

# **PRE-CERTIFIED**

# LOCAL HOUSING DATA

FOR THE CITY OF CAMARILLO

UPDATED APRIL 2021

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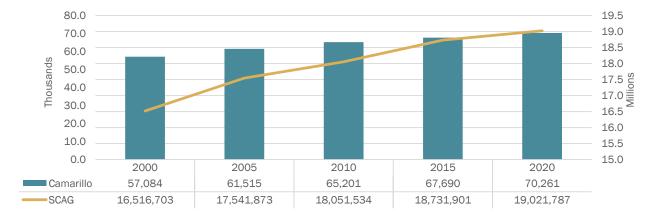
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# Pre-Certified Local Housing Data for Camarillo

Developed by SCAG and pre-certified by the California Department of Housing and Community Development (HCD) for use in 6th cycle housing elements.

This report contains a wide range of jurisdiction-level data elements intended to provide an understanding housing need experienced in Camarillo as a part of its 6th cycle housing element update. Data sources are noted below each table or figure.

# I. POPULATION, EMPLOYMENT, AND HOUSEHOLDS

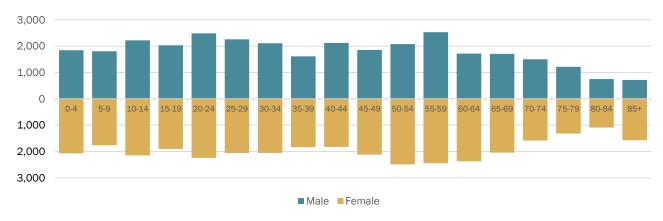


# Population Trend, 2000-2020

CA DOF E-5 Population and Housing Unit Estimates

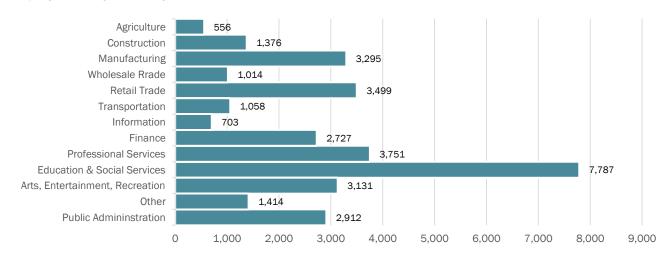
Camarillo has a 2020 total population of 70,261 including 504 living in group quarters according to the California Department of Finance. The chart above describes the population trend in Camarillo from 2000 to 2020. Over this period Camarillo had an annual growth rate of 1% compared to 0.7% for the region.

#### **Current Population by Age and Sex**



#### American Community Survey 2014-2018 5-year estimates

The population of Camarillo is 48.2% male and 51.8% female. The share of the population of Camarillo which is under 18 years of age is 20.9%, which is lower than the regional share of 23.4%. Camarillo's seniors (65 and above) make up 20% of the population, which is higher than the regional share of 13%.

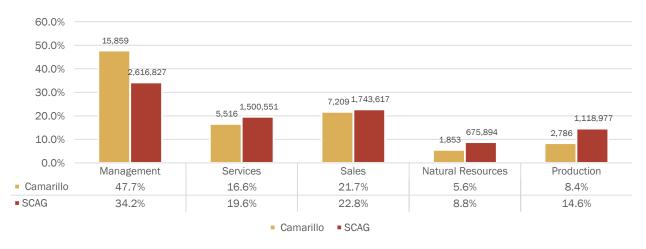


#### **Employment by Industry**

American Community Survey 2014-2018 5-year estimates using groupings of 2-digit NAICS codes.

Camarillo has 33,223 workers living within its borders who work across 13 major industrial sectors. The chart above provides detailed employment information. The most prevalent industry is Education & Social Services with 7,787 employees (23.4% of total) and the second most prevalent industry is Professional Svcs. with 3,751 employees (11.3% of total).

# **Employment by Occupation**



American Community Survey 2014-2018 5-year estimates using groupings of SOC codes.

In addition to understanding the industries in which the residents of Camarillo work, it is also possible to analyze the types of jobs they hold. The most prevalent occupational category in Camarillo is Management, in which 15,859 (47.7% of total) employees work. The second-most prevalent type of work is in Sales, which employs 7,209 (21.7% of total) in Camarillo.

#### Farmworkers

#### Farmworkers by Occupation:

Camarillo	Percent of total Camarillo workers:	SCAG Total	
251	0.76%	57,741	Total jobs: Farming, fishing, and forestry occupations
60	0.28%	31,521	Full-time, year-round jobs: Farming, fishing, and forestry occupations

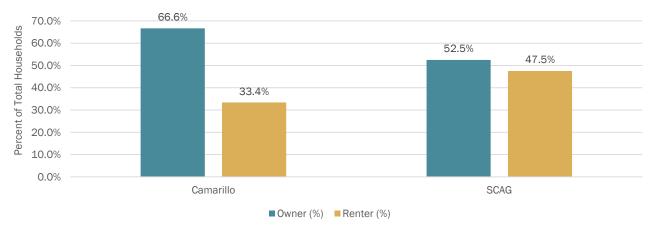
#### Employment in the Agricultural Industry:

Camarillo	Percent of total Camarillo workers:	SCAG Total	
556	1.67%	73,778	Total in agriculture, forestry, fishing, and hunting
370	1.70%	44,979	Full-time, year-round in agriculture, forestry, fishing, and hunting

American Community Survey 2014-2018 5-year estimates using groupings of NAICS and SOC codes.

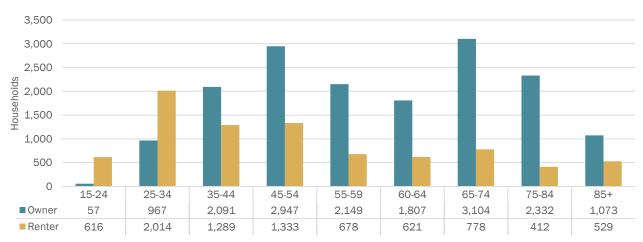
Statewide, farmworker housing is of unique concern and of unique importance. While only a small share of SCAG region jurisdictions have farmworkers living in them, they are essential to the region's economy and food supply.

#### Housing Tenure



American Community Survey 2014-2018 5-year estimates.

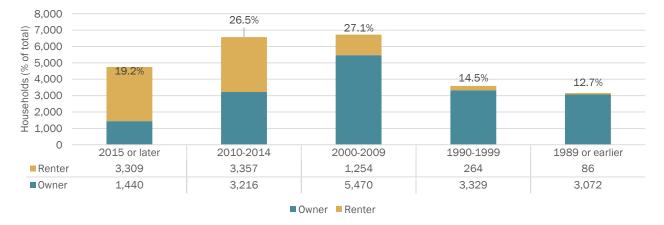
Housing security can depend heavily on housing tenure, i.e. whether homes are owned or rented. Camarillo's housing stock consists of 24,797 total units, 16,527 of which are owner-occupied and 8,270 of which are renter-occupied. The share of renters in Camarillo is lower than in the SCAG region overall.



#### Housing Tenure By Age

American Community Survey 2014-2018 5-year estimates.

In many places, housing tenure varies substantially based on the age of the householder. In Camarillo, the age group where renters outnumber owners the most is 15-24 (by 83.1%). The age group where owners outnumber renters the most is 75-84 (by 70%).

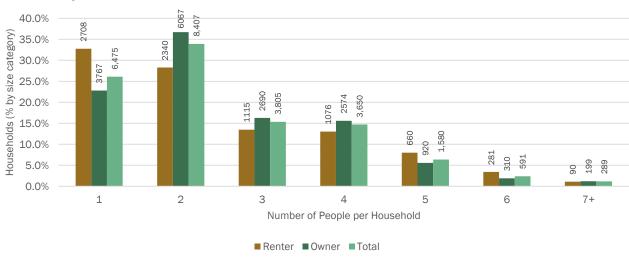


#### Housing Tenure by Year Moved to Current Residence

American Community Survey 2014-2018 5-year estimates.

Across the SCAG region, the most common move-in period was 2010-2014 (31.9%) followed by 2000-2009 (26.1%). In Camarillo, the period during which most people started living in their current residence was 2000-2009 (27.1%) followed by 2010-2014 (26.5%).

#### II. SPECIALIZED HOUSEHOLD NEEDS: LARGE FAMILIES, SENIORS, AND FEMALE-HEADED

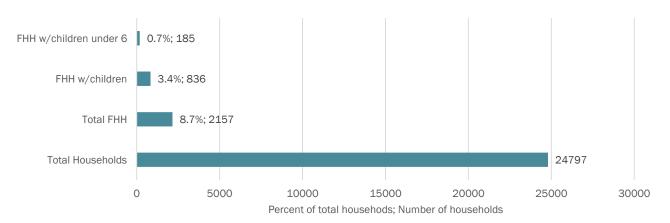


#### Households by Household Size

American Community Survey 2014-2018 5-year estimates.

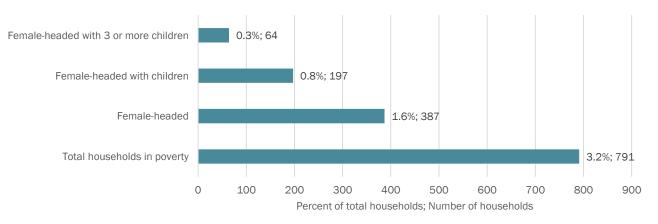
This chart illustrates the range of household sizes in Camarillo for owners, renters, and overall. The most commonly occuring household size is of two people (33.9%) and the second-most commonly occuring household is of one person (26.1%). Camarillo has a higher share of single-person households than the SCAG region overall (26.1% vs. 23.4%) and a lower share of 7+ person households than the SCAG region overall (1.2% vs. 3.1%).

# Female Headed Households (FHH)



American Community Survey 2014-2018 5-year estimates.

Statute requires analysis of specialized housing needs, including female-headed households in an effort to ensure adequate childcare or job training services. Of Camarillo's 24,797 total households, 8.7% are female-headed (compared to 14.3% in the SCAG region), 3.4% are female-headed and with children (compared to 6.6% in the SCAG region), and 0.7% are female-headed and with children under 6 (compared to 1.0% in the SCAG region).



#### Households by Poverty Status

American Community Survey 2014-2018 5-year estimates.

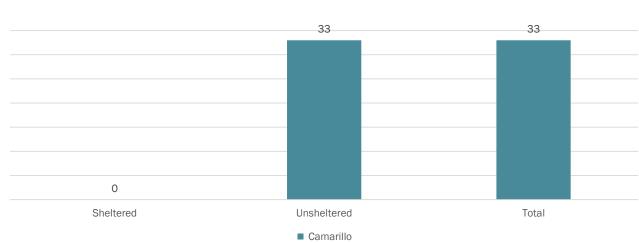
3.2 percent of Camarillo's households are experiencing poverty, compared to 7.9 percent of households in the SCAG region. Poverty thresholds, as defined by the ACS, vary by household type. More information can be found at M256. In 2018, a single individual under 65 was considered in poverty with a money income below \$13,064/year while the threshold for a family consisting of 2 adults and 2 children was \$25,465/year.

		Owner	Renter		Percent of Total Elderly Households:
Income category, relative to surrounding area:	< 30% HAMFI	740	525	1,265	15.8%
	30-50% HAMFI	865	395	1,260	15.7%
	50-80% HAMFI	965	365	1,330	16.6%
	80-100% HAMFI	755	105	860	10.7%
	> 100% HAMFI	2,840	470	3,310	41.2%
	TOTAL	6,165	1,860	8,025	

#### Elderly Households by Income and Tenure

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Statute requires analysis of specialized housing needs, including housing needs for seniors. Federal housing data define a household type as 'elderly family' if it consists of two persons with either or both age 62 or over. Of Camarillo's 8,025 such households, 15.8% earn less than 30% of the surrounding area income, (comared to 24.2% in the SCAG region), 31.5% earn less than 50% of the surrounding area income (compared to 30.9% in the SCAG region).

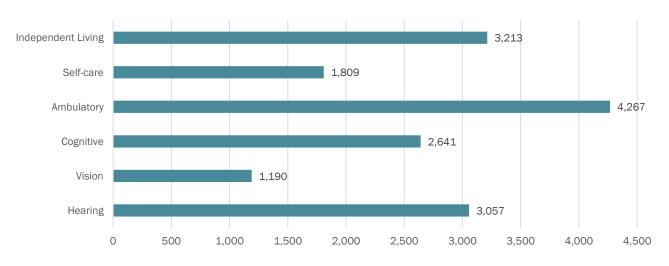


#### III. PEOPLE EXPERIENCING HOMELESSNESS

2019 city and county homelessness point-in-time counts processed by SCAG. Jurisdiction-level counts were not avialable in Imperial County and sheltered population (and thus total) counts were not available in Riverside County. As a result, SCAG region totals from this compilation of data sources likely undercount true totals.

#N/A

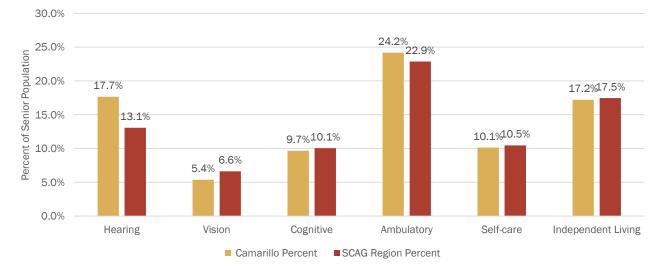
# IV. PEOPLE WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES



#### **Disability by Type**

#### American Community Survey 2014-2018 5-year estimates.

Disability data also provides valuable context for assessing current and future need for accessible housing units. Note that since some disability types are not recorded for children below a certain age, calculating disability as a percentage of total population may not be accurate.



# Disability by Type - Seniors (65 and over)

American Community Survey 2014-2018 5-year estimates.

In Camarillo, the most commonly occuring disability amongst seniors 65 and older was an ambulatory disability, experienced by 24.2% of Camarillo's seniors (and 22.9% of seniors in the SCAG region).

# **Disability by Employment Status**

	With a Disability	Percent of Total	No Disability	Percent of Total
Employed	1,303	46%	29,586	81%
Unemployed	136	5%	1,255	3%
Not in Labor Force	1,402	49%	5,769	16%
TOTAL	2,841		36,610	

American Community Survey 2014-2018 5-year estimates.

Understanding the employment status of people with disabilities may also be an important component in evaluating specialized housing needs. In Camarillo, 45.9% of the population with a disability is employed, compared to 80.8% of the non-disabled population.

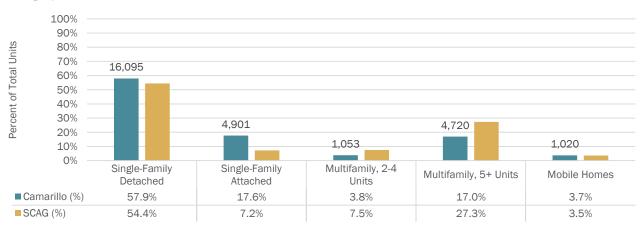
#### **Developmental Disabilities**

		Camarillo
By Residence:	Home of Parent/Family/Guardian	542
	Independent/Supported Living	49
	Community Care Facility	5
	Intermediate Care Facility	0
	Foster/Family Home	10
	Other	5
By Age:	0 - 17 Years	611
	18+ Years	328
TOTAL		1550

CA DDS consumer count by CA ZIP, age group and residence type for the end of June 2019. Data available in 161/197 SCAG jurisdictions.

The California Department of Developmental Services also provides data on developmental disabilities by age and type of residence. These data are collected at the ZIP-code level and were joined to the jurisdiction-level by SCAG. Totals may not match as counts below 11 individuals are unavailable and some entries were not matched to a ZIP code necessitating approximation.

# **V. HOUSING STOCK CHARACTERISTICS**

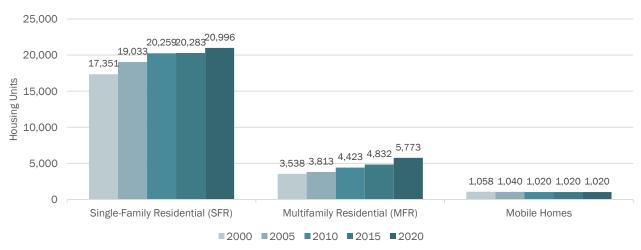


#### **Housing Type**

#### CA DOF E-5 Population and Housing Unit Estimates

The chart above provides detailed information on the housing stock in Camarillo, which has a total of 27,789 housing units. The most prevalent housing type in Camarillo is single-family detached with 16,095 units. The share of all single-family units in Camarillo is 75.6%, which is higher than the 61.7% share in the SCAG region. Out of the total housing units in Camarillo, there are 26,766 occupied-units, which equates to a 3.7% total vacancy rate. The average household size (as expressed by the population to housing unit ratio) is 2.606.

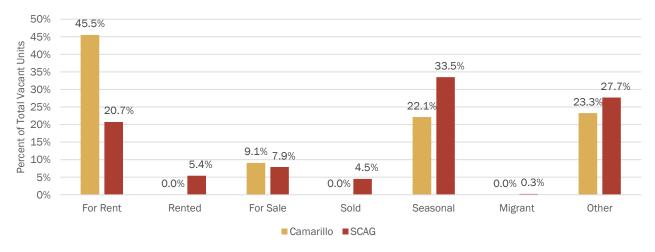
# Housing Type Trend



#### CA DOF E-5 Population and Housing Unit Estimates

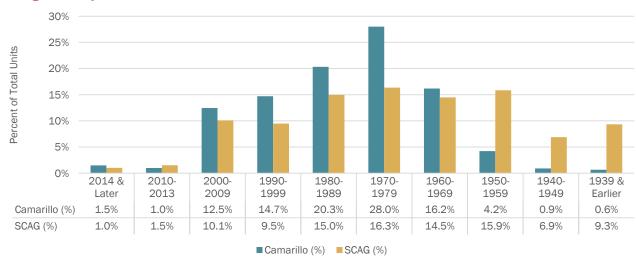
Over the past two decades (2000-2020), there has been more construction of single-family residential units than multi-family residential units in Camarillo. When comparing 2000 to 2020, SFR units increased by 3,645, MFR units increased by 2,235, and mobile homes decreased by -38.

#### Vacant Units by Type



American Community Survey 2014-2018 5-year estimates.

The ACS provides additional detail on vacant housing units by category.

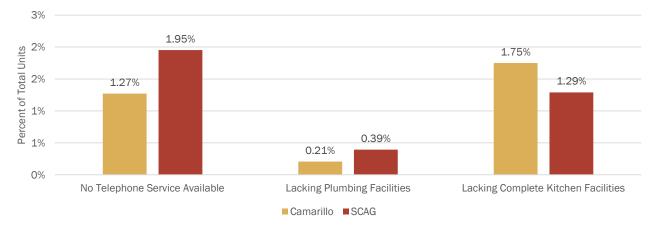


#### Housing Units by Year Structure Built

American Community Survey 2014-2018 5-year estimates.

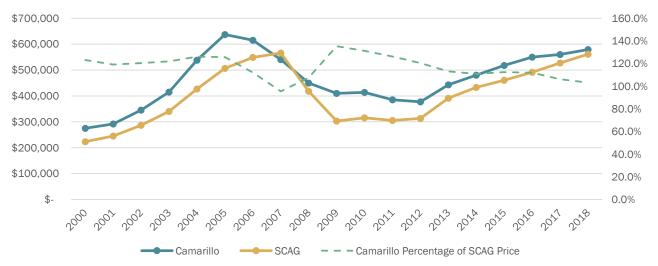
Examining the age of the current housing stock is one way to understand how historical development patterns have contributed to a city's form. The time period where the highest share of Camarillo's housing units were built is 1970-1979, while in the SCAG region more units were built during 1970-1979 than any other period.

# Substandard Housing



American Community Survey 2014-2018 5-year estimates.

The ACS includes surveys about three factors of what may be considered substandard housing. In Camarillo, 315 units lack telephone service, 51 units lack plumbing facilities, and 434 units lack complete kitchen facilities.

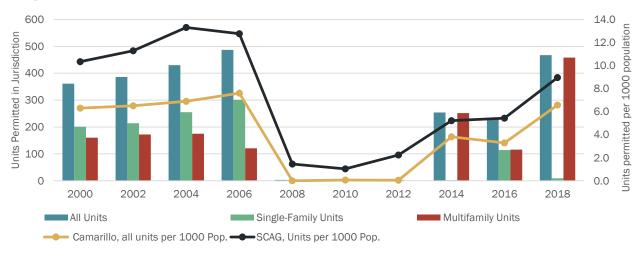


#### Median Home Sales Price for Existing Homes

SCAG Local Profiles, Core Logic/Data Quick. SCAG median home sales price calculated as household-weighted average of county medians.

Between 2000 and 2018, median home sales prices in Camarillo increased 111% while prices in the SCAG region increased 151%. 2018 median home sales prices in Camarillo were \$579,000 and the highest experienced since 2000 was \$637,250 in 2005. Prices in Camarillo have ranged from a low of 95.5% of the SCAG region median in 2007 and a high of 135.3% in 2009.

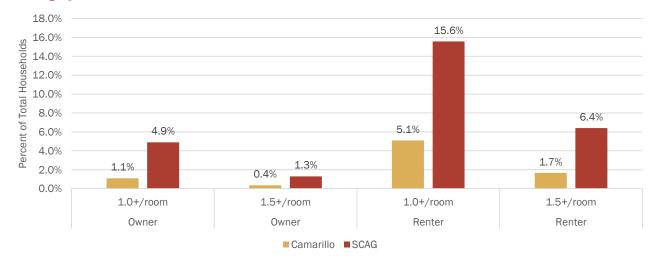
#### **Housing Units Permitted**



Core Logic/Data Quick. Additional detail available in SCAG 2019 Local Profiles. SCAG median home sales price calculated as household-weighted average of county medians.

# VI. OVERPAYMENT AND OVERCROWDING

#### Crowding by Extent and Tenure



American Community Survey 2014-2018 5-year estimates.

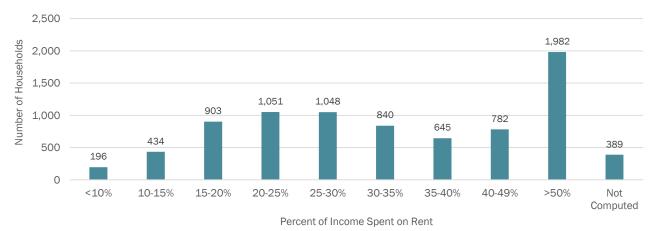
In Camarillo, 181 owner-occupied and 421 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. 59 owner-occupied households and 137 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.

Households by Share of Income Spent on Housing Cost:			
Income	< 30%	30-50%	> 50%
< 30% HAMFI	254	274	1,725
30-50% HAMFI	670	685	1,090
50-80% HAMFI	1,320	1,340	855
80-100% HAMFI	1,340	1,015	84
> 100% HAMFI	11,675	1,510	220
Total Households	15,259	4,824	3,974

#### Cost Burden by Income

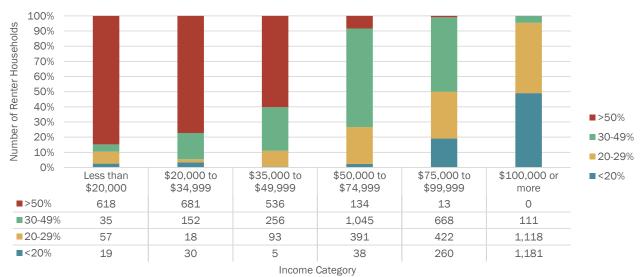
HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Housing cost burden is most commonly measured as the percentage of gross income spent on housing, with 30% a usual threshold for 'cost burden' and 50% the threshold for 'severe cost burden.' However, a lower-income household spending the same percent of income on housing as a higher-income household will likely experience more true 'cost burden.' These data indicate the number of households in Camarillo by their income relative to the surrounding area and their share of income spent on housing.



# **Spending on Rent**

Across Camarillo's 8,270 renter households, 4,249 (51.4%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 1,982 renter households in Camarillo (24%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region.



#### Spending on Rent by Income

#### American Community Survey 2014-2018 5-year estimates.

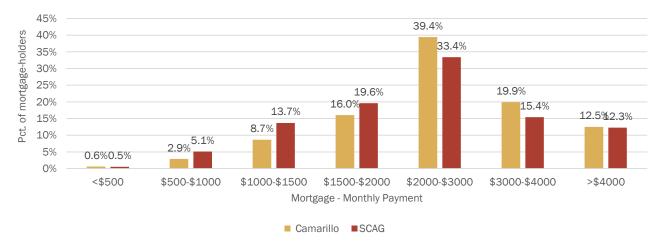
While the previous table breaks down cost burden by area-relative income, the ACS also allows for the analysis of Camarillo's 7,881 renter households (for which income data are available) by spending on rent by income bracket (dollar amounts). As one might expect, the general trend is that low-income households spend a higher share of income on housing (e.g. over 50%) while high-income households are more likely to spend under 20% of income on housing.



#### Household Income by (Cash) Rent

#### American Community Survey 2014-2018 5-year estimates.

Camarillo renter households' cash rent paid can be broken down by household incomes. As one might expect, the general trend is that lower-income households spend less on rent while higher-income households spend more on rent, though this may not be universally true. Rent categories range from <\$500/month (1.9% of Camarillo renters) to >\$2000/month (44.4% of Camarillo renters). The most common rent category in Camarillo is >\$2000/month with 44.4% of renters.



#### Monthly Owner Costs for Mortgage Holders

American Community Survey 2014-2018 5-year estimates.

While renter households receive much of the focus when it comes to housing cost analysis, owner households make up 66.6% of Camarillo and 52.5% of the SCAG region. The most commonly occurring mortgage payment in Camarillo is \$2000-\$3000/month and the most commonly occurring mortgage payment in the SCAG region is \$2000-\$3000/mo.



#### Costs for Mortgage Holders by Income

Household Income; Percent of income spent on mortgage costs

Mortgage-holding households in Camarillo can be broken down by income and the percentage of income spent on mortgage costs. As one might expect, the general trend is that lower-income households spend a higher share of income on housing costs, while high-income households may spend a lower share of income on housing. The income category most prevalent amongst Camarillo mortgage-holding households is \$75,000 or more (8,729 households) and the most prevalent share of income spent on mortgage costs is over 30% (4,161 households).



#### Household Income by Home Value (for owned units)

Household Income; Home Value

Another approach to evaluating the relationship between housing and income is to compare incomes and home values in Camarillo. The most commonly-occuring income category amongst owner households in Camarillo is \$100,000 or more (9,117 households) and the most commonly-occuring home value category is Above \$500,000 (10,748 households).

#### **Extremely Low Income Housing Needs**

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	17,040	1,705	10.0%
Black, non-Hispanic	362	39	10.8%
Asian and other, non-Hispanic	2,631	148	5.6%
Hispanic	4,280	595	13.9%
TOTAL	24,313	2,487	10.2%
Renter-occupied	7,930	1,335	16.8%
Owner-occupied	16,390	1,150	7.0%
TOTAL	24,320	2,485	10.2%

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Housing the extremely-low income population (below 30% of area median income) can be especially challenging. HUD's CHAS dataset provides a wealth of information on such households in Camarillo. The above table provides a breakdown of extremely low income households by race and ethnicity. The race/ethnicity with the highest share of extremely-low income households in Camarillo is Hispanic (13.9% compared to 10.2% of total population). In the SCAG region, the highest share of extremely-low income households is Black, non-Hispanic (27.1% compared to 17.7% of total households).

# VII. ASSISTED UNITS AT RISK OF CONVERSION

Risk Level	Definition:	Low-income units in jurisdiction	Percent of county's low- income units
Very High	At-risk of converting to market rate within the next year	0	0%
High	At-risk of converting to market rate in the next 1-5 years	90	11%
Moderate	At-risk of converting to market rate in the next 5-10 years	0	0%
	At-risk of converting to market rate in the next 10 or more years		
	and/or are owned by a large/stable non-profit, mission-driven		
Low	developer.	727	89%
TOTAL		817	100%

#### Assisted Units at Risk of Conversion

California Housing Partnership, July 2020. Includes HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aformentioned financing sources may not be included.

The California Housing Partnership (CHP) provides data on assisted housing units and assesses the level of risk to converting to market rate. These data identify homes without a known overlapping subsidy that would extend affordability beyond the indicated timeframe and unless otherwise noted are not owned by a large/stable non-profit, mission-driven developer. Detailed 2019 data can be found in SCAG's RHNA data appendix at http://scag.ca.gov/programs/Documents/RHNA/SCAG-Final-RHNA-Data-Appendix-030520.pdf. Complete, updated data can be requested from CHP through Danielle Mazzella, Preservation & Data Manager (dmazzella@chpc.net)

# VIII. REGIONAL HOUSING NEEDS ALLOCATION

#### Final 6th Cycle Regional Housing Needs Allocation for Camarillo:

	Units
Very-Low Income (<50% of AMI)	353
Low Income (50-80% of AMI)	244
Moderate Income (80-120% of AMI)	271
Above Moderate Income (>120% of AMI)	508
TOTAL	1,376

SCAG, 2021. Based on SCAG's 6th cycle FInal RHNA Allocation, adopted March 2021. Please note that for the housing element update, local jurisdictions will have to consider extremely low income (ELI) households as well. ELI housing needs may be calculated either by using Census data or simply assuming that 50 percent of the very low income households qualify as extremely low income households.

# **MAJOR DATA SOURCES USED**

	DESCRIPTION	FOR MORE INFORMATION, PLEASE SEE
ACS	American Community Survey 2014-2018 5-year estimates	www.data.census.gov
DOF	CA DOF E-5 Population and Housing Unit Estimates	www.dof.ca.gov/forecasting/demographics/
CHAS	HUD CHAS, 2012-2016	www.huduser.gov/portal/datasets/cp.html
CA DDS	California Department of Developmental Services	www.dds.ca.gov/transparency/
SCAG LOCAL PROFILES	Including Construction Industry Research Board (CIRB) and Core Logic/DataQuick	www.scag.ca.gov/DataAndTools/Pages/LocalProfiles.aspx



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