

Annual Action Plan

FY 2023-24

Executive Summary

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

1. Introduction

The City of Norwalk is required to prepare and submit an Annual Action Plan (Action Plan) as an application to receive federal funds form the U.S. Department of Housing and Urban Development (HUD). The Fiscal Year (FY) 2023-2024 AAP represents the fourth year of the City's 2020-2025 Consolidated Plan. The purpose of this Action Plan is to provide details on how funds will be allocated to specific programming with the expected outcomes.

For 2023-2024, the City of Norwalk is expected to receive approximately \$1,200,000 in Community Development Block Grant (CDBG) funds and \$678,412 in HOME Investment Partnerships Program (HOME) funds. The Community Development Department, specifically the Housing and Neighborhood Division, is the responsible agency who will prepare all HUD-required reports. This Action Plan will cover activities beginning July 1, 2023 and ending on June 30, 2024.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items, or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Objectives and outcomes identified in the Action Plan reflect the goals and strategies established in the 2020-2025 Consolidated Plan (ConPlan). The ConPlan represent high priority needs for the City of Norwalk, which were determined through detailed data collection and analysis of affordable housing, homelessness, and non-housing community development as well as community meetings and stakeholder interviews. The City has identified the following ConPlan goals listed below:

- Provide decent affordable housing;
- Maintain and promote neighborhood preservation;
- Support special needs programs and services;
- Construct or upgrade public facilities and infrastructure; and
- Attract and retain job generating businesses.

In short, the following findings illustrate how the City determined priority needs:

- Homeowners making between 30 to 80 percent area median income (AMI) was found to experience the greatest number of issues with severe housing problems.
- 54 percent of households were considered to be cost burdened households, or households who spent more than 30 and 50 percent of their total income on housing costs.
- 35.5 percent of individuals who are 65 years of age or older were reported to have one or more disability.

The City will continue to utilize CDBG and HOME funds to provide services for Norwalk residents that reflect the priorities of the ConPlan to guide which activities serves the greater need of the area.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Norwalk prepares the Consolidated Annual Performance and Evaluation Report (CAPER) that outlines how objectives listed in the previous Action Plan were met. The City successfully implemented the FY 2022-2023 Annual Action Plan despite the lasting impacts of Coronavirus 2019 (COVID-19). The following lists a few of the City's great accomplishments:

- Assisted 16 households through the Tenant-Based Rental Assistance (TBRA) Security Deposit Assistance.
- Rehabilitated 4 rental units.
- Served 17 individuals through the Emergency Assistance Program.
- Provide 588 individuals with residential treatment and transitional housing with services for residents experiencing homelessness with substance abuse and behavioral health needs.
- Provided resources, such as shelter, food, counseling, and case management, to 38 unsheltered persons and victims of domestic violence.

The City recognizes and will continue to evaluate past performances to ensure the City and its subrecipients are implementing activities effectively. Despite the spread of an infectious disease, the City will continue to work with its partnerships to ensure gaps in services are addressed.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Residents and serving organizations were encouraged to participate during the Annual Action Plan review process. Opportunities to comment included the ability to email public comments, dialing into the Zoom meeting, or mailing written comments.

The first public hearing in the Action Plan process was held Tuesday, March 7, 2023 at 6:00 PM, which was continued to March 21, 2023. City Council wanted to give an opportunity for the Social Service Commissioners to be in attendance so they could provide feedback on the public service agencies to be awarded funding. This hearing informed Norwalk City Council of the Annual Action Plan and solicited public comments prior to the kickoff of the 30-day review period. A draft Action Plan was made available for public review beginning March 24, 2023 and ending April 24, 2023. The Plan was also made available at the following physical and virtual locations:

- City of Norwalk, Community Development, Room #12, 12700 Norwalk Blvd., Norwalk, CA;
- City of Norwalk, Social Services Center, 11929 Alondra Blvd., Norwalk, CA;
- Norwalk Regional Library, 12350 Imperial Hwy., Norwalk, CA; and
- www.norwalk.org/city-hall/departments/community-development/housingneighborhood-development.

The second public hearing was held Tuesday, May 2, 2023 at 6:00 PM. This hearing solicited public comments and gained approval from Norwalk City Council to adopt the Action Plan.

In compliance with the Americans with Disabilities Act (ADA), the City provided accessibility services and assisted hearing devices for both public hearings.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

All public comments received will be incorporated into the final Action Plan.

March 7, 2023 City Council Public Hearing Meeting, Councilmember Tony Ayala, noted that Social Services Commissioners not present for the meeting in case they had questions for them. He is not comfortable making any recommendations without them present. He requested to bring back agenda item to next council meeting.

Vice Mayor Margarita Rios, stated that the commissioners did their due diligence and would like feedback on their recommendation (scoring). She asked if staff had any discussions on cut off for the agencies. She noted that Jovenes had a low score of 65 which was a big variance to the other scores.

Jesus Gomez, City Manager, stated that only 7 applicants which are the scores that were being provided. He informed councilmembers that a final decision did not have to be made tonight. However, he did remind council that in the next council meeting a decision had to be made to meet the HUD deadlines. He noted that general funds can be used to offset the short falls of funding being requested.

Vice Mayor Margarita Rios, also requested that the Public Hearing on this item be continued to March 21. She requested that Social Services agencies come back and that the Social Services Commissioners be present in case they had any questions about their scoring.

Councilmember Tony Ayala again reiterated the request to continue the entire item till the March 21, 2023 council meeting.

On March 21, 2023 City Council Public Hearing Meeting, Priscilla Rodriquez, Community Relations, from LA CADA presented to council on their agencies accomplishments, through their current CDBG funding. She stated that they are requesting \$20,000 in CDBG funds to continue serving the Norwalk community.

Andrea Marchetti, Executive Director, from Jovenes Inc., presented to council on their services provided to expand housing opportunities to homeless youth. He discussed their accomplishments and their collaboration with Cerritos College to house 24 youth. He stated that they are requesting \$24,000 for motel vouchers, in CDBG funds to continue assisting the homeless youth community to permanent housing.

Bill Sinko, Executive Director, from Community Family Guidance, presented to council on the services they provide. He stated that they have served the Norwalk community since 1976 and this year alone have served 115 new Norwalk Children for Mental Health services. He stated that they are requesting \$20,000 in CDBG funds.

Richard Legaspi, Social Services Commissioner, provided council with a document of his recommendations and summaries to council on the Social Services agency funding. He presented to council on the work that the Social Services Commission did to provide their recommendations. He also discussed the agencies current performance and suggested if possible to have Community Family Guidance and The Whole Child be funded with general funds.

Jessie Flores, member of resident lead, community group, Norwalk Unidas, presented to council and provided comments on their support for Jovenes, Inc. and the services they provide. Their group focuses on housing justice and they like Jovenes' approach to assist youth dealing with homelessness.

Julia Scalise, Senior Director of Development, from The Whole Child, presented to council on their services they provide to the community. Julia discussed their accomplishment as they assist families addressing homelessness. She thanked council on their consideration on their request for CDBG funding.

Rocio Herrera, Director of Programs, from Helpline Youth Counseling, presented to council on their services they provided. She stated one of their busiest offices for services is located in Norwalk. She discussed their accomplishments with their current CDBG funding.

Councilmember Tony Ayala, discussed the document that Social Services Commissioner, Richard Legaspi provided to them.

Vice Mayor, Margarita Rios, requested for the proposal of the Social Services Commissioners to be pulled up to review.

John Ramirez, Director of Community Development, presented to council the spread sheet that had the 7 agencies that applied for CDBG funding, the Social Services Commissioners scores, funding amounts requested, funding amounts available and short falls in the funding amounts. He stated that the goal is for council to provide direction in the allocation of the agencies.

Councilmember Jennifer Perez, asked for a clarification for the funding amount of \$84,500 specifically for CDBG and not of the full \$130,500 that could potentially tap into the general funds.

John Ramirez, stated yes, for the purpose of HUD, we need guidance on the \$84,500 amount but is open to council to make other recommendations as well.

Vice Mayor, Margarita Rios, thanked staff for providing them with all the information of the proposals, the scoring results and the process of how the Social Services Commissioners evaluated the agencies. She asked how much of the commissioners comments of their evaluation were shared with the agencies if they were missing information or feedback.

John Ramirez, Director of Community Development informed council member Rios that we did provide the scoring to some of the agencies that requested the information. City attorneys were consulted on providing the comments before awards were granted. He stated that a discussion can occur of additional information that would become available after the awards are finalized.

Vice Mayor, Margarita Rios, stated that once awards are finalized it would be important for staff to provide feedbacks to agencies on what they are looking for in their services and how to evaluate them. She stated that she read everything twice and based on what she read she recommends that The Whole Child be funded at \$18,000 and that \$2,000 be moved to Jovenes, Inc. because they do provide an important service to our community. She stated that they are looking for agencies that are going to provide the best services not just evenly spreading the funding.

Jesus Gomez, City Manager, clarified that the recommending funding from the commission is over budget by \$46,948 currently. The current funding available is the \$84,522 and the commission recommended about is over that amount. He stated that we have to cut the \$46,948 from the commission recommended funding levels.

Vice Mayor Rios, stated that then she would recommend that we eliminate The Whole Child, and reconsider the funding for LA CADA. That would cut \$37,500 from the funding recommendations. The reason for this recommendation is based on some concerns provided by back up support from staff.

May 2, 2023 - No comments were received.

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

All public comments received will be incorporated into the final Action Plan. No comments were received.

7. Summary

The City of Norwalk ensured all citizens were provided reasonable notice and opportunity to comment during the Annual Action Plan as set forth in its Citizen Participation Plan. The CDBG and HOME programs were designed to address housing, non-housing, and community development needs for the low- and moderate-income population. Therefore, the City ensured to address all public comments received.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan 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 1 - Responsible Agencies

Narrative (optional)

The Community Development Department is responsible for overseeing the administration of both the CDBG and HOME program. Administration includes preparation of HUD-required reporting, implementation of HUD-funded programs, and review compliance of all subrecipients of HUD funds. Lastly, the Community Development Department also administers the Norwalk Housing Authority.

Consolidated Plan Public Contact Information

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Housing and Neighborhood Development Division
12700 Norwalk Blvd.
Norwalk, CA 90650
(562) 929-5951
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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

In preparation of the Annual Action Plan, the City consulted with public and private agencies, including local and regional based organizations, to understand the community's needs and available resources. The City also met with several department representatives to provide information about the Action Plan and its processes. Lastly, City staff met with City Councilmembers to review the proposed Action Plan and gain insight of programs that would best serve their constituents. As illustrated in the Citizen Participation Plan, the City of Norwalk

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 City of Norwalk will continue to enhance coordination between service providers and internal departments by working closely with Norwalk residents and funding public service agencies, such as Fair Housing Services. The Norwalk Housing Authority also administers the Housing Choice Voucher (Section 8) program, Emergency Voucher Program, and Mainstream Vouchers. Every year, residents are encouraged to contribute and participate in the Housing Authority's One-Year Plan. By encouraging public participation and providing information on the availability of various programs, the City will continue to accurately access the direct needs of the community.

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 of Norwalk is located in the County of Los Angeles and coordinates with the Los Angeles Homeless Services authority (LAHSA) Continuum of Care (CoC). The City is served by Service Planning area 7 (SPA 7). LAHSA provides essential data, such as the Point-In-Time Count, which can be used to calculate need for people experiencing homelessness.

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 has been providing funds to Kingdom Causes Bellflower for Homeless Prevention and Rapid Rehousing services.

The City of Norwalk 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.

CDBG funding is provided to the Social Services Department for an Emergency Assistance Program, which provides assistance with utility and rent arrears and temporary motel vouchers. The program is open to low-income Norwalk resident in need of emergency assistance, but principally benefits families with children. The City collaborates with Kingdom Causes 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 Housing Authority.

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

The City does not receive ESG funds and does not submit any ESG-related reports to HUD.

However, the City continues to work closely with LAHSA to obtain Homeless Management Information System (HMIS) data for housing and services to individuals and families at-risk or currently experiencing homelessness. The City will continue to support the network of homeless service providers existing in and serving Norwalk.

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

Table 2 – Agencies, groups, organizations who participated

| 1 | Agency/Group/Organization | Norwalk La Mirada Unified School District | | | |
|---|---|---|--|--|--|
| | Agency/Group/Organization Type | Services-Education | | | |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth | | | |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Con Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. | | | |
| 2 | Agency/Group/Organization | PATH (People Assisting the Homeless) | | | |
| | Agency/Group/Organization Type | Housing Services-homeless | | | |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy | | | |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Con Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. | | | |
| 3 | Agency/Group/Organization | San Antonio Gardens | | | |
| | Agency/Group/Organization Type | Services - Housing Services-Elderly Persons | | | |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment | | | |

| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Con Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
|---|---|---|
| 4 | Agency/Group/Organization | Center Pointe Villas |
| | Agency/Group/Organization Type | Services - Housing Services-Elderly Persons |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Con Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 5 | Agency/Group/Organization | Kingdom Causes Bellflower |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Con Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 6 | Agency/Group/Organization | Southern California Resource Services for Independent Living |
| | Agency/Group/Organization Type | Services-Persons with Disabilities |

| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
|---|---|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Con Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 7 | Agency/Group/Organization | Su Casa - Ending Domestic Violence |
| | Agency/Group/Organization Type | Services-Victims of Domestic Violence |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Con Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 8 | Agency/Group/Organization | Fair Housing Foundation |
| | Agency/Group/Organization Type | Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 9 | Agency/Group/Organization | The Whole Child |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Families with children |

| | | T |
|----|---|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 10 | Agency/Group/Organization | LOS ANGELES CENTERS FOR ALCOHOL & DRUG ABUSE |
| | Agency/Group/Organization Type | Services - Housing Services-homeless Services-Health |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 11 | Agency/Group/Organization | Homes for Life |
| | Agency/Group/Organization Type | Services - Housing Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. |
| 12 | Agency/Group/Organization | HOME OWNERSHIP FOR PERSONAL EMPOWERMENT (HOPE) |
| | Agency/Group/Organization Type | Housing Services-Persons with Disabilities |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. | | | | |
|----|---|---|--|--|--|--|
| 13 | Agency/Group/Organization | Partnership Housing Inc. | | | | |
| | Agency/Group/Organization Type | Housing | | | | |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis | | | | |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. | | | | |
| 14 | Agency/Group/Organization | Norwalk Housing Authority | | | | |
| | Agency/Group/Organization Type | РНА | | | | |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs | | | | |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. | | | | |
| 15 | Agency/Group/Organization | JOVENES, INC. | | | | |
| | Agency/Group/Organization Type | Services - Housing Services-homeless | | | | |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Needs - Unaccompanied youth | | | | |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was invited to participate in public hearings and 30-day review of the Plan. The anticipated outcome of the consultation is improved data and planning within the selected sections above. | | | | |

The Community Development Department received the following applications for the NOFA of CDBG public services funding availability:

- Community Legal Aid SoCal
- L.A. CADA
- Community Family Guidance Center
- Norwalk La Mirada Unified School District
- Jovenes, Inc.
- Helpline Youth Counseling, Inc.
- The Whole Child

Social Service Commissioners then ranked each application based on the experience of the agency, proposed services to be provided, and available grant funds. Activities were awarded the grant amount after complete review by the Social Service Commissioners and Director of Social Services to ensure the funded programs aligned with the needs of the community.

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

No public agencies were intentionally left out of the consultation process. Norwalk, to the best of its ability, was in contact with all known local organizations and agencies that are relevant to the CDBG and HOME activities.

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead | How do the goals of your Strategic Plan overlap with the goals of each plan? | | | | | |
|-------------------|--------------|--|--|--|--|--|--|
| | Organization | | | | | | |
| Continuum of Care | LAHSA | The County of Los Angeles is a Continuum of Care 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 of Norwalk's Strategic Plan will provide support to nonprofits that meet the social service needs of residents with an emphasis on homeless prevention and rapid rehousing | | | | | |

| Name of Plan | Lead | How do the goals of your Strategic Plan overlap with the goals of each plan? | | | | | |
|----------------------|-----------------|---|--|--|--|--|--|
| | Organization | | | | | | |
| Housing Element | 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, the City will maintain and enhance the quality of existing residential neighborhoods and promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size. | | | | | |
| 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. The City released a Request for Proposal (RFP) for Preparation of a Plan to Reduce Homelessness. A final written strategic Homeless Plan is expected to be completed by October 31, 2023. | | | | | |

Table 3 – Other local / regional / federal planning efforts



AP-12 Participation – 91.105, 91.200(c)

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

The City of Norwalk provided a detailed Citizen Participation Plan which outlined numerous opportunities residents and interested organizations could participation in the ConPlan and Action Plan process. In compliance with HUD regulation and the City's Citizen Participation Plan, the City provided many opportunities for participation and public commenting throughout the Action Plan process. The first public hearing was held before City Council on March 7, 2023, which was continued to March 21, 2023. The draft Action Plan was made available from March 24, 2023 to April 24, 2023. The second public hearing to be held on May 2, 2023.

The City also published notice of the public hearings and the start of the 30-day public review and commenting period in its official newspaper, The Norwalk Patriot. The hearing was held online via Zoom but also allowed public comments through email, call-in, and written comments.

Citizen Participation Outreach

| 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 | Public Hearing | Non- targeted/broad community | 4/11 | See attached | Not applicable | City Agenda webpage |
| 2 | Newspaper Ad | Non- targeted/broad community | General circulation The Norwalk Patriot | Not applicable | Not applicable | |
| 3 | Newspaper Ad | Non- targeted/broad community | General Circulation The Norwalk Patriot | Not applicable | Not applicable | |
| 4 | Public Hearing | Non- targeted/broad community | 11/13 | See attached | Not applicable | |
| 4 | Newspaper Ad | Non- targeted/broad community | General Circulation The Norwalk Patriot | Not applicable | Not applicable | |
| 5 | Public Hearing | Non- targeted/broad community | TBD | TBD | Not applicable | City Agenda webpage |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City is expected to receive an estimate of \$1,200,000 in CDBG funds and \$678,412 in HOME funds. However, like many participating jurisdictions, the City of Norwalk is expecting a great decrease from previous allocations form HUD due to the fluctuating federal and state resources made available. The City will adjust this figure accordingly and will prepare the Action Plan to reflect its funding reality. Program income and carryover monies from previous years will be allocated to Housing Rehabilitation, Affordable Housing, and/or Capital Improvement Projects.

Anticipated Resources

| Program | Source | Uses of Funds | Expe | cted Amoui | nt Available Y | ear 1 | Expected | Narrative Description |
|---------|----------|-----------------|-------------|------------|----------------|-----------|------------|--|
| | of Funds | | Annual | Program | Prior Year | Total: | Amount | |
| | | | Allocation: | Income: | Resources: | \$ | Available | |
| | | | \$ | \$ | \$ | | Remainder | |
| | | | | | | | of ConPlan | |
| | | | | | | | \$ | |
| CDBG | public - | Acquisition | | | | | | In Year 4, the City will receive |
| | federal | Admin and | | | | | | \$1,200,000 in CDBG Entitlement funds. |
| | | Planning | | | | | | Any unencumbered funds from prior |
| | | Economic | | | | | | year(s) resources will be allocated to |
| | | Development | | | | | | capital improvement projects or |
| | | Housing | | | | | | housing rehabilitation. |
| | | Public | | | | | | |
| | | Improvements | | | | | | |
| | | Public Services | 1,063,684 | 130,000 | 6,316 | 1,200,000 | 673,496 | |

| Program | Source | Uses of Funds | Expe | cted Amou | nt Available Y | ear 1 | Expected | Narrative Description |
|---------|----------|------------------|-------------|-----------|----------------|---------|-------------|--|
| | of Funds | | Annual | Program | Prior Year | Total: | Amount | |
| | | | Allocation: | Income: | Resources: | \$ | Available | |
| | | | \$ | \$ | \$ | | Remainder | |
| | | | | | | | of ConPlan | |
| 110145 | 1.11 | | | | | | \$ | |
| HOME | public - | Acquisition | | | | | | In Year 4, the City will receive \$651,110 |
| | federal | Homebuyer | | | | | | in HOME Entitlement Funds. Any |
| | | assistance | | | | | | unencumbered funds from prior year(s) |
| | | Homeowner | | | | | | resources will be allocated to an |
| | | rehab | | | | | | affordable housing project. |
| | | Multifamily | | | | | | |
| | | rental new | | | | | | |
| | | construction | | | | | | |
| | | Multifamily | | | | | | |
| | | rental rehab | | | | | | |
| | | New | | | | | | |
| | | construction for | | | | | | |
| | | ownership | | | | | | |
| | | TBRA | 313,110 | 130,000 | 208,000 | 651,110 | (\$844,498) | |

Table 5 - 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

Entitlement Funds

City is expected to receive an estimate of \$1,200,000 in CDBG funds and \$651,110 in HOME funds. The City does not receive ESG or HOPWA funds and does not report on these grants.

Housing Bond Funds

The City will allocate funds from the former Successor Redevelopment Agency – Housing Set-Aside for Homeless Prevention and Rapid Rehousing. The HOME matching requirement may be satisfied through the City's Housing Bond funds, private developers, or Cityowned land dedicated to affordable housing.

HOME-ARP Funds

The City is currently preparing its HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) Allocation Plan as an application to receive additional funding to reduce homelessness and increase housing stability throughout Norwalk. Norwalk hopes to secure approximately \$1,231,940to design, construct, and operate a permanent affordable housing development in the Norwalk Entertainment District with an experienced housing development organization. These funds will be allocated to support the development of affordable units specifically for veterans experiencing homelessness and individuals within 30 to 80 percent of the AMI. Mental health and homeless services will also be provided at the housing development site.

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

Discussion

The City currently does not own land that could be used to address the needs identified in the ConPlan.

However, the City aims to leverage HOME-ARP funds to provide affordable units to veterans experiencing homelessness and individuals within 30 to 80 percent of the AMI.



Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort | Goal Name | Start | End | Category | Geographic | Needs Addressed | Funding | Goal Outcome Indicator |
|-------|------------------------|-------|------|----------------|------------|--------------------|-----------|--------------------------------------|
| Order | la ana a a effandalala | Year | Year | Aff and a lab | Area | Dura da da sant | HONAT | Divert Financial Assistance to |
| 1 | Increase affordable | 2020 | 2025 | Affordable | City Wide | Provide decent | HOME: | Direct Financial Assistance to |
| | housing | | | Housing | | affordable housing | \$230,000 | Homebuyers: 2 Households |
| | opportunities | | | | | | | Assisted |
| | | | | | | | | Tenant-based rental assistance / |
| | | | | | | | | Rapid Rehousing: 15 Households |
| | | | | | | | | Assisted |
| 2 | Preserve, | 2020 | 2025 | Affordable | City Wide | Maintain and | CDBG: | Rental units rehabilitated: 1 |
| | rehabilitate and | | | Housing | | promote | \$627,712 | Household Housing Unit |
| | enhance | | | | | neighborhood | | Homeowner Housing Rehabilitated: |
| | neighborhoods | | | | | preservation | | 10 Household Housing Unit |
| 3 | Provide vital | 2020 | 2025 | Public Service | City Wide | Support special | CDBG: | Public service activities other than |
| | support services | | | | | needs programs | \$159,552 | Low/Moderate Income Housing |
| | | | | |) | and services | | Benefit: 425 Persons Assisted |
| 4 | Enhance economic | 2020 | 2025 | Non-Housing | Qualified | Construct or | CDBG: | Facade improvement/business |
| | development | | | Community | Census | upgrade public | \$200,000 | building rehabilitation/business |
| | opportunities | | | Development | Tracts | facilities and | | retention/business outreach and |
| | | | | | | infrastructure | | attraction: 2 Businesses |

| Sort | Goal Name | Start | End | Category | Geographic | Needs Addressed | Funding | Goal Outcome Indicator |
|-------|--------------------|-------|------|----------|------------|--------------------|-----------|------------------------|
| Order | | Year | Year | | Area | | | |
| 5 | Planning and grant | 2020 | 2025 | Planning | City Wide | Provide decent | CDBG: | Other |
| | administration | | | | | affordable housing | \$212,736 | |
| | | | | | | Maintain and | HOME: | |
| | | | | | | promote | \$31,311 | |
| | | | | | | neighborhood | | |
| | | | | | | preservation | | |
| | | | | | | Support special | | |
| | | | | | | needs programs | | |
| | | | | | | and services | | |
| | | | | | | Create public | | |
| | | | | | | awareness of fair | | |
| | | | | | | housing | | |

Table 6 – Goals Summary

Goal Descriptions

| 1 | Goal Name | Increase affordable housing opportunities | | |
|--|-------------|---|--|--|
| | Goal | Addresses the need to provide decent affordable housing. | | |
| | Description | | | |
| Norwalk seeks to increase the affordable housing stock by supporting: the planning, design, and construc | | 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 | Goal Name | Preserve, rehabilitate and enhance neighborhoods | | |
|---|---------------------|---|--|--|
| | Goal Description | Addresses need to maintain and promote Neighborhood Revitalization. | | |
| | | 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: housing acquisition and/or rehabilitation; and homebuyer and rental assistance programs. | | |
| 3 | Goal Name | Provide vital support services | | |
| | Goal Description | Addresses the need to support special needs programs and services. | | |
| | | 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 | Construct or upgrade public facilities and infrastructure. | | |
| | | 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 | Planning and grant administration |
|---|-------------|--|
| | Goal | Planning and Administration. |
| | 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 infrastructure planning. |



Projects

AP-35 Projects - 91.220(d)

Introduction

For FY 2023-2024, the City will use entitlement funds to address its priority housing and community activity needs by undertaking the following projects listed below. Previous year(s) resources and program income will be allocated towards housing rehabilitation projects, affordable housing, and/or capital improvement projects.

Projects

| # | Project Name |
|----|--|
| 1 | Program Administration - CDBG |
| 2 | HOME - Program Administration |
| 3 | Fair Housing Services |
| 4 | Emergency Services Social Services Center |
| 5 | Community Legal Aid So Cal |
| 6 | Norwalk La Mirada Unified School District |
| 7 | Los Angeles Centers for Alcohol & Drug Abuse |
| 8 | Jovenes, Inc. |
| 9 | Helpline Youth Counseling |
| 10 | Residential Rehabilitation - CDBG |
| 11 | Economic Development Activities |
| 12 | CHDO Set-Aside |
| 13 | TBRA Security Deposit Assistance |
| 14 | First Time Homebuyer Program |
| 15 | Affordable Housing Project |

Table 7 - Project Information

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

The City allocated CDBG and HOME funds to benefit vulnerable populations as they are at higher risk of homelessness due to limited income and other crucial issues that require supportive services. These activities address the priority needs described in the ConPlan.

AP-38 Project Summary

Project Summary Information



| | Estimate the number and type of families that will benefit from the proposed activities | Other |
|---|---|---|
| | Location Description | HOME Program Administration is located at Norwalk City Hall, 12700 Norwalk Boulevard, Room 12, Norwalk, CA 90650 |
| | Planned Activities | Program administrative costs for HOME operations. Fair Housing program is listed separately but is funded out of CDBG program administration. |
| 3 | Project Name | Fair Housing Services |
| | Target Area | City Wide |
| | Goals Supported | Planning and administration |
| | Needs Addressed | Create public awareness of fair housing |
| | Funding | CDBG: \$13,000 |
| | Description | Funding for Fair Housing Services |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 100 residents |
| | Location Description | The Fair Housing Foundation is located at 3605 Long Beach Blvd., #302, Long Beach, CA provides Norwalk residents with fair housing services. |
| | Planned Activities | Fund the Fair Housing Foundation services for City of Norwalk to provide training, outreach, and legal services to ensure that all housing is available without discrimination. |
| 4 | Project Name | Emergency Services Social Services Center |
| | Target Area | City Wide |
| | Goals Supported | Provide vital support services |
| | Needs Addressed | Support special needs programs and services |
| | Funding | CDBG: \$75,000 |

| | Description | Provide rental assistance for homeless individuals and families to prevent eviction, for utility assistance, and for temporary lodging vouchers. |
|---|---|--|
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 25 low- to moderate- income households |
| | Location Description | Program will be located at the Social Services Center, 11929 Alondra Blvd. in Norwalk. |
| | Planned Activities | Provide homeless prevention services, such as utility assistance, emergency rental assistance and motel vouchers, for low- to moderate-income residents. |
| 5 | Project Name | Community Legal Aid |
| | Target Area | City Wide |
| | Goals Supported | Provide vital support services |
| | Needs Addressed | Support special needs programs and services |
| | Funding | CDBG: \$30,000 |
| | Description | Fund services and operations in connection with legal counseling & services to victims of domestic abuse and evictions of tenants. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 50 |
| | Location Description | Legal aid office location 12501 Imperial Hwy, Norwalk 90650 |
| | Planned Activities | Provide legal counseling at the Social Services Center and legal assistance to DV victims; tenant rights and debt collection legal assistance. |
| 6 | Project Name | Norwalk La Mirada Adult School Job Training |
| | Target Area | City Wide |
| | Goals Supported | Enhance economic development opportunities |

| Needs Addressed | Create job generating businesses and job training |
|---|---|
| Funding | CDBG: \$18,000 |
| Description | Provide job training to assist residents with obtaining skills necessary to obtain jobs in fields that are in demand. |
| Target Date | 6/30/2024 |
| Estimate the number and type of families that will benefit from the proposed activities | Approximately 12 low to moderate income residents. |
| Location Description | Training will be provided by the Norwalk-La Mirada Adult School at three campuses located at 12940 East Foster Road in Norwalk, 15920 Barbata Rd., in La Mirada or 13520 Adelfa Dr. in La Mirada. |
| Planned Activities | Provide scholarships to low- and moderate- income residents participating in certificated occupational training through the Norwalk-La Mirada Adult School. |
| Project Name | Los Angeles Centers for Alcohol and Drug Abuse |
| Target Area | City Wide |
| Goals Supported | Provide vital support services |
| Needs Addressed | Support special needs programs and services |
| Funding | CDBG: \$15,000 |
| Description | Drug and alchohol addiction treatment. |
| Target Date | 6/30/2024 |
| Estimate the number and type of families that will benefit from the proposed activities | 150 low-to-moderate income individuals. |
| Location Description | Los Angeles Centers for Alcohol and Drug Abuse (LA-CADA) is located at 11015 Bloomfield Ave. in Santa Fe Springs. |
| Planned Activities | Provide funding for outreach to Norwalk residents, coordination with homeless service providers, dedicated counselors to accept direct referrals, and provide residential substance abuse treatment. |
| Project Name | Jovenes, Inc. |
| | Funding Description Target Date Estimate the number and type of families that will benefit from the proposed activities Location Description Planned Activities Project Name Target Area Goals Supported Needs Addressed Funding Description Target Date Estimate the number and type of families that will benefit from the proposed activities Location Description Planned Activities |

| 8 | Target Area | City Wide |
|---|---|---|
| | Goals Supported | Provide vital support services |
| | Needs Addressed | Support special needs programs and services |
| | Funding | CDBG: \$15,000 |
| | Description | Funds services and operations in connection with transitional housing for homeless transitional age youth (18 to 24years old). |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 15 homeless youth |
| | Location Description | Jovenes office location is 12106 Front St in Norwalk |
| | Planned Activities | Provide financial assistance to Jovenes, Inc. to operate transitional housing with services for homeless transitional age youth (ages 18-24). |
| 9 | Project Name | Helpline Youth Counseling |
| | Target Area | City Wide |
| | Goals Supported | Provide vital support services |
| | Needs Addressed | Support special needs programs and services |
| | Funding | CDBG: \$6,000 |
| | Description | Counseling to reduce juvenile delinquency, drug and alcohol addiction, child abuse/neglect, domestic violence and onset of mental health disorders |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 5 youth |
| | Location Description | Helpline Youth Counseling Norwalk office location is 12440 Firestone Blvd, Suite 316 in Norwalk |
| | Planned Activities | Provide financial assistance to Helpline Youth Counseling. to provide behavioral health, individual, group and family counseling services for youth and families. |

| 10 | Project Name | Residential Rehabilitation - CDBG |
|----|---|--|
| | Target Area | City Wide |
| | Goals Supported | Preserve, rehabilitate, and enhance neighborhoods |
| | Needs Addressed | Maintain and promote neighborhood preservation |
| | Funding | CDBG: \$627,712 |
| | Description | Provide grants and loans to homeowners of single-family homes, condominiums/townhomes, mobiles and rental homes for low to moderate income residents to make home improvements. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10 LMI homeowners and 1 low-income renter |
| | Location Description | City wide |
| | Planned Activities | The City will provide grants and loans to low-and moderate-income homeowners and 1 to 4-unit rental properties to make home improvements. Lead testing and abatement will be carried out under this project. |
| 11 | Project Name | Economic Development Activities |
| | Target Area | Qualified Census Tracts |
| | Goals Supported | Enhance economic development opportunities |
| | Needs Addressed | Create job generating businesses and job training |
| | Funding | CDBG: \$200,000 |
| | Description | Provide financial assistance to local businesses for expansion, building improvements, new employee salaries and or equipment creating more sustainable neighborhoods, business outreach and/or retention |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | One business to be assisted for building improvement and equipment. |

| | Location Description | Commercial areas within the City of Norwalk CDBG eligible census tracts. |
|----|---|--|
| | Planned Activities | Provide assistance to commercial property owners to make building improvements, business outreach and/or retention |
| 12 | Project Name | CHDO Set-Aside |
| | Target Area | City Wide |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Provide decent affordable housing |
| | Funding | HOME: \$46,966 |
| | Description | Assistance to Community Housing Development Organization (CHDO) to provide affordable housing. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | To be determined |
| | Location Description | To be determined |
| | Planned Activities | Provide assistance to a CHDO to provide affordable housing. |
| 13 | Project Name | TBRA Security Deposit Assistance |
| | Target Area | City Wide |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Provide decent affordable housing |
| | Funding | HOME: \$30,000 |
| | Description | Provide one-time grant to Section 8 voucher holders and the homeless to assist with security deposits. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 15 very low-income households |

| | Location Description | Administrative services will be provided at the Housing Authority, 12700 Norwalk Boulevard, Room 12, Norwalk CA 90650 |
|----|---|--|
| | Planned Activities | Provide grants for security deposits to new Section 8 voucher holders and homeless individuals. |
| 14 | Project Name | First Time Homebuyer Program |
| | Target Area | City Wide |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Provide decent affordable housing |
| | Funding | HOME: \$200,000 |
| | Description | In a loan grant format, the City intends to assist eligible LMI income home buyers for down payment and closing cost assistance. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2 LMI Families |
| | Location Description | To be determined |
| | Planned Activities | Provide grant assistance to eligible LMI families for the purchase of a home. |
| 15 | Project Name | Affordable Housing Project |
| | Target Area | Qualified Census Tracts |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Provide decent affordable housing |
| | Funding | HOME: \$342,833 |
| | Description | Provide financial assistance to a developer for development of affordable housing units. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | To be determined |

| Location Description | To be determined |
|-----------------------------|--|
| Planned Activities | Provide assistance to a developer for development of affordable |
| | housing project. The City may utilize additional HOME funds in order to |
| | complete a more substantial project or provide additional assistance for |
| | the HOME ARP project. |

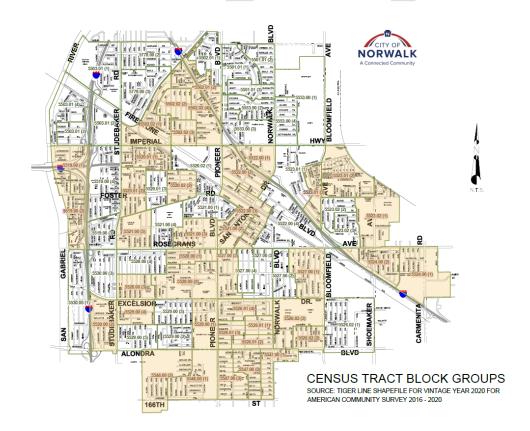


AP-50 Geographic Distribution – 91.220(f)

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

The City ensures to provide services funded through entitlement funds to be made available citywide to service Norwalk residents. However, for specific CDBG programs such as capital improvement and business incentive programs, assistance will be provided to census tracts tat qualify on an "area benefit" basis. As determined by HUD, an area benefit activity is one that benefits all residents of an area in which it is primarily residential and whereas 51 percent of the population is low- and moderate-income. The City utilized American Census Survey data to prepare a map that illustrates qualified census tracts and block groups that may qualify under area benefit.





Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
| City Wide | 100 |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will make CDBG and HOME funded activities available citywide. For example, social services, economic development, job training efforts, residential rehabilitation, and homeless prevention efforts will be taken as citywide initiatives.

For infrastructure, roads, and/or sidewalk improvements, the City will provide ensure qualified census tracts will be assisted.

Discussion

Overall, the City of Norwalk will make CDBG and HOME programs available citywide to continue providing services to the low- and moderate-income individuals and households. This direction and overall goals support the priorities established in the 2020-2025 Consolidated Plan and will greatly benefit Norwalk residents.

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 | | |
| Non-Homeless | | 59 |
| Special-Needs | | 0 |
| Total | | 59 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | | |
|---|----|--|
| Rental Assistance | 15 | |
| The Production of New Units | 0 | |
| Rehab of Existing Units | | |
| Acquisition of Existing Units | 0 | |
| Total | 15 | |

Table 10 - 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 2017-2021 ACS data, 60% of renters were cost burdened or paying more than 30% of their income on housing (census.gov). In 2023, Fair Market rents were considerably higher than HOME Rents.

Of the residents living below the poverty level, 65.9% are renters (census.gov 2023). This data coupled with the City's 2022 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 2023/24 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 Norwalk Housing Authority, will provide \$30,000 in HOME funding to assist Housing Choice voucher holders and the homeless with security deposit. The City also plans to continue a First Time Home Buyer Program to reduce down payment and closing costs.

The City of Norwalk uses HOME funds for homebuyer assistance of owner-occupied single-family properties. The City must use the HOME affordable homeownership limits provided by HUD when setting price limits for affordable home sales. Also, the use of funds for HOME assisted activities requires that the value of the property after rehabilitation must not exceed 95 percent of the median purchase price for the area.

Further discussion can be found in Program Specific Requirements for HOME section and attachment C, Grantee Unique Appendices.



AP-60 Public Housing - 91.220(h)

Introduction

The Norwalk Housing Authority administers the Housing Choice Voucher Program, Mainstream Vouchers, Emergency Housing Vouchers and the FSS Program. The Authority allocates 705 Housing Choice Vouchers, 15 Mainstream Vouchers, 46 Emergency Housing Vouchers, and 13 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.

Like many cities in the county, homelessness continues to be a prominent issue for the city of Norwalk. According to the Los Angeles Homeless Services Authority (LAHSA), 65,111 individuals were experiencing homelessness in Los Angeles County in 2022. According to LAHSA there were approximately 311 homeless individuals in the city of Norwalk in 2022 (-LAHSA conducted their most recent count in January 2023). While this represents an increase from prior years, homelessness and the attendant problems of mental illness and substance abuse are prominent issues across the city. Norwalk is also home to two facilities that are part of a State, County and LAHSA collaborative effort to minimize the spread of COVID-19 by providing housing to vulnerable people experiencing homelessness. Project Room Key is a 210-room former hotel and Project Home Key is a former 53-room motel in the city of Norwalk. Individuals housed in these two locations are free to move about the city of Norwalk during the day as long as they return to the facility at night.

Los Angeles County resources to assist the homeless, including treatment for mental illness and addiction, as well as food, clothing and other day-to-day needs are stretched thin. Crime, unhealthy accommodations, panhandling, and other problems are constants. These are dealt with by Norwalk's Department of Public Safety (DPS) and Department of Social Services (DSS), the Los Angeles County Sheriff's Department (LASD), and the Los Angeles County Department of Mental Health (LADMH). In addition, non-profit organizations assist with services and outreach (e.g., the National Alliance on Mental Illness or NAMI).

Norwalk has bifurcated its approach to overall safety by contracting with the Los Angeles County Sheriff's Department (LASD) and by establishing a civilian-based Department of Public Safety. LASD responds to calls for service through its Norwalk Station. LASD responds to calls for service that involve potential felony-related activity (disturbances, shootings, etc.), traffic, or special assignments (narcotics and vice).

Norwalk's Department of Public Safety is responsible for quality-of-life issues, enforcing municipal codes, assisting at traffic accidents, enforcing parking restrictions, administering to the homeless,

overseeing emergency management concerns, and other public safety matters.

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 Housing Choice Voucher holders to help voucher holders be more successful in securing rental housing.

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.

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. The Authority has received a standard performance designation by HUD.

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

The City Council adopted a 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

During the Program Year, the City plans to coordinate outreach with LAHSA, Los Angeles Drug and Alcohol, People Assisting the Homeless (PATH), Jovenes Inc., and The Whole Child. 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.

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.

The City will support the Homeless Operation Prevention and Engagement (HOPE) team. The HOPE team consists of two Public Safety Office II (PSO II) - one full time/ one part time, two Public Safety Officers I (PSO I)- one full time/one part time, two maintenance worker III (full time), two maintenance worker I (full time), and a code compliance staff/ commercial inspector that works with the team. The HOPE team has two teams that operate Monday- Friday from 5:00 AM to 2:00 PM and a night and weekend team that works Wednesday- Sunday from 12:30 PM- 8:30 PM. HOPE conducts outreach educates the homeless on available services, addresses resident and business concerns, conducts cleanups of encampments and assists in enforcement of violations such as trespassing and public intoxication. LASD communicates with the HOPE team regarding those who are involved in felony-related activity or those whom LASD encounters outside of HOPE's hours of operation. HOPE uses this approach to identify key areas of need and provide useful information to social services regarding homeless individuals in Norwalk.

City Net conducts consistent weekly street outreach to homeless neighbors in Norwalk, to engage them in case management with the goal of exiting them from the streets, with the long-term goal of dramatically reducing street-level homelessness in Norwalk. City Net participates in collaborative efforts of agencies from city government, law enforcement and other city first responders, advocacy and civic groups, nonprofit organizations, businesses, homeless neighbors and the faith community working together on shared goals and a common agenda. Types of Services City Net's street outreach services include services in the following categories: engagement services, case management, emergency health, emergency mental health, transportation, services for special populations, and COVID-19 services.

The Housing Authority has a contract with the County of Los Angeles to receive Homeless Incentive Program (HIP) funds through Measure H. These funds help individuals experiencing homelessness who have received an HCV voucher through the Authority with security deposits, utility deposits and furniture.

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 The City of Norwalk Social Services Department (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. Client must be working homeless provider agency or plan in place.

Los Angeles Centers for Alcohol and Drug Abuse (LA-CADA) provides residential treatment and

Annual Action Plan 2023 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

The HOPE team works with Norwalk's Social Services Department to help the homeless population obtain specialized assistance. PSOs assist Social Services with their general understanding of the homelessness problem in Norwalk as well as maintaining information about clients. For example, HOPE maintains a working list of homelessness hot spots in the city based on census tracts.

City Net provides homeless navigation and outreach. Works with LAHSA and the Social Services Department to connect the unsheltered to permanent supportive housing and services.

Homeless Prevention and Rapid Rehousing Program;

Security Deposit Assistance Program;

Housing Choice Voucher Limited Homeless Preference and 46 Emergency Housing Vouchers;

Emergency Assistance Program;

The Social Services Department (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.

Kingdom Causes Bellflower is able to help prevent families and individuals from becoming homeless by

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paying rental arrears, utility assistance, move-in cost of homeless neighbors from Norwalk. KCB also provides landlord mediation, referrals to other providers, case management, and budget counseling for households, all things that contribute to household stability

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. 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, need of a place to get cleaned up and rest or may have been displaced due to fire / home emergency.

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:

Studying the need to reduce current development standards or policies related to parking for the construction of affordable, multi-family housing. The general commercial zone allows mixed use development permitting apartments in upper floors.

Special land use districts include special needs populations 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.

Expand Density Bonus Ordinance and Reasonable Accommodation Ordinance to create the opportunity for the construction of affordable housing

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.

The City is currently working on drafting a new Housing Element to incorporate additional policies for

the creation of housing units at various levels with supportive programs for Affordable Housing and programs to further fair housing. The Housing Element Plan has been submitted to the State of California for review and approval in 2023, any changes will be reflected in the 2024/25 Annual Action Plan.

Discussion:



AP-85 Other Actions – 91.220(k)

Introduction:

• The City has planned actions to address needs. See discussions below.

Actions planned to address obstacles to meeting underserved needs

The City of Norwalk's FY 2023/24 AAP proposes projects and activities to meet the priorities described in the Con Plan. 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 2023 program year:

- Fund projects that enhance economic opportunities such a job training and commercial 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 moderateincome families residing in substandard housing and overcrowded living conditions;
- Fund capital projects that enhance public facilities and or street improvements;
- 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 Program. All housing rehabilitation projects are assessed for lead-based paint and lead based paint abatements are performed by licensed contractors.

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 Con Plan) Actions/Activities:

- 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.
- Create mentoring programs with local skilled trades companies.
- Improve education and provide skills training for education, healthcare, manufacturing, and construction jobs.
- 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.
- 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.
- Increase training opportunities that target "Second Chance", persons with disabilities, at-risk homeless individuals, and job retraining program.
- Continue to create successes in the Norwalk La Mirada Adult School's cost-effective occupational training program for high demand jobs. In FY 2023/24, funds will be used to pay for occupational training for ten low-to-moderate income residents. The training will help residents

who are unemployed or under-employed be successful in medical and welding careers.

The City will continue to support the Authority's Family Self-Sufficiency program, which helps Housing Choice 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.

In chapter 8 of the Fair Housing Action Plan of the AI report, it 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 homebuyer 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 the AI report require collaboration. The Public Engagement planning process for the AI and 5-Year Con Plan was based upon positive community-wide

Annual Action Plan 2023 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:

The City will receive HOME Grant funding of \$678,412 and CDBG Grant funding of \$1,200,000 for program year 2023.

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.

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 | 130,000 |
| 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: | 130,000 |
| | |

Other CDBG Requirements

1. The amount of urgent need activities

0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

100.00%

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:

The City of Norwalk is leveraging other forms of investments outside of those identified in section 92.205. The City uses program income from the repayment of deferred and amortized rehabilitation loans. Norwalk uses repayment for the First Time Homebuyer Program for loans obligated in 2001. For the current First Time Homebuyer program the City utilizes the resale and recapture of funds.

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 2023/24, the City plans to complete a homebuyer assistance project. The guidelines for the program are contained in the City of Norwalk HOME Homebuyer Manual. 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 15-year resale restriction. After which, the homeowner will receive a 100% loan forgiveness. Prior to the completion of the 15-year period 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. Examples of the recapture provision are provided in the HOME Program Homebuyer Manual, 2020-2021.

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 15-year resale restriction requiring that the home be resold to another low-income buyer (Below 80% AMI). Homeowners can expect to receive a fair return on investment upon resale during the affordability period. Fair return on investment is based on the percentage change in the area median income over the period of home ownership. Included in the calculation of fair return on investment is the homeowner's original investment (down payment, closing costs, and principal payments) and increase in market value attributable to major upgrades. Major upgrades include the addition of square footage, full remodel of kitchen and/or bathroom(s) and/or installation of solar panels. The value of the upgrade will be determined by the building permit

valuation.

The City's loan and covenant will be assumed by any future buyers and the loan will remain in place indefinitely. During the 15-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.

The City intends to utilize their HOME Homebuyer Manual as an alternate method to presumption of affordability. This manual was included as an attachment in Norwalk's 2020-2021 Annual Action Plan.

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.

Norwalk administers its HOME Homebuyer Manual, which establishes the City's policies and procedures for the First Time Homebuyer Program. A market analysis was completed for the FY 2020-2021 AAP and is attached in MA-15 section of the 2020-2025 Consolidated Plan. A market analysis shows home sales prices over a three-month period.