



City of Norwalk Analysis of Impediments 2025-2030



DRAFT

Public Comment Period (English and Spanish):

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CHAPTER 1: Introduction

1. Purpose of the Report

The Housing and Community Development Act of 1974 mandates that communities receiving Housing and Urban Development (HUD) funds must actively promote fair housing and are required to:

- Proactively combat housing discrimination by actively addressing discrimination within their jurisdiction
- Promote fair housing choices for all individuals;
- Provide opportunities for all individuals to live in any housing development, regardless of race, color, religion, gender, disability, familial status, or national origin;
- Promote housing that is accessible to and usable by persons with disabilities; and
- Comply with the non-discrimination requirements of the Federal Fair Housing Act (the Act).

The preparation of an Analysis of Impediments to Fair Housing Choice (AI) meets HUD requirements. An AI report thoroughly examines a jurisdiction's laws, regulations, and administrative policies, procedures, and practices that impact housing location, availability, and accessibility. By identifying and addressing impediments, communities can promote fair housing for all individuals.

Additionally, an AI serves as an assessment of both public and private conditions that impact fair housing choice. An impediment to fair housing choice is any action, omission, or decision that limits or restricts housing options for members of protected classes. This AI will:

- Evaluate population, household, income, and housing characteristics by protected classes;
- Evaluate public and private sector policies that impact fair housing choice;
- Review previous AI progress of the City and County;
- Identify blatant or de facto impediments to fair housing choice where any may exist; and
- Recommend specific strategies to overcome the effects of any identified impediments.

2. Methodology & Organization of the Report

The AI was written using quantitative data analysis, qualitative research, and community engagement to identify and address impediments to fair housing. A thorough and inclusive assessment was made by integrating demographic studies, policy reviews, stakeholder consultations, and community input.

The report is organized as follows: legal framework; public participation; data collection and analysis of the community profile; lending and public practices; and fair housing profile. Next, it reviews the progress made in fair housing activities since the last AI cycle, identifies current impediments, and concludes with actionable recommendations and implementation strategies. This structured approach not only highlights existing challenges but also provides a clear roadmap for fostering equitable housing opportunities for all residents.

3. Legal Framework

Fair housing choice enables individuals to select their preferred place of residence. To ensure equal access, the federal government and the State of California have enacted laws prohibiting housing discrimination.

HUD's Office of Fair Housing and Equal Opportunity has played a lead role in enforcing an Act since its adoption in 1968. The Act prohibits discrimination in housing based on race, color, religion, national origin, sex, familial status (presence of child under the age of 18 and pregnant women), and or disability. Due to the critical role of housing choice in personal development, achieving fair housing is a shared goal for government, public officials, and private citizens if social equity is to become a reality.

A. Federal Fair Housing Act 1968

The Fair Housing Act provides federal-level protection against discrimination in housing. After a protracted legislative battle, urban riots, and the assassination of Dr. Martin Luther King Jr., the Act was enacted in 1968. It expanded the nondiscrimination safeguards outlined in the 1964 Civil Rights Act to encompass the housing market. Specifically, the Act prohibits housing discrimination based on race, color, religion, gender, disability, familial status, or national origin. Additionally, on February 3, 2012, HUD issued a Final Rule that bars entitlement communities, public housing authorities, and other recipients of federal housing resources from discriminating based on actual or perceived sexual orientation, gender identity, or marital status. Individuals protected by fair housing laws are commonly referred to as members of the protected classes.

The Act applies to "dwellings," which are described as buildings intended for living or plots of land where a residence is planned. This term is quite inclusive, covering everything from homeless shelters to vacation homes. However, there are certain exceptions to the Act, such as buildings with up to four units that are owner-occupied, single-family homes that are sold or rented directly by the owner without a broker, and housing managed by organizations or private clubs that restrict access to their members. Equal access to housing is a basic civil right that allows people in protected classes, as defined in the Act, to pursue their personal, educational, and professional goals. Ensuring fair housing is essential for personal growth and requires the commitment of government, public officials, and private citizens to achieve social equity.

B. California Employment and Fair Housing Act

The California Civil Rights Department (CRD), effectively renamed as of July 2022, formally known as the State Department of Fair Employment and Housing (DFEH), enforces California laws that offer protection and financial compensation to victims of illegal housing practices. The Fair Employment and Housing Act (FEHA) (Government Code Section 12955 et seq.) prohibits discrimination and harassment in housing, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices (zoning)
- Unlawful restrictive covenants

The following categories are protected by FEHA:

- Race or color
- Ancestry or national origin
- Sex
- Marital status
- Source of income
- Sexual orientation
- Gender identity/expression
- Genetic information

- Familial status (households with children under 18 years of age)
- Religion
- Mental/physical disability
- Medical condition
- Age

Additionally, state laws include comparable, reasonable accommodations and accessibility requirements as those found in the federal Act.

C. Other Fair Housing Legislation

In October 2019, **Senate Bill 329** became law, prohibiting landlords from denying rental applications solely based on a person's source of income. This law allows families with housing assistance, including Section 8 vouchers, to apply for and secure affordable housing in their desired neighborhoods, provided they meet the qualifications.

The **Unruh Civil Rights Act** safeguards against discrimination by all business establishments in California, including housing and accommodations, based on age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. Although the Act specifically mentions "sex, race, color, religion, ancestry, national origin, disability, or medical condition" as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

Additionally, the **Ralph Civil Rights Act** (California Civil Code Section 51.7) prohibits violence or threats of violence based on race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or involvement in a labor dispute. Hate violence includes verbal or written threats, physical assault, or attempted assault, as well as graffiti, vandalism, or damage to property.

The **Bane Civil Rights Act** (California Civil Code Section 52.1) protects individuals in California from having their rights, including equal access to housing, infringed upon through force or threats of force. It also imposes criminal penalties for hate crimes, but convictions are only applicable if the speech involved directly threatened violence, not just any speech alone.

California Civil Code Section 1940.3 prohibits landlords from asking potential tenants about their immigration or citizenship status. While landlords in most states can inquire and reject applicants based on their immigration status, this law also prevents local jurisdictions from requiring landlords to make such inquiries.

Fair Employment & Housing Act California law protects people from discrimination, harassment, and retaliation in jobs and housing based on race, color, religion, sex, gender identity, sexual orientation, national origin, disability, and age.

FEHA Regulations implement and interpret the provisions of FEHA. They cover various topics, including definitions, employer responsibilities, and harassment prevention training requirements.

Department's Procedural Regulations outline the procedures and policies that departments must follow to ensure compliance with state and federal laws. They include guidelines for rulemaking, enforcement, and administrative processes.

California Family Rights Act (CFRA) provides eligible employees with up to 12 weeks of unpaid, job-protected leave to care for their own serious health condition, a family member's serious health condition, or to bond with a new child. It applies to employers with five or more employees.

Civil Code Section 5.9 Prohibits sexual harassment in business, service, or professional contexts outside of traditional employment relationships.

Disabled Person Act This act ensures that individuals with disabilities have the same rights as the general public to access public places, services, and accommodations. It prohibits discrimination based on disability in various aspects of public life.

California Trafficking Victims Protection Act offers protections and services to human trafficking victims. It allows the State to sue for damages and ensures their communications with caseworkers remain confidential.

In Addition to these acts, **Government Code Sections 11135, 65008, and 65580-65589.8** prohibit discrimination in state-funded programs and land use decisions. Recent changes to state law also require local jurisdictions to provide housing options for special needs groups.

- Housing for persons with disabilities
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing
- Housing for extremely low-income households, including single-room occupancy units
- Housing for persons with developmental disabilities

Appendix A – Federal Fair Housing Laws provides additional Federal laws related to Fair Housing.

CHAPTER 2: Public Participation

City staff worked with outside consultants, MNS Engineers and Michael Baker International, to provide technical assistance and guide the AI planning process. The City and its consultants undertook a robust consultation process with Michael Baker International as the lead in the public participation process, as well as the data research and analysis required to complete the AI report and Consolidated Plan.

A. Public Participation Activities and AI Review

Public Participation was completed to concurrently cover and review both the AI and the 2025-2030 Consolidated Plan. A community engagement program was undertaken, including:

1. Community and Stakeholder Survey
2. Community Meeting
3. Social Services Meeting
4. Stakeholder Interviews
5. Housing Summit
6. Public Review period

The following sections of this Chapter detail each activity. As a result of the participation activities, summaries were prepared, and the AI report was completed. City staff provided comments which were incorporated into the AI report. A draft of the AI was made available for community stakeholders and the general public to review and comment. The housing summit was advertised in advance as well as the 30-day public review period and public hearing.

B. Community and Stakeholder Survey

A Community and Stakeholder Survey was conducted as part of the 2024 AI process and 2025-2030 Consolidated Plan process. From May 1 to October 15, 2024, the City hosted an online and paper survey made available on its website and distributed to community members and stakeholders throughout the City. The survey was conducted to solicit the community's input on the City's most pressing needs, particularly in the areas of housing, community facilities, homelessness, neighborhood improvements, community services, and affordable and fair housing. Respondents identified the top issues that limit housing options and affordability in the City. The City received 353 responses in English and 84 responses in Spanish, with a grand total of 437 responses. The Community Needs Summary is included in *Appendix B – Community Engagement Summary*.

Survey Highlights

- Majority of respondents were homeowners.
- Respondents stated Norwalk has a fair amount of affordable housing available to residents.
- Respondents feel somewhat informed of their rights and responsibilities as a tenant or homeowner.
- Respondents do not agree that Norwalk has areas which lack high-speed internet service or connectivity.
- Respondents do not agree that Norwalk is vulnerable to flooding or other natural disasters.

C. Public Meetings

As part of the public engagement process, two community meetings were held on June 6, 2024, at 10:00 AM at the Norwalk Senior Center, located at 14040 San Antonio Drive, and at 6:00 PM at the Social

Services Center, located at 11929 Alondra Boulevard. A public meeting was noticed and held on November 14, 2024, at 11:00 AM at City Council Chambers, located at 12700 Norwalk Boulevard. These meetings were held to inform the public about the AI planning process and solicit public input on community housing and housing discrimination. The attendees worked in small groups to answer the Stakeholder one-on-one interview questions provided above. A public meeting summary has been included in Appendix B – *Public Outreach*.

What community facilities are most needed?

- ADA curb cuts and sidewalk safety
- Trails at parks
- Senior center is at capacity, expansion is needed

What homeless housing services are most needed?

- Housing rehab program is very important
- Air conditioning where seniors live

Economic Development Needs:

- Commercial property owners are not maintaining their properties.
- Business owners are not creating attractive buildings and or storefronts
- Traffic is impacting pedestrian safety

D. Stakeholder One-On-One Interviews

The planning process included several stakeholder interviews with City staff, government officials and other nonprofit social service agencies doing business in the City. A summary was prepared and analyzed as part of the AI and Consolidated Plan policies and recommendations. A Stakeholder Summary is included in *Appendix B – Public Outreach*. Common interview questions include:

- a) What do you feel are your agency’s (or City) top priorities?
- b) How do you envision the affordable housing landscape evolving over the next five years within our community?
- c) What specific challenges or barriers do you see for low- and moderate-income residents in attaining affordable housing within the city?
- d) What strategies or initiatives do you believe are most effective in increasing access to affordable housing in the city?
- e) How can we ensure that the needs of the city’s vulnerable populations, such as low-income families, seniors, and individuals with disabilities, are adequately met?
- f) Do you feel there is local support for broadband access and technical literacy?
- g) How do you feel the City should spend their annual CDBG allocation?

Stakeholder Concerns:

- Rising housing prices
- Rising rental rates
- Limited number of vouchers
- Permanent housing for those with mental and physical disabilities
- Homeless prevention
- HUD program compliance is difficult
- Case management is short-term
- Limited number landlords accepting Section 8 and non-citizen
- High cost of fair housing legal assistance
- Those needing assistance are income ineligible
- Rental deposits are high, and application reviews are stringent.
- Limited number of larger family rental units

E. Housing Summit

On behalf of the City of Norwalk, the Community Development Department hosted a housing summit on Wednesday, September 25, 2024, from 9:00 AM to 12:00 PM at the Norwalk Arts & Sports Complex,

Rich Rehearsal Hall (MPR), 13200 Clarkdale Avenue, Norwalk, CA 90650. The summit addressed key topics, including fair housing law and discrimination, permanent supportive housing, interim and permanent supportive services, affordable housing development, and program management, and workforce development in Norwalk and Los Angeles County.

The event was attended by 40 participants from 22 social service agencies, local and county governments, and private sector partners interested in housing issues in Norwalk. Five (5) speakers delivered presentations, providing current and insightful information on each topic. Following the presentations, attendees engaged in small group sessions to complete workbook table discussions, network, and seek consensus on potential solutions to current housing challenges.



The following agencies attended:

- City of Norwalk
- Norwalk Social Services Commission
- Weingart
- Soroptimist Village Foundation
- Primestor
- Assurance Learning Academy
- Los Angeles County Homeless Initiative
- LA County
- SELACO WDB
- Women’s & Children’s Crisis Center (DV Shelter)
- Jovenes, Inc.
- Norwalk-La Mirada Unified School District (NLMUSD)
- Helpline Youth Counseling
- LA CADA
- KW Realty
- Hope Inc.
- Kingdom Causes Bellflower (KCB)
- Norwalk Housing Authority (NHA)
- Fair Housing Foundation (FHF)
- Mercy House
- US Department of Housing and Urban Development (HUD)
- Global Urban Strategies

The following lists the Keynote Speakers for the Housing Summit:

Keynote Speakers	Speaker Topic
Martha Torres, Fair Housing Foundation	<ul style="list-style-type: none"> • Fair Housing Law and Discrimination • Complaints and discrimination cases in Norwalk
Ed Holder & Michael Raley, Mercy Housing	<ul style="list-style-type: none"> • Site and build affordable housing • Challenges and constraints of building affordable housing • Funding nuances
Jeff Gaddes, DignityMoves	<ul style="list-style-type: none"> • Interim Housing Needs • Successful Models of Interim Housing

Ben Rosen, Weingart	<ul style="list-style-type: none"> • Advocacy for interim and supportive housing services • Resident stabilization • Transition to permanent housing
Omar E. Hernandez, Global Urban Strategies	<ul style="list-style-type: none"> • Affordability funding gap • First Time Homebuyer Programming • Funding assistance • Special needs for disabilities

Guest speaker participated in a panel discussion. Attendees were encouraged to ask questions, and the speakers provided responses. The discussion was engaging with the panel responding to the same questions or topics. Two major questions were brought to light after the speakers' presentations:

- How do we push against the stigma of affordable low-income housing and housing for the homeless to fulfill that need for housing?
- What are the plans for vulnerable intellectual and disabled populations?

The third segment of the housing summit, enabled attendees to work with one another to complete the "Housing Summit: 2024 Attendee Workbook." Each participant received a Workbook containing two questions per topic presented by the speakers. Attendees discussed workbook questions with their table mates and recorded their responses in the Workbook. Below are the questions and the consensus reached during the table discussions.

Topic	Question
Fair Housing Law and Discrimination	<ol style="list-style-type: none"> 1. In your opinion, what factors contribute to housing discrimination (i.e. race, ethnicity, gender, etc.)? 2. What methods do you feel will reduce housing discrimination from occurring?
Permanent Supportive Housing	<ol style="list-style-type: none"> 1. How should supportive housing programs work to ensure family stability, preventing individuals' return to homelessness? 2. Who do you feel are the most vulnerable populations that most need permanent supportive housing? (i.e. co-op, familial, veteran, etc.)
Interim and Permanent Supportive Services	<ol style="list-style-type: none"> 1. In your opinion, what types of supportive services are needed as part of interim housing? Please explain. 2. What are some creative ways to provide housing to individuals experiencing homelessness?
Affordable Housing Development	<ol style="list-style-type: none"> 1. What types of affordable housing units are most needed in Norwalk? (i.e. small apartments, large family, senior, accessible) 2. Affordable housing development is expensive! What types of assistance do developers need the most?
Program Management	<ol style="list-style-type: none"> 1. What do you feel are the challenges for low-and moderate-income households in becoming a homeowner? 2. How can these challenges be addressed?

Workbook Questions: A workbook summary can be found in Appendix B.

E. Public Review

A 30-day public review period, beginning October 21, 2024, and ending November 21, 2024, was provided to receive any outstanding comments from agencies and the general public. A public meeting noticed and held on November 14, 2024, at 11:00 AM at the Norwalk City Council Chambers, located at 12700 Norwalk Boulevard. Any written public comments received, and any discussion items raised during the public review period and/or hearing were directly addressed as part of AI (*TBD*).

CHAPTER 3: Community Profile

1. Local Context

The City of Norwalk, incorporated in 1957, is located in the eastern side of Los Angeles County and has a population of 101,893. The City is a residential suburb located 17.5 miles from Downtown Los Angeles and closer to the Orange County border.

2. Demographic Profile

This section explores the City's demographics as they relate to housing choice and affordability. The demographics assessed are the population age distribution, spoken languages, race/ethnicity, household types, and special needs populations.

Analyzing trends in the population regarding these characteristics and then comparing them to the housing market can indicate places or people who may not be served and who need assistance.

This section explores the City's most recent data gathered by the American Community Survey, 2018-2022 ACS 5-Year Estimates. To provide context, it will compare with previous years and the County.



Figure 1. Location Map - Norwalk

A. Population

The number of people in Norwalk directly impacts the housing needs. The City has seen a decrease in population recently. Between 2022 and 2020, the population decreased by 0.86%. Los Angeles County saw a similar decrease in population during the same time period (0.77%).

Regional Population Increase				
Total Population	2010	2020	2022	% Change (Chg) 2020 & 2022
City	105,549	102,773	101,893	-0.86%
County	9,818,605	10,014,009	9,936,690	-0.77%
State	37,253,956	39,538,223	39,356,104	-0.46%

Source: 2010 DEC U.S. Census; 2020 DEC U.S. Census; 2018-2022 ACS 5-Year Estimates

Table 1: Regional Population Increase

The City's Total Population of individuals was 105,549 in 2010 and 102,773 in 2020, which is a 2.63% decrease. In comparison, the County of Los Angeles reported 9,818,605 individuals in 2010 and 10,014,009 individuals in 2020. This represents a 1.99% increase in total population. The State of California had 37,253,956 individuals in 2010 and 39,538,223 in 2020. This represents a 6.13% increase. In all, the City of Norwalk had no significant changes in population.

Regional Population Percentage Increase									
Area	2000-2010		% Chg	2010-2020		% Chg	2000-2020		% Chg
City	103,298	105,549	2.18%	105,549	102,773	-2.63%	103,298	102,773	-0.51%
County	9,519,338	9,818,605	3.14%	9,818,605	10,014,009	1.99%	9,519,338	10,014,009	5.20%
State	33,871,648	37,253,956	9.99%	37,253,956	39,538,223	6.13%	33,871,648	39,538,223	16.73%

Source: 2000 DEC U.S. Census; 2010 DEC U.S. Census; 2020 DEC U.S. Census

Table 2: Regional Population Percentage Increase

B. Age Distribution

Different age groups may have different needs and accessibility when it comes to housing options. For example, education, family situation, or income can impact the housing needed. The City and the County have about the same (within +/- 0.5%) portion of their age populations except for two of the categories below. The City's population has 1.92% more children than the County's population overall. This may mean that Norwalk has more children than neighboring cities in LA County. The other age group with a noticeable difference in population is 45-64. Norwalk differs from the County overall in this category by -1.76%.

Age Characteristic				
Age	City	% of Total Population	County	% of Total Population
Under 18	24,689	23.62%	2,178,559	21.70%
18-24	10,031	9.60%	952,944	9.49%
25-44	31,334	29.98%	3,002,523	29.90%
45-64	24,558	23.50%	2,536,515	25.26%
65 or older	13,912	13.31%	1,370,141	13.65%
Total:	104,524	100.00%	10,040,682	100.00%
Median Age	35.3 years old		36.7 years old	

Source: 2016-2020 ACS 5-Year Estimates

Table 3: Age Characteristic

C. Language Spoken

People who have a limited ability to read, write, speak, or understand English, otherwise known as limited English proficiency (LEP), can face unique challenges when finding housing in Norwalk. Recipients of HUD funds, including the City, are required to provide assistance to LEP citizens in increasing accessibility to housing programs. This is especially relevant to the City of Norwalk, where 63.8% of the population speak a language other than English at home. The majority of the City (51.5%) speak Spanish at home. Of the entire city population, excluding children under 5 years old, 22.5% report speaking English less than "very well."

Language Spoken at Home		
(persons 5 years old and older)		
	City Number	%
Population 5 years and over	97,122	100.0%
English only	35,147	36.2%
Language other than English	61,975	63.8%
Speak English less than "very well"	21,811	22.5%
Spanish	49,635	51.1%
Speak English less than "very well"	16,745	17.2%
Other Indio-European languages	1,941	2.0%
Speak English less than "very well"	653	0.7%
Asian and Pacific Island languages	10,012	10.3%
Speak English less than "very well"	4,240	4.4%
Other languages	387	0.4%
Speak English less than "very well"	173	0.2%

Source: 2016-2020 ACS 5-Year Estimates

Table 4: Language Spoken at Home

E. Race/Ethnicity

Race is defined as a group of people connected by common descent or heredity, while ethnicity refers to a social group sharing a unique culture, religion, language, or similar traits. Therefore, individuals from different ethnic backgrounds often have specific preferences when selecting housing types.

As of 2022, the Hispanic (of any Race) population makes up the majority of the City's resident base, standing at 69%, a decrease of 4% since 2020. The population that elected "some other race" is the highest group (of Race), with approximately 39% of the Total Population (101,893), an increase of 2% since 2020. The White population is the second highest group (of Race), with approximately 27% of the total population, and the Asian population is 13% of the total population, an increase of 35% since 2020.

Current Race & Ethnicity Comparison						
Race/Ethnicity	City			County		
	2020	2022	%Chg	2020	2022	%Chg
White	20,680	27,892	35%	3,259,427	3,937,901	21%
Black or African American	4,178	4,617	11%	794,364	780,993	-2%
American Indian and Alaska Native	2,426	1,711	-29%	163,464	111,096	-32%
Asian	14,038	13,691	-2%	1,499,984	1,473,634	-2%
Native Hawaiian & Other Pacific Islander	451	692	53%	24,522	23,400	-5%
Some other race	39,327	40,237	2%	2,784,180	2,253,956	-19%
Two or more races:	21,673	13,053	-40%	1,488,068	1,355,710	-9%
Total	102,773	101,893	-1%	10,014,009	9,936,690	-1%
Hispanic	73,548	70,692	-4%	4,804,763	4,837,594	1%
Non Hispanic	29,225	31,201	7%	5,209,246	5,099,096	-2%

Source: 2010 DEC U.S. Census; 2020 DEC U.S. Census; 2018-2022 ACS 5-Year Estimates

Table 5: Current Race & Ethnicity Comparison

F. Household Type

From 2020 to 2022, the total number of households decreased in Norwalk by 240. During the same period, Family Households decreased while non-family households increased. Additionally, 46.4% of all households have individuals over 60 years old.

Household Type and Size – City of Norwalk				
	2020	2022	%	% Change
Total Households	26,748	26,508		-0.9%
Family Households	22,279	21,735		-2.4%
With own children under 18 yrs	9,198	9,008		-2.1%
Married couple with family	14,862	14,613		-1.7%
With own children under 18 yrs	6,567	6,339		-3.5%
Female householder, no husband present	4,960	4,418		-10.9%
With own children under 18 yrs	1,635	1,553		-5.0%
Nonfamily households	4,469	4,773		6.8%
Householder living alone	3,262	3,685		12.9%
Householders 65 years and over	1,600	1,656		3.5%
Households with individuals under 18 years	11,823	11,478		-2.9%
Households with individuals over 60 years	11,903	12,300		3.3%
Average household size	3.81	3.74		-1.8%
Average family size	4.13	4.11		-0.5%

Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates

Table 6: Household Type and Size - City

G. Special Needs Populations

The special needs population includes elderly individuals (defined by HUD to be 62 and older), frail elderly, those with mental, physical, or developmental disabilities, people struggling with addiction, and victims of domestic violence, dating violence, sexual assault, and stalking.

Although age isn't a protected class under the Fair Housing Act, information about elderly households is relevant for local programs. Since the Fair Housing Act protects families with children and individuals with disabilities from discrimination, it is important to compare the location patterns of publicly supported housing for families with children versus housing for elderly populations and those with disabilities.

According to the 2018-2022 ACS 5-Year Estimates, elderly persons accounted for approximately 13.5% of the City's population. Since 2020, the elderly population (65+ years of age) has decreased by 0.3%. However, the elderly population specifically (85+ years of age) has increased by 0.43%.

% Elderly Population			
Age	City Percent of Population		
	2010	2020	2022
65-74	5.35%	8.22%	8.13%
75-84	3.30%	3.89%	3.26%
85 and older	1.23%	1.63%	2.06%
Total	9.88%	13.73%	13.45%

Source: 2010 DEC U.S. Census; 2020 DEC U.S. Census; 2018-2022 ACS 5-Year Estimates

Table 7: % Elderly Population

Disabled individuals often earn less than their non-disabled counterparts. This creates a need for affordable housing tailored to their needs. Physically disabled people require accessible housing, such as wheelchair-friendly accommodations. Under fair housing law, disability is a protected class. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination against people with disabilities in federally funded programs. Studies reveal that disabled individuals face discrimination more frequently than other protected classes. Public education is crucial to prevent discrimination against physically and mentally disabled persons.

According to the 2016-2020 ACS 5-Year Estimates, 10.2% of the population (103,364 total noninstitutionalized civilian population) who lived in the City reported a disability.

Persons with Disabilities Profile						
% of Population by City (total noninstitutionalized civilian population)	Hearing Disability	Vision Disability	Cognitive Disability	Ambulatory Disability	Self-Care Disability	Independent Living Disability
10.2%	2,685	1,939	4,796	5,440	2,823	4,981

Source: 2016-2020 ACS 5-Year Estimates

Table 8: Persons with Disabilities Profile

H. Families with Children

The Fair Housing Act prohibits discrimination in housing against families with children under 18 years, pregnant individuals, or those in the process of obtaining legal custody. It ensures that housing providers cannot refuse to rent to families with children, evict them once a child joins the family, or impose overly restrictive rules related to children’s use of common areas. Familial status is a protected class under this law, covering families with children, pregnant persons, and those securing legal custody of a minor child.¹

According to the 2016-2020 ACS 5-Year Estimates, 34.4% of the total households have children reported, and of the total households with children (18 years of age and younger), 17.8% are reported as Female-Headed households only. Single-parent households are reported to be 38% of all reported households in the City, 10% less than that of the County’s.

Families with Children					
Jurisdiction	Total Households	All Families with Children		Female-Headed Households with Children	
		Number	% of Total Households	Number	% of all Families with Children
City	26,748	9,198	34.4%	1,635	17.8%
County	3,332,504	919,959	27.6%	207,136	22.5%

Source: 2016-2020 ACS 5-Year Estimates

Table 9: Families with Children

Single Parent Households		
	City	County
Total Households	26,748	3,332,504
# of Single Parent Households	10,149	1,607,188
% of Single Parent Households	38%	48%

Source: 2016-2020 ACS 5-Year Estimates

Table 10: Single Parent Households

I. Large Households

A large household typically includes five or more occupants. Such households may sometimes indicate overcrowding, which can be associated with factors like ethnicity, age, immigration, and poverty. The 2018-2022 ACS 5-Year Estimates identified households in the City with five or more persons, representing 28% (7,353) of all households. Of all the large households, 70% are owner-occupied, 30% are renter-occupied.

Overall, large households and persons who own and rent have increased 4% between 2020 and 2022. The number of large households accounted for 26% of total households in 2020 and 28% of total households in 2022. The U.S. Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. The Occupant Per Room Table 12 shows that approximately 15% of housing units are experiencing overcrowding.

¹ [Discrimination Against Families with Children | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/office/affairs/2018-2022%20ACS%205-Year%20Estimates)

Household Size – Comparison				
	2020		2022	
	Number	%	Number	%
Total Occupied Housing Units	26,748	100.0%	26,508	100.0%
Owner Occupied	17,680	66.10%	17,929	67.64%
Renter Occupied	9,068	33.90%	8,579	32.36%
Owner & Renter Occupied	19,665	73.5%	26,508	100.0%
1 person HH	3,262	12.20%	3,687	13.91%
2 persons HH	5,965	22.30%	5,334	20.12%
3 persons HH	4,898	18.31%	5,024	18.95%
4 persons HH	5,540	20.71%	5,110	19.28%
5 persons HH	3,642	13.62%	4,061	15.32%
6 persons HH	2,078	7.77%	1,812	6.84%
7 or more persons HH	1,363	5.10%	1,480	5.58%
Owner Occupied	12,738	72.05%	17,929	100.00%
1 person HH	1,837	10.39%	2,179	12.15%
2 persons HH	4,160	23.53%	3,788	21.13%
3 persons HH	3,162	17.88%	3,263	18.20%
4 persons HH	3,579	20.24%	3,551	19.81%
5 persons HH	2621	14.82%	2848	15.88%
6 persons HH	1,394	7.88%	1,241	6.92%
7 or more persons HH	927	5.24%	1,059	5.91%
Renter Occupied	6,927	76.39%	8,579	100.00%
1 person HH	1,425	15.71%	1,508	17.58%
2 persons HH	1,805	19.91%	1,546	18.02%
3 persons HH	1,736	19.14%	1,761	20.53%
4 persons HH	1,961	21.63%	1,559	18.17%
5 persons HH	1,021	11.26%	1,213	14.14%
6 persons HH	684	7.54%	571	6.66%
7 or more persons HH	436	4.81%	421	4.91%

Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates

Table 11: Household Size – Comparison

Occupants Per Room		
Occupant Per Room	Occupants	% of Total Occupied Housing Units
1.00 or less occupants per room	22,548	85.1%
1.01 to 1.50 occupants per room	2,698	10.2%
1.51 or more occupants per room	1,262	4.8%
Total Occupied housing units	26,508	100.0%

Source: 2018-2022 ACS 5-Year Estimates

Table 12: Occupants Per Room

J. Homeless Population

In 2018, the County of Los Angeles introduced the ‘City Plan to Prevent and Combat Homelessness: A Guide for Local Municipalities’ to serve as a model for addressing homelessness by securing and enhancing income and promoting a variety of subsidized housing opportunities. The City of Norwalk took initiative and developed their own homeless strategic plan, titled “From Streets to Stability: A Strategic Action Plan to Address Homelessness in the City of Norwalk” in 2023. This report considered homeless counts, individual/familial needs, and housing inventory. This comprehensive report identified several key challenges in addressing homelessness:

- Resource Allocation – There is a significant need for financial resources to support homeless services and housing.
- Community Opposition – Residents are concerned after safety, loitering, and the impact on local businesses in areas relative to homeless shelters.

- Coordination and Collaboration – The City ensures to coordinate with involving organizations and departments. However, it was found that *effective* collaboration is necessary to provide comprehensive support to individuals experiencing homelessness.
- Data and Understanding – There is a need for accurate data collection in order to develop effective strategies and to allocate resources efficiently.
- Legal and Policy Barriers – Navigating legal and policy barriers can complicate efforts to develop new housing and services for individuals experiencing homelessness.

Thus, the City identified five strategies to overcome the challenges in addressing homelessness:

- Enhanced Resource Allocation – Securing additional funding and resources through partnerships and grants will provide support to homeless services and housing initiatives.
- Community Engagement – There is importance in increasing public awareness and education about homelessness. Strategies include community meetings, workshops, and campaigns to foster understanding and support for homeless initiatives.
- Improved Coordination – A centralized system for managing resources and services among city departments, service providers, and community organizations ensure efficient and effective support for individuals experiencing homelessness.
- Data-Drive Approaches – The plan proposes using comprehensive data to understand the needs and demographics of the homeless population better, which will inform targeted interventions and resource allocation.
- Policy and Legal Reforms – The plan advocates for revising local policies and regulations to facilitate the development of homeless shelters and supportive housing. This includes addressing zoning laws and other legal barriers that may hinder the establishment of said facilities.

In all, the City of Norwalk aims to create a more supportive and effective system for addressing homeless, with the aim of permanently housing individuals.

Specific to homeless count, the Point-in-time counts are performed annually for Service Planning Area 7 (SPA 7). SPA 7 combines the City’s sheltered and unsheltered homeless population with that of surrounding cities. The homeless population in 2024 is 166. The largest majority of the homeless gender is Males, 68%; Hispanic, 71%; and Adults aged 25-54, 59%. These percentages are similar to those of January 2019 Point-in-time count reported in Norwalk’s prior AI (2020-2025). The homeless population numbers in Norwalk have experienced fluctuations from 2021 to 2024, which can be attributed to the spread of the Coronavirus Disease 2019.

Annual Total Homeless Point-In-Time Count	
Year	Total
2017	316
2018	262
2019	200
2020	168
2021	N/A ²
2022	311
2023	101
2024	198
<i>Source: 2017 through 2024 Los Angeles County PIT</i>	

² The U.S. Department of Housing and Urban Development (HUD) exempted the Los Angeles Continuum of Care from conducting a 2021 PIT Count due to the spread of Coronavirus Disease 2019 (COVID-19). For context, the Los Angeles County Department of Health implemented curfews and Governor Gavin Newsom issued stay-at-home orders which hindered LAHSA’s efforts to safely conduct the 2021 PIT Count.

Homeless Point-In-Time Count			
	Sheltered	Unsheltered	Total
Persons	12	89	101
Households	0	0	0

Source: 2023 Los Angeles County PIT
Table 13: Homeless Point-In-Time Count

Homeless Point-In-Time Count		
	Number	Percent
Persons in Cars	7	9.09%
Persons in Vans	3	3.90%
Persons in RVs or Campers	0	0.00%
Persons in Tents	5	6.49%
Persons in Makeshift Shelters	22	28.57%
Persons on the Street	40	51.95%
Total	77	100%

Source: 2023 Los Angeles County PIT
Table 14: Homeless Point-In-Time Count

Demographics Summary		
	Number	Percent
Gender		
Male	4450	68%
Female	2053	32%
Transgender	15	0%
Gender Non-conforming	6	0%
Questioning	2	0%
Race/Ethnicity		
Hispanic/Latino	4633	71%
Black/African-American	696	11%
White	981	15%
American Indian/Alaskan Native	88	1%
Asian	41	1%
Native Hawaiian/Other Pacific Islander	11	0%
Multi-Racial/Other	61	1%
Age		
Under 18	556	9%
18-24	837	13%
25-54	3870	59%
55-61	810	12%
62+	438	7%

Source: 2023 Los Angeles County Service Planning Area 7 PIT Count
Table 15: Demographics Summary

3. Housing Profile

Demographic trends provide context for identifying impediments to fair housing choice. To understand these impediments fully, we must consider home ownership, rental patterns, and settlement distribution. Housing market conditions, including price-to-income ratios and supply availability, also play a crucial role. By analyzing housing costs, affordability, physical characteristics, and location, we can identify and address impediments to fair housing choice, especially for protected classes. This chapter explores

baseline housing market conditions and contextualizes impediments affecting household choices in different areas of the City.

A. Housing Unit Growth

As of 2022, the total number of housing units decreased by 3.33% since 2010. Although the total number of housing units increased, the specific number of units decreased by 4.59% (1,307 units) after 2020. Insufficient housing supply contributes to rising costs, affecting affordability for low-income households in the City.

Housing Unit Growth					
2010	2020	2022	% Change (2010-2020)	% Change (2020-2022)	% Change (2010-2022)
28,083	28,455	27,148	1.32%	-4.59%	-3.33%
<i>Source: 2010 DEC U.S. Census; 2020 DEC U.S. Census; 2018-2022 ACS 5-Year Estimates</i>					

Table 16: Housing Unit Growth

B. Housing Unit Type

As of 2022, the City’s housing stock primarily consists of single-family (SF) homes (76%), a decrease of 75 single-family homes from 2020. Between 2020 and 2022, 2-to-4-unit dwellings increased by 18% (117 units), while larger five-plus units decreased by 9% (417 units). Overall, the number of housing units decreased by 2%, which may impact housing availability and demand. The population decreased by 0.86%. The persons per household declined by 2%; smaller households might indicate changing demographics or housing preferences. Lastly, the vacancy rate decreased by 34%. A lower vacancy rate suggests increased occupancy and potentially a competitive rental market.

Housing Characteristics		
	2020	2022
1-unit, SF detached	20,572	20,497
1-unit, SF attached	1,176	1,051
2 to 4 units	643	760
Five Plus units	4,853	4,436
Mobile home	422	352
Boat, RV, van, etc.	35	52
Total housing units	27,701	27,148
Occupied units	26,748	26,508
Vacancy Rate	3.44%	2.27%
Persons per Household	3.77	3.69
<i>Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates</i>		

Table 17: Housing Characteristics

C. Housing Unit Conditions

The age of a housing unit can indicate its condition. A majority of the City’s occupied homes, 85.2%, were built between the years 1940 and 1979. It is important to note that many homes built before 1978 have lead-based paint, which would mean almost all of the homes in Norwalk were potentially impacted³.

Only half a percent of homes were built in 2014 or later. The County’s percentage of homes built in 2013 is more than 3 times that of Norwalk’s, and the State is almost 5 times as much, percentagewise. This shows that Norwalk is building newer homes at a slower rate.

³ [Real Estate Disclosures about Potential Lead Hazards | US EPA](#)

Year Unit Built – City of Norwalk						
Year Unit Built	Owner-Occupied		Renter-Occupied		Occupied	
	Number	%	Number	%	Number	%
2014 or later	117	0.7%	27	0.30%	144	0.5%
2010 to 2013	202	1.1%	66	0.73%	268	1.0%
2000 to 2009	208	1.2%	251	2.77%	459	1.7%
1980 to 1999	800	4.5%	1,647	18.16%	2,447	9.1%
1960 to 1979	2,694	15.2%	3,121	34.42%	5,815	21.7%
1940 to 1959	13,271	75.1%	3,714	40.96%	16,985	63.5%
1939 or earlier	388	2.2%	242	2.67%	630	2.4%
Total	17,680		9,068		26,748	

Source: 2016-2020 ACS 5-Year Estimates

Table 18: Year Unit Built – City

Year Unit Built- County v. California				
Year Unit Built	County		California	
	Number	%	Number	%
2014 or later	59,345	1.67%	339,245	2.39%
2010 to 2013	45,617	1.28%	254,491	1.79%
2000 to 2009	187,719	5.27%	1,551,054	10.91%
1980 to 1999	648,748	18.22%	3,701,494	26.05%
1960 to 1979	1,016,041	28.54%	4,368,510	30.74%
1940 to 1959	1,080,793	30.36%	2,712,219	19.09%
1939 or earlier	521,527	14.65%	1,283,932	9.03%
Total	3,559,790	100.00%	14,210,945	100.00%

Source: 2016-2020 ACS 5-Year Estimates

Table 19: Year Unit Built- County v. California

D. Housing Tenure – Owners, Renters, and Vacant Units

Housing tenure encompasses the right to live in a house or apartment. It includes owner-occupancy, where the occupant owns their home, and tenancy, where rent is paid to a landlord. Other forms, like public housing and squatting, also exist. Tenure preferences often correlate with household income, composition, and the age of the head of the household.

Household Tenure – Owner v. Renter		
Tenure	2022	% of total households
Households	26,508	100%
Owner-Occupied	17,929	67%
Renter-Occupied	8,579	32%

Source: 2018-2022 ACS 5-Year Estimates

Table 20: Household Tenure – Owner v. Renter

In 2022 there were 27,148 housing units and 26,508 households in Norwalk. Of the total housing units, 66.04% are owner-occupied, and 31.60% are rentals. Only 2.36% of units are vacant, down from 3.44% in 2020. Low vacancies mean more limited housing options, plus more demand for housing, which can put households in vulnerable positions.

Housing Unit Tenure Comparison				
Year:	2020		2022	
Tenure Type	# of Units	% of total # of Units	# of Units	% of total # of Units
Owner Occupied	17,680	63.82%	17,929	66.04%
Rental	9,068	32.74%	8,579	31.60%
Vacant	953	3.44%	640	2.36%
Total	27,701		27,148	

Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates

Table 21: Housing Unit Tenure Comparison

Housing Units with 4 or more bedrooms are occupied by owners approximately 5 times as much as renters. Alternatively, units with 1 or no bedroom are occupied by renters more than 5 times as much as owners. The majority of occupied units in Norwalk (76.84%) have 2 or 3 bedrooms. This size of unit is also the most occupied for both owners and renters in the City.

Housing Unit Size by Tenure				
Tenure Type:	Owners		Renters	
Unit Size	Number	% Total of Owner Units	Number	% of total # of Renter Units
No bedroom	326	1.82%	674	7.86%
1 bedroom	199	1.11%	1,861	21.69%
2 or 3 bedrooms	13,777	76.84%	5,277	61.51%
4 or more bedrooms	3,627	20.23%	767	8.94%
Total	17,929		8,579	

Source: 2018-2022 ACS 5-Year Estimates

Table 22: Housing Unit Size by Tenure

E. Housing Costs and Affordability

The cost of housing can directly impact daily living because it often determines how much money is left for other household expenses, such as food and healthcare. Norwalk has seen an 11% increase in median gross rent from 2020 to 2022. The median household income increased by 18% in the same timeframe; however, the housing value grew by 29%. The value of homes increases exceeding the increase in income, which has made the gap wider for potential homebuyers whose income did not increase by the same percentage or more. Overall, in 2022, while the City's median gross rent for 3-bedroom apartments and larger units exceeded the affordability threshold, studios and 1- and 2-bedroom apartments remained affordable for households earning the stated median income.

Changes in Value, Rent, and Income			
	2020	2022	% Change
Median Housing Value	\$ 461,000	\$ 593,100	29%
Median Gross Rent	\$ 1,678	\$ 1,860	11%
Median Household Income	\$ 77,425	\$ 91,259	18%

Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates

Table 23: Changes in Value, Rent, and Income for Norwalk

Median Gross Rent Prices by Bedrooms (2020 and 2022)									
	Studio			1-Bedroom			2-Bedroom		
	2020	2022	% change 2020-2022	2020	2022	% change 2020-2022	2020	2022	% change 2020-2022
City	\$1,289	\$1,349	4.65%	\$1,197	\$1,458	21.80%	\$1,624	\$1,809	11.39%
County	\$1,150	\$1,374	19.48%	\$1,307	\$1,565	19.74%	\$1,681	\$1,948	15.88%
State	\$1,198	\$1,436	19.87%	\$1,342	\$1,611	20.04%	\$1,623	\$1,903	17.25%
	3-Bedroom			4-Bedrooms					
	2020	2022	% change 2020-2022	2020	2022	% change 2020-2022			
City	\$2,052	\$2,356	14.81%	\$2,313	\$2,563	10.81%			
County	\$1,966	\$2,286	16.28%	\$2,222	\$2,573	15.80%			
State	\$1,834	\$2,144	16.90%	\$2,193	\$2,531	15.41%			

Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates
Table 24: Median Gross Rent Prices by Bedrooms (2020 and 2022)

The tables below show fair market rents (FMRs) and housing affordability, according to HUD. For comparison purposes to that of FY 2023 income limits, effective May 15, 2023, through May 31, 2024, The FY 2023 FMs are also displayed in the table below. FY 2023 FMRs “were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the newly available 2016-2020 American Community Survey (ACS) 5-year data and updating to FY 2023 including information from local survey data”⁴.

For a family of four who make less than 30% of the median household income, an affordable rent is \$946 per month. FY 2024 Fair market rent for a 3-bedroom home is \$3,263. The gap in affordability is \$2,317.

An affordable home is \$282,921 for an individual who makes between 80% and 120% of the median household income. The Changes in Value, Rent, and Income table shows that the median housing value in 2022 was \$593,100. The gap in affordability is \$310,179, or more than twice as much as what is considered affordable. This indicates that the average salary in Norwalk is less than half what is needed to afford the average home in recent years.

To afford the median rent in Norwalk of \$1,860 without paying more than 30% of income on housing, a household must earn \$6,200 monthly or \$74,400 annually. Assuming a 40-hour work week, 52 weeks per year, this income level translates into an hourly wage of \$35.77. For individuals making minimum wage, unemployment, or other government programs, the average housing cost is not affordable.

HUD Fair Market Rents (FMRs)				
	2020	2023	2024	% Change between 2023 & 2024
Efficiency	\$1,279	\$1,534	\$1,777	16%
1 bedroom	\$1,517	\$1,747	\$2,006	15%
2 bedroom	\$1,956	\$2,222	\$2,544	14%
3 bedroom	\$2,614	\$2,888	\$3,263	13%
4 bedroom	\$2,857	\$3,170	\$3,600	14%

Source FY 2020, 2023, 2024 HUD Fair Market Rent; Los Angeles-Long Beach-Glendale, CA
Table 24: HUD Fair Market Rents (FMRs)

⁴ [Fair Market Rents \(40th PERCENTILE RENTS\) | HUD USER](#)

Affordability Rent & Mortgage Combined				
Affordable Mortgage/Rent Amounts				
	1 Person	2 Persons	3 Persons	4 Persons
Extremely Low (0%-30%)				
Annual Income	\$26,500.00	\$30,300.00	\$34,100.00	\$37,850.00
Monthly Income	\$2,208.33	\$2,525.00	\$2,841.67	\$3,154.17
Affordable Purchase Price	\$84,566.00	\$98,026.00	\$111,486.00	\$124,768.00
Affordable Monthly Rent	\$662.50	\$757.50	\$852.50	\$946.25
Very Low (30%-50%)				
Annual Income	\$44,150.00	\$50,450.00	\$56,750.00	\$63,050.00
Monthly Income	\$3,679.17	\$4,204.17	\$4,729.17	\$5,254.17
Affordable Purchase Price	\$147,083.00	\$169,398.00	\$191,713.00	\$214,028.00
Affordable Monthly Rent	\$1,103.75	\$1,261.25	\$1,418.75	\$1,576.25
Low (50%-80%)				
Annual Income	\$70,650.00	\$80,750.00	\$90,850.00	\$100,900.00
Monthly Income	\$5,887.50	\$6,729.17	\$7,570.83	\$8,408.33
Affordable Purchase Price	\$240,947.00	\$276,722.00	\$312,497.00	\$348,094.00
Affordable Monthly Rent	\$1,766.25	\$2,018.75	\$2,271.25	\$2,522.50
Moderate (80%-120%)				
Annual Income	\$82,500.00	\$94,300.00	\$106,050.00	\$117,850.00
Monthly Income	\$6,875.00	\$7,858.33	\$8,837.50	\$9,820.83
Affordable Purchase Price	\$282,921.00	\$324,717.00	\$366,336.00	\$408,132.00
Affordable Monthly Rent	\$2,062.50	\$2,357.50	\$2,651.25	\$2,946.25

Source: FY 2023 HUD Income Limit Area; Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area

Table 25: Affordability Rent & Mortgage Combined

As of 2021, there are 8,524 affordable rental housing units in Norwalk, a 316-unit decrease from 2020. Of the affordable housing units, less than 10% are \$999 or less. More than half of the affordable housing units rent between \$1,000 and \$1,999, and almost one-third of affordable housing units rent for \$2,000 or more monthly. The number of units that rented for \$2,000 or more increased by 412 from 2020 to 2021.

Affordable Rental Housing Units in Norwalk						
Units	2020		2021*		% Change between 2020 & 2021	# of Units difference between 2020 & 2021
	#	%	#	%		
Less than \$500	319	3.61%	291	3.41%	-9%	-28
\$500-\$999	615	6.96%	548	6.43%	-11%	-67
\$1,000 to \$1,999	5521	62.45%	4888	57.34%	-11%	-633
\$2,000 or more	2,385	26.98%	2,797	32.81%	17%	412
Total	8,840	100.00%	8,524	100.00%	-4%	-316

Source: 2016-2020 ACS 5-Year Estimates; 2017-2021 ACS 5-Year Estimates (ACS's most current Gross Rent Year is 2021)*

Table 26: Affordable Rental Housing Units in Norwalk

While rising housing costs aren't discriminatory themselves, the shortage of affordable housing limits where residents can live. In the month of June 2024, homes were on the market for less than a month's time, consistent with the median time on the market for the state and regional county homes. The current median price in Norwalk (See table 29) is about six times (**6x**) that of a 4-person household's annual income in the **moderate (80%-120%)** income bracket. Table 28 shows in detail the median home sales prices for the region, as well as for the state.

Days on the Market				
June 2024	Unsold Inventory Index		Median Time on Market	
State/Region/County	23-Jun	24-Jun	23-Jun	24-Jun
CA Condo/Townhomes	2.1	3.2	15	20
Los Angeles Metropolitan Area	2.1	3.1	19	22
Central Coast	1.7	3	11	16
Central Valley	2.2	3.3	14	24
Far North	6.7	5.1	21	32
Inland Empire	2.5	3.9	27	36
S.F. Bay Area	2.1	3	15	19
Southern California	1.9	3.1	15	20
Southern California	23-Jun	24-Jun	23-Jun	24-Jun
Imperial	0	2.3	3	11
Los Angeles	2	3.4	17	22
Orange	1.8	2.4	17	18
Riverside	2.6	4	30.5	42
San Bernardino	2.1	3.5	15	22
San Diego	1.7	3.1	9	14
Ventura	2.4	3	24	27
Source: County Sales & Price Statistics (Public).xlsx, SFH UII & MTM https://www.car.org/en/marketdata/data/countysalesactivity Last Updated June 2024				

Table 27: Days On the Market⁵

⁵ Note: The MLS median price and sales data in the table below are generated from a survey of more than 90 associations of REALTORS® throughout the state, and represent statistics of existing single-family detached homes only. sales data are not adjusted to account for seasonal factors that can influence home sales. Movements in sales prices should not be interpreted as changes in the cost of a standard home. Median prices can be influenced by changes in cost, as well as changes in the characteristics and the size of homes sold. Due to the low sales volume in some areas, median price changes may exhibit unusual fluctuation. (Los Angeles Metropolitan Area is a 5- region that includes Los Angeles, Orange , Riverside , San Bernardino , and Ventura) (S.F. Bay Area has been redefined to include the following counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma) (Inland Empire includes Riverside and San Bernardino)

Median Home Sales Prices			
June 2024	Median Sold Price of Existing Single-Family Homes		
State/Region/County	23-Jun	24-Jun	Price YTY% Chg
CA SFH (SAAR)	\$837,850	\$900,720	7.50%
CA Condo/Townhomes	\$650,000	\$697,000	7.20%
Los Angeles Metropolitan Area	\$775,000	\$835,000	7.70%
Central Coast	\$984,500	\$1,072,000	8.90%
Central Valley	\$480,000	\$503,000	4.80%
Far North	\$380,000	\$409,000	7.60%
Inland Empire	\$570,000	\$600,000	5.30%
S.F. Bay Area	\$1,323,810	\$1,400,000	5.80%
Southern California	\$815,000	\$875,000	7.40%
Southern California	23-Jun	24-Jun	Price YTY% Chg
Imperial	\$378,160	\$385,000	1.80%
Los Angeles	\$832,310	\$889,180	6.80%
Orange	\$1,260,000	\$1,450,000	15.10%
Riverside	\$628,000	\$643,500	2.50%
San Bernardino	\$470,000	\$522,500	11.20%
San Diego	\$958,250	\$1,054,180	10.00%
Ventura	\$927,500	\$964,500	4.00%

Source: County Sales & Price Statistics (Public).xlsx, SFH Sales & Price
<https://www.car.org/en/marketdata/data/countysalesactivity>
 Last Updated June 2024

Table 28: Median Home Sales Prices

Monthly Market Report June 2024 - City of Norwalk, CA		
		% Chg from Last Year
Median Price	\$758,000	5.2%
Home Sales	20	17.6%
Active Listings	18	28.6%
Market Competition		
Median Days on the Market	20 Days	
Sales to List Price %	102.2%	
% of Active Listings with Reduced Prices	11%	

Source: Housing Market Overview
<https://www.car.org/marketdata/interactive/housingmarketoverview>
 Last Updated June 2024

Table 29: Monthly Market Report June 2024 - City of Norwalk, CA

F. Housing Cost Burden

Per HUD, the cost burden is monthly housing expenses, including utilities, exceeding 30% of monthly income. For homeowners, expenses may include association fees, insurance, and property taxes on top of mortgage and utilities. When monthly housing expenses exceed 50% of monthly income, the cost burden is considered severe.

In Norwalk, 9,894, or 37% of households, are cost burdened. Of all the cost-burdened households in Norwalk, 53% are owners, and 47% are renters. There are more owner-occupied households in Norwalk than renters, but not of the same proportions as the cost-burdened owner-to-renter households. Most owner-burdened households spend up to 50% of their income on housing, whereas cost-burdened

HOUSEHOLD COST BURDEN = 37%
 Figure 2. Cost Burden Percent

renters in Norwalk are mostly severely cost-burdened, with households spending up over 50% of their income on housing.

Housing Cost Burden Overview					
Cost Burden Factor	Owner		Renter		Total
	#	%	#	%	
Cost Burden > 30%	5,204	53%	4,690	47%	9,894
Cost Burden >30% to <=50%	3,280	59%	2,265	41%	5,545
Cost Burden > 50%	1,924	44%	2,425	56%	4,349

Source: CHAS 2016-2020 Table 8

NOTE: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing costs are "select monthly owner costs", which include mortgage payments, utilities, association fees, insurance, and real estate taxes.

Table 30: Housing Cost Burden Overview

Income by Cost Burden (Owners and Renters Combined) Households					
	Cost Burden >30% to <=50%		Cost Burden > 50%		Total
	#	%	#	%	
Extremely Low Income (0% - 30%)	780	24%	2,490	76%	3,270
Very Low Income (30%-50%)	1,505	51%	1,420	49%	2,925
Low Income (50%-80%)	2,265	84%	425	16%	2,690

Source: CHAS 2016-2020 Table 8

Table 31: Income by Cost Burden (Owners and Renters Combined) Households

When the data is separated by owners only, the percentages change. The Low-Income households only have a 2% difference in cost-burdened versus severely cost-burdened households. The Very Low Income, cost-burdened owner households are mostly (58%) severely cost-burdened. In Extremely Low-Income, cost-burdened owner households, the percentage of severely cost-burdened households decreases by 11%. This shows that renters with Extremely Low Income are more severely cost-burdened than owners of the same income category.

Income by Cost Burden - OWNERS					
	Cost Burden >30% to <=50%		Cost Burden > 50%		Total
	#	%	#	%	
Extremely Low Income (0% - 30%)	415	35%	780	65%	1,195
Very Low Income (30%-50%)	570	42%	800	58%	1,370
Low Income (50%-80%)	1,520	82%	330	18%	1,850
Total	2,505		1,910		4,415

Source: CHAS 2016-2020 Table 8

Table 32: Income by Cost Burden – OWNERS

The data shows a significant difference in cost burden between owners and renters across various income levels. A “severe cost burden” is defined as spending more than 50% of one’s household income on housing costs like rent, mortgage, and utilities. This makes affording other essentials like food, transportation, and healthcare difficult for those facing “severe cost burden”.

For extremely low-income households (0% - 30%), 65% of owners face a severe cost burden (>50%), compared to 82% of renters. Among very low-income households (30% - 50%), 58% of owners experience a severe cost burden, while only 40% of renters do. In the low-income category (50% - 80%), 18% of owners face a severe cost burden, whereas only 11% of renters do. This may correlate to high

mortgages payments and other costs associated with maintaining a home. Overall, renters tend to experience a higher severe cost burden compared to owners, especially in the extremely low-income bracket. The total number of households analyzed is 4,415 for owners and 4,470 for renters.

Income by Cost Burden - RENTERS					
	Cost Burden >30% to <=50%		Cost Burden > 50%		Total
	#	%	#	%	
Extremely Low Income (0% - 30%)	365	18%	1,710	82%	2,075
Very Low Income (30%-50%)	935	60%	620	40%	1,555
Low Income (50%-80%)	745	89%	95	11%	840
Total	2,045		2,425		4,470

Source: CHAS 2016-2020 Table 8

Table 33: Income by Cost Burden – RENTERS

4. Race and Segregation

Residential segregation is a measure of the degree of separation of racial or ethnic groups within a community. An extreme case of segregation would involve a complete division between predominantly high-income, White suburban neighborhoods and low-income, minority inner-city areas.”

A. Dissimilarity Index

The dissimilarity index measures whether one group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. The Index ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are low.

There were signs of dissimilarities between white and black residents in the 1980s. The trend shows that after each passing decade, the dissimilarity indices are low. The most current data found for dissimilarity is from 2020. The rise in dissimilarity indices is more likely due to natural settlement patterns rather than intentional segregation.

In the City, a large majority of census tracks and block group include Hispanic residents. Once the 2030 Census is completed, the dissimilarity indices should be reviewed again to see if the 2020 Census estimates have any accuracy.

Index of Dissimilarity					
	1980	1990	2000	2010	2020
White - Black	47.8	30.1	18.4	17.7	15.1
White - Hispanic	22.0	23.4	18.4	18.5	14.3
White - Asian	22.4	18.4	19.7	21.8	17.1
Black - Hispanic	42.7	30.2	22.0	21.7	20.2
Black - Asian	37.5	24.5	18.2	20.8	20.0
Hispanic - Asian	12.3	15.8	24.1	25.9	22.6

Source: 2020 Diversity and Disparities Index, Brown University
<https://s4.ad.brown.edu/projects/diversity/segregation2020/city.aspx?cityid=652526>

Table 34: Index of Dissimilarity

5. Racially or Ethnically Concentrated Areas of Poverty

Federal regulations require grantees of HUD Community Planning and Development programs to identify and describe any areas within their jurisdiction that are concentrations of racial or ethnic minorities and low-income families. These areas are known as racially/ethnically concentrated areas of poverty (RCAPs and ECAPs).

Data was collected for census block groups to analyze the RCAPs/ECAPs in the City at a meaningful geographic scale. The city could not identify low to moderate concentrations meeting the threshold of 51 percent of residents who are low-income at the tract level. Block group data was collected from the 2016-2020 American Community Survey 5-Year Estimates, which HUD currently uses for its most up-to-date low- to moderate-income designations. Of all 74 Norwalk's Census Tract Block Groups, 46 of the block groups are LMI.

For the purpose of this analysis, racial minorities are all ACS respondents who identified as a race other than white, and ethnic minorities are all those who claimed Hispanic origins. As shown in Table 36, there are (38) block groups in the City that qualify as RCAPs and (42) block groups that are ECAPs. Of the LMI block groups, the block group with the highest concentration of racial minorities is block group (5503.01 Block 2) at (92.66%) and (5503.01 Block 4) at (96.85%) ethnic minorities.

RCAP Block Groups (38)							
Tract	Block Group	% Racial Minority	LMI%	Tract	Block Group	% Racial Minority	LMI%
5501.01	1	66.68%	54.90%	5522	4	71.83%	52.40%
5501.01	2	56.37%	64.30%	5523.01	2	77.18%	50.20%
5501.01	3	56.65%	55.70%	5523.01	3	53.14%	82.70%
5502.01	2	54.45%	62.10%	5523.02	2	66.31%	91.90%
5502.02	1	56.79%	54.20%	5523.02	3	28.10%	60.70%
5502.02	2	58.59%	72.90%	5524	1	61.81%	77.20%
5502.02	3	62.35%	56.20%	5527	1	62.80%	74.10%
5502.02	4	60.91%	91.00%	5527	4	77.79%	98.00%
5503.01	1	31.89%	64.80%	5527	5	66.22%	75.50%
5503.01	2	92.66%	76.50%	5528	2	72.21%	63.40%
5503.01	3	91.89%	74.90%	5528	3	55.67%	80.50%
5503.01	4	34.25%	68.70%	5528	4	63.49%	58.00%
5519	1	59.39%	51.90%	5529	1	65.48%	55.20%
5519	4	61.06%	63.00%	5529	3	62.44%	68.50%
5520.01	2	67.38%	57.20%	5529	4	79.31%	56.00%
5520.01	3	45.79%	52.10%	5529	5	48.52%	70.10%
5520.02	1	64.95%	51.50%	5530	2	54.30%	52.00%
5521	1	66.85%	70.70%	5547	1	71.70%	54.20%
5521	2	88.34%	51.70%	5547	2	78.28%	70.10%
5521	3	67.24%	92.60%	5553	2	46.67%	81.80%
5521	4	58.92%	51.50%	5553	4	59.47%	60.20%
5522	2	60.90%	90.20%	5778	2	32.79%	67.50%
5522	3	82.16%	60.20%	5778	3	46.29%	56.80%

Source: ACS-2020-Low-Mod-Summarized-All-Block-Groups-2023_Block Groups for All Entitlement CDBG Grantees-NORWALK; 2016-2020 ACS 5-Year Estimates; Tables B02001 RACE & ACS-2020-Low-Mod-Summarized-All-Block-Groups-2023

Table 35: RCAP Block Groups (38)

ECAP Block Groups (42)							
Tract	Block Group	% Ethnic Minority	LMI%	Tract	Block Group	% Ethnic Minority	LMI%
5501.01	1	61.23%	54.90%	5522	4	73.09%	52.40%
5501.01	2	88.06%	64.30%	5523.01	2	51.81%	50.20%
5501.01	3	81.16%	55.70%	5523.01	3	84.90%	82.70%
5502.01	2	75.00%	62.10%	5523.02	2	47.78%	91.90%
5502.02	1	72.09%	54.20%	5523.02	3	33.42%	60.70%
5502.02	2	75.17%	72.90%	5524	1	83.17%	77.20%
5502.02	3	61.38%	56.20%	5527	1	51.73%	74.10%
5502.02	4	79.61%	91.00%	5527	4	61.01%	98.00%
5503.01	1	56.56%	64.80%	5527	5	74.45%	75.50%
5503.01	2	30.16%	76.50%	5528	2	61.56%	63.40%
5503.01	3	90.47%	74.90%	5528	3	73.98%	80.50%
5503.01	4	96.85%	68.70%	5528	4	71.52%	58.00%
5519	1	75.74%	51.90%	5529	1	79.26%	55.20%
5519	4	52.91%	63.00%	5529	3	64.77%	68.50%
5520.01	2	69.40%	57.20%	5529	4	65.48%	56.00%
5520.01	3	71.90%	52.10%	5529	5	47.80%	70.10%
5520.02	1	56.27%	51.50%	5530	2	79.62%	52.00%
5521	1	72.65%	70.70%	5547	1	73.01%	54.20%
5521	2	68.88%	51.70%	5547	2	71.69%	70.10%
5521	3	75.36%	92.60%	5553	2	69.54%	81.80%
5521	4	73.32%	51.50%	5553	4	63.91%	60.20%
5522	2	84.26%	90.20%	5778	2	66.73%	67.50%
5522	3	59.72%	60.20%	5778	3	68.03%	56.80%

Source: ACS-2020-Low-Mod-Summarized-All-Block-Groups-2023_Block Groups for All Entitlement CDBG Grantees-NORWALK; 2016-2020 ACS 5-Year Estimates; Tables B03003 Ethnicity; ACS-2020-Low-Mod-Summarized-All-Block-Groups-2023

Table 36: ECAP Block Groups (42)

6. Income, Workforce, and Employment Profile

An “Income, Workforce, and Employment Profile” is a valuable tool for analyzing housing needs within a community. It examines demographic data, income levels, and employment trends, providing insights into disparities and opportunities. Policymakers can use this information to develop targeted strategies for addressing housing challenges and ensuring fair housing choices for residents across different income groups.

A. Median Household Income

The median household income for Norwalk in 2022 was \$91,259. Between 2020 and 2022, the median household income increased by 17.87%. However, the median household income is more than 7% lower

than the Los Angeles-Long Beach-Glendale Metropolitan area median household income as calculated by HUD for 2024.

Median Household Income		
2020	2022	% Change
\$77,425	\$91,259	17.87%

Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates

Table 37: Median Household Income

2024 HUD Median Income Limits Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area									
Median Family Income	Income Limit	Persons in Family							
		1 person	2 person	3 person	4 person	5 person	6 person	7 Person	8 Person
\$98,200	Extremely Low (0-30%)	\$29,150	\$33,300	\$37,450	\$41,600	\$44,950	\$48,300	\$51,600	\$54,950
	Very Low (30%-50%)	\$48,550	\$55,450	\$62,400	\$69,350	\$74,900	\$80,450	\$86,000	\$91,550
	Low (50%-80%)	\$77,700	\$88,800	\$99,900	\$110,950	\$119,850	\$128,750	\$137,600	\$146,500

Source: 2024 HUD Median Income Limit

Table 38: 2024 HUD Median Income Limits

B. Income by Household Characteristic

In Norwalk, 13,115 households are considered either Low-Income, Very-Low-Income or Extremely Low-Income. This is about half of all households in Norwalk. Of these households, 66% are owners, and the other 34% are renters.

Household Income					
Income Limit Bracket	Owner		Rental		Total
	#	% of Total Across	#	% of Total Across	Total Across
Extremely Low Income (0%-30%)	1885	44%	2,415	56%	4,300
Very Low Income (30%-50%)	2280	53%	2,000	47%	4,280
Low Income (50%-80%)	4,470	99%	65	1%	4,535
Total	8,635	66%	4,480	34%	13,115

Source CHAS 2016-2020

Table 39: Household Income

These proportions are about the same as the proportion of owners versus renters in Norwalk (68% versus 32% of total households). However, when the total number of owners and renters whose income limit is extremely, very, and low, each category is about slightly less than 50% of its respective total population.

Household Tenure & Income Limit Bracket Comparison				
Tenure	2020	% of total households	2020 Total # Income Limit: Extremely, Very, Low	% Income Comparison to Tenure
Households	26,748	100%	13,115	49.03%
Owner-Occupied	17,680	66.1%	8,635	48.84%
Renter-Occupied	9,068	33.9%	4,480	49.41%

Source: 2016-2020 ACS 5-Year Estimates & CHAS 2016-2020

Table 40: Household Tenure & Income Limit Bracket Comparison

C. Income by Race/Ethnicity

When looking at median household income per racial and ethnic groups, all but two groups have a higher median income than the overall Norwalk median household income. The groups with a lower median household income than the City are “Some other race” and “2 or more races.” No median household income was provided at the source for the Native Hawaiian group. The group with the highest median household income in 2022 for Norwalk were Native Americans.

Median Household Income Per Race/Ethnicity			
Race/Ethnicity	2020	2022	% Change
White	\$82,246	\$96,390	17%
Black or African American	\$85,275	\$97,538	14%
Native American	-	\$106,000	N/A
Asian	\$78,596	\$95,268	21%
Native Hawaiian	\$69,121	-	N/A
Some other race	\$69,932	\$87,415	25%
2 or More Races	\$83,801	\$85,714	2%
Hispanic	\$77,127	\$91,472	19%

Source: 2016-2020 ACS 5-Year Estimates; 2018-2022 ACS 5-Year Estimates

Table 41: Median Household Income Per Race/Ethnicity

D. Employment

The top employer of Norwalk residents is the County of Los Angeles, which exceeds the second-top employer by 42.41%. Six out of the top eleven major employers in Norwalk are in the educational services, health care, and social assistance industries.

Top Employers		
Major Employers	# of Employees	Industry
County of Los Angeles	2280	Public administration
Norwalk-La Mirada Unified School District	1237	Educational services, and health care and social assistance
Cerritos College	1364	Educational services, and health care and social assistance
Metropolitan State Hospital	1601	Educational services, and health care and social assistance
Los Angeles County Registrar-Recorder	1216	Public administration
Coast Plaza Doctors Hospital	500	Educational services, and health care and social assistance
Freeway Insurance Services	516	Other services, except public administration
City of Norwalk	423	Public administration
Little Lake City School District	361	Educational services, and health care and social assistance
Costco Wholesale	336	Retail trade
Coast Plaza Hospital	313	Educational services, and health care and social assistance

Source: City of Norwalk 2021-2022 Annual Comprehensive Financial Report

Table 42: Top Employers

The civilian employed population 16 years and over in Norwalk is 48,315. The largest industry in Norwalk, employing 22.45% of the workforce, is educational services, followed by health care and social assistance. The industry with the highest median earnings, which only employs 1.69% of Norwalk’s workforce, is the information industry.

The City created and adopted in 2018 an Economic Development Opportunities Plan (EDOP) that builds upon the City’s General Plan; in October 2023, the City Council adopted the EDOP update⁶. The Plan, at the time developed, notes the following:

- The median age in the City is 34.3 years old, and 22% of the population has earned a Bachelor’s Degree or higher.
- The population declined by 8% from 2017 to 2022, and the number of households decreased slightly.
- The average household income is 98,800.
- The average home value was recorded at \$668,000.
- Due to the COVID-19 pandemic, unemployment increased by nearly 200%, from 4.4% in 2019 to 13.1% in 2020; unemployment has since decreased and reached pre-pandemic levels by November 2022.
- Most people who work in the City are employed in health care and social assistance, educational services, and retail.
- Most employees commute to Los Angeles, Santa Fe Springs, Long Beach, Anaheim, and Cerritos, thus yielding a net outflow of jobs.
- Employees who work in Norwalk are arriving from Los Angeles, Long Beach, Anaheim, Downey, and La Mirada.
- There are opportunities to attract/retain commercial businesses, and to redevelop vacant buildings/parcels along Firestone Blvd.
- Transit-oriented development opportunities will connect to the Norwalk/Sante Fe Springs Metrolink station.

Workforce by Industry			
	# of Total Industry	% Share	Median earnings
Agriculture, forestry, fishing and hunting, and mining	209	0.43%	\$23,750
Construction	2,680	5.55%	\$37,366
Manufacturing	5,605	11.60%	\$43,640
Wholesale trade	2,118	4.38%	\$42,188
Retail trade	6,043	12.51%	\$27,035
Transportation and warehousing, and utilities	4,065	8.41%	\$35,876
Information	816	1.69%	\$55,806
Finance and insurance, and real estate and rental and leasing	2,332	4.83%	\$41,736
Professional, scientific, and management, and administrative and waste management services	4,228	8.75%	\$43,301
Educational services, and health care and social assistance	10,845	22.45%	\$35,882
Arts, entertainment, and recreation, and accommodation and food services	4,966	10.28%	\$18,318
Other services, except public administration	2,436	5.04%	\$31,202
Public administration	1,972	4.08%	\$54,971
Total	48,315		
<i>Source: 2016-2020 ACS 5-Year Estimates</i>			

Table 43: Workforce by Industry

According to the 2022 ACS, full-time Female employees make up 40.4% of the workforce, and Male employees make up 59.6% of the workforce. The ACS tells us that approximately 9.02% of Norwalk, CA, residents have an income below the poverty level, a number that is lower than the national average of 12.5%. The approximation is based on the population for whom the poverty status is determined in

⁶ [Kosmont - Norwalk EDOP Update - Adopted 10-17-23](#)

Norwalk, CA (9.08k out of 101k people). The most common racial or ethnic group living below the poverty line in the City is Hispanic, followed by Other and White. The largest demographic living in poverty are Males 55 - 64, followed by Males 25 - 34 and then Females 25 - 34. In the City, Male employees make a 25% higher average salary than Female employees.

Occupation - Full-Time Year-Round Civilian Employed Population 16 Years and Over		
	#	%
Male	20,921	59.6%
Female	14,170	40.4%
Total	35,091	100%

Source: 2018-2022 ACS 5-Year Estimates

Table 44: Occupation - Full-Time

Median Salary Per Gender	
City	County
Median Men Salary: \$45,720	Median Men Salary: \$47,597
Median Women Salary: \$36,475	Median Women Salary: \$39,306

Source: 2018-2022 ACS 5-Year Estimates
<https://datausa.io/profile/geo/norwalk-ca/#economy>

Table 45: Average Salary Per Gender

The industries with the best median earnings for men in 2022 are Public Administration (\$76,446), Information (\$64,325), and Professional, Scientific, & Management, & Administrative & Waste Management Services (\$59,629). The industries with the best median earnings for women in 2022 are Information (\$61,875), Public Administration (\$55,140), and Construction (\$48,958).

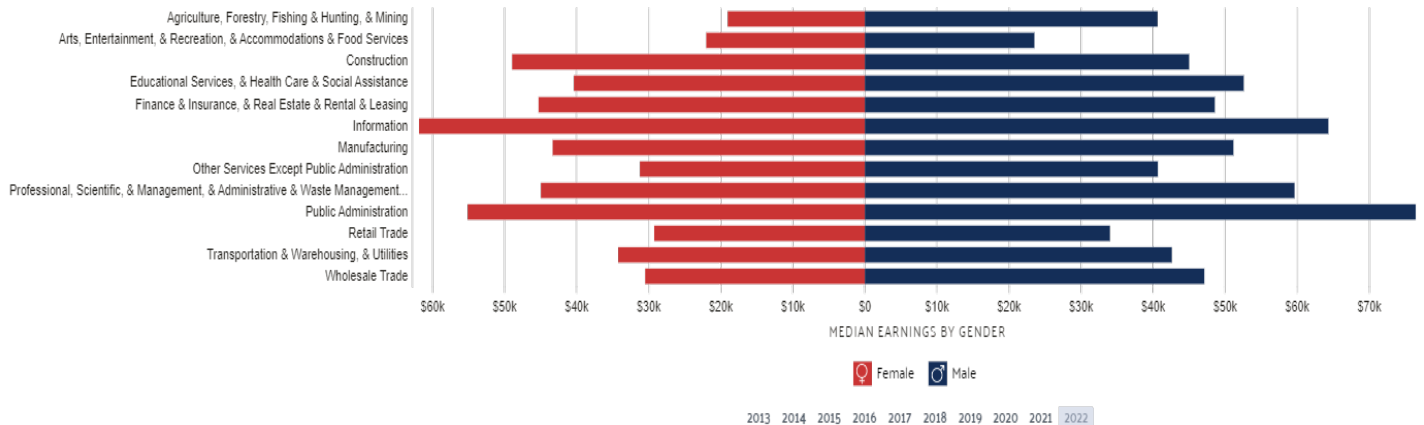


Figure 3. Median Earnings by Industry Source 2018-2022 5-Year Estimates
Source Line: <https://datausa.io/profile/geo/norwalk-ca/#economy>

C. Unemployment

The unemployment rate among Norwalk residents 16 years and older is 5.5%. Unemployment rates per race/ethnicity vary from 2.4% to 14.50%. In Norwalk, the racial or ethnic group with the lowest unemployment rate is Black or African American, and the group with the highest unemployment rate is American Indian and Alaska Native.

Unemployment	
Race/Ethnicity	Percent
White	5.50
Black or African American	2.40
American Indian and Alaska Native	14.50
Asian	4.20
Native Hawaiian	2.70
Some other race	5.80
2 or more races	9.10
Hispanic	6.20
White alone, not Hispanic or Latino	4.00

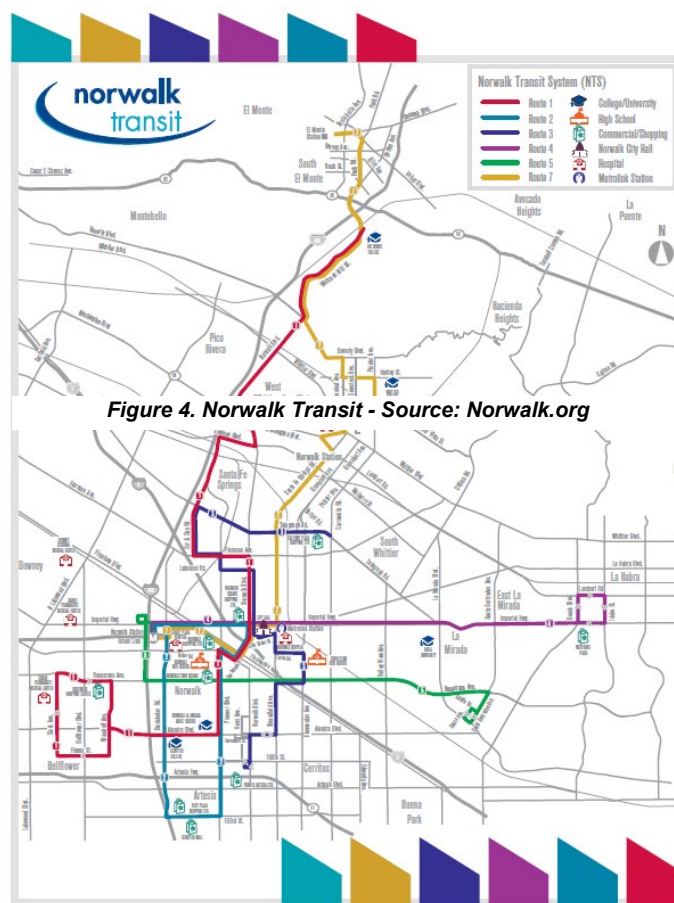
Source: 2016-2020 ACS 5-Year Estimates
Table 46: Unemployment

7. Transportation Profile

When analyzing housing challenges, it's essential to consider how public transit and train systems impact housing location, availability, and accessibility. By studying local transportation and employment data, we can identify intersections between transit networks and housing opportunities, ensuring fair choices for all residents, especially those in protected classes.

A. Public Transit

The City is served by Norwalk Transit, a municipal transit company providing fixed-route and paratransit bus services within the City and neighboring municipalities, including portions of Artesia, Bellflower, Cerritos, El Monte, Industry, La Habra, La Mirada, South El Monte and Whittier in Southeast Los Angeles County and Orange County. The Transit system includes six permanent routes: Route 1- Rio Hondo/Bellflower; Route 2- C Line (Green Line) Station/183rd/Gridley Street; Route 3- Gateway Plaza/Norwalk/166th Street; Route 4- Imperial Highway/MetroLink Station/ C Line Station; Route 5- Rosecrans Avenue/C Line Station; and Route 7- C Line Station/El Monte Station.



An adult fare is currently \$1.25. Discounts are available for children, students, seniors, and people with disabilities.

B. Train Services

The transit system also includes two regional transit stations and a connector bus service. Metrolink is a passenger commuter rail service between Orange County and Los Angeles with weekday train service

to the Norwalk/Santa Fe Springs Transportation Center in the western portion of the City. Shuttle bus service is available from City Hall parking garage and the Norwalk Metrolink station. City Hall serves as a convenient hub linking Norwalk Transit service with overflow parking with the regional rail station. Metro Green is a light rail passenger service between Norwalk and Redondo Beach. The Metro Green station is located near the eastern boundary of the City and is served by several fixed-route bus lines. A rail feeder service implemented by Norwalk Transit provides direct interconnectivity between rail stations (Metrolink – commuter rail and Metro Green light rail).

CHAPTER 4: Lending Practices

Lending practices significantly impact fair housing choice. Equity in money lending from financial service organizations—such as credit unions, banks, credit card companies, and insurance firms—is crucial. These services are essential for accessing credit financing, including mortgages, home equity, and home repair loans. Ensuring equal access to information about financial services is also important.

Unfortunately, gaps in financial services can expose residents to predatory lending practices. Limited access to quality banking and financial services may harm an individual's credit and overall homeownership sustainability. While this chapter reviews lending practices, it's important to note that jurisdictional control over lending is restricted by federal laws and regulations.

1. Laws Governing Lending

Laws and regulations play a critical role in shaping lending practices and ensuring equitable access to financial services. These regulations cover various aspects, including real estate lending standards, appraisal requirements, and rules governing banks' ownership or control of financial subsidiaries.

A. Community Reinvestment Act (CRA)

The Community Reinvestment Act (CRA), enacted in 1977, requires the Federal Reserve and other federal banking regulators to encourage financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income (LMI) neighborhoods.

B. Bank Regulators for the CRA

Three federal banking agencies, or regulators, are responsible for the CRA. Banks that have CRA obligations are supervised by one of these three regulators. Each regulator has a dedicated CRA site that provides information about the banks they oversee and those banks' CRA ratings and Performance Evaluations. Regulators are as follows:

- Federal Deposit Insurance Corporation (FDIC)
- Federal Reserve Board (FRB)
- Office of the Comptroller of the Currency (OCC)

C. Federal Reserve's Role

The Federal Reserve supervises state member banks, which are state-chartered banks accepted into the Federal Reserve System, to ensure compliance with the Community Reinvestment Act (CRA).

To carry out its role, the Federal Reserve must:

- Examine state member banks to evaluate and rate their performance under the CRA;
- Consider banks' CRA performance in context with other supervisory information when analyzing applications for mergers, acquisitions, and branch openings; and
- Share information about community development techniques with bankers and the public.

Table 47 is the CRA's rating of banks for LA County. An institution's CRA Rating is determined using a four-tiered system: Outstanding, Satisfactory, Needs to Improve, and Substantial Noncompliance. In LA County - Norwalk, banks rated by the CRA received equally an 'outstanding' and a 'satisfactory' rating.

CRA Rating for LA County		
Bank Name	Overall CRA Rating	California CRA Rating
Bank of America	Outstanding	Outstanding
Bank of the West	Satisfactory	Satisfactory
Citibank	Satisfactory	Outstanding
JPMorgan Chase	Satisfactory	Outstanding
MUFG Union	Outstanding	Satisfactory
Wells Fargo	Outstanding	Outstanding

Source: CRA ratings for LA County
<https://tc.lacounty.gov/treasury-partners-banks-cra-rating/>

Table 47: CRA Rating for LA County

Table 48 is the CRA ratings of banks for the City of Norwalk. Both Cerritos Valley Bank and Santa Fe National Bank received a “satisfactory” rating.

CRA Rating for Norwalk	
Bank Name	Overall CRA Rating
Cerritos Valley Bank	Satisfactory
Santa Fe National Bank	Satisfactory

Source: FFIEC CRA Ratings for Norwalk
<https://www.ffiec.gov/craratings/>

Table 48: CRA Rating for Norwalk

2. Home Mortgage Disclosure Act (HMDA)

The Home Mortgage Disclosure Act (HMDA) mandates that financial institutions maintain, report, and publicly disclose loan-level information about mortgages. These data reveal whether lenders are meeting their communities’ housing needs, inform public officials for decision-making and policy formulation, and highlight potentially discriminatory lending patterns. To protect the privacy of the applicant and borrower, the public data undergoes modifications. HMDA, initially enacted by Congress in 1975, is implemented through Regulation C.

3. Government-Backed Loans

Many approved loans are government-backed, and they come in various types of loans. These include loans from the Federal Housing Administration (FHA), VA Home Loans, and the Rural Housing Services/Farm Service Agency (RHA/FSA).

A. Federal Housing Administration

Loans from the Federal Housing Administration (FHA) loans have been helping people become homeowners since 1934. The Federal Housing Administration (FHA) - which is part of HUD - insures the loan, so your lender can offer you a better deal. Advantages of FHA include:

- Low down payments
- Low closing costs
- Easy credit qualifying

B. Veterans Administration (VA) Home Loans

VA loans help current and former service members, veterans, and eligible surviving spouses become

homeowners. As part of their mission, they provide a home loan guarantee benefit and other housing-related programs to help buy, build, repair, retain, or adapt a home for personal occupancy. VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide more favorable terms.

C. Rural Housing Services/Farm Service Agency (RHA/FSA)

FSA/RHS-guaranteed USDA's Rural Housing Service offers a variety of programs to build or improve housing and essential community facilities in rural areas. They provide loans, grants, and loan guarantees for single- and multi-family housing, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, and housing for farm laborers. The FSA/RHS also provides technical assistance loans and grants in partnership with non-profit organizations, Indian tribes, state and federal government agencies, and local communities.

4. Conventional Loans

A conventional loan is a mortgage not sponsored by the government but available through private lenders. These loans constitute the majority of mortgages issued. Some conventional loans must meet the requirements of Fannie Mae and Freddie Mac, the two largest buyers of mortgage loans in the United States.

Studies based on Home Mortgage Disclosure Act (HMDA) data reveal that commercial banks and thrift institutions lend less to low-income and predominantly minority-concentrated areas. Additionally, a significant portion of home purchase loans in predominantly minority middle-income neighborhoods are government-backed. However, this pattern does not hold for white neighborhoods with similar incomes. Such practices, known as redlining, may constitute discrimination and create barriers to fair housing.

5. Lending Findings

In analyzing the HMDA data obtained from FFIEC, for county 06037 Los Angeles, including the Census Tracts in the City of Norwalk, several findings revealed implications of potential impediments to fair housing. For Norwalk residents, 88.6% of applications were conventional bank home mortgages. In 2022, 1,393 of the 2,666 conventional loan applications were approved, which is 52% of all conventional loan applications. Fewer than 19% of all loans were FHA and VA loans.

In 2022, of the 3,269 loan applications, 1,672 (51.1%) loans were approved, while 557 (17%) of those loans were denied, and 725 (22.2%) of those loans were withdrawn, closed and/or incomplete. The data shows that most loans in the city are for home refinancing (36.49%) versus 27.16% for actual purchase of a home.

Selected Census Tract from the 2022 FFIEC HMDA	
6037550101	6037552400
6037550201	6037552601
6037550202	6037552602
6037550301	6037552700
6037551900	6037552800
6037552001	6037552900
6037552022	6037553000
6037552100	6037554600
6037552200	6037554700
6037552301	6037555300
6037552302	6037577800
<i>Source: 2022 FFIEC Home Mortgage Disclosure Act_county_06037.CSV</i>	

Table 49: Selected Census Tract from the 2022 FFIEC HMDA

Loan Type - Total Applicants		
Loan Type	Number of Applicants	% of Applicants
Conventional	2,666	81.55%
FHA	506	15.48%
VA	1	0.03%
FSA/RHS	96	2.94%
Total	3,269	100.00%
<i>Source: 2022 FFIEC Home Mortgage Disclosure Act_loan type</i>		

Table 50: Loan Type - Total Applicants

The distribution of loan types was among 3,269 total applicants. The majority, 81.55%, applied for conventional loans, totaling 2,666 applicants. FHA loans were the next most common, with 506 applicants making up 15.48% of the total. FSA/RHS loans accounted for 2.94% with 96 applicants. VA loans were the least common, with only 1 applicant, representing 0.03% of the total. This data highlights the predominance of conventional loans among applicants.

Action by Lender			
# KEY	Action	Number of Applicants	% of Applicants
1	Loan originated ⁷	1,582	48.39%
2	Application approved but not accepted	89	2.72%
3	Application denied	557	17.04%
4	Application withdrawn by applicant	482	14.74%
5	File closed for incompleteness	243	7.43%
6	Purchased loan ⁸	315	9.64%
7	Preapproval request denied	0	0.00%
8	Preapproval request approved but not accepted	1	0.03%
	Total	3,269	100.00%
<i>Source: 2022 FFIEC Home Mortgage Disclosure Act action taken</i>			

Table 51: Action by Lender

⁷ Loan origination is a pivotal process in the mortgage lending industry where borrowers apply for financing, typically for significant purchases like homes. This step involves submitting various financial documents to a mortgage lender, such as tax returns, payment history, credit card details, and bank statements. These documents help lenders assess the borrower's eligibility for a specific type of loan and determine the applicable interest rate. Source: AD Mortgage. Loan originated indicates the loan process was completed.

⁸ There is no specific definition regarding a "purchased loan" or "purchasing entity" under Regulation C; however, generally, this refers to a loan bought/acquired by an entity that did not make the credit decision for granting the original loan request. For information regarding the differences between originating a loan and purchasing a loan, refer to the commentary provided in the regulation Source: ICE Mortgage Technology. [Home Mortgage Disclosure Act \(HMDA\)/Reg C | ICE Mortgage Technology](#)

Loan Application, Denials, Percentage		
Total Number of Applications	Total Number of Denials	Overall Denial Rate %
3,269	557	17.03%

Source: 2022 FFIEC Home Mortgage Disclosure Act
Table 52: Loan Application, Denials, Percentage

Purpose of Loan Applied For		
Purpose	Number of Applicants	% of Applicants
Purchase	888	27.16%
Home Improvement	368	11.26%
Refinance	529	16.18%
Other	286	8.75%
NA	5	0.15%
Cash-out Refinancing	1193	36.49%
Total	3,269	100.00%

Source: 2022 FFIEC Home Mortgage Disclosure Act: loan_purpose

Table 53: Purpose of Loan Applied For

A. Refinancing

Refinancing involves replacing an existing mortgage with a new loan. People typically refinance to lower their monthly payments, reduce their interest rate, or switch from an adjustable-rate mortgage to a fixed-rate mortgage. In 2022, 529 loans were applied for refinancing, and 1,193 loans were for cash-out refinancing, a total of 1,722.

B. Home Improvement

A home improvement loan is used for remodeling or repairing a private residence. It is typically short-term and may or may not be secured by the homes it finances. Secured home improvement loans generally offer lower interest rates. In 2022, 368 loans were applied for home improvement purposes.

C. Demographics of Loan Applicants

The racial demographics of loan applicants reveal curious patterns. Among the applicants, White residents make up approximately 44% of the total loan applicants. According to the 2018-2022 ACS 5-Year Estimate, 27% of the City is White and not Hispanic, making their representation of applicants uneven by 17.03% with their respective percentage of the City's Population. Whereas the approval rating for other races – Black, Asian, Native American, Hawaiian, their numbers of applicants were proportionate to their population in the City; except Multi race. The data illustrates that the minority with the highest denial percentage is Native Hawaiian or Other Pacific Island; given the small sample size in relation to the total applicants, the high denial percentage rate will not be an impediment. Approximately a third of the applicant's race was not available; it can significantly impact the analysis and monitoring of racial disparities in lending practices.

Current Race & Ethnicity Comparison % of Total Population		
Race/Ethnicity	2022	Year 2022 % of the total population
White	27,892	27%
Black or African American	4,617	5%
American Indian and Alaska Native	1,711	2%
Asian	13,691	13%
Native Hawaiian and Other Pacific Islander	692	1%
Some other race	40,237	39%
Two or more races	13,053	13%
Total	101,893	100%
Hispanic	70,692	69%
Non Hispanic	31,201	31%

Source: 2018-2022 ACS 5-Year Estimates

Table 54: Current Race & Ethnicity Comparison % of Total Population

Racial Demographics of Loan Applicants						
Race	Number of Applicants	% of Applicants	Approved	%	Denied	%
White	1,465	44.81%	886	60.5%	234	16.0%
Black or African American	115	3.52%	52	45.2%	32	27.8%
Asian	388	11.87%	203	52.3%	88	22.7%
American Indian or Alaska Native	23	0.70%	10	43.5%	3	13.0%
Native Hawaiian or Other Pacific Islander	22	0.67%	10	45.5%	7	31.8%
2 or more minority races	6	0.18%	4	66.7%	1	16.7%
Joint	54	1.65%	33	61.1%	6	11.1%
Free from Text only	3	0.09%	0	0.0%	3	100.0%
Race Not Available	1193	36.49%	474	39.7%	183	15.3%
Total	3,269	100.00%	1672	51.1%	557	17.0%

Source: 2022 FFIEC Home Mortgage Disclosure Act: derived_race

Table 55: Racial Demographics of Loan Applicants

Ethnic Demographics of Loan Applicants		
Ethnicity	Number of Applicants	% of Applicants
Hispanic	1,509	46.16%
Non Hispanic	816	24.96%
NA	944	28.88%
Total	3,269	100.00%

Source: 2022 FFIEC Home Mortgage Disclosure Act

Table 56: Ethnic Demographics of Loan Applicants

D. Income of Loan Applicants

The 2022 FFIEC Home Mortgage Disclosure Act Data reports the gross annual income used to make credit decisions. If no decision was made, it refers to the income used during the application process. In total, 10.80% (353 out of 3,269) of applications fall into the Unknown category.

More than half, 51.21% (1,674 out of 3,269), of applications are from applicants in the 'Moderate and Above (>80%)' income category, indicating incomes above \$95,300. Additionally, 23.52% (769 out of 3,269) of applications are in the 'Low (51-80%)' income category. The 'Very Low (31-50%)' and 'Extremely Low (0-30%)' categories have fewer applications, with 8.99% (294 of 3,269) and 5.48% (179

of 3,269) of applications, respectively. These statistics highlight the distribution of applicants across different income levels, providing a clear picture of the income demographics.

Applicants by Income Level			
2022 Income Limits Categories	Income Levels	Number of Applications	% Applications
Extremely Low (0-30%)	\$35,750.00	179	5.48%
Very low (31-50%)	\$59,550.00	294	8.99%
Low (51-80%)	\$95,300.00	769	23.52%
Moderate and Above (>80%)	\$95,301 and above	1,674	51.21%
Unknown ⁹	N/A	353	10.80%
Total		3,269	100.00%

Source: FY 2022 Income Limit Area Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area & 2022 FFIEC Home Mortgage Disclosure Act_income

Table 58: Applicants by Income Level

Top Reasons for Denial		
Reason	# of Denials	% of Denials
Debt to Income Ratio	214	38.42%
Employment History	5	0.90%
Credit History	124	22.26%
Collateral	37	6.64%
Insufficient Cash	12	2.15%
Unverifiable Information	27	4.85%
Credit Application Incomplete	89	15.98%
Mortgage Insurance Denied	0	0.00%
Other	49	8.80%
Total	557	100.00%

Source: 2022 FFIEC Home Mortgage Disclosure Act Public HMDA - LAR Data Fields | HMDA Documentation (cfpb.gov) <https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields>

Table 57: Top Reasons for Denial

Finally, the lenders with the highest denial rates in the City are listed in Table 60. Since the 2020 AI for Norwalk, the top ten lenders from the 2018 Lending Patterns were also listed among the top ten lenders in the 2022 FFIEC HMDA report: United Shore Financial Services, LLC, Broker Solutions, INC., JPMorgan Chase Bank, and National Association.

The lenders with the highest denial rates for mortgage applications. SPRING EQ, LLC tops the list with a denial rate of 66.7%, followed by the Credit Union of Southern California at 54.5%. Bank of America, National Association, has a significant number of applications (160) with a denial rate of 49.4%. Other notable lenders include MUFG Union Bank and Bank of the West, with denial rates of 42.3% and 40.0%, respectively. The data indicates that larger institutions like Bank of America and U.S. Bank National Association, despite having more applications, still exhibit high denial rates. This trend suggests that both smaller and larger lenders can have substantial denial rates, potentially reflecting stringent lending criteria or applicant profile.

⁹ “Unknown” reports on the number of applications where income levels were not verified and did not show on various credit reports obtained.

Lenders with Highest Denial Rates				
Rank	Lenders ¹⁰	Applications	Denials	%
1	SPRING EQ, LLC	54	36	66.7%
2	CREDIT UNION OF SOUTHERN CALIFORNIA	22	12	54.5%
3	BANK OF AMERICA, NATIONAL ASSOCIATION	160	79	49.4%
4	MUFG UNION BANK, NATIONAL ASSOCIATION	26	11	42.3%
5	BANK OF THE WEST	30	12	40.0%
6	OCMBC, INC.	37	14	37.8%
7	U.S. BANK NATIONAL ASSOCIATION	105	39	37.1%
8	AMERISAVE MORTGAGE CORPORATION	44	14	31.8%
9	NAVY FEDERAL CREDIT UNION	23	7	30.4%
10	DISCOVER BANK	30	9	30.0%

Source: 2022 FFIEC Home Mortgage Disclosure Act

Table 580: Lenders with Highest Denial Rates

As shown in **Table 61**, of all the top ten lenders, two were also listed as lenders with the highest denial rates: Bank of America National Association and U.S. Bank National Association.

Top Ten Lenders											
Lender Name	Total		Approved					Denied		Withdrawn/ Closed	
	# of applications	Market Share	"Loan Originated"	"Application approved but not accepted"	"Preapproval request approved but not accepted"	Total #	% of Total applications of lender	"Application denied"	% of Total applications of lender	"Application withdrawn by applicant & File closed for incompleteness"	% of Total applications of lender
			#	#	#			#		#	
UNITED SHORE FINANCIAL SERVICES, LLC	291	8.9%	228	3	0	231	79.4%	26	8.9%	33	11.3%
ROCKET MORTGAGE, LLC	186	5.7%	139	6	1	146	78.5%	20	10.8%	20	10.8%

¹⁰ This report shows the lenders with a minimum of 20 applications meeting the selected criteria. Data used in this analysis are taken from the 2022 FFIEC Home Mortgage Disclosure Act. Purchases were ignored when calculating ratios.

BANK OF AMERICA, NATIONAL ASSOCIATION	160	4.9%	52	1	0	53	33.1%	79	49.4%	27	16.9%
SCHOOLSFIRST	106	3.2%	78	1	0	79	74.5%	8	7.5%	19	17.9%
U.S. BANK NATIONAL ASSOCIATION	105	3.2%	43	0	0	43	41.0%	39	37.1%	18	17.1%
NEWREZ LLC	71	2.2%	12	0	0	12	16.9%	16	22.5%	22	31.0%
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	68	2.1%	38	2	0	40	58.8%	4	5.9%	18	26.5%
BROKER SOLUTIONS, INC.	63	1.9%	34	0	0	34	54.0%	0	0.0%	29	46.0%
HOME POINT FINANCIAL CORPORATION	59	1.8%	34	0	0	34	57.6%	7	11.9%	5	8.5%
PENNYMAC LOAN SERVICES, LLC	59	1.8%	12	0	0	12	20.3%	9	15.3%	21	35.6%
All other Lender's Applicants	2101	64.3%	912	76	0	988	47.0%	349	16.6%	513	24.4%
Total	3269	100.0%	1582	89	1	1672	51.1%	557	17.03%	725	22.2%

Source: 2022 FFIEC Home Mortgage Disclosure Act County 06037 - Los Angeles county - California

Table 591: Top Ten Lenders

CHAPTER 5: Public Practice

Public policies established at the federal, state, and local levels can affect housing development and, therefore, may have an impact on the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and active community participation. An assessment of public policies and practices enacted by jurisdictions within the collaborating entities can help determine potential impediments to fair housing opportunity. This section presents an overview of government regulations, policies, and practices enacted by each of the jurisdictions that may impact fair housing choice.

The General Plan of a jurisdiction establishes a vision for the community and provides long-range goals and policies to guide the development in achieving that vision. Two of the seven state mandated. General Plan elements – Housing and Land Use Elements – have direct impact on the local housing market in terms of the amount and range of housing choice. The local Zoning Ordinance, which implements the Land Use Element, is another important document that influences the amount and type of housing available in a community – the availability of housing choice.

In 2018, the County developed a ‘City Plan to Prevent and Combat Homelessness: A Guide¹¹’ for local municipalities. This plan serves as a model for addressing homelessness, promoting subsidized housing opportunities, securing funding, enhancing income, providing case management services, and expanding affordable and homeless housing. The County’s objective is to create 8,000-10,000 supportive housing units over the next decade. In late 2018, California’s ‘No Place Like Home’ bond was introduced to support permanent supportive housing initiatives. Additionally, in August 2018, Los Angeles County published the City Homeless Plans¹² of all the City’s responses to the County’s development of the guide. The City of Norwalk prepared its own strategic plan to address homelessness, titled “From Streets to Stability: A Strategic Action Plan to Address Homelessness in the City of Norwalk”. This report analyzed the current homeless needs in the community and outlined how Norwalk intends to allocate and advocate for resources for individuals and families experiencing homelessness. This report was adopted by City Council on November 18, 2023, and established the following goals:

- Increase inventory of supportive housing
- Strengthen outreach efforts to provide a swift and targeted response
- Advance prevention programs to stop low-income and at-risk residents from falling into homelessness
- Improve data tracking capabilities and report progress against performance measurements
- Drive better outcomes through communication efforts, legislative action, and funding optimization

Lastly, the City of Norwalk prepared a Strategic Plan for 2023-2025, which established the priorities of the City Council and outlined goals and objectives that responded to the community’s needs. This report was adopted by City Council on June 6, 2023, and the following goals were implemented:

- Provide high quality customer service to the community
- Work in partnership with the Norwalk community to achieve safe and livable neighborhoods
- Create and sustain a resilient and economically prosperous city
- Support sustainability and climate resilience throughout the community

¹¹ [6-Planning-Guide_City-Homelessness-Plan.docx \(live.com\)](#)

¹² [All-Cities-Homeless-Plans_8.31.18-pdf.pdf \(lacounty.gov\)](#)

1. Housing Element Law and Compliance

The Housing Element of the General Plan is subject to review by the State Department of Housing and Community Development (HCD) for compliance with State law. All economic segments of the community must be taken into consideration. Local governments must regulate housing development to adequately address the housing needs and demands of their communities. Requirements of the Housing Element are to:

- Identify adequate sites that will be made available through appropriate zoning and development standards and with services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community's housing goals;
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households;
- Address, and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock and
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, sexual orientation, gender identification, or any other arbitrary factor.

The City of Norwalk's 6th Cycle (2021-2029) Housing Element was adopted as of February 21, 2023, and was found in substantial compliance with California Code Section 65590 et seq as of November 23, 2023. However, the State of California decertified the Housing Element on October 2, 2024, due to misinterpretations of State regulations as it relates to several housing laws, including, but not limited to, the Housing Crisis Act (HCA), the Anti-Discrimination in Land Use Law, Affirmatively Furthering Fair Housing (AFFH), and the Housing Element Law. The City is working with the State to address and resolve these concerns. The goals stated in the Housing Element that impact Fair and Affordable Housing will remain the same. Thus, the City will be working to address these goals for the next five years.

In accordance with federal and state law, the City must create and enforce fair housing opportunities for all community members regardless of race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability. The 2021-2029 Norwalk Housing Element¹³ has five goals that impact fair and affordable housing:

- 1) Encourage a variety of housing types
- 2) Assist in the development of adequate housing to meet the needs of low-and moderate income and special needs households
- 3) Address, and where appropriate, remove governmental constraints to the maintenance, improvement, and development of housing
- 4) Help conserve and improve the conditions of neighborhoods and existing housing, especially affordable housing, and
- 5) Promote and affirmatively further fair housing opportunities and promote housing opportunities to all regardless of race, religion, sex, marital status, ancestry, national origin or color.

The Regional Housing Needs Allocation (RHNA) is a California state-mandated process that assists local government plan for housing needs for all income levels, in which the State gives each jurisdiction their "fair share" of local housing needs according to income distribution. Norwalk was assigned a RHNA of 5,034 units. Housing units for which building permits have been issued or are in plan check and for which applications have been approved since July 1, 2021, are eligible to credit towards the RHNA. Currently, the City has an estimated 2,880 units that can count towards the City's RHNA, with a remaining of 2,155

¹³ [Housing Element | City of Norwalk, CA](#)

units. Pipeline projects, which include approved and proposed, account for 2,425 units. In addition, ADU construction would likely add 454 units to the City's housing inventory.

- Very Low Income: 721 units
- Low Income: 320 units
- Moderate Income: 152 units
- Above Moderate Income: 1,232 units

After the current pending housing projects are constructed, the Housing Element committed to the development of 2,155 units¹⁴.

- Very Low Income: 718 units
- Low Income: 237 units
- Moderate Income: 496 units
- Above Moderate Income: 704 units

Fair Housing policies and/or programs promoted by the Norwalk Housing Element include:

- New housing units in high resource areas
- 100% replacement of demolished affordable units
- Designation of 100 units for special needs households
- Land Use Policy changes including: approval and integration of mixed-use development, transit-oriented development, parking restrictions, eliminate sliding scale density restrictions, minimum lot sizes, accommodate higher density housing and density bonuses, permitted accessory dwelling units, lot consolidation incentives, streamline development process(ing) through electronic plan check system, objective design standards, reduction of planning and development fees, permit shelters and supportive housing and supportive care uses, land use definition changes, and reserved sewer/water capacity.
- Program Building including: targeted outreach programs addressing fair housing and equitable access education, homeownership programs, targeted homelessness short and long-term solution programs, tenant protection and anti-displacement programs, partnership building with funding agencies, voucher and subsidy programs and homelessness providers, energy conservation, neighborhood improvement/rehab programs, and housing preservation code enforcement.

2. Land Use Element

The Land Use Element of the City's General Plan is used to describe the general distribution, location, and purpose of land planned for residential, commercial, industrial, and other uses, such as public facilities. Density and intensity are also analyzed in the Land Use Element. Residential population density can best be expressed as the number of dwellings per acre and the number of residents per dwelling. Intensity may vary, and multiple factors are considered for different types of land use. Intensity may be considered as dwelling units per acre, as well as floor area ratio (FAR), which is the ratio of the building's floor area to its total site, lot coverage and building height, and lot size.

¹⁴ Pursuant to California State Law, reuse sites are subject to by-right approval if 20% of units are deed restricted as affordable housing.

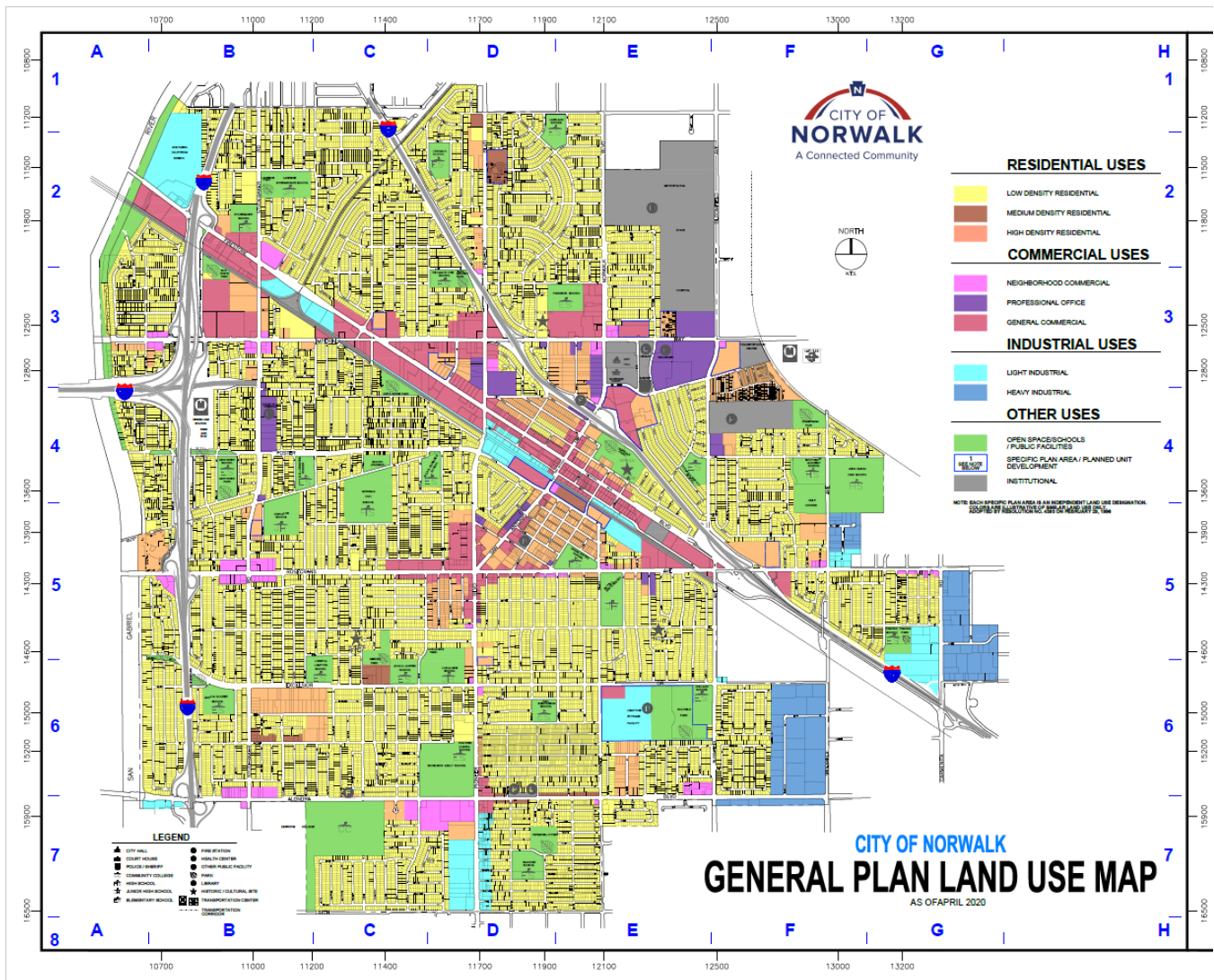


Figure 5. Norwalk - General Plan Land Use Map

3. Zoning Ordinance

Generally, the City’s zoning accommodates the development of affordable housing. The zoning map directs the various types of housing and special use housing permitted in each zoning district throughout the City. Certain zoning regulations can restrict the development of affordable housing and or supportive uses. Regulations that typically levy excessive restrictions may include: land use definitions, zoning district regulations, individual land use regulations and parking. The following definitions in Norwalk’s zoning ordinance that may or could support or negatively impact affordable housing and supportive uses depending on how they are regulated are:

A. Zoning Definitions

"Accessory dwelling unit" or "ADU" means an attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons and includes permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel where a single-family dwelling unit is situated. The term also includes an "efficiency unit" as defined in Health and Safety Code Section 17958.1 and a "manufactured home" as defined in Health and Safety Code Section 18007.

"Factory built housing" means a residential building, dwelling unit, or an individual dwelling room or combination of rooms thereof, or building component, assembly, or system manufactured in such a manner that all concealed parts or processes of manufacture cannot be inspected before installation at the building site without disassembly, damage, or destruction of the part, including units designed for use as part of an institution for resident or patient care, which is either wholly manufactured or is in substantial part manufactured at an off-site location to be wholly or partially assembled on-site in accordance with building standards published in the State Building Standards Code. Factory built housing does not include a mobile home, mobile accessory building, or structure, a recreational vehicle, or a commercial coach.

"Fair Housing Laws" means the "Fair Housing Act" (42 U.S.C Section 3601 et seq.), the "Americans with Disabilities Act" (42 U.S.C. Section 12101 et seq.), and the "California Fair Employment and Housing Act" (California Government Code Section 12900 et seq.), as these statutes now exist or may be amended from time to time, and the implementing regulations for each of these statutes.

"Family" means one or more persons living together as a single housekeeping unit in a single dwelling unit. Family also means the persons living together in a licensed residential facility, as that term is defined in California Health and Safety Code Section 1502(a)(1) serving six or fewer persons, excluding the licensee, the members of the licensee's family, and persons employed as facility staff who reside at the facility.

"Hospital, mental" or "Mental hospital" means an institution licensed by State agencies under provisions of law to offer facilities, care and treatment for cases of mental and nervous disorders but not licensed to provide facilities and services in obstetrics and general medical practice. Establishments limiting services to juveniles below the age of five years and establishments housing and caring for cases of cerebral palsy are specifically excluded from this definition.

"Institution" means an establishment maintained and operated by a society, corporation, individual, foundation or public agency for the purpose of providing charitable, social, educational or similar services to the public, groups or individuals.

"Manufactured home development" means a site that contains or is intended for the long-term location of manufactured homes that may include services and facilities for the residents. Includes manufactured home park (with leased or condominium spaces), manufactured home subdivision (individually platted spaces), trailer park or court, and mobile home park or court.

"Reasonable accommodation" means any modification requested or granted from the City's zoning and land use laws, regulations, policies, and procedures or any combination thereof, that may be reasonable and necessary for a disabled person to have an equal opportunity to use and enjoy a dwelling.

"Sanitarium" means a health station or retreat or other place where resident patients are kept, and which specializes in giving clinical, temporary and emergency services of a medical or surgical nature to resident patients and injured persons, and licensed by State agencies under provision of law to provide facilities and services in surgery, obstetrics or general medical practice, as distinguished from treatment of mental and nervous disorders, but not excluding surgical and post-surgical treatment of mental cases.

"Single room occupancy housing" or "SRO housing" means a dwelling within a multiple-family dwelling structure, between 150 and 350 square feet, with a room and space for a bed; a closet; a full kitchen including sink, space for a refrigerator and a stove, range top or oven; and a separate bathroom with sink, toilet, and bathtub or shower. An SRO unit shall accommodate a maximum of two persons.

B. Zoning Consistent with Fair Housing

Existing Regulations in Norwalk Zoning Ordinance that positively impact fair housing and or affordable housing:

- Procedures for Reasonable Accommodations §17.02.202
- The definition of “Family” is flexible and not limiting
- The zoning ordinance addresses fair housing law
- Density Bonus requirements §17.04.235. In enacting this section, it is the intent of the City to facilitate the development of affordable housing and to implement the goals, objectives, and policies of the housing element of the City's General Plan. Density Bonus requirements, although not mandatory, the City offers density bonus incentives to any residential developer that benefit low and moderate income and senior residents.
- Density Bonus section states, “The City may not apply any development standard that would physically preclude the construction of a housing development at the densities or with the incentives permitted by this section.” §17.04.235

C. Zoning Conflict with Fair Housing:

Existing Regulations in Norwalk Zoning Ordinance that negatively affect fair housing and or affordable housing:

- SRO uses require 1 parking space per unit. §17.03.040
- SRO use regulations §17.04.236. The SRO Purpose statement sounds negative. These use regulations assume SRO units will be built within a larger development format, leaving no opportunity for smaller development plans. SRO units can only be built in one zoning district R-3. Only 20% of a development project can be SRO units. Laundry facilities are required. There is a requirement for Open Space. There are operational standards. (multifamily developments 24 hour/day resident manager is required for larger SRO complexes.
- Accessory Dwelling Unit (ADU) use regulations, §17.04.210, minimum lot sizes, lot widths, required open space, access type and location, and location on the lot restrictions can hinder the development of ADUs.
- Hospitals, mental uses are restricted to manufacturing districts and C-3 zoning through a conditional use process. Mental health and drug/alcohol recovery/treatment offices or centers are not specifically regulated and permitted in the current ordinance.
- Open Space requirements. Currently open space requirements are mandated per unit creating many unusable spaces.
- Lot Width requirements. In medium and higher density residential zoning districts require a minimum lot width of 50 feet. R-4 requires 100 feet. Lot widths in higher density areas should be more flexible.
- No transit-oriented development regulations exist.

D. Recommended Zoning Changes

Enhance local land use and zoning laws by:

1. Creating fair housing policies and align discriminatory or conflicting zoning and land use laws, practices and policies including: residential care facilities, emergency shelters and parking.
2. Identifying priority goals and target areas for new housing and or housing rehab where employment and transit opportunities exist.
3. Creating regulations conducive to affordable housing needs.
4. Creating appropriate building envelope sizes for each zoning district and be inclusive with regards to unit size building height, reduced parking, transit and pedestrian connectivity.
5. Amending SRO and ADU standards to increase opportunities for densely and efficiently developed affordable housing units.
6. Eliminating open space requirements where affordable housing is planned or targeted. Consider creating usable green spaces on adjacent (close-by) public-owned properties.
7. Reviewing and considering smaller lot width minimum requirements in areas planned or targeted for affordable and or densely developed housing.
8. Amending the zoning code to include development standards for Transit-Oriented Development (TOD).

E. Other Conflict Considerations

The following lists additional conflicts to consider:

i. Hoarding and other Intellectual Disabilities

Hoarding in California is recognized as a disability, and individuals with this disorder are protected under the Fair Housing Act. The act of hoarding itself is not illegal in California, but specific circumstances may result in violations of state statutes and local ordinances.

ii. Emotional Support Animals (ESA)

When a housing provider disallows pets or limits the kind, size, or number of pets that someone can have, California law generally requires the housing provider to provide reasonable accommodation to a person with a disability in order to allow them to live with an ESA that assists that person in managing their disability. Owners of pets who are emotional support animals are entitled to certain protections under federal law as well as California law.

iii. Transit

Affordable housing near transit not only supports low-income households but also increases the return on investment for local governments and transit operators, who spend millions on transit infrastructure. Transit-oriented development provides access to transit connecting residents to resources and amenities in the City and region. The Housing Element promotes TOD planning in the City. Currently there are no regulations or permitted uses that support transit and affordable housing within such developments.

CHAPTER 6: Fair Housing Profile

This section discusses the institutional structure of the housing industry regarding fair housing practices. Fair housing services available to City residents will also be covered and shall include data regarding fair housing complaints received by the fair housing provider, how fair housing investigation and resolution of housing discrimination complaints are handled, and discrimination auditing/testing results will be discussed. The City can assist residents through providing education and outreach, including the dissemination of fair housing information.

1. Homeownership – Private Sector Practices

The Fair Housing Act¹⁵ states that it is “the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States.”¹⁶ The Act carries out the policy by prohibiting discrimination in the sale, rental, and financing of dwellings, and in other real estate-related transactions because of race, color, religion, sex, familial status¹⁷, national origin, or disability. This section of the AI discusses the City’s efforts to determine and to evaluate the practices of the private sector as they relate to fair housing choice, including the policies and practices of real estate agents and property managers.

A. Home Purchase Process

When purchasing a home, a potential buyer must go through a process of steps, including:

- Search advertisements
- Obtaining a loan
- Working with a Real Estate Agent

B. Real Estate Advertisement

The process usually begins by searching for home for sale in advertisements. Homes for sale are advertised in magazines, newspapers, or the internet. Advertisements cannot include discriminatory references such as the use of words describing current residents, the neighborhood in racial or ethnic terms, that adults or types of adults are preferred, or convenience of local religious institutions.

Under 42 U.S. Code § 3604 (c), discrimination in the sale or rental of housing and other prohibited practices, it is unlawful to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

The National Fair Housing Alliance provides guidelines for responsible advertising to housing providers for their use. Basic guidelines they recommend include the following:

- *“Make sure your advertising is compliant with fair housing laws by focusing on the property and the amenities in your rental listing description—NOT on who you think an ideal renter would be.”*
- *“Do not make statements that exclude persons in protected classes or express a preference for one personal characteristic over others.”*

A sample of 54 listings was taken from Trulia. No potentially discriminatory language was identified in these listings.

¹⁵ Title VIII of the Civil Rights Act of 1968, 42 U.S.C. §§ 3601-3619.

¹⁶ 42 U.S.C. § 3601.

¹⁷ One or more individuals under the age of 18 years living with a parent or other person having legal custody of the individual or individual.

Potentially Discriminatory Language in Listings of For-Sale Homes		
Discrimination Type	Number of Listings	Potentially Discriminatory Language*
No Discriminatory Language	54	N/A
Income Related	N/A	N/A
Household Size/ Family Related	N/A	N/A

Source: Trulia

Table 602: Potentially Discriminatory Language in Listings of For-Sale Homes

The next step is to obtain financing for the home purchase. The potential homebuyer must apply for the loan, and the lender must perform an evaluation of credit quality, determine the ability to repay the loan and the amount eligible for, and choose the type and terms of the loan, etc. Examples of discrimination¹⁸, based on race, color, national origin, religion, sex, familial status, or disability, in lending can include:

- Refusal to make a mortgage loan
- Refusal to provide information regarding loans or providing unequal information
- Imposing different terms or conditions on a mortgage loan, such as different interest rates, points, or fees
- Discrimination in appraising property
- Steering an applicant toward a bad mortgage loan product
- Providing inferior servicing of a mortgage loan

C. Real Estate Agents

Real Estate Agents can discriminate in ways such as providing different terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics or steering individuals with protected characteristics to a particular neighborhood or area at the exclusion of other areas.

2. Rental Housing Process

When searching for a home to rent, the process is somewhat similar to a home purchase but does not require the same outlay of cash. Renting can involve the following steps:

- Search advertisements
- Viewing rental units
- Credit checks
- Security deposits

A. Advertisement for Rental Units

As with searching for homes for sale, the process for rentals also begins by searching in advertisements, usually in magazines, newspapers, or the internet. Advertisements for rental units cannot include discriminatory references that indicate preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin or an intention to make any such preference, limitation, or discrimination. A sampling of more than 45 listings were taken from Trulia. The potentially discriminating language was identified as related to income and disability.

¹⁸ U.S. Department of Housing and Urban Development, "Understanding Fair Lending," under "Lending Discrimination," <https://files.hudexchange.info/resources/documents/Fair-Lending-Learning-the-Facts-Consumer-Guide.pdf>.

Potentially Discriminatory Language in Rental Listings		
Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	37	N/A
Income Related	8	Credit check, income 3x rent
Disability Related	5	No pets
Household Size/ Family Related		N/A
<i>Source: Trulia</i>		

Table 613: Potentially Discriminatory Language in Rental Listings

B. Fair Housing Complaints and Enforcement

Patterns of complaints and enforcement are useful to assess the nature and level of potentially unfair or discriminatory housing practices in the private sector. Several public and private agencies may receive complaints about unfair housing practices or housing discrimination.

i. Office of Fair Housing and Equal Opportunity (FHEO)

At the federal level, the Office of Fair Housing and Equal Opportunity (FHEO) of the Department of Housing and Urban Development (HUD) receives complaints of housing discrimination. FHEO will attempt to resolve matters informally. However, FHEO may act on those complaints if they represent a violation of federal law and FHEO finds that there is “reasonable cause” to pursue administrative action in federal court.

ii. California Civil Rights Department (CRD)

At the state level, the California Civil Rights Department (CRD) has a role similar to that of FHEO. CRD also receives, investigates, and attempts to settle, and it can take administrative action to prosecute violations of the law. HUD and CRD have overlap in jurisdiction and, depending on the nature of the case, may refer cases to one another. CRD is a HUD Fair Housing Assistance Program (FHAP) grantee, meaning that it receives funding from HUD to enforce federal fair housing law in the state.

iii. Fair Housing Foundation

The City contracts with the Fair Housing Foundation, a nonprofit organization, to help educate the public about fair housing laws and to investigate reported cases of housing discrimination. The Fair Housing Foundation is a long-established organization dedicated to promoting fair housing for all people.

CHAPTER 7: Fair Housing Process Since 2020-2025 AI

This section reviews the goals and strategies of the previous Analysis of Impediments to Fair Housing Choice (AI) conducted in 2020 and determines the progress made considering these goals since then. The 2020 AI identified five (5) goals, including 9 potential impediments, as well as activities the City will carry out over the next five years to address the issues.

Past Impediments and Actions		
Potential Impediments	Actions	Progress
<p>1. Increase affordable housing opportunities</p>	<ol style="list-style-type: none"> 1. Support integrated housing approaches near major employment areas/centers and transit. 2. Promote building new units containing 2 or 3 bedrooms. There is a large deficit of multifamily housing options in the City. Such units should be provided with an option to rent or own. 3. Encourage innovative low-cost housing materials. 4. Identify funding for transitional and supportive housing development. Priority should be given to Norwalk homeless and at-risk residents. 5. Understand the specific redevelopment obstacles related to construction on the local level that can be changed. 6. Explore more ways to work with non-profit housing organizations to promote housing construction training opportunities for homeless. 	<ul style="list-style-type: none"> • The 2021-2029 RHNA indicates 5,034 units are needed. There are 2,425 units currently in the pipeline leaving 2,609 units yet to be built. • Most of pipeline units have been earmarked for very low income or above moderate-income units. • 770 pipeline units are transit-oriented units. • In 2022 Norwalk approved the One-Ways Neighborhood Revitalization Program. 36 homes have undergone improvements. • The City collaborated with an affordable housing development organization for <i>The Walk</i>, a new development project that offers 350 residential units. • The City executed an agreement with Mercy Housing to provide affordable housing for veterans through <i>The Veterans Villas at San Antonio</i> project. Construction is expected to be completed in November 2024. • The City created the Homeless Operation Prevention and Engagement team, which is a collaboration of City staff and non-profit organizations, to increase communication for those providing services to individuals experiencing homelessness and assess needs in resources. • The City collaborated with the Social Services Department with CDBG funds to provide the Emergency Assistance Program, which provides financial assistance for utilities and temporary housing for low-

		<p>income Norwalk residents in need of emergency assistance.</p> <ul style="list-style-type: none"> • The City partnered with the Social Services Department with HOME funds for the Tenant Based Rental Assistance (TBRA) Program to provide security deposit payments for individuals and/or families experiencing homelessness. • The City collaborated with the Los Angeles Centers for Alcohol and Drug Abuse with CDBG funds to assist individuals experiencing homelessness with substance abuse and behavior health needs with residential treatment and transitional housing. • The City partnered with Jovenes, Inc. with CDBG funds to provide services and case management to youth experiencing homelessness. • The City worked with Kingdom Causes Bellflower to provide security deposit assistance to individuals and families experiencing homelessness who are seeking permanent housing. • The City collaborated with HOPE Inc., a Community Housing Development Organization (CHDO), to provide residents with development disabilities of low-income affordable housing opportunities. • The City partnered with Gateway Cities Council of Government to provide housing and services to individuals experiencing homelessness. • The City worked with CityNet with CDBG-CV funds to provide navigation services, emergency shelters, temporary housing, and permanent housing for individuals experiencing homelessness.
<p>2. Increase homeownership</p>	<ol style="list-style-type: none"> 1. Work with local banks and LACDA to begin a Down Payment Assistance Program for first-time homebuyers. Partner with lenders to encourage lending to low-income first-time homebuyers. 2. Provide funding assistance to first-time homeowners for down payments, lease or 	<ul style="list-style-type: none"> • Norwalk offers a CALHome Program to provide down payment assistance. The application approval process requires budget counseling and awards up to \$200,000.

	<p>mortgage arrangements, and homebuyer education.</p> <ol style="list-style-type: none"> 3. Increase the number of FHA loans in the City. Only 39% of the loan applications in 2018 were FHA loans. 4. Incorporate: home ownership education, budgeting, and home maintenance education and skills into housing programs. 5. Explore the use of land trust agencies where a homeowner would own the building but not the land therefore reducing the overall housing costs. 6. Seek out new resources and provide additional programs for potential LMI homebuyers. 7. Retain existing homeowners by promoting its existing and future housing reinvestment programs and resources for property owners throughout the City. 8. Increase public investment to improve neighborhoods through streetscape amenities, safety and greening initiatives. 	<ul style="list-style-type: none"> • LACDA's home ownership program - HOP80 and HOP120 offers a similar loan program for residents living in LA county. • The City awards over \$700,000 to capital improvement projects that improve LMI neighborhoods and accessibility throughout the City. • The City provided opportunities for homeownership through the First Time Homebuyers Program, which provides eligible citizens with financial assistance in purchasing a home in Norwalk. • The City is in partnership with an affordable housing development organization to develop <i>The Walk</i>, a mixed-use project with 350 planned residential units. • The City is currently working with Mercy Housing for the development of <i>The Veterans Villas at San Antonio</i> to provide affordable homeownership opportunities for veterans experiencing homelessness. The project is expected to complete construction in November 2024.
<p>3. Create safe and integrated neighborhoods</p>	<ol style="list-style-type: none"> 1. Continue to promote crime prevention and home security information. 2. Empower neighborhood residents to form block watch groups, and community-based policing. 3. Review and amend zoning regulations in residential districts to be more inclusive promoting diversity in housing style, size and density. 4. Review current routes to school and park spaces to understand safety issues and solutions. 	<ul style="list-style-type: none"> • Norwalk administers a Neighborhood Water Program. The City is organized into 4 quadrants where Watch Groups exist. Meetings are held in each quadrant. Residents can register to attend when meeting dates/times are announced. The watch groups discuss and resolve safety, drug and or noise issues. There is also a phone number for call-in complaints. • The zoning codes now include transitional and support housing in most residential districts as well as SRO and ADU units in a limited number of districts. • Section 8 Housing Choice Voucher participants may enroll in the Family Self-Sufficiency Program linking community resources for jobs, education and career.

<p>4. Create public awareness of fair housing laws and affordable housing advocacy</p>	<ol style="list-style-type: none"> 1. Work with major employers to develop incentives for new housing near their work. 2. United Way and the City to coordinate local outreach about the positive impacts of affordable housing. 3. Work with FHF, as part of its Fair Housing contract, to annually review and report on apartment rental advertisements released by private housing companies. 13% of the survey respondents noted there was loan discrimination issues. 4. Enhance local land use and zoning laws. <ol style="list-style-type: none"> a. Create fair housing policies and align discriminatory or conflicting zoning and land use laws, practices and policies including: Group homes, residential care facilities, emergency shelters and parking. b. Identify priority goals and target areas for new housing and or housing rehab where employment and transit opportunities exist. c. Create regulations conducive to affordable housing needs. Introduce appropriate building envelope sizes for each zoning district and be inclusive with regards to unit size building height, reduced parking, transit and pedestrian connectivity 	<ul style="list-style-type: none"> • 770 pipeline units are transit-oriented units. • Norwalk Entertainment District, also known as <i>The Walk</i>, has units planned near transit corridors. • The City collaborated with Community Legal Aid So Cal with CDBG funds to provide services and operations in connection with legal counseling and services to victims of domestic abuse and tenants who are facing eviction. • The City partnered with Fair Housing Foundation with CDBG funds to provide education, counseling, investigation and enforcement, and advocacy services to promote fair housing practices and eliminate discrimination.
<p>5. Increase training and employment opportunities</p>	<ol style="list-style-type: none"> 1. Work with community colleges and high schools to establish or further carpentry, mechanical, plumbing, and electrical skills training. The construction industry is projected to increase. 2. Create mentoring programs with local skilled trades companies. 3. Improve education and provide skills training for education, healthcare, manufacturing and construction jobs. <ol style="list-style-type: none"> a. Create partnerships with California's Employment Development Department, Workforce Development Board, Workforce Development Aging & Community Services, California Building Industry Association, Southern California Building Association, Cerritos Community College, Cypress College, Rio Hondo Community College, and workforce readiness programs available in local vocational and technical schools and programs. Such programs exist in the Junior Achievement of Southern California and the L.A. Opportunity Youth Collaborative. b. Increase training opportunities that target "Second Chance", persons with disabilities, at-risk homeless individuals, and job retraining program. 	<ul style="list-style-type: none"> • The Housing Element recommends job training at shelter locations. • The City identified, in their Housing Element, new strategies to increase income through employment by increasing training and employment opportunities. • The City partnered with La Mirada Unified School District Adult School for GED, English, career related technology. Cerritos College, a public community college that educates nearly 1,200 Norwalk residents annually. • The Southeast LA County Workforce Investment Board assists with staffing and recruitment services and customized on-the-job training, layoff, outplacement and retraining.

Table 624: Past Impediments and Actions

CHAPTER 8: Fair Housing Action Plan 2025-2030 AI

1. Data Collection and Engagement Conclusions

The City, according to data provided in the previous chapters, has several priority issues:

- Housing affordability
- Housing availability
- Flexibility of zoning for new affordable housing
- Household rental and purchase assistance
- Supportive housing services are short-term
- Fair housing legal assistance
- Income requirements are too low for housing assistance

The total population in the City has decreased by 0.86% since 2020 and 4% since 2010. The median home values have increased by 29% since 2020, whereas the median gross rent increased by 11% since 2020. The median household income has increased by 18% since 2020; the data suggest this increase is suitable for the median growth rent increase but not sufficient for median home values. The median age in the City is 35.3 years old, and 22% of the population has earned a Bachelor’s Degree or higher. Of the City’s population for whom poverty status is determined, 9.02% live at or below the poverty level. The most common racial-ethnic group living below the poverty line in the City is Hispanic, followed by White and Other races. DataUSA reports that the male gender in the city currently earns 25% more than the female gender.

Increases in median rents have occurred for several reasons: 1) current demand for more rental units is high, and 2) households are choosing not to become homeowners because they may be having difficulties qualifying for a mortgage. Housing affordability for low—and very low-income households to rent or obtain a mortgage is a big challenge the City is facing.

Table 23 and Table 25 show median housing and rent values and what is affordable in the City. For a family of four who make less than 30% of the median household income, an affordable rent is \$946.25 per month. Table 23 shows the median gross rent in the City is \$1,860 per month. The gap of affordability is \$913.75. For a family of four who makes between 50% and 80% of the median household income, an affordable home is \$348,094. Table 23 shows that the median housing value in 2022 is \$593,100. The gap of affordability is \$191,006 (see page 22).

From 2020 to 2021¹⁹ there was a 316 unit decrease in the total number of rental units. Over 1 year, the number of units that rent for \$999/month or less has decreased; similarly, the total number of units between \$500 and \$999 decreased by 11%, and the total number of units between \$1,000 and \$1,999/month decreased by 11%. The total number of units over \$2,000/month increased by 17%. It could be concluded that apartment rents have increased for both new and existing units.

Norwalk partners with the Fair Housing Foundation, Norwalk Housing Authority (Housing Voucher Program), Department of Code Enforcement, County of Las Angeles, HOPE Homes and other service providers to create opportunities for property managers and landlords to rent to low- and moderate-income households that receive vouchers. The City offers a free annual inspection, and free advertising on the Housing Authority’s vacancy list, signing bonus, damage mitigation program, and security deposit grants.

¹⁹ ACS most current Gross Rent Year is 2017-2021 5-Year Estimates

Zoning in the City provides appropriate definitions for Family, Transitional and Supportive Housing, reasonable accommodation, density bonuses, as well as providing density incentives for inclusion of affordable housing. Conflicts with the ordinance include: SRO and ADU use purpose and requirements, Hospitals or Residential Care Facilities use locations, open space requirements for affordable housing unit types, generally lot width and parking requirements, and Group Home, Emergency Shelters. The zoning ordinance addresses fair housing law

City's Housing Element provides housing planning policies and implementation guidance between 2021 and 2029 and included extensive community outreach. The plan outlines impediments to providing affordable housing, including continued funding for Section 8 Housing Choice Vouchers. The plan quantifies the needed additional housing units at each income category and includes strategies for meeting those goals. The Los Angeles County Development Authority recently completed its 2018-2023 Analysis of Impediments to Fair Housing Choice²⁰. The County's priority goals include:

- Enhance accessible facilities and infrastructure for persons with disabilities
- Promote more affordable housing for special needs populations
- Enhance accessible housing supportive services to persons with disabilities
- Promote healthy communities
- Enhance and create viable communities
- Promote understanding and knowledge of fair housing and ADA laws
- Coordinate the AI with other agencies' plans and programs to address contributing factors
- Promote lower rates of crime in R/ECAP areas
- Enhance Limited English Proficiency services in R/ECAP areas
- Create viable communities
- Promote affordable housing
- Enhance employment opportunities
- Facilitate access to proficient schools
- Enhance transit services

2. Setting Fair Housing Goals and Priorities

After gathering stakeholder and public input for fair and affordable housing concerns and needs, City partners collaborated to establish fair housing goals and recommended actions. The goals and actions address critical fair housing issues and guide the City's efforts in promoting fair housing while reducing barriers to housing accessibility.

HUD offers a list of potential contributing factors, each with accompanying descriptions. The City used this HUD-provided list, along with explanations for each factor, to assess whether any of these factors play a role in creating, perpetuating, or exacerbating fair housing issues.

In addition to analyzing HUD-provided data, local information, and community insights, we considered other factors that impact fair housing issues. The community participation process helps program participants identify and prioritize these contributing factors. Housing and social service participants were directly involved in the engagement process:

- Identifying fair housing issues and significant contributing factors

²⁰ <https://www.lacda.org/community-development/plans-and-reports - executive-summary---english.pdf> (lacda.org)

- Prioritizing contributing factors, giving highest priority to those factors that limit or deny fair housing choice or access to opportunity or negatively impact fair housing or civil rights compliance; and
- Setting priorities and goals to address the identified contributing factors and related fair housing issues.

3. Contributing Factors to Fair Housing Issues

City staff, stakeholders, regional housing and service entities, and the community at large collaborated to identify and prioritize fair housing issues and contributing factors. Based on community engagement and data from either HUD or other local sources, the following contributing factors to fair housing issues have been categorized as “lower” or “higher.”

Contributing Factors to Fair Housing Issues			
Fair Housing Issues	Contributing Factors	Priority	
		Lower	Higher
Disparities in Access to Opportunity: Affordable Housing	• City land use regulations does not encourage and outright permit affordable housing types and opportunities near services, employment, parks and transit.		X
	• Low number of affordable homes.		X
	• Voucher qualification standards are set too low.	X	
	• Low number of vouchers and need for rental assistance.		X
	• High home and land values, and high construction and material costs.		X
	• Need for parking requirement relief.	X	
	• Lack of larger home options (3 bedrooms).	X	
	• High demand for affordable senior housing	X	
	• High family income needed to purchase a home.		X
• Demand for interim supportive housing.		X	
Disparities in Access to Opportunity: Housing Services	• Supportive Housing Services. In-person or on-site assistance for individuals/families transitioning from homeless to interim housing.		X
	• Supportive Housing Services. In-person or on-site assistance for individuals/families transitioning from interim housing to permanent housing.	X	
	• Workforce assessment, training, development and placement services.	X	
Disparities in Access to Opportunity: Homeless Housing	• Limited homeless prevention programs and case management workers.		X
	• Those needing rent assistance do not qualify.		X
	• Zoning challenges with the development of group homes and supportive housing.		X
	• Lack of local support and resources to collaboratively plan and build transitional and permanent supportive housing.		X
Disparities in Access to Opportunity: Employment & Income	• Salaries are stagnant compared to rising cost of housing and job market is tight.		X
	• Transit routes are not convenient to workplaces.		X

	<ul style="list-style-type: none"> Lack of homeless programs and or staff designated to seek out workforce training, employment opportunities. 		X
	<ul style="list-style-type: none"> Average worker does not make the average living wage. 		X
	<ul style="list-style-type: none"> Median income for renter households is significantly lower than owner occupied households. 		X
Disparities in Access to Opportunity: Fair Housing Education	<ul style="list-style-type: none"> Landlord willingness to accept Section 8 tenants or special needs tenants. 		X
	<ul style="list-style-type: none"> Low awareness to Fair Housing Law and minimal outreach. 		X
	<ul style="list-style-type: none"> Lack of landlord education with tenant interviews, rental contracts, eviction processes, criminal activity awareness and rental assistance resources. 		X
	<ul style="list-style-type: none"> Lack of complaint/discrimination data 	X	

Table 635: Contributing Factors to Fair Housing Issues

4. Priority Goals and Actions

The highest **priority Contributing Factors to Fair Housing** listed on **Table 65** are based on community engagement activities and data analysis.

A. Affordable Housing Contributing Factors:

- City land use regulations do not encourage and outright permit affordable housing types and opportunities near services, employment, parks and transit
- Low number of affordable homes
- Low number of vouchers and need for rental assistance
- High home and land values, and high construction and material costs
- High family income needed to purchase a home
- Demand for interim supportive housing

B. Housing Services Contributing Factors:

- Supportive Housing Services. In-person or on-site assistance for individuals/families transitioning from homeless to interim housing with collaboration with a non-profit organization. The City can collaborate with the organization by providing federal funds for case management and/or supportive services for individuals/families transitioning into housing or currently housed.

C. Homeless Housing Contributing Factors:

- Limited homeless prevention programs and case management workers
- Those needing rent assistance do not qualify
- Zoning challenges with the development of group homes and supportive housing
- Lack of local support and resources to collaboratively plan and build transitional and permanent supportive housing

D. Employment & Income Contributing Factors:

- Salaries are stagnant compared to rising cost of housing and job market is tight
- Transit routes are not convenient to workplaces
- Lack of homeless programs and or staff designed to seek out both work and housing opportunities

- Average worker does not make the average living wage
- Median income for renter households is significantly lower than owner occupied households

E. Fair Housing Education Contributing Factors:

- Landlord willingness to accept Section 8 tenants or special needs tenants
- Low awareness to Fair Housing Law and minimal outreach
- Lack of landlord education with tenant interviews, rental contracts, eviction processes, criminal activity awareness and rental assistance resources

F. Goals

The City has created the following goals and action steps were developed as a result of specific data capture, partner agency consultation, existing programs and policies, community engagement, outreach activities and issue prioritization. Through the AI planning and outreach process, the following 6 goals have been developed with associated action steps as shown in **Table 66**:

Goals
Goal 1 - Increase interim and affordable permanent housing
Goal 2 - Collaboratively provide needed housing services.
Goal 3 - Advance and grow housing subsidy programs.
Goal 4 - Reduce land use barriers to allow for needed homeless uses services.
Goal 5 - Increase job training, employment services, and ancillary programs that enable working families to thrive.
Goal 6 - Improve community awareness on fair housing law.

The following matrix table describes and lays out the top issues, priority goals and action steps that will reduce current barriers and contributing factors to fair housing. Several high priority action steps have been highlighted to provide clearer direction for Council, City staff and partnering agencies.

GOALS & ACTION STEPS

Goal	Top Issues	Action Steps
INCREASE HOUSING		
Goal 1: Increase permanent housing.	City land use regulations do not encourage and outright permit affordable housing types and opportunities near services, employment, parks and transit	<ul style="list-style-type: none"> Create ordinance flexibility to permit HomeKey conversion designs, units that permit roommates and boarders, micro-communities (tiny house, container units), mixed use containing affordable units, manufactured units, accessory dwelling units Zoning reforms and density bonuses. <ul style="list-style-type: none"> Loosening/flexibility of requirements and regulations. Assistance with current ADU code compliance. Reduce city permitting and tap-in fees to help reduce the cost of building affordable housing development
	Low number of affordable homes particularly larger family homes, senior units, and small units	<ul style="list-style-type: none"> Implement Goal 1: Housing Availability of the Housing Element. Policies 1.1-1.6. Implement Goal 4: Help conserve and improve the conditions of neighborhoods and existing housing, especially affordable housing. Create policies and a review process that analyzes and encourages a variety of unit sizes including units that incorporate ADA amenities.
	High home and land values, and high construction and material costs	<ul style="list-style-type: none"> Work with housing developers to create and provide resources and subsidies for property acquisition.
	Demand for interim supportive housing	<ul style="list-style-type: none"> Work with shelter organizations to determine the number of interim units needed and solutions for project locations, special and service needs, services and amenities. When/where needed, provide on-site service providers Ensure on-site wrap-around services are provided <ul style="list-style-type: none"> General support services, housing navigation support, life skill training, intense case management services, mental health and substance abuse services to address trauma from homelessness, employment and financial literacy and planning. Pathways to Home Sites establishing tiny home sites as pathways to permanent housing. Permit interim housing on parking lots by first examining the City's Zoning Codes and then changing applicable codes, as necessary.
HOUSING SERVICES		
Goal 2: Collaboratively provide needed housing services.	Supportive Housing Services. In-person or on-site assistance for individuals/families transitioning from homeless to interim housing	<ul style="list-style-type: none"> Continue providing comprehensive case management with all subsidies, not just housing navigation. Ensure individuals and/or families receive a detailed assessment and wrap-around services based on their acuity level. Conduct wrap-around services assessment that include help including professionals like psychiatrists, social workers, occupational therapists, and peer support. <ul style="list-style-type: none"> Intensive Case Management Services (ICMS) Offer continuation support/eviction prevention programs, especially during the initial move-in period, including help with bill paying and understanding rental agreements. Work with landlords on providing long-term leases to prevent families from returning to homelessness, with transitional leases from project-based properties
	Limited homeless prevention programs and funding for case management workers	<ul style="list-style-type: none"> Provide educational classes, particularly to inform of available resources for permanent housing

		<ul style="list-style-type: none"> ○ Home ownership and first-time homebuyer programs, life skills training, financial health, housing rights, socialization, reintegration into society, successful employment applications and interview preparation ● Assist with mental health, substance abuse, and health issues. ● Offer retention programs that support mental health with other resources. ● Provide trauma-informed case management ● Housing case management to help clients obtain vital documents and income. ● Reintegration programs with job training and certification ● Interim housing support services that prepare individuals/families for permanent housing. <ul style="list-style-type: none"> ○ Mental and physical health screenings for long-term housing. ○ Explanations to individuals of their benefits and or available resources. ● HomeKey Programs, education, and mentoring towards employment. ● Housing First programs with supportive services. ● Assess the possibility of housing that includes shared facilities, utilities and amenities
HOUSING SUBSIDIES		
Goal 3: Advance and grow housing subsidy programs.	Low number of vouchers and need for rental assistance	<ul style="list-style-type: none"> ● Work with landlords on providing long-term leases to prevent families from returning to homelessness, with transitional leases from project-based properties ● Implement mandatory landlord registration and training
	Those needing rent assistance do not qualify	<ul style="list-style-type: none"> ● Assess the City's financial ability to create and fund a rental subsidy program that is flexible on individual/family income requirements.
LAND USE		
Goal 4: Reduce land use barriers to allow for needed homeless uses and services.	Zoning challenges with the development of group homes and supportive housing	<ul style="list-style-type: none"> ● Have the Housing Element certified by the State of California to ensure full compliance with all state housing laws and regulations. ● Review and implement suggested sites, provided in the Housing Element, for future shelter sites. Incorporate associated services needed as part of shelter development. ● Implement AB 129 parking standards for shelter, based on staffing levels. ● Implement AB 101 requiring Low-Barrier Navigation Centers be allowed by-right in mixed-use and nonresidential zones that permit multi-family. ● Implement SB 2339 requiring emergency shelters be allowed by-right in at least one zone permitting residential uses.
	Lack of local support and resources to collaboratively plan and build transitional and permanent supportive housing	
EMPLOYMENT		
Goal 5: Increase job training, employment services, and ancillary programs that enable working families to thrive.	<p>A higher family income is needed to purchase a home.</p> <ul style="list-style-type: none"> ● Salaries are stagnant compared to rising cost of housing. ● Job market is tight. ● Average worker does not make the average living wage. ● Median income for renter households is significantly lower than owner occupied households. 	<ul style="list-style-type: none"> ● Work with top employers to create needed workforce training and future jobs. <ul style="list-style-type: none"> ○ Virtual learning and/or on-site training opportunities. ○ Provide on-site training in places where childcare and transit is available. ○ Provide opportunities for career exploration and development ○ Create programs that enable individuals to implement career change ● Work with top employers to provide mentorship programs to lower paid employees that give opportunity for promotion and skillset advancement. ● Work to create partnerships with: California's Employment Development Department, Workforce Development Board, Southeast Los Angeles County Workforce Investment 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

	<ul style="list-style-type: none"> • 65% of survey responders identified job creation/job generating businesses should be a priority. <p>Lack of homeless programs and or staff designated to seek out workforce training, employment opportunities.</p>	<p>programs exist in the Junior Achievement of Southern California, L.A. Opportunity Youth Collaborative, Community Youth Corps, WorkSource, Buena Park One-Stop Safelight, Orange County CA Unemployment Office, and WorkSource@Rescare/East L.S. Employment & Business Center</p> <ul style="list-style-type: none"> ○ Refer to: Job and Education Resources City of Norwalk, CA ○ Norwalk EDD/SELACO WIB Career Center - Norwalk, CA (Address and Phone) (countyoffice.org) <ul style="list-style-type: none"> • Connect people with job recruiter agencies and funding for job training. <ul style="list-style-type: none"> ○ Create more opportunities for job training, career development and recruitment for ex-offenders and persons with disabilities. Including skills training and/or college. • Connect workforce training agencies with job recruiter businesses. • Create ways for individuals to get connected with city, county and state jobs. <ul style="list-style-type: none"> ○ Establish partnerships or create non-profit job recruiter entities to help create connections, training needs, interview readiness, and interview scheduling. Establish follow through policies. Provide funding and resources for services. • Establish ways to encourage work opportunities for minors and entry-level workers. • Establish programs that enable families to attain higher education while working.
	<p>Transit routes are not convenient to workplaces</p>	<ul style="list-style-type: none"> • Federal Transit Administration is working on creating vital connections for transit routes to employment areas. • Incorporating transit into the workforce training and job recruitment programs. Establishing a partnership with Norwalk Transit System. • Assess meaningful connections between LA Metro and Norwalk Transit System. • Engage top employers in Norwalk to create and or establish connections for workers.
FURTHERING FAIR HOUSING		
<p>Goal 6: Improve community awareness on fair housing law.</p>	<p>Landlord willingness to accept Section 8 tenants or special needs tenants</p>	<ul style="list-style-type: none"> • Build relationships with landlords and property owners to educate them on Section 8 process and provide incentives. • Create a trial scenario with a landlord owning multiple units. Monitor tenant status and rent payment issues. • Educate families using vouchers on being good tenants to reduce stigma.
	<p>Low awareness to Fair Housing Law and minimal outreach</p>	<ul style="list-style-type: none"> • Offer education, training, and information to staff, residents, providers, tenants and the community about available programs and resources and fair housing laws and policies. <ul style="list-style-type: none"> ○ Educate landlords, especially small landlords, about housing discrimination laws. ○ Increase situational awareness of housing rights. • Educate families using vouchers on being good tenants to reduce stigma.
	<p>Lack of landlord education with tenant interviews, rental contracts, eviction processes, criminal activity awareness and rental assistance resources</p>	<ul style="list-style-type: none"> • Implement Goal 5: Promote and affirmatively further fair housing opportunities and promote housing opportunities to all regardless of race, religion, sex, marital status, ancestry, national origin, or color. Policies 5.1-5.5. • Promote diversity through various social service and city programs. • Promote diversity in property management and homeownership. • Address implicit bias shown by landlords, property managers, realtors etc. through training. • Monitor and adjust tenant selection criteria to reduce landlord power in the process. • Oversight over landlord and tenant actions. • Understand eviction occurrences in the city by maintaining a landlord eviction database.

Table 646: Goals & Action Steps

5. Regional Collaboration

The City together with local and regional for-profit and non-profit private organizations helps administer and implement housing programs. 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. There is a regional housing need for lower-income households. The Norwalk Housing Element notes there are over 5,000 units in the housing project pipeline. Funding for these units requires great collaboration between the City, County, federal sources, and traditional banking institutions.

LACDA offers a regional First-Time Homebuyers Assistance Program (HOP80 and HOP120 Home Ownership Programs). These programs provide a second mortgage loan for first-time homebuyers. HOP80 offers assistance up to \$100,000, or 20% of the purchase price, whichever is less. HOP120 offers assistance up to \$85,000, or 20% of the purchase price, whichever is less¹. In 2020, Norwalk created a First Time Homebuyer Program through zero interest loans up to \$85,000. In 2024, Norwalk developed the CalHome Program to provide substantial financial support for first-time homebuyers. The City recognized the raising housing costs and obtained the CalHome Grant to assist individual first-time homebuyers through deferred-payments loans for down payment assistance and home rehabilitation.

Norwalk Community Development Department maintains involvement with the Continuum of Care administered by LAHSA. Point-in-time counts are performed annually for Service Planning Area 7 (SPA 7). SPA 7 combines the City's sheltered and unsheltered homeless population with that of surrounding cities. Coordinated Entry System (CES) is used throughout the County and is reliant upon this information for data and planning purposes.

The City continues to rely on local and County social services to administer and provide valuable programs. The City collaborates annually with the FHF to conduct and react to any complaints surrounding housing discrimination and fair housing education and promotion.

In a recent Housing Summit, key partnerships both in the city as well as the larger region included:

- Fair Housing Foundation – Fair housing complaints, Fair Housing Act outreach, tenant/landlord assistance
- DignityMoves – interim housing and supportive services
- Weingard – interim and permanent housing
- Mercy Housing – affordable housing development
- Global Urban Strategies – homebuyer assistance program management

Continuing these planning efforts and implementation bridge the gap of disparities among communities. A majority of the Action Steps noted in Table 66 require collaboration. The Public Engagement planning process for the AI and 5-Year Consolidated Plan was based upon positive community-wide and agency support and participation. The City has created a solid foundation to continue work with its area partners to create a path that initiates and completes the Plan's action steps.

Appendix A – Federal Fair Housing Laws

- *Title VI of the Civil Rights Act of 1964 (Title VI)*: Title VI is intended to protect the rights of individuals, regardless of race, color, or national origin, in programs and activities that receive federal funding or financial assistance.
- *Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)*: The Fair Housing Act (adopted in 1968 and amended in 1988) prohibits housing discrimination against any of the following seven protected classes: Race, Color, Religion, Sex, National Origin, Familial Status, and Disability
 - As amended in 1988, the Fair Housing Act added “familial status” and “disability” as protected classes and increased HUD’s authority to establish mandatory enforcement measures to ensure compliance with federal law.
- *Section 504 of the Rehabilitation Act of 1973 (Section 504)*: Section 504 established guidelines that prohibit individuals with disabilities from being denied access to housing under programs and activities that receive federal funding or financial assistance.
- *Section 109 of Title I of the Housing and Community Development Act of 1974 (Section 109)*: Section 109 prohibits housing discrimination based on race, color, national origin, sex, or religion under programs and activities that receive federal funding or financial assistance.
- *Title II of the Americans with Disabilities Act of 1990 (Title II)*: Title II prohibits discrimination based on disability under programs, services, and activities provided by public entities. HUD is responsible for enforcement of Title II when it is associated with public housing, housing assistance, and housing referrals administered by state and local jurisdictions.
- *Architectural Barriers Act of 1968 (Architectural Barriers Act)*: The Architectural Barriers Act mandates that buildings and facilities that received federal funding assistance after September 1969 be accessible to and functional for handicapped individuals.
- *Age Discrimination Act of 1975 (Age Discrimination Act)*: The Age Discrimination Act prohibits programs or activities that receive federal funding from discriminating against individuals on the basis of age unless such discrimination is authorized by federal, state, or local laws.
- *Title IX of the Education Amendments Act of 1972 (Title IX)*: Title IX prohibits educational programs or activities that receive federal funding or financial assistance from discriminating against individuals on the basis of sex.
- In addition to federal fair housing laws that guarantee equal access to housing, a number of presidential executive orders were also issued to minimize discrimination and barriers to obtaining housing.
- In 1988, disability and familial status (the presence or anticipated presence of children under 18 in a household) were added (further codified in the *Americans with Disabilities Act* of 1990). In certain circumstances, the law allows limited exceptions for discrimination based on sex, religion, or familial status.
- In 2017, a federal judge ruled that sexual orientation and gender identity are protected classes under the Fair Housing Act.
- The most recent amendment to the Fair Housing Act are:

- The Fair Housing Improvement Act of 2022 aims to prohibit discrimination based on source of income, veteran status or military status. This means that landlords and property owners cannot refuse to rent or sell housing to individuals based on these factors.
- Additionally, in February 2023, the U.S. Department of Housing and Urban Development (HUD) proposed a new rule under the Affirmatively Furthering Fair Housing (AFFH) initiative. This rule is intended to address and remedy the long history of discrimination in housing and to fully enforce the Fair Housing Act.

These changes are significant steps towards ensuring fair and equitable housing opportunities for all individuals.

- California Employment and Fair Housing Act
Recent amendments to the California Fair Employment and Housing Act (FEHA) include several significant changes:
 1. Employment Screening Tools: The California Fair Employment & Housing Council has proposed revisions that expand liability for employers and third-party vendors using employment-screening tools, especially those involving artificial intelligence and machine learning (2022).
 2. Housing Discrimination: Amendments clarify the definition of “facially discriminatory policy” and address source of income discrimination in housing (2023).
 3. Complaint Procedures: Updates have been made to the procedures for filing complaints, including clarifications on how one may file a pre-complaint inquiry and the circumstances under which the Department may investigate a complaint³.

These changes aim to enhance protections against discrimination and ensure fair treatment in both employment and housing contexts.

Appendix B – Community Engagement Summary

City of Norwalk 2025-2030 Consolidated Plan – Community and Stakeholder Surveys

City of Norwalk 2025-2030 Consolidated Plan – Community Meeting

City of Norwalk 2025-2030 Consolidated Plan – Social Services Meeting

City of Norwalk 2025-2030 Consolidated Plan – Stakeholder Interviews

City of Norwalk 2025-2030 Consolidated Plan – Housing Summit

City of Norwalk 2025-2030 Consolidated Plan – Public Review