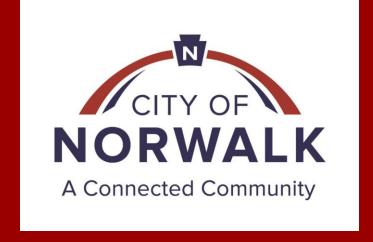


# **City of Norwalk**

County of Los Angeles, California

2020-2025 Consolidated Plan And 2020 Annual Action Plan





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## **Executive Summary**

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The Consolidated Plan (the "ConPlan") is a document designed to help the City of Norwalk (the City) assess affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The ConPlan process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align with HUD's block grant programs: Community Development Block Grant (CDBG) Program and HOME Investment Partnerships (HOME) Program. The ConPlan is carried out through the City's Annual Action Plan (AP), which provides a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the ConPlan. The City annually reports accomplishments and progress toward the ConPlan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

The ConPlan is submitted to the U.S. Department of Housing and Urban Development (HUD) for funding under its entitlement formula grant programs established through legislation passed by the U.S. Congress in 1990. Under the Cranston-Gonzalez National Affordable Housing Act, jurisdictions that receive federal entitlement funds for housing and community development activities are required to prepare a comprehensive three- to five-year plan for using those funds.

The City is currently an entitlement community for both CDBG and HOME funds with annual allocations based on HUD's grant formula. A five-year strategic plan has been developed by the City that identifies and prioritizes the future use of the City's CDBG and HOME funds. The ConPlan covers the timeframe from July 1, 2020 to June 30, 2025. The City estimates the following entitlement funding allocations for the next five years. At a minimum, the City anticipates the same level of funding throughout the implementation period of this ConPlan.

5-Year Estimate				
CDBG HOME				
\$6,250,000 \$1,725,000				

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The 2020-2025 ConPlan is divided into seven major parts: 1) ConPlan Process 2) Needs Assessment 3) Housing Market Analysis 4) Strategic Plan 5) Expected Resources 6) Annual Goals, Objectives, and Projects 7) Affordable Housing. Throughout the planning process the City documents housing and services needs of low- and moderate-income and homeless populations. The ConPlan establishes goals and activities that would further enhance community and economic development as well as strategies that will be used to address non-homeless special needs populations. Based on those categories, the Needs Assessment section of the ConPlan has identified several target populations:

- Extremely low-income and low-income households;
- Homeless persons;
- Seniors and persons with disabilities;
- Youth; and
- Low-income large families



#### Several types of projects were also identified as essential to the community:

- Housing rehabilitation and maintenance programs for single-family homes;
- Programs that expand homeownership and the City's stock of affordable housing;
- Community facilities improvements to public infrastructure, youth or neighborhood centers, parks, and public accessibility projects;
- Programs that promote fair housing, especially targeting extremely low- and low-income household;
- Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations including senior support services, persons with disabilities, youth households with a cost burden, disaster and emergency preparedness, mental health services, domestic violence support, substance abuse counseling and health care services);
- Homeless prevention programs and services including shelter, housing and rent/utility assistance; and
- Programs that improve the living environment in existing low- and moderate-income neighborhoods including job generating businesses, commercial building rehabilitation, crime prevention programs, children's after-school/summer camp programs, and safer routes to school.

The City's priority needs objectives and outcomes are based on the availability of \$1,200,000 in CDBG and \$300,000 HOME funding allocation per year over the 5-year ConPlan period. The figures are based on 2019 HUD allocations. If any of these conditions change, projected activities and accomplishments are also subject to change.

#### 3. Evaluation of past performance

In order to provide a context for this ConPlan, the City reviewed the 2018-2019 CAPER submitted to HUD and HUD's subsequent Program Year-End Review Letters. The CAPER lists the City's accomplishments in meeting the goals and priorities established in the ConPlan. The City's 2018-2019 CAPER may be viewed at: <a href="https://www.norwalk.org/City-hall/departments/community-development/housing-neighborhood-development">https://www.norwalk.org/City-hall/departments/community-development/housing-neighborhood-development</a>.

During the last five years, the City has demonstrated timeliness in expending grant funds as prescribed by 24CFR 570.902(a)(1) which measures timeliness by requiring that by May 1<sup>st</sup> of each program year, the entitlement grant funds available to the City but undisbursed by the U.S. Treasury are less than 1.5 times the entitlement grant for the current year. The City has also demonstrated compliance with 24CFR 570.200(a) (3), the Overall Benefit Certification which requires that not less than seventy percent of the aggregate of CDBG expenditures be used for activities benefiting low- and moderate-income constituents.

During the period of 2015-2019, the City received a total of \$7,367,124 in CDBG funding and \$1,958,690 in HOME funding to support the City's strategic plan to improve low- and moderate-income communities and increase affordable housing. Also, during this time, the City's CDBG allocation decreased 41%. The largest decrease was seen in 2016 requiring the City to adjust its goals in the Annual Action Plans. Despite these reductions the City has made substantial progress in addressing the needs of the most vulnerable populations.



2015-2020 CDBG Allocations					
Program Year CDBG HOME					
2015	\$2,064,908	\$554,009			
2016 \$1,432,759		\$333,248			
2017	\$1,308,499	\$309,271			
2018	\$1,341,129	\$405,581			
2019	\$1,219,829	\$356,581			
\$7,367,124 \$1,958,690					

Table 1 - 2015-2020 CDBG Allocations

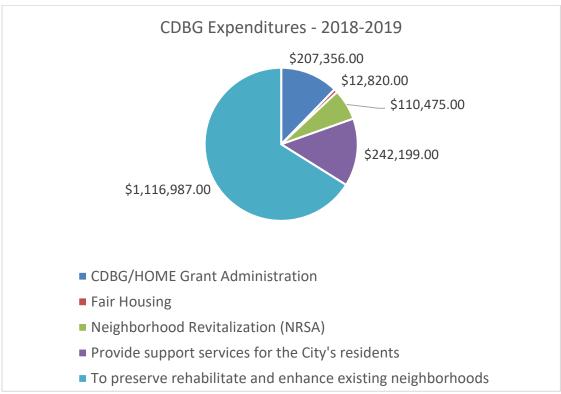


Figure 1: CDBG Expenditures (2018-2019)

#### 4. Summary of citizen participation process and consultation process

Citizen participation in the ConPlan process was extremely important to the City. A robust mix of community meetings, surveys, stakeholder interviews, several Council informational meetings and public hearings were held. The City also engaged representatives of local and regional government and social agencies at a Housing Summit event. The City received extensive information for the ConPlan, to better fulfil HUD requirements for an entitlement City. A total of 14 meetings were held providing much needed local and regional data to make appropriate decisions and recommendations. Final public hearings are required prior to HUD submission in 2020. As require, citizens will be provided future funding estimates for the next 5 years as well as FY-2020-2021. As required, all public meetings and the Housing Summit were advertised and as hearings are scheduled, copies of the draft Plan will be available for public review at City Hall, the Norwalk Regional Library, Social Services Center, and on the City's website. City Council approval is required for the 2020-2025 ConPlan.



#### 5. Summary of public comments

City staff developed a detailed participation plan that is part of this ConPlan. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs during the development of the ConPlan. A summary of the public comments, if received, will be documented here:

Hearing #1 – To be determined Hearing #2 – To be determined

#### Summary of comments or views not accepted and the reasons for not accepting them

To be determined after the first Hearing.

#### 6. Summary

During the preparation of the ConPlan, a Community Needs Survey (in both English and Spanish) was administered (see Attachment 1). Paper surveys were made available in the Community Development Department lobby area and at community events including: senior lunch program, summer concert, and at community forums. The survey was also mailed to Housing Choice Voucher program recipients and former housing rehabilitation program participants. The electronic version of the survey was placed on the City's website and on its social media sites. The City emailed about the survey link to over 63 organizations and individuals. A total of 879 respondents participated in the survey. The following is a summary of survey results:

- 78% of respondents in English
- 22% of respondents in Spanish

#### **Housing:**

- New housing needed for low- and moderate-income residents particularly for seniors and families who need larger 3-bedroom units.
- Potential buyers need assistance for entry into homeownership.
- Existing homeowners need assistance with property maintenance and improvements

#### Affordability:

- Affordable rental housing is needed 58%
- New business and more jobs are viewed as a solution to affordability and housing choice

#### **Youth and Seniors:**

- Youth centers are extremely important to 60%
- Parks and recreational facilities are extremely important
- Safe routes to school improvements are extremely important



Housing for disabled persons is extremely important

#### **Homeless:**

- Homeless prevention programs and emergency shelters is extremely important
- New or designated permanent housing is important

#### **Top Infrastructure Projects:**

 Safe routes to school, street improvements, graffiti removal, street lighting, sidewalk and curb improvements, and storm/sewer improvements

Based on the public participation process, review of regional data and reports (i.e. Housing Element and CoC Homeless Survey,) and informational session held with City Council, Norwalk has the following housing and community priorities to address over the next five years:

- Vital Services: support social services that provide mental health services for adults and youth in schools; substance abuse treatment; domestic violence, increased service for seniors, and homeless prevention programs.
- Public Facilities: improve or enhance City streets and lighting, sidewalks, youth and community center improvements, safe routes to school and recreation facilities
- Housing: create housing affordability through housing rehab, increase rental housing for families and seniors, increase homeownership and assistance programs, provide tenant-based rental assistance. Programs that improve the living environment of low- and moderate-income families residing in substandard housing. Programs that promote fair housing, especially targeting extremely low- and lowincome households
- Economic: create opportunities for job generating businesses, job training, commercial façade improvements and financial assistance to businesses.



### **The Process**

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the ConPlan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency	
CDBG Administrator	NORWALK	Community Development	
HOME Administrator	NORWALK	Community Development	

Table 2 - Responsible Agencies

#### **Narrative**

#### **Consolidated Plan Public Contact Information**

Michael Garcia, Director, Community Development Department 12700 Norwalk Blvd. Norwalk, CA 90650 562-929-5951 mgarcia@norwalkca.gov



### PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

#### 1. Introduction

The City recognizes that strong collaboration with key stakeholders is vital to ensuring community needs, and in particular the needs of low-income communities are addressed. Planning for this ConPlan began with the preparation of a consultation list including the various important populations of the City including: elderly, disabled, homeless social service providers, community planning staff, governing body, SPA 7 CoC, and the general public. It was also important that the ConPlan be consistent with the 2013-2021 Housing Element of the General Plan. In setting policy, City Council works closely with staff and from the aforementioned groups to receive information, recommendations and comments from the general public via open meetings, summit, and hearings. In preparation of the ConPlan, City staff provided input on how CDBG resources could be used and leveraged to provide needed services as well as improvements to community facilities.

Additionally, other City and County governments and social service agencies within the region were asked to participate in a regional Housing Summit, a community-wide survey, and stakeholder interviews to provide deeper insight into housing and homeless needs.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The principal provider of community development and economic development programs, housing projects, and financial support will be the City. The Authority administers the Section 8 Housing Choice Voucher program. Activities to be undertaken by the Authority are identified in the Annual Public Housing Agency (PHA) Plan. The residents are invited annually to contribute to the drafting of the PHA. The City collaborates with the Authority and the Community Development Department to qualify Norwalk residents for vouchers. The City provides information on the availability of Section 8 assistance to qualified residents.

The Community Development Department consulted with key health, mental health and service agencies during the ConPlan planning process. These agencies are mentioned in this section.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City coordinates with LAHSA, who is a primary applicant to HUD on behalf of the CoC. LAHSA provides grants to homeless organizations in Norwalk. LAHSA is a supporter of regional service providers so they have the capacity and professional capability to do their work. LAHSA administers and manages the Coordinated Entry System (CES). They work with the various Service Planning Areas (SPA) in the County helping them utilize CES to find housing and assist in social service delivery. LAHSA states that there are so many homeless in the County, it is often hard to determine who will get a unit when one becomes available. In 2018-2019 LAHSA's funding was awarded to four Norwalk programs. These programs provide



transitional housing for 35 homeless, mentally ill individuals and permanent supportive housing for 34 formerly homeless, mentally ill individuals.

According to the Los Angeles County Public Health Department 2018 SPA 7 Community Health Assessment report, 48% of the total households with high housing cost burden (households who pay more than 30% of income on housing costs), 73% of the region's population is Hispanic, 14% have earned a college degree, 32% are considered food insecure, 12% do not have healthcare insurance, 53% do not have dental insurance and 47% did not visit the dentist annually, 8% have had difficulties obtaining mental health services, and 12% of adults are at risk for major depression.

The City is also participating in the County of Los Angeles' initiative to combat homelessness and is working to identify ways the City can contribute to the County's strategies identified in a Los Angeles County Homeless Initiative report dated February 2016. In addition, the City joined the Home For Good Funders Collaborative in 2016 and since has provided CDBG funds to Kingdom Causes Bellflower for Homeless Prevention and Rapid Rehousing services.

The City is a member of the Gateway Cities Council of Governments (COG) which is leading an effort to address homelessness within our region. By action of the Board of Directors, policy direction was given to seek funding and collaboration in developing a plan to advance individuals from homelessness to a stabilized and productive life. The Gateway Cities COG partnered with the County of Los Angeles in making the homeless initiative a reality.

The City's Social Services Department (SSD) is the lead department in the City in coordinating with the LAHSA and Gateway Cities and implementing homeless count efforts. CDBG funding is provided to the SSD for an Emergency Assistance Program, which provides assistance with utility and rent arrears and temporary motel vouchers. The program is open to any low-income Norwalk resident in need of emergency assistance, but principally benefits families with children. The City also provides funding to The Whole Child organization to provide housing assistance to families with children.

In addition, the City collaborates with The Whole Child and Kingdom Causes Bellflower to provide security deposit assistance to homeless individuals and families seeking permanent housing in Norwalk. This program is funded through the City's HOME funds and administered by the Authority. The Housing Authority Commission approved a homeless preference in Fiscal Year 2018/19. Implementation of the preference included engagement with all Service Planning Area (SPA) 7 CoC partners to ensure that the most vulnerable Norwalk homeless and homeless veterans would benefit from the housing voucher program. These efforts are on-going.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City does not receive ESG funds, however the Community Development Department assists the CoC to create funding policies and procedures. The City and the County support the network of homeless service providers in the region.

In April 2018, the City Council adopted a Plan to Prevent and Combat homelessness. The Plan includes continued coordination and polices in alignment with the County of Los Angeles Homeless Initiative.



Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

In order to obtain a comprehensive assessment of the needs and priorities within the community, the ConPlan process included consultation with City citizens, service providers and City staff. A Housing Summit was conducted with individuals from fifteen local and regional social service organizations and departments, which represent and serve special populations, as well as economic development organizations. Five key person interviews were also conducted with other City stakeholders during the planning process. A complete list of organizations and what part of the plan was consulted is provided on the sign-in sheets of the Public Outreach Package in Appendix A.



1	Agency/Group/Organization Type	Los Angeles Drug and Alcohol		
	What section of the Plan was addressed by	Non-Government - Social Service		
	Consultation?	Housing Need Assessment		
		Homelessness Strategy		
		Homeless Needs - Chronically homeless		
		Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
		Non-Homeless Special Needs		
		Anti-poverty Strategy		
	How was the Agency/Group/ Organization	This agency was interviewed as part of the public		
	consulted and what are the anticipated	outreach process. The City intends to include results		
	outcomes of the consultation or areas for	of the stakeholder interviews and other social		
	improved coordination?	services to support the ConPlan's needs assessment		
		findings and strategic planning goals.		
2	Agency/Group/Organization Type	LA County Public Health Department		
	What section of the Plan was addressed by	Other government – County		
	Consultation?	Housing Need Assessment		
		Lead-based Paint Strategy		
		Homelessness Strategy		
		Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
		Homelessness Needs - Unaccompanied youth		
		Non-Homeless Special Needs		
		Anti-poverty Strategy		
	How was the Agency/Group/ Organization	This agency was interviewed as part of the public		
	consulted and what are the anticipated	outreach process. The City intends to include results		
	outcomes of the consultation or areas for	of the stakeholder interviews and other social		
	improved coordination?	services to support the ConPlan's needs assessment		
		findings and strategic planning goals.		
3	Agency/Group/Organization Type	Los Angeles Development Authority		
	What section of the Plan was addressed by	Other government – County		
	Consultation?	Homelessness Strategy		
		Homeless Needs - Families with children		
		Homelessness Needs - Unaccompanied youth		
		Homelessness Needs - Veterans		
		Non-Homeless Special Needs		
	How was the Agency/Group/ Organization	This agency was interviewed as part of the public		
	consulted and what are the anticipated	outreach process. The City intends to include results		
	outcomes of the consultation or areas for	of the stakeholder interviews and other social		
	improved coordination?	services to support the ConPlan's needs assessment		
		findings and strategic planning goals.		



4	Agency/Group/Organization Type	LAHSA
	What section of the Plan was addressed by	Other government - County
	Consultation?	Housing Need Assessment
		Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
	How was the Agency/Group/ Organization	LAHSA was interviewed as part of the public outreach
	consulted and what are the anticipated	process. The City intends to include results of the
	outcomes of the consultation or areas for	stakeholder interviews and other social services to
	improved coordination?	support the ConPlan's needs assessment findings and
		strategic planning goals.
5	Agency/Group/Organization Type	City of Norwalk
	What section of the Plan was addressed by	Other government – Local
	Consultation?	Housing Need Assessment
		Lead-based Paint Strategy
		Public Housing Needs
		Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/ Organization	In order to obtain a comprehensive assessment of the
	consulted and what are the anticipated	needs and priorities within the community, the
	outcomes of the consultation or areas for	ConPlan process included consultation with Norwalk
	improved coordination?	citizens, service providers, Council and City staff. Two
		small group meetings were conducted with the elderly
		as well as the Social Services Commission, which
		represents and serves special populations, as well as
		economic development organizations.
		A housing summit was held to engage local and
		regional organizations during the planning process.
		The event sign-in sheet provides a complete list of
		organizations in attendance.

Table 3 – Agencies, groups, organizations who participated



Identify any Agency Types not consulted and provide rationale for not consulting.

See above consulting agencies.



Other local/regional/	Other local/regional/state/federal planning efforts considered when preparing the Plan				
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?			
City of Norwalk Housing Element 2014-2021	City of Norwalk	Based on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, The Housing Element is the City's chief policy document for the development of affordable and market rate housing.  Consistent with this policy document, top recommendations that are consistent with the ConPlan are:  Home repair and rehabilitation assistance programs  New housing for families  Home ownership and First time homebuyers programs  New senior housing  Codes enforcement to maintain and enhance the quality of existing residential neighborhoods  Promote fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.			
Continuum of Care	County of Los Angeles	The County is a CoC applicant and conducts homeless counts, surveys of the homeless population, and strategic planning to end homelessness. Consistent with the goals of the CoC, the City's Strategic Plan in the ConPlan will provide support to nonprofits that meet the social services needs of LMI residents with a direct emphasis on assisting the homeless.			
Los Angeles County	Department of Regional Planning (DRP)	DRP has developed a variety of planning studies and model ordinances that support:  Interim and Supportive Housing  Equity Indicators Tool  Second Dwelling Unit (Accessory Dwelling Unit) Pilot Program  Housing Initiatives that increase housing choice, affordability, and livability  Inclusionary housing ordinance			
Homelessness Plan	City of Norwalk	On April 10, 2018, the City Council adopted a Plan to Prevent and Combat Homelessness. The City's strategic plan includes utilization of CDBG public services for homeless and residents at risk of homelessness.			

Table 4 – Other local / regional / federal planning efforts



Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I)). Narrative (optional):

The City participates in regional planning efforts in the County of Los Angeles in the implementation of the ConPlan as detailed above. The City also works with the State of California Department of Fair Employment and Housing to track reported fair housing data. The City also coordinates regional efforts in housing, economic development, air quality and transportation with 28 cities and unincorporated areas of Los Angeles County through the Gateway Cities Council of Governments (COG).



## **PR-15 Citizen Participation**

## 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

City staff developed a detailed public outreach program as part of ConPlan preparation work program. As required by HUD, nonprofits and community residents were provided adequate opportunity to review and comment on the original Citizen Participation Plan and on substantial amendments to the plan, if necessary. Citizens were engaged through community meetings, surveys, a housing summit event, public hearings, and individual meetings.

Citizens and agencies who participated in the process received extensive information about the ConPlan, the public outreach process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs. Each of these efforts, including review of HUD Data and relevant policy documents, assisted the City in its efforts to prioritize community needs and set goals.

#### **Citizen Participation Outreach**

Citizens were engaged through community meetings, surveys, stakeholder interviews, a housing summit, and public hearings. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs. Citizens were encouraged to participate in community meetings and City Council informational sessions, as well as two Public Hearings. Community meetings included:

Date	Public Meeting Event & Place	Participation
September 5, 2019	Public Meeting, Norwalk Senior	Large and small group
	Center*	discussions
September 5, 2019	Public Meeting, Social Services	Large and small group
	Commission*	discussions
September 19, 2019	Housing Summit*	Keynote speakers, 6 breakout
		sessions
November 19, 2019	Council informational meeting	Staff presentation to public and
		Council
September 19-29, 2019	Community Needs Survey	879 responses community-wide
November 19, 2019	Council Information Workshop	Council and staff discussion
		over public participation results
February 6, 2020	Public Hearing #1 held by the	Attending public and Social
	Social Services Commission	Services Commission members
February 18, 2020	Council Workshop	Presentation of ConPlan and
		2020 Plan



March 13 – April 14, 2020	30-day Public Comment Period	Community wide notification
April 7, 2020	Council Workshop	Final Draft public presentation
May 5, 2020	Public Hearing #2 held by	Attending public and Council
	Council	

<sup>\*</sup> See Attachment 1 – Public Outreach Package

Citizens who participated in the process received extensive information about the contents of a ConPlan report, the citizen participation process, the HUD requirements for an entitlement City, anticipated annual funding allocations, and the future use of CDBG and HOME funds. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs.

At the first public hearing, information was provided about the ConPlan public participation and planning process as well as selected projects for funding for the 2020-2021 fiscal year. Upon completion of the final draft ConPlan, it will be made available for public review and comment for 30 days, from March 13 – April 14, 2020. Copies of the Plan will be made available to the public at City Hall, the Norwalk Regional Library, Social Services Center, as well as on the City's website.

The final public hearing will be held at City Hall in Council Chambers on May 5, 2020. At this hearing, members of the public and Council were asked to provide comments on the draft 2020-2025 ConPlan and 2020 Annual Action Plan (AAP). City Council will be asked to approve the required Entitlement Community documents before submission to HUD.





Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	2 Public Meetings September 5, 2019	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Residents of Public and Assisted Housing	On September 5, 2019, residents and other members of the public were invited to attend a public meeting at the Norwalk Senior Center, located at 14040 San Antonio Drive. Twenty eight people signed in and approximately thirty-five people participated, including those who chose to not sign in. The meeting began with a presentation to provide background information about the 5-Year ConPlan process. The second half of the meeting format was a listening session comprised of live polling questions and open comments.	Participants included residents, people who work in Norwalk, service providers, and a few who selected the "other" category, including students. Community facilities needed: a. Senior centers b. Youth centers c. Neighborhood community centers d. Parks and recreational facilities e. ADA accessibility improvements to public roads or facilities  The top need with regards to homelessness: homeless prevention programs and assistance.	All engagement comments were documented	https://www.nor walk.org/City- hall/departments/ community- development/hou sing- neighborhood- development





2	Housing Summit September 19, 2019	Social service agencies Local and County government Private sector partners with interest in housing.	The City Community Development Department hosted a housing summit covering several topics: homeless prevention; fair housing law and discrimination; planning for affordable housing; and workforce development in Norwalk and Los Angeles County. The housing summit	Policy changes needed to ensure affordable housing: Allow the use of big lots to build "small" housing (zoning) Speed up placement in housing Community and political support including embracing affordable	All engagement comments were documented	
			AM to 12:00 PM at Norwalk's Arts & Sports Complex, Sproul Room at 13000 Clarkdale Avenue.	The biggest barriers to providing affordable housing: -Income levels		
			A total of 57 people attended the event, representing social service agencies, local and County government, and	Local government -Zoning -High cost to build -How we define		
			private sector partners with interest in housing. Six (6) keynote speakers made presentations providing	affordability -Difficulty maintaining affordable housing -NIMBYis (Not In My		
			attendees with current, insightful information about each of the topics. After the presentations concluded,	Back Yard)		
			participants worked in small groups and sought consensus regarding potential solutions to current challenges.			





Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Survey	Non targeted/ broader Community participation	During the preparation of the ConPlan, a Housing and Community Development Survey (in both English and Spanish) was administered. Surveys were made accessible at the front counter of the Community Development Department and Norwalk's Senior Center. The availability of the survey was advertised in the City's monthly newsletter, the Norwalk Now August Newsletter, and emailed to 63 organizations . A total of 879 respondents participated in the survey.	See Appendix A for Survey results	Does not apply	https://www.nor walk.org/home/s howdocument?id =22659
4	Council Informational Meeting November 20, 2019	Non targeted/ broader community and Council members	Staff prepared a presentation revolving around the ConPlan process and future projects that alight with the AI recommendations and ConPlan needs and Goals. Council agreed with the 5-year needs and goals.	There were no comments documented at this informational session.	Does not apply	





Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	General public Governing Body Interested social services and groups	A presentation will be provided documenting the public outreach, 2020 projects, estimated funding for 5 years and priority needs.	TBD	TBD	https://www.nor walk.org/home

**Table 5 – Citizen Participation Outreach** 



### **Needs Assessment**

#### **NA-05 Overview**

#### **Needs Assessment Overview**

This section assesses the housing needs in the City by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more detailed analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by City residents, property owners, landlords and businesses. The main housing problems looked at are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. Housing problems when compared to economic and demographic indicators to discern if certain groups or populations carry a disproportionate burden. Such as, are African-Americans more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are logically answered through data analysis. Understanding the magnitude and incidence of housing problems in the community is crucial in aiding the City in setting evidence-based priorities and project work for the CDBG and HOME programs and funding. Finally, non-housing community development needs, such as public services, are considered. The area's public housing, homeless, and non-homeless special housing needs were discussed to the greatest extent during the public outreach phase of the ConPlan.



### NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

#### **Summary of Housing Needs**

The City's population, number of households and median income are almost all stagnant showing only minor increases.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	105,549	106,660	1%
Households	26,322	27,225	3%
Median Income	\$59,070.00	\$59,756.00	1%

**Table 6 - Housing Needs Assessment Demographics** 

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Table 7 breaks down family dynamics and income in the City using 2015 CHAS data. Data records show that the total number of households that make 100% of the Median Family Income (HAMFI) has decreased from the 2015 ConPlan. However, the number of households that make less than 100% of HAMFI, in all categories including 0-30%, 30-50%, 50-80%, and 80-100% of the HAMFI has increased significantly since 2015. Particularly 50-80%, and 80-100%. The number of small and large families earning less than the HAMFI has increased slightly. Households earning less than 100% HAMFI containing elderly persons of 62 years of age and older has increased close to 3% over the past 5 years. Households earning less than 100% HAMFI containing one or more children 6 years old or younger has decreased close to 3% over the past 5 years.

#### **Number of Households Table**

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	4,250	3,865	6,690	3,690	8,725
Small Family Households	1,265	1,575	3,195	1,610	5,255
Large Family Households	855	1,030	1,895	1,255	1,770
Household contains at least one person 62-74 years of age	975	835	1,525	875	1,680
Household contains at least one person age 75 or older	1,050	675	660	300	490
Households with one or more children 6 years old or younger	965	935	1,515	919	695

**Table 7 - Total Households Table** 

Data Source: 2011-2015 CHAS

The Housing Density Map shows, in dark green, where larger families generally live in the City. Most of the City's households are 3-4 persons, however there are several neighborhoods that contain households larger than 4 people in the northcentral and southeastern portions of the City.

Table 8 provides a big-picture overview of housing problems in the City. It provides the numbers of households experiencing each category of housing problems broken out by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 60 renter households in Norwalk made 30% or below area median income (AMI) and lacked complete plumbing



facilities or kitchen facilities. There were a total of 150 units in the City that lack complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the City in terms of sheer numbers, a common trend in many communities across the state and the nation today. According to the 2015 CHAS data there are

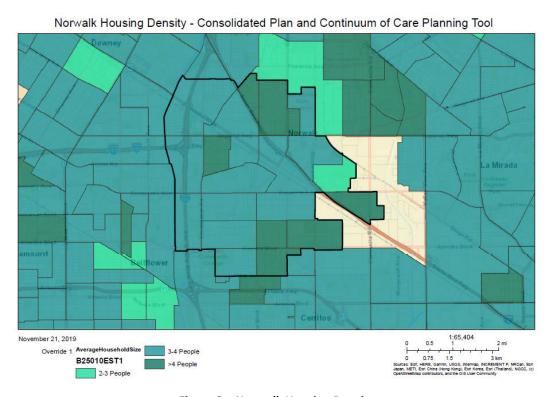


Figure 2 – Norwalk Housing Density

3,785 renters and 4,885 home owners (in the 0% to 100% AMI range) totaling 8,670 households paying more than 30% of their income in housing costs. The number of cost burdened households from 2015 to 2017 has increased 3%. The bigger picture is actually worse though because these figures do not include households that earn more than 100% of the median income - a point which will be discussed further below in the cost burden section. Greater housing problems seem to be occurring with renters and being cost burdened is related to home owners.

Table 9 provides data on the number of households with severe housing problems. The number of households with severe problems in the City increased dramatically particularly with those renter households making 50% AMI. Homeowners making between 30 and 80% AMI are noted as having the greatest issues with severe housing problems.



## **Housing Needs Summary Tables**

## 1. Housing Problems (Households with one of the listed needs)

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
NUMBER OF HOL	ISEHOLD	AMI C	AMI	AMI			AMI	AMI	AMI	
Substandard	JOLITOLD	3								
Housing -										
Lacking										
complete										
plumbing or										
kitchen										
facilities	60	35	55	0	150	0	10	40	4	54
Severely										
Overcrowded -										
With >1.51										
people per										
room (and										
complete										
kitchen and										
plumbing)	355	250	290	60	955	25	170	205	105	505
Overcrowded -										
With 1.01-1.5										
people per										
room (and none of the										
above										
problems)	400	275	335	185	1,195	40	240	385	285	950
Housing cost	700	273	333	103	1,133	70	240	303	203	330
burden greater										
than 50% of										
income (and										
none of the										
above										
problems)	1,045	455	260	0	1,760	815	750	650	65	2,280
Housing cost										
burden greater										
than 30% of										
income (and										
none of the										
above										
problems)	320	420	985	300	2,025	120	390	1,360	735	2,605



			Renter			Owner				
	0-30%						>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
Zero/negative										
Income (and										
none of the										
above										
problems)	250	0	0	0	250	100	0	0	0	100

Table 8 – Housing Problems Table
Data Source: 2011-2015 CHAS

**2. Housing Problems 2** (Households with <u>one or more Severe Housing Problems</u>: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

			Renter					Owner	•	
	0-30% AMI	>30- 50%	>50- 80%	>80- 100%	Total	0- 30%	>30- 50%	>50- 80%	>80- 100%	Total
NUMBER OF HOUSE	THOLDC	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSE	HOLDS									
Having 1 or more										
of four housing										
problems	1,855	1,005	940	250	4,050	880	1,170	1,280	465	3,795
Having none of										
four housing										
problems	745	555	1,625	765	3,690	420	1,140	2,850	2,210	6,620
Household has										
negative income,										
but none of the										
other housing										
problems	250	0	0	0	250	100	0	0	0	100

Table 9 - Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden > 30% (households spending more than 30% of their income on housing costs)

		Re	nter		Owner					
	0-30%		>30-50% >50-80%		0-30% >30-50%		>50-80%	Total		
	AMI	AMI	AMI		AMI	AMI	AMI			
NUMBER OF HO	NUMBER OF HOUSEHOLDS									
Small Related	655	605	840	2,100	420	645	1,110	2,175		
Large Related	740	365	325	1,430	94	500	700	1,294		
Elderly	565	195	65	825	390	245	320	955		
Other	190	155	255	600	50	45	175	270		
Total need by										
income	2,150	1,320	1,485	4,955	954	1,435	2,305	4,694		

Table 10 - Cost Burden > 30%

Data Source: 2011-2015 CHAS



#### 4. Cost Burden > 50% (households spending more than 50% of their income on housing costs)

		Re	nter		Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total		
NUMBER OF HOL	NUMBER OF HOUSEHOLDS									
Small Related	570	240	125	935	405	440	310	1,155		
Large Related	645	190	55	890	90	290	150	530		
Elderly	340	95	0	435	300	150	140	590		
Other	190	125	90	405	40	45	90	175		
Total need by										
income	1,745	650	270	2,665	835	925	690	2,450		

Table 11 – Cost Burden > 50% Data Source: 2011-2015 CHAS

Tables 10 and 11 display the number of renter and owner households who spend more than 30% and 50% of their income on housing costs (cost burdened) broken down by household type (i.e. small, large, elderly and other). Fewer households are spending more than 50% of their income on housing costs. The total number of all cost burdened households (14,764) is equal to 54% of the total number of households Citywide. The largest majority of the cost burdened households are small related family households.

Crowded households is defined by more than one person per room. Table 12 provides statistics on households that are viewed as crowded. There are more rental households living in single-family homes experiencing crowed conditions versus multifamily housing units.

#### **5. Crowding** (More than one person per room)

			Rente	r				Owne	r	
	0-	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
	30%	50%	80%	100%		30%	50%	80%	100%	
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSE	HOLDS									
Single family										
households	575	395	480	185	1,635	55	265	280	250	850
Multiple,										
unrelated family										
households	180	115	145	59	499	10	145	295	145	595
Other, non-family										
households	0	4	34	0	38	0	0	20	0	20
Total need by										
income	755	514	659	244	2,172	65	410	595	395	1,465

Table 12 - Crowding Information - 1/2

Data Source: 2011-2015 CHAS



		Rer	nter		Owner			
	0-30%	>30-	>50-	Total	0-30%	>30-	>50-	Total
	AMI	50%	80%		AMI	50%	80%	
		AMI	AMI			AMI	AMI	
Households								
with Children								
Present								

Table 13 - Crowding Information - 2/2

#### Describe the number and type of single person households in need of housing assistance.

Since most disabled persons/households rely on fixed monthly disability incomes that are rarely sufficient to pay market rate rents, supportive housing options, including group housing and shared housing, are important means for meeting the needs of persons with disabilities. Such housing options typically include supportive services onsite to also meet the social needs of persons with disabilities. According to the California Department of Social Services, Community Care Licensing Division, there are seven residential care facilities for the elderly, four adult day care centers, and six adult residential care facilities located in Norwalk. Combined, these facilities have the capacity to serve 522 persons. Many of these facilities provide housing and services to persons with physical disabilities, while some provide residential care to those with mental or developmental disabilities.

- 1. Southland Living
- 2. Intercommunity Healthcare
- 3. Villa Elena Healthcare center
- 4. Cardinal Yu Pin Manor
- 5. Norwalk Meadows Nursing
- 6. Emmanuel Health Care center
- 7. Norwalk Villa Convalescent
- 8. Soroptimist Village
- 9. Norwalk Christian Towers

## Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The City receives a total of 705 Housing Choice Vouchers from HUD, but due to insufficient federal funding the City can only support all 635. At the present time, the City has roughly 635 families that utilize vouchers in rental units. The City works with up to 25 families in the Family Self Sufficiency program (FSS). Approximately 65% of the Voucher recipients are elderly and or disabled. There is no reported domestic violence among voucher recipients.

The LAHSA 2018 Inventory Count reveals shelter and or housing with victims of domestic violence. LAHSA reports 30% of all individuals who need emergency shelter are victims of domestic violence; 45% are in transitional housing and 15% are in permanent supportive housing. The 2019 Greater Los Angeles Homeless Count summary data for SPA 7 (East Los Angeles County) indicates there are 2,155 persons that were victims of domestic violence and or partner violence and 140 homeless persons fleeing from domestic and or partner violence.



Shelter/Housing	% Victims of Domestic Violence
Emergency Shelter	30%
Transitional Housing	45%
Permanent Supportive Housing	15%

Table 14 - Victims of Domestic Violence

Data Source: LAHSA 2018 Inventory Count

#### What are the most common housing problems?

The most common housing problems identified, based on the review of the housing data and community engagement summaries, are:

- Housing affordability
- Volume of affordable housing
- Earning capacity and cost burden
- Housing condition

ACS estimates indicate that there are approximately 150 substandard rental and 54 owner occupied housing units in Norwalk that lack either complete kitchen facilities or plumbing. The CHAS data above (Table 8) show that 64% of substandard units are rentals. While substandard housing is not a large problem when viewed as a percentage of the entire housing stock, having 204 households living without adequate basic facilities is a problem that warrants attention. The percent of owner-occupied households in the City that are currently cost-burdened is estimated to be 63%, most of which are owner-occupied households.

High housing cost is a problem in Norwalk and other cities in Los Angeles County. The lack of affordable housing does constrain housing choice. Residents are limited to a smaller selection of housing potentially in non-preferred neighborhoods. Data collection over housing affordability indicates the median home value actually decreased 5.75% between 2010 and 2017. However, the median gross rent rose 20.13%, reflecting the increased demand for rental units, most likely due to the difficulty households were having in qualifying for a mortgage. In 2019 the National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in counties and cities in the U.S. The Coalition reports the FMR for a two-bedroom apartment is \$1,545. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$5,150 monthly or \$61,800 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into an hourly wage of \$29.71. The continued high price of both owner-occupied and rental housing reduces the ability of low-income households to find affordable housing.

#### Are any populations/household types more affected than others by these problems?

Homes in the Norwalk area are selling in less than a months' time for prices that are well above the affordability range for low- and moderate-income households. Monthly rental rates in the City are steadily increasing for 1, 2, and 3-bedroom apartments, however, rates for all size apartment units have increased particularly 1 bedroom and 4-bedroom units have dramatically increased 22% and 25% respectively over the last 2 years. Larger households who are African American, Native American, Latino, and households with children are most affected by the small number of larger homes available for rent or purchase.



Median household income (MHI) in the City is \$63,699 which is only 8% less than the Los Angeles-Long Beach-Glendale, and CA HUD Metropolitan area of \$69,300. The American Community Survey (ACS) provides detailed employment data by gender and race, indicating differences in employment rates among groups. The Center for American Progress published the 2018 California Report featuring statistics collected for California including:

#### Residents living below poverty level:

13.3% - total residents

17.8% - children

13.8% - working-age women

10.7% - working-age men

20.9% - African American

10.3% - Asian American

17.4% - Latino

19.5% - Native American

12.1% - White

The Center also stated that for every 100 renter households with very low incomes at or below 50% of the area median income, there are only 31 affordable units.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The total homeless population in the City is estimated to be 196 unsheltered persons in 2019. The unsheltered homeless population in the City has decreased over the last 3 year from 269 in 2017 to 196 in 2019. Point-In-Time Counts are performed annually for Service Planning Area 7 (SPA 7) in January. SPA 7 combines the City's sheltered and unsheltered homeless population with surrounding cities. The largest majority of the homeless are Hispanic men, 52%, adult ages 25-54.

As noted above, larger households who are African American, Native American, Latino, and households with children are most affected by the small number of larger homes available for rent or purchase. This coupled with the fact that the City has experienced relatively slow economic growth. According to the State Employment Development Department (EDD), as of October 2019, the City's unemployment rate is 6.8%, which was higher than the County average of 4.2 percent. Out of 83,271 people of work age in the City, there are an estimated 47,917 individuals known to be employed over the age of 16. The highest unemployment rates reported in 2017 for the City belonged to three different racial groups: Native Hawaiian, Hispanics, and Whites. In a recent interview with LAHSA and Los Angeles Drug and Alcohol, the top needs for those families at risk for homelessness need: wrap-around services that help families with housing start up needs such as utility hook up, groceries, phone and or cable, kitchen equipment and furniture; services for mental and health wellness. LAHSA is working local and regional organizations to create LA County CEO Homeless Initiative containing 50 strategies for Measure H funding. Area social services that assist with rapid rehousing can provide greater assistance to homeless or nearly homeless



families and individuals. LAHSA reported that rent assistance is needed for people aging out of foster care and seniors and individuals with no family are the vulnerable populations.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Norwalk has not completed an "At Risk of Homelessness" study. However, 42% of its population is known to be cost burden. Lower income households with a burdensome housing cost are more likely to become homeless or experience overcrowding. Homeowners with a housing cost burden have the option of selling the homes and becoming renters. Renters, however, are vulnerable and subject to constant changes in the housing market. Monthly rental rates in the City have dramatically increased 22% to 25% over the last 2 years.

There are a range of affordable housing options in the City, however the number of affordable units is decreasing each decade. In the last 7 years, the number of units less than \$500 a month has decreased slightly at 2.8%, while the total number of units between \$500 and \$1,000 decreased 12.3% while the total number of units priced over \$1,000/month increased 15%.

## Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Households paying greater than 30% of their income on housing has been linked with instability and an increased risk of homelessness. This is primarily due to having less income available for other necessities such as food, clothing, utilities, and health care. 63% of Norwalk's owner-occupied households, who are low-income, are overpaying for housing. For renters who are low-income, more than 37% are overpaying.

Cost burdened renters can be assisted by the Authority's Section 8 Housing Choice Voucher Program which offers rental assistance to extremely low- and very low-income families. However, there are no funding resources to provide financial assistance to owners who are overpaying.

#### Discussion

See above.



## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts. The Hispanic population is experiencing the greatest housing problems in all AMI cohorts in the City.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,175	730	350
White	350	200	50
Black / African American	145	0	75
Asian	515	225	40
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	2,125	300	190

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data Source 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,985	885	0
White	260	270	0

<sup>\*</sup>The four housing problems are:



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	104	20	0
Asian	390	100	0
American Indian, Alaska Native	10	10	0
Pacific Islander	4	0	0
Hispanic	2,175	485	0

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data Source 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,565	2,125	0
White	580	570	0
Black / African American	180	100	0
Asian	455	280	0
American Indian, Alaska Native	19	50	0
Pacific Islander	10	4	0
Hispanic	3,315	1,125	0

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data Source 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,750	1,945	0
White	225	415	0
Black / African American	115	20	0
Asian	240	275	0

<sup>\*</sup>The four housing problems are:

<sup>\*</sup>The four housing problems are:



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,135	1,220	0

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data Source 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### Discussion

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems. Jurisdiction wide the largest majority of people with housing problems are Hispanic, 70%, followed by Asian persons (63.5%).

<sup>\*</sup>The four housing problems are:



# NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,735	1,165	350
White	280	265	50
Black / African American	130	14	75
Asian	385	355	40
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	1,920	500	190

Table 19 – Severe Housing Problems 0 - 30% AMI
Data Source 2011-2015 CHAS

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,175	1,695	0
White	145	385	0
Black / African American	74	50	0
Asian	360	130	0

<sup>\*</sup>The four severe housing problems are:

<sup>1.</sup> Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	10	10	0
Pacific Islander	4	0	0
Hispanic	1,555	1,100	0

Table 20 - Severe Housing Problems 30 - 50% AMI

Data Source 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,220	4,475	0
White	300	845	0
Black / African American	64	220	0
Asian	225	510	0
American Indian, Alaska Native	4	65	0
Pacific Islander	10	4	0
Hispanic	1,615	2,830	0

Table 21 – Severe Housing Problems 50 - 80% AMI

Data Source 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

# 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	715	2,975	0
White	65	575	0
Black / African American	4	125	0
Asian	95	425	0

<sup>\*</sup>The four severe housing problems are:

<sup>\*</sup>The four severe housing problems are:



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	525	1,835	0

Table 22 - Severe Housing Problems 80 - 100% AMI

Data Source 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

# Discussion

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems. Jurisdiction wide the largest majority of people with severe housing problems are Hispanic, 71%, followed by Asian persons.

<sup>\*</sup>The four severe housing problems are:



# NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction:

This section compares the existence of housing cost burden and severe cost burden amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

**Housing Cost Burden** 

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,140	6,510	5,230	355
White	3,235	755	645	50
Black / African American	670	430	250	75
Asian	2,545	755	755	40
American Indian, Alaska Native	85	25	15	0
Pacific Islander	14	4	14	0
Hispanic	8,500	4,485	3,530	190

Table 23 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

### **Discussion:**

By HUD's definition of a disparity of 10% or higher, Hispanic households experience a disproportionately greater need when it comes to cost burden. Jurisdiction wide, 55% of households pay less than or equal to 30% of their monthly income on housing costs (cost burdened). This AMI cohort contains the most cost burdened families. Hispanic households by far continue to be a population that most experience the most cost burden in all AMI income cohorts. This is consistent with the dominant population in the City.



# NA-30 Disproportionately Greater Need: Discussion - 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

# **Housing Problems:**

Jurisdiction wide, the largest majority of people with housing problems are Hispanics at 70%, followed by Asian persons. Hispanic people in four income cohorts experienced a disproportionately greater need in terms of housing problems followed by Asians in the 0-30% and 50-80% AMI cohorts.

#### **Severe Housing Problems:**

Jurisdiction wide the largest majority of people with severe housing problems 71% are Hispanic followed by Asian persons in all four income cohorts experienced disproportionately greater need in terms of severe housing problems followed by Asians in the 0-30% and 30-50% AMI cohorts.

### **Housing Cost Burden:**

Hispanic households by far continue to be a population that most cost burden in all AMI income cohorts. White and Asian households are also cost burdened most noticeably in the less than 30% AMI income cohort.

# If they have needs not identified above, what are those needs?

The community survey identified the greatest housing needs are larger single-family homes, senior housing, multifamily housing as well as programs and support to increase home ownership.

- Support social services that provide homeless prevention programs.
- Increase housing affordability, provide incentives for housing rehab, increase rental housing for families and seniors, increase homeownership and assistance programs, provide tenant-based rental assistance.
- Promote programs that support fair housing, especially targeting extremely low- and low-income households
- Create opportunities for job generating businesses to located in the City as well as job training.

# Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Hispanic (of any race) population makes up the majority of the City's resident base standing at 70%. The White population is the second highest group and makes up approximately 49% and the Asian population making up 14%. The Hispanic population lives in the vast majority of the City however there is a distinctive area located in the southeastern corner of the City where a majority of Asian families live (Census Tract 5526.02; Block Group 1). See Minority Concentration Map.



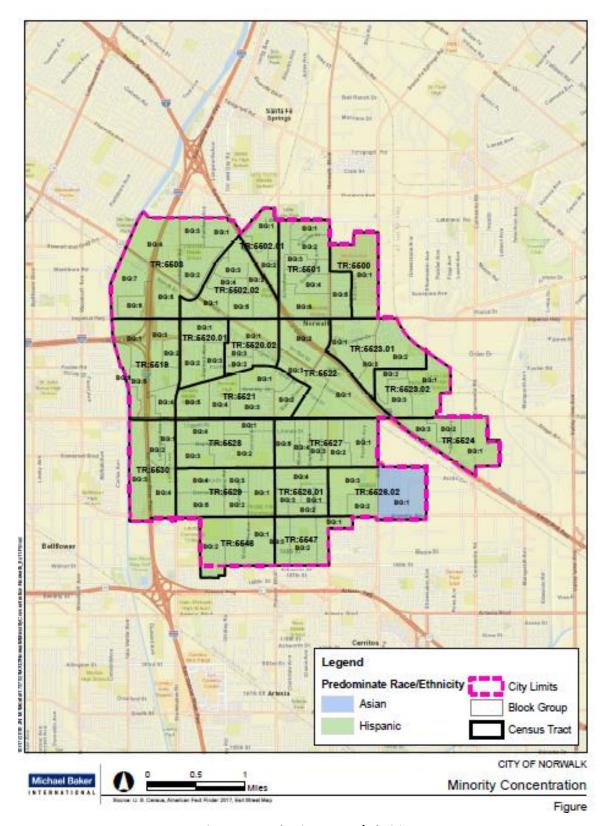


Figure 3 – Predominate Race/Ethnicity



# **NA-35 Public Housing – 91.205(b)**

#### Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. Norwalk is primarily is served by the Authority. The Authority does not operate any public housing but does administer the Housing Choice Voucher Program.

Although Table 24 shows the City receives 745 Housing Choice Vouchers (Vouchers), the City only receives a total of 705 Housing Choice Vouchers from HUD, but due to insufficient federal funding the City can only support all 635. At the present time, the City has roughly 635 families that utilize vouchers in rental units. The City works with up to 25 families in the FSS program. The City and HUD report between 60-65% of all voucher recipients are elderly and or disabled. There is no reported domestic violence among voucher recipients and there was only 1 veteran voucher recipient. The largest majority of voucher recipients, 63%, are White (54% are Hispanic) followed by African American at 20% and Asian at 15%.

#### **Totals in Use**

	Program Type										
	Certificate	Mod-	Public	Vouch	ers						
		Rehab	Housing	Total	Project	Tenant	Specia	l Purpose Vou	cher		
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
# of units											
vouchers in use	0	0	0	745	45	699	1	0	0		

**Table 24 - Public Housing by Program Type** 

#### **Characteristics of Residents**

	Program Type by Population Characteristics										
	Certificate	Mod-	Public		Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher			
					based based		Veterans Affairs Supportive Housing	Family Unification Program			
Average Annual											
Income	0	0	0	\$15,083	\$13,316	\$15,202	\$11,622	0			
Average length of											
stay (years)	0	0	0	7	4	7	1	0			
Average											
Household size	0	0	0	2	1	2	1	0			

<sup>\*</sup>includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
PIC (PIH Information Center)



	Program Type by Population Characteristics								
	Certificate	Mod-	Public		Vouchers				
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher	
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at									
admission	0	0	0	1	0	1	0	0	
# of Elderly Program									
Participants (>62)	0	0	0	368	45	323	0	0	
# of Disabled Families	0	0	0	97	0	97	0	0	
# of Families requesting accessibility									
features	0	0	0	745	45	699	1	0	
# of HIV/AIDS program									
participants	0	0	0	0	0	0	0	0	
# of Domestic Violence victims	0	0	0	0	0	0	0	0	

Table 25 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

# **Race of Residents**

			Progr	am Ty	e By Ra	ce			
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project	Tenant	Specia	l Purpose Vou	cher
					-based	-based	Veterans Affairs	Family Unification	Disabled *
							Supportive	Program	
							Housing		
White	0	0	0	471	34	437	0	0	0
Black/African									
American	0	0	0	151	1	149	1	0	0
Asian	0	0	0	112	9	103	0	0	0
American Indian/Alaska									
Native	0	0	0	7	1	6	0	0	0
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elde	erly Disabled,	Mainstre	eam One-Ye	ear, Mai	nstream F	ive-year, a	and Nursing H	ome Transitio	n

Table 26 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)



### **Ethnicity of Residents**

	Program Type By Ethnicity											
Ethnicity	Certificate	Mod-	Public		Vouchers							
		Rehab	Housing	Total	Project	Tenant	Specia	al Purpose Vou	ucher			
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*			
Hispanic	0	0	0	405	25	380	0	0	0			
Not												
Hispanic	0	0	0	340	20	319	1	0	0			
*includes N	on-Flderly Di	sabled N	lainstream	One-Ye	ar Mainst	ream Five	-vear, and Nu	rsing Home Tr	ansition			

Table 27 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

# Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The City does not own or manage any housing thus does not have a waiting list. Individual needs are assessed at the program intake level and during the voucher search term. Elderly persons and persons with disabilities represent 65% of the voucher recipients.

# Most immediate needs of residents of Public Housing and Housing Choice voucher holders.

In 2015 there are 3,957 applicants on the Section 8 tenant-based waiting list, today there are 4,491 an increase of 12%. Approximately 14% are elderly residents and 21% are disabled persons. For local residents of Norwalk, the wait time to obtain a voucher can be anywhere from 3 to 5 years. The City currently gives priority to: Norwalk veterans; applicants that live or work in Norwalk; and the homeless.

### How do these needs compare to the housing needs of the population at large?

For voucher holders, the most immediate needs are for vacant rentals within the City's payment standards and for rental units accessible to persons with limited mobility. The needs of voucher holders are shared with the population as a whole as there is a general lack of affordable and accessible units in the City.

#### **Discussion:**

See discussion above.

# NA-40 Homeless Needs Assessment – 91.205(c)

#### Introduction:

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue - as many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV, or substance abuse. Looking at the problem another way, homelessness emerges as a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. In reality, homelessness is caused by all of these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach. This section of the ConPlan looks at Norwalk's homeless population from a multiple angles to assess the population's need for housing and services.

The total homeless population in the City is estimated to be 196 unsheltered persons in 2019. The unsheltered homeless population in the City has decreased over the last 3 year from 269 in 2017 to 196 in 2019. Point-In-Time Counts are performed annually for Service Planning Area 7 (SPA 7) in January. SPA 7 combines the City's sheltered and unsheltered homeless population with surrounding cities. The largest majority of the homeless are Hispanic men, 52%, adult ages 25-54.

In consultation with LAHSA, the most common/pressing housing problem in the County is affordability to the extremely low to moderate income households. Households are routinely spending over 50% of their income on housing costs and that the main contributor to homelessness is a severe lack of affordable housing. Special needs populations for the County are: people aging out of foster care and seniors. LAHSA also stated because all housing and living costs are expensive so even if rent is increased slightly families are at risk for homelessness.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Namually 2010	20	16	2017		2018		2017 2018 2019		19
Norwalk, 2019	Number	%	Number	%	Number	%	Number	%	
<b>Total Homeless Count</b>	193	100.00%	316	100.00%	262	100.00%	200	100.00%	
Sheltered	38	19.69%	38	12.03%	no data	-	4	2.00%	
(in transitional housing)									
Unsheltered	155.9	80.78%	279.7	88.51%	264.3	100.88%	196.3	98.15%	
Persons living in:									
street	70	44.90%	75	26.81%	104	39.35%	97	49.41%	
tents	2	1.28%	23.9	8.54%	33.4	12.64%	6.3	3.21%	
makeshift shelters	4	2.57%	130.8	46.76%	63.8	24.14%	20.4	10.39%	
cars	33	21.17%	28.7	10.26%	12.8	4.84%	26.7	13.60%	
vans	29	18.60%	10.8	3.86%	22.8	8.63%	12.4	6.32%	
RVs, campers	17.9	11.48%	10.5	3.75%	27.5	10.40%	33.5	17.07%	
Total Unsheltered	193.9	100.00%	317.7	100.00%	264.3	100.00%	196.3	100.00%	

Source: LAHSA.org, 2019 Homeless County by Community/City

### Nature and Extent of Homelessness: (Optional)

The City continues to dedicate itself to combating homelessness, especially with the increases in persons experiencing homelessness within the City. The City collaborates with agencies and local groups that effectively address homelessness and by implementing action-oriented prevention solutions. When reviewing the above table, overall homelessness is decreasing in both sheltered and unsheltered categories.

The total homeless population in SPA 7 is 5,095 of which 4,191 are unsheltered and 904 are sheltered or 17%. The total homeless population in Norwalk is 200 of which only 2% are estimated to receive shelter. In the County there are nearly 59,000 people living without permanent shelter, a 12% increase from 2018. LAHSA suggests that a booming economy may be leaving behind some of the region's lowest paid workers.

However homeless numbers in Norwalk are low and future solutions for homeless prevention is the key to eliminating this issue.

# Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In SPA 7 East Los Angeles County in 2019 there were 440 veterans and 213 families with children under 18 counted. Such specific counts for veterans and families were not available at the City level.

## Describe the Nature and Extent of Homelessness by Racial and Ethnic Group

In SPA 7 the dominant homeless race classification is Hispanic/Latino. This ethnicity makes up an estimated 52% of the homeless population. Other race categories that have a high number of homeless

Homeless Families and Veterans							
Household Composition	Sheltered	Unsheltered	Total	2018-2019 % change			
Families with children in (Under 18)	171	42	213	-47%			
Chronically Homeless	18	6	24	-35%			
All Veterans	142	298	440	46%			
Chronically Homeless Veterans	4	181	185	168%			

Source: LAHSA.org, 2019 Greater Los Angeles Homeless County, SPA 7

include: White and African American at 30% and 13% respectively.

Race/Ethnicity SPA 7								
	Sheltered	Unsheltered	Total	Prevalence of Homeless	2018-2019 % Change			
American Indian / Alaska Native	5	65	70	1%	192%			
Asian	8	16	24	0%	-49%			
Black / African American	372	290	662	13%	21%			
Hispanic / Latino	385	2,241	2,626	52%	-1%			
Native Hawaiian / Other Pacific Islander	2	75	77	2%	126%			
White	124	1,416	1,540	30%	24%			
Multi-Racial / Other	8	88	96	2%	380%			

Source: LAHSA.org, 2019 Greater Los Angeles Homeless County, SPA 7

#### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In almost all cases, except for chronically homeless populations, the unsheltered homeless counts are higher than sheltered. Unsheltered homeless are people counted that live on the street, cars, vans, RVs or campers, and or persons in makeshift shelters. In Norwalk the unsheltered homeless mostly live on the street or are living in RVs or campers. Throughout SPA 7 there is a need to increase housing stock and increase density to help make housing more affordable. LAHSA recommends using good examples from Measure H funded projects to increase housing stock (i.e converting garages to housing, motels to supportive housing, creating additional/accessory dwelling units on larger lots etc.).

#### **Discussion:**

See above discussion.

# NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

#### Introduction:

Non-homeless special needs refer to the needs of population subgroups that have been identified by HUD as more commonly in need of housing assistance than the general population. Due to their economic, social, mental, and or physical conditions, these populations have difficulty finding appropriate housing. These groups include:

- The elderly and frail elderly,
- Persons with disabilities,
- Persons with HIV/AIDS,
- Persons with alcohol or drug addictions; and
- Victims of domestic violence.

Additionally, individual regions often contain specific subgroups that face challenges unique to the region. This section is intended to identify the nature and extent of these needs as well as strategies being implemented to address these needs.

### Describe the characteristics of special needs populations in your community:

The number of large households of five or more people makeup roughly 32%. This statistic has not changed significantly from 2000. Single parent households makeup an estimated 26% which is higher than the County at 22%. According to the 2013-2017 ACS data, 9.7% of the City's population living with disabilities of which, 77% are elderly. The total homeless population in the City is estimated to be 196 unsheltered persons in 2019. The unsheltered homeless population in the City has decreased over the last 3 year from 469 in 2017 to 196 in 2019. Point-In-Time Counts are performed annually for Service Planning Area 7 (SPA 7) in January. SPA 7 combines the City's sheltered and unsheltered homeless population with surrounding cities. The largest majority of the homeless are Hispanic men, 52%, adult ages 25-54

#### Elderly

Since 2000, there has been a 30% increase in the elderly population in the City (65+ years of age). Over 85% of the population of Norwalk does have health coverage.

#### Persons with Disabilities

Physical and mental disabilities can hinder access to traditionally designed housing units as well as potentially limit the ability to earn adequate income. HUD data defines disability to include persons having difficulty with hearing, vision, cognitive, ambulatory, self-care and independent living. According to the 2017 census estimates, approximately 105,321 persons or 10% of Norwalk residents live with disabilities. The elderly have the highest rate of disabilities as 35% of all people 65 years of age or older report one or more disability. Elderly persons and persons with disabilities represent 65% of the City's voucher recipients.

### Persons with Developmental Disabilities

According to Section 4512 of the California Welfare and Institutions Code a "Developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental

retardation, cerebral palsy, epilepsy, and autism. There are no statistics for Norwalk on persons with developmental disabilities.

#### Large Households

The State of California Housing and Community Development defines large families as consisting of five or more persons. Lower income, large families need three, four or five bedroom housing units at affordable costs. Since housing with these number of bedrooms usually command higher costs than smaller units, affordability is another key need of large families or households. The number of large households of five or more people makeup roughly 32%. This statistic has not changed significantly from 2000. According to the 2013-2017 Census, there are 7,270 (a decrease of 18% since 2010 of 8,901 households) large family households – 4,629 owners and 2,641 renters in the City.

#### Female-Headed Households

According to the 2013-2017 census, there were 4,861 female householders live in the City, which represents about 18% of all the City's total households. In 2010 there were 7,509, a 35 % decrease. There are about 1,777 female householders with children under 18. About 58% of all female householders are 65 years of age or older. Female households in the City in 2017 are estimated at 18%, while solely male households only make up 8%. Households with persons living alone make up 13% of total households of which 6% are elderly residents.

#### Farm Workers

Farm workers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farm workers have special housing needs because they earn lower incomes than many other workers and move throughout the year from one harvest location to the next.

Based on the 2017 American Fact Finder estimates that 385 residents are employed in a farming occupation. These "farmworkers" reside in Norwalk and are members of a household and occupy a housing unit. Therefore, they would be included in the estimates of household needs such as cost burdened and crowding.

#### Extremely Low-Income Households

According to 2011–2015 CHAS data (Table 7), there were approximately 4,250 extremely low-income households (renters and owners) living in the City. Extremely low-income households are those households that earn 30 percent or less of the median family income (MFI) for the statistical region in which they are located.

# What are the housing and supportive service needs of these populations and how are these needs determined?

#### **Elderly**

According to the 2015 CHAS data there are 3,785 renters and 4,885 home owners (in the 0% to 100% AMI range) totaling 8,670 households paying more than 30% of their income in housing costs. Approximately 10% of these cost burdened households are elderly. Of which 55% are elderly homeowners and 45% are elderly renters.

### Persons with Disabilities

Disabilities may include difficulties with hearing; vision; concentrating, remembering, or making decisions; difficulty walking or climbing stairs; self-care difficulty such as difficulty dressing or bathing; or independent living difficulty such as difficulty doing errands alone or visiting a doctor's office or shopping.

#### Persons with Developmental Disabilities

There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group.

#### Large Households

The HUD CHAS data estimates that there are 7,270 large family households in the City—4,629 owners and 2,641 renters. Therefore, 27.0% of all owner-occupied units are large family households, and 26.2% of renter-occupied units are large family households. The housing needs of large households can be addressed through the expansion of existing smaller units, and the provision of new, affordably-priced larger units.

#### Female-Headed Households

Single-parent households often require special consideration and assistance due to their greater need for affordable and accessible day care, health care, and other supportive services. In particular, many female-headed households with children are susceptible to having lower incomes than similar two-parent households.

### Extremely Low-Income Households

There are limited opportunities to address the housing needs of extremely low-income households in the City. However, the needs of this special needs group are taken into consideration and are generally addressed through the framework of the programs administered by the Community Development Department and the Authority.

During the preparation of the ConPlan, a Housing and Community Development Survey (in both English and Spanish) was administered. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs for Norwalk's special needs population. This effort was assisted with a review of HUD's 2017 ACS data and relevant policy documents, such as the 2014 Housing Element, 2015 ConPlan, 2015 Analysis of Impediments to Fair Choice Housing Choice and LAHSA CoC homeless survey.

# Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to Los Angeles County's annual survey on the matter, there was a total of 1,949 residents that were newly reported as diagnosed with HIV infection in the County in 2016. This is a rate of 19 new cases per 100,000 persons. In total, there are 51,438 persons living with diagnosed HIV infection in the County. The number of deaths among persons with HIV infection has been steady in the County since 2010, with slight decreases for 2016 and 2017.

**Discussion:** See above section.

# NA-50 Non-Housing Community Development Needs - 91.215 (f)

# Describe the jurisdiction's need for Public Facilities:

About 10,000 disabled persons live in Norwalk, many of which visit City Hall and other public facilities daily. The elderly have the highest rate of disabilities as 35.5% of all people 65 years of age or older report one or more disability. Physically disabled people have several unique needs. Special construction features tailored to a person's disability are necessary to facilitate access and use of housing and public facilities. The City needs to update public facilities to current accessibility standards under the Americans with Disabilities Act.

#### How were these needs determined?

As other building modifications are considered, the City assessed the facilities conformity with current accessibility standards.

## Describe the jurisdiction's need for Public Improvements:

Street, sidewalk, curb, gutter and alley rehabilitation is needed in many low-to moderate-income areas of the City

#### How were these needs determined?

Residents and stakeholders who completed the Community Needs survey ranked the need for street/alley improvements as "high." The Engineering Division has also assessed street conditions City wide and has identified the areas in need of improvement.

### Describe the jurisdiction's need for Public Services:

The City has a medium to high need for homeless and non-homeless services. These include services for mental health for both adults and youths, and services for support towards substance abuse treatment, domestic violence victims, and senior care.

#### How were these needs determined?

Community feedback on community development issues was gathered through a survey given to agencies, nonprofits, and interested citizens. These needs were determined during the consultation process, community development surveys, and at public meetings.

# **Housing Market Analysis**

# **MA-05 Overview**

# **Housing Market Analysis Overview:**

This section looks at the housing market and supply in Norwalk, California by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered.

# **MA-10 Number of Housing Units – 91.210(a)&(b)(2)**

### Introduction

This section examines the composition of Norwalk's housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter-occupied housing.

# All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,930	74%
1-unit, attached structure	1,160	4%
2-4 units	715	3%
5-19 units	1,595	6%
20 or more units	3,530	12%
Mobile Home, boat, RV, van, etc	454	2%
Total	28,384	100%

Table 28 - Residential Properties by Unit Number

Data Source: 2011-2015 CHAS

## **Residential Properties by Number of Units**

The table above breaks down Norwalk's housing stock by unit type. Single-family detached homes are the most prominent, accounting for 74% of all housing units. Whereas, multi-family developments only account for 20% of all housing units in Norwalk and 2% of housing units are classified as mobile home, boat, RV, van, etc.

### **Unit Size by Tenure**

	Own	ers	Renters		
	Number	%	Number	%	
No bedroom	270	2%	1,075	11%	
1 bedroom	315	2%	2,280	23%	
2 bedrooms	3,655	21%	3,355	33%	
3 or more bedrooms	12,950	75%	3,325	33%	
Total	17,190	100%	10,035	100%	

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 CHAS

The above table compares unit sizes (by number of bedrooms) with housing tenure. Amongst owner-occupied homes, units with 3 or more bedrooms dominate - comprising 75% of all owner units, compared to renter-occupied units which are more evenly distributed with 33% of total rentals for 2-bedroom units and 33% for 3 or more bedrooms.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

- Low-income Housing Tax Credit (LIHTC) The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units at affordable rent levels. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation of at-risk housing. In Norwalk, San Antonio Gardens (65 low-income senior units) and Center Pointe Villas (240 senior units and 24 low- and 216 moderate-units) are LIHTC projects.
- HOME Investments Partnerships (HOME) Program HOME Funds (Home Investment Partnership) are used to assist low-income (80% AMI) households. Eligible activities include New Construction, Acquisition, Rehabilitation Homebuyer Assistance and Rental Assistance. Corby Apartments (8 family rental units, 2 low and 6 moderate) and HOPE Apartments (3 single-family homes for 9 low-income developmentally disabled adults) are recipients of HOME funding.

# Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The California Housing Partnership Corporation data base indicates that two at-risk developments are located in Norwalk: Norwalk Christian Towers (185 units) and Los Alisos North (48 units). However, the Towers is now owned by Preservation Partners Development (PPD), a firm that acquires, rehabilitates and preserves "at-risk" affordable housing which were originally developed under HUD financing and direct rental subsidy programs. PPD provides the opportunity to rehabilitate and permanently preserve existing affordable housing assets by offering owners the opportunity to realize 'market values' upon sale. PPD utilizes low-income housing tax credits and tax exempt bond financing to acquire and rehabilitate "atrisk" housing.

On the other hand, Los Alisos North – which has 28 2-bedroom and 20 3-bedroom units –had its Section 8 assisted units expire back in September 2013 and is now funded year to year. Section 8 provides rental assistance to the elderly and families residing in a specific project – that is, project based rental assistance. HCD has explained:

Section 8 contracts, which were originally issued for 15-20 year terms, are now subject to annual renewal. Upon expiration of the Section 8 contract, owners are generally under no obligation to accept a contract renewal and maintain the affordability of the units to lower income households. Section 8 assisted properties include both the HUD older-assisted properties (approximately half of these), and newer assisted properties which were generally financed by HUD under the Section 221(d)(4) program, or by the California Housing Finance Agency (CHFA). Source: California Department of Housing and Community Development, Affordable Rental Housing at Risk of Conversion

Norwalk's Housing Element acknowledges a past and future losses in funding of \$41,240,408 from 2012 to 2021. Most notably \$17,755,000 in projected low and moderate housing set-aside funds. The 2013-2021 City Housing Element states "The majority of the residential areas in the City are built out. Most of the City's housing development occurs through land recycling and housing redevelopment. The City has approved re-zoning from lower to higher density residential use and has facilitated the development of housing by re-zoning parcels from commercial or industrial to higher density residential uses. These actions have helped to expand the housing stock. As of 2017, there were an estimated 28,595 (2010: 28,083) dwelling units in the City, nearly two-thirds of which were owner-occupied. There are a range of affordable housing options, however the number of affordable units is decreasing each decade. In the last 7 years, the number of units less than \$500 a month has decreased slightly at 2.8%, while the total number of units between \$500 and \$1,000 decreased 12.3% and the total number of units over \$1,000/month

increased 15%. From 2010 to 2017 there was a small increase, 612 units, in the total number of dwelling units.

### Does the availability of housing units meet the needs of the population?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint there are ample units in the City to house the population. However, elevated home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Starting at the 100% AMI income group there is a considerable lack of affordable units; this gap is progressively larger for moderate, low, and extremely low-income groups.

# Describe the need for specific types of housing:

The specific type of housing needed is based on Southern California Association of Governments (SCAG) growth forecast and then allocated proportionally between the two income groups based on the Regional Housing Needs Assessment (RHNA). There are a total of 201 units estimated by SCAG's Regional Housing Needs Assessment. Those housing needs are as follows: Extremely Low-Income: 26 units; Very Low: 26 units; Low: 31 units; Moderate: 33 units; Above Moderate: 85 units

The rehabilitation objective is based on the number of homes that could be rehabilitated with CDBG and HOME funds. The conservation objective includes the rental assistance provided by the Norwalk Community Development Department. The preservation objective refers to maintaining the affordability of rental units in one affordable apartment community.

The Housing Element states there is a need (provided by RHNA methodology) for 83 lower income housing units. Several sites within R-4 zones have been determined suitable to develop multi-family housing at appropriate densities. There is a trend in the market for single-family homes and duplexes being replaced by multi-family structures. The southern California housing market is improving each month while foreclosures, short sales, trustee sales, and bank-owned REO properties are now representing a smaller share of all home sales.

#### Discussion

See above sections.

# MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

# Introduction

The tables below describe the cost of housing for both owners and renters in Norwalk. Table 30 looks at median home prices and rents for 2009 and 2015. Housing value has decreased substantially in Norwalk - with home prices decreasing by 21%. However, rents have increased by 13% since the 2009. The most recent median home value, not included in Table 30, is \$375,400 provided by 2013-2017 ACS. That is an +11% increase since 2015 and still a decrease since 2009 values.

Table 31 breaks down the rent paid by price cohorts. 37.9% of renters pay between \$1,000 and \$1,499 a month, which is the largest cohort. The next largest rent cohort is \$1,500-\$1,999, with 22.2% of renters falling in this range, followed closely by \$500-\$900 at 21.4%.

# **Cost of Housing**

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	418,200	331,400	(21%)
Median Contract Rent	1,091	1,234	13%

Table 30 - Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,150	11.5%
\$500-999	2,145	21.4%
\$1,000-1,499	3,805	37.9%
\$1,500-1,999	2,230	22.2%
\$2,000 or more	705	7.0%
Total	10,035	100.0%

Table 31 - Rent Paid
Data Source: 2011-2015 ACS

# **Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	680	No Data
50% HAMFI	1,330	290
80% HAMFI	5,470	1,565
100% HAMFI	No Data	5,230
Total	7,480	7,085

Table 32 - Housing Affordability

Data Source: 2011-2015 CHAS

# **Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,158	1,384	1,791	2,401	2,641
High HOME Rent	1,158	1,253	1,506	1,730	1,911
Low HOME Rent	913	979	1,175	1,357	1,515

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

#### Is there sufficient housing for households at all income levels?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint there are ample units in the City to house the population. However, elevated rents result in much of the housing stock being out of the affordable range for large portions of the population. Starting at the 100% AMI income group there is a considerable lack of affordable units; this gap is progressively larger for moderate, low, and extremely low-income groups. Overall, 65.3% of all low- and moderate- income households experience a housing cost burden by paying at least 30% of monthly income on housing. This problem is worse for renters, due to rising rent prices, with 71.2% of low- and moderate-income renters experiencing housing cost burden.

# How is affordability of housing likely to change considering changes to home values and/or rents?

From 2009 to 2015 Norwalk's median home value decreased by 21%, from \$418,200 to \$331,400 and the median rent increased 13%, from \$1,091 to \$1,234. Over the same period median household income decreased by 7.5%, according to ACS estimates. While owning a home has become slightly more manageable, the growth in rental housing costs is still rising, while area income is decreasing. This will continue to highlight the need for affordable rental units in the City. Continued increases in housing rents without commensurate income growth will further increase housing cost burden across the board.

# How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median rent for all units in Norwalk was \$1,234 according to 2015 ACS estimates as shown in table 30. The largest rent cohort in the City was the \$1,000-\$1,499 range - with 3,805 units, or 37.7% of the rental stock. The second largest rent cohort was the \$1,500 or more group - with 2,880 rental units, or 32% of the rental stock. The third largest rent cohort was the \$750-\$999 range - with 1,556 rental units, or 17% of the rental stock. A low-income individual can afford a monthly rent of \$1,263, which means that average rent for the City fits within this rate. However, housing costs rise per bedroom and per family size, putting this affordability in jeopardy.

The median rent for the City of \$1,234 falls between the High HOME Rent for a 1-bedroom and 2-bedroom unit, however, it only fits for a 0-bedroom unit under Fair Market Rent. Overall, rents paid in Norwalk roughly fall within the ranges of Low and High HOME Rents as well as Fair Market Rent, especially for smaller units. Therefore, it is hard to say with much precision because the second largest rent cohort was

\$1,500 or more and the upper limit is not defined by the ACS data. It becomes more convoluted when trying to factor in family size and bedroom number. As was highlighted above, 53.9% of the City's renters are currently cost burdened due to housing. This points to the fact that as housing cost increases continue to outpace income growth a great number of renter households are deeply in need of assistance, either from direct rental assistance or through more affordable rents.

#### Discussion

There is a lack of decent affordable units in the City of Norwalk, resulting in much of the housing stock priced outside of an affordable range. For low-income renters, access to decent affordable units is even more daunting. According to 2015 ACS data, 53.9% of renters were cost burdened or paying more than 30% of their income on housing. In 2015, Fair Market rents were considerably higher than HOME Rents with the exception of Efficiency units. According to 2017 statistics, The percent of owner-occupied households in the City that are currently cost-burdened is estimated to be 42%, most of which are renter-occupied households (53.2%).

The lack of affordable housing in Norwalk's housing market will be addressed in during the 2020-2024 planning period with the City's Security Deposit Assistance Program. The program will provide HOME funding to assist Section 8 voucher holders and the homeless with security deposit. This program will be operated by the Authority.

# MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

### Introduction

The tables and maps below provide details on the condition of housing units throughout the City of Norwalk by looking at factors such as age, vacancy, and the prevalence of housing problems.

#### **Definitions**

HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities, 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

#### **Condition of Units**

Condition of Units	Owner-Occupied		Renter	-Occupied
	Number	%	Number	%
With one selected Condition	7,015	41%	4,995	50%
With two selected Conditions	710	4%	1,555	16%
With three selected Conditions	10	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,455	55%	3,470	35%
Total	17,190	100%	10,030	101%

Table 34 - Condition of Units Data Source: 2011-2015 CHAS

#### **Housing Conditions**

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities, 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Forty-one percent (41%) of all owner-occupied housing units face at least one housing condition while 50% of all renters have at least one problematic housing condition.

#### **Year Unit Built**

Year Unit Built	Owner-	Occupied	Renter-Occupied		
	Number	%	Number	%	
2000 or later	165	1%	540	5%	
1980-1999	1,000	6%	2,020	20%	
1950-1979	12,660	74%	6,390	64%	
Before 1950	3,370	20%	1,080	11%	
Total	17,195	101%	10,030	100%	

Table 35 – Year Unit Built

Data Source: 2011-2015

## Age of Housing Units

Table 33 provides details on the age of owner-occupied and renter-occupied housing units within Norwalk. 74% of owner-occupied units were built between 1950-1979, while 64% of renter-occupied units fall in this category, as it is the most common time-frame. There is far higher rates of old housing than new. Twenty percent of owner units and 11% of renter units are at least 69 years old, while just 1% of owner units and 5% of renter units have been built since 2000.

#### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Owner-Occupied Renter-Occupi		Occupied
	Number	%	Number	%	
Total Number of Units Built Before 1980	16,030	93%	7,470	74%	
Housing Units build before 1980 with children present	750	4%	270	3%	

Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

#### **Lead-Based Paint Hazards**

Housing units built prior to 1980 may contain Lead-Based Paint in portions of the home (window and door frames, walls, ceilings, etc.) or in some cases throughout the entire home, including pipe systems. Thus, it is generally accepted that these homes have a risk of Lead-Based Paint Hazards and should be tested in accordance with HUD standards. As indicated in table 36, the City contains housing that is below this year threshold at a high rate; 93% of owner-occupied units and 74% of renter-occupied units.

Furthermore, children are most at risk for experiencing Lead-Based Paint related illnesses. Therefore, special attention should be paid to homes built prior to 1980 where children are present. In the City, this represents 4% of owner-occupied units and 3% of renter-occupied units.

#### **Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			1,357
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

#### **Vacancy Rate**

Out of 28,595 total housing units in Norwalk, 1,357 units are vacant, representing 4.75% of units. This rate falls within the range that is considered by HUD to be healthy for a City.

### **Need for Owner and Rental Rehabilitation**

There is a relationship between the age of the housing stock and the prevalence of poor housing conditions. For instance, the older a home, the greater is the need for maintenance, repair and or replacement of key mechanical systems. According to HCD, housing that is 40+ years old is an indicator of the *maximum* rehabilitation need. 2017 ACS data shows that almost 23,000 housing units (79.2% of the housing stock) was built in 1969 or earlier. That number overstates the need because many home owners do maintain their homes and the City's housing improvement and code enforcement programs encourage property owners to maintain the housing stock.

A survey was completed in May 2013 of housing conditions in the City's oldest neighborhood, which is called the One-way Neighborhood because of its numerous one-way streets. The neighborhood is bounded by the following streets: Pioneer Boulevard, Alondra Boulevard, Norwalk Boulevard and Hopland Street. There are about 900 housing units located in this neighborhood. Almost all of the 900 homes have one or more rehabilitation need such as exterior painting, re-roofing, repair of broken windows, and replacing of wood fences and block walls.

# Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Homes constructed prior to 1980 where children are present only represent 4% of owner-occupied units and 3% of renter-occupied units.

#### Discussion

See above discussion.

# MA-25 Public and Assisted Housing – 91.210(b)

#### Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderateincome families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. Norwalk is primarily is served by the Authority.

#### **Totals Number of Units**

Program Type										
	Certificate Mod-	Public	Vouchers							
		Rehab	Rehab	Housing	Total	Project -	Tenant -	Special Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	0		705	45	660	0	0	0	
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 38 – Total Number of Units by Program Type Data Source: PIC (PIH Information Center)

# Describe the supply of public housing developments:

In the City, there is a total of 705 housing unit vouchers available, however there are no public housing developments in Norwalk.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Total vouchers for public housing in the City total 705, with 660 representing tenant-based vouchers and 45 representing project-based vouchers.

# **Public Housing Condition\***

Public Housing Development	Average Inspection Score
Not Applicable	

**Table 39 - Public Housing Condition** 

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There are no public housing developments in Norwalk.

<sup>\*</sup>There are no public housing developments in Norwalk.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

There are no public housing developments in Norwalk.

# Discussion:

See above discussion.

# MA-30 Homeless Facilities and Services – 91.210(c)

#### Introduction

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue - as many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV, or substance abuse. Looking at the problem another way, homelessness emerges as a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. In reality, homelessness is caused by all of these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach. This section of the ConPlan looks at Norwalk's housing and services delivery system available to the area's homeless population.

## **Facilities and Housing Targeted to Homeless Households**

	Emergency S	Shelter Beds	Transitional Housing Beds	Permanent Supportive Housing Beds		
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development	
Households with						
Adult(s) and Child(ren)	256	0	528	70	0	
Households with Only						
Adults	467	0	1,149	677	0	
Chronically Homeless						
Households	70	0	0	49	0	
Veterans	0	0	368	206	0	
Unaccompanied Youth	0	0	144	0	0	

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source: PIC (PIH Information Center)

# Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mental health services are a primary need for persons who are severely mentally ill. Persons with mental illness without adequate treatment, ongoing support and stable housing are often homeless, use emergency rooms for crisis medical needs, and are disproportionately involved in the criminal justice system. Housing can be an integral part of a system of care for the severely mentally ill because the prime support network and focus of daily living activities is often associated with the residence. The major barrier to stable and decent housing for the seriously mentally ill is the availability of affordable housing. A majority of persons in this population depend solely on Supplemental Security Income (SSI). Without affordable housing, severely mentally ill persons are at greater risk of becoming homeless or living in unstable or substandard housing situations.

Los Angeles County Department of Mental Health is the primary resources for the mentally ill. Behavioral Health Services include psychiatric evaluation, medication management, specialty mental health services, as well as comprehensive case management services to individuals and families. The program serves children and adults, who have acute or severe and chronic behavioral health issues as well as those who have experienced significant impairment due to a mental illness.

Primary services needed by persons with alcohol or other drug addiction include health care and detoxification programs. Many homeless persons use alcohol and drugs and have addiction problems. The patient fees at most treatment centers for substance abuse are expensive and preclude treatment for homeless persons. The Los Angeles County Department of Mental Health provides substance abuse resources for the homeless. Substance abuse counseling and treatment centers serving Norwalk, include the following:

- Alcoholics Anonymous, Commonwealth Ave # D Fullerton, CA 92831-4634
- Alcoholics Anonymous, Avenue Huntington Park, CA 90255-4721
- Action Alliance Sober Living, 133 West Chapman Avenue Fullerton, CA 92832-1451
- Little House, 9718 Harvard St., Bellflower, CA 90706

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

SSD offers public assistance programs and services designed to assist low-income residents and those in need of emergency shelter or food. According to SSD, motel vouchers are issued for up to three (3) nights, depending on the circumstance, for emergency lodging for persons in need of temporary shelter. Often times, persons seek this service due to loss in wages, need a place to sleep while waiting to be admitted into a homeless shelter, unable to afford shelter for themselves and family for short period of time, or the person is chronically homeless and is in need of a place to get cleaned up and rest. The City has an agreement with the Guesthouse Inn and Best Western Inn to allow persons with City-issued vouchers to stay at those inns. Prior to entering this agreement, SSD staff conducted inspections to ensure that the establishments were clean and safe.

Many of the constituents who seek assistance from SSD live at motels. They come in for food assistance, dispute resolution regarding complaints about the living conditions at motels, advocacy assistance for services through other agencies, and referral to drug/alcohol rehabilitation facilities, homeless shelters, medical treatment facilities and other public agencies.

The City has taken additional efforts to address the homelessness problem by collaborating with the Gateway Cities Council of Governments, Gateway Connections Program, to offer housing and services to persons who are homeless. This program, along with the Social Services and Community Development Departments and the Authority, serves as a bridge between those who are in need and resources that are available.

In addition, the COG will set up an online Homeless Prevention Community Resource Database. The homeless prevention community resource database will be an online resource for service seekers and community partners to find housing and services in and around the 27 Gateway communities. The system

will be designed to provide preventative information to those who are at risk of homelessness, and housing and services information to those who are homeless.

The database will provide multiple points of entry for service seekers so they can find services online, receive assistance from City staff, community-based organizations, and faith-based organizations, or any other community members with Internet access. The COG will confer with the director of socialserve.com, the developer of the LA Housing Resource Database, to determine if a Gateway specific can be accomplished. This will leverage and expand an existing resource for the County.

# MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

Certain segments of the population have more difficulty in finding decent affordable housing due to special needs. This section identifies the needs for elderly persons, large households, and female-headed households, persons with disabilities, homeless persons and farmworkers. These groups are considered to be special needs populations. The City of Norwalk, as well as local non-profits, offers an array of services to low- and moderate-income residents and special needs groups such as persons with disabilities.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The non-homeless special needs populations include the:

- Elderly
- Frail Elderly
- Persons with disabilities (mental, physical, developmental)
- Persons with HIV/AIDS and their families
- Persons with alcohol or other drug addiction
- Victims of domestic violence
- Public housing residents (does not apply in Norwalk)
- Large households
- Female Headed households

HUD refers to individuals with a disabling condition that require some form of special housing accommodations in order to live in independent lifestyle. The City of Norwalk includes large households and female headed households as being a special needs population.

Elderly and persons with physical disabilities have similar needs in having homes that are adapted to accommodate their abilities and the need to be in close proximity to or have onsite supportive services. These groups are especially vulnerable since they are usually on a fixed income which limits their ability to find housing that can accommodate their needs within their financial means. Since 2000, there has been a 30% increase in the elderly population in the City (65+ years of age). According to the 2013-2017 ACS data, 9.7% of the City's population living with disabilities of which, 77% are elderly.

Persons with mental disabilities have the ability to live and work independently or in a group living environment, individuals with severe mental disabilities will need to have constant home care and supervision.

Individuals living with HIV/AIDS and their families have similar needs to the groups discussed before. Access to medical care, counseling, transportation and food would be required with the increase of life expectancy of individuals living with HIV/AIDS. The provision of stable housing can promote the health and wellness of individuals and can decrease risk factors that can lead to the transmission of HIV and AIDS.

Persons with drug and alcohol addictions would need to have access to affordable healthcare and detoxification programs. Homeless persons have a higher rate of drug and alcohol addiction in addition to their need for supportive housing. Detoxification programs participation fees have been out of the financial reach of persons who fall between extremely low- and moderate-income levels

Victims of domestic violence have an immediate need for emergency shelter services, safe and stable housing and supportive case management to aid in permanently ending the cycle of violence. Most important for this specific population is the provision of housing that is safe and confidential.

Female-headed households are a special needs group due to their comparatively low rates of homeownership, lower incomes and high poverty rates, which often makes the search for affordable, decent and safe housing more difficult. In addition to difficulties faced by these households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to daycare/childcare, healthcare and other supportive services. Single parent households makeup an estimated 26% which is higher than the County at 22%.

The number of large households of five or more people makeup roughly 32% has not changed significantly from 2000.

# Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

According to the California Department of Social Services, Community Care Licensing Division, there are seven residential care facilities for the elderly, four adult day care centers, and six adult residential care facilities located in Norwalk. Combined, these facilities have the capacity to serve over 500 persons. Many of these facilities provide housing and services to persons with physical disabilities, while some provide residential care to those with mental or developmental disabilities.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

### **Residential Rehabilitation**

The City administers a Home Improvement Program. This program provides grants to moderate-income households, including elderly and permanently disabled or handicapped homeowners. The program provides essential handicap and general repairs with maximum grant amounts of \$5,000 for mobile homes and \$8,000 for single-family homes. Overcrowding conditions are eradicated through the CDBG funded loan program. Room additions are an eligible improvement under the provisions of this program. About one-third of the projects benefit large families. The costs of most projects that involve room additions to alleviate overcrowding exceed \$100,000.

#### Community Fund

SSD offers public assistance grants, programs and services designed to assist the supportive services needs of low-to-moderate income Norwalk residents. According to SSD, motel vouchers are issued for up to

three (3) nights, depending on the circumstance, for emergency lodging for persons in need of temporary shelter. Often times, persons seek this service due to loss in wages, need a place to sleep while waiting to be admitted into a homeless shelter, unable to afford shelter for themselves and family for short period of time, or the person is chronically homeless and is need of a place to get cleaned up and rest. The City has an agreement with the Guesthouse Inn and Best Western Inn to allow persons with City-issued vouchers to stay at those inns. Prior to entering this agreement, SSD staff conducted inspections to ensure that the establishments were clean and safe.

### Neighborhood Beautification in San Antonio Village

The City of Norwalk has proposed the area of San Antonio Village for consideration of a NRSA designation. The San Antonio Village NRSA includes the area surrounding San Antonio Drive and Firestone Boulevard (the bordering streets are Mapledale Street, Gridley Road, Imperial Highway, and the 5 freeway). The City's objective is to rehabilitate five homes within the designated area during year one of the ConPlan.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

# MA-40 Barriers to Affordable Housing – 91.210(e)

# Negative Effects of Public Policies on Affordable Housing and Residential Investment

The State of California Government Code Section 65583(c)(3) states that jurisdictions must address and, where appropriate and legally possible, remove governmental constraints (policy) to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities. This analysis was conducted during the development of the City's 2014 Housing Element. According to the Housing Element, the following public policies were identified as barriers to affordable housing:

Parking standards may constrain the development of affordable and special needs housing: Although parking standards incrementally add to the cost of housing, it is but one among many cost drivers. Four State agencies are now conducting an Affordable Housing Development Cost Study to determine how 34 different cost drivers impact affordable multifamily rental housing development costs. Among the cost drivers included in the analysis are those cited as governmental constraints by Government Code Section 65583. Although the Study's findings have yet to be published, the City is committed to implementing policies and practices that can lead to reductions in the cost of housing construction. Need to revise the "Family" definition: The draft Zoning Ordinance amendments recommend that the City's family definition be updated because it refers to related and unrelated persons and places an occupancy limit if a single-family home is occupied by unrelated persons. The City's current definition is inconsistent with fair housing laws. Lack of reasonable accommodation procedure: The Federal Departments of Justice (DOJ) and Housing and Urban Development (HUD) as well as the California Attorney General all encourage cities to adopt a reasonable accommodation procedure. The draft Zoning Ordinance amendments include a complete Reasonable Accommodation Procedure which is modeled after the recommendations of Mental Health Advocacy Services, Inc.

# MA-45 Non-Housing Community Development Assets – 91.215 (f)

#### Introduction

This section provides insight into the economic development landscape in the City of Norwalk. The table below details the extent of business sector employment throughout the City. Further tables examine unemployment, commuting times, and education attainment.

# **Economic Development Market Analysis Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	416	0	1	0	-1
Arts, Entertainment, Accommodations	5,041	2,336	13	12	0
Construction	2,092	674	5	4	-2
Education and Health Care Services	6,461	3,556	16	19	3
Finance, Insurance, and Real Estate	1,881	578	5	3	-2
Information	680	151	2	1	-1
Manufacturing	5,298	1,099	13	6	-8
Other Services	1,301	457	3	2	-1
Professional, Scientific, Management					
Services	2,547	598	6	3	-3
Public Administration	0	0	0	0	0
Retail Trade	5,000	4,052	13	22	9
Transportation and Warehousing	1,958	1,465	5	8	3
Wholesale Trade	3,151	1,272	8	7	-1
Total	35,826	16,238			

Table 41 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

# **Employment by Sector**

The Retail Trade sector provides the highest share of all jobs within the City of Norwalk, with 22% of jobs coming from this sector. It is followed by Education and Health Care Services (19%) and Arts, Entertainment, Accommodations (12%) to round out the top 3 sectors.

#### Labor Force

Total Population in the Civilian Labor Force	51,415
Civilian Employed Population 16 years and over	46,650
Unemployment Rate	9.26
Unemployment Rate for Ages 16-24	21.46
Unemployment Rate for Ages 25-65	5.87

**Table 42 - Labor Force** Data Source: 2011-2015 ACS

#### **Unemployment Rate**

Citywide, the unemployment rate is 9.26 %, according to the 2015 ACS. 21.46% of persons between the ages of 16 and 24 are unemployed. Norwalk's total overall unemployment rate is lower than the statewide unemployment rate (9.9%) for 2015 and is higher than the national unemployment rate (8.3%) for 2018.

Occupations by Sector	Number of People
Management, business and financial	6,610
Farming, fisheries and forestry occupations	3,195
Service	4,815
Sales and office	13,400
Construction, extraction, maintenance and	
repair	4,690
Production, transportation and material	
moving	3,635

Table 43 – Occupations by Sector
Data Source: 2011-2015 ACS

#### **Occupations by Sector**

The largest occupation sector is the Sales and Office sector, which employs 13,400 persons in the City. It is followed by Management, Business and Financial (6,610) and Service (4,815).

#### **Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	24,055	54%
30-59 Minutes	15,805	35%
60 or More Minutes	5,080	11%
Total	44,940	100%

**Table 44 - Travel Time**Data Source: 2011-2015 ACS

#### **Commuter Travel Time**

Fifty-four percent (54%) of all persons commuting to work have a commute of less than 30 minutes each way. Eleven percent of all employed persons have a commute of 60 minutes or more, to and from work each day. Commutes for the remaining 35% last between 30 and 59 minutes.

#### **Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo		
	Civilian Employed	Unemployed	Not in Labor
			Force
Less than high school graduate	7,165	700	5,085
High school graduate (includes			
equivalency)	10,560	960	3,830
Some college or Associate's degree	13,250	1,155	3,380
Bachelor's degree or higher	7,540	425	1,160

**Table 45 - Educational Attainment by Employment Status** 

Data Source: 2011-2015 ACS

#### Educational Attainment by Age

			Age		
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	150	880	1,530	4,200	3,470
9th to 12th grade, no diploma	1,410	1,485	1,795	3,060	1,305
High school graduate, GED, or					
alternative	4,595	3,755	4,465	7,135	2,790
Some college, no degree	5,460	4,585	3,170	5,590	2,055
Associate's degree	475	1,445	1,215	1,780	850
Bachelor's degree	615	2,050	1,865	2,780	840
Graduate or professional degree	45	655	925	855	325

**Table 46 - Educational Attainment by Age** 

Data Source: 2011-2015 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,026
High school graduate (includes equivalency)	30,288
Some college or Associate's degree	38,150
Bachelor's degree	45,268
Graduate or professional degree	51,324

**Table 47 – Median Earnings in the Past 12 Months** 

Data Source: 2011-2015 ACS

## Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The Retail Trade business sector provides the highest percentage of all jobs in the City with 22% of all the jobs coming from that sector. This is followed by Education and Health Care Services (19%) and Arts, Entertainment and Accommodations sector (12%).

#### Describe the workforce and infrastructure needs of the business community:

#### <u>Workforce</u>

Norwalk has a high proportion of residents employed in manufacturing, construction, transportation, warehousing, and utility sectors. Other major sources of employment for Norwalk residents are education, health care, social assistance, and retail trade. Industries where Norwalk have a lower proportion than the County include arts, entertainment, recreation, food services, professional, science, management, administrative, waste management, finance, insurance, real estate, information, and other services. The dominant sectors of employment are related to the educational attainment level of Norwalk residents; 11.3% of all residents 25 years of age and older have bachelor's degrees. An investment portfolio is often strengthened through diversification. Similarly, by helping to provide Norwalk residents greater access to training and higher education, the City's educational attainment rates can be raised, and the local economy can be strengthened.

#### **Business Needs**

According to the City's 2018 Strategic Action Plan, Norwalk enjoys a very diverse business community of small and large businesses. Norwalk is ideally located for economic prosperity. The criteria that typically attract commercial uses include population density, household incomes, educational attainment levels, high vehicle trip counts, and daytime working population. While many of those attributes are related to the City's population, high vehicle trip counts is a geographic consideration dependent upon factors outside of the City's influence.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Norwalk prepared an Economic Development Opportunities Plan, 2017. The Plan included background information, population trends, spending and retail patterns, and a market demand analysis. Mapping identified the key economic nodes, employment concentrations and market area within the City. The study revealed only a small percentage of people actually live and work in the City (2,974 people). Most residents do work outside the City commuting to Los Angeles, Santa Fe Springs, Long Beach and Anaheim. There are several areas of importance:

- 1) Civic Center/Entertainment District (Imperial Hwy and Norwalk Blvd)
- 2) Professional Office Development Center (near the existing County office building, Imperial Hwy)
- 3) California Youth Authority (Bloomfield Ave)
- 4) Tank Farm (50-Acre open space, Norwalk Blvd)
- 5) Front Street
- 6) San Antonio/Firestone Blvd
- 7) Alondra Blvd/Pioneer Blvd
- 8) 105 Hwy/605 Freeway/Studebaker/and Greenline
- 9) Five Points (Rosecrans, Pioneer, and San Antonio)
- 10) 605 Fwy/Firestone (under 605 Fwy)

These places are located in all areas of the City. The 2020-2025 ConPlan will not target one specific area of the City but would like to encourage economic activities at any of the above 10 Strategic Planning areas designated by the City.

## How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the City's conversations with Los Angeles Economic Development Corporation, various manufacturers revealed a demand for skilled machinists (e.g computerized routers and other specialized equipment). If manufacturing does indeed escape uncertainty, an opportunity may exist for Norwalk residents to excel in this industry, particularly in the field of advanced manufacturing where the ability to operate special machinery in the production process will have growing importance.

In terms of educational attainment, residents with higher level degrees earn more on average than other workers, as to be expected. The median income for a resident with a bachelor's degree is over \$45,000, while the median income for a resident with only a high school diploma and no college experience is slightly over \$30,000. Only 16% of all City residents have a college degree and the median income for a 1 person household is \$54,250.

The majority of persons in the City are within the age group of 25-34 year-olds which is also the age group where a college degree is most prevalent. It was far more common for older generations to not attain a college degree, but in the present, most deem college to be necessary for stable employment, and this shows up in the data for Norwalk. If this continues, with the 18-24 population also attaining degrees, then the population will be more suited for high paying jobs.

# Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City's Economic Development Division promotes the Gateway Cities COG Property Site Selector to find available real estate in the Norwalk area. By helping residents gain better education opportunities and train to promote within their existing industries of employment, Norwalk has an opportunity to help residents build their household incomes, improve their quality of life, and thereby also build a better business environment. In short, better jobs and pay for Norwalk residents will result in local economic growth. The initiative's activities call for the following:

- Norwalk-La Mirada Unified School District Adult School provides a variety of education opportunities for adults, including classes toward earning a high school diploma, English as a Second Language, learning career-related technology, or fine arts and other special interests.
- Cerritos College, located in the City of Norwalk, is a public comprehensive community college serving an area of 52 square miles of southeastern Los Angeles County. The college offers degrees and certificates in 87 areas of study in nine divisions. Over 1,200 students successfully complete their course of studies each year.
- The Southeast Los Angeles County Workforce Investment Board can assist with staffing and recruitment services, customized On-the-Job Training with reimbursement for a portion of the candidate's wages during training, Layoff, outplacement, and re-training assistance, and other employee training and professional development programs to upgrade employee skills.

• The Long Beach Small Business Development Center helps small business owners succeed with low-cost training and no-cost one-on-one advising from experienced entrepreneurs and industry experts.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

N/A

#### Discussion

See above.

#### **MA-50 Needs and Market Analysis Discussion**

## Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are areas within the City that have high concentrations (at least 51% or more) of LMI populations. These areas are more likely to experience multiple housing problems than others. These census tracts include: 5526.01, 5526.02, 5522, and 5526.

## Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A neighborhood of minority concentration is a Census tract or other defined geographic area in which the percentage of residents who are racial or ethnic minorities is at least 20 percentage points higher than the percentage of minority residents in the jurisdiction as a whole. For an area to be considered low-moderate income, the area must meet a threshold of over 50% of the population earning incomes that are considered to be low/moderate. When areas are both racially/ethnically concentrated, as well as LMI, HUD defines them as Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs). The map below displays these areas in the City.

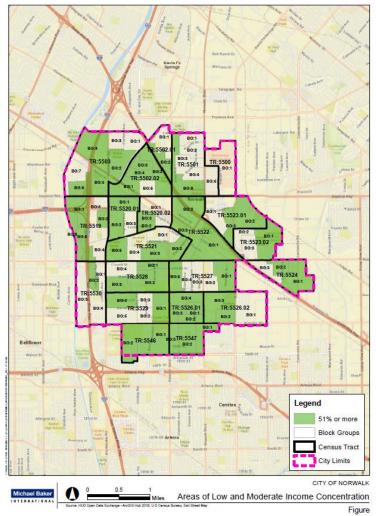


Figure 4 – LMI Concentration

There are many census tracts in the City that are designated as R/ECAPs. According to the 2020 Analysis of Impediments to Fair Housing for the City, there are 21 RCAP census block groups, and 45 ECAP census block groups. Data for low-moderate income concentrations at the census tract level could not be identified within the City of Norwalk, which is why data refers to census block groups instead. The map below displays minority concentration within the City.

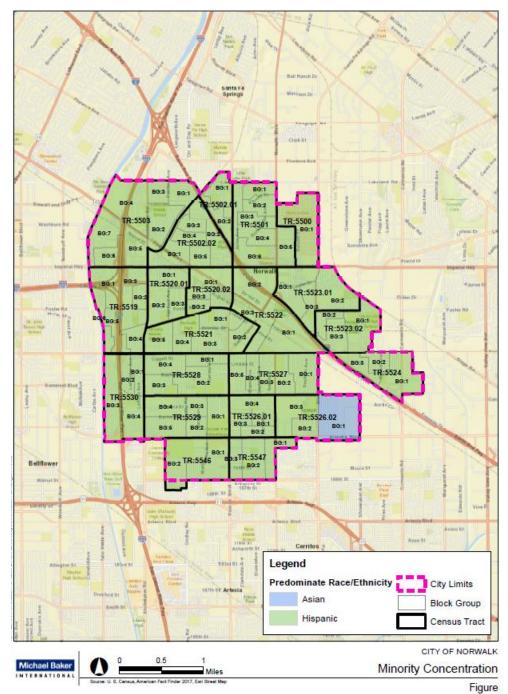


Figure 5 – Minority Concentration

#### What are the characteristics of the market in these areas/neighborhoods?

Census tract: 5526.01 is largely a residential neighborhood of single-family homes. All block groups in this tract are predominantly Hispanic (from Minority Concentration map), while 3 out of 4 are predominantly LMI (from Areas of LMI Concentration map). This tract is also an area of low median home value, in the range of \$181,300-\$321,800, as well as an area of large household size (averaging over 4 persons per

household). However, this area does not experience as much housing burden as many surrounding areas, with under 39% of households experiencing a burden (from Cost Burden Map).

5526.02 is a neighborhood of single-family homes with a large commercial/industrial area on its East side. Two of the three block groups in this area are predominantly Hispanic, while the third is predominantly Asian. One of the Hispanic block groups (Block Group 3) is predominantly LMI. In this area, home values are closer to average for the City, in the range of \$321,800-\$502,500), higher than those in tract 5526.01. However, it is more cost burdened, with between 38.78%-47.69% of households experiencing a burden. This area also averages over 4 persons per household.

Census tract 5522 is another area that is predominantly LMI, with 2 of its 3 block groups fitting into this category. The area is also predominantly populated by Hispanics in all block groups. Home values here are low (in the \$181,300-\$321,800 range), however, it is less dense than both 5526 tracts averaging between 3 and 4 persons per household. Of the three tracts, it is the most cost burdened, in the range 47.69%-58.44% of households paying more than thirty percent of income on housing costs.

#### Are there any community assets in these areas/neighborhoods?

All 3 census tracts border major commercial corridors and have good access to public transportation and shopping. This is due to their location bordering access to the Santa Ana Expressway (I-5), which additionally connects residents to I-105 and I-605. In addition, tracts 5526.01 and 5526.02 are close to Cerritos Community College, another community asset. The Social Services Center and a public library are located in 5526.01.

#### Are there other strategic opportunities in any of these areas?

A former air force tank farm is located in 5526.02. A 50-acre parcel of land located off of Norwalk Blvd identified as an opportunity area within the City's Economic Development Opportunities Plan. The land needs to be decontaminated before being re-used. Currently, a public park and commercial development are being proposed for this site, which will create opportunities for jobs and recreation for nearby residents. There are 10 strategic planning areas of importance noted within the Plan including:

- 1) Civic Center/Entertainment District (Imperial Hwy and Norwalk Blvd)
- 2) Professional Office Development Center (near the existing County office building, Imperial Hwy)
- 3) California Youth Authority (Bloomfield Ave)
- 4) Tank Farm (50-Acre open space, Norwalk Blvd)
- 5) Front Street
- 6) San Antonio/Firestone Blvd
- 7) Alondra Blvd/Pioneer Blvd
- 8) 105 Hwy/605 Freeway/Studebaker/and Greenline
- 9) Five Points (Rosecrans, Pioneer, and San Antonio)
- 10) 605 Fwy/Firestone (under 605 Fwy)

## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

## Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband services and connections for residential neighborhoods are highly accessible according to Federal Communications Commission (FCC) datasets. The City is well-covered, since FCC data shows that the top four residential providers (Frontier, Spectrum, Viasat, HughesNet) are all available to 97.2% of the City or higher. According to the FCC, just 2.8% of City households have connection access limited to one or fewer providers.

In terms of needs and status of LMI households and neighborhoods, these areas are highly scattered throughout the City. This can be seen in the LMI concentration map in the section above (MA-50). When using these maps to determine needs for LMI households, it is difficult to state whether or not they have a greater need than other households. FCC datasets include maps which show areas of the City by number of available providers. There are very few areas with limited options (2.8%) and are very small. It is hard to attribute these small access areas into the LMI map and make determinations with such scattered LMI populations. Limited access areas, when they do show up on the map, appear to be present in both LMI and non-LMI neighborhoods.

## Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are two dominant providers within the City that provide sufficient download speeds. More than one provider allows for natural competition, which hopefully results in better offers and services for consumers. These two providers are Spectrum, which offers cable connection and the fastest service in the City by a wide margin, and Frontier, which offers both fiber and DSL connection at varying speeds. Beyond these two providers, residents have two other options. These are satellite providers Viasat and HughesNet, which are widely available yet offer the slowest speeds by a wide margin.

The competition between the four providers offers residents varying services. Spectrum, Viasat and HughesNet are available Citywide, and Frontier is available to 97.2% of the City. Spectrum offers the quickest service (940 Mbps), followed by Frontier Fiber (100 Mbps), Viasat (35 Mbps), Frontier DSL (30 Mbps) and HughesNet (25 Mbps). Overall, the average speed for the City is 73.89 Mbps. This speed shows that the City is well-covered with quality service since it is 143.1% higher than State average and 25.0% higher than the National average.

#### MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

#### Describe the jurisdiction's increased natural hazard risks associated with climate change.

For the City, hazard mitigation is detailed by the County in its Los Angeles County All-Hazards Mitigation Plan (the Plan). According to a detailed risk assessment section, climate change has an affect on not only the entire City, but the entire County and Pacific coastal region. Increasing atmospheric greenhouse gases cause a litany of changes to local climate and conditions that amplify the potential risk of hazard events. The Plan. These changes and increased risks include more frequent extreme weather events, sea level rise, storm surge in coastal areas, reduced mountain snow pack, increased riverine flooding, higher temperatures (leading to extreme heat events and wildfires), decreasing air quality, and extended periods of drought.

These effects and increased risks associated with climate change, as stated by the Plan, are expected to negatively impact water and electricity demand. In addition, decreasing air quality and extreme temperatures will degrade public health and increase wildfire risk. Finally, low-level waterfront areas will see more frequent flooding and eventually may be underwater from long-term sea-level rise. The City itself is vulnerable to all of these potential increased risks, except for waterfront issues such as storm surge since the City is a few miles inland.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Since the Plan is controlled by the County, it does not delve into or map out specific risks to City neighborhoods or LMI households. However, it can be assumed that LMI households are less likely to have the financial resources needed to prepare for or cope with a hazard event. Should a hazard event disrupt the local operation or economy of the City, these households may face substantial hardships.

### Strategic Plan

#### **SP-05 Overview**

#### **Strategic Plan Overview**

The City of Norwalk's 2020-2024 Strategic Plan proposes projects and activities to meet the priorities described in the ConPlan (the "ConPlan"). It describes eligible programs, projects and activities to be undertaken with anticipated funds made available over the next five years and their relationship to identified needs for housing, homelessness, and community and economic development. Each year, assuming funding levels remain the same, more specific projects throughout the City will be identified and implemented via the annual Action Plans. Through an intensive community engagement program as well as data gathering and analysis the following represent the City's priority needs and goal statements.

#### **PRIORITY NEEDS:**

Provide decent affordable housing
Maintain and promote neighborhood preservation
Support special needs programs and services
Construct or upgrade public facilities and infrastructure
Create public awareness of fair housing
Create job generating businesses and job training

#### **GOALS:**

Increase affordable housing opportunities
Preserve, rehabilitate and enhance neighborhoods
Provide vital support services
Enhance economic development opportunities
Enhance community facilities
Planning and grant administration

### SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

1	Area Name:	City Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Located in southern California, located only 17 miles southeast of Los Angeles. The City of Norwalk is 9.35 square miles. Route 605 runs north-south adjacent to the City's western boundary. Route 5 traverses the City on the northeast boundary and Firestone Blvd is considered the City's central commercial corridor.

# Include specific housing and commercial characteristics of this target area.

#### Housing

- 27,225 housing units comprise the existing housing stock
- About 63.1% of housing stock is owneroccupied and 36.9% is renter-occupied
- About 9,670 lower income households are cost burdened of which 5,120 are severely cost burdened
- About the same number of lower income owners (4,715) are cost burdened as lower income renters (4,960).

#### Commercial

Norwalk sits at the heart of an expanding regional transportation network which is an outstanding convenience to residents that work anywhere in Los Angeles or Orange Counties. The community is served by four freeways: the 91 (Riverside) Freeway borders the City to the south, the 605 (San Gabriel) Freeway is at the City's western border and the Interstate 5 (Santa Ana) Freeway passes through the community and Interstate 105 (Century) Freeway which runs from Norwalk to the Los Angeles International Airport, thereby providing additional access to even more important business and recreational points throughout the state. Two commuter rail lines serve Norwalk: the Metro Green Line, with connections to downtown Los Angeles, Long Beach, and LAX; and the MetroLink system, with connections to Orange, San Bernardino, Ventura, Riverside, San Diego counties, and the Union Station in Los Angeles. Norwalk's access to regional transportation is unparalleled in Los Angeles County.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	CDBG funding will be used to meet the Public Service needs of income eligible residents throughout the City, without respect to a specific neighborhood. Community feedback on housing and public service needs was gathered through:
		<ol> <li>Housing Summit</li> <li>Community Needs Survey</li> <li>Public Meetings</li> <li>Stakeholder Interviews</li> </ol>
		The Public Outreach methods reached local and regional social service agencies, nonprofits, and interested citizens. Priority needs were determined during the consultation process.
	Identify the needs in this target area.	The following represents some of the top Community Needs Survey responses for community program and service need:  • Neighborhood crime prevention programs • Children after-school/summer camp programs • Programs for at-risk youths • Health care services and facilities • Childcare services and facilities
	What are the opportunities for improvement in this target area?	The City remains committed to reversing these trends and has instituted a number of initiatives to revitalize the City. Many people, including young professionals, artists, and retirees, are rediscovering the City as a great place to live, work, and play. There have been street and curbing/sidewalk improvements, park improvements street and tree planting.
	Are there barriers to improvement in this target area?	The 2008 recession and demise of Redevelopment in California dealt a blow the City's plans to improve its commercial and residential area. The Housing Element revealed a \$41,240,408 loss of funds (current and future) from 2013-2021. While efforts have been made to maintain and rehabilitate homes, as well as build new ones, the existing housing stock continues to age while rehabilitation funding has severely decreased.
2	Area Name:	Qualified Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

Identify the neighborhood boundaries for this target area.	Census tracts within the City in which the percentage of low- and moderate-income residents is higher than 51 percent.
Include specific housing and commercial characteristics of this target area.	Please see CDBG LMI Map
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Community feedback on the needs of low/mod areas, households and individuals was gathered through meetings, a community-wide survey, and public meetings. Residents, local and regional social service agencies, and other nonprofits. These needs were determined during the consultation process where information was documented, needs were prioritized recommendations were created.
Identify the needs in this target area.	During the preparation of the ConPlan, a Community Needs Survey (in both English and Spanish) was administered. The survey received over 800 responses. The following is a summary of survey result:  • Cost of Maintenance was cited as the most pressing problem with maintaining homes (40+%)  • The three top results for needed housing types were: affordable rental housing and housing for special needs populations including: senior housing, and housing for the disabled.
What are the opportunities for improvement in this target area?	The City remains committed to reversing these trends and has instituted a number of initiatives to revitalize the City. Many people, including young professionals, artists, and retirees, are rediscovering the City as a great place to live, work, and play. There have been median improvements, street and sidewalk improvement and, tree planting. The City is also working on a park master plan to improve park facilities located throughout the City.
Are there barriers to improvement in this target area?	The 2008 recession and demise of Redevelopment in California dealt a blow the City's plans to improve its commercial and residential area. While efforts have been made to maintain and rehabilitate homes, as well as build new ones, the existing housing stock continues to age and deteriorate.

Table 48 - Geographic Priority Areas

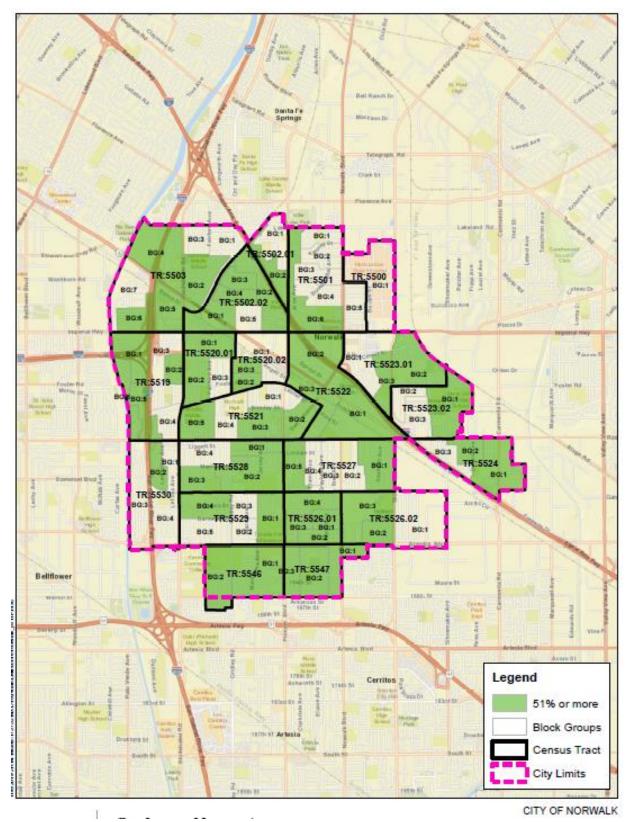


Figure 6 – LMI Concentration

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

#### Placed Based Strategy

The City will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most commonly used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low- and moderate-income persons. Public infrastructure improvements are an area benefit activity when they are located in a predominately low- and moderate-income neighborhood.

### SP-25 Priority Needs - 91.215(a)(2)

### **Priority Needs**

1	Priority Need	Provide decent affordable housing.
	Name	0.000
	Priority Level	High
	Population	Extremely Low
	- opanation	Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
	Geographic	City Wide
	Areas Affected	City Wide
	Associated	Increase affordable housing opportunities.
	Goals	Preserve, rehabilitate and enhance neighborhoods.
	Description	Build new affordable housing units, Affordable Housing Program (CHDO set-
	Description	aside); homebuyer and rental assistance programs.
	Basis for	Needs assessment and consultation process.
	Relative	Needs assessment and consultation process.
	Priority	
2	Priority Need	Maintain and promote neighborhood preservation
_	Name	Waintain and promote neighborhood preservation
	Priority Level	High
	Priority Level	High
	Priority Level Population	Low
	-	Low Moderate
	-	Low Moderate Middle
	-	Low Moderate Middle Large Families
	-	Low Moderate Middle Large Families Families with Children
	Population	Low Moderate Middle Large Families Families with Children Elderly
	Population  Geographic	Low Moderate Middle Large Families Families with Children
	Population  Geographic Areas Affected	Low Moderate Middle Large Families Families with Children Elderly City Wide
	Population  Geographic Areas Affected Associated	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods.
	Population  Geographic Areas Affected	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services.
	Population  Geographic Areas Affected Associated Goals	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities.
	Population  Geographic Areas Affected Associated	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities. Fund residential façade improvement programs, housing acquisition and
	Population  Geographic Areas Affected Associated Goals	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities.  Fund residential façade improvement programs, housing acquisition and rehabilitation projects; remediate lead-based paint testing and abatement; and
	Geographic Areas Affected Associated Goals Description	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities.  Fund residential façade improvement programs, housing acquisition and rehabilitation projects; remediate lead-based paint testing and abatement; and provide family preservation support services.
	Geographic Areas Affected Associated Goals Description Basis for	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities.  Fund residential façade improvement programs, housing acquisition and rehabilitation projects; remediate lead-based paint testing and abatement; and
	Population  Geographic Areas Affected Associated Goals  Description  Basis for Relative	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities.  Fund residential façade improvement programs, housing acquisition and rehabilitation projects; remediate lead-based paint testing and abatement; and provide family preservation support services.
3	Geographic Areas Affected Associated Goals Description Basis for Relative Priority	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities. Fund residential façade improvement programs, housing acquisition and rehabilitation projects; remediate lead-based paint testing and abatement; and provide family preservation support services.  Needs assessment and consultation process.
3	Population  Geographic Areas Affected Associated Goals  Description  Basis for Relative Priority Priority Need	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities.  Fund residential façade improvement programs, housing acquisition and rehabilitation projects; remediate lead-based paint testing and abatement; and provide family preservation support services.
3	Geographic Areas Affected Associated Goals Description Basis for Relative Priority	Low Moderate Middle Large Families Families with Children Elderly City Wide  Preserve, rehabilitate and enhance neighborhoods. Provide vital support services. Enhance community facilities. Fund residential façade improvement programs, housing acquisition and rehabilitation projects; remediate lead-based paint testing and abatement; and provide family preservation support services.  Needs assessment and consultation process.

	Population	Extremely Low
	· opaiation	Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Chronic Homelessness
		Individuals
		Families with Children
		Veterans
		Victims of Domestic Violence
		Unaccompanied Youth
		Elderly
		Frail Elderly
		Persons with Physical Disabilities
		Homelessness Strategy
		Antipoverty Strategy
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic	City Wide
	Areas Affected	City Wide
-	Associated	Provide vital support services.
	Goals	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
-	Description	Support social service agencies that provide innovative and supportive services
	•	that address community-wide needs
	Basis for	Needs assessment and consultation process.
	Relative	·
	Priority	
4	Priority Need	Construct or upgrade public facilities and infrastructure.
	Name	
	Priority Level	High
	Population	Non-housing Community Development
	Geographic	Qualified Census Tracts
	Areas Affected	
	Associated	Enhance community facilities
	Goals	
	Description	Invest in City capital improvement projects, social service agency capital
		projects, as well as street infrastructure improvements such as: streets,
		sidewalks, curbing and other public facilities, safe routes to school
		infrastructure, and addressing public safety concerns.
	Basis for	Needs assessment and community outreach and consultation process.
	Relative	
	Priority	
5	Priority Need	Create public awareness of fair housing
	Name	
	Priority Level	High

Later   Low   Moderate   Middle   Large Families   Families with Children   Elderly   Special Needs		Population	Extremely Low
Moderate Middle Large Families Families with Children Elderly Special Needs  Geographic Areas Affected  Associated Goals Increase affordable housing opportunities  Description  Basis for Relative Priority Need Name Priority Level Priority Level High Population  Extremely Low Low Moderate Middle Large Families Families Families with Children Economic development Geographic Areas Affected Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.		Population	·
Middle Large Families Families with Children Elderly Special Needs  Geographic Areas Affected Associated Planning and Grant Administration Goals Increase affordable housing opportunities  Description Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Basis for Relative Priority Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development Geographic Areas Affected Associated Goals Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			
Large Families Families with Children Elderly Special Needs  Geographic Areas Affected  Associated Goals Increase affordable housing opportunities  Description Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Basis for Needs assessment and consultation process.  Relative Priority  Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected Associated Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Needs assessment and consultation process.			
Families with Children Elderly Special Needs  Geographic Areas Affected  Associated Goals Increase affordable housing opportunities  Description Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Basis for Relative Priority  Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development Geographic Areas Affected Associated Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Reds assessment and consultation process.			1
Elderly Special Needs  Geographic Areas Affected  Associated Planning and Grant Administration Increase affordable housing opportunities  Description Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Basis for Relative Priority Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected Associated Goals Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs. Needs assessment and consultation process.			
Special Needs   Geographic   City Wide   Areas Affected   Associated   Goals   Increase affordable housing opportunities			
Geographic Areas Affected			·
Areas Affected Associated Goals Description Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Basis for Relative Priority  6 Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development Geographic Areas Affected Associated Goals Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Needs assessment and consultation process.			'
Associated Goals  Description  Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Basis for Relative Priority  Priority  Priority Need Name  Priority Level High  Population  Extremely Low Low Moderate Middle Large Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			City Wide
Goals Increase affordable housing opportunities  Description Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Relative Priority Reed Name  Priority Level High Population Extremely Low Low Moderate Middle Large Families Families Families Families Families City Wide Areas Affected Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			
Description   Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.    Basis for Relative Priority   Needs assessment and consultation process.			
fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.  Basis for Relative Priority  Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families with Children Economic development  Geographic Areas Affected Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			
housing development projects, and counseling and financial training services.  Basis for Relative Priority  6 Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.		Description	
Basis for Relative Priority  6 Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families Families Economic development  Geographic Areas Affected Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			
Relative Priority  Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			housing development projects, and counseling and financial training services.
Priority  Priority Need Name  Priority Level High  Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.		Basis for	Needs assessment and consultation process.
Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development City Wide Areas Affected Associated Goals Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.		Relative	
Name Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative Needs assessment and consultation process.		Priority	
Priority Level High Population Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative Needs assessment and consultation process.	6	Priority Need	Create job generating businesses and job training.
Population  Extremely Low Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Relative		Name	
Low Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Needs assessment and consultation process.		Priority Level	High
Moderate Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Moderate Middle Large Families		Population	Extremely Low
Middle Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative			Low
Large Families Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			Moderate
Families with Children Economic development  Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Relative			Middle
Economic development  Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Economic development  City Wide  Enhance economic development opportunities.  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.			Large Families
Geographic Areas Affected  Associated Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  City Wide  City Wide  Enhance economic development opportunities.  Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Needs assessment and consultation process.			Families with Children
Areas Affected Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Relative			Fconomic development
Associated Goals  Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative Relative			Economic development
Goals  Description  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Needs assessment and consultation process.		Geographic	·
Description Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative Needs assessment and consultation process.			·
operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.  Basis for Relative  Needs assessment and consultation process.		Areas Affected	City Wide
programs, and workforce training and development programs.  Basis for Relative Programs.  Relative		Areas Affected Associated	City Wide
Basis for Needs assessment and consultation process. Relative		Areas Affected Associated Goals	City Wide  Enhance economic development opportunities.
Relative		Areas Affected Associated Goals	City Wide  Enhance economic development opportunities.  Support businesses and assist commercial property owners with business
		Areas Affected Associated Goals	City Wide  Enhance economic development opportunities.  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan
Priority		Areas Affected Associated Goals Description	City Wide  Enhance economic development opportunities.  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.
1 Honey		Areas Affected Associated Goals Description Basis for	City Wide  Enhance economic development opportunities.  Support businesses and assist commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.

Table 49 – Priority Needs Summary

### **Narrative (Optional)**

### SP-30 Influence of Market Conditions – 91.215 (b)

### **Influence of Market Conditions**

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Monthly rental rates in the City are steadily increasing for 1, 2, and 3-bedroom apartments, however, rates for all size apartment units have increased particularly 1 bedroom and 4-bedroom units have dramatically increased 22% and 25% respectively over the last 2 years. According to HUD sources, Fair Market Rents are slightly higher when looking at other online sources.
	There is a lack of decent affordable units in the City of Norwalk, resulting in much of the housing stock being out of the affordable range. For low-income renters, access to decent affordable units is even more daunting. According to 2015 ACS data, 55.2% of renters were cost burdened or paying more than 30% of their income on housing. The lack of affordable housing in Norwalk's housing market will be addressed in during the 2020-2024 planning period with the City's Security Deposit Assistance Program. The program will provide HOME funding to assist Section 8 voucher holders and the homeless with security deposit. This program will be operated by the Authority.
TBRA for Non- Homeless Special Needs	Elderly homeowners are prone to overpaying for housing in California. There are no ongoing programs to provide monthly financial assistance to such owners. Some homeowners may benefit from housing rehabilitation programs and some may need financial counseling to reduce overpaying. Rental housing assistance for elderly renters is available from the Section 8 Housing Choice Voucher Program which is administered by the Authority. 80% of all vouchers recipients are elderly and or persons living with disabilities.
New Unit Production	As reported in the 2013-2021 Housing Element, new unit production is based on SCAG's growth forecast and then allocated proportionally between the two income groups based on the Regional Housing Needs Assessment (RHNA). The City is responsible for the development of 200 new units.
Rehabilitation	As reported in the 2013-2021 Housing Element, rehabilitation is based on SCAG's growth forecast and then allocated proportionally between the two income groups based on the Regional Housing Needs Assessment (RHNA). Utilizing CDBG funds for residential unit rehabilitation is one tool to improving the existing housing stock. The housing element noted the rehabilitation of 500 units using both CDBG and HOME funds.
Acquisition, including preservation	Table 50. Influence of Market Conditions

**Table 50 – Influence of Market Conditions** 

#### **Change in Income**

From 2010 to 2017 there was a 612 unit increase in the total number of rental units. In the last 7 years the number of units that rent for \$1000/month or less has stayed the same while the total number of units between \$700 and \$1,000 decreased 42% and the total number of units over \$1,000/month increased 77%. It could be concluded that apartment rents have increased for both new and existing units. The Center for American Progress stated that for every 100 renter households with very low incomes at or below 50% of the area median income, there are only 31 affordable units.

#### **Poverty**

The following map shows the areas of the City that most include households with extremely low income. For those living in poverty only 12.7% afford Health insurance coverage.

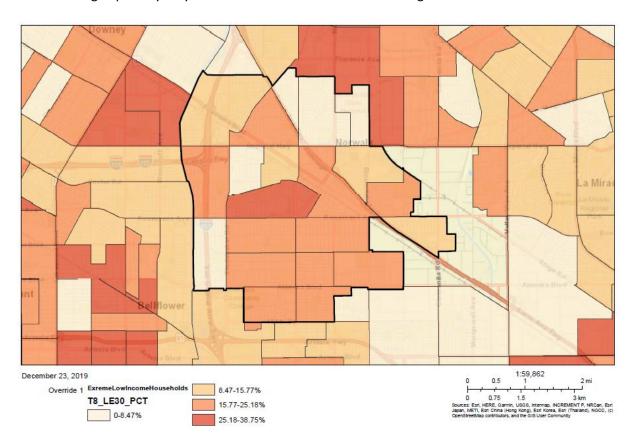


Figure 7 - Extremely Low-Income Households

### SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

#### Introduction

#### **Anticipated Resources**

Program	Source	Uses of Funds	Expe	cted Amount	Expected	Narrative		
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	Description
CDBG	public - federal	Acquisition Economic Development Housing Public Improvements Public Services Admin and	64.270.002	6100.000	¢200.000	4.746.002		In Year 1, the City expects to receive \$1,220,000 in CDBG entitlement funds. Any unencumbered funds from prior year(s) resources will be allocated to capital
HOME	public - federal	Planning Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,270,803 \$345,459	\$188,000	\$288,000	\$604,847	\$4,979,197	improvements.  In Year 1, the City expects to receive \$300,000 in HOME entitlement funds.

**Table 51 - Anticipated Resources** 

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will attempt to leverage grants and other funding when appropriate to meet the objective of the AAP as follows:

Housing Bond Funds: The City will allocate \$75,000 in former Redevelopment Agency Housing Set-Aside funds toward a Homeless Prevention and Rapid Rehousing program. In the future, HOME matching

requirements may be satisfied through the use of the City's housing bond funds or City-owned land to develop affordable housing.

City General Funds: The City add approximately \$33,000 annually to further support the Emergency Assistance Program administered by SSD, \$24,800 for homeless services administered by The Whole Child, and \$15,000 for Eviction Prevention Services provided by Legal Aid.

Private funds: Homeowners will contribute some portion of their own funds to housing rehabilitation projects.

Other funds: In addition, the social service agencies providing public services funded by CDBG leverage approximately \$1.2 million from various funding sources annually to further support services to the community.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan  $\ensuremath{\text{N/A}}$ 

#### Discussion

N/A

### SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its ConPlan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Norwalk	Government	Economic Development Homelessness and non-homeless special needs Ownership planning Rental Assistance Neighborhood improvements to public facilities and services	Jurisdiction

**Table 52 - Institutional Delivery Structure** 

#### Assess of Strengths and Gaps in the Institutional Delivery System

The strengths in the delivery system are interdepartmental communication and collaboration. City staff from various departments work with each other, with organizations and agencies that assist low-income individuals and with families in Norwalk, and with community residents to establish priorities for utilizing CDBG and HOME funding. The primary gap in the delivery system is due to inadequate funding resources. The level of need in the City far exceeds available funding. As a result, even projects with a high priority may have to wait to be funded as the City continues to seek additional funding sources.

## Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV						
	Homelessness Prevention Services								
Counseling/Advocacy	Χ	Х							
Legal Assistance	Χ								
Mortgage Assistance									
Rental Assistance	Χ								
Utilities Assistance	Χ								
	Street Outreach S	Services							
Law Enforcement	Χ	Х							
Mobile Clinics									
Other Street Outreach Services									

Supportive Services							
Alcohol & Drug Abuse	X						
Child Care	X						
Education							
Employment and Employment							
Training							
Healthcare	X						
HIV/AIDS							
Life Skills	X						
Mental Health Counseling	X						
Transportation	X						
	Other						
Other							

**Table 53 - Homeless Prevention Services Summary** 

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Norwalk Community Development Department will administer all of the activities specifically identified in the investment plan. The City works closely with other housing-related organizations and service providers in the County to ensure that the housing needs of City residents are addressed to the best ability of the network of such providers given available resources.

The City's Community Development Department works in conjunction with the Authority to ensure quality housing for all low-income City residents. The working relationships between these organizations are strong and facilitative. Due to the City's relatively small size, communication is typically direct and immediate. As a result, gaps in program or service delivery are typically not the result of poor institutional structure or lack of intergovernmental cooperation, but rather due to shortcomings in available resources.

## Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths in the delivery system are interdepartmental communication and collaboration. City staff from various departments work with each other, with organizations and agencies that assist low-income individuals and with families in Norwalk, and with community residents to establish priorities for utilizing CDBG and HOME funding. The primary gap in the delivery system is due to inadequate funding resources. The level of need in the City far exceeds available funding. As a result, even projects with a high priority may have to wait to be funded as the City continues to seek additional funding sources.

## Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City has taken additional efforts to address the homelessness problem by collaborating with the Gateway Cities Council of Governments, Gateway Connections Program, to offer housing and services to persons who are homeless. This program, along with the Social Services and Community Development

Departments and the Authority, serves as a bridge between those who are in need and resources that are available.

In addition, the COG operates an online Homeless Prevention Community Resource Database. The homeless prevention community resource database will be an online resource for service seekers and community partners to find housing and services in and around the 27 Gateway communities. The system will be designed to provide preventative information to those who are at risk of homelessness, and housing and services information to those who are homeless.

The database will provide multiple points of entry for service seekers so they can find services online, receive assistance from City staff, community-based organizations, and faith-based organizations, or any other community members with Internet access. The COG will confer with the director of socialserve.com, the developer of the LA Housing Resource Database, to determine if a Gateway specific initiative can be accomplished. This will leverage and expand an existing resource for the County.

### **SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information** 

Sort	Goal Name	Start	End	Category	Geographic	Needs	Funding	Goal Outcome
Order		Year	Year	,	Area	Addressed	J	Indicator
1	Increase affordable housing opportunities	2020	2025	Affordable Housing	City Wide	-Provide decent affordable housing	CDBG: \$1,500,000 HOME: \$800,000	20: Home buyers will benefit 120: TBRA household
								assisted 5: new units built CHDO Set Aside
2	Preserve, rehabilitate and enhance neighborhoods	2020	2025	Affordable Housing	City Wide	-Maintain and promote neighborhood preservation	CDBG: \$1,412,500 HOME: \$750,000	20: Rental units rehabilitated: 80: units rehabilitated 20: residential facades rehabilitated
3	Provide vital support services	2020	2025	Public Services	City Wide	Provide vital public services	CDBG: \$937,500	13,350: Persons Assisted with public service activities other than Low- Moderate Income Housing
4	Enhance economic development opportunities	2020	2025	Non-Housing Community Development	City Wide	Create job generating businesses and job training	CDBG: \$750,000	15: Businesses assisted  100: Persons receiving job training

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Enhance community facilities	2020	2025	Non-Housing Community Development	Qualified Census Tracts	Construct or upgrade public facilities and infrastructure, upgrade recreation and park areas	CDBG: \$400,000	4,740 Persons assisted from community facility or infrastructure improvements other than Low-Moderate Income Housing
6	Planning and grant administration	2020	2025	Planning	City Wide	Planning and administration of CDBG and HOME project delivery	CDBG: \$1,250,000 HOME: \$175,000	Other:
CDBG HOME								

Table 54 – Goals Summary

#### **Goal Descriptions**

1	Goal Name	Increase affordable housing opportunities
	Goal Description	Norwalk seeks to increase the affordable housing stock by supporting: the planning, design, and construction of new housing units; homeownership through new or existing home buyer and rental assistance programs; new multifamily rental unit construction; the building or converting existing buildings for homeless housing; housing construction vocational and skills training programs, CHDO agencies and project work, security deposit assistance and tenant-based rental assistance, and education and community outreach.
2	<b>Goal Name</b>	Preserve, rehabilitate and enhance neighborhoods
	Goal Description	Norwalk supports enhancing existing housing stock by improving housing conditions, decreasing vacancy, and creating decent and livable homes which will ultimately increase housing opportunities for low- and moderate-income and homeless families through the following types of activities: façade improvement programs, housing acquisition and/or rehabilitation; and homebuyer and rental assistance programs.
3	Goal Name	Provide vital support services.
	<b>Goal Description</b>	Norwalk will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community.
4	Goal Name	Enhance economic development opportunities.
	Goal Description	Norwalk shall establish a stable, healthy, and balanced economic base, which is compatible with the community's needs. Norwalk shall promote businesses that provide a variety of goods and services and employment opportunities by assisting commercial property owners with business operations and expansion loan programs, façade improvement grant and loan programs, and workforce training and development programs.
5	Goal Name	Enhance community facilities.
	Goal Description	Norwalk shall support a higher quality of life through: enhancing recreational spaces, supporting community and social service facilities, supporting amenities that promote community events, improve and enhance existing infrastructure such as streets, sidewalks, curbing and other public facilities, safe routes to school infrastructure, and addressing public safety concerns.
6	<b>Goal Name</b>	Planning and Grant Administration. (1,200,000)
	Goal Description	Norwalk will continue to provide planning and administration services required to manage and operate the City's CDBG and HOME programs. Such funds will assist in managing community development, housing, and economic development programs. Funds will also be used for other planning initiatives such as strategies to further fair housing and safe routes to school infrastructure planning.

**Table 55 – Goal Descriptions** 

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The construction objective for extremely low-, very low- and low-income households is based on development of the density bonus units (20). The moderate and above moderate construction objective is based on SCAG's growth forecast and then allocated proportionally between the two income groups based on the Regional Housing Needs Assessment (RHNA). Approximately 32% (18,495 households) of Norwalk's households are low-income and or moderate-income families.

#### SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

#### **Activities to Increase Resident Involvements**

The Authority encourages resident involvement through various methods, particularly focusing on self-sufficiency and enhancing the quality of one's own life. The Authority connects residents and participants to services, activities, and other organizations that promote that vision. The Authority has two positions on the Commission available for participants and maintains a resident advisory board that is consulted on the Public Housing Agency Plan.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

#### SP-55 Barriers to affordable housing – 91.215(h)

#### **Barriers to Affordable Housing**

The State of California Government Code Section 65583(c)(3) states that jurisdictions must address and, where appropriate and legally possible, remove governmental constraints (policy) to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities. This analysis was conducted during the development of the City's 2014 Housing Element. According to the Housing Element, the following public policies were identified as barriers to affordable housing:

- Parking standards may constrain the development of affordable and special needs housing:
   Although parking standards incrementally add to the cost of housing, it is but one among many cost drivers.
- Four State agencies are now conducting an Affordable Housing Development Cost Study to determine how 34 different cost drivers impact affordable multifamily rental housing development costs. Among the cost drivers included in the analysis are those cited as governmental constraints by Government Code Section 65583. Although the Study's findings have yet to be published, the City is committed to implementing policies and practices that can lead to reductions in the cost of housing construction.
- Need to revise the family definition: The draft Zoning Ordinance amendments recommend that
  the City's family definition be updated because it refers to related and unrelated persons and
  places an occupancy limit if a single-family home is occupied by unrelated persons. The City's
  current definition is inconsistent with fair housing laws.
- Lack of reasonable accommodation procedure: The Federal Departments of Justice (DOJ) and Housing and Urban Development (HUD) as well as the California Attorney General all encourage cities to adopt a reasonable accommodation procedure. The draft Zoning Ordinance amendments include a complete Reasonable Accommodation Procedure which is modeled after the recommendations of Mental Health Advocacy Services, Inc.

#### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In the absence of Norwalk Redevelopment Agency Low and Moderate Housing Set-Aside Funds, and reduced CDBG and HOME program funds, the City is actively seeking replacement funding sources to recover lost funding in efforts to continue facilitating affordable housing. Given the economic downturn which has forced Federal and State agencies to reduce funding available to cities, it is unlikely that the City will be able to recover 100% of funding that was lost. Despite this circumstance, the City will make attempts to seek replacement funding assistance for affordable housing.

There is a lack of decent affordable units across the board in the City of Norwalk, resulting in much of the housing stock being out of the affordable range. For low-income renters, access to decent affordable units is even more daunting. According to 2017 ACS data, 60% of renters were cost burdened or paying more than 30% of their income on housing. In 2018, Fair Market rents were considerably higher than HOME Rents. See data below:

Monthly Rent (\$)	0 bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,158	1,384	1,791	2,401	2,641
High HOME Rent	1,067	1,163	1,397	1,605	1,771
Low HOME Rent	848	909	1,091	1,260	1,406

**Table 56 – Fair Market Rent** 

Of the residents living below the poverty level, 63.1% are renters (CityData.com-2016). This data, coupled with the City's 2017 rental vacancy rate of (3.5%) points to the difficulty of accessing quality affordable units for lower income residents.

The lack of affordable housing in Norwalk's housing market is addressed to a small degree by the City's Security Deposit Assistance Program. The program is funded through HOME and typically receives \$60,000 annually to assist Section 8 voucher recipients and the homeless with rental security deposits. This program is operated by the Authority. In 2020, the City plans to complete a CHDO homebuyer project previously funded in FY 2018/19.

#### SP-60 Homelessness Strategy – 91.215(d)

## Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The COG will set up an online Homeless Prevention Community Resource Database. The homeless prevention community resource database will be an online resource for service seekers and community partners to find housing and services in and around the 27 Gateway communities. The system will be designed to provide preventative information to those who are at risk of homelessness, and housing and services information to those who are homeless.

The database will provide multiple points of entry for service seekers so they can find services online, receive assistance from City staff, community-based organizations, faith-based organizations, or any other community members with Internet access. The COG will confer with the director of socialserve.com, the developer of the LA Housing Resource Database, to determine if a Gateway specific programs can be accomplished. This will leverage and expand an existing resource for the County.

#### Addressing the emergency and transitional housing needs of homeless persons

#### **Emergency Shelters & Transitional Housing**

The City will continue to support the following emergency shelter and transitional housing needs of homeless persons through SSD and agencies funded under Public Services:

- The SSD offers public assistance programs and services designed to assist homeless and low-income Norwalk residents and those in need of transitional services, emergency shelter or food. The SSD provides motel vouchers for up to three (3) nights, depending on the circumstance, for emergency lodging for persons in need of temporary shelter. The City has an agreement with the Guesthouse Inn and Best Western Inn to allow persons with City-issued vouchers to stay at the inns.
- Jovenes provides transitional housing to homeless transitional age youth. CDBG funds will be used to support case management and operations.
- Los Angeles Centers for Alcohol and Drug Abuse (LA-CADA) provides residential treatment and transitional housing with services for homeless residents with substance abuse and behavioral health needs. CDBG funds will be used to increase substance abuse treatment outreach and coordination with the homeless outreach team.
- Su Casa provides emergency and transitional housing for domestic violence survivors. CDBG funds
  will be used to support domestic violence counseling and placement in permanent housing with
  services.

Additionally, the City will support the CoC funding application which includes transitional shelter programs and permanent supportive housing in the City of Norwalk. In 2015 the following zoning provisions were instituted: Government Code Section 65583(c)(1) requires all cities to enact the following zoning – emergency shelter provisions:

- Define emergency shelters based on the Health and Safety Code definition
- Identify a zone in which emergency shelters will be allowed by right
- Adopt development and operational standards for emergency shelters

Again in 2015, new zoning provisions transitional housing were adopted. A definition for Transitional Housing was created adopted as a part of the Health & Safety Code and was defined as: rental housing

for stays of at least six months but where the units are re-circulated to another program recipient after a set period. Transitional housing may be designated for a homeless individual, youth exiting the foster care system, or a family transitioning to permanent housing. Transitional Housing Zoning Ordinance amendments included: Permit by right transitional housing in all zones that permit residential uses; make transitional housing subject to only the same development standards as required of other residential uses in each residential zone

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

For over 20 years, LAHSA has been the primary applicant to HUD on behalf of the Los Angeles CoC. LAHSA provides grants to homeless organizations in Norwalk. In LAHSA's FY 2018/19 NOFA, funds were awarded to eight Norwalk projects. The projects provide service enriched housing for the mentally ill, transitional shelter, and permanent supportive housing for individuals with HIV/AIDS. LAHSA has established PATH as the lead organization serving homeless individuals, The Whole Child serves families, and Jovenes serves youth. The City coordinates the following homeless activities with these organizations and Kingdom Causes Bellflower:

Homeless Prevention and Rapid Rehousing Program; Security Deposit Assistance Program; Section 8 Housing Choice Voucher Limited Homeless Preference; Emergency Assistance Program; and Transitional housing for homeless youth.

SSD is the lead department in the City in coordinating with the LAHSA and Gateway Cities and implementing homeless count efforts. CDBG funding is provided to SSD for an Emergency Assistance Program, which provides assistance with utilities and temporary housing. The program is open to any low-income Norwalk resident in need of emergency assistance, but principally benefits families with children. The City will financially support programs and services for the homeless through its CDBG Public Service Funding. In addition, the City will use HOME funds to assist homeless individuals and families with security deposits. Recently, the City funded the acquisition of property to construct affordable housing for veterans (Mercy Housing Project).

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

SSD offers public assistance programs and services designed to assist low-income Norwalk residents and those in need of emergency shelter or food. According to SSD, motel vouchers are issued for up to three (3) nights, depending on the circumstance, for emergency lodging for persons in need of temporary shelter. Often times, persons seek this service because they need a place to sleep while they wait to be admitted into a homeless shelter, are unable to afford shelter for short period of time or need of a place

to get cleaned up and rest. The City has an agreement with the Guesthouse Inn and Best Western Inn to allow persons with City-issued vouchers to stay at the inns. Prior to entering this agreement, SSD staff conducted an inspection to ensure that the establishment was clean and safe.

Many of the constituents who seek assistance from the SSD are low-income households at risk of homelessness or homeless. They come in for food assistance, dispute resolutions regarding complaints about the living conditions at motels and rental units, advocacy assistance for services through other agencies, and referrals to drug/alcohol rehabilitation facilities, homeless shelters, medical treatment facilities and other agencies.

The City has taken additional efforts to address homelessness by collaborating with the Gateway Cities Council of Governments, Gateway Connections Program, to offer housing and services to persons who are homeless. This program, along with the Social Services and Community Development Department and the Authority, serves as a bridge between those who are in need and resources that are available. The City's Department of Social Services is currently working with LAHSA on the annual Point-in-Time Homeless Count and refers families to The Whole Child Family Solutions Center and People Assisting the Homeless (PATH) which provide homeless services for SPA 7.

## SP-65 Lead based paint Hazards – 91.215(i)

### Actions to address LBP hazards and increase access to housing without LBP hazards

In accordance with federal regulations and the City of Norwalk's policy regarding the identification of lead-based paint hazards, all housing built prior to 1978 must undergo lead-based paint testing prior to receiving funding for rehabilitation. If deteriorated lead-based paint surfaces are found, it must be stabilized during the rehabilitation of the property. Abatement must be performed by a certified lead-based paint professional and a Clearance Inspection must be issued by the certified lead-based paint assessor prior to the issuance of the Notice of Completion.

## How are the actions listed above related to the extent of lead poisoning and hazards?

Throughout Norwalk, 93% of all owner-occupied housing units and 74% of all renter-occupied units were built prior to 1980. That means 16,030 owner units and 7,470 renter units are at risk for lead-based paint hazards. Furthermore, children are most at risk for experiencing Lead-Based Paint related illnesses. Housing built before 1978 is considered at risk for lead-based paint hazards.

Therefore, special attention should be paid to homes built prior to 1978 where children are present. Four percent of owner-occupied (750 units) homes and 3% of renter occupied homes (270), built prior to 1980, have children living in the home. Lead poisoning education and abatement efforts in Norwalk are provided through the cooperative efforts of the County Public Health Department. The abatement of lead-based hazards is a vital component of the City of Norwalk's Housing Rehabilitation Loan Program. All housing rehabilitation projects are assessed for lead-based paint and lead-based paint abatements are performed by licensed contractors.

#### How are the actions listed above integrated into housing policies and procedures?

Lead poisoning education and abatement efforts in Norwalk are provided through the cooperative efforts of the County Public Health Department. The abatement of lead-based hazards is a vital component of the City of Norwalk's Housing Rehabilitation Loan Program. All housing rehabilitation projects are assessed for lead-based paint and lead-based paint abatements are performed by licensed contractors.

In accordance with federal regulations and the City of Norwalk's policy regarding the identification of lead-based paint hazards, all housing built prior to 1978 must undergo lead-based paint testing prior to receiving funding for rehabilitation. If deteriorated lead-based paint surfaces are found, it must be stabilized during the rehabilitation of the property. Abatement must be performed by a certified lead-based paint professional and a Clearance Inspection must be issued by the certified lead-based paint assessor prior to the issuance of the Notice of Completion.

## SP-70 Anti-Poverty Strategy – 91.215(j)

## Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City, as part of the Housing Element, created several goals related to ending poverty and homelessness.

Goal: To reduce poverty level incomes below current levels by 2021.

Policy 1: Continue to support and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.

Policy 2: Conduct outreach with public and private agencies whose mission is to reduce poverty.

Action: Support and coordinate with the organizations who directly or indirectly contribute to a reduction in poverty within the City.

#### Activities:

- The City has determined the Norwalk La Mirada Adult School (formerly Southeast Regional Occupational Program) has a successful and cost-effective occupational training program for high demand jobs. In FY 2019/20, \$30,000 in CDBG funds will be used to pay for occupational training for twelve low-to-moderate income residents. The training will help residents who are unemployed or under-employed be successful in medical and welding careers.
- Continue coordination with the Southeast Los Angeles County Workforce Investment Board,
  Department of Public Social Services, Employment Development Department, Adult Schools,
  YouthBuild, and Department of Rehabilitation through the America's Job Center of California
  System Management Team.
- The City will continue to support the Authority's Family Self-Sufficiency program, which helps Section 8 voucher recipients become economically self-reliant.

# How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's Community Development Department maintains primary management and coordination of the various organizations involved in these processes. The staff within the Department work closely with other City departments and the community to develop programs and activities that improve low- and moderate-income neighborhoods throughout Norwalk. The administration of program activities includes housing, public facility and infrastructure improvements, public and social service activities and economic development activities. The City collaborates with public agencies, for-profit agencies, and non-profit organizations in order to provide the services.

The Authority is a member agency for America's Job Center of California and actively participates in a System Management Team (SMT). The goal of the SMT is to improve service coordination to better serve clients of the Authority, Workforce Development Board, Department of Rehabilitation, Department of Public Social Services, Employment Development Department, YouthBuild, and the adult schools. The SMT is engaging in staff cross-training across agencies and establishing a client referral and tracking system. The services focus primarily on unemployed and underemployed low-income residents of Southeast Los Angeles County.

## **SP-80 Monitoring – 91.230**

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City's Community Development Department is responsible for ensuring that the receipt and expenditure of HUD funds comply with program requirements through the monitoring of program performance. Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications. Norwalk will follow monitoring procedures identified in the City's Sub-recipient Monitoring Plan. Other procedures will include in-house review of progress reports and expenditures, and on-site visits to ensure compliance with federal regulations. The monitoring system will encourage uniform reporting to achieve consistent information on beneficiaries. Monitoring will also aim at resolving any program or accounting findings or other problems that may keep an organization from meeting its contractual obligations. Technical assistance will be provided where necessary.

Furthermore, project and financial data on CDBG and HOME funded activities will be maintained using HUD's IDIS (Integrated Disbursement Information System) software. Use of this system allows HUD staff easy access to local data for review and progress evaluation.

At least quarterly, the Housing Manager will review CDBG and HOME expenditures for the various activities to ensure that spending deadlines and individual program objectives are being met. As progress is made on the programs, accomplishment information will be entered in IDIS.

In addition, CAPER plans will evaluate goals and progress following annual action plans.

## **Expected Resources**

## AP-15 Expected Resources – 91.220©(1,2)

## Introduction

Anticipate	Anticipated Resources							
Program	Source of	Uses of Funds	Expected Amour	nt Available Ye	ar 1		Expected	Narrative Description
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	Public- Federal	Acquisition Administration and Planning Economic Development Housing Public Improvements to facilities and services	\$1,270,803	\$188,000	\$288,000	1,746,803	\$4,979,197	In Year 1, the City expects to receive \$1,270,803 in CDBG entitlement funds. Any incumbered funds from prior years will be allocated the Business Incentive Loan Program, and or residential rehabilitation.
HOME	Public- Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$345,459	\$20,000	\$239,388	\$604,847	\$1,379,541	In Year 1, the City expects to receive \$345,459 in HOME entitlement funds. Program Income and or incumbered funds from prior years will be allocated to First Time Home Buyers Program and or residential rehabilitation.

#### Table 57 - Expected Resources - Priority Table

# Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will attempt to leverage grants and other funding when appropriate to meet the objective of the AAP as follows:

Housing Bond Funds: The City will allocate \$75,000 in former Redevelopment Agency Housing Set-Aside funds toward a Homeless Prevention and Rapid Rehousing program. In the future, HOME matching requirements may be satisfied through the use of the City's housing bond funds or City-owned land to develop affordable housing.

City General Funds: The City will add approximately \$33,000 to further support the Emergency Assistance Program administered by SSD, \$24,800 for homeless services administered by The Whole Child, and \$15,000 for Eviction Prevention Services provided by Legal Aid.

Private funds: Homeowners will contribute some portion of their own funds to housing rehabilitation projects.

Other funds: In addition, the social service agencies providing public services funded by CDBG leverage approximately \$1.2 million from various funding sources to further support services to the community.

# If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

A City-owned parcel on the corner of San Antonio Drive and Foster Road has been identified for a possible affordable, multi-family housing development to support the City's need for decent affordable housing. The City has entered into an Exclusive Negotiation Agreement with Mercy Housing to study development of 60 units on the site.

#### **Discussion:**

The resources identified above are estimates. When the final CDBG and HOME entitlement amounts are known, expected resources and funding for individual activities will be adjusted according to the policies stated in the introduction.

## **Annual Goals and Objectives**

## **AP-20 Annual Goals and Objectives**

**Goals Summary Information** 

Sort   Goal Name   Start   End   Category   Geographic   Area   Addressed   Funding   Goal Outcome   Indicator	Sort	Goal Name	Start		Catagony	Coographia	Needs	Funding	Goal Outcome
Increase affordable housing opportunities   2020   2022   Affordable housing opportunities   2020   2022   Affordable housing opportunities   2020   2022   Affordable housing   2020   2022   Affordable Housing   2020   2022   Affordable Housing   2020   2022		Goal Name			Category			Fullding	
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opportunities op					Housing			\$311,818	assisted, TBRA
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CDBG \$1,270,803					•			754,545	
		1			•	1	CDBG	\$1,270,803	

## Table 58 – Goals Summary

<sup>&</sup>lt;sup>1</sup>Program Income and carry over funds will be allocated initially to First Time Home Buyers Program; within six months these funds can be shifted to Residential Rehabilitation.

<sup>&</sup>lt;sup>2</sup> Program Income and carry over funds will be allocated to the Business Incentives Loan Program.

## **Goal Descriptions**

1	Goal Name	Increase affordable housing opportunities
1	- Jour Hullic	Norwalk seeks to increase the affordable housing stock by supporting: the planning,
		design, and construction of new housing units; homeownership through new or existing
		home buyer and rental assistance programs; new multifamily rental unit construction;
	Goal Description	the building or converting existing buildings for homeless housing; housing construction
	Godi Description	vocational and skills training programs, CHDO agencies and project work, security
		deposit assistance and tenant-based rental assistance, and education and community
		outreach.
2	Goal Name	Preserve, rehabilitate and enhance neighborhoods
_		Norwalk supports enhancing existing housing stock by improving housing conditions,
		decreasing vacancy, and creating decent and livable homes which will ultimately
	Goal Description	increase housing opportunities for low- and moderate-income and homeless families
		through the following types of activities: façade improvement programs, housing
		acquisition and/or rehabilitation; and homebuyer and rental assistance programs.
3	Goal Name	Provide vital support services.
		Norwalk will continue to support innovative services that address outstanding needs
	Goal Description	that provide a benefit to wide sectors of the community.
4	Goal Name	Enhance economic development opportunities.
		Norwalk shall establish a stable, healthy, and balanced economic base, which is
		compatible with the community's needs. Norwalk shall promote businesses that provide
	Goal Description	a variety of goods and services and employment opportunities by assisting commercial
	doar Description	property owners with business operations and expansion loan programs, façade
		improvement grant and loan programs, and workforce training and development
		programs.
5	Goal Name	Enhance community facilities.
		Norwalk shall support a higher quality of life through enhancing recreational spaces,
		supporting community and social service facilities, supporting amenities that promote
	Goal Description	community events, improve and enhance existing infrastructure such as streets,
		sidewalks, curbing and other public facilities, safe routes to school infrastructure, and
		addressing public safety concerns.
6	Goal Name	Planning and Grant Administration.
		Norwalk will continue to provide planning and administration services required to
		manage and operate the City's CDBG and HOME programs. Such funds will assist in
	Goal Description	managing community development, housing, and economic development programs.
		Funds will also be used for other planning initiatives such as strategies to further fair
1		housing and safe routes to school infrastructure planning.

Table 59 – Goal Descriptions

## **Projects**

## AP-35 Projects - 91.220(d)

#### Introduction

The City of Norwalk plans to undertake the following projects in Program Year 2020/21. The City plans to allocate 14% or \$172,000 of its 2020 CDBG allocation to public service activities. There may be additional program income for FY 2020/21. Program income will be added into the 2020-21 CDBG budget once an allocation amount is awarded. Approximately 16% is allocated to community facilities and 20% for program administration.

### **Projects**

#	Project Name
1	Residential Rehabilitation-CDBG
2	Residential Rehabilitation-HOME
3	CHDO Set-Aside
4	First Time Homebuyers Program
5	TBRA – Security Deposit Assistance
6	Jovenes, Inc
7	Su Casa – Ending Domestic Violence
8	Los Angeles Centers for Alcohol and Drug Abuse
9	Norwalk-La Mirada Adult School-Job Training
10	Emergency Services-Social Services Center
10	Business Incentives Loan Program
11	Fair Housing
12	Program Administration CDBG
13	Program Administration HOME

**Table 60 – Project Information** 

## Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects will address the priority needs described in the ConPlan and enhance services to the homeless or residents at risk of homelessness

## AP-38 Project Summary

## **Project Summary Information**

1	Project Name	Residential Rehabilitation
	Target Area	City Wide
	Cools Supported	Preserve, rehabilitate and enhance
	Goals Supported	neighborhoods
	Needs Addressed	Maintain and promote neighborhood
	Needs Addressed	preservation
	Funding	CDBG: \$798,893
		Provide grants and loans to homeowners
		of single-family homes, condominiums and
	Description	mobile homes and rental homes for low-
		to-moderate income residents to make
		home improvements.
	Target Date	6/30/2022
	Estimate the number and type of families	40: LMI homeowners and 1 low-income
	that will benefit from the proposed	renter will benefit.
	activities	
	Location Description	N/A
		The City will provide grants and loans to
		low- and moderate-income homeowners
	Planned Activities	and 1-4 unit rental properties to make
		home improvements. Lead testing and
		abatement will be carried out under this
		project.
2	Project Name	Residential Rehabilitation
	Target Area	City Wide
	Goals Supported	Preserve, rehabilitate and enhance
		neighborhoods
	Needs Addressed	Maintain and promote neighborhood
		preservation
	Funding	HOME: \$199,096
		Provide grants and loans to homeowners
		of single-family homes, condominiums and
	Description	mobile homes and rental homes for low-
		to-moderate income residents to make
		home improvements.
	Target Date	6/30/2022
	Estimate the number and type of families	40 actions to d IAM because with the Co
	that will benefit from the proposed	10 estimated LMI homeowners will benefit
	activities	N/A
	Location Description	N/A

		The City will provide greats and leave to
		The City will provide grants and loans to
		low- and moderate-income homeowners
	Planned Activities	and 1-4 unit rental properties to make
		home improvements. Lead testing and
		abatement will be carried out under this
		project.
3	Project Name	CHDO Set-Aside
	Target Area	City Wide
	Goals Supported	Maintain and increase affordable housing
	Needs Addressed	Provide decent affordable housing
	Funding	HOME: \$51,818
		Assistance to Community Housing
	Description	Development Organization (CHDO) to
		provide affordable housing.
	Target Date	6/30/2021
	Estimate the number and type of families	
	that will benefit from the proposed	To be determined
	activities	
	Location Description	To be determined
	20041011 20011ption	Provide assistance to a CHDO to provide
		affordable housing. The City may defer use
	Planned Activities	of these funds in FY 2020/21 in order to
	riainieu Activities	add future HOME funds to complete a
		more substantial project.
4	Project Name	First Time Home Buyers Program <sup>1</sup>
-	Target Area	City Wide
		,
	Goals Supported Needs Addressed	Increase affordable housing opportunities
		Provide decent affordable housing
	Funding	HOME: 200,000
		In a loan to grant format, the City intends
	Description	to assist eligible LMI income home buyers
	P. C.	for down payment and closing cost
		assistance.
	Target Date	6/30/2021
	Estimate the number and type of families	4 LMI families
	that will benefit from the proposed	4 Livil lamines
	activities	
	Location Description	Locations to be determined
	Planned Activities	Provide grant assistance to eligible LMI
	i idilled Activities	families for the purchase of a home.
5	Project Name	TBRA – Security Deposit Assistance
	Target Area	City Wide
	Goals Supported	Increase affordable housing opportunities.
	Needs Addressed	Provide decent affordable housing.
	Funding	HOME: \$60,000
	·	1

		Provide one-time grant to Section 8
	Description	voucher holders and the homeless to assist
	Description	
	Toward Date	with security deposits.
	Target Date	6/30/2021
	Estimate the number and type of families	24 very low-income households
	that will benefit from the proposed	
	activities	
		Administrative services will be provided at
	Location Description	the Authority, 12700 Norwalk Blvd., Room
		11, Norwalk, CA
		Provide grants for security deposits to new
	Planned Activities	Section 8 voucher holders and homeless
		referrals.
6	Project Name	Jovenes, Inc.
	Target Area	City Wide
	Goals Supported	Provide vital support services.
	Needs Addressed	Support special needs programs and
	recus Addiessed	services
	Funding	\$46,000
		Funds services and operations in
	Description	connection with transitional housing for
	Description	homeless transitional age youth (18 to 24
		years old)
	Target Date	6/30/2021
	Estimate the number and type of families	15 homeless youth
	that will benefit from the proposed	15 Homeless youth
	activities	
	Location Description	Jovenes office location is 12106 Front St in
		Norwalk
		Provide financial assistance to Jovenes, Inc.
	Planned Activities	to operate transitional housing with
		services for homeless transitional age
		youth (ages 18-24).
7	Project Name	Su Casa – Ending Domestic Violence
	Target Area	City Wide
	Goals Supported	Provide vital support services.
	Needs Addressed	Support special needs programs and
		services
	Funding	\$38,750
		Su Casa will provide counseling sessions at
		the Social Services Center and provide
	Description	permanent housing placement with
		supportive services for domestic violence
		survivors.
	Target Date	6/30/2021

	Estimate the number and type of families	25 domestic violence survivors will be
	, ,	
	that will benefit from the proposed	assisted.
	activities	
		Su Casa's walk-in center is located at
		3840 Woodruff Avenue, Suite 203 in
		Long Beach, CA. Counseling is also
	Location Description	offered at the Social Services Center at
		11929 Alondra Blvd., in Norwalk.
		Shelter locations are confidential.
		Provide financial assistance to Su Casa to
		provide domestic violence counseling at
	Planned Activities	the Social Services Center and place
		domestic violence survivors in permanent
		housing with services.
8	Barta d Maria	Los Angeles Centers for Alcohol and Drug
	Project Name	Abuse
	Target Area	City Wide
	Goals Supported	Provide vital support services.
	Nac de Addressed	Support special needs programs and
	Needs Addressed	services.
	Funding	\$15,000
	Description	Drug and alcohol addiction treatment.
	Target Date	6/30/2021
	Estimate the number and type of families	
	that will benefit from the proposed	20 low-to-moderate income individuals.
	activities	
		Los Angeles Centers for Alcohol and Drug
	Location Description	Abuse (LA-CADA) is located at 11015
	·	Bloomfield Ave. in Santa Fe Springs.
		Provide funding for outreach to Norwalk
		residents, coordination with homeless
	Planned Activities	service providers, dedicated counselors to
		accept direct referrals, and provision of
		residential substance abuse treatment.
9		Norwalk-La Mirada Adult School-Job
	Project Name	Training
	Target Area	City Wide
		Enhance economic development
	Goals Supported	opportunities.
		Create job generating businesses and job
	Needs Addressed	training.
	Funding	\$30,000
		700,000

		Provide job training to assist residents with
	Description	obtaining skills necessary to obtain jobs in fields that are in demand. This program is
	Description	being funded with prior year CDBG
		program income.
	Target Date	6/30/2021
	Estimate the number and type of families	
	that will benefit from the proposed	Approximately 12 low-to-moderate income
	activities	residents
		Training will be provided by the Norwalk-La
		Mirada Adult School at three campuses
	Location Description	located at 12940 East Foster Road in
		Norwalk, 15920 Barbata Rd., in La Mirada
		or 13520 Adelfa Dr. in La Mirada.
		Provide scholarships to low- and moderate-
	Planned Activities	income residents participating in
		certificated occupational training through
10	Dusinst Name	the Norwalk-La Mirada Adult School.
10	Project Name Target Area	Emergency Services-Social Services Center City Wide
	Goals Supported	Provide vital support services
	Goals Supported	Support special needs programs and
	Needs Addressed	services
	Funding	\$75,000
		Provide rental assistance for homeless
		individuals and families to prevent
	Description	eviction, for utility assistance, and for
		temporary lodging vouchers.
	Target Date	6/30/2021
	Estimate the number and type of families	225 low- and moderate-income
	that will benefit from the proposed	households will be assisted.
	activities	
		Program will be located at the Social
	Location Description	Services Center, 11929 Alondra Blvd. in
		Norwalk.
		Provide homeless prevention services, such
	Planned Activities	as utility assistance, emergency rental
	Trainica / totavides	assistance and motel vouchers, for low-to-
		moderate income residents.
11	Project Name	Business Incentive Loan Program
	Target Area	City Wide
	Goals Supported	Enhance economic development
		opportunities.  Create job generating businesses and job
	Needs Addressed	training.
	Funding	\$200,000
	i wiiwiilg	7200,000

		Provide financial assistance to local businesses for expansion, building
	Description	improvements, new employee salaries and
		or equipment creating more sustainable
	Toward Date	neighborhoods.
	Target Date Estimate the number and type of families	6/30/2022 One business will have facade
	that will benefit from the proposed	improvements completed.
	activities	improvements completed.
	Location Description	Commercial areas City Wide
	Planned Activities	Provide loans to commercial property
		owners to make facade improvements.
12	Project Name	Fair Housing Services
	Target Area	City Wide
	Goals Supported Needs Addressed	Planning and Grant Administration.  Create public awareness of fair housing
	Funding	\$13,000
	Description	Funding for fair housing services
	Target Date	6/30/2021
	Estimate the number and type of families	Annuavinantaly 100 residents
	that will benefit from the proposed	Approximately 100 residents
	activities	
		The Fair Housing Foundation is located at
	Location Description	3605 Long Beach Blvd., #302, Long Beach,
		CA provides Norwalk with fair housing services
		Fund the Fair Housing Foundation services
		for City of Norwalk to provide training,
	Planned Activities	outreach, and legal services to ensure that
		all housing is available without
		discrimination.
13	Project Name	Program Administration
	Target Area	City Wide
	Goals Supported Needs Addressed	Planning and Administration Planning and Administration
	Funding	CDBG: \$254,160
		Norwalk will continue to provide planning
		and administration services required to
		manage and operate the City's CDBG
		program. Such funds will assist in
	Description	managing community development,
		housing, and economic development
		programs. Funds will also be used for other planning initiatives such as strategies
		for affordable housing and infrastructure
		planning.
	Target Date	6/30/2021
		1

	Estimate the number and type of families that will benefit from the proposed activities	Other
	Location Description	CDBG Program Administration is located at Norwalk City Hall, 12700 Norwalk Boulevard, Room 12, Norwalk, CA 90650.
	Planned Activities	Program administrative costs for CDBG & HOME operations. Fair housing program is listed separately but is funded out of CDBG program administration.
14	Project Name	Program Administration
	Target Area	City Wide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$34,545
	Description	Norwalk will continue to provide planning and administration services required to manage and operate the City's HOME program. Such funds will assist in managing housing initiatives, rehabilitation, and new affordable housing development.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Other
	Location Description	CDBG Program Administration is located at Norwalk City Hall, 12700 Norwalk Boulevard, Room 12, Norwalk, CA 90650.
	Planned Activities	Program administrative costs for CDBG & HOME operations. Fair housing program is listed separately but is funded out of CDBG program administration.

## Table 61 – Project Descriptions

<sup>&</sup>lt;sup>1</sup>Program Income and carry over funds will be allocated initially to First Time Home Buyers Program; within six months these funds can be shifted to Residential Rehabilitation.

<sup>&</sup>lt;sup>2</sup> Program Income and carry over funds will be allocated to the Business Incentives Loan Program.

## AP-50 Geographic Distribution - 91.220(f)

## Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Many of the CDBG activities funded in FY 2020/21 are offered City wide to low- and moderate-income households. However, for certain CDBG programs, such capital improvements and commercial facade improvements, investment is directed to neighborhoods that qualify for CDBG funds on an "area benefit" basis. An area benefit activity is one that is available to benefit all the residents of an area which is:

- Primarily residential and
- Where 51% of the population is low- and moderate-income

Activities to enhance commercial facades will be offered commercial properties containing businesses located City wide. A public facility project at New River Park, located in Census Tract 5519, will receive new playground equipment. New River Park serves adjacent low- and moderate-income neighborhoods.

#### **Geographic Distribution**

Target Area	Percentage of Funds
City Wide	100
Qualified Census Tracts	0

Table 62 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

Norwalk is prioritizing their efforts Citywide. All social services, economic development and job training efforts, residential rehabilitation, as well as homeless prevention efforts will be undertaken as citywide initiatives.

In the future, qualified census tracts (low- and moderate-income areas) may receive infrastructure, roads and sidewalk improvements when there is sufficient funds to support these projects.

#### Discussion

See above discussion.

## **Affordable Housing**

## AP-55 Affordable Housing - 91.220(g)

#### Introduction

The AAP must specify goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year. The AAP must also indicate the number of affordable housing units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purpose of this section, the term "affordable housing" is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

One Year Goals for the Number of Households to be Supported			
Homeless	15		
Non-Homeless	112		
Special-Needs	45		
Total	172		

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through			
Rental Assistance	24		
The Production of New Units	0		
Rehab of Existing Units	50		
Acquisition of Existing Units	0		
Total	74		

Table 64 - One Year Goals for Affordable Housing by Support Type

#### Discussion

There is a lack of decent affordable units across the board in the City of Norwalk, resulting in much of the housing stock being out of the affordable range. For low-income renters, access to decent affordable units is even more daunting. According to 2017 ACS data, 60% of renters were cost burdened or paying more than 30% of their income on housing. In 2018, Fair Market rents were considerably higher than HOME Rents. See data below:

Monthly Rent (\$)	0 bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,158	1,384	1,791	2,401	2,641
High HOME Rent	1,067	1,163	1,397	1,605	1,771
Low HOME Rent	848	909	1,091	1,260	1,406

**Table 65 – Fair Market Rent** 

Of the residents living below the poverty level, 63.1% are renters (CityData.com-2016). This data coupled with the City's 2017 rental vacancy rate of (3.5%) points to the difficulty of accessing quality affordable units for lower income residents.

The lack of affordable housing in Norwalk's housing market will be addressed in FY 2020/21 with several City initiatives including: Security Deposit Assistance Program, residential rehabilitation, First Time Homebuyers Program, emergency Services Program, and through job training efforts to increase household incomes. TBRA, operated by the Authority, will provide \$60,000 in HOME funding to assist Section 8 voucher holders and the homeless with security deposit. The City also plans to rollout a CHDO operated First Time Home Buyer Program to reduce down payment and closing costs.

## AP-60 Public Housing - 91.220(h)

#### Introduction

The Authority administers the Housing Choice Voucher Program and FSS Program. The Authority allocates 705 vouchers and 25 FSS slots. The Authority does not have any public housing units. The Authority's goals are to maximize voucher utilization, maintain "high performer" status, promote economic self-sufficiency, apply for new rental vouchers, if available, and undertake affirmative measures to provide a suitable living environment for families living in assisted housing regardless of race, color, religion, national origin, sex, familial status and disability

## Actions planned during the next year to address the needs to public housing

The Authority does not have public housing. However, due to the limited supply of rental housing in Norwalk, the HOME program will be providing security deposit assistance to new Section 8 voucher holders to help voucher holders be more successful in securing rental housing. Additionally, the Authority will continue to participate in regional landlord outreach activities and offer incentives to facilitate acceptance of the voucher program.

# Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Authority does not own or maintain public housing at this time. However, the Authority encourages homeownership among its voucher program recipients through its Family Self-Sufficiency Program. The Authority partners with Orange County Neighborhood Housing Services to provide homeownership education to participants and in 2020-2021 shall rollout a First Time Homebuyers Program.

# If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Authority is not designated as troubled.

#### Discussion

## AP-65 Homeless and Other Special Needs Activities – 91.220(i)

### Introduction

This section describes the City's one-year goals and the specific action steps it will undertake in the program year to carry out the homeless strategy outlined in SP-60 Homelessness Strategy. It will also describe the jurisdiction's one-year goals and specify the activities it will undertake to serve the housing and supportive service needs of non-homeless populations who require supportive housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

On April 10, 2018, the City Council adopted a 3-year plan to prevent and combat homelessness. The plan identifies 5 goals:

- 1. Better understand the population and impacts, and educate the community
- 2. Improve coordination of housing and services among City and key stakeholders
- 3. Explore the creation of immediate short-term solutions
- 4. Develop new strategies to increase income through employment and public benefits attainment
- 5. Create new supportive and affordable housing opportunities

In a recent interview with Los Angeles Drug and Alcohol the following homeless ness issues are most prevalent: affordable housing, counseling and rehab support, early intervention services, counseling for the youth, family stabilization, and job-seeking assistance. The CoC intake process is and should further define the needs of at-risk homeless individuals.

During the Program Year, the City plans to continue coordinating outreach with LAHSA, Los Angeles Drug and Alcohol, People Assisting the Homeless (PATH), Jovenes, and The Whole Child. The City meets monthly with these service providers servicing Norwalk's homelessness needs. Coordination with such entities promotes communication about where homeless encampments are forming and progress the teams have made in assessing homeless individuals. The City uses the Los Angeles County Homeless Portal to refer homeless residents to the LAHSA outreach team and the City supports the monthly "The Source" event at the Norwalk Library. The Source event connects homeless residents to assessment and resources, such as housing, public assistance, mental health, legal assistance, jobs, and personal care services.

The City will continue to support programs and strategies which addresses the Priority Needs of Homeless Persons and Families in the following ways:

- Provide CDBG funding to support programs and services for the homeless and those in need of housing assistance through its CDBG Public Service Funding, including the Emergency Assistance Program
- Use HOME funds to assist homeless individuals and families with security deposits.
- Provide other funds to support homeless prevention and rapid rehousing services offered by The Whole Child and Kingdom Causes Bellflower.
- Use a portion of the Housing Authorities turn-over vouchers for the homeless.
- Participate in the Los Angeles County's Homeless Initiative and apply for funding for homeless

initiatives.

### Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to support the following emergency shelter and transitional housing needs of homeless persons through SSD and agencies funded under Public Services:

- The SSD offers public assistance programs and services designed to assist homeless and low-income Norwalk residents and those in need of transitional services, emergency shelter or food. The SSD provides motel vouchers for up to three (3) nights, depending on the circumstance, for emergency lodging for persons in need of temporary shelter. The City has an agreement with the Guesthouse Inn and Best Western Inn to allow persons with City-issued vouchers to stay at the inns.
- Jovenes provides transitional housing to homeless transitional age youth. CDBG funds will be used to support case management and operations.
- Los Angeles Centers for Alcohol and Drug Abuse (LA-CADA) provides residential treatment and transitional housing with services for homeless residents with substance abuse and behavioral health needs. CDBG funds will be used to increase substance abuse treatment outreach and coordination with the homeless outreach team.
- Su Casa provides emergency and transitional housing for domestic violence survivors. CDBG funds
  will be used to support domestic violence counseling and placement in permanent housing with
  services.

Additionally, the City will support the County's CoC funding application which includes transitional shelter programs and permanent supportive housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

For over 20 years, LAHSA has been the primary applicant to HUD on behalf of the CoC. LAHSA provides grants to homeless organizations in Norwalk. In FY 2018/19 NOFA, LAHSA's funds were awarded to eight Norwalk projects. The projects provide service enriched housing for the mentally ill, transitional shelter, and permanent supportive housing for individuals with HIV/AIDS. LAHSA has established PATH as the lead organization serving homeless individuals, The Whole Child serves families, and Jovenes serves youth. The City coordinates the following homeless activities with these organizations and Kingdom Causes

#### Bellflower:

- Homeless Prevention and Rapid Rehousing Program;
- Security Deposit Assistance Program;
- Section 8 Housing Choice Voucher Limited Homeless Preference;
- Emergency Assistance Program;
- Transitional housing for homeless youth.

SSD is the lead department in the City in coordination with the LAHSA and Gateway Cities and implementing homeless count efforts. CDBG funding is provided to SSD for an Emergency Assistance Program, which aids with utilities and temporary housing. The program is open to any low-income Norwalk resident in need of emergency assistance, but principally benefits families with children. The City will financially support programs and services for the homeless through its CDBG Public Service Funding. In addition, the City will use HOME funds to assist homeless individuals and families with security deposits.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

SSD offers public assistance programs and services designed to assist low-income Norwalk residents and those in need of emergency shelter or food. According to SSD, motel vouchers are issued for up to three (3) nights, depending on the circumstance, for emergency lodging for persons in need of temporary shelter. Often times, persons seek this service because they need a place to sleep while they wait to be admitted into a homeless shelter, are unable to afford shelter for short period of time or need of a place to get cleaned up and rest. The City has an agreement with the Guesthouse Inn and Best Western Inn to allow persons with City-issued vouchers to stay at the inns. Prior to entering this agreement, SSD staff conducted an inspection to ensure that the establishment was clean and safe.

Many of the constituents who seek assistance from SSD are low-income households at risk of homelessness or homeless. They come in for food assistance, dispute resolutions regarding complaints about the living conditions at motels and rental units, advocacy assistance for services through other agencies, and referrals to drug/alcohol rehabilitation facilities, homeless shelters, medical treatment facilities and other agencies.

The City has taken additional efforts to address homelessness by collaborating with the Gateway Cities Council of Governments, Gateway Connections Program, to offer housing and services to persons who are homeless. This program, along with the Social Services and Community Development Departments and the Authority, serves as a bridge between those who are in need and resources that are available. The SSD is currently working with LAHSA on the annual Point-in-Time Homeless Count and refers families to The Whole Child Family Solutions Center and People Assisting the Homeless (PATH) which provide homeless services for SPA 7.

#### Discussion

## AP-75 Barriers to affordable housing – 91.220(j)

### Introduction:

With the absence of the Norwalk Redevelopment Agency, Low and Moderate Housing Set-Aside Funds and reduced CDBG and HOME Program funds, the City actively seeks replacement funding sources to recover lost funding in efforts to continue facilitating affordable housing. It is unlikely that the City will be able to recover 100% of funding that was lost. Despite this, the City will make attempts to seek replacement funding assistance for affordable housing and continue to implement initiatives outlined in the City's Housing Element.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Favorable land use zoning codes for affordable housing include:

- Reduced parking requirements for senior housing through the approval of a Planned Unit Development or Specific Plan Area.
- The general commercial zone allows mixed use development permitting apartments in upper floors.
- Special land use districts include senior housing at high density (up to 70 dwelling unit/acre)
- Planned Unit Development and Specific Plans permit higher density for condominium units, which may bring housing ownership at an affordable cost.
- Specific Plan Area 2 directly requires a fixed number of affordable rental units.
- Provision of a Density Bonus Ordinance, Accessory Dwelling Unit Ordinance, and Reasonable Accommodation Ordinance.
- Transitional and supportive housing and single room occupancy units allowed, by right or with a conditional use permit, within residential zones throughout the City.

City adopted separate regulations for Reasonable Accommodation Procedures (Section 17.02.202) that establish procedures for disabled persons or their representatives to request a reasonable accommodation from the City's zoning laws, codes and land use regulations, policies, practices and procedures to provide disabled persons with an equal opportunity to use and enjoy a dwelling. The City will promote these new amendments to private and nonprofit housing developers to assist in removing barriers to affordable housing, especially housing for special needs populations.

#### Discussion:

See above

## **AP-85 Other Actions – 91.220(k)**

### Introduction

### Actions planned to address obstacles to meeting underserved needs

The City of Norwalk's FY 2020/21 AAP proposes projects and activities to meet the priorities described in the ConPlan. It describes eligible programs, projects and activities to be undertaken with anticipated funds and their relationship to identified needs for housing, homelessness, and community and economic development. Overall, Norwalk has the following specific actions it plans to undertake to address the obstacles to meeting underserved needs over the 2020 program year:

- Fund projects that enhances economic opportunities such a job training and commercial façade improvements;
- Continued support of area nonprofit agencies, particularly those programs that provide services to homeless, at risk youth, and residents facing housing insecurity;
- Continued support of programs that improve the living environment of low- and moderate-income families residing in substandard housing and overcrowded living conditions;
- Fund capital projects that enhance public facilities such as the New River Park enhancements and upgrades;
- Continued support of Programs that expand the stock of affordable housing within the City; and
- Continued support of Programs that promote fair housing, especially targeting extremely lowand low-income households.

## Actions planned to foster and maintain affordable housing

The City's CHDO set-aside funds will be used to support future efforts for the acquisition of existing housing to provide affordable housing.

The City continues to provide grants and rebates to owners of 1-4 unit rental housing to make repairs and improvements to the rental housing stock. At least 51% of the units must be occupied by low-income households, the rent must be affordable, and the rent must not be increased for two years following project completion. Affordable rent is defined as the Fair Market Rent less the Authority's Maximum Utility Allowance effective on July 1 of each program year.

### Actions planned to reduce lead-based paint hazards

Throughout Norwalk, 92% of all owner-occupied housing units and 75% of all renter-occupied units were built prior to 1980. That means 16,729 owner units and 7,031 renter units are at risk for lead-based paint hazards. Furthermore, children are most at risk for experiencing Lead-Based Paint related illnesses. Housing built before 1978 is considered at risk for lead-based paint hazards.

Therefore, special attention should be paid to homes built prior to 1978 where children are present. Two percent of owner-occupied (315 units) homes and 4% of renter occupied homes (385), built prior to 1980, have children living in the home. Lead poisoning education and abatement efforts in Norwalk are provided through the cooperative efforts of the County Public Health Department. The abatement of lead-based hazards is a vital component of the City of Norwalk's Housing Rehabilitation Loan Program. All housing rehabilitation projects are assessed for lead based paint and lead based paint abatements are performed

#### Actions planned to reduce the number of poverty-level families

In 2019 and 2020 the City completed an Analysis of Impediment to Fair Housing Choice (AI). The AI provided goals and actions related to increasing household earning capacity. The following goal and action steps were included:

## Goal: Increase training and employment opportunities (a new goal in the 2020-2025 ConPlan) Actions/Activities:

- 1. Work with community colleges and high schools to establish or further carpentry, mechanical, plumbing, and electrical skills training. The construction industry is projected to increase.
- 2. Create mentoring programs with local skilled trades companies.
- 3. Improve education and provide skills training for education, healthcare, manufacturing and construction jobs.
  - a. Create partnerships with California's Employment Development Department, Workforce Development Board, Workforce Development Aging & Community Services, California Building Industry Association, Southern California Building Association, Cerritos Community College, Cypress College, Rio Hondo Community College, and workforce readiness programs available in local vocational and technical schools and programs. Such programs exist in the Junior Achievement of Southern California and the L.A. Opportunity Youth Collaborative.
  - b. Continue coordination with the Southeast Los Angeles County Workforce Investment Board, Department of Public Social Services, Employment Development Department, Adult Schools, YouthBuild, and Department of Rehabilitation through the America's Job Center of California System Management Team.
  - c. Increase training opportunities that target "Second Chance", persons with disabilities, at-risk homeless individuals, and job retraining program.
  - d. Continue to create successes in the Norwalk La Mirada Adult School's (formerly Southeast Regional Occupational Program) cost-effective occupational training program for high demand jobs. In FY 2020/21, \$25,000 in CDBG funds will be used to pay for occupational training for twelve low-to-moderate income residents. The training will help residents who are unemployed or under-employed be successful in medical and welding careers.
  - e. The City will continue to support the Authority's Family Self-Sufficiency program, which helps Section 8 voucher recipients become economically self-reliant.

### Actions planned to develop institutional structure

The City's Community Development Department will administer CDBG and HOME funds and most of the activities identified in the AAP with the exception of public service programs. The City works closely with other housing-related organizations and service providers in the County to ensure that the housing needs of City residents are addressed given available resources.

The Department works in conjunction with its Authority to ensure quality housing for all low-income City residents. The working relationships between these organizations are strong and facilitative. Due to the City's relatively small size, communication is typically direct and immediate. As a result, gaps in program or service delivery are not the result of poor institutional structure or lack of intergovernmental

cooperation, but rather due to shortcomings in available resources.

## Actions planned to enhance coordination between public and private housing and social service agencies

The City's Community Development Department maintains primary management and coordination of the various organizations involved in these processes. The staff within the Department work closely with other City departments and the community to develop programs and activities that improve low- and moderate-income neighborhoods throughout Norwalk. The administration of program activities includes housing, public facility and infrastructure improvements, public and social service activities and economic development activities. The City collaborates with public agencies, for-profit agencies, and non-profit organizations in order to provide the aforementioned services.

The Authority is a member agency for America's Job Center of California and actively participates in a System Management Team (SMT). The goal of the SMT is to improve service coordination to better serve clients of the Authority, Workforce Development Board, Department of Rehabilitation, Department of Public Social Services, Employment Development Department, YouthBuild, and the adult schools. The SMT is engaging in staff cross-training across agencies and establishing a client referral and tracking system. The services focus primarily on unemployed and underemployed low-income residents of Southeast Los Angeles County.

Chapter 8: Fair Housing Action Plan of the AI report details the importance of regional collaboration. Many issues, such as homelessness, affordable housing, jobs-housing balance, and access to services are issues that require the collaboration between cities, the County, and nonprofit agencies throughout the region. In recent years, the County and the City of Los Angeles have undertaken multiple initiatives that address housing-related issues including: first-time homebuyers programs, supportive and transitional housing, rental rehabilitation, and new construction of affordable housing. The City continues to rely on local and County social services to administer and provide valuable programs. The City collaborates annually with the Fair Housing Foundation (FHF) to conduct and react to any complaints surrounding housing discrimination and fair housing education and promotion.

Continuing these planning efforts and implementation would bridge the gap of disparities among communities. A majority of the Action Steps noted in AI report require collaboration. The Public Engagement planning process for the AI and 5-Year ConPlan was based upon positive community-wide and agency support and participation. The City has created a solid foundation to continue work with its area partners to create a path that initiates and completes the Plan's action steps.

#### **Discussion:**

## **Program Specific Requirements**

## AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

# Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements.	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities.	0
Total Program Income	0

### **Other CDBG Requirements**

1. The amount of urgent need activities	100.00%
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# HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: Not applicable
- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

In FY 2020/21, the City's CHDO plans to complete acquisition/rehab and homebuyer assistance project. Under the HOME-CHDO program, the CHDO could acquire and rehabilitate single-family homes and resell these homes to eligible buyers. HOME and CHDO funds will be provided to the CHDO for acquisition. The sales price may not exceed the median price for the area as approved by HUD. A portion of the HOME assistance will carry-over into a silent second or third Trust Deed loan for the homebuyer.

There is a 30-year resale restriction. After 15 years, the homeowner will receive a loan forgiveness of \$50,000. After the 30 years if the home is sold, transferred, refinanced or no longer owner-occupied,

the City will recapture the remaining loan balance where there are sufficient funds from the net proceeds of the sale. The homeowner's down payment, principal payments, and capital improvements will be recovered by the homeowner first before the City recovers the remaining balance of the deferred loan. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's investment, the City will reduce the amount of HOME investment.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The property will have a 30-year resale restriction requiring that the home be resold to another low-income buyer. The City's loan and covenant will be assumed by any future buyers and the loan will remain in place indefinitely. During the 30-year resale restriction, recapture of the homebuyer assistance will be triggered if the homeowner no longer occupies the home or the home is sold or transferred without approval of the City. After the resale restriction has expired, the homebuyer assistance will be recaptured upon sale, transfer, or refinance.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows: Not Applicable

## Appendix - Alternate/Local Data Sources

## **Appendix Attachments**

- Norwalk Public Meetings and Notifications
- Norwalk Community Outreach Summary