farmworker

For this study, a farmworker is a member of the agricultural workforce and represents a person whose primary income is or was earned through permanent, seasonal, migrant agricultural labor, Agricultural labor includes planting, cultivating, harvesting, packing, distributing, and transporting crops, livestock, or aquaculture.

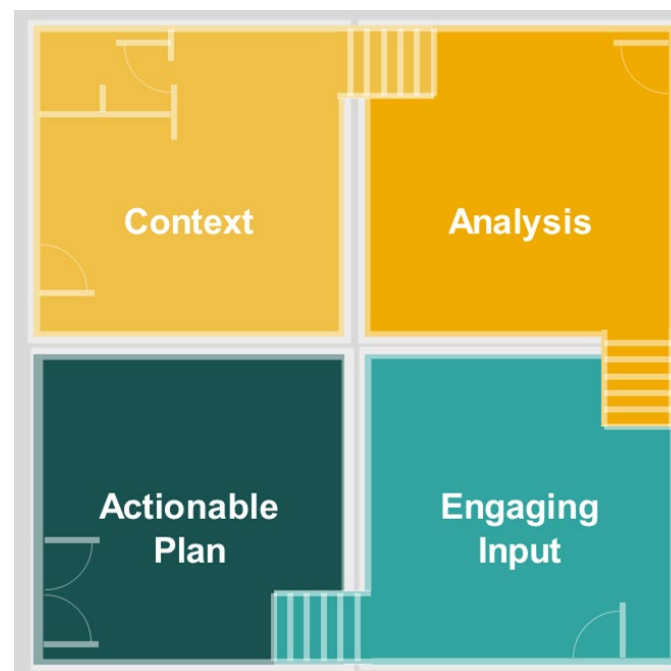


Figure 1 Overview of the key elements of this study

Project Goals

This project has the following goals:

1. Assist all jurisdictions within Ventura County to identify and address farmworker housing needs and support a stable and healthy agricultural workforce.
2. Increase and improve farmworker housing through transformative development of project-defined infill sites which reduce VMT for farmworkers, affirmatively further fair housing, and protect environmental and agricultural resources.

These goals are met through:

- Creating the Ventura County Farmworker Housing Study.
- Developing a Countywide Action Plan, which includes innovative recommendations and solutions.
- Facilitating robust community engagement.



Figure 2 Aerial image (courtesy of Ventura County)

1.2 Report Structure

Section A: Context and Research

The goal of this section is twofold: (1) to develop a deeper understanding of existing conditions across the county, and (2) to identify key barriers and cost drivers that affect the development of both farmworker housing and affordable housing more broadly. This research draws on survey responses, interviews, publicly available data, and information from local jurisdictions.

1

Introduction

An overview of the project's objectives and background information.

2

Existing Conditions and Needs Summary

A summary of countywide contextual factors—such as economic conditions, transportation access, social resources, and geographic variation—that shape housing dynamics. By nature, not exhaustive, but helpful as a foundational snapshot to inform analysis of constraints, opportunities, and priority areas in subsequent chapters.

3

Housing Typologies

A menu of housing types and ownership models, informed by both local and international examples, to help meet the needs summarized in Chapter 2. This structure is helpful in comprehensively evaluating options and ideating solutions (including development and financing approaches) and eliciting feedback from stakeholders on what has, hasn't, or could work in Ventura County.

Section B: Analysis & Investigation of Potential

Section A explores the current state - a research-driven look at “what is.” Section B begins the exploration of “what could be” and what are the constraints, incorporating context, additional research, and landscape analysis. It includes early discussion around feasibility.

4

Infill Identification

This chapter defines the approach used to identify infill sites (per REAP 2.0 definition) across the county and highlights the geographic areas that emerge. Infill and underutilized sites are the natural focal point for development opportunities.

5

Policy and Regulatory Constraints

A summary of policy and regulatory constraints — identified through stakeholder input, research, and a review of local zoning codes and development standards (e.g., use and density restrictions, parking requirements)—that shape where and how housing solutions (Chapter 3) can be implemented.

6

Financing and Funding Strategies

The current landscape of funding, incentives, and supportive policies for farmworker housing.

Section C: Summary

Section C is the synthesis powering the formation of the Action Plan. **The Action Plan** (separate, corresponding document) brings it all together—identifying opportunities and who, across sectors, leads or partners.

7

Identifying Solutions

An inventory of challenges outlined in Section A and B with corresponding proposed solutions.

Appendices

- **Appendix A – Phase 2 and 3 Survey Summary Report:** Summarizes findings from stakeholder interviews, agricultural employer and farmworker surveys, and focus groups conducted during Phases 2 and 3 of the study.
- **Appendix B – Data Inventory:** Documents the data sources compiled and reviewed to inform the analysis, including available demographic, housing, and agricultural datasets.
- **Appendix C – Housing Elements Inventory:** Provides a list and links of the Housing Elements reviewed as part of Chapter 2.
- **Appendix D – Parcel Identification Table:** Counts that result from applying the methodology described in Chapter 4.

2 Existing Conditions and Needs Summary

2.1 Introduction

This chapter is an inventory of the contextual data research into countywide dynamics that influence housing, such as economic conditions, access to transportation and social resources, and geographic variation. It builds on insights from the Survey Summary Report effort to develop a deeper and multi-faceted understanding of the existing conditions and the needs of current and future farmworkers and their families. It begins to clarify current gaps, drivers, and differences between jurisdictions as a foundation for assessing Considerations and Opportunities or prioritizing geographic areas in subsequent analysis.

Both qualitative and quantitative data were collected, including statistical and spatial formats, from survey responses, interviews, publicly available federal and state data, and information from local jurisdictions. This background information is organized into the following sections:

2.2 Agricultural, labor trends, and the connection to housing provide the context around the current and future demand for labor, how that relates to the housing market, and the stress on both.

2.3 Existing housing and desired housing help center the experience, wants, and unmet needs expressed by farmworkers in the Phase 3 research conducted by HFW!, the County of Ventura, and BAE¹ Economics.

2.4 Transportation access and vehicle miles traveled (VMT) help articulate how well-connected certain areas are and current travel behavior.

2.5 Social resources map other quality of life factors alongside farmworker employment.

2.6 Other contextual factors help highlight nuances between jurisdictions like socioeconomic characteristics, hazard exposure, planning context, ecological environmental, and available utilities. Some of these dimensions are envisioned to be more relevant in assessing future opportunities (i.e., site suitability) versus understanding existing housing landscape. For example, a priority equity community may better align with jurisdiction objectives and be more competitive for funding.

2.7 Housing element highlights identify current provisions and policy objectives related to farmworker housing in each jurisdiction's housing element.

¹ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Summary Report \(2024\)](#) [23]

2.2 Agriculture, Labor, and the Connection to Housing

Local Agriculture Industry



Figure 3 Strawberry harvesting in Ventura County

(Image: Ventura County)

- **Established agricultural powerhouse** – For over a century, agriculture has played a large role in Ventura County’s economy.. When combined with forestry, fishing, and hunting, the agricultural industry accounts for 7.5% of the county’s total industry output - Ventura County is ranked tenth highest in the state for gross agricultural production value.² More than half of non-federal land across the county is devoted to rangeland or irrigated cropland.³
- Ventura County’s climate and deep soils support this thriving agricultural industry, which grows crops year-round on approximately 93,000 irrigated acres adjacent to or surrounding the County’s ten cities. In 2025, the gross value of crops produced was \$2.3 billion, a significant component of the Ventura County economy.

² Ventura County Department of Agriculture, [2023 Crop & Livestock Report](#) (2024) [24]

³ [Ventura-County-Resilient-Agricultural-Lands-Initiative-RALI.pdf](#) (2023) [24]

- **Successful crop production requires several resources** –
 - Land: Ventura County might have gone the way of Los Angeles County (once number one agricultural producing county in the U.S.) if not for the policies and regulations put in place by both government and voters over the last 50 years.
 - Labor: Until recently, the labor was provided by a steady stream of immigrants coming across the border to plant, cultivate and harvest the crops. That stream has slowed to a trickle and farmworkers in other California counties are not coming to Ventura County due to the cost and unavailability of housing. However, the supply of decent affordable housing for those workers has never been adequate and low wages make it impossible to compete for housing in the current economy.
- If Ventura County is to maintain its green fields and orchards, focusing on attracting and keeping farmworkers must be front and center as policies and regulations affecting land use are updated.
- **Strong participation of small farms** – The average farm size in the county is 131 acres, which is notably less than the statewide average of 324 acres and nationwide average of 434 acres. Seventy-eight percent of farms are less than 50 acres in size.⁴
- **Labor intensive specialty crops mean the demand for labor isn’t shrinking** – Ventura County agriculture has many specialty crops - in 2023, it was ranked first in the state for avocados, raspberries, and kale. There is also a large share of acres devoted to lemons and strawberries.⁵ Industry experts believe that these specialty crops are likely to depend on hand labor for at least

⁴ Farm Bureau of Ventura County, [Frequently Asked Questions About Ventura County Agriculture](#) (2016) [1]

⁵ Ventura County Department of Agriculture, [2023 Crop & Livestock Report](#) (2024) [24]

the next two decades. This assumption is supported by farmers generally predicting a stable or increased need for labor and see little opportunity for reducing labor by increasing efficiency or adopting technology.⁶ If labor is not available, the industry may need to pivot to crops that can be mechanized. A few challenges arise with this: it would mean transitioning to lower revenue generating crops and automation would be more difficult for smaller farms to adopt.

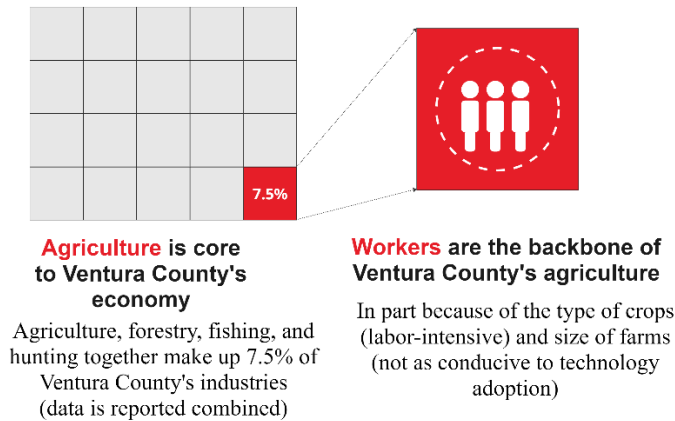


Figure 4 Takeaway: Farmworkers continue to be core to VC's economy
(Data source: the Department of Agriculture/Weights and Measures' 2024 Crop and Livestock Report)

The Connection Between Agriculture and Housing

- **Not enough housing to begin with** – California Housing Partnership highlighted that the affordable housing supply in Ventura County falls short of demand by nearly 24,000 homes (Figure 4).⁷

⁶ BAE Urban Economics & Ventura County, Ventura County Farmworker Housing Study Phase 2 and 3 Summary Report (2024) [23]

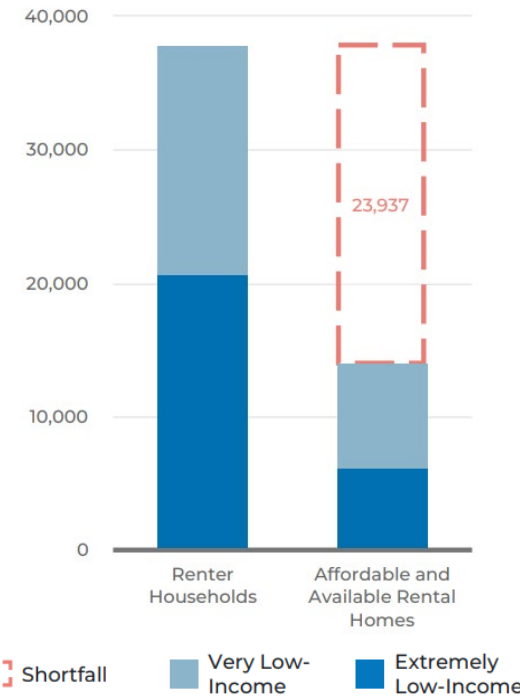


Figure 5 Affordable rental homes in Ventura County with the gap highlighted
(Figure source: California Housing Partnership, Ventura County 2024 Affordable Housing Needs Report)

⁷ California Housing Partnership's Ventura County 2024 Affordable Housing Needs Report (2024) [2]

- **Rents have outpaced wages, especially for farmworkers** - Rents have been increasing rapidly with Covid accelerating this trend. Wages have not kept pace across the board, but especially for farmworkers. Survey results further indicate that the median household income, including farmworkers and contributing family members or roommates, ranged from \$35,000 to \$37,499 annually, with approximately 48 percent of income spent on cost-of-living expenses. Figure 5 compares the income needed for the average rent (\$2,564 in Ventura County per California Housing Partnership), which is based on rent being 30% of income, the threshold for rent burden.⁸ This is shown alongside the upper median income (\$37,499) reported by surveyed farmworkers in Phases 1 and 2 divided by twelve months (median is often used for household income to avoid data skewed by high earners). The comparison illustrates how farmworker earnings remain uncompetitive in the local housing market.⁹

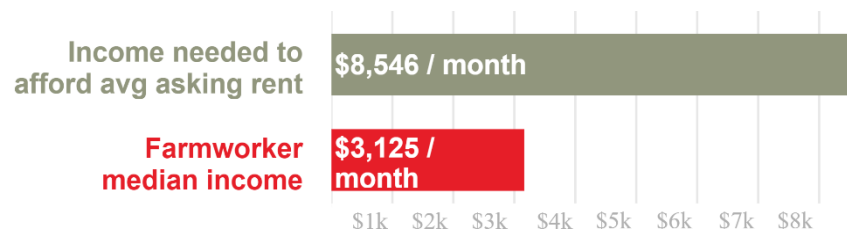


Figure 6 Income needed compared to farmworker average income
 (Data source for income needed to afford average asking rent: California Housing Partnership, Ventura County 2024 Affordable Housing Needs Report; data source for farmworker median income from Ventura County Farmworker Housing Study Phase 2 and 3 Survey)

A shortage of good quality affordable housing results in overcrowding and poor living conditions

⁸ California Housing Partnership, Ventura County 2024 Affordable Housing Needs Report (2024) [2]
⁹ BAE Urban Economics & Ventura County, Ventura County Farmworker Housing Study Phase 2 and 3 Summary Report (2024) [23]
¹⁰ BAE Urban Economics & Ventura County, Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report (2024) [23]

Housing Conditions

- **Overcrowding** - Both the survey and the focus group in Phase 3 identified inadequate current housing conditions including overcrowding with families doubling up in a housing unit or several generations living under one roof. 40-45% of farmworkers share a dwelling that is intended for single use with one or more other households.¹⁰ Based on the definition of overcrowding by the U.S. Department of Housing and Urban Development (HUD),¹¹ the survey indicates that over 70% of workers live in overcrowded conditions and 40.5% live in severely overcrowded conditions. This situation limits privacy, contributes to high stress living environments, and has a particular negative implication for children's educational success.
- **Deferred maintenance impacting quality of existing housing** - Over a third of farmworkers that responded to the Phase 3 survey require six or more repairs in their homes. While most of the reported conditions that needed repairs may be relatively minor, some conditions mentioned could pose risks. The most critical concerns are related to health and sanitation hazards, fire hazards or broken windows and doors not allowing residents to properly lock facilities.¹² The graph below (Figure 6) illustrates the severity of the repair needed. It is worth noting this could be an underestimate and yet illustrates a trend of farmworkers and their families being forced to compromise on the quality of their living arrangements due to limited availability and costs, Figure 7, illustrates a larger picture of overcrowding across the county. This data is broken down by census tract across the county and demonstrates severe overcrowding in more populated areas particularly around the cities of Oxnard, Port Hueneme, Fillmore, Ventura, and Simi Valley.

¹¹ According to standards set by the U.S. Department of Housing and Urban Development (HUD) a household with more than one occupant per room is considered overcrowded and a household with more than 1.5 persons per room is considered severely overcrowded.
¹² BAE Urban Economics & Ventura County, Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report (2024) [23]

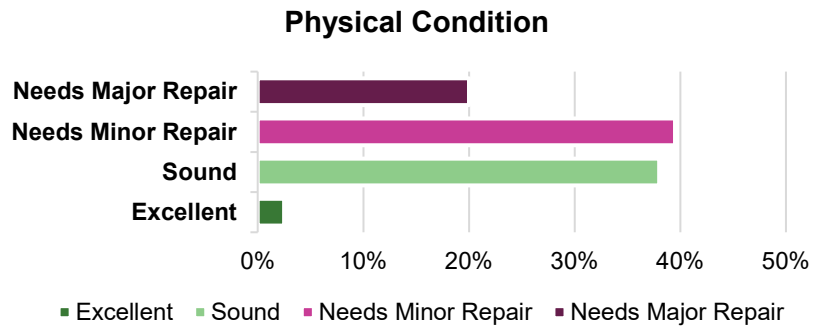


Figure 7 Physical condition of farmworker housing reported in Phase 3 survey results

(Data source: BAE, [Ventura County Farmworker Housing Survey](#))

The result: it is hard for farmworkers to live in Ventura County, which makes it harder for farms to operate



Figure 8 Local farmworker (Photo courtesy of Ventura County)

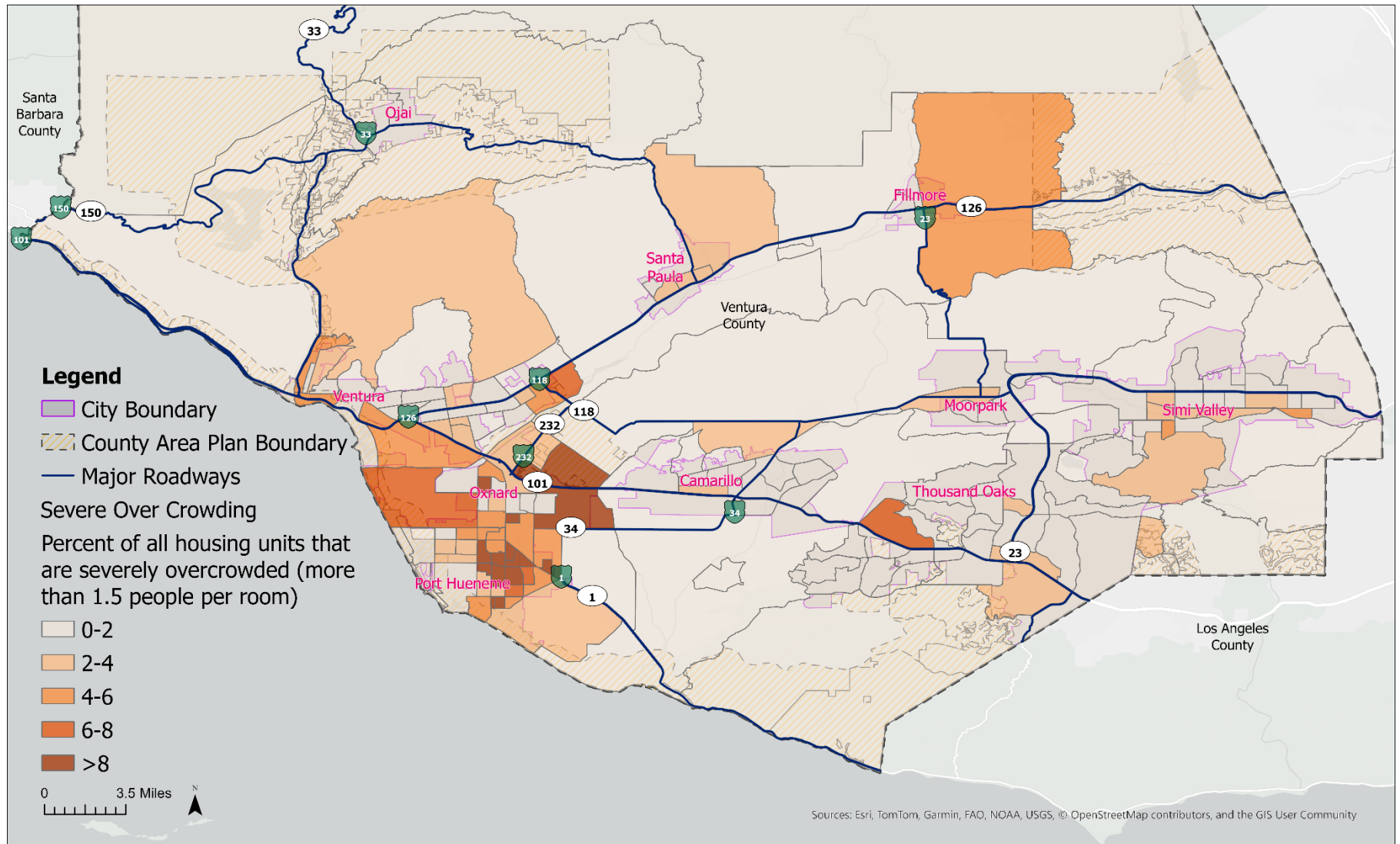


Figure 9 Percent of all housing units that are severely overcrowded by census tract¹³
 (Data source: CA Housing and Community Development - Affirmatively Furthering Fair Housing, 2024)

¹³ According to standards set by the U.S. Department of Housing and Urban Development (HUD) a household with more than one occupant per room is considered overcrowded and a household with more than 1.5 persons per room is considered severely overcrowded.

- **Housing assistance is not universally accessible** – There are challenges for undocumented workers, many survey respondents identified the need for housing without eligibility requirements. Additionally, families with legal status but with incomes too high to qualify for assistance also faced difficulties. COVID further compounded these issues, particularly for those not eligible for relief programs. Language barriers and farmworkers’ lack of knowledge about where to find housing or social services assistance is another key concern highlighted in the survey.
- **Housing supply is a major barrier to labor availability** – It is challenging to estimate the number of agricultural workers across the county. Estimates of the total countywide number of farmworkers in Ventura County varies according to data source. The Housing Element of the County of Ventura reported a range of 18,000-36,500 which is cited in the Farmworker Housing Study Phase 2 and 3 Survey Summary. The strong need for farmworkers has held steady but farmworker wages have not kept pace with rising housing costs and the competition for housing has intensified due to an influx of new residents to the area. This all translates to *less* affordable housing – both in quantity and in cost. A new regulatory lens is required from all agencies countywide which, while still focusing on preserving productive acres of land, also allows and supports farmworker housing.
- **Without enough local labor, there’s a growing reliance on H-2A Labor** – Ventura County Farmworker Housing Study Survey stakeholder interviews and employer survey results show agreement that more H-2A workers are utilized in response to a domestic labor shortage, which comes at a cost, given federal requirements to provide each worker housing, food, and transportation.
- **This dynamic puts operations under threat** – The shortage of affordable and available housing directly impacts farmers’ ability to hire labor, which in turn risks the crop type and output in the

future.¹⁴ Given the cost of H-2A workers, there’s a breaking point where pivoting to a lower revenue crop may be needed.

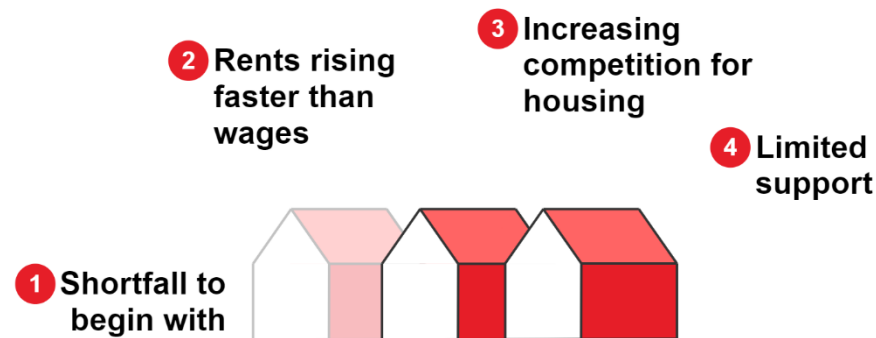


Figure 10 Pressures on farmworker housing

¹⁴ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

More on Conditions

As a point of reference, the following two maps (Figure 9 and Figure 10) show data from HCD on the percentage of households in each jurisdiction that lack either a complete kitchen or complete plumbing.

- **Incomplete Kitchen** – A household is considered to lack a complete kitchen if it does not have access, within the unit and for the unit’s exclusive use, to all three of the following: a kitchen sink, a refrigerator, and cooking appliances (such as a stove, burners, or a microwave oven). As shown, higher shares of households (i.e., percentages of households) lacking complete kitchen facilities are concentrated in the northeastern portion of the City of Ventura, with additional clusters appearing in areas of Camarillo and extending into outer Thousand Oaks.
- **Incomplete Plumbing** – A unit is considered to lack complete plumbing if it does not have all of the following: hot and cold piped water, a flush toilet, and a bathtub or shower. Higher shares of households lacking complete plumbing are concentrated in parts of the southern portion of the City of Ventura and central Camarillo. Smaller clusters of incomplete plumbing are also evident in areas around Ojai, indicating localized pockets of housing quality challenges across the county.

Other Challenges and Drivers of Change

- **Tariffs and geopolitics** – Ventura County exported over 1.1 billion pounds of crops in 2024, valued at \$1.1 billion, with top destinations including Canada, Japan, South Korea, Taiwan, China, Mexico, and the EU. Key exports were lemons, avocados, strawberries, and nursery stock.¹⁵ Counter tariffs imposed by other countries may restrict crop exports and adversely affect farmers, potentially requiring them to shift sales to the domestic market at lower prices. At the time of writing this report, geopolitics were very dynamic and uncertain.

¹⁵ Ventura County Department of Agriculture, [2023 Crop & Livestock Report](#) (2024) [24]

¹⁶ AP News, [Immigration raids disrupt California farms and could leave fields unharvested](#) (2025)

- **Constraints on immigration** – Federal immigration policies and mass deportations can also limit labor supply and agricultural activity. In a June 2025 press release, the Ventura County Farm Bureau’s CEO, Maureen McGuire, noted that between 25 to 45 percent of the workforce is not showing up for work because of fears around workplace-based raids. This is an ongoing and evolving situation at the time of writing this report.¹⁶
- **Reduced water availability and increased climate impacts** – Climate change and limited water availability can change agricultural output and force farmers to find ways to adapt. Events like unrelenting heat waves or wildfires can cause widespread damage to both crops and communities.

Supportive County Programs

The following is a non-exhaustive list of efforts within the county that support farmers and the growth of the agriculture industry:

- Encouraging new agricultural-related business opportunities such as irrigation/pest/crop technologies agritourism, farm-to-table programs and events (Ventura County General Plan Economic Vitality Element Policy EV-2.1)
- Encouraging processing, packaging, and product development related to agriculture (Ventura County General Plan Economic Vitality Element Policy EV-2.2)
- Authorizing locally grown food processing facilities that would otherwise be transported out of the county (Ventura County General Plan Economic Vitality Element Policy EV-2.3)
- The County’s Human Services Agency leads the Farmworker Resource Program to advise farmworkers about labor laws, help them navigate public agencies, and resolve workplace issues. The goal of the program is to build trust with farmers and attract farmworkers to the County as a preferred location. The Ventura County program was so successful that the legislature established a

Farmworker Resource Center Grant Program in 2021 (AB 941) which funded three other centers in the state for one year in 2023: Monterey, Santa Barbara and Stanislaus Counties.

- Several nonprofit organizations provide direct support to farmworker families. One example is Friends of Fieldworkers, based in Oxnard, who have numerous initiatives, including covering laundry costs, food distribution, scholarships for children of farmworkers, as well as providing emergency funds.¹⁷
- CalVANS is a statewide public vanpool program active in Ventura County. It provides farmworkers with affordable, safe transportation to agricultural worksites by leasing and maintaining shared vehicles used by worker groups.¹⁸



Figure 11 Local fields (photos courtesy of Ventura County)

¹⁷ Friends of Fieldworkers. "Core and Seasonal Programs" (2025)

¹⁸ CalVANS. (2025)

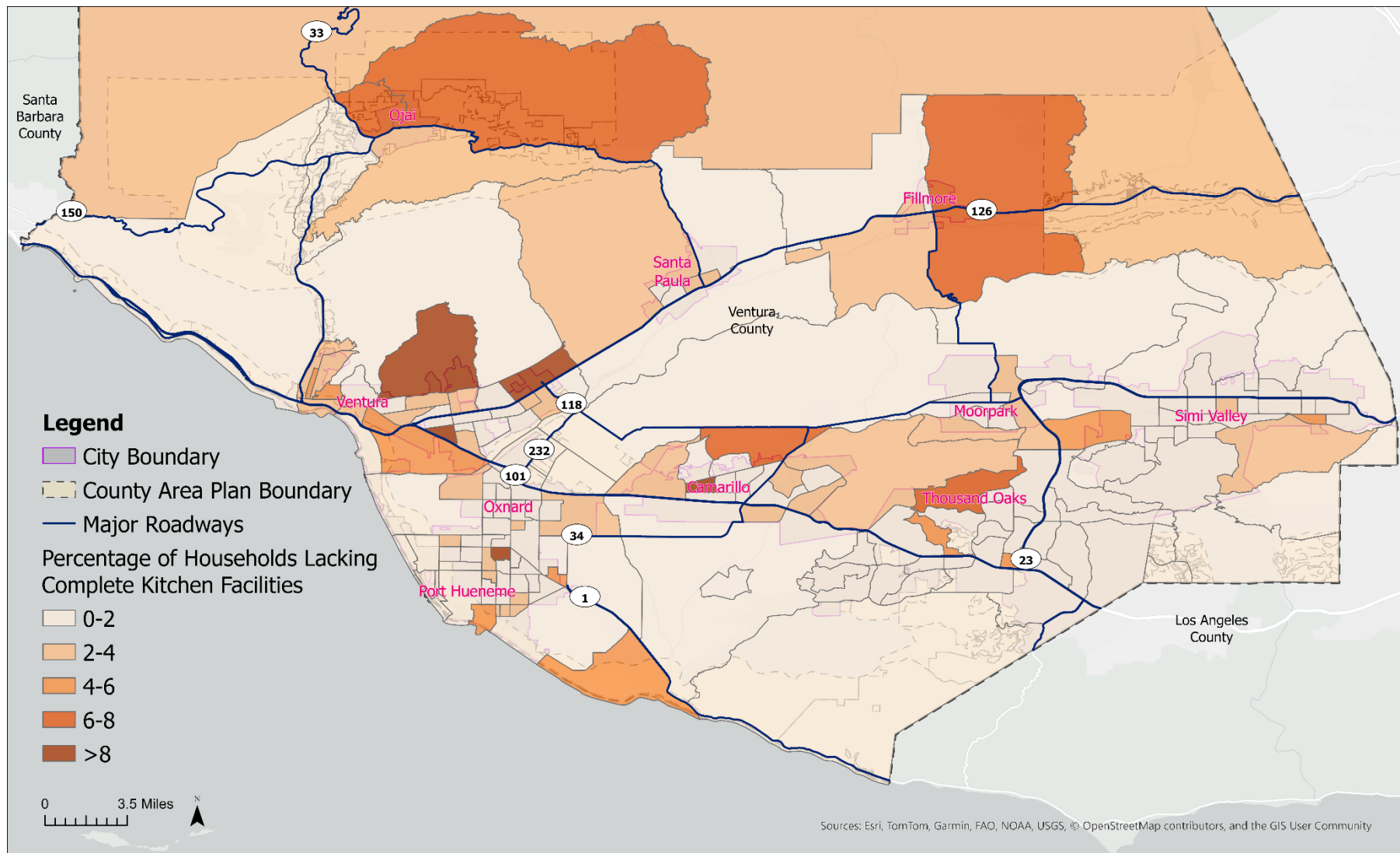


Figure 12 Percentage of Households Lacking Complete Kitchen, Ventura County by census tract
 (Data source: CA Housing and Community Development - Affirmatively Furthering Fair Housing, 2024)

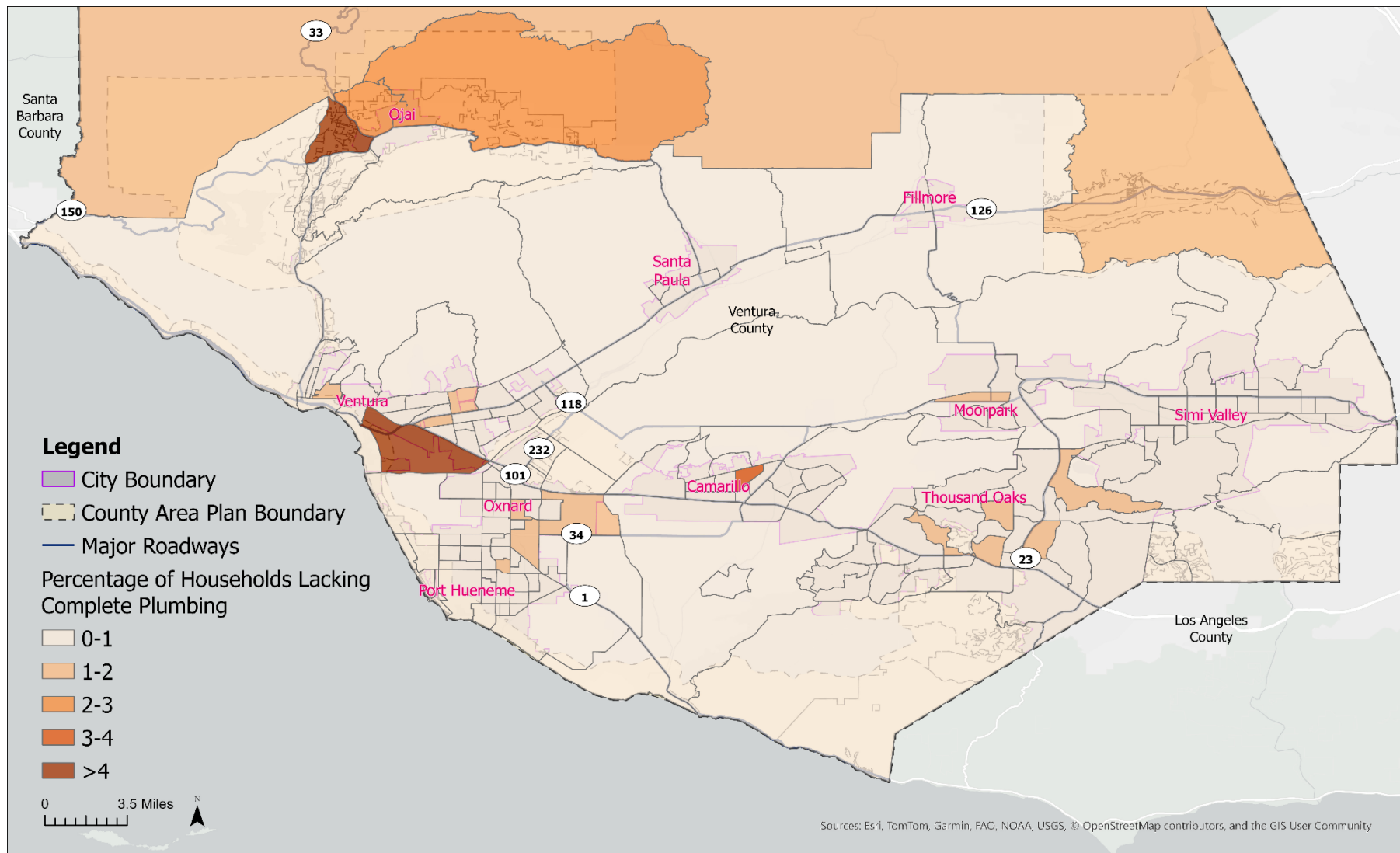


Figure 13 Percentage of Households Lacking Complete Plumbing broken into census tract (Data source: CA Housing and Community Development - Affirmatively Furthering Fair Housing, 2024)

2.3 Existing Housing Conditions and Desired Housing

Housing Types and Occupancy

- **Largely houses and apartments** – From the farmworker survey data, the primary housing types currently resided in are houses and apartments; the breakdown is illustrated in Figure 11¹⁹.

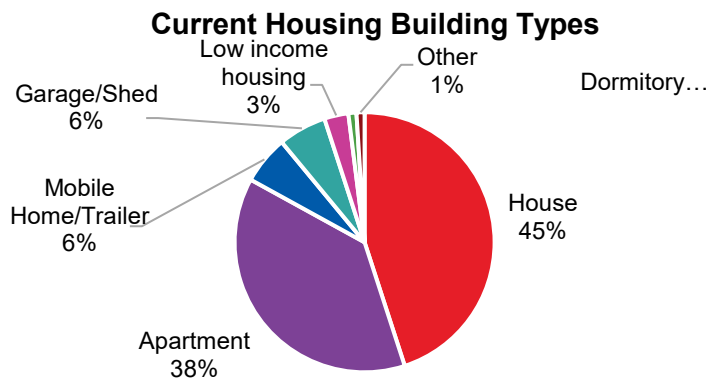


Figure 14 The breakdown of current housing types identified in the Phase 3 survey

(Data source: BAE, Ventura County Farmworker Housing Survey)²⁰

- **Single-family home preference** - In comparing single-family homes to apartments and mobilehomes/trailers, a strong preference (89.4%) was expressed for single-family homes. It will be worth exploring what drives that (e.g., privacy, perceived ownership access, etc.) and if other models (e.g., townhomes, condominiums) could both meet the underlying wants and needs while allowing for greater density and be more cost effective to build.
- **Shared living** – Over 75% of workers live with family or relatives and only about 5% live alone. On average, housing units have only

1-2 bedrooms with 5 residents sharing. Bathrooms are often shared with people outside the household.

- **Preference for 3 or more bedrooms** – The preference for number of bedrooms is reflected in Figure 12.

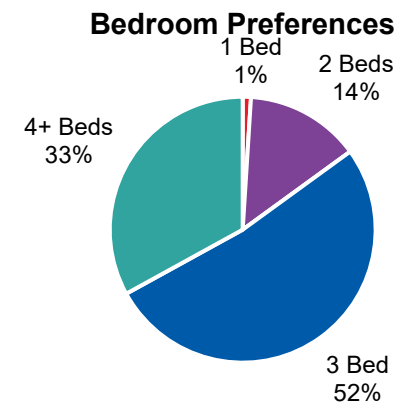


Figure 15 Number of bedrooms preference from Phase 3 survey

(Data source: BAE, Ventura County Farmworker Housing Survey)²¹

- **Cost** - The median rent quoted in the farmworker survey in 2023 was \$1,400 per month, with a median annual household income of \$35,000 to \$37,499. Given the high cost of living in the area, nearly half of the combined household income is spent on housing.
- **Season** – Agricultural employment peaks from April to May, however, the large majority of farmworkers are employed for at least six months and about 75% working for a period of nine to twelve months.

¹⁹ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

²⁰ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

²¹ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

Farmworker Housing Tenure and Employer Provision

- **Typically, not employer-owned rentals** – Most farmworkers rent from a landlord who is not their employer. Only about 4% own their home and 2% live in employer-provided housing. Most employers expect stable or increasing workforce needs but do not provide farmworker housing due to cost, regulatory issues, and lack of infrastructure²².
- **Employer-provided housing for H-2A workers** – Many employers provide onsite or offsite housing for some employees with a focus on H-2A laborers and crew leaders/forepersons. Housing includes dormitory units and apartments which are usually shared among several workers. Employer-provided housing is fully

occupied during the peak season and occupancy rate remains at 84% even during the low season²³.

- **Single workers** – There is also a noted increase in H-2A workers due to domestic labor shortages and increasing number of undocumented workers, particularly single men, with almost no housing targeting this group. While employers are required to provide housing or make housing arrangements for H-2A workers, employers are competing with non-H-2A farmworkers for the same limited housing supply. Furthermore, it could take up to three months for employers to arrange housing for H-2A workers, who may only be working in the area for six to eight weeks²⁴.

²² BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

²³ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

²⁴ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

2.4 Transportation Access and Vehicle Miles Traveled (VMT)

Farmworker Commute

- **Farm locations** – The farm locations offer context into commuter patterns for farmworkers. The map in Figure 14 shows Agriculture, Forestry, Fishing and Hunting work locations as well as the number of employees at each of the locations. Most jobs are concentrated in Oxnard, Camarillo, and unincorporated areas. Most workers live in a city or town and not on farm property or rural areas, and trips are typically between 15–45 minutes one-way.
- **Primarily travel by vehicle** – About three quarters of survey respondents use personal vehicles to get to work, while others pay someone to take them, or carpool with co-workers. Focus group discussions highlighted the cost of private transportation (majority spend \$201–500 per month on transportation) and difficulty finding parking as the main transportation challenges. No survey respondents use transit to get to work, and some cited safety on transit as a concern²⁵.
- **High vehicle miles travelled in low density areas** – The map in Figure 15 helps identify where vehicles miles traveled (VMT) is currently greatest across the county. VMT is highest in low density areas, across unincorporated areas toward the norther unincorporated portion of the county where most people live far from jobs, schools, stores, and services and rely on private vehicles to get around. Building more housing near jobs, schools, services, and community amenities can reduce VMT. VMT can also be reduced by improving alternatives to driving, such as improving transit coverage and service and improving bicycle safety and connectivity throughout the county.

²⁵ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

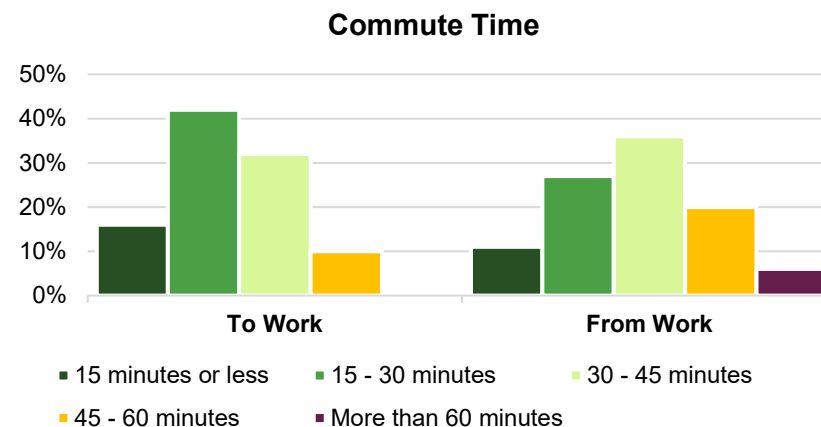


Figure 16 Farmworker commute time from the Phase 3 survey

(Data source: Ventura County Farmworker Housing Phase 2 and 3 Survey Summary)²⁶

²⁶ BAE Urban Economics & Ventura County, [Ventura County Farmworker Housing Study Phase 2 and 3 Survey Summary Report \(2024\)](#) [23]

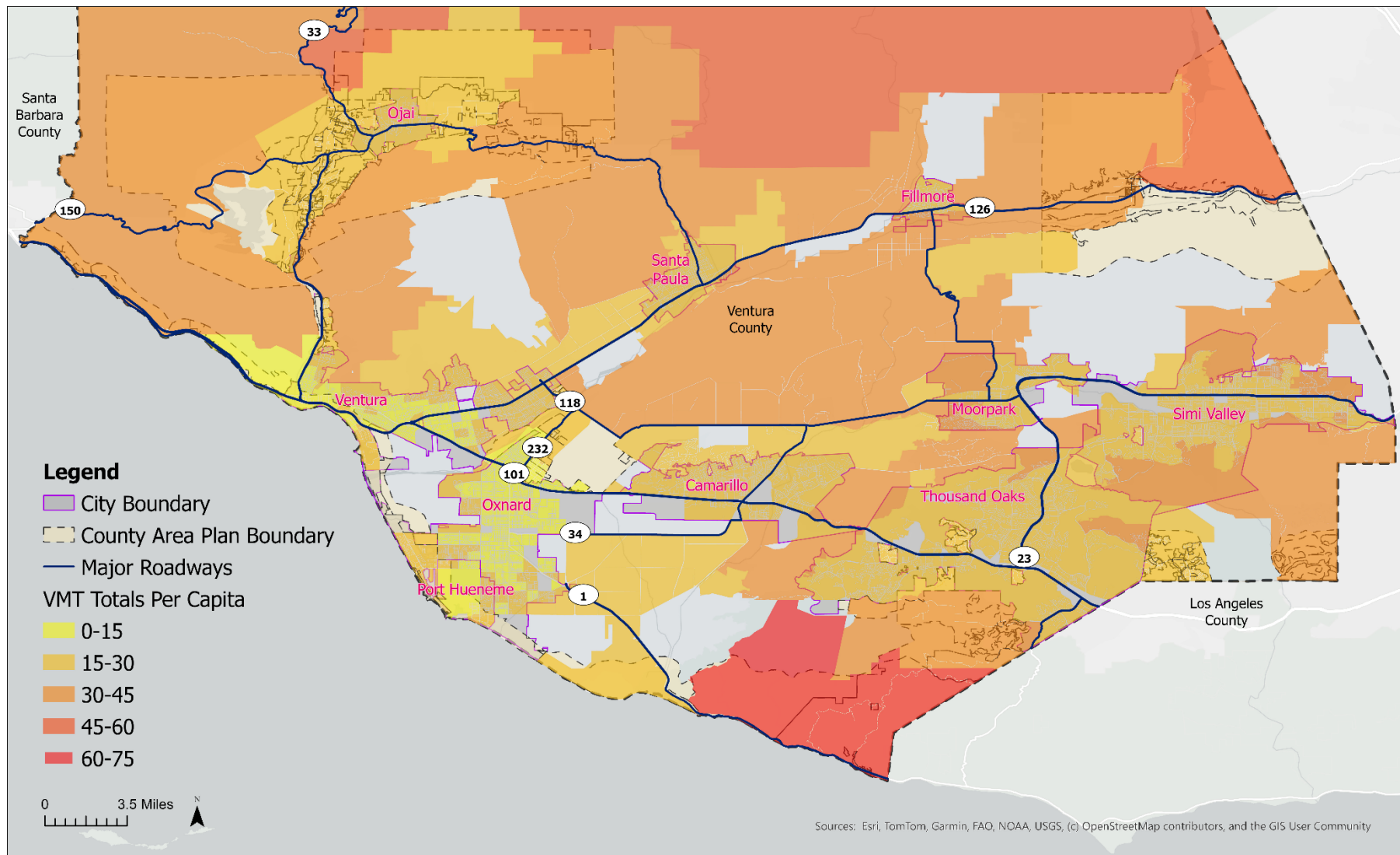


Figure 17 Vehicle Miles Travelled per capita Ventura County (per day)
 (Data source: Southern California Association of Governments, SCAG HELPR 3.0, 2025)

- **Public transit access is limited to urban areas** – Figure 16 shows the bus and rail networks in Ventura County. The bus networks are the densest in Oxnard, Ventura, Thousand Oaks and Simi Valley, which reflects the areas in the county with the densest populations. On the other hand, the rail network provides connectivity between different cities via the Metrolink Ventura County Line and also connects with cities across the state via Amtrak. These bus stops and train stations (Figure 17) are located in urban centers away from farmland, and therefore unlikely to be used by farmworkers to get to work.
- **Public transit access** – A half-mile distance around a public transit stop is a typical walking distance to a transit stop. The map in Figure 17 highlights transit stops with a half and a quarter mile radius, indicating areas in the county with good transit access. These are mostly concentrated around city centers and primarily prevalent within the cities of Ventura, Oxnard, Port Hueneme as well as certain areas in cities of Thousand Oaks and Simi Valley; and limited areas within unincorporated County.

Specifically, SCAG defines a “high-quality transit area” as an area within a half mile from a *major* transit stop. Transit oriented housing built within a half mile radius of major transit stop can qualify for streamlined permits or reduced parking requirements, by utilizing eligible state laws. Farmworkers could benefit from transit-oriented housing should transit provide service to farmworker job locations.

- **Bike network** – Figure 18 highlights the existing bike network and where high injury corridors are located. Similar to the transit network, there are denser bike networks in more urban areas. Most survey respondents did not report biking to work, and generally preferred driving or carpooling. Based on the bicycle network, it may be because there are no direct bike routes to farms and people feel safer in cars. Most of the bike network in the county is designated as Class II bike lanes, which provides minimal protection from cars as they are painted lanes with no buffers or physical separation.

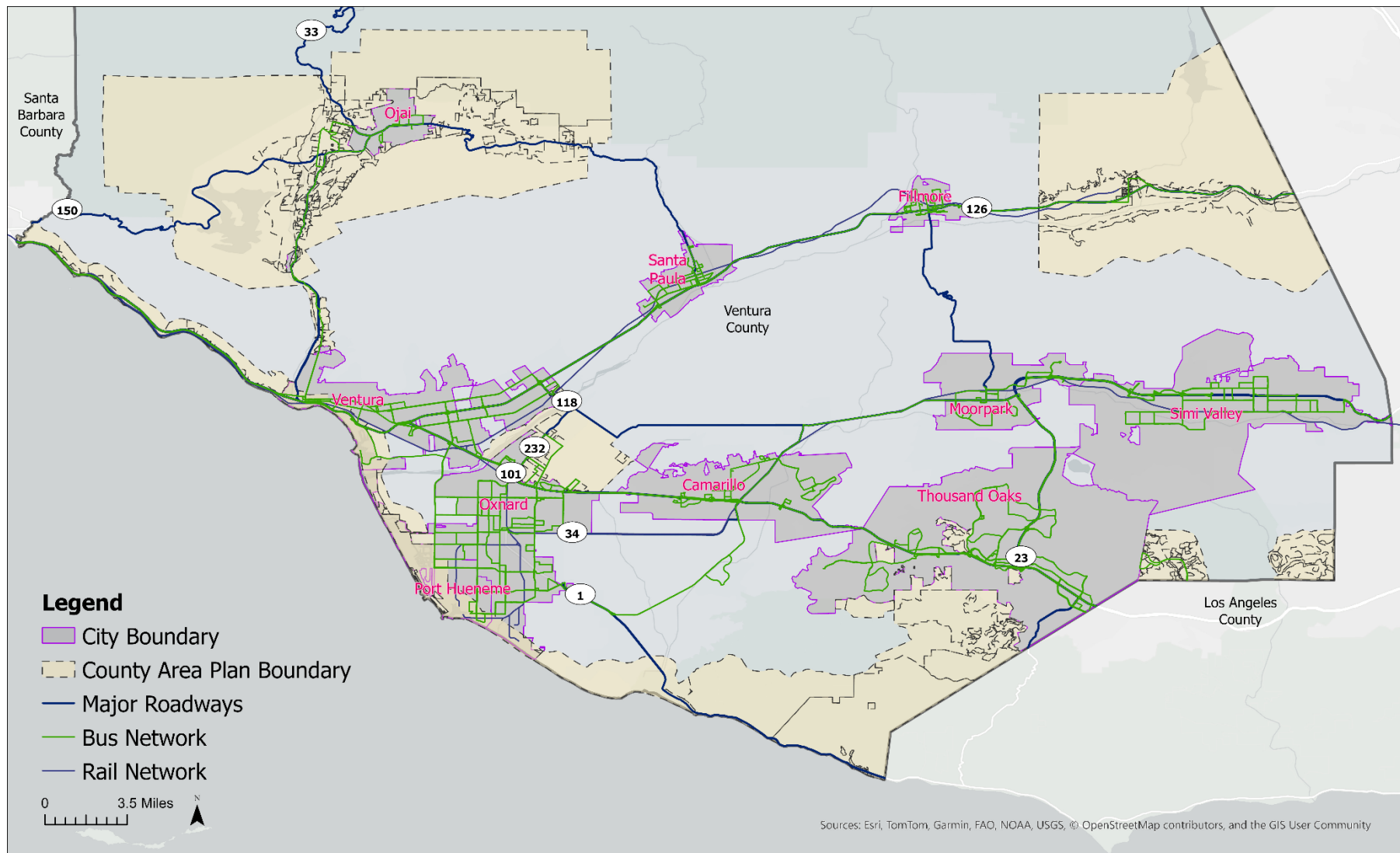


Figure 18 Transit Networks, Ventura County
 (Data source: Caltrans, Transit Routes, 2025)

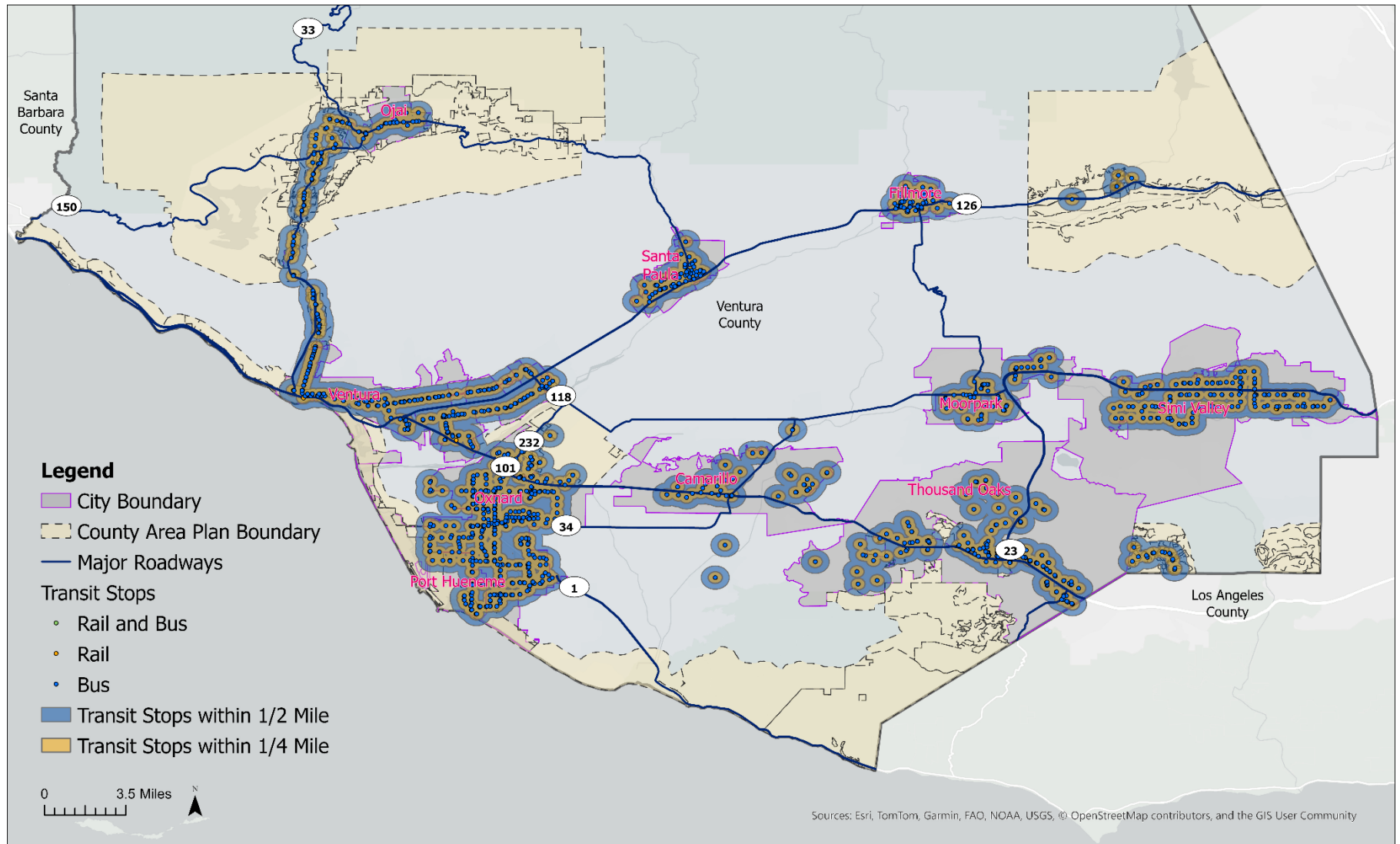


Figure 19 Transit Stops with 1/4- and 1/2-Mile Radius, Ventura County
 (Data source: Southern California Association of Governments, 2024)

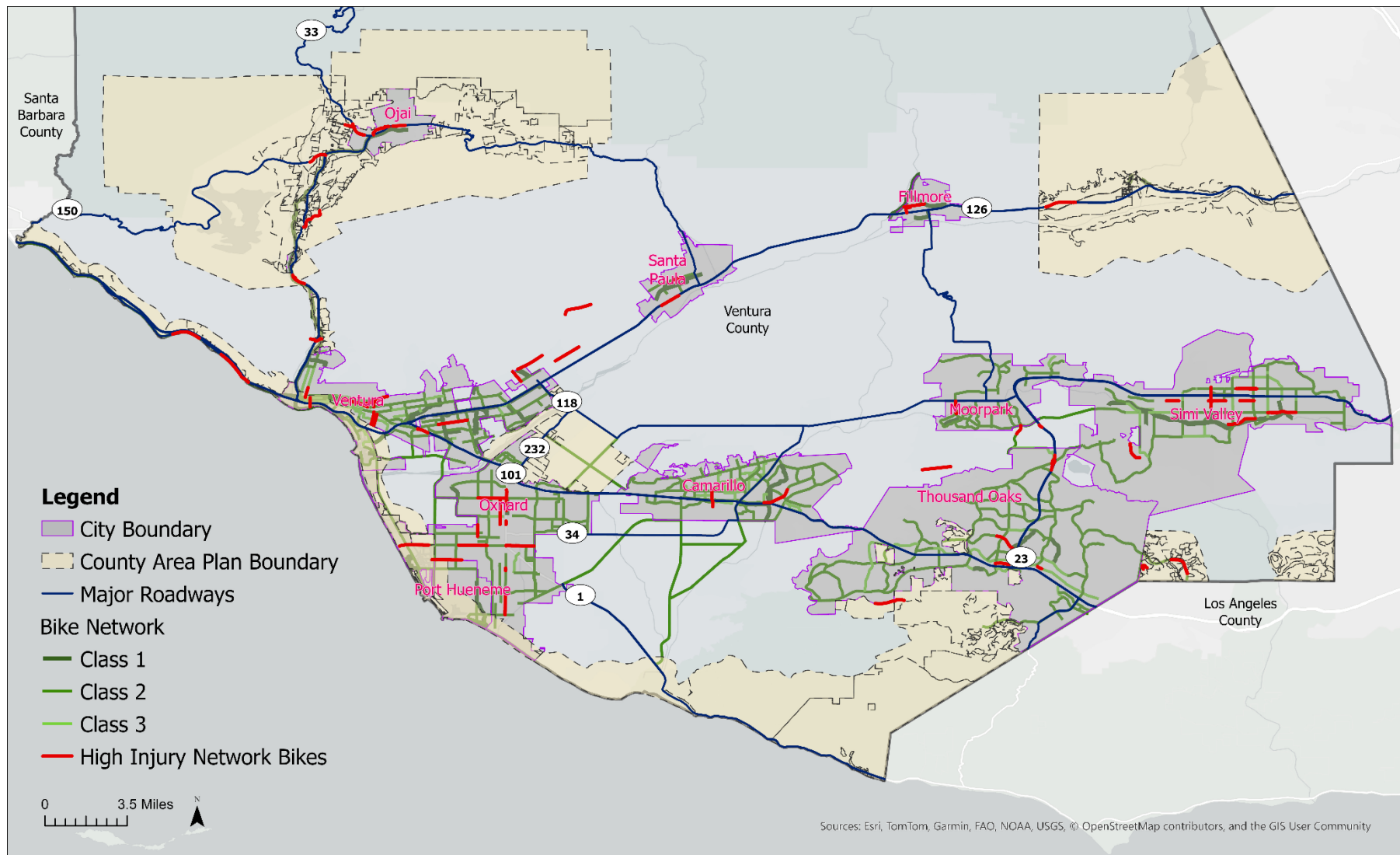


Figure 20 Existing Bike Network and High Injury Bike Network
 (Source: Ventura County, 2020 & Southern California Association of Governments, 2024)

Location Preference

- **Most farmworkers prefer to live near a city** – The survey findings showed that nearly 40% of farmworkers prefer living on their work farm/ranch, while 60% favor living near a city. Most participants in the 2023 Farmworker Focus Group—34 individuals from a limited number of areas—expressed a preference to live in Oxnard, with a few also mentioning Santa Paula, Fillmore, and Ventura. These responses reflect only the views of those who attended the session and do not represent farmworkers from other parts of the county or those who responded to the broader countywide survey. Figure 19 summarizes the data received from respondents from the farmworker focus group held in 2023, indicating their current housing location, housing location preferences, and job locations. Over three quarters of survey respondents reported currently living near the cities of Oxnard/Port Hueneme, followed by Santa Paula, Fillmore/Piru, and Ventura. These four areas also match where most employers are located. The mapping also showed people that live between cities of Piru and Ventura live close to the Highway 126 corridor for transportation access.
- **Living near social services** – Many survey respondents indicated struggling to pay for housing, food, medical, and transportation cost. They also reported difficulty accessing social services due to lack of awareness of public assistance, uncertainty about eligibility, and language barriers. Living near social services can help farmworker households access public assistance to reduce costs.

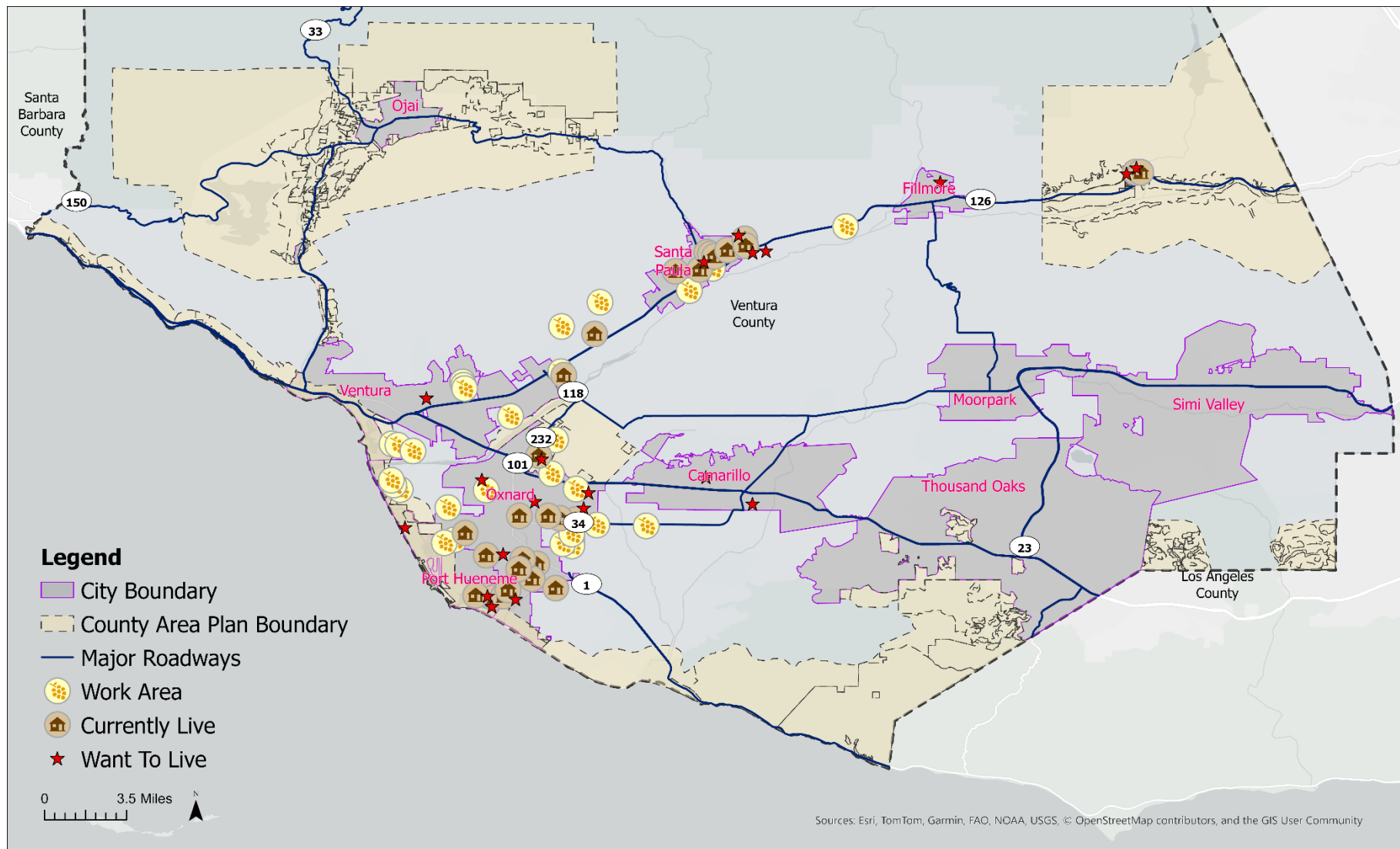


Figure 21 Current homes (brown house icon), where farmworkers want to live (red stars), and farm respondents worked at (yellow plant) from the Phase 3 farmworker focus group

(Data source: BAE & Ventura County, Ventura County Farmworker Housing Phase 2 and 3 Survey Summary, 2024)

2.5 Social Resources

Proximity to Other Social Resources

- **Farmworker housing location preferences are not solely based on proximity to work** – but also proximity to social resources. Survey respondents cited preference to be close to grocery store, followed by schools, laundromat, and healthcare. Distance to schools was also highlighted as one of the major challenges of finding suitable housing. Sports, schools, and churches were also identified as an essential part of what makes a community.
- **Schools are in larger cities** – Figure 20 highlights the K–12 schools across the county with a 1-mile catchment. Educational facilities are largely concentrated in bigger cities, especially Oxnard, Ventura, Thousand Oaks, and Simi Valley. Over 65% of survey respondents indicated that they lived with children under 18 years of age. Therefore, proximity to schools is an important factor for most farmworker households. The high number of educational facilities in these cities can provide households with more school options to choose from.
- **Shopping centers are also primarily located in the cities** – Figure 21 shows shopping centers and travel distance catchment areas of ½ mile and 5 miles. Shopping centers often include grocery stores, which survey respondents identified as a top preference of what they want to live near. Shopping centers are concentrated around city centers, making most areas within city limits accessible and sparse through unincorporated county.

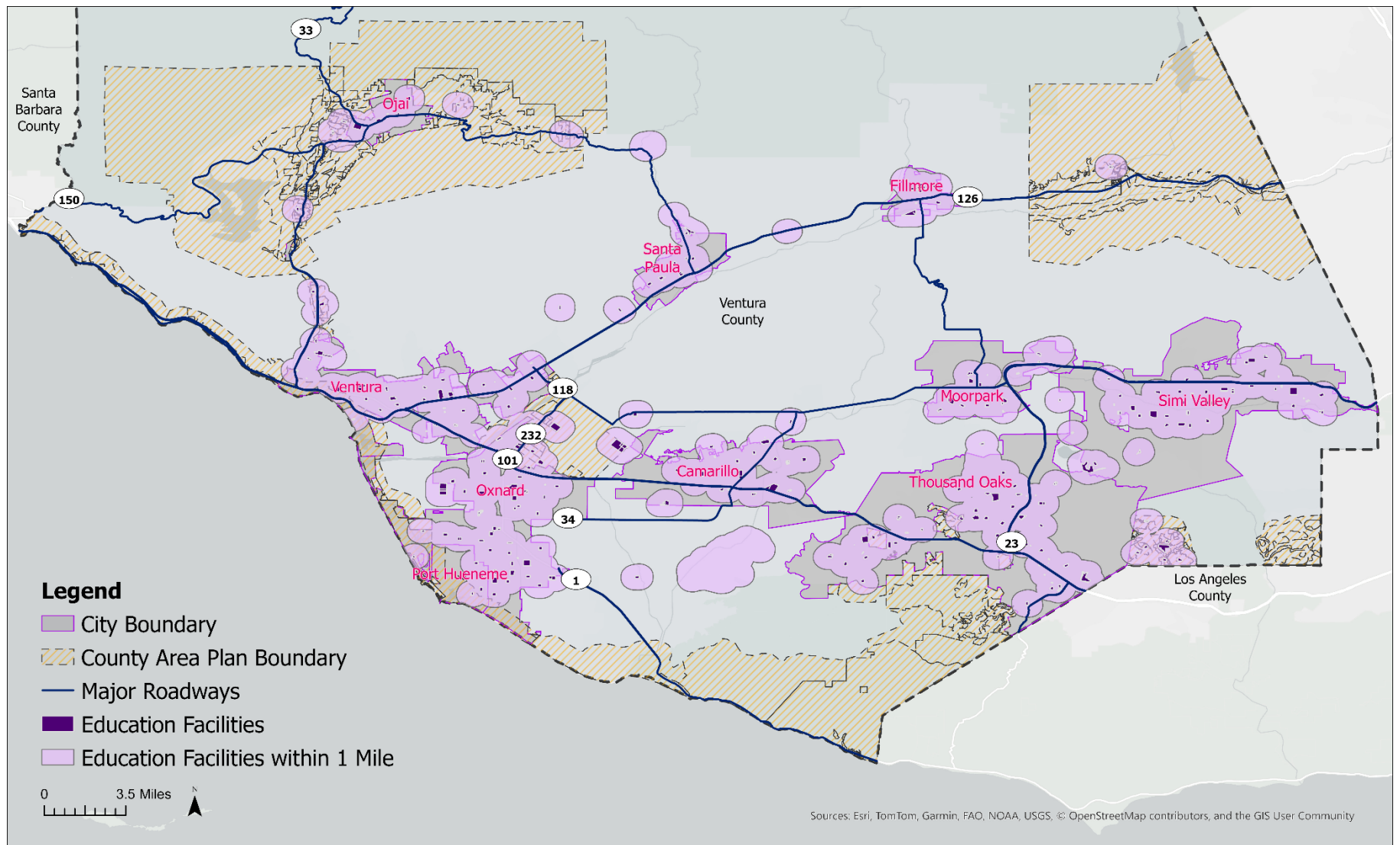


Figure 22 Educational Facilities – Preschools/Day Care, Elementary Schools, Junior and Senior High Schools (within 1-Mile Driving Catchment)

(Data source: Annual Land Use, Southern California Association of Governments, 2024)

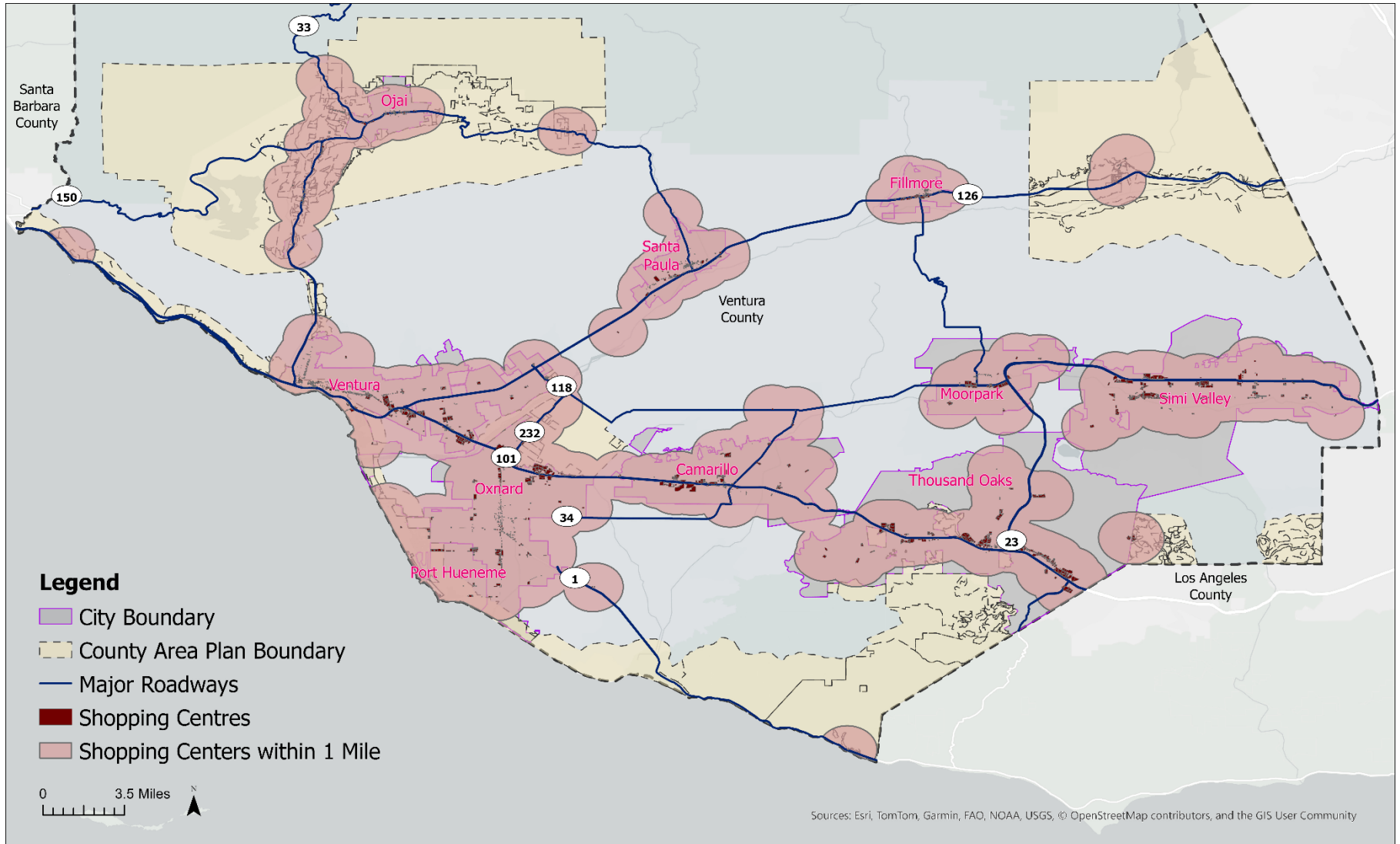


Figure 23 Shopping Centers- Retail Stores and Commercial Services, Regional Shopping Centers, Retail Centers and Retail Strip Development (within 1 Mile Driving Catchment)

(Data source: Annual Land Use, Southern California Association of Governments, 2024)

2.6 Context

Contextual Overview of Development in Ventura County

Development within Ventura County is shaped by a combination of land use planning tools, environmental protections, and voter-approved growth management policies. While the County’s 2040 General Plan outlines long-term land use goals and policies, it operates in tandem with other regulatory frameworks such as the Guidelines for Orderly Development, the voter initiatives of SOAR (Save Open Space and Agricultural Resources), and city-specific CURB (City Urban Restriction Boundary) lines. This dual-layered system, SOAR at the county level and CURB lines at the city level, is designed to limit urban sprawl but inherently also poses a challenge for affordable housing development.

- **Spheres of Influence and SOAR Restrictions** – The 2040 General Plan acknowledges the importance of coordinating with cities to manage growth within their spheres of influence (SOI), which are areas outside city limits that may be annexed in the future. However, any development within these areas is subject to SOAR restrictions. Enacted in 1998 and renewed by voters in 2016 through 2050, the County SOAR initiative requires a countywide vote before any unincorporated land designated as agricultural, open space, or rural can be rezoned for urban development.²⁷ Similar SOAR initiatives are prevalent for several of the cities in the County.
- **CURB Lines and Urban Expansion** – In addition to SOAR, each city in Ventura County has established CURB lines, which define the outer limits of urban development. Any expansion beyond these boundaries also requires voter approval.²⁸

- **Unincorporated Areas and Area Plans** – Development in unincorporated areas is guided by the County’s Area Plans, which are subcomponents of the General Plan tailored to nine specific communities of Coastal areas, El Rio/Del Norte, Lake Sherwood/Hidden Valley, North Ventura Avenue, Oak Park, Ojai Valley, Piru, Saticoy, and Thousand Oaks. These plans identify where and how development can occur, often contingent on the availability of infrastructure such as water and sewer services. While the General Plan allows for limited development in these areas, it emphasizes that such growth must align with the broader goals of environmental sustainability, hazard mitigation, and community character preservation.²⁹

²⁷ County of Ventura, 2040 General Plan (2020) [27]

²⁸ Save Open Space & Agricultural Resources, Ventura County (n.d.) [25]

²⁹ County of Ventura, 2040 General Plan (2020) [27]

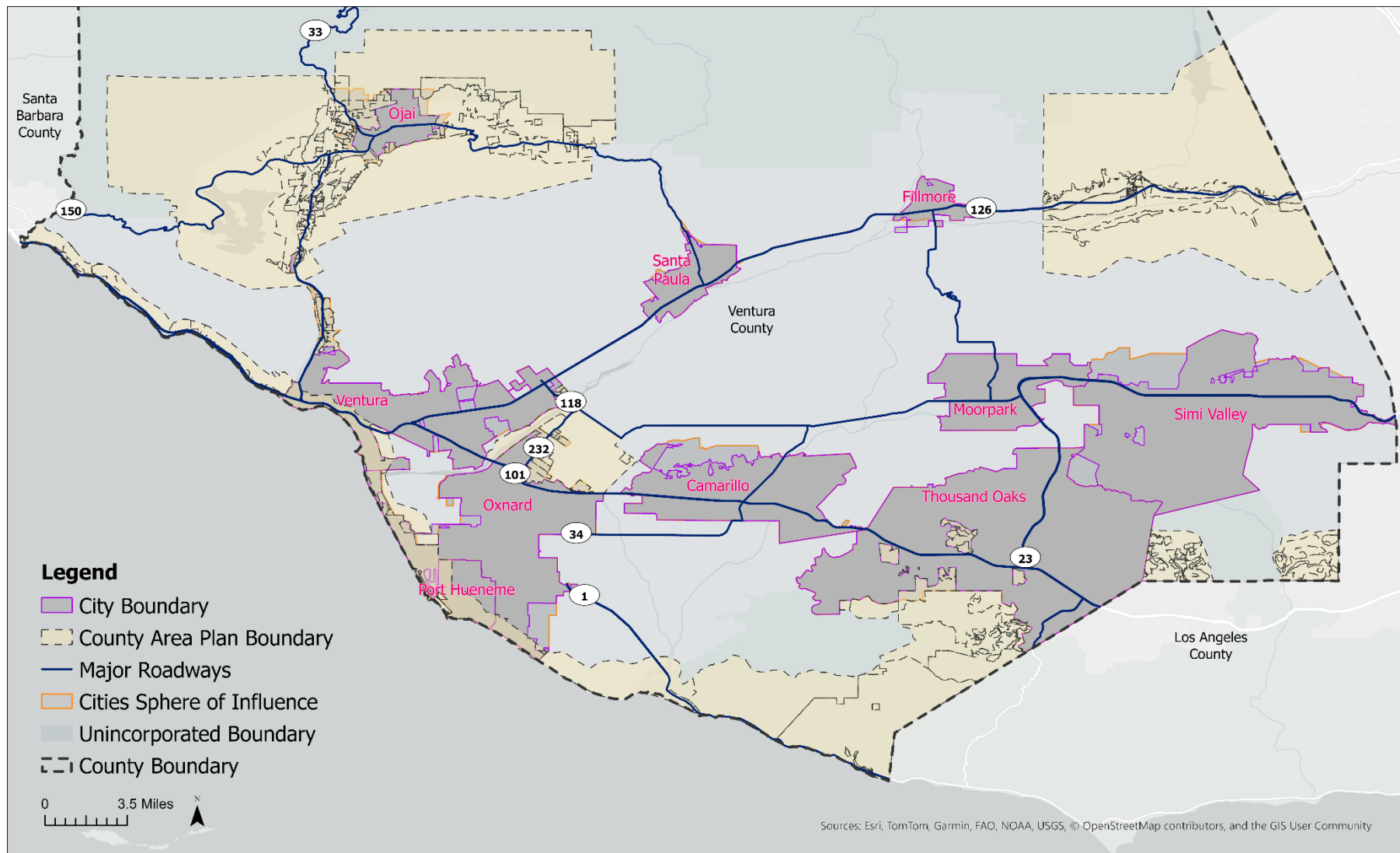


Figure 24 Administrative boundaries for Ventura County including City Boundaries, County Area Plan Boundaries, Cities Spheres of Influence, Unincorporated County Boundaries and the County Boundary

(Data source: City Boundaries, Ventura County, 2024. County Area Plan, Ventura County, 2024. Sphere of Influence, Ventura County, 2024. Unincorporated County, City Boundaries, Ventura County 2024. County Boundary, Ventura County, 2025.)

Zoning

- **Agricultural and Vacant Land** – Figure 23 illustrates existing land use, including agricultural and vacant land, based on SCAG’s 2020 Annual Land Use (ALU) dataset. The ALU provides parcel-level information on existing land use and zoning across SCAG’s 197 local jurisdictions and, updated as of 2024, is also the dataset used to support growth assumptions for the Connect SoCal 2024 Regional Transportation Plan and Sustainable Communities Strategy. As mentioned above in this report and depicted in Figure 22, Ventura County is largely made up of agricultural land outside incorporated city boundaries, primarily within unincorporated county area. Vacant land is predominantly seen in southern Ventura County outside Thousand Oaks and Simi Valley. Additionally, there are pockets of vacant land around the perimeters of each of the cities, in and around their Spheres of Influence. (Note: “vacant” land reflects existing land use conditions only and does not imply that land is easily developable.)
- **Commercial and Residential** – Residential development is generally allowed in areas specifically zoned for residential or mixed-use purposes. These zones permit housing either by right or with minimal review, depending on the density and location. In contrast, most commercial zones do not automatically allow residential uses. While some may permit housing as part of a mixed-use development, this typically requires discretionary approval (such as a Conditional Use Permit) or a zoning designation that explicitly allows for both residential and commercial uses. However, certain housing types (such as agricultural employee housing under AB 1783) may be subject to separate state provisions that allow more streamlined, ministerial approval regardless of local zoning constraints. As illustrated in Figure 24, commercial areas are often concentrated and surrounded by residential uses, a pattern that may support consideration of targeted rezoning, overlay, or specific plan.

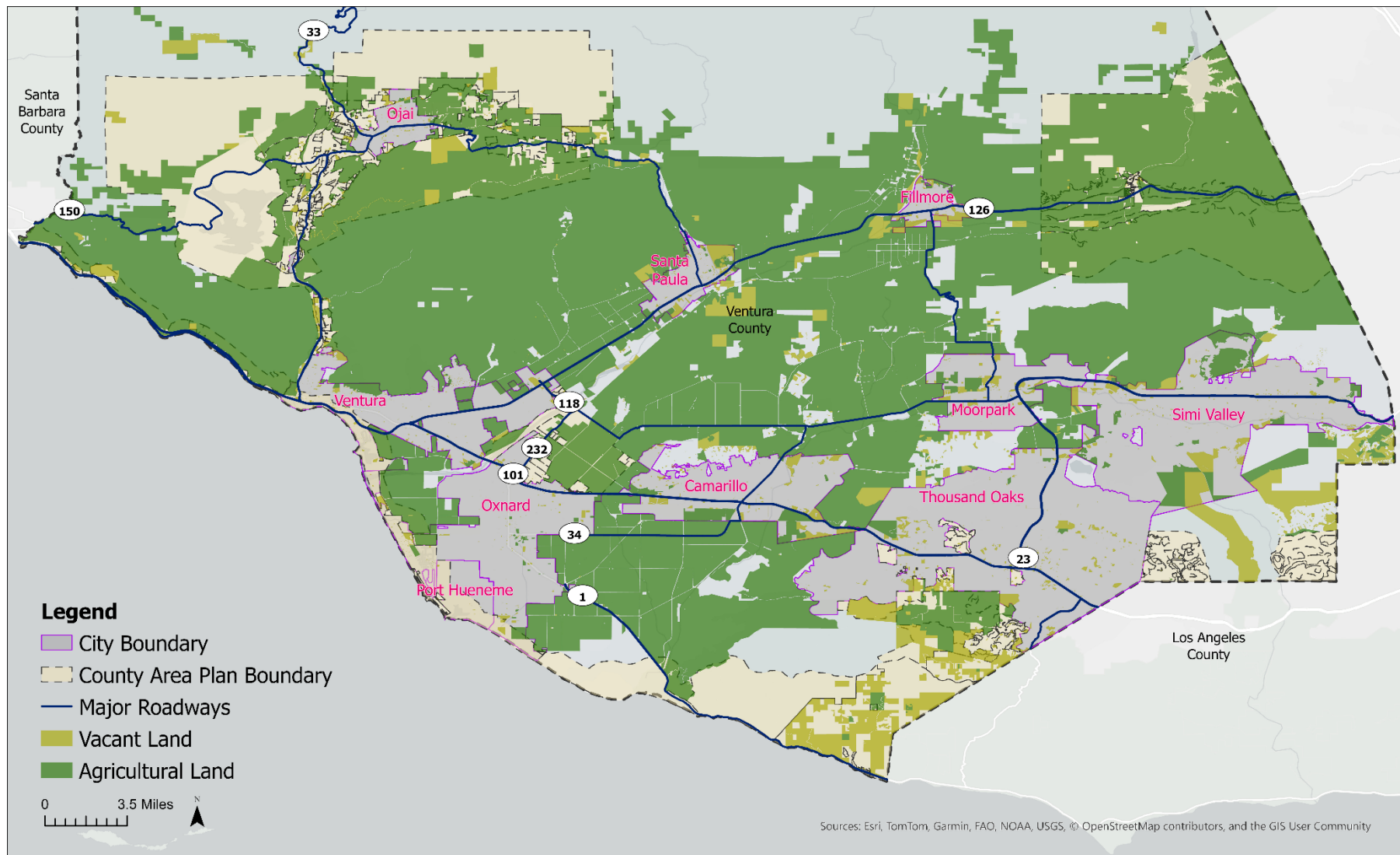


Figure 25 Vacant and Agricultural Land, Ventura County
 (Data Source: Annual Land Use, Southern California Association of Governments, 2024)

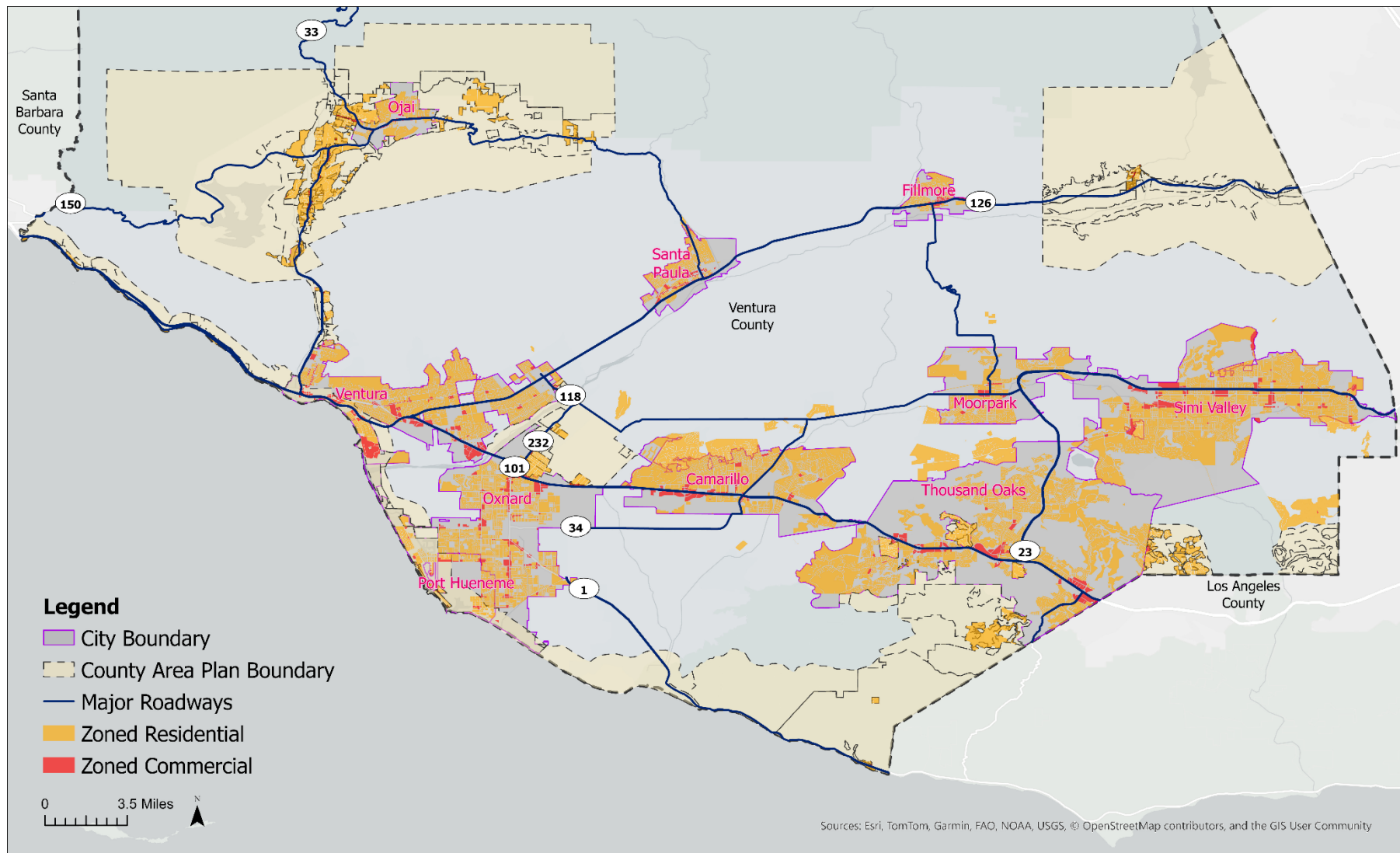


Figure 26 Commercial and Residential Land

(Source: Annual Land Use, Southern California Association of Governments, 2024)

Natural Hazard Exposure

Ventura County is exposed to a variety of natural hazards -

This can either impact the siting of housing or inform the design so as to reduce vulnerabilities³⁰:

- **Wildfires:** The risk of wildfires is increasing with climate change. Note that wildfire hazard zones were recently expanded in 2025 by CalFire included in Figure 25. Wildfires are also accompanied by smoke, damage to utilities and roads, and public infrastructure, and public safety power shutoffs (PSPS). Wildfire risk is most prominent in the east/south east of unincorporated County, and around cities of Santa Paula, Fillmore, Moorpark, Simi Valley, and Thousand Oaks. There is also notable risk around the City of Ojai as well.
- **Coastal Flooding and Flood Hazards:** Flooding is a significant threat to infrastructure and buildings, and coastal flooding is worsened by sea level rise. There is a trend across California of less frequent but more intense rainfall events (e.g., atmospheric rivers), which has triggered flood events. The flood hazard areas are also included in Figure 26, data from CalFire and FEMA. Flood Hazard risk is elevated south of Port Hueneme and Camarillo, particularly around coastal areas, as well as along the Santa Clara River and Calleguas Creek.
- **Debris Flows & Landslides:** This is a risk more common in steep areas, especially post-wildfire, given how vegetation helps stabilize slopes. Burn scars from fires like the Mountain Fire (northwest of Moorpark) are monitored for rainfall thresholds that could trigger debris flows.
- **Geologic and Seismic Hazards:** The County has multiple active faults, which pose various seismic risks such as earthquakes, liquefaction, landslides, erosion, expansive soils, seiches and subsidence. Areas most vulnerable to liquefaction include locations along the Santa Clara River and Oxnard Plain.
- **Dam Inundation & Failure:** Ventura and Los Angeles Counties have 14 dams, which can cause flooding should they fail due to spillway blockage, settling sinkholes, or maintenance issues.³¹
- **Severe Storms & Extreme Weather Events:** Heavy rain and wind can impact utilities and increase risk of wildfire.
- **Drought:** While droughts are normal part of the climate cycle, a prolonged water shortage can impact water supply, agriculture, and fire risk.³²

³⁰ County of Ventura, 2040 General Plan (2020) [5]

³¹ Office of Emergency Services, Hazards (2025) [6]

³² Office of Emergency Services, Hazards (2025) [6]

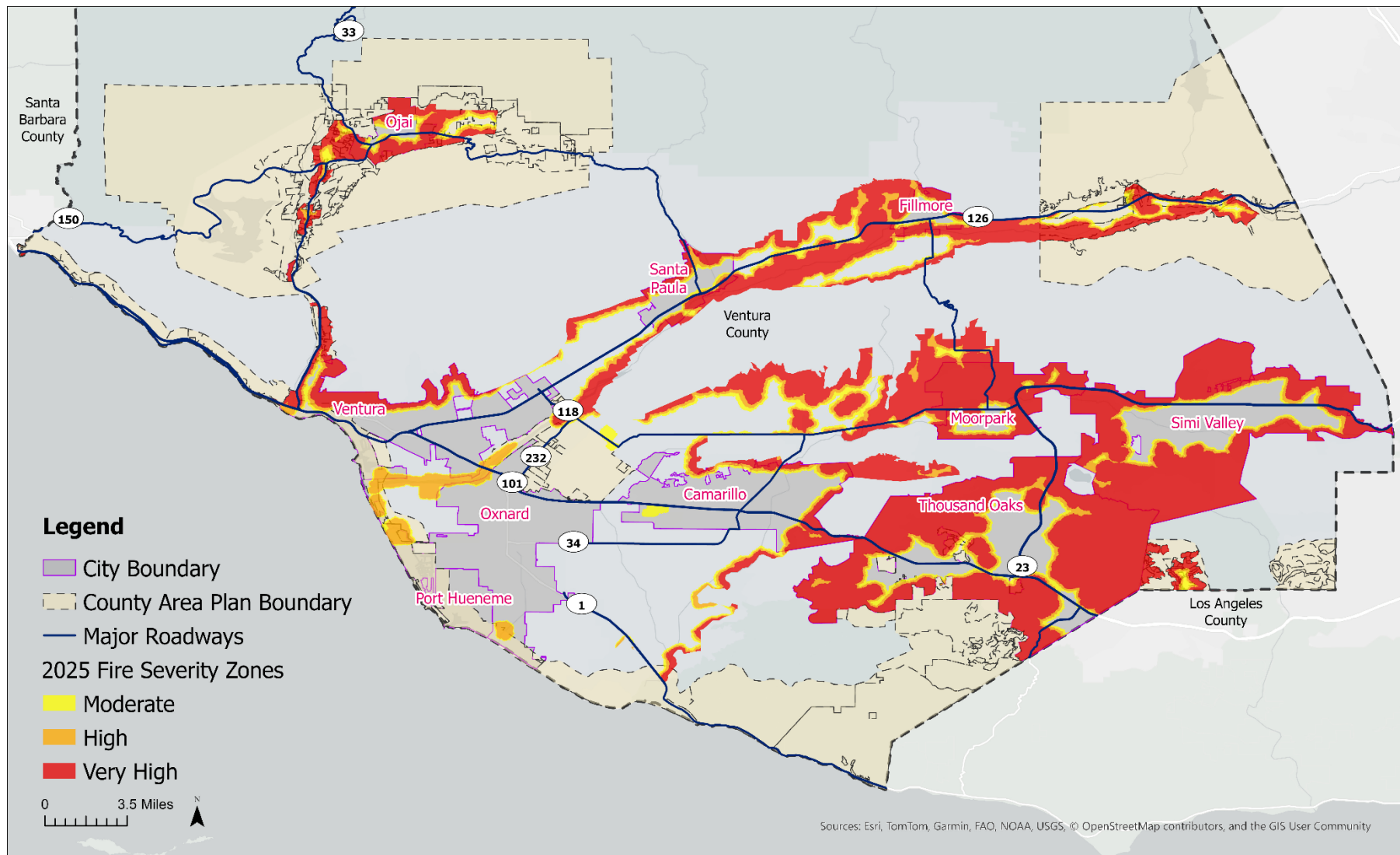


Figure 27 2025 Wildfire Severity Zones
 (Data source: Wildfire Hazards Phase 3, CAL Fire, 2025)

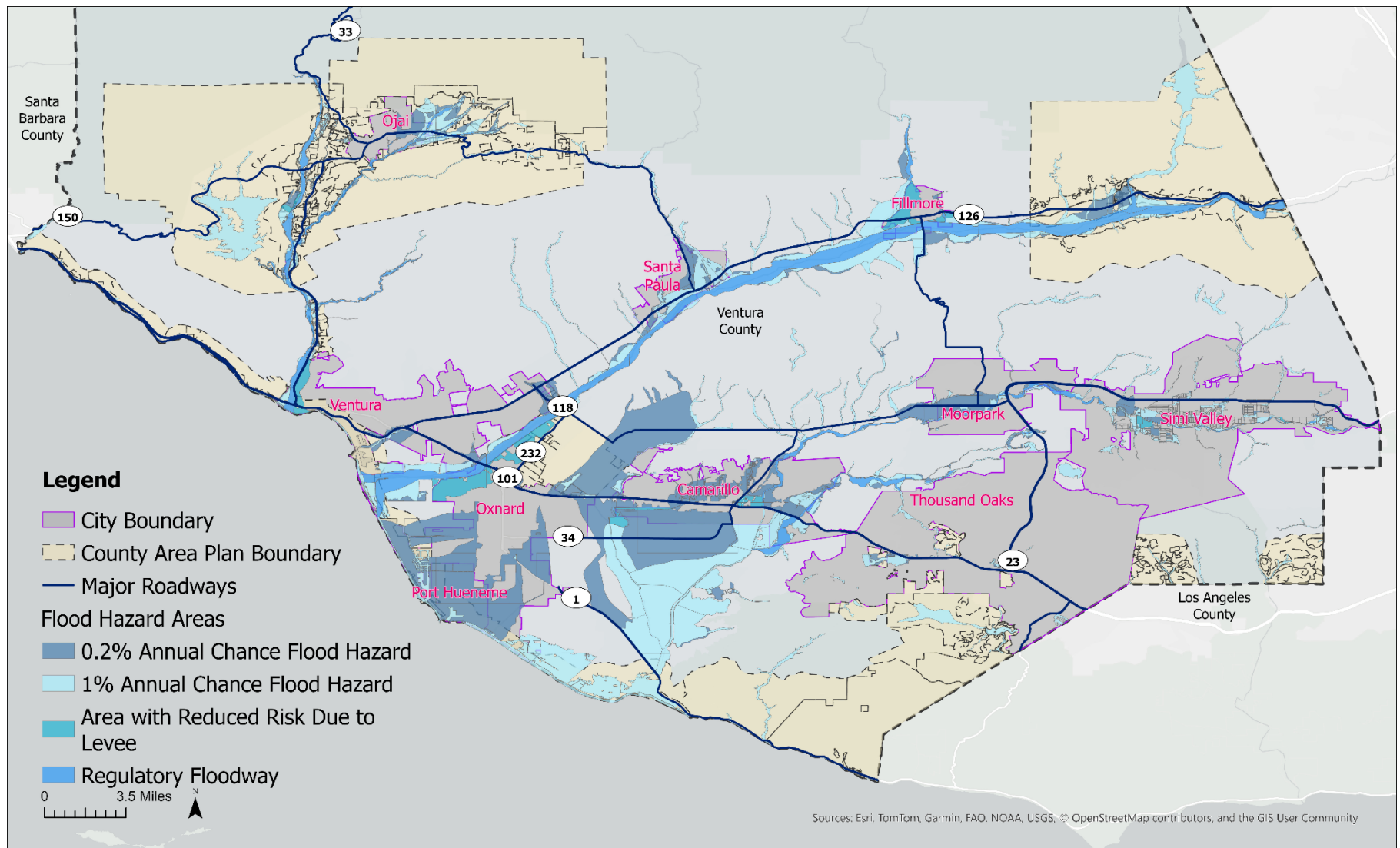


Figure 28 Flood Hazard Zones

(Data Source: Flood Hazard Areas, FEMA, 2024)

Ecosystem Considerations

- **Critical habitats** – Ventura County is also home to various threatened and endangered wildlife. Figure 27 shows the critical habitats for endangered species in Ventura County, as designated by the U.S. Fish & Wildlife Services. Any development that might modify or destroy a critical habitat would require a federal permit to minimize impacts on the natural area.³³

³³ U.S Fish and Wildlife Service, Critical Habitat (2017) [7]

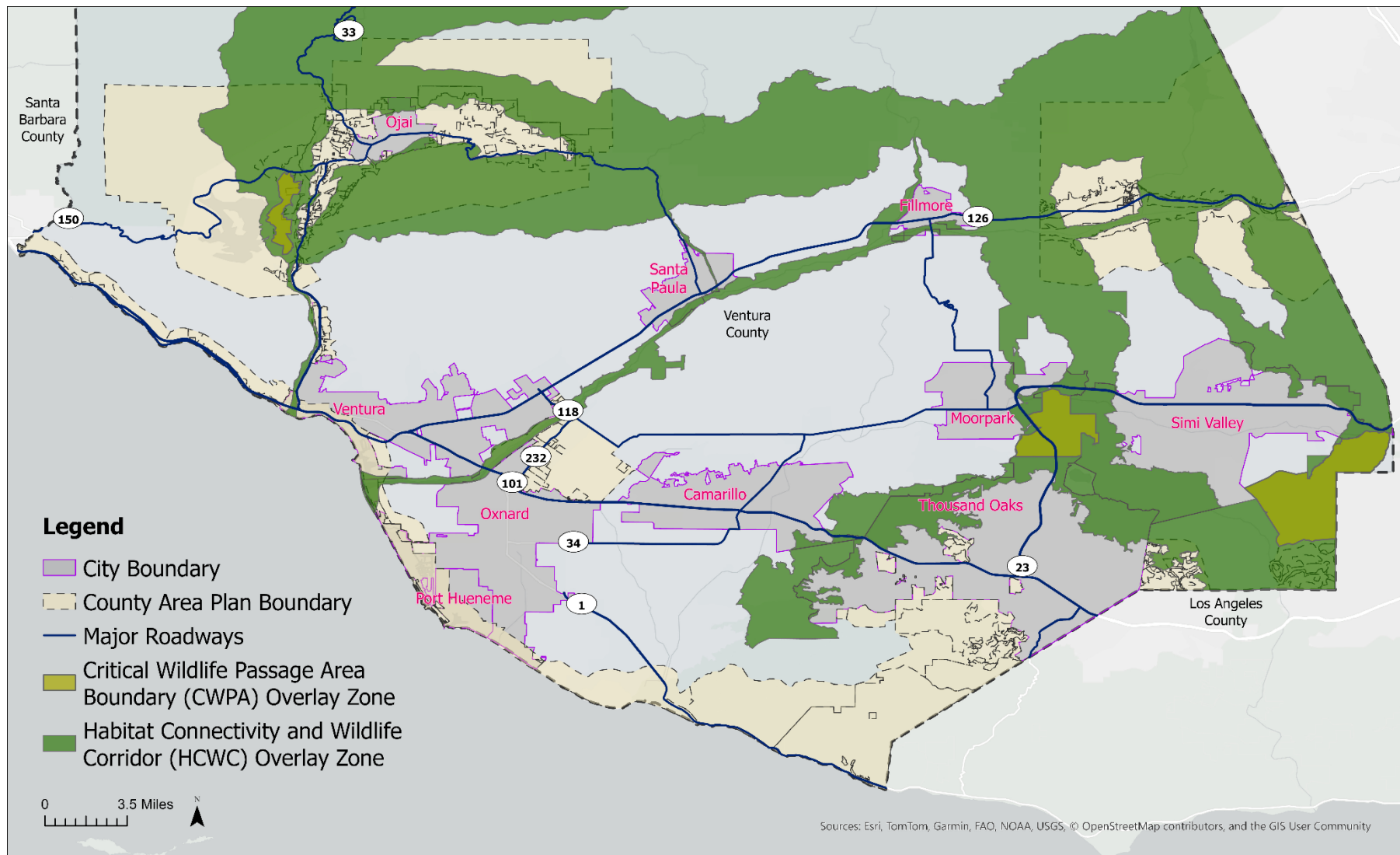


Figure 29 Critical Habitats in Ventura County (Data source: Habitat Connectivity and Wildlife Corridors, and Critical Wildlife Passage Areas, Ventura County, 2025)

Utilities

- **One of the barriers to housing production is a readiness of utilities to serve the planned housing**³⁴ – Figure 28 shows the availability of water and electric service in the county. Sanitation service potential is also included, which shows where the Ventura Regional Sanitation District can provide services.
- **Electric and water service is available in most urban and suburban areas** – There are gaps in water and electric service in more rural and undeveloped areas. New developments on the edge of more developed areas will need access to electric and water service. Building housing in areas without water service could introduce more cost and complexity.

³⁴ SCAG, Regional Utilities Supporting Housing (2023) [8]

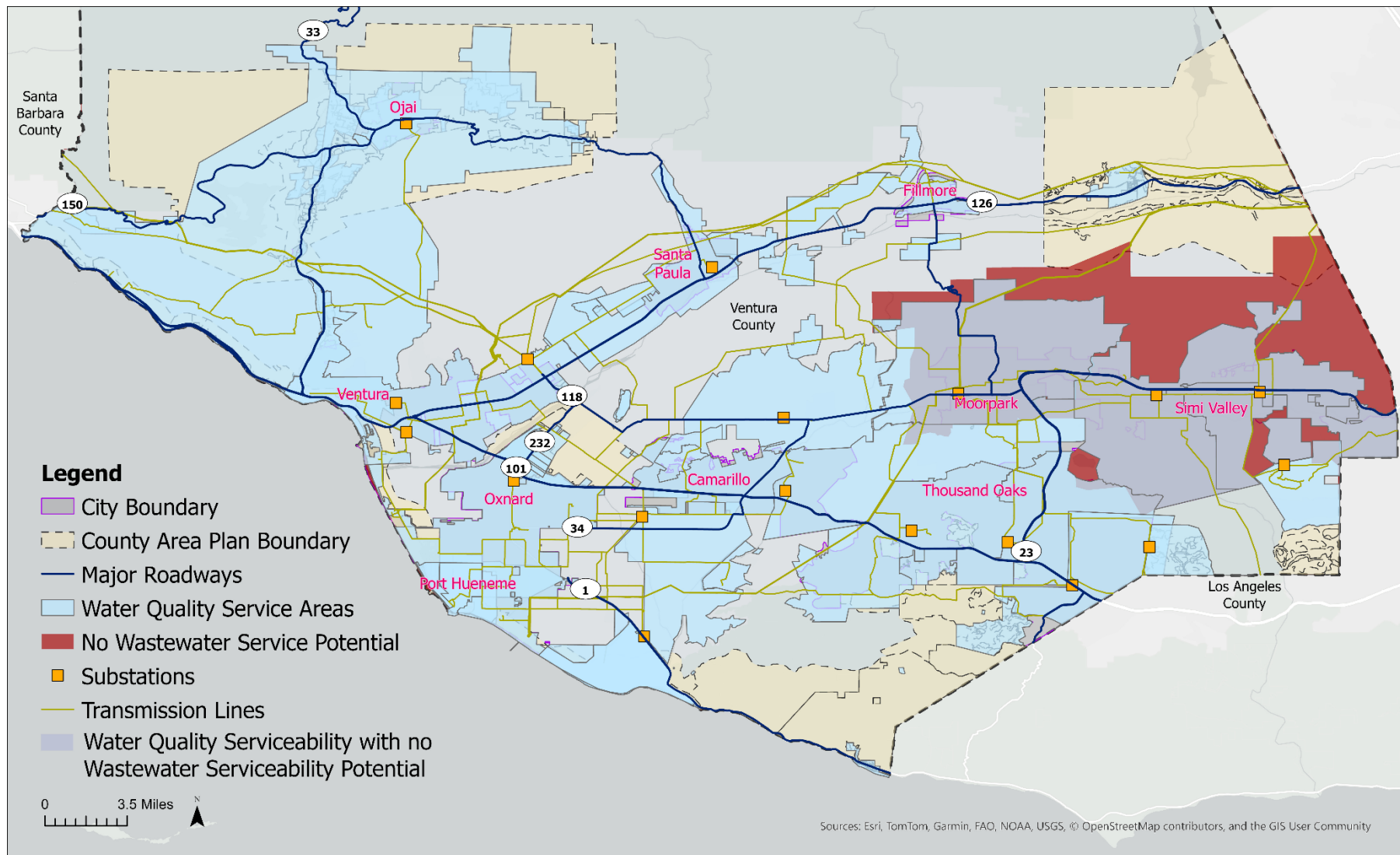


Figure 30 Water, Electricity, Ventura County

(Data source: Transmission Lines, California Energy Commission, 2025 & Substations, Southern California Edison, 2025. Wastewater Service Potential, Ventura County, 2025 & Sanitation Service Potential, Ventura County, 2024.)

2.7 Review of Local Housing Elements

The focus of this section is to identify current provisions and policy objectives relevant to farmworker housing in Ventura County. At the time of publication for this report, all eleven jurisdictions had an adopted 6th Cycle Housing Element certified by HCD.³⁵

Background – Housing Element Requirements for Farmworker Housing

The California Department of Housing and Community Development (HCD) regards farmworker housing as a population within special-needs groups, who are identified as a subset of the community with high need for targeted housing solutions. These special-needs groups also include people aged 65+, people with disabilities, and individuals who are unhoused. HCD requires a “requisite analysis” to understand who the special-needs groups are within the jurisdiction to develop responsive programs.

In addition to the above requisite analysis, HCD³⁶ provides the following guidance on additional items specific to farmworkers that should be included in a housing element:

- An estimate of the number of permanent and seasonal farmworkers within the community.
- A description of different types of housing (e.g., single-family, multi-family, group quarters) appropriate to accommodate the housing needs of permanent and seasonal farmworkers.
- A description of local development standards and processing requirements, including any special conditions of approval imposed on farmworker housing.
- Demonstration that zoning is consistent with Health and Safety Code section 17021.6, which precludes a local government from requiring a conditional-use permit, zoning variance, and/ or other zoning clearance for certain agricultural employee housing.

- Identification of zones with appropriate development standards and permit process procedures to encourage and facilitate the development of housing affordable to farmworkers (individuals and families).
- A program to provide sufficient sites with zoning that permits farmworker housing “by right” (in cases where there is insufficient capacity to accommodate the identified need for farmworker housing).
- A description of the local government’s role in working cooperatively with local growers, ag-related businesses (such as packing and distribution facilities), the farm bureau, and advocates for farmworkers such as House Farm Workers! and the California Rural Legal Assistance (CRLA) in order to determine available resources and shortfalls.
- A program that commits the local government to collaborating with agricultural employers in identifying sites and pursuing funding sources available through HCD and the U.S. Department of Agriculture’s rural development programs.

Data and Findings by Jurisdiction

The following section summarizes farmworker housing in each jurisdiction’s housing element, including:

- Current farmworker housing sites.
- Existing development requirements, such as zoning permitted uses, for farmworker housing.
- Planned development projects to expand farmworker housing.
- Policy objectives and actions targeted to increasing farmworker housing.

³⁵ California Department of Housing and Community Development, [Housing Element Review and Compliance Report \(2025\)](#) [22]

³⁶ California Department of Housing and Community Development, [Farmworkers \(2025\)](#) [20]

Note that some analyses such as existing development requirements are indicative of the time of Housing Element adoption (ranging from 2021 to 2024) and may have since changed.

Estimating the number of farmworkers in Ventura County remains a significant challenge, and chronic undercounting poses a barrier to effective housing planning and development. Most jurisdictions rely on data from the American Community Survey (ACS) in their housing elements, but this data is outdated, limited in scope, and excludes many farmworkers. The ACS aggregates farming with forestry, fishing, and hunting occupations, does not distinguish between wage levels, and critically omits labor provided by farm labor contractors—resulting in a substantial underestimation of the true farmworker population.

Based on findings from the Phase 2 and 3 Survey, the actual number of farmworkers in Ventura County may be as high as 36,500. However, even with more accurate estimates, a fundamental obstacle remains: many farmworkers are ineligible for programs, services, and housing supported by federal funding due to their legal residency status or employment arrangements. This structural exclusion further complicates efforts to address their housing needs and underscores the importance of developing alternative, inclusive strategies at the local and state levels. In addition to the known farmworker housing complexes and designated locations identified in each jurisdiction, it is important to recognize that many farmworkers may also reside in accessory dwelling units (ADUs), single-family homes, or other informal housing arrangements such as garages and sheds. Some of these living situations are untracked and may not be reflected in official counts, further contributing to the underrepresentation of the farmworker population in housing data.

City of Camarillo

No opportunity sites or planned projects exclusive to farmworker housing are defined in the City's Housing Element. Farmworker housing is currently only permitted by-right in the Agricultural Exclusive (A-E) district. Future policy objectives and actions specific to farmworker housing are limited to the City's partnership with the County and other advocacy groups on implementation of the countywide survey.

City of Fillmore

The City has outlined an intention to build an additional 30 units of housing for farmworkers as part of its 6th Cycle targets. Farmworker housing is currently only permitted by-right in the Central Business District zone.

The City also identified four action items specific to farmworker housing, including an emphasis on partnership programs and funding opportunities. The City plans to amend its zoning to allow farmworker housing as a by-right use in all zones where single-family housing is permitted (Action 2-3), and plans to define and streamline permitting for Single Room Occupancy (SRO) units that could address farmworker housing needs (Action 3-14).

City of Moorpark

No opportunity sites or planned projects were identified in the City's Housing Element exclusively for future farmworker housing units. Farmworker housing is currently only permitted by-right in rural and agricultural zones: Open Space (O-S), Agricultural Exclusive (A-E), Rural Agricultural (R-A), and Rural Exclusive (R-E) zones. Within these zones, the City includes various lot size, parking requirements, and other development restrictions for farmworker housing.

The City identified four action items specific to farmworker housing, including participation in the countywide survey and emphasis on partnership programs and funding opportunities. The City plans to amend its zoning to allow farmworker housing as a by-right use in all zones where single-family housing is permitted (Program 20), and plans to establish a housing trust fund that would create designated farmworker housing (Program 20).

City of Ojai

No proposed opportunity sites or planned projects exclusive to farmworker housing are defined in the City's Housing Element. Farmworker housing is currently only permitted by-right in zones that also allow agricultural uses.

Future policy objectives and actions specific to farmworker housing are limited to assisting with site identification and funding applications for farmworker housing developments.

City of Oxnard

Farmworker housing is currently permitted by-right in residential (R-1 to R-4) zones and by special use permit in commercial zones. Within the Housing Element, the City identifies farmworker-housing-specific actions under Program 9, which focuses on implementation supports such as stakeholder coordination and practical tools to help advance farmworker housing. Under this program framework, the City commits to regular engagement with farmworker housing stakeholders (at least twice per year) and to developing a brochure/resource guide intended to streamline the farmworker housing development process. The City also identifies a complementary action to reduce barriers for special-needs housing through a review of parking standards (Program 29).

City of Port Hueneme

No proposed opportunity sites or planned projects exclusive to farmworker housing are defined in the City's Housing Element. The City does not have any land zoned for agricultural uses and the zoning code lacks mentions of farmworker housing. Future policy objectives and actions specific to farmworker housing are limited to the City's partnership with the County and other advocacy groups on implementation of the action plan developed from the countywide survey.

City of Santa Paula

No proposed opportunity sites or planned projects exclusive to farmworker housing are defined in the Housing Element. Farmworker housing is currently permitted in High-Density Residential (R-4), Commercial/Light Industrial (C/LI), and Light Industrial (LI) zones with a discretionary conditional use permit.

The City identified three actions specific to farmworker housing, in addition to the City's partnership with the County and other advocacy groups on deployment of the countywide survey. First, the City will study the feasibility of a local rental assistance program that would provide set-asides of vouchers for farmworkers (Program 11). Second, the City will undertake required zoning to make farmworker housing by-right where single-family homes are permitted (Program 17). Finally, the City will expand outreach and education efforts around fair housing opportunities for residents (Program 22).

City of Simi Valley

No proposed opportunity sites or planned projects exclusive to farmworker housing are defined in the City's Housing Element. Farmworker housing is not mentioned in the Municipal Zoning Code; the City has no agriculturally designated land uses, and all residential zones allow agricultural use by right, while the open space designation is intended for agricultural uses. The only action identified specifically to farmworker housing is that the City will undertake required zoning to make farmworker housing by-right where single-family homes are permitted (Program 6).

City of Thousand Oaks

No proposed opportunity sites or planned projects exclusive to farmworker housing are defined in the City's Housing Element. Farmworker housing is permitted by-right within the R-A (Rural Agricultural), R-E (Rural Exclusive), C-3 (Regional Commercial), C-4 (Planned Commercial), and M-1 (Light Industrial) zoning districts if six or fewer units, or with a special use permit for up to 12 units (or 36 beds). Farm cottages are also permitted when a precise plan of design permit (PPD) is approved but is limited to one cottage per ten acres for properties within the Protected Ridgeline Overlay (PR) zone. The only action identified specifically to farmworker housing is that the City will undertake required zoning to make farmworker housing by-right where single-family homes are permitted (Program 7).

City of Ventura

The City currently has a minimum lot size requirement of farmworker housing, regardless of zones, requiring at least 40 acres in operational agricultural uses for up to 12 units (or 36 beds). Actions identified specific to farmworker housing are that the City will remove its minimum lot size requirement (Program 20.2), as well as pursue funding opportunities to support the countywide survey and future development projects (Program 20.3).

Unincorporated Ventura County

The County's Housing Element identifies 300+ new units that are in entitlement throughout the unincorporated County that may include farmworker housing units. Deed-restricted farmworker housing is

currently permitted in Agricultural Exclusive (AE), Open Space (OS), Rural Agricultural (RA), and Timberland Preserve (TP) zones. The County’s zoning ordinance also includes extensive options for all types of farmworkers (single or family, full time or part-time/temporary/seasonal) which were most recently updated in 2022.

These regulations include development standards, and occupancy and verification requirements for permanent deed-restricted farmworker housing (individual units, group quarters, and complexes), which are allowed either with a ministerial or discretionary permit (depending on criteria). Additionally, the County’s zoning ordinance also includes development standards for housing temporary and seasonal farmworkers in self-contained temporary trailers for a limited term within a year, allowed with a zoning clearance.

The county identified one additional action beyond conducting the countywide survey and farmworker study. The County plans to expand the array of free building plans available for accessory dwelling units (ADUs) or agricultural worker housing units (Program C).

Key Takeaways

- **Data Quality and Consistency**

First, the number of properties that provide farmworker housing is not documented in a central public manner. The list of properties outlined in the prior sections reflects what is listed in each jurisdictions’ housing element in addition to some public lists provided by housing advocates such as House Farm Workers!³⁷ And the Cabrillo Economic Development Corporation, which are not exhaustive. The effort required to find the properties described here is indicative of barriers that the public may have in easily accessing this information.

Second, few of the jurisdictions explicitly defined how many farmworker housing units are assumed as part of meeting their Regional Housing Needs Allocation (RHNA) 6th Cycle targets. Since farmworker housing units are generally regarded as special needs

housing and very low-income, only Ventura County and the cities of Fillmore and Oxnard defined farmworker-specific targets.

- **Zoning Updates for State Compliance**

In 2019, Assembly Bill 1783³⁸ was passed that enacted updates to California’s State Employee Housing Act³⁹ specific to farmworkers. There are two major components of AB 1783 that aim to streamline development of farmworker housing: 1) the Act prohibits local governments from requiring a conditional use permit, zoning variance, or other zoning clearance for the employee housing, or from subjecting the employee housing to certain taxes or fees that are not required for other agricultural activities in that zone. And 2) the Act, for the purposes of any contract, deed, or covenant for the transfer of real property, requires employee housing consisting of no more than 36 beds in a group quarter or 12 units or spaces designed for use by a single-family or household to be considered an agricultural use of property.

With the adoption of AB 1783, the timing of the 6th Cycle required that jurisdictions in Ventura County update their zoning ordinances, thus why nearly all jurisdictions identified this as an action. Streamlined development policies and incentives still need to be made at the local and state level regarding exemptions or tailored provisions for projects within the Coastal Zone (where Coastal Act requirements and Coastal Development Permit processes may limit or complicate the application of AB 1783’s ministerial approvals). Additionally, Assembly Bill 3035⁴⁰ was adopted in 2024 and raised the maximum from 36 beds to 150 in Santa Clara and Santa Cruz counties – future legislation could make this a statewide requirement.

³⁷ An example resource from House Farm Worker’s that includes a partial list of farmworker housing is [Hoja de Recursos de Vivienda para Trabajadores Agrícolas del Condado de Ventura](#)

³⁸ *California State Assembly, Assembly Bill No. 1783* (2019) [21]

³⁹ *California Department of Housing and Community Development, Employee Housing* (2025) [22]

⁴⁰ *California State Assembly, Assembly Bill No. 3035* (2024) [34]

- **Incentives for Streamlined Development**

Each of the jurisdictions included various actions aimed at encouraging farmworker housing to be built. Some referred to ADUs and SROs, while others focused on rental vouchers and financing. Additional actions such as the use of density bonuses, Low-Income Housing Tax Credits, land banking, cooperative housing models, pre-approved housing plans, and expedited permitting may also be worth considering.

- **Relationship between Farmworker Housing and Concurrent Challenges**

Few jurisdictions acknowledged how the prevalence of farmworker housing can be tied to other concurrent socioeconomic challenges. It is not clear how many farmworkers are unhoused in Ventura County – Santa Paula identified 23 farmworkers who sleep in their cars, and Simi Valley counted 6 as part of each jurisdiction’s point-in-time count. None of the housing elements examined addressed transportation issues related to the locations of farmworker housing in each jurisdiction. Finally, none have explored other actions that, when combined with streamlined development, could improve the quality of life and wellbeing for farmworkers, such as improving proximity to social services, workforce development programs, increased access to health and childcare, etc.



Figure 31 Local field (photo courtesy of Ventura County)

2.8 Summary of Key Issues

Agriculture, Labor, and Housing Connection

- There is a severe shortage of affordable housing across Ventura County, with a gap of nearly 24,000 homes for low-income renters. This shortage makes it especially challenging for farmworkers to secure housing, given their limited and often uncompetitive wages.
- Most farmworkers rent from landlords who are not their employer.
- Rents have outpaced farmworker wages, making local housing unaffordable for most farmworkers (i.e., high rent burden).
- Assistance programs are not universally accessible, especially for undocumented workers or those with incomes just above eligibility thresholds (e.g., a family with two farmworkers, or “mixed status” households).
- Most agricultural employers expect stable or increasing workforce needs but do not provide farmworker housing due to cost, regulatory issues, and lack of infrastructure connections to their land, which may be leased vs. owned. Therefore, employer-provided housing is rare and mostly limited to H-2A visa workers.
- Reliance on H-2A labor is increasing due to local labor shortages, but this comes with high costs for employers.
- Immigration policy and enforcement create instability in the labor force whereas other political trends such as tariffs and uncertain geopolitical conditions contribute to economic uncertainty.
- Climate change, water scarcity, and tariffs threaten agricultural output and, by extension, farmworker stability.

Housing Conditions

- Shared living is common among farmworkers as a cost-driven strategy, with multiple households often housed together in small units thus leading to overcrowding.
- In many places with some local concentration in specific areas in the County, housing lacks complete kitchen or plumbing provisions.

- Deferred maintenance and poor housing quality are common, impacting health and safety.
- Most farmworkers live in houses or apartments, but there is a strong preference for single-family homes (when asked to compare housing, apartments, or mobile-homes).
- Of the limited housing options currently available, most are oriented toward larger family households, leaving few options for single (individual) farmworkers and smaller households (e.g., single parents).

Location Choice, Access and Transportation

- Most farmworkers commute by car, with high transportation costs and limited public transit options for their daily commute.
- Vehicle miles traveled (VMT) are highest in low-density, rural areas, increasing costs and emissions.
- Public transit and bike networks are concentrated in urban areas, not aligned with farm locations.
- Proximity to work and services is a key factor in housing preference with over 60 percent of farmworkers preferring to live in or near a city to have access to schools, shopping, and healthcare.

Development Context

- Commercially zoned areas which would offer an opportunity for housing development may only allow residential use with a change in zoning designation, or with a discretionary permit.
- The regulatory framework of Save Open Space and Agricultural Resources (SOAR) at the county level and City Urban Restriction Boundaries (CURB) lines at the city level are designed to limit urban sprawl but inherently also create a challenge for affordable housing development in these areas.
- Development in unincorporated areas is usually contingent on the availability of infrastructure such as water and sewer services and

must align with the broader goals of environmental sustainability, hazard mitigation, and community character preservation.

- Natural hazards (e.g., wildfire, flooding, seismic risk) and utility access further limit suitable sites for housing.

Review of Local Housing Elements

- Few jurisdictions set explicit targets for farmworker housing or address related transportation and service needs.
- Chronic undercounting of farmworkers due to difficulties in estimating and using outdated information from ACS hampers planning and resource allocation specifically for farmworker housing.
- Recent state legislation (AB 1783 (2021), AB 3035 (2024)) aims to streamline farmworker housing development, but several specific constraints remain such as the limit of housing units that can be provided, and local implementation varies.

3 Housing Typologies

3.1 Introduction

Housing typologies refer to the various forms and models of housing that differ in how they are built, owned, occupied, and physically configured. This chapter offers a menu of housing typologies drawn from both local and international examples. These examples are examined for their potential to meet the unique needs of farmworkers and their families, incorporating opportunities, considerations, and stakeholder insights gathered during this study’s development.

Because farmworkers’ needs and living contexts vary widely (e.g., single worker versus multi-generational family, differences in available space to build on), no single housing solution can address these challenges. Meeting these needs requires a mix of housing typologies, from mobilehomes and accessory dwelling units to purpose-built apartment complexes and cooperative housing.

These typologies are organized across four interconnected dimensions:

- **Construction method** (how housing is built)
- **Physical types** (what is built)
- **Ownership** (who owns and manages it)
- **Development type** (who is allowed to live there)

This framework supports a comprehensive evaluation of housing options, helps generate development and financing strategies, and facilitates stakeholder feedback on what has worked, what hasn’t, and what could be effective in the cities and county of Ventura. Figure 29 illustrates what is included across these categories within this chapter.

Legend for opportunities and considerations



Opportunities – Highlights potential advantages or efficiencies associated with a building type, delivery model, ownership structure, or occupancy type (e.g., opportunities around cost savings, streamlined permitting, or benefits to farmworkers and their families that tie back to the priorities identified in the survey).



Considerations – Notes constraints or factors to consider in pursuing a particular option.


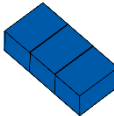
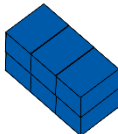
this chapter begins to outline advantageous connections between these dimensions



Construction Method

- A. Traditional stick-built housing
- B. Manufactured housing
- C. Modular construction
- D. Bulk development / bulk purchasing (which can be combined with A, B, and C)
- E. Cutting Edge Methods

Physical Housing Types

- 
 + 1 unit / structure
 Low Density
 - A. Single-family
 - B. Tiny homes
 - C. ADU / JADU
 - D. Trailers / RVs
- 
 + multiple units
 Low Density
 - E. Duplex / triplex / fourplex
 - F. Townhouses
- 
 + multiple units
 Higher Density
 - G. Multi-family
 - H. Mixed-use
 - I. Hotel conversion

Configurations of the above:

- Internal: unit layouts (floor plans)
- External: standalone vs. clustered (e.g., communal or co-housing development)

Ownership

- A. Privately-owned, renter-occupied
- B. Employer-owned
- C. Non-profit-owned and operated
- D. Public-owned and operated
- E. Resident-owned communities
- F. Rent to own
- G. Community land trust

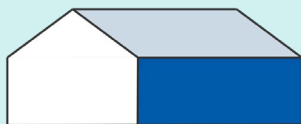
Development Type

- A. Dedicated farmworker housing (either 100% or in combination with other types of housing)
- B. Affordable housing
- C. Market rate with affordable subset
- D. Mixed-use (retail and residential)

Figure 32. Overview of chapter structure and contents

3.2 Construction Methods

A



Traditional stick-built housing

Description

Traditional stick-built housing refers to homes constructed on-site using wood framing and conventional building techniques. This method is the most common form of residential construction in the United States and is characterized by its flexibility in design, adaptability to various site conditions, and compatibility with local building codes. Stick-built homes are typically constructed piece-by-piece on a permanent foundation and can range from single-family homes to small multi-family structures. This method is prevalent across Ventura County.

Example

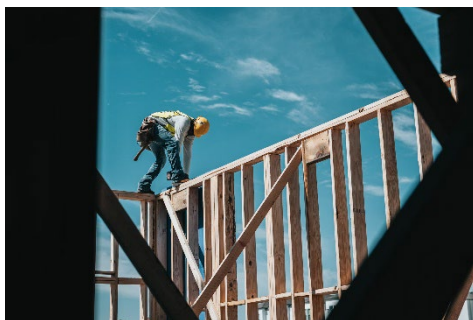


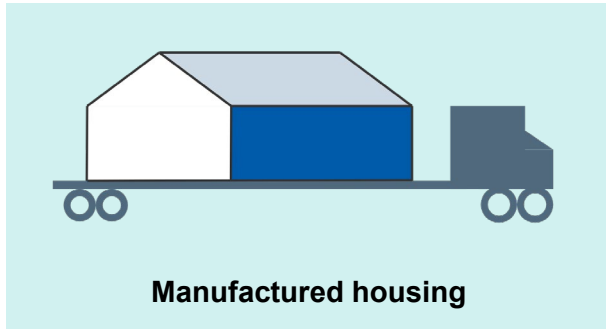
Figure 33. Assembly of a “stick-built home”
(Image: Josh Olalde⁴¹)

Considerations and Opportunities

- ✓ **Familiarity** – well-understood by local builders and plan-checkers.
- ✓ **Flexibility** – allows for a high degree of customization.
- **Higher per unit cost** – more time-consuming than other construction methods and labor-intensive, which is notable in California’s currently high-cost labor market, especially if financing requires labor paid at “prevailing wage” rates.

⁴¹ Image by [Josh Olalde](#) on Unsplash (2020)

B



Description

Manufactured housing refers to homes built in a factory and transported to their final site. These homes follow national safety and quality standards set by the U.S. Department of Housing and Urban Development (HUD). Once delivered, they're placed on either a temporary or permanent foundation and used as long-term housing.

The terms “manufactured home” and “**mobilehome**” are often used interchangeably, but technically, mobilehomes were built before June 15, 1976—before HUD standards were established and manufactured homes are built after June 15, 1976.⁴²

Trailers or recreational vehicles (RVs) are different: they're designed to remain mobile (not anchored to a foundation) and are regulated by the National Highway Traffic Safety Administration.⁴³

Example



Figure 34. Manufactured home being transported in Southern California

(Image: Amanda Bicknell via Creative Commons)⁴⁴

Considerations and Opportunities

- ✓ **Cost savings** – lower per-unit construction costs compared to site-built, driven in part by reduced on-site labor.
- ✓ **Time savings** – reduced construction time given off-site fabrication.
- ✓ **Pairs well with resident-ownership models** – lends itself not only to rentals but also resident-owned communities (ROC). For example, the non-profit ROC USA has a program to support existing manufactured home communities transition to resident ownership.⁴⁵

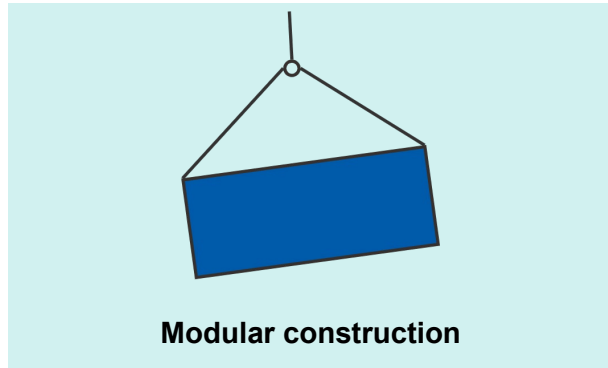
⁴² Date of HUD standards per HUD, [Manufactured Housing Homeowner Resources](#)

⁴³ RVs fall under Title 49 CFR Part 571, which sets the standards for motor vehicles, per [Code of Federal Regulations](#) (2026)

⁴⁴ Image by Amanda Bicknell via [Creative Commons](#)

⁴⁵ [ROC USA](#) (2026)

C



Description

Modular housing refers to a category of prefabricated construction in which sections of a home, ranging from entire rooms or units to smaller components like wall panels, are built in a factory and then transported to the site for final assembly. These homes are constructed to meet local or state building codes, the same as traditional site-built homes.

For both manufactured housing and modular housing, it is advantageous if the factories are nearby to reduce logistics and transportation costs and emissions.

Example



Figure 35. CG Architectes, Crossbox, Modular Housing, construction in progress

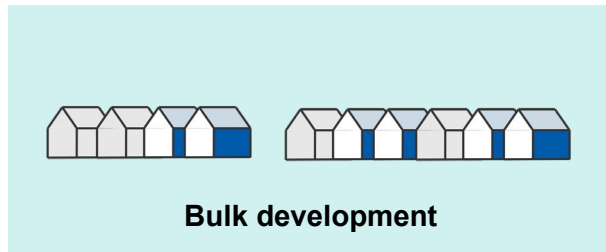
(Image: Koma Modular Construction via Creative Commons)⁴⁶

Considerations and Opportunities

- ✓ **Time savings** – modular construction has the potential to significantly reduce build times.
- ✓ **Potential for cost savings** – similar to manufactured housing, the factory prefabrication means less construction needed on site. This has the potential to reduce overall costs but is not always achieved on projects, like the time-saving benefit.
- ✓ **Material and energy saving opportunities** - modular construction can incorporate high-performance wall systems such as Structural Insulated Panels (SIPs), which offer continuous insulation, reduced thermal bridging, and lower air infiltration compared to conventional stick-built assemblies.
- ➔ **Considerations** – in areas with low adoption or limited factory access, modular construction may not be cost-effective. High local demand and established supply chains are key to realizing savings.

⁴⁶ Image by [Koma Modular Construction via Creative Commons](#)

D



Description

Bulk development refers to a delivery model in which multiple housing units are packaged together as a single project. This approach streamlines design and construction by enabling more efficient logistics (e.g., mobilizing crews once, sequencing trades like drywall installation across units, and minimizing downtime). The greatest cost and time savings typically come from co-locating units on the same block or within a single neighborhood, where construction activities can be tightly coordinated. Beyond logistical efficiencies, bulk development leverages economies of scale in materials procurement. Bundling units into one project allows developers to buy materials in bulk, often at lower prices, and simplify sourcing and delivery. These benefits also apply to geographically distributed projects—as seen in California’s Equitable Building Decarbonization efforts, where aggregating heat pump retrofits across properties creates a more appealing, manageable scope of work for contractors.⁴⁷

Example



Figure 36. Bulk housing development in North Carolina

(Image: Evolve Companies via Creative Commons)⁴⁸

Orchard Hills in Irvine was built with wildfire defense in mind, from fire-resistant materials to strategic landscaping. Its success during the 2020 Silverado Fire has garnered attention around how master planning approaches can protect communities.⁴⁹

Considerations and Opportunities

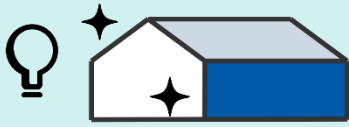
- ✓ **Potential to reduce labor costs** – can lower labor costs by allowing a single mobilization and coordinated trade work, such as installing windows across multiple buildings at once.
- ✓ **Can be paired with manufactured and modular construction for greater benefit** – developments can utilize prefabrication to increase cost savings.
- ✓ **Opportunity for CDFI support** – Community Development Financial Institutions (CDFIs) like Enterprise Community Partners can support these efforts through pooled financing mechanisms, including revolving loan funds and construction pools for affordable housing.

⁴⁷ Heard from SoCal labor union in interview

⁴⁸ Image by Evolve Companies via Creative Commons

⁴⁹ Jack Flemming, "Could this Irvine neighborhood be the blueprint for a more fire-resistant L.A.?" L.A. Times, (2025) [26]

E



Cutting edge methods

Description

In addition to the methods discussed above, newer construction methods can be considered: 3D-printing and shipping containers.

3D-printed homes represent a major innovation in additive manufacturing, using robotic systems to layer concrete and create structural walls. The concept emerged in the 1990s, with early research into automated construction methods. Since 2021, companies like ICON have scaled up production in the U.S. and Mexico, showcasing the method’s speed, cost efficiency, and sustainability benefits.⁵⁰

Shipping container housing repurposes steel cargo containers, originally designed for global freight, into modular living spaces. This approach has gained traction worldwide, from disaster relief projects in Japan to urban infill developments in U.S. cities.

Example

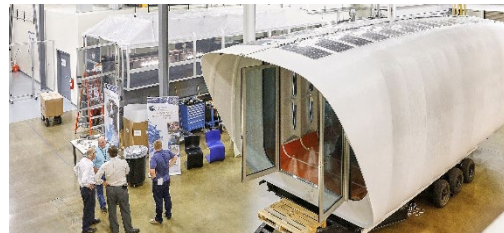


Figure 37. AMIE 3D-printed housing demonstration unit

(Image: Oak Ridge National Laboratory)⁵¹

The rapidly growing community of Desert Hot Springs, just north of Palm Springs, opened a neighborhood of carbon-neutral, 3D-printed homes. Each two-bedroom home includes an ADU to encourage multigenerational living.⁵²

Considerations and Opportunities



Material, emission, and labor-saving opportunities – both methods have the potential to reduce overall labor and material demand of development.



Complexity – 3D printing demands a highly specialized workforce, while shipping containers were never intended for residential use. Converting them into homes requires meticulous detailing to address thermal bridging, ensure a weather-tight envelope, and integrate features like windows and doors without compromising structural integrity.



Unfamiliarity – local jurisdictions vary widely in their familiarity with these construction methods, making permitting processes potentially complex and unpredictable. Likewise, lenders may be hesitant to finance projects due to limited experience and concerns about long-term performance.

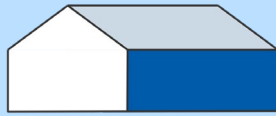
⁵⁰ Justin R. Wolf, “3D Printing and the Affordable Housing Crisis,” Green Building News, (2024)

⁵¹ Image by Oak Ridge National Laboratory via Creative Commons

⁵² Kate Mazade, “Mighty Buildings completes 3D-printed net-zero home in southern California,” Dezeen, (2022)

3.3 Physical Housing Types

A



Single-family
(Detached)



+ 1 unit / structure
Low Density

Description

Single-family detached homes are low-density residential buildings designed to house one household per unit. Each home is situated on its own parcel of land, with open space on all sides, offering privacy and separation from neighboring structures. These homes typically feature private entrances, individual utility connections, and dedicated outdoor areas such as yards, patios, or balconies. Ranging from one to three stories in height, they are the most common residential building type found throughout both incorporated cities and unincorporated areas of Ventura County.

Example



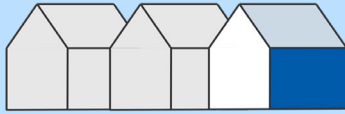
Figure 38. Single-family home example in Bakersfield, CA⁵³

Considerations and Opportunities

- ➔ **Higher cost per unit** – generally, more expensive to build per unit constructed than multi-family options.
- ✓ **Opportunity to reduce costs through prefabrication and bundling projects** – bundling the work (e.g., 10 homes or more at once) can help gain efficiencies and reduce costs.
- ✓ **Opportunity for Co-housing Development** – Single-family developments can support shared features like playgrounds, community rooms, gyms, and potentially childcare. These settings also create opportunities to co-locate services and coordinate transportation options like vanpooling to farms.

⁵³ Image by [Pacific Shore Real Estate via Creative Commons](#)

B



Tiny homes



+ 1 unit / structure
Low Density

Description

Tiny homes typically have a significantly smaller footprint than traditional homes. They are often situated on individual or shared parcels of land, with limited but functional outdoor space that may include small yards, decks, or porches. These homes emphasize simplicity and sustainability, often incorporating space-saving features, energy-efficient systems, and multi-functional furnishings. Ranging from one to one-and-a-half stories in height, there are examples of tiny homes popping up in Ventura County, e.g., the Mesa Tiny Home Community which provides supportive housing in unincorporated County, east of Ojai.

For “tiny homes on wheels,” see Trailer/RV description in Section D.

Example



Figure 39. A tiny house community in Grand Junction, Colorado⁵⁴

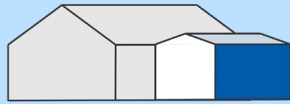
Considerations and Opportunities

- ✓ **Lends itself to manufactured housing** – given size, can be designed to be transported on a truck bed before being secured to a permanent foundation on site.
- ➔ **Better suited for 1-2 people** – could be too little space for more people to live comfortably.
- ✓ **Potential for siting on farmland** – interview feedback suggests tiny homes could be a viable option for placement on agricultural land, like the Mesa Farm⁵⁵ in unincorporated County example.
- ✓ **Opportunities for Co-Housing Development** - tiny homes can support shared features like playgrounds, community rooms, gyms, and potentially childcare. These settings also create opportunities to co-locate services and coordinate transportation options like vanpooling to farms.

⁵⁴ Image by Ava Jung via [Creative Commons](#) (2024)

⁵⁵ [Mesa Farm](#) (2025)

C



ADUs / JADUs



+ 1 unit / structure
Low Density

Description

Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs) are secondary residential units located on the same parcel as a primary single-family or multi-family residence. Designed to house one household per unit, ADUs/JADUs provide additional living space while maintaining a smaller footprint than the main dwelling. These units may be attached to the primary home, integrated within an existing structure (such as a converted garage), or built as a detached standalone structure. ADUs typically feature private entrances, independent living facilities including kitchens and bathrooms, and may have access to shared or dedicated outdoor areas such as patios or small yards. Generally limited to one story in height, unless constructed over a garage.

Junior Accessory Dwelling Units (JADUs) are a subtype of ADUs created within the existing footprint of a single-family home, typically by converting a bedroom or portion of the residence.

Example



Figure 40. Accessory Dwelling Unit in Los Angeles.⁵⁶

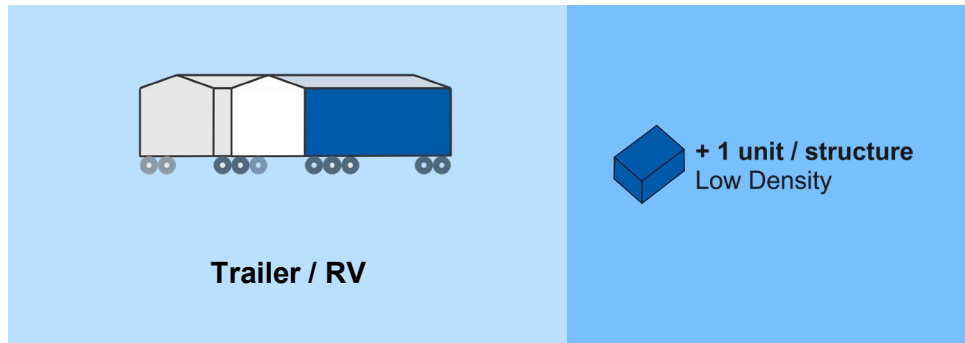
Given sharing the same parcel as a primary house, ADUs/JADUs can be particularly well-suited to support family members as they age (e.g., an adult child or aging grandparent).

Considerations and Opportunities

- ✓ **Affordability** – typically smaller and more cost-effective to build than new single-family homes.
- ✓ **Income generation** – homeowners can rent out ADUs to generate supplemental income.
- ✓ **Streamlined permitting** – recent state and local policy changes in California have simplified the permitting process for ADUs, making them more accessible to homeowners.
- ✓ **Land-use efficiency** – by utilizing underused space on existing lots.
- ✓ **Utility connections** – ADUs can often utilize existing utility connections from the primary residence, reducing infrastructure costs and complexity.⁵⁷
- ➔ **Parking** – parking impacts on the neighborhood is a consideration if pursued at scale. If converting a garage, replacement parking is not required.

⁵⁶ Image by Avica Construction via Creative Commons

⁵⁷ There could be situations where additional utility capacity is needed, which could result in additional costs to homeowners.

D**Description**

Trailers and Recreational Vehicles (RVs) are typically built on a chassis with wheels, allowing for mobility, and may be temporarily or permanently placed on a designated site. When used as long-term residences, trailers and RVs are often located in parks, on private property, or within designated rural or agricultural areas. Each unit generally includes a compact living area with sleeping quarters, a kitchenette, and a bathroom, with limited or shared access to outdoor space such as patios or communal areas. While not traditionally considered permanent housing, trailers and RVs are increasingly used as transitional or long-term residences.

Example

Figure 41. Tiny home on wheels⁵⁸

Considerations and Opportunities

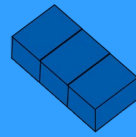
- ✓ **Lower upfront construction costs** – compared to permanent structures, trailers may offer a more affordable initial investment.
- ✓ **Flexibility in siting** – a temporary trailer can be placed on agricultural land with fewer permanent infrastructure requirements, potentially easing location constraints.
- **Shorter design life** – trailers / RVs generally have a shorter lifespan than permanent structures, which require earlier replacement or reinvestment.
- **Depreciation over time** – unlike traditional housing, which may appreciate in value, trailers / RVs typically depreciate, potentially reducing long-term asset value for owners.
- **Regulatory** – placing more than one trailer / RV / mobilehome on a single site may trigger the State’s Special Occupancy Parks Act / Mobilehome Parks Act, requiring the site to be permitted and managed by the California Department of Housing and Community Development (HCD) rather than the local jurisdiction.

⁵⁸ Image by Nicolás Boullosa via [Creative Commons](#)

E



Duplex / triplex / fourplex



+ multiple units
Low Density

Description

Duplexes, triplexes, and fourplexes are small multi-unit residential buildings that contain two, three, or four separate dwelling units, respectively. These units can be created either through conversion of an existing single-family home or as new construction designed from the outset to accommodate multiple households. Units may be arranged side-by-side, stacked vertically, or configured in a combination of both, depending on the site and design. Each unit typically includes its own entrance, kitchen, bathroom, and living space, with shared or individual access to outdoor areas such as yards, patios, or balconies. This housing type offers a middle ground between single-family homes and larger apartment complexes, supporting increased density while maintaining a residential scale.

Example



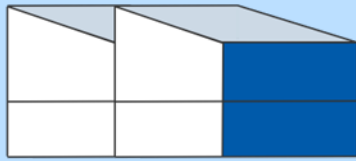
Figure 42. Duplex home in Los Angeles, CA⁵⁹

Considerations and Opportunities

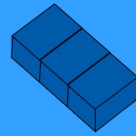
- ✓ **Possible Sustainability and timing benefits** – typology can be implemented through conversion of existing buildings
- ✓ **Income generation of conversions** – homeowners can rent out the new unit created, for example, to help pay off mortgage.
- ✓ **Privacy benefits of single-family homes** – duplexes/triplexes/fourplexes have a balance between the privacy of single-family homes (given separate entrances) and the space efficiency of higher-density housing.

⁵⁹ Image by Beyond Shelter via [Creative Commons](#)

F



Townhouses
(attached but private entrances)



+ multiple units
Low Density

Description

Townhouses are medium-density residential buildings designed to house one household per unit, with each unit attached to one or more adjacent units in a row or cluster. Each townhouse typically features a private entrance and direct street access. These homes often span two to three stories in height and may include private outdoor areas such as small yards, patios, or balconies. Townhouses commonly share one or two walls with neighboring units but maintain individual utility connections and separate living spaces.

Example



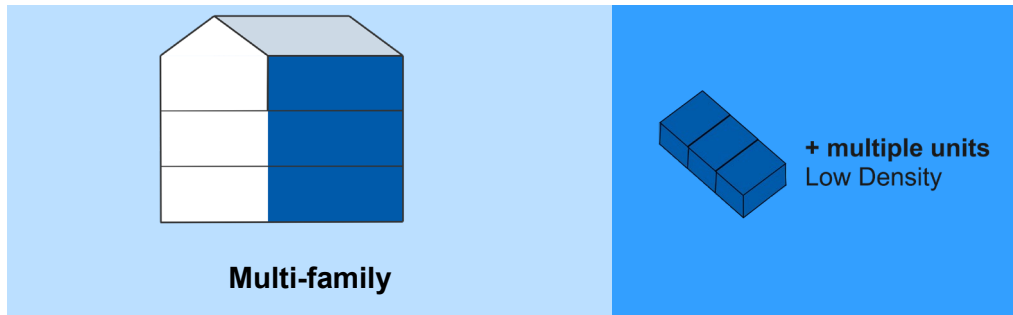
Figure 43. River View townhomes is an 80-unit permanently affordable rental housing provided by People's Self-Help Housing⁶⁰

Considerations and Opportunities

- ✓ **Privacy benefits** – townhouses have a balance between the privacy of single-family homes (given separate entrances) and the space efficiency of higher-density housing. The layout can include a private outdoor area or rooftop balcony.
- ✓ **Efficient Land Use** – townhouses allow for higher residential density than single-family homes.
- ✓ **Opportunity for Co-housing Development** – townhomes and multi-family developments can support shared features like playgrounds, community rooms, gyms, and potentially childcare. These settings also create opportunities to co-locate services and coordinate transportation options like vanpooling to farms.

⁶⁰ Image by [People's Self-Help Housing](#)

G



Description

Multi-family housing refers to residential buildings designed to accommodate multiple separate households within a single structure or group of structures. These buildings often include shared amenities, such as parking areas, laundry facilities, open spaces, or recreational areas.

This category includes:

- Single multi-family buildings
- Multi-family complexes
- Multi-family campus (e.g., Somis Ranch Farmworker Housing Complex in unincorporated County near Camarillo)
- Mid/high-rises (not prevalent in Ventura County)

As a category, multi-family includes apartments (rented) and condos (owned).

Example



Figure 44. People's Place Apartments in Santa Paula, CA⁶¹

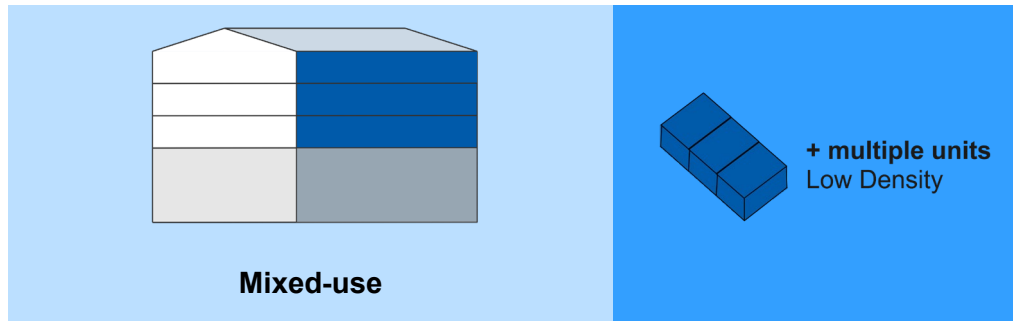
Considerations and Opportunities

- ✓ **Efficient land use** – multi-family housing supports higher density.
- ✓ **Eligibility for funding** – multi-family developments are often eligible for a broader range of affordable housing subsidies and tax credits.
- ✓ **Opportunity for shared amenities** – townhomes and multi-family developments can support shared features like playgrounds, community rooms, gyms, and potentially childcare. These settings also create opportunities to co-locate services and coordinate transportation options like vanpooling to farms. For example, People's Place in Santa Paula offers 69 one-, two-, and three-bedroom apartments serving farmworkers and other households earning 30–60 percent of the area median income and includes community buildings, BBQs, and courtyards.⁶²

⁶¹ Image by People's Self-Help Housing

⁶² People's Place, Santa Paula [People's Place](#) - People's Self-Help Housing

H



Description

Mixed-use development refers to buildings or groups of buildings that integrate residential units with one or more non-residential uses—such as retail, office, or community services—within a single site or structure. These developments are designed to support multiple functions in close proximity, often with commercial or public uses located on the ground floor and residential units above or adjacent. Mixed-use developments may range from small-scale neighborhood centers to large projects.

Example



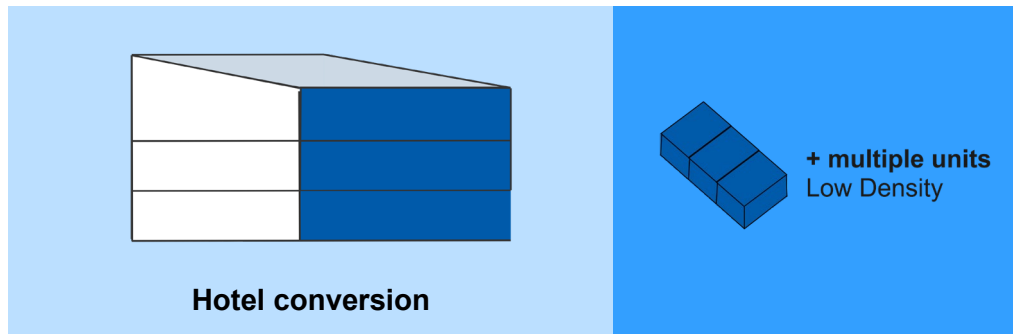
Figure 45. Cherokee Mixed-Use Lofts in Los Angeles, CA⁶³

Considerations and Opportunities

In addition to multi-family considerations and opportunities above:

- ✓ **Connectivity** – the retail access (e.g., grocery stores) could be a benefit to residents. It also promotes active streetscapes and can be tied into transit-oriented developments.
- ✓ **Phased construction potential** – in some cases, commercial and residential components can be built or occupied in phases, offering flexibility in project delivery and financing.
- **Dual compliance** – mixed-use buildings must meet both residential and commercial building codes.

⁶³ Image by Oliver Calder via [Creative Commons](#)



Description

Hotel conversion involves repurposing existing older and underutilized hotel or motel buildings into permanent residential units, typically designed to house one household per unit. These conversions retain the basic structure of the original building while modifying interior layouts to meet residential standards, often adding kitchen facilities and upgrading bathrooms. Units are generally compact and self-contained, with shared access to hallways, entrances, and sometimes communal amenities such as laundry rooms or courtyards. Hotel conversions may include one or more stories and are often located in commercial corridors or near transit routes. Ventura County had some experience with hotel conversions as part of Project Homekey.

Example



Figure 46. The Studios at Hotel Berry, Sacramento

(Image: Jamboree)⁶⁴

The Studios at Hotel Berry in Sacramento is a historic hotel converted into permanent supportive housing for low-income and formerly homeless individuals. The project preserved the building's architectural character while adding modern amenities.⁶⁵

Considerations and Opportunities

- ✓ **Rapid deployment potential** – older, underutilized hotels offer existing infrastructure (plumbing, electricity, private bathrooms) that can be adapted quickly for residential use.
- ✓ **Built-in amenities** – many hotels already include communal kitchens, laundry, and recreation areas, which can support shared services for residents.
- ✓ **Zoning and code compliance** – conversions may require rezoning or updates to meet residential building codes, especially for long-term occupancy.
- **Unit size and configuration** – hotel rooms may be too small for families or multigenerational households, requiring creative reconfiguration.
- **Cost of acquisition, retrofit, and potential TOT loss** – while faster than new construction, hotel conversions still involve significant costs for purchase and renovation. For agencies these conversions may result in loss of income via the Transient Occupancy Tax (TOT).

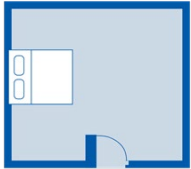

⁶⁴ Image by Jamboree

⁶⁵ Jamboree, [TOD Hotel Rehab Revitalizes Sacramento Neighborhood](#)

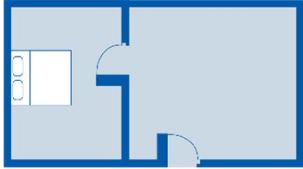
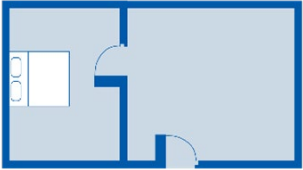
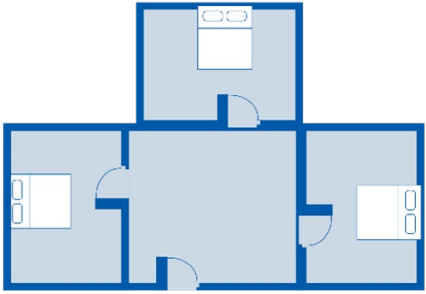
3.4 Configurations

A

Internal Layout **How are living areas typically organized within the structure?**

Unit types (developments can be one or a combination of types)		Single-family	Tiny Homes	ADU/JADU	Duplex/Triplex /Fourplex	Townhouses	Hotel Conversion	Multi-family	Mixed-use
	<p>Single Room Occupancy / Micro Units⁶⁶</p> <p>These can be utilized in Group Housing or Dormitory-style developments; distinguishing features are small size and shared community resources like kitchens or restrooms.</p>	Atypical to have shared restroom	Atypical to have shared restroom	Possible	Possible	Atypical to have shared restroom	Typical	Typical	Typical
	<p>Studio</p> <p>In-unit restroom and kitchen/kitchenette.</p>	Possible	Typical	Typical	Typical	Typical	Typical	Typical	Typical

⁶⁶ There's some ambiguity between the terms SRO, micro unit, and studio as explained by ULI's 2015 Micro Unit report: https://uli.org/wp-content/uploads/ULI-Documents/MicroUnit_full_rev_2015.pdf. In this study, we propose defining based on size (e.g., SRO/Micro Unit around 300 sqft) and in-unit amenities (kitchen, bathroom).

<p style="text-align: center;">Unit types (developments can be one or a combination of types)</p>		Single-family	Tiny Homes	ADU/JADU	Duplex/Triplex /Fourplex	Townhouses	Hotel Conversion	Multi-family	Mixed-use
	1 Bedroom	Possible	Typical	Typical	Typical	Typical	Typical	Typical	Typical
	2 Bedroom	Typical	Atypical given size	Typical	Typical	Typical	Possible	Typical	Typical
	3+ Bedroom	Typical	Atypical given size	Atypical given size	Possible	Possible	Atypical hotel/motel layout	Typical	Typical

B

External Layout

How are structures organized within the greater community?

Description

Cohousing is a development type that centers human interaction in the design of the community. Shared spaces and communal features, such as gardens, laundry facilities, and dining areas, facilitate community and encourage residents to bond with and rely upon one another. Although similar to co-ops, cohousing is less prescriptive by allowing residents choice in their community contributions rather than requirement. This could look like a group of small apartment complexes or mobilehome park with shared communal spaces and services.

One example would be incorporating a dedicated non-profit space within the development, which could provide essential services (such as programs for children, healthcare support, or legal advice) further strengthening the community and addressing residents' diverse needs.

Example



Figure 47. Shared outdoor space in a cohousing community

(Image: Johan Bakker via Creative Commons⁶⁷)

Compatibilities

- ✓ **Single-family**
- ✓ **Tiny Home**
- ✓ **Townhouses**
- ✓ **Multi-family**
- ✓ **Mixed-use**
- ✓ **Hotel conversion**

⁶⁷ Photo by Johann Bakker via [Creative Commons](#)

3.5 Ownership Models

A



Privately owned, renter-occupied

Description

This model refers to a rental unit that is occupied by a person who does not have an ownership stake in the building. In this scenario, the property can be owned by a corporation, an individual, a partnership, or a Limited Liability Company (LLC). In some scenarios, the owner(s) will hire a property manager to respond to resident needs, fulfill maintenance requests, and facilitate rent payments. This model of ownership is typical in many jurisdictions across the state. Privately-owned, renter-occupied units are typically subject to market rate rental increases, unless they fall under a local Rent Stabilization Ordinance (RSO). Any habitability issues, which refer to maintenance and physical conditions, usually fall under the jurisdiction of the local housing authority or housing department, which may be difficult for renters to navigate.

Example



Figure 48. A building in Pismo Beach, CA.⁶⁸
(Image: Bethany Reeves via Unsplash)

Considerations and Opportunities

- ✓ **Well-suited for a variety of housing types** – Private owners tend to provide the largest variety of housing models, including single-family homes, multi-family high-density options, and manufactured or mobile home communities.
- ✓ **Market-driven supply** – developers are often able to build quickly to add to units based on the demands of the private market, with financial feasibility and profitability driving the unit mix.
- ✓ **Legislative opportunity for jurisdictions to support renters** – to preserve affordability for existing renters in high-cost markets, some jurisdictions could consider local RSOs⁶⁹.
- ➔ **No return on equity** – renters typically do not see opportunities to invest or build equity through rent payments.

⁶⁸ Image by Bethany Reeves via [Unsplash](#)

⁶⁹ RSOs are currently adopted by Ojai and Oxnard.

B



Employer-owned

Description

Employer-owned or “employer-sponsored” housing refers to housing provided by an employer to their workers. This model is often used to attract and retain workers in rural or under-resourced areas. For example, in agricultural settings, it can help ensure that farmworkers live close to job sites, reducing commute times and improving operational efficiency.

While some employers directly own and operate these housing units, others may choose to contract property management to a third party—such as a private firm or a nonprofit organization. This approach can offer residents greater comfort and a sense of independence, while still maintaining the housing’s connection to employment. Regardless of the operational model, the goal remains to provide stable, accessible housing that supports workforce needs.

Example

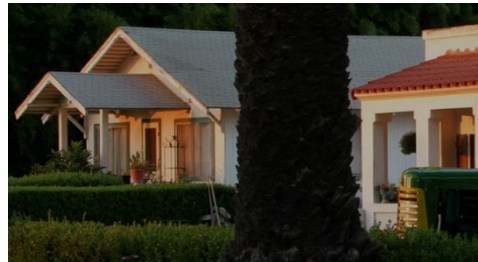


Figure 49. Workforce housing owned and operated by the Limoneira Company in Ventura County

(Image: Limoneira)⁷⁰

Limoneira currently offers 241 homes for its agriculture workers in two neighborhoods in proximity to its citrus groves.⁷¹

Considerations and Opportunities

- ✓ **Flexible housing types** – employers can tailor housing types to suit families, single professionals, or seniors, using multi-family units, single-family homes, or communal spaces.
- ✓ **Shortened commutes** – locating housing near job sites shortens travel times and may help reduce vehicle miles traveled (VMT) and greenhouse gas (GHG) emissions.
- ✓ **Potential tax implications** – depending on the cost or jurisdiction, employer sponsored housing may be considered a taxable benefit for employees.
- ✓ **Streamlining potential** – Partnerships with affordable housing organizations could help leverage ministerial approval processes (e.g., AB 1783).
- **Further from services** – while being close to an employer could be a benefit, housing located on farms in rural areas could mean that farmworkers are living far from amenities like schools, stores, or healthcare.
- **Utility Hookups** – in agricultural settings, utility connections may be limited or prohibited by local regulations and require additional permitting and investment.
- **Regulatory compliance** – Employer-provided housing on agricultural parcels must meet California Employee Housing Act standards and obtain an HCD permit, including health and safety requirements.

⁷⁰ Image by [Limoneira](#)

⁷¹ [Limoneira, Workforce Housing](#)

C



Non-profit-owned and operated

Description

Typically referred to as “regulated affordable housing,” non-profit owned housing is developed and operated by non-governmental or community-based entities. They are typically large multi-family complexes restricted to residents at a certain income level or demographic (e.g., seniors, people with disabilities, or farmworkers). Non-profit developers are typically mission-driven and often work with local jurisdictions to acquire excess land, vacant plots, and/or buildings in need of significant rehabilitation. This housing model often incorporates services that support formerly unhoused or low-income residents in financial planning or other day-to-day activities. Non-profit owned buildings often have long waitlists, with many residents waiting for years to receive a unit due to lack of availability.

Example



Figure 50. Step Up on 5th Apartments in Santa Monica, CA, managed by the nonprofit EAH Housing

(Image: Creative Commons)⁷²

Considerations and Opportunities

- ✓ **Well-suited for multi-family housing** – both urban and rural jurisdictions can incentivize non-profit developers to utilize excess land as infill housing or near transit
- ✓ **Affordability requirements** – these units are income restricted, ensuring that low-income families pay predictable rent at subsidized rates.
- **Funding challenges** – Funding for developing non-profit affordable housing is highly competitive. Many developers vie for limited resources, such as Low-Income Housing Tax Credits (LIHTC), state and federal grants, and mission-driven capital. Even after construction, financial challenges persist. Unlike market-rate housing, affordable housing cannot rely on high rents to cover operational costs. This means that even small vacancies or unexpected expenses can jeopardize a building’s financial stability—potentially threatening residents’ housing security if additional support is not available.
- **Ongoing administrative burden to comply with multiple regulatory requirements** - Non-profit housing providers often face ongoing administrative demands to meet overlapping requirements from multiple jurisdictions and funding sources—including inspections (state, local, USDA, banking), annual recertifications, and detailed reporting tied to grants or subsidies.

⁷² Image by Calderoliver via [Creative Commons](#)

D



Public-owned and operated

Description

Housing owned and operated by a government entity is often known as Public Housing. In the United States, this is also known as Section 9 Housing. This housing can include a multitude of housing types but is most often realized as high-density multi-family apartment buildings or townhomes. Housing regulated by the State’s Department of Housing and Community Development (HCD) is also present within Ventura County housing nearly 300 farmworkers in 15 different developments.⁷³ City-owned and operated housing is often paired with a variety of support services for residents. These properties can also incorporate models of resident management through resident boards or community groups. Rent is based on income, ensuring that residents’ rents are capped at a fixed share of their income. Wait lists are often years long for these units, and supply does not ever meet demand.

Example



Figure 51. William Mead Homes public housing development in Los Angeles

(Image: Creative Commons)⁷⁴

Considerations and Opportunities

- ✓ **Affordability requirements** – these units are typically income-restricted, ensuring that low-income families pay predictable rent at subsidized rates.
- ➔ **Funding challenges** – public-owned affordable housing faces limited and competitive state/federal allocations, high prevailing-wage construction costs, restrictions on leveraging LIHTC equity, and chronic gaps in operating subsidies for maintenance and services.

⁷³ County of Ventura, Ch 5 Housing Background Report, (2021)

⁷⁴ Image by Tedder via Creative Commons

E



Resident owned communities

Description

A Resident Owned Community (ROC) is a manufactured home site where residents collectively own the land through a cooperative, providing long-term stability, affordability, and community control. Homeowners own their individual homes and share ownership of the land, with decisions about maintenance, improvements, and fees made democratically. Unlike investor-owned parks, ROCs are not driven by profit, helping protect residents from unpredictable rent increases. The largest sources of funding were HUD's PRICE program and California HCD's MORE program, both of which closed their most recent funding rounds in 2024. This model is more often associated with resident purchases of existing parks than with new development.

Example



Figure 52. A manufactured home being assembled in Grass Valley, CA.

(Image: Jim Heaphy via Creative Commons)⁷⁵

Considerations and Opportunities

- ✓ **Well-suited for manufactured housing** – in practice, ROCs are almost exclusively manufactured housing parks.
- ✓ **Wealth-building for farmworkers and their families** – allows households to build equity through homeownership and shared land ownership.
- ✓ **Efficient space use** – requires smaller parcel sizes and can have shared amenities (e.g., community pools or recreation space).
- ✓ **Technical assistance program** – some technical assistance programs are available, including Rural Community Assistance Corporation (RCAC) and CaliROC.
- **Funding** – some federal and state funding mentioned in the description could be renewed. HCD would need to open additional rounds of MORE funding, but given the state's budget shortfalls, this is unlikely in the near future.
- **Organizational capacity** – requires sustained resident participation and governance capacity.

⁷⁵ Image by Jim Heaphy via [Creative Commons](#)

F



Rent to Own

Description

A Rent to Own agreement occurs between a landlord and a tenant and is most often applicable as a lease addendum. The agreement specifies the time after which a renter is eligible to purchase the property. This type of agreement may benefit renters who cannot afford the down payment and/or those working on their credit to secure a mortgage. Typically, a renter and seller agree to a purchase price for the home and establish a term for the lease. In addition to rental payments, the lessee makes option payments that go toward the future purchase of the home. Owners may see additional benefits, including tax deduction benefits for owning a rental property, or deferred tax payments depending on local jurisdiction. Owners may be interested in pursuing this option if they are looking to transfer their property while lessening tax burden from upfront purchase price.

Example



Figure 53. House for sale (Image: RA Movers via Creative Commons)⁷⁶

There are several rent to own programs (e.g., Landis, Trio, and Verthouse) designed to help renters with limited savings or credit challenges transition into homeownership.⁷⁷

Considerations and Opportunities

- ✓ **Wealth-building** – for residents and their families, this model allows households to build equity through homeownership.
- ✓ **Educational outreach opportunities** – renters may not be aware that this is an option. Jurisdictions or community-based organizations (CBOs) can support outreach and education to tenants about their options as renters interested in ownership.

⁷⁶ Image by RA Movers via [Creative Commons](#)

⁷⁷ Alesandra Dubin and Jemma Fernandez, [These Rent-to-Own Homes Programs Can Help You Get Into That House](#), HomeLight (2025)

G



Community Land Trust

Description

A Community Land Trust (CLT) is typically run by a non-profit organization that pools funds to purchase and hold land. By taking properties off of the speculative market, land trusts can support a variety of community benefits, including housing, open space, cultural amenities, health services, education facilities, and job-supporting land uses. CLTs may also receive donated excess land from private or governmental entities. Often, CLTs incorporate affordability protections, ensuring that residents will have access to affordable housing for generations (e.g., typical leases ensure that properties remain affordable for 99+ years).

Example



Figure 54. Housing Land Trust, Ventura County

(Image: Housing Land Trust - Ventura County)

Housing Trust Fund Ventura County received a land donation of 3.87 acres from the City of Thousand Oaks in 2022. The land was the former city of Hillcrest Christian School and will consist of 80 affordable for-sale townhomes when complete.⁷⁸

Considerations and Opportunities

- ✓ **Permanent Affordability** – CLTs ensure that leases are permanently affordable, often with 99+ year leases.
- ✓ **Additional community benefits** – CLTs can incorporate and lease space to a variety of community services to ensure residents have access to amenities that improve overall quality of life.
- ✓ **Rural or urban uses** – CLTs work well in rural, urban, or suburban areas provided there is a non-profit willing to support.
- ✓ **Numerous structural types** – CLTs can govern a variety of housing structures, from single-family, to multi-family, manufactured, or tiny home communities, allowing structures to match community needs.
- ➔ **Organizational capacity** – requires sustained resident participation and governance capacity from the CBO or non-profit.

⁷⁸ Housing Trust Fund Ventura County, [Press Release \(2022\)](#)

3.6 Development Types



	Description	Examples in Ventura County	Opportunities
<p>A</p> <p>Dedicated farmworker housing</p>	<p>Housing specifically reserved for agricultural workers, often located near farms to reduce commute times and support workforce stability</p>	<p><i>Ventura Ranch:</i> 328-unit farmworker community north of City of Ventura with community amenities and Spanish Colonial design.⁷⁹</p> <p><i>Rancho Verde:</i> 23-unit farmworker housing in Ventura city with sustainable design features.⁸⁰</p>	<ul style="list-style-type: none"> Some funding specific for farmworker housing (e.g., Joe Serna, Jr. Farmworker Housing Grant Program)
<p>B</p> <p>Affordable Housing</p>	<p>Housing with rent or purchase prices set below market rates, typically for households earning below 80% of area median income (AMI).</p>	<p><i>Bella Vista Apartments:</i> 72 low-income and very-low income units in Thousand Oaks, with supportive services including food assistance and children service programs.⁸¹</p>	<ul style="list-style-type: none"> Density bonuses, tax credits
<p>C</p> <p>Mixed Income and/or Mixed-Use</p>	<p>Developments that include both income-restricted and market-rate units to promote economic diversity and financial feasibility. May also be combined with commercial or civic uses (e.g., mixed-use development).</p>	<p><i>The Wagon Wheel:</i> A development that combines condos, commercial space, and income-qualified apartments.⁸²</p>	<ul style="list-style-type: none"> Access to mixed-income funding sources Revitalization of underused corridors (mixed-use), increased tax base

⁷⁹ Ventura Ranch, [Farmworker Housing](#)

⁸⁰ U.S. Department of Housing and Urban Development (HUD), [Case Studies: Study 091122](#)

⁸¹ Housing Apartments, [Low Income and Subsidized Apartments in Ventura, CA County](#)

⁸² Cabrillo Economic Development Corporation, [Wagon Wheel Apartments](#)

3.7 Summary of Key Issues

Diversity of Housing Types

- A wide range of housing typologies is needed, including traditional stick-built, manufactured, modular, scaled development, and innovative methods to meet farmworker housing needs. Each typology has unique opportunities and constraints related to cost, speed, regulatory acceptance, and suitability for farmworker needs. Ultimately, a mix is envisioned based on the potential of different types of sites in all ten cities and the County.
- There are no common constraints or issues that apply to all models. Though, the following specific issues have been identified:
 - Traditional stick-built housing is affected by California’s currently high-cost labor market. This applies in particular to single-family units which are generally more expensive to build per unit than multi-family homes.
 - The full benefit of modular and manufactured housing is dependent on higher local demand and established supply chains including factories located near to the development site.
 - Scaled development requires larger development sites and ideally co-locating units within the same area or coordinating a group of disparate sites.
 - 3D-printed homes require a highly specialized workforce. A lack of local familiarity with these construction methods can undermine permitting processes and lending.
 - Tiny homes are only an option for single (individual) farmworkers or a very small household (e.g., a parent and a child).
 - Based upon success of ADU production across the cities and County, promote this housing type for future development.
 - Trailers and Recreational Vehicles (RVs) have a shorter life compared to permanent structures, and there can be restrictions

on the number of trailers / RVs placed on a single site due to State Law. Hotel rooms are usually too small for families and larger households, limiting the opportunity to use as permanent housing or requiring reconfiguration.

- The purchase cost of hotel properties is usually linked to their existing or potential hospitality revenue, which can make acquiring the building structure for housing more expensive than it would have been as a comparable residential building

Ownership Models

- Several ownership models are described in this section. Some specific constraints are as follows:
 - Farmers and other agricultural employers (such as farm labor contractors) are concerned about the level of responsibility outside their area of expertise related to liabilities and property management when developing farmworker housing.
 - Non-profit-owned and operated housing often comes with funding challenges for development and operation due to the limited income of tenants affecting rental revenue stream.. There can also be administrative burdens due to overlapping regulations from multiple jurisdictions. Public-owned and operated housing has similar funding challenges as non-profit owned housing.
 - Resident-owned communities (e.g. cooperatives and self-help subdivisions, including manufactured homes) and community land trusts require sustained resident participation and governance capacity.

4 Parcel Identification

4.1 Approach

Infill parcels and other sites with potential for development present important opportunities to address acute housing needs. Using a data-driven, parcel-level methodology, potential opportunities were identified and categorized across both the unincorporated areas of Ventura County and its incorporated cities. This analysis forms the basis of an expansive and systematic exploration of countywide land resources. Further detailed investigation applying additional criteria related to regulations, feasibility and identified actions as part of this study will be required to narrow down the number of development sites.

The opportunities for development include:

- **REAP 2.0 Infill Parcels**, identified using the REAP 2.0 definition. This approach is adopted across Ventura County, including all cities and the unincorporated county; and **‘Workforce Adjacent’ Parcels** located in unincorporated areas next to agricultural land. These do not meet all REAP 2.0 infill criteria due to their adjacency to agricultural land but still offer an important farmworker housing development potential that could contribute to the overall housing production assigned to Ventura County and cities as part of the SCAG housing allocation for the current 6th Cycle and upcoming 7th Cycle of the Regional Housing Need Assessment.

The push to develop infill housing is generally an effective strategy for reducing sprawl and cutting transportation-related emissions by placing people closer to jobs, services, and daily needs. However, farmworkers represent a special population for whom proximity to farmland is itself a daily need. Their travel patterns naturally pull them outside the REAP 2.0 definition of “infill,” which excludes parcels that are within or adjacent to agricultural, natural, or other working lands.

Ventura County’s unincorporated Area Plans meet all REAP 2.0 infill criteria except for this requirement. The County is committed to preserving agricultural production, one of its major economic drivers, which relies on a stable workforce. Housing farmworkers close to their workplaces directly supports this goal. Survey findings from Phases 2 and 3 of this project reinforces this need: nearly 40% of farmworkers reported their preference to live near their job sites.

For these reasons, the study includes “workforce adjacent” parcels as a complementary category. This acknowledges that locating housing near agricultural areas is not only essential for farmworker wellbeing, but also vital to the long-term resilience and success of Ventura County’s agricultural economy. In sum, this category complements the majority of strategies which meet all REAP 2.0 criteria by taking into consideration the unique needs of farmworkers.

REAP 2.0 Infill Definition

SCAG’s REAP 2.0 “infill” definition criteria are summarized in Table 2.

Table 1 REAP 2.0 Infill Definition

REAP 2.0 Infill Definition
<p>Infill Definition – Descriptions for Terms Used “Infill”, for the purposes of the REAP2.0 Program, means areas where all the following apply:</p> <ol style="list-style-type: none">(1) the area consists of unused or underutilized lands(2) within existing development patterns(3) that is or will be accessible to destinations and daily services by transit, walking, or bicycling and located in either:<ol style="list-style-type: none">a. An urban center, urban corridor, or area with transit-supportive densities, orb. An established community that meets all the following criteria:<ol style="list-style-type: none">i. The area consists or previously consisted of qualified urban uses.ii. The area is predominantly surrounded (approximately 75 percent of the perimeter) by parcels that are developed or previously developed with qualified urban uses. In counting this, perimeters bordering navigable bodies of water and improved parks shall not be included, andiii. No parcel within or adjoining the area is classified as agricultural or natural and working lands.c. Under unique circumstances, applicants may propose an alternative definition of “Infill” subject to approval by the Department and State Collaborative Partners.
<p>Source: SCAG REAP 2.0 Infill Guidance for Mapping Project Areas to meet the Infill Definition (2023)</p>

Methodology for Identifying Infill Parcels

A data-driven model was developed to establish a baseline inventory of infill parcels for potential development across Ventura County, including the cities within the county. Using the REAP 2.0 definition as the foundation each analysis step is defined by the criterion represented by a data filter, allowing only eligible parcels to pass through each step of the model. This methodology is illustrated in Figure 52. Each of the data filters applied to each criterion for this baseline analysis is shown in Table 3.

Parcels with existing office and residential development are proposed to be excluded for farmworker housing development due to limited redevelopment potential. Office zoned parcels are generally assumed to be fully developed to maximize investment returns. Additionally, residential parcels are assumed to already be maximized by developers / jurisdictions to meet housing needs and revenue potential.

For criterion (1) in the REAP 2.0 Infill definition (refer to Table 2 above), the following definitions for terms in this Study have been adopted:

- **Unused:** Land use is specified as vacant in the underlying land use database.⁸³
- **Underutilized:** Parcels with further development potential beyond what is pre-existing on the parcel. To consider different housing typology options including the addition of housing units above existing commercial buildings a broad and non-restrictive definition is adopted at this stage. The level of underutilized that will make a parcel viable for adding housing will be analyzed further when adopting specific strategy criteria such as considering unbuilt areas, floor area ratios or densities.

For criterion (3) the following definition has been adopted:

⁸³ 2020 Annual Land Use (Download in file-GDB format only), SCAG Regional Data Platform, last updated May 2025 (refer also to Appendix B)

- **Major Transit Stop:** An existing rail or bus rapid transit (BRT) station.⁸⁴

For criterion (i) the following definition has been adopted:

- **Qualified Urban Uses:** Consider qualified land use codes as per the definition adopted by SCAG which includes over 80 unique sub codes.⁸⁵

To provide examples of the spatial context baseline site parcel analysis outputs are shown in Figure 53, Figure 54, and Figure 55 for the Cities of Ojai, Oxnard and Santa Paula

Methodology for Identifying Workforce Adjacent Parcels

The parcel identification process includes additional parcels within unincorporated areas which are located adjacent to agriculture land to consider the potential for farmworker housing development in these areas. This analysis includes parcels that meet the REAP 2.0 definition aside from criterion (iii.) under (3b) as listed in Table 2 and also illustrated in Figure 52. Data filters applied to each criterion are illustrated in Table 3.

Examples of additional parcels without the bordering agricultural lands parcel restriction are also included in the spatial mapping examples provided in Figure 53, Figure 54, and Figure 55 below.

⁸⁴ For the definition for 'Major Transit Stop,' refer to: [California Public Resource Code Section 21064.3, Major Transit Stop.](#)

⁸⁵ For full list of land use codes, refer to: [SCAG Land Use Codes Appendix C.](#)

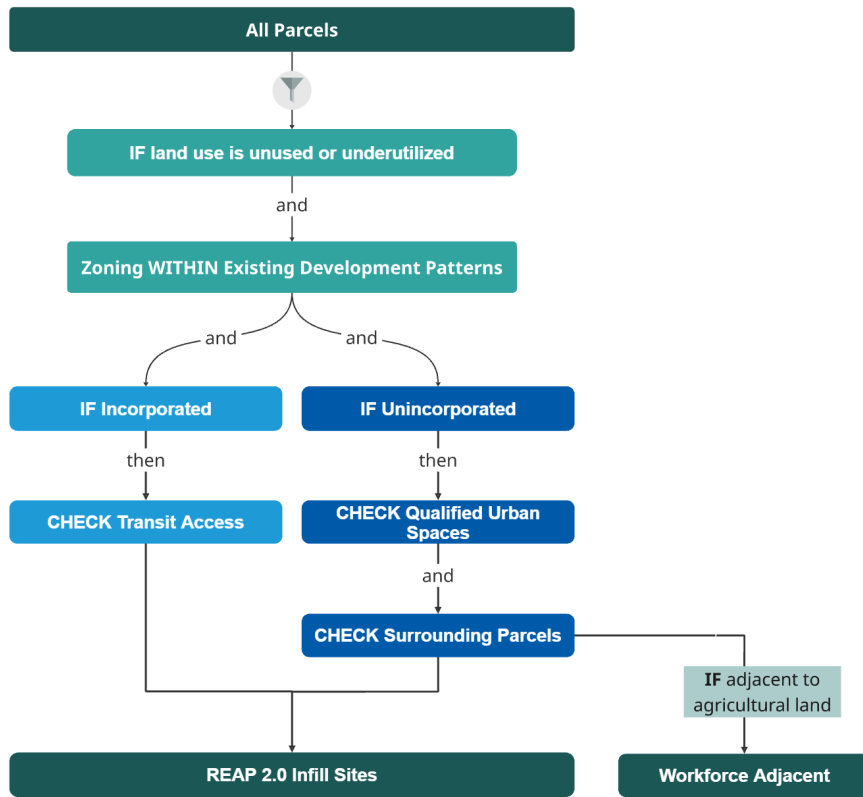


Figure 55. Theoretical Model for Infill Identification

Table 2 Parcel Identification data inputs for baseline analysis

Data Filter	REAP 2.0 Infill Parcels (Lands in Cities)	Workforce Adjacent Parcels (Unincorporated Lands)
Land use	Vacant, Private Education, Religious, Commercial, Mixed-use, Specific Plan	Vacant, Private Education, Religious, Commercial, Mixed-use, Specific Plan and Agriculture ⁸⁶
Zoning	Residential ⁸⁷ , Commercial, Industrial, Mixed-use, Religious, Private Education, Specific Plan	Residential, Industrial, Commercial, Mixed-use, Religious, Private Education, Specific Plan, and Agricultural
Transit Access	½ mile from major transit stops	No Transit Restriction for unincorporated areas
Qualified Urban Spaces	Zoning as above	Zoning as above
Surrounding Parcels	Not applicable for Incorporated	Residential, Commercial, Mixed-use, Religious, Private Education, Specific Plan and Agriculture

Housing Elements Site Inventories

Within the County of Ventura and all ten cities the 2021-2029 Housing Element site inventories serve as a reference to this parcel identification analysis by providing an understanding of previously identified opportunity sites across the county. Appendix C includes the data source details for each jurisdiction referencing the housing cycle and version. To illustrate the spatial context of the Housing Element site inventories in comparison to the infill parcel analysis, the orange layer in the following example mapping in Figure 53, Figure 54, and Figure 55

⁸⁶ Only Non-coastal Agriculture parcels are considered per the Non-Coastal Ordinance. Non-coastal Open Space was deemed as not posing great enough opportunity to be considered in the baseline analysis.

⁸⁷ Residential zoning encompasses all parcels designated for residential use, including rural residential and urban residential zones. This study will further examine specific residential zoning codes that differentiate parcels based on minimum parcel size.

indicates parcels from these inventories⁸⁸ for the Cities of Ojai, Oxnard and Santa Paula only. Parcels within each site’s inventory were categorized with varying parameters – as defined by each city’s and the County’s Housing Element. They include those which were vacant, those with known development potential, or those that were identified as infill specifically.⁸⁹

⁸⁸ Additional detailed information about specific parcel contexts and constraints (e.g. application of minimum lot sizes or requirements for toxic soil cleanup) are not available from the Housing Element documentation.

⁸⁹ The City of Port Hueneme’s underlying site inventory data from the Housing Element was not available at the time of this study.

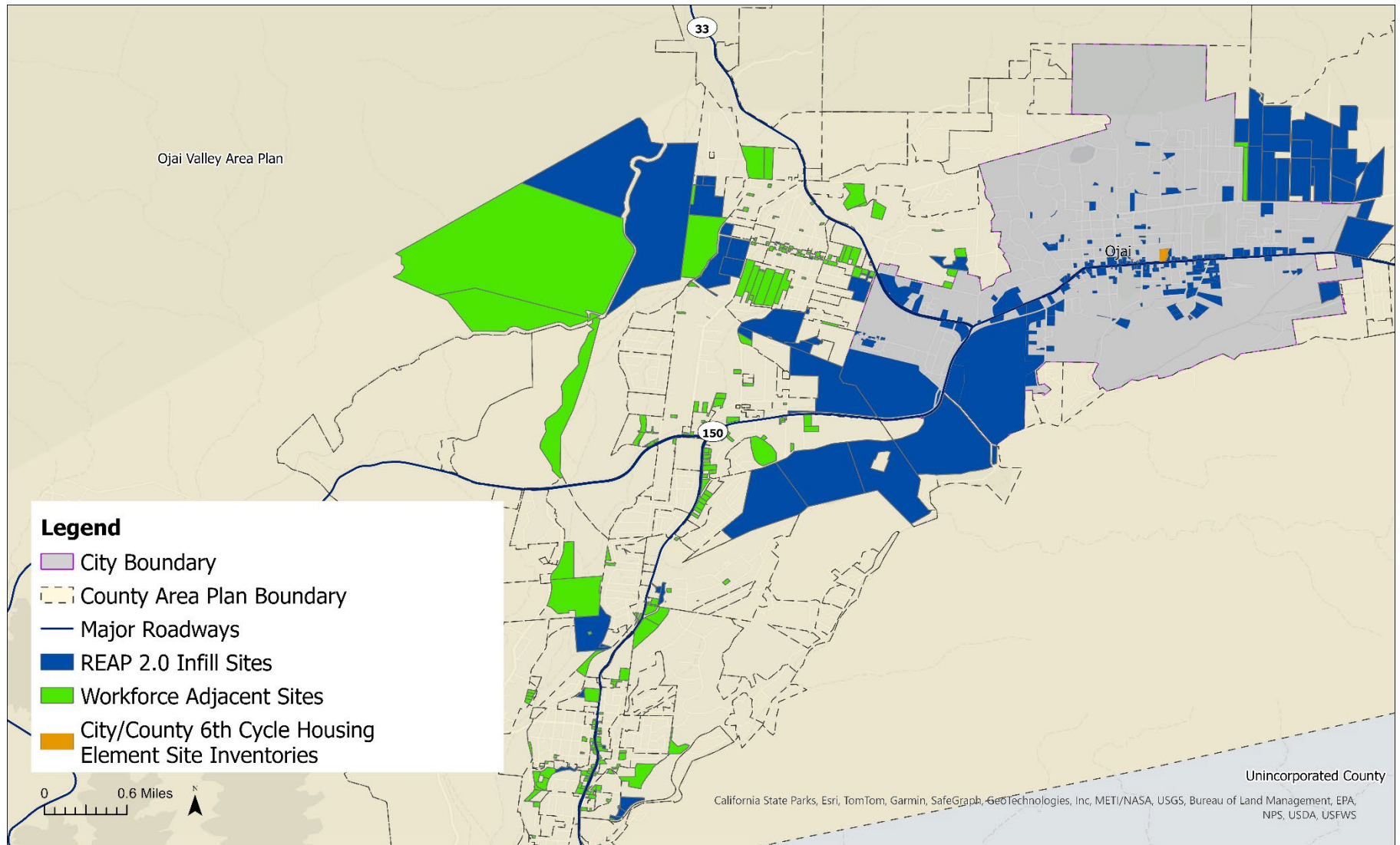


Figure 56. City of Ojai Housing Element Sites Inventories & Infill Analysis Parcels (Data Source: 2021-2029 Housing Element Sites Inventory for City of Ojai (2023), and County of Ventura (2021)).

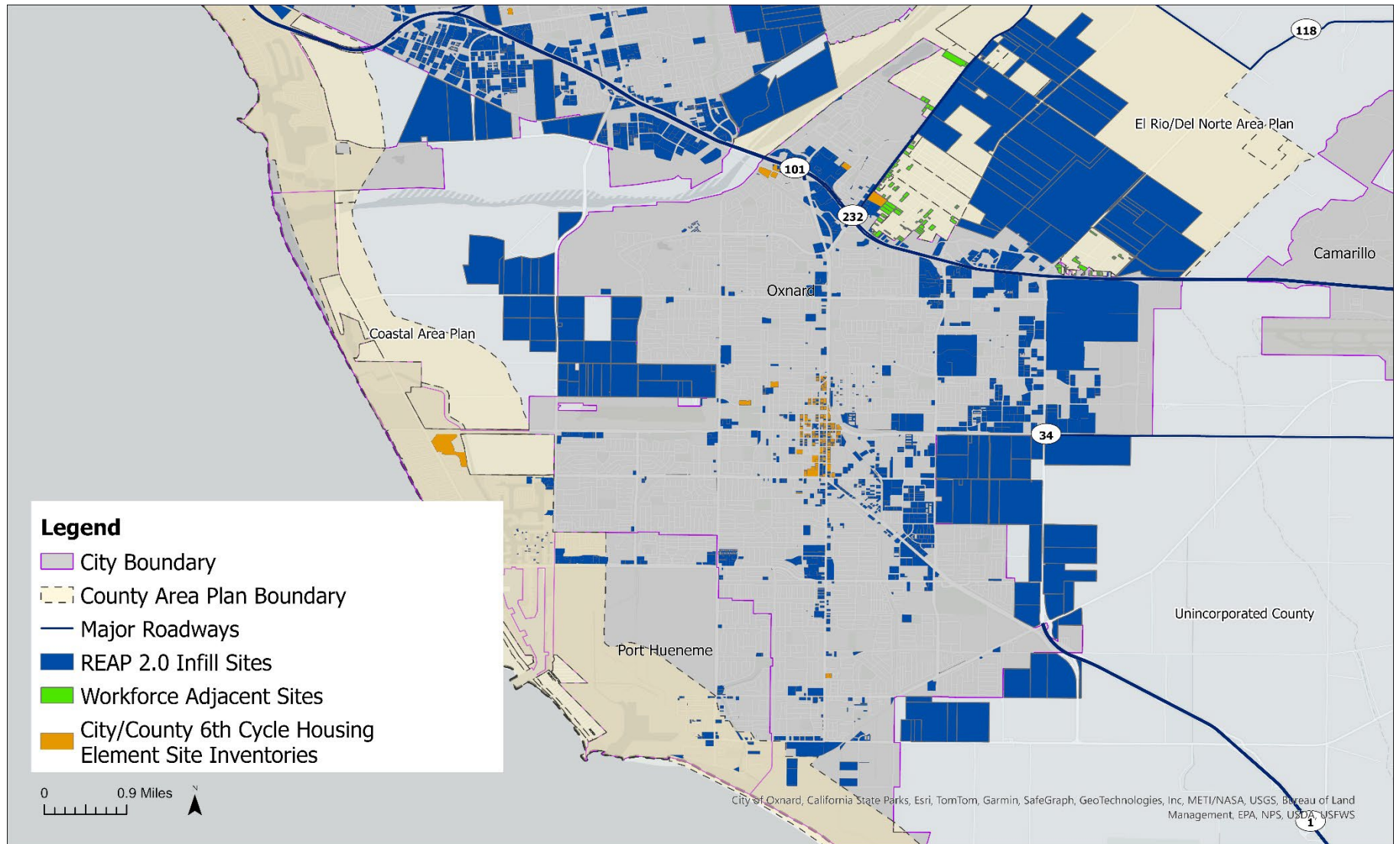


Figure 57. City of Oxnard Housing Element Site Inventories & Infill Analysis Parcels (Data Source: 2021-2029 Housing Element Sites Inventory for City of Oxnard (2023) and County of Ventura (2021)).

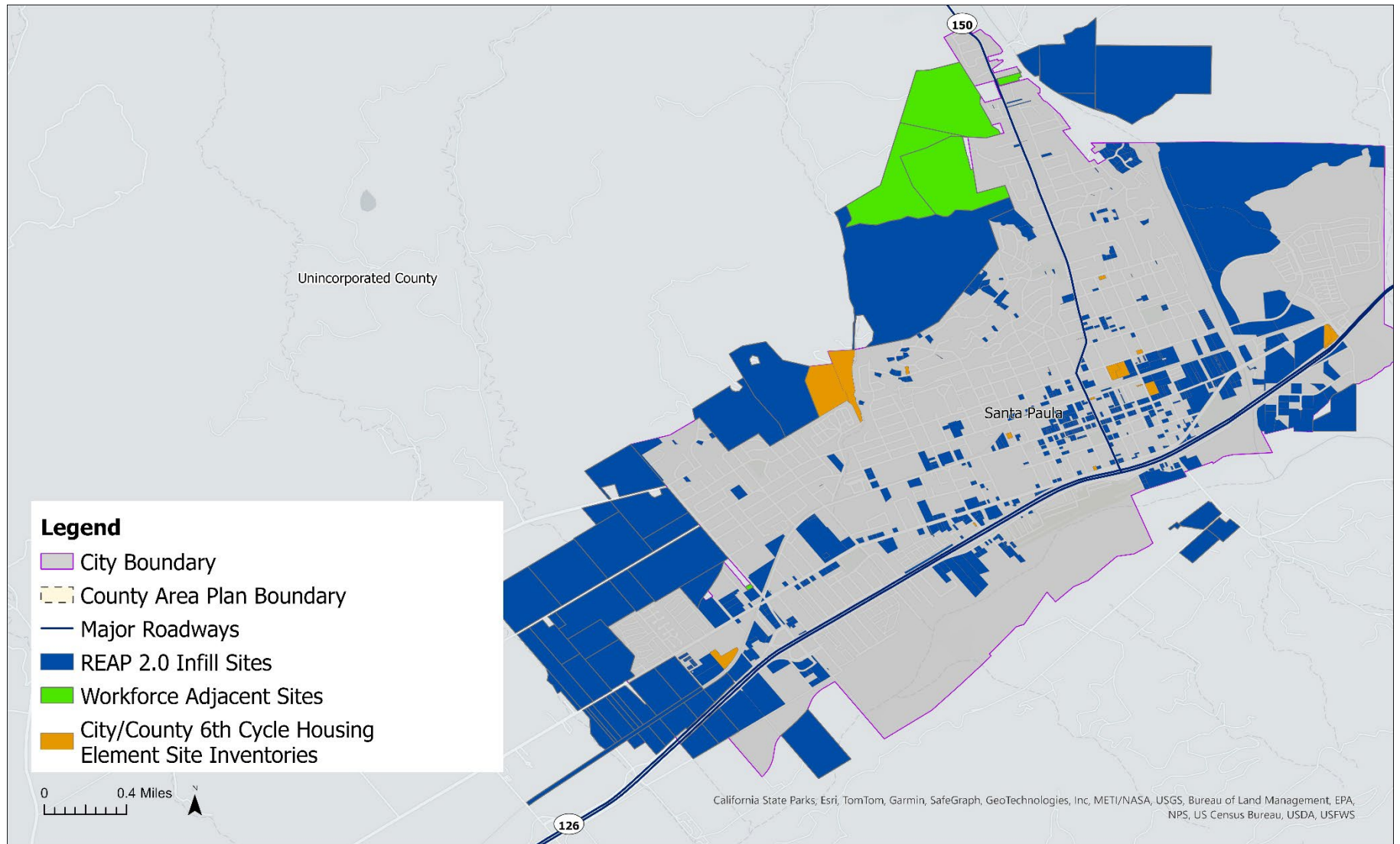


Figure 58. City of Santa Paula Housing Element Inventories & Infill Analysis Parcels (Data Source: 2021-2029 Housing Element Sites Inventory for City of Santa Paula (2024) and County of Ventura (2021)).

4.2 Summary of Parcel Identification

The identified parcels include unused and underutilized parcels that meet the REAP 2.0 Infill definition and also fulfill the ‘*adjacent to agricultural land*’ criterion. By adopting a data-driven process to evaluate all potential parcels for development and explore each criterion as well as considering parcels adjacent to agriculture, the analysis expanded the inventory of potential opportunity parcels when compared to the opportunities identified by the 2021-2029 Housing Element Site Inventories⁹⁰. This is an expected outcome because of the different goals of the two approaches. The Housing Element inventories are created with a more ground-up method, aiming to identify a finite set of viable parcels for development within the next housing cycle, including parcels that could be immediately developed. In contrast, this study adopts a more expansive, top-down approach to consider parcels that could be viable under certain approaches or if certain dimensions change (e.g. policy). Rather than limiting itself to parcels already deemed feasible, this study seeks to broaden the pool of possibilities by exploring innovative strategies to overcome development barriers and enhance incentives.

The importance of this study is to examine farmworker housing more closely and to consider an approach beyond the Housing Element scope, which primarily focuses on affordable housing for lower-income households. This approach meets the goal of identifying parcels suitable for farmworker housing, ultimately creating a broader range of development opportunities which will also need to be documented as part of the REAP 2.0 Baseline metrics.

Through action planning, the study will explore further contextual criteria defined by the ‘Strategies’ and consider constraints such as utility connections and minimum parcel sizes as well as the impact of regulatory requirements such as considering minimum parking requirements for specific land uses like churches and commercial land. As described later in the report, these additional filters will be applied to the baseline parcel identification and will likely narrow the list to those with the most realistic opportunities for farmworker housing development.

4.3 Summary of Key Issues

- Identification of workforce adjacent parcels located in unincorporated areas next to agricultural land does not meet REAP 2.0 criteria. This can result in reducing the potential identification of suitable sites for farmworker housing.
- The initial analysis yields a large number of potential sites. Once contextual constraints such as minimum parcel sizes or parking requirements have been considered the number of suitable sites for farmworker housing is expected to be reduced significantly.
- The definition of ‘underutilized’ parcels with further development potential beyond what is pre-existing needs to be broad and non-restrictive to be able to consider different housing typologies and strategies. Since there is no data available to determine the possible level of underutilization, parcels with existing office and multi-family residential development are assumed to be fully developed to maximize investment returns and meet housing needs.

5 Policy and Regulatory Context

5.1 Introduction

This section discusses the policy and regulatory context, including opportunities and constraints, as well as available incentive programs, that impact where and how farmworker housing gets built. The findings are based on case study research, stakeholder input, a review of zoning constraint information in each jurisdiction’s 2021-2029 Housing Element document, and targeted zoning code research. Examples shared throughout this section are selected given their relevance to farmworker housing opportunities.

The research identified constraints that this study aims to address by exploring and recommending opportunities that would reduce barriers to constructing new farmworker housing in Ventura County and cities with the understanding that those policies and regulatory constraints generally serve an important need in the context of land use and development planning. Identified barriers include:

- Urban growth management regulations established to preserve open space and agricultural land;
- Varying levels of local development impact fees;
- High parking requirements;
- Restrictive height/density/use limits; and
- Inconsistent permitting and approval timelines.

⁹⁰ Refer to Appendix D for a breakdown of identified parcels through this process and by the Housing Elements.

⁹¹ Refer to Section 1 Introduction for the adopted definition of farmworkers for this study.

History of Protecting Agricultural Land

With the County and all ten cities supporting this Ventura County Farmworker Housing Study and Action Plan, there is opportunity to address existing policy and regulations as one of the action items for creating farmworker housing solutions throughout the region. As this Chapter defines the current regulatory context and issues, it is important to question how existing land use policies may be modified or expanded and what incentives could be created to facilitate more farmworker housing within urban areas, or appropriately sited on certain agricultural lands.

Housing policy and regulatory constraints are in flux across California. With the start of the latest RHNA cycle in 2021, cities and counties have been tasked with encouraging housing production through a range of programs, including changes to zoning rules and other development regulations. The State Legislature has meanwhile continued to enact a number of statewide policy reforms each year. Many of the constraints noted here are being considered for reform at either the local or state level.

Regulations Impacting Farmworker Housing

To understand the regulatory context for farmworker⁹¹ housing, it is important to recognize that there are conflicting definitions of farmworker housing established in various codes and policies around the state and county. While many funding programs define farmworker housing largely based on employment status of the tenants, some local codes (e.g., Los Angeles County⁹² or City of Winters⁹³) follow the state definition of employer-provided housing and have defined the term synonymously with dormitory-style housing, like some employer-managed dormitories or Napa County’s farmworker centers.

⁹² Los Angeles County Department of Regional Planning Farmworker Housing Ordinance, Definitions 22.14.060, (2019).

⁹³ City of Winters Municipal Code

Federal law⁹⁴ requires employer-provided housing for H-2A workers and unaccompanied single farmworkers employed by labor contractors, even those who are not part of the H-2A program. This form of farmworker housing is commonly offered in group quarters or temporary accommodation that is specifically designed to meet both regulatory requirements and the unique needs of these workers.

This study adopts a broad definition of farmworker housing as any housing that serves farmworkers and their families, which could manifest as a range of potential typologies such as multi-family apartments, townhomes, duplexes, manufactured homes/mobilehomes, tiny homes, ADUs, and dormitory-style housing. This approach is mirrored by recent legislation such as AB 1783, which has specifically promoted family-friendly housing types by expanding the ability to build non-dormitory-style housing units for farmworkers.

In its latest Agricultural Worker Housing and Employee Housing regulations the County of Ventura has also clarified four specific types of farmworker housing⁹⁵, which are available in the County's zones that allow for agricultural uses:

- farmworker and animal caretaker dwelling units (standalone units);
- farmworker housing complexes (multiple units like apartments);
- farmworker group quarters (dormitory-style dwellings with shared sanitation and cooking facilities); and
- temporary trailers for seasonal and temporary farmworkers and animal caretakers.

These options are available for development in addition to other multi-family housing projects in residential zones.

Farmworker housing is also bound by the same complex development regulations for all types of development, including housing projects.

Each city has robust zoning restrictions that control what can be built where and how. On top of these local regulations, over a hundred state laws have been passed in recent years that augment and, in some cases, override local zoning laws.⁹⁶ For example, while a typical, market-rate housing project might closely follow a city's published zoning rules, several state laws can allow a project that dedicates a portion of units as deed-restricted, affordable housing to deviate (sometimes significantly) from the published codes.

This also creates opportunities where not all projects face the same constraints. Many recent farmworker housing projects consist entirely of deed-restricted, affordable homes, and such projects have alternative regulatory pathways under state law. A key example is the State Density Bonus⁹⁷, which allows such projects to build more units, include fewer parking spaces, and waive certain rules that would otherwise be required, like height limits and setbacks. Still, restrictive local policies create challenges for all housing projects.

While 100% affordable housing developments may be able to bypass certain zoning constraints, farmworkers are still affected by broader regulations because many farmworkers do not live in designated affordable housing. Instead, they rely on the private rental market. When local policies restrict new market-rate housing supply, it can drive up rents across the board, thus worsening affordability for farmworkers and other low-income residents. Moreover, even when affordable housing projects are allowed to override local rules, they can face community opposition, particularly if there has not been proactive planning or outreach to build support within the local community and educate them about the more flexible development standards for affordable housing projects. For example, one of the major reasons why residents of the Valley Vista neighborhood opposed the Ventura Ranch farmworker housing project, was because they believed the agricultural land was permanently protected against development. Many were unaware of the 2016 revision of SOAR to explicitly allow farmworker

⁹⁴ Immigration and Nationality Act (INA)

⁹⁵ Ventura County, Agricultural Worker Housing Regulations, (2025).

⁹⁶ Terner Center, New Pathways to Encourage Housing Production: A Review of California's Recent Housing Legislation, (2023).

⁹⁷ California Government Code, GOV § 65915, (2023).

housing as a permitted use on agricultural land.⁹⁸

The regulatory and policy constraints and opportunities introduced above are discussed in more detail in the following sections.

5.2 Growth Management

Ventura County is dedicated to preserving open space and agricultural lands and directing urban development to cities and existing unincorporated communities. Simultaneously, the County is committed to supporting and collaborating with cities in their land use planning initiatives to ensure that all current and future county residents – including farmworkers – have access to quality housing. In this context, the County and cities have adopted several regulatory measures to guide growth and development.

Guidelines for Orderly Development

The Ventura County Guidelines for Orderly Development, adopted in 1969 and revised in 1996, reflect a countywide collaborative agreement among the County Board of Supervisors, all city councils, and Ventura Local Agency Formation Commission (LAFCo) to promote coordinated and efficient planning and growth. The Guidelines direct urban development into incorporated cities whenever feasible, strengthen the county's regional planning role, and clarify how agencies should collaborate on land-use decisions. Urban development includes projects requiring new or expanded community sewer systems, residential lots under two acres, or commercial and industrial uses unrelated to agriculture or mineral resources. The Guidelines aim to clarify city and county planning roles, improve understanding of development standards and fees, and identify the proper decision-making authority.

Within city spheres of influence, applicants for urban uses are encouraged and expected to apply to and annex into the city. For developments where annexation is not feasible, County approval should include development standards that are equal to or stricter than the city

standards. Outside spheres of influence but within areas of interest, the County of Ventura leads planning while considering city goals. In areas not associated with cities, the County of Ventura alone governs allowing urban development only in designated Unincorporated Urban Centers or Existing Communities⁹⁹.

LAFCo

While General Plans, zoning ordinances, and SOAR policies guide land use at the local level, Ventura County's growth management is also shaped by a state-required institution ensuring a coherent, statewide framework for orderly growth: LAFCo.

LAFCos are independent local agencies established under state law to oversee the boundaries and service areas of the cities and most special districts (such as water and sewer districts) in the State. There is a LAFCo in each county. The Ventura LAFCo exercises its authority over the cities and districts in Ventura County. Pursuant to State Law¹⁰⁰, among the purposes of LAFCo are to discourage urban sprawl, preserve open-space and prime agricultural lands, encourage the efficient provision of government services, and encourage the orderly formation and development of local agencies. LAFCo achieves these purposes primarily through its authority to determine spheres of influence for each city and district and over how, when, and where a city or district may provide urban services. Under LAFCo law¹⁰¹, even if a proposed housing development is located adjacent to a city or district, LAFCo approval is required in order for the city or district to extend services to it, primarily through annexation. In most cases, Ventura LAFCo will consider such requests only after the city or county has approved the necessary land use entitlements for a development that is in need of the services.

The SOAR measures for each city largely or entirely based their location of the adopted CURBs on each city's sphere of influence, as previously determined by LAFCo. CURBs, on the other hand, are

⁹⁸ Dua Anjum, *Farmworker housing faces opposition in unincorporated community north of Ventura*, Ventura County Star Local News, (2023).

⁹⁹ County of Ventura 2040 General Plan, Chapter 3: Land Use, (2020).

¹⁰⁰ Refer to California Government Code § 56301.

¹⁰¹ Refer to California Government Code § 56133.

established policies and serve as urban growth boundaries for each city, based on approval by city voters. LAFCo does not have authority over the SOAR measures or the CURBs; and is also not subject to either. While LAFCo can amend the spheres of influence for the cities as necessary, it utilizes the CURBs as the basis for sphere of influence determinations. The Ventura County LAFCo adopted policies require: (1) that city spheres of influence as determined by LAFCo should coincide with, or cover less area than the adopted CURBs, and (2) that LAFCo would not approve a proposal inconsistent with those boundaries unless exceptional circumstances exist. Generally, if a city desires to extend a service or otherwise support development located outside its adopted CURB, it must comply with its SOAR measure and amend the CURB. Only then can it request LAFCo approval.

Planning Boundaries and Controls

Development opportunities and constraints in Ventura County are shaped by various planning boundaries and controls at both city and county levels. These boundaries range from fixed to more flexible and informal boundaries and influence what can be built and where. Table 4 summarizes these planning boundaries and controls.

Table 3: Overview of Planning Boundaries and Controls in Ventura County

Type	Description and Regulatory Context	Applies To
City Limit or City Boundary	A political boundary that defines land that has been incorporated into a city. Inside the city limits, the city government has full jurisdiction for land use, zoning, permitting, and municipal services.	All 10 cities in the County of Ventura
Un-incorporated Areas	Areas of the county outside of city limits over which the County of Ventura has direct land use authority.	Remainder of the county not within city limits
Sphere of Influence (SOI)	An SOI is a plan for the probable physical boundaries and service area of a local agency, as determined by the Ventura County Local Agency Formation Commission (LAFCo). Thus, SOIs are usually larger in area than the actual boundaries of a city or district, although they can be the same as the city or district boundaries.	All cities and most special districts
City Urban Restriction Boundary (CURB)	CURBs are boundary lines around each city and County existing community established by city voters as part of a city’s Save Open Space and Agricultural Resources (SOAR) measure. Generally, voter approval is required to extend urban services, or to allow city annexation and/or urban development outside of the CURB boundary.	Cities of Camarillo, Fillmore, Moorpark, Oxnard, Santa Paula, Simi Valley, Ventura ¹⁰² , and Thousand Oaks, and County existing communities
Areas of Interest	LAFCo established “areas of interest” in Ventura County in the late 1960s. Areas are based primarily on topography and community identity.	15 geographic areas in the southern half of Ventura County

Type	Description and Regulatory Context	Applies To
Greenbelts	Agricultural/open-space buffers based on voluntary agreements between the County of Ventura and one or more cities to limit development of agricultural and/or open space areas within the unincorporated county. Through greenbelt agreements, cities commit to not annex any property within a greenbelt while the County of Ventura agrees to restrict development to uses which are consistent with existing agricultural or open space zoning ¹⁰³ .	There are seven greenbelts in Ventura County covering approximately 164,000 acres collectively ¹⁰⁴
General Plan	General plans delineate land use categories like residential, agricultural, industrial, open space, mixed-use, etc. These land use designations guide what kind of housing or development can occur in specific areas. The County and each of the 10 cities are each required to adopt a general plan.	County-wide unincorporated county and all 10 cities
Area Plans	Part of the County General Plan, area plans serve as the land use plans for specific geographic subareas within the unincorporated area. The area plans govern the distribution, general location, and extent of uses of the land for housing, business, industry, open space, agriculture, and public facilities.	9 area plans including Coastal Area, El Rio/Del Norte, North Ventura Avenue, Oak Park, Ojai Valley, Piru, Saticoy, Thousand Oaks, and Lake Sherwood/Hidden Valley ¹⁰⁵
Zoning Designations	To implement the policies and goals of a general plan, zoning defines permitted uses, densities, setbacks, floor area ratios, etc., and applies different regulatory regimes in coastal vs. non-coastal zones where required.	County-wide unincorporated county and all 10 cities

¹⁰² Ventura’s CURB is not a defined line. It is just based on land use designation.

¹⁰³ Note that not all greenbelts state this. Some state that the county will not allow development in the greenbelt and allow only agriculture to take place.

¹⁰⁴ Ventura County Local Agency Formation Commission, Constraints to Urban Development in Ventura County, (2023).

¹⁰⁵ County of Ventura 2040 General Plan, Chapter 3 Land Use, (2020).

Save Open Space & Agricultural Resources (SOAR)

The Save Open Space and Agricultural Resources (SOAR), a series of voter-approved initiatives in eight Ventura County cities¹⁰⁶ and the unincorporated County has helped shape land use policy and urban development (cities of Ojai and Port Hueneme have not adopted SOAR measures¹⁰⁷). For example, unless exempt under the County of Ventura's SOAR, any proposal to reduce development restrictions on unincorporated open space, agricultural, or rural land through legislative action must be approved by a majority of voters across the county. Following the passage of the 2016 SOAR renewal initiative¹⁰⁸, all SOAR ordinances across Ventura County became highly aligned, though not identical, sharing the same core framework and expiration timelines.

The city SOAR measures generally establish City Urban Restriction Boundaries (CURB) that restrict urban development and the extension of city services beyond them and prevent cities from annexing and developing land outside of the CURB without voter approval.

In addition to the SOAR renewal in 2016, several voter-approved SOAR measures or CURB changes have passed. For example, in the City of Santa Paula voters approved expanding the CURB to allow development of Adams Canyon in 2007 (after rejecting it twice) and again expanded the CURB in 2008 to approve development of the East Area 1 (Limoneira property). As part of the voter-approved extension of the County SOAR ordinance in 2016, voters approved the re-designation of Thomas Aquinas College land from Open Space to an Existing Community.

Farmworker housing is an allowable agricultural use under the County of Ventura's SOAR and the County General Plan which means that farmworker housing can be developed on agricultural designated land. The Ventura Ranch farmworker housing development (recently approved in February 2026) is making use of this allowed use by building 328 new units exclusively for farmworkers and their families

on agricultural land. Another example is Somis Ranch Apartments (360 units) just outside Camarillo in unincorporated Ventura County.

The SOAR Initiative (Measure C), which extended the County SOAR to 2050 also added the support for new infrastructure on agricultural land specifically for farmworker housing projects, as long as it aligns with state law, zoning requirements and the Guidelines for Orderly Development. However, the city SOAR measures do not express such support.

In this context, a revision to city SOAR measures would help to better align the allowed use for farmworker housing and the support for new infrastructure specifically for farmworker housing projects across the county. Such revisions would require the approval of the voters of each city.

Water and Sewer Connections in Agricultural Areas

Water and sewer districts are not subject to SOAR or CURBs. The boundaries of water and sewer districts have been largely set based on where urban development is allowed and needed under the County's 2040 General Plan (i.e. existing communities and urban centers), and to a lesser extent in city general plans which means the water or sewer districts usually do not cover areas outside urban centers or unincorporated communities. Therefore, since there is a lack of urban development that requires infrastructure in agricultural areas, it in turn impacts the availability of water and sewer connections. This results in a potential barrier to farmworker housing development on agricultural land.

For example, the Somis Ranch project site is located outside the City of Camarillo boundary and Sanitary District boundary placing the project in a County-served utility (Ventura County Waterworks District 19) which only provides water services but no sewer service. With no

¹⁰⁶ The cities of Camarillo, Fillmore, Moorpark, Oxnard, Santa Paula, Simi Valley, Ventura and Thousand Oaks.

¹⁰⁷ Port Hueneme is surrounded by the City of Oxnard on three sides and the Pacific Ocean/Silver Strand beach on the fourth and thus does not have any agricultural or open space resources. Ojai

is largely surrounded by County-controlled open space and already has strong local protections based on its General Plan and Area Plan.

¹⁰⁸ Refer to [Ventura County SOAR website](#).

existing wastewater infrastructure available¹⁰⁹, the project required the construction of a community wastewater treatment facility.

While the cost of the onsite wastewater treatment facility is significant¹¹⁰ the connection to an existing city sewer network would likely be in the same range¹¹¹ for this project. Still, the need for an onsite wastewater treatment facility can be a potential constraint to development located on agricultural land outside existing sanitary districts, in particular for smaller projects which would not be able to utilize the full capacity of an onsite wastewater treatment facility.

The Ventura County Sewer Policy¹¹² and the State of California Plumbing Code decides when a property must be connected to an existing public sewer system to accommodate new development. A sewer connection is mandatory if a public sewer is available within 200 feet. If an existing sewer system is within half a mile a cost analysis is required to determine feasibility for connection. However, the Sewer Policy governs only when a property must connect. If the development site is outside the jurisdictional boundaries of the sewer provider, LAFCo approval would be required. If a sewer system connection is not available or required, a septic system can be permitted if leach field conditions are suitable and the system can be appropriately designed.¹¹³

5.3 Reviews, Permitting and Approvals

California Environmental Quality Act (CEQA)

The California Environmental Quality Act (CEQA) requires public agencies to evaluate and disclose the potential environmental impacts of proposed projects prior to approval, often through detailed studies and public review. A full CEQA review process can typically add nine to twelve months to a residential development project. However, not all

projects are subject to a CEQA review, and several new changes in state law exempt more housing projects and/or reduce CEQA requirements.

AB 130 (effective 2025) exempts most projects up to 20 acres, with at least 10 units per acre in suburbs and 15 units per acre in urban areas. This expands on SB 1925 (2002) and Class 32 categorical exemptions, which allowed exemptions for smaller sites under certain circumstances. These exemptions may support the acceleration of housing development in infill areas, including affordable and farmworker housing located in the cities or the unincorporated county.

Required analysis and mitigation for many infill housing sites have been reduced by SB 743 which shifts CEQA focus to Vehicle Miles Traveled (VMT) and projects in Transit Priority Areas often qualify for streamlined review. The legislation replaces the traditional focus on vehicle congestion "Level of Service" (LOS) with VMT, meaning projects near transit that reduce dependence on car travel, thereby reducing greenhouse gas emissions, are not penalized based on localized traffic impacts. Even when projects do not qualify for a full exemption, SB 131 (2025) now allows for projects to complete a more limited CEQA analysis (e.g., if a project meets all criteria for an existing CEQA exemption except one, SB 131 limits the required environmental review to assessing only the impact triggered by that single unmet condition, rather than a full CEQA review). These policies benefit farmworker housing projects if they meet defined criteria (e.g., sites located within infill areas and not in environmentally sensitive or hazardous locations).

Development Impact Fees

Development impact fees are charges that local governments impose on new developments to help pay for public infrastructure and services such as roads, parks, schools, and utilities which are needed to support

¹⁰⁹ The Camarillo Sanitary District, a dependent district of the City, refused to provide wastewater service to the development.

¹¹⁰ The CEQA documentation or any other publicly available data does not provide a specific cost for the Somis Ranch wastewater treatment facility. However, typical cost for 360 units and considering the need for Titel 22 tertiary filtration can be estimated at \$4 - \$6M.

¹¹¹ California Cities typically charge between \$2,000 and \$10,000 per dwelling unit based on various sources including LA County Connection Fees.

¹¹² Refer to [Ventura County Sewer Policy](#) (1995).

¹¹³ Typically, applicable to smaller developments and not for larger complexes.

the residents and workers of these development projects. These fees are not arbitrary or capricious. The City Council or Board of Supervisors establishes fee schedules based on detailed analysis of the costs of providing services to new development at a certain standard. The funds cannot be used to address deficiencies in existing services.

While collection of these fees provides helpful funding resources for cities and counties, they can also prove to be a significant cost constraint to development. Local officials are challenged to balance tradeoffs: the desire for new development within existing communities and the cost to service it all. For example, the City of Ventura eliminated its “Net Zero” water impact fee in 2024 in part due to the cost burden for developers.

House Farm Workers! completed a detailed study¹¹⁴ in 2023 on impact fees in general and how they have impacted farmworker housing projects. The study evaluated eleven projects in the Cities of Oxnard, Santa Paula, and Ventura and found that past projects have paid up to \$73,300 per unit as a maximum fee, while the average fee was around \$22,600 per unit. Countywide, the larger cities tend to have higher fees while smaller cities have few or no fees, which is tied to the incremental cost of new development. The fee reflects a marginal cost the development imposes, which is usually less for a city with a greater population to absorb the cost and/or has greater services already existing to accommodate the development. Thousand Oaks has the highest total fee amount per single-family home at between \$59,200 and \$67,176 per unit. Moorpark has the highest fees for multi-family dwellings at \$45,303 per unit¹¹⁵. Cities of Oxnard, Ventura, Camarillo, and Simi Valley also have significant fee programs.

Counterintuitively, high fee programs can present a major opportunity for cities to incentivize affordable housing projects. When a city defers or waives a fee, it not only reduces costs for a developer but can also serve as a local match funding source (equity equivalent) in applications for state and federal funds. The City of Ventura Development Impact Fee Deferral Program¹¹⁶ for affordable housing is an example of a local policy allowing for the deferral of impact fees. SB 937¹¹⁷ also helps with cashflow by allowing for delayed payment of certain development impact fees and helps developers avoid paying interest on construction loans. AB 874¹¹⁸ (a bill still under review) would allow for 100% affordable rental housing developments to defer payment of impact fees for up to 55 years significantly reducing the upfront cost of a new development.

A full waiver or reduction of development impact fees are currently not existing in California. AB 2186 (2021-2022)¹¹⁹ proposed a housing cost reduction incentive program to waive or reduce impact fees for affordable housing but did not pass. However, similar programs do already exist in other states including, for example, Washington State where local governments can provide exemptions, waivers or reductions for certain type of developments such as low-income housing, learning facilities, or projects with a ‘broad public purpose’¹²⁰. In addition, impact fee waivers and reductions are common across the US for projects that support transit-oriented development. In California, SB 358 requires California local agencies to reduce vehicular traffic impact fees by at least 50% for qualifying transit-oriented housing developments.

¹¹⁴ *House Farm Workers!*, Farmworker Housing and Development Impact Fees in Ventura County, February 2023.

¹¹⁵ Fees are obtained from the 6th cycle (2021- 2029) Housing Elements for the listed Cities.

¹¹⁶ City of Ventura, Chapter 4.240: Development Impact Fee Deferral Program.

¹¹⁷ California Association of Recreation and Park Districts, SB-937 Fee Delays, (January 2025).

¹¹⁸ Housing California, AB 874 – Impact Fee Deferral Repayment Program, (December 2025).

¹¹⁹ Refer to: Bill Track 50, CA AB2186.

¹²⁰ Refer to: MRSC, Impact Fee Exemptions, Waivers, or Reductions.

Also, in the 6th cycle Housing Elements, HCD encouraged all jurisdictions to study fees and evaluate whether they pose a constraint on housing production¹²¹. This can then lead to fee reductions or fee waivers. For example, the County of Ventura waives the fee for Concept Project Review for 100% affordable projects¹²². This initial review by all agencies of the County contains key information on anticipated requirements for the site based on the project concept submitted. By waiving this fee, it provides a potential developer with important feasibility and planning information needed to decide whether they want to pursue the project further and which potential constraints will need to be addressed.

Permitting and Approval Timelines

Development timelines are shaped by two separate processes: discretionary planning entitlements (such as site plan approvals, use permits, and, where required, CEQA review) and ministerial building permits (construction plan check and building permit issuance). Extended durations in either process can affect project feasibility by increasing carrying costs and uncertainty, particularly for projects with tight financing. Since 2018, the state has tracked entitlement and permitting timelines for housing projects by jurisdiction¹²³. While this data is still new, it can reveal that some jurisdictions may be constraining new housing developments because of their slow permitting timelines. The data reveals, for example, that the Mountain View Apartments project in Fillmore required about a year and a half (547 days) to get permits to build 76 affordable housing units, even after the project entitlements were approved. The 360-unit Somis Ranch project in unincorporated county required CEQA analysis and therefore required 1.5 years from project submittal to final approval. Shortening the processing timelines for entitlements and permit issuance can have a positive impact on housing production.

¹²¹ Refer to: <https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/fees-and-exactions>.

¹²² Currently (for FY 25-26), this fee is \$2,543.

¹²³ Refer to HCD Annual Progress Reports – Data Dashboard and Downloads.

¹²⁴ Refer to [LA County Planning](#) (2023).

5.4 Zoning and Development Standards

Parking Requirements

Parking requirements can often add significant costs to new developments. While the cost per parking space of a surface lot is usually in the range of \$1,000 – \$5,000 a development project that requires a parking structure can add costs per space of \$35,000 - \$75,000¹²⁴ depending on the design and layout. Local agency rules on the number of spaces that must be built can exceed the number that housing developers believe are necessary considering the number of spaces that residents actually use.

Parking requirements for new homes and apartments may be excessive in some jurisdictions. For example, the Cities of Oxnard, Ojai, Simi Valley, Fillmore, and Moorpark all require more than two spaces on average for every multi-family housing unit. The County of Ventura’s unincorporated area multi-family parking standards requires the least parking spaces with an average of 1.5 to 2.0 spaces per unit depending on the size and parking assignment. While each city’s parking rules depend on housing unit size, these requirements appear to be greater than needed. Based on research, actual parking usage evaluated in a study of multi-family buildings in CA rarely exceeds 1.5 parking spaces per unit, including suburban locations such as Cities of Morgan Hill, Dublin, or Walnut Creek in Northern California.¹²⁵ Los Angeles County completed a parking study in 2022 which identified that parking requirements on unincorporated areas including San Gabriel Valley, Gateway and Santa Clarita Valley are up to 25% higher than actual demand¹²⁶. Data collected for unincorporated communities of LA County identified average parking rates per unit of 1.42 for affordable housing developments, 0.59 for affordable senior housing developments and 1.45 for mixed market-rate and affordable housing developments.¹²⁷

¹²⁵ TransForm, [GreenTRIP Database](#), (2025).

¹²⁶ Walker Consultants, [Summaries of Multi-family Residential Parking Study](#), (2022).

¹²⁷ Department of Regional Planning County of Los Angeles, [Parking Data Collection – Affordable Housing](#) (2022).

There are also several California cities that have evaluated and subsequently eliminated parking minimums, including San Francisco, San José, Sacramento, or Culver City.

Affordable projects can use the State Density Bonus to reduce average parking requirements to around 1.25 spaces per unit as listed below:

Unit Type	Required Spaces
Studio	1 space
1 Bedroom	1 space
2 Bedroom	1.5 spaces
3 Bedroom	1.5 spaces

In 2023, new state rules (AB 2097) also removed parking requirements for housing developments within one-half mile of a major transit stop¹²⁸. Countywide, relatively few such transit locations exist compared to more urban counties, but at a minimum, this includes areas around each of the county’s six Amtrak/Metrolink stations: Downtown Ventura (Amtrak), East Ventura (Metrolink), Oxnard (Amtrak and Metrolink), Camarillo (Amtrak and Metrolink), Moorpark (Amtrak and Metrolink), and Simi Valley (Amtrak and Metrolink).

The County of Ventura has a methodology for reducing required parking requirements based on a mix of uses (allowing 25% reductions or more). In addition to mixed-use-based reductions, smaller infill projects may benefit from expanded use of other parking-reduction tools already employed in some jurisdictions, such as shared or reciprocal access agreements. Broadening and clarifying these options could help reductions for mixed-use projects across the county and cities could help certain farmworker housing projects and other affordable housing projects reduce costs.

Height, Density, and Use Restrictions

Zoning rules determine where housing can be built, but even land that has been zoned for residential use can effectively prohibit the housing typologies explored in this study through restrictions on use, density,

and height. For example, 100% (by acreage) of all residentially zoned land within the unincorporated county and 81% within the county’s incorporated cities is zoned for single-family homes as of 2021.¹²⁹ These legal restrictions mean denser housing typologies including townhomes, duplexes, apartment buildings, and dormitories can only be built on a limited number of properties. While the limited supply can drive up land costs for new housing projects in some areas, the initial site selection analysis (refer to Section 4 in this study) has identified several vacant sites countywide which would allow for farmworker housing development on sites zoned for multi-family residential¹³⁰ allowing denser housing types like apartment buildings, duplexes, townhouses, mobilehome parks, and two-family attached dwellings.

In addition, recent California housing laws, most notably SB9 (urban lot splits and two-unit development) and SB 1123 (expanding small-lot subdivisions to vacant single-family parcels) have increased the number of housing options and therefore units that can be built on the remaining (single-family zoned) properties without the need for zoning changes. Under SB9 a homeowner can accommodate up to four units (including ADUs) by performing an urban lot split and constructing up to two primary units on a lot.

Under SB 1123 owners of vacant single-family-zoned parcels can pursue streamlined approval to create up to 10 parcels and build up to 10 units through a ministerial process originally created under SB 684. SB 1123 extends these small-lot subdivision rules to vacant single-family lots, provided they meet size, location, and objective-standard criteria. Additionally, projects receive CEQA-exempt ministerial approval if they comply with siting and development requirements.

Only three cities allow buildings over 45 feet, limiting some multi-family projects. Based on the 2021-2029 Housing Element documents, Thousand Oaks allows 50-foot buildings in higher density zones, Simi Valley permits 55 feet in mixed-use zones, while City of Ventura allows buildings up to 75 feet in their densest mixed-use zone. While lower limits can accommodate many types of housing projects, larger multi-

¹²⁸ For the definition of a major transit stop refer to: [California Public Resource Code Section 21064.3, Major Transit Stop](#).

¹²⁹ Othering & Belonging Institute, [Greater LA Region Zoning Maps](#), (2025).

¹³⁰ Refer to Appendix D.

family housing projects can be constrained by such limits. Where land costs are highest, building taller buildings with more units reduces the cost of land per home. In those cases, height and density limits can increase the cost per home to build.

County Agricultural Worker Housing Regulations

The County of Ventura updated zoning regulations for agriculture worker housing in 2021, applicable for their unincorporated areas, to include more flexibility to develop farmworker units, complexes and employee housing, including changes to requirements that would allow for ministerial approval of individual dwelling units for all agricultural workers, expanding farmworker group quarters and farmworker housing complexes in the Rural Agricultural (RA) zone and adding development standards for both housing types, adding a new self-contained temporary trailer housing option for seasonal or temporary agricultural workers approved with a ministerial permit, and refining the occupancy, employment and verification requirements. However, the County has not experienced a marked increase in agriculture operators seeking housing production on their lands, other than the large complexes for Somis Ranch and the Ventura Ranch projects. The Phase 3 Survey Summary Report indicated that some of the reasons cited by agricultural operators for not seeking housing production included lack of knowledge of the 2021 regulatory update, inability to add landlord responsibilities to their workload, liability risks, cost, and permitting challenges.

While these regulatory considerations may help encourage production of units, the Survey results indicating the undesirable constraints of liability and managing farmworker units on the farmland would need to be addressed. To overcome this reluctance, the County can update agricultural worker housing zoning requirements to add flexibility and reduce permitting obstacles and seek additional ways to inform and encourage production.

Additionally, for this Study, difficult market conditions and uncertainty (for example tariffs or threat of tariffs) combined with increased cost of building housing due to more expensive materials and higher insurance cost have been identified as deterrents for employers to build housing. Utility readiness has also been identified as key barrier to housing development in unincorporated areas, with electric, water, and sanitation services largely available in urban and suburban areas but limited in more rural parts of the county. Housing development on the urban fringe or in areas without existing water and electric service can face higher costs and added complexity regarding regulations and responsibilities as described earlier when trying to extend necessary infrastructure. Finally, many farmworkers favor housing locations that are connected to services (parks, schools) and cities have raised a concern about increased driving and consequently higher VMT for housing provided outside urban areas.

Based upon this analysis, there could be greater opportunities to encourage additional farmworker housing units in appropriate workforce adjacent areas by addressing those barriers and better link available funding opportunities to employer-provided farmworker housing development, address utilities issues and provide transit or car-pool services to connect farmworkers to services provided in urban areas.

5.5 Incentives & Special Programs

As noted above, 100% affordable housing projects are able to take advantage of a number of benefits under the State Density Bonus. However, state-level data¹³¹ reveals that only a handful of projects have utilized this bonus program in recent years. There are likely many reasons for limited use of the Density Bonus Program, including potential local resistance and community pushback towards higher densities. Additionally, increased complexity that comes with the regulation combined with variety of how cities interpret and process the bonus applications which can also lead to increased approval risks and

¹³¹ California Department of Housing and Community Development, [HCD Annual Progress Reports – Data Dashboard and Downloads](#)

possibly limited developer familiarity with the program and administrative requirements.

Several of the projects that have utilized the Density Bonus Program were primarily market-rate, which is not surprising as most cities in Ventura County have established an inclusionary policy requiring some on-site affordable units at market-rate projects. The inclusion of on-site affordable units potentially makes these projects eligible for the density bonus program as well. This State Density Bonus program not only allows projects to build more units but also reduces restrictions on design requirements like setbacks, square footage minimums/maximms, and parking ratios which can all help reduce overall development costs.

Other special programs include the AB 1783 changes that have allowed farmworker housing to be permissible on agricultural land. Many of the local jurisdictions have already updated their zoning codes to align with this new change. This eases limitations on where farmworker housing can be built, which can help reduce land acquisition costs. However, as noted, it can also lead to increased costs where infrastructure like roads, sewers, and water lines do not already exist.

Also, considerations of funding streams, cooperatives, or shared management structure of these new housing units would need to be explored further, including possible pilot projects to build interest in this housing production strategy. Opportunities are described in the following Section 6 Financing and Funding Strategies.

5.6 Summary of Key Issues

Jurisdictions in Ventura County have demonstrated strong commitment to farmworker housing and have successfully delivered a substantial number of units under existing ordinance frameworks. These successes underscore both local leadership and the reality that developing farmworker housing is complex, resource-intensive, and often requires navigating overlapping regulatory, infrastructure, and financing constraints. Even in supportive jurisdictions, continued efforts to simplify, clarify, and align regulations could further reduce barriers and accelerate housing delivery.

The issues identified below reflect countywide and cross-jurisdictional conditions and are not intended to suggest that each issue applies equally to every jurisdiction.

General Regulations Impacting Farmworker Housing

- Conflicting definitions of farmworker cause regulatory inconsistency and can complicate permitting and occupancy.
- Housing projects must navigate the interaction between local zoning regulations and multiple housing laws, which can create complexity and constraints for all housing projects, not just for farmworker housing.

Growth Management

- Multiple planning controls restrict where housing can be built and complicate jurisdictional coordination. While SOAR ordinances across Ventura County have been highly aligned since 2016 there are still differences between the County of Ventura SOAR and Cities SOAR regarding the allowed use of farmworker housing on agricultural land and the support for infrastructure for farmworker housing development.
- CURB boundaries and Greenbelt agreements limit opportunities for farmworker housing development outside urban centers and communities. In addition, Guidelines of Orderly Development direct growth into cities, limiting opportunities for rural or agricultural housing sites.
- Limited availability of water and sewer connections outside urban areas and the need for site specific utility solutions and connections can be costly and a challenge in particular for smaller housing projects.
- LAFCo policy for infrastructure and urban services within cities, pursuant to state law and local policies limits agricultural employer-provided housing.
- Community opposition can reflect tensions between SOAR-based allowances for farmworker housing on agricultural land and broader

state and regional planning policies that emphasize siting housing within urban areas near services, transit, and infrastructure.

Reviews, Permitting, and Approvals

- CEQA reviews can add nine to twelve months to the actual time required for study and analysis, delaying project timelines.
- State streamlining laws help only if projects meet narrow criteria, limiting applicability for many sites. In addition, navigating the different laws and exemptions adds an administrative burden and increases project risks.

Development Impact Fees

- High impact fees can significantly increase development costs for farmworker housing.
- State law allows many impact fees to be deferred until issuance of the Certificate of Occupancy; however, fees remain due in full and can still affect overall project feasibility, financing, and long-term affordability.
- Fee structures vary widely, creating unpredictability for developers across cities. Slow fee-waiver/reduction program adoption in jurisdictions may limit opportunities to meaningfully reduce project costs.

Zoning and Development Standards

- In some Ventura County jurisdictions, parking minimums may exceed demand for multi-family housing, which can increase construction costs and limit achievable density for certain projects.
- Countywide, the limited number of locations qualifying as high-quality transit areas (currently eight) can reduce the applicability of statewide parking reduction laws (notwithstanding more transit-rich conditions in certain cities).

- A significant share of land remains designated for single-family residential use countywide, which limits the availability of sites for higher-density housing in some communities.
- Height limits in many Ventura County jurisdictions can constrain the ability to fully utilize sites for cost-efficient multi-family construction.
- Many agricultural operators remain unaware of the changes to Ventura County's updated agricultural worker housing regulations or are deterred by perceived permitting complexity, costs, liability or the lack of adequate infrastructure and utilities.
- Even where regulations allow housing, employers are hesitant to take on landlord responsibilities due to operational challenges and farmworker expectations to live near services and amenities.

6 Financing and Funding Strategies

6.1 Introduction

Due to the high cost of new construction and the very low incomes of most farmworkers, newly built housing units typically require a large subsidy to be offered at rents or prices affordable to farmworker households. The increase in costs for traditional construction of new housing observed over recent years is expected to continue considering the current political and economic landscape.

Developers of farmworker housing in Ventura County are making use of a range of funding sources available to help build and operate housing for low-income households. However, most of these sources are government-funded housing programs, and the need for low-income housing assistance generally outstrips available funding due to years of underinvestment and the high demand for affordable units.

This means securing an award for a specific project can be quite competitive due to the limited availability of funding and high demand for subsidized affordable housing. The most robust and frequently used federal and state programs also come with varied (and inconsistent) rules, requirements, and timelines that can make it difficult or complex to apply for and ultimately finance a new housing project that serves the local farmworkers.

Lastly, each program provides different types of funding support, which can include equity (grants or tax credits), debt (loans), and operating subsidy (ongoing revenue guarantee in the form of direct rental assistance). Equity is often the hardest source to secure, and a greater number of programs offer “soft” debt, meaning loans with very favorable terms that are in some cases deferrable or forgivable. Financing

any one individual project often requires applying for and securing funding awards from multiple programs, a complex task that is both time- and cost-intensive. This job is made even more difficult as programs often lack consistency in terms of availability and funding criteria as well as application deadlines and requirements.

This chapter begins with an overview of general trends in government-funded housing programs, including notes on pending legislation. It then provides a categorized list of the many funding sources currently available. Each program is accompanied by a brief description and notes on how it may apply to farmworker housing in Ventura County. Key constraints and opportunities are highlighted to support those seeking to expand the supply of such housing.¹³²

The section also includes case studies of local projects and the funding sources they used. It concludes with a discussion of potential new or expanded funding sources to support future development.

¹³² This information has been gathered from a variety of independent research, including extensive review of public information from official program websites, but also draws significantly on

research published in the 2018 Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley.

6.2 Trends in Government-funded Programs

Although many affordable housing programs are administered at the state and local level, most funding dollars are provided by the federal government. Nationally, government funding for housing (as a share of total government expenditures) had been declining from a peak in 2011, largely due to the Budget Control Act of 2011 that capped federal funding transfers to state and local agencies.¹³³ That decline is continuing due to federal budget cuts and eliminations. In addition, structural budget limitations and economic pressures (i.e., high levels of inflation) are compounding this effect in terms of real funding availability.

California also lost a source of affordable housing funding with the dissolution of redevelopment agencies (RDAs) in 2012. 20 percent of all tax-increment revenue generated by RDA projects had to go towards funding low- and moderate-income housing. Developers of affordable housing frequently used RDA financing to fill funding gaps in LIHTC or tax-exempt bond developments (62 percent of all 9-percent LIHTC awards utilized RDA financing during the 2011 awards round).¹³⁴ Along with the loss of funding, RDAs can no longer assist developers in acquiring control of properties for housing projects.

However, recent political attention on the intensity, scale, and impact of local and national housing shortages has led to funding increases, especially within California. The Coronavirus Aid, Relief, and Economic Security Act, as well as the American Rescue Plan Act, included significant federal funds for housing. And California has seen a wave of legislative attempts to create new, dedicated funding sources

for affordable housing, such as SB2 (2017), SB3 / Proposition 1 (2018)¹³⁵. Recent state budget bills have also restored or augmented funding allocations for existing programs.

Affordable housing funding sources can be tied to specific eligible populations with the Area Median Income (AMI), the most commonly adopted criteria. Other non-discriminatory eligibility criteria can, for example, be related to seniors or veterans. In this context, there are programs and/or funding "set-asides" specifically intended to fund farmworker housing which require that funded units be restricted to tenancy by farmworkers.¹³⁶

Beyond those dedicated streams of funding, developers of farmworker housing have also found success in housing farmworkers within affordable housing projects that do not have occupation-based tenancy restrictions (i.e., not exclusively farmworker housing) by using targeted marketing strategies to reach and serve farmworker households.

Overall, while funding increases for housing programs have gained some support in recent years¹³⁷, the political landscape of public funding for affordable housing remains in flux, and developers of farmworker housing can continue to expect a dynamic policy landscape for years to come.

One challenge in securing funding for farmworker housing is the breadth and scale of the overall housing shortage in Ventura County, which has been identified as one (if not the most) unaffordable counties in the entire country, in terms of housing cost relative to incomes. While some of the funding sources below are dedicated to housing farmworkers specifically, many are open to serving any lower income households in need of housing. If local developers are able to secure more of this funding for farmworker housing, there is a risk that it will

¹³³ Blount et. al, Redevelopment Agencies in California: History, Benefits, Excesses, and Closure, Urban Institute State and Local Backgrounders Project, (January 2014).

¹³⁴ HUD Office of Policy Development and Research, Housing and Community Development Expenditures (accessed July 16, 2025)

¹³⁵ Refer to: California Senate Bill 3, CA SB3 2017-2018; Ventura County's five-year estimated SB2 Permanent Local Housing Allocation is \$5.16million. Housing Trust Fund Ventura County (HTFVC) received \$18.4 million from 2022 to 2026 through Prop 1.

¹³⁶ For example, AB 1654 (2022) and AB1439 (2023) codified and increased set-aside of LIHTC funding in California, and provisions within SB2 and SB3 that required at least 10 percent of new

funds serve farmworkers. These bill authors have come from the Salinas Valley and Coachella Valley regions, which may have helped provide leadership on this topic.

¹³⁷ There has been general support for local housing funding including bonds and taxes in California though this is not universally the case across all areas. For example, Santa Cruz County has generally struggled (e.g., Measure H, 2018) the City of San José sits among the top jurisdictions in voters supporting local measures (e.g., Measure V, 2018).

come at the expense of other populations of low-income individuals within the county. It is also likely impossible to house all farmworkers in subsidized affordable housing projects, and the degree to which the county's overall housing crisis is or is not addressed will directly impact many farmworkers. Thus, exploring strategies that can expand the amount of total affordable housing funds available should be a key focus, as well as better utilizing and allocating existing funding programs. Investigating creative solutions that go beyond the bounds of standard affordable housing finance, such as affordable by design approaches¹³⁸, may also be promising.

6.3 Recent Changes and Pending Relevant Legislation

At the federal level, a reconciliation bill passed on July 3, 2025, sometimes referred to as the "One Big Beautiful Bill," included some major changes for the Low-Income Housing Tax Credit (LIHTC) program, the largest source of funding for affordable housing in the country.¹³⁹

The following changes went into effect in 2026:

- The bill increases the number of projects that qualify for 4%¹⁴⁰ tax credits by lowering the required threshold for private activity bond financing from 50% of land and building costs to 25%, potentially funding more units.¹⁴¹

- The bill also restores a prior 12% increase in the total funding allocation for the 9% program and makes the increase permanent, providing more stable funding into the future.

The House appropriations bill aiming to eliminate the HOME Investment Partnerships Program (commonly written in all caps as "HOME" per official usage, though not an acronym) was rejected by the Senate and HOME funding continues in 2026 with about \$1.25 billion provided which is consistent with 2025 funding.

At the state level, AB736 passed the State Assembly on June 3, 2025, and was approved by the Senate in January 2026 which will place the Affordable Housing Bond¹⁴² Act of 2026 on the June 2026 ballot. If approved by a two-thirds majority of voters, the Act would issue \$10 billion in bond funding for the various state affordable housing programs. This would represent the largest boost in housing program funding since the passage of Proposition 1 in 2018, which provided \$4 billion in bond funding.

This funding is much needed as the lack of dedicated funding for many state programs has led to programs going inactive for periods of time. While SB2 increased the amount of stable funding, many of the programs are still highly dependent on annual budget appropriations and bond financing. This has created somewhat of a boom-and-bust cycle for the state affordable housing funds and has presented challenges for developers of affordable housing.

¹³⁸ An example for a successful affordable by design project is Rancho Verde in the City of Ventura which adopted multiple affordable-by-design elements including small site footprint, compact low-rise and small-scale structures or sustainable, cost efficient features.

¹³⁹ The federal LIHTC program provides either a 9% credit or a 4% credit for affordable housing projects. The credits must be claimed over 10 years but are typically sold (or *syndicated*) to provide funds for upfront project costs. The competitive 9% credit supports projects that don't use tax-exempt bonds and typically covers a large share (more than half) of a project's development costs. The 4% credit is non-competitive but must be used with bond financing and covers a smaller share of project costs. While there is no limit on the award of 4% credits, the availability of bond financing is limited at the state level.

¹⁴⁰ The 4% LIHTCs are not limited by a cap like 9% LIHTC. Lowering the private activity bond (PAB) threshold to 25% enables more projects to access 4% LIHTC. However, it reduces the PAB so projects may need other debt or soft financing sources to make up the difference.

¹⁴¹ While projects with just 25% bond financing will be able to qualify for 4% credits, they still need to find additional financing to pay the missing 25% of costs—which creates uncertainty on the increase in the number of projects and amount of funding that will result from this change.

¹⁴² The bond does not renew funding automatically for the trust fund. There is an opportunity to advocate for a change and create a permanent source, ideally at the County level.

6.4 The Role of Private Funding

Public funding schemes can also be supported by private funding sources in a variety of ways. Firstly, non-profit and for-profit affordable housing developers provide an important resource in the form of sponsorship and project management, which is often entrepreneurial, at-risk, and involves significant staff time and/or consultant fees during the uncertain early stages of a project. Private financiers, whether involved through LIHTC syndication, bond issuance, or direct investment—including both traditional and (social) “impact” investment—can play an important role or provide a stopgap when government program funding is unavailable or too inflexible to fully finance a particular project. Additional financing may also be provided through Community Development Financial Institutions (CDFIs): private, mission-driven lenders that focus on underserved communities including affordable housing initiatives such as the Housing Trust Fund Ventura County.

6.5 Available Funding Sources

Table 5 provides an overview of the funding sources and programs researched for this study. Further detail is then provided in the remainder of this section.

Table 4: Available Funding Sources

ID	Funding Category	Funding Programs
A	Federal grants, loans, and rental assistance for rental projects in designated rural areas	USDA Rural Farm Labor Housing (Section 516) Grants <i>Federal Farmworker Housing Grants</i> USDA Rural Farm Labor Housing Direct Loans (Section 514) <i>Federal Low-Cost Loans for Farmworker Housing</i> USDA Multi-family (Rental) Housing Direct Loans (Section 515) <i>Federal Low-Cost Loans</i> USDA Multi-family (Rental) Housing Loan Guarantees (Section 538) <i>Federal Loan Guarantees</i> USDA Rural Rental Assistance (Section 521) <i>Federal Rental Assistance</i>
B	Federal funding assistance for homeownership (including self-help programs) in designated rural areas	USDA Direct Loan Program (Section 502) <i>Federal Low-Cost Homeowner Loans</i> USDA Mutual Self-Help Housing Technical Assistance Grant (Section 523) <i>Federal Grants for Self-Help Assistance</i>
C	Flexible, locally administered state and federal funding programs that provide grants and gap financing	Permanent Local Housing Allocation Program (PLHA) <i>Locally Administered State Grants</i> HOME Investment Partnerships Program <i>Locally Administered Federal Grants</i> Homekey State Capital Grant Program <i>HCD administered Grant</i> Community Development Block Grant (CDBG) Program <i>Locally Administered Federal Infrastructure and Land Purchase Grants</i>
D	Tax credit financing programs for rental housing projects	LIHTC 9% Tax Credit Program <i>State Administered Federal Tax Credit Funding</i> LIHTC 9% Rural Funding Set-Aside <i>State Administered Federal Tax Credit Funding</i> LIHTC 4% Tax Credit Program <i>State Administered Federal Tax Credit Funding</i> State Housing Tax Credit Program <i>State Tax Credit Funding</i> State Farmworker Housing Tax Credit Set-Aside <i>State Tax Credit Funding</i>

ID	Funding Category	Funding Programs
E	State loan and grant funding dedicated to farmworker housing	HCD Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program <i>State Low-Cost Loans and Grants for Farmworker Housing</i>
F	Other state and regional loan and grant programs for multi-family rental housing	HCD Multi-family Housing (MHP) Program <i>State Low-Cost Loans</i> Affordable Housing and Sustainable Communities (AHSC) Program <i>State Low-Cost Loans and Infrastructure Grants</i> AHSC Program - Rural Funding Set Aside <i>State Low-Cost Loans and Infrastructure Grants</i> HCD Transit-Oriented Development Program <i>State Low-Cost Loans and Infrastructure Grants</i> HCD Infill Infrastructure Grant Program <i>State Infrastructure Grants</i> HCD Supportive Housing Multi-family Housing Program <i>State Low-Cost Loans for Supportive Housing</i> HCD Veterans Housing & Homelessness Prevention Program <i>State Low-Cost Loans for Veteran Housing</i> CalHFA Permanent Loan Program <i>State Low-Cost Bond-Financed Loans</i> CalHFA & CMFA Bond Recycling Programs <i>State Low-Cost Bond-Financed Loans</i> CalHFA Mixed-Income Program <i>State Low-Cost Bond-Financed Loans</i> Golden State Acquisition Fund (GSAF) <i>State Low-Cost Loans for Land Purchase</i> Federal Home Loan (FHL) Bank Affordable Housing Program (AHP) <i>Regionally Administered Federal Grants</i> ACA 4 / HOPE Act (still in progress) <i>State-Controlled Funding Account</i>
G	State funding assistance for homeownership (including self-help and manufactured housing programs)	HCD CalHome Program <i>State Grants to Support Homeowner Assistance</i> HCD California Self-Help Housing Program <i>State Grants for Self-Help Assistance</i> HCD Manufactured Housing Opportunity & Revitalization Program (MORE) <i>State Low-Cost Loans and Grants for Mobilehomes</i> CA Mortgage Credit Certificate (MCC) Program <i>State Mortgage Tax Credits</i>

ID	Funding Category	Funding Programs
H	Locally administered rental assistance program	Project-Based Section 8 Voucher Program <i>Locally Administered Federal Rental Assistance Farmworker Housing Funding</i>
I	Other local and regional funding sources	Housing Trust Fund Ventura County <i>Local Short-Term Loans</i> HCD Local Housing Trust Fund (LHTF) Matching Grant Program <i>State Matching Grants</i> Housing Land Trust Ventura County <i>Local Support for Land Purchase</i> Ventura County Community Development Corporation (VCCDC) aka “My Way Home” <i>Private Funding for Homeowner Assistance</i> City/County Deferred Impact Fee Loan <i>Local Funding</i> Other Private Fundings Sources (CCRC) <i>Private Funding</i> Private foundations and public charities <i>Private Charitable Funding</i>

A

Federal grants, loans, and rental assistance for rental projects in designated rural areas

The U.S. Department of Agriculture (USDA) Rural Development office provides several funding sources that can fund farmworker housing.¹⁴³ As a general rule, program funds can only be used in USDA-defined “rural areas”.¹⁴⁴ However, the Section 514/516 Farm Labor Housing Grant and Loan programs can be used in any jurisdiction regardless of population size with a demonstrated need for farmworker housing. The Section 516 program is particularly notable because it offers grants (equity) for farmworker housing. Some farmworker projects in California have encountered challenges in using USDA program funds because they require exclusive occupancy by farm labor households and they require tenants have legal residency status.

Funding Source	Description	Application	Constraints and Opportunities
USDA Rural Farm Labor Housing (Section 516) Grants <i>Federal Farmworker Housing Grants</i>	Grant program for (off-farm) farmworker housing that can cover up to 90% of project costs for construction, rehab, or acquisition. Always paired with Section 514 (or other USDA program) to help cover funding gaps and allow projects to serve farmworkers with very low incomes. Only available to nonprofits, state/local government entities, and tribes.	<ul style="list-style-type: none"> • Only \$7–10 million has been available in recent years, funding 6-12 projects nationally.¹⁴⁵ • Over 100 off-farm projects have been funded in California, including recent projects such as Los Arroyos II in Tulare County (2021).¹⁴⁶ No known recent projects in Ventura County.¹⁴⁷ • Past Ventura County funded projects include: Cabrillo Village Farmworkers Cooperative Housing (1981, 1986)¹⁴⁸ 	<ul style="list-style-type: none"> Δ Very limited funding source – with a max grant per project of \$3-\$5 million. Δ All tenants/occupants must have legal residency status – requires verification and tenants can lose housing if status changes. + Tenants must be farmworkers¹⁴⁹ – and residents can lose housing if they change jobs. + Limited use for hybrid projects – few projects have received 516 funding if combined with any non-farmworker housing. + 514 programs offer some flexibility to use outside USDA rural areas with demonstrated need for farmworker housing.

¹⁴³ Note that USDA loan recipients can prepay/take out mortgage loans after 20 years and end the affordability/farmworker tenancy requirement, which has happened over the years as CA housing markets have boomed. However, USDA can deny/delay if will lead to displacement of low-income tenants. Under Section 515, USDA typically requires affordability to continue 20 years past any prepayment. Use of 516 grant funds, however, require use for farm labor housing for 50 years.

¹⁴⁴ Rural areas are defined by the USDA and include both incorporated cities areas within the unincorporated county as shown in Neighbors Bank, [USDA Rural Development Program Eligibility Map](#)

¹⁴⁵ National Low Income Housing Coalition (NLHC), [USDA Rural Rental Housing Programs Advocates' Guide](#)

¹⁴⁶ Los Arroyos II listed as grant recipient in FY 2021 per [USDA FY 2021 Off-FLH New Construction NOSA Selections](#).

¹⁴⁷ No properties located in Ventura County are currently listed within the [USDA Rural Housing Assets](#) data set.

¹⁴⁸ [Models of Farmworker Housing](#) presentation, 2017. Refer also to [MFH Rental \(USDA RD\) Property for State & County](#) for a full listing of sites.

¹⁴⁹ Retired domestic farm laborers or disabled farm laborers are included.

Funding Source	Description	Application	Constraints and Opportunities
USDA Rural Farm Labor Housing Direct Loans (Section 514) <i>Federal Low-Cost Loans for Farmworker Housing</i>	Provides low-cost (33-year term, fixed 1% interest rate) loans for construction, rehab, or acquisition of (on- or off-farm) housing that exclusively serves lower income farmworkers. Can be used for land purchase or improvement, and even household furnishings. Available to nonprofits, state/local government entities, tribes, as well as for-profit groups (e.g., farmers, associations, and developers).	<ul style="list-style-type: none"> • \$15-28 million has been available in most recent years, funding 15-20 projects nationally. • See notes above on funded projects (Section 516 and 514 funding are paired together for projects). • On-farm projects are usually small in number of units and rare in California (4 known projects with 12 units in total). 	<ul style="list-style-type: none"> + 514 loans for on-farm labor housing are non-competitive (though rarely used in California). + 514 programs offer some flexibility to use outside USDA rural areas with demonstrated need/demand for farmworker housing. Δ All tenants/occupants must have legal residency status – requires verification and tenants can lose housing if status changes. + Tenants must be farmworkers¹⁵⁰ – and residents can lose housing if they change jobs.
USDA Multi-family (Rental) Housing Direct Loans (Section 515) <i>Federal Low-Cost Loans</i>	Similar to Section 514, except recipient multi-family housing projects cannot be restricted occupationally (e.g., to farmworkers). Can be used for new construction, rehab, acquisition, site costs, as well as land purchase.	<ul style="list-style-type: none"> • \$50-70 million has been available in recent years, funding 40-67 projects nationally. • California projects have recently been funded, but none in Ventura County. • New construction loans are now quite rare compared to preservation or refinancing, with new construction increasingly funded via Section 538. 	<ul style="list-style-type: none"> Δ Minimum rent is limited by operating/loan costs - set at greater of 30% of income or “basic rent” which can be above residents' ability to pay; Section 521 can fill the gap but adds operational complexity and uncertainty. Δ All tenants/occupants must be citizens or permanent residents - requires verification and tenants can lose housing if status changes. Δ Limited to USDA-designated rural locations as defined by USDA Rural Development Program Eligibility Map referenced above.

¹⁵⁰ Retired domestic farm laborers or disabled farm laborers are included.

Funding Source	Description	Application	Constraints and Opportunities
USDA Multi-family (Rental) Housing Loan Guarantees (Section 538) <i>Federal Loan Guarantees</i>	<p>Similar to Section 515, except loans are provided by (private) conventional bank lenders, with USDA guaranteeing 90% of the loan value. Loan terms and rates are less favorable (30–40-year terms with market-based interest rates), meaning projects have to charge higher rents to cover operating costs (debt service). Can be used for new construction, rehab, refinance, acquisition, site costs, as well as land purchase.</p>	<ul style="list-style-type: none"> • Funding has increased to \$400 million in recent years, funding 40-52 projects nationally. • California projects have recently been funded, but none in Ventura County. • Very frequently paired with LIHTC or grant funding and increasingly used for new construction. 	<ul style="list-style-type: none"> + No legal residency status requirement for tenants – unless required by other federal programs used on project. Δ Because of higher loan costs, funded projects often cannot reach the same depth of affordability as Section 515 or other USDA housing programs. Δ Limited to USDA-designated rural locations.
USDA Rural Rental Assistance (Section 521) <i>Federal Rental Assistance</i>	<p>A key program that is paired with USDA grant and loan programs (especially 514/516) to help cover operating costs. Project-based direct rental assistance that reduces a tenant's rent to 30% of income when that amount is not enough to cover "basic rent" in a building financed with USDA financed projects.</p>	<ul style="list-style-type: none"> • Funding is prioritized for and most frequently paired with new and existing Section 515 and 514 USDA loans, though also sometimes used for Section 538 projects. • Most Section 514/516 financed farm labor housing units in California receive this assistance. 	<ul style="list-style-type: none"> Δ All tenants and all household members must be citizens or permanent residents – which can prevent some farmworkers from living in funded projects. Δ Not a completely guaranteed source of revenue – 20-year contracts are directly between owner and USDA but subject to available (appropriated funds), and increases must be negotiated yearly; developers typically must plan for contingencies. Δ Increasingly restrictive income eligibility requirements – 95% of assisted units must be at or below 50% of AMI (up from 75% of units).

B

Federal funding assistance for homeownership (including self-help programs) in designated rural areas

The USDA Rural Development office also provides funding sources to support the development of homeownership projects. Funding includes loans for low-income home purchasers as well as technical assistance grants to help those in a self-help homebuilding program.¹⁵¹ Like the programs that fund rental housing, these programs are limited to areas that the USDA designates as rural.

Funding Source	Description	Application	Constraints and Opportunities
USDA Direct Loan Program (Section 502) <i>Federal Low-Cost Homeowner Loans</i>	Provides (33-year term) low-cost loans for low-income rural borrowers to build, repair, renovate, or relocate ¹⁵² a home. Rates as low as one percent depending on household income. Can be used for land purchase and infrastructure. Can also finance homes built by owner-builders within a mutual self-help program. Though not restricted to farmworkers, many self-help homes in California were built by farmworkers.	<ul style="list-style-type: none"> • \$55-\$85 million funding 300-400 loans in California in recent years.¹⁵³ • 82 active loans in Ventura County, including 69 moderate income households, primarily in detached (single-family) homes¹⁵⁴ • Has been combined with Joe Serna, Jr. Farmworker Housing Grant Program (FWHG) grants on past California projects to help very low-income farmworkers afford mortgages on self-built or contractor-built homes. 	<ul style="list-style-type: none"> + In a self-help housing program, loans can cover construction costs and convert to a long-term mortgage once built. Δ Recipients must be citizens or permanent residents. Δ Partial recapture of subsidy at sale – puts a limit on residents’ ability to benefit from home value appreciation over time. Δ Limited to USDA-designated rural locations. Δ Loan limit in Ventura County is \$814,200 for 2025.
USDA Mutual Self-Help Housing Technical Assistance Grant (Section 523) <i>Federal Grants for Self-Help Assistance</i>	Covers cost of construction supervision and training of participants for Section 502-financed homes within a mutual self-help housing program/subdivision. Such a program (led by a nonprofit) usually recruits 10-12 families that want to build homes and contribute “sweat equity.”	<ul style="list-style-type: none"> • Developers in Ventura County have found it hard to find eligible rural land to use for self-help homebuilding programs, though they continue to be used in other counties along the Central Coast. • In some parts of the state, developers have reported less demand for participation in self-help programs.¹⁵⁵ 	<ul style="list-style-type: none"> Δ Recipients must be citizens or permanent residents. Δ Limited to USDA-designated rural locations. Δ May be difficult to find eligible sites and interested participants.

¹⁵¹ These programs allow groups of low-income households (typically 10 to 12) to work together building their homes with their own labor, and with technical guidance from a construction supervisor. Generally, families commit about 40 hours per week of family labor in the evenings, weekends, and non-work days. The concept was pioneered in California in the 1960s ([source](#)).

¹⁵² Note: Rehabilitated units may be able to be counted toward RHNA per new law AB 726

¹⁵³ USDA, [Single-family Housing Direct Home Loans Program](#)

¹⁵⁴ USDA, [USDA Development Single-family Section 502 Direct Active Loans by County](#)

¹⁵⁵ According to the Farmworker Housing Study and Action Plan for Salinas Valley and Pajaro Valley, there are three main reasons: (1) younger couples are having smaller families and are less willing to spend hours on weekends building and away from their children, especially as there is not an older child who can take care of the younger children, (2) the amount of subsidy has decreased, making it less worthwhile for a family to build, and (3) some families are hesitant to participate believing they will not get the full benefits of homeownership for a long time due to the deed restriction.

C

Locally administered state and federal funding programs that provide grants and gap financing

These locally administered programs, while small in comparison, provide some of the most critical grants and loans for creating new housing projects. Decisions about how to spend these funds are largely made at the local level, not subject to complex state formulas and eligibility criteria. These programs can also be used for a broad range of uses and are easily layered with other sources including as “local match funding” to make projects more competitive for LIHTC or other awards. These funding sources can sometimes even be used to cover early-stage predevelopment costs (including land purchase) or to provide short-term gap financing while waiting for funding awards.

Funding Source	Description	Application	Constraints and Opportunities
<p>HOME Investment Partnerships Program <i>Locally Administered Federal Grants</i></p>	<p>Provides grants to local governments for housing projects and programs. Spending plans and awards are decided by each local participating jurisdiction. Can fund new construction (of rental or ownership housing), rehab, direct assistance, incentive programs, homeownership programs, or tenant-based rental assistance. At least 15% of funds must be set aside for use by state-designated Community Housing Development Organizations (CHDOs)¹⁵⁶, which are primarily nonprofits focused on affordable housing development.</p>	<ul style="list-style-type: none"> • Annual funding awards go to participating jurisdictions (similar to Permanent Local Housing Allocation Program (PLHA)/ Community Development Block Grant (CDBG) Entitlement Communities/Jurisdictions; see below). • Cities of Oxnard and Ventura receive direct funding (typically \$500,000+ per year). • County of Ventura (on behalf of the unincorporated area and Cities of Fillmore, Moorpark, Ojai, Port Hueneme, and Santa Paula), and Cities of Simi Valley, Thousand Oaks, and Camarillo formed a HOME Consortium in 2020 and have received over \$1 million each year. 	<ul style="list-style-type: none"> Δ Requires 25% local (non-federal) funding match. + Program has a flexible range of uses – including grants, direct loans, loan guarantees, rental assistance, security deposits, etc. Δ Spending is set through same planning process as CDBG funds. + All smaller cities in Ventura County currently participate in the County’s HOME Consortium and therefore are not eligible for state HOME Program grants (\$35 million available in 2024 funding round).¹⁵⁷

¹⁵⁶ Examples of CHDO in Ventura County are Cabrillo Economic Development Corporation, Many Mansion or Ventura County Community Development Corporation.

¹⁵⁷ California Department of Housing and Community Development, [2024 HOME Investments Partnerships Program Amended Notice of Funding Availability](#), (2024).

Funding Source	Description	Application	Constraints and Opportunities
Homekey State Capital Grant Program <i>HCD administered Grant</i>	<p>Homekey is a state capital grant program that provides upfront, non-repayable funding for acquisition, construction, and rehabilitation to create housing for people experiencing homelessness. It can be awarded to cities, counties, housing authorities, and nonprofits. However, it does not target farmworkers.</p>	<ul style="list-style-type: none"> • Homekey has funded the La Quinta Inn conversion known as Valentine Road Apartments in the City of Ventura. • There are no farmworker housing projects in Ventura County that have been funded through Homekey. 	<ul style="list-style-type: none"> + Streamlined application and underwriting allows for rapid acquisition and development. Δ Farmworkers can be served only if they meet Homekey’s homelessness or extreme-risk criteria. A stable but overcrowded or substandard farmworker household generally is not eligible for funding.
Community Development Block Grant (CDBG) Program <i>Locally Administered Federal Infrastructure and Land Purchase Grants</i>	<p>Provides “block” grants to local governments for a variety of community development needs that benefit lower income populations. Generally not used for new construction, but can fund infrastructure, site improvement, or land purchase in support of housing and public services or public facilities.</p>	<ul style="list-style-type: none"> • Cities of Oxnard, Ventura, Simi Valley, Thousand Oaks, Camarillo, and the County of Ventura receive formula-based fund allocation each year as designated Entitlement Communities. 	<ul style="list-style-type: none"> Δ Funding cannot be directly spent on housing construction. Δ Spending plans and awards are decided by each local Entitlement Community via Five-Year Consolidated Plans and Annual Action Plans. + All smaller cities in the county currently participate in the urban county's CDBG program partnership and, therefore, are not eligible for the state’s Small Cities grants. Δ Funds can help cover water and sewer improvement costs.

Funding Source	Description	Application	Constraints and Opportunities
Permanent Local Housing Allocation Program (PLHA) <i>Locally Administered State Grants</i>	<p>Provides a funding stream dedicated for housing, similar to the federal HOME program, but with no CHDO set-aside, match requirement, or federal overlays. Can fund new construction (of rental or ownership housing), rehab, and homeownership programs, including down payment assistance, capitalized reserves for services, incentive programs, or serve as local matching funds. Larger Entitlement Jurisdictions receive dedicated (formula-based) funding, while small cities can compete for state funding. PLHA was created in 2017 with dedicated funds from SB2.</p>	<ul style="list-style-type: none"> • According to HCD, formula-based funding (<i>totals shown in parentheses</i>) has been awarded for calendar years 2021 through 2023 to: County of Ventura (\$1.3 million) and Cities of Thousand Oaks (\$955k), Simi Valley (\$191k), and Camarillo (\$89k). • \$12.5 million was available for small cities in 2023 funding round. • County of Ventura has funded project grants, loans, and contributed to the Housing Trust Fund Ventura County.¹⁵⁸ 	<ul style="list-style-type: none"> Δ Spending plans and awards are decided by each local Entitlement Jurisdiction. + Cities of Oxnard and Ventura are eligible entitlement jurisdictions but are not listed by HCD as award recipients for calendar years 2021-2023. + Fewer federal compliance requirements (overlays) compared with similar HOME program. + 10% of program funds are reserved for farmworker housing, though these are administered at the state (not local) level Δ Amount of annual funding varies widely based upon recordation fees collected in each calendar year.

¹⁵⁸ Ventura County, 2024 Proposed Amended PLHA Plan, (2024).

D

Tax credit financing programs for rental housing projects

Low-Income Housing Tax Credits (LIHTC) have been the primary source of equity funding for affordable housing projects nationwide for many years. While most of the funding has come from the federal LIHTC programs, the state has grown its tax credit program in recent years. The state program is primarily used to support projects utilizing the 4% federal program, helping to fill common financing gaps largely driven by California’s high construction costs. All tax credit programs in California are administered by the California Tax Credit Allocation Committee (CTCAC), which manages awards and sets project scoring criteria and program rules. In California, all tax credit funded projects must remain affordable for 55 years.

Funding Source	Description	Application	Constraints and Opportunities
<p>LIHTC 9% Tax Credit Program <i>State Administered Federal Tax Credit Funding</i></p>	<p>The 9% tax credit program is a powerful tool that can finance a substantial portion of project equity for multi-family rental projects serving low-income households. Awarded tax credits are syndicated to private investors in exchange for cash contributions (equity) that pay for project costs. Can fund construction, land purchase, acquisition, rehab, and re-syndication (similar to refinancing of existing projects).</p>	<ul style="list-style-type: none"> • 2020-2022 saw the most significant amount of LIHTC-financed new construction in Ventura County in recent years, with funding for over 2,000 units awarded. This includes both LIHTC 9% and LIHTC 4% funding.¹⁵⁹ • Target geographic apportionment of 5.2% of statewide funds for Central Coast Region (Counties of Monterey, San Luis Obispo, Santa Barbara, Santa Cruz, and Ventura). 	<ul style="list-style-type: none"> Δ Complex requirements and application process, and extraordinarily competitive – where most projects score the maximum number of amenity points possible and are decided based on a tie-breaker process. Δ High scores require project sites to be within a short distance of specific resources (i.e., transit stops, a public park, a library, a grocery store, a medical clinic, and a pharmacy), though new rules may provide scoring benefits for farmworker housing. Δ Most viable projects are at least 30-60 units and projects often must be quite dense – up to 80 units/acre or 30 units/acre in rural areas – to score competitively.

¹⁵⁹ Ventura County, [Ventura County 2025 Affordable Housing Needs Report](#).

Funding Source	Description	• Application	△ Constraints and Opportunities
LIHTC 9% Rural Funding Set-Aside <i>State Administered Federal Tax Credit Funding</i>	<p>State policy requires twenty percent of LIHTC 9% awards to be set aside for projects in designated rural locations. Ten percent of this (2% of total funding) is set aside for Native American tribal projects. This funding source may be less competitive, so projects in this category are often more likely to be awarded funding than in the general 9% applicant pool.</p>	<ul style="list-style-type: none"> • If CTCAC determines that a project is in a rural area, it must compete within the rural set-aside and is not eligible for funds in the general geographic apportionment. Per developer conversations, this has created past challenges preventing Ventura County projects from receiving funding in years where the rural set-aside was oversubscribed and funds had been exhausted. 	<ul style="list-style-type: none"> △ Developers do not always know if a project is in a rural location due to complex CTCAC definition, which includes USDA rural areas as well as some additional small cities based on a complex eligibility methodology; the City of Santa Paula, for example, likely qualifies. + “High-amenity” scoring thresholds are reduced for rural projects. △ In some cases, the rural funding set-aside has been exhausted, yet rural projects have been barred from accessing available funds in the general/geographic apportionment and CTCAC rules could be changed to prevent this.
LIHTC 4% Tax Credit Program <i>State Administered Federal Tax Credit Funding</i>	<p>Though very similar to the 9% program, LIHTC 4% credits provide a smaller amount of equity and require that projects include tax-exempt (e.g., private activity) bonds as one of their financing sources. State Housing Tax Credits are typically used to supplement the federal program.</p>	<ul style="list-style-type: none"> • Many farmworker rental housing projects in California have relied on 9% as well as 4% tax credit funding, and these funds have been combined with many other sources such as USDA programs and HOME/CDBG funds, as well as state funding programs. The program has been adopted by cities and the unincorporated County of Ventura, including the Casa de Carmen project in the City of Oxnard or Camino de Salud in the County of Ventura. 	<ul style="list-style-type: none"> △ Projects must be funded with tax-exempt bonds to access LIHTC 4% program. △ Funding from the LIHTC 4% program is non-competitive but there is a statewide limit on tax-exempt bonds that functionally limits the capacity of the program. + Required amount of bond financing was reduced from 50% of project cost to 25% in 2025, making more projects eligible

State Housing Tax Credit Program
State Tax Credit Funding

Competitive program for tax credits, which can help projects raise additional equity and help cover the high construction costs in the state. Most often, these funds are paired with awards from the federal LIHTC 4% credit program, though a minority of projects are paired with LIHTC 9% credits.

- Recent awards include Somis Ranch (located in unincorporated Ventura County near City of Camarillo), College Community Courts (located in City of Ventura), and Fillmore Terrace (located in City of Fillmore).

- + Since 2023, state funding has been set at \$500 million per year, much higher than prior to 2020. Although the amount of equity generated by state credits is small relative to the federal programs (the LIHTC 9% program in particular), they can be very helpful for projects looking to offer deeper levels of affordability, which require greater subsidies.
- + Less competitive than the LIHTC 9% program, though projects are generally scored similarly.

State Farmworker Housing Tax Credit Set-Aside
State Tax Credit Funding

The first state LIHTC set-aside for farmworker housing was created in 1996 and recently expanded with AB1654 (2022) and AB1439 (2023), which increased it from \$500,000 to as much as \$25 million per year. AB571 (2017) also reduced the required tenancy threshold for eligibility to allow more projects to qualify. State law allows farmworker credits to be used in combination with both the LIHTC 9% and LIHTC 4% programs.

- Historically, program was underutilized with very few projects applying for funding statewide.

- Δ Generally, at least 50% of units must be occupied by farmworkers and their households; farmworker defined as deriving a substantial portion of their income as an agricultural employee.
- Δ CTCAC was tasked by AB1439 to amend the scoring of farmworker projects to improve¹⁶⁰ competitiveness, but the status of this change could not be confirmed.
- Δ Clearer information and guidance on scoring and eligibility for farmworker projects is needed – and locals could advocate for CTCAC reform.
- + Unused funds roll over at the end of the year for future use but may later be put back into the general LIHTC pool.

¹⁶⁰ AB1654 further required that HCD prepare a statewide farmworker survey/study, which is underway by UC Davis and expected to be released in 2026.

E

State loan and grant funding dedicated to farmworker housing

California created the Joe Serna, Jr. Grant Program in 1978 to directly assist in the funding of farmworker rental and ownership housing. While some funding is in the form of grants or forgivable loans, most of the funding awarded is in the form of “soft” debt deferred payment loans that are extremely low cost. An overarching constraint for state programs is that a lack of dedicated funding has led to programs going inactive for periods of time, though funding sources have been growing over time (see additional notes above under “Pending Relevant Legislation”).

Funding Source	Description	Application	Constraints and Opportunities
<p>HCD Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program <i>State Low-Cost Loans and Grants for Farmworker Housing</i></p>	<p>The name can be misleading, as the program primarily provides deferred-payment loans for multi-family rental projects. Some projects offering deep affordability may receive forgivable loans (e.g., grants). Less than 15% of funds typically go to grants that support ownership type projects that benefit individual households (single-family new construction or owner-occupied rehab programs). Can fund new construction, rehab, land purchase, predevelopment, and acquisition of existing housing.</p>	<ul style="list-style-type: none"> • A requirement for 100% matching funds was eliminated in 2019 (AB101). • In 2021, two Ventura County projects were awarded funds: Cypress Place at Garden City, a 90-unit rehab project in City of Oxnard received ~\$8 million; and People's Place, a 69-unit new construction project in City of Santa Paula received ~\$3.8 million. 	<ul style="list-style-type: none"> Δ Max. of 3 projects can be awarded funding within Ventura County each year – funding limit per County is based on the most recent federal data on hired farm labor. Δ The applicant must document that there is sufficient demand for agricultural household units in the area in which the project is or will be located as evidenced by a market study. Δ Tenants generally must verify annually that at least 50% of household income is from agricultural work to renew lease. + Unlike USDA (514/516) programs, allows for hybrid projects with as few as 25% of units reserved for farmworkers. This allows combining funds with other programs (e.g., veteran housing) as well as greater operational flexibility (units can be rented to non-farmworker tenants if/when farm labor demand fluctuates).

F

Other state and regional loan and grant programs for multi-family rental housing

This state of California offers a wide range of loan and grant programs to support the development and preservation of affordable multi-family rental housing, funded through a mix of voter-approved bonds, cap-and-trade revenues, and state appropriations. These programs are primarily administered by the California Department of Housing and Community Development (HCD), while the California Housing Finance Agency (CalHFA) and California Municipal Finance Authority (CMFA) administer several bond programs. Like the Joe Serna, Jr. FWHG program, most of these state programs focus on providing “soft” debt funding in the form of low-cost loans. Several programs also provide grants for infrastructure needed to support housing, especially sustainable transportation related infrastructure. CalHFA’s loan products add additional financing tools, including options for mixed-income projects and recycled bond financing. An overarching constraint for state programs is that a lack of dedicated funding has led to programs going inactive for periods of time, though funding sources have been growing over time (see additional notes above under “Pending Relevant Legislation”). The San Francisco Federal Home Loan (FHL) Bank separately administers a similar grant program for a multi-state region that includes California.

Funding Source	Description	Application	Constraints and Opportunities
<p>HCD Multi-family Housing (MHP) Program <i>State Low-Cost Loans</i></p>	<p>Provides low-cost permanent financing loans (55-year term, fixed 3% interest rate) with minimal/deferred payment. Can be used for new construction, rehab, and preservation of rental housing for lower-income households. Program funding depends on voter-approved bond revenues, and it has run out of funds in the past due to lack of dedicated funding.</p>	<ul style="list-style-type: none"> Total of ~\$224 million was awarded to 20 affordable housing projects across California in 2022 funding round; none were in Ventura County. 	<ul style="list-style-type: none"> Δ MHP funds are provided for post-construction permanent financing only. Δ Cannot be combined with LIHTC 9% program, potentially making it harder to fund deeply affordable projects. + Projects meet basic eligibility if they contain at least 25% of units reserved for farmworker housing (with at least 10 percent of those units affordable to households at or below 30% of AMI).
<p>Affordable Housing and Sustainable Communities (AHSC) Program <i>State Low-Cost Loans and Infrastructure Grants</i></p>	<p>Provides funding for projects that reduce greenhouse gas emissions. Provides permanent loans similar to MHP program for housing projects, as well as grants for infrastructure and transit amenities. Established in 2014 (SB 862), the program is funded through the</p>	<ul style="list-style-type: none"> Administered by HCD on behalf of the Strategic Growth Council (SGC) and at least 50% of funds have to go to housing-related projects In 2024 round of funding, Many Mansions was awarded ~\$31.5 million for the Aspire 	<ul style="list-style-type: none"> Δ Requirements and eligibility are somewhat complex: 50% of funding is prioritized for locations in Disadvantaged Communities, and every housing project must include brief description of “sustainable transportation infrastructure” component.¹⁶¹

¹⁶¹ Disadvantaged Communities in California are specifically targeted for investment of proceeds from the state’s Cap-and-Trade Program under SB 535 ([OEHHA](#) provides maps and further information).

Funding Source	Description	Application	Constraints and Opportunities
AHSC Program - Rural Funding Set Aside <i>State Low-Cost Loans and Infrastructure Grants</i>	Greenhouse Gas Reduction Fund (GGRF). 10% of AHSC funds are to be set aside for Rural Innovation Project Areas (RIPA), which must be served by “high quality transit” or “qualifying transit” ¹⁶² .	Apartments project in City of Oxnard (5-story, 88 units) • In 2024 round of funding, there were 4 designated RIPA projects, located in: cities of Livingston, King City, Red Bluff, and Healdsburg. None were in Ventura County.	Δ At least 20% of units must be affordable at or below 60% AMI. Δ May be challenging to identify eligible sites that are both rural and served by transit.
HCD Transit-Oriented Development (TOD) Program <i>State Low-Cost Loans and Infrastructure Grants</i>	Provides similar types of funding as AHSC (loans and infrastructure grants), but projects must be located within 1/4 mile of a “qualifying transit station.” Eligible infrastructure improvements are also limited to transportation-related items (utility costs are not eligible). Like the MHP program, funding depends on voter-approved bond revenues, and funding has run out in the past.	• A total of ~\$161 million was awarded to a total of 21 TOD projects in California in 2021. None were in Ventura County.	Δ At least 15% of units must be affordable at or below 60% AMI. Δ Funding has not been available since 2020-2021 funding round. Δ Outside downtown or urban center areas, projects must be denser than 25 units/acre (residential) or 1.5 FAR (mixed-use). ¹⁶³

¹⁶² Qualifying transit needs to be a fixed route service, Dial-a-Ride, employer shuttles or vanpools are not considered qualifying transit. However, RIPA funding can be used to pay for these on-demand services.

¹⁶³ FAR, or floor-to-area ratio refers to the size of rentable/livable square feet of building floor space to the total ground area of a site or property. Creating a maximum FAR is a common way that cities and counties restrict the density of new developments, both residential and commercial. Mixed-use refers to buildings or developments that have both commercial and residential uses on the same property.

Funding Source	Description	Application	Constraints and Opportunities
HCD Infill Infrastructure Grant Program <i>State Infrastructure Grants</i>	Provides grants for supporting infrastructure related to affordable and mixed-income infill developments. Can fund site improvement, utilities, transportation improvements, parks and open space, adaptive reuse, and factory-built housing components, but not land purchases (unless specifically needed for infrastructure).	<ul style="list-style-type: none"> • Most recent award in Ventura County was to City of Ventura’s Housing Authority in 2020 for the Westview Village Phase II, which received ~\$2.5 million. 	<ul style="list-style-type: none"> △ Projects must be 25-45 units/acre depending on location, or at least 15 units/acre in rural areas. △ Funding caps per project vary depending on project location and whether the infrastructure serves one or more projects.
HCD Supportive Housing Multi-family Housing Program <i>State Low-Cost Loans for Supportive Housing</i>	Similar to MHP program but projects must contain supportive housing units and provide associated supportive services for tenants.	<ul style="list-style-type: none"> • Limited usefulness for farmworker housing, though could potentially be combined with farmworker housing in a hybrid project. 	<ul style="list-style-type: none"> △ Projects must have a minimum of five supportive housing units, or a minimum of 40% of total units must be supportive housing units, whichever is greater.
HCD Veterans Housing & Homelessness Prevention Program <i>State Low-Cost Loans for Veteran Housing</i>	Provides long-term loans for affordable housing serving veterans and their families. Can fund acquisition, construction, rehab, and preservation of affordable multi-family housing.	<ul style="list-style-type: none"> • Past projects have combined veteran and farmworker housing. • In 2021 funding round, Dolores Huerta Gardens (Etting Road Apartments) in City of Oxnard was awarded ~\$2.8 million. 	<ul style="list-style-type: none"> △ At least 50% of the funds awarded must serve veteran households with extremely low incomes, and 60% of those units must be supportive housing units.
CalHFA Permanent Loan Program & Other Private Activity Bond Financing <i>State Low-Cost Bond-Financed Loans</i>	CalHFA issues tax-exempt (private-activity) bonds to help finance affordable housing. CMFA and various banks also provide bond financing for housing projects. Eligible uses include new construction or rehab of existing housing serving low- and moderate-income households.	<ul style="list-style-type: none"> • Bond-financed loans are frequently used to qualify for LIHTC 4% funding, though they can be used with or without LIHTC 9% funding or without LIHTC funding. 	<ul style="list-style-type: none"> △ CalHFA requires a minimum loan amount of \$5M, which is available to for-profit, nonprofit, and public agency sponsors. △ Projects must meet CalHFA underwriting requirements and affordability criteria, including limits on AMI and rents based on federal and state guidelines. △ The volume of tax-exempt private activity bonds issued within the state is limited each year by federal law based on population.

Funding Source	Description	Application	Constraints and Opportunities
CalHFA & CMFA Bond Recycling Programs <i>State Low-Cost Bond-Financed Loans</i>	Bond recycling programs like the CalHFA Bond Recycling Program and the CMFA Multi-family Housing Bond Recycling Program allow developers to access previously issued tax-exempt bonds that would otherwise be retired (e.g., bonds that are paid back early). Funds can be used for acquisition, construction, or rehab of 100% affordable multi-family housing.	<ul style="list-style-type: none"> • Bond recycling is often useful for extending affordability or recapitalizing older projects. • Cedar Village in Chico and Shermanaire Apartments in Los Angeles are examples of using recycled bonds for major rehab to extend affordability protection; none in Ventura County. 	<ul style="list-style-type: none"> Δ Projects must be 100% affordable. At least 20% of units must serve households at or below 50% AMI, and at least 40% must serve households at or below 60% AMI. + Bond Recycling programs reduce the reliance on capacity within the state's tax-exempt, private activity bond volume cap managed by the California Debt Limit and Allocation Committee (CDLAC).
CalHFA Mixed-Income Program <i>State Low-Cost Bond-Financed Loans</i>	Provides long-term (subordinate) loans for new construction of rental housing with units affordable to a range of incomes (30–120% AMI). Funded through an annual share of Building Homes and Jobs Act (SB 2) revenues. Designed to support financially feasible mixed-income projects that may not qualify for traditional affordable housing sources.	<ul style="list-style-type: none"> • In the 2025 award cycle, Red Tail Multi-family Land Development received a commitment for the Victoria Flats project in City of Ventura. 	<ul style="list-style-type: none"> + Projects must be construction-ready and must demonstrate subsidy efficiency, evidence of full funding commitments, readiness to proceed, and compliance with CalHFA’s cost containment standards.
Golden State Acquisition Fund (GSAF) <i>State Low-Cost Loans for Land Purchase</i>	Established in 2013 to provide low-cost loans for land purchase and acquisition for both new construction and rehab projects. Can finance rental or ownership housing in both urban and rural projects. HCD originally seeded GSAF with \$23 million in funds and infused another \$50 million in 2022. GSAF leverages additional capital from a consortium of community development financial institutions.	<ul style="list-style-type: none"> • The total fund pool has grown to \$292 million and contributed over \$500 million to projects since the fund's creation. • Accessible to nonprofit developers or to for-profit developers, with slightly less favorable loan terms. 	<ul style="list-style-type: none"> Δ Maximum loan commitment amount is ~\$14 million. Δ Rental projects must have 100% of units restricted to households at or below 60% AMI, or 80% AMI for ownership projects; for mixed-use projects, affordable housing must be at least 75% of project square feet.

Funding Source	Description	Application	Constraints and Opportunities
<p>Federal Home Loan (FHL) Bank Affordable Housing Program (AHP)</p> <p><i>Multi-State / Regionally Administered Federal Grants</i></p>	<p>Provides grant funding to nonprofit developers to finance multi-family rental projects serving at least 20% very low-income that must remain affordable for 15 years. Can also finance ownership housing for very low-, low-, and moderate-income households. Applicants apply to their local FHL Bank: California, Arizona, and Nevada are served by the San Francisco bank location. Awards are funded from annual FHL revenue.</p>	<ul style="list-style-type: none"> Ventura County is served by the FHL Bank in San Francisco, which has awarded nearly \$50 million in most recent funding round (up to \$1 million or more per project).¹⁶⁴ 	<ul style="list-style-type: none"> Funding is relatively flexible and has provided no-cost gap financing for many past farmworker housing projects around the state. Applicants can look to learn from People's Self-Help Housing Corporation¹⁶⁵, which was recently awarded ~\$1.5 million for Hillcrest Homes in Thousand Oaks. Projects in USDA-designated rural areas receive 5 bonus points on 100-point scoring system.

¹⁶⁴ GlobeNewswire, [FHLBank San Francisco AHP Grant Press Release](#), (July 2025).

¹⁶⁵ For example: [People's Self-Help Housing \(PSHH\)](#)

G

State funding assistance for homeownership (including self-help and manufactured housing programs)

California supports affordable homeownership through a set of targeted programs that assist first-time buyers, self-help households, and residents of manufactured housing communities. These programs are primarily grant- or loan-based and are administered through HCD and the California Debt Limit Allocation Committee (CDLAC). The state has unique programs focused on mobilehome parks and manufactured homes as a source of low-cost ownership, as well as a mortgage tax credit program that reduces tax liability for eligible first-time homebuyers. While overall smaller in scale than rental housing programs, these homeownership programs play a key role in expanding access to stable housing and building long-term household wealth in lower-income communities.

Funding Source	Description	Application	Constraints and Opportunities
<p>HCD CalHome Program <i>State Grants to Support Homeowner Assistance</i></p>	<p>Provides grants to local agencies and nonprofit developers to support first-time homebuyers through deferred-payment loans for downpayment assistance, rehab, purchase and rehab, self-help mortgage assistance, and homebuyer counseling.</p>	<ul style="list-style-type: none"> • Past recipients include Habitat for Humanity affiliates and city/county housing authorities. 	<ul style="list-style-type: none"> Δ Funds do not directly support housing development – grants flow to local agencies or nonprofits, which administer assistance to homeowners.
<p>HCD California Self-Help Housing Program <i>State Grants for Self-Help Assistance</i></p>	<p>Provides grants to sponsor organizations that assist low- and moderate-income families in building their own homes through sweat equity. Includes funding for technical assistance and construction support.</p>	<ul style="list-style-type: none"> • Grantees include People's Self-Help Housing and Self-Help Enterprises, which run owner-builder programs across California. 	<ul style="list-style-type: none"> Δ No more than 20% of total funding may be awarded to any one applicant. + Historically, a high percentage of self-help homes in California were built by farmworker or former farmworker households.
<p>HCD Manufactured Housing Opportunity & Revitalization Program (MORE) <i>State Low-Cost Loans and Grants for Mobilehomes</i></p>	<p>Provides funding, often forgivable loans, to local agencies, nonprofits, or resident organizations. Can fund the purchase, conversion, rehab, and replacement of mobilehome parks and individual mobilehomes.</p>	<ul style="list-style-type: none"> • In 2023 round of funding, \$133.1 million was awarded across four regions: Tribal (\$16.0 million), Rural (\$29.1 million), Northern (\$46.3 million), and Southern (\$41.7 million). 	<ul style="list-style-type: none"> + Mobilehomes can provide a source of affordable homeownership. + Use of mobilehomes can reduce the cost of construction relative to on-site construction. Δ No new funding has been made available since the 2023-2024 funding round.

Funding Source	Description	Application	Constraints and Opportunities
CA Mortgage Credit Certificate (MCC) Program¹⁶⁶ <i>State Mortgage Tax Credits</i>	Local agencies (cities or counties) may apply to CDLAC for authority to issue MCCs, which reduce federal income taxes for qualified first-time homebuyers. The MCC allows a portion of mortgage interest (typically 15–20%) to be claimed as a tax credit.	<ul style="list-style-type: none"> MCCs are used across the state to reduce housing costs for moderate-income buyers. Credits may be claimed annually or adjusted through payroll withholdings. 	<ul style="list-style-type: none"> △ Like bond-financed programs, MCC programs are subject to the state's annual tax-exempt debt limit, which is set under federal law based on population. △ Limited to homes in a federally-defined target area (“qualified census tract”) △ General eligibility (with exceptions in certain high cost/target areas): home must be owner-occupied for life of the MCC; household income ≤ 115% AMI; purchase price ≤ 90% of area median price; buyers must be first-time homebuyers.

¹⁶⁶ For 2025 all funding is allocated and there is currently no public statement that MCC funding will be renewed for 2026 (refer to <https://gsfahome.org/programs/mcc.shtml>)

H

Locally administered rental assistance program

The well-known Section 8 program provides federal funding for low-income tenants. The project-based Section 8 program is a somewhat lesser-known but useful tool for local housing authorities to support the development of new affordable housing by linking a set of vouchers to a specific project.

Funding Source	Description	Application	Constraints and Opportunities
Project-Based Section 8 Voucher Program <i>Locally Administered</i> <i>Federal Rental Assistance Farmworker Housing Funding</i>	<p>Under the Section 8 Housing Choice Voucher Program, local housing authorities receive federal funds to help low-income households pay their rent. Participating tenants are expected to pay 30-40% of household income towards rent, and the authority pays the difference directly to the property owner. Local housing authorities have the option to assign up to 20% of available vouchers directly to specific projects. These “project-based” vouchers remain connected to the unit at a selected property even after a tenant moves out of the unit, in contrast with the more well-known tenant-based voucher program, which a tenant may take with them. Unlike tenant-based Section 8 vouchers, when Section 8 is project based, it allows for the project financing to leverage additional financing sources based on the Section 8 income/subsidy.</p>	<ul style="list-style-type: none"> Ventura County has five housing authorities: Ventura Housing (City of Ventura), Housing Authority of the City of Oxnard, Housing Authority of the City of Port Hueneme, Housing Authority of the City of Santa Paula, and the Area Housing Authority of the County of Ventura.¹⁶⁷ Collectively, they administer over 4,500 Section 8 Housing Choice vouchers. 	<ul style="list-style-type: none"> △ The overall number of Section 8 vouchers is limited by available funds and assigning project-based vouchers reduces the number of available tenant-based vouchers. + Each housing authority sets its own policy and prioritizes in terms of awarding – and could include priority for farmworkers. △ Tenants/occupants must have legal residency status – requires verification and tenants can lose housing if status changes. △ Waiting lists for Section 8 vouchers are often closed for years with thousands of people on the waiting list.

¹⁶⁷ It needs to be noted that the Area Housing Authority of the County of Ventura (AHACV) is an independent, non-profit agency and not a direct part of local government or HUD. However, AHACV administers the federally funded Section 8 Program in the cities of Camarillo, Fillmore, Moorpark, Ojai, Thousand Oaks, Simi Valley, and in the unincorporated areas of the county.

Other local and regional funding sources

In addition to state-administered programs, several local and regional funding sources play a key role in supporting affordable housing in Ventura County. These include Community Development Financial Institutions like housing trust funds, philanthropic contributions, and land donation programs that reduce early project costs or fill financing gaps. While typically smaller in scale, these sources are often more flexible and can help make projects competitive for state and federal funding sources. In addition, some programs provide home purchasing assistance (e.g., down payment assistance, mortgage credit certificates) and financial education (e.g., first-time homebuyer education programs).

Funding Source	Description	Application	Constraints and Opportunities
Housing Trust Fund Ventura County <i>Local Short-Term Loans</i>	<p>A non-profit corporation offering financing tools for affordable and workforce housing projects in the early development cycle before developers can access other funding sources. As a public-private partnership, funding comes from a combo of private resources and public agencies to build a dedicated revolving loan fund. The county, as well as all ten cities, have invested in the Trust Fund Revolving Loan Fund. Funds are leveraged with private corporate, credit union, bank Community Reinvestment Act (CRA), and charitable investments, especially through the Fund’s Community Impact Investing program.</p>	<ul style="list-style-type: none"> • Fund of ~\$50 million available for short term financing, land purchase, construction, bridge loans, etc. • Received close to \$18.5 million matching fund from state under Local Housing Trust Fund Matching Program (2018). • In 2025, Housing Trust Fund VC had 15 projects in their proposed pipeline, with loans averaging \$4 million. 	<ul style="list-style-type: none"> + Wide range of eligible project types and expenses make this a flexible and valuable funding source. + Can fund land purchase, predevelopment, gap financing, and/or construction of multi-family projects. + Loans range from \$250k to \$5 million and are generally short-term (1-5 years). + Less affected by public funding changes with every \$1 public matched by \$8 of private funding.
HCD Local Housing Trust Fund (LHTF) Matching Grant Program <i>State Matching Grants</i>	<p>The LHTF program provides matching funds to local and regional housing trust funds dedicated to the creation, rehabilitation, or preservation of affordable housing, transitional housing, and emergency shelters.</p>	<ul style="list-style-type: none"> • LHTF has regularly awarded funds to Housing Trust Fund Ventura County: <ul style="list-style-type: none"> • \$4,019,287 (2020) • \$5,000,000 (2022) • \$5,000,000 (2023). • \$4,406,179 (2024)¹⁶⁸ 	<ul style="list-style-type: none"> + Eligible uses include acquisition, rehab, and new construction. Δ No more than 20% of funds may assist moderate-income households; at least 30% must assist extremely low-income households.

¹⁶⁸ The HCD Local Housing Trust Fund (LHTF) Matching Grant Program is effectively offered on a recurring annual cycle, but only when the state allocates funds and releases a Notice of Funding Availability (NOFA). This means that the program does not guarantee awards every year, but historically HCD releases NOFAs most years, contingent on available state funding.

Funding Source	Description	Application	Constraints and Opportunities
Housing Land Trust Ventura County <i>Local Support for Land Donation</i>	Supports affordable housing by accepting and managing land donations. The Housing Land Trust is a supporting nonprofit under the Housing Trust Fund Ventura County and shares staff and infrastructure to align land strategy with local housing development goals.	<ul style="list-style-type: none"> • City of Oxnard donated land was used to develop a 110-bed homeless solution center and 56 transitional apartments. • City of Thousand Oaks contributed a \$10 million property to support a proposed 78-unit affordable (for-sale) townhome project. 	<ul style="list-style-type: none"> + Primarily supports affordable housing by reducing land acquisition costs and securing sites for development. + Has helped unlock matching grants and supported early-stage project planning. + Preserves land for affordable housing for 99 years through a renewable ground lease.
Ventura County Community Development Corporation (VCCDC) aka “My Way Home” <i>Private Funding for Homeowner Assistance</i>	VCCDC is a regional nonprofit organization that has worked to increase homeownership and economic stability in Ventura, Santa Barbara, Kern, and Western Los Angeles Counties. Provides homebuyer and homeowner education, counseling, and mortgage loans.	<ul style="list-style-type: none"> • In 2025, supported over 265 families achieve homeownership with over \$1.4 million in down payment and closing cost assistance, as well as provided home-ownership education and financial coaching to more than 1,600 individuals¹⁶⁹ 	<ul style="list-style-type: none"> + Potential to pair with other homeownership funding programs to increase access to home buying for farmworker families
City/County Deferred Impact Fee Loan <i>Local Funding</i>	Almost all local jurisdictions in Ventura County charge some kind of development impact fees to offset the cost of providing infrastructure and service expansion for new development. Cities can help provide a source of project financing by deferring the fee amount for affordable housing.	<ul style="list-style-type: none"> • City of Ventura recently deferred the impact fees for the College Community Courts project. • Can be deferred until a future date or amortized (e.g., paid in installments over a 30-year term). • Some cities included this policy in their 2021-2029 Housing Element Action Plans. 	<ul style="list-style-type: none"> + Can be counted as local matching funds to increase a project’s competitiveness for other funding sources. + Deferring payments limits a city’s fee revenues intended for new infrastructure projects.

¹⁶⁹ Per VCCDC [LinkedIn update](#).

Funding Source	Description	Application	Constraints and Opportunities
<p>Other California Private Funding Sources including Community Development Financial Institutions <i>Private Funding</i></p>	<p>Private, non-profit organizations can facilitate affordable housing development by coordinating private-sector capital and providing flexible financing solutions. They can act as a lending consortium for affordable housing, established with financial backing from the Federal Reserve Bank of San Francisco and supported by private banks to fulfill Community Reinvestment Act (CRA) goals.</p>	<ul style="list-style-type: none"> • For more than three decades, California Community Reinvestment Corporation (CCRC) has deployed \$2.3 billion in loans, helping to develop over 50,000 units of affordable housing across California but none in Ventura County. • Private real estate debt funds such as SDS Capital Group provide below-market construction and permanent loans for affordable, workforce, and permanent supportive housing. SDS has provided over \$190 million to support over 1,800 units statewide including the Dolores Huerta Apartments in South Los Angeles but none in Ventura County. 	<ul style="list-style-type: none"> + Because private funds are pooled from over 40 California banks, the financing they offer qualifies as CRA-eligible lending and investment, which strengthens the incentive for banks to continue supporting the fund and increases capital availability. Δ Given that those private funds including CCRC have a statewide scope and reputation, affordable-housing developers across California compete for its limited pool of funds.
<p>Private foundations and public charities <i>Private Charitable Funding</i></p>	<p>In addition to leading projects and affordable housing development activities, non-profit organizations can also be a source of investment for housing projects.</p>	<ul style="list-style-type: none"> • The McCune Foundation and Weingart Foundation have provided “Program Related Investments” in the form of low-cost loans to affordable developments and lending capital for the Housing Trust Fund Ventura County. 	<ul style="list-style-type: none"> + Giving priorities are set independently by each organization – education and engagement may be key to raising awareness of the need for investing in farmworker housing.

Case Studies

Somis Ranch Farmworker Housing¹⁷⁰

Somis, Unincorporated Ventura County (near City of Camarillo)

Developer: AMCAL Multi-Housing, Inc.

Year Completed: 2025

Budget: \$91.1 million (Phase 1) + \$75.7 million (Phase 2)

Somis Ranch is a large-scale farmworker housing community located on 19 acres of unincorporated agricultural land near Somis. The project serves farmworker families with very low and low incomes. The project is located on agriculturally zoned land, and the housing is available to all farmworkers who work in Ventura County.

Project Highlights:

- **Building Type:** 3-Story Apartments
- **Total Units:** 360

Unit Mix:

1-Bedroom: 90
2-Bedroom: 180
3-Bedroom: 90

- **Affordability:** All units restricted to farmworkers, affordable for income levels at 30% to 60% AMI

Funding Sources:

- 4% LIHTC + State Housing Tax Credits
- CMFA Recycled Bonds
- Tax-exempt private activity bonds (issued by Citibank and JPMorgan Chase)
- Housing Trust Fund Ventura County Loan

¹⁷⁰ CTCAC LIHTC application database, Housing Trust Fund Ventura County [award list](#), [Meeting Packet](#) of the CTCAC (August 11, 2021), [Meeting Packet](#) of the CTCAC (June 15, 2022), and interview with Linda Braunschweiger.

Dolores Huerta Gardens (Etting Road Apartments)¹⁷¹

City of Oxnard, Ventura County

Developer: Cabrillo Economic Development Corporation

Year Completed: 2022

Budget: \$43.7 million

Dolores Huerta Gardens is a 58-unit affordable rental development serving a combination of veteran and farmworker households in Oxnard. The project includes supportive services tailored to veterans. The development was supported by both state and local funds.

Project Highlights:

- **Building Type:** 3-Story Apartments
- **Total Units:** 58

Unit Mix:

1-Bedroom: 19
2-Bedroom: 21
3-Bedroom: 18

- **Affordability:** 42 units are restricted to farmworkers and affordable at 30 to 50% AMI

Funding Sources:

- Joe Serna, Jr. Farmworker Housing Grant Program
- Veterans Housing and Homelessness Prevention Program
- City of Oxnard CDBG and HOME
- Veterans Affairs Supportive Housing (VASH) Vouchers

¹⁷¹ Sources: HCD Serna Grant 2021 [award list](#), HCD VHHP Program 2021 [award list](#), “[DHGA Agreement Updated](#)” (Tri County Sentry, February 14, 2025), and “[Apartments Open at 2161 East Etting Road, in Oxnard](#)” (LA YIMBY, May 28, 2022)

- HCD California Housing Accelerator¹⁷²
- Home Depot grant

College Community Courts¹⁷³

City of Ventura, Ventura County

Developer: People’s Self-Help Housing Corporation

Year Completed: Anticipated April 2027 (Under Construction)

Budget: \$43.2 million

College Community Courts is a 57-unit affordable housing project being developed in the City of Ventura, across from Ventura College. 29 units will be designated for farmworker households, 2 for unhoused individuals, and 2 for domestic violence survivors. The land is owned and leased from the College Ministry Center at the United Methodist Church, located near Ventura College.

Project Highlights:

- **Building Type:** 3-Story Apartments
- **Total Units:** 57

Unit Mix:

1-Bedroom: 14

2-Bedroom: 28

3-Bedroom: 15 (including manager’s unit)

- **Affordability:** 29 units are restricted to farmworkers and affordable at 30%-60% of AMI

Select Funding Sources:

- Joe Serna, Jr. Farm Worker Housing Grant
- LIHTC 4% + State Housing Tax Credits
- Tax-exempt private activity bonds (issued by Citibank)
- City Deferred Impact Fee Loan

- HCD Infill Infrastructure Grant
- City of Ventura CDBG
- County of Ventura General Funds
- BUILD Incentive Program¹⁷⁴
- California Community Reinvestment Corporation Permanent Loan
- Housing Trust Fund Ventura County (acquisition loan only)

¹⁷² The California Housing Accelerator program provided forgivable loans to shovel-ready projects using funds from the Coronavirus State Fiscal Recovery Fund established by the federal American Rescue Plan Act of 2021 (ARPA). The program is no longer available.

¹⁷³ Sources: “\$24M in state funds to help build 107 affordable housing units in Ventura, Fillmore” (Ventura County Star, April 25, 2024); CTCAC LIHTC application database; CTCAC [Staff](#)

[Report](#) (August 6, 2024); Ventura County Housing Trust Fund [award list](#); People’s Self-Help Housing [Rental Housing Pipeline website](#); and interview with Ken Trigueiro.

¹⁷⁴ Building Initiative for Low-Emissions Development (BUILD) is a California Energy Commission program providing technical assistance and up to \$2 million in project incentives to support new all-electric, near-zero-emission residential buildings, especially low-income multi-family housing.

Hillcrest Homes¹⁷⁵

City of Thousand Oaks, Ventura County

Developer: People’s Self-Help Housing Corporation

Year Completed: In Financing (as of Dec 2025)

Hillcrest Homes will create 78 affordable townhome (ownership) units on a 3.86-acre property that previously housed a private school in the City of Thousand Oaks. The land will be held by the Housing Land Trust Ventura County with each home on a ground lease to help maintain long-term affordability. Units range from one to four bedrooms with attached garages and shared open space.

Project Highlights:

- **Building Type:** 3-Story Attached Townhomes
- **Total Units:** 78
- **Unit Mix:** Varies from 1-Bedroom to 4-Bedroom
- **Affordability:** 59 units affordable at or below 80% of AMI, with the remaining units affordable at 120% of AMI

Select Funding Sources:

- New Markets Tax Credits (proposed)
- HCD CalHOME (\$10 million awarded)
- Federal Home Loan Bank Affordable Housing Program (\$1.475 million awarded)
- County of Ventura HOME and PLHA (\$1 million awarded)
- City Land Donation¹⁷⁶ / Housing Land Trust Ventura County (proposed, committed by City)

¹⁷⁵ Sources: Dave Mason, [“Thousand Oaks approves affordable housing at former Hillcrest Christian School site.”](#) Ventura County Star, March 20, 2024; FHLBank San Francisco, AHP Program [Awarded Project Data](#); McCarthy Companies, [Press Release](#), January 23, 2023; interview with Ken Trigueiro

¹⁷⁶ In 2021, the City of Thousand Oaks acquired the Hillcrest site from Hillcrest Christian School and in early 2022 the City Council adopted a resolution declaring the site as exempt surplus land pursuant to the Surplus Lands Act.

Limoneira Workforce Housing¹⁷⁷

802 Pine Road, Santa Paula (Unincorporated Ventura County)

Developer: Limoneira Company

Year Completed: 2015

Budget: \$8.5 million

The Limoneira Company is a major agricultural business operating from the Santa Paula area for over 100 years. The company has also become increasingly involved in housing development: converting agricultural properties into a 225-acre masterplan community with 2,050 housing units. Importantly, the company has privately built dedicated workforce housing for its agricultural employees on its own property.

Limoneira recently built 76 such housing units near Santa Paula in 2015. 68 of the units at this location are specifically permitted and regulated by the California Department of Housing and Community Development (HCD) as farmworker housing. Limoneira manages another 17 such HCD-permitted farmworker housing units located at other locations, and the company reports owning 240 housing units in total, leased at affordable rates to employees, former employees, and some outside tenants. This example highlights the potential for growers and farm owners to contribute to addressing farmworker housing needs.

Project Highlights:

- **Building Type:** Mostly 2- and 3-Bedroom 1-Story Modular Homes
- **Total Units:** 76 units (located on-farm)
- **Unit Mix:** Varies
- **Affordability:** Unknown

Funding Sources:

- Private funding

¹⁷⁷ Sources: United States Securities and Exchange Commission, [Limoneira Company SEC Filing](#), (October 31, 2024); Limoneira Company, [Press Release](#), (May 7, 2024); and California Institute

for Rural Studies, June 2018 Farmworker Housing Study And Action Plan For Salinas Valley And Pajaro Valley.

6.6 Opportunities for Expanding Funding

Farmworker and affordable housing have seen growing support at both the state and federal levels in recent years, and Ventura County advocates can continue pushing for expanded access to the wide range of funding sources discussed earlier.

Local agencies in Ventura County have also showed strong commitment to affordable and farmworker housing, including through the creation of the Housing Trust Ventura County and the Housing Land Trust Ventura County. Local governments can continue to prioritize farmworker housing within existing housing funding programs. They may also consider dedicating new or existing revenue streams to affordable and farmworker housing. These could include transient occupancy (hotel) taxes, special-purpose property taxes, parcel taxes, sales taxes, cannabis taxes, and community benefit or value-capture programs, such as those implemented statewide through the State Density Bonus program.

Local agencies might also explore partnerships with property owners to establish a self-assessment district, similar to one in Napa County, where growers voted in 1995 to pay a per-acre fee to fund migrant housing centers.¹⁷⁸

Land donation, particularly for single-family housing, can reduce development costs by removing land acquisition expenses thus enabling shared equity models and affordable homeownership as a possibility for farmworkers.

Another option is a commercial linkage fee, which requires developers of new commercial properties to contribute to the affordable housing needs of the workers their developments will generate. In 2025, the County of Ventura initiated a study on the feasibility of implementing such a fee, which has been successfully implemented in other Southern California jurisdictions, such as cities of Culver and Santa Monica.

Inclusionary housing policies and in-lieu fees could also serve as potential funding sources for affordable farmworker housing. Several Ventura County cities already have such policies. However, any expansion of inclusionary requirements must be carefully crafted to avoid the potential impact of reducing supply and increasing rents in the general housing market due to the taxing effect on new market-rate development.

Finally, many private investors increasingly allocate a portion of their investments to “impact investing” – investing that is expected to produce a positive social outcome as well as a financial return. Affordable housing is a type of investment that might be eligible for such financing, which is often provided with a lower expected rate of return than for a typical private market investment. For example, a medium-sized agricultural company in Ventura County loaned the Housing Trust Fund \$500,000 for five years at a reduced interest rate of 3.5% to provide lending capital for affordable housing development. Farmworker housing developers and advocates should be on the lookout for such funding opportunities.

6.7 Summary of Key Issues

Many funding and financing issues and constraints are limited to specific options and schemes. The following list is a summary of more typical or broader limitations.

Federal grants, loans, rental assistance and assistance for homeownership in designated rural areas

- Geographic eligibility constraints: Most U.S. Department of Agriculture (USDA) programs are limited to USDA defined “rural areas,” which significantly restricts applicability in Ventura County.

¹⁷⁸ It needs to be noted that the creation of the district and the joint powers authority to administer the funds required action by the state legislature. When the grape growers wanted to increase the assessment fee years later, that took another act of the state legislature.

- Limited flexibility for mixed (“hybrid”) projects: USDA programs generally do not support projects that combine farmworker and non-farmworker units.
- Legal residency requirements: Most USDA and HUD programs require tenants to be U.S. citizens or legal permanent residents, excluding mixed status households which can be common among farmworkers.
- Restrictive income eligibility requirements with 95% of assisted units must be at or below 50% of Area Median Income (AMI).
- Declining participation: Self-help housing programs face reduced interest due to time commitments, reduced subsidies, and deed restrictions.

Locally Administered State and Federal Grants and Gap Financing

- Insufficient scale and administrative vulnerability: Funds are generally small and / or vary each year, can require match funding and are based on local administrative and approval processes and political support.
- Competition among priorities where funds must serve multiple low-income populations, creating tradeoffs with farmworker housing.

Tax Credit Financing Programs for Rental Housing

- Complex requirements and very competitive with Low-Income Housing Tax Credits (LIHTC) 9% awards oversubscribed and often decided by tie-breakers. The main LIHTC program requires sites to be in urban locations to achieve a high score with disadvantages for rural areas.
- The ‘rural funding set-aside’ is subject to a complex eligibility methodology and projects deemed “rural” may be excluded from general pools even when rural set-aside funds are exhausted.
- Most viable projects are at least 30-60 units with high density requirements to obtain funding support.

State Loan and Grant Funding Dedicated to Farmworker Housing (Joe Serna, Jr. Program)

- The number of awards per county is limited to three projects per year, however, the funding is not guaranteed every year.
- The annual agricultural income verification requirement from the state, regional, or federal sources creates administrative burden and tenant risk for those agricultural employers that may not have resources to complete this reporting.
- Limited grants versus loans: Most funding is deferred debt rather than true grants, increasing long-term financial complexity.

Other State and Regional Loan and Grant Programs for Multi-family Rental Housing

- Most programs are not designed specifically for farmworker households.
- Program complexity: Affordable Housing and Sustainable Communities, Transit Oriented Development and similar programs have technical eligibility requirements related to locations, density, infrastructure and AMI that are difficult for rural farmworker projects to meet.
- Many programs depend on voter-approved bonds or cap-and-trade revenues, leading to unpredictability. Use of deferred loans increases financing risk.

State Funding Assistance for Homeownership

- Limited relevance to farmworker housing with programs better suited to moderate-income households and homebuyers.
- Funding uncertainty with Mortgage Credit Certificate funding fully allocated for 2025 with no confirmed renewal and no new funding available for Department of Housing and Community Development (HCD) Manufactured Housing Opportunity & Revitalization Program.

Locally Administered Rental Assistance (Project-Based Section 8 Vouchers)

- Limited voucher availability restricts impact with waiting lists often closed for years.
- Residency requirements: Citizenship/permanent residency rules exclude some farmworker households.
- Housing authorities balance multiple competing priorities when allocating resources, and farmworkers may not always be explicitly prioritized.

Other Local and Regional Funding Sources (Trust Funds, Philanthropy)

- Some private funding options are California wide and therefore very competitive.
- Further / expanded education and engagement are required to raise awareness of the need for private foundations and public charities to invest in farmworker housing.

7 Identify Solutions

This chapter addresses the challenges and issues identified in Chapters 1 to 6 of this report by providing a set of customized policy, program and advocacy solutions derived from several sources of research including the Phase 2 and 3 farmworker and stakeholder survey, case studies of existing farmworker housing development in the County and beyond, and input from stakeholders and experts. To ensure these solutions are well-suited for Ventura County’s unincorporated areas and its cities, solutions include strategies proven effective in California and newer, innovative approaches. Solutions are evaluated based on feasibility and impact to demonstrate their effectiveness and scale.

7.1 Summary of Key Issues

The following key issues are summarized from Chapters 1 through 6 of this document and include the most critical challenges for farmworkers and farmworker housing development in Ventura County including the incorporated cities based. Key issues are derived from the existing conditions and current context for farmworkers and employers and the context of the local Housing Elements for all jurisdictions within Ventura County (i.e. the ten cities, and the County). Key issues also refer to housing typologies, policies and regulations, financing and funding programs.

The following **Section 7.2 - Identifying Solutions** presents targeted solutions to address these issues to advance farmworker housing countywide. Those solutions are then further developed and included in the Action Plan. Figure 1 illustrates how the study documents are connected.

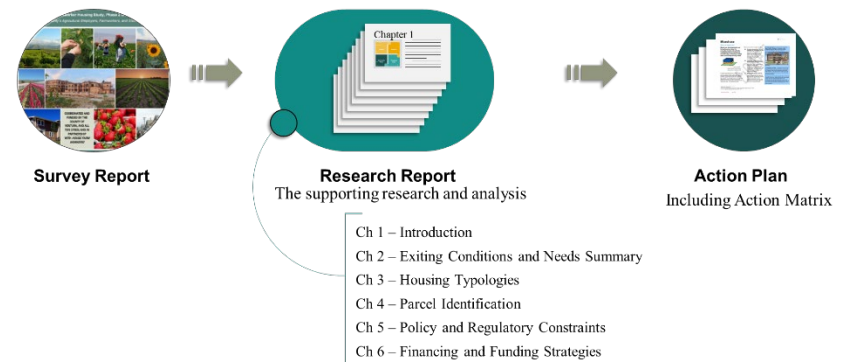


Figure 59: Farmworker Housing Study and Action Plan Documents

It is important to note that certain challenges, such as addressing immigration laws or climate change, fall outside the scope of this project or are related to drivers that are outside of the control of stakeholders involved in this initiative. Though important to keep in mind as solutions are pursued, these issues are not linked to possible solutions in **Section 7.2**. There are also issues generally resulting from a lack of affordable and farmworker housing such as overcrowding or a reliance on H-2A workers. Specific solutions for those secondary impacts are also not provided since addressing the root cause of a lack of housing for farmworkers is expected to improve those secondary issues. Finally, some of the key issues identified in the research chapters 1 to 6 refer to constraints that affect the study methodology, for example the data availability and format for site selection. Those are addressed through analysis processes and assumptions to support the development of the Action Plan.

Generally, issues that are not directly linked to a ‘solution’ – as described above and formatted in italics – are included in the following summary list since those still represent a key finding of the research.

7.2 Existing Conditions and Needs - Agriculture, Labor, and Housing Connection

Agriculture, Labor, and Housing Connection

- There is a severe shortage of affordable housing across Ventura County, with a gap of nearly 24,000 homes for low-income renters. This shortage makes it especially challenging for farmworkers to secure housing, given their limited and often uncompetitive wages.
- Most farmworkers rent from landlords who are not their employer.
- Rents have outpaced farmworker wages, making local housing unaffordable for most farmworkers (i.e., high rent burden).
- Assistance programs are not universally accessible, especially for undocumented workers or those with incomes just above eligibility thresholds (e.g., a family with two farmworkers, or “mixed status” households).
- Most agricultural employers expect stable or increasing workforce needs but do not provide farmworker housing due to cost, regulatory issues, and lack of infrastructure connections to their land, which may be leased vs. owned. Therefore, employer-provided housing is rare and mostly limited to H-2A visa workers.
- *Reliance on H-2A labor is increasing due to local labor shortages, but this comes with high costs for employers.*
- Immigration policy and enforcement create instability in the labor force whereas other political trends such as tariffs and uncertain geopolitical conditions contribute to economic uncertainty.
- *Climate change, water scarcity, and tariffs threaten agricultural output and, by extension, farmworker stability.*

Housing Conditions

- Shared living is common among farmworkers as a cost-driven strategy, with multiple households often housed together in small units thus leading to overcrowding.
- *In many places with some local concentration in specific areas in the county, housing lacks complete kitchen or plumbing provisions.*
- *Deferred maintenance and poor housing quality are common, impacting health and safety.*
- Most farmworkers live in houses or apartments, but there is a strong preference for single-family homes (when asked to compare housing, apartments, or mobile-homes).
- Of the limited housing options currently available, most are oriented toward larger family households, leaving few options for single (individual) farmworkers and smaller households (e.g., single parents).

Location Choice, Access and Transportation

- Most farmworkers commute by car, with high transportation costs and limited public transit options for their daily commute.
- Public transit and bike networks are concentrated in urban areas, not aligned with farm locations. Vehicle miles traveled (VMT) are highest in low-density, rural areas, increasing costs and emissions.
- Proximity to work and services is a key factor in housing preference with over 60 percent of farmworkers preferring to live in or near a city to have access to schools, shopping, and healthcare.

Development Context

- Commercially zoned areas, which would offer an opportunity for housing development may only allow residential use with a change in zoning designation, or with a discretionary permit.
- The regulatory framework of Save Open Space and Agricultural Resources (SOAR) at the county level and City Urban Restriction

Boundaries (CURB) lines at the city level are designed to limit urban sprawl but inherently also create a challenge for affordable housing development in these areas.

- Development in unincorporated areas is usually contingent on the availability of infrastructure such as water and sewer services and must align with the broader goals of environmental sustainability, hazard mitigation, and community character preservation.
- *Natural hazard exposure (e.g., wildfire, flooding) can further limit suitable sites for housing.*

Review of Local Housing Elements

- Few jurisdictions set explicit targets for farmworker housing or address related transportation and service needs.
- Chronic undercounting of farmworkers due to difficulties in estimating and using outdated information from ACS hampers planning and resource allocation specifically for farmworker housing.
- *Recent state legislation (AB 1783 (2021), AB 3035 (2024)) aims to streamline farmworker housing development, but several specific constraints remain such as the limit of housing units that can be provided, and local implementation varies.*

7.3 Housing Typologies

Diversity of Housing Types

- A wide range of housing typologies is needed, including traditional stick-built, manufactured, modular, scaled development, and innovative methods to meet farmworker housing needs. Each typology has unique opportunities and constraints related to cost, speed, regulatory acceptance, and suitability for farmworker needs. Ultimately, a mix is envisioned based on the potential of different types of sites in all ten cities and the County.

- There are no common constraints or issues that apply to all models and typologies. Though, the following specific issues have been identified:
 - *Traditional stick-built housing is affected by California’s currently high-cost labor market. This applies in particular to single family units which are generally more expensive to build per unit than multifamily homes.*
 - *The full benefit of modular and manufactured housing is dependent on higher local demand and established supply chains including factories located near to the development site.*
 - Scaled development requires larger development sites and ideally co-locating units within the same area or coordinating a group of disparate sites.
 - *3D-printed homes require a specialized workforce. A lack of local familiarity with these construction methods can undermine permitting processes and lending.*
 - Tiny homes are only an option for single (individual) farmworkers or a very small household (e.g., a parent and a child).
 - Based upon success of ADU production across the cities and County, promote this housing type for future development.
 - Trailers and Recreational Vehicles (RVs) have a shorter life compared to permanent structures, and there can be restrictions on the number of trailers / RVs placed on a single site due to State Law.
 - Hotel rooms are often too small for families and larger households, limiting the opportunity to use as permanent housing or requiring reconfiguration.
 - The purchase cost of hotel properties is usually linked to their existing or potential hospitality revenue, which can make acquiring the structure for housing more expensive than it would have been as a comparable residential building.

Ownership Models

- Several ownership models are described in this section. Some specific constraints are as follows:
 - Farmers and other agricultural employers (such as farm labor contractors) are concerned about the level of responsibility outside their area of expertise related to liabilities and property management when developing farmworker housing.
 - Non-profit-owned and operated housing often comes with funding challenges for development and operation due to the limited income of tenants affecting rental revenue stream. There can also be administrative burdens due to overlapping regulations from multiple jurisdictions. Public-owned and operated housing has similar funding challenges as non-profit owned housing.
 - Resident-owned communities (e.g. cooperatives and self-help subdivisions, including manufactured homes) and community land trusts require sustained resident participation and governance capacity.

7.4 Parcel Identification

- Identification of workforce adjacent parcels located in unincorporated areas next to agricultural land does not meet REAP 2.0 criteria. This can result in reducing the potential identification of suitable sites for farmworker housing.
- *The initial analysis yields a large number of potential sites. Once contextual constraints such as minimum parcel sizes or parking requirements have been considered the number of suitable sites for farmworker housing is expected to be reduced significantly.*
- *The definition of ‘underutilized’ parcels with further development potential beyond what is pre-existing needs to be broad and non-restrictive to be able to consider different housing typologies and strategies. Since there is no data available to determine the possible level of underutilization, it is assumed that parcels with existing*

office and multi-family residential development are fully developed to maximize investment returns and meet housing needs.

7.5 Policy and Regulatory Context

General Regulations Impacting Farmworker Housing

- Conflicting definitions of farmworker cause regulatory inconsistency and can complicate permitting and occupancy.
- Housing projects must navigate the interaction between local zoning regulations and multiple housing laws, which can create complexity and constraints for all housing projects, not just farmworker housing.

Growth Management

- Multiple planning controls restrict where housing can be built and complicate jurisdictional coordination. While SOAR ordinances across Ventura County have been highly aligned since 2016 there are still differences between the County of Ventura SOAR and Cities SOAR regarding the allowed use of farmworker housing on agricultural land and the support for infrastructure for farmworker housing development.
- CURB boundaries and Greenbelt agreements limit opportunities for farmworker housing development outside urban centers and communities. In addition, Guidelines of Orderly Development direct growth into cities, limiting opportunities for rural or agricultural housing sites.
- Limited availability of water and sewer connections outside urban areas and the potential need for site specific utility solutions and connections can be costly and a challenge in particular for smaller housing projects.
- LAFCo policy for infrastructure and urban services within cities, pursuant to state law and local policies limits agricultural employer-provided housing.

- Community opposition can reflect tensions between SOAR-based allowances for farmworker housing on agricultural land and broader state and regional planning policies that emphasize siting housing within urban areas near services, transit, and infrastructure.

Reviews, Permitting, and Approvals

- California Environmental Quality Act (CEQA) reviews can add nine to twelve months to the actual time required for study and analysis, delaying project timelines.
- State streamlining laws help only if projects meet narrow criteria, limiting applicability for many sites. In addition, navigating the different laws and exemptions adds an administrative burden and increases project risks.

Development Impact Fees

- *High impact fees can significantly increase development costs for farmworker housing.*
- *State law allows many impact fees to be deferred until issuance of the Certificate of Occupancy; however, fees remain due in full and can still affect overall project feasibility, financing, and long-term affordability.*
- *Fee structures vary widely, creating unpredictability for developers across cities. Slow fee-waiver adoption limits opportunities to meaningfully reduce project costs.*

Zoning and Development Standards

- In some Ventura County jurisdictions, parking minimums may exceed demand for multi-family housing, which can increase construction costs and limit achievable density for certain projects.
- *Countywide, the limited number of locations qualifying as high-quality transit areas (currently eight) can reduce the applicability of statewide parking reduction laws (notwithstanding more transit-rich conditions in certain cities).*

- A significant share of land remains designated for single-family residential use countywide, which limits the availability of sites for higher-density housing in some communities.
- Height limits in many Ventura County jurisdictions can constrain the ability to fully utilize sites for cost-efficient multi-family construction.
- Many agricultural operators remain unaware of the changes to Ventura County’s updated agricultural worker housing regulations or are deterred by perceived permitting complexity, costs, liability or the lack of adequate infrastructure and utilities.
- Even where regulations allow housing, employers are hesitant to take on landlord responsibilities due to operational challenges and farmworker expectations to live near services and amenities.

7.6 Funding and Financing

Many funding and financing issues and constraints are limited to specific options and schemes. The following list is a summary of more typical or broader limitations.

Federal grants, loans, rental assistance and assistance for homeownership in designated rural areas

- *Geographic eligibility constraints: Most U.S. Department of Agriculture (USDA) programs are limited to USDA defined “rural areas,” which significantly restricts applicability in Ventura County.*
- Limited flexibility for mixed (“hybrid”) projects: USDA programs generally do not support projects that combine farmworker and non-farmworker units.
- Legal residency requirements: Most USDA and HUD programs require tenants to be U.S. citizens or legal permanent residents, excluding mixed status households which can be common among farmworkers.
- *Restrictive income eligibility requirements with 95% of assisted units must be at or below 50% of Area Median Income (AMI).*

- *Declining participation: Self-help housing programs face reduced interest due to time commitments, reduced subsidies, and deed restrictions.*

Locally Administered State and Federal Grants and Gap Financing

- Insufficient scale and administrative vulnerability: Funds are generally small and / or vary each year, can require match funding and are based on local administrative and approval processes and political support.
- Competition among priorities where funds must serve multiple low-income populations, creating tradeoffs with farmworker housing.

Tax Credit Financing Programs for Rental Housing

- Complex requirements and very competitive with Low-Income Housing Tax Credits (LIHTC) 9% awards oversubscribed and often decided by tie-breakers. The main LIHTC program requires sites to be in urban locations to achieve a high score with disadvantages for rural areas.
- The ‘rural funding set-aside’ is subject to a complex eligibility methodology and projects deemed “rural” may be excluded from general pools even when rural set-aside funds are exhausted.
- Most viable projects are at least 30-60 units with high density requirements to obtain funding support.

State Loan and Grant Funding Dedicated to Farmworker Housing (Joe Serna, Jr. Program)

- The number of awards per county is limited to three projects per year, however, the funding is not guaranteed every year.
- The annual agricultural income verification requirement from the state, regional, or federal sources creates administrative burden and tenant risk for those agricultural employers that may not have resources to complete this reporting.

- Limited grants versus loans: Most funding is deferred debt rather than true grants, increasing long-term financial complexity.

Other State and Regional Loan and Grant Programs for Multifamily Rental Housing

- *Most programs are not designed specifically for farmworker households.*
- *Program complexity: Affordable Housing and Sustainable Communities, Transit Oriented Development and similar programs have technical eligibility requirements related to locations, density, infrastructure and AMI that are difficult for rural farmworker projects to meet.*
- *Many programs depend on voter-approved bonds or cap-and-trade revenues, leading to unpredictability. Use of deferred loans increases financing risk.*

State Funding Assistance for Homeownership

- *Limited relevance to farmworker housing with programs better suited to moderate-income households and homebuyers.*
- *Funding uncertainty with Mortgage Credit Certificate funding fully allocated for 2025 with no confirmed renewal and no new funding available for Department of Housing and Community Development (HCD) Manufactured Housing Opportunity & Revitalization Program.*

Locally Administered Rental Assistance (Project-Based Section 8 Vouchers)

- *Limited voucher availability restricts impact with waiting lists often closed for years.*
- *Residency requirements: Citizenship/permanent residency rules exclude some farmworker households.*

- *Housing authorities balance multiple competing priorities when allocating resources, and farmworkers may not always be explicitly prioritized.*

Other Local and Regional Funding Sources (Trust Funds, Philanthropy)

- *Some private funding options are California wide and therefore very competitive.*

Further / expanded education and engagement are required to raise awareness of the need for private foundations and public charities to invest in farmworker housing.

7.7 Identifying Solutions

Evaluation Framework

The evaluation framework (refer to Figure 2) presented here assesses each proposed solution based on its anticipated impact broadly following the development process:

1. Reduce Pre-Development Barriers
2. Reduce Development Barriers
3. Reduce Construction and Operational Costs
4. Enhance Outcomes and Long-Term Stability for Farmworkers

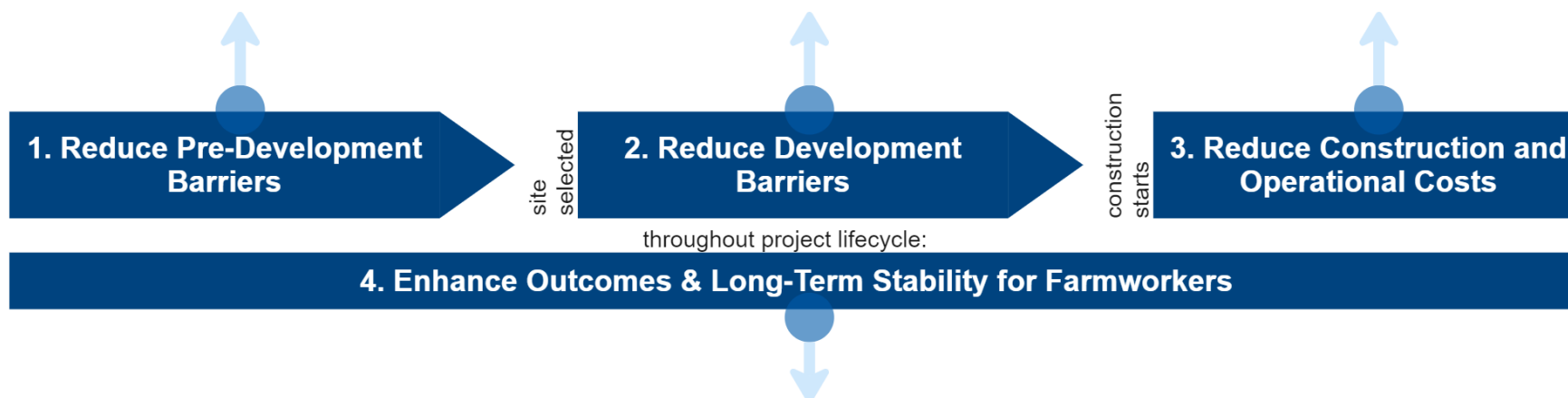


Figure 60 Evaluation Framework

In addition, the evaluation assesses feasibility from an implementation time perspective including:

1. Solutions that are **plausible now** and could be addressed immediately or within the next four years.
2. Solutions that will require a couple of years of coordination and process changes and are assumed to be actionable **within 12 years (to coincide with end of 7th Housing Element cycle)**.
3. Solutions that will require longer preparation time, for example, major legislative or organizational changes will likely be actionable **only beyond 12 years**.

Issues and Solutions

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
Existing Conditions and Needs - Agriculture, Labor, and Housing Connection					
<p>1 / 1A, 1B, 1C</p>	<p>Severe shortage of affordable housing across Ventura County, with a gap of nearly 24,000 homes for low-income renters.</p> <p>Rents have outpaced farmworker wages, making local housing unaffordable for most farmworkers (i.e., high rent burden).</p>	<p>Use public & institutional land to develop more affordable housing leveraging excess or underutilized land.</p>	<p>6th Cycle Housing Elements certified by HCD</p>	<p>Reduce Pre-Development Barriers</p>	<p>Plausible now</p>
		<p>Activate faith-based land for affordable housing through the contribution of underused land.</p>	<p>People’s Self-Help Housing’s (PSHH) College Community Courts in the City of Ventura, Ventura County</p>	<p>Reduce Pre-Development Barriers</p>	<p>Within 12 years</p>
		<p>Identify more opportunities for specific farmworker housing development through site and context specific strategies.</p>	<p>Somis Ranch Farmworker Housing, unincorporated county</p>	<p>Reduce Pre-Development Barriers</p>	<p>Within 12 years</p>
		<p>Identify, and provide education about, additional opportunities for making agricultural land available for farmworker housing.</p>	<p>2016 County of Ventura SOAR initiative allow farmworker housing development as a permitted use on agricultural land</p>	<p>Reduce Pre-Development Barriers</p>	<p>Within 12 years</p>
<p>2 / 2A</p>	<p>Assistance programs are not universally accessible, especially for undocumented workers or those with incomes just above eligibility thresholds (e.g., a family with two farmworkers or “mixed status” households).</p>	<p>Revise funding and financing eligibility criteria and requirements at local, state and federal levels.</p> <p>Jurisdictions could monitor/adjust their regulations to allow for all types of farmworkers to be housed utilizing various</p>	<p>Cash Assistance Program for immigrants for aged, blind, or disabled non-citizens who are ineligible for federal Supplemental Security Income due to their immigration status.</p>	<p>Reduce Development Barriers</p>	<p>Beyond 12 years</p>

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		assistance programs, as needed.			
3 / 3D	Most farmworkers rent from landlords who are not their employer.	Support agricultural employer-provided housing by providing property management services for day-to-day oversight of housing units on one or more selected sites including maintenance, rent collection, insurance management, etc.	Limoneira Workforce Housing, unincorporated county	Reduce Construction and Operational Costs	Plausible now
4 / 3A, 3E	Most agricultural employers expect stable or increasing workforce needs but do not provide farmworker housing due to cost, regulatory issues, and lack of infrastructure connections to their land. Therefore, employer-provided housing is rare and mostly limited to H-2A visa workers, which may be leased vs owned.	Develop a dedicated program to allow agricultural employer - provided farmworker housing with inclusionary housing programs.	Pippen Orchards, City of Watsonville, Santa Cruz County ¹⁷⁹ , is a three-phase development project that creates affordable housing for low-income residents, including agricultural workers and households with supportive household needs.	Reduce Construction and Operational Costs	Within 12 years
		Simplify development reviews and permitting to reduce the cost and timeline risks for agricultural employers who are generally less familiar with permitting	CEQA exemptions for infill development; advocate state legislature for agriculture related housing incentives such as regulatory	Reduce Construction and Operational Costs	Within 12 years

¹⁷⁹ For additional detail, refer to website: <https://www.midpen-housing.org/wp-content/uploads/2022/12/Pippin-Phase-II-Property-Profile.pdf>

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		<p>and approval requirements.</p> <p>Designate an Agricultural Ombudsman to assist and develop an Agricultural Employer-provided strategy representing any approach where agricultural employers take an active role in creating or enabling homes for the farmworkers they rely on, whether acting independently or partnering with mission-driven housing developers and/or peer growers.</p>	<p>reforms or reduced property tax assessment</p> <p>Example: The San Mateo County Resource Conservation District created and filled the position of Agricultural Ombudsman in 2023 to provide information about common permits and permit processing for agricultural projects.¹⁸⁰</p>		
5 / 1F	Immigration policy and enforcement create instability in the labor force whereas other political trends such as tariffs and uncertain geopolitical conditions contribute to economic uncertainty.	Advocate and lobby for changes to immigration policy to reduce uncertainty for both farmworkers and employers.	Newhouse, Bipartisan Coalition Introduce Farm Workforce Modernization Act ¹⁸¹	Reduce Pre-Development Barriers	Within 12 years
Existing Conditions and Needs – Housing Conditions					
6 / 4A	Shared living is common among farmworkers as a cost-driven strategy, with multiple households often housed together in small units thus leading to overcrowding.	Provide a variety of housing typologies to meet the needs of families	Somis Ranch Farmworker Housing, unincorporated county: housing including a mix of 1, 2-	Enhance Outcomes and Long-Term	Plausible now

¹⁸⁰ Refer to website <https://smcagombudsman.com> includes links to permits for planning, building, environmental health, public works, development, tourism, and zoning

¹⁸¹ For additional detail, refer to website: <https://newhouse.house.gov/sites/evo-subsites/newhouse.house.gov/files/evo-media-document/2025-farm-workforce-modernization-two-pager.pdf>

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		and individuals at different price points.	and-3-bedroom units with amenities.	Stability for Farmworkers	
7 / 2E	Most farm workers live in houses or apartments, but there is a strong preference for single-family homes (when asked to compare housing, apartments, or mobile homes).	Adopt housing typologies such as townhomes and ADUs that balance the preference of single-family homes and related privacy with efficiencies achieved through multi-family housing.	Hillcrest Homes Townhomes, City of Thousand Oaks, Ventura County	Reduce Development Barriers	Plausible now
8 / 2E	Of the limited housing options currently available, most are oriented toward larger family households, leaving few options for single (individual) farmworkers and smaller households (e.g., single parents).	Adopt housing typologies that cater specifically for single unaccompanied farmworkers, for example through agricultural employer-provided housing near workplaces and small shared units.	Blue Dot Farm, Marin County ¹⁸² , a tiny homes prototype	Reduce Development Barriers	Plausible now
Existing Conditions and Needs – Location Choice, Access and Transportation					
9 / 4C	Most farmworkers commute by car, with high transportation costs and limited public transit options for their daily commute.	Provide, or encourage expansion of, private transit options such as shared vanpools. Add transit stops and modify routes where practical.	CalVans (California Vanpool Authority) providing commuter and farmworker vanpool services in Ventura County	Enhance Outcomes and Long-Term Stability for Farmworkers	Plausible now

¹⁸² For additional detail, refer to website: <https://aiacalifornia.org/2024-residential-design-awards-recipient/low-carbon-farmworker-housing-prototype-at-blue-dot-farm/>

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
10 / 4C	Public transit and bike networks are concentrated in urban areas, not aligned with farm locations. Vehicle miles traveled (VMT) are highest in low-density, rural areas, increasing costs and emissions.	<p>Provide private transit services, technical assistance to encourage use of CalVanpool and support carpools. Expand publicizing SoCal511 to educate farmworkers about options for ride sharing.</p> <p>Provide essential services at housing sites like a small grocery, recreational facilities, etc.</p> <p>Locate near existing public transit stops or coordinate with VCTC to create a new one.</p>	The Mutual Housing at Spring Lake, Woodland, Yolo County ¹⁸³ is part of the Spring Lake Specific Plan and designed as a service-rich, transit-connected neighborhood	Enhance Outcomes and Long-Term Stability for Farmworkers	Plausible now
11 / 1A, 1C	Proximity to work and services is a key factor in housing preference with over 60 percent of farmworkers preferring to live in or near a city to have access to schools, shopping, and healthcare.	Focus strategies on infill development and sites within urban areas including strategies based on mixed use development and upzoning.	Hermosa Beach Pier Plaza, City of Hermosa Beach, Los Angeles County ¹⁸⁴	Reduce Pre-Development Barriers	Plausible now
Existing Conditions and Needs – Development Context					
12 / 1C	Commercially zoned areas which could offer an opportunity for housing development may only allow residential use with a change in zoning designation	Planning departments can support farmworker housing development on those sites by updating	The Westport Cupertino project in the City of Cupertino ¹⁸⁵ , is an	Reduce Pre-Development Barriers	Within 12 years

¹⁸³ For additional detail, refer to website: <https://www.mutualhousing.com/blog/2019/06/03/creating-a-sense-of-place-for-farmworkers/>

¹⁸⁴ For additional detail, refer to website: <https://images1.showcase.com/d2/3Zhz1t5VEONmr6qey0w-dXiHxzbyK8AGukm3M6hMLnU/document.pdf>

¹⁸⁵ For additional detail refer to [project description](#).

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
	with a discretionary permit or utilize state law allowances for permit approvals.	<p>zoning to allow residential or mixed-use development in appropriate locations, and downshifting approval to ministerial permits.</p> <p>Expanding mixed-use zoning and applying objective standards can enable streamlined approvals under AB 130 and SB 131, allowing a broader set of projects to qualify for CEQA exemptions and faster permitting.</p>	example of discretionary entitlement, where a commercially zoned site was redeveloped into mixed-use housing including affordable units through development permits and site approvals requiring City Council action, CEQA review, and iterative project modifications.		
13 / 1A, 3E	The regulatory frameworks SOAR at the county level and CURB lines at the city level are designed to limit urban sprawl but inherently also create a challenge for affordable housing development in these areas.	Focus housing development on infill areas supplemented by agricultural employer-provided housing on land adjacent to agriculture.	People's Place in Santa Paula, Ventura County	Reduce Pre-Development Barriers	Within 12 years
14 / 2B, 2C	Development in unincorporated areas is usually contingent on the availability of infrastructure such as water and sewer services and must align with the broader goals of environmental sustainability, hazard mitigation, and community character preservation.	Identify alternative options for utilities and services provided on-site; consider regulatory exceptions for utility connections for agriculture-dependent farmworker housing.	Somis Ranch Farmworker Housing, unincorporated county	Reduce Development Barriers	Within 12 years
Existing Conditions and Needs – Housing Element					
15 / 1F	Few jurisdictions set explicit targets for farmworker housing or address related transportation and service needs.	Through advocacy, cities should be strongly encouraged to include a component related to farmworker housing	HFW!'s activities include urging cities to address farmworker needs within their Housing Elements.	Reduce Pre-Development Barriers	Within 12 years

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
16 / 1F	Chronic undercounting of farmworkers due to difficulties in estimating and using outdated information from ACS hampers planning and resource allocation specifically for farmworker housing	<p>targets within their special needs targets for 7th cycle Housing Element.</p> <p>This should be supported by a program on a recurring basis, which can provide cities and county with an accurate count of farmworkers (similar to the homeless count) for planning future housing.</p>	HFW! has also considered doing a farmworker count comparable to existing homeless counts.		
Housing Typologies – Housing Types					
17 / 3B, 3C	A wide range of housing typologies is needed, including traditional stick-built, manufactured, modular, bulk development, and innovative methods to meet farmworker housing needs. Each typology has unique opportunities and constraints related to cost, speed, regulatory acceptance, and suitability for farmworker needs. Ultimately, a mix is envisioned based on the potential of different types of sites.	Identify a range of farmworker housing focused strategies and supporting actions.	Various; a more specific and innovative example is the tiny homes prototype at Blue Dot Farm in Marin County. A modular housing project example is located in Half Moon Bay, San Mateo County ¹⁸⁶	Reduce Construction and Operational Costs	Plausible now
18 / 3C	Bulk development requires larger development sites and ideally co-locating units within the same area or coordinating a group of disparate sites.	Coordinate or aggregate opportunities where individual projects would otherwise remain fragmented by merging multiple sites together to develop a larger number of housing units., encouraging portfolio or	Orchard Hills residential development in City of Irvine, Orange County ¹⁸⁷ demonstrates how large-scale master planning can achieve scaled development	Reduce Construction and Operational Costs	Within 12 years

¹⁸⁶ For additional detail, refer to County of San Mateo, “Supervisors Approve Nearly \$6 Million for Farm Labor Housing,” (May 7, 2024).

¹⁸⁷ For additional detail, refer to: Jack Flemming, "Could this Irvine neighborhood be the blueprint for a more fire-resistant L.A.?", L.A. Times, (2025) [26]

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		<p>programmatic approaches to affordable housing delivery, and supporting consistent zoning, design, and entitlement standards that allow plans and details to be reused across multiple projects.</p> <p>Coordinating project proponents to engage in bulk purchasing of materials and services can significantly reduce per-unit costs and streamline ADU development.</p>	<p>through hierarchical phasing and local density variation based on a co-locating approach via clustered housing patterns and integrated neighborhood amenities.</p> <p>Somis Ranch Apartments, unincorporated county</p>		
19 / 3C	Tiny homes are only an option for single (individual) farmworkers or a very small household (e.g., a parent and a child).	This specific typology is most suitable for agricultural employer-provided housing for single unaccompanied workers and those with small families (e.g., one parent and small child).	Non-profit Mesa Farm's 10 tiny homes in unincorporated county near Ojai, providing housing for Transitional-aged-Youth ¹⁸⁸	Reduce Construction and Operational Costs	Plausible now
20 / 2E	Based upon success of ADU production across the cities and County, promote this housing type for future development	An “ADU Accelerator” help desk could help guide homeowners through the process of building and renting ADUs.	Modeled after the (former) Los Angeles ADU Accelerator Program, this resource could offer tenant-matching services and even provide rental or construction subsidies, reducing	Reduce Development Barriers	Within 12 years

¹⁸⁸ For additional detail, refer to: Staples Construction, “[Mesa Farm Tiny Homes](#)” (2024)

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
			financial and logistical barriers for property owners. ¹⁸⁹		
21	Trailers and Recreational Vehicles (RVs) have a shorter life compared to permanent structures and there can be restrictions on the number of trailers / RVs placed on a single site due to State Law.	Due to the known constraints, trailers and RVs are not proposed as a scalable solution as part of this study and the Action Plan. However, this does not rule them out as a solution, as self-contained trailers / RVs can be used on sites lacking water and sewer infrastructure, and to house seasonal / temporary farmworkers.	Agricultural Worker Housing Regulations in the Non-Coastal Zoning Ordinance, County of Ventura	Reduce Construction and Operational Costs	Plausible now
22 / 1D	Hotel rooms are usually too small for families and larger households for permanent housing limiting the opportunity or requiring reconfiguration	Combine hotel rooms to achieve more livable unit dimensions and accommodate accessibility needs, and/or target hotels rooms with layouts more amenable to reconfiguration (e.g., adjoining rooms).	The Studios at Hotel Berry in Sacramento, Sacramento County	Reduce Pre-Development Barriers	Plausible now
23 / 1D	The purchase cost of hotel properties is usually linked to their existing or potential hospitality revenue, which can make acquiring the structure for housing more expensive than it would have been as a comparable residential building.	Get underperforming hotel/motel property owners to enter into a long-term lease, or partner with a developer on a conversion project.	Valentine Road, City of Ventura, Ventura County	Reduce Pre-Development Barriers	Plausible now

¹⁸⁹ For additional detail refer to website: City of Los Angeles, The LA ADU Accelerator Program

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
			Good Nite Inn Conversion Salinas, Monterey County ¹⁹⁰		
Housing Typologies - Ownership					
24 / 3D	Farmers and other agricultural employers (such as farm labor contractors) are concerned about the level of responsibility outside their area of expertise related to liabilities and property management when developing farmworker housing.	Property management firms could play a critical role in de-risking the long-term operation of farmworker housing developed or owned by non-traditional entities such as growers, faith-based organizations, or collectives of landowners.	Harvest Grove in Healdsburg, Sonoma County is a property managed by Burbank Housing ¹⁹¹	Reduce Construction and Operational Costs	Within 12 years
25 / 1E	Non-profit-owned and operated housing often comes with funding challenges for development and operation due to the limited income. There can also be administrative burdens due to overlapping regulations from multiple jurisdictions. Public-owned and operated housing has similar funding challenges as non-profit owned housing.	Provide early funding commitment information to improve cost clarity and finance certainty. State and federal agencies that offer farmworker housing support can strengthen this early certainty by providing clearer, longer-term commitment about funding availability, application timing, and program continuity across funding cycles. It is acknowledged that this is difficult because the legislature controls so	\$500,000 in RDA funds loaned by the City of Fillmore to People's Self Help Housing for the creation of affordable housing.	Reduce Pre-Development Barriers	Within 12 years

¹⁹⁰ For additional detail refer to Step Up America, [Public/Private Partnerships](#).

¹⁹¹ For additional detail refer to Burbank Housing, [Harvest Grove](#).

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		<p>much of this, on their own timetable.</p> <p>At the local level, cities and counties can reinforce this certainty by committing to reliable gap-filling housing funds and clearly prioritizing farmworker housing as a component within local affordable housing funding programs</p>			
26 / 4B	Resident-owned communities, e.g. cooperatives and self-help subdivisions, including manufactured homes and community land trusts require sustained resident participation and governance capacity.	<p>Due to the constraints, resident-owned communities are not proposed as a scalable solution as part of this study and the Action Plan.</p> <p>This does not rule out this approach under specific circumstances. For example, where there is resident interest, a solution would be to link residents with community-based organization or non-profits that can help guide the process.</p>	NA	NA	NA
Parcel Identification					
27 / 3E, 1G	Identification of workforce adjacent parcels located in unincorporated areas next to agricultural land does not meet REAP 2.0 criteria. This can result in reducing the	Develop an Agricultural Employer-Provided strategy representing any approach where agricultural employers take an active role in	Housing provided in Salinas Valley by	Reduce Pre-Development Barriers	Within 12 years

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
	potential identification of suitable sites for farmworker housing.	<p>creating or enabling homes for the farmworkers they rely on, whether acting independently or partnering with mission-driven housing developers and/or peer growers.</p> <p>Review and update local policies that restrict farmworker housing in high fire hazard areas.</p>	<p>Tanimura & Antle Fresh Foods¹⁹²</p> <p>Farm labor contractors such as Fresh Harvest and Foxy Produce</p>		
Policy and Regulatory Context - General Regulations Impacting Farmworker Housing					
28 / 1F	Conflicting definitions of farmworkers cause regulatory inconsistency and can complicate permitting and occupancy.	Craft a universal definition for farmworkers that can apply to the various assistance programs available. Aligning the definition at the local, state, and federal levels.	Current definition for this study utilizes the HCD definition ¹⁹³ identifying farm workers.	Reduce Pre-Development Barriers	Plausible now
29 / 1C	Housing projects must navigate the interaction between local zoning regulations and multiple housing laws, which can create complexity and constraints for all housing projects, not just farmworker housing.	Support early engagement with local jurisdictions to clarify requirements and secure guidance, reducing uncertainty.	Expand mixed-use zoning to enable streamlined approvals under AB 130/SB 131 (automatically qualifying a wider range of projects for CEQA exemptions and faster permitting), AB 1783 (allows agricultural housing)	Reduce Pre-Development Barriers	Within 12 years

¹⁹² For additional detail refer to: David Castellon, [T&A shows Spreckels Crossing employee housing](#), The Californian, (July 13, 2016).

¹⁹³ California Department of Housing and Community Development, [Farmworkers](#)

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
			with a ministerial approval, depending on criteria), and reduce reliance on AB 2011.		
Policy and Regulatory Context – Growth Management					
30 / 1F	Multiple planning controls restrict where housing can be built and complicate jurisdictional coordination. While SOAR ordinances across Ventura County have been highly aligned since 2016 there are still differences between the County of Ventura SOAR and Cities SOAR regarding the allowed use of farmworker housing on agricultural land and the support for infrastructure for farmworker housing development.	If SOAR amendment is considered by the County or one of the cities, consider aligning County and City SOAR provisions to ensure all cities allow farmworker housing on agricultural land, recognizing it as being directly tied to agricultural productivity.	The SOAR Initiative (Measure C) - 2050 Ordinance added the support for new infrastructure on agricultural land specifically for farmworker housing projects.	Reduce Pre-Development Barriers	Within 12 years
31 / 3E	CURB boundaries and Greenbelt agreements limit opportunities for farmworker housing development outside urban centers and communities. In addition, Guidelines of Orderly Development direct growth into cities, limiting opportunities for rural or agricultural housing sites.	Develop an Agricultural Employer-Provided strategy representing a balanced approach.	Ventura County Non-Coastal Zoning Ordinance (amendment effective 2022) allows farmworker housing as a permitted use in Agricultural Exclusive (AE) and Open Space (OS) zones under certain conditions.	Reduce Construction and Operational Costs	Within 12 years
32 / 2B, 2C	Limited availability of water and sewer connections outside urban areas and the potential need for site specific utility solutions and connections can be costly	Rather than addressing infrastructure needs on a project-by-project basis, jurisdictions can take a more proactive coordination role with	Pippin Orchards in the City of Watsonville, County of Santa	Reduce Development Barriers	Within 12 years

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
	and a challenge in particular for smaller housing projects.	<p>water, wastewater, and other utility providers and encourage approaches such as area-based infrastructure upgrades and phased improvements that are designed to serve multiple housing sites.</p> <p>Jurisdictions can also support utilities in accessing outside funding for shared infrastructure investments by partnering on state and federal grant or loan applications and framing affordable housing as a public-benefit justification for funding.</p>	Cruz ¹⁹⁴ demonstrates a proactive approach to utility coordination by aligning phased development with early annexation planning and infrastructure design that anticipates full buildout. Through early collaboration with the City of Watsonville and LAFCO, the project ensured seamless integration of county-developed phases into the city's service network.		
33 / 1F	LAFCo policy for infrastructure and urban services within cities, pursuant to state law and local policies limits agricultural employer-provided housing.	Lobby state legislature for changes to LAFCo law that grants exemptions for farmworker housing where adequate services are feasible from adjacent incorporated cities.	A direct example does not exist. However, AB 402 ¹⁹⁵ does expand existing law related to the extension of services outside jurisdictional boundaries.	Reduce Pre-Development Barriers	Within 12 years
34 / 1F	Community opposition can reflect tensions between SOAR-based allowances for farmworker housing on agricultural land and broader state and regional planning policies that emphasize siting housing	Elected officials can publicly affirm support for adopted housing policies and signaling that compliant projects are expected outcomes, not	Half Moon Bay Farmworker Housing, San Mateo County faced community opposition due to racism, its coastal land	Reduce Pre-Development Barriers	Plausible now

¹⁹⁴ For additional detail refer to: Agricultural Employee Housing Resource, [Farmworker Housing Opportunity Sites for City-County Partnerships Case Study Examples](#), (2024).

¹⁹⁵ Refer to: Assembly Committee on Local Government, [Local agency services: contracts](#), (May 5, 2015).

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
	within urban areas near services, transit, and infrastructure.	<p>exceptions, and clarifying how the broader community benefits from more farmworker housing.</p> <p>Developers and community-based organizations can assist by engaging neighbors early, communicating construction impacts transparently, and responding to concerns in ways that do not compromise project feasibility.</p>	<p>location and claims of impact on the local ‘community character’ – dynamics similar to SOAR areas. Half Moon Bay Mayor Joaquín Jiménez and Governor Newsom strongly supported the project led to planning commission approval.¹⁹⁶</p> <p>An example for strong community-based advocacy supporting a farmworker housing project is Rancho Verde Farmworker Housing in the City of Ventura.¹⁹⁷</p>		
Policy and Regulatory Context – Reviews, Permitting, and Approvals					
35 / 2D	CEQA reviews can add nine to twelve months to the actual time required for study and analysis, delaying project timelines.	Expanding mixed-use zoning and applying objective standards can enable streamlined approvals under AB 130 and SB 131, allowing a broader set of projects to qualify for CEQA exemptions and faster permitting.	San José’s shift toward objective design and zoning standards provides a clear case study that directly aligns with AB 130 implementation ¹⁹⁸	Reduce Development Barriers	Within 12 years

¹⁹⁶ For additional detail refer to: Tyche Hendricks, “[Half Moon Bay Farmworker Housing Gains Approval After Push by Newsom](#),” KQED News, (2024).

¹⁹⁷ For additional detail refer to: U.S. Department of Housing and Urban Development (HUD), [Case Studies: Study 091122](#).

¹⁹⁸ For further detail refer to: City of San Jose, [City Streamlined Ministerial Ordinance](#).

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
36 / 2D	State streamlining laws help only if projects meet narrow criteria, limiting applicability for many sites. In addition, navigating the different laws and exemptions adds an administrative burden and increases project risks.	Jurisdictions can enhance project economics through tools such as density bonuses, fee reductions or deferrals, infrastructure grants, and flexibility in allowable uses or project phasing.	San Francisco PermitSF and Centralized Online Permitting helped reduce cost and risk cutting approval time by 50% ¹⁹⁹ .	Reduce Development Barriers	Within 12 years
Policy and Regulatory Context – Zoning and Development Standards					
37 / 2D	In some Ventura County jurisdictions, parking minimums may exceed demand for multi-family housing, which can increase construction costs and limit achievable density for certain projects.	Reform parking policies in mixed-use zones by reducing minimums and adopting shared parking models.	Ventura County 2025 update of Article 6. Parking and Loading Requirements	Reduce Development Barriers	Within 12 years
38 / 2E	A significant share of land remains designated for single-family residential use countywide, which limits the availability of sites for higher-density housing in some communities.	Accelerate ADU development by reducing barriers and providing additional support (Cities and County for example through an ADU Accelerator a help-desk program). Planning and building departments can support this action by aligning internal review processes with the Accelerator, providing clear checklists and timelines, and ensuring consistent interpretation of ADU standards. Housing departments and funding partners can reinforce the	City of Los Angeles ADU Accelerator ²⁰⁰	Reduce Development Barriers	Within 12 years

¹⁹⁹ For additional detail refer to: Katie DeBenedetti, [One of the Slowest US Cities to Build, San Francisco Is Accelerating Housing Permits](#), KQED News, (March 6, 2026).

²⁰⁰ City of Los Angeles, [L.A. ADU Accelerator Program](#).

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		program by dedicating resources for subsidies and technical assistance			
39 / 3A	Height limits in many Ventura County jurisdictions can constrain the ability to fully utilize sites for cost-efficient multi-family construction.	<p>Jurisdictions can allow modest increases in height, such as one additional story, and ensure Density Bonus Law provisions are applied fully and predictably.</p> <p>Similarly, reducing setbacks and increasing allowable FAR or lot coverage where appropriate can expand the buildable envelope and avoid design constraints that drive inefficient building shapes</p>	Los Angeles – Hollywood Community Plan Implementation Overlay (CPIO) ²⁰¹ enables greater residential development by allowing up to two additional stories (or 22 feet) when providing affordable housing.	Reduce Construction and Operational Costs	Within 12 years
40 / 4D	Many agricultural employers remain unaware of the changes to Ventura County’s updated agricultural worker housing regulations or are deterred by perceived permitting complexity, costs, or liability.	Continue engaging with agricultural employers to provide technical assistance, education and information sharing.	HFW! targeted outreach to agricultural employers including workshops, consultation or providing information materials	Enhance Outcomes and Long-Term Stability for Farmworkers	Plausible now
41 / 3E	Even where regulations allow housing, employers are hesitant to take on landlord responsibilities due operational challenges and farmworker expectations to live near services and amenities.	Designate an Agricultural Ombudsman to assist and develop an Agricultural Employer-provided strategy representing any	Example: The San Mateo County Resource Conservation District created and filled the	Reduce Construction and Operational Costs	Within 12 years

²⁰¹ Los Angeles Department of City Planning, [CD 4 Requests for the Hollywood Community Plan Update Process](#), (June 24, 2021).

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		<p>approach where agricultural employers take an active role in creating or enabling homes for the farmworkers they rely on, whether acting independently or partnering with mission-driven housing developers and/or peer growers.</p>	<p>position of Agricultural Ombudsman in 2023 to provide information about common permits and permit processing for agricultural projects.</p>		
Funding and Financing – Federal Grants and Loans in Designated Rural Areas					
42 / 1F	<p>USDA programs generally do not support projects that combine farmworker and non-farmworker units which limit flexibility for mixed (“hybrid”) projects.</p> <p>Most USDA and HUD programs require tenants to be U.S. citizens or legal permanent residents, excluding mixed status households which can be common among farmworkers.</p>	<p>Advocate for modification of this requirement for seeking USDA funding support to allow for hybrid projects and/or mixed status households.</p>	<p>Changes to the HOME Investment Partnership Program (HUD) in 2025 supported by cities and nonprofit housing developers.</p> <p>Azahar Place Apartments in Saticoy, Villa Victoria Apartments in Oxnard, both by CEDC.</p>	<p>Reduce Pre-Development Barriers</p>	<p>Within 12 years</p>
Funding and Financing – Locally Administered State and Federal Grants and Gap Financing					
43 / 2A	<p>Insufficient scale and administrative vulnerability: Funds are generally small and / or vary each year, can require match funding and are based on local</p>	<p>Community benefit programs and local density bonus ordinances can complement state</p>	<p>College Community Courts²⁰² in the City of Ventura, Ventura County is an example</p>	<p>Reduce Development Barriers</p>	<p>Within 12 years</p>

²⁰² Dua Anjum, “\$24M in state funds to help build 107 affordable housing units in Ventura, Fillmore.” Ventura County Star, (April 25, 2024), CTCAC LIHTC application database, CTCAC [Staff Report](#)

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
	administrative and approval processes and political support.	<p>programs, providing layered incentives.</p> <p>Elected officials and housing authorities can support the expansion and strengthening of gap-financing tools to improve project feasibility.</p>	of a layered funding approach.		
44 / 1E	Competition among priorities where funds must serve multiple low-income populations, creating trade-offs with farmworker housing.	Clear, early funding signals from state and federal agencies – reinforced by reliable local gap-financing commitments – can improve certainty and feasibility for farmworker housing.	Farmworker housing projects in the County of Ventura such as Camino de Salud.	Reduce Pre-Development Barriers	After 12 years
Funding and Financing – Tax Credit Financing Programs for Rental Housing					
45 / 2A	<p>Complex requirements and very competitive with Low-Income Housing Tax Credits (LIHTC) 9% awards oversubscribed and often decided by tie-breakers. The main LIHTC program requires sites to be in urban locations to achieve a high score with disadvantages for rural areas.</p> <p>Most viable projects are at least 30-60 units with high density requirements to obtain funding support.</p>	Prioritize parcels near transit and in dense urban areas and larger projects with high densities. For example, transforming underperforming strip malls, traditional shopping centers, and large surface-parking retail sites into mixed-use developments that add housing while retaining essential neighborhood services.	<p>La Placita Cinco in Santa Ana demonstrates how aging strip malls can be reimaged as vibrant mixed-use communities.</p> <p>The California Tax Credit Allocation Commission has been authorized to allocate tax credits to affordable housing projects. Regulations have varied since 2021 about the dollar amount of set-aside</p>	Reduce Development Barriers	Plausible now

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
		Create separate Tax Credit program for farmworker housing.	and AB1439 affecting the point scoring.		
46 / 1F	The 'rural funding set-aside' is subject to a complex eligibility methodology and projects deemed "rural" may be excluded from general pools even when rural set-aside funds are exhausted.	Lobby for modification of the eligibility criteria to avoid the exclusion of farmworker housing provided in rural areas.	Recent ADU reforms have streamlined development by shifting approvals to ministerial, rule-based processes with strict timelines, limiting local discretion and reducing delays and uncertainty. Standardized state rules, reduced fees, and relaxed requirements have made eligibility clearer and lowered both administrative complexity and financial risk for property owners	Reduce Pre-Development Barriers	Plausible now
Funding and Financing – State Loan and Grant Funding Dedicated to Farmworker Housing (Joe Serna, Jr. Program)					
47 / 2A	The number of awards per county is limited to three projects per year.	Lobby for additional awards countywide considering the importance of the agricultural industry which needs to be supported by farmworkers. Lobby for Prohousing designated local agencies to receive priority preference.	Los Angeles County – Disaster-Specific State Housing Funding (Wildfires): LA County and local partners advocated to HCD for additional funding which resulted in a special county specific NOFA.	Reduce Development Barriers	After 12 years

ID / Action Matrix Reference	Key Issue	Solutions	Solution Reference / Benchmark / Example	Impact	Feasibility / Timeframe
48 / 4D	The annual agricultural income verification creates administrative burden and tenant risk.	Employer-provided housing can connect with local nonprofits that can help recruit and retain skilled crews with annual reporting requirements, reducing turnover and training costs, or recruit property management personnel (typically needs to be a big employer for the latter option).	Nonprofits like California FarmLink, AgSafe, and Self-Help Enterprises demonstrate how bundling financing, technical assistance, compliance, and development services into a single delivery model can make otherwise costly and complex functions accessible to smaller agricultural employers.	Enhance Outcomes and Long-Term Stability for Farmworkers	Within 12 years
49 / 2A	Limited grants vs. loans: Most funding is deferred debt rather than true grants, increasing long-term financial complexity	Lobby for increased grant funding programs over loan options.	La Placita Cinco in Santa Ana	Reduce Development Barriers	Within 12 years
Funding and Financing – Other Local and Regional Funding Sources					
50 / 4D	Further / expanded education and engagement are required to raise awareness of the need for private foundations and public charities to invest in farmworker housing.	Continue and lobby for support (financial and membership) of advocacy groups supporting farmworker housing development.	HFW! outreach to stakeholders including workshops, consultation or providing information materials.	Enhance Outcomes and Long-Term Stability for Farmworkers	Plausible now

Appendix A Phase 2 & 3 Summary Report

Ventura County Farmworker Housing Study, Phase 2 and 3 Summary Report, BAE Urban Economics for Ventura County and House Farm Workers!, 2024, [ventura-county-farmworker-housing-study-phase-2-3-summary-report.pdf](#)

Appendix B Data Inventory

Data Category	Layer Name	Source	URL	Publish Date	Data Used Details
Cost Indicators	Land Market Value	CoStar	CoStar #1 Commercial Real Estate Information Company	2025	Ventura County CoStar Market, Multi-family Homes July 2025
	Rental Cost	CoStar	CoStar #1 Commercial Real Estate Information Company	2025	Ventura County CoStar Market, Multi-family Homes July 2025
Demographics	Population Centers	Southern California Association of Governments	Where are the population centers? Regional Data Platform (RDP) Home Southern California Association of Governments	2022	2020 Census Block, U.S. Bureau PL-94 redistricting file
	Age Distribution	American Community Survey	ACS Population Variables - Tract Regional Data Platform (RDP) Home Southern California Association of Governments	2022	5 Year Estimates
	Household Income	Southern California Association of Governments	2016 Median Household Income (MHI) in Dollars Regional Data Platform (RDP) Home Southern California Association of Governments	2022	2016 Median Household Incomes, updated 2022
Ecological	Water Quality	California Energy Commission	Water Quality/Drinking Water Service Areas (MapServer)	2025	Nightly Automated Update, July 2025
	Wildlife Corridors	Ventura County	Layer: Wildlife Corridors (ID: 9)	2025	SC Wildlands, South Coast Missing Linkages Project
	Habitat Connectivity	Ventura County	Layer: Habitat Connectivity (ID: 1)	2025	SC Wildlands, South Coast Missing Linkages Project
	Critical Wildlife Passage Area	Ventura County	Layer: CWPA Boundaries (ID: 5)	2024	Ventura County Resource Management Agency (RMA), Habitat Connectivity and Wildlife Corridor program
Existing Housing Conditions & Quality	Existing Affordable Housing Assets	CA Housing and Community Development – Affirmatively Furthering Fair Housing	Public Housing Buildings 2024 Affirmatively Furthering Fair Housing Data Viewer and Mapping Resources	2024	Public housing development buildings
	Displacement Risks	CA Housing and Community Development – Affirmatively Furthering Fair Housing	Estimated Displacement Risk 2022 Affirmatively Furthering Fair Housing Data Viewer and Mapping Resources	2022	Urban Displacement Project's (UDP) Estimated Displacement Risk (EDR) model, 2015-2019 Census Tracts
	Age of Structures	CA Housing and Community Development – Affirmatively Furthering Fair Housing	Age of Structures 2018-2022 Affirmatively Furthering Fair Housing Data Viewer and Mapping Resources	2024	2018 - 2022 American Community Survey estimates

Data Category	Layer Name	Source	URL	Publish Date	Data Used Details
	Percentage of Units Lacking Complete Kitchen	CA Housing and Community Development – Affirmatively Furthering Fair Housing	https://gis.hcd.ca.gov/portal/apps/sites/#/affh-3/maps/181e7a85bf43425582416cd91cacb250	2024	2018 - 2022 American Community Survey estimates
	Percentage of Units Lacking Complete Plumbing	CA Housing and Community Development – Affirmatively Furthering Fair Housing	https://gis.hcd.ca.gov/portal/apps/sites/#/affh-3/maps/bb12865f8102485c84abc2050db8c8bc	2024	2018 - 2022 American Community Survey estimates
	Severe Overcrowding	CA Housing and Community Development – Affirmatively Furthering Fair Housing	https://gis.hcd.ca.gov/portal/apps/sites/#/affh-3/maps/ad0436c63d2c4f42ad77c17a75db9906	2024	2018 - 2022 American Community Survey estimates
	Overcrowding	CA Housing and Community Development – Affirmatively Furthering Fair Housing	https://gis.hcd.ca.gov/portal/apps/sites/#/affh-3/maps/ace5c7428a1149da8bbcb82ee2935db3	2024	2018 - 2022 American Community Survey estimates
Housing Costs	Housing and Transportation Affordability Index	Centre for Neighborhood Technology	H+T Map H+T Index	2025	Model data 2021-2024
Planning	Zone Designation	Ventura County	Zone Designation Ventura County Data Downloads	2024	July, 2025
	County Boundary	Ventura County	Layer: County Boundary (ID: 21)	2025	July, 2025
	Land Use	Southern California Association of Governments	https://hub.scag.ca.gov/maps/e6157bf1bae94052857a1c2f37ce0215	2024	2020 Annual Land use
	General Plan 2040	Southern California Association of Governments	General Plan Ventura County Data Downloads	2024	2040 General Plan
	Growth Prioritization	Southern California Association of Governments	Growth Prioritization Scale at TAZ-level - SCAG Region Regional Data Platform (RDP) Home Southern California Association of Governments	2024	Connect SoCal 2024 Priority Development Areas
	Hotels	CoStar	https://secure.costargroup.com/	2025	Ventura County CoStar Market, Hotels July 2025
	Building Footprints	Ventura County	Building Footprints Ventura County Data Downloads	2024	007-2018 Imagery
	County Parcels	Ventura County	Parcels Monthly Ventura County Data Downloads	2025	Monthly, July 2025
	Sphere of Influence	Ventura County	City Sphere of Influence Ventura County Data Downloads	2024	2024
	County Area Plan	Ventura County	Area Plans	2024	2024

Data Category	Layer Name	Source	URL	Publish Date	Data Used Details
	City Boundaries	Ventura County	City Boundary Ventura County Data Downloads	2024	2024
	Slope	Southern California Association of Governments	2019 Regional Land Use Information for Ventura County Regional Data Platform (RDP) Home Southern California Association of Governments	2023	SCAG 2019 Regional Land Use dataset
	Unincorporated Urban Infill	Ventura County	Layer: Unincorporated Urban Infill Areas (ID: 6)	2025	2025
Risk & Resilience	Wildfire Hazards Phase 3	CAL Fire	Compare old and new LRA FHSZ Fire Hazard Severity Zone and Local PIO Viewer App	2025	2025 Fire Hazard Severity Zones, recommended by the State Fire Marshal
	Flood Hazards	FEMA	Flood Hazard Areas FEMA 2024 Flood Hazard Areas FEMA 2024 Affirmatively Furthering Fair Housing Data Viewer and Mapping Resources	2024	2024 Flood Insurance Rate Map, published by CA Housing and Community Development – Affirmatively Furthering Fair Housing
	Urban Heat	Cal Environmental Protection Agency	Layer: Image (ID: 3)	2024	Creating and Mapping Urban Heat Island Index for California study 2015
Site Inventory	Opportunity Zones	Belonging Berkeley Affirming Fair Housing Mapping Tool	2025 CTCAC/HCD AFFH Mapping Tool	2024	2025 Issued Model
Social Resources	Education Facilities	Southern California Association of Governments	https://hub.scag.ca.gov/maps/e6157bf1bae94052857a1c2f37ce0215	2024	2020 Annual Land Use
	Protected Open Space Areas	Southern California Association of Governments	https://hub.scag.ca.gov/maps/e6157bf1bae94052857a1c2f37ce0215	2024	2020 Annual Land Use
	Shopping	Southern California Association of Governments	https://hub.scag.ca.gov/maps/e6157bf1bae94052857a1c2f37ce0215	2024	2020 Annual Land Use
Socioeconomic Characteristics	Priority Equity Communities	Southern California Association of Governments	Received updated layer from SCAG	2024	2020 Annual Land Use
	Population Living Alone	CA Housing and Community Development – Affirmatively Furthering Fair Housing	Percent of Adults Alone Households 2022 Affirmatively Furthering Fair Housing Data Viewer and Mapping Resources	2024	2018 - 2022 American Community Survey estimates
	Racial Segregation	CA Housing and Community Development – Affirmatively Furthering Fair Housing	Racially Concentrated Areas of Affluence 2022 Affirmatively Furthering Fair Housing Data Viewer and Mapping Resources	2024	2018 - 2022 American Community Survey estimates
Transportation Access and VMT	VMT	Southern California Association of Governments	SCAG HELPR 3.0	2025	Connect SoCal 2024 growth forecasting and travel demand modeling

Data Category	Layer Name	Source	URL	Publish Date	Data Used Details
	Crashes	Transportation Injury Mapping System Berkeley	TIMS - Transportation Injury Mapping System	2025	All crashes 2022-2025
	Jobs in Agriculture, Forestry, Fishing and Hunting	United States Census Bureau	OnTheMap	2025	2022
	Transit Routes	Caltrans	Layer: CA Transit Routes (ID: 0)	2025	Monthly Updated, July 2025
	Major Transit Stops	Southern California Association of Governments	Major Transit Stops in the SCAG Region for base year 2022 Regional Data Platform (RDP) Home Southern California Association of Governments	2024	Base Year 2022
	High Injury Network	Southern California Association of Governments	High Injury Network SCAG Regional Data Platform (RDP) Home Southern California Association of Governments	2022	2015 – 2019 Model, updated 2025
	High Quality Transit	Southern California Association of Governments	High Quality Transit Areas - ArcGIS Hub Dataset - California Open Data	2025	2025
	California Rail Stations	Caltrans	Layer: California_Rail_Stations (ID: 0)	2024	2024
	Bike Paths	County of Ventura	Ventura County Bike Map	2020	2020
Utilities	Grid Capacity	California Energy Commission	California Electric Transmission Lines California Energy Commission GIS Open Data	2017	July 2025
	Transmission Lines	California Energy Commission	Layer: Transmission Circuits (ID:5)	2025	July 2025
	Substations Capacity	Southern California Edison	Layer: Substations (ID:0)	2025	July 2025
	Wastewater Service Potential	Ventura County	DataDownloads/SewerDistricts (FeatureServer)	2024	July 2025
	Sanitation Service Potential	Ventura County	Layer: ventura_regional_sanitation_sp (ID: 5)	2024	Ventura Regional Sanitation Service Potential

Appendix C Housing Elements Inventory

Jurisdiction	Data Name	Source	URL	Publish Date	Data Used Details (Resolution No.)
City of Camarillo	Appendix B	City of Camarillo	Link	2022	2022-102
City of Fillmore	Tables B-4	City of Fillmore	Link	2022	Draft 2023
City of Moorpark	Figure 4-18, Table 4-33	City of Moorpark	Link	2023	2023-4159
City of Ojai	Tables B-2	City of Ojai	Link	2021	23-12
City of Oxnard	Table A	City of Oxnard	Link	2022	15,635
City of Port Hueneme	No data available	City of Port Hueneme	Link	2020	NA
City of Santa Paula	Table B-4	City of Santa Paula	Link	2022	7401
City of Simi Valley	Site Inventory Tracking	City of Simi Valley	Link	2021	2021-42
City Thousand Oaks	Figure C-1	City of Thousand Oaks	Link	2022	2022
City of Ventura	Infill Site Inventory GIS	City of Ventura	Link	2022	04/2023
Ventura County	Site Inventory	Ventura County	Link	2021	2021
Ventura County Unincorporated	Unincorporated Urban Infill Areas	Ventura County	Link	2021	2021

Appendix D Parcel Identification

Parcel Type	Description	Number of Parcels Identified
Vacant – Zoned Residential (Multi-family)	Meets infill definition but without any current or currently planned residential development	290
Vacant – Zoned Residential (Single-family only)	Meets infill definition but without any current or currently planned residential development	1,031
Vacant – Zoned Commercial	Meets infill definition but without any current or currently planned commercial development	326
Vacant – Zoned Industrial	Meets infill definition but without any current or currently planned industrial development	172
Vacant – Zoned Mixed-Use Residential/Commercial	Meets infill definition but without any current or currently planned mixed-use development	400
Vacant – Zoned Mixed-Use Commercial/Industrial	Meets infill definition but without any current or currently planned mixed-use commercial/industrial development	40
Vacant – Specific Plan ²⁰³	Meets infill definition but without any current or currently planned specific development	491
Underutilized - Religious	Meets infill definition and currently developed but with potentially surplus land available.	455
Underutilized – Private Education	Meets infill definition and currently developed but with potentially surplus land available	28
Underutilized – Mixed-Use Residential Commercial	Meets infill definition and currently developed but poses opportunity to be evaluated for further development	568
Underutilized – Hotel/Motel	Meets infill definition and currently developed but with low vacancy rates with potential for conversion or expansion.	143
Underutilized – Commercial	Meets infill definition and currently developed but poses opportunity to be evaluated for further development	2,957
Underutilized - Industrial	Meets infill definition and currently developed but poses opportunity to be evaluated for further development	2,076
Underutilized – Specific Plan	Meets infill definition and currently developed but poses opportunity to be evaluated for further development	870
Workforce Adjacent	Does not meet REAP 2.0 infill definition but poses development potential	166,163
Total	Total parcels in the database, accounts for duplicates where parcels may meet	176,010

²⁰³ Specific Plan is pulled from SCAG's [land use codes](#) and refers to a locally adopted planning code not captured in any other land use code by SCAG .