The Dream Of Homeownership

There Is More Than One Path Home

For 25 years, HOME has helped connect the people and organizations working to expand housing opportunity in Ventura County.

Homeownership can begin in different ways — by helping build a home, through an affordable ownership program, or with education, financing, and down-payment support.



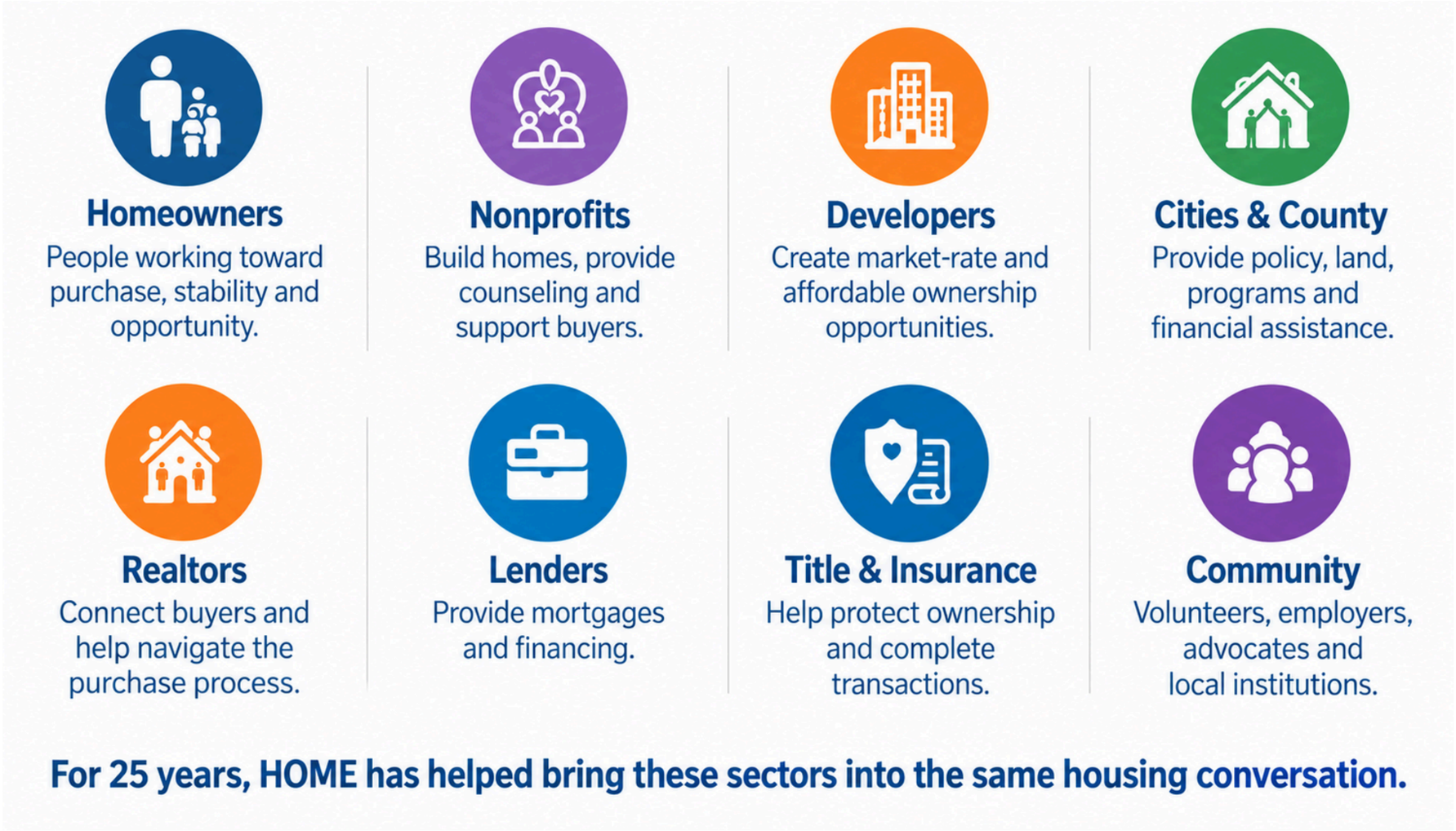
HOME
Housing Opportunities Made Easier
CELEBRATING 20 YEARS

HEART OF HOME
25 Years of Connection, Community, & Change

**This digital deck is an evolving record of Ventura County's housing history. It highlights selected projects, policies, partnerships, and milestones and may not include every contribution. Content can be corrected, expanded, and updated as new information becomes available.*

It Takes A Network To Create A Homeowner

Many partners. A shared commitment. Stronger communities.



A First Home - A Path Forward

Luis + Esperanza | Vista Urbana, Oxnard





2014
AFFORDABLE FIRST HOME

Purchased a Vista Urbana in Oxnard at below market with down-payment assistance from the City of Oxnard.

11 YEARS
HOMEOWNERSHIP + STABILITY

A stable, affordable home for their family.

EQUITY BUILT

Ownership created an asset over time.

2025
NEXT HOME

Sold the condo and used equity to purchase a single-family home.

Vista Urbana opened the door to homeownership - and became a stepping stone to their next home

25 Years Of Homeownership Pathways

Key milestones. Growing opportunity. Stronger communities.



My Way Home

VENTURA COUNTY REFAT REAL ESTATE FRAUD ADVISORY TEAM

There Is More Than One Path Home

Different households. Different needs. A stronger Ventura County.



BUILD IT

Self-Help Homeownership

Families participate in creating their homes through owner-builder and sweat-equity models.



CREATE IT

Affordable Ownership

Policy, development and long-term affordability mechanisms create below-market ownership opportunities.



PREPARE & FINANCE IT

Ready to Buy

Education, counseling, lending and down-payment assistance help households become homeowners.

Build It: Self-Help Homeownership

Families work collaboratively, often with nonprofit guidance, and contribute labor toward creating their own homes.

Habitat for Humanity®



Vista Campanario Camarillo

8 for-sale townhomes
Families participated through sweat equity as part of Habitat's homeownership model.

85
homes built

400+
homes repaired

400+
families helped

9,000+
volunteers

Creating Affordability Is One Step, Preserving It Is Another

Tools that keep homeownership opportunities available for future generations

DEED-RESTRICTED OWNERSHIP

Initial affordable sale
|
Owner builds equity
|
Resale follows agreement
|
Next eligible buyer

INCLUSIONARY OWNERSHIP

Affordable homes integrated into market-rate developments
|
Mixed-income neighborhoods

COMMUNITY LAND TRUSTS

Land trust owns the land
|
Household owns the home
|
Long-term ground lease
|
Affordability for the future

OTHER PRESERVATION TOOLS

Down-payment assistance
|
Rehabilitation programs
|
Shared appreciation models
|
Community partnerships

Affordable Ownership Across the City of Ventura.

Affordable homeownership programs often use mechanisms intended to keep homes accessible beyond the first buyer.

Midtown / RiverPark

- Enclave
- Harmon Ranch
- The Pearl
- Portalvo
- Seaview at Midtown

North Ventura / East End

- Country Grove / Country Harvest
- La Paloma
- Northbank Greens
- Seneca Gardens



~ 500

Deed-restricted for-sale homes

City of Ventura inventory reports 497 City-restricted for-sale units, supporting the use of “approximately 500” as the public-facing historical figure.

Affordable Ownership Across Oxnard

Oxnard provides multiple examples of affordable homeownership integrated into larger neighborhoods and developments.



El Paseo
2001

190 homes
Nationally recognized affordable community



Sonria
2004

38-home mixed-income, pedestrian-friendly neighborhood.



RiverPark
2000s

single-family homes and townhomes carrying 30-year affordability covenants for moderate-income buyers.



Vista Urbana
2014

156 affordable condominiums. A local ownership opportunity

Affordable ownership has been created through individual developments, master-planned communities, infill housing and public-private agreements.

Other Oxnard Pathways

- Scattered-site deed-restricted ownership homes
- Affordable ownership units within Encanto Homes

A Different Model For Long-Term Ownership

Community land trusts separate the cost of the land from the cost of the home.





Hillcrest Homes

Thousand Oaks

- 78 planned for-sale townhomes
- 59 homes up to 80% AMI
- 19 homes up to 120% AMI
- 3.87 acres (City-owned land)
- People’s Self-Help Housing
- Housing Land Trust Ventura County
- 99-year ground leases
- Approved; not yet constructed

Prepare & Finance It: Ready To Buy

Education, Counseling, Lending, Opportunity.

My Way Home

2001
VCCDC Founded
by Rodrigo Fernandez and Bertha Garcia.

→

2025
My Way Home Rebrand

→



3,800+
families became homeowners

25,000+
people received education and financial coaching

$237M+
home loans originated (since 2007)

$18.7M+
down-payment assistance awarded or facilitated

Realtors + The Homebuying Network

Turning opportunity into ownership.



Association of Realtors

- Conejo Simi Moorpark AoR
- Ojai Valley AoR
- Ventura County Coastal AoR

HOME Board Leadership

- Kay Runnion (2000–2015)
- Marta Golding Brown (2015–2022)
- Rob Leatherwood (2024)

Realtors

Lenders

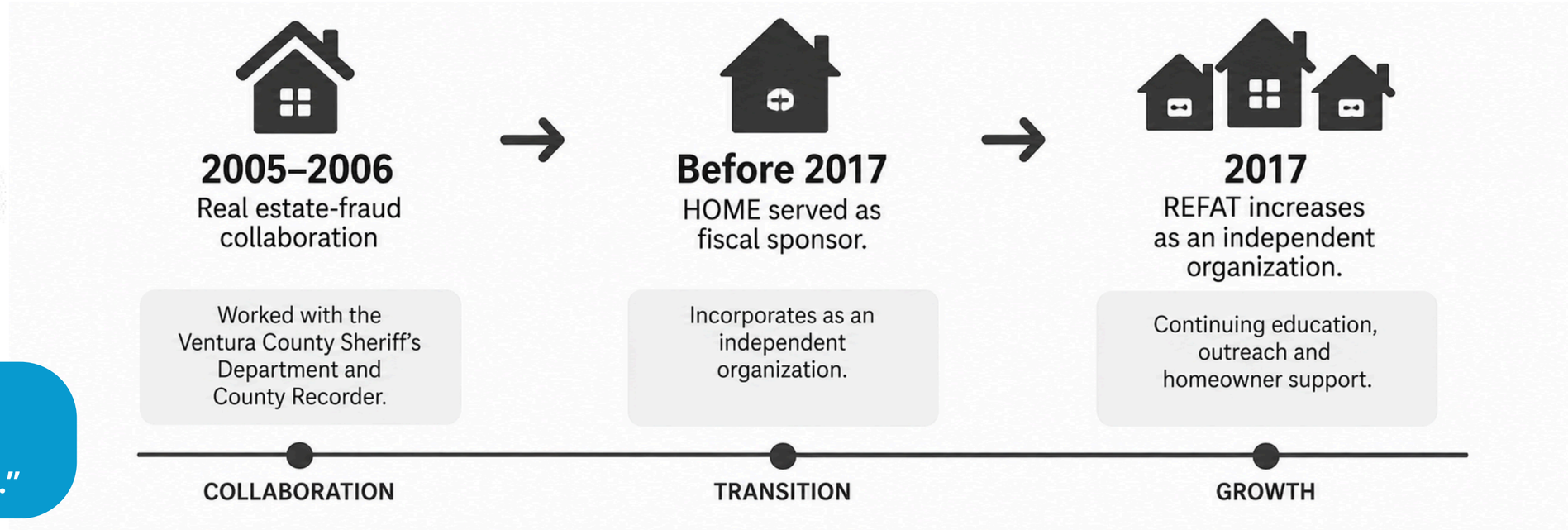
Title

Insurance

Protecting The Path

HOMEOWNERSHIP ALSO REQUIRES PROTECTION

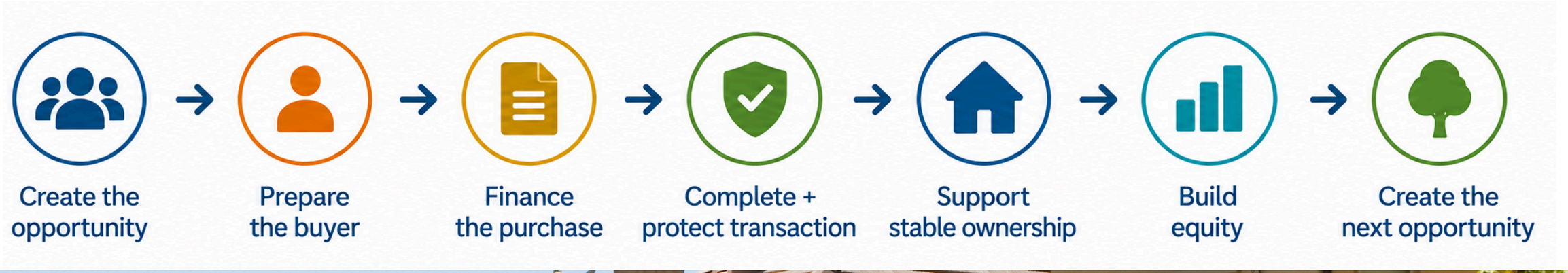
“Our mission is to prevent, detect, and report real estate fraud.”



A collaboration between the Ventura County District Attorney's Real Estate Fraud Unit, the Sheriff's Office, and the local real estate industry. Consider adding that HOME was REFAT's fiscal sponsor before it incorporated in 2017.

From Opportunity To Long-Term Homeownership

How the pieces work together.





Luis + Esperanze's Vista Urbana journey illustrates what this system can make possible.

The Dream Of Homeownership Still Takes A Network

- Create ownership opportunities.
- Prepare households to succeed.
- Preserve affordability where possible.
- Protect homeowners and transactions.
- Help ownership become a foundation for long-term stability and opportunity.

There is more than one path home.

For 25 years, HOME has helped connect the people and organizations in ways possible in Ventura County

More opportunity.
Stronger communities.
A brighter tomorrow.

Appendix: Sources + Methodology

Information in this chapter was developed from:

HOME-provided homeownership history and project materials

The supplied Dream of Homeownership panel concept

Local government housing records

Nonprofit and partner materials

Public affordable-housing inventories

Historical project and program records

Key Sources + Further Reading

Affordable ownership programs differ.
Deed restrictions, resale formulas, income requirements, ground leases and equity provisions vary by project.

Inventory figures are not directly comparable.
Ventura's approximately 500 restricted for-sale homes and Oxnard's affordable-restricted inventory come from different sources, dates and program definitions. They should not be compared as equivalent totals.

Hillcrest is a future project.
It should not be interpreted as completed housing.

REFAT dates describe different milestones.
Public fraud-prevention activity predates the 2017 incorporation date identified in HOME's history.

Impact figures from Habitat and My Way Home are organization-reported.

Information is summarized for public education and historical context and may be rounded. Program requirements, affordability restrictions, financing products and project details can change and should not be interpreted as current homebuying, lending, legal or eligibility guidance.

Help Us Continue The Story

Is an important project, policy, partnership, or milestone missing? Please submit additions, corrections, supporting information, sources, and dated photos to Karen Fraser at info@vchome.org for consideration in future updates.

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