

Beyond Housing

Building Strong, Connected Communities

The last 25 years has brought increasing recognition of the connection between housing and transportation, workforce, education, healthcare, finance, emergency response, land use, and regional collaboration.

The ability to create and preserve housing depends not only on where homes are built, but on the institutions, infrastructure, policies, partnerships, and community systems surrounding them.



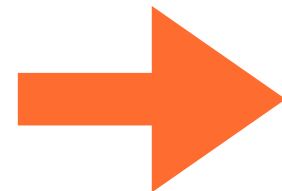
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25 Years of Connection, Community, & Change

**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.*

Housing Is Part Of A Connected Regional System

Over the past 25 years, housing conversations in Ventura County have increasingly brought together organizations that once may have addressed housing from very different perspectives.

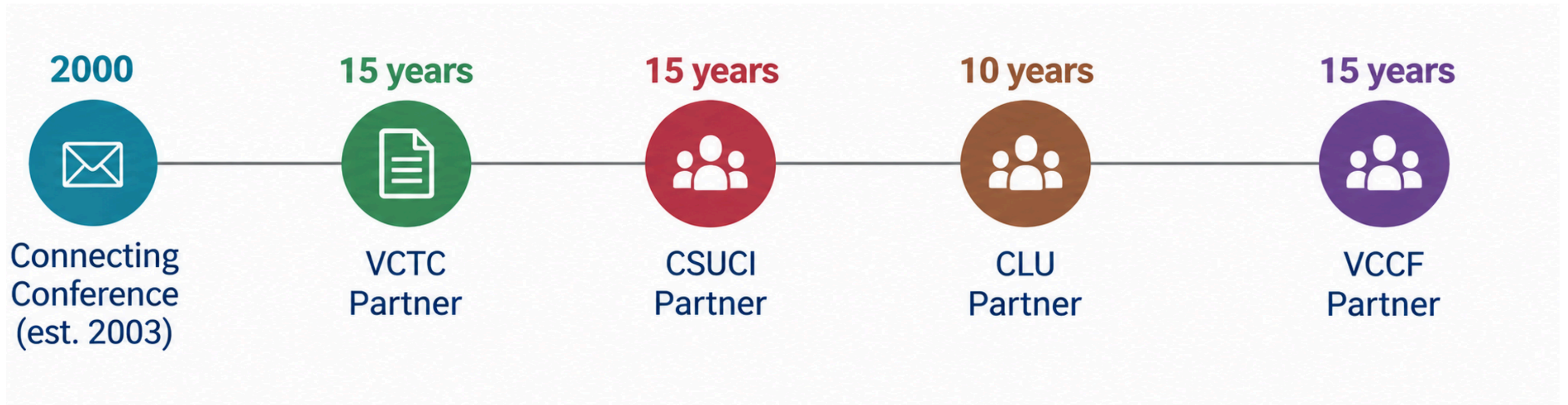
Those connections include



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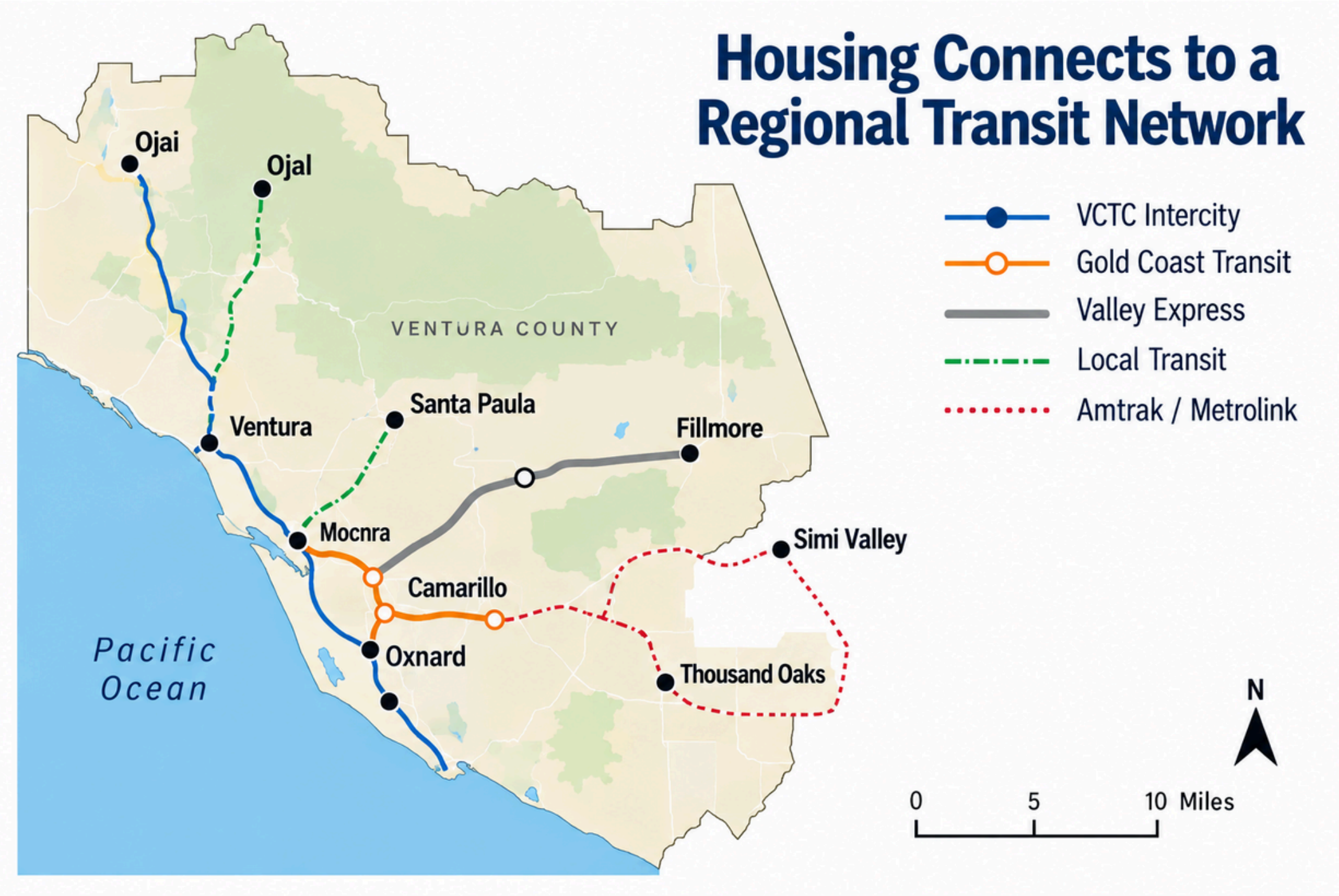
Home as a Regional Convening Table

25 Years of Bringing Different Sectors Into the Same Conversation



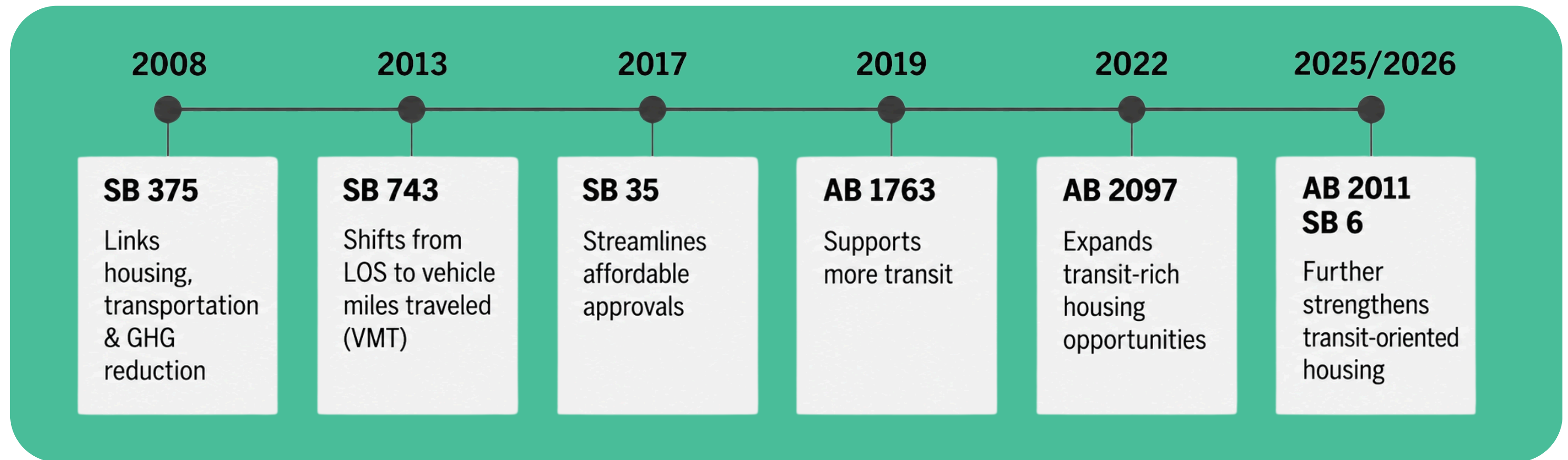
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Housing Connects to a Regional Transit Network



Housing + Transit Policy Shift

One of the most significant changes over the past 25 years has been California's move toward encouraging — and increasingly requiring — more housing near major transportation corridors. The policy progression shows how transportation planning and housing policy have become increasingly intertwined.



Education Became a Housing Partner



Colleges and Schools Are Part of the Housing Conversation

Ventura County's education institutions have increasingly engaged with housing because housing affects their workforce, students, land, economic research, and career pipelines.

CSU Channel Islands



- 2019 Housing Study
- Feb. 2024 Homes for Education
- Community Economic Resilience Fund Presenter

California Lutheran University



- 10 Years of Partnership
- Student Engagement
- CERF Presenter

Ventura County Community College District



- Workforce Housing
- Regional Collaboration
- CERF Presenter

University Glen Ground-Lease Model

University Glen Shows What a Ground-Lease Housing Model Actually Means

Why Use This Structure?

Retaining ownership of the land gives the institution a long-term role in how the property is used while reducing the amount of land that must be transferred through a conventional home sale.

University Glen therefore represents more than campus-adjacent housing.

It is an example of how a public educational institution can use land ownership as part of a housing strategy.

2002 → Today

The project provides an early Ventura County example of housing, employment, institutional land, and long-term affordability controls being considered together.

Resident owns or
rents structure



CSU Site Authority
retains land



Educational Land Becomes Part of the Solution

AB 2295



AB 2295 (2022) gives K-12 school districts zoning flexibility to build affordable employee rental housing on land they already own.

SB 4



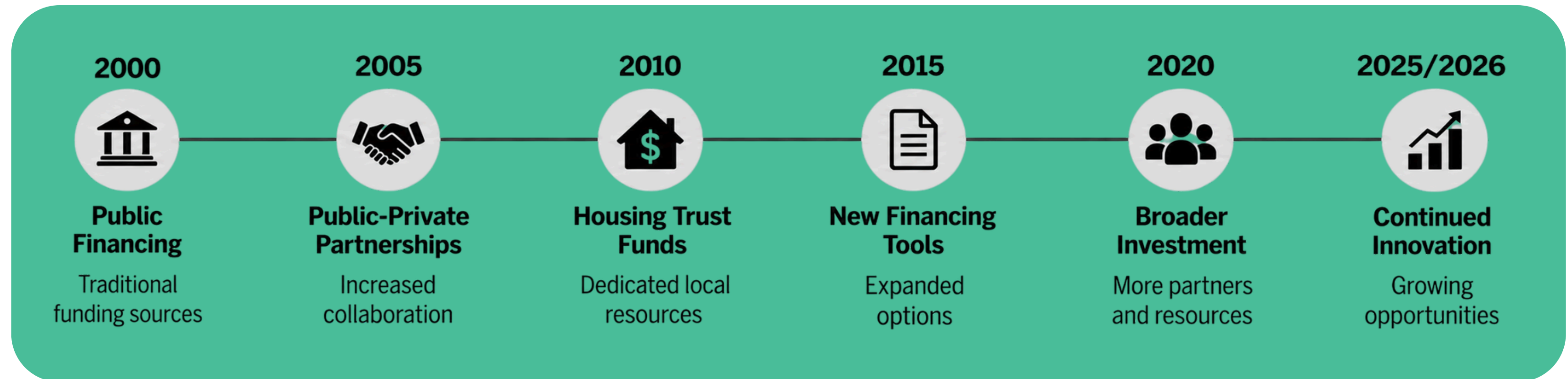
SB 4 (2023) streamlines affordable housing on land owned by religious institutions and nonprofit colleges.

Note: No Ventura County project had yet been identified under SB 4 in the source material.

Connected Communities Respond Better In Disruption

Fires, economic shocks, and the pandemic have shown how quickly housing stability can be affected. When homes are lost, prices surge, construction slows, or households face displacement, the strength of local partnerships becomes critical.

Housing resilience depends on coordinated systems before, during, and after disruption.

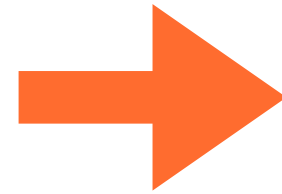


Why Local and Regional Lenders Matter

Local knowledge fills financing gaps.



Local and Regional Lenders



Support smaller-scale housing needs:

- 5–20 unit apartment projects
- Infill housing
- Townhomes
- Missing-middle housing
- Site preparation
- Bridge financing



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National Capital Also Builds Local Housing

LIHTC / National
Bank Equity
(30% - 70% of
project costs)

Construction Loans /
Syndicated Loans / CRA
Investment

Local Projects and CDFIs

LIHTC equity can
cover 30% - 70%
of project costs



When the Unexpected Happens

Housing systems are tested.



25 Years of Wildfire Impact on Housing

Fire	Date	Acres	Structure / Homes Impacted	Housing Impact
Simi	Oct 2003	108,000	355	Significant loss in Simi Valley
Day	Sept 2006	162,000	11	Limited housing impact
Springs	May 2013	24,000	12	Localized impact
Thomas	Dec 2017	281,893	1,063	500+ Ventura single-family homes lost
Woolsey	Nov 2018	96,949	1,643	Major regional impact
Mountain	Nov 2024	20,630	243	Ongoing recovery



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Thomas Fire: Connections in Action

A real-time example of cross-sector collaboration



281,893
acres burned

1,063
structures destroyed

500+
Ventura single-family
homes lost

**One Stop center for recovery
services**

Thomas Fire Rebuild program

Multi-agency coordination

**Long-term community
rebuilding support**



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Connected Communities Respond Better In Disruption



A period of rapid change and increased pressure.

<3%

Mortgage
rates dropped
below 3%



Nearly
40%

Home prices
increased
nearly 40%



**\$975K –
\$1M**

Median home
price range



14%

Households
could afford to
purchase a home
in 2022



30%+

Rents increased
by more than
30%

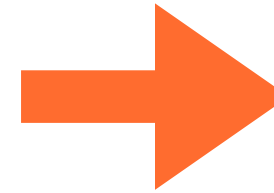


The Great Recession Changed Housing in the Opposite Direction



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2006 Peak
\$680K - \$700K
Median home price

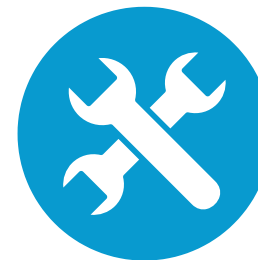


2008 - 2009
\$380K - \$400K
Median home price

35% - 45%
decline in home values



Increase in
foreclosures



Construction came
to a halt



Slow recovery by
2017 - 2018

From Housing Units to Connected Communities



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Supporting Notes



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Transportation

Key partners,
systems and
service areas



Education

Studies, programs
and institutional
partnerships



Finance

Tools, programs
and investment
approaches



Community Resilience

Disaster response
and recovery efforts



Regional Collaboration

Conferences,
coalitions and
ongoing work

Sources + Methodology

Key Sources

- HOME historical and conference materials
- Ventura County transportation information
- California housing and transportation legislation
- CSU Channel Islands and University Glen history
- Education and workforce partnership information
- Housing Trust Fund Ventura County history
- Regional and national financial-institution information
- Wildfire and structural-loss data
- Ventura County housing-market and affordability information
- Recession and pandemic-era housing information
- Disaster-response and community-partnership examples

Methodology

Information is summarized from project source materials, public records, partner materials, historical documents, and data sources reviewed for HOME's 25-year housing timeline. Figures and examples are provided for public education and historical context and may be rounded or summarized. Project, policy, market, and program details may change over time and should not be read as legal analysis, financial guidance, transportation-planning guidance, emergency-management analysis, market appraisal, or a complete historical record.

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.

