

3305 S A St

3305 S A St, Oxnard, CA 93033



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SECTION 1

Executive Summary

OFFERING SUMMARY

INVESTMENT HIGHLIGHTS

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OFFERING SUMMARY



Listing Price
\$1,195,000



Cap Rate
4.51%



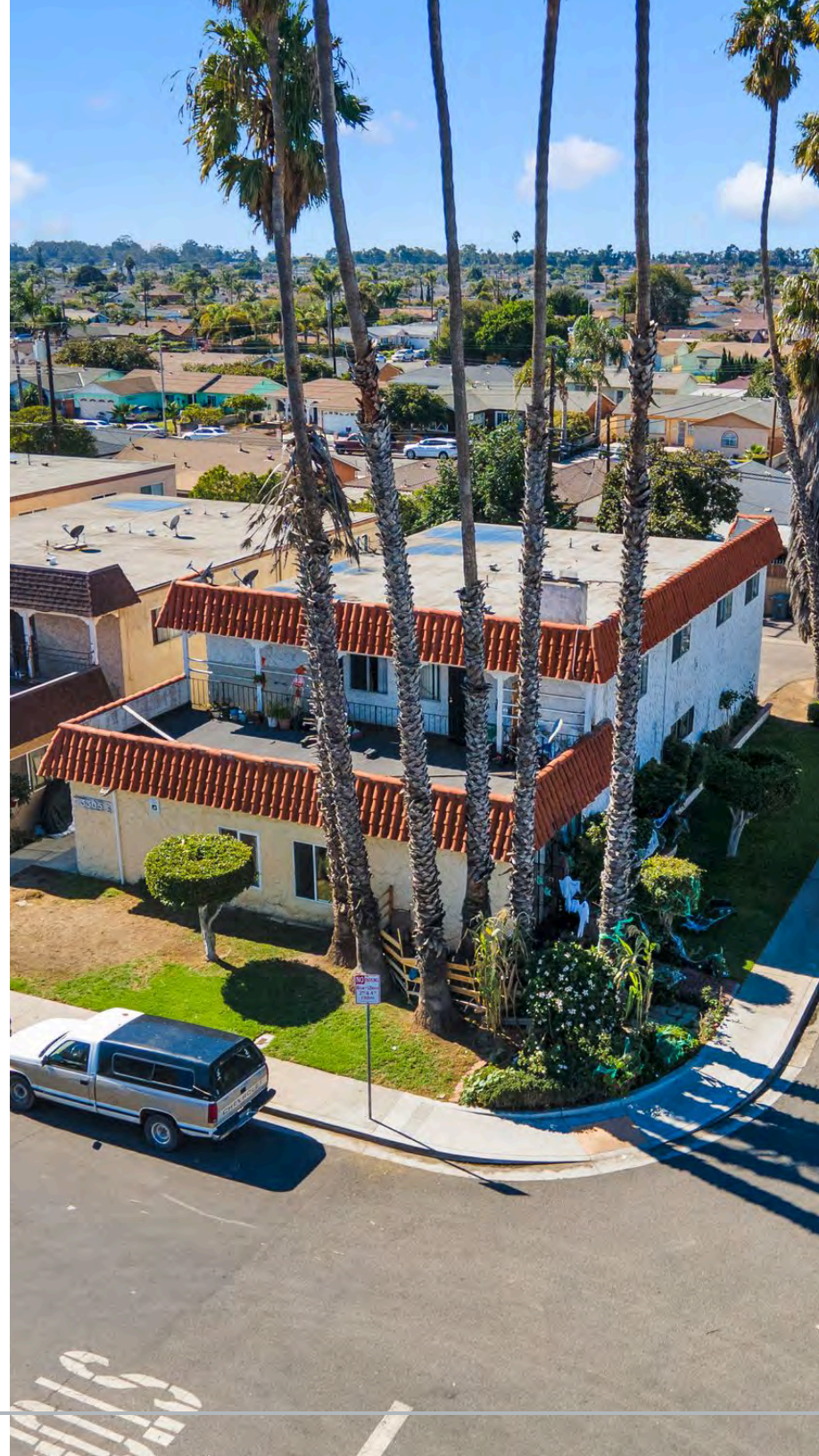
of Units
4

FINANCIAL

Listing Price	\$1,195,000
Down Payment	25% / \$298,750
NOI	\$53,912
Cap Rate	4.51%
Total Return	9.50%
Price/SF	\$287.81
Price/Unit	\$298,750

OPERATIONAL

Rentable SF	4,152 SF
# of Units	4
Lot Size	0.18 Acres (7,840 SF)
Occupancy	100%
Year Built	1965



3305 South A Street

Oxnard, CA 93033

INVESTMENT OVERVIEW

The LAAA Team of Marcus & Millichap is pleased to present this Ventura County 4-unit multifamily property located in the Bryce Canyon neighborhood of Oxnard, California.

This part of Oxnard is one of the most desirable areas in the city, with an impressive walk score of 81, which is meaningfully higher than the average 71 walk score in the city of Oxnard. The property is located within walking distance to Ralphs, Walmart, Starbucks, a bank, nearly a dozen restaurants, and 8 different bus lines. Furthermore, this is an ideal location for families with 12 different schools located within 1.0 miles from the property. These schools include (7) elementary schools, (2) junior high schools, and (3) high schools, all within walking distance.

This 4,152 sqft property sits on a 7,840 sqft (0.18 acre) corner lot, and it boasts an excellent unit mix of (2) 2 Bed / 2 Bath units and (2) 3 Bed / 1.5 Bath units. These very well kept units are large and spacious, with the average unit size being over 1,000 sqft. Additionally, the property offers its tenants ample parking and storage, which each unit getting two parking spaces and one storage space, and it has easy access to the parking in the alleyway behind the building.

The sellers have owned this property for more than 20 years and have taken pride in managing the property, always being quick to fix any issue that arises, which is why you will be hard pressed to find any significant deferred maintenance issues. Furthermore, in the past few years, the sellers have replaced the roof and re-paved the parking area, and all 4 units are very clean on the inside.

Although the sellers have maintained this property very well, they have not been ones to push rents to the limit, which allows a value-add buyer to take advantage of the nearly 40% upside potential in rents. With no local rent control laws in Oxnard (only subject to AB-1482), a savvy buyer will be able to realize this rental upside much quicker than you would be able to on a similar building in Los Angeles.

Lastly, since this property has 4 units, and is therefore classified as residential, a qualified buyer will be able to receive very attractive residential financing. Our residential loan broker, Arrie Reich, has given us the following incredible loan quote:

25% down payment
2.875% interest rate
7/1 arm (principal & interest)
Interest only financing is also available

For more information on this residential loan quote, please give us a call, and we would be happy to connect you with Arrie to learn more about your loan options.

INVESTMENT HIGHLIGHTS

- **Built in 1965 with Renovations**
- **Value-Add | About 40% Upside**
- **Little Deferred Maintenance**
- **Ample Parking and Storage**
- **Corner Lot with Very Large Units**
- **(2) 2-Bed and (2) 3-Bed Units**
- **2.875% Interest Rate Financing**
- **Walk Score of 81**



SECTION 2

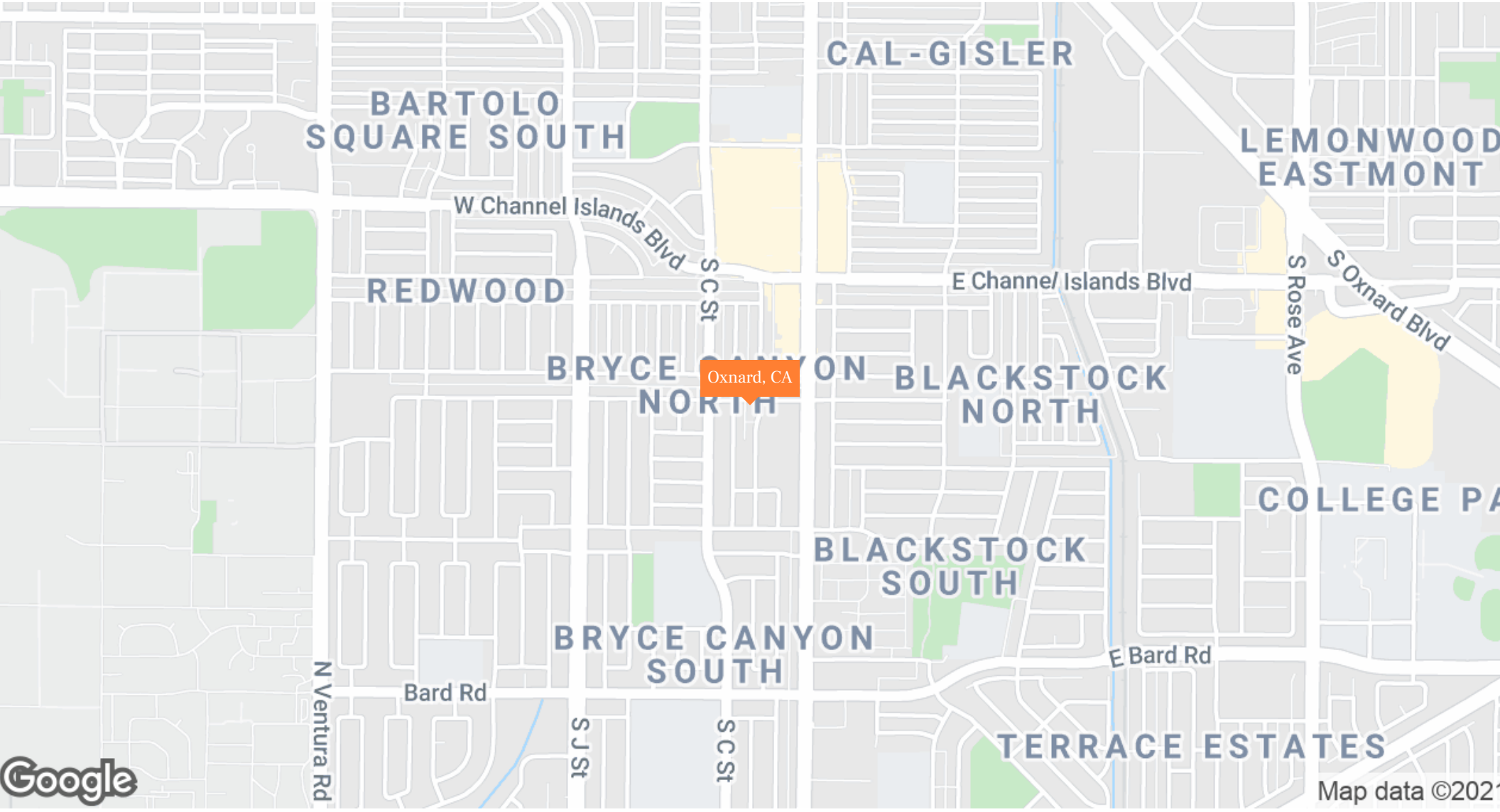
Property Information

REGIONAL MAP

LOCAL MAP

AERIAL MAP

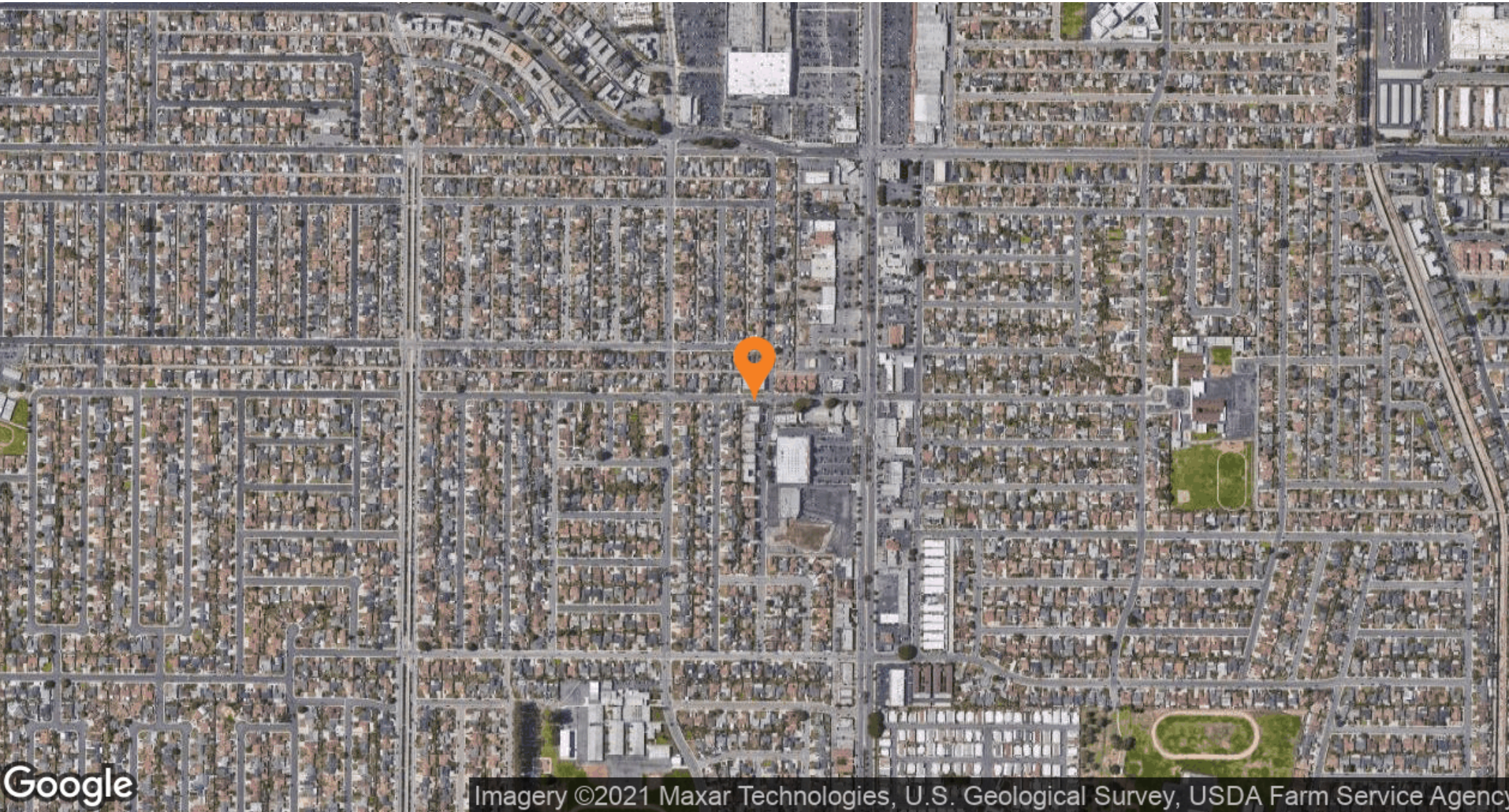
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LOCAL MAP // 3305 S A St



3305 S A St // AERIAL MAP



SECTION 3

Financial Analysis

FINANCIAL DETAILS

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3305 S A St // FINANCIAL DETAILS

As of November,2021

UNIT	UNIT TYPE	Square Feet	CURRENT Rent / Month	CURRENT Rent / SF/ Month	POTENTIAL Rent / Month	POTENTIAL Rent/ SF/ Month
A	2 Bed / 2 Bath	950	\$1,625	\$1.71	\$2,150	\$2.26
B	2 Bed / 2 Bath	950	\$1,625	\$1.71	\$2,150	\$2.26
C	3 Bed / 1.5 Bath	1,125	\$1,750	\$1.56	\$2,500	\$2.22
D	3 Bed / 1.5 Bath	1,125	\$1,655	\$1.47	\$2,500	\$2.22
Total		Square Feet: 4,152	\$6,655	\$1.60	\$9,300	\$2.24

FINANCIAL DETAILS // 3305 S A St

INCOME	Current		Pro Forma	NOTES	PER UNIT	PER SF
Rental Income						
Gross Current Rent	79,860		111,600		27,900	26.88
TOTAL VACANCY	\$0	0.0%	\$0	0.0%	\$0	\$0
EFFECTIVE GROSS INCOME	\$79,860		\$111,600		\$27,900	\$26.88
EXPENSES						
	Current		Pro Forma	NOTES	PER UNIT	PER SF
Real Estate Taxes	14,340		14,340	[1]	3,585	3.45
Insurance	1,829		1,829	[2]	457	0.44
Utilities & Trash	5,428		5,428	[3]	1,357	1.31
Business Licences & Permits	851		851	[4]	213	0.20
Repairs & Maintenance	2,000		2,000	[5]	500	0.48
Landscaping	1,500		1,500	[6]	375	0.36
TOTAL EXPENSES	\$25,948		\$25,948		\$6,487	\$6.25
EXPENSES AS % OF EGI	32.5%		23.3%			
NET OPERATING INCOME	\$53,912		\$85,652		\$21,413	\$20.63

Notes and assumptions to the above analysis are on the following page.

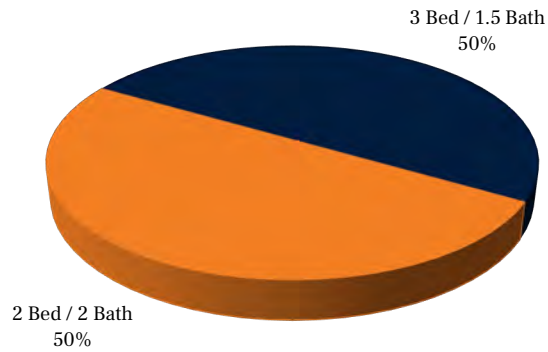
NOTES TO OPERATING STATEMENT

- [1] 1.20% of the Purchase Price
- [2] Seller Provided 2020 Income Statement
- [3] Seller Provided 2020 Income Statement
- [4] Seller Provided 2020 Income Statement
- [5] \$500 per Unit per Year
- [6] Seller Provided 2020 Income Statement

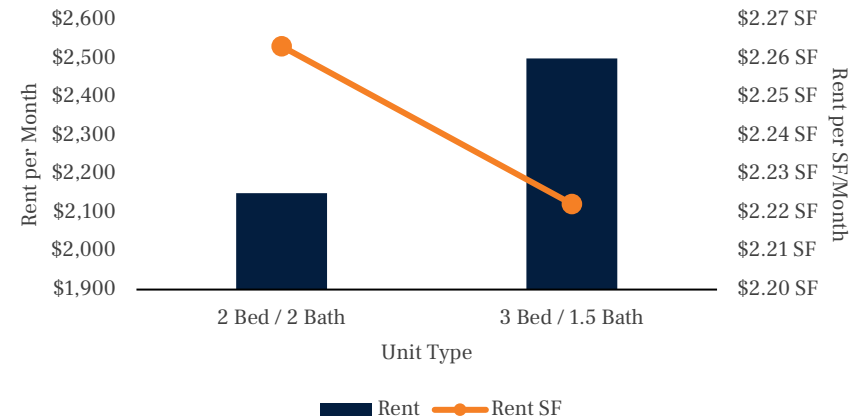
FINANCIAL DETAILS // 3305 S A St

UNIT TYPE	# OF UNITS	AVG SQ FEET	RENTAL RANGE	Current			POTENTIAL				
				Average Rent	Average Rent / SF	Monthly Income	AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME		
2 Bed / 2 Bath	2	950	\$1,625 - \$1,625	\$1,625	\$1.71	\$3,250	\$2,150	\$2.26	\$4,300		
3 Bed / 1.5 Bath	2	1,125	\$1,655 - \$1,750	\$1,703	\$1.51	\$3,405	\$2,500	\$2.22	\$5,000		
TOTALS/WEIGHTED AVERAGES				4	1,038	\$1,664	\$1.60	\$6,655	\$2,325	\$2.24	\$9,300
GROSS ANNUALIZED RENTS				\$79,860			\$111,600				

Unit Distribution



Unit Rent



3305 S A St // FINANCIAL DETAILS

SUMMARY		
Price	\$1,195,000	
Down Payment	\$298,750	25%
Number of Units	4	
Price Per Unit	\$298,750	
Price Per SqFt	\$287.81	
Gross SqFt	4,152	
Lot Size	0.18 Acres	
Approx. Year Built	1965	

RETURNS	Current	Pro Forma	Reno
CAP Rate	4.51%	7.17%	6.00%
GRM	14.96	10.71	
Cash-on-Cash	3.11%	13.73%	
Debt Coverage Ratio	1.21	1.92	

FINANCING	1st Loan
Loan Amount	\$896,250
Loan Type	New
Interest Rate	2.875%
Amortization	30 Years
Year Due	2051

Loan information is subject to change. Contact your Marcus & Millichap Capital Corporation representative.

# OF UNITS	UNIT TYPE	SQFT/UNIT	SCHEDULED RENTS	MARKET RENTS
2	2 Bed / 2 Bath	950	\$1,625	\$2,150
2	3 Bed / 1.5 Bath	1,125	\$1,703	\$2,500

OPERATING DATA

INCOME	Current	Pro Forma
Gross Scheduled Rent	\$79,860	\$111,600
Less: Vacancy/Deductions	0.0% \$0	0.0% \$0
Total Effective Rental Income	\$79,860	\$111,600
Other Income	\$0	\$0
Effective Gross Income	\$79,860	\$111,600
Less: Expenses	32.5% \$25,948	23.3% \$25,948
Net Operating Income	\$53,912	\$85,652
Cash Flow	\$53,912	\$85,652
Debt Service	\$44,622	\$44,622
Net Cash Flow After Debt Service	3.11% \$9,290	13.73% \$41,030
Principal Reduction	\$19,105	\$19,662
TOTAL RETURN	9.50% \$28,395	20.32% \$60,692

EXPENSES	Current	Pro Forma
Real Estate Taxes	\$14,340	\$14,340
Insurance	\$1,829	\$1,829
Utilities & Trash	\$5,428	\$5,428
Business Licences & Permits	\$851	\$851
Repairs & Maintenance	\$2,000	\$2,000
Landscaping	\$1,500	\$1,500
TOTAL EXPENSES	\$25,948	\$25,948
Expenses/Unit	\$6,487	\$6,487
Expenses/SF	\$6.25	\$6.25

SECTION 4

Sale Comparables

SALE COMPS MAP

SALE COMPS SUMMARY

CAP RATE AND GRM CHART

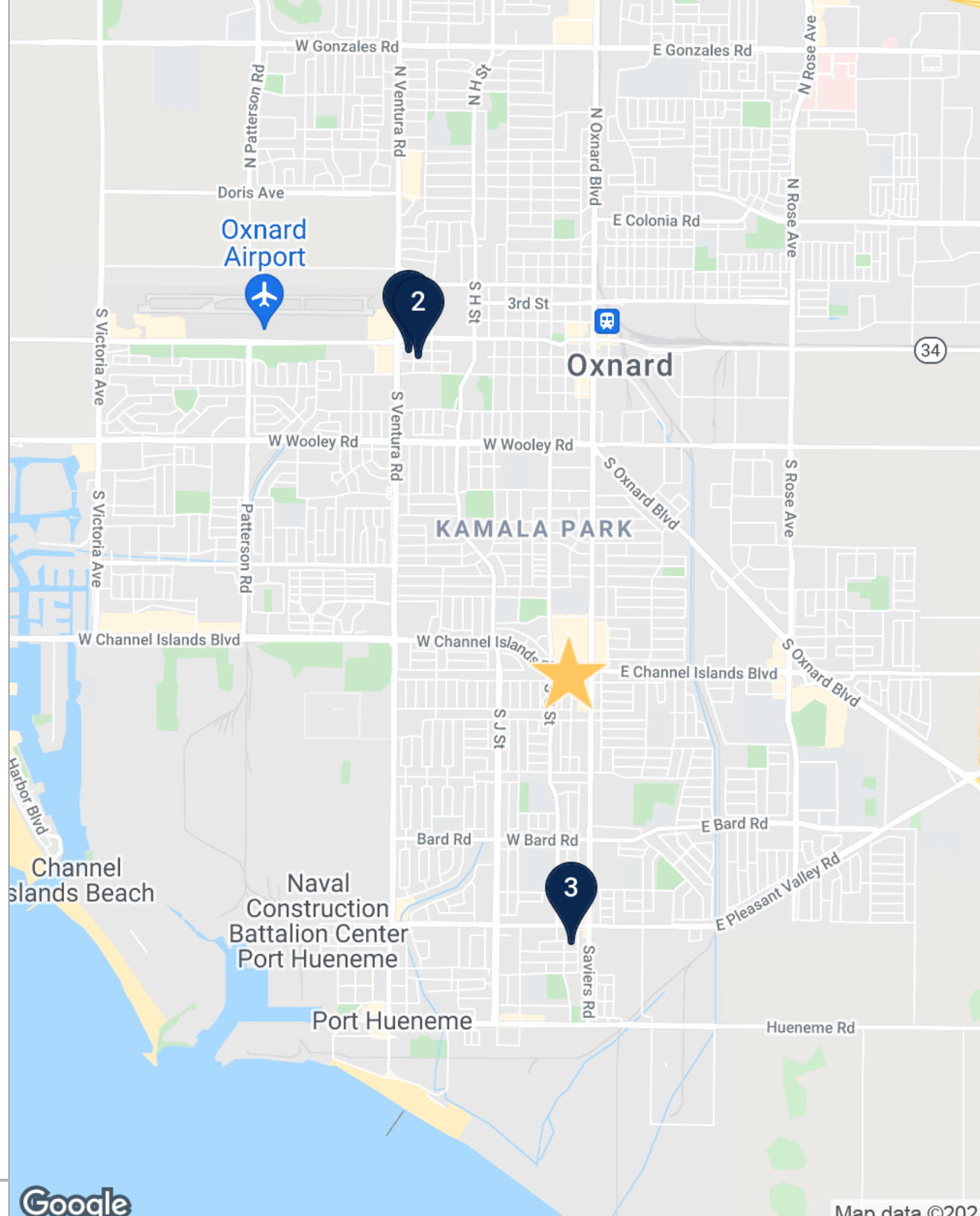
PRICE PER SF CHART

PRICE PER UNIT CHART

SALE COMPS

SALE COMPS MAP

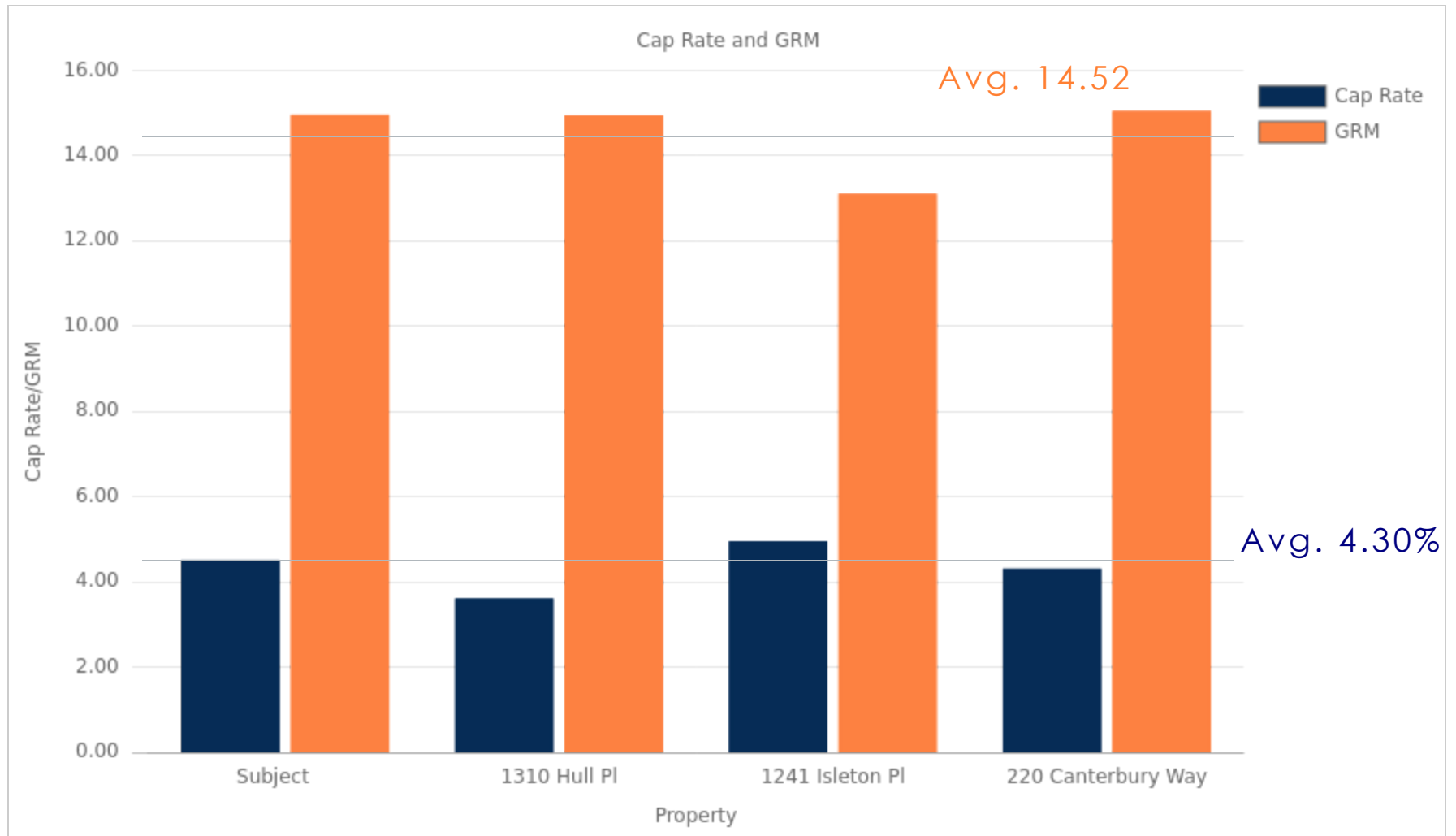
-  3305 S A St
-  1310 Hull Pl
-  1241 Isleton Pl
-  220 Canterbury Way



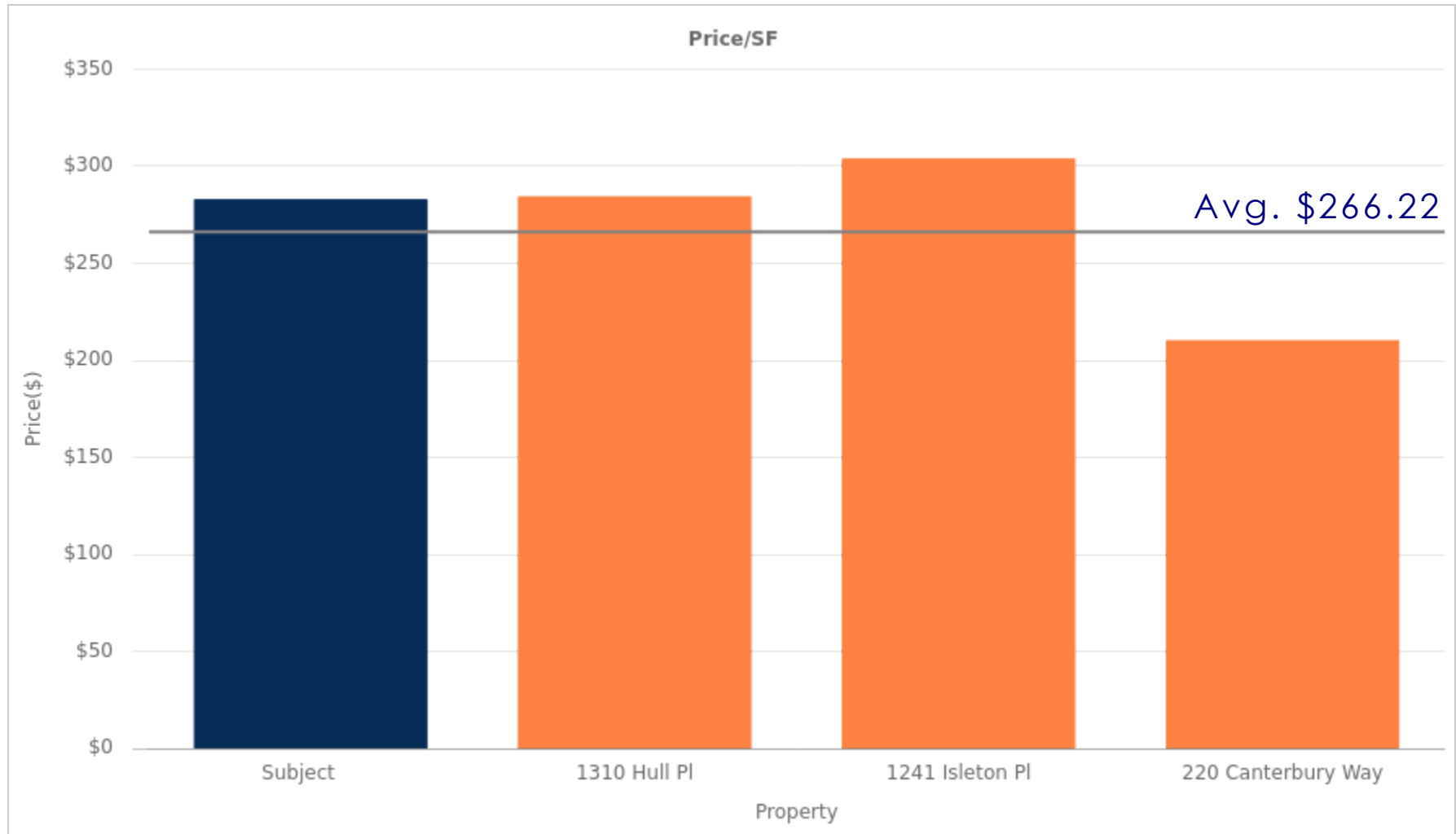
3305 S A St // SALE COMPS SUMMARY

	SUBJECT PROPERTY	PRICE	BLDG SF	PRICE/SF	LOT SIZE	PRICE/UNIT	CAP RATE	# OF UNITS	CLOSE
	3305 S A St 3305 S A St Oxnard, CA 93033	\$1,195,000	4,152 SF	\$287.81	0.18 AC	\$298,750	4.51%	4	On Market
	SALE COMPARABLES	PRICE	BLDG SF	PRICE/SF	LOT SIZE	PRICE/UNIT	CAP RATE	# OF UNITS	CLOSE
	1310 Hull Pl 1310 Hull Pl Oxnard, CA 93030	\$1,100,000	3,868 SF	\$284.38	0.17 AC	\$275,000	3.62%	4	06/15/2021
	1241 Isleton Pl 1241 Isleton Pl Oxnard, CA 93030	\$1,180,000	3,883 SF	\$303.89	0.17 AC	\$295,000	4.96%	4	09/16/2021
	220 Canterbury Way 220 Canterbury Way Oxnard, CA 93033	\$988,000	4,696 SF	\$210.39	0.14 AC	\$247,000	4.32%	4	05/04/2021
	AVERAGES	\$1,089,333	4,149 SF	\$266.22	0.16 AC	\$272,333	4.30%	4	-

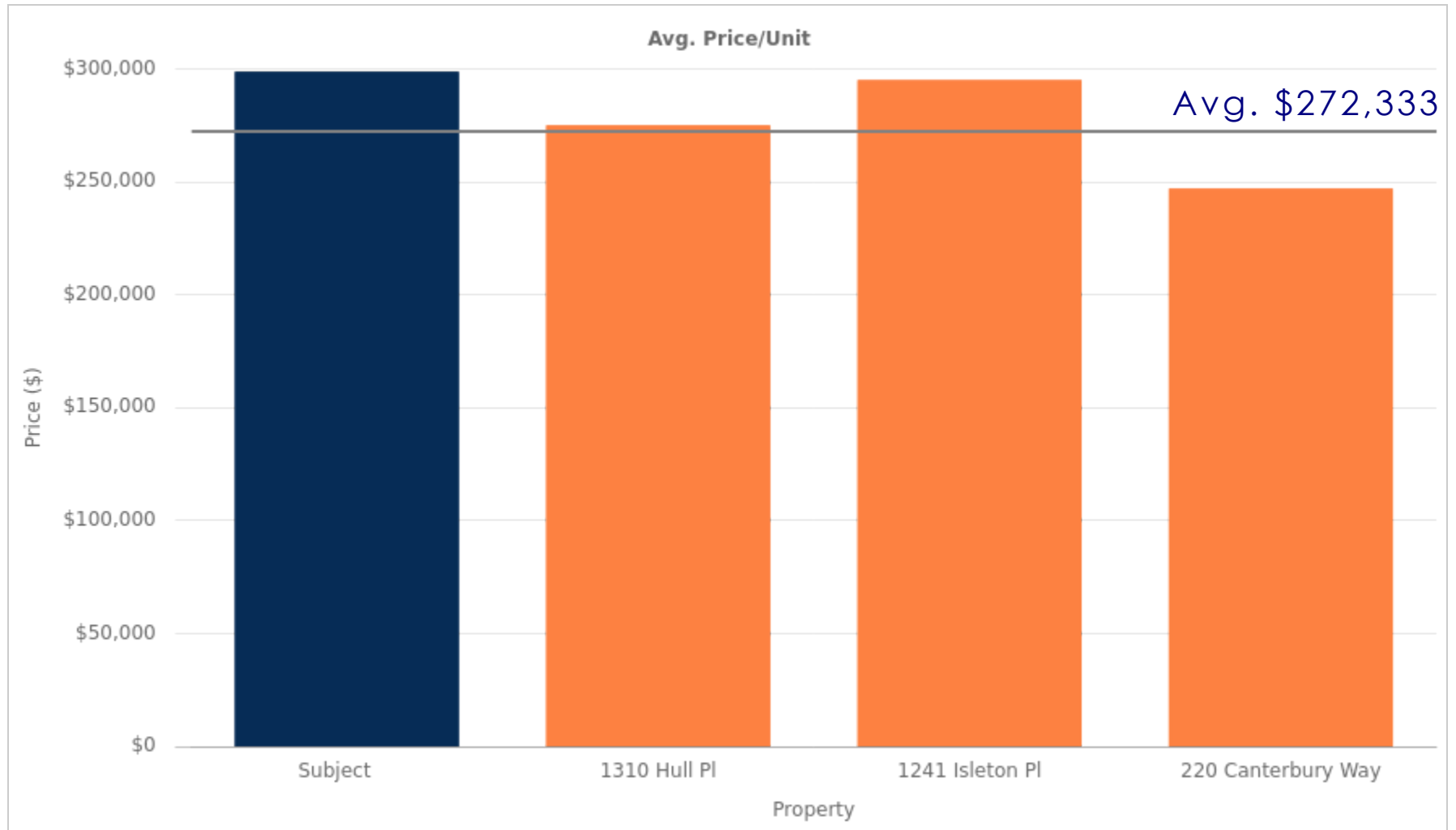
CAP RATE AND GRM CHART // 3305 S A St



3305 S A St // PRICE PER SF CHART



PRICE PER UNIT CHART // 3305 S A St



3305 S A St // SALE COMPS



★ 3305 S A St
3305 S A St, Oxnard, CA 93033

Listing Price:	\$1,195,000	Price/SF:	\$287.81
Property Type:	Multifamily	GRM:	14.96
NOI:	\$53,912	Cap Rate:	4.51%
Occupancy:	100%	Year Built:	1965
COE:	On Market	Number Of Units:	4
Lot Size:	0.18 Acres	Price/Unit:	\$298,750
Total SF:	4,152 SF		

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2+2	2	50.0	950	\$1,703	\$1.79
3+1.5	2	50.0	1,125	\$1,625	\$1.44
TOTAL/AVG	4	100%	1,037	\$1,664	\$1.60



1 1310 Hull Pl
1310 Hull Pl Oxnard, CA 93030

Sale Price:	\$1,100,000	Price/SF:	\$284.38
Property Type:	Multifamily	GRM:	14.95
NOI:	\$39,871	Cap Rate:	3.62%
Occupancy:	-	Year Built:	1980
COE:	06/15/2021	Number Of Units:	4
Lot Size:	0.17 Acres	Price/Unit:	\$275,000
Total SF:	3,868 SF		

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2 Bed / 1 Bath	1	25		\$1,425	
2 Bed / 2 Bath	2	50		\$1,490	
3 Bed / 2 Bath	1	25		\$1,725	
TOTAL/AVG	4	100%	0	\$1,532	

SALE COMPS // 3305 S A St



2 1241 Isleton Pl
1241 Isleton Pl Oxnard, CA 93030

Sale Price:	\$1,180,000	Price/SF:	\$303.89
Property Type:	Multifamily	GRM:	13.11
NOI:	\$58,500	Cap Rate:	4.96%
Occupancy:	-	Year Built:	1977
COE:	09/16/2021	Number Of Units:	4
Lot Size:	0.17 Acres	Price/Unit:	\$295,000
Total SF:	3,883 SF		

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2 Bed / 1 Bath	1	25			
2 Bed / 2 Bath	2	50			
3 Bed / 2 Bath	1	25			
TOTAL/AVG	4	100%	0	\$0	

Property was delivered with two out of the four units vacant.



3 220 Canterbury Way
220 Canterbury Way Oxnard, CA 93033

Sale Price:	\$988,000	Price/SF:	\$210.39
Property Type:	Multifamily	GRM:	15.05
NOI:	\$43,322	Cap Rate:	4.32%
Occupancy:	-	Year Built:	1964
COE:	05/04/2021	Number Of Units:	4
Lot Size:	0.14 Acres	Price/Unit:	\$247,000
Total SF:	4,696 SF		

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2 Bed / 2 Bath	2	50		\$1,335	
3 Bed / 2 Bath	2	50		\$1,400	
TOTAL/AVG	4	100%	0	\$1,367	

SECTION 5

Lease Comparables

RENT COMPS MAP

RENT COMPS SUMMARY

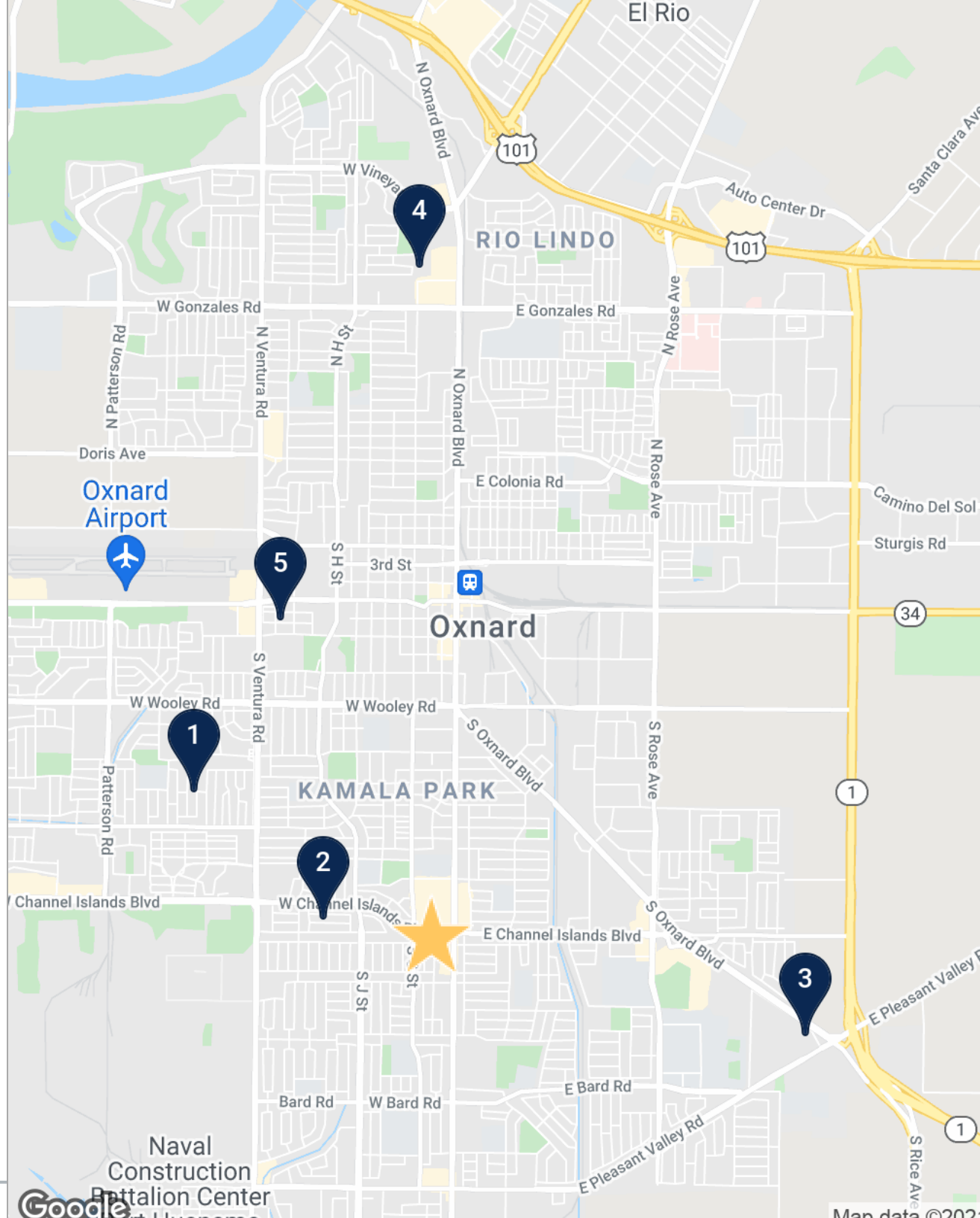
RENT BY BED CHART

RENT COMPS



Marcus & Millichap

RENT COMPS MAP

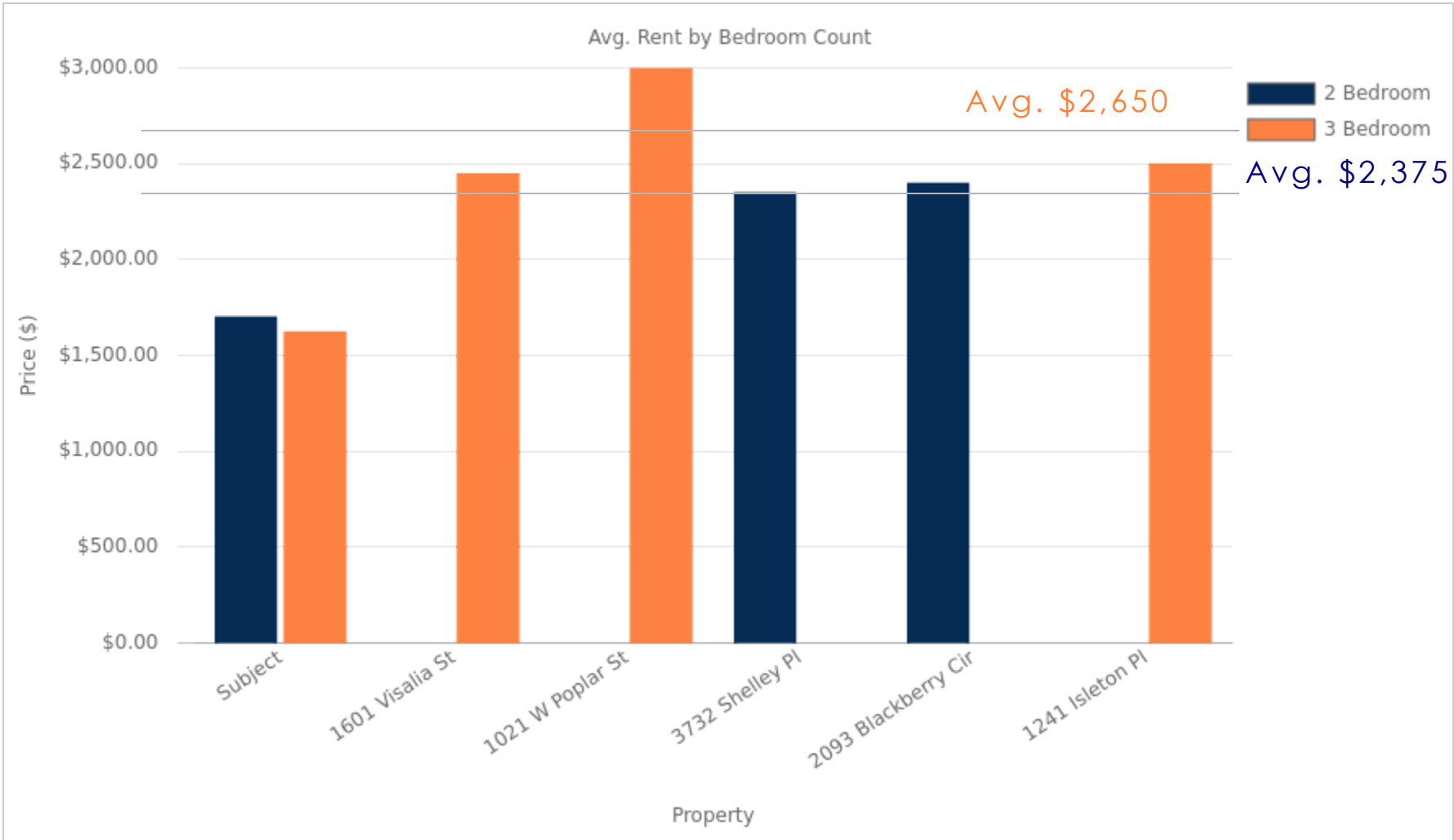
- ★ 3305 S A St
- 1 1601 Visalia St
- 2 1021 W Poplar St
- 3 3732 Shelley Pl
- 4 2093 Blackberry Cir
- 5 1241 Isleton Pl



RENT COMPS SUMMARY // 3305 S A St

	SUBJECT PROPERTY	RENT/SF	AVAILABLE SF	LOT SIZE	# OF UNITS
	3305 S A St 3305 S A St Oxnard, CA 93033	\$1.60	4,152 SF	0.18 AC	4
	RENT COMPARABLES	RENT/SF	AVAILABLE SF	LOT SIZE	# OF UNITS
	1601 Visalia St 1601 Visalia St Oxnard, CA 93035	\$2.28	1,074 SF	0.14 AC	1
	1021 W Poplar St 1021 W Poplar St Oxnard, CA 93033	\$2.31	1,300 SF	0.14 AC	1
	3732 Shelley Pl 3732 Shelley Pl Oxnard, CA 93033	\$1.77	1,324 SF	0.06 AC	55
	2093 Blackberry Cir 2093 Blackberry Cir Oxnard, CA 93036	\$1.80	1,332 SF	0.03 AC	1
	1241 Isleton Pl 1241 Isleton Pl Oxnard, CA 93030	\$1.92	3,883 SF	0.17 AC	4
	AVERAGES	\$2.02	1,783 SF	0.11 AC	12

3305 S A St // RENT BY BED CHART



RENT COMPS // 3305 S A St

★ **3305 S A St**
3305 S A St, Oxnard, CA 93033

🏠 4 Units | 👤 100% Total Occupancy | 🕒 Year Built 1965



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2+2	2	50.0	950	\$1,703	\$1.79
3+1.5	2	50.0	1,125	\$1,625	\$1.44
TOTAL/AVG	4	100%	1,037	\$1,664	\$1.60

1 **1601 Visalia St**
1601 Visalia St, Oxnard, CA 93035

🏠 1 Units | 🕒 Year Built 1962



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
3+2	1	100	1,074	\$2,450	\$2.28
TOTAL/AVG	1	100%	1,074	\$2,450	\$2.28

3305 S A St // RENT COMPS

2 1021 W Poplar St
1021 W Poplar St, Oxnard, CA 93033

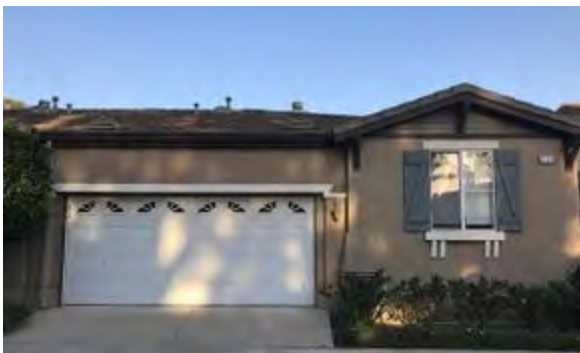
 1 Units |  Year Built 1962



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
3+2	1	100	1,300	\$3,000	\$2.31
TOTAL/AVG	1	100%	1,300	\$3,000	\$2.31

3 3732 Shelley Pl
3732 Shelley Pl, Oxnard, CA 93033

 55 Units |  Year Built 2004



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2+2	1	100	1,324	\$2,350	\$1.77
TOTAL/AVG	1	100%	1,324	\$2,350	\$1.77

RENT COMPS // 3305 S A St

4 2093 Blackberry Cir
2093 Blackberry Cir, Oxnard, CA 93036

 1 Units |  Year Built 1990



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2+2	1	100	1,332	\$2,400	\$1.80
TOTAL/AVG	1	100%	1,332	\$2,400	\$1.80

5 1241 Isleton Pl
1241 Isleton Pl, Oxnard, CA 93030

 4 Units |  Year Built 1977



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
3+2	1	100	1,300	\$2,500	\$1.92
TOTAL/AVG	1	100%	1,300	\$2,500	\$1.92

SECTION 6

Market Overview

MARKET OVERVIEW

DEMOGRAPHICS

Marcus & Millichap



VENTURA COUNTY

Ventura County is located along the coast of Southern California between Malibu and Santa Barbara, stretching across nearly 43 miles of coastline. Executive housing, excellent public schools, open space, and a wide range of recreational activities that include horseback riding, surfing, sailing, scuba and golf contribute to its quality of life. An educated workforce, the 101 Tech Corridor, a deep-water port and Naval Base Ventura County draw business and residents to the market, while high barriers to entry continue to push valuations higher.



METRO HIGHLIGHTS



SKILLED LABOR POOL

California State University, Channel Islands, California Lutheran University and Ventura County Community College attract and retain top talent. Roughly 33 percent of people age 25 and older hold a bachelor's degree or higher.



101 TECH CORRIDOR

The 101 Corridor from Calabasas to Camarillo is a center for high-tech companies, especially biotechnology, healthcare, telecommunications and clean energy firms. Amgen's world headquarters are in Thousand Oaks.



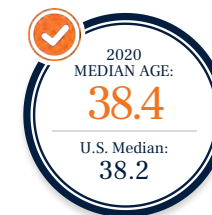
NAVAL BASE VENTURA COUNTY

NBVC generates large revenues for the local economy, supporting jobs in the government sector as well as at defense contractors serving the base. More than 19,000 people are housed at the base.

ECONOMY

- Ventura County's economy is supported by the agriculture, agricultural-related industries, health services, biomedicine, tourism and financial services sectors.
- Due to Ventura County's proximity to Los Angeles, local businesses can capitalize on major air, ground, rail and port-served transportation networks, drawing businesses.
- Naval Base Ventura County (NBVC), which is composed of Port Hueneme, Point Mugu and San Nicolas Island (60 miles offshore), is a major aviation shore command and naval construction force mobilization site. Port Hueneme has five berths and is the only deep-water port between Los Angeles and San Francisco, connecting Ventura County to markets around the world.

DEMOGRAPHICS



*Forecast

Sources: Marcus & Millichap Research Services; BLS; Bureau of Economic Analysis; Experian; Fortune; Moody's Analytics; U.S. Census Bureau

POPULATION	1 Mile	3 Miles	5 Miles
2026 Projection			
Total Population	42,058	171,639	238,333
2021 Estimate			
Total Population	41,707	169,251	234,417
2010 Census			
Total Population	41,206	165,145	227,441
2000 Census			
Total Population	38,987	152,879	201,727
Daytime Population			
2021 Estimate	30,278	141,381	199,445
HOUSEHOLDS			
2026 Projection			
Total Households	8,886	43,041	62,543
2021 Estimate			
Total Households	8,792	42,301	61,308
Average (Mean) Household Size	4.4	3.8	3.7
2010 Census			
Total Households	8,598	40,820	58,889
2000 Census			
Total Households	8,459	38,641	53,656
Growth 2021-2026	1.1%	1.7%	2.0%
HOUSING UNITS			
Occupied Units			
2026 Projection	9,223	46,310	67,390
2021 Estimate	9,106	45,412	65,930
Owner Occupied	5,260	21,626	32,528
Renter Occupied	3,532	20,675	28,780
Vacant	314	3,111	4,623
Persons in Units			
2021 Estimate Total Occupied Units	8,792	42,301	61,308
1 Person Units	11.9%	16.9%	16.8%
2 Person Units	14.9%	20.0%	21.8%
3 Person Units	13.1%	14.3%	14.9%
4 Person Units	14.4%	15.0%	15.5%
5 Person Units	13.3%	11.6%	11.3%
6+ Person Units	32.3%	22.2%	19.7%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2021 Estimate			
\$200,000 or More	2.3%	4.4%	5.4%
\$150,000-\$199,999	7.4%	7.0%	8.3%
\$100,000-\$149,999	18.1%	16.9%	17.8%
\$75,000-\$99,999	16.4%	15.7%	15.6%
\$50,000-\$74,999	18.5%	17.8%	17.3%
\$35,000-\$49,999	14.8%	13.7%	13.0%
\$25,000-\$34,999	8.7%	9.0%	8.5%
\$15,000-\$24,999	8.9%	8.7%	8.0%
Under \$15,000	5.0%	6.9%	6.2%
Average Household Income	\$80,665	\$86,334	\$92,445
Median Household Income	\$66,811	\$65,924	\$70,536
Per Capita Income	\$17,147	\$21,815	\$24,368
POPULATION PROFILE			
Population By Age			
2021 Estimate Total Population	41,707	169,251	234,417
Under 20	31.0%	29.8%	29.1%
20 to 34 Years	25.6%	25.0%	24.4%
35 to 39 Years	7.1%	7.4%	7.3%
40 to 49 Years	11.3%	11.6%	11.8%
50 to 64 Years	14.6%	15.1%	15.7%
Age 65+	10.3%	11.2%	11.7%
Median Age	30.9	31.9	32.7
Population 25+ by Education Level			
2021 Estimate Population Age 25+	25,473	105,501	148,289
Elementary (0-8)	28.1%	24.1%	21.2%
Some High School (9-11)	10.4%	9.3%	9.1%
High School Graduate (12)	28.0%	25.3%	24.8%
Some College (13-15)	16.9%	19.6%	20.4%
Associate Degree Only	6.3%	6.6%	7.1%
Bachelor's Degree Only	8.4%	11.0%	12.6%
Graduate Degree	1.8%	4.0%	4.9%
Population by Gender			
2021 Estimate Total Population	41,707	169,251	234,417
Male Population	50.8%	51.0%	50.6%
Female Population	49.2%	49.0%	49.4%



POPULATION

In 2021, the population in your selected geography is 234,417. The population has changed by 16.2 percent since 2000. It is estimated that the population in your area will be 238,333 five years from now, which represents a change of 1.7 percent from the current year. The current population is 50.6 percent male and 49.4 percent female. The median age of the population in your area is 32.7, compared with the U.S. average, which is 38.4. The population density in your area is 2,984 people per square mile.



EMPLOYMENT

In 2021, 113,033 people in your selected area were employed. The 2000 Census revealed that 49.7 percent of employees are in white-collar occupations in this geography, and 50.3 percent are in blue-collar occupations. In 2021, unemployment in this area was 6.0 percent. In 2000, the average time traveled to work was 20.3 minutes.



HOUSEHOLDS

There are currently 61,308 households in your selected geography. The number of households has changed by 14.3 percent since 2000. It is estimated that the number of households in your area will be 62,543 five years from now, which represents a change of 2.0 percent from the current year. The average household size in your area is 3.6 people.



HOUSING

The median housing value in your area was \$377,990 in 2021, compared with the U.S. median of \$227,827. In 2000, there were 29,920 owner-occupied housing units and 23,736 renter-occupied housing units in your area. The median rent at the time was \$735.



INCOME

In 2021, the median household income for your selected geography is \$70,536, compared with the U.S. average, which is currently \$65,694. The median household income for your area has changed by 48.0 percent since 2000. It is estimated that the median household income in your area will be \$74,381 five years from now, which represents a change of 5.5 percent from the current year.

The current year per capita income in your area is \$24,368, compared with the U.S. average, which is \$36,445. The current year's average household income in your area is \$92,445, compared with the U.S. average, which is \$94,822.

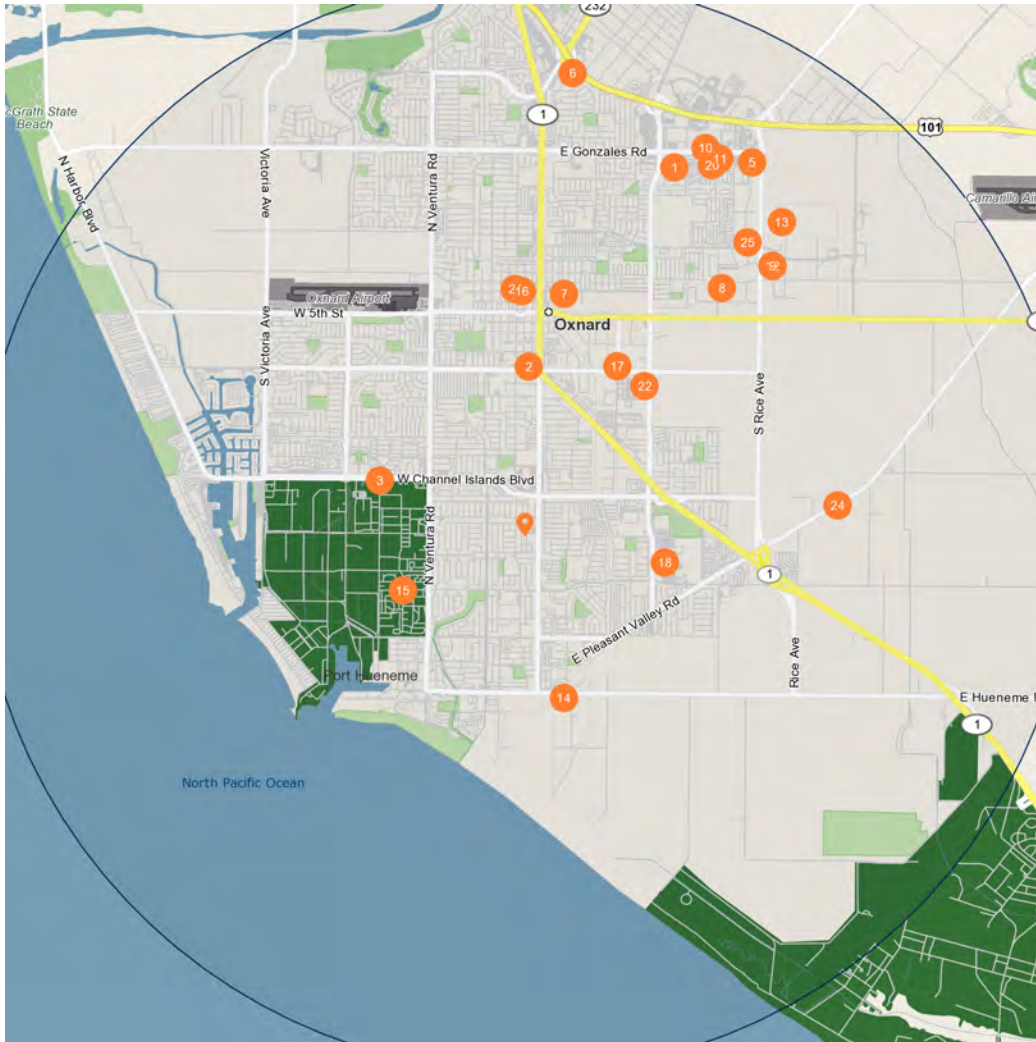


EDUCATION

The selected area in 2021 had a lower level of educational attainment when compared with the U.S. averages. Only 4.9 percent of the selected area's residents had earned a graduate degree compared with the national average of 12.0 percent, and 12.6 percent completed a bachelor's degree, compared with the national average of 19.5 percent.

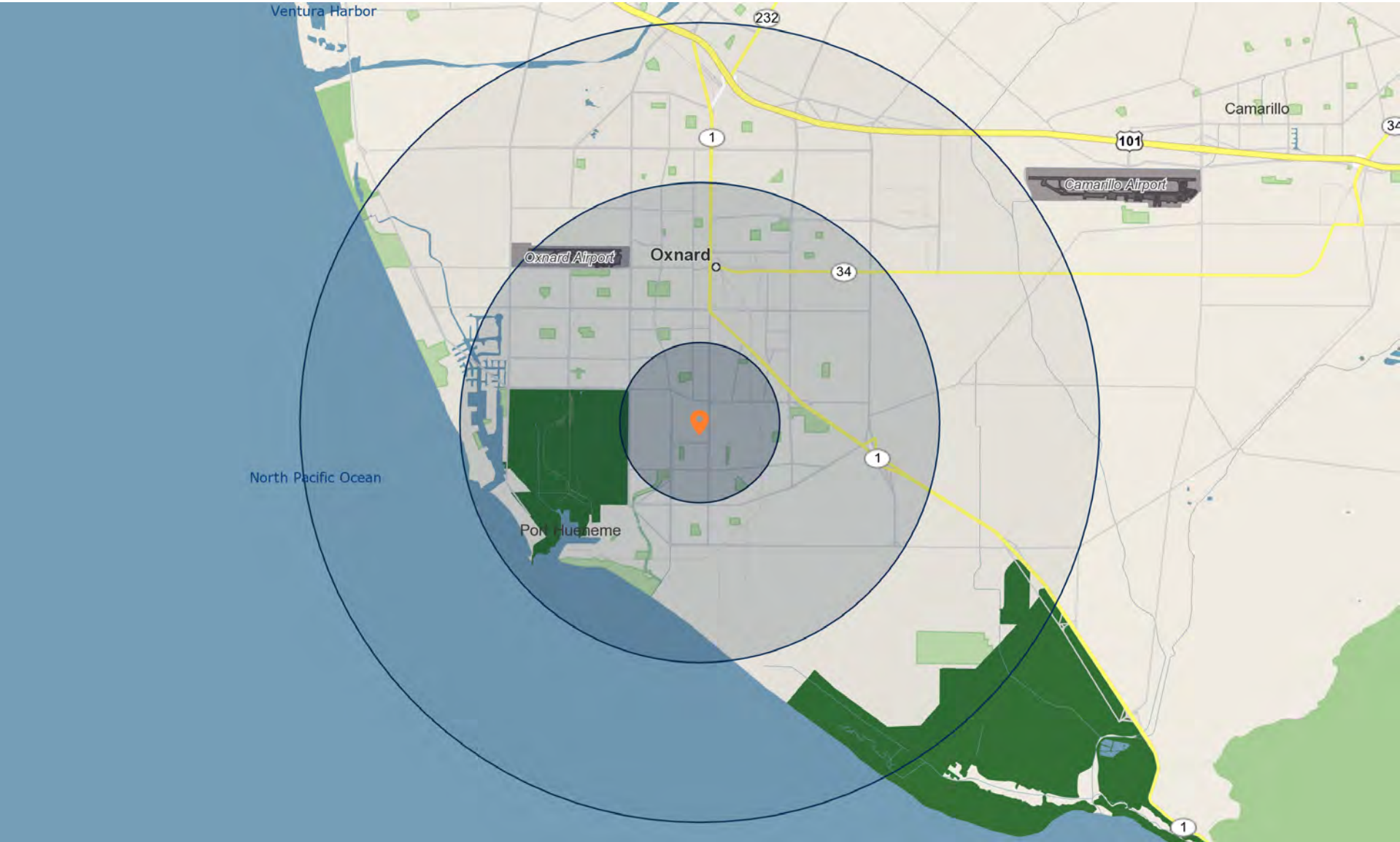
The number of area residents with an associate degree was lower than the nation's at 7.1 percent vs. 8.3 percent, respectively.

The area had fewer high-school graduates, 24.8 percent vs. 27.2 percent for the nation. The percentage of residents who completed some college is also lower than the average for the nation, at 20.4 percent in the selected area compared with the 20.5 percent in the U.S.



Major Employers		Employees
1	Dignity Health-St Johns Regional Medical Ctr	1,900
2	Oxnard School District-Office of The Superintendent	1,400
3	United States Dept of Navy-US Naval Medical Clinical Lab	924
4	United States Dept of Navy-Naval Medical Clinic	924
5	Verizon Communications Inc-Verizon	900
6	Maxim Healthcare Services Inc	897
7	Ramco Enterprises LP-Ramco Employment Services	743
8	B & S Plastics Inc-Waterway Plastics	700
9	Seminis Vegetable Seeds Inc-Seminis	600
10	Kaiser Foundation Hospitals-Oxnard 2103 East Gonzales Road	593
11	Kaiser Foundation Hospitals-Oxnard 2200 East Gonzales	593
12	Northrop Grumman Systems Corp	508
13	Procter & Gamble Paper Pdts Co-Procter & Gamble	500
14	San Miguel Produce Inc-Cut N Clean Greens	500
15	United States Dept of Navy-NAVAL FACILITIES	500
16	City of Oxnard-Public Works Department	450
17	Gill Transport LLC	400
18	Ventura Cnty Cmnty College Dst-Oxnard College	400
19	United States Dept of Navy	400
20	Workrite Uniform Company Inc	385
21	City of Oxnard-Oxnard Police Department	370
22	Correctons Rhlbtation Cal Dept-Probation Office	350
23	United States Dept of Navy-Morale Welfare & Recreation	350
24	Pleasant Valley Flowers Inc	335
25	Conroy Farms Inc	325

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