



CITIZEN PARTICIPATION PLAN

City of Norwalk, CT Community Development Block Grant Program

Prepared by: Norwalk Redevelopment Agency
125 East Avenue, Room 202
Norwalk, CT 06851

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Table of Contents

I.	Overview	2
II.	Lead Agency	2
III.	Citizen Participation	2
	a. Encouragement of Citizen Participation in CDBG Planning & Activities.....	2
	b. Jurisdictional Responsibility	3
	c. Access to Records	3
	d. Limited English Proficiency & Disabled Residents Accommodation	3
	e. Public Notification	3
	f. Public Hearings.....	4
IV.	Criteria & Procedures for Public Hearings & Public Comment Periods.....	4
	a. Summary of Comment Period and Public Hearing Requirements	4
	b. 5-Year Consolidated Plan for Housing and Community Development (ConPlan).....	4
	c. Annual Action Plan (AAP).....	5
	d. Consolidated Annual Performance Evaluation Review (CAPER)	6
	e. Guaranteed Loan Application	6
	f. Citizen Participation Plan Amendment.....	7
	g. Substantial Amendment	7
V.	Technical Assistance	8
VI.	Program Year Schedule.....	8
VII.	Minimizing Displacement	9
VIII.	Response to Citizen Participation & Concerns	9

I. Overview

As an entitlement community, the City of Norwalk receives federal Community Development Block Grant (CDBG) funds annually from the U.S. Department of Housing & Urban Development (HUD) and as such, is required to adopt and follow a Citizen Participation Plan (CPP) which establishes the City's policies and procedures for citizen participation. Title 24 of the *Code of Federal Regulations*, Part 91.105 establishes the components of the citizen participation plan.

The following abbreviations are used in this document:

AAP – Annual Action Plan

CAPER – Consolidated Annual Performance & Evaluation Report

CPP – Citizen Participation Plan

ConPlan – Consolidated Plan for Housing and Community Development

HUD – U.S. Department of Housing and Urban Development

NOFA – Notice of Funding Availability

II. Lead Agency

The City of Norwalk contracted with the Norwalk Redevelopment Agency (Agency) to serve as the Lead Agency for the administration of the City's CDBG entitlement funds. The Agency is responsible for informing citizens about the planning process, facilitating meetings, preparing the Annual Action Plan and the Five Year Consolidated Plan, preparing substantial amendments, developing the CAPER and providing opportunities for public participation.

III. Citizen Participation

a. Encouragement of Citizen Participation in CDBG Planning & Activities

All residents, including low- and moderate-income persons, persons living in low- and moderate-income neighborhoods, minority populations, persons with limited English proficiency, persons with disabilities, homeless persons and residents of public and assisted housing developments are encouraged to participate in the development of the consolidated plan (ConPlan), the annual action plan (AAP), the performance report (CAPER), any guaranteed loan application and any substantial amendment.

Additionally, local and regional institutions, the Continuum of Care and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations) are encouraged to participate in the process of developing and implementing the consolidated plan.

All meetings are open to the public with efforts made to be scheduled at times and locations convenient to potential and actual beneficiaries with accommodations for persons with disabilities and assistance available for persons with limited-English proficiency.

b. Jurisdictional Responsibility

The Citizen Participation Plan recognizes the Norwalk Common Council, as the elected governing body for the City of Norwalk, as ultimately responsible for the development and implementation of the CDBG program.

Citizen participation requirements do not restrict the responsibility or authority of the City of Norwalk for the development and execution of its CDBG program.

c. Access to Records

The Agency will provide citizens, public agencies and other interested parties with reasonable and timely access to information and records relating to the consolidated plan and the allocation of funding through the CDBG program.

Program documents are available online on the Agency's page of the City of Norwalk's website (<http://www.norwalkct.org/index.aspx?nid=652>) or by contacting the Norwalk Redevelopment Agency, City Hall, room 202, Norwalk, CT 06851 or (203) 854-7810 x46778.

During public comment periods, drafted program documents are available at the Norwalk Redevelopment Agency in City Hall, 125 East Avenue, room 202; the Norwalk Public Library at 1 Belden Avenue; the South Norwalk Branch Library at 10 Washington Street; the Norwalk Housing Authority's administrative offices at 24 ½ Monroe Street; and the South Norwalk Community Center at 98 South Main Street as well as on the Agency's page on the City of Norwalk's website: <http://norwalkct.org/index.aspx?NID=652>.

d. Limited English Proficiency & Disabled Residents Accommodation

All public hearings and focus groups are held in facilities which are accessible to people with disabilities.

Oral language assistance for public hearings and focus groups may be obtained by contacting the Agency at least 48 business hours prior to the event. Program documents may be translated upon request by contacting the Agency.

Contact information for the Agency is as follows: Norwalk Redevelopment Agency, City Hall, room 202, Norwalk, CT 06851 or (203) 854-7810 x46778.

e. Public Notification

Unless otherwise stated in the CPP, public notice will be made through an advertisement in *The Hour* newspaper, the City's website, the Agency's Facebook page and the Agency's LinkedIn group and email notice to those expressing an interest in the CDBG program. Public notice will be made twice within two weeks of the availability of a document or schedule date of a public hearing.

Public notice of documents available for review will include direction for accessing and commenting on the drafted document and the means by which language assistance may be obtained. If an activity reviewed in the drafted document will result in displacement, the notice will provide information on how to access the displacement plan.

Public notice of public hearings will include the subject, time and location of the hearing and the means by which language assistance may be obtained.

f. Public Hearings

Public hearings occur no earlier than 5:00 PM in order to maximize opportunities for citizen participation. Hearings are held in handicap accessible rooms in City Hall. Oral language assistance may be obtained by contacting the Agency at least 48 business hours prior to the hearing. Minutes are taken during public hearings and are incorporated into the appropriate document when submitted to HUD.

Public hearings and meetings rescheduled due to weather-related events will be held at the following meeting of the Planning Committee of the Common Council. Notice will be made via the City's website and Agency's Facebook page.

At least two public hearings will be held at different stages of the CDBG program to obtain citizens' views and to respond to proposals and questions. At minimum, such hearings will be conducted during the planning process (AAP development) and the review period (CAPER development).

IV. Criteria & Procedures for Public Hearings & Public Comment Periods

a. Summary of Comment Period and Public Hearing Requirements

<u>Document</u>	<u>Comment Period</u>	<u>Public Hearing</u>
ConPlan	30-days	At least two
AAP	30-days	One
CAPER	15-days	One
Guaranteed Loan Application	30-days	At least one
CPP Amendment	15-days	None
Substantial Amendment	30-days	One

b. 5-Year Consolidated Plan for Housing and Community Development (ConPlan)

Public Notice: Notice of the ConPlan comment period and public hearings will be made according to the "Public Notification" section of the CPP.

Comment Period: The drafted ConPlan detailing the amount of anticipated funding and the estimated amount to benefit persons of low- and moderate-income, and the range of activities that may be undertaken will be available for a 30-day public

comment period according to the "Access to Records" section of the CPP.

Public Hearing: There will be at least two public hearings during the development of the ConPlan, one prior to publishing the draft document (to identify the needs of the City) and one upon publishing (to receive feedback on the proposed activities and expenditure of funds).

Public Comments: Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.

Adoption Policy: The Planning Committee of the Common Council will review the proposed ConPlan and commentary and forward the document to the Common Council for approval. Upon approval by the Common Council, the ConPlan will be submitted to HUD for approval/adoption.

c. Annual Action Plan (AAP)

Public Notice: Notice of the AAP's comment period and public hearing will be made according to the "Public Notification" section of the CPP.

Comment Period: The drafted AAP detailing the amount of anticipated funding and the estimated amount to benefit persons of low- and moderate-income, and the range of activities that may be undertaken will be available for a 30-day public comment period according to the "Access to Records" section of the CPP.

Public Hearing: A public hearing will be held during the comment period in order to receive feedback on housing and community development needs and the proposed activities and expenditure of funds.

Public Comments: Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.

Adoption Policy: The Planning Committee of the Common Council will review the proposed AAP and commentary and forward the document to the Common Council for approval. Upon approval by the Common Council, the AAP will be submitted to HUD for approval/adoption.

d. Consolidated Annual Performance Evaluation Review (CAPER)

- Public Notice:** Notice of the CAPER's comment period and public hearing will be made according to the "Public Notification" section of the CPP.
- Comment Period:** The drafted CAPER will be available for a 15-day public comment period according to the "Access to Records" section of the CPP.
- Public Hearing:** A public hearing will be held during the comment period in order to review the CDBG program's performance.
- Public Comments:** Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.
- Adoption Policy:** The Planning Committee of the Common Council will review the proposed CAPER and commentary and forward the document to the Common Council for approval. Upon approval by the Common Council, the CAPER will be submitted to HUD for approval/adoption.

e. Guaranteed Loan Application

- Public Notice:** Notice of the Guaranteed Loan Application's comment period and public hearing will be made according to the "Public Notification" section of the CPP.
- Comment Period:** The Guaranteed Loan Application will be available for a 30-day public comment period according to the "Access to Records" section of the CPP.
- Public Hearing:** At least one public hearing will be held prior to submitting a Guaranteed Loan Application to obtain the views of citizens on the proposed activity.
- Public Comments:** Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.
- Adoption Policy:** The Planning Committee of the Common Council will review the proposed Guaranteed Loan Application and commentary and forward the document to the Common Council for approval. Upon approval by the Common

Council, the Guaranteed Loan Application will be submitted to HUD for approval.

f. Citizen Participation Plan Amendment

- Public Notice:** Notice of a proposed amendment to the CPP will be made according to the "Public Notification" section of the CPP.
- Comment Period:** A proposed amendment to the CPP will be available for a 15-day comment period according to the "Access to Records" section of the CPP.
- Public Hearing:** An amendment to the CPP does not require a public hearing.
- Public Comments:** Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.
- Adoption Policy:** The Planning Committee of the Common Council will review the proposed amendment and commentary and forward the document to the Common Council for approval. Upon approval by the Common Council, the amendment will be adopted into policy.

g. Substantial Amendment

The City of Norwalk defines a Substantial Amendment as follows:

- A change in which the total grant award for an entitlement program increases or decreases by more than 15% during the program year.
- To carry out an activity that was not previously identified in the plan.
- A change in purpose, scope, location and beneficiaries from one eligible activity to another by more than 15% of total funds previously authorized.

The following activities do not constitute a Substantial Amendment:

- Updates to ConPlan data including, but not limited to, census data, income limits and fair market rents.
- Change in location of implementing an approved activity so long as the purpose, scope and intended beneficiaries remain constant.
- Transfer of entitlement funds amongst program years' budget lines for synonymous activities.

- Public Notice:** Notice of a Substantial Amendment to the ConPlan, AAP or CAPER will be made according to the "Public Notification" section of the CPP.

Comment Period:	A drafted Substantial Amendment will be available for a 30-day public comment period according to the "Access to Records" section of the CPP.
Public Hearing:	A public hearing will be held during the comment period.
Public Comments:	Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.
Adoption Policy:	The Planning Committee of the Common Council will review the proposed Substantial Amendment and commentary and forward the document to the Common Council for approval. Upon approval by the Common Council, the Substantial Amendment will be submitted to HUD for approval/adoption.

V. Technical Assistance

The Agency will provide technical assistance to organizations representing low- and moderate-income persons requesting such assistance to develop an application for CDBG funding. Technical assistance will not constitute a guarantee of funding.

VI. Program Year Schedule

The City of Norwalk's CDBG program year runs July 1 through June 30. Specific dates are included in the NOFA and may be obtained by contacting the Agency. An outline of an anticipated program year schedule follows.

July	Start of program year
August	15-day comment period for CAPER
August	Public hearing regarding program performance (CAPER)
September 30	CAPER submitted to HUD
September/October	Public hearing on ConPlan development (every five years)
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December/January	Applications due
January/February	Public meeting to present projects proposed for funding
February/March	Planning Committee recommends projects for funding
March/April	30-day comment period for AAP and every five years, the ConPlan
April	Public hearing on AAP and every five years, the ConPlan
May	Common Council approval on AAP
May 15	AAP submitted to HUD

VII. Minimizing Displacement

Projects and activities funded through the CDBG program will be planned in order to minimize the displacement of low/moderate income residents. In the event displacement occurs, the City will provide relocation advisory services to impacted persons. The City will provide proper notice to impacted persons for vacating property and provide assistance consistent with the provisions of the Federal Uniform Relocation Act and its regulations at 49 CFR Part 24 and Section 104(d) of the Housing and Community Development Act of 1974.

VIII. Response to Citizen Participation & Concerns

The Agency strives to maintain an open door policy with respect to citizen input, comments and complaints throughout the program year. The Agency will provide a substantive written response to every written citizen complaint within 15 working days of its receipt. Written comments shall be addressed to:

Norwalk Redevelopment Agency
City Hall, room 202
125 East Avenue
Norwalk, CT 06851

The Agency will consider any comments or views of citizens received in writing, or orally at a public hearing, when preparing documents for submission to HUD. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached to the final documents submitted to HUD.



CITIZEN PARTICIPATION PLAN

City of Norwalk, CT Community Development Block Grant Program

Prepared by: Norwalk Redevelopment Agency
125 East Avenue, Room 202
Norwalk, CT 06851

Available for Public Comment: March 20, 2015 through April 19, 2015.
Please submit comment to address above or tstrauss@norwalkct.org.

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b. 5-Year Consolidated Plan for Housing and Community Development (ConPlan)

Public Notice: Notice of the ConPlan comment period and public hearings will be made according to the "Public Notification" section of the CPP.

Comment Period: The drafted ConPlan detailing the amount of anticipated funding and the estimated amount to benefit persons of low- and moderate-income, and the range of activities that may be undertaken will be available for a 30-day public

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- Public Comments: Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.
- Adoption Policy: The Planning Committee of the Common Council will review the proposed Guaranteed Loan Application and commentary and forward the document to the Common Council for approval. Upon approval by the Common

Comment Period:	A drafted Substantial Amendment will be available for a 30-day public comment period according to the "Access to Records" section of the CPP.
Public Hearing:	A public hearing will be held during the comment period.
Public Comments:	Comments will be received and considered according to the "Response to Citizen Participation & Concerns" section of the CPP.
Adoption Policy:	The Planning Committee of the Common Council will review the proposed Substantial Amendment and commentary and forward the document to the Common Council for approval. Upon approval by the Common Council, the Substantial Amendment will be submitted to HUD for approval/adoption.

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April	Public hearing on AAP and every five years, the ConPlan
May	Common Council approval on AAP
May 15	AAP submitted to HUD

VII. Minimizing Displacement



DRAFT

Community Development Block Grant
Consolidated Plan
2015-2019

City of Norwalk

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I. Executive Summary

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

The Consolidated Plan (ConPlan) for the City of Norwalk is a five-year strategic plan to address community and economic development as well as housing, public facility, social services and other needs in the community. A concerted effort was made through public meetings, targeted focus groups and consultations to seek citizen input on the needs of the community.

The City receives funds from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG). This ConPlan seeks to outline how the City will use CDBG funds to address the issues it faces and to achieve the goals of the ConPlan.

The City analyzed its community development needs by reviewing, among other things, job creation, park development, housing rehabilitation and homelessness. In response to the analysis of the community development needs, the City developed goals to meet the needs of the community, within the confines of the federal funding regulations.

The City contracts with the Norwalk Redevelopment Agency (Agency) to administer the Community Development Block Grant program; including the submission of necessary reports to remain in compliance with Federal regulations. Although the City is an entitlement community and does not compete for CDBG funding, several steps must be taken in order to receive the funding.

First, the City must develop and receive HUD approval for its Consolidated Plan for Housing and Community Development (ConPlan), a five-year strategic plan to address community development and housing needs. The Agency, assisted by a consultant, hosted a number of public meetings and sought out citizen input on the needs of the community. As detailed in this document, citizen input, along with statistical information, established the priorities which the City will address with available funds between 2015 and 2019.

Second, the City must complete and receive HUD approval on an annual update of the ConPlan, called the Annual Action Plan (AAP). The AAP specifies which organizations and projects will be used to accomplish the goals identified in the ConPlan.

Third, the City must complete and receive HUD approval on its Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is a progress report on the steps taken towards achieving the five-year goals of the ConPlan. It is a method by which organizations receiving funding may be held accountable for their work.

Citizen input is requested for each report. Two public meetings are held each year for the purpose of receiving program feedback. Each report is released in a draft format for a 15- or 30-day comment period to allow citizens to comment and ask questions about the reports. Citizen input is required for amendments to any of the reports. Citizen participation ensures the

To ameliorate the impacts of the economic depression on families, the City supported health and mental health service, after school programming, domestic violence prevention, drug prevention education, childcare, and basic family service.

To affirmatively further fair housing, the City completed an update to the Analysis of Impediments (AI). The 2015-2019 AI has specific actions, with a timetable.

As a strategic initiative, the Norwalk Redevelopment Agency, along with the Norwalk Housing Authority (NHA), applied for a Choice Neighborhood designation. In June 2014, HUD awarded a \$30 million dollar Choice Neighborhood Implementation grant to the Norwalk Housing Authority and the Norwalk Redevelopment Agency for the redevelopment of Washington Village and to make improvements in the surrounding neighborhood. The Choice Neighborhood Initiative (CNI), will provide 273 units of new housing. Washington Village's 136 public housing units will be replaced as part of the new mixed-income housing development.

4. Summary of citizen participation process and consultation process

The City of Norwalk follows a Citizen Participation Plan that meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, as amended, during the administration of its Community Development Block Grant (CDBG) program. That Plan, with an updated schedule, is available from the Agency.

The 2015-2019 Consolidated Plan (ConPlan) was formulated with input received as part of the citizen participation process and consultations with other entities.

A public hearing was conducted at the beginning of the ConPlan process to discuss community needs, provide CDBG program information, the projected amount of funds to be received under the program, eligible activities and past use of CDBG funds. At the end of the process, a public hearing was conducted to review the completed ConPlan. Translation services and services for the hearing impaired were available upon request and all meeting rooms were fully accessible.

Focus groups for people who might encounter linguistic or accessibility barriers to participation supplemented the initial public hearing. Focus groups were facilitated in both Spanish and Haitian-Creole, and one was held at a local nonprofit serving those with disabilities. The community outreach was supported with notices and advertisements to the general population as well as to Hispanics, Haitians and those with disabilities (for the focus groups). Multiple mediums were used for publicity, including web based announcements, announcements at meetings of groups and at the South Norwalk Community Center, legal ads in the paper and widely distributed posters.

The meetings were advertised on the City's web site. Services for the hearing impaired were available upon request. All meeting rooms were fully accessible.

The public hearings were complimented by extensive consultations to include local and regional institutions, business organizations, and community organizations. In addition, the ConPlan development process built on ongoing outreach efforts. Priority listing and project planning for community development are considered the results of this community outreach.

II. The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Norwalk Redevelopment Agency

Table 1 – Responsible Agencies

Narrative

The City of Norwalk has designated the Norwalk Redevelopment Agency (Agency) as the administrator and sole subrecipient of Norwalk's annual entitlement of Community Development Block Grant (CDBG) funds. The Agency has a mission is to improve the physical, economic and social environment of the Norwalk community by serving as the primary governmental organization dedicated to promoting commercial development, to preserving and improving the City's housing stock and to securing and administering the resources required to carry out these goals. As administrator of the CDBG program, the Agency is responsible for overall program management, coordination, monitoring, reporting and evaluation.

The Agency is responsible for the implementation of the City's urban renewal/redevelopment and economic development activities; for ensuring all program activities are carried out in a timely manner consistent with grant conditions, State and Federal regulations; for acting as contact point between the CDBG program and other City departments, Federal and State agencies and the general public; for seeking out and applying for other funding sources to help leverage funds; for monitoring all activities for timely implementation; for preparing certificates of consistency for Norwalk social service providers; for compiling and submitting grant reports; for supervising personnel; for initiating and obtaining approvals for program and budget amendments; for processing payment requests; and for ensuring that appropriate program and financial records are maintained. The Agency works with the Mayor and Common Council for appropriate program approval, as stated in the Citizen Participation Plan.

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

1. Introduction

The Consolidated Planning process considered community planning, housing and fair housing issues. The lead agency, the Norwalk Redevelopment Agency (Agency), retained the services of Dan Cahill and Associates (DCA) a seasoned community development and fair housing consultant group to complete the Consolidated Plan and the update to the Analysis of Impediments to Fair Housing.

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

The City of Norwalk enhances coordination in planning and implementation at several levels. The City, with the Norwalk Redevelopment Agency (Agency) playing a lead role, works with regional nonprofits such as United Way of Coastal Fairfield County and Fairfield County's Community Foundation to determine needs in areas such as housing, mental health and other services. The Agency is in continual contact with developers, owners and executives of small and large businesses and others discussing economic development opportunities in Norwalk. The City works continuously within the Continuum of Care to address homelessness on a regional basis. For instance, in PY 39 the City funded the Norwalk Hospital Foundation for a Services Navigator to coordinate activities of homeless service providers.

For citywide programs and multiple target areas, the City works extensively with housing providers such as the Housing Development Fund (HDF) and the Norwalk Housing Authority (NHA). The City works with HDF and NHA to define need. The City has funded both of these entities for projects including accessibility improvements and housing counseling. As part of an annual process for community development, the Agency assesses need in the community. Housing and social service agencies detail need for their clients; the Agency and the City review that need and fund projects to meet it.

The City/Agency also coordinates work for redevelopment at a neighborhood scale. The Washington Village/South Norwalk Transformation Plan is funded in large part by a U.S. Department of Housing and Urban Development (HUD) Choice Neighborhood Implementation grant. The Plan and its implementation is a joint project with the NHA and the Agency. As part of that initiative, a 273 unit mixed-income housing development will replace 136 public housing units at Washington Village. The plan also addresses safety, open space, parks and recreation improvements and storm resiliency. The self-sufficiency part of the plan addresses needs and formulates goals in several areas including educational improvements for early education, K-12 education and college and career readiness. The planning and implementation of the education improvements will involve the community college and the local school board.

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

The Norwalk/Fairfield Continuum of Care (CoC) works with the Connecticut Department of Housing (DOH) to ensure alignment between the CoC's strategic goals and the uses of Emergency Shelter Grants (ESG). Homeless housing assistance and service providers within the Norwalk/Fairfield CoC are eligible to submit competitive grant applications to the State for ESG. None of the jurisdictions in the Norwalk/Fairfield CoC are ESG entitlement communities. Stakeholders feel that the Norwalk/Fairfield CoC is not directly consulted by the state on how ESG should be allocated or distributed. The CoC is working to increase coordination with the DOH by acting as a quality control agent when an agency within the Norwalk/Fairfield CoC receives ESG from the State. In this role the CoC collects project performance reports and ensures the project maintains compliance with ESG requirements. Furthermore, the DOH has attended Norwalk/Fairfield CoC meetings.

The Norwalk/Fairfield County CoC has designated the Connecticut Coalition to End Homeless (CCEH) as the lead homeless management information systems (HMIS) organization. The CoC has a HMIS policy and Procedures Manual which requires the lead organization to input data accurately and in a timely manner.

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Planning and Zoning Department for the City is responsible for land use regulation and comprehensive planning, essential elements for development and redevelopment and therefore key to housing and community development. DCA consulted with this department.
5	Agency/Group/Organization	South Norwalk Community Center
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Center is in the heart of the Choice Neighborhood Initiative, both geographically and programmatically. Center staff described needs in the community, based on their continuous interaction and service to residents. It is expected that the City will continue its support of the Center, including improvements to facilities. DCA consulted with Center staff and the Center hosted focus groups described below.
6	Agency/Group/Organization	United Way of Coastal Fairfield County
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way creates, funds and takes to scale initiative that improve the quality of life for children in need and their families; provides a wide range of support, including the development of data resources, to strengthen the capacity of its nonprofit partners; works with policy makers and advocates on important issues around education, income and health. The Agency and DCA consulted with David Kennedy, the Chief Operating Officer, regarding the United Way's data and the ALICE project.
7	Agency/Group/Organization	STAR, Inc.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mid-Fairfield AIDS Project (MFAP) was "founded in 1987 by individuals from a variety of local organizations in cooperation with the Norwalk Health Department and Norwalk Hospital as an initial response to HIV/AIDS. MFAP's mission is to act as a direct and indirect service provider and advocate for all those affected by HIV/AIDS and to enhance their quality of life by developing and fostering the necessary resources to attain this goal." DCA consulted with the Executive Director and Housing Advocate regarding changes in the community over the last five years and the need for affordable housing.
11	Agency/Group/Organization	Open Door Shelter
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Open Doors Shelter is a nonprofit homeless housing and services organization that provides nightly shelter, food assistance, job training and supportive housing. Open Door Shelter's mission is to "effectively address the causes and complexities of the homeless and working poor by providing shelter, food, clothing, case management and treatment services, transitional planning for short and long term goals, subsidized housing, education, employment and a path toward independence and success." DCA consulted with the interim Executive Director regarding change over time, the need for affordable housing and data required for the Consolidated Plan.
12	Agency/Group/Organization	Connecticut Coalition to End Homelessness

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Interim Coordinating Council of Opening Doors Fairfield County is the leadership of a pending merger of the Norwalk/Fairfield County Continuum of Care (CoC), the Stamford/Greenwich CoC and the Greater Bridgeport CoC. DCA consulted with a Co-Chair of the Coordinating Council regarding the significant changes that have occurred to the structure and organization of the Norwalk/Fairfield County CoC in the last five years.
15	Agency/Group/Organization	City of Norwalk - Building & Code Enforcement Department
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DCA consulted with the Building and Code Department on code requirements as they affect people with disabilities.
16	Agency/Group/Organization	VA Medical Center
	Agency/Group/Organization Type	Services-homeless Health Agency Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The HUD supported Veterans Administration Supportive Housing provides permanent housing and ongoing case management treatment services for homeless veterans who would not be able to live independently without case management. This program allows veterans to live in veteran selected apartment units with a Housing Choice Section 8 voucher. Presently, there are 14 HUD VASH units in Norwalk, administered through the VA Medical Center in West Haven with monthly client visits.
17	Agency/Group/Organization	The Workplace
	Agency/Group/Organization Type	Services-Employment

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Human Services Council, Inc.	Goal three of the continuum of care is "affordable housing is available on a continuum of need in Greater Norwalk" this is aligned with the Strategic Plan priority need, "limited high quality and affordable housing opportunities."
Five Year Plan - Norwalk Public Housing Authority	Norwalk Public Housing Authority	The five-year plan and the consolidated plan explicitly coordinated efforts to address housing issues in the City.
Ten Year Plan to Prevent and End Homelessness	City of Norwalk & United Way of Fairfield County	The goals of the ten-year plan address housing, supportive services which are identified as priority needs in the Consolidated Plan.
Choice Neighborhoods Initiative	Norwalk Public Housing Authority & Norwalk Redevelopment Agency	This initiative is a collaborative effort addresses the needs of a low-opportunity neighborhood in a comprehensive manner, in-line with the priority needs and goals identified in the Consolidated Plan.
ALICE (A Report on the Working Poor	United Way of Connecticut	This report documents the financial struggles of the Asset Limited, Income Constrained, Employed (ALICE).

Table 3 – Other local / regional / federal planning efforts

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

The City of Norwalk works collaboratively with the State of Connecticut and neighboring cities and towns to improve the quality of life and opportunities for low- and moderate-income persons. The Norwalk Redevelopment Agency works closely with the Connecticut Department of Housing and the Department of Economic and Community Development as well as the Connecticut Housing Finance Authority to implement affordable housing and community and economic development goals. Homeless and HIV/AIDS services are planned for and implemented regionally. The Continuum of Care (CoC) spans multiple towns and is in the process of merging with nearby CoCs, which will result in an increased coverage area. The City of Bridgeport is the recipient and administrator of Housing Opportunities for Persons With HIV/AIDS (HOPWA) funds, which serves residents of Norwalk as well. The City is a member of the Western Connecticut Council of Governments (WCCOG). WCCOG carries out the federal

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Focus groups for those people who might encounter linguistic or accessibility barriers to participation complimented the public hearings. One focus group was facilitated in Spanish for Hispanic participants; another facilitated in Haitian Creole for Haitian participants. A focus group was also held at STAR, a nonprofit serving those with disabilities. The community outreach was supported with notices and advertisements to the general population as well as to Hispanics, Haitians and those with disabilities (for the focus groups). Multiple mediums were used for publicity, including web based announcements, announcements at meetings of groups and at the South Norwalk Community Center, legal ads in the paper and widely distributed posters. Consultations complemented this outreach.

The draft and completed 2015-2019 Consolidated Plan was considered at the public hearings before the Planning Committee of the Norwalk Common Council. Over 100 people participated in the Consolidated Planning process, which is detailed in the Norwalk Citizen Participation Plan on file at the Norwalk Redevelopment Agency.

The Norwalk Redevelopment Agency (Agency) and its consultants Dan Cahill and Associates undertook an extensive citizen participation process. The process is documented in the Citizen Participation Plan. Three essential elements offered broad public participation to residents of Norwalk. First, meetings took place after general outreach to the City with targeted outreach to the City's low- and moderate-income neighborhoods. The Public Hearings were legally noticed in *The Hour*, a daily newspaper, published in Norwalk as well as in the weekly newspaper of Wilton, CT and Stamford, CT on September 15 and September 22, 2014 and March 26 and April 2, 2015. The notices provided information on how to obtain language assistance (sign language and interpretation) and how to submit comments without attending. The Hearings were held on September 23, 2014 and April 2, 2015. These meetings were held in Norwalk City Hall in accessible space.

Second, focus groups were held on September 22 and 23, 2014, with targeted outreach to residents at risk for discrimination due to their National Origin and Disability. Complaint data indicates that these protected classes are more likely to experience discrimination in Norwalk, than others. Three focus groups were held, one in Creole, one in Spanish and one in English which targeted residents with disabilities. The focus groups facilitated in Creole and Spanish were held at the South Norwalk Community Center. The focus group for people with disabilities was held at STAR, a nonprofit serving people with disabilities. Each of the three focus groups were held in accessible space.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/ broad community	There was a presentation on fair housing and the Consolidated Plan. Under 10 people in attendance.	The discussion centered on issues in housing search, regional work issues - mainly homelessness, and the work of United Way.	None	http://www.norwalkct.org/index.aspx?nid=654
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish	There was a presentation on fair housing and the Consolidated Plan. Approximately 9 residents attended; the meeting was facilitated in Spanish by a board member at the Center.	All attendees were Spanish speaking residents of Norwalk and spoke of incidents of discrimination, the need for affordable housing and concerns with neighborhood safety.	None	http://www.norwalkct.org/index.aspx?nid=654
3	Public Meeting	Minorities Non-English Speaking - Specify other language: Creole	There was a presentation on fair housing and the Consolidated Plan. Approximately 12 residents attended and the meeting was facilitated in Creole by a community organizer.	All attendees were Creole speaking residents of Norwalk and spoke of incidents of discrimination, the need for affordable housing and concerns with neighborhood safety.	None	http://www.norwalkct.org/index.aspx?nid=654

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Non-targeted/broad community	Planning Committee members reviewed specific project proposals. Agency staff and nonprofit representative made presentations.	City departments, nonprofits and others gave their perspective on community development.		http://www.norwalkct.org/index.aspx?NID=286
7	Public Hearing	Non-targeted/broad community	The Planning Committee reviewed elements of the Consolidated Plan. Committee members and general audience were in attendance.	Committee members discussed elements of the Consolidated Plan		http://www.norwalkct.org/index.aspx?NID=286
8	Public Hearing	Non-targeted/broad community	Common Council reviewed the Consolidated Plan. Council members and general audience were in attendance.	Council members discussed elements of the Consolidated Plan		

III. Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following Needs Assessment presents a statistical picture of Norwalk today, using available data and insights from community outreach. The data focuses in particular on housing and housing need by analyzing income and household composition. Homelessness, special needs and cost burdens are considered. Community development needs are also reviewed.

Challenges facing the City of Norwalk include a stark housing affordability mismatch, particularly among low- and moderate-income households; demand for public housing and vouchers that exceeds the supply and changing demographics including an increasingly diverse community, both ethnically and racially. Another indication of housing need is the waiting list, up to two years long, for the 2,024 public housing units and 1,151 housing vouchers at the Norwalk Housing Authority.

Overall, housing cost burden is by far the largest need in the City. Within that category, households with the greatest need are renters in the extremely low-income category. Over 3,000 households now experience substandard housing, overcrowding, or housing cost burden greater than 50% of income. Data shows that 81% of the extremely low-income renters, including the elderly, experience a cost burden that is greater than 50% of their income. Overcrowding data demonstrates a housing need for both renters and owners with 88% of low-income renters facing overcrowding, and 76% of low-income owners facing overcrowding. The Norwalk Housing Authority along with the Norwalk Redevelopment Agency are continually assessing needs. A special joint effort, the Choice Neighborhood Initiative, is built on a neighborhood needs assessment in of South Norwalk. Those needs are reiterated in the Assessment to follow. Documented housing problems fall disproportionately on minorities, particularly African Americans and Hispanics.

In the City of Norwalk, there are 1,700 people with disabilities living in poverty. Community outreach indicates that affordability and accessibility is a challenge for these residents. Accessibility issues extend beyond the housing unit for pedestrian wayfinding and public transportation. The need for job opportunities within the City and improved public transportation, specifically hours of operation, between Norwalk and the surrounding communities is also a high priority.

In addition to a review of the housing data, the Assessment presents additional information on demographics, education, employment, income and assisted housing. This Assessment provides a platform for examining Norwalk's housing and community development needs.

overcrowding. Although CHAS overcrowding data is not based on unit size, this may indicate a need for units with more bedrooms such as three, four or five bedroom units. However, additional data would be necessary to support that conclusion.

The housing needs revealed by this data are most prevalent among the extremely low-income group (at or below 30% AMI), which is also the group most at risk of losing their housing because of cost burden.

In Table 1, the median income figures have not been adjusted for inflation. Using the Bureau of Labor Statistics CPI Inflation Calculator the real buying power for 2011 median income in 2000 dollars has actually declined to approximately \$55,258.87.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	82,951	85,145	3%
Households	32,711	36,463	11%
Median Income	\$59,839.00	\$76,384.00	28%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	6,190	5,425	4,535	4,355	15,955
Small Family Households *	1,570	1,745	1,740	1,665	8,140
Large Family Households *	210	380	260	370	1,000
Household contains at least one person 62-74 years of age	1,000	1,015	865	1,015	2,750
Household contains at least one person age 75 or older	1,430	960	450	235	940
Households with one or more children 6 years old or younger *	815	735	670	525	1,060
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,480	640	25	110	3,255	1,550	1,415	890	510	4,365
Having none of four housing problems	1,465	1,865	1,685	1,420	6,435	390	1,510	1,935	2,315	6,150
Household has negative income, but none of the other housing problems	170	0	0	0	170	135	0	0	0	135

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	990	555	250	1,795	300	855	845	2,000
Large Related	95	120	0	215	75	220	155	450
Elderly	605	260	4	869	1,200	840	360	2,400
Other	1,440	1,070	540	3,050	329	350	405	1,084
Total need by income	3,130	2,005	794	5,929	1,904	2,265	1,765	5,934

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

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

The American Community Survey (ACS) reports that from 2007-2011, 13,086 householders in Norwalk were living alone of which 3,297 were ages 65 or over. Approximately 36% of all households in the City were single person households and of those about a quarter were persons aged 65 or older. Specific data on this sub-population relative to the needs listed in these tables is not available. Applying the general population ratio to the data in the Housing Problems and Housing Problems 2 table provides an idea of the income level and type of housing problems single person households encountered.

Extremely low-income renter and low-income owner single person households are most impacted by housing problems. If single person householders had been surveyed, it's likely that just under 50% of all those who were renters reporting a single housing problem would have indicated housing cost burden greater than 30% of income. According to the same logic, approximately 53% of all single person household owners reporting a single housing problem would have indicated housing cost burden greater than 50% of income, of those almost 70% would have been in the 0-50% AMI range. Approximately 33% of all renters would have reported one or more housing problem, of those 76% would have been in the 0-30% AMI range. About 41% of all owners would have reported one or more housing problem, of those almost 36% would have been in the 0-30% AMI range.

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

Type and extent of disability impact an individual or family's need for housing assistance. Many persons with disabilities do not require housing assistance for a multitude of reasons. According to the 2009-2011 American Community Survey (ACS) estimates, 4.3% of Norwalk's population has a disability. Notably, persons age 65 and over represent the greatest portion of all categories of disability and over 40% of persons age 75 years and over have independent living difficulties.

Approximately 1,700 persons with disabilities live in poverty in the City of Norwalk, per 2009-2011 ACS estimates. Persons with disabilities comprise only 3% of the employed population in Norwalk, 8% of the unemployed population and 20% of those not in the labor force. A disproportionate portion of persons with disabilities face economic challenges, which directly impact their need for housing assistance. This is evidenced by their participation in the labor force and the rate at which they experience poverty. Consultation with local service providers provided insight into a segment of the population not captured in ACS data, individuals with disabilities who are living with their families and would like to live independently but cannot afford to because they do not meet the income threshold required by the State Department of

higher concentration of housing problems among extremely low-income renters. Over 80% of renters living in substandard housing, severely overcrowded housing or with a housing cost burden greater than 50% of income are considered to have extremely low-incomes in the 0-30% area median income (AMI) range. A quarter of all renters has one or more housing problems and earns 0-30% AMI.

Housing cost burden greater than 30% of income impacts renters and homeowners nearly equally. Other (51%) and small related (30%) households represent the greatest portion of renters with housing cost burden greater than 30% of income. Elderly (40%) and small related (34%) households represent the greatest portion of homeowners with housing cost burden greater than 30% of income.

Housing cost burden greater than 50% impacts approximately 26% more homeowners than renters. Small related (38%) and elderly (36%) households represent the greatest portion of homeowners with housing cost burden greater than 50% of income. Other (50%) and small related (31%) households represent the greatest portion of renters with housing cost burden greater than 50% of income.

Overcrowding is most significant among single family and multiple, unrelated family households. The majority of over crowding occurs in single family households regardless of whether they are renters or homeowners.

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

The characteristics of low-income individuals and families at imminent risk of homelessness are those of the working poor. Neither the City of Norwalk nor the Norwalk/Fairfield County Continuum of Care calculate the number of those at imminent risk of homelessness, but frequently the working poor include those on the precipice of the subsidy cliff. The HMIS data from 2013-2014 on the primary and contributing causes of homelessness from Open Door Shelter provides insight into the characteristics of those at imminent risk of homelessness. Lack of employment was the greatest primary cause of homeless. The top three contributing causes to homelessness, excluding lack of employment, were: can no longer live with family/friend/other, expenses exceed income and a substance abuse problem. Residents spending in excess of 30% of their annual income are precariously housed; one unexpected event could make their current housing situation unaffordable and result in sheltered or unsheltered homelessness. These individuals and households are in need of affordable housing.

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

Area stakeholders report that as the affordable rental housing market constricts, it appears, people will accept poorer quality housing. The above indicators (substandard housing, overcrowding and housing cost burden greater than 50% of income) are linked with increase risk for homelessness.

Discussion

The City of Norwalk works to focus housing programs on the needs of the populations represented in the tables in this section. U.S. Department of Housing and Urban Development (HUD) and regulatory requirements restrict assistance to households at 80% of area median income or lower ("low-income"). Given local market conditions, home rental and ownership costs are high. Even with funding limitations and cutbacks to HUD's Community Planning and Development Community Development Block Grant program over the years, the City will continue to focus the funds it receives to support activities across the housing needs spectrum, seeking to increase and improve affordable housing stock, preserve existing affordable rental housing, rehabilitate existing single- and multi-family housing, and to affirmatively further fair housing.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,615	925	295
White	2,245	365	150
Black / African American	1,085	345	70
Asian	120	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,125	215	75

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

The City's 0-30% AMI households experiencing a disproportionately greater need with at least one housing problem is 79.09%.

The portion for each race/ethnicity is as follows:

White:	81.34%
Black/African American:	72.33%
Asian:	100%
American Indian/Alaska Native:	-
Pacific Islander:	-
Hispanic:	79.51%

The portion for Asian households is over ten percentage points greater than the entire jurisdiction and the other races/ethnicities; it does represent a disproportionate greater need at this income level in a small, but statistically relevant portion of the population.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,600	1,290	0
White	925	855	0
Black / African American	210	95	0
Asian	0	50	0
American Indian, Alaska Native	65	0	0
Pacific Islander	0	0	0
Hispanic	365	240	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

The portion of total households in the City at 50%-80% area median income experiencing at least one housing problem is 55.36%. The portion of each race/ethnicity is as follows:

White:	51.97%
Black/African American:	68.85%
Asian:	100%
American Indian/Alaska Native:	100%
Pacific Islander:	-
Hispanic:	60.33%

The portion for Black/African American, Asian and American Indian/Alaska Native households is over ten percentage points greater than the entire jurisdiction and the other races/ethnicities; it does represent a disproportionately greater need at this income level for these races/ethnicities.

greater rate in Norwalk: extremely low-income Asian households; low-income Asian and Hispanic households; and moderate-income Black/African American, Asian and American Indian/Alaska Native households. No disproportionately greater need is documented at the middle-income level.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,495	2,040	295
White	1,760	850	150
Black / African American	770	660	70
Asian	120	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	805	535	75

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

The portion of total households in the city at 0-30% area median income experiencing at least one severe housing problem is 59.95%. The portion for each race/ethnicity is as follows:

White:	63.77%
Black/African American:	51.33%
Asian:	100%
American Indian/Alaska Native:	-
Pacific Islander:	-
Hispanic:	56.89%

Asian households represent a disproportionate greater need when compared to the jurisdiction as a whole for the 0-30% AMI level.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	665	2,230	0
White	405	1,375	0
Black / African American	105	200	0
Asian	0	50	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	0	0
Hispanic	135	475	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

The portion of total households in the City at 50%-80% area median income experiencing at least one severe housing problem is 22.97%. The portion for each race/ethnicity is as follows:

White:	22.75%
Black/African American:	34.43%
Asian:	-
American Indian/Alaska Native:	-
Pacific Islander:	-
Hispanic:	22.13%

The portion for Blacks/African American households is over ten percentage points greater than the entire jurisdiction and the other races/ethnicities; it does represent a disproportionate greater need for this race/ethnicity at the 50-80% AMI level.

disproportionately greater rate in Norwalk: extremely low-income Asian households; moderate-income Black/African American households; and middle-income Hispanic households. No disproportionately greater need is documented at the low-income level.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,030	8,320	6,415	295
White	13,550	5,030	3,450	150
Black / African American	1,665	1,060	1,080	70
Asian	620	290	285	0
American Indian, Alaska Native	0	65	0	0
Pacific Islander	15	0	0	0
Hispanic	2,060	1,840	1,560	75

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

The portion of total households in the City that have a cost burden of: at most 30% of income is 54.54%; 30-50% of income is 25.17%; and least 50% of income is 19.40%. The portion for each race/ethnicity by level of cost burden is as follows:

Cost Burdened (<=30%)

White:	61.09%
Black/African American:	42.97%
Asian:	51.88%
American Indian/Alaska Native:	-
Pacific Islander:	100%
Hispanic:	37.22%

Cost Burdened (30-50%)

White:	22.68%
Black/African American:	27.35%
Asian:	24.27%
American Indian/Alaska Native:	100%
Pacific Islander:	-
Hispanic:	33.24%

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

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

According to the U.S. Department of Housing and Urban Development's (HUD), disproportionately greater need occurs when a racial/ethnic group's need at a specified income level is at least ten percentage points greater than the jurisdiction's need within the same income level. Analysis in sections NA-15, 20 and 25 show disproportionately greater need for Norwalk residents across race/ethnicity, income level and housing problem.

Housing Problems

0-30% AMI – Asian households

30-50% AMI – Asian and Hispanic households

50-80% AMI – Blacks/African American, Asian and Indian/Alaska Native households

Severe Housing Problems

0-30% AMI – Asian households

50-80% AMI – Black/African American households

80-100% AMI – Hispanic households

Cost Burden

<=30% Cost Burden – Pacific Islander households

30-50% Cost Burden – American Indian/Alaska Native households

>50% Cost Burden - None

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

All of the known needs are identified above.

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

American Community Survey data from 2007-2011 provides interesting insight into the dispersion and concentration of households throughout Norwalk, which identify as African-American, Asian and/or Hispanic, the three largest non-White segments of the City's population. As seen in the maps found in the appendix there are two noncontiguous census tracts in Norwalk with notably low concentration of Hispanic households. There is one census tract, tract 0445, near the southern tip of Norwalk where Black/African American households represent 45.37%-74.1% of households, Hispanic households represent 23%-46.54% of households and Asian households represent less than 3.41% of households. Norwalk is a diverse City. The concentration of Black/African American, Asian and/or Hispanic households coupled with the disproportionately greater need analysis above could inform policy decisions

Totals in Use

Program Type								
	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of units vouchers in use	0	163	1,077	715	0	680	0	25
								10

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

*includes 234 units of state supported housing: 200 units at Colonial Village and 34 units at School Street development

Alternate Data Source Name: Characteristics of housing authority residents

Race of Residents

Program Type										
Race	Certificate	Mod-Rehab	Public Housing	Vouchers			Tenant - based	Special Purpose Voucher		
				Total	Project – based	Veterans Affairs Supportive Housing		Family Unification Program	Disabled *	
White	0	67	590	304	0	302	0	0	0	
Black/African American	0	92	626	388	0	384	0	0	0	
Asian	0	0	6	1	0	1	0	0	0	
American Indian/Alaska Native	0	0	1	2	0	2	0	0	0	
Pacific Islander	0	0	0	0	0	0	0	0	0	
Other	0	0	12	0	0	0	0	0	0	

Table 23 – Race of Public Housing Residents by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name: Characteristics of housing authority residents

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

The Norwalk Housing Authority (NHA) is successful in matching needs of applicants on the waiting list for accessible units. These households most often have mobility related disabilities. The units available have ramp access, wider doorframes and accessible kitchens and bathrooms. The NHA has units at the ground level or on the first floor. When filling an accessible unit, the NHA will review the waiting list to find people with disabilities. If a tenant is not available on the waiting list, the NHA will reach out to nonprofit agencies to fill the unit with an appropriate resident. When a tenant in a non-accessible unit requests a reasonable accommodation, the NHA will move that tenant's household into the next available accessible unit. The NHA receives approximately 10 to 12 reasonable accommodation requests a year. The NHA has a total of 81 accessible units in public housing, including all 44 units at Ludlow Commons. The NHA will make some accessible improvements, such as grab bars in the bathroom, upon request.

The Norwalk Housing Authority (NHA), as part of the Five Year Plan, reported on applicant profiles for housing in a one year period, from 4/1/2013 to 3/31/2014 and how it compared to the City's population at the income level below 80% of median income. The comparison is noted in parenthesis, as being "in range", "above", or "below" the percentage of the general population at the income level below 80% of median income in Norwalk.

For the applicants for family public housing:

Race:

White: 44% (in range)

Black: 49% (above)

Asian Pacific Islander: 2% (in range)

Ethnicity:

Hispanic: 40% (in range)

Family With Children under 18: 73% (in range)

Disabled member in family: 12% (in range)

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

As indicated above, African-Americans (53%) and Hispanics (65%) are a large percentage of public housing households, compared to their proportion of Norwalk's general population (African-American: 12.9%, Hispanic: 20.9%). The Norwalk Housing Authority (NHA) has an extensive fair housing program and available language services. The average income indicated for households served by the NHA is between \$15,000 and \$19,000. That very low-income compares to the median income in the Norwalk area of \$125,000.

Discussion

The Norwalk Housing Authority (NHA) continually evaluates the needs of residents and institutes program initiatives to meet those needs. Those efforts include programs often found at housing agencies, like the Family Self-Sufficiency program. In addition, the NHA reaches out with programs not normally found at housing authorities. For instance, the NHA administers a Head Start program. The NHA also has instituted two programs aimed at school age children: the Learning Centers and the Scholarship Program. The former addresses literacy gaps for children and the latter provides a path to higher education.

Homeless Needs Assessment

Population	Sheltered	Unsheltered	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in Households with Adult(s) and Child(ren)	63	NA	131	81	8	80
Persons in Households with Only Children	0	NA	0	0	0	0
Persons in Households with Only Adults	104	NA	398	121	35	69
Chronically Homeless Individuals	52	NA	177	39	15	64
Chronically Homeless Families	2	NA	6	3	2	65
Veterans	5	NA	34	17	3	34
Unaccompanied Youth	0	NA	0	0	0	0
Persons with HIV	1	NA	6	2	2	51

Table 25 – Homeless Needs Assessment

Alternate Data Source Name: Homeless needs assessment

unsheltered homeless population in Norwalk. As of 2011, nearly 20.2% of Norwalk's total population identified as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Norwalk/Fairfield County Continuum of Care (CoC) Point-in-Time Count survey conducted in late January 2013 counted a total of 17 homeless families and 205 homeless persons. The majority of families and individuals counted were sheltered, however many more homeless families (88%) were sheltered than homeless individuals (63%). This represents only 5% of all homeless families and 8% of homeless individuals in the State. All sheltered homeless families and individuals in the CoC were living in emergency housing.

Discussion:

The data discussed in this section is from three different sources: the 2013 Point-in-Time Count, the 2014 Point-in-Time Count and 2013-2014 annual Homeless Management Information System (HMIS) data. All homeless housing providers in the Norwalk/Fairfield CoC and the Norwalk area participate in Point-in-Time Counts, but not all of these organizations participate in HMIS. Only those organizations receiving U.S. Department of Housing and Urban Development (HUD) funds participate in HMIS; for example, the Veterans Administration provides housing and services to homeless persons but this data is not collected in HMIS. Notably, agencies providing assistance to victims of domestic violence may receive HUD funds, but frequently do not contribute data to HMIS due to privacy concerns. The Norwalk/Fairfield CoC conducts unsheltered Point-in-Time Counts every other year and shelter Point-in-Time Counts every year. The last time an unsheltered count occurred was in 2013. The discussion of sheltered and unsheltered homelessness is based on the 2013 Point-in-Time Count. The data on sheltered homelessness in the first table in this section is from the 2014 Point-in-Time Count and reflects data collected by all homeless housing providers in the Norwalk area. The annual data on the numbers experiencing, becoming and exiting homeless and the number of days persons experience homelessness is based on HMIS data from 2013-2014 and does not encompass as large a population as the point-in-time counts.

For the purposes of this document exiting homelessness is understood to mean those leaving homeless shelters to move into permanent housing. During the year many more people leave homeless shelters and continue to be precariously housed and have unpredictable futures than progress to permanent housing. In 2013-2014, 480 people exited homeless shelters in Norwalk and of those only 58 went onto permanent housing.

poverty. Persons with disabilities comprise 9.4% of Norwalk's population, yet only 3% of the employed population, 8% of the unemployed population and 20% of those not in the labor force. Approximately 1,700 persons with disabilities live in poverty in the City of Norwalk, per 2009-2011 ACS estimates. See appendix Rate of Poverty Among Persons with Disabilities table.

Local data on the rate and type of mental disabilities is not readily available. The Substance Abuse and Mental Health Services Administration (SAMHSA) provides current state level data in the "Behavioral Health Barometer, Connecticut, 2013" report. In Connecticut, the rate of mental health disorders has been relatively steady from 2008-2009 through 2011-2012, with a low of 7.6% and a high of 8.3%. These rates closely mirror to the national rates from the same time period with a low of 8.1% and a high of 8.7%. See appendix Behavior Health Barometer table.

Local data on the rate and impact of domestic violence in the City of Norwalk is not readily available. The Domestic Violence Counts point-in-time survey conducted by the National Network to End Domestic Violence provides a state level snap-shot of the number of victims of domestic violence and their needs during a 24 hour period. On September 17, 2013, in Connecticut, 855 victims of domestic violence were served: 303 adults and children received housing assistance and 552 adults and children received counseling, legal advocacy and participated in children's support groups.

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

These populations require truly affordable and accessible housing and improved public transportation. Consultations and public meetings with housing and service providers and persons with disabilities made clear that even with public assistance it is increasingly difficult for non-homeless special needs residents of Norwalk to secure safe and clean housing within a fixed and limited budget. The need for job opportunities within the City and improved public transportation, specifically hours of operation, between Norwalk and the surrounding communities is also a high priority.

The housing and supportive needs of the elderly, persons with disabilities – which includes elderly persons, victims of domestic violence, and persons diagnosed with HIV/AIDS are varied. Some of these people do not need any assistance. The types of appropriate housing assistance range from direct financial assistance, to accessibility accommodations, to wrap-around services, to assisted living. The Norwalk Housing Authority houses persons with disabilities. The majority of these residents have mental health issues and they require supportive mental health (counseling) services. Of those with physical disabilities, mobility is the major issue, requiring physical adaptation on the housing unit. Comments from those with disabilities who responded to outreach was that physical adaption of their environment as well as affordable

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

Describe the jurisdiction's need for Public Facilities:

Norwalk is a densely populated City. Quality parks, open space and recreational facilities are key elements in the urban fabric, across the broad spectrum of Norwalk households; supporting mixed-income housing developments and neighborhoods. For instance, housing studies across the country indicate younger, higher income “millennials” are interested in well-maintained parks within walking distance. Open space and recreation facilities are critical for low- and moderate-income areas, which are often densely populated with families. Younger children and youth need recreation facilities for development and activities to facilitate healthy lifestyles and provide an alternative to delinquent behavior.

Improvement to neighborhood centers and senior centers have been important to educational, recreational and nutritional needs of youth, families and seniors.

The Choices Neighborhood Initiative (CNI) embraces these priorities. Street, public safety improvements as well as improvements to Ryan Park will help create a suitable healthy living environment as part of the CNI Implementation Plan.

How were these needs determined?

The Norwalk Recreation and Parks Department continually evaluates its facilities and considers input from neighborhood residents. The Department and its consultants reach out through surveys and public meetings. One of the most recent efforts was for master planning in 2012. The results again confirmed the importance of parks, open space and recreation, with detailed information about specific improvements.

The Norwalk Choice Neighborhood Initiative was built on a Transformation Plan that reached out to residents of Washington Village and the surrounding neighborhood. Parks, open space and recreational facilities become a priority to complement the new housing development, replacing existing housing units at Washington Village, and becoming a marketing feature for the new workforce and market rate housing. Improvements for parks and the neighborhood center tie the new development to the existing low- moderate-income neighborhood.

The general platform for public facility needs analysis was set with Norwalk's Plan of Conservation and Development in 2008. Extensive outreach to residents of all neighborhoods was an essential building block for the Plan. Those priorities Open Space and recreation are still important, including: water access, views of coastal areas, general availability of open space. Also featured as a priority was greater diversity to accommodate all user types.

family disintegration. Systematic need for longer-term support for self reliance includes: education, job training, health services, nutritional needs, and other personal skills.

How were these needs determined?

Documentation from the Continuum of Care, including the annual application, provides a perspective and direction for serving the homeless with housing and social services. United Way of Coastal Fairfield County provides the City with a perspective on public and social services. United Way collects and analyzes data on education, employment and health care, among other categories. One recent effort is analyzing employment challenges for single parent households. In addition to data analysis, United Way makes policy recommendations. The Norwalk Housing Authority (NHA) continually interacts with residents to determine need. The NHA Resident Advisory Board meets regularly and NHA staff has continuous client contact. Outreach as part of the Consolidated Planning effort also identified public service needs, particularly for persons with disabilities.

Again, the Transformation Plan for the Choice Neighborhood Initiative (CNI) analyzes public and social service needs for the neighborhood and provides specific direction. The City is joined by partners for the CNI, including the Norwalk Housing Authority, the Norwalk School District, health and social service providers and others.

Each year the City assesses public and social service need through an application process with area nonprofits which indicate need and their approaches to meet that need.

workforce development, safety, parks and recreation, education and health care. The City will extend support to small businesses with technical assistance and financing. Broad organizational efforts will be extended to the business community to address organizational issues, promotion and marketing, and building design. In addition, the South Norwalk Community Center is undergoing extensive renovation work.

The WorkPlace, a nonprofit in Bridgeport, and the Norwalk Community College are leaders in workforce transition and training and provide these services to the Norwalk population.

the homeownership portion of the project is still under construction. District 95/7 South Norwalk is a commercial project oriented toward retail and hotel development.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,189	49%
1-unit, attached structure	1,758	5%
2-4 units	7,604	20%
5-19 units	5,753	15%
20 or more units	4,595	12%
Mobile Home, boat, RV, van, etc	45	0%
Total	38,944	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	132	1%	562	4%
1 bedroom	1,913	8%	5,804	46%
2 bedrooms	5,702	24%	4,253	33%
3 or more bedrooms	15,980	67%	2,117	17%
Total	23,727	100%	12,736	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

As of 2012-2013, the City of Norwalk had 2,772 project based subsidized units and 930 Section 8 Housing Choice Vouchers. Of those units, 565 were deed restricted; 1,540 have two or more bedrooms and are suitable for families with children; 2,374 were federally assisted units (557 elderly units); 796 were state assisted (97 accessible units, 124 elderly units); 306 were locally assisted; 95 were produced by private developers (18 accessible units); 131 were produced by private nonprofit developers (15 accessible units).

Discussion

In general, public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Production is enhanced in Connecticut through the following: inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed-income developments); accessory apartments (particularly effective in enabling low-income elderly owners to continue living in the community); overlay districts permit increased density and state funding support and enable affordable units within mixed-income developments; C.G.S. Section 8-30g is a state law which permits the state to override local zoning for a specific development if local government does not meet minimum affordable housing goals.

The City is utilizing such features as density bonus provisions and inclusionary zoning. Inclusionary Zoning was established in the City to enhance the public welfare through increasing the production of housing affordable to persons of very low-, low- and moderate-income. The City requires new, converted or renovated housing development to include 10% of housing units that shall be affordable to persons of very-low, low- and moderate-income when 20 or more units have been built. Accordingly, the provisions of this section are designed to: increase the supply of rental and ownership housing in the City of Norwalk that is available and affordable to low- and moderate-income households; exceed the 10% affordable housing threshold established by the State of Connecticut; encourage greater diversity and distribution of housing to meet the needs of families and individuals of all income levels. Promising solutions to local affordable housing development include a greater willingness to plan for affordable housing. The City has illustrated its readiness to take steps in that direction.

The City has worked to address affordable housing issues with programs for housing rehabilitation and partnered with the Housing Development Foundation for affordable housing development. Also, the City makes accessory apartments a part of its affordable housing program. City regulations facilitate the creation of additional housing units throughout Norwalk through this accessory apartment program.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,930	No Data
50% HAMFI	4,470	500
80% HAMFI	8,370	1,580
100% HAMFI	No Data	4,320
Total	14,770	6,400

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,269	\$1,538	\$1,910	\$2,379	\$2,959
High HOME Rent	\$1,124	\$1,246	\$1,498	\$1,723	\$1,902
Low HOME Rent	\$1,123	\$1,204	\$1,445	\$1,669	\$1,723

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

In Norwalk there is insufficient housing for households in the 0-30% AMI range. The JCI report analyzed the number of households by income in 2014, in the City. The analysis revealed that 8,210 households earned approximately 30% or less of AMI. The majority of households at this income are likely renters or homeless; however some may be elderly homeowner households with fixed incomes. The housing affordability table above provides no data on the number of owner units available to households in this income range, as none or a minimal number of units exist. The difference between the number of rental units that exist in Norwalk and are affordable for households that earn at most 30% of HAMI (1,930) and the number of households with income less than or equal to 30% of AMI (8,210) is 6,280 units.

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

The Norwalk rental housing market is expected to be tight for at least the next ten years. Preserving and expanding the stock of affordable rental housing will continue to be an issue for the City. The “West Fairfield County and Norwalk Multi-Family Rental Sector Report” prepared

Norwalk to the best of its ability. The Agency will continue to working toward making safe, clean and affordable housing available to residents of Norwalk.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,173	5%	664	5%
1980-1999	3,520	15%	2,306	18%
1950-1979	11,944	50%	5,539	43%
Before 1950	7,090	30%	4,227	33%
Total	23,727	100%	12,736	99%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	19,034	80%	9,766	77%
Housing Units build before 1980 with children present	605	3%	340	3%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

The Norwalk Redevelopment Agency (Agency) is aware of the presence and negative impact of vacant and abandoned residential and commercial properties on the communities in which they are located. The American Community Survey (2009-2013) of the U.S. Census estimates that 1,930 housing units were vacant, this is just over 5% of all housing units in the City of Norwalk. The majority of vacant housing units are in the rental market; 4.4% of rental units were vacant while only 0.8% homeowner units were vacant. The Agency is working to turn vacant residential and commercial units into properties that contribute to the vibrancy of communities through its Housing Rehab Program, Choice Neighborhoods Initiative and non-housing community development projects.

Need for Owner and Rental Rehabilitation

The City of Norwalk has a significant stock of older housing construction. As indicated above, 30% of owner-occupied and 33% of renter-occupied housing was built in 1950 or earlier. The

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

Introduction

The Norwalk Housing Authority (NHA) is the City's primary source of assisted housing with 1,077 public housing units and 715 vouchers. In 2014, the NHA, along with the Norwalk Redevelopment Agency, was awarded a Choice Neighborhood Implementation grant that will replace 136 public housing units at Washington Village with 273 mixed income units, of which, 126 will remain as public housing units. The development will include 67 workforce housing units and 70 market rate units. Ongoing planning efforts will be undertaken to further identify needs and outcomes as part of the Choice Neighborhood Initiative. The NHA's waiting list is as follows: 2,024 households for public housing and 1,151 households for Section 8 vouchers or certificates. The average wait for public housing is over two years. That extended wait clearly demonstrates the need for additional assisted housing in Norwalk.

Totals Number of Units

Program Type									
	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	163	1077	715	0	680	0	25	10
# of accessible units									

Table 36 – Total Number of Units by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternative Data Source: Characteristics of housing authority residents

In general, the current physical needs assessment of the NHA's properties indicate rehabilitation needs in excess of \$30 million, excluding Washington Village.

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

The NHA is funded with approximately \$ 1 million annually from the HUD Capital Fund and prioritizes improvements as follows: health and safety issues and meeting ADA requirements; heating systems; other needs, with priority to older properties.

By far, the largest capital improvement for the NHA is the Choice Neighborhood Initiative project which will replace 136 units of housing at Washington Village (a NHA family development) with 273 units of mixed income housing. In addition to the 136 replacement units for Washington Village, the development will include 67 workforce-housing units and 70 market rate units. The development will include a Community Center with fitness room a leasing and management office and a resource center, which will include space for service providers, case management workers and a computer center.

Further, the development will provide a healthier environment for Washington Village residents and help them become economically self-sufficient and more able to meet their personal wellness goals. Through intensive case management, each family will be connected to services and programs to help them achieve their goals. Key partners include Norwalk Community College, Career Resources, Inc., Norwalk Community Health Center, Day Street Health Center and Norwalk Hospital. The plan also includes educational improvements and reforms. Also, school age children will be able to enroll in the after school Learning Center program and the NHA Scholarship program. The NHA also has an education initiative with two components – the Learning Center and the Scholarship Program. NHA Learning Centers enroll over 200 children in the 2nd to 8th grade in its after-school programs.

The NHA works to encourage self-sufficiency, reduce dependency and help break the cycle of poverty. The NHA has 105 participants in the targeted Family Self-Sufficiency program. This program serves a range of households with programs ranging from managing finances to establishing careers and improving employment. Five people have graduated from the program in 2014 with an average escrow disbursement for graduates of \$6,357 which is used for further education, homeownership and other productive uses.

Accessibility is a major goal for the NHA. The NHA has a long term plan to have at least 5% of all units accessible. In addition, the NHA responds to requests for reasonable accommodations with improvements including bathroom and kitchen changes. Also, common areas, including the NHA offices, are routinely being improved with accessibility improvements. NHA will continue to seek assistance from the City for accessibility improvements in its units.

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

Introduction

The homeless housing and service providers in the City of Norwalk are dedicated to preventing and ending homelessness in the near-term. These organizations work collaboratively through a range of organizational structures including the Norwalk/Fairfield Continuum of Care (CoC). In 2013-2014 the programs in the Norwalk/Fairfield CoC provided 1 seasonal bed, 14 overflow beds, 5 undesignated beds at emergency shelters. These beds are not targeted toward a specific population. During the same year there were 62 unassigned beds at permanent supportive housing sites.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	61		10	61	
Households with Only Adults	80		0	95	
Chronically Homeless Households	0			108	
Veterans	0		0	0	
Unaccompanied Youth	0		0	0	

Table 38 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name: Homeless housing: 2014 HIC

Homes with Hope – Homes with Hope is a nonprofit organization based in Westport, Connecticut which operates permanent supportive and affordable housing units in Norwalk. The organization was launched in 1984 and supports the homeless and those at-risk of homelessness in the communities they serve (including Norwalk) by providing food, safe shelter, permanent supportive housing, and supportive services to assist clients in achieving independence.

Mid Fairfield AIDS Project – The Mid-Fairfield AIDS Project (MFAP) was "founded in 1987 by individuals from a variety of local organizations in cooperation with the Norwalk Health Department and Norwalk Hospital as an initial response to HIV/AIDS. MFAP's mission is to act as a direct and indirect service provider and advocate for all those affected by HIV/AIDS and to enhance their quality of life by developing and fostering the necessary resources to attain this goal."

Malta House – Malta House is a nonprofit organization in East Norwalk providing housing and services to homeless families, especially pregnant women and their newborns. The organization provides residential, educational and mentorship programs, and food assistance.

causes of homelessness at the Open Door Shelter, it is reasonable to conclude there is a need for substance abuse prevention and treatment programs in Norwalk.

As indicated in the Housing Needs Assessment section NA-10, the Domestic Violence Crisis Center (DVCC) is the primary social service provider meeting the needs of victims of domestic violence in Norwalk. DVCC provides temporary shelter to approximately 140 people a year, about three-quarters of whom are families. And in a typical month, the Housing Advocate at DVCC provides information to approximately 20 clients. DVCC staff indicate survivors of domestic violence in Norwalk are greatly in need of high quality affordable housing.

Those diagnosed with HIV/AIDS face unique on-going medical needs. Meeting regular medical needs can be challenging and it becomes more challenging when combined with limited income, precarious housing and behavioral health issues. The Mid-Fairfield AIDS Project (MFAP) is the primary provider of Housing Opportunities for Persons with AIDS (HOPWA) assistance in the Norwalk area. From July 1, 2013 through June 30, 2014, of the 21 households MFAP provided tenant-based-rental-assistance to, seven exited the program and of those, five left to private housing and two received other subsidies. Access to quality affordable housing as well as case management support is instrumental to facilitating MFAP HOPWA clients' transition to self-sufficiency.

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

The Connecticut Departments of Public Health (DPH) and Mental Health and Addiction Services (DMHAS) formulate policy at the State level dictating discharge policy for hospitals. These policies require plans identifying patients' needs and the resources to meet those needs, including housing. Norwalk/Fairfield Continuum of Care (CoC) members only accept patients being discharged who have no other resort. Hospitals work to discharge patients to families, market-rate housing, extended care, rehabilitation, substance abuse treatment facilities, or group homes.

There is a gap between these policies and the experiences of homeless and non-homeless special needs housing and service providers in Norwalk. These stakeholders report, at the worst, patients are discharged from health and mental health institutions into homelessness. And at best, patients are discharged to emergency homeless shelters with medical conditions requiring anything from 24/7 oxygen treatments to complicated mental health drug treatments. Current programs do not adequately ensure that persons returning from mental and physical health institutions receive appropriate supportive housing.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The principal barrier to the development of affordable housing in Norwalk and the surrounding area is the high cost of real estate. The proximity to New York City and other locations of high-end employment in the finance industry has driven up real estate costs. As an example of those costs and values, Zillow reports that in December 2014 the median listed price of a single family in Norwalk was \$437,000; the median rent was \$2,000. Zillow projects that prices will increase by 1.6% over the next 12 months.

In general terms the lack of public financial resources in the face of these market conditions is also a public policy. Community Development Block Grant funds have decreased over the past ten years. The Norwalk Housing Authority has been unable to address persistent issues at Washington Village, a development of 136 units of family housing. This lack of financing became critical when superstorm Sandy caused serious damage to the development. Fortunately, Federal funds were available on an emergency basis and the City has been approved for a Choice Neighborhood Initiative for South Norwalk, encompassing Washington Village. In addition to replacing the 136 units of housing at Washington Village, the development will include 67 workforce-housing units and 70 market rate units.

The Housing Development Fund, a nonprofit based in Stamford, CT, has been successful in providing affordable housing units in Norwalk by working with developers and providing favorable financing. The recession has decreased developer interest in residential projects.

The inclusionary zoning regulation is effective in Norwalk, but is limited geographically. The City defines an “urban core” area where affordable units are required for development approval of residential units. The public policy limitation leaves a large area of Norwalk, including real estate suitable for development of multi-family units, without that requirement for affordable housing.

Another barrier to affordable housing for people with disabilities is the City’s definition of group homes. Currently, Chapter #59-9 of Norwalk’s housing code defines rooming houses as three unrelated individuals living together. STAR and other agencies assisting people with disabilities are contracting with owners of residential buildings to house people with disabilities. Previously these agencies sought properties for more than three unrelated individuals. For administrative and program reasons, these agencies are now seeking residential facilities for three clients. However, the housing code includes excessive requirements for certifying/permitting a rooming house which is an impediment to housing people with disabilities.

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	85	102	0	0	0
Arts, Entertainment, Accommodations	3,753	3,347	10	8	-1
Construction	1,136	1,038	3	3	0
Education and Health Care Services	6,715	6,670	17	16	-1
Finance, Insurance, and Real Estate	5,281	3,899	14	10	-4
Information	1,614	2,488	4	6	2
Manufacturing	2,010	2,109	5	5	0
Other Services	1,897	1,646	5	4	-1
Professional, Scientific, Management Services	5,423	6,658	14	16	2
Public Administration	0	0	0	0	0
Retail Trade	5,352	6,050	14	15	1
Transportation and Warehousing	1,100	1,208	3	3	0
Wholesale Trade	1,812	2,282	5	6	1
Total	36,178	37,497	--	--	--

Table 39 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Education:**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,837	281	1,578
High school graduate (includes equivalency)	9,006	650	2,346
Some college or Associate's degree	10,017	816	1,588
Bachelor's degree or higher	18,972	689	2,711

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	181	401	544	1,144	1,058
9th to 12th grade, no diploma	667	588	601	1,418	1,362
High school graduate, GED, or alternative	1,491	2,434	2,797	6,787	4,287
Some college, no degree	1,720	2,108	2,057	4,046	1,559
Associate's degree	250	815	1,276	2,119	366
Bachelor's degree	798	4,312	4,394	5,572	1,655
Graduate or professional degree	120	1,628	2,434	4,043	1,361

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,395
High school graduate (includes equivalency)	38,968
Some college or Associate's degree	42,448
Bachelor's degree	65,724
Graduate or professional degree	83,040

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Infrastructure improvements, including street, sidewalk and storm drainage work are included in the CNI. Connectivity improvements for vehicular and pedestrian accesses are critical elements in the urban corridor work. Transit connections to the Railroad Station provide additional connectivity elements, complementing the parking garage.

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

The WorkPlace is one of nine Regional Workforce Development Boards in Connecticut; Norwalk is in the WorkPlace's service area. The WorkPlace provides clients with application skills, job readiness skills and specific job training. In addition to staffing the American Job Center in Stamford, The WorkPlace reaches out with its American Job Center Career Coach, a mobile classroom bringing career services and computer training to the Norwalk Housing Authority and other locations. The WorkPlace's "Platform to Employment" is a national model to help long term unemployed with resume and interview skills and confidence building.

Norwalk Community College (NCC) concentrates on workforce development. The College's 46 course offerings include computer skills, public safety, real estate careers and English as a Second Language. Twenty-six certificate programs including bookkeeping, computer programming and software application, web design, health care and public safety certification courses. In August 2014, NCC opened the Center for Science, Health and Wellness, which will provide workforce training to nursing, allied health science and exercise science programs. The new Center and its programs are a response to the 2009 Comprehensive Economic Development Strategy report that the area had a shortage of health care workers.

The efforts of the WorkPlace, NCC and others in workforce training complement the City's community development efforts by linking job opportunities to Norwalk's population, addressing one of Norwalk's priority needs: expanding economic opportunity.

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

Workforce developers in Norwalk face three challenges. First, many job seekers are overqualified for available opportunities. The recession meant many employees in the finance and insurance industry lost their jobs. Taking another type of job with less compensation may be an option to job seekers with other family support. General and specific skill training provided by the WorkPlace and NCC will assist them. For others, a longer-term job search will be required. The Platform to Employment, offered by WorkPlace will assist those longer-term unemployed. The second challenge is for under qualified job seekers. Increasing qualifications through skill development will assist those job seekers. The final challenge can be linguistic barriers. The City's "4 Factor Analysis" on linguistic barriers noted that Norwalk has a

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated?

Housing problems could include overcrowding, cost burden and condition of existing housing. While the City's neighborhoods have different gradations of housing problems, the most significant concentration occurs through the urban corridor and particularly in South Norwalk, the site of the Choice Neighborhood Initiative (CNI). The site was chosen due to the concentration of housing problems. HUD awarded a CNI grant to Norwalk in 2014 for the redevelopment of the Washington Village public housing complex and surrounding neighborhood.

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

The following census tracts have minority concentrations in Norwalk: 432, 434, 437, 440, 442, 444 and 445. A concentration of minorities is defined as over 60%. The following census tracts have a concentration of low- and moderate-income residents: 432, 433, 434, 437, 438, 440, 441, 442, 444 and 445. Low- and moderate-income is defined as 80% or less of the Area Median Income. A concentration is between 44.9% and 93.8% of the population. Clearly there is an 'overlap' of census tracts enumerated above between high concentrations of low- and moderate-income and minority households.

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

The general characteristics of these neighborhoods include a higher percentage of rental units and therefore a higher density of housing, older housing units and a higher incidence of lead paint in housing. The area also includes the train station with commuter service to New York City. The Transformation Plan indicated the CNI target area is bounded by Washington Street to the north, Dr. Martin Luther King, Jr. Drive to the west, Concord Street to the south and Water Street to the east. Within that area, census tract 441 has the following characteristics: only 24% of owner units affordable to households with 100% of the area median income, 57% of households with severe cost burden, and a vacancy rate of 19.36%.

Are there any community assets in these areas/neighborhoods?

The area of South Norwalk that includes the neighborhood designated by the Transformation Plan has significant assets. Norwalk Hospital is located in the area. Ryan Park and Mathews Park are used for active and passive recreation. Devon's Plan is an accessible playground. Cultural and other recreation facilities include the Lockwood-Mathews Mansion Museum and the Stepping Stone Children Museum. The South Norwalk Community Center includes meeting rooms, a gymnasium and function rooms. The Community Center is staffed community

V. Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section of this document is a series of interrelated needs and resources, goals and strategies to address those needs based on input from the community and data analysis.

Norwalk has two areas of geographic priority. The Wall Street area is historically a commercial, arts and entertainment center; it has been the object of redevelopment efforts on a continuing basis. Most recently, the City has supported an investment in a theatre, which should act as a catalyst for regional entertainment and hospitality. South Norwalk, an area including a low-income housing development in critical condition, was severely affected by Superstorm Sandy in 2011. Norwalk was approved by HUD for a Choice Neighborhood Implementation grant in 2014 for the redevelopment of Washington Village and a portion of the South Norwalk neighborhood.

The City has four high priority needs and ten goals to address the identified needs for the Consolidated Plan. The first need is for increased high quality and affordable housing. To address this need the City will allocate funds for residential rehabilitation; the City is also working to fund a CDBG-eligible housing code enforcement program. The second priority is to expand economic opportunities through economic development technical assistance. The third priority is to modernize public facilities and infrastructure through public facility rehabilitation and public infrastructure modernization. The fourth priority is to increase available social services in the following areas: basic services; health and mental health services; employment training; housing services; and neighborhood cleanups. Basic Services, health and mental health services and housing services are high priority needs, the sequence does not denote priority.

Over the next five years the Agency will deploy an estimated \$4.2 million in U.S. Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds; approximately \$30 million in HUD Choice Neighborhood Implementation Grant funds; and over \$4 million (anticipated) in HUD Section 108 loan guarantees. This extensive support from HUD has been effective in leveraging millions of dollars from private developers, State programs and tax credits which will also address the priority needs identified here.

The City's substantial institutional resources are committed to achieving the goals identified in the Consolidated Plan. The social service agencies and City departments, which comprise the institutional delivery structure, are working collaboratively to meet community needs. The City's strategies to address homelessness are driven by the Norwalk/Fairfield Continuum of

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

Geographic Area

1	Area Name:	Wall Street
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	Cross Street and North Avenue/Route 1 to the north; the East Avenue Historic District and Mill Hill to the east; Mott Avenue and Chapel Street to the south; West Avenue and Byington Place to the west and is within census tract 437.
	Include specific housing and commercial characteristics of this target area.	Historic central business district of the city, with entertainment, cultural and commercial uses complimented by some mixed use housing.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	In recent consultations, the Chamber of Commerce and others have noted important commercial and symbolic nature of area. In addition, the City has undertaken a longstanding participatory process with key constituents including business owners, residential and commercial and residential property owners, local financial institutions and community groups. This collaboration has given strategic direction to these efforts, which will continue for the next five years.
	Identify the needs in this target area.	Improving blighted buildings, general economic development; extend the slum/blight determination.
	What are the opportunities for improvement in this target area?	Façade improvement, pedestrian and landscaping improvements; re-establishment of the Globe Theater as a cultural center in Norwalk
	Are there barriers to improvement in this target area?	Ambivalence of some of merchants and property owners; small land parcels and building floor planes that do not meet current market needs and requirements; and peak hour traffic congestion at key perimeter intersections
2	Area Name:	South Norwalk
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	The Transformation Plan indicates the CNI target area is bounded by Washington Street to the north, Dr. Martin Luther King, Jr. Drive to the west, Concord Street to the south and Water Street to the east and is within census tract 441.

	What are the opportunities for improvement in this target area?	The CNI initiative for South Norwalk will address these needs. The 136 units at Washington Village will be replaced in a development that will also include 67 workforce housing units and 70 market rate units. Street, drainage and public safety improvements will help create a suitable healthy living environment as part of the CNI Implementation Plan. Ryan Park and the South Norwalk Community Center, adjacent to Washington Village, will receive substantial upgrades.
	Are there barriers to improvement in this target area?	Moving residents to nicer units alone does not break the cycle of poverty; therefore, the Transformation Plan also includes outreach, education and training to help residents become economically self-sufficient and meet their personal wellness goals.
3	Area Name:	Citywide
	Area Type:	Local Target area
	Revital Type:	Comprehensive
	Identify the neighborhood boundaries for this target area.	This area encompasses all of those parts of the City not included in the South Norwalk or Wall Street target areas described above.
	Include specific housing and commercial characteristics of this target area.	The housing and commercial characteristics throughout the city are varied.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The community was consulted as part of the ConPlan process.
	Identify the needs in this target area.	The needs of the City are identified in the Needs Assessment section of the ConPlan.
	What are the opportunities for improvement in this target area?	Immediate opportunities for improvements are the projects in Section AP-38 of the Annual Action Plan.
	Are there barriers to improvement in this target area?	Barriers to improvements include insufficient funds, barriers to affordable housing and others.

Table 46 - Geographic Priority Areas

General Allocation Priorities

The Wall Street redevelopment area of Norwalk has been determined to be deteriorated, substandard or detrimental to the safety, health, morals or welfare of the City. Wall Street is

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

Wall Street area improvement needs are detailed in the Wall Street Planning Update (2012) which built on plans dating back to 1956 and 1986 (Norwalk Business District Management Plan) and the Wall Street Plan of 2004. With that general planning effort as a platform, the City has responded to opportunities to work with property owners for redevelopment. For instance, the City has applied for a Section 108 loan guarantee to support the redevelopment of the historic Globe Theater located at 71 Wall Street. The proposed project will restore this cultural and historic centerpiece of the Wall Street district, serving as a critical step toward revitalization of the area. The project is a timely response to the investor interest of the Wall Street Theatre Company. The City is currently working to extend the Slum/Blight designation for the area, which may open up other opportunities for funding.

The South Norwalk redevelopment planning and implementation came from a FY 2010 Choice Neighborhoods Implementation planning grant from HUD. Again, there was a broad-based, community planning process that included residents, businesses and elected officials. The priority was Washington Village, the oldest public housing development in the State. The CNI took the condition of Washington Village into consideration along with the issues of the surrounding neighborhood: the commercial area continues to struggle with vacancies, crime is considered a problem, and the only public park (Ryan Park) is seen as unsafe and a hangout for unwanted visitors. The South Norwalk Community Center was in need of improvement because of deferred maintenance. The flooding during Superstorm Sandy in 2011 damaged the neighborhood as well as Washington Village and created a critical need for infrastructure improvement.

In order to fully capitalize on the catalytic investment being made in South Norwalk through the CNI, the Norwalk Redevelopment Agency's Critical Community Improvements (CCI) plan directly addresses the neighborhood's challenges and residents' concerns. Through a variety of targeted programs and investments, South Norwalk's Critical Community Improvements will work together to create the conditions needed to support the growth of a healthy, vibrant community. Improved street lighting, a creative public art installation, and residential and commercial façade improvements will help to replace perceptions of distress with perceptions of growth. Similarly, the redevelopment of Ryan Park will transform an underutilized parcel of land into a valued amenity for current and future residents. To ensure current residents can benefit from these ongoing improvements, a small multi-family preservation program will help to maintain affordable housing. And finally, investments in a new Police Programming Vehicle and Police bicycles will help to alleviate residents' concerns about public safety by bolstering cooperation between the police and the community.

	Associated Goals	Economic development: technical assistance
	Description	In 2007, the Norwalk region was hard hit by the recession. Norwalk is an economically diverse community. Low- and moderate- income households with little or no assets were hardest hit and have been among the last to feel the impacts of the improving economy. Increasing economic opportunities, especially for low- and moderate-income households, will increase housing opportunities and may reduce demand for affordable housing. Income and economic drivers are analyzed in discussed in more detail in the Needs Assessment and Market Analysis sections.
	Basis for Relative Priority	Expanding economic opportunities in Norwalk is ranked a high level priority due to its implications on quality of life and the depth of need in the community. While the area median income in Norwalk is over \$100,000, 40% of residents of Washington Village, the City's largest public housing development, have no earned income. The National Low Income Housing Coalition report "Out of Reach 2014" found the average renter in Norwalk earns \$21.37 per hour and would have to work 1.4 full-time jobs to afford a two-bedroom FMR rental unit. The picture is much worse for workers who earn minimum wage, which is \$8.70 in Connecticut. Persons with special needs consulted for the Consolidated Plan indicated proximity of affordable housing to public transit and the frequency of public transit was a large determinant of their job and economic opportunity. Increasing the spending power of low- and moderate-income households would significantly improve the standard of living in the City of Norwalk.
3	Priority Need Name	Modernize public facilities and infrastructure
	Priority Level	High
	Population	Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Persons with HIV/AIDS Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families
	Associated Goals	Public facility rehabilitation Improve public infrastructure: modern & safe Community cleanups

Associated Goals	Basic services Health & mental health services Employment training Housing services Neighborhood cleanups
Description	The City of Norwalk defines need for public services as the continuous effort to break the poverty cycle and to prevent and end homelessness. The need for services extends to both the symptoms of poverty, such as homelessness, domestic abuse, substance addiction and the underlying causes. Emergency treatment deals with symptomatic causes of poverty. This includes facilities and programs for the homeless and those suffering domestic abuse and family disintegration. Systematic need for longer-term support for self-reliance includes: education, job training, health services, nutritional needs, and other personal skills. The need for social services is discussed throughout the Needs Assessment and Market Analysis sections.
Basis for Relative Priority	Increasing available social services is ranked as a high level priority because diverting individuals and families to the appropriate social service is the most effective way to prevent and end homelessness and there is a sizable population with multifaceted challenges in Norwalk that may be considered at imminent risk of homelessness. Of households in Norwalk reporting one of the following needs – substandard housing, severe overcrowding and housing cost burden – 90% reported housing cost burden at or above 30% of income (CHAS 2007-2011); one financial set-back could result in homelessness any of these households. Connecticut’s Legislative Commission on Aging “2013 Results-Based Accountability” report found that in 2011, 6.8% of Connecticut’s elderly residents were living below the poverty level. Approximately 1,700 persons with disabilities live in poverty in the City of Norwalk, per 2009-2011 ACS estimates. Domestic Violence Crisis Center’s (DVCC) Norwalk SafeHouse provides temporary shelter to approximately 140 people a year, about three-quarters of whom are families. On a typical month the Housing Advocate at DVCC provides information to approximately 20 clients in Norwalk. Over 500 adults and children experienced homelessness in 2013-2014, according the Continuum of Care’s homeless management information system.

Table 47 – Priority Needs Summary

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	870,361	280,021	525,812	1,676,149	The Norwalk Redevelopment Agency, as contracted by the City, will use HUD, CPD funds to increase high quality affordable housing, expand economic opportunities, modernize public facilities and infrastructure, and increase available social services to the residents of Norwalk.
						2,819,351	

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

The City awards a portion of its annual CDBG allocation as grants to local organizations through a competitive process and recommends applicants provide matching funds, \$2/\$1 match for public service programs and a \$1/\$1 match for all other programs. Organizations in receipt of these grants receive support from an array of public and private sources to provide high quality and innovative programming in service of the community. The Norwalk Redevelopment Agency (Agency) works strategically so that federal funds attract additional funding and spur private development to meet the needs of the community. The Agency has leveraged portions of its Community Development Block Grant (CDBG) award to receive additional federal funds: Section 108 loan guarantees and a HUD Choice Neighborhood Implementation grant.

The Agency has applied for two Section 108 Loan Guarantees from HUD. The Loan Guarantee of \$2,850,000 has been awarded to the Economic and Community Development Loan Fund project and the application for the Globe Theater project is currently under review. The Economic and Community Development loan fund will be targeted to projects with positive economic and community development benefits within the City of Norwalk's Urban Renewal Areas. The Agency anticipates acquiring strategic sites within the redevelopment areas and making loans available to near-by businesses. The Agency will draw down these funds over the next five years. The requested loan guarantee for the Globe Theater project is approximately \$1.6 million. Other sources of financing for the project come to just under \$7 million and include the developer, the State of Connecticut Department of Economic and Community Development, Federal and State Resolution Trust Corporation (RTC) equity, State of Connecticut Film Tax Credit and the Green Building Tax Credit. The Globe Theater project will facilitate the restoration of a cultural and commercial anchor in the geographic priority area, Wall Street. If awarded, the Agency anticipates drawing down the Globe Theatre funds in FY 2015.

HUD awarded a \$30 million Choice Neighborhood Implementation grant to the Norwalk Housing Authority and the Agency in 2014. This transformational project will leverage approximately \$120 million dollars from private, federal and state resources, which consists of approximately \$95 million in housing resources, over \$8 million for Critical Community Investments and about \$16.4 million for the delivery of social services. Funding sources for Critical Community Investments include CDBG, private developers, the City of Norwalk's Capital Budget, the State of Connecticut Departments of Transportation and Housing and the Connecticut Housing Finance Authority. The Choice Neighborhood Initiative project will rebuild the outdated 136-unit Washington Village public housing development into a new 273-unit mixed income preserving and creating additional affordable housing, preserve multi-family

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NORWALK REDEVELOPMENT AGENCY	Redevelopment authority	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Norwalk Senior Center	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Interim Coordinating Council of Opening Doors Fairfield County	Other	Homelessness	Region
Connecticut Coalition to End Homelessness	Non-profit organizations	Homelessness	State
United Way of Coastal Fairfield County	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Open Door Shelter	Non-profit organizations	Homelessness public services	Jurisdiction
DOMESTIC VIOLENCE CRISIS CENTER, INC.	Non-profit organizations	Non-homeless special needs public services	Region
NORWALK HOUSING AUTHORITY	PHA	Public Housing public services	Jurisdiction
Person to Person	Non-profit organizations	Non-homeless special needs public services	Region
STAR, Inc.	Non-profit organizations	Non-homeless special needs public services	Region

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 51 - Homeless Prevention Services Summary

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

Norwalk/Fairfield Continuum of Care (CoC) provides structure to the organizations which comprise the homeless institutional delivery system. The CoC's organizational structure is able to include relevant stakeholders from the public and private sectors to best meet the needs of homeless persons. A prime example is CoC's crisis response workgroup which includes over 50 organizations.

In fiscal year 2014 the Norwalk Hospital created a new position, Service Navigator, with assistance from Norwalk's CDBG funds. The Service Navigator works with the CoC's

challenges of homelessness on a regional scale. The resulting CoC will also require significantly greater organizational capacity and should be able to leverage operational efficiencies.

Greater Norwalk is aware of the challenge of providing shelter and care to homeless people with medical complications. Goal seven of the "Greater Norwalk Ten Year Plan to Prevent and End Homelessness" is to "connect medical and behavioral health services to housing stability." One of seven action steps to achieve this goal is to "develop a medical/behavioral health respite program for homeless needing additional care following discharge from hospitals or other institutions." When Opening Doors Fairfield County is formed, the new organization should not lose site of this goal.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Community cleanups	2015	2019	Non-Housing Community Development		Modernize public facilities and infrastructure	\$50,000	Remediated Acres: 8 Public service activities other than Low/Moderate Income Housing Benefit: 25,000 Persons Assisted
7	Basic services	2015	2019	Non-Homeless Special Needs		Increase in available social services	CDBG: \$160,554	Public service activities other than Low/Moderate Income Housing Benefit: 690 Persons Assisted
8	Health & mental health services	2015	2019	Homeless Non-Homeless Special Needs		Increase in available social services	CDBG: \$160,554	Public service activities other than Low/Moderate Income Housing Benefit: 495 Persons Assisted
9	Employment training	2015	2019	Non-Housing Community Development		Increase in available social services	CDBG: \$96,332	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
10	Housing services	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Increase in available social services	CDBG: \$42,814	Public service activities for Low/Moderate Income Housing Benefit: 5,000 Persons Assisted

Table 52 – Goals Summary

9	Goal Name	Employment training
	Goal Description	The City will award a competitive grant to an organization in Norwalk that will provide employment training services in the area; the CDBG matrix code is 05H.
10	Goal Name	Housing services
	Goal Description	Housing services are inclusive of operating costs of homeless and HIV/AIDS patients programs CDBG matrix code 03T; fair housing activities CDBG matrix code 05J; subsistence payments CDBG matrix code 05Q; security deposits CDBG matrix code 05T; and housing counseling CDBG matrix code 05U.

Table 53 – Goals Descriptions

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

The City of Norwalk is not a direct recipient of HOME funds. In Norwalk approximately 83 newly affordable housing units, targeted toward extremely low-, low- and moderate-income households, will be made available over the next five years. These units will be financed through a mix of funds including a HUD Choice Neighborhood Implementation grant and Community Development Block Grant funds, as well as State and other resources. Of the approximately 83 new units four rental units will targeted toward extremely low-income (0-30% AMI) households, four rental units will be targeted toward low-income (30-50% AMI) households, and eight homeowner units and 67 rental units will be targeted toward moderate-income (50-80%) families.

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

Barriers to Affordable Housing

As previously reviewed, the principal barrier to affordable housing is the high cost of real estate in Norwalk. The proximity to New York City and other locations of high-end employment in the finance industry has driven up real estate costs. Two public policies create barriers to affordable housing. The first is a local definition of rooming housing with stringent regulations when this definition is applied to nonprofit assisted housing for people with disabilities. The second concerns the City's zoning ordinance. The City does have an inclusionary zoning provision for affordable housing, which is actually part of the overall strategy to ameliorate the market barrier to affordable housing. However, the inclusionary provision only applies to the "urban core" of the City. Finally, English language proficiency can be a barrier to accessibility of affordable housing. For instance, 10% of the City's population uses Spanish as the most commonly spoken language.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Norwalk is working to remove or ameliorate barriers to affordable housing. The production of additional affordable housing is a priority for the City. With the Choice Neighborhood Initiative, an additional 67 workforce housing units will be developed by 2019. As another example of housing development/redevelopment efforts, the Norwalk Redevelopment Agency has established a South Norwalk Renovation Program to acquire and rehabilitate unoccupied multi-family residential properties (2-3 family) within a half mile of the South Norwalk Train Station. The rehabilitated homes will be sold to owner-occupants qualified by income. Rental units will be restricted to households earning up to 80% of the AMI. Deed restrictions will be in place for 20 years. The Norwalk Redevelopment Agency endeavors to build a pipeline of up to ten projects (20 units) over the 5-year period. The City also expects to continue to work with the Housing Development Fund and other stakeholders to develop additional affordable housing in Norwalk.

In more general terms, the City does implement an inclusionary zoning ordinance which requires new, converted or renovated housing developments in the Urban Core to make 10% of their housing units affordable to persons of very-low, low and moderate income once 20 or more units have been built. Even with a limited area, the successful implementation of this zoning provision has helped the City achieve 11% of its housing as affordable when defined according the Ct. GSA #8-30. Zoning provisions for accessory apartments have also helped reach this goal. The City will consider expansion of the area for the application of the inclusionary zoning ordinance over the next two years. The City will also consider changing the definition of rooming house to remove that barrier to affordable housing for nonprofits working to house people with disabilities.

To address language as a barrier to affordable housing programs, the City has adopted a Language Access Plan. Continued implementation of the plan will assist those whose primary language is not English to access affordable housing.

system via 2-1-1, walk-in or online. The first step is to divert a person from entering homelessness; if this is not possible every effort is made so that the period of homelessness is brief. To reduce length of homelessness, the CoC prioritizes the placement of households into permanent housing by length of time homeless. The CoC is also reducing families' "length of time homeless" through the State of Connecticut's rapid rehousing program and by developing new permanent housing for chronically homeless people through reallocation and prioritization/dedication of beds at existing programs.

The Norwalk Housing Authority has designated a number of Section 8 Housing Choice Vouchers to homeless individuals and families. The "Greater Norwalk Ten Year Plan to End Homelessness" calls for 250 additional affordable housing units to be added to the City's housing stock. HUD funded projects are anticipated to add at least 67 affordable rental units (through the Choice Neighborhood Initiative), plus eight affordable rental units and eight affordable homeowner units (through CDBG funding for the Agency's South Norwalk Renovation Program).

Homeless housing and service providers in Norwalk are working to prevent individuals and families who were recently homeless from becoming homeless again by following up post-placement, to determine whether additional service referrals are needed and to assist clients to access housing subsidy programs. Formerly homeless individuals and households that encounter difficulties can reach out to service providers for assistance. Rapid rehousing service providers in the Norwalk area follow-up with previously assisted clients on a regular basis through phone, email, office and home visits as required until it is determined support services are no longer required.

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

Members of the CoC are working collaboratively across organizations to address the need of homeless individuals and families. Not many resources are being directed toward proactively preventing homelessness. Diversion is the most frequently used tool to prevent homelessness and this requires some level of crisis to instigate a contact with the institutional delivery system. The CoC uses strategies to combat homelessness among families with children including: outreach in parking lots/streets/Laundromats; the provision of immediate shelter, food and clothing to engage clients; and once engaged, a Housing First model to place sheltered and unsheltered families in permanent housing.

deciliters. There were no children tested who had a BLL equal to or greater than 20 micrograms per deciliter.

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

Any housing developed or redeveloped by the Norwalk Redevelopment Agency will have lead based paint issues analyzed and addressed. Norwalk Health Department conducts lead poisoning prevention and control efforts through its Housing Program. The Housing Section uses trained and certified staff to conduct epidemiological investigations and lead inspections. All health care providers in Connecticut are required to conduct universal blood lead testing annually in children younger than 3 years old. Typically, most providers test at 12 months and 24 months of age during well-child visits. If children were not previously tested, providers will test children between 3 and 6 years old.

Once the Health Department receives notification of a child with an elevated blood lead level (5 mcg/dL [micrograms per deciliter] or more), staff will send the parents/guardians an informational packet along with a letter explaining retesting requirements. If a child has a confirmed blood lead level of 20 mcg/dL or more OR two confirmed blood lead levels between 15-19 mcg/dL taken 90 days apart, the Health Department will conduct an epidemiological investigation and paint sampling from all deteriorated and/or accessible surfaces in a home. These samples are then submitted to the Connecticut Department of Public Health for laboratory analysis.

As part of routine housing code inspections or as a result of a complaint investigation, the Health Department will also conduct lead inspections in homes where children younger than 6 years old reside. The Department also provides educational material about lead upon request

school Learning Center program and the NHA Scholarship program. The Scholarship program assists NHA residents to continue their education after high school. The CNI is in close proximity to the South Norwalk Railroad Station providing valuable access to transportation.

and individuals hired are used to the greatest extent possible as delineated in that plan. The Agency is furthering this effort by requiring all construction contracts using CDBG monies have at minimum 25% of the contract award go to Section 3- based businesses, Small Business Enterprises (SBE's), Minority Based Enterprises (MBE's) and Women- Owned Enterprises (WBE's).

Norwalk has also adopted a Conflict of Interest Policy for the Community Development Block Grant Program that is in compliance with the U.S. Code of Federal Regulations Title 24, Part 570.11.

The City also understands its obligation to Affirmatively Further Fair Housing. The Norwalk Analysis of Impediments was updated in 2015. The Norwalk Fair Housing Officer is charged with ensuring education about fair housing is conducted and with managing complaints which might be received. In their applications for CDBG funding, all sub-recipients must submit their organization's Language Access Plan which ensures organizations supported by federal funding offer meaningful access to all persons, regardless of their ability to speak English.

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

The City awards a portion of its annual Community Development Block Grant (CDBG) allocation as grants to local organizations through a competitive process and recommends applicants provide matching funds, \$2/\$1 match for public service programs and a \$1/\$1 match for all other programs. Organizations in receipt of these grants receive support from an array of public and private sources to provide high quality and innovative programming in service of the community. The Norwalk Redevelopment Agency (Agency) works strategically so that federal funds attract additional funding and spur private development to meet the needs of the community. The Agency has leveraged portions of its CDBG award to access additional federal funds: two Section 108 loan guarantees one providing seed capital to the Economic and Community Development Loan Fund and the other is a pending application for the Globe Theater project. The Norwalk Housing Authority and the Agency were awarded a \$30 million HUD Choice Neighborhood Implementation grant in June 2014 and are leveraging significant public and private resources to reposition the neighborhood to build a better future for current residents and to welcome new households and businesses to the area.

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

Two City-owned vacant properties will be developed into mixed-income housing for the CNI project described above. Ryan Park, a community park adjacent to Washington Village, will be redesigned to be more responsive to community needs.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community cleanups	2015	2016	Non-Housing Community Development		Modernize public facilities and infrastructure	\$20,329	Public service activities other than Low/Moderate Income Housing Benefit: 3,125 People Assisted Brownfield acres remediated: 2 Acre
6	Basic services	2015	2016	Non-Homeless Special Needs		Increase in available social services	\$81,775	Public service activities other than Low/Moderate Income Housing Benefit: 955 Persons Assisted
7	Health & mental health services	2015	2016	Homeless Non-Homeless Special Needs		Increase in available social services	\$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 111 Persons Assisted
8	Employment training	2015	2016	Non-Housing Community Development			\$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
9	Housing services	2015	2016	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Increase in available social services	\$50,000	Public service activities for Low/Moderate Income Housing Benefit: 218 Households Assisted Homelessness prevention: 100 households

Table 55 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects funded in the 2015 Annual Action Plan meet the needs of low- and moderate-income individuals and households. Public facility activities will address building and site improvements in an educational facility, a community center, a facility for persons with intellectual and developmental disabilities and parks and recreation facilities and street improvements in South Norwalk. Housing activities include energy saving repairs and ADA upgrades to elderly housing and homeless housing and the rehab of 12 housing units and the acquisition of four housing units through the City Neighborhood Program. Public service projects comprise 15% of Norwalk's CDBG grant for 2015 and are designed to serve low- and moderate-income individuals and families, including seniors, youth, children, persons with disabilities and victims of domestic abuse. These projects have been defined in accordance with HUD's uncapped income limits.

Projects

#	Project Name
1	Project Year 41 - Administration
2	Project Year 41 - City Neighborhoods
3	Project Year 41 - Window Replacement - an energy saving, elderly serving project
4	Project Year 41 - Facility Improvements - Modernize & Update Doors, Gym & Classroom
5	Project Year 41 - Dialectic Behavioral Therapy for Teens
6	Project Year 41 - L.I.F.T. Program - Distracted Driving
7	Project Year 41 - Domestic Violence Prevention through Effective Community Policing
8	Project Year 41 - Supportive Housing Case Management Services
9	Project Year 41 - Jump Start Self-Sufficiency Program
10	Project Year 41 - Head Start ELLI Initiative
11	Project Year 41 - Rehab and ADA Upgrade at Leroy Downs Apartments
12	Project Year 41 - Sheffield Island Education Program
13	Project Year 41 - Elder Abuse Prevention Initiative
14	Project Year 41 - Heating System for Supportive/Affordable Housing
15	Project Year 41 - Emergency Financial Assistance
16	Project Year 41 - Girls Computer Science Project
17	Project Year 41 - SoNoCC Roof
18	Project Year 41 - STAR, Inc. Paving and Drainage for Parking, Handicapped Ramps and Walkways

Table 57 - Project Information

AP-38 Project Summary

Project Summary Information

1	Project Name	Project Year 41 - Administration
	Target Area	Citywide
	Goals Supported	Residential rehabilitation Code enforcement Economic development: technical assistance Public facility rehabilitation Improve public infrastructure: modern & safe Community cleanup Basic services Health & mental health services Employment training Housing services
	Needs Addressed	Increase high quality and affordable housing Expand economic opportunities Modernize public facilities and infrastructure Increase in available social services
	Funding	CDBG: \$230,067
	Description	NORWALK REDEVELOPMENT AGENCY obo CITY OF NORWALK - The Norwalk Redevelopment Agency requests \$216,106 in PY41 CDBG funding to cover costs associated with administration of the City's CDBG program for the 2015-2016 fiscal year. The proposed Priority Needs of the City's CDBG program are: to increase high quality and affordable housing opportunities, to expand economic opportunities, to modernize public facilities and infrastructure and to increase available social services.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit approximately 36,236 households, of whom about 64% will be low/moderate income.
	Location Description	This project will be undertaken throughout the City in the following census tracts: 0425, 0426, 0427, 0428, 0429, 0430, 0431, 0432, 0433, 0434, 0435, 0436, 0437, 0438, 0439, 0440, 0441, 0442, 0443, 0444, 0445 and 0446.

	Location Description	These activities will take place in the following areas: Choice Neighborhood Initiative area, South Norwalk, the Enterprise Zone and the West Avenue corridor. The three census tracts in which these activities will occur at 0434, 0437 and 0441.
	Planned Activities	Planned activities include acquisition of four housing units (two unoccupied small-multifamily homes, one of which is in the Choice Neighborhood Initiative area) for renovation; provision of technical assistance to four businesses; modernization of two parks, street improvements to one intersection via the implementation of the complete street design and the assessment of two acres of potentially contaminated land (Day St parcels).
3	Project Name	Project Year 41 - Window Replacement - an energy saving, elderly serving project
	Target Area	Citywide
	Goals Supported	Residential rehabilitation
	Needs Addressed	Increase high quality and affordable housing
	Funding	CDBG: \$67,500
	Description	BROAD RIVER HOMES (BRH) - Since 1983 BRH has provided 48 affordable apartments to a diverse community of seniors. Currently BRH has 50 residents. The organization provides meals 365 days a year. Students and tenants assist its chef. BRH have a live-in Super and a Services Coordinator. BRH occupies the former Broad River School. This project will update the windows in BRH's aging building. The age of the building adds to the challenge of maintenance and improvement. The structure has 218 windows - a big challenge. Many are in need of repair or replacement. Repair has proven costly and ineffective. Fuel costs will be significantly reduced with energy-saving windows. This project plans for the replacement of 100 windows.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit approximately 48 households. It is estimated that 100% of the beneficiaries will be low/moderate income.
	Location Description	108 New Canaan Ave.
	Planned Activities	The planned activity for this project is housing rehabilitation.

	Description	CHILD GUIDANCE CENTER OF MID-FAIRFIELD - This project will provide Norwalk with a Dialectical Behavior Therapy (DBT) program for adolescents with serious self-harming symptoms (cutting, suicidal thoughts). They need an Intensive Outpatient level of intervention/availability (24/7 crisis intervention & access to after-hours). DBT emphasizes the interplay between social environments and the psychological health, or how a person interacts with others in different environments and relationships. Some people are prone to react in a more intense and out-of-the-ordinary manner toward certain emotional situations.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 36 will benefit from this project; about 97% of the beneficiaries will be low/moderate income.
	Location Description	100 East Main St.
	Planned Activities	Planned activities for this project include staff training and treatment.
6	Project Name	Project Year 41 - L.I.F.T. Program - Distracted Driving
	Target Area	South Norwalk
	Goals Supported	Basic services
	Needs Addressed	Increase in available social services
	Funding	CDBG: \$15,000
	Description	SONO ENTERTAINMENT & RECORDING STUDIOS - This project will engage 15 youth through the L.I.F.T. Program to produce a documentary and Public Service Announcement (PSA) on the dangers of distracted driving. Through hands-on training, L.I.F.T. will expose students to science, technology and math principles as they relate to sound and video production as well as to relevant software packages. The program will directly engage 15 youth, and affect countless others through the powerful message developed on the seriousness of distracted driving.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit approximately 15 people; about 100% will be low/moderate income.

	Description	LIBERATION PROGRAMS - This project will support case management services at Gini's House, an 18-unit permanent supportive housing complex for families operated by Liberation Programs. Services are focused on helping tenants maintain their housing by providing links to resources that include job readiness and employment, financial and computer literacy, health and wellness, parenting and family planning as well as other identified needs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve approximately 18 people. It is estimated that all the beneficiaries will be low/moderate income.
	Location Description	4 Elmcrest Terrace
	Planned Activities	This project will provide direct services to clients so they can maintain housing.
9	Project Name	Project Year 41 - Jump Start Self-Sufficiency Program
	Target Area	Citywide
	Goals Supported	Employment training
	Needs Addressed	Increase in available social services
	Funding	CDBG: \$20,000
	Description	MID-FAIRFIELD AIDS PROJECT (MFAP) - MFAP will purchase the Jump Start program, a workplace readiness training curriculum, instruct one 13 week session and place and follow participants. After the first year we have secured the support to continue and expand the program. This program is a proven 13-week workplace readiness program that promotes self-sufficiency and provides participants skills.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit approximately 40 people. It is estimated that all the beneficiaries will be low/moderate income.
	Location Description	9 Moore Place

	Description	NORWALK HOUSING AUTHORITY (NHA) - The NHA will upgrade and improve the Leroy Downs senior housing residents' only elevator. Upgrade is necessary to comply with current ADA laws and regulations; the elevator cab presently does not meet compliance standards. Leroy Downs is a four-story building with 49 residential apartments for LMI seniors. The NHA has matching funds for this work as it is part of a larger capital improvement project scheduled for implementation at Leroy Downs. The NHA earmarked a total of \$270,000.00 for rehabilitation at Leroy Downs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit approximately 49 households. It is estimated that all the beneficiaries will be low/moderate income.
	Location Description	Leroy Downs Senior Apartments
	Planned Activities	The planned activity for this project is the modification of the elevator at the Leroy Downs Senior Apartments.
12	Project Name	Project Year 41 - Sheffield Island Education Program
	Target Area	South Norwalk
	Goals Supported	Basic services
	Needs Addressed	Increase in available social services
	Funding	CDBG: \$15,000
	Description	NORWALK SEAPORT ASSOCIATION - The Norwalk Seaport Association offers a cultural, environmental and historical journey to Sheffield Island. The island and the lighthouse provide a unique historical and educational venue which strives to increase awareness, appreciation and consideration for our environment and shows how this contributes to our quality of life. For the past twenty years the Association has brought kids out to the island. It has now grown to over 500 children each year. The Association has worked closely with Carver, Neon, Maritime Center and several elementary schools. This project will grow the education program and it will continue to be offered to low and moderate income children.
	Target Date	6/30/2016

	Needs Addressed	Increase high quality and affordable housing
	Funding	CDBG: \$25,000
	Description	OPEN DOOR SHELTER - This project would support updates to heating systems for four aged, failing heating systems in four supportive housing units in South Norwalk.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will improve heating for approximately 24 households; about 100% of will be low/moderate income.
	Location Description	4 Couch St., 129 S Main St., 137 S. Main St., and 70 Chestnut St.
	Planned Activities	The planned activities for this project are as follows: Replacement of boiler; Upgrade and modify aging furnace and update/cleaning of ductwork; Replace furnace; and Replacement of corroded baseboard heating and water heaters and thermostats.
15	Project Name	Project Year 41 - Emergency Financial Assistance
	Target Area	South Norwalk
	Goals Supported	Basic services
	Needs Addressed	Increase in available social services
	Funding	CDBG: \$35,000
	Description	PERSON-TO-PERSON (P2P) - The Emergency Financial Assistance project is designed to assist low-income residents of Norwalk move toward self-sufficiency by providing rental assistance to households in a situational crisis and security deposit assistance so they may secure affordable housing and avoid homelessness. P2P also provides assistance with utilities for families who are struggling. Before providing assistance, P2P caseworkers meet with clients and conduct comprehensive assessments, as well as provide budget counseling. In 2014, P2P provided an average of \$406 to 146 Norwalk households to assist with rent or security deposit payments, which were paid directly to the landlord.
	Target Date	6/30/2016

	Planned Activities	This project will consist of meeting and training teachers and developing and showcasing projects.
17	Project Name	Project Year 41 - SoNoCC Roof
	Target Area	South Norwalk
	Goals Supported	Public facility rehabilitation
	Needs Addressed	Modernize public facilities and infrastructure
	Funding	CDBG: \$80,000
	Description	SOUTH NORWALK COMMUNITY CENTER (SoNoCC) - The SoNoCC Renaissance Project is a phased facilities improvement of 98 S. Main Street. This project will include repair. Upon having repairs done to the heating/cooling system it was discovered that the roof was in dangerous condition and some leakage is beginning to occur. Therefore the roof is in desperate need of repair.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	About 3,125 people will benefit from this project and approximately 78% of those people will be low/moderate income.
	Location Description	98 South Main St.
	Planned Activities	The planned activity for this project is replacing the roof.
18	Project Name	Project Year 41 - STAR, Inc. Paving and Drainage for Parking, Handicapped Ramps and Walkways
	Target Area	Citywide
	Goals Supported	Public facility rehabilitation
	Needs Addressed	Modernize public facilities and infrastructure
	Funding	CDBG: \$99,155

AP-50 Geographic Distribution – 91.220(f)

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

The City will allocate CDBG funds to assist low-income neighborhoods and individuals throughout the City. Within the City there are two geographic areas of critical need, which are the focus of extensive ongoing planning and redevelopment efforts. These areas are Wall Street and South Norwalk. Since June 2004, the Wall Street Redevelopment Area of Norwalk has been determined to be deteriorated, substandard or detrimental to the safety, health, morals or welfare of the City. Wall Street is the northern anchor of Norwalk's urban corridor. Approximately 94% of residents in the Wall Street Redevelopment Area are low-/moderate-income.

South Norwalk is the southern anchor of Norwalk's urban corridor. Within the South Norwalk neighborhood is HUD's "Choice Neighborhood," bounded to the north by Washington Street, the east by Water Street, the south by Concord Street and the west by Dr. Martin Luther King, Jr. Drive. South Norwalk, specifically, the Choice Neighborhood, was severely damaged by flooding caused by Superstorm Sandy, resulting in the need to replace the Norwalk Housing Authority's (NHA) Washington Village complex. The NHA and the Agency were awarded a \$30 million HUD Choice Neighborhood Implementation grant to build a new development replacing the Washington Village units and adding mixed-income and market rate units to the project.

Rationale for the priorities for allocating investments geographically

Wall Street and the Choice Neighborhood have experienced an extended period of social and financial divestment resulting in abandoned and poorly maintained properties. These conditions have cultivated the perception that the area is distressed and have detracted from residents' experiences. There are valuable assets and new projects in South Norwalk and Wall Street and continued and significant community and financial resources are required in order to fully capitalize on the investments being made in these areas. The Choice Neighborhood Initiative is leveraging a \$30 million grant from HUD to attract approximately \$120 million in private, other Federal, and State resources to South Norwalk. The Agency has submitted a Section 108 application to help finance the rehabilitation of the Globe Theater, a civic and cultural anchor of the Wall Street neighborhood.

AP-60 Public Housing – 91.220(h)

Introduction

The Norwalk Housing Authority (NHA), the principal provider of assisted housing in the City has 1,077 public housing units and 715 housing choice vouchers. The NHA forms strategic partnerships with the City and nonprofits to serve its residents.

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

Next year, the NHA expects approximately \$1 million from the HUD Capital Fund. With that funding, the NHA plans on addressing the following in its developments (with the exception of Washington Village): health and safety issues and meeting ADA requirements; heating systems; other needs, with priority to older properties.

The NHA, partnering with the Norwalk Redevelopment Agency, was awarded a Choice Neighborhood Implementation grant in 2014 for South Norwalk. The Choice Neighborhood Initiative (CNI) project will represent the largest capital improvement for the NHA in 2015. The development will replace 136 units of housing at Washington Village (a NHA family development) with 273 units of mixed income housing. When finished, the development will include a Community Center and a resource center.

Supported by the CNI, the NHA will help Washington Village residents become economically self-sufficient and more able to meet their personal wellness goals. Key partners include Norwalk Community College, Career Resources, Inc., Norwalk Community Health Center, Day Street Health Center and Norwalk Hospital.

The NHA works to encourage self-sufficiency, reduce dependency and help break the cycle of poverty. The NHA has 105 participants in the targeted Family Self-Sufficiency program. This program serves a range of households with programs ranging from managing finances to establishing careers and improving employment. Five people graduated from the program in 2014 with an average escrow disbursement for graduates of \$6,357 which is used for further education, homeownership and other productive uses.

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

The NHA has a resident advisory board (RAB), with membership of 18 to 22 people. On occasion, a member resigns or leaves the NHA and a volunteer member is recruited to fill that spot. The RAB meets at least quarterly and is briefed by the NHA staff on changes to policy and improvements to the housing developments. In addition to the RAB, the NHA Board of Directors has a resident representative and each development has a resident group that meets three to four times a year or as needed. Each of these groups participated in the formulation of the Five Year Plan for the NHA which was completed in 2014.

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

Introduction

The City of Norwalk is not a direct recipient of Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) funds. The Mayor's Office is a member of the Norwalk/Fairfield Continuum of Care (CoC). The Agency works closely with social service providers in the City. The City has awarded CDBG grants and loans in support of efforts to prevent and end homelessness and meet the needs of non-homeless people with special needs. Through the CDBG goals for basic, health and mental health and housing services and employment training the City will support homeless housing and service providers to prevent and end homelessness. The Agency will continue to support social service providers in the City, financially and as a collaborative partner, in the coming year.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The members of the CoC will continue working together to reach out to homeless persons and assess their needs. Homeless and special needs housing and service providers, the Norwalk Police Department and local businesses have joined the SoNo Alliance and are connecting unsheltered homeless people with services through information and transportation. To ensure housing first, the United Way's 2-1-1 call center and homeless housing and service providers will continue to conduct initial assessments with people in need followed by the Vulnerability Index and Service Prioritization Decision Assistance Tool (VI-SPDAT) assessment when people are housed. It is anticipated that the Norwalk/Fairfield CoC, the Stamford/Greenwich CoC and the Bridgeport CoC will merge.

Addressing the emergency shelter and transitional housing needs of homeless persons

Open Door Shelter, and Malta House, the emergency shelter and transitional housing provider in Norwalk, respectively, will continue providing comprehensive services to their clients. It is the CoC's policy that no funded program (CoC or ESG) contracted to serve families may deny admission to any family with a child under 18 or to any member of the family.

The Domestic Violence Crisis Center will continue operating its Norwalk SafeHouse emergency shelter for victims of domestic violence.

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

Introduction:

While it does not involve a public policy, the greatest barrier to affordable housing in Norwalk is the general market condition and the cost of housing. Norwalk uses all possible sources of funding and leverage to create and preserve affordable housing.

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

The Choice Neighborhood Initiative (CNI) is an example of the City's work to overcome expectations for a return on private investment for housing, and the general condition of the housing market. By combining resources, including the CNI grant of \$30 million, housing tax credits and other resources, the City and the Norwalk Housing Authority can offer an attractive investment for housing development. The CNI will feature a mixed income housing development of 273 units, including 136 replacement units for Washington Village, which will be owned and managed by Trinity Financial.

Land use and building regulations in Norwalk have overcome impediments to affordable housing allowing and promoting such innovations as accessory apartments. For the 'inclusionary zoning' benefits for affordable housing, the development has to be located in the City's urban core. The City will examine the extension of the requirement to other areas in the City.

The City will consider changes to its Housing Code (Chapter #59-9) which defines rooming houses as three unrelated individuals living together and includes extensive requirements for certifying/permitting a rooming house. Agencies assisting people with disabilities contract with owners of residential buildings to house people with disabilities; however, the requirements for obtaining a rooming house permit create an impediment to housing people with disabilities.

program. The Scholarship program assists NHA residents to continue their education after high school.

The Agency will provide technical assistance to area businesses and employment-training programs, which together will strengthen and grow the job market by developing a qualified workforce.

The Economic and Community Development loan fund will provide capital to projects with positive economic and community development benefits within the City of Norwalk's Urban Renewal Areas, expanding job opportunities.

Actions planned to develop institutional structure

Norwalk/Fairfield Continuum of Care (CoC) provides structure to the organizations which comprise the homeless institutional delivery system. It is anticipated that the Norwalk/Fairfield CoC, Stamford/Greenwich CoC and the Bridgeport CoC will merge in the near future. The merger will expand the capacity of the CoC.

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

The Choice Neighborhood Initiative will significantly enhance coordination between public and private housing as the development will include replacement public housing units, workforce housing units and market rate units mixed together with all units designed to the same standards, regardless of the resident's income level.

The CoC will continue to be the main organization by which social service agencies coordinate and collaborate.