

Rental housing crisis: Prices rise, options fall across Ventura County

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Editor's note: This story is the second in an occasional series.

Middle-income families, seniors surviving on Social Security and college students struggling to support themselves are trapped by rental rates that are immune to gravity. They only go up.

Rent in Ventura County rose 7.4% last year, according to a survey by Dyer Sheehan Group Inc., a Ventura real estate consulting firm. The hike comes on top of a 10.9% increase — more than double the normal rate — in 2021.

Monthly prices for a two-bedroom apartment averaged \$2,601 last year. A household with income of \$89,177 is likely paying 35% of their money on rent, the high-water mark for affordability, according to the survey.

The ever-rising numbers translate into requests for rental assistance that churches, nonprofits and government agencies can't meet.

"There hasn't been one day where we haven't received five or 10 calls," said Dichele Harris, Ventura County area director for Lutheran Social Services. "It speaks to the lack of affordable housing in our area. Just to have a roof over your head is way too expensive."

The struggles emerge everywhere. An Oxnard woman dips into her retirement fund to pay her rent. A family of six moves from one dwelling to another, stuck in the rental market because they can't afford to buy. A community college student lives in Bakersfield because she can't find an affordable place in Ventura.

Here are their stories.

'No breathing room'



Cammy Wrather packed up her one-bedroom Oxnard apartment, picturing where everything would go in her new place.

The 63-year-old emailed her 30-day notice with a smile. She was leaving behind the uncertainty of being short on rent for a more affordable apartment in a senior complex. There would be no more digging into her rapidly shrinking savings or putting off the electricity bill to make rent.

Then her phone rang. Her salary put her just over the income limit for the complex. The move was off.

“Needless to say, I was devastated,” Wrather said, sitting in her small one-bedroom some two months later, no moving boxes in sight.

Rent seemed reasonable when she moved into the sprawling apartment complex off a busy Oxnard street in 2018. The location was good. Beams along the ceiling added character, she thought.

Back then, she paid \$1,550 monthly plus fees for water, trash and sewer and an additional \$25 for Maya, her cat. The rent inched up to more than \$1,700. Maya’s rent stayed the same.

“I bring home about \$2,600 a month,” she said.

But after paying the cell phone bill, insurance and a student loan payment, she comes up about \$200 short. She tries to juggle.

"There's no breathing room," Wrather said.

She searches rental apps daily, but most vacancies fall outside of her price range. The ads say her income should be twice or even three times more than the monthly rent to qualify, she said. Her salary doesn’t come close.

“They’re putting up all these luxury apartments all over the place, and people like me can’t afford it,” she said.

In four years, Wrather should be able to retire from her clerical job. She hoped to have some kind of affordable, stable housing by then, and pictured buying a mobile home or something similar.

But that was before her savings almost petered out – some going to rent, some for emergencies, like when the van she had just paid off needed repairs.

Now, the dream seems a lot farther off.

Constantly on the move

Heather Schmidt dove into the rental market to find a new home for her family last year, not once but twice. In the process, she filled out more than 300 rental applications. Two were accepted in the first round.

Schmidt, who attended open houses for many rentals, said as many as 60 families were vying for properties priced at \$3,600 to \$4,000 a month in Ventura and Los Angeles counties. Some of them tried to get an edge on the market by offering three months in deposits — more than \$10,000 — up front.

Little of it made sense to Schmidt.

“The thing that was so crazy about it to me is my husband has a really good job,” she said.



Her husband makes preview trailers for Disney. Heather, a graduate student, homeschools her three children. They are a family of six, including Heather's 80-year-old father. She said potential landlords told her they didn't want to rent to a family that size, even though California law prohibits housing discrimination based on family status.

They finally found a place in Simi Valley for four months. Heather, 40, said she had to cancel her lease under what's called a warranty of habitability, the landlord's legal responsibility to ensure health and safety standards.

"Having to move repeatedly is draining literally every penny of savings that we have," she said.

They found another home in Camarillo in July. Their monthly rent is nearly 40% of their income not including utilities. Seven months after moving in, Heather received notice the landlord intends to sell the property.

As unstable as the rental market is, buying is not an option.

"We can afford the rent, but at the same time we could never afford to buy in this market," she said.

Money is only part of the frustration. Schmidt said being a renter can be jarring as landlords send repairmen and workers to the house without notice or without regard for the family's schedule.

"The thing that has really settled in for me is as a renter in this community, you're just not seen as a human being. A lot of times they're ultimately looking at the dollar signs," she said.

Schmidt said recently her family may have to move again. An electrical problem at their current rental "opened a can of worms."

"That'll be the third time in one year," she said. "It's really quite crazy."

Trapped in Bakersfield



Kayla McDaniel's recreational vehicle, parked near the swimming pool at the Ventura Beach RV Resort, became home in the year she lived there.

The Ventura College hospitality student and her service dog, Rooster, had stayed with family in Camarillo until they moved out of the county. McDaniel said it was "almost impossible" to find a new place to stay, with landlords seeming to prefer tenants who don't have service animals.

In November 2021, McDaniel settled on the RV, her last resort.

The rent wasn't cheap: \$1,600 each month, jumping to \$2,000 during the summer. Still, McDaniel said, the location was "perfect," just 10 minutes from the beach.

"I was trying to set roots in Ventura," McDaniel said. "My veterinarian is there. My surgeon is there."

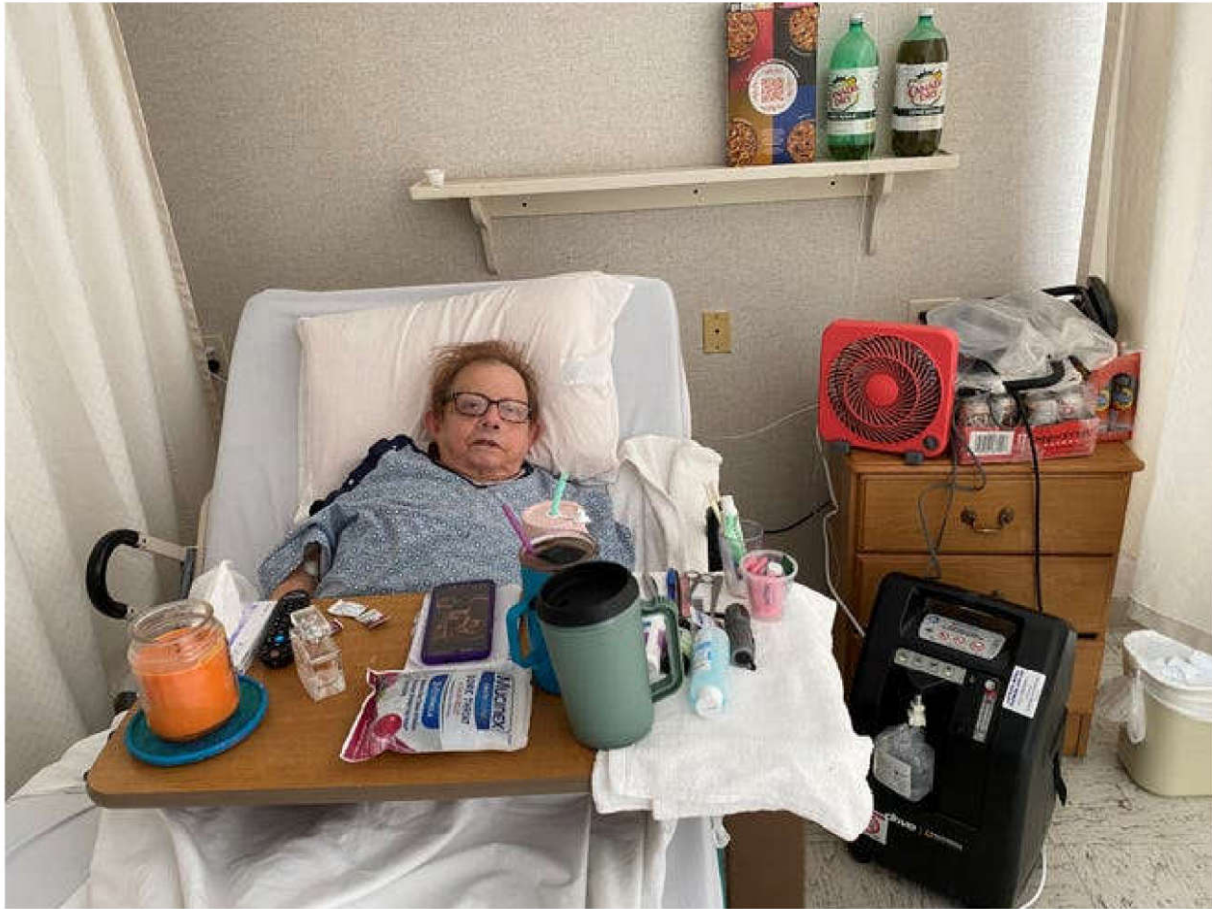
Her plans washed away in January when county officials evacuated the park during heavy rainstorms. McDaniel, 27, was in Bakersfield with family recovering from a foot surgery and needed to call in help from a friend to get the RV towed out of the park.

Now she's back to square one. She wasn't able to get her RV back to the park in time to reclaim her spot two weeks ago and no longer wants to, hoping instead to find an accessory dwelling unit or a different private property to hook up her RV.

McDaniel switched to online classes while she hunts for housing from Bakersfield but still has a year-and-a-half to go at Ventura College. Earlier this month, she had to pass up a hotel job offer she'd been waiting on for months because she was unsure when she'd be able to move back to Ventura County.

"I'm not sure where I'm gonna go," she said.

Waiting and waiting and...



Marie Smith lay in bed worrying.

The 78-year-old Oxnard widow was tethered to an oxygen machine in a crowded rehabilitation center, separated by curtains from two roommates. She came here three weeks ago, the latest in a series of stays at hospitals and recovery units that began after she fell on the way to the bathroom in her Oxnard apartment in August.

Surrounded by grocery bags of snacks and supplies delivered by her niece, Smith watched dramas on the Lifetime Movie Network and wheezed from an unrelenting cold that makes it hard to breathe. In between coughs, she offered an assessment of her well-being.

“Not so good,” she said.

A week earlier, her spirits were better. She was convinced she would soon move into a new apartment, maybe in Ojai, at a fraction of the \$1,500-plus rent she pays in Oxnard for a studio cluttered with collectibles and crafts. She thought she had been accepted into a public housing program that would allow her to make rent without the monthly juggling act chronicled by the Ventura County Star in December.

“That’s what I’ve been wanting forever,” Smith said of the housing help, noting she lives on \$1,445 a month in Social Security benefits. “It’ll get me out of the apartment I’m in. I won’t have to worry about the rent.”

The Area Housing Authority of the County of Ventura opened a waiting list in February for 350 dwellings subsidized by federal aid that keeps rent at no more than 30% of household income. Smith thought it meant the cavalry was coming but learned in a phone call that a lottery will be held to pick up to 3,000 applicants who will make it to the waiting list.

Even if she's on the list, it could take months, maybe years to get an apartment. In the meantime, she dangles in uncertainty.



Her efforts to find groups that will help her stretch her budget and cover the studio have brought mixed results and demands from the apartment complex for back rent. She received an eviction notice she hoped would trigger emergency assistance from a county program focused on preventing homelessness. The aid hasn't materialized yet.

Smith is not sure when she will be able to leave the rehab center. She's not sure if the eviction will be enforced or where she'll land. She's still tracking down assistance groups that may be able to help her find a new place.

"Everything is up in the air now," she said.

Welcome home

Adriana Gomez walked into her Santa Paula apartment with her husband and their 2-day-old baby when her mom pointed to a folded piece of paper.

The couple had just left the hospital with their youngest. Her mom found the paper posted on their door when she brought their two older kids home to meet their new baby brother.

Adriana, 27, picked up the sleepy newborn from his car seat, sat down on the couch and reached for the note. It was crushing. The rent was going up again.

"Welcome home, baby," she thought.

In December 2020, her family moved into the two-bedroom apartment for around \$1,800 a month. Money was tight but things were OK. Adriana's mom lived a few blocks away. They liked their neighbors. Her 8-year-old son's school was just around the corner.

Her husband worked as a security guard in Carpinteria – a job that added to his commute but offered better pay. Then, Adriana, a medical assistant in Ventura, got a raise. Finally, she thought, some breathing room.

That's when they heard the apartment building had new owners. A rent increase soon followed. Then last summer, rent went up again.

Each time it went up, they tried to cut expenses. This last time, Adriana was on maternity leave, already shrinking their income around \$400 a month. They started going to a food pantry to help.

She is headed back to work a little earlier than planned and was told another pay raise is on the way this year. She figures another rent increase also may not be too far off. But she was feeling "a little bit" hopeful, she said, holding her now nearly 4-month-old.

The worries don't go away. She and her husband try to wait until the kids are in bed to talk about bills. He works the graveyard shift, so they FaceTime, figuring out how to make things work. He tells her not to worry. Things will be fine, he says.

On good days, she believes him.

Find help

Here are some local resources for housing and rental assistance:

- The county of Ventura compiled a list of contacts in cities throughout the area at <https://www.ventura.org/county-executive-office/community-development/housing-homeowner-and-rental-assistance/>
- HomeShare, coordinated by the Ventura County Area Agency on Aging, matches people in need of housing with people who have a room to rent. Call 805-477-7300, email at Home.Share@ventura.org or go to <https://www.vcaaa.org/our-services/housing/#homeshare>
- Area Housing Authority of the County of Ventura coordinates Section 8 housing for low-income residents and also offers other assistance. Call 805-480-9991 or go to <https://www.ahacv.org/>.
- Cabrillo Economic Development Corporation builds and manages home for low-income families. Call 805-659-3791 or go to <https://www.cabrilloedc.org/apply-for-housing/>.

Do you have a rental story to share? Contact Ventura County Star reporter Cheri Carlson at cheri.carlson@vcstar.com or 805-437-0260.