

Wilton

Draft January 2022

Annex to the 2022 Western Connecticut Regional Affordable Housing Plan

Town History Relating to Affordable Housing

- 1. Past affordable housing plans? Discussions of affordable housing in past POCDs or other town plans? What has been done since the last plan (if applicable)?*
- 2. What strategies are currently being used to increase affordable housing?*

Two floating zones – MFAAHD and SFAAHD

Required Affordable Housing Set-Asides in CRA-10, THRD, DRD and HODD zones

Upcoming Wilton Center Master Plan

Community Values Statement

Prepare a Community Values Statement. Consider reviewing past plans, POCD statements or creating a new housing statement.

Excerpts from the 2019 Wilton POCD –

- “In more recent years, the community has increasingly expressed interest in increasing housing type variety and price points in design- and location-appropriate ways to provide greater diversity and liquidity to the overall housing stock, particularly in attracting and meeting the needs of occupants at different life and employment stages.”
- Vision and Plan- “Wilton has simultaneously respected its rich history and natural environment while growing and transforming itself into a 21st-century community. Learning the lessons of the town’s and region’s development in the 20th century, town leaders, and the community course-corrected to provide what has become a vibrant village core, dynamic commercial, and mixed-use spine along the Norwalk River and Danbury Road, where new businesses and residences have grown and new and old generations of Wiltonians live, work, shop, and play in a connected and harmonious built environment.

They have fostered a Wilton for the current community and next generation. A Wilton where town leaders and residents simply expect and demand a community that is inviting, prosperous, connected, clean, safe and sustainable, and provides exceptional education and recreation alongside modern services and infrastructure for its citizenry. A Wilton where new housing typologies and mixed-use designs emerge through organic means to provide desired and versatile living, working, shopping, and entertaining opportunities and experiences. A Wilton where its natural and historical environments are preserved, integrated, and improved to become sought-after design features, community amenities, and regional attractions. A Wilton where the post-war,

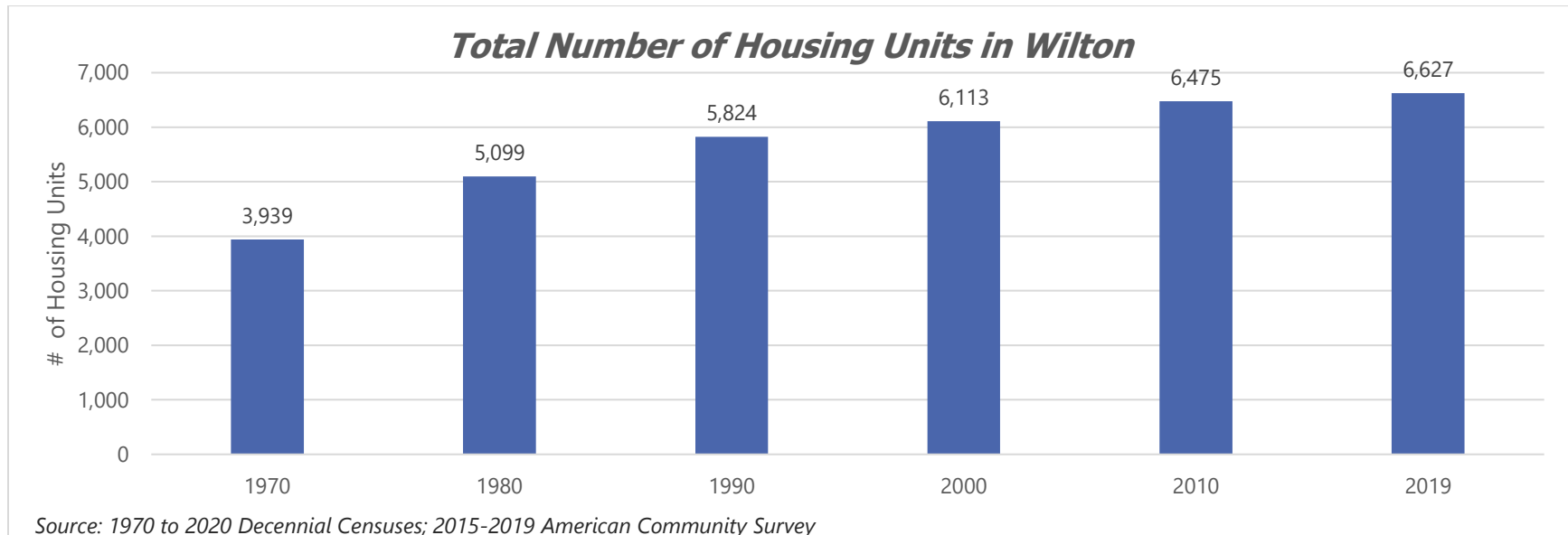
automobile-centric suburban zoning model was rethought and revamped for the new millennium. A Wilton where the built form, function, and aesthetic guided policy on issues such as use, height, and setback. A Wilton where connectivity – natural, historical, physical, technological, social and economic – is cultivated by design. A Wilton that is an incubator of land-use ideas that attract residents, businesses and investors for their innovation and efficacy. A Wilton where forward-thinking citizens incentivized and educated the builders of the new millennium. A Wilton that is the model for Fairfield County and Connecticut in the 21st century.”

Housing Market Trends

Progress Towards 10% Affordable Housing (8-30g):

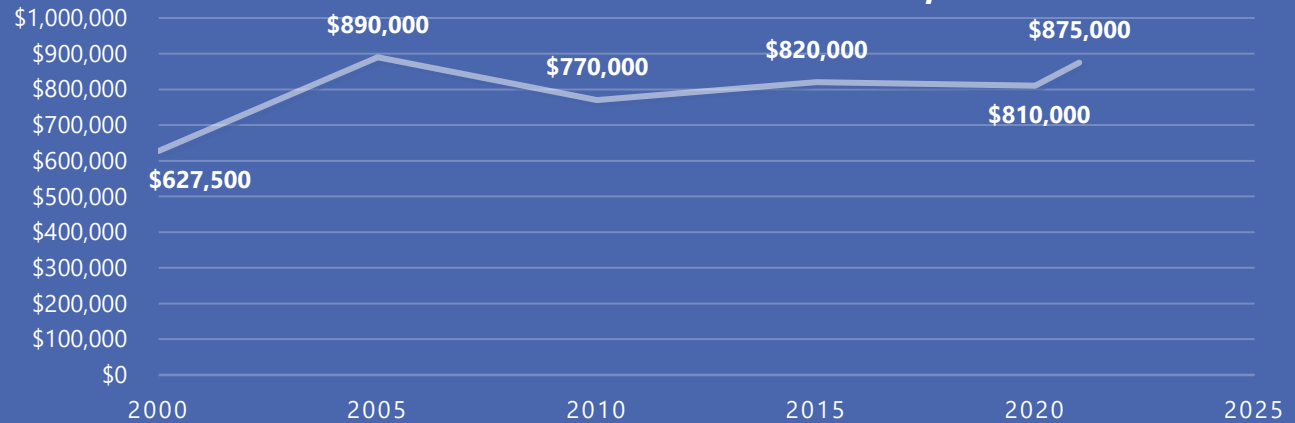
YEAR	GOVERNMENTALLY ASSISTED UNITS	TENANT RENTAL ASSISTANCE	CHFA/USDA MORTGAGES	DEED RESTRICTED	TOTAL ASSISTED	CENSUS HOUSING UNITS	PERCENT AFFORDABLE
2002	85	-	3	70	158	6,113	2.58%
2005	90	-	3	69	162	6,113	2.65%
2010	89	-	6	70	165	6,113	2.70%
2015	136	6	8	104	254	6,475	3.92%
2020	158	6	17	51	232	6,475	3.58%

SOURCE: CT DEPARTMENT OF HOUSING, AFFORDABLE HOUSING APPEALS LISTS



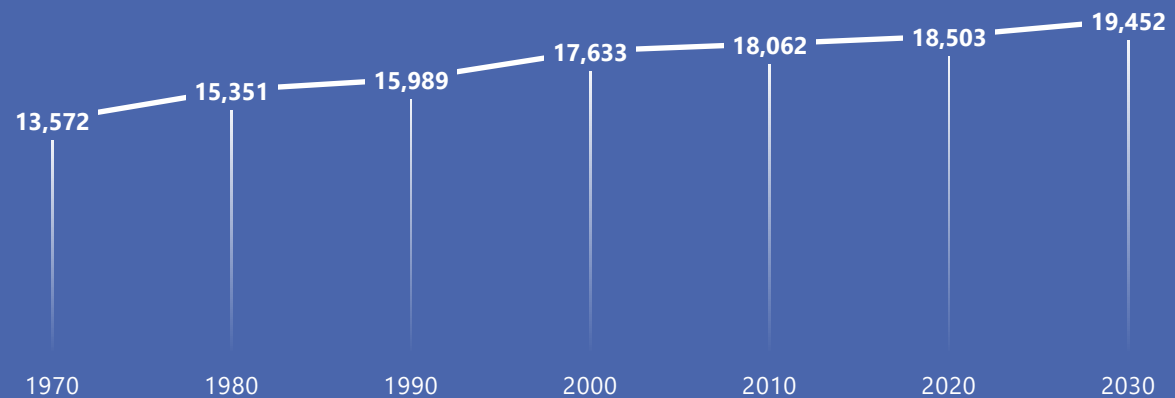
2020 Census = 6,567 Total Housing Units; 6,210 Occupied vs. 357 Vacant

MEDIAN SINGLE FAMILY HOUSING PRICES IN WILTON FROM 2000 TO JULY 31, 2021



Source: Warren Group, 2021.

WILTON POPULATION WITH 2030 PROJECTION



Source: 1970 to 2020 Decennial Censuses, NYMTC, WestCOG analysis

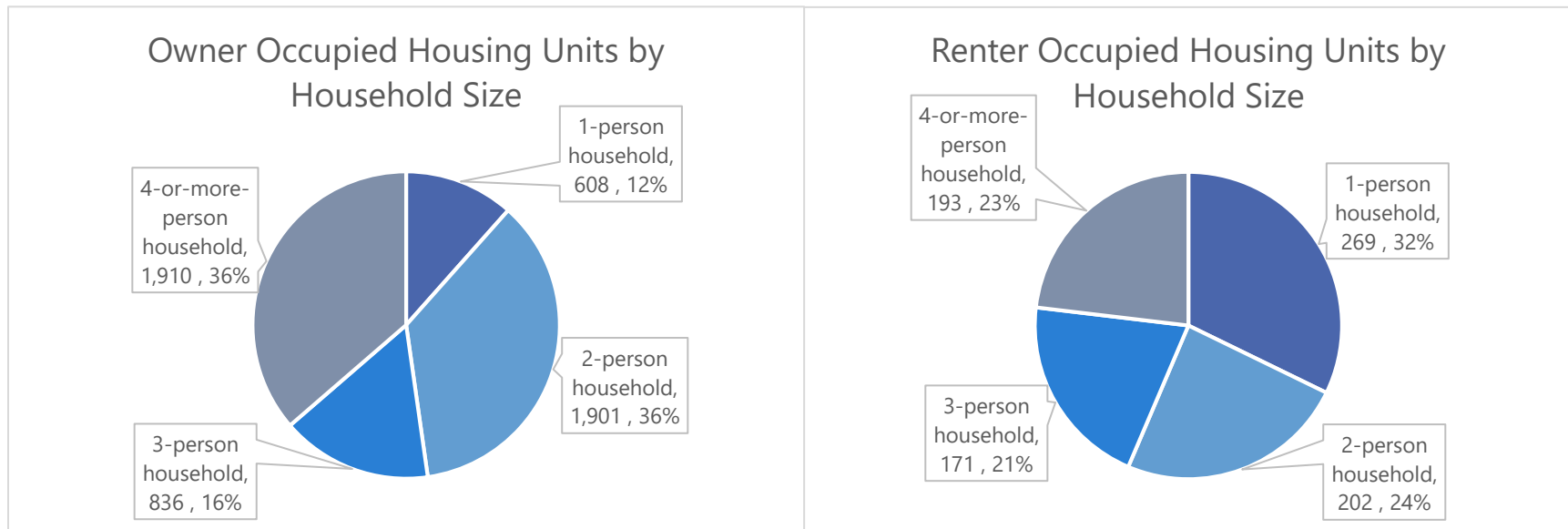
Housing Needs

There are 1,998 or 32.8% cost burdened households in Wilton, according to the 2015-2019 American Community Survey. 41.1% of renters are cost burdened, while only 31.5% of owners are cost burdened.

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS	Occupied housing units	%	Owner-occupied housing units	%	Renter-occupied housing units	%
Less than \$20,000	221	3.6%	118	2.2%	103	12.3%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	0	0.0%	0	0.0%	0	0.0%
30 percent or more	221	3.6%	118	2.2%	103	12.3%
\$20,000 to \$34,999	338	5.6%	211	4.0%	127	15.2%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	13	0.2%	0	0.0%	13	1.6%
30 percent or more	325	5.3%	211	4.0%	114	13.7%
\$35,000 to \$49,999	219	3.6%	192	3.7%	27	3.2%
Less than 20 percent	18	0.3%	18	0.3%	0	0.0%
20 to 29 percent	13	0.2%	13	0.2%	0	0.0%
30 percent or more	188	3.1%	161	3.1%	27	3.2%
\$50,000 to \$74,999	412	6.8%	361	6.9%	51	6.1%
Less than 20 percent	29	0.5%	17	0.3%	12	1.4%
20 to 29 percent	97	1.6%	97	1.8%	0	0.0%
30 percent or more	286	4.7%	247	4.7%	39	4.7%
\$75,000 or more	4,856	79.7%	4,373	83.2%	483	57.8%
Less than 20 percent	2,721	44.7%	2,432	46.3%	289	34.6%
20 to 29 percent	1,157	19.0%	1,023	19.5%	134	16.0%
30 percent or more	978	16.1%	918	17.5%	60	7.2%
Zero or negative income	0	0.0%	0	0.0%	0	0.0%
No cash rent	44	0.7%	(X)	(X)	44	5.3%

Other Relevant Housing and Demographic Trends

- There are 5,255 owner households and 835 renter households (13.7%) in Wilton. Renters tend to be 1 or two person households, while owners tend to be large, 4 person or more families.



Source: 2015-2019 American Community Survey

- 1 in 3 renters in Wilton live alone - the large majority (77%) of which are 65 years or over.
- 44% of families in Wilton have children under the age of 18, in contrast to Fairfield County with only 34%.
- Third highest monthly rent in the region at \$2,335 and exceeded census capture for monthly owners costs of \$4,000 with a mortgage and \$1,500 without a mortgage.

Demand/Qualifying Households:

- To determine qualifying households, the lesser of the state or area median income is used:
- Wilton is in the Stamford-Norwalk, CT HUD Metro FMRA where the AMI is \$151,800
- Connecticut State Income Limits Summary in table:
- 80% AMI in Connecticut (lesser of state or area AMI) = \$82,240 --Closest income bracket = \$74,999 or less
- Households spending more than 30% of their income making less than \$74,999 = **1,020 households** (from cost-burdened table above)

FY 2021 Very Low-Income (50%) Limit (VLIL)								
Median Family Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
102,600	36,000	41,150	46,300	51,450	55,550	59,700	63,800	67,900

FY 2021 30% of Median							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
21,600	24,700	27,800	30,850	33,350	35,800	38,300	40,750

FY 2021 Low-Income (80%) Limit (LIL)							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
55,950	63,900	71,900	79,900	86,300	92,700	99,100	105,450

8-30g Requirements:

- 10% x 6,475 current housing units (2010 census) = 648 housing units

8-30g Supply:

- 232 housing units

Need:

- 416 housing units (8-30g requirements) or
- At least 788 housing units for cost-burdened households making 80% AMI

Discussion

Showcase one or two land use, zoning, housing authority or housing trust fund opportunities (2 to 4 paragraphs max.)

Strategies

What key strategies will be used to increase affordable housing developments over the next 5 years?