Diversifying Fairfield's Housing Portfolio

Taking Control Of Our Future

Affordable Housing Committee
Town of Fairfield

Town Resolution

WHEREAS, under the leadership of former First Selectman Jacquelyn Durrell, the Town of Fairfield established an Affordable Housing Task Force, and in 1988, the Task Force prepared an Affordable Housing Plan for Fairfield;

WHEREAS, February marks the 25th anniversary of the adoption of this Affordable Housing Plan for Fairfield;

WHEREAS, there is an on-going need for affordable housing in Fairfield as there is throughout Connecticut, but how a community provides for affordable housing is as much a concern today as it was then;

WHEREAS, an update to the Affordable Housing Plan is appropriate and necessary so that the Town might work pro-actively to meet the needs of its residents with respect to affordable housing;

BE IT RESOLVED, that the Board of Selectmen hereby directs the Affordable Housing Committee to prepare and submit to the Board of Selectman an updated Affordable Housing Plan for Fairfield ….

Board Of Selectmen
February 6, 2013

Table of Contents

Introduction 1

Executive Summary 3

Reasons For Diversifying Our Housing Portfolio 7

Community Input 25

Possible Strategies 29

Action Plan 45

Next Steps 51

November 2014

To The Residents of Fairfield,

The Affordable Housing Committee was established by the Town of Fairfield in the late 1980s in order to address issues resulting from housing price escalation at that time. Over the past 25 years or so, the Committee has advocated for affordable housing in Fairfield and has supported activities by the Town of Fairfield and other local organizations.

While Fairfield has created a number of affordable housing developments over the past 25 years, the need for affordable housing has increased and the demand for additional housing choices has grown more significant.

On the occasion of the Town's 375th anniversary and the 25th anniversary of the Committee's first Affordable Housing Plan, this report was prepared to outline the continuing need for affordable housing in Fairfield, to help further the discussion of how best to address this need, and why it is important that we do so.

We hope that this report will help inform and educate residents about the housing needs in our community and set the stage for action to address these and future needs.

Sincerely,

FAIRFIELD AFFORDABLE HOUSING COMMITTEE

Stephen Grathwohl, Chair
Richard J. Gribko
Jill Hroziencik
Nancy J. Lyons
Cynthia K. Sammarco
Gerard J. Stuhlman

Acknowledgement

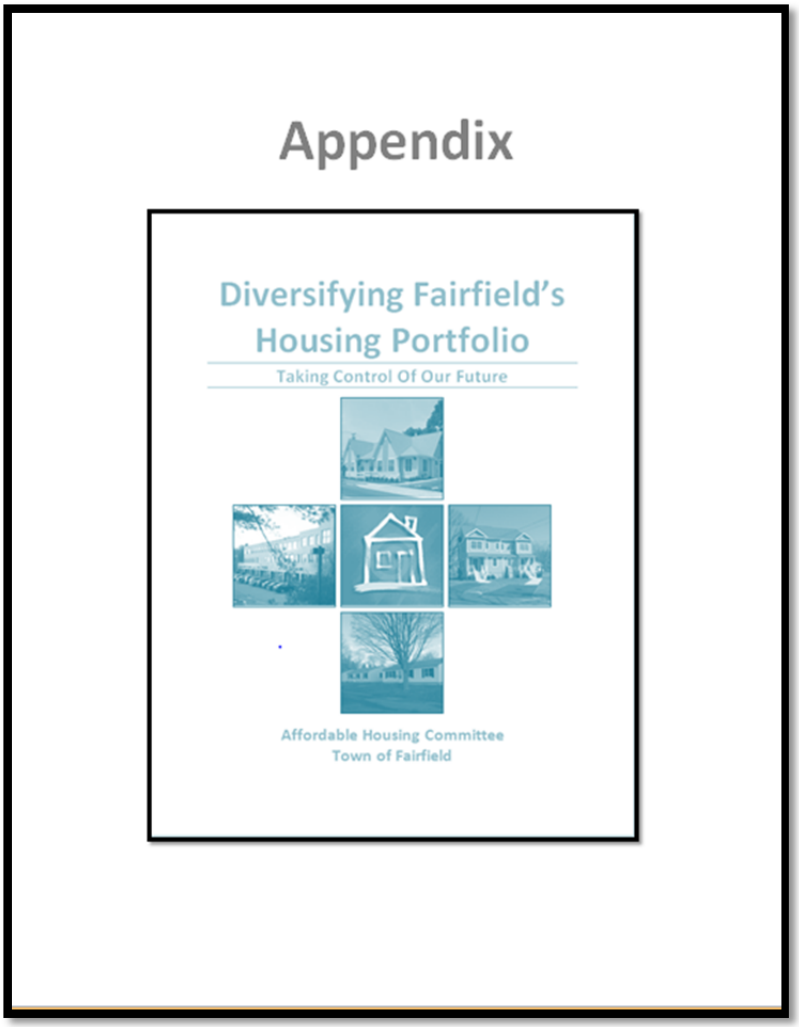
The Affordable Housing Committee wants to recognize and thank the members of Fairfield's original Affordable Housing Task Force, our predecessor entity and the entity responsible for producing the Town's 1988 Affordable Housing Plan. We owe much to their dedication and hard work. The original members were:

Anne Jackson, Chairman
Carolyn Durgy
Shelly Kuroghlian
John J. Sullivan

William Rifkin, Vice Chairman
Andrew Fasulo
Joseph McGee
Cliff Tallman

Kathleen Ober, Secretary
James Fox
Marjorie Pickerstein

Additional information relevant to this report is contained in an Appendix


Appendix

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Affordable Housing Committee
Town of Fairfield

Introduction

In 1988, then First Selectwoman Jacquelyn (Jacky) Durrell assembled a committee of Fairfield residents to look at the issue of housing affordability in the community. The following letter was presented on the inside front cover of that report:

> *Dear Citizens of Fairfield:*
>
> *The affordability of housing for residents of Fairfield will become the most important concern of this administration in the coming years. The current disparity between current market values for housing and the incomes of many of Fairfield's young adults and elderly has generated a serious community need for affordable housing.*
>
> *The Affordable Housing Plan seeks to highlight the many ways Fairfield can pursue affordable housing opportunities for all. I trust you will join with me and the Board of Selectmen to reach beyond our traditional means and address a very serious community problem with which this town is presently faced - affordable housing.*

Fairfield was ahead of its time in preparing that report. Few communities had even recognized the magnitude of this problem in 1988, much less assembled a committee to discuss approaches.

Yet, despite our efforts over the past 25 years, the housing affordability issue has grown and the housing needs of our community have increased to include more people. The need for housing options has grown to include housing for our growing senior and “empty nester” age groups, housing for young adults just starting out in the world, and basic shelter for populations at risk. Fairfield needs to diversify its housing portfolio.

This report describes how our housing needs have changed over the past 25 years and how we anticipate they may change in the future. Based on this information, the report recommends some policy approaches and action steps for Fairfield to help address these anticipated needs.

Twenty-five years from now, as Fairfield celebrates its 400th anniversary, it is hoped that Fairfield will have made significant progress towards addressing these changing needs and remaining a place that residents of today and tomorrow can proudly call home.

Some Key Housing Terms

8-30g - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. *See CGS Section 8-30g et seq.*

AFFORDABLE HOUSING - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to the area median income. (See CGS Section 8-39a)

AFFORDABLE HOUSING DEVELOPMENT - As used in CGS 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. *See CGS Section 8-30g et seq.*

ANNUAL INCOME - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

AREA MEDIAN INCOME (AMI) - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs.

ASSISTED HOUSING - As used in CGS 8-30g, housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low and moderate income housing, and any housing occupied by persons receiving rental assistance.

CGS - Connecticut General Statutes

HOUSEHOLD - All the people who occupy a housing unit.

INCENTIVE HOUSING ZONE - A zone established to promote the creation of affordable housing. *See CGS Section 8-13m et seq.*

MEDIAN - A numerical value used to describe an overall dataset where one half of the values in the dataset are above the median value and one half are below.

MEDIAN INCOME - As used in CGS 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

SET-ASIDE DEVELOPMENT - As used in CGS 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income.

Executive Summary

In 2013, the Board of Selectmen charged the Affordable Housing Committee with updating the Town's Affordable Housing Plan which dated from 1988. This report (along with the accompanying Appendix of supporting information) is the result of that effort.

The Process

With the assistance of the Town's Office of Community and Economic Development and a planning consultant, the Committee reviewed demographic and other information showing how Fairfield was changing over time and what these trends might mean for the future. From this information, it was discovered that issues of housing affordability in Fairfield have grown since 1988 and are likely to affect even more people in the future – including our growing elderly population living on fixed incomes and the younger population saddled with college debt and uncertain employment prospects.

The Committee discussed the history of housing initiatives in Fairfield (see the timeline on the following page) and more recent events such as an increase in the number of applications submitted by private developers under Section 8-30g of the Connecticut General Statutes – also known as Connecticut's Affordable Housing Appeals Procedure (discussed on page 20). The Committee also reviewed and discussed what other communities in Connecticut and similar communities elsewhere around the nation were doing to address the need for affordable housing.

It is the sense of the Affordable Housing Committee that Fairfield needs to take control of its future in terms of affordable housing and look at ways to address the needs in a pro-active way. Otherwise, the community ran the risk that affordable housing will happen in ways that run counter to how the community might want to grow and change.

After identifying some potential policy initiatives, a community workshop session was held where Fairfield residents discussed alternative approaches. The Affordable Housing Committee then met with the Town Plan and Zoning Commission to discuss the results of the community workshop and refine possible approaches. The report was updated and revised based on these meetings and another public workshop was held in September 2014.

This report, which resulted from this these meetings and extensive research and discussion by the Committee, is organized around the following sections:

- Reasons why Fairfield should diversify its housing portfolio,
- Community input on possible housing strategies
- A discussion of possible strategies
- Recommended action steps

Timeline Of Some Housing Initiatives In Fairfield

1964 Fairfield Housing Authority created.

1966 Housing Authority received State assistance to build 20 elderly units at Pine Tree Apartments.

1972 Housing Authority received State assistance to add 18 elderly units at Pine Tree Apartments.

1979 Housing Authority received State assistance to build 30 elderly and disabled non-elderly units.

1984 Representative Town Meeting (RTM) approves lease of former Grasmere School for elderly congregate housing.

1985 RTM establishes a Special Task Force on Housing.

1986 RTM authorizes lease of the former Police Station to Operation Hope to establish a homeless shelter and appropriates $85,000 for a portion of the costs associated with necessary building modifications:

1986 The Town Planning and Zoning Commission (TPZ) adopts regulations to permit accessory apartments.

1986 Board of Selectmen (BOS) approves the establishment of a "Housing Trust Fund" to enable the Town to seek State grant funds that require a local match for the development of affordable housing.

1987 RTM authorizes Town to seek grant funding of $144,000 for owner-built housing.

1988 Board of Selectmen:
- establish the Affordable Housing Committee and accept Affordable Housing Plan,
- approve $200,000 to facilitate purchase of property for congregate elderly rental housing, and
- approve resolution supporting participation in the CT Housing Partnership Program.

1989 RTM approves participation on the Greater Bridgeport Region Affordable Housing Compact.

1989 Connecticut Legislature establishes the Affordable Housing Appeals Procedure (CGS Section 8-30g).

1991 TPZ amends its regulations to permit affordable housing as part of a mixed use development in commercially zoned areas.

1992 TPZ amends its regulations to provide density bonus to encourage development of affordable housing.

1992 RTM authorizes:
- conversion of an existing dwelling on town-owned property to two units of sweat equity housing, and
- purchase / funding of the Wade Dairy site for the development of four units of affordable housing.

2003 RTM approves change of use of Washington Park for affordable housing.

2004 RTM authorizes $6.7 million in general obligation debt for acquisition of former Navy Housing site.

2011 TPZ amends its regulations to require than not less than ten percent of any residential units created in the Transit-Oriented Development Park be affordable to persons at or below 80% AMI.

2013 BOS resolution charges Affordable Housing Committee with updating the Affordable Housing Plan.

Additional timeline information is contained in the Appendix.

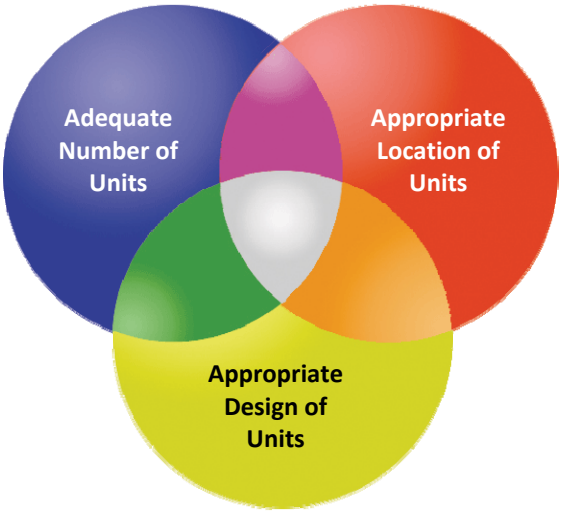
Recommendations

The Affordable Housing Committee recommends that Fairfield take a pro-active approach to addressing its future affordable housing needs. The need for affordable housing crosses a variety of age, household, ethnic and other community factors, but all share a common characteristic – housing in Fairfield costs more than many people can afford. Even people who live here already.

Fairfield has a history of addressing this housing issue in a pro-active way. As can be seen from the "Summary of Some Housing Initiatives" on the following page, the Town has been quite flexible and creative in using its capabilities and resources to lead and partner a number of housing initiatives:

- Property - Dedicating property owned by the Town through long-term leases (to keep housing costs down) and/or acquiring property
- Funding – providing "seed capital" to start a development process or paying for site improvements or infrastructure extensions from CDBG funds and other sources
- Partnering – working with non-profit and private entities to create affordable housing
- Taxing – providing property tax abatements or phase-ins
- Technical Assistance – providing development guidance, assistance with permits and approvals, marketing assistance, homebuyer counseling, and other services

We have created affordable housing before and we can, and should, do it again. We should strive to establish an adequate number of units to meet local needs. We should strive to do this in locations that make sense so that adequate services are available nearby for residents and appropriate transportation and utility infrastructure is in place. We should strive to ensure an appropriate design of buildings and units to blend with the overall character of Fairfield and the neighborhoods where they are located.



We can do this by converting existing housing to affordable housing – as was done at Parkview Commons. We can do this by converting existing buildings to affordable housing – as was done at Sullivan-McKinney Elder Housing. We can do this by dedicating Town-owned parcels to housing – as was done at Greenfield / Nordstrand and Greenfield Commons. We can do this by partnering with other organizations that share our vision and need our help – as was done at Sullivan-McKinney and at Grella Apartments and at Ludlowe Commons and others.

If we do not address this in a pro-active way, we run the risk that affordable housing will happen in ways which run counter to how we might want to grow and change. If we do this in a pro-active way, we can create the housing units the community needs and do it in a location and with a design that enhances the community.

Summary Of Some Housing Initiatives

Development	Description	Town Initiatives
Sullivan-McKinney Elder Housing (39 units)	The Town leased the former Grasmere School for 99-years at $1 per year for elderly congregate housing. The Town provided "seed capital" for preliminary development costs and agreed to abate property taxes on the development.	Lease Of Town Property Provide "Seed Capital" Property Tax Abatement
Greenfield / Nordstrand (14 units)	The Town built affordable townhomes on Town property. The Town secured approvals, funded infrastructure extensions, and oversaw construction. Initial owners contributed "sweat equity" to the project. The land is ground leased for 99 years.	Developer/ Builder Obtain Approvals Fund Infrastructure Lease of Town Property "
Grella Apartments (6 units)	The Town partnered with a private property owner to establish 6 affordable units within a mixed use development that included a total of 24 apartments (20-year term with 20-year option). The Town funded infrastructure improvements, and leased Town land to help meet parking requirements.	Public / Private Prtnrshp. Fund Infrastructure Lease of Town Property
Granville Street (4 units)	The Town purchased property and developed affordable housing using $200,000 in CDBG funds and an appropriation of $340,000. The Town obtained a commitment for permanent financing from CHFA. There is a 99-year ground lease (renewable) and the Town retains the right to re-purchase any of the units. The Town provided the initial buyers with a five-year phase-in of real estate taxes.	Town Purchase Property Developer/ Builder Financing Assistance Lease of Town Property Right To Repurchase Property Tax Phase-In
Ludlowe Commons (7 units)	The Town initially partnered with a non-profit organization to acquire land and develop affordable elderly housing. Over time, the project evolved into 3 single family homes and 4 units of elderly rental housing. The Town obtained local approvals and completed certain site development work.	Town Purchase Property Obtain Approvals Fund Infrastructure
Parkview Commons (30 units)	The Town purchased a 7-acre parcel with 28 homes (former military housing) from the United States Government for $6.7 million. Twenty-two units were sold to income-eligible first-time homebuyers. Four lots were sold to Micah Housing to create 8 units of supportive rental housing. Two units were demolished to expand Veterans Park. The purchase cost was largely repaid from the sale of the units. All units were sold with restrictive covenants in place.	Town Purchase Property Redevelopment Plan Developer
Greenfield Commons (10 units)	The Town leased Town property to a non-profit entity and contributed technical assistance and CDBG funding for creation of senior housing. Construction was supported by a $1.3 million grant from HUD and a $20,000 grant from the Fairfield County Community Foundation.	Lease of Town Property Technical Assistance Obtain Approvals Fund Infrastructure

Reasons For Diversifying Our Housing Portfolio

Over the course of people's lives, they typically live in a number of different types of housing. From when they were born, to when they left for college, to when they got their first job, to when they married, to when they retired. These life changing events often result in different housing needs and different housing arrangements.

In order to provide for this gamut of housing needs, a community should have a diverse array of housing types so that people can, if they wish, choose to spend their whole lives in a community like Fairfield. Yet, information suggests that Fairfield does not have all the options a community might need and perhaps it makes sense for us to look at ways to diversify the portfolio of housing we have in Fairfield.

Housing Needs Are Changing

Many People Are Seeking Housing Options

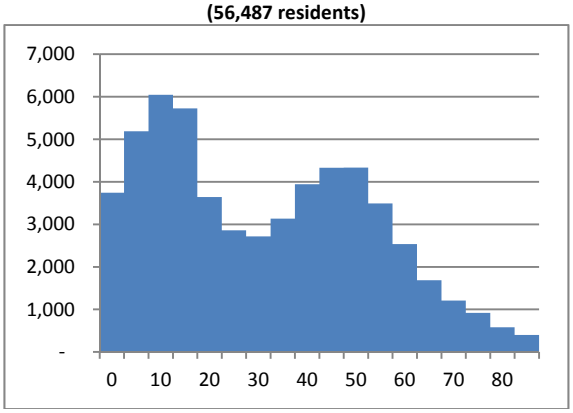
Affordability Is Becoming An Issue For More People

We Should Gain More Control Over Our Future

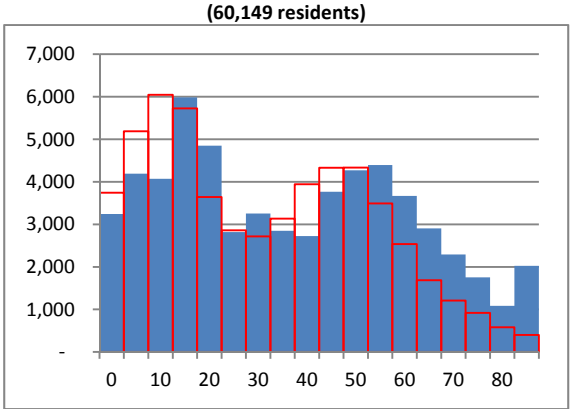
Our Housing Needs Are Changing …

Fairfield is a different community than it was in the past and different than it will be in the future. As can be seen from following charts, the age composition in 2020 is projected to have more older residents (and households) than before.

Actual 1970 Age Composition
(56,487 residents)



Projected 2020 Age Composition
(60,149 residents)



Not surprisingly, the housing needs of a young couple are different than those of a mature family and both are different than the housing needs of older people. As "baby boomers" (persons - born between about 1945 and 1965 - who will be between about 55 to 75 years old in 2020) age, their interest in alternative types of housing grows because they begin to look for:

- a smaller unit with less maintenance responsibility or with maintenance included
- a lower cost of occupancy
- a one-level unit (or with a first floor master bedroom) so they do not have to walk upstairs
- walkable destinations nearby
- having companionship and assistance with daily living available

At the same time, they may no longer want:

- lawn maintenance and leaf raking and gutter cleaning
- having to drive to most destinations
- living alone
- 3-bedroom or 4-bedroom houses

According to the 2010 census, about 53 percent of all housing units in Fairfield were occupied by one or two people. There is a significant market segment which may be thinking about future housing options because the housing they occupy is different than the housing they need now or the housing they feel they are going to need as their circumstances change.

Since people are, on average, living longer than ever before there is expected to be a growing demand for housing units to meet these needs. Having a more diverse housing portfolio helps to ensure that appropriate housing is available for you, your children, your parents, your friends, and other people important to your lifestyle and quality of life.

Our Housing Stock May Not Be Well Configured For Future Needs …

Fairfield's housing portfolio reflects the needs and desires of its residents at the time the housing was built.

Approximately *half* of all housing units that exist in Fairfield today were built between 1945 and 1970 – a 25 year period which saw the rapid suburbanization and the arrival of the "baby boom" generation (people born between about 1945 and 1965).

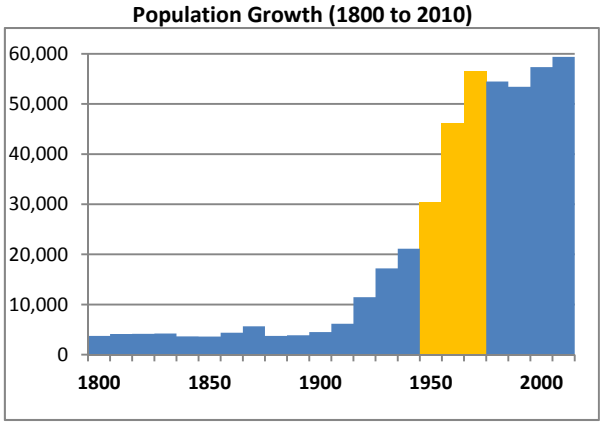
Houses built during the 1945-70 period reflected the ideals and desires of society at that time:

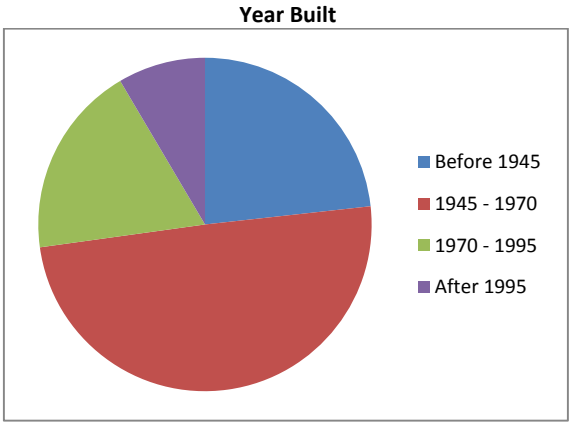
- Single-family detached houses on individual lots
- Suburban location
- Served by the automobile
- Occupied by traditional families
- School / recreation focus for "baby boomers"

However, over time, the housing needs of the population have gotten more diverse. Census information analyzed by the New York Times revealed that, while 79% of the households in 1960 were headed by married couples, that number had dropped to 51% by 2009. Additional demographic information from that material can be found here. Fairfield is changing.

While many people will choose to "age in place" in their current homes, there are certain to be a number of households that will seek other housing options. Many of these households will want to stay in Fairfield because of their families, friendships, relationships, and the overall quality of life in the community.

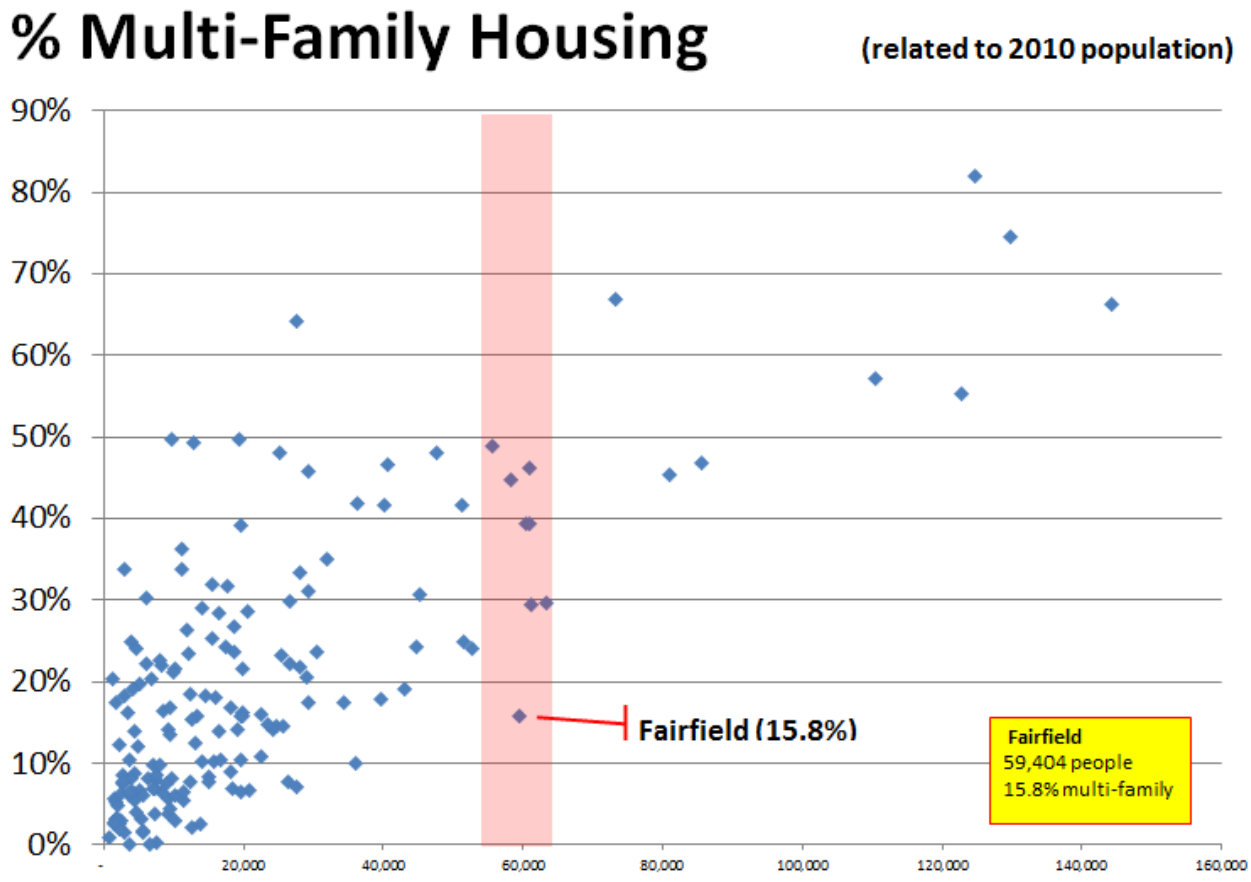
Will there be housing choices in Fairfield for them to consider?





Multi-family housing will be one way to meet the housing needs of current and future Fairfield residents. Multi-family housing can meet the needs of younger households, older households, families in transition, and other people. Multi-family housing can offer smaller units with less maintenance at lower price points.

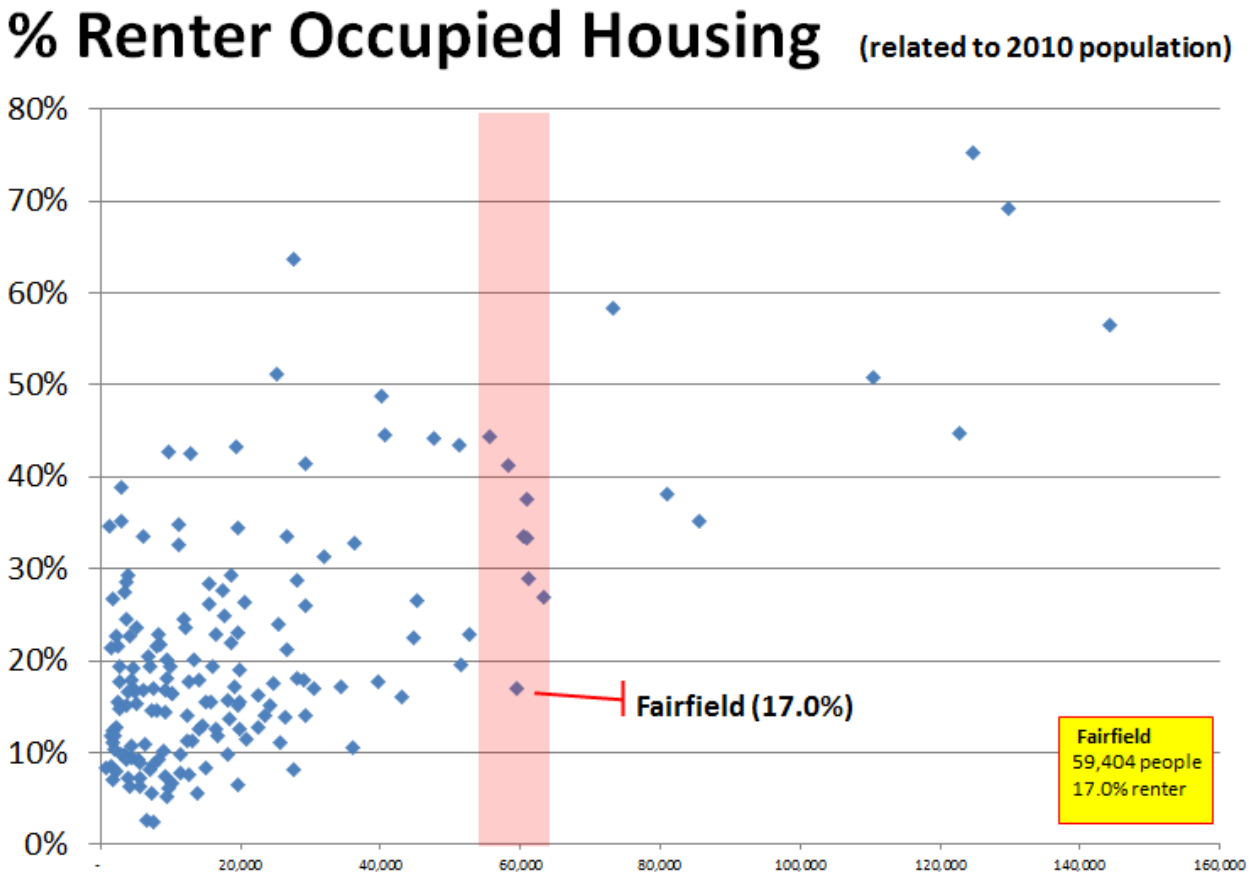
As can be seen from the following graphic, Fairfield has far fewer multi-family units than other Connecticut communities of comparable size. In fact, Fairfield has about half as many multi-family housing units as Greenwich and West Hartford (both communities have about 60,000 residents).



Diversifying Fairfield's housing portfolio will include adding more <u>multi-family buildings</u>. These are the types of units many people want and need.

Rental housing will be another way to meet the housing needs of current and future Fairfield residents. As with multi-family housing, rental housing can meet the needs of younger households, older households, families in transition, and other people.

As can be seen from the following graphic, Fairfield has far fewer rental units than other Connecticut communities of comparable size. In fact, Fairfield has about two-thirds the number of rental housing units as Greenwich and West Hartford (both communities have about 60,000 residents).



Diversifying Fairfield's housing portfolio will include adding more <u>rental housing units</u>. These are also the types of units many people want and need.

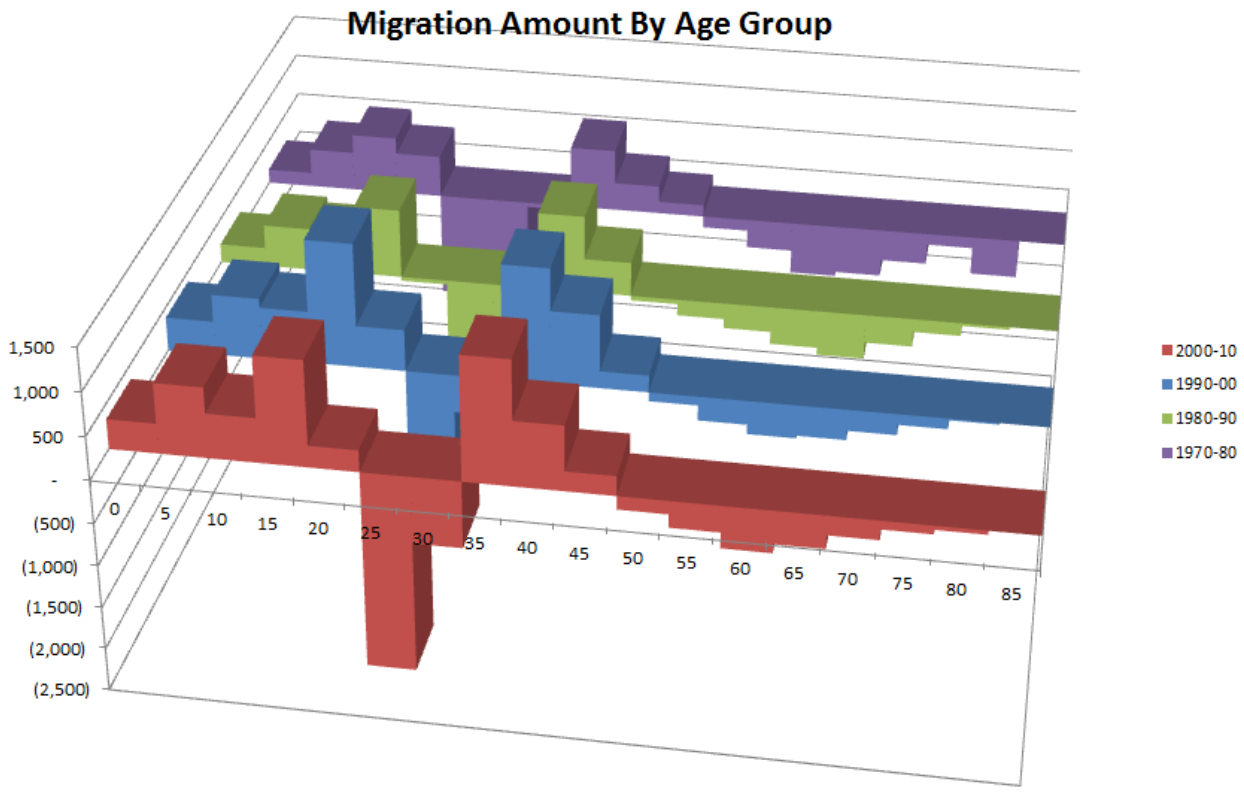
Some Younger Residents And Older Residents Are Leaving …

Using Census data, it is possible to look at the changing age composition of Fairfield and better understand who has been moving into Fairfield and who has been moving out of Fairfield.

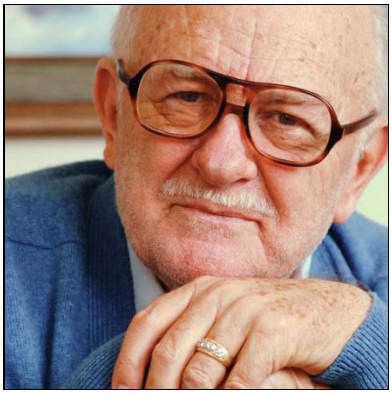
Information for the past four decades suggests that Fairfield *attracted* younger families (people aged 30-49 and their children aged 0-19) since these age groups are higher than would be expected based on the number of people who were 10 years younger a decade earlier or based on the number of births to residents. Undoubtedly, these people are attracted to the quality of the educational and recreational systems in Fairfield and the overall quality of life here.

It is understandable that many graduates of the Fairfield school system may go off to college and leave the community (people aged 20-29). Due to local housing costs, it is also understandable that there might not be many young adults who can afford to live here.

What is important to consider though is that Fairfield is also losing mature residents (ages 50+). Some may be leaving for employment reasons and some may be leaving for lifestyle reasons. However, it is also important to consider that some people may be leaving since the housing choices they seek may not be available.



We Can Offer More Housing Choices For Older Residents …



Financial Considerations

People are living longer than ever and it is not clear for some people whether they will have the financial resources to maintain their current lifestyle and housing. Consider the following:

- Fewer and fewer people will have access to traditional pensions or "defined benefit" retirement plans and will need to plan for their own financial needs for an unknown period of time
- Even those with access to pensions may be faced with new challenges as costs escalate for health care and other needs
- The solvency of the Social Security system and its ability to keep pace with a burgeoning retirement population that is living longer and cost of living increases in the future is unknown
- People may end up owning property with considerable asset value but be unable to maintain the property or afford the costs of ownership
- People may not be able to find an acceptable housing alternative which meets their needs or budget

Rising energy costs will also become a factor, especially for those who may be living on limited incomes.

Older residents may need housing which is more affordable or may wish to have it available should they need it in the future.

Accessibility / Mobility Considerations

Older residents are more likely to have health issues which make activities of daily living more challenging. This might include mobility issues which might result in the use of a wheelchair or walker. It may also include dexterity issues where people might need accommodations within the home in terms of hardware or other enhancements.

There is growing interest in the concept of "universal design" which covers home design for all ages and capabilities.

While some homes can be retro-fit to address these issues, other homes may not be so configured. A good example is the elevation of some homes in the "beach area" as a result of coastal flooding where the new floor height impairs accessibility for older residents.

Older people need more housing choices and need affordable housing.

We Can Offer More Housing Choices For Younger People …

Adapted from the 1988 Affordable Housing Plan …

While many Fairfield families have found ways to afford their current home, what about their children?

They may grow up here, go to school, play sports, participate in activities, graduate, and prepare themselves for life's challenges. The Town educates them, recreates them, keeps their ball fields groomed and beaches clean. However, when it is time to start a family or get a job, Fairfield can see them only for Sunday dinners, holidays and summer weekends.

Our young people, in whom this community has invested much effort, attention and pride, are unable to remain in their hometown due to the high cost of for-rent or for-sale housing. Due to the strong economy and its effect on housing values, most young adults wishing to remain in Fairfield or return to Fairfield upon completing college are unable to do so.

One of the most sobering statistics generated during the Town's affording housing planning efforts is the relationship between the median family income and the median home price. If a median income family … cannot afford to buy into the "median" priced housing market, how can we expect our young people entering the job market to afford for-sale housing or even for-rent housing … in Fairfield on starting salaries?

Perhaps there are additional reasons why demographic projections for Fairfield point towards an older population. In addition to the aging of the “baby boom”, perhaps it is also because the children of current residents are unable to afford to remain here, for reasons beyond their control, and must leave Fairfield to find more affordable housing.

The fact that they may also be encumbered by college debt and credit card debt may make the challenge even greater, regardless of where they may choose to live.

Younger people need more housing choices and need affordable housing.

We Can Offer More Housing Choices For Moderate Income Workers …

Every day, Fairfield residents rely on other people to provide police services, respond to emergencies, stock grocery shelves, educate children, serve coffee, cook meals, maintain streets, mow lawns, and provide other tasks which support daily living. However, many of these positions do not provide sufficient income for these people to live in Fairfield. Every day, Fairfield must "import" thousands of workers to provide some of the most basic services that people take for granted.

Certainly there must be ways that Fairfield could become a more complete community and provide housing options that would be available to moderate income workers.

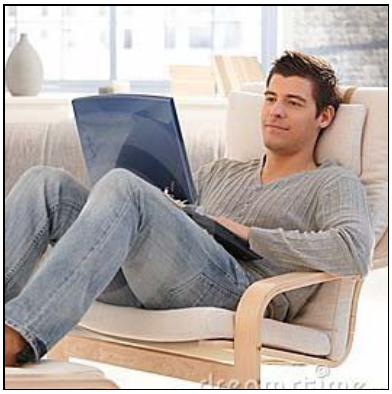
FOOD FOR THOUGHT

The More Things Change …

From the 1988 Affordable Housing Plan:

> Like many Connecticut communities, Fairfield has considered the upward shifts in real estate values as a sign of positive growth and, at the same time, private sector real estate developers have taken advantage of this strong real estate environment at a time when interest rates, new starts and active sales were leaning in their favor. But unlike some communities, the provisions of government incentives to maintain a segment of the housing stock as "affordable" did not exist.
>
> Fairfield has come to realize that a significant portion of its population is unable to afford housing at market rates. Without some form of incentive or encouragement, the private sector supply/ demand, profit motivated environment will continue to function without interruption and without any desire to consider the advantages of pursuing the creation of affordable housing. Incentive alone will not produce a dramatic change in the affordable housing stock inventory. The availability of tools and the willingness of the Town to provide incentives to the private sector, however, may help establish a common ground and understanding from which to achieve new affordable housing opportunities.

We Can Offer More Choices For Single People And Single Parents …



Adapted from the 1988 Affordable Housing Plan …

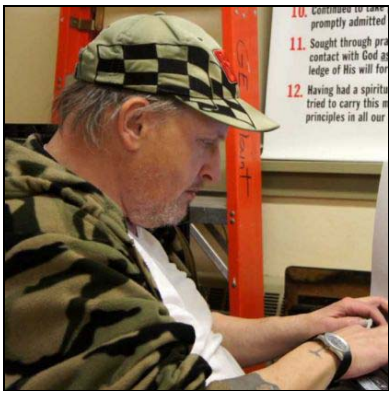
Regardless whether an individual is young or older, male or female, the lack of availability of housing for single people with one income can easily eliminate them as potential residents of Fairfield.

Family structures have undergone their own dramatic shifts in recent years. Today's dual income families are better able to accommodate today's cost of living. Another product of the changing family structure, the divorced population of now-single men and women, some with children, who are forced to survive on substantial reductions in income and are often reduced to substantial changes in living environment.

Fairfield's single population of unwed, divorced or widowed residents have extreme difficulties in securing affordable housing within the limits of their single income capabilities. Single residents seeking rental housing or for-sale housing are faced with the same disparity between market values and income levels. Single people will always exist and always need a form of housing attainable within their means.

Single people need more housing choices and need affordable housing.

We Can Offer More Housing Choices For The Homeless …



Adapted from the 1988 Affordable Housing Plan …

One of the Town's most pressing but seemingly invisible housing problems involves the homeless. Through the continuing community wide effort to support Operation Hope, Fairfield's homeless shelter, the community has gained a greater understanding of the conditions of homelessness in Fairfield.

For whatever the reason, whether it be economic, social, emotional or other, a homeless population exists and will continue to exist in the community. As the need expands, so should our concern and response. We have learned that Fairfield's homeless are largely our own. And we understand our concern must expand beyond shelter care into counseling services, employment training and other social opportunities designed to reorient our homeless population into society.

Homeless people need more housing choices and need affordable housing.

We Can Offer More Housing Choices For You Or Your Family …

While some people in Fairfield may think of housing diversity as an abstract issue because they have a place to live, it is not unreasonable to think their housing needs, or those of someone in their immediate family, may change in the future. In fact, in the recent economic downturn, unemployment in Fairfield at one point grew to 3.3 percent and over 2,100 people actively seeking work were unable to find work. This translates to approximately one in ten households in Fairfield having someone so affected.

Some of the issues which it might be important to think about include the following:

- You may not be able to live here in the future
- Your parents may not be able to live here now or in the future
- Your children or grandchildren may not be able to live here now or in the future
- Your friends may not be able to live here in the future
- People you want or need may not be available (police / fire / EMT, teachers, nurses, technicians, clerks, etc.)

Fairfield will be a better place if there were housing choices for you and others at the time you may need them. If your housing needs were to change, Fairfield might have the housing you want so that you might not need to move.

FOOD FOR THOUGHT

We Want You …

1. We would like ***you*** to be able to stay in Fairfield and to have options to meet ***your*** housing needs.
2. We would like for ***your parents and children*** to be able to live in Fairfield and to have options to meet ***their*** housing needs.
3. We would like for ***people like you*** to be able to live in Fairfield and to have options to meet ***their*** housing needs.
4. We would like for ***people important to our community*** to be able to live in Fairfield and to have options to meet ***their*** housing needs.
5. We would like for ***all people*** to be able to have the opportunity to live in Fairfield and to have options to meet ***their*** housing needs.

FAST FACT

The Area Median Income (AMI) Is $83,700 …

When considering housing affordability, state and federal housing programs typically look at the *area median income*. This is because each community is part of an economic region and looking at regional information provides a way to evaluate issues on a regional basis. Fairfield's region includes Bridgeport; Easton; Fairfield; Monroe; Shelton; Stratford; and Trumbull.

For 2014, the area median income (AMI) is reported as $83,700. In other words, HUD reports that half of the households in this region earn more than this number and half earn less. This information can be found here.

FAST FACT

At 80 Percent Of AMI, A Family Of Four Earning $63,900 Or Less Is Considered Eligible For Affordable Housing …

Housing is considered to be affordable when the occupants pay less than 30 percent of their income for such housing. Of course, people may choose to pay more or may be forced to pay more.

This is not generally an issue of public policy concern *except when* people of modest incomes are in a position of not being able to find housing they can afford or being forced to pay more than 30 percent of their income for housing such that they must forego some of the other components of daily living (food, transportation, education, clothing, etc.). The typical income parameter of public policy concern is for a household earning 80 percent or less of the area median income for a family or household of that size.

In the Fairfield area, the applicable income limits for 2014 are as follows:

	80% of AMI	60% of AMI	50% of AMI	30% of AMI
One-person household	$44,750	$35,200	$29,300	$17,600
Two-person household	$51,150	$40,200	$33,500	$20,100
Three-person household	$57,550	$45,200	$37,700	$22,600
Four-person household	$63,900	$50,200	$41,850	$25,100
Five-person household	$69,050	$54,300	$45,200	$27,150
Six-person household	$74,150	$58,300	$48,550	$29,150
Seven-person household	$79,250	$62,300	$51,900	$31,150
Eight-person household	$84,350	$66,300	$55,250	$33,150

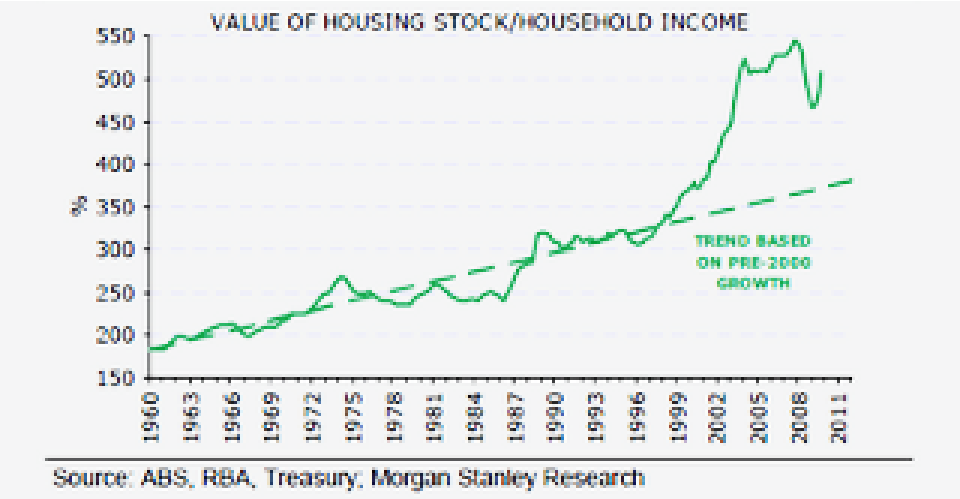
Again, this data is for calendar year 2014. The most current information can be found here.

Housing Costs Will Continue To Be A Significant Issue …

For American households, housing is often the largest expense category and the largest single investment.

The high cost of housing in Fairfield was identified as an issue in the 1988 Affordable Housing Plan because it was recognized that many households – both young and old – were finding it difficult to afford living in Fairfield.

As a rule of thumb over the years, a housing market has been considered generally affordable if the median house value did not exceed three times the median household income. As shown in the following chart, house values started exceeding three times household income in the late 1980s (about the time of the 1988 Affordable Housing Plan) and have since become even *less affordable* relative to incomes.



While housing affordability is an issue for modest income households, it is anticipated to be a growing issue on the future for older households who may not have expected to live as long and may not have the financial capacity to afford housing (or even remain in the housing they currently occupy). It is also anticipated to be an issue for younger households that may be addressing educational debt, credit card debt, and a lower savings rate than previous generations.

Housing Costs Affect Many People …

How hard is it for typical Fairfield County residents to find affordable housing here? Consider the following case studies.

CASE STUDY - Median Income Household

- The median income in Fairfield County for a family of four is about $83,700.
- Using the general rule of thumb that 30 percent of a family's income can go to housing, a family of four earning a ***median income*** for Fairfield County might be able to "afford" a monthly housing cost of $2,093. Since some this goes to utilities, insurance, and taxes, about $1,400 might be available to support mortgage principal and interest. This monthly payment would support a mortgage of about $285,000 based on a 30-year fixed mortgage rate of 4.25 percent. If the mortgage was 80 percent of the home value (i.e. – a 20 percent down-payment of $70,000 was made), the median income family could support a housing purchase of a $355,000 house.
- The median sales price of a single-family home in Fairfield in 2013 was $562,500, while the median price of a condo was $397,500.
- In short, a household with the median income for Fairfield County (from Greenwich to Bridgeport) could not afford the median price house or condominium in Fairfield.

CASE STUDY - Moderate Income Household

- At 80 percent of the area median income, a family of four might earn $63,900 per year. As can be seen from the wage data presented in the appendix, there are many occupations which pay less than this.
- Using the general rule of thumb described above, such a family might be able to "afford" a monthly housing cost of $1,598 and the funds available to support mortgage principal and interest (about $1,065) would support a mortgage of about $216,500 and a housing purchase of a $270,000 house (assuming a 20 percent down-payment of $53,500 was made).
- In short, a household with a typical income for someone who might teach your children, repair your vehicles, police your streets, sell you clothing or serve you in restaurants either cannot afford to live here, or find it exceedingly difficult.

CASE STUDY – Elderly Household

- Even assuming the house was debt-free, an elderly household occupying the median value house in Fairfield ($562,500) might have average monthly housing expenses of $750 in taxes and $500 in utilities and insurance.
- In other words, the annual housing expense of $15,000 per year ($1,250 per month) may be more than they can comfortably accommodate, even if they were to participate in a tax relief program. And this does not include the costs of home maintenance or repair.
- In short, an elderly household, people with disabilities and others on fixed incomes with a typical value house might not be able to afford to live in Fairfield.

Fairfield should find ways to provide other housing choices.

FAST FACT

A Housing Unit Would Have To Sell At Or Below $270,625 To Be Considered Affordable To A Family Earning 80% of AMI …

For housing to qualify as "affordable", the housing must not cost more than 30% of the household's annual income. Thus, a family of four earning $63,900 (80 percent of the area median income) should pay no more than $19,170 per year, or about $1,598 per month, on housing.

If it is assumed that about one-third of this amount (about $533 per month) would need to be reserved for local real estate taxes, heating/cooling, electricity, water, sewer, and other basic housing costs, this leaves $1,065 for mortgaged principal and interest payments.

At mortgage rates and terms in 2014 (approximately 4.125% for a 30-year fixed rate mortgage with no points), this monthly payment would support a mortgage of about $216,500. Assuming that the household had funds to cover the closing costs, the sale price would depend on the down payment funds available:

- At 0% down payment ($0) $216,500
- At 5% down payment ($11,390) $227,890
- At 10% down payment ($24,055) $240,555
- At 15% down payment ($38,200) $254,700
- At 20% down payment ($54,125) $270,625

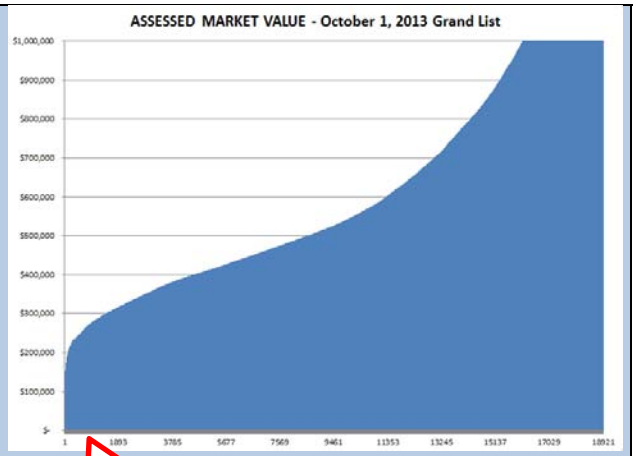
Information on current mortgage interest rates can be found here.

FAST FACT

About 832 Units Of Housing In Fairfield Might Have An Estimated Sale Price Less Than $270,625 …

As part of the overall assessment process, the Assessor keeps track of sale prices within the Town of Fairfield and uses this information to estimate the market value of all properties in the community. Based on this information, it is estimated that there could be as many as 832 housing units in Fairfield that might sell for $270,625 or less. This is less than about four percent of the housing stock in the community.

Of course, most of these units are not for sale and are not available. In addition, many of these housing units are condominiums and may not have the number of bedrooms to accommodate a family of four people.



$270,625
Estimated Market Value Affordable to 4-Person Family At 80% of AMI

Without A Diverse Housing Stock, We Are Subject To The Affordable Housing Appeals Procedure (CGS Section 8-30g) …

There are also legal and practical reasons why Fairfield should diversify its housing portfolio, especially to include "affordable housing."

In 1989, Connecticut adopted the "Affordable Housing Appeals Procedure" (codified as Section 8-30g of the Connecticut General Statutes) which affects any municipality where less than ten percent of the housing stock is considered affordable (as defined in the statute). As of 2014, about 2.62 percent of the housing stock in Fairfield met the State criteria and so Fairfield is subject to the statute.

The following plain language is intended to provide an overview of the statutory provisions and readers are encouraged to perform their own analysis:

> When a developer proposes a "set-aside development", the development is reviewed on the basis of its impact on the public health and safety rather than strict compliance with the local zoning regulations.
>
> Should a set-aside development be denied or be appealed, the development is presumed to be in the public interest and the "burden of proof" that it is not appropriate falls to the Planning and Zoning Commission and/or the person who appeals.
>
> If a set-aside development is approved with conditions which affect its affordability, the proponent may appeal and the "burden of proof" to defend the condition falls to the Planning and Zoning Commission.
>
> Affordable housing appeals are heard by a special court and, since 1989, the majority of appeals have been decided in favor of the affordable housing developments.

Fairfield has experienced some affordable housing applications and the affected areas have expressed significant concern that developers have proposed locations where the residents feel housing at such densities is not appropriate. Under the current statutory arrangement, almost any part of Fairfield could be subject to an affordable housing application of one kind or another.

If Fairfield is to be able to control its destiny and provide for development it feels is in character with its surroundings, then it must be proactive in terms of addressing affordable housing. It also helps the community address identified housing needs in places and with designs it feels is appropriate.

Fairfield is subject to

CGS Section 8-30g …

Without A Diverse Housing Stock, We May Be A Less Successful Community …

Housing is a fundamental human need and it has one of the biggest impacts on people's wellbeing and quality of life. Without appropriate shelter, people cannot meet their basic needs and participate adequately in society.

The Fairfield Affordable Housing Committee promotes the premise that Fairfield should diversify its housing portfolio and guide community change proactively, by choice, rather than ignoring it and hoping it will go away or letting whatever will happen occur.

From the 1988 Affordable Housing Plan

The More Things Change …

In an economically healthy and attractive community such as Fairfield, we rarely consider housing as a community concern with which the Town must deal.

The Town can admit to a vibrant real estate market which, although sluggish at times, has seen consistent increases in real estate property values across the board and a steady stream of new or "upgrading" residents willing and able to afford higher priced homes.

But have we erased "affordable housing" from our vocabulary? Have we forgotten that segment of our population who are on fixed incomes or whose wages do not approach those of higher salaries so visible throughout the county?

The Federal Department of Housing and Urban Development issued a publication called *Citizen* Action *for Affordable Housing* which suggests ways we can become more in touch with affordable housing and its impacts on the health of a community. The publication poses some interesting questions about affordable housing which are particularly germane to Fairfield.

- *If you wanted to sell your current home and move into another one in the same neighborhood, could you really afford it?*
- *If your grown son or daughter wanted to move into this community, could they afford to?*
- *Could your elderly parents find an affordable home nearby?*

The Affordable Housing Plan for Fairfield attempts to define "affordable housing," to show why we now have so little of it, and to suggest what this community can do about facilitating its resurgence. Previously, affordable housing opportunities were never easy, but were always available.

Recall what the housing market was like just a few years ago when you were young and starting a family, left home for that first apartment and started to save for your first home, or when your parents needed to move to smaller quarters from the large family home. Affordable housing affects everyone.

The demand for housing options, housing choice, and housing diversity will mean that Fairfield in the future will be different than Fairfield is today or has been in the past. While some people fear change, change is often for the better. Adapting our community to the needs of current and future residents can and should be done in ways that enhance our community over time.

FAST FACT

The More Things Change …

From the 1988 Affordable Housing Plan:

> There are very mixed feelings in the community as to whether the Town should be contributing towards the creation of affordable housing opportunities. Although affordable housing advocates have existed for many years, the movement has been concentrated among an interested few.
>
> As the situation changes from "concern" to "severe", the Town has more strenuously sought to discover the problems' origins and what to do about it. The community response seems divided. Some remind us that they didn't need help when they purchased (rented) their housing. Others point out that the Town's administrative responsibilities should not include housing, or are concerned about the Town's involvement in a traditionally private sector business
>
> Many people do not understand the relationship between affordable housing opportunities, a heterogeneous community and the economic health of a community beyond housing issues.
>
> The Town's concern over affordable housing certainly pertains to those directly in need. But additionally, the Town understands a more holistic relationship between a diversified housing stock and what that means within a community.
>
> Much of what is written about the affordable housing issue revolves around an understanding of who in Fairfield needs affordable housing. An understanding as to who the housing problem affects will help to educate those not realizing how close to home affordable housing truly is and help to break down the resistance to becoming involved in solving the problem.
>
> The Fairfield Population Study is very clear as to future demographic trends in our community. These trends follow two major veins. As younger residents leave high school or college and seek employment, Fairfield is out of reach as a place to live due to high living costs which are reducing Fairfield's demographic profile to older people with homes already, older or middle aged people able to afford homes in Fairfield's market, or younger people with higher incomes able to sustain housing prices.
>
> This same situation is confronting our elderly population. As elderly couples or single elderly who reside in Fairfield become unable to sustain living in larger homes, few affordable alternatives are available. Beyond limited subsided rental or expensive nursing home care, elderly residents often have little choice but to leave Fairfield.
>
> Fairfield residents entering or leaving the job market are often unable to compete in the current housing market alongside upper income families. The affordable housing need-population in Fairfield are Fairfielders. Without the communities' acceptance of the situation and willingness to help those who have been backed into an economic corner through processes beyond their control, the social devastation Fairfield is likely to go through as a result will be formidable.

Community Input

As part of the process of preparing this Plan, the Affordable Housing Committee conducted a public meeting to get input from Fairfield residents. At that meeting, residents were asked to participate in exercises and small group discussions to identify housing strategies they were more comfortable with and strategies they were less comfortable with. The Affordable Housing Committee used this information to put together a preliminary approach for further discussion.

This preliminary approach was then discussed at a joint meeting with the Planning and Zoning Commission.

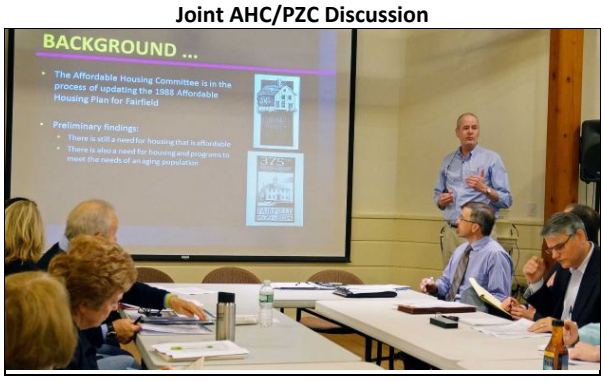
The consensus from this meeting was to outline suggested approaches so that the Planning and Zoning Commission and other Town agencies could use this Plan over time to implement strategies.

Community Workshop Exercises

Community Workshop Discussions

Community Workshop Discussion

Joint AHC/PZC Discussion



At the meeting, residents participated in several exercises which helped guide the process of preparing this Plan. First residents were asked to place green dots on a poster to reflect the type of housing they lived in at different ages in the past and then to add orange dots for the type of housing they thought they might live in at different ages in the future. This exercise revealed that people have experienced living in a diversity of housing types and expect to continue that experience into the future.

Where Have You Lived?

	Smaller Single Family	Medium Single Family	Large Single Family	2-4 Family Building	Townhouse / Low-Rise / Condo	Multi-Unit / Mid-Rise +	Congregate / Assisted Housing	Other
At Birth	10	6	5	1		6		
Age 12	9	15	5	1				
Age 24	8	3	3	5	4	4		3
Age 36	8	6	2	1	3	5		2
Age 48	6	11	5	1	1	3		1
Age 60	5	7	3	2	1			
Age 72	1	3	2		1			
Age 84			1					

Where Will You Live?

	Smaller Single Family	Medium Single Family	Large Single Family	2-4 Family Building	Townhouse / Low-Rise / Condo	Multi-Unit / Mid-Rise +	Congregate / Assisted Housing	Other
At Birth								
Age 12								
Age 24								
Age 36								
Age 48	1		1					
Age 60	2	5	1		1	1		1
Age 72	6	6	1	1	4	3		2
Age 84	5	2		1	6	1	7	4

Residents were then asked whether they felt Fairfield had too little, too much, or about the right amount of these different housing types. The general indication from this exercise was there was strong interest in having a diverse housing portfolio in Fairfield to accommodate changing housing needs over time.

Community Workshop Exercises

How Do You Feel About Fairfield's Housing Mix?

	Smaller Single Family	Medium Single Family	Large Single Family	2-4 Family Building	Townhouse / Low-Rise / Condo	Multi-Unit / Mid-Rise +	Congregate / Assisted Housing	Other
Fairfield May Have Too Much Of This Type Of Housing	1	2	16			4		
Fairfield May Have About The Right Amount Of This Type Of Housing	11	12	7	4	7	4	1	2
Fairfield May Not Have Enough Of This Type Of Housing	13	3	2	12	12	10	23	4

Residents were then given a handout which summarized eight different "bands" of housing policies (lettered A through I) which might be relevant to Fairfield today and some possible approaches within each band ranging from more passive to more active. Residents were asked to consider which of these possible approaches they would definitely agree with, definitely disagree with, or might consider.

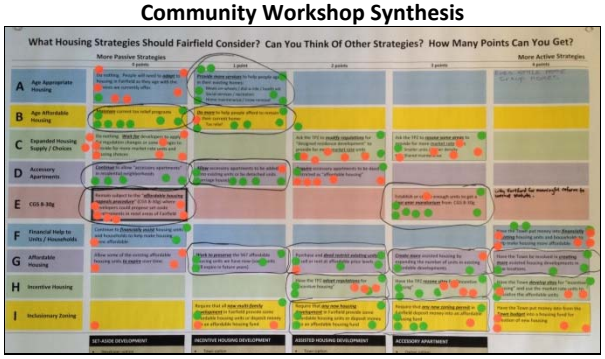
Then, the people seated at each table were asked to talk among themselves as a small group to identify which possible approaches the group was able to find consensus on (whether to agree with it or to disagree with it). Groups were encouraged to try to add their own ideas in as additional possible approaches.

What Housing Strategies Should Fairfield Consider? Can You Think Of Other Strategies? How Many Points Can You Get?

	More Passive Strategies 0 points	1 point	2 points	3 points	More Active Strategies 4 points
A Age Appropriate Housing	Do nothing. People will need to ***adapt*** to housing in Fairfield as they age with the services we currently offer.	***Provide more services*** to help people age in their existing homes: • Meals-on-wheels / dial-a-ride / health aid • Social services / recreation • Home maintenance / snow removal			
B Age Affordable Housing	***Maintain*** current tax relief programs	***Do more*** to help people afford to remain in their current home: • Tax relief			
C Expanded Housing Supply / Choices	Do nothing. ***Wait for*** developers to apply for regulation changes or zone changes to provide for more market rate units and housing choices		Ask the TPZ to ***modify regulations*** for "designed residence development" to provide for more market rate units	Ask the TPZ to ***rezone some areas*** to provide for more market rate units • Smaller units / higher density • Shared maintenance	
D Accessory Apartments	***Continue*** to allow "accessory apartments" in residential neighborhoods	***Allow*** accessory apartments to be added onto existing units or be detached units (carriage house)	***Require*** accessory apartments to be deed-restricted as "affordable housing"		
E CGS 8-30g	Remain subject to the "***affordable housing appeals procedure***" (CGS 8-30g) where developers could propose set-aside developments in most areas of Fairfield			Establish or create enough units to get a ***four-year moratorium*** from CGS 8-30g	
F Financial Help to Units / Households	Continue to ***financially assist*** housing units and households to help make housing more affordable				Have the Town put money into ***financially assisting*** housing units and households to help make housing more affordable
G Affordable Housing	Allow some of the existing affordable housing units ***to expire*** over time.	***Work to preserve*** the 567 affordable housing units we have now (some units will expire in future years)	Purchase and ***deed restrict existing units*** to sell or rent at affordable price levels	***Create more*** assisted housing by expanding the number of units in existing affordable developments	Have the Town be involved in ***creating more*** assisted housing developments in new locations
H Incentive Housing			Have the TPZ ***adopt regulations*** for "incentive housing"	Have the TPZ ***rezone sites*** for "incentive housing"	Have the Town ***develop sites*** for "incentive housing" and use the market rate units to subsidize the affordable units
I Inclusionary Zoning		Require that all ***new multi-family development*** in Fairfield provide some affordable housing units or deposit money into an affordable housing fund	Require that ***any new housing development*** in Fairfield provide some affordable housing units or deposit money into an affordable housing fund	Require that ***any new zoning permit*** in Fairfield deposit money into an affordable housing fund	Have the Town put money into from the ***Town budget*** into a housing fund for creation of new housing
	SET-ASIDE DEVELOPMENT	**INCENTIVE HOUSING DEVELOPMENT**	**ASSISTED HOUSING DEVELOPMENT**	**ACCESSORY APARTMENT**	
* DEFINITIONS	• Developer option • 30% of the units affordable for 40 years • Units become market rate after 40 years and no longer count to AH threshold • *Does not have to comply w/ local zoning* • No pre-set design guidelines	• Town option • 20% of the units affordable for 30 years • Units become market rate after 30 years and no longer count to AH threshold • *Has to comply with local zoning* • Can establish design guidelines	• Town option • 100% of the units affordable forever • Units remain affordable in perpetuity and always count to AH threshold • Has to comply with local zoning • Can establish design guidelines	• Owner option • Generally within an existing house • Owner has to occupy one of the units • Not always affordable	

Following the discussion, group representatives came to the front of the room and put green dots on possible approaches which their group supported and orange dots on possible approaches their group did not support.

Community Workshop Synthesis



Community Workshop Synthesis

Some of the lessons learned from this meeting included the following:

1. Possible Strategies - Housing For An Aging Population (Rows A to C)

1.1. Participants seemed to want to continue to provide programs and services to help people be able to stay in (and maintain) their current home and provide more services to help people "age in place." (Row A)

1.2. Participants seemed to want to maintain and enhance tax relief programs to help people be able to afford to remain in their homes. (Row B)

1.3. Participants seemed concerned about amending the zoning regulations to increase densities for market rate housing, whether devoted to seniors or in general (Row C) or rezoning specific sites for higher density development. (Row C)

2. Possible Strategies - Accessory Dwelling Units (Row D)

2.1. Participants seemed supportive of accessory apartments and allowing more flexibility (currently they can only be added *within* existing dwellings). This might include allowing them to be added onto existing homes or allowing them to be established as detached units. (Row D)

2.2. Participants seemed concerned about the idea of *requiring* that accessory apartments be deed-restricted to affordable rents but did suggest that this might be incentivized in some way. (Row D)

3. Possible Strategies - Affordable Housing / CGS 8-30g (Rows E to I)

3.1. Participants ***DID NOT*** want to remain subject to the "affordable housing appeals procedure" (CGS 8-30g) where developers could propose set-aside developments in most areas of Fairfield. (Row E)

3.2. Participants seemed to want a four-year moratorium from CGS 8-30g or find another way to gain local control over the placement and design of affordable housing developments. (Row E)

3.3. Participants seemed concerned about financially assisting housing units and households to help make housing affordable. The idea of using the local budget to provide more support created more concern. (Row F)

3.4. Participants seemed to want existing deed-restricted units to be preserved and not expire over time. Participants seemed to want Fairfield to have an accurate count of existing units that count towards the 10 percent threshold in CGS 8-30g (Row G).

3.5. Participants seemed to support the idea of purchasing and deed-restricting existing units to sell or rent at affordable prices and having the Town be involved in creating more assisted housing developments. (Row G)

3.6. Participants did not seem to express a clear consensus on the concept of establishing one or more "incentive housing zones" where the Town could control the density / design of development. (Row H)

3.7. Participants seemed to support the idea of inclusionary zoning whereby new development would be required to provide affordable units and/or contribute to an affordable housing fund. Participants were not generally supportive of using money from the Town budget to do so. (Row I)

Possible Strategies

Based on community input and feedback, the Affordable Housing Committee recommends a basic four-prong approach to diversifying out housing portfolio.

Preserve The Housing Options And Choices We Already Have

Take Charge Of Providing Future Housing Choices And Options

Modify Local Regulations / Programs To Provide More Housing Options

Establish Additional Housing Units In Appropriate Locations

Specific strategies to accomplish this approach are discussed on the following pages. Additional information is also contained in the separate Appendix.

1. Preserve The Affordable Units We Already Have

According to information kept by the Connecticut Department of Housing, Fairfield is credited with having 567 housing units which meet the State definition of "affordable housing" categorized as follows:

- **Governmentally Assisted** (241 units) - housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low and moderate income housing.
- **Tenant Rental Assistance** (181 units) - housing which is occupied by persons receiving rental assistance under chapter 319uu or Section 1437f of Title 42 of the United States Code.
- **CHFA/USDA Mortgages** (34 units) - housing which is financed by a mortgage from the Connecticut Housing Finance Authority or the United States Department of Agriculture (programs targeted to lower income households).
- **Deed-Restricted Units** (116 units) - housing which is conveyed by deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as affordable housing.

	Units	**Percent Affordable**
Total Housing Units - 2010 Census	**21,648**	
Governmentally Assisted Units	241	
Tenant Rental Assistance	181	
CHFA/USDA Mortgages	34	
Deed Restricted Units	116	
Total Assisted Units	**572**	**2.64%**

While the number of governmentally assisted units is likely to remain fairly constant over time (except as new units are added), all of the other categories are subject to fluctuation. Tenant rental assistance and CHFA/USDA mortgages are programs administered by other agencies and these housing unit credits may not remain constant in the future. In particular, the number of deed-restricted units is subject to decline over time because the deed restrictions can expire (see inventory in the Appendix with potential expiration dates).

If Fairfield is going to make meaningful progress towards diversifying its housing portfolio, it has to be able to preserve the affordable units it already has. Fairfield should to:

- Maintain and expand the tenant rental assistance program,
- Expand the use of CHFA/USDA mortgages in Fairfield, and
- Extend the deed-restriction term for existing units or seek to restrict such units in perpetuity (including possible purchase of units in order to extend affordability restrictions).

2. Require Deed-Restricted Units Be Affordable For A Longer Period

At the present time, CGS Section 8-30g (affordable housing appeals procedure) requires that the affordable units in a set-aside development be deed-restricted for a period of at least 40 years. When the statute was first adopted, the affordability terms was 20 years and a number of communities are now experiencing *a drop in their affordable housing percentage* as the affordability restrictions expire. Units built under the incentive housing zone program (CGS Section 8-13m) are required to be deed restricted for at least 30 years.

When the affordability restrictions expire on an ownership unit, the then owner is entitled to sell the unit at market prices and has the potential to receive what might amount to a significant windfall. With regard to affordability restrictions on a rental unit, the landlord would then be entitled to rent the unit at market prices. Once the affordability restrictions expire, the community no longer receives "housing unit equivalent points" for the affordable units (although they may continue to get points for the market rate units in a set-aside development).

If Fairfield is to make any real progress towards providing more affordable housing, it cannot be a situation where the community takes two steps forward and then falls two steps back. Fairfield should adopt a policy that affordable housing units created in the community remain affordable in perpetuity – and certainly for a period longer than 40 years.

If the units are to be sold, the developer will have sold the unit following construction and the financial viability of the project will not be adversely affected by this policy since the developer will receive the same sales price either way. A future owner, 40 years into the future, will not receive a financial windfall (which they may not have been entitled to anyway) but the community will be able to have an affordable unit forever.

If the units are to be rented, the "present value" of a rental stream 40 or more years in the future is minimal and is generally disregarded in financing or appraisal or assessment situations. Furthermore, within 40 years, there is a very high likelihood that the property ownership will have changed hands and/or that the property will have been refinanced. Most importantly, the community will be able to have an affordable unit forever.

Fairfield should adopt a policy that affordable housing units created in the community remain affordable in perpetuity – and certainly for a period longer than 40 years.

3. Create More Governmentally Assisted Developments

Governmentally assisted housing developments can provide significant benefits to Fairfield since projects can be designed to incorporate local considerations into the federal program guidelines while receiving state / federal funding. Since the developments will be established by the community with state and/or federal assistance, Fairfield can help ensure that such developments are integrated appropriately into the community.

Fairfield already has several governmentally-assisted developments and should also seek to expand and/or rehabilitate these developments in the future to meet local housing needs.

Greenfield Commons
Villa Avenue

Jarvis Court

Parish Court
Warde Terrace

Sullivan-McKinney
Meadowbrook Road

4. Seek To Obtain An Exemption From CGS 8-30g

The Affordable Housing Appeals Procedure (codified as Section 8-30g of the Connecticut General Statutes) provides an opportunity for affordable housing to be provided in almost any location within the Town of Fairfield and in almost any configuration. Regardless of how much Fairfield may support the creation of affordable housing, the fact that the community has almost no input to the design or location of the development creates a confrontational situation rather than a cooperative situation.

On the other hand, if Fairfield was successful in obtaining an exemption from CGD 8-30g, it would have the opportunity to create affordable housing in ways that fit best within the community.

At the present time, there are three ways that a community can be exempt from CGS 8-30g:

1. Establish that at least 10 percent of the housing units in the community meet the state criteria for affordable housing (governmentally assisted units, tenant rental assistance, CHFA/USDA mortgages, deed-restricted),
2. Obtain sufficient "housing unit equivalent points" in order to apply for a four-year moratorium from CGS 8-30g, or
3. Modify the statute (for example, see Section 222 of Public Act 14-217 regarding exemption or Public Act 00-206 regarding 22% bonus).

Of these, the most practical option for Fairfield would appear to be the four-year moratorium (as provided in CGS Section 8-30g(l).

For Fairfield to get a four-year moratorium, it would need to accumulate 433 housing unit equivalent points (HUEP). Housing unit equivalent points are allocated as follows for housing units put in place after 1990:

		HUEP per unit
Affordable Rental	Family units up to 40% AMI	2.50
	Family units up to 60% AMI	2.00
	Family units up to 80% AMI	1.50
Affordable Ownership	Family units up to 40% AMI	2.00
	Family units up to 60% AMI	1.50
	Family units up to 80% AMI	1.00
Affordable Rental or Ownership	Elderly units up to 80% AMI	0.50
Market Rate	Market-rate units in a set-aside development	0.25

Fairfield has approximately 124 HUEP as of 2014 and is entitled to additional HUEP once some set-aside developments currently under construction are occupied. In addition, Fairfield is investigating getting credit for the homeless shelters, group homes, and other supportive housing which exists in the community.

Fairfield should participate in any discussions related to modifying CGS 8-30g and increasing the HUEP for elderly units.

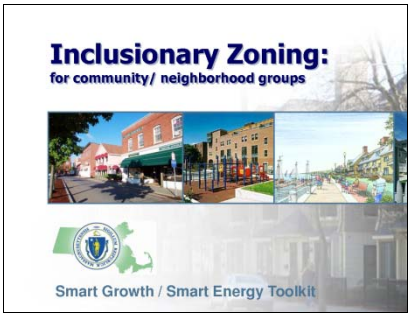
5. Implement Inclusionary Zoning Programs

Section 8-2i of the Connecticut General Statutes allows any municipality to implement inclusionary zoning regulations in order to promote the development of housing affordable to persons and families of low and moderate income. In that statute, "inclusionary zoning" means any zoning regulation, requirement or condition including, but not limited to;

- the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means;
- the use of density bonuses; or
- in lieu of or in addition to such other requirements or conditions, the making of payments into a housing trust fund to be used for constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.

In practicality, the word "inclusionary" means any regulatory approach or provision which results in the creation of affordable units as part of or as a result of a development.

Fairfield should establish inclusionary zoning requirements whereby development (which could include anything from a building permit for renovation to a residential subdivision or a multi-family development) would be required to make some provision for either creating affordable housing units within the development (or elsewhere in the community) or making payments into a housing trust fund. It may even make sense for a developer to purchase an existing property and deed restrict it and resell it in order to create affordable units.

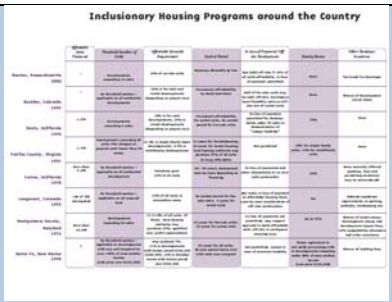


CASE STUDY

Ideas At Work …

The Campaign For Sensible Growth created an informational pamphlet in 2001 entitled "Expanding Housing Options Through Inclusionary Zoning". That pamphlet provides some examples from around the country and presents a table comparing some of the inclusionary programs mentioned.

That report can be accessed here.



CASE STUDY

New Canaan's Inclusionary Zoning Fee

New Canaan adopted an inclusionary zoning provision into their zoning regulations in 2005. The regulation (codified in Section 7.6.A of the Regulations) states:

> All applications for a zoning permit for any new building construction or addition (excluding interior renovation) in any zone shall be accompanied by an inclusionary zoning fee of $10.00 per $1,000 of construction value, to be paid into a housing trust fund to be used for constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.

According to information contained in their 2014 Plan of Conservation and Development, it was estimated that the housing trust fund had collected over $2,500,000 over the years and had distributed $900,000 to support constructing, rehabilitating, or repairing housing affordable to persons and families of low and moderate income.

CASE STUDY

Westport's Inclusionary Housing Overlay District

In 2010, Westport adopted an "inclusionary housing overlay district" in order to increase the diversity of housing choices and to provide additional below-market-rate housing units. The areas eligible for the zoning district were parcels that were partially in a residential zone and partially in a non-residential zone (i.e. – in areas where higher density housing might provide an effective transition between different uses).

The zoning district contained some standards to help accommodate new development:

- up to 26 bedrooms per gross acre allowed (20 for market rate units, 6 for affordable units)
- up to 18 units/acre in the non-residential zone portion, 12 units/acre in the residential zone
- average unit size of 1,250 square feet
- architectural design considerations
- parking flexibility

At least 20 percent of the units were required to be deed-restricted as affordable units.

6. Adopt An "Incentive Housing" Type Zone

In 2007, the Connecticut legislature adopted statutory language to permit what are known as "incentive housing zones" (codified at CGS Section 8-13m). This is a special type of zoning district which has been used to create affordable housing developments and affordable housing opportunities in a number of Connecticut communities. Communities have enacted such a regulation because:

- It can be used to authorize a specific development scheme at a specific site (it permits what is essentially "spot zoning" and "contract zoning") when used to create affordable housing,
- It can create opportunities for housing and affordable housing at sites and in areas which will promote economic growth and revitalize certain areas,
- The municipality retains more control over the development approval process than can be achieved with the Affordable Housing Appeals Procedure (CGS Section 8-30g), and
- It allows for a community to establish design guidelines.

If a community adopts a program *in strict compliance* with statutory provisions, the municipality may be eligible for State "incentive" payments as described in the statute. However, to date, the State has not funded the incentive payments at a level which has reflected the statutory language.

Still, many communities have adopted regulations which are generally consistent with the "aspirations" contained in the statute and housing projects have been built.

CASE STUDY

Simsbury's Workforce Housing Zone

In 2013, Simsbury adopted a "Workforce Housing Zone" regulation to promote housing opportunities within the community. Although the regulation and resulting development will not be eligible for any incentive payments from the State, the Zoning Commission felt that the regulations would help the community address local housing needs.

Since the program is set up to require a zone change and a Special Permit, the Zoning Commission retains considerable discretion over the form of the housing and its density. Affordable units are required.

The Simsbury regulation is contained in the Appendix.

Comparison Of Incentive Housing Zone versus Affordable Housing Appeals Procedure

	Incentive Housing Overlay Zone	**Affordable Housing Appeals Procedure**
Statutory Reference	CGS 8-13m	CGS 8-30g
Unit Set-Aside / Affordability Level	At least 20% of the units shall be affordable at 80% of AMI	At least 15% of the units shall be affordable at 80% of AMI *AND* at least 15% of the units shall be affordable at 60% of AMI
Minimum Affordability Term	30 years	40 years
Minimum densities (to be eligible for state incentive payment)	Single family = 6 units/ acre Duplex = 10 units/acre Townhouse = 10 units/acre Multi-family = 20 units/ acre Mixed Use = 20 units/ acre *AND* Must be 25% higher than underlying zoning district	None specified
Design Guidelines	Locally established design guidelines encouraged by Statute	No design guidelines mentioned
Locations Established By	Locations established by TPZ	Locations proposed by developer
Eligible Locations	Defined in statute (if want to be eligible for state incentive payment Otherwise, where designated by Town	No limitations Locations proposed by developer
Exemption Criteria	None since a local option established by the Town	10% of housing stock *OR* Housing unit equivalent points equal to 2% of housing stock gets a 4-year moratorium
Approval Method	Site Plan Approval with Public Hearing (if want to be eligible for state incentive payment Otherwise, as designated by Town	May involve a Zone Change, a Text Change, a Special Permit, *AND/OR* a Site Plan Approval
Appeals	To Superior Court (Land Use Docket)	To Superior Court (Affordable Housing Docket)
Extent Of Local Control	More local control	Less local control

7. Update "Accessory Apartment" Regulations

Accessory apartments (also known as "mother in law apartments") are secondary dwelling units allowed on a property under certain situations. Such units can allow:

- a family to have a mother-in-law come to live with them and live independently in a separate unit,
- an elderly homeowner to have a younger person or family live in an independent unit and assist with maintaining the property, or
- other arrangements.

An accessory dwelling unit is typically self-contained with its own entry, living area, sleeping area, kitchen and bathroom. While often created within the principal building, some communities allow it to be added onto the principal building or even established in a separate structure on the lot (existing or newly constructed).

Fairfield already allows accessory apartments (Section 6.0 of the Zoning Regulations) and municipal records indicate that 162 units have been so authorized. While additional units may exist, they have not been authorized by the Town.

Accessory units could be an excellent way for Fairfield to help address the changing housing needs of the community and do it in ways which:

- Do not involve the construction of new buildings since it occurs on existing developed properties,
- Help aging homeowners receive financial and/or property assistance to remain in their homes,
- Provide flexible opportunities for younger people or single person households.

To help do this however, there are some provision in the existing accessory apartment regulations which should be modified:

- Modify Section 6.3 to allow accessory apartments in other zoning districts (perhaps by Special Permit since accessory apartments are not even allowed on over-sized lots at present)
- Modify Section 6.3 to allow an accessory apartment when the home does not conform to "lawful setbacks" (perhaps allowing an accessory apartment in this situation by Special Permit)
- Modify Section 6.3.3 to allow an accessory apartment regardless of whether the unit has been in existence or undergone any exterior alterations in the previous five years
- Modify Section 6.3.4 to allow:
    - some expansion of the existing footprint to allow for the creation of an accessory apartment (for example, one or both units might desire a first floor master bedroom and this may not be possible if an addition to the structure cannot be made)
    - establishment of an accessory apartment in an accessory building (perhaps by Special Permit)

Accessory Apartment

Accessory Apartment

Even more significantly, Fairfield may wish to modify the accessory apartment regulations to require that such units be deed-restricted as affordable housing. Section 8-30g(k) of the Connecticut General Statutes provides that accessory apartments can be counted as affordable housing provided it is legally approved by the Town and is deed restricted to rent at an affordable price.

The statute defines an accessory apartment as a separate living unit that:

(A) is *attached* to the main living unit of a house, which house has the external appearance of a single-family residence,
(B) has a full kitchen,
(C) has a square footage that is *not more than thirty per cent* of the total square footage of the house,
(D) has an internal doorway connecting to the main living unit of the house,
(E) is not billed separately from such main living unit for utilities, and
(F) complies with the building code and health and safety regulations.

If Fairfield adopts these provisions, accessory apartments could also count towards the number of affordable housing units in the community.

CASE STUDY

Trumbull's Accessory Apartment Regulations

Trumbull's accessory apartment regulations (codified as Section 1.1.2.7 of the Trumbull Zoning Regulations) mirror the provisions of CGS Section 8-30g(k). The Trumbull regulations state that the unit must be deed-restricted for a period of at least 40 years and that the permit shall be reviewed and renewed every five years to ensure compliance. Upon sale of the residence, the regulations require the new owner, if they wish to continue the use of the apartment, to reapply for the permit.

As a result of this provision, Trumbull has added a considerable number of units to its affordable housing inventory. The Trumbull regulation is contained in the Appendix.

CASE STUDY

Elder Cottage Housing Opportunities (ECHO)

Some communities are allowing "elder cottage housing" as a way to provide for an accessory dwelling without having to wait months or years for construction or renovation. An ECHO housing unit is a temporary, manufactured home, usually a small studio or one-bedroom of 700 square feet or less, which can be added as a separate structure on the same property as a single-family home belonging to an adult child or relative.

8. Update Other Zoning Regulations

In addition to the previously mentioned zoning amendments (inclusionary zoning, incentive housing overlay zone, accessory apartment), Fairfield should consider some additional regulation changes:

1. Consider increasing the density bonus in Section 10.6.10 of the Zoning Regulations (Designed Residence District) to encourage the establishment of additional housing opportunities.

2. Consider eliminating the density bonus in Section 10.6.9 of the Zoning Regulations (Designed Residence District) for market rate elderly housing developments which are not affordable.

3. In Section 10.9.1 of the Zoning Regulations (Designed Residence District), consider allowing more than four dwelling units in a building.

4. Consider amending regulations to allow modification of existing homes to accommodate handicapped ramps or other renovations which can help facilitate "aging in place."

5. Consider allowing conversion of existing housing to two-family or three-family buildings in certain zoning districts (subject to specified guidelines which might include age of structure, location on a collector or arterial road, etc.) when affordable housing is provided since it could increase the amount of affordable housing within the existing housing stock and without adding additional buildings.

6. Adopt a model housing "Affordability Plan" to be used in conjunction with any affordable housing development in Fairfield. This will ensure that all projects use similar and appropriate protocols for calculating income, determining assets, verifying sales prices / rental rates, qualifying purchasers/renters, and implementing the fair housing marketing plan.

7. Designate the Department of Community and Economic Development (or other entity) as the overseer/administrator of the affordability plan to ensure that it is correctly administered and implemented.

Fairfield should adopt a model housing "Affordability Plan" to help guide and manage affordable housing developments.

Designed Residence District

Two-Family House

9. Maintain And Enhance Elderly Tax Relief Programs

Fairfield already offers several elderly tax relief programs and, according to information obtained from the Town, approximately 1,600 housing units participate in the various programs:

- A *tax credit* program where eligible elderly households (ages 65+) earning up to $71,200 can receive tax relief as a percentage of the tax bill up to a maximum annual amount (1,588 participants),
- A *tax freeze* program where eligible elderly households (ages 65+) earning up to $51,500 can freeze their tax bill for up to six years (7 participants), and
- A *tax deferral* program where eligible elderly households (ages 75+) earning up to $81,400 can defer up to 50% of their tax bill provided they agree to pay back the deferred amount (plus interest) upon sale of the property (16 participants).

In addition, there is a state tax relief program with different income categories and tax credit arrangements.

These programs are very important for helping older households be able to afford to remain in their homes. Information complied by the Town showed that *over half* of the households participating in the program had annual incomes less than $35,300.

While it would be beneficial if the Town could obtain a deed-restriction for some period of time as part of granting local tax relief, it is unclear how this might be done. Section 12-129n of the Connecticut General Statutes suggests that Fairfield could explore this as a "local option" tax relief program. The advantage to this approach would be that housing unit equivalent points might be obtained for no net increase in the number of housing units that need to be built and for a modest increase in tax relief for elderly homeowners.

10. Continue To Provide Housing Support

Fairfield should also continue the many housing programs it currently provides:

1. Maintain the down payment / closing cost assistance program for low/moderate income households.

2. Continue the neighborhood revitalization program where the Town provides financial assistance to landlords to make improvements in exchange for a deed restriction requiring that units be rented at "fair market rent" to low and moderate income tenants.

3. Continue to provide financial assistance to income-eligible households (low- and moderate-income homeowners, elderly homeowners) to help fund repairs that improve the safety and health of existing homes.

In addition, Fairfield should consider the following:

4. Establishing a cooperative ownership program for income-eligible households whereby the Town purchases and owns the land (leases back to the homebuyer for nominal fee), and affordability restrictions are filed on the land records.
   a. Purchases of homes by income-eligible households
   b. Land purchases from elderly residents to provide financial assistance as they age in place

5. Adopting an ordinance providing tax credits (as per CGS 12-81bb) for deed restricting a property for affordable housing.

11. Continue To Support "Aging In Place"

Fairfield should continue to offer services which will help older residents to "age in place" in Fairfield. In addition to the tax relief issues mentioned earlier, assistance with activities of daily living (such as meals on wheels, home maintenance, and transportation) are important considerations for the future.

CASE STUDY

Orange's "Handyman" Services

The Orange Senior Center coordinates a Skills Bank/Handyman Services Program consisting of town volunteers who are willing to do simple home repairs or tasks for residents who need assistance.

These services can be of immense help to people who are aging in place in their home.

CASE STUDY

New Canaan's "Get About" Service

In New Canaan, the Get About service has been established to provide rides to elderly and handicapped residents. Five vans, four of them with wheel chair capability, operate eight hours a day Monday through Friday and trips are reserved 24 hours in advance. In 2012, more than 10,000 rides were provided.

Transportation is provided to any destination in New Canaan (shopping, banks, the YMCA, Senior Center, a friend's home, etc.). Voluntary contributions of $3.00 per one way ride are suggested to help defray expenses.

Trips are also provided to medical destinations and these destinations may be located in immediately surrounding communities. No donation is expected for rides to medical appointments.

For over thirty years, Get About has provided valuable transportation services while relying on donations from generous residents, the United Way, the New Canaan Community Foundation, churches, associations, businesses and individuals.

12. Continue To Partner With Other Organizations

Over the years, Fairfield has partnered with a number of other organizations in order to create affordable housing.

This includes State and Federal agencies such as the United States Department of Housing and Urban Development, the Connecticut Department of Housing, The Connecticut Department of Economic and Community Development, the Connecticut Housing Finance Authority, and other such agencies.

Fairfield has also partnered with non-profit organizations to help create and operate affordable housing developments in the community including the Fairfield Housing Authority, Operation Hope, Micah Housing, the Mutual Housing Association of Southwestern Connecticut, New Samaritan Corporation-Elderly Housing Management, and other non-profit entities.

Fairfield has also partnered with private entities to help create and operate affordable housing. For example, in 1990, the Town partnered with a private property owner to create a mixed use development that included twenty-four (24) apartments, of which six were deed restricted as affordable. The parties entered into a cooperative agreement where the Town contributed to infrastructure improvement and leased town-owned property to the developer to meet parking requirements. In exchange, the developer agreed to deed-restrict twenty-five percent (25%) of the dwelling units (i.e. six units) as affordable.

These types of partnering arrangements should continue.

CASE STUDY

Mutual Housing Association Of Southwestern Connecticut

The Mutual Housing Association of Southwestern Connecticut, Inc. (MHASWCT) is a diversified non-profit housing development corporation serving Fairfield County, Connecticut. Founded in 1990, their mission is to create and sustain housing, revitalize neighborhoods and improve the quality of life for low and moderate income people in Fairfield County, one of the most expensive housing markets in the country. In addition to Fairfield, they have affordable housing communities in Bridgeport, Norwalk, Stamford and Trumbull.

CASE STUDY

Operation Hope

Operation Hope is a Fairfield-based organization devoted to helping people meet their basic need for food and shelter as well as offering long-term solutions to hunger and homelessness. The organization was formed in 1986 when local residents became aware of Fairfield residents unable to meet their basic need for food and shelter.

In addition to a food pantry and community kitchen, Operation Hope operates a shelter men, women and families and provides clean and safe permanent rental housing for previously homeless families and individuals.

13. Create and Maintain a "Knowledge Base" Of Information Related To Affordable Housing

The issues related to affordable housing can be complex and it is not easy for people to become informed and educated about these issues. Where factual information is not readily available, people often rely on hearsay or expressed opinions and react emotionally rather than factually.

One way to counter this is to provide a source of information about affordable housing and organize it one place. Since this does not appear to be available elsewhere, Fairfield will probably have to do this itself.

The information could be prepared and maintained by the Affordable Housing Committee with the assistance of Town Staff and could be accessed from the Town website.

Introduction / Purpose

Fairfield Affordable Housing Committee

Knowledge Sharing Project

Introduction

For many reasons, the issues surrounding the topic of Affordable Housing are very complex. Just the words - ***Affordable Housing*** - mean different things to different people. Often, the topic elicits charged emotional opinions formed from unique, individual experiences and perceptions of what Affordable Housing is.

Much of the recent success, nationally, in affordable housing development has resulted from learning the hard lessons of past mistakes and failures.

Fairfield has its own history of Affordable Housing development – much of it fairly quiet and successful. (See first link below)

The AH Committee in Fairfield is charged by the Board of Selectmen, with updating a very dated ***Affordable Housing Plan***, in consultation with and for the consideration of, multiple elected bodies, with the authority to act on such plan. The key word there is PLAN. If the town is not proactive in taking charge of the effort to increase the range of ***Housing Opportunities*** in Fairfield, then the only entities so engaged will be developers.

The AH Committee invites, and **needs**, public participation in this evolving plan. Among other opportunities for this input are the monthly meetings of the Committee.

For those interested in this challenging topic, and in the interest of effectively advancing the discussions, we have compiled the following list of background readings and resources – for your convenience and consideration. It is ***incomplete, preliminary*** and **open to your suggestions.** We hope you find these informative as we move forward as a community to effectively address these important challenges.

Comments or suggestions for additional links to be included in this collection are welcomed and can be forwarded to: Stephen Grathwohl, Chair of the Affordable Housing Committee, Email: steve@westportpm.com.

Opinions expressed in these articles are not necessarily those of the AH Committee or its individual members.

Sample Links

FAIRFIELD

History of Affordable Housing in Fairfield 1984+

Summary of Key Afford Housing Developments in FFLD(excl Housing Authority sites)

Affordable Housing Committee Home Page

The Fairfield Housing Authority

Fairfield Plan of Conservation & Development - P & Z (AKA Master Plan)

6 Sample Calculations of Rents/Sale Price for AH (Note: AMI = Area Median Income)

MISC DOCUMENTS RE AH IN OTHER CONNECTICUT COMMUNITIES

Darien Affordable Housing Plan 2009 (Slow Loading)

Westport Affordable Housing

Oxford AH Discussion re Accessory Apts with References to Trumbull Actions

STATE OF CONNECTICUT

State of Connecticut, Department of Housing (Lots of links to lots of information)

UCONN Land Use WEBINAR Affordable Housing

Report of the Blue Ribbon Commission to Study Affordable Housing 2000

CT DECD Title 8 Housing Regs (Slow Loading)

CT DECD FY 2013 Annual Report (See **Housing Development** in Table of Contents)

CT Office of Legislative Research (Great source for countless OLR reports for legislators)

Affordable Housing Land Use Appeals Procedure(8-30G)

(Because there has been so much attention paid to the application of, or reference to this procedure, MUCH about 8-30G is linked below. It is a major topic in the current study of AH-related issues – but one among many topics.)

CT Office of Legislative Research Report on 8-30G as of 2013 (Good info, some dated stats)

CT Office of Legislative Research Report on 8-30G as of 2011 (Good info, some dated stats)

Action Plan

After considering community input, the Affordable Housing Committee has identified the following action steps as being high priorities for implementation. The key organization(s) responsible for completing the action step are identified by ***bold*** type.

Action Step	Description	
1. Create at least 100 newly affordable housing units in Fairfield by 2024.	The Town should work to create ***at least*** 100 newly affordable housing units in Fairfield over the next ten years. This would not include private "set-aside developments" under CGS 8-30g but would include units created in other ways. This goal is more than double the number of affordable housing units which the Town of Fairfield created in the past decade. One way that this might be accomplished is as follows: • Fairfield Housing Authority (net 12 new units) – add 12 additional units as part of a rehabilitation of the 38 existing units at the Pine Tree Lane development • Multi-family rehabilitation (40 units) – continue using federal funds from the Community Development Block Grant (CDBG) program to fund the rehabilitation of multi-family units in exchange for a deed restriction • Add deed-restricted accessory apartments (20 units) - see action step #5 below • Create additional units in other ways (28 units)	
	Key Agencies:	Affordable Housing Committee Board of Selectmen ***Fairfield Housing Authority*** ***Office of Community and Economic Development*** Representative Town Meeting ***Town Plan and Zoning Commission***

Action Step	Description	
2. Obtain an initial moratorium from CGS 8-30g by 2018.	Through a combination of creating new affordable housing units, ongoing housing efforts, set-aside developments, accessory apartments, incentive housing developments, and other approaches, the Town should accumulate sufficient "housing unit equivalent points" (HUEP – described on page 33) to be eligible for a 4-year moratorium from the "affordable housing appeals procedure" (CGS 8-30g). It is believed this can be accomplished in three years. Fairfield has accumulated approximately 124 HUEP towards the 433 HUEP it needs for a four-year moratorium. According to the Department of Community and Economic Development, the remaining 289 HUEP might be accumulated as follows: • Additional governmentally assisted developments (including deeper affordability) — 165 HUEP • Additional deed-restricted units from locally sponsored housing programs (CDBG) — 25 HUEP • Multi-family rehabilitation — 18 HUEP • Deed-restricted accessory apartments — 23 HUEP • New construction sponsored by Town of Fairfield — 9 HUEP • Private "set-aside developments" under CGS 8-30g — 58 HUEP	
	Key Agencies:	Affordable Housing Committee Board of Selectmen Fairfield Housing Authority ***<u>Office of Community and Economic Development</u>*** Representative Town Meeting Town Plan and Zoning Commission

Action Step	Description	
3. Establish a "Housing Fund" in 2015.	Historical information indicates the Town had a "housing fund" at one time which was used to support housing initiatives. Having such a fund will allow the Town to support housing initiatives and provide "seed money" for new projects. Monies for the "housing fund" could come from: • an "inclusionary zoning fee" (see action step #4 below), • re-appropriating the unused budget allocation each year which was reserved for elderly tax relief, • the Town's General Fund, • a bonding initiative to capitalize the housing fund initially rather than waiting for it to grow over time, • grants, or • other sources.	
	Key Agencies:	Affordable Housing Committee Board of Selectmen Board of Finance ***Representative Town Meeting***

Action Step	Description	
4. Adopt an "inclusionary zoning" fee in 2015.	As authorized by CGS Section 8-2i, the Town Plan and Zoning Commission should establish an inclusionary zoning fee which will be charged to all applications for a zoning permit for any new building construction or addition (excluding interior renovation) in any zone (based on a percentage of construction value) to be paid into a housing trust fund to be used for constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.	
	Key Agencies:	Affordable Housing Committee ***Town Plan and Zoning Commission***

Action Step	Description	
5. Establish a model housing "affordability plan" and a model deed restriction in 2015.	The Town should establish a model housing "affordability plan" and a model deed restriction in order to ensure that all affordable housing developments in Fairfield are in accordance with statutory requirements, are appropriate for Fairfield, and are easier for the Town to oversee and administer.	
	Key Agencies:	Affordable Housing Committee ***Affordable Housing Committee***

Action Step	Description	
6. Update accessory apartment regulations in 2015.	The Town Plan and Zoning Commission should modify the accessory apartment regulations (as indicated in this report) to help address local housing needs, create units which will contribute to the number of deed-restricted units in Fairfield, and support a moratorium from the "affordable housing appeals procedure" CGS Section 8-30g.	
	Key Agencies:	Affordable Housing Committee ***Town Plan and Zoning Commission***

Action Step	Description	
7. Adopt an "inclusionary zoning" regulation in 2016.	The Town Plan and Zoning Commission should establish an "inclusionary zoning" regulation requiring that new development create affordable housing units or, alternatively, pay a "fee-in-lieu" of creating the affordable unit. The statutory authority for the Town to do this is conferred by CGS Section 8-2i. The requirement to create affordable housing units can be applied to all new development (residential and non-residential), just residential development (single-family subdivision and multi-family development) or just multi-family development. Affordable unit(s) could be created by new construction on-site or off-site or by deed-restricting an existing unit. The inclusionary housing requirement can also be met (in situations to be determined by the Town) through payment of a fee-in-lieu of creating the affordable unit for full and/or fractional unit(s). How the amount of the fee would be determined would be established as part of the adopting the regulation. Examples of regulations from some other communities are contained in the Appendix.	
	Key Agencies:	Affordable Housing Committee **Town Plan and Zoning Commission**

Action Step	Description	
8. Adopt an "Incentive Housing Zone" in 2016.	Even if no land is zoned for it initially, the Town Plan and Zoning Commission should establish an Incentive Housing Overlay Zone with design guidelines. Having such an option in the Zoning Regulations could provide an opportunity for the Town to work cooperatively with a developer to create an affordable housing development in locations and with designs which are considered appropriate for their surroundings. In addition, the Plan of Conservation and Development could identify locations with potential for helping to diversify Fairfield's housing portfolio. CGS Section 8-13m(5) suggests criteria for identifying areas which may have such potential.	
	Key Agencies:	Affordable Housing Committee ***Town Plan and Zoning Commission***

Action Step	Description	
9. Investigate the opportunity to create affordable housing through a tax relief or other program by 2017.	State statutes provide an opportunity for a community to create a "local option" tax relief program. One option may be to provide elderly homeowners with tax relief (or a financial payment) in exchange for a deed-restriction on that unit for a defined period.	
	Key Agencies:	Affordable Housing Committee Board of Selectmen ***Representative Town Meeting*** Tax Assessor

Action Step	Description	
10. Obtain a subsequent moratorium from CGS 8-30g.	During the initial moratorium, the Town should work to accumulate sufficient "housing unit equivalent points" (HUEP) to be eligible for a second four-year moratorium from the "affordable housing appeals procedure" (CGS 8-30g). The 433 HUEP needed for a moratorium could be accomplished by adding 173 newly affordable rental units for families at 40% of AMI or by adding 866 units of elderly housing or some intermediate number of units. The units do not necessarily need to be newly constructed but can be created by deed-restricting existing units or by establishing accessory apartments within existing units.	
	Key Agencies:	***Affordable Housing Committee*** ***Office of Community and Economic Development*** ***Board of Selectmen*** ***Representative Town Meeting*** ***Town Plan and Zoning Commission*** ***Fairfield Housing Authority***

Action Step	Description	
11. Continue to educate Fairfield residents on the need for affordable housing	The Affordable Housing Committee and the Office of Community Development should continue to educate the community about the need for affordable housing and ways to address this need.	
	Key Agencies:	Affordable Housing Committee ***Office of Community and Economic Development***

Next Steps

Fairfield is experiencing some of the same social and economic issues and changes as the rest of the state and the nation. An aging population and decreasing housing affordability are just two of the issues addressed in this report.

Just as was recognized 25 years ago, there is a need for the community to expand its thinking and pursue ways to address the housing implications of these issues and changes.

But perhaps, the issues are more imminent and real today. The "baby boomers" have reached ages 50 to 70 and are in the midst of grappling with the issues related to their housing and its relevance to their health and economic situation. Similarly, housing has become even less affordable and for a larger portion of the population. While Fairfield was once able to continue on without really addressing this issue with vigor, the Affordable Housing Appeals Procedure (CGS Section 8-30g) has brought this issue to our doorstep. Moreover, it has the potential to affect almost every area and neighborhood in Fairfield.

Rather than take a passive approach and take chances with how this issue will play out in Fairfield, the Affordable Housing Committee advocates for a more active approach where the community takes control of addressing this issue. In this way, Fairfield can provide more steps on the "housing ladder" in Fairfield, address local housing needs, and do it in ways that are appropriate for Fairfield.

To do any less runs the risk that development choices for Fairfield will be made by others.

We can, and we should, do this.

Fairfield Affordable Housing Committee

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	Joseph J. Lipp, III
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