

Western Connecticut Regional Affordable Housing Toolbox

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Chapter 1: Introduction

1.1 The Case for Addressing Housing at the Regional Level

In the mobile world in which we have lived for a century, housing is no longer solely a local issue. Gone are the days where residents lived and died without ever travelling more than 10 to 15 miles from their birthplace. The mass adoption of automobiles enabled an outmigration of the middle class from cities to the 'country'. Facilitated by inexpensive gasoline, highway construction, and the postwar economic boom, Western Connecticut experienced dramatic growth between 1940 and 1970, with more than a doubling of its population.

In time, business followed the movement of workers out of urban areas; however, employers and economic opportunity did not spread as far and wide across the landscape as housing did. The result was a break from traditional patterns of living close to one's place of work – which first meant within in walking distance, later augmented by streetcars. Today, relatively few residents have access to transit that can take them to work, and even fewer can walk to their jobs. The dominant relationship between home and work is one of distance, in every municipality in the region. In 2020, the Western Connecticut Plan of Conservation and Development (2020) noted that in 2015, the percentage of residents who lived and worked within the same

municipality ranged from a low of 8% in Bridgewater to a high of 39% in Stamford. The Plan reported that the trend toward greater spatial separation between housing and employment continued into the 21st century: "In 2015, 26% of the region's residents traveled 25 or more miles to reach work. In contrast only 22% traveled that far in 2002. The growing specialization of occupational skills and uneven economic and job creation across the region coupled with the limited availability of affordable housing and appropriate jobs has resulted in some segments of the labor force choosing long distance commuting to reach their workplace."¹ The regional nature of the housing supply and demand, together with economic opportunity is clearly apparent. However, this analysis does not imply all housing options are equally available to all income groups within the region's eighteen municipalities. Many who are employed are unable to find affordable housing near their work. This has led to increasingly long-distance commuting for segments of the workforce, with associated impacts on household finances, congestion, and the environment.

1.2 Planning Process and Plan Documents

The State of Connecticut mandates every municipality to develop an affordable housing plan (C.G.S. §8-30j) by June 1, 2022, to specify how they "intend to increase the number of

¹ WestCOG, 2020-2030 [Regional Plan of Conservation and Development](#), adopted, January 16, 2020, p. 55

affordable housing developments in the municipality". To meet this requirement, the chief elected officials in Western Connecticut have decided to work collectively to create a regional approach as the best means of achieving this objective. Such an approach is consistent with the recommendation of the Connecticut *Blue-Ribbon Commission to Study Affordable Housing*, which called for "[e]nsuring housing need is addressed as a regional need not a local or statewide need" as well as with Public Act 21-29, which requires the impact of land uses to be considered on a regional basis.

In lieu of all eighteen municipalities in the Western Connecticut Region replicating the research and data analysis contained in this report, the Council of Governments decided to work collectively by splitting the work into two parts: 1) a Regional Toolbox and 2) specific Municipal Annexes.

The Regional Toolbox, herein, ensures a consistent regional summary of past efforts to address affordable housing (chapter 2), analyzes regional market influences (chapter 3) and housing needs (chapter 5), and serves as a clearinghouse of various strategies that have been used to increase affordable housing across the state and country. The toolbox of strategies takes a multi-prong approach at improving housing affordability. It not only identifies zoning strategies (chapter 6) such as inclusionary zoning, accessory apartments, and transit-oriented development that land use professionals focus on but also presents techniques to increase affordable housing by reducing the overall cost of building and maintaining a home in the region (chapter 8 and chapter 10). The last prong in the strategies

toolbox is a comprehensive review of financing options that are available or can be expanded to provide financing directly to residents to reduce the burden of housing costs or assists in financing new or existing housing at affordable levels (Chapter 9).

The Municipal Annexes document the policies and strategies that will be used to increase affordable housing and provide compliance with C.G.S. §8-30j. The eight municipalities of Bridgewater, Brookfield, New Canaan, New Fairfield, Newtown, Redding, Sherman, and Wilton have annexes associated with the Western Connecticut Regional Affordable Housing Toolbox. Each of the eight municipalities organized a Municipal Housing Team to develop these policies and strategies in coordination with WestCOG staff.

The remaining municipalities have already adopted a separate CGS §8-30j plan or are working on creating a municipal plan. This document provides a complete regional analysis of all eighteen municipalities in the region, whether they have an annex developed in conjunction with the regional document. These documents are expected to be posted to or linked from the WestCOG, the Office of Policy and Management, and respective municipal websites following adoption.

Summary of Public and Stakeholder Engagement Process

Development of the Western Connecticut Regional Affordable Housing Toolbox and Municipal Annexes was assisted through a comprehensive stakeholder and public engagement process.

The plans were developed in conjunction with municipal planning, zoning, and land use professionals in the region at the May 11, 2021 and the September 14, 2021 Planners' Lunches, both open to the public. The September Planners' Lunch presentation was also posted on the WestCOG website following the meeting.

A first draft of the Regional Toolbox was presented at the September 23, 2021 COG meeting followed by a strategies workshop with the Council. All COG meetings are public and comments or questions are accepted at each meeting.

WestCOG advertised a 30-day public comment period on the first draft of the Regional Toolbox and Municipal Annexes on the WestCOG website, social media platforms, and legal notices were published in four newspapers in the region, including in Portuguese and Spanish.

To provide opportunity for interactive conversation, WestCOG sponsored three public information sessions that were held virtually on March 30, 2022, and March 31, 2022 both at 6:30PM and on April 1, 2022 at 11:00AM. Comments and questions were accepted at all three sessions.

Chapter 2: History of Affordable Housing

2.1 State Efforts

Connecticut has had a long history of efforts to encourage the development of affordable housing. In the 1970s, state and regional efforts were made to increase public understanding of how regulation could increase the cost of housing. One of the earliest studies, funded by the Connecticut Commission on Human Rights and Opportunities, identified certain zoning requirements as an impediment to affordable housing, especially for those with lower incomes and, within that category, minorities.² The following decade, the Connecticut General Assembly commissioned the *Blue Ribbon Commission Housing Report to the Governor and General Assembly*³ (1989). The report issued twenty-five recommendations addressing land use reform, finance, housing production, employer assisted housing, housing trust funds, public housing, housing appeals procedures, inclusionary zoning, and many more concepts. As an outgrowth of the Commission's work, the state legislature enacted Public Act 88-230 declaring that judges of the superior court or an authorized committee, may appoint such housing specialists as they deem necessary for the purpose of assisting the court in the prompt and efficient hearing of housing matters within the limit of their appropriation.

² Suburban Action Institute, [The Status of Zoning in Connecticut](#), Connecticut Commission on Human Rights and Opportunities, 1978.

The following year, the General Assembly enacted a landmark law that addressed concerns about the impacts of local zoning on housing cost by providing a "builder's remedy" that exempted residential development from all zoning requirements in most (currently 138 of 169) municipalities, provided only that a developer a) follow a statutory appeal process and b) make 30% of the homes in a development affordable. This law, passed as Public Act 89-311 and codified as C.G.S. §8-30g, made Connecticut a national leader – even today, few states allow waiver of all zoning – and has dramatically reduced zoning as a cost driver for housing for lower- and middle-income households (since any housing in an affordable housing development – both affordable and market-rate – may be exempted from zoning).

These two laws and some twenty-nine other major affordable housing laws that have been enacted since the release of the Blue-Ribbon Commission have dramatically altered municipal responsibilities for addressing affordable housing proposals. (See **Appendix 1** for a summary of these twenty-nine laws).

Building on its prior work, the General Assembly commissioned a follow-up *Report of the Blue-Ribbon Commission to Study*

³ State of Connecticut Blue Ribbon Commission, *Housing Report to the Governor and General Assembly*, pg. i-iii, 1989.

*Affordable Housing*⁴. This report made forty-four recommendations to further affordable housing, including the following twelve concepts that remain relevant today:

- 1) Municipal adoption of regulations that encourage multifamily housing,
- 2) Ensuring housing need is addressed as a regional need not a local or statewide need,
- 3) Provisions for exemption from the housing appeals procedure for municipalities meeting target affordable housing goals,
- 4) Revising the set aside threshold for the amount of affordable housing developers must provide from 25% to 30% of the housing units to be constructed (i.e., not government assisted housing),
- 5) Increasing from 30 years to 50 years the period of time that set aside developments are subject to maximum rental or sales price restrictions,
- 6) Developing additional criteria that apply to affordability plans used by municipalities,
- 7) Revising the standards for declaring a housing moratoria based on, among other things, municipalities achieving housing unit equivalent points equal to 2% of the total housing units

⁴ State of Connecticut Blue Ribbon Commission, Report of the Blue Ribbon Commission to Study Affordable Housing, pg. 10-18, 2000.

reported in the latest U.S. Census or 75 equivalent points, whichever is greater,

- 8) Requiring municipalities to declare moratoria in accordance with state regulations,
- 9) Providing financial incentives for open space funds to municipalities that achieve a 2% increase in their housing stock for affordable units,
- 10) Financial assistance to municipalities for local planning initiatives,
- 11) Ensuring state subsidies for economic development also address the need for wages high enough to close the gap between worker income and the cost of rental or home purchase and
- 12) Ensuring an ongoing analysis of housing needs and the creation of a participatory planning process.

While not all these recommendations were enacted verbatim, many were implemented in subsequent years.

In 2010 and in 2020 the Connecticut Department of Housing released its Consolidated Plan for Housing and Community Development to the U.S. Department of Housing and Urban Development.⁵ This plan addresses affordable housing,

⁵ Connecticut Department of Economic and Community Development, [Consolidated Plan for Housing and Community Development, 2010](#); [2020-24 Consolidated Plan for Housing and Community Development, July 2020](#) (Draft)

homelessness and anti-poverty strategies as well as identifying federal and state programs that can assist with improving access to affordable housing for low- and moderate-income families. Importantly, the plan identifies the wide range of programs available to municipalities to address renter assistance programs and homeownership for low- and moderate-income households.

More recently, the predecessors of the Western Connecticut Council of Governments issued housing reports that collectively addressed affordable housing issues in the municipalities comprising the Western Connecticut region. Both reports provide extensive documentation pertinent to historical trends in affordable housing.⁶

On June 10, 2021, Governor Lamont signed Public Act 21-29 that clarifies and amends the state's Zoning Enabling Act.⁷ The Act makes several changes to support housing:

- **Establishes uniform standards for accessory dwelling units (ADU):** Effective January 1, 2023, eighteen specific standards must be administered by zoning commissions in Connecticut unless override procedures are implemented as discussed below:
 - All municipalities must adhere to ADU standards in PA 21-29 including providing this type of housing by

right as long as the unit is not larger than 1,000 square feet or 30% of the floor area of the principal dwelling – whichever is less – but zoning regulations may allow a larger floor area.

- Zoning Commissions can determine where this type of housing is allowed (i.e., locations or districts) but where ADUs are allowed they must be allowed by right and are not required to be affordable.
- Zoning regulations must establish setback, building frontage and lot size standards that are equal to or less than that required for the principal dwelling;
- Public Act 21-29 prohibits the following eleven land use controls over ADUs:
 1. Restrictions on height, landscaping and architectural design standards unless they also apply to the principal dwelling;
 2. Any requirements that require access between the ADU and the principal dwelling;
 3. An exterior door to the ADU unless required by the Building Code;
 4. Parking exceeding one space for the ADU;

⁶ Housatonic Valley Council of Chief Elected Officials, Greater Danbury Connecticut Housing Needs Assessment, 2009, 135 pages; Southwest Regional Planning Agency, Southwest Region Housing Report, October 2009, 22 pages.

⁷ Public Act 21-29, [An Act Concerning the Zoning Enabling Act, Accessory Apartments, Training for certain Land Use Officials, Municipal Affordable Housing Plans, and a Commission on Connecticut's Development and Future](#), Approved June 10, 2021.

5. Requirements of marital, familial or employment relationship between the ADU occupants and the principal dwelling;
 6. Age restrictions on the occupants;
 7. Separate utility billing for ADUs connected to, or used by, the principal dwelling;
 8. Periodic renewals of ADUs by any form of zoning permit process;
 9. A municipality, special district, sewer or water authority from considering an accessory apartment to be a new residential use for the purposes of calculating connection fees or capacity charges for utilities, including water and sewer service, unless such accessory apartment was constructed with a new single-family dwelling on the same lot;
 10. Requirements for the installation of a new or separate utility connection directly to an accessory apartment or to impose a related connection fee or capacity charge;
 11. Conditioning the approval of an ADU on the correction of a non-conforming use or requiring sprinkler systems if these are not required for the principal dwelling;
- Requires zoning permit approvals to be completed not later than 65 days;
 - Validates a zoning commission's authority to restrict the use of ADUs for short term rentals;
 - Validates the need to comply with well water and sewer standards applicable to the ADU.
 - Through a two-thirds vote of the planning and zoning commission and a similar vote from municipal elected officials, municipalities can override the state imposed ADU requirements provided public hearing procedures and proper documentation are adhered to as required by this act. Failure to adopt new accessory dwelling unit regulations or to override the state requirements automatically applies the accessory dwelling unit provisions of PA 21-29 as the de-facto requirements effective January 1, 2023;
- **Establish New Calculation Procedures for Section 8-30g Housing:** The new calculation procedures for determining compliance with affordable housing goals under the Housing Appeals statute are as follows: for the purpose of calculating the total number of dwelling units in a municipality, accessory apartments built or permitted after January 1, 2022, but that are not subject to deed restrictions, shall not be counted toward the total number of housing units (i.e., the denominator number);
 - **Establishes Minimum Training Requirements:** Planning, zoning, zoning board of appeals and combined planning and zoning commissions must take four hours of training every other year effective January 2, 2023; By January 1, 2024, the law also requires a report from the commission(s) to municipal chief elected officials affirming compliance with the training of its members;

- **Enables Floating Zones, Overlay Zones and Planned Development Districts:** While the Connecticut Supreme Court has long affirmed the ability of Zoning Commissions to apply floating zones, PA 21-29 formalizes this long held judicial ruling;
- **Requires Zoning Commissions to Address Housing Disparities:** Zoning regulations must be designed to address significant disparities in housing needs and access to educational, occupational and other opportunities; promote efficient review of proposals and applications; and affirmatively further the purposes of the federal Fair Housing Act, 42 USC 3601 et seq., as amended from time to time;
- **Eliminates Floor Area Requirements inconsistent with Building and Housing Codes:** Requires minimum floor area requirements to be consistent with the state building, housing or other code;
- **Restricts Development Fees:** Fees for multifamily housing of 4 or more units, subject to section 8-30g, must comply with the provisions of PA 21-29;
- **Reasonable Consultation Fees:** Establishes procedures for reasonable fees and reimbursement procedures for consultation reviews of development proposals;
- **No Limitations on Size of Multifamily Units:** Prohibits placing caps on the number of multi family dwelling units over 4 units that can be built;
- **Limits Parking Spaces for Efficiency Units:** Restricts parking space requirements for studio, one bedroom and two-bedroom housing units; however, it allows municipalities by a two-thirds vote to override the parking standards

established by PA 21-29 based on adhering to specific public hearing and documentation procedures set forth in the law;

- **Removes the Word “Character” from Zoning Regulations:** Eliminates the ability of planning and zoning commissions to disapprove development proposals based on the use of the word “character”;
- **Certification of Zoning Enforcement Officers:** Requires zoning enforcement officers to be certified Connecticut Association of Zoning Enforcement Officials as of January 1, 2023;
- **Deadline for Affordable Housing Plans:** Requires municipalities to submit their affordable housing plan to OPM by June 1, 2022 and to be posted on the agency website;
- **Alignment of Housing Plan with Plan of Conservation and Development:** Enables the integration of the affordable housing plan with the municipal plan of conservation of development; requires each municipality to post the draft municipal affordable housing plan on the town’s website.

2.2 Federal Efforts

The federal government has long been concerned with the cost of housing. One of the key federal initiatives remains the

Affordable Housing Act of 1992.⁸ That law identified the need to reduce barriers to affordable housing and to address homelessness. It also established definitions for affordable housing based on income levels that remain the law of the land. Since 1991 there have been numerous additional federal efforts to reduce housing cost, address housing discrimination and homelessness, and increase federal subsidies and tax credits that support more affordable housing. Western Connecticut, like all areas of the country, utilizes federal housing subsidies available to low- and moderate-income renters as well as mortgage assistance programs for first time home buyers. The region's public housing authorities rely on federal rental assistance and mortgage programs to support the housing needs of low- and moderate-income households.

2.3 Municipal Affordable Housing Plans

In 2017, the state legislature enacted Public Act 17-170, that requires "At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality." The law, now codified under Section 8-30j of the Connecticut General Statutes, states, "Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality." Developments that qualify as affordable housing are defined as:

(A) **Assisted Housing** – meaning "housing which is receiving, or will receive, financial assistance under any governmental

program for the construction or substantial rehabilitation of low or moderate income housing, and any housing occupied by persons receiving rental assistance under chapter 319uu or Section 1437 of Title 42 of the United States Code"; or a
(B) **Set-Aside Development** – meaning housing that is deed restricted as affordable for at least 40 years.

This law also authorized municipalities to consider a variety of factors within the plan as follows:

"The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended."⁹

While this law failed to describe the meaning of "geographical, functional or other amendments" that bear on the plan, it is appropriate to consider geographical factors to mean zones within a municipality or region that may be appropriate for affordable housing. Public Act 91-392 clarified the scope of the appropriate geographical framework as follows:

"Such regulations shall also encourage the development of housing opportunities, including opportunities for

⁸ [Housing and Community Development Act of 1992](#), 42 USC 5301, October 28, 1992.

⁹ Public Act 91-392, An Act Concerning Regional Housing Provisions in Zoning Codes, January 1991.

multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located, as designated by the Secretary of the Office of Policy and Management under section 16a-4a.”¹⁰

The second factor pertinent to a compliant municipal affordable housing plan pertains to its form and functional provisions. C.G.S. §8-30j is silent on how a plan should be structured. To provide guidance, the Connecticut Department of Housing commissioned *Planning for Affordability: Affordable Housing Plan and Process Guidebook* (2020) that proposed six basic elements to be addressed in an affordable housing plan:

1. Community Values Statement
2. History of affordable housing in your town
3. Housing needs assessment
4. Land use and zoning assessment
5. Understanding your housing market
6. Plan principles, goals, and actions

While these six functional elements of the plan are reasonable, there are other considerations that must also be addressed so that the plan integrates with the municipal, regional and state Plans of Conservation and Development and is consistent with statutory requirements under the state’s zoning enabling act

(C.G.S. §8-2). In addition to providing for housing, local land use regulation under state law must:

- Secure safety from fire, panic, flood and other dangers
- Promote health and welfare
- Facilitate the provision of transportation, water, sewerage, schools, parks, and other public requirements
- Mitigate congestion
- Provide light and air
- Protect historic, tribal, cultural, and environmental resources
- Protect drinking water
- Protect Long Island Sound water quality
- Control soil erosion and sediment
- Consider agriculture
- Consider the impact of permitted land uses on contiguous municipalities and on the planning region

Consideration of these factors is not only legally required; it is essential for an affordable housing plan to be implementable. For instance, a housing plan should consider:

- Availability of building and/or land. Without buildings that can be rehabilitated or repurposed, or land that can be developed, no housing construction is possible.
- Infrastructure availability and cost. Public water and sewer systems spread costs over a large base and over time¹¹,

¹⁰ Public Act 91-392, An Act Concerning Regional Housing Provisions in Zoning Codes, January 1991.

¹¹ See **Appendix 2** for the role that lot frontage requirements play in the cost of extending sewer services.

dramatically reducing housing development costs, compared to private wells and septic systems, where the cost is borne by one party.

- Location and access. Sites that are not in walking distance of employment centers or high-quality public transit make households dependent on cars and can have the effect of replacing one household financial burden (housing) with another (transportation).

Given the wide range of factors that affect housing cost and household financial burden, in addition to land use, this plan

also addresses both municipal and non-municipal factors (See **Appendix 9** for factors the State can influence) that influence housing affordability. Since municipalities do not control all – or even most – of the factors that determine the cost of housing, for any plan to be realistic, it is critical first to understand what municipalities can do and what municipalities cannot do. **Table 1** presents twenty-seven municipal roles that influence housing affordability and may be appropriate for discussion in municipal planning for affordable housing.

Table 1: Municipal Roles Impacting Housing Costs by Departmental Authority

Municipal Roles and Responsibilities	Zoning Commission	Planning Commission	Housing Authorities	Public Works/ Engineering	Water Pollution Control	Health Districts	Chief Elected Officials	Transit Districts
Minimum Lot Size	X							
Housing Density	X	X	X		X	X		
Zoning for Residential Districts	X							
Minimum House Size	X		X				X	
Buildable Lot Standards	X				X	X		
Housing Types	X		X					
Definition of Family	X							
Inclusionary Zoning	X							
Incentive Zoning	X							
Workforce Zoning	X							
Senior Housing	X		X					
Assisted Living Housing	X		X					
Low/Moderate Income Housing	X		X					
Fee in Lieu of Low/Moderate Income	X						X	
Day Care Centers	X		X					
Land Banking	X						X	
Parking Requirements	X	X		X			X	
Road and Sidewalk Standards		X		X			X	
Open Space Standards		X						
Fee in Lieu of Open Space		X						
Driveway Standards	X	X		X				
Well Installation Siting & Public Water						X		
Public Housing			X					
Sewer Services					X			
Transit and Paratransit							X	X
Rent Assistance			X					
Family Support Services			X					
Septic System Design						X		
Mortgage Assistance			X					
Homeless Shelters	X		X					X
Public Education on Housing			X				X	

Chapter 3: Market Influences

In developing an affordable housing plan, it is critical to understand what elements of housing cost fall within the span of control of municipal governments, which fall within the span of control of federal and state governments, which reflect the demands of consumers of housing, and which are influenced by housing developers. Robert Dietz, chief economist for the National Association of Home Builders has identified five market factors influencing the cost of housing:

- Lack of skilled labor.
- Not enough developable lots to build on.
- The cost of loans to finance construction.
- Prices for lumber and other materials.
- Laws and regulations.¹²

A municipal plan has a limited but important role in so far as it may 1) inform land use regulations that influence infrastructure and development costs, 2) identify grants and federal and state subsidy programs available to residents seeking rental and mortgage assistance programs and 3) connects social service agencies with federal and state fiscal resources to address homelessness, 4) identifies the housing needs of low and

moderate income households within the region and 5) addresses special housing needs (e.g., persons with disabilities, requiring assisted living support, day care services, or family counseling services).

The demand for housing in proximity to New York City have driven up the cost of housing far beyond the span of control of municipal governments acting on their own. A recent analysis of the asking prices for land in Western Connecticut found the average asking prices for a single-family vacant lot exceeded \$1 million in five of the region's eighteen municipalities. At the other end of the spectrum, the lowest asking prices for vacant lots were found in Bethel, Brookfield, New Fairfield, New Milford, and Newtown with prices ranging on average from \$119,000 to \$183,000 per lot (**Appendix 7**). Another indication of the market demand for land can be found in the asking prices for large tracts of land suitable for subdivision. The average cost per acre for large tracts of land being sold on Zillow during the week of June 10, 2021 – prior to the cost of land subdivision and related development costs – ranged from \$31,809 in Brookfield to \$529,587 in New Canaan (**Appendix 8**).¹³ As will become

percolation testing – sidewalks, driveways, land clearing, tree planting, landscaping, wired utilities (telephone, internet, cable services, etc.), catch basins, stormwater management systems,

¹² Robert Dietz, Chief Economist, NAHB, [A Decade of Home Building: The Long Recovery of the 2010s](#), National Association of Home Builders, Eye on Housing Website, January 6, 2020.

¹³ Development costs include road construction, public sewer, and water service – or in rural areas septic systems and

evident in this plan, without federal and state rental assistance programs and federal and state mortgage assistance programs, and without income restrictions, it will be challenging to materially reduce household housing cost burdens. The demand for housing – caused by the relatively lower housing costs in Western Connecticut compared to New York – means that supply side initiatives (e.g., housing creation) developed by municipal governments will be highly dependent on direct financial assistance to low- and moderate-income households, as rental and mortgage subsidy, or income support, or as a combination of both, and income restrictions.

Initiatives that result in new market-rate housing creation without no or low affordability requirements are unlikely materially to improve affordability in the region; even a 50% reduction in home prices in many communities – which would be a real estate crash of historic proportions – will not reduce

home prices to a level that is commensurate with affordable or ‘workforce’ housing. Instead, it is not likely that new market rate housing will meaningfully address existing cost-burdened households in the region but instead will result in an intensification of the trends the region is already experiencing (migration from New York as well as purchase of second homes and investment properties). In effect, factors exogenous to the region exceed the ability of local governments to respond without federal and state financial assistance programs and important cost controls such as provided by 8-30g discussed later in this report.¹⁴

Before addressing the range of options that fall within the span of control of municipalities, it is first necessary to understand the range of factors that influence where housing should be located and what drives the need for housing in the first place.

erosion and sedimentation controls, wetland and floodplain delineations. Wetland and floodplain mitigation measures, detailed land and plot plan surveys, archeological and historic preservation studies, intersection and driveway sightline studies, etc. One analyst estimated total development cost per lot can be

six times higher than the raw land costs – even without considering developer’s profit margins (see [Subdivision Profitability](#) for a case study).

¹⁴ State of Connecticut Department of Housing, Analysis of Impediments to Fair Housing Choice 2015. Pp.155-156.

Chapter 4: Employment-Land Use-Housing Nexus: Challenges Affecting Affordability

Many factors influence housing affordability in the region. One of the greatest challenges is the availability and cost of land in Western Connecticut. Robust growth over the last century has left the region with little undeveloped land; this scarcity, coupled with the region's proximity to New York City, has resulted in high land values. These values push up the price of single family, two family, and multifamily housing.¹⁵

Across all municipalities, 10% of the region's land is zoned for multifamily housing, consistent with the higher densities that generally typify multifamily housing. However, this limitation only applies to market-rate housing. As noted prior, under Connecticut state law (C.G.S. §8-30g) gives a developer the option to exempt a housing development from local zoning region, including restrictions on housing type or density, provided that at least 30% of the homes in the development are affordable and that the developer goes through the statutory

process (where the burden is on the municipality, and which usually resolves in the developer's favor). This "builder's remedy" currently applies to 15 of the 18 municipalities in the region; under C.G.S. §8-30g, multifamily housing may legally be built nearly anywhere in these municipalities.¹⁶

While multifamily housing may lawfully be built in the vast majority of the region, such developments generally are best located where sewer and water service are already available, enabling lower per-unit infrastructure costs and, consistent with infrastructure capacity¹⁷, higher density development (and thus lower per-unit land costs). The *Western Connecticut Regional Plan of Development* (2020) estimated that 49,114 acres or 13.9% of the region's 352,206 acres are served by sewers. However, since most of the 49,114 acres are already developed, the most important consideration is how much of this land is vacant, zoned for residential development and has access to

¹⁵ Not all buildable land should be developed. Municipalities have a responsibility to provide open space, recreation, protect riparian corridors, wetlands and important cultural, historic, and environmental resources.

¹⁶ The sole exception is the relatively small fraction of land that is industrially zoned and does not permit residential uses. The cities of Danbury, Norwalk, and Stamford are not currently

subject to the appeals process; as such, developers do not have the option to be exempt from local zoning, even when a development includes affordable housing.

¹⁷ The presence of public water and sewer alone in a street is insufficient; the water and sewer as a system must have capacity to support new development.

public water and sewer service.¹⁸ WestCOG's analysis estimated that 800 acres meet these four criteria, and 85% of this land was found in Danbury, Darien, Greenwich, Norwalk, Stamford, and Westport.

At the other end of the density spectrum, five of the region's eighteen municipalities have no sewer service. In these locations, high density development is generally unacceptable with respect to public health and environmental considerations, and likely to be infeasible economically. Public sewers are a reliable method to manage the health and contamination risks associated with human waste, as well as to reduce per-unit capital, operations, and maintenance infrastructure costs. Without public sewers, higher density development is limited by soil types, the engineering, financial and logistical challenges of building and maintaining septic system leaching fields or community wastewater treatment systems in compliance with groundwater quality standards.

Where public sewers do not exist, households rely on individual septic systems. While functional, these systems place all the cost – for installation, maintenance, and eventual replacement – on an individual household, rather than spreading it across a

broader ratepayer base. Together with a private well, installation can range from \$25,000 to over \$100,000.

In addition to these costs, well and septic systems rely on the surrounding ecosystem for their operations. Consequently, use of wells and septic systems limits the density of development to what the ecosystem can safely carry: there is only so much water a parcel can supply, and only so much waste it can break down. In 1989, at the request of the Blue-Ribbon Commission on Housing, the Connecticut Department of Environmental Protection issued guidance that a minimum buildable lot size of one dwelling unit per two acres was necessary under average conditions to protect water quality throughout the state and avoid potential new environmental damage.¹⁹ Septic technology has not changed materially since then, and this continues to be scientific best practice.

"Alternative treatment" community systems have been proposed to overcome the carrying capacity issues that limit density for properties on well and septic. These systems are miniature sewage treatment plants and, as such, are technically feasible but expensive to build and complex to operate and maintain. These likely are beyond the capacity of residential developments

¹⁸ For purposes of this analysis, access to sewers was defined as any vacant residential land with a sewer line within 200 feet.

¹⁹ Connecticut Department of Environmental Protection, Report for the Blue-Ribbon Commission on Housing, On the Land required to Support Residential Development in Connecticut, CTDEP, Water Compliance Unit, May 1989; James Doenges, et.

al., Carrying Capacity of Public Water Supply Watersheds: A Literature Review of impacts on Water Quality from Residential Development, DEP Bulletin No. 11, March 1990, p. 41. The author states: "Based on a review of the literature it appears that in most cases a minimum lot size of 2.0 acres is sufficient for the dilution of nitrate to acceptable levels."

to operate, maintain, and replace when needed; where they have been used in such environments in other states they have often failed. These issues have prompted the United States Environmental Protection Agency to open an inquiry into the management of these systems. For these reasons, as well as broader land planning principles aimed at linking housing with employment and transportation, such systems are best used as a remedial measure to address historic, multi-lot failing septic systems than as a planning tool to sprawl urban densities into rural areas.²⁰

Affordable housing may be built anywhere where there is a demand for housing but has its greatest benefit for reducing

energy use and mitigating climate change when located within easy access to employment. The housing-employment nexus determines the proximity of one's place of work to one's place of residence and the attendant cost of transportation. Municipalities should be mindful of the housing needs of those seeking employment within their community – especially lower income households that have less discretionary income for housing, transportation, and childcare. While there are no laws that require municipalities to fully account for the housing-employment nexus, Public Act 91-392, which added consideration of housing in a regional context, was clearly enacted to influence municipal planners to address this important linkage.

²⁰ Connecticut Department of Environmental Protection, *The Municipal Planner, Your Guide to Creating a Greener and Growing Community*, 2008, p. 11.

Chapter 5: Housing Needs Assessment

5.1 Population Characteristics

The population statistics of the Western Connecticut Planning Region were aggregated using the decennial censuses from 1970 to the most recent 2020 population statistics release. Over the fifty-year period the region grew by 32 percent.

In the last ten years, the region has grown by 31,414 residents (**Table 2**), which equates to 5.3% growth. In contrast, the state of Connecticut only grew 0.9% over the same period, equating to 31,847 residents.

Table 2: Actual and Projected Population by Municipality

Municipality	Actual Population						Projected Population (NYMTC)		
	1970	1980	1990	2000	2010	2020	2030	2040	2050
Bethel	10,945	16,004	17,541	18,067	18,584	20,358	20,139	21,609	22,999
Bridgewater	1,277	1,563	1,654	1,624	1,727	1,662	1,886	2,017	2,132
Brookfield	9,688	12,872	14,113	15,664	16,452	17,528	18,112	19,336	19,777
Danbury	50,781	60,470	65,585	74,848	80,893	86,518	89,340	96,514	103,160
Darien	20,411	18,892	18,196	19,607	20,732	21,499	23,023	25,414	26,460
Greenwich	59,755	59,578	58,441	61,101	61,171	63,518	67,716	72,809	76,518
New Canaan	17,455	17,931	17,864	19,395	19,738	20,622	20,978	21,900	22,497
New Fairfield	6,991	11,260	12,911	13,953	13,881	13,579	14,609	15,455	16,564
New Milford	14,601	19,420	23,629	27,121	28,142	28,115	30,775	32,916	34,784
Newtown	16,942	19,107	20,779	25,031	27,560	27,173	29,824	30,602	30,861
Norwalk	79,113	77,767	78,331	82,951	85,603	91,184	94,149	101,236	105,741
Redding	5,590	7,272	7,927	8,270	9,158	8,765	10,015	10,422	10,574
Ridgefield	18,188	20,120	20,919	23,643	24,638	25,033	26,044	27,101	27,976
Sherman	1,459	2,281	2,809	3,827	3,581	3,527	3,971	4,380	4,849
Stamford	108,798	102,453	108,056	117,083	122,643	135,470	134,237	144,412	156,522
Weston	7,417	8,284	8,648	10,037	10,179	10,354	10,738	11,062	11,063
Westport	27,414	25,290	24,410	25,749	26,391	27,141	29,182	31,624	34,631
Wilton	13,572	15,351	15,989	17,633	18,062	18,503	19,452	20,203	20,994
WestCOG Total	470,397	495,915	517,802	565,604	589,135	620,549	644,190	689,013	728,102
Connecticut	3,032,217	3,107,576	3,287,116	3,405,565	3,574,097	3,605,944	NA	NA	NA

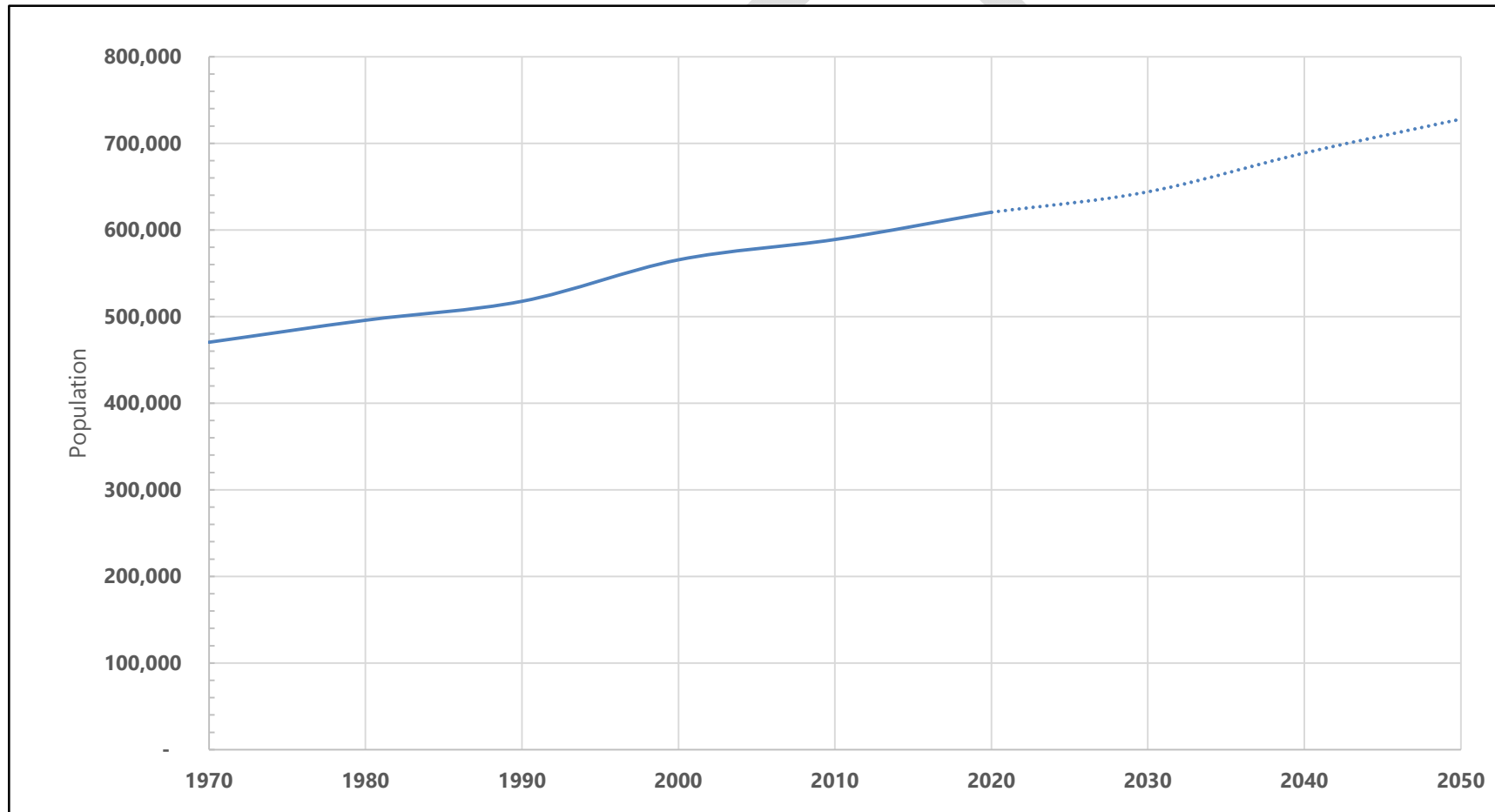
Source: 1970 to 2020 Decennial Censuses, NYMTC, WestCOG analysis

In 2015, the New York Metropolitan Transportation Council developed 2050 Socioeconomic and Demographic Forecasts for the 21 counties in the New York Metropolitan Area which includes sixteen of the eighteen municipalities in the western Connecticut region. WestCOG staff used the same methodology to create projections for the other two municipalities. These are

the same projections used in the **2020 - 2030 Western Connecticut Plan of Conservation and Development**.

The region is expected to grow by 107,553 residents by 2050 or 17% over the next 30 years (**Figure 1**), with the majority (61%) of the population growth occurring in Danbury, Greenwich, Norwalk, and Stamford.

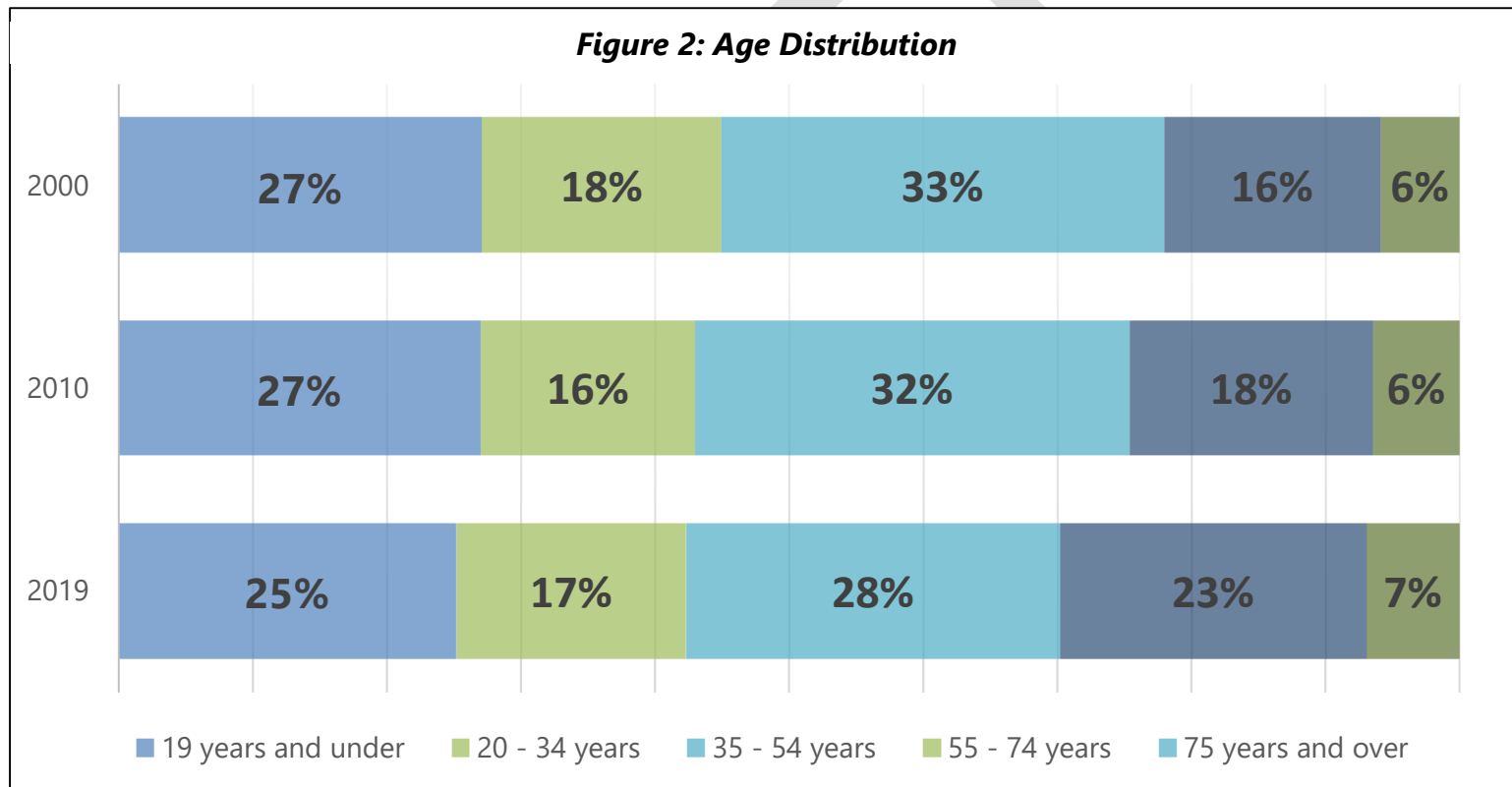
Figure 1: Western Connecticut Actual & Projected Population



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

Older adults, classified as 55 years or over, have become the largest share of the population over the last twenty years; rising from 22% share of the population in 2000 to 30% share of the population in 2019 (**Figure 2**). While there hasn't been a dramatic shift in the proportion of children and young adults, older adults seem to be replacing middle-aged adults, those

between 35 and 54 years of age. This can have major impacts in the type of housing that is created in the coming years. Middle-aged adults are typically growing their careers and families, while older adults are starting to retire, and their children seek housing of their own.



Source: 2010 & 2020 Decennial Censuses, 2019 American Community Survey 5-year Estimate

Among the western Connecticut communities, there are some outliers to the regional trend. Darien, New Canaan, Weston, and Wilton all have over 30% of their population 19 years of age or under. Young adults are more concentrated in the three cities of

Danbury, Norwalk, and Stamford. Older adults make up 45% and 50% of the population in Sherman and Bridgewater, respectively (**Table 3**).

Table 3: Age Distribution by Municipality (2019)

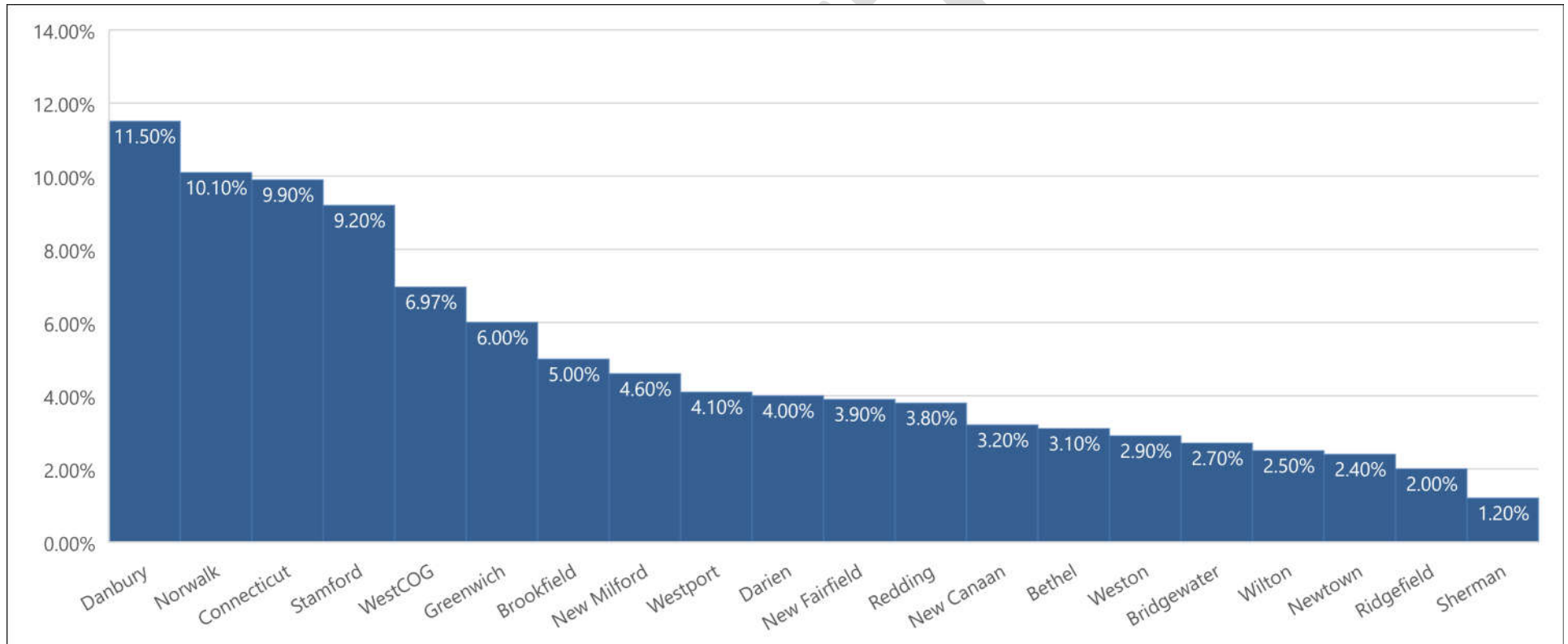
Geography	Count of Population					Percent of Population				
	≥19 years	20 - 34 years	35 - 54 years	55 - 74 years	<75 years	≥19 years	20 - 34 years	35 - 54 years	55 - 74 years	<75 years
Bethel	5,036	2,922	5,681	4,738	1,286	26%	15%	29%	24%	7%
Bridgewater	247	221	388	637	214	14%	13%	23%	37%	13%
Brookfield	4,235	2,548	4,223	4,577	1,433	25%	15%	25%	27%	8%
Danbury	19,744	18,748	23,497	17,725	4,905	23%	22%	28%	21%	6%
Darien	7,851	1,788	6,724	4,168	1,211	36%	8%	31%	19%	6%
Greenwich	17,473	7,983	17,868	14,165	5,098	28%	13%	29%	23%	8%
New Canaan	6,427	1,494	5,765	5,008	1,582	32%	7%	28%	25%	8%
New Fairfield	3,184	2,209	3,558	3,965	1,039	23%	16%	25%	28%	7%
New Milford	5,787	5,046	7,412	7,195	1,574	21%	19%	27%	27%	6%
Newtown	6,993	3,601	7,935	6,908	2,385	25%	13%	29%	25%	9%
Norwalk	19,880	17,956	25,136	19,831	5,796	22%	20%	28%	22%	7%
Redding	2,317	1,146	2,512	2,405	796	25%	12%	27%	26%	9%
Ridgefield	7,321	2,128	7,383	6,146	2,064	29%	8%	29%	25%	8%
Sherman	766	433	830	1,270	350	21%	12%	23%	35%	10%
Stamford	29,017	31,197	34,421	26,207	8,467	22%	24%	27%	20%	7%
Weston	3,167	627	3,174	2,797	522	31%	6%	31%	27%	5%
Westport	8,257	2,420	8,164	6,984	2,191	29%	9%	29%	25%	8%
Wilton	5,712	1,774	5,305	4,452	1,220	31%	10%	29%	24%	7%
WestCOG	153,414	104,241	169,976	139,178	42,133	25%	17%	28%	23%	7%

Source: 2019 American Community Survey 5-year Estimate

According to the 2015-2019, 5-year American Community Survey, there are 41,908 people living below the poverty line in western Connecticut, accounting for 7% of the total population.

The majority, 71.6%, of the people living in poverty are located in the three cities (**Figure 3**).

Figure 3: Percent of Population Living in Poverty (2019)



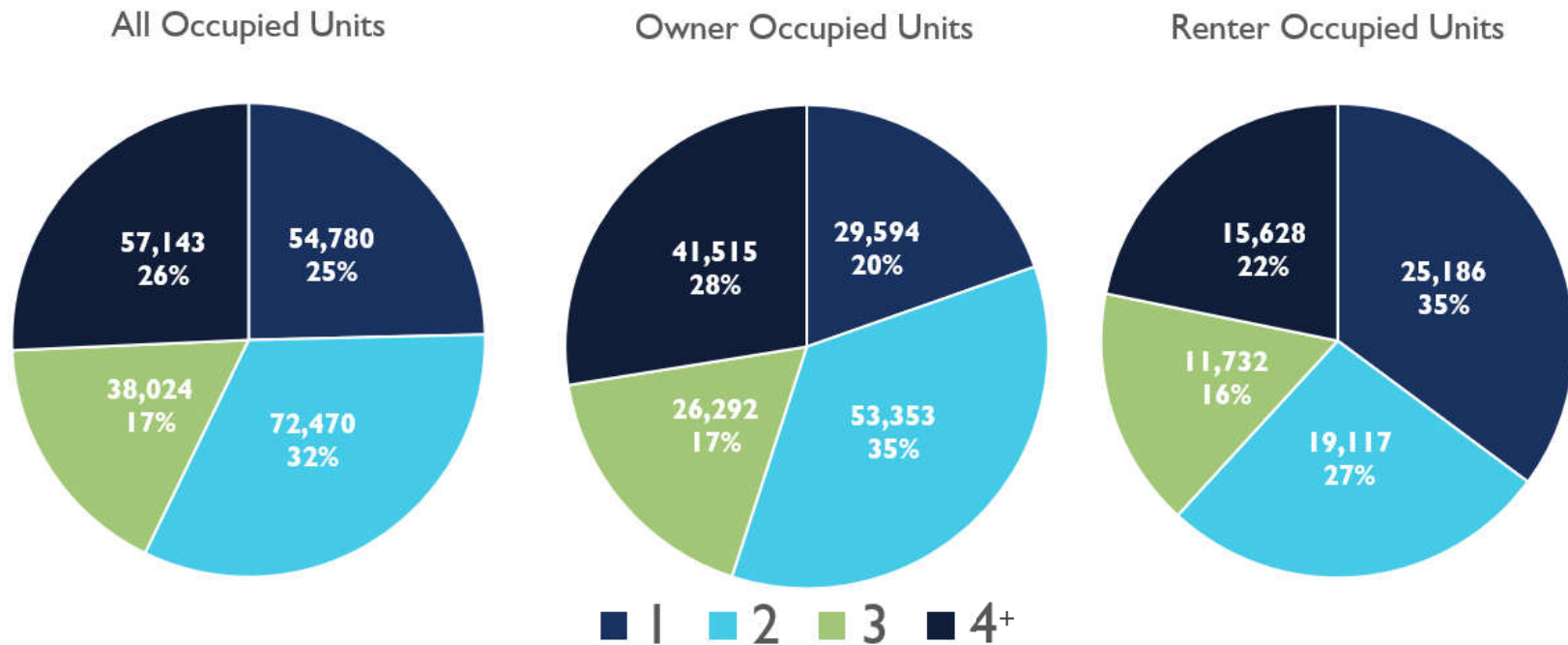
Source: 2019 American Community Survey 5-year Estimate

5.2 Household Characteristics

Two-person households make up the largest proportion of households in the region, accounting for one-third of all households. A quarter of households live alone, another quarter of households have 4 or more people and the remaining 17% are 3-person households.

Households that rent are far more likely to be living alone than households that own their housing. A total of 28% of households that own their home have 4 or more person households (**Figure 4**).

Figure 4: Number of Persons in Household and Total Households

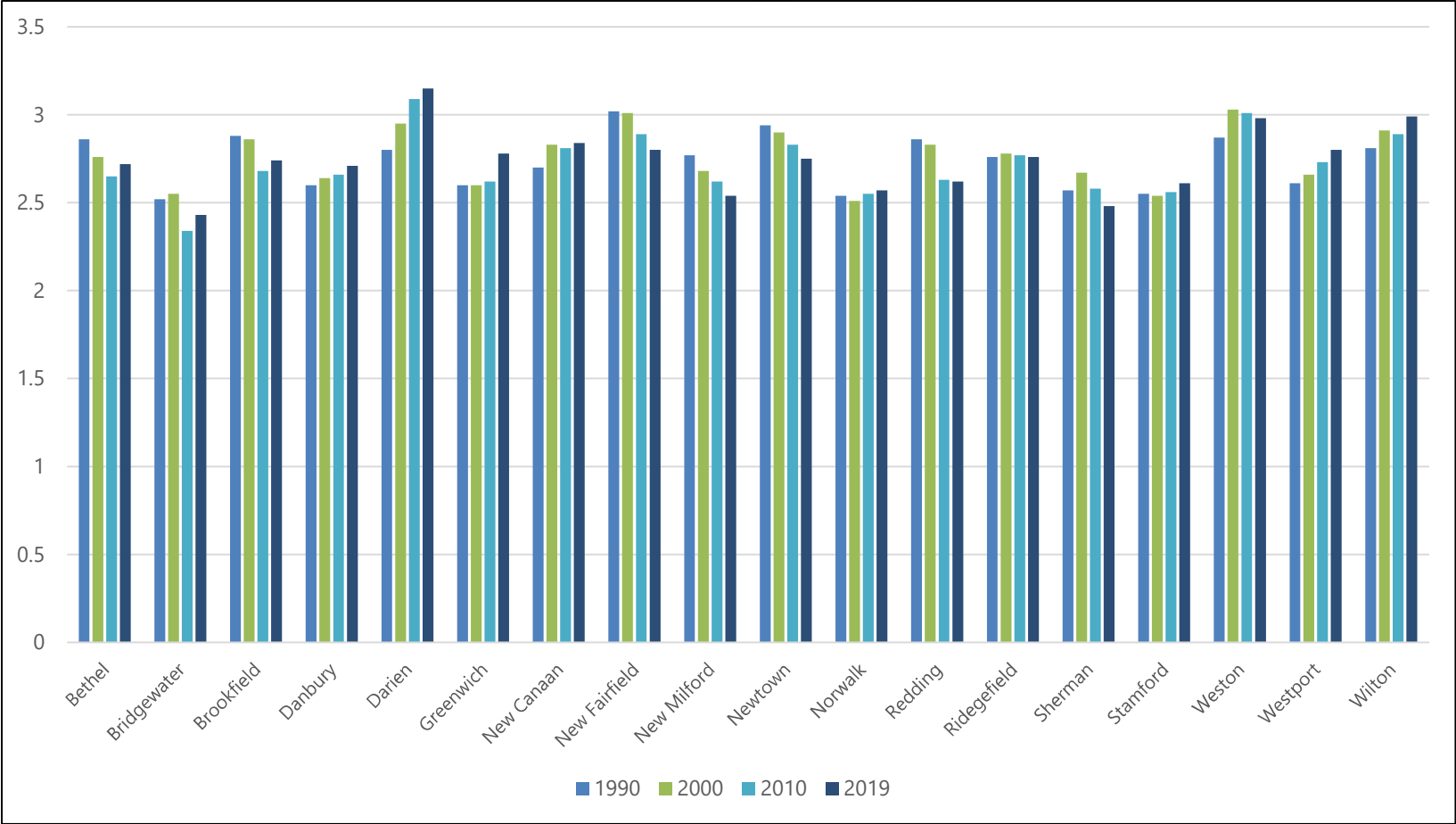


Source: 2019 American Community Survey 5-year Estimate

Since the 1990s, household size has remained constant, hovering between 2.5 to 3 persons per household. There is no consistent trend in household size among the municipalities, but the trend does seem to depend on geographic location and

other socio-economic variables. The communities along the shore and Danbury have shown a slight increase in household size, while the later developed towns in the north have shown a decrease (**Figure 5**).

Figure 5: Household Size Over Time



Source: 2019 American Community Survey 5-year Estimate

In 2019, there were 222,417 households in the region – 56% were married- couple families, 13.6% single-parent families

(other), 24.6% are people living alone, and 5.8% were households not living alone (**Table 4**).

Table 4: Household Configuration (2019)

Municipality	# of households	Family households:	Married-couple family	Other family	Nonfamily households:	Householder living alone	Householder not living alone
Bethel	7,164	5,021	3,992	1,029	2,143	1,749	394
Bridgewater	699	490	435	55	209	166	43
Brookfield	6,200	4,696	3,946	750	1,504	1,234	270
Danbury	30,000	19,556	13,932	5,624	10,444	8,542	1,902
Darien	6,895	5,712	5,127	585	1,183	1,128	55
Greenwich	22,271	16,213	13,526	2,687	6,058	5,169	889
New Canaan	7,116	5,437	4,751	686	1,679	1,478	201
New Fairfield	4,971	3,883	3,450	433	1,088	903	185
New Milford	10,512	7,246	5,965	1,281	3,266	2,500	766
Newtown	9,885	7,710	6,705	1,005	2,175	1,889	286
Norwalk	34,187	21,942	16,081	5,861	12,245	10,005	2,240
Redding	3,452	2,641	2,317	324	811	714	97
Ridgefield	9,001	7,006	6,345	661	1,995	1,703	292
Sherman	1,470	1,053	879	174	417	340	77
Stamford	49,141	30,702	23,228	7,474	18,439	13,933	4,506
Weston	3,447	2,926	2,654	272	521	379	142
Westport	9,916	7,569	6,781	788	2,347	2,071	276
Wilton	6,090	4,989	4,479	510	1,101	877	224
WestCOG	222,417	154,792	124,593	30,199	67,625	54,780	12,845
Percent	-	69.6%	56.0%	13.6%	30.4%	24.6%	5.8%

Source: 2019 American Community Survey 5-year Estimate

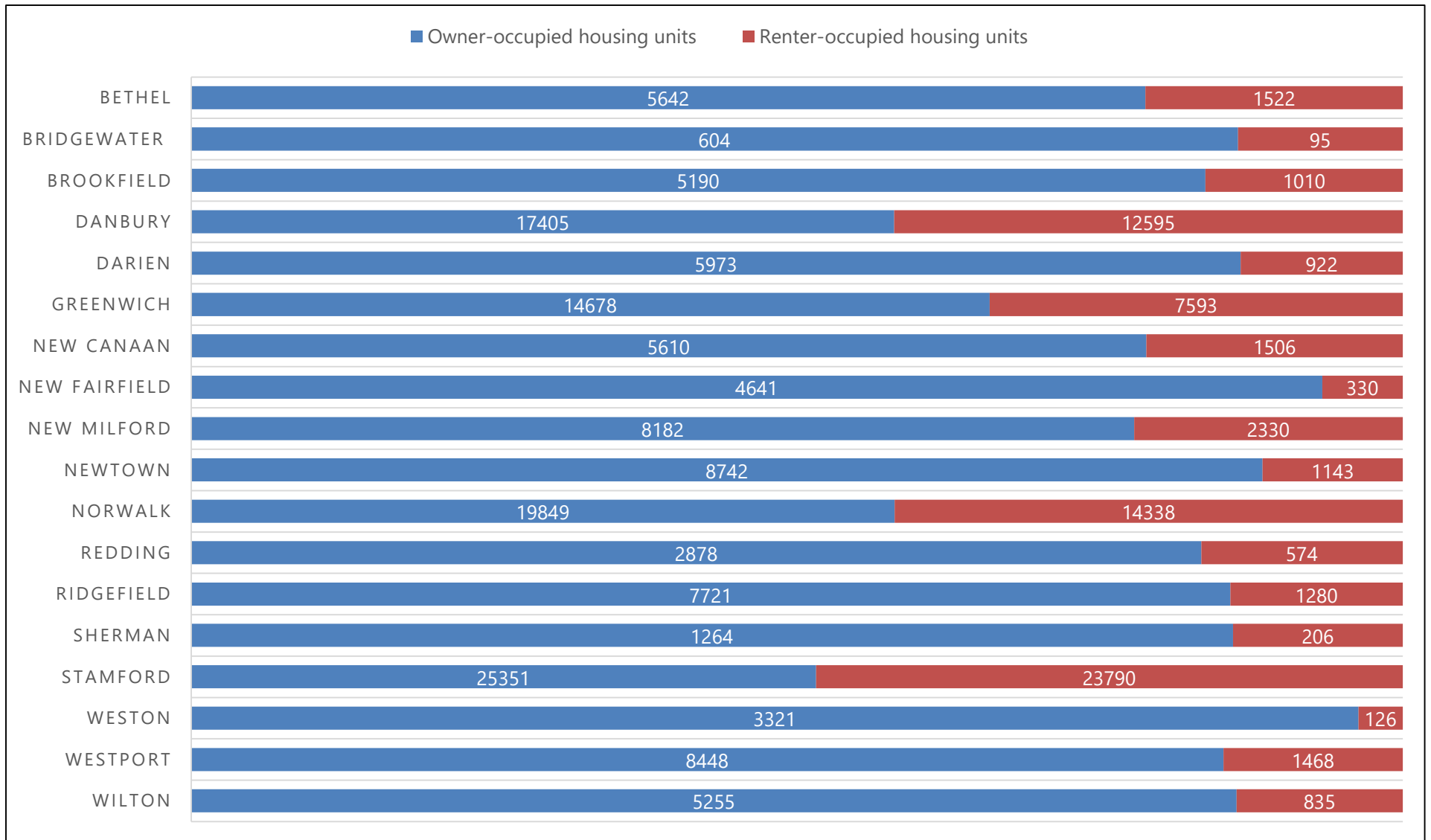
Homeownership predominates in all eighteen municipalities of the region including in the urban centers of Danbury, Greenwich, Norwalk, and Stamford (**Figure 6**). Homeownership is an important measure of neighborhood stability and plays a role in the creation of intergenerational family wealth. For this reason, the federal government supports numerous programs to make it easier for households to buy a home. Yet for all the advantages of homeownership, rental housing plays a critical role in meeting the needs of individuals and families that cannot afford a single-family home, are highly mobile, or prefer to rent. Rental housing is important for low-income individuals starting their careers, young couples, persons with disabilities, and seniors. In 2019, 81% of the rental housing in the region was concentrated in the four major urban centers of Danbury, Greenwich, Norwalk, and Stamford. These municipalities have a far greater range of services including employment, commerce, shopping, education, and medical care, enabling a life that is

less dependent on and financially impacted by automobiles and long-distance travel by car. While urban locations have advantages in so far as they have the potential to reduce transportation costs, not all jobs are accessible by walking, biking, bus, or train. A recent study completed by Connecticut Housing Finance Authority found that low-income families spend far more of their income on housing and transportation than those who own their own home. The CHFA study concluded, "...renters are far more likely to be cost burdened by housing and transportation costs. In the Northeast, the average renter household spends 46.32 percent of their income in housing and transportation costs while the average homeowner spends 35.12 percent."²¹ The CHFA study recommends transportation costs be included in future measures that calculate Area Median Income (AMI) since transportation costs disproportionately affect low-income families more than any other income category.²²

²¹ Andrew Bolger, Connecticut Finance Authority, [Transportation's Role in Affordable Housing](#), August 2019, p. 2.

²² See the H&T Index for details on how housing and transportation costs impact residents of Western Connecticut. Accessed August 5, 2021: <https://htaindex.cnt.org/map/>

Figure 6: Renter vs. Owner Occupied Units (2019)



Source: 2019 American Community Survey 5-year Estimate

5.3 Housing Stock Characteristics

During the period 1970 to 2020, homes in the region were built substantially faster than its population grew, with the number of housing units increasing 64% (**Table 5**), while the population increased only 32%. This reflects a decline in household size attributable to multiple causes including seniors living alone and families having less children. The result is that the region's housing stock is under occupied. One of the clearest results of this trend is that the burdens of maintaining and financing housing are falling on fewer individuals, making it more difficult to create affordable housing. Today, the average homeowner has a larger house with a greater cost to build and maintain the structure than in any previous period in American history.

During the last fifty-years the northern ten municipalities in Western Connecticut had dramatic increases in their housing stock. In contrast, the southern eight municipalities in the region had much smaller percentage increases in their housing stock.

The availability of greater amounts of vacant, more affordable land in the northern municipalities has been one factor influencing these regional housing growth patterns. In contrast, the southern municipalities have grown at a much slower rate. There was a 104% increase in the housing stock of the northern municipalities over the last fifty-years, whereas there was only a 47% increase in the southern municipalities.

While there has been rapid growth in most northern municipalities, this reflects their relatively small housing stock in 1970 compared today (**Table 5**). The most important trend is not merely the percentage increase in the housing stock – it is the actual number of new housing units constructed over the last fifty years. A total of 97,037 new housing units were created between 1970 and 2020, with 59% of those units constructed in the region's four largest municipalities (Danbury, Greenwich, Norwalk, and Stamford).

Table 5: Total Housing Units in Western Connecticut from 1970 to 2020

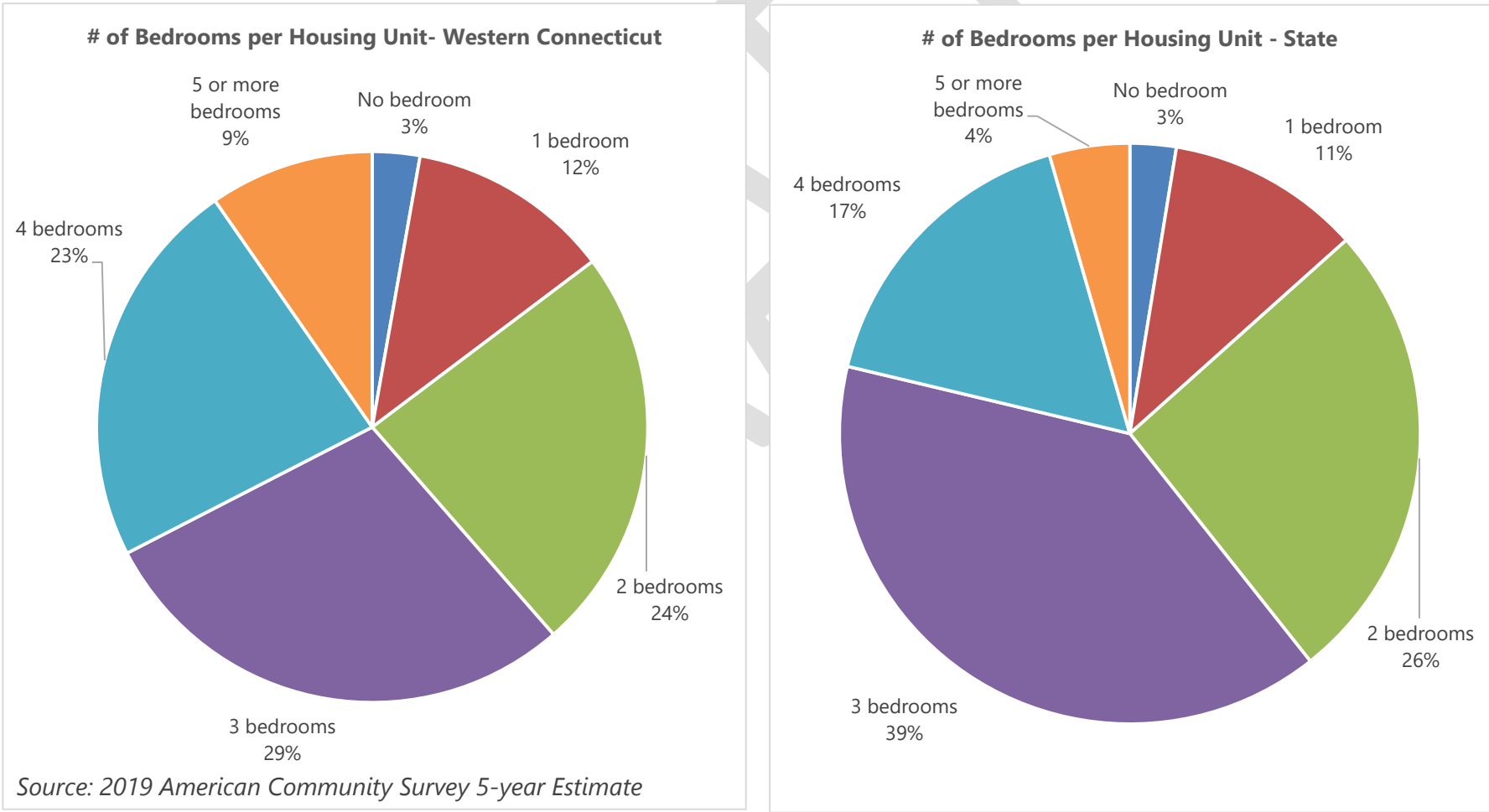
Geography	1970	1980	1990	2000	2010	2020	Net Increase 1970 to 2020	Percent Increase 1970 to 2020
<i>Bethel</i>	3,433	5,403	6,399	6,653	7,310	7,980	4,547	132%
<i>Bridgewater</i>	500	589	734	779	881	863	363	73%
<i>Brookfield</i>	3,111	4,344	5,354	5,781	6,562	7,116	4,005	129%
<i>Danbury</i>	16,923	22,581	25,950	28,519	31,154	33,562	16,639	98%
<i>Darien</i>	6,074	6,340	6,653	6,792	7,074	7,265	1,191	20%
<i>Greenwich</i>	19,377	22,299	23,515	24,511	25,631	25,677	6,300	33%
<i>New Canaan</i>	5,396	6,365	6,856	7,141	7,551	7,502	2,106	39%
<i>New Fairfield</i>	3,247	4,447	5,081	5,148	5,593	5,635	2,388	74%
<i>New Milford</i>	5,456	7,346	9,295	10,710	11,731	11,928	6,472	119%
<i>Newtown</i>	4,821	6,268	7,194	8,601	10,061	10,322	5,501	114%
<i>Norwalk</i>	25,609	29,448	32,224	33,753	35,415	38,152	12,543	49%
<i>Redding</i>	1,801	2,460	2,990	3,086	3,811	3,664	1,863	103%
<i>Ridgefield</i>	5,341	6,949	7,999	8,877	9,420	9,506	4,165	78%
<i>Sherman</i>	717	1,143	1,451	1,606	1,831	1,834	1,117	156%
<i>Stamford</i>	35,323	40,063	44,279	47,317	50,573	56,953	21,630	61%
<i>Weston</i>	2,199	2,830	3,278	3,532	3,674	3,671	1,472	67%
<i>Westport</i>	8,460	9,119	9,841	10,065	10,399	10,567	2,107	25%
<i>Wilton</i>	3,939	5,099	5,824	6,113	6,475	6,567	2,628	67%
<i>WestCOG</i>	151,727	183,093	204,917	218,984	235,146	248,764	97,037	64%

Source: U.S. Census, Housing Unit Trends, 1970 to 2020.

The two pie charts below reflect the size of the housing stock by number of bedrooms in the region compared to the state as a whole. The main difference is the replacement of 3-bedroom homes that are typically more affordable, with 4- and 5-plus

bedroom homes in western Connecticut. A third of the housing stock in western Connecticut have 4 or more bedrooms, which reasonably can accommodate 5 or more people; all while only a quarter of households have 4 or more people (**Figure 7**).

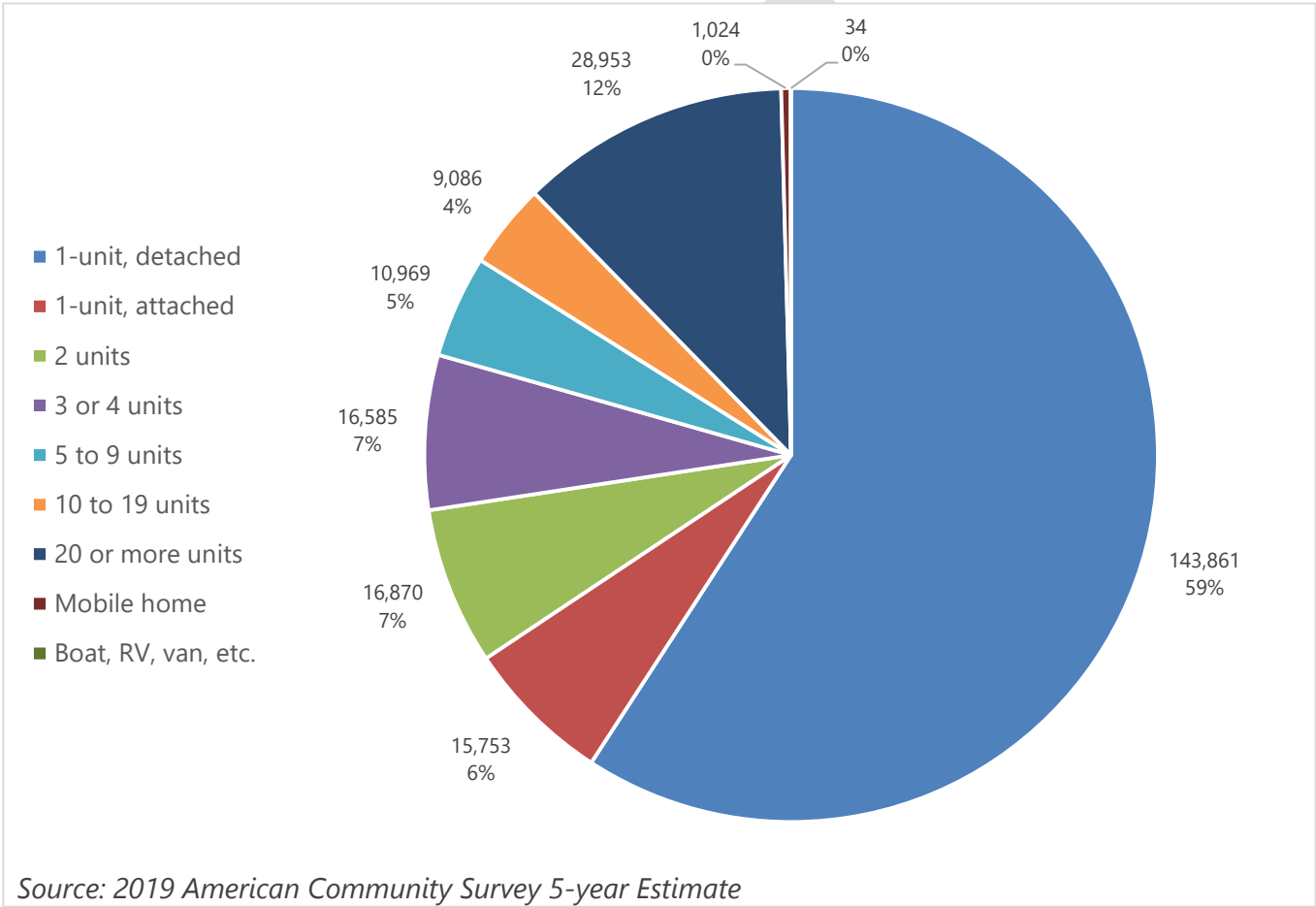
Figure 7: 2019 Housing Stock by Size for Region and State



As of 2019, 65% of all housing units in Western Connecticut are single family detached or attached units and 35% of housing is

multifamily housing of two or more units, the same split as Connecticut as a whole. **(Figure 8).**

Figure 8: Housing Units by Units in Structure 2019



In 2019, multifamily housing clustered in the urban core areas of Danbury, Greenwich, Norwalk, and Stamford accounting for 84% of all the multifamily housing in the region (**Table 6**). Higher

density development depends on adequate sewer and water services, and these services are not equally distributed across the region (nor should they be).

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Table 6: Housing Units by Number of Units in 2019

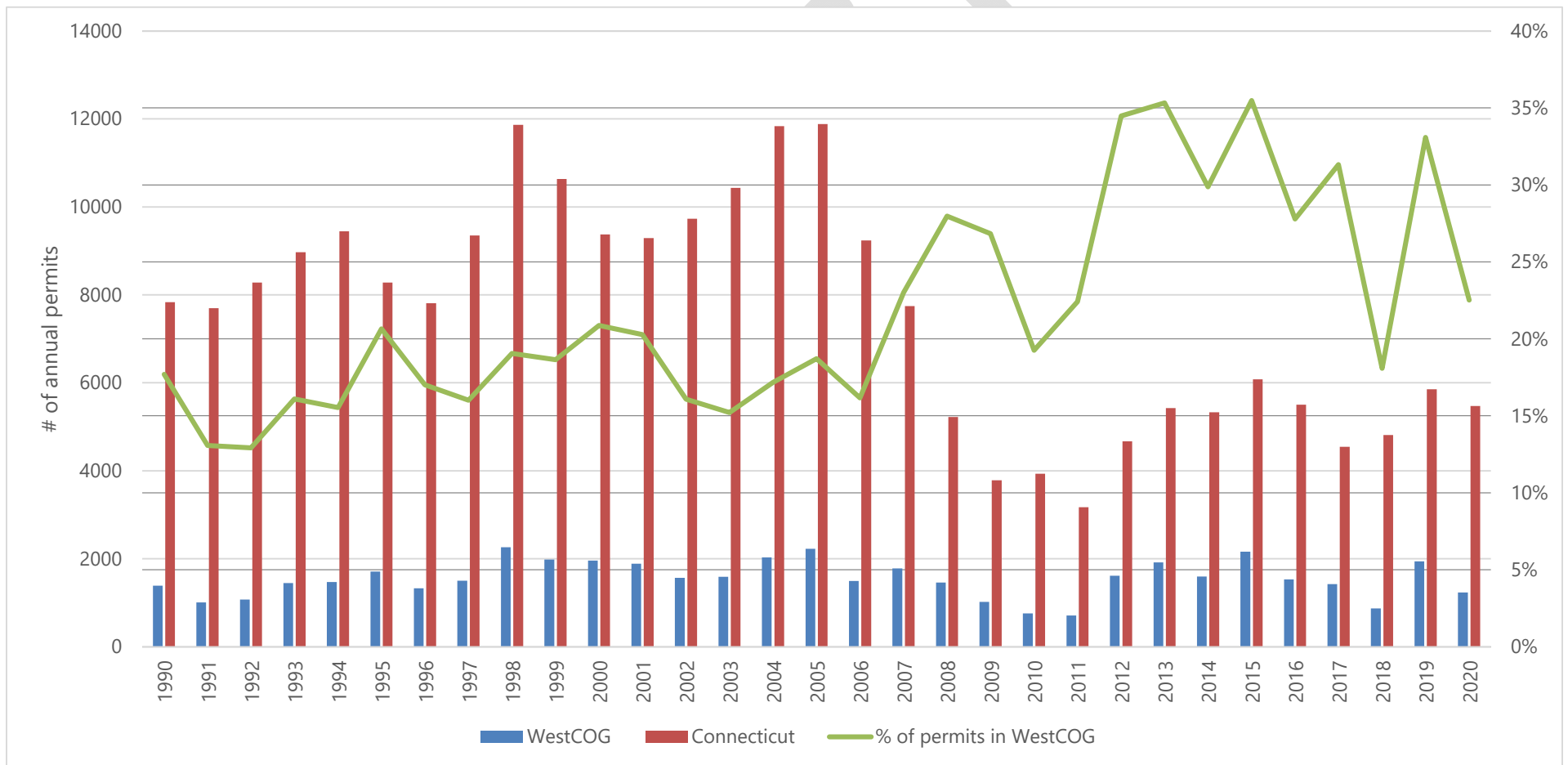
Geography	Total housing units	1-unit, detached		1-unit, attached		2-units		3- or 4-units		5- to 9-units		10- to 19-units		20- or more units		Mobile home		Boat, RV, van, etc.	
Bethel	7,543	5,026	67%	720	10%	532	7%	391	5%	400	5%	301	4%	173	2%	0	0%	0	0%
Bridgewater	843	816	97%	3	0%	8	1%	0	0%	13	2%	3	0%	0	0%	0	0%	0	0%
Brookfield	6,721	4,805	72%	566	8%	229	3%	183	3%	250	4%	210	3%	478	7%	0	0%	0	0%
Danbury	32,990	13,993	42%	3,695	11%	3,545	11%	3,832	12%	2,148	7%	1,765	5%	3,652	11%	360	1%	0	0%
Darien	7,278	6,340	87%	272	4%	163	2%	146	2%	133	2%	40	1%	184	3%	0	0%	0	0%
Greenwich	24,560	15,232	62%	1,788	7%	2,415	10%	1,480	6%	1,162	5%	628	3%	1,803	7%	52	0%	0	0%
New Canaan	7,655	5,609	73%	675	9%	229	3%	471	6%	255	3%	191	3%	205	3%	8	0%	12	0%
New Fairfield	5,889	5,654	96%	120	2%	53	1%	19	0%	0	0%	0	0%	0	0%	43	1%	0	0%
New Milford	11,896	8,352	70%	571	5%	588	5%	666	6%	608	5%	691	6%	337	3%	83	1%	0	0%
Newtown	10,506	9,176	87%	334	3%	271	3%	256	2%	81	1%	88	1%	218	2%	82	1%	0	0%
Norwalk	36,898	17,416	47%	1,692	5%	4,007	11%	3,225	9%	2,726	7%	2,666	7%	4,954	13%	212	1%	0	0%
Redding	3,959	3,399	86%	8	0%	103	3%	29	1%	0	0%	7	0%	337	9%	76	2%	0	0%
Ridgefield	9,726	7,774	80%	289	3%	196	2%	508	5%	288	3%	293	3%	326	3%	52	1%	0	0%
Sherman	1,799	1,724	96%	54	3%	21	1%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Stamford	53,432	19,712	37%	4,143	8%	4,041	8%	5,033	9%	2,757	5%	1,938	4%	15,775	30%	11	0%	22	0%
Weston	3,882	3,856	99%	9	0%	0	0%	0	0%	17	0%	0	0%	0	0%	0	0%	0	0%
Westport	10,931	9,388	86%	589	5%	370	3%	204	2%	80	1%	103	1%	152	1%	45	0%	0	0%
Wilton	6,627	5,589	84%	225	3%	99	2%	142	2%	51	1%	162	2%	359	5%	0	0%	0	0%
WestCOG	243,135	143,861	59%	15,753	6%	16,870	7%	16,585	7%	10,969	5%	9,086	4%	28,953	12%	1,024	0%	34	0%
Connecticut	1,516,629	893,531	59%	81,832	5%	124,082	8%	130,863	9%	82,695	6%	57,281	4%	134,093	9%	11,826	1%	426	0%
United States	137,428,986	84,644,765	62%	8,048,562	6%	4,901,645	4%	5,980,355	4%	6,482,753	5%	6,096,972	4%	12,652,982	9%	8,495,408	6%	125,544	0%

Source: 2019 American Community Survey 5-year Estimate.

The number of housing permits per year gives a good indication of how the housing market is doing. Since 1990, the number of permits has ranged between 1,000 and 2,500 per year (**Figure 9**) except for the Great Recession of 2007 and years following.

Unlike the state, western Connecticut has rebounded to almost pre-recession number of housing permits. Western Connecticut now holds one-third of the total state permits, while only having 17% of the state's total population.

Figure 9: Housing Permits



Source: Connecticut Department of Economic and Community Development, 2022.

Over the decade between 2010 and 2020, there were 11,696 units of housing built in Western Connecticut. In contrast to the current housing stock, only 41% of the newly built housing were single-family, while 56% were large, multifamily units (**Table 7**).

This marks a drastic shift in the types of housing units available to new and current residents, particularly in the municipalities of Brookfield, Danbury, Newtown, Norwalk, Ridgefield, Stamford, and Wilton.

Table 7: Units of Housing Constructed from 2010 to 2020

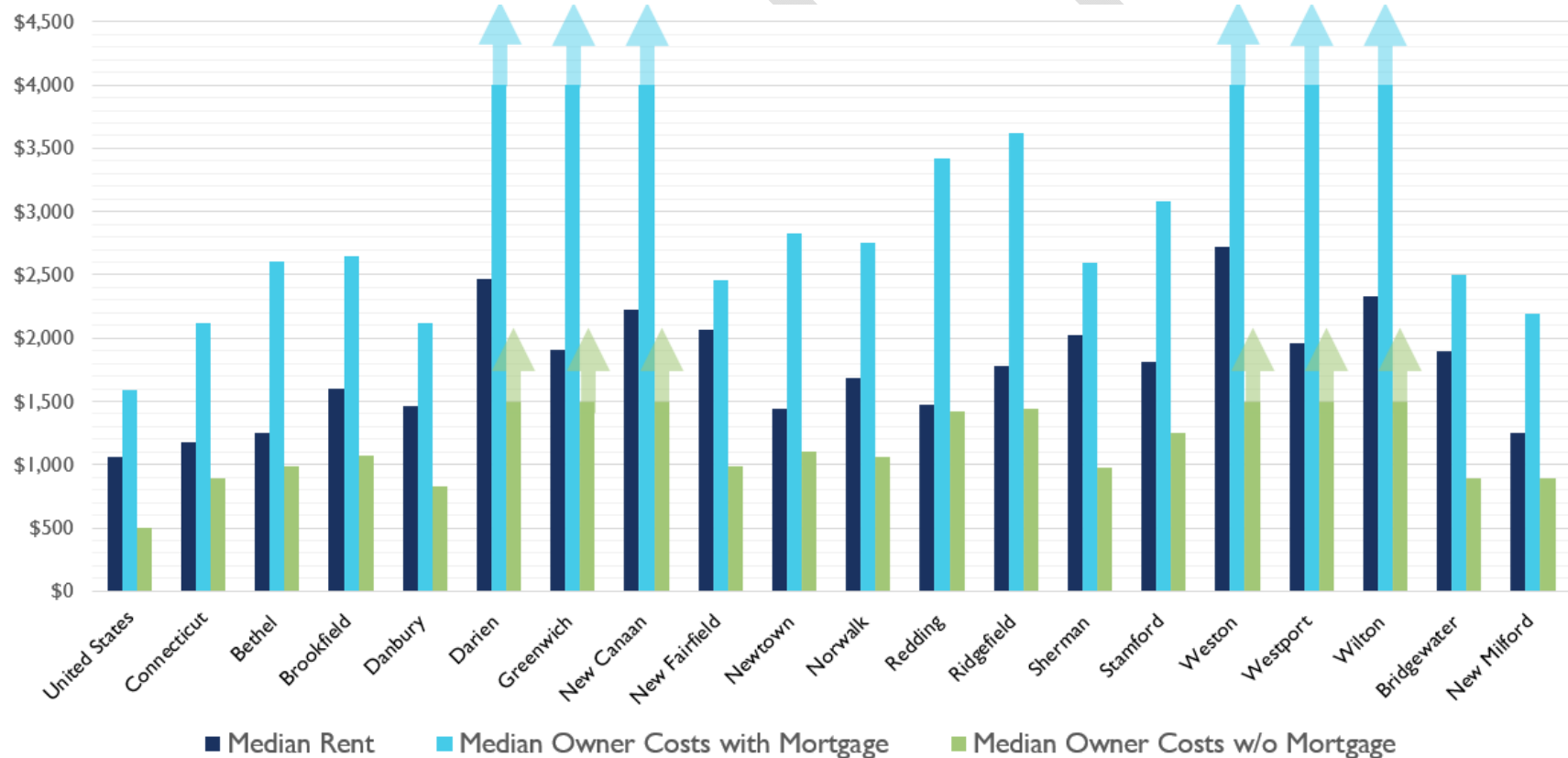
Geography	All units	1-unit		2-units		3- or 4- units		5- or more units	
Bethel	752	712	95%	14	2%	-	0%	26	3%
Bridgewater	10	10	100%	-	0%	-	0%	-	0%
Brookfield	330	186	56%	-	0%	42	13%	102	31%
Danbury	2,462	1,119	45%	24	1%	39	2%	1,280	52%
Darien	516	412	80%	-	0%	56	11%	48	9%
Greenwich	1,311	1,139	87%	-	0%	-	0%	172	13%
New Canaan	372	308	83%	4	1%	-	0%	60	16%
New Fairfield	84	84	100%	-	0%	-	0%	-	0%
New Milford	280	189	68%	2	1%	-	0%	89	32%
Newtown	503	261	52%	2	0%	-	0%	240	48%
Norwalk	2,082	261	13%	42	2%	43	2%	1,736	83%
Redding	34	34	100%	-	0%	-	0%	-	0%
Ridgefield	307	157	51%	-	0%	-	0%	150	49%
Sherman	47	47	100%	-	0%	-	0%	-	0%
Stamford	5,198	471	9%	48	1%	57	1%	4,622	89%
Weston	92	92	100%	-	0%	-	0%	-	0%
Westport	1,144	808	71%	10	1%	76	7%	250	22%
Wilton	212	112	53%	-	0%	-	0%	100	47%
WestCOG	15,736	6,402	41%	146	1%	313	2%	8,875	56%

Source: Annual Construction Reports, Connecticut Department of Economic and Community Development, 2022.

Figure 10 below shows the median monthly housing costs for renters and for owners with and without mortgages. The selected monthly costs include payments for contracted rent, mortgages, deeds of trust, contracts to purchase, or similar; real estate taxes; fire hazard and flood insurance; utilities; and fuel. Median monthly housing costs are significantly higher in

western Connecticut when compared to the state or country as a whole. Six of the eighteen municipalities (Darien, Greenwich, New Canaan, Weston, Westport and Wilton) have even exceeded the capture limits of the U.S. Census with a median monthly housing cost over \$4,000 for owners with mortgages and \$1,500 for owners with mortgages.

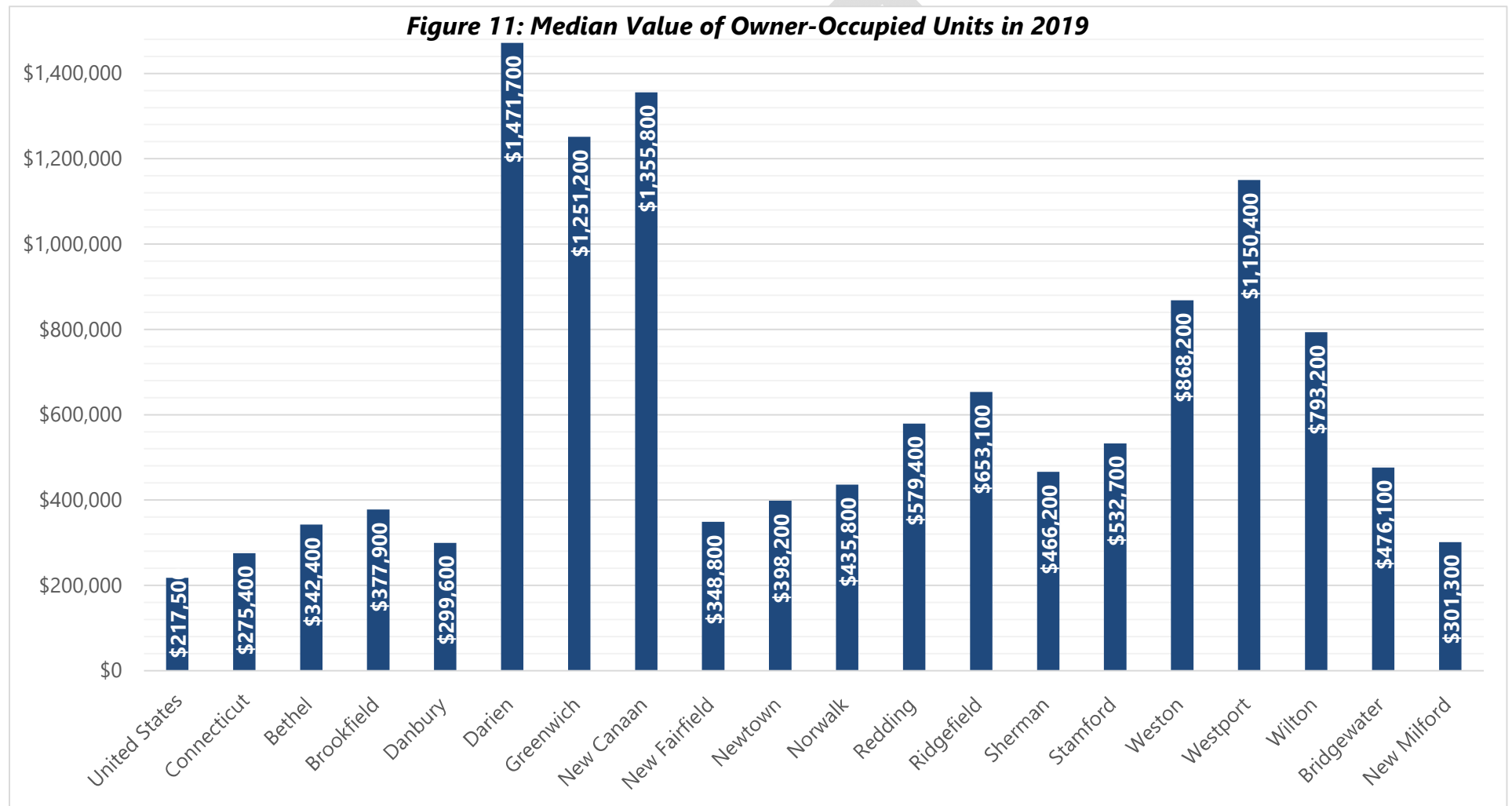
Figure 10: Median Monthly Housing Costs in 2019



Note: Census does not capture Median Owner Costs with Mortgage over \$4,000 or Median Owner Costs w/o Mortgage over \$1,500
Source: 2019 American Community Survey 5-year Estimate

Figure 11 shows the median value of all owner-occupied units in the region. It is noteworthy that this table is not an accurate depiction of what is currently available on the housing market since these data are three years old. Yet the table underscores the relative differences in median values within the region's

eighteen municipalities. Owner-occupied units are valued 27% higher in Connecticut than the rest of the country. This trend is even more evident in western Connecticut with owner-occupied units valuing \$24,200 to \$1,196,300 higher than the state median.



Source: 2019 American Community Survey 5-year Estimate

During the last twenty years, the price for purchasing a single-family dwelling in Connecticut has increased 92% over prices experienced in 2000 (**Table 8**). However, after adjusting for inflation, housing prices in Connecticut have not increased over this year period.²³ Within Western Connecticut there has been a wide range of trends in the price of single-family dwelling units, yet few if any of the median house prices found in the region are affordable for low- and moderate- income families. Housing affordability is most challenging for low- and moderate-income households living in Darien, Greenwich, New Canaan, and Westport where the median price of a single-family dwelling exceeds \$1 million. Regulatory barriers are far less of an issue in these municipalities than the overall super-hot market for housing – in part fueled by the outmigration from New York City where Western Connecticut house prices appear reasonable in comparison to those in New York City, as well as by historically

low mortgage interest rates (which increase purchasing power and real estate activity). Moreover, these municipalities have easy access to the New York City job market and have an attractive quality of life. The outmigration of hundreds of thousands of New Yorkers and real estate investment purchases because of the Covid-19 pandemic has further escalated housing prices during the period January 2020 to December 31, 2021. During this period the median sales price of houses in Western Connecticut increased anywhere from 6% (Darien) to over 20% (Bethel and Weston) based on data provided by the Warren Group. Only time will tell whether these are temporary or lasting changes in the housing market. Perhaps, more importantly, despite these trends, municipalities in Western Connecticut have been leaders in developing affordable housing.

²³ Federal Reserve Economic Data for Connecticut, [All-Transactions House Price Index for Connecticut](#), Accessed August 6, 2021.

Table 8: Median Single Family Housing Prices in Western Connecticut from 2000 to 2021 (unadjusted for inflation)

Municipality	2000 Single Family Dwelling	2005 Single Family Dwelling	2010 Single Family Dwelling	2015 Single Family Dwelling	2020 Single Family Dwelling	2021 Single Family Dwelling	% Change 2000 - 2021	% Change 2020 - 2021
Bethel	\$239,250	\$399,950	\$303,500	\$289,000	\$362,250	\$435,000	82%	20%
Bridgewater	\$349,500	\$500,000	\$501,500	\$492,450	\$562,500	\$600,000	72%	7%
Brookfield	\$279,000	\$440,000	\$390,000	\$362,000	\$410,000	\$450,000	61%	10%
Danbury	\$205,000	\$372,500	\$255,000	\$269,000	\$339,500	\$390,000	90%	15%
Darien	\$675,000	\$1,230,000	\$1,266,250	\$1,392,500	\$1,450,000	\$1,534,662	127%	6%
Greenwich	\$997,500	\$1,650,000	\$1,575,000	\$1,500,000	\$1,897,500	\$2,199,000	120%	16%
New Canaan	\$964,250	\$1,555,076	\$1,400,000	\$1,464,563	\$1,402,500	\$1,605,000	66%	14%
New Fairfield	\$243,250	\$407,250	\$342,500	\$340,950	\$400,000	\$460,500	89%	15%
New Milford	\$220,000	\$365,000	\$275,000	\$280,000	\$327,000	\$385,000	75%	18%
Newtown	\$330,000	\$450,000	\$420,000	\$370,000	\$421,770	\$495,000	50%	17%
Norwalk	\$315,750	\$535,000	\$435,000	\$444,225	\$530,000	\$575,000	82%	8%
Redding	\$455,000	\$689,000	\$577,000	\$512,500	\$550,000	\$650,000	43%	18%
Ridgefield	\$495,000	\$800,000	\$680,000	\$640,000	\$669,500	\$786,000	59%	17%
Sherman	\$318,938	\$525,000	\$367,000	\$435,000	\$499,500	\$565,000	77%	13%
Stamford	\$393,000	\$650,000	\$581,000	\$550,022	\$615,000	\$681,000	73%	11%
Weston	\$678,250	\$975,000	\$830,000	\$810,000	\$800,000	\$985,000	45%	23%
Westport	\$722,000	\$1,200,000	\$1,030,000	\$1,193,750	\$1,275,000	\$1,500,000	108%	18%
Wilton	\$627,500	\$890,000	\$770,000	\$820,000	\$810,000	\$925,000	47%	14%
Connecticut	\$172,000	\$284,000	\$250,000	\$245,000	\$300,000	\$330,000	92%	10%

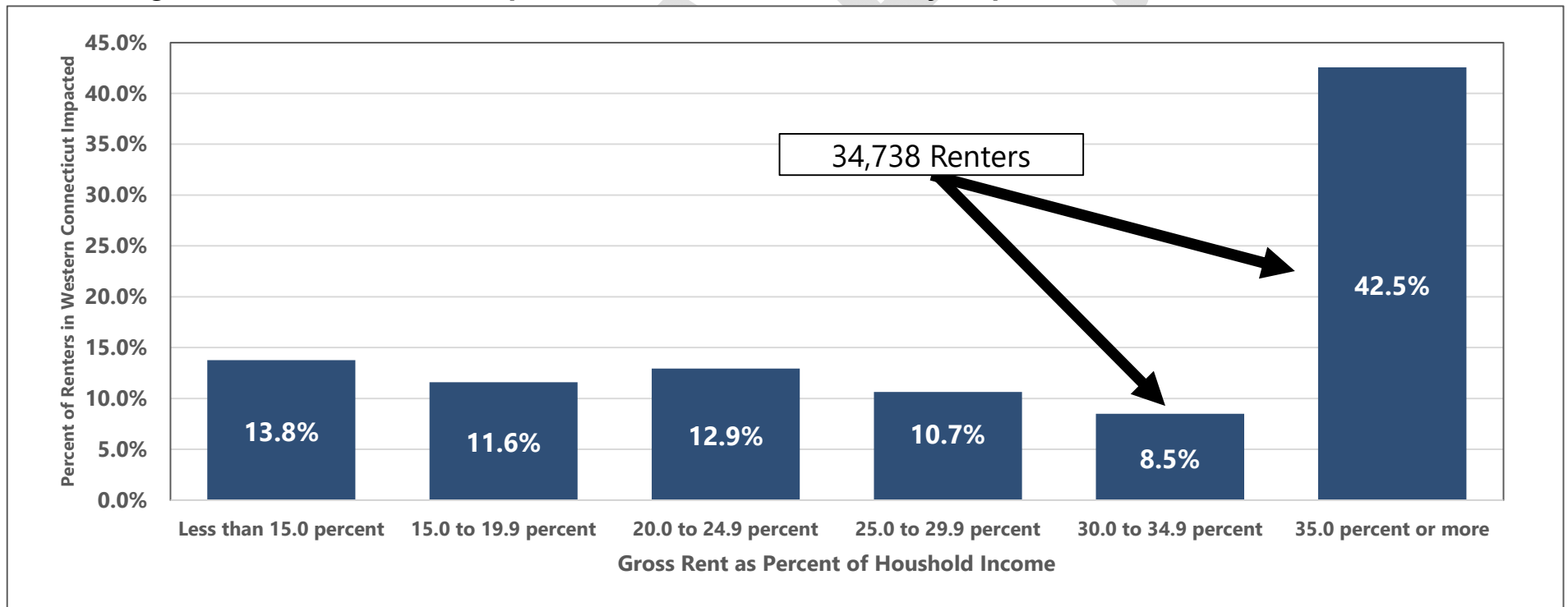
Source: Warren Group, 2022.

5.4 Housing Cost Burdened Renters and Owners

The U.S. Department of Housing and Urban Development (HUD) has established standards for determining housing cost burdens based on the type of housing (i.e., renter versus owner occupied) and the income levels of households falling below 80% of the Area Median Income Levels determined by HUD. A household is cost-burdened when they spend 30 percent or more of their income on housing related costs, including rent, mortgage payments, utilities, real estate taxes, fees, etc. As can be seen in **Figure 12**, 34,738 renter households in Western

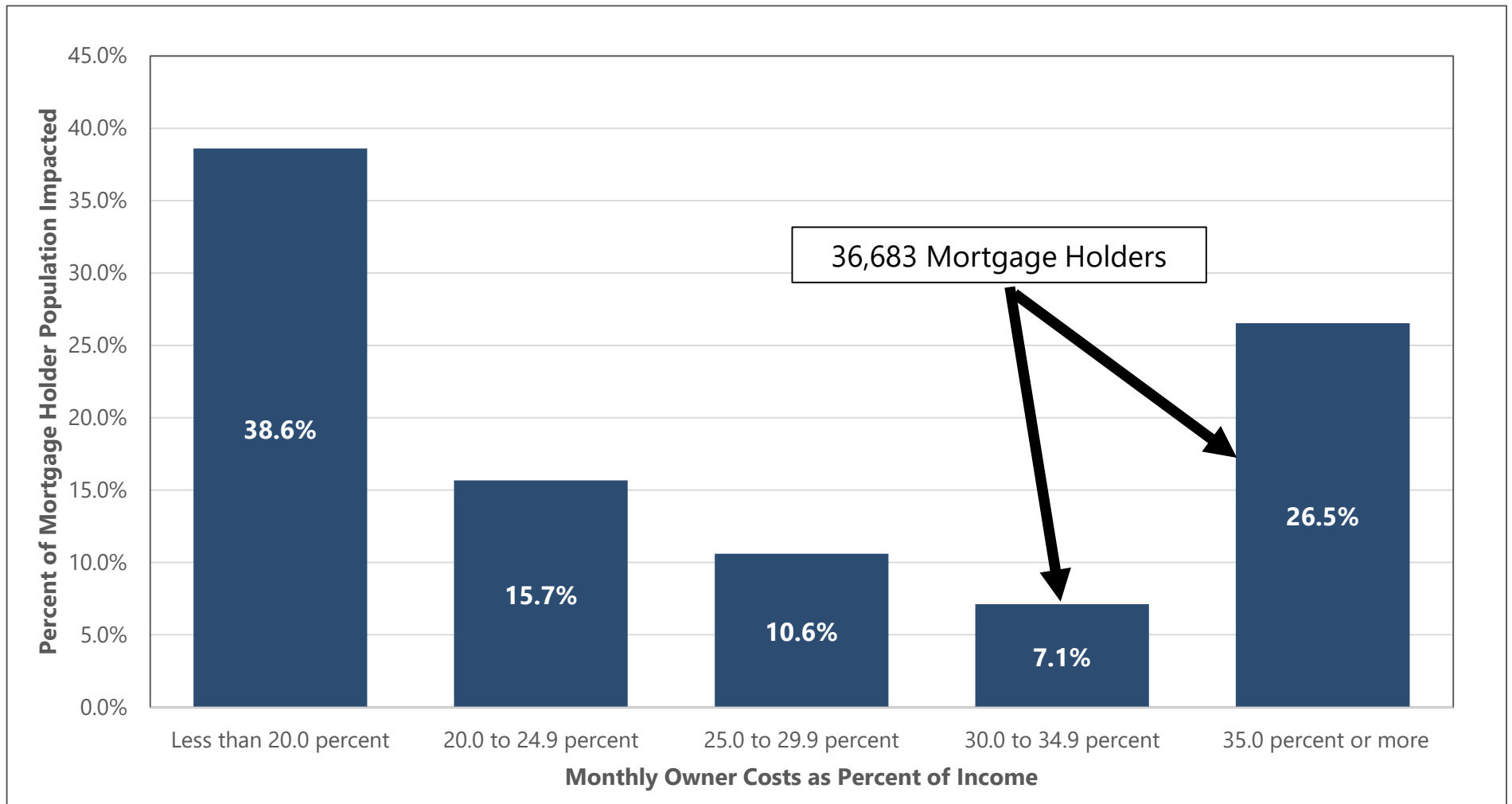
Connecticut were cost burdened by HUD standards in 2019. In that same year there were 36,683 households with mortgages that were cost burdened in Western Connecticut (**Figure 13**). One of the factors contributing to the housing cost burdens of prospective homeowners is the limited amount of affordable housing in Western Connecticut. As can be seen in **Figure 14**, of the 150,754 occupied housing units in Western Connecticut, 19.8% were valued at less than \$300,000.

Figure 12: Percent of Renter Population in Western Connecticut by Proportion of Household Income in 2019



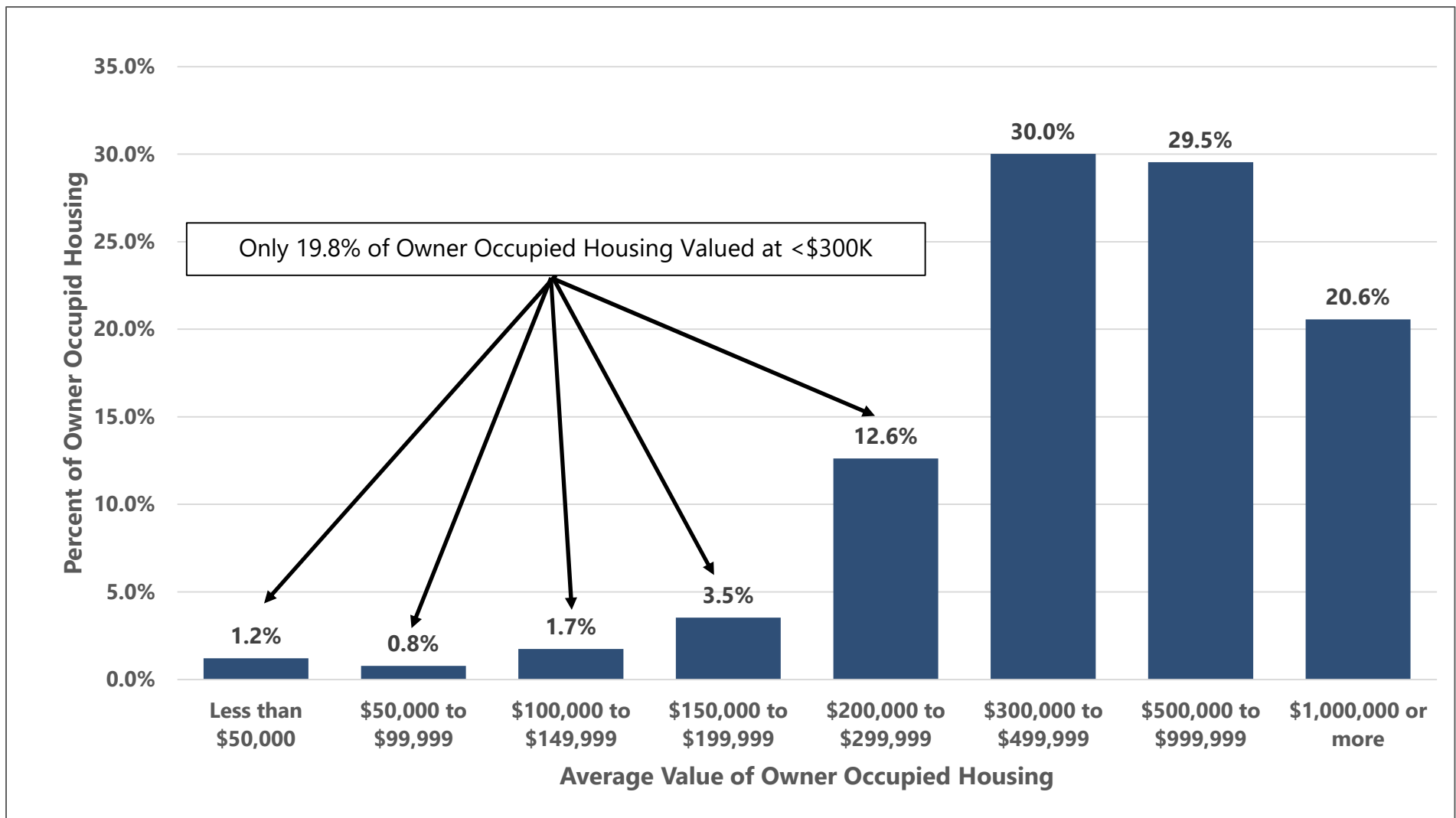
Source: U.S. Department of Housing and Urban Development, Consolidated Planning/Comprehensive Housing Affordability Data, accessed August 2021. <https://www.huduser.gov/portal/datasets/cp.html>

Figure 13: Selected Monthly Owner Costs as a Percentage of Household Income in Western Connecticut in 2019



Source: U.S. Department of Housing and Urban Development, Consolidated Planning/Comprehensive Housing Affordability Data, accessed August 2021. <https://www.huduser.gov/portal/datasets/cp.html>

Figure 14: Home Value of Owner-Occupied Housing in Western Connecticut in 2019



Source: U.S. Census Bureau, American Community Survey, 2019.

To qualify for many of the affordable housing programs, including the C.G.S §8-30G set-aside development, a tenant must be considered low-income. “Low-income” is defined as 80 percent of the area or state median income, whichever is less, scaled by the number of people in the household. The municipalities in Western Connecticut fall in three HUD Metropolitan Fair Market Rate Areas for determining area median income:

- ❖ Stamford-Norwalk, CT Area
 - Area Median Income: \$151,800
- ❖ Danbury, CT Area,
 - Area Median Income: \$115,800
- ❖ Litchfield County, CT Area
 - Area Median Income: \$102,900

The Connecticut statewide median income of \$102,600 is less than all three area median incomes, therefore it is used to estimate the number of households that would qualify for affordable housing.

In addition to income limits, C.G.S §8-30G requires the tenant to also be cost-burdened to qualify for affordable housing. According to the 2015 – 2019 American Community Survey Estimates, there are 81,783 cost-burdened households in Western Connecticut, accounting for one-third of all households (**Table 9**).

There are approximately 59,066 households in Western Connecticut that could qualify for affordable housing – the number of households with incomes 80 percent or less than the state median income and are also cost-burdened.

Table 9: Households That Could Qualify for Affordable Housing

Municipality	HUD Metropolitan Fair Market Rate Area	Total Cost Burdened Households (Total Need)	Estimate of Cost Burdened Households at 80% SMI (Qualifying HHs)	2020 Affordable Housing Units (Supply)
Bethel	Danbury, CT	2,423 (30%)	1,899 (24%)	459
Bridgewater	Litchfield County, CT	189 (22%)	128 (15%)	25
Brookfield	Danbury, CT	2,128 (30%)	1,462 (21%)	369
Danbury	Danbury, CT	12,018 (36%)	10,348 (31%)	3,738
Darien	Stamford-Norwalk, CT	2,190 (30%)	1,003 (14%)	252
Greenwich	Stamford-Norwalk, CT	7,280 (28%)	4,767 (19%)	1,371
New Canaan	Stamford-Norwalk, CT	2,481 (33%)	1,319 (18%)	222
New Fairfield	Danbury, CT	1,347 (24%)	964 (17%)	85
New Milford	Litchfield County, CT	3,564 (30%)	2,913 (24%)	550
Newtown	Danbury, CT	2,668 (26%)	1,546 (15%)	268
Norwalk	Stamford-Norwalk, CT	13,965 (37%)	10,809 (28%)	4,782
Redding	Danbury, CT	1,243 (34%)	761 (21%)	18
Ridgefield	Danbury, CT	2,775 (29%)	1,717 (18%)	287
Sherman	Danbury, CT	474 (26%)	356 (19%)	8
Stamford	Stamford-Norwalk, CT	20,770 (36%)	15,969 (28%)	7,916
Weston	Stamford-Norwalk, CT	1,263 (34%)	507 (14%)	8
Westport	Stamford-Norwalk, CT	3,007 (28%)	1,578 (15%)	387
Wilton	Stamford-Norwalk, CT	1,998 (30%)	1,020 (16%)	232
Connecticut	Statewide	244,186 (16%)	175,606 (11%)	174,208
WestCOG		81,783 (33%)	59,066 (24%)	20,977

Chapter 6: Review of Zoning Incentives and Disincentives

The need for affordable housing must consider the wide range of housing choices that Americans seek in any given stage of their lives. Providing a variety and choice of housing ensures a greater opportunity to meet the needs of all segments of the population, including young people who are starting their work careers, those starting families, those living in extended families, those retiring from the work world, those seeking to live in the communities in which they were born or raised, and those requiring special assistance, family, or a community support system. All these housing needs must be considered within any municipal or regional affordable housing plan.

One way to frame the housing challenge is to compare the housing options available to the range of generational housing needs that exist in Western Connecticut. Planning and Zoning

Commissions in Western Connecticut have created some of the most diverse zoning strategies found in Connecticut, reflecting the region's strong interest in housing. Several different zoning initiatives have been adopted in the region to expand affordable housing opportunities and housing opportunities in general (**Table 10**).

While not all these options are available in each municipality, and these options only address zoning-based approaches (i.e., they do not address non-zoning cost drivers), zoning practices that support the housing needs at each generational stage – from singles entering the workforce to those requiring assisted living at the other end of life's spectrum – can help address housing challenges:

Table 10: Zoning Strategies for Meeting Housing Needs at each Life Cycle Stage

<i>Generational Need</i>	Inclusionary Zones	Workforce Housing Zones	Incentive Housing Zones	Affordable Multifamily Housing	Two Family Housing	Accessory Apartments	Independent/Dependent Living	Other Smart Housing Options
<i>Singles</i>	X	X	X	X		X		X
<i>Young Couples</i>	X	X	X	X	X	X		X
<i>Families</i>	X	X	X	X	X	X		X
<i>Empty Nesters</i>	X		X	X	X	X		X
<i>Retirees</i>	X		X	X	X	X		X
<i>Living with Support</i>						X	X	

6.1 Inclusionary Zoning

Public Act 91-204, An Act Authorizing Municipalities to Adopt Inclusionary Zoning Requirements has been an important tool for expanding housing choice.²⁴ The law defines inclusionary zoning to mean “any zoning regulation, requirement or condition of development imposed by ordinance, regulation or pursuant to any special permit, special exception or subdivision plan which promotes the development of housing affordable to persons and families of low- and- moderate income, including, but not limited to, **(1)** the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means; **(2)** the use of density bonuses or **(3)** 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.”

Current and Historical Applications: Six municipalities in Connecticut have adopted the term inclusionary zoning to provide affordable housing, five of which are in Western Connecticut (Darien, Greenwich, New Canaan, New Milford, and Westport, in addition to Orange). While the term inclusionary zoning has been explicitly adopted by these six municipalities, many more municipalities give density bonuses for multifamily development without referencing this term. Eleven of the

region’s municipalities (61%) give density bonuses for multifamily housing, whereas only 56 of the state’s 169 municipalities offer density bonuses (33%). This law also enables housing trust funds; eight municipalities in Connecticut have chosen this strategy, six of which are in Western Connecticut (Darien, New Canaan, New Milford, Norwalk, Stamford, and Westport). Offering homebuilders the option of contributing to a housing trust fund provides the ability to pool resources and support a robust and continuing, rather than project-by-project, approach to affordable housing. Housing trust funds make sense for municipalities where market rate housing fails to meet the needs of low- and moderate-income households and in municipalities also facing development pressures sufficient to generate housing development fees to support municipally constructed affordable housing. Housing trust funds are not intended to be a substitute for the construction of affordable housing but a mechanism, similar to statutory provisions for payment in lieu of open space or parking, that creates outcomes with greater public benefit through resource pooling, and economies of scale, and enhanced planning.

6.2 Workforce Housing

For those in the workforce, employment opportunities are closely linked to housing choices. For that reason, municipalities that function as employment centers (and enjoy larger commercial and industrial property tax revenues) should have a

²⁴ Public Act 91-204, An Act Authorizing Municipalities to Adopt Inclusionary Zoning Requirements, 1991, pp. 406-407.

greater responsibility for housing in general and affordable housing in particular. Service workers performing lower-wage tasks in the restaurant, office, shopping, governmental services, construction, manufacturing, and medical fields are often challenged to find affordable housing in their budget. For these individuals, housing choices may be limited to longer distance travel from urban locations where there are more housing options than are found in suburban or rural municipalities. A principal driver of financial burdens associated with housing costs, not just in the region, but nationwide is wage stagnation: pay has not risen commensurate with the cost of housing. Absent income supports (e.g., self-initiated wage increases by business and industry, an increase in the statutory minimum wage, or an increase in the Earned Income Tax Credit) or mortgage and rental assistance, municipalities and the state must consider strategies that mitigate rising housing costs.²⁵

One concern is the need for housing for those who wish to live in the same community in which they work. This concern is especially salient for jobs where residence in-municipality is needed or preferred, such as for local government. Public Act 91-392, An Act Concerning Regional Housing Provisions in Zoning, explicitly requires municipalities to address municipal as well as regional housing needs. The law states:

²⁵ Blue Ribbon Commission to Study Affordable Housing, [*Report of the Blue Ribbon Commission to Study affordable Housing*](#), February 1, 2000, Recommendation No. 39, pp. 40-43 provides a

“Such regulations shall also encourage the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located...”²⁶

Current and Historical Applications: Responding to this concern, thirteen Connecticut municipalities have adopted regulations that address the housing needs of local workers or residents. Six municipalities in Western Connecticut (Brookfield, Darien, Greenwich, Norwalk, Westport, and Wilton) have adopted this approach, representing 46% of municipalities in Connecticut with workforce housing provisions. The eligibility requirements for most workforce housing regulations also provide for low-income households from outside of the community. Unlike other state enabling laws for affordable housing, workforce housing strategies reflect home-grown approaches and therefore have differing eligibility requirements for acceptance into this form of subsidized housing. For example, Southington has created a workforce housing provision in its zoning regulations which restricts participation to those 55 years and older. In contrast, Brookfield has workforce housing regulation with no age restrictions. However, Brookfield’s workforce regulations expired on July 1, 2021, and

discussion of needed state efforts to address minimum wage levels that are not commensurate with a minimum living wage.

²⁶ Public Act 91-392, An Act Concerning Regional Housing Provisions in Zoning Codes, January 1991.

do not represent a future affordable housing option – presumably because they were designed for a time limited application. In contrast, Darien allows workforce affordable housing at net densities of nine dwelling units per acre in a mixed-use development zone.²⁷

6.3 Incentive Zoning

Public Act 07-04 established a state-funded incentive system for multifamily housing.²⁸ To fully appreciate the scope of this legislation it is necessary to review the basic requirements of the law as follows.

Incentive housing development "means a residential or mixed-use development (A) that is proposed or located within an approved incentive housing zone; (B) that is eligible for financial incentive payments set forth in sections 38 to 49, inclusive, of this act; and (C) in which not less than twenty per cent of the dwelling units will be conveyed subject to an incentive housing restriction requiring that, for at least thirty years after the initial occupancy of the development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent or less of the median income." The law specifies "An incentive housing zone shall satisfy the following

requirements: (1) the zone shall be consistent with the state plan of conservation and development and be located in an eligible location. (2) The regulations of the zone shall permit, as of right, incentive housing development. (3) The minimum allowable density for incentive housing development, per acre of developable land, shall be: (A) Six units per acre for single-family detached housing; (B) ten units per acre for duplex or townhouse housing; and (C) twenty units per acre for multifamily housing, provided that a municipality whose population as determined by the most recent federal decennial census is less than five thousand, when applying to the secretary for a letter of eligibility under section 42 of this act, may request approval of minimum as of right densities of not less than four units per acre for single-family detached housing, not less than six units per acre for duplex or townhouse housing, and not less than ten units per acre for multifamily housing. In making such request, the municipality shall provide the Secretary of the Office of Policy and Management with evidence of sewage disposal, water supply, traffic safety or other existing, substantial infrastructure limitations that prevent adoption of the minimum densities set forth in this subdivision. If the proposed incentive housing zone otherwise satisfies the requirements of this section, the secretary may issue the requested letter of eligibility. A municipality may request a waiver of the density requirements of this subdivision and the secretary may grant a

²⁷ Darien Zoning Regulations, Section 540, "3.7 acre Hollow Tree Ridge Road Small Acreage Zone for Affordable Housing", last Revised March 1, 2020, pp. v-22-30.

²⁸ Public Act 07-04, An Act Implementing the Provisions of the Budget Concerning General Government, June 29, 2007, pp. 1617-1628

waiver if the municipality demonstrates in the application that the land to be zoned for incentive housing development is owned or controlled by the municipality itself, an agency thereof, or a land trust, housing trust fund or a nonprofit housing agency or corporation. The proposed incentive housing zone regulation shall require, in an enforceable manner, that one hundred per cent of the proposed residential units will be subject to an incentive housing restriction, and the proposed incentive housing zone will otherwise satisfy the requirements of this section. (4) In order to qualify for financial incentive payments set forth in section 44 of this act, the regulations of an incentive housing zone concerning the minimum as of right densities set forth in subdivision (3) of this subsection shall constitute an increase of at least twenty-five per cent above the density allowed by the underlying zone, notwithstanding the provisions of said section 44 with regard to zone adoption and building permit payments. (5) The minimum densities prescribed in subdivision (3) of this subsection shall be subject only to site plan or subdivision procedures, submission requirements and approval standards of the municipality, and shall not be subject to special permit or special exception procedures, requirements or standards. (6) An incentive housing zone may consist of one or more subzones, provided each subzone and the zone as a whole comply with the requirements of sections 38 to 49, inclusive, of this act. (7) The land area of an incentive housing zone shall not exceed ten percent of the total land area in the

municipality. The aggregate land area of all incentive housing zones and subzones in a municipality shall not exceed twenty-five per cent of the total land area in the municipality.”

Current and Historical Applications: Twenty Connecticut municipalities have adopted incentive housing zones, including eleven that have been approved by the Connecticut Department of Housing (DOH) in accordance with its authority under Section 8-13u of the Connecticut General Statutes. Within Western Connecticut fourteen municipalities have adopted incentive housing zones but only one (Redding) has sought approval of its strategy with DOH. There is nothing in Public Act 07-4 that precludes municipalities from creating incentives for various types of housing without DOH approval and without funding support to defray the municipal costs for offering affordable housing units for which building permits have been issued. Indeed, nine municipalities across the state have adopted incentive housing provisions within their zoning regulations without the benefits/burdens of DOH oversight. Despite assurances that this legislation would cover municipal costs for zoning and building permit administration and increased school education costs, there are still some municipalities that believe the financial benefits of building incentive housing under PA 07-04 are insufficient to compensate for the long-term provision of services that higher density development entails.²⁹ After fourteen years, only eleven municipalities have adopted

²⁹ [Planning and Development Committee](#), testimony of William Cibes, 2007; Accessed April 20, 2021

regulations acceptable to DOH. According to the DOH *Annual Report on Incentive Housing Zones for 2021*, 50 technical grants have been approved since the inception of the program, suggesting that many municipalities have not found the program to be satisfactory.

6.4 Affordable Multifamily Housing; CGS §8-30g

Municipalities that have not documented at least 10% of their housing stock as meeting DOH affordable housing standards, are subject to a housing appeals procedure that provides developers the option to have zoning waived for any housing development where at least 30% of the homes are “affordable.” Public Act 89-311 and subsequent revisions established a detailed set of zoning requirements for municipalities to adopt to be consistent with a state mandate aimed at increasing the amount of affordable housing available to low-income households faced with “housing costs” representing 30% or more of their income. This law has been revised and re-revised at least four times in the last thirty-two years including efforts to expand the scope of coverage, revise concepts of affordability, establish incentives for municipal action, extend the time during which deed restrictions must be maintained to guarantee

affordable housing rents, and clarify the grounds for appeal available to developers and municipalities.³⁰

Current and Historical Applications: With the exception of Danbury, Norwalk, and Stamford, the remaining fifteen municipalities in Western Connecticut can be subject to section 8-30g affordable housing procedures, according to the 2020 Connecticut Department of Housing Appeals List.³¹ During the period 2002 to 2020, the eighteen municipalities in Western Connecticut, with only 17% of the state’s population, were responsible for 42.5% of all 8-30g affordable housing in the state (existing units and new construction).

For every municipality in the region to reach the 10% threshold, a total of 2,538 more affordable housing units would be needed. While state law makes no provision for regional action on affordable housing – whether trust funds, housing authorities, or something else – to affordable housing, housing solutions must be understood and assessed at a regional level even if C.G.S. §8-30g does not consider the regionality of housing markets and need.

C.G.S. §8-30g makes no distinction on the types of individuals that qualify as income limited other than to declare that those who qualify for affordable housing must make 80% of the

³⁰ See Public Act 95-280, An Act Modifying the state Affordable Housing and Land Use Appeals Process; Public Act 99-261, An Act Concerning Requirements under the Affordable Housing Appeals Procedure; Public Act 02-87, An Act Concerning the Affordable Housing Land Use Appeals Procedure; Public Act 17-

170, An Act Concerning the Affordable Housing Land Use Appeals Procedure.

³¹ Connecticut Department of Housing, [Affordable Housing Appeals Listing](#), Accessed April 20, 2021

median family income for the area or state (whichever is lower) and pay thirty percent or less of their annual income on housing. There are two distinct groups of persons that are income constrained – those in the labor force whose employment income limits their housing choices and those not in the labor force who rely on social security, pensions and/or other governmental assistance to cover their housing costs. The financing options for each of these groups are discussed in more detail in chapter 9.

6.5 Housing for Independent/Dependent Living

However, housing needs are not merely a function of the employment-housing nexus. For retired, older, disabled, and

poorer persons it is beneficial to have shopping, transportation, social and medical services close to their homes. While these services are more readily available in the urban centers of the region, many seniors and retired persons choose to remain in suburban or rural municipalities in which they have spent their lives rather than deal with relocating to an urban apartment, a nursing home or extended care facility. To meet the housing needs of these individuals, municipalities must consider housing options that enable seniors to cost effectively remain in their own homes. Housing costs are more significant for seniors and retirees who live on fixed incomes yet still are responsible for paying property taxes, home heating and maintenance, and increasing medical and health-related costs associated with age.

Table 11: Zoning Provisions Encouraging the Development of Affordable Housing in Western Connecticut- April 2021

Municipality	Multifamily Housing Allowed (Not Age Restricted)	Age Restricted Senior Housing	Affordable 8-30g Housing Offered	Density Bonuses Offered for Multifamily	Offer Incentive Housing	Offer Work-force Housing	Offer DOH Approved Incentive Housing	Offer Financial Contribution in-Lieu of Affordable Housing	Sum of Zoning Strategies
Bethel	Yes	Yes	Yes	Yes	Yes	No	No	No	5
Bridgewater	Yes	Yes	No	No	No	No	No	No	2
Brookfield	Yes	Yes	Yes	Yes	Yes	Yes	No	No	6
Danbury	Yes	Yes	Yes	Yes	Yes	No	No	No	5
Darien	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	7
Greenwich	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	7
New Canaan	Yes	Yes	Yes	No	Yes	No	No	Yes	5
New Fairfield	No	Yes	Yes	No	No	No	No	No	2
New Milford	Yes	Yes	Yes	Yes	Yes	No	No	Yes	6
Newtown	Yes	Yes	Yes	Yes	Yes	No	No	No	5
Norwalk	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	7
Redding	Yes	Yes	Yes	Yes	Yes	No	Yes	No	6
Ridgefield	Yes	Yes	Yes	Yes	Yes	No	No	No	5
Sherman	No	No	Yes	No	No	No	No	No	1
Stamford	Yes	Yes	Yes	Yes	Yes	No	No	Yes	6
Weston	No	No	No	No	No	No	No	No	0
Westport	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	7
Wilton	Yes	Yes	Yes	Yes	Yes	Yes	No	No	6
Grand Total	15	16	16	13	14	6	1	7	88

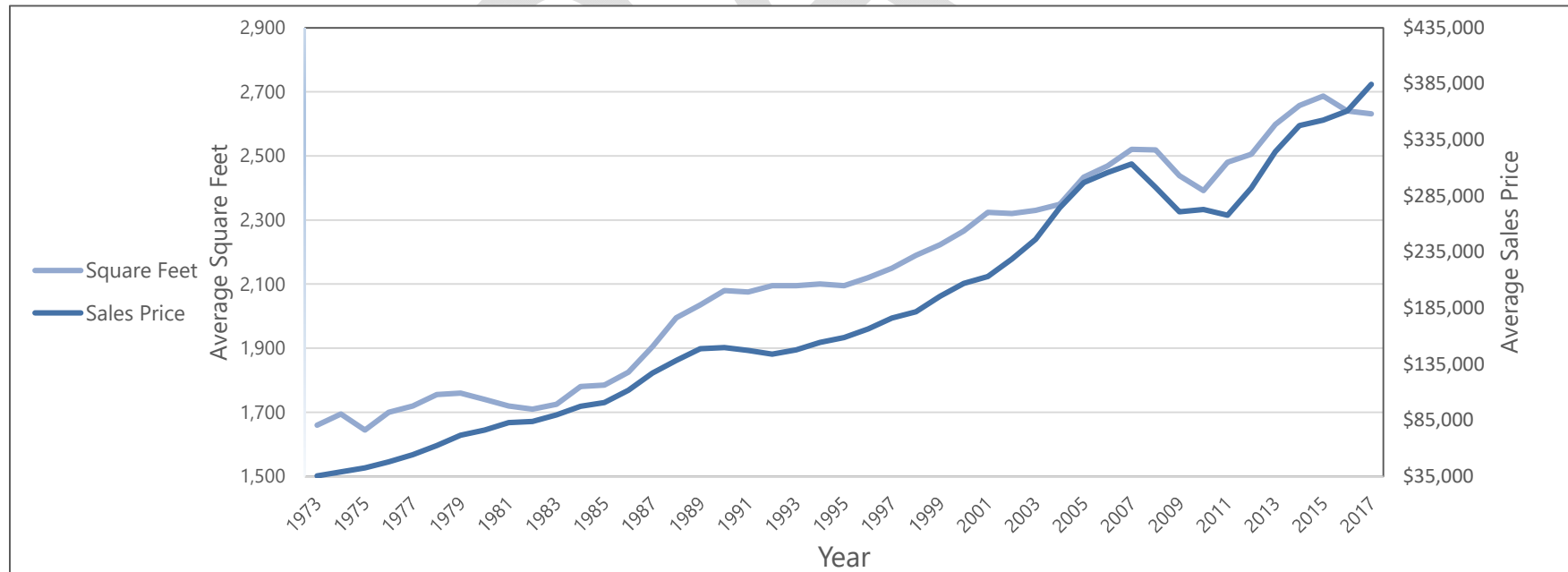
Source: WestCOG analysis.

6.6 National Housing Trends and Other Smart Zoning Options

One significant contributor to current housing costs is the ongoing escalation of house size as Americans continue to buy more expansive houses with greater amenities than the generation before. In the space of less than fifty years the average size new single-family house in the United States has increased by nearly sixty percent and this trend closely parallels the increase in the average cost of a new single-family house (**Figure 15**). Paradoxically, while the size of houses has significantly increased in size, the average household has decline over the last one hundred years. Instead of large families, the modern single family house is an artifact of rising

expectations for modern amenities such as the American flush toilet (1857), the telephone (1880 onward), electricity (1882 onward), home refrigerators (1913), modern air conditioning (1925), wall furnaces (1935), home dehumidifiers (1950s), dedicated home cinemas, tool rooms (1960s), expansive living room style kitchens (1990s), internet services (1992 onwards) and the Internet of Things that ties electrical devices wirelessly or through wires to central command systems (1999 onwards). These amenities have added to the quality of modern life but also have bumped-up the cost of housing. A typical house built in 1944 was 837

Figure 15: Average New Single Family House Size and Sales Price in the United States



square feet whereas by 2017 the average new house was 2,631 square feet – even though far fewer people live in that house compared to the family living in the house built in 1944 (the average household contained 3.7 persons in 1940 but only 2.5 persons in 2018). These trends reflect our lifestyles, but to the extent that the entire housing stock within Western Connecticut is oversized for the typical household efforts need to focus on repurposing some single-family homes for multi-tenant or multifamily use reflecting the realities of today’s smaller families living on less substantial disposable incomes than the previous generation. This section focuses on zoning strategies that can play a critical role of making better use of single-family dwelling units with excess capacity that represent the most underutilized housing resource within Western Connecticut.

6.6.1 Smaller Sized Dwelling Units

Affordability is not only merely a question of income – it is also a matter of right sized housing reflecting the lifestyle, income and mobility needs of the younger generation. Municipalities can influence housing costs by offering a variety of housing choices at varying income levels reflecting the needs of their citizens. Zoning regulations that limit housing types can act as market gatekeepers in this regard. (Note that this applies to market-rate units; C.G.S. §8-30g provides regulatory relief for affordable units and any associated market rate units.) Municipalities in Western Connecticut have been leaders in the

provision of affordable housing – even when economic trends act as headwinds. However, more should be done to address the shortage of right-sized housing, especially the removal of minimum floor area requirements from zoning regulations consistent with the 1989 ruling of the Connecticut Supreme Court and the provisions of Public Act 21-29.³² Currently, Bethel, Bridgewater, Brookfield, and New Milford still require minimum floor areas for single family dwelling units – regulations that are inconsistent with the 1988 Connecticut Supreme Court ruling and Public Act 21-29. The availability of starter homes is an essential element of any long-term plan to meet the housing demands of municipalities in Western Connecticut.

While the Connecticut Supreme Court has not ruled on the validity of minimum floor area requirements for multifamily housing, when such standards are established in zoning regulations, they can create additional cost burdens for the development of affordable multifamily housing. As can be seen in **Table 12**, eight of the region’s municipalities have minimum floor area requirements for multifamily housing (Bethel, Bridgewater, Darien, Greenwich, New Canaan, New Milford, Norwalk, and Ridgefield). Connecticut’s 2018 Building Code

³² Builders Service Corp. v. Planning and Zoning Commission of East Hampton, 208 Conn. 367, 545, A2nd, 530 (1988)

already establishes minimum habitable room standards that ensure public health-based occupancy standards are achieved.³³

There are other means to expand housing options within the single-family dwelling including encouraging accessory apartments, two-family dwelling units, and the letting of rooms in single family dwelling units. Given the oversupply of space

within the inventory of single-family dwelling units in the region, these options offer constructive, fast, and relatively inexpensive reuse strategies for the existing housing supply that must be considered alongside efforts to expand multifamily housing choices. These opportunities have been brought into focus by the accessory apartment provisions of PA 21-29.

³³ The 2018 Connecticut Building Code has adopted the 2015 International Residential Code. That code reduces the minimum habitable space required from 120 square feet to 70 square feet per room. Minimum habitable space requirement of the code is a “space in a building for living, sleeping, eating or cooking. Bathrooms, toilet rooms, closets, halls, storage, or utility spaces and similar areas are not considered habitable spaces.” A multifamily dwelling with two bedrooms, a living room and

kitchen would require 280 square feet exclusive of bathrooms (e.g., four rooms x 70 square feet – 280 square feet). Zoning regulations that independently establish minimum floor area requirements are not only redundant – if compliant with code standards – but inevitably raise the cost of buying and maintaining housing when they exceed building code standards. For an analysis of these issues see: [Minimum Habitable Room Size Code Change](#).

Table 12: Minimum Floor Area Requirements for Multifamily Housing in the Municipal Zoning Regulations

Municipality	Multifamily Housing Allowed (Not Age Restricted)	Require Minimum Floor Area for Multifamily Housing	Minimum Floor Area for Multifamily Housing (1 st Zone)	Zones Where it Applies	Minimum Floor Area for Multifamily Housing 2 nd Zone	Zones Where it Applies
Bethel	Yes	Yes	1200	PRD	750	RM-O
Bridgewater	Yes	Yes	900	R-2		
Brookfield	Yes	No				
Danbury*	Yes	No				
Darien**	Yes	No				
Greenwich	Yes	Yes	450	R-PHD-SU		
New Canaan	Yes	Yes	750	Multifamily/Apt		
New Fairfield	No	No				
New Milford***	Yes	Yes	500	MR	750	PRD
Newtown	Yes	No				
Norwalk****	Yes	Yes	750	B Residence	500	C & D
Redding	Yes	No				
Ridgefield	Yes	Yes	800	NBZ		
Sherman	No	No				
Stamford	Yes	No				
Weston	No	No				
Westport	Yes	No				
Wilton	Yes	No				
Grand Total	15	8	Ave. 743.7		Ave. 625	

*Danbury has defined efficiency units as requiring 300 square feet.

**Darien can exempt minimum floor area in DBR zone by special permit

*** Bathrooms of fewer than sixty (60) square feet and kitchens of less than ninety (90) square feet in area shall each count as a half-room.

**** In determining the minimum floor area, common stairs, common foyers, and the like shall be excluded. A minimum of one-half (1/2) of the units shall have four (4) rooms or more, excluding bathrooms, except for elderly housing wherein every unit shall have a minimum of two (2) rooms, excluding bathrooms. Each dwelling unit shall have a fully equipped bathroom with a minimum area of thirty-five (35) square feet, one (1) room with a minimum area of two hundred (200) square feet, and no bedroom shall have an area less than one hundred (100) square feet.

Source: WestCOG analysis, April 2021.

6.6.2 Accessory Apartments

Despite the investment benefits of single-family homeownership, many homeowners are glad to rent out rooms or subdivide their homes if such measures will help defray the cost of housing. Accessory apartments help with the affordability of housing for both the homeowner and the renter. The homeowner receives rent to help defray their cost of living and the renter typically is paying less than a traditional apartment since accessory apartments are limited in their size. Unfortunately, access to accessory apartments has done little to expand housing options for lower income residents since there have been far too few accessory apartments to meet the regional need for affordable housing. A relaxation of the accessory apartment regulations, as provided in Public Act 21-29³⁴, may encourage greater use of these housing option. As of July 2021, three municipalities in the region prohibit accessory apartments, and eight allow them but require an annual approval for the continuation of such housing – a mechanism that creates an unnecessarily obtrusive oversight process for those seeking to reduce the costs of homeownership.

While municipalities in Western Connecticut have long been Connecticut leaders by enabling accessory apartments as far back as 1987, there are still opportunities to make this form of housing more affordable and accessible to a greater number of

residents by eliminating certain burdensome requirements. The need for greater use of accessory apartments is no longer a discretionary concept as a result of PA 21-29. This law requires all municipalities with zoning, unless they opt out, to designate certain “locations or zoning districts within the municipality in which accessory apartments are allowed, provided at least one accessory apartment shall be allowed as of right on each lot that contains a single family dwelling and no such accessory apartment shall be required to be an affordable apartment.”³⁵ Municipalities must revise their regulations to comply with the standards set forth in the law by no later than January 1, 2023 or opt out; should they fail to do so, the pertinent regulations will be superseded by state law.

The law reflects a growing recognition that regulatory hurdles have been placed in the development of accessory apartments. For example, setting excessive floor area requirements, requiring the owner of the main building to be related by blood, marriage or adoption to the tenant, limiting the number of tenants to two or three, limiting the number of bedrooms, requiring access between the main dwelling and the accessory apartment and requiring special permits, special exceptions, or renewals for the approval of these units all represent unnecessary steps in the approval process that do not promote public health, safety or general welfare. The state building code establishes minimum

³⁴ Public Act 21-29, [An Act Concerning the Zoning Enabling Act, Accessory Apartments, Training for certain Land Use Officials, Municipal Affordable Housing Plans, and a Commission on](#)

[Connecticut's Development and Future](#), Approved June 10, 2021.

³⁵ Ibid, p. 13

habitable space standards and for this reason zoning regulations that establish standards that exceed the building code only raise the cost of housing. Similarly, requiring the tenant to be related by blood, marriage, or adoption severely limits the value of accessory apartments to expand affordable housing. Arguably, those related by blood, marriage, or adoption can achieve the benefits of extended family living under one roof without the permission of the zoning commission. In this same vein, municipalities that require access between the main dwelling and the accessory apartment are presuming that the two units must be connected as if this connection is what separates such housing from two-family housing.

Limiting the number of tenants and limiting the number of bedrooms that can exist within an accessory apartment does not expand housing opportunities and fails to recognize the wide range of large houses in Western Connecticut that can easily be subdivided to contain multiple bedrooms in the main and accessory dwellings. More reasonable approaches are those that limit the size of the accessory dwelling unit to a percent of the total floor area of the main dwelling unit. With the passage of PA 21-29, discretion concerning the maximum size of the

apartment is no longer a local decision (unless opted out). The law eliminated the regulation of accessory apartments through the special permit and special exception process and prohibits time limits on the validity of these units. Prior to the passage of this law, these measures placed significant burdens and uncertainty on the homeowner interested in developing an accessory apartment. Time limited approvals imply that this form of housing represents a special risk to the community, yet the last fifty years of Connecticut experience has shown that this form of housing has been well received and poses minimal neighborhood impacts. In lieu of special permits or special exceptions, zoning commissions will now need to consider condition-based zoning permits that establish specific, measurable standards of performance that can be easily understood by homeowners and easily administered by town planners and zoning commissions. **Table 13** provides a detailed summary of the accessory dwelling unit regulations for eighteen municipalities in Western Connecticut prior to the adoption of the new state accessory apartment law. It also identifies in bold larger red font those municipalities that have zoning provisions that are inconsistent with the new law.

Table 13: Comparison of Accessory Apartment Zoning Regulations

(Text in Bold **Red** Font Represents Provisions Inconsistent with Public Act 21-29, unless a municipality follows the opt-out procedures)

Municipality	Bethel	Bridgewater	Brookfield	Danbury	Darien	Greenwich	New Canaan	New Fairfield	New Milford	Newtown	Norwalk	Redding	Ridgefield	Sherman	Stamford	Weston	Westport	Wilton	Total
Allow Accessory Apts.?	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	15
Limit Max. Floor Area of Apt?	Yes		Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	15
Limit on Minimum Floor Area? (ft ²)	300		480	No		No	No	No	500		400	300	No	No		No	No	No	5
Limit on Maximum Floor Area? (ft ²)	900		800	500		800	1000	1000	1000	800	700	600	900	750/1200		800	650/10001500	750	15
Limit Apt. Size as % of Total Bldg.?	25			25		35	40	30	50	35						25	25	25	10
Principal Dwelling or Apt. Must Be Owner Occupied?	Yes		Yes	Yes		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	14
Require BMA Relation of Tenant to Owner?	Yes		No	No		No	No	No	No	No	No	No	No	Yes		No	No	No	2
Require Senior Tenant?	Yes		Yes	No		No	No	No	Yes	No	No	No	No	No		No	No	No	3
Allow Apt in an Accessory Bldg.?	No		Yes	No		No	Yes	Yes	Yes	Yes	No	Yes	No	Yes		No	Yes	Yes	9
Is There a Limit on Number of Tenants? (Yes, # of Tenants)	Yes (2)		No	No		No	No	No	No	No	Yes (3)	No	No	No		No	No	No	2
Do the Regulations Limit the Number of Bedrooms? (Yes, # of Beds)	Yes (1)		No	Yes (1)		No	No	No	Yes (1)	No	Yes (1)	Yes (1)	Yes (1)	Yes (2)		No	No	No	7
Require Internal Access Between Apt. and Main Dwelling?	Yes		No	No		No	Yes	Yes	No	No	No	No	No	No		No	No	No	3
Require Unit to be Affordable?	Yes		No	No		No	No	No	No	No	No	No	No	No		No	No	No	1
Type of Permit Required (SE, SP, ZP)	SP		SP	SE		ZP	ZP, SP	SP	SP & SPA	SE	ZP	SP	ZP	SP		ZP	ZP	ZP, SP	
Limit Approval to a Specified Time Period? (Years)	1		1	No		1	No	2	1	No	1	2	No	No		No	No	No	7

Note 1: BMA= a Family based on Blood, Marriage or Adoption, Note 2: ZP= Zoning Permit; SPA = Site Plan Approval; SE = Special Exception; SP = Special Permit

Note 3: Sherman restricts accessory dwellings to 750 ft2, but previous versions of these regulations allowed 1,200 ft2, Source: WestCOG analysis, June 2021.

6.6.3 Two Family Housing

Another option offered by some municipalities is two-family housing. Two-family housing is an effective way to create more affordable housing that can easily be integrated into existing single-family neighborhoods – especially in those municipalities with large lot zoning where existing houses can be subdivided to create two units or new houses can be built to be compatible with the existing area. Two family housing shares many physical characteristics with accessory dwelling units; both may be located in attached or detached structures, and both may have independent household units in each dwelling unit. The difference is that a two-family dwelling is that it is not limited in its physical size whereas an accessory apartment must be subordinate in size to the principal dwelling unit on the lot. Five of the region’s municipalities do not allow for two family dwelling units, and five of those that do offer this option require a special permit, site plan review, or zone change depending upon the specific location in which this form of housing is proposed (**Table 14**). One means to make two-family housing more compatible with single family zones would be to provide explicit design standards or form-based zoning concepts so that these units are seamlessly integrated into single family zones. Design standards, when thoughtfully developed can substitute for a special permit process and result in two family housing that invisibly blends with surrounding single-family neighborhoods.

6.6.4 Letting of Rooms

For single persons starting out, or persons undergoing life transitions, room rentals are often a very convenient and affordable way to enter the housing market. This option is popular with individuals with short term housing needs who prefer limited responsibility for the costs normally associated with keeping and furnishing a home. For empty nest homeowners living in an oversized home with high maintenance costs and responsibilities, having a roomer may be an attractive option. This option is particularly popular with single, divorced, and seniors for whom homeownership may not be manageable. Thirteen of the region’s municipalities allow the letting of rooms in single family dwellings or the creation of a boarding house operated by the owner. Most of the region’s municipalities that offer this housing option allow up to three tenants in one single family dwelling.

While most municipalities treat the letting of rooms and boarding houses as interchangeable terms, this is not the case in the urban centers of Danbury, Greenwich, Norwalk, and Stamford. In these four municipalities boarding houses constitute a different housing option than the letting of rooms in single family dwellings. Traditionally boarding houses offered shared meals (i.e., board) and private rooms for guests similar to the services offered by today’s hotel industry. Boarding houses offer higher occupancy limits than those found in single family homes offering rooms for let. Stamford allows up to ten boarders, Norwalk allows up to twenty boarders, and Danbury and Greenwich do not specify occupancy limits.

Table 14: Zoning Regulations Governing Two Family House Construction in Western Connecticut: 2021

Municipality	Permit Two Family Dwelling Units	Define Two Family	Require Two Family Dwelling Units to be Attached	Method for Two Family Lot Size	Number of Zones Allowing Two Family Dwelling Units	Type of Permit?	Lot Required for Smallest Lot Size Zone? (ft²)	Lot Required for Largest Lot Size Zone? (ft²)	Can Convert Single to Two Family
Bethel	Yes	Yes	Yes	1M	1	ZP	14,520	14,520	No
Bridgewater	Yes	No	No	VBZ	2	ZP	174,240	348,480	No
Brookfield	No	Yes			0				No
Danbury	Yes	Yes	Yes	VBZ	9	ZP	3,750	10,000	Yes
Darien	Yes	No	No	1M	1	SP	130,680	130,680	No
Greenwich	Yes	Yes	Yes	VBZ	6	ZP, SP, StP	3,600	7,500	Yes
New Canaan	Yes	Yes	Yes	VBD	2	SP	12,000	15,000	No
New Fairfield	No	No			0				Yes
New Milford	Yes	No	No	1M	2	ZP	8,000	8,000	Yes
Newtown	Yes	No	No	1M	1	ZP	43,560	43,560	Yes
Norwalk	Yes	No	No	1M	7	ZP	6,000	6,000	No
Redding	Yes	No	No	VMD	1	ZC	5,445	7,260	Yes
Ridgefield	Yes	Yes	No	VMD	1	ZC	3,111	21,780	No
Sherman	No	No			0				No
Stamford	Yes	Yes	Yes	1M	10	ZP, StP	4,000	7,500	Yes
Weston	No	No			0				No
Westport	Yes	Yes	Yes	VBZ	15	ZP, SP,	None	43,560	No
Wilton	No	No			0				No
Total	13	8	6		54		34,076	51,065	7

Note 1: Permits required are: Zoning (ZP); Site Plan (StP); Special Permit (SP); Zone Change (ZC)

Note 2: VBZ = Lot Size Varies by Zone; VBD = Lot size Varies by Detached or Attached Dwelling; 1M = Lot Size for Two Family same as One Family; VMD = Lot size varies by Maximum Density Allowed

Note 3: Where conversions are allowed, stipulations on the age of dwelling units eligible are common.

Note 4: Attached Dwellings, floating zones and overlay zones are not included in this analysis.

Source: WestCOG Analysis, 2021.

6.6.5 Definitions of Family

The concept of family has undergone significant change in the twentieth century with the decline of extended family relationships, the growth of single person households, smaller households with fewer children, same sex households, and an increasing number of non-traditional families associated with people living together to reduce housing costs. A recent analysis prepared by the Congressional Research Service found “long term increases in single headed families increases measures of income inequality.”³⁶ Lacking dual incomes, single headed families are more likely to seek shared housing arrangements to reduce mortgage or rent burdens. Excluding Darien, the region’s municipalities have placed limits on the maximum number of unrelated persons who may live together as a single housekeeping unit. The limits range from only one person (Greenwich) to five persons (Brookfield, New Milford, New Fairfield, Ridgefield, Redding, and Westport). In 2005 the Connecticut Legislature legalized civil unions of parties of the same sex, giving them the same benefits and protections under Connecticut law as those given to spouses in a marriage. Despite the legalization of civil unions, only one municipality in

Western Connecticut – Bethel – has incorporated this concept into its zoning definition of family.

More flexible zoning definitions for family have been a controversial issue for municipalities seeking to maintain the traditional concept of the nuclear family. These concerns can run afoul of efforts to expand affordable housing opportunities in single family zones – especially when housing costs force unrelated persons to live together to reduce their costs of living. While the definition of family needs to be modernized to reflect the realities of twenty first century living arrangements, so far the U.S. Supreme Court has deferred to municipal zoning commissions when it comes to the size and composition of families and households.³⁷ In contrast, five states – California, Michigan, New Jersey, New York and Pennsylvania – have overturned restrictive definitions of family after finding such regulations failed to rationally protect the public health, safety and general welfare. Indeed, during the last thirty years there have been dozens of legal reviews of the U.S. Supreme Court’s 1974 *Belle Terre* decision finding it to be out of step with changing household living arrangements and inherently discriminatory toward non-traditional families.³⁸ There is certainly a strong case to be made that some zoning regulations

³⁶ Congressional Research Service, [The U.S. Income Distribution: Trends and Issues](#), R44705, Updated January 13, 2021, p. 38

³⁷ *Village of Belle Terre v. Boraas*, 416 U.S. 1, 7 (1974)

³⁸ Rebecca M. Ginsburg, *Altering “Family”: Another Look at the Supreme Court’s Narrow Protection of Families in Belle Terre*,

Boston University Law Review, 83, No. 4, 2003, pp. 875-898; Katia Brener, *Belle Terre and Single-Family Home Ordinances: Judicial Perceptions of Local Government and the Presumption of Validity*, *New York University Law Review*, 74, No 2. 1999, pp. 447-484

have very little legal support when they exclude individuals who are living and keeping a common household just like a traditional single family. One approach upheld by the Connecticut Supreme Court in the case of Home Builders Service Corporation v. Planning and Zoning Commission, is the use of occupancy limits to control public health – instead of limitations

on the number of unrelated persons living together.³⁹ Occupancy based limits tie the number of persons living together to the amount of space available within the housing unit and to the public health requirements for septic system leaching fields when such housing is not connected to a municipal sewage treatment plant.

³⁹ Builders Service Corp. v Planning and Zoning Commission of E. Hampton, 208 Conn. 267, 545 A2d 530 (1988)

Chapter 7: Review of Subdivision Regulation Incentives and Disincentives

Land costs are influenced by the wide range of land subdivision requirements imposed by municipalities throughout the state. Subdivision requirements for dedicated open space, the placement of wire utilities underground, the size and width of roads, the requirement for concrete sidewalks, minimum driveway standards and stormwater management all contribute to the cost of approved subdivision lots, which in turn contribute to the overall cost of housing. This is not to suggest that these requirements are not useful and, in many cases, represent good land use planning. Rather what it reveals is that many of the standards adopted by municipalities within Western Connecticut might benefit by considering more flexibility within these standards. For example, seventeen of the region's eighteen municipalities require anywhere from 5 to 20% of the land in a subdivision to be dedicated to open space. Allocating open space within each subdivision may not make sense when minimum lot sizes are two acres or more and the municipality already has established popular passive and active recreational facilities elsewhere. Recognizing the challenges of creating small open spaces in subdivisions – which often turn out to be unused or places that collect trash – eleven of the region's municipalities provide a fee in lieu of open space to assemble larger, more environmentally, recreationally, and economically valuable facilities. Taking this approach, a developer may create

additional lots while supporting important public goals in environmental protection, public health, and recreation.

Similarly, seven municipalities in the region have recognized the cost implications of excessive or unnecessary open space standards in subdivision regulations – especially as many under-resourced land trusts are working assiduously to protect ecologically important land from development. For developers who have made a commitment to affordable housing, exempting their subdivisions from open space represents an important means to reduce land development costs. Bridgewater, Bethel, New Canaan, New Fairfield, Newtown, Ridgefield, Sherman, and Westport exempt affordable housing developments from their open space subdivision standards as long as they comply with C.G.S. §8-39a, affordable housing.

Recognizing the significant impact of road construction on subdivision land costs, four municipalities in the region (Darien, Norwalk, Sherman, and Westport) allow for private roads to be constructed in new subdivisions. These municipalities allow this option either where the subdivision will carry little traffic (Westport), involves lot sizes of 5 acres or more (Sherman), meet town specific road standards (Norwalk), or where the subdivision road is less than 800 feet and serves less than 8 lots (Darien). Private road standards are especially useful for small developments with little traffic and which function as dead end

streets. Reducing development costs reduces land costs and that in turn can have a positive impact on housing costs. Allowing the judicious application of private road standards also reduces the financial burdens on municipalities responsible for maintaining these roads.

Finally, another way to reduce subdivision development costs is to establish more flexible sidewalk requirements. Six municipalities require sidewalks, and seven municipalities leave it to the discretion of the planning commission whether sidewalks should be required. Sidewalks are required in the more urbanized section of Bethel (the R-10 Zone), in all residential zones of Darien, in the high-density zones and near schools in Danbury, in the high-density zones of Greenwich (RMF, R6, R7 zones), based on the intensity of development in

Norwalk, and in the multifamily and high-density single-family zones in Stamford (RMF and R7.5 zones). The seven municipalities that leave the decision to require sidewalks to the discretion of the planning commission would benefit by having objective standards for when sidewalks are required as well as flexible standards that allow for alternative walking surfaces in lieu of concrete sidewalks and/or living street designs that incorporate “shared space” principles. For example, gravel sidewalks or crushed stone sidewalks – when access to nearby schools is an issue – can reduce development costs without sacrificing the value of walking paths to nearby school or recreation areas. Likewise, roads such as cul-de-sacs and low-volume neighborhood streets may be designed naturally to limit vehicle speeds to under 10 miles per hour, eliminating the need for sidewalks.

Chapter 8: Availability of Land and Infrastructure

The availability of land and infrastructure directly impact the cost of housing and other living expenses. The land in western Connecticut is some of the most expensive in the state due to the proximity to the New York City metro area and the lack of vast amounts of available, buildable land. It is not only critical that new development is focused in areas with developed infrastructure for environmental reasons but to also ensure municipal solvency. Infrastructure such as roads, sewers, and water mains have upfront costs for installation, but the lifetime maintenance and replacement costs are rarely ever weighed before installation.

8.1 Supply of Land for Multifamily Development

As previously mentioned, the amount of land available for residential development influences the price of housing. The 1989 Blue Ribbon Commission Housing Report declared that land costs have contributed to housing cost challenges.

“The cost of land is the fastest rising expense item in housing development. In the last decade, increased demand for housing, and increased requirements for lot sizes, coupled with well-intentioned but conflicting demands for land conservation, have made the land available for housing development relatively more-scarce

and considerably more expensive. Land costs currently represent more than 40% of the cost of developing a single-family unit in the state; under normal circumstances, land costs would be only 10-15% of the development costs. The Commission believes that the state must take appropriate steps to control land costs.”⁴⁰

The 1989 Blue Ribbon Commission’s findings continue to be as relevant today as they were thirty-three years ago. If anything, land costs have risen at a faster rate than the cost of construction. It is instructive to note that in 2020 Connecticut had the third highest farm value per acre in the United States.⁴¹

Land cost is also influenced by numerous factors including the number of single and multifamily residential zones that allow such development, approval procedures that increase development costs and other competing uses for these same land areas. The Western Connecticut Regional Plan of Development identified 10,397.3 acres of land in the region that allows multifamily development. Multifamily zoned land is concentrated in Danbury (3,100 acres) and Stamford (2,156 acres) representing 50.5% of the multifamily zoned land in the entire region. While multifamily zoned land represents only 3.1% of the entire region’s land area, in Danbury is represents 10.9% of the city’s land area and in Stamford 9.6% of the city’s land

⁴⁰ Blue Ribbon Commission Housing Report to the Governor and General Assembly (1989), pp. 15-16.

⁴¹ U.S. Department of Agriculture, [Land Values in the United States](#), August 2020, pp. 8-9.

area. The supply of multifamily zoned land is also influenced by access to sewer and water service. To determine the potential to expand the supply of land that could be used for multifamily development WestCOG used GIS technology to identify the amount of land within 200 feet of existing water and sewer service areas across the region since these areas are the most likely to have the most capacity to cost effectively provide the infrastructure capacities needed for higher density development. As can be seen in **Table 15**, while there are 39,418 acres of residentially zoned land that has access to water and sewer services, only 2.6% of that land area or 800 acres is vacant. This is a small amount of vacant developable land for higher density

development and suggests the need for redevelopment of lower density parcels with access to water and sewer. More importantly, 85% of all residentially zoned land with sewer and water service in the region is in municipalities that are best positioned to accommodate growth by dint of the employment, shopping, and transportation services they offer (i.e., Danbury, Darien, Greenwich, Norwalk, Stamford, and Westport). There are 100 multifamily residential zones in the region, and except for Sherman and Weston, all of the region's municipalities have zoned land for that purpose (**Appendix 5**).

Table 15: Residential Areas Served by Public Water & Sewer Services in Western Connecticut (2019)

Municipality	Water Service Area (Acres)	Sewer Service Area (Acres)	Water & Sewer Service Area (Acres)	Residential Water Area (Acres)	Residential Sewer Area (Acres)	Residential Water & Sewer Area (Acres)	Vacant Residential with Water & Sewer (Acres)
<i>Bethel</i>	3,471	2,443	2,114	2,351	1,821	1,531	28
<i>Bridgewater</i>	24	0	0	24	0	0	0
<i>Brookfield</i>	1,791	884	364	1,334	316	55	4
<i>Danbury</i>	7,487	7,006	5,028	5,493	4,499	3,391	107
<i>Darien</i>	4,328	4,373	3,379	4,018	4,009	3,090	77
<i>Greenwich</i>	9,858	7,692	6,351	7,764	5,791	4,675	196
<i>New Canaan</i>	2,855	1,223	1,059	2,600	1,046	916	18
<i>New Fairfield</i>	570	0	0	543	0	0	0
<i>New Milford</i>	3,214	1,693	1,138	2,393	947	673	33
<i>Newtown</i>	2,394	1,406	831	1,687	823	526	17
<i>Norwalk</i>	9,742	8,380	7,339	8,188	6,687	5,952	88
<i>Redding</i>	111	60	45	32	6	6	0
<i>Ridgefield</i>	5,167	864	828	4,869	632	625	19
<i>Sherman</i>	329	0	0	329	0	0	0
<i>Stamford</i>	9,861	9,227	7,820	8,235	7,238	6,311	98
<i>Weston</i>	152	2	2	152	2	2	0
<i>Westport</i>	7,149	3,115	2,669	6,722	2,708	2,320	86
<i>Wilton</i>	1,606	747	450	1,398	442	274	30
Total Acres	70,110	49,114	39,418	58,134	36,965	30,346	800

Source: Draft 2018-2023 Connecticut State Plan of Conservation and Development; WestCOG analysis.

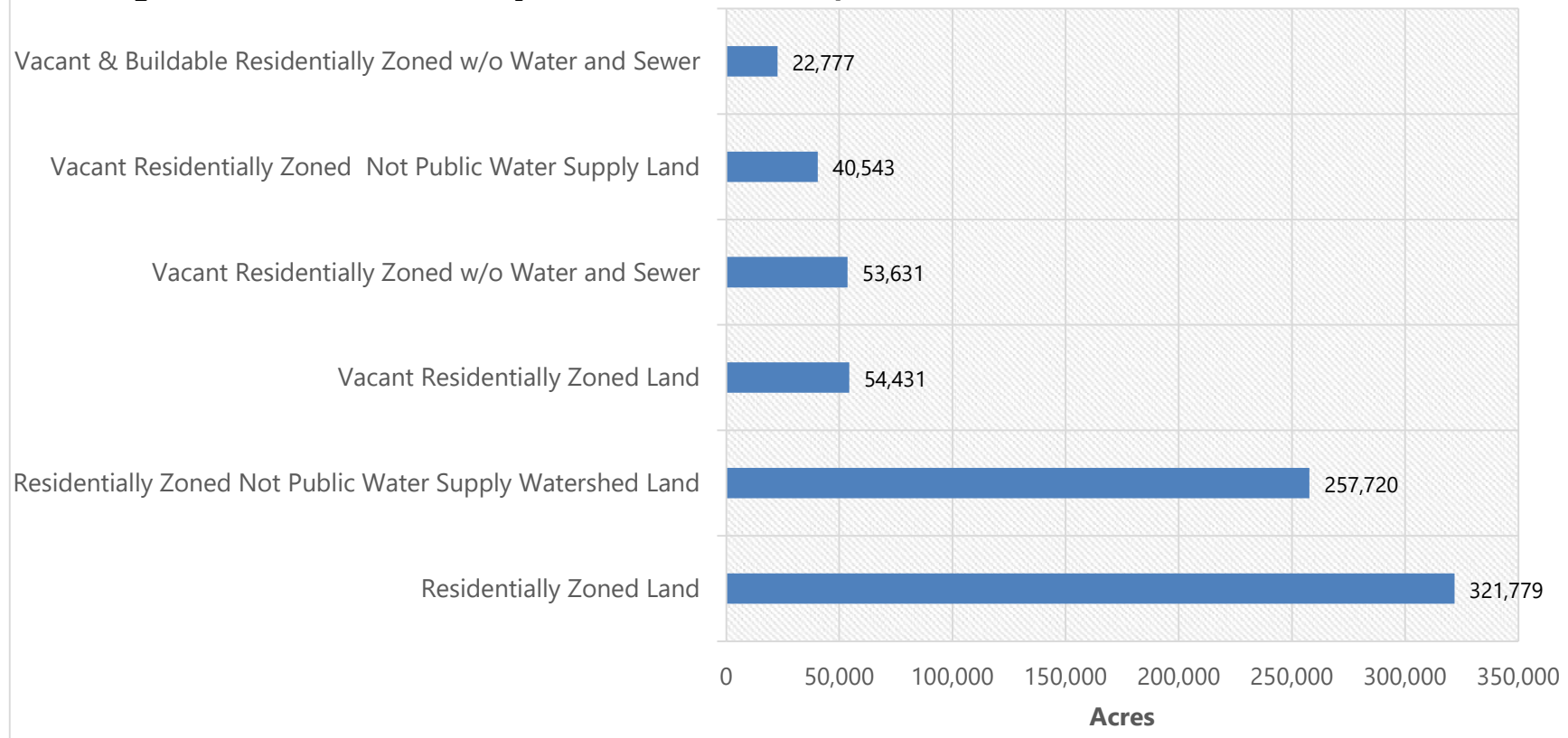
Note: Vacant Residential means residentially zoned parcels with no buildings.

8.2 Supply of Land for Single Family Development

Single family developments also face land use constraints due to topography (e.g., steep slopes and shallow bedrock conditions), wetlands, floodplains, public water supply watershed lands, and the existence of dedicated open space, parks, and recreation areas. While there are 321,779 acres zoned for residential development in Western Connecticut, the actual amount of

residentially zone land that is vacant and buildable is only 22,777 acres or 7% of all the residentially zoned land in the region (**Figure 16**).⁴² Assuming a buildout density of one dwelling unit on a minimum 2-acre lot and an average family size of 2.5 persons per household, the region could potentially accommodate an additional 28,471 persons in those areas where sewer and water service are not available.

Figure 16: Vacant Residentially Zoned Land Outside of Public Sewer and Water Service Areas (Acres)



⁴² The WestCOG analysis of buildable land factored out land that is considered floodplain, wetland, watercourses or steep slopes

since these are the municipal criteria used for determining if any given lot is buildable.

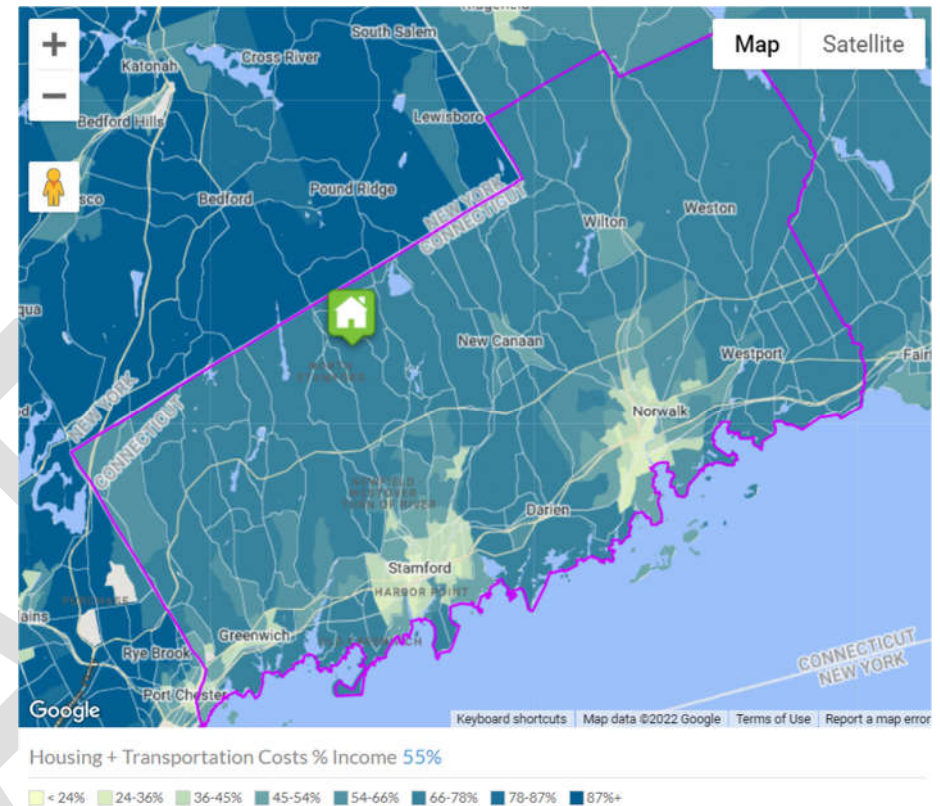
Current zoning standards for buildable land define acceptable locations for housing developments in general and affordable housing in particular. Developments that intrude into wetlands, floodplains, and steep slopes and land with shallow bedrock can result in significant destruction of ecosystems which provide important ecosystem services including flood protection, protection of surface and groundwater quality, moderation of ground level temperatures, windbreaks, and habitat protection. Even where these land areas are deemed “buildable” by regulation they are areas that are more expensive to develop due to extensive site preparation costs. Loosening current zoning standards for what constitutes buildable land would not be appropriate – given the enormous amount of developable land that remains vacant. Indeed, there are important reasons to tighten current buildable land standards to address the importance of protecting riparian corridors, eliminating development in floodplains, and avoiding the installation of community leaching fields as a substitute for access to public sewer and water services. In 1978, the State of Connecticut invested heavily in efforts to establish sewer avoidance programs for rural and suburban municipalities. Leapfrog development, defined as the inefficient extension of urban infrastructure services (e.g., public sewer, public water, expanded road and telecommunications networks) to isolated rural areas

facing failing septic systems, can be avoided by limiting development densities in areas not within or near public sewer services. Affordable housing must be developed within the context of the broader land planning principles that support comprehensive municipal and regional plans of development.

The issue is not that rural areas cannot provide affordable housing due to lack of sewers or public water. Rather residential densities in rural areas need to respect soil capacity limitations for septic systems. One of the most efficient means of achieving this objective is the adoption of planned cluster development regulations that enable higher density development on a portion of a tract of land that has suitable soils for septic systems as long as the overall density for the tract meets the lot size requirements for that zone. Clustered development reduces road costs due to shorter lot frontages compared to conventional development thereby reducing the overall cost of development to the builder and the homeowner, as well as lifetime costs of maintaining that road for the municipality. Twelve of the region’s municipalities have adopted overlay zones (also known as floating zones) that offer incentives for more affordable single-family housing under special design standards including provisions for density and other incentives (**Appendix 6**).

8.3 Transit, Walking and Biking Accessible Locations

For those financially or physically unable to own a car and drive, or unwilling to do so, access to public transportation is an important consideration when choosing housing. According to the Center for Neighborhood Technology's H+T Affordability Index, transportation costs make up the second largest portion of the average American's household budget. The average consumer in the ten municipalities comprising the Housatonic Valley MPO spent 51 percent of their pretax income on combined housing and transportation costs, 33 percent on housing and 18 percent on transportation costs. The average consumer in the eight municipalities comprising the South Western MPO spent 55 percent of their pretax income on combined housing and transportation costs, 39 percent on housing and 16 percent on transportation costs⁴³ However, the H+T index varies drastically when analyzed by Census block group rather than averaged across the MPO. For example, Map 1 shows how the percentage of income spent on housing and transportation increases the further from the urban areas of downtown Greenwich, Norwalk and Stamford. While the state's affordable housing law (§8-30g) does not consider transportation, housing and transportation costs are linked: where housing costs are low, transportation costs tend to be high. Consequently, housing that legally qualifies as "affordable" may not be so in practice when transportation costs are factored



Map 1: South Western MPO Housing + Transportation Costs as % of Income

in. Transit-oriented developments, which include homes in walking distance of a train or bus rapid transit station, can vastly reduce household transportation costs and thus represent an important part of addressing affordability to households. For instance, a home that is affordable at 80% of area median

⁴³ Center for Neighborhood Technology, [H+T Affordability Index](#), Accessed on May 6, 2022

income may become affordable at 60% of AMI when no cars are needed.

Not all Americans can afford to own a car especially when their income must cover housing costs, food, and other necessities of life. The cost of affordable housing may preclude many families or individuals from purchasing an automobile to meet their shopping and journey to work needs. For these reasons, where affordable housing is located can play a critical role in facilitating employment opportunities or access to shopping and medical services for those who can ill afford or are no longer able to drive a vehicle. Municipal plans for affordable housing must consider whether proposed locations are supported by public transit or are within convenient walking distances to essential public services. The train, bus, and paratransit service areas in the region and future improvements to public transit are well documented in the Long-Range Transportation Plans for the South Western and Housatonic Valley Metropolitan Plan Organizations. These train, bus, and paratransit service areas need to be considered in any municipal plans to develop affordable housing.⁴⁴

When multifamily housing (whether condominium or rental property) is developed near areas with transit services, we can make significant steps toward the reduction of automobile dependency within the region. The railroad lines serving municipalities along the coastline provides essential

transportation to New Haven to the east and New York City to the west. Many people who work in New York City rely on train service for their daily commute and this has enormous benefits in reducing traffic congestion and its negative externalities along the I-95 corridor. Similarly, transit supporting development – with densities of at least twenty dwelling units per acre – have been identified as necessary to sustainable, long term transit services in the region. The municipalities of Norwalk, Stamford, Greenwich, and Westport, as well as other municipalities served by the New Haven Line, should identify infill development opportunities consistent with the creation of transit supporting housing corridors near rail service stations. Similarly, infill housing should also be considered in the thirty-five designated village districts within the region since these locations already offer a variety of retail services that facilitate pedestrian and bicycle forms of travel in lieu of the automobile. Infill development is a well-accepted planning tool to make the most efficient use of urban infrastructure and minimize the transportation burdens of those living in mixed use, village style neighborhoods. Millennials and empty nesters are the target market for affordable housing opportunities developed within or abutting the region's thirty-five villages and for this reason, a coordinated approach to promoting the beauty, charm and transit accessible features of these villages

⁴⁴ Housatonic Valley Metropolitan Planning Organization, [Long Range Transportation Plan 2019-2045](#); Southwest Region

Metropolitan Planning Organization, [Long Range Transportation Plan 2019-2045](#).

should be given high priority as part of the region's economic development strategy.

The eighteen municipalities in Western Connecticut have a significant number of seniors who currently use or will eventually require transit or para-transit services to meet their personal needs. This need is particularly apparent in the rural communities of Bridgewater and Sherman (**Table 16**).

Table 16: Estimated Senior Population in 2019

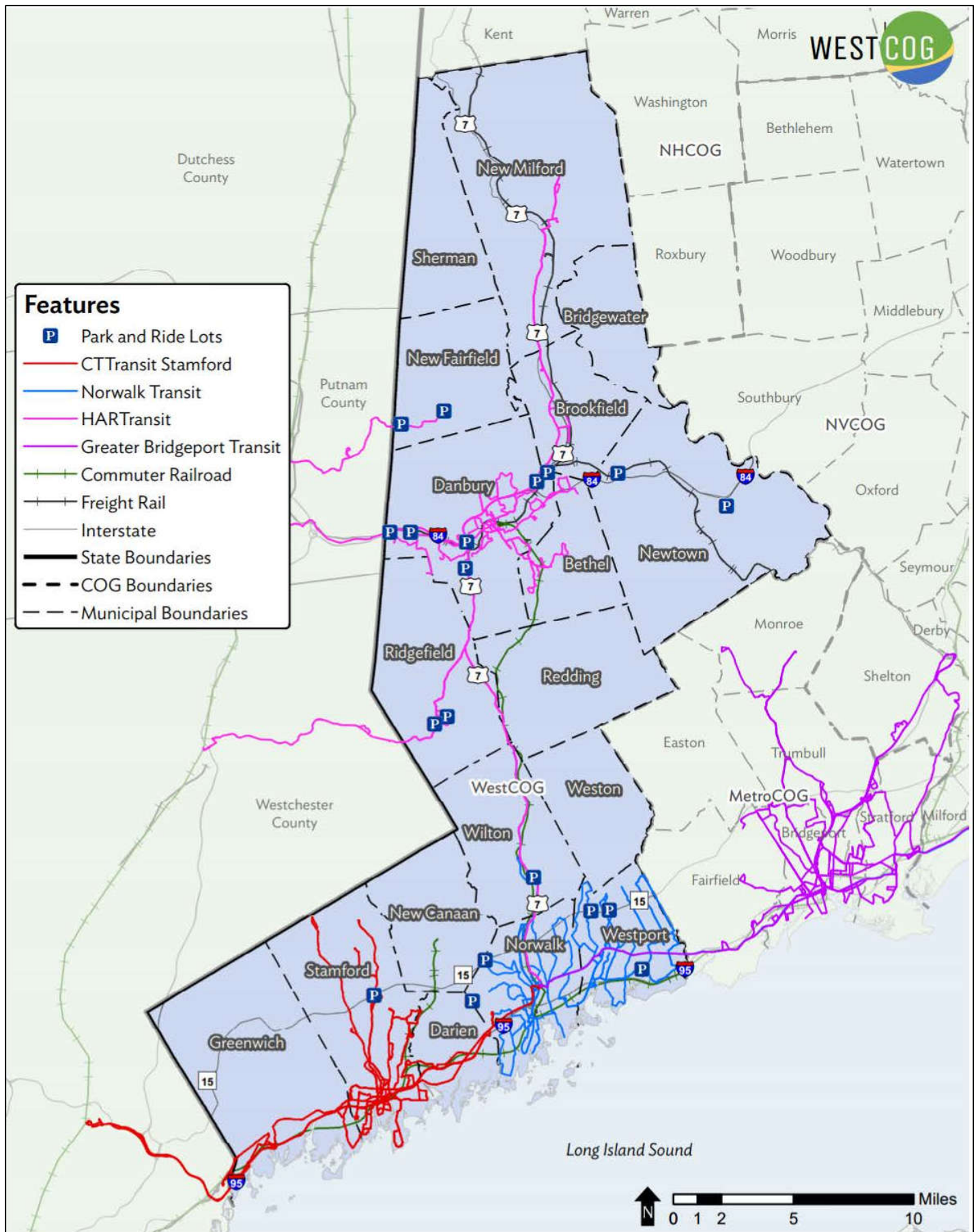
<i>Municipality</i>	Total Population	65 years & Older	Percent of Population
<i>Bethel</i>	19,663	3,002	15.27%
<i>Bridgewater</i>	1,707	529	30.99%
<i>Brookfield</i>	17,016	3,270	19.22%
<i>Danbury</i>	84,619	11,560	13.66%
<i>Darien</i>	21,742	2,585	11.89%
<i>Greenwich</i>	62,587	10,976	17.54%
<i>New Canaan</i>	20,276	3,304	16.30%
<i>New Fairfield</i>	13,955	2,474	17.73%
<i>New Milford</i>	27,014	4,077	15.09%
<i>Newtown</i>	27,822	4,758	17.10%
<i>Norwalk</i>	88,599	13,664	15.42%
<i>Redding</i>	9,176	1,838	20.03%
<i>Ridgefield</i>	25,042	4,248	16.96%
<i>Sherman</i>	3,649	778	21.32%
<i>Stamford</i>	129,309	18,678	14.44%
<i>Weston</i>	10,287	1,469	14.28%
<i>Westport</i>	28,016	4,780	17.06%
<i>Wilton</i>	18,463	3,131	16.96%
<i>Total</i>	608,942	95,121	15.62%

Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates.

Map 2 clearly reveals that not all municipalities have public transportation systems to support the travel needs of those without access to an automobile. According to the 2016 Connecticut Department of Transportation Statewide Transportation Study, 6.5% of all households in Western Connecticut do not have a vehicle.⁴⁵ However, in Stamford the

U.S. Census reports that 10% of all households are without vehicles. In these instances, municipalities should either consider siting affordable housing in areas with easy pedestrian access to public services and/or consider providing paratransit services to facilitate improved mobility where pedestrian access is insufficient to meet all of their travel needs.

⁴⁵ Connecticut Department of Transportation, Connecticut Household Transportation Study: Western CT COG Statistics, 2016.



Map 2: Transit Systems in Western Connecticut

8.4 Access to Employment Centers

Those most in need of affordable housing are also more likely to require closer access to employment centers to reduce the fiscal burdens of the journey to work trip. While upper income households have the fiscal resources to afford longer distance commuting patterns, this is not the case for lower income households. In 2018, 57% of the region's residents traveled to work locations within the region – a slight decline from previous levels of long-distance commuting identified in 2015 (**Table 17**). However, at a municipal level very few residents of rural or suburban municipalities worked in their hometown. Even in the cities of Danbury (32%), Greenwich (25%), Norwalk (23%) and Stamford (36%) the number of residents working within their place of residence was surprisingly low – reflecting the large number of residents commuting to New York City employment centers. Since 2002, fifteen of the region's eighteen municipalities had significant declines in the number of people living and working in the same municipality. Indeed, four municipalities lost nine to ten percent of in-town commuters.

For lower income workers, long distance commuting represents a fiscal burden not only because of the need to own and maintain an automobile but of the additional travel times to reach their place of employment. Reducing the time and distance to get to work and having affordable childcare are enormously important for unskilled workers with less discretionary income for costs beyond food, clothing, and shelter. Affordable housing may be needed throughout the

Table 17: Percent of Residents Working in the Municipality in Which They Live

Municipality	2002	2006	2010	2015	2018
Bethel	16%	16%	14%	14%	11%
Bridgewater	6%	5%	4%	8%	7%
Brookfield	17%	16%	13%	14%	10%
Danbury	39%	38%	36%	35%	32%
Darien	16%	17%	15%	13%	10%
Greenwich	35%	35%	32%	29%	25%
New Canaan	18%	18%	16%	15%	12%
New Fairfield	11%	10%	9%	8%	5%
New Milford	30%	28%	25%	23%	20%
Newtown	16%	17%	16%	15%	9%
Norwalk	32%	31%	27%	26%	23%
Redding	7%	7%	10%	10%	7%
Ridgefield	23%	23%	23%	20%	18%
Sherman	12%	14%	12%	11%	9%
Stamford	46%	44%	39%	39%	36%
Weston	9%	10%	8%	9%	10%
Westport	22%	20%	19%	16%	15%
Wilton	20%	19%	17%	16%	13%
Region	67%	66%	62%	61%	57%

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2019

region, but its greatest need is in locations near employment centers within the region.

In 2020, the region's labor force was concentrated in Danbury, Greenwich, Norwalk, and Stamford, accounting for 63% of those in the workforce. These four municipalities have a greater opportunity to provide affordable housing for its workforce due to the higher level of employment and markets they provide to

their residents. While those in the labor force may choose to live wherever they please, when costs do not limit residential choice, these individuals are more likely to choose housing closer to their place of employment. Even with a shrinkage of the labor force due to the Covid-19 pandemic, the region's urban centers continue to have the greatest concentration of the region's labor force (**Table 18**).

Table 18: Labor Force Trends in Western Connecticut

Municipality	Labor Force 2008	Labor Force 2010	Labor Force 2018	Labor Force 2020
Bethel	10,780	10,371	10,881	10,653
Bridgewater	1,031	880	836	805
Brookfield	9,277	9,037	9,336	9,025
Danbury	44,801	45,476	47,230	45,871
Darien	9,188	8,307	8,679	8,228
Greenwich	30,504	28,450	28,879	27,792
New Canaan	9,005	8,217	8,396	8,000
New Fairfield	7,564	7,184	7,131	6,888
New Milford	16,316	15,849	15,184	14,682
Newtown	14,328	13,994	14,168	13,665
Norwalk	48,442	49,766	50,799	49,697
Redding	4,688	4,442	4,444	4,238
Ridgefield	11,808	11,654	11,862	11,284
Sherman	2,149	1,853	1,867	1,808
Stamford	67,015	67,495	70,883	68,870
Weston	4,929	4,327	4,378	4,185
Westport	12,837	12,069	12,710	12,391
Wilton	8,344	8,279	8,473	8,047
WestCOG	313,006	307,650	316,136	306,129

Source: Connecticut Department of Labor, October 2021.

8.5 Sewer Service Capacity

The Western Connecticut Regional Plan of Conservation and Development indicates sewage treatment plant capacities in the region can sustain as many as 389,760 more residents if housing were the only purpose for which public sewers systems were used and assuming the outlying system technology can also withstand the increased flow. Except for Bridgewater, New Fairfield, Sherman, and Weston all of the remaining municipalities within the region either operate or have access to publicly operated treatment works. Danbury, Norwalk, and Stamford are best positioned to continue providing higher density multifamily housing since these three municipalities account for 73% of the available publicly owned sewage treatment capacity in the region (**Table 19**). Access to public sewers more easily enables higher density development without the constraints of community leaching fields that are expensive to build, difficult to operate, and notoriously challenging to maintain in compliance with groundwater quality standards. Development in sewer serviced areas coincides with locations with the greatest access to public services and employment thereby reducing transportation costs for those with less discretionary income. There are several variables that effect where and how much of the available capacity can be used, the analysis in **Table 19** shows the potential maximum capacity available.

Higher density development also enables the creation of lower cost multifamily housing – both from a construction and operations perspective. Regional efforts to create additional

affordable housing are best served by leveraging the current municipal sewer service areas where housing costs can be minimized through higher density development, smaller dwelling unit sizes, and closer access to public and commercial services.

Table 19: Wastewater Design Flows and Available Capacity for Water Pollution Control Facilities in Western Connecticut

Facility	Watershed	Receiving Water	Design Flow (MGD)	Actual Flow (MGD)	Available Capacity (MGD)	Population Serviceable by Available Capacity
Danbury WPCF	N/A	Seth Williams Brook	15.5	8.34	7.16	95,467
Greenwich WPCF	Greenwich Harbor	Long Island Sound	12	8.09	3.91	52,133
New Canaan WPCF	Five Mile River	Five Mile River	1.7	0.881	0.819	10,920
New Milford WPCF	N/A	Housatonic River	1.02	0.56	0.46	6,133
Newtown WPCF	N/A	Pootatuck River	0.932	0.466	0.466	6,213
Norwalk WPCF	Norwalk Harbor	Norwalk River	18	12.525	5.475	73,000
Redding WPCF	Norwalk River	Norwalk River	0.245	0.06	0.185	2,467
Ridgefield WPCF	N/A	Great Swamp	1	0.726	0.274	3,653
Stamford WPCF	Stamford Harbor	Stamford Harbor	24	15.416	8.584	114,453
Westport WPCF	Saugatuck River	Saugatuck River	3.25	1.351	1.899	25,320
Total			77.65	48.42	29.232	389,760

Source: U.S. Environmental Protection Agency, *Establishing Nitrogen Endpoints for Three Long Island Sound Watershed Groupings*, March 27, 2018, pp. B-8 to B-10, Redding WPCF NPDES Permit & West COG analysis.

Note: The Danbury WPCF is currently being upgraded and the design flow will be reduced to 11.5 MGD in 2022. This equates a reduction of 53,334 people worth of available capacity.

Chapter 9: Financing Housing – The Choices

Due to the cost of land and housing in Western Connecticut, it is important that any regional and municipal affordable housing plans provide strategies to subsidize housing choices for those unable to find housing in their price range. Federal and state housing programs can play an important role in helping low-income households live in places close to their work or wherever they may have strong family or social connections. This section of the plan addresses 1) federal and state housing support programs for owners and renters, 2) land banking strategies to mitigate housing costs associated with land costs, 3) low-cost mortgage programs, 4) deed restricted affordable housing concepts, and 5) inter-municipal approaches addressing fair share affordable housing.

9.1 Section 8 and Connecticut Rental Assistance Programs

Connecticut offers the Section 8 housing choice vouchers as well as the Rental Assistance Program (RAP) to help create affordable rental housing. Section 8 housing choice vouchers are designed to assist with rental payments for families that earn 50% or less of the area median income (AMI) in the county or metropolitan area provided housing meets quality and safety standards. The

Federal Department of Housing and Urban Development annually updates AMI estimates for Connecticut and these estimates are available on the Connecticut Department of Housing website.⁴⁶ Similarly, to be eligible for RAP, a family's income normally may not exceed 50% of the AMI where it chooses to live. The State of Connecticut Department of Housing ("DOH") Rental Assistance Program (RAP), created by legislation in 1985 through Substitute Senate Bill No. 883, is intended to supplement the Federal Section 8 Housing Program (now known as the Housing Choice Voucher Program) by providing an opportunity for low-income families to live in decent, safe, and sanitary housing (see Sections 17b-812-1 through 17b-812-14 of the Regulations of Connecticut State Agencies). While modeled on the Housing Choice Voucher Program, RAP differs from that program in some relatively minor respects.⁴⁷

Section 8 housing subsidies cover the difference between the market rent and the rent the family is able to pay when 40% of its income is devoted to rent. The advantage of the program is that renters who qualify can live anywhere in their community as long as they meet income eligibility standards. Since the

⁴⁶ HUD Area Median Income calculations can be accessed at the Connecticut Department of Housing website: <https://portal.ct.gov/DOH/DOH/Additional-program-pages/HUD-Rent-and-Income-Limits>

⁴⁷ Connecticut Department of Housing, [Administrative Plan for the Rental Assistance Payments Program, July 1, 2019](#), p. 1-1.

programs are competitive there is a waiting list to become eligible for the program benefits. According to DOH, “The payment standard does not limit the amount of rent a landlord may charge, but it does limit the amount of rent a tenant may pay. A family receiving a housing voucher can select a unit with a rent that is below or above the payment standard. The housing voucher family must pay 30 percent of its monthly adjusted income for rent and utilities. If the unit rent is greater than the payment standard, the family is required to pay the additional amount. By law, whenever a family moves to a new unit where the rent exceeds the payment standard, the family may not pay more than 40 percent of its adjusted monthly income for rent for the first year.”⁴⁸

The rental assistance provided varies with the market conditions within Western Connecticut and for this reason, Section 8 housing support is an excellent program to help those wishing to stay in affordable housing.⁴⁹ The chief drawback of the program is the lack of funding to fully cover the housing needs

of all low and moderate-income households in Connecticut. The waiting list for Section 8 housing is currently closed.⁵⁰

9.2 Land Banking for Affordable Housing

Connecticut has enabled the use of a housing land bank and land trust program since 1987 when the General Assembly established the community land bank and land trust fund. The purpose of the fund was to provide grants in aid to nonprofit corporations “to acquire, hold and manage land and interests in land for the purpose of providing for existing and future housing needs of low and moderate-income families.”⁵¹ The nonprofit corporation could then lease land to low and moderate-income families as long as its sole purpose was for low and moderate-income families. While the concept behind this program was laudable, lack of funds and the long-term cash flow problems of managing land-lease arrangements led to the termination of this program.⁵² In 2019 the legislature enacted Public Act 19-175, An Act Concerning the Creation of Land Banking Authorities. This law is intended to enable municipal authorities to be created to manage real estate (i.e., acquire,

⁴⁸ Connecticut Department of Housing, [Section 8 Housing Choice Voucher Program](#); Accessed May 5, 2021

⁴⁹ This program is not to be confused with the Taxpayer Renter’s Rebate program that helps elderly (65 and older) and disabled persons with rental assistance based on their income and utility costs. For details see [Renters’ Rebate for Elderly/Disabled Renters Tax Relief Program](#).

⁵⁰ In the 18 municipalities of Western Connecticut, the Rental Assistance Program is managed by the Danbury Housing Authority located at 2 Mill Ridge Road, Danbury, CT 06813 (203) 744-2500 ext. 125

⁵¹ Public Act 87-441, An Act Concerning a Housing Land Bank and Land Trust Program, July 1, 1987.

⁵² Correspondence from Michael Santoro, Connecticut Department of Housing, May 2021

maintain or dispose) within their jurisdiction or over multiple jurisdictions when such authorities are established as multi-town or regional land bank authorities.⁵³ While any non-profit organization created under the authority of PA 19-175 would not have eminent domain powers, the legislative history of this law indicates it had widespread support for its ability to address abandoned and blighted properties in the urbanized portions of the state. The law was even touted as beneficial to all municipalities faced with similar blighted, deteriorated or abandoned properties that required rehabilitation.⁵⁴

Land costs can account for as much as 40% of the cost of a new house in Western Connecticut, efforts to address land costs remain important even without access to funding from the Connecticut State Bond Commission. One option would be for municipalities to work with nonprofit organizations to use existing municipal land or land that may fall into municipal hands through foreclosure proceedings as possible candidates for an affordable housing land bank. Nothing in Public Acts 87-441 or 19-175 precludes the use of funds from sources other than the State Bonding Commission to support land banking projects as long as the nonprofit organization complies with Department of Housing regulations, or if a municipal approach is taken, complies with the Municipal Powers statute (Chapter

98, Section 7-148p) of the Connecticut General Statutes. The feasibility of this approach will depend on the availability of surplus or unused municipal properties that could be made available for management by a nonprofit organization for long term ground leases to meet affordable housing needs of low-income persons and families.

Another means of applying land banking concepts that support affordable housing would be to provide state funding to rehabilitate deteriorated and dilapidated properties in urban and suburban municipalities. This approach has been successfully applied in Atlanta to deal with urban blight, lost tax revenues and depreciation of neighborhood properties caused by blight. Connecticut's enabling legislation does not address this unique opportunity to expand affordable housing in urban areas with vacant and abandoned properties.⁵⁵

9.3 Low-Cost Mortgage Programs

Access to sufficient capital to buy a new home has long been a major obstacle for many people trying to purchase a home. The State of Connecticut has specific criteria for what constitutes an eligible household to receive rental assistance program support. Similarly, mortgage assistance programs offered by the U.S. Department of Agriculture and the Connecticut Housing Finance

⁵³ Public Act 19-175, [An Act Concerning the Creation of Land Banking Authorities](#), approved July 12, 2019.

⁵⁴ [Legislative History of PA 19-175](#) available through CT State Library.

⁵⁵ An excellent discussion of this option is contained in [Land Banks and Land Banking](#), 2nd Edition, 2015.

Authority have specific eligibility criteria for income levels and locations where mortgage assistance is provided.

9.3.1 USDA Single Family Direct Home Loans

For those seeking to build or purchase a starter home (i.e., less than 2,000 square feet in size), the U.S. Department of Agriculture's Single Family Direct Home Loans program (also known as the Section 502 Direct Loan Program) is an important resource for low-income persons seeking affordable housing in those parts of Connecticut defined as rural by the USDA. Within Western Connecticut, the municipalities of Bridgewater, Brookfield, New Milford, New Fairfield, Newtown, Redding, Sherman and Weston all qualify as rural for the purposes of the USDA home loan program.⁵⁶ USDA offers loans at low interest rates for loans periods ranging from 33 to 38 years depending on an applicant's income level. By minimizing down payments and offering long term mortgages, USDA backed mortgages are an important tool for those meeting the program's income eligibility requirements. This program eliminates a major barrier to buying a home – the down payment. For more information on this program contact.⁵⁷

⁵⁶ [USDA Property Eligibility Map](#), U.S. Department of Agriculture, Accessed August 6, 2021.

⁵⁷ For details see website: <https://rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

U.S. Department of Agriculture
100 Northfield Drive, Floor 4
Windsor, CT 06095

Serving Tolland, Middlesex, Hartford, Litchfield, New Haven, and Fairfield Counties

<https://rd.usda.gov/contact-us/state-offices/ct>

9.3.2 Connecticut Housing Finance Authority Mortgage (CHFA) Programs

The Connecticut Housing Finance Authority offers a wide range of mortgage programs many of which are designed for low-income persons seeking homeownership. CHFA provides low-interest rate loans for eligible applicants and also offers a down payment assistance program for those entering the housing market for the first time. CHFA also gives mortgage rate discounts for housing located in designated target areas of the state.⁵⁸ There are eleven census tract locations in Western Connecticut where target area financing (subsidized mortgage interest rates) is available as shown on the [CHFA target area map](#). (These census tracts are in Danbury, Norwalk and Stamford). Details concerning CHFA mortgage programs can be found in the [CHFA First-Time Home Buyer's Guide](#).

⁵⁸ Connecticut Finance Authority, [All Home Buyer Mortgage Programs](#), Accessed August 6, 2021.

9.4 Deed Restricted Housing

The Connecticut Department of Housing (DOH) is responsible for tracking the amount of affordable housing available in every municipality of the state. Data on affordable housing trends reflects the DOH requirement that such housing must either have a 40-year deed restriction or subject to U.S. Department of Agriculture or Connecticut Housing Finance Authority mortgage requirements for single family housing or governed by the federal section 8 or the DOH Rental Assistance Programs. If the affordable housing is developed under the state's incentive housing program, the law only requires a 30-year deed restriction. Statistics on state defined affordable housing have been published since 2002 and reveal the Western Connecticut has played an inordinately large role in creating affordable housing – along with municipalities in the Capital Region. These two regions combined accounted for 75% of all the affordable housing added in the state of Connecticut during the period 2002 to 2020 with Western Connecticut municipalities accounting for 43% of the affordable housing added during that period while only having 16% of the state's population.

While §8-30g conditions availability of the builder's remedy on attainment of ten percent affordable housing standard at a municipal level, it is important to recognize that housing – regardless of the legislative mandate – is regional in nature and is best addressed through regional solutions consistent with commuting and employment patterns. On a regional scale, the eighteen municipalities in Western Connecticut would need 2,538 additional affordable housing units for the region to reach

the ten percent threshold (**Table 20**). Regional coordination, such as through a housing trust fund, housing authority, and/or other options may advance the creation of affordable housing, region-wide, at a faster pace, and in the places – near employment and transportation – where it can provide the greatest economic opportunity to households.

Table 20: Affordable Housing Trends by Council of Government

Region	Total Housing Units 2010 Census	Total Affordable Housing Units 2020	Added DOH Defined Assisted Housing 2002 to 2020	Percent Affordable Housing Built (2002-2020)	Percent Affordable Housing within Region (2020)	Amount of Housing to Achieve 10% Affordable Housing Threshold at Regional Scale
Capitol Region	400,568	55,244	3,387	32.3%	13.79%	40,057
Greater Bridgeport	122,541	14,575	1,204	11.5%	11.89%	12,254
Lower CT River Valley	81,081	6,851	1,069	10.2%	8.45%	8,108
Naugatuck Valley	188,206	20,817	178	1.7%	11.06%	18,821
Northeastern	41,018	3,142	-1,197	-11.4%	7.66%	4,102
Northwest Hills	55,563	3,357	-417	-4.0%	6.04%	5,556
South Central	240,575	32,395	1,000	9.5%	13.47%	24,058
Southeastern	123,193	16,850	815	7.8%	13.68%	12,319
Western Connecticut	235,146	20,977	4,463	42.5%	8.92%	23,515
Grand Total	1,487,891	174,208	10,502	100.0%	11.71%	148,789

Source: Connecticut Department of Housing, Affordable Housing Appeals List, 2002 & 2020.

As can be seen in **Table 21**, when evaluating affordable housing at the municipal level more units of affordable housing will need to be constructed since housing need is not pooled regionally. We found that the region will require 7,259 additional affordable housing units to achieve across the board compliance with state affordable housing requirements. The housing needed to reach the ten percent threshold may rise once the U.S. Census releases the 2020 Census of housing, resulting in a larger denominator

used in the affordable housing calculation and therefore a smaller percentage of affordable housing.⁵⁹ Moreover, as discussed earlier, the actual affordable housing needs in Connecticut are far greater than the arbitrary ten percent standard established by Section 8-30g.

⁵⁹ Indeed, a reduction in affordable housing performance occurred across the state in 2011 when the Connecticut Department of Housing revised its affordable housing

calculations to reference 2010 housing census data as a replacement for the previous use of 2000 housing census data.

Table 21: Affordable Housing Trends in Western Connecticut from 2002 to 2020

Municipality	Total Housing Units 2010 Census	Total Affordable Housing Units 2002	Total Affordable Housing Units 2020	Net Increase/Decrease in Affordable Housing Units 2002 to 2020	Percent Affordable Housing Units 2020	Amount of Housing to Achieve 10% Affordable Housing Threshold at Municipal Scale
Bethel	7,310	431	459	28	6.28%	272
Bridgewater	881	1	25	24	2.84%	63
Brookfield	6,562	133	369	236	5.62%	287
Danbury	31,154	3,490	3,738	248	12.00%	-623
Darien	7,074	87	252	165	3.56%	455
Greenwich	25,631	1,077	1,371	294	5.35%	1,192
New Canaan	7,551	130	222	92	2.94%	533
New Fairfield	5,593	80	85	5	1.52%	474
New Milford	11,731	449	550	101	4.69%	623
Newtown	10,061	287	268	-19	2.66%	738
Norwalk	35,415	4,129	4,782	653	13.50%	-1,241
Redding	3,811	0	18	18	0.47%	363
Ridgefield	9,420	193	287	94	3.05%	655
Sherman	1,831	3	8	5	0.44%	175
Stamford	50,573	5,612	7,916	2,304	15.65%	-2,859
Weston	3,674	2	8	6	0.22%	359
Westport	10,399	252	387	135	3.72%	653
Wilton	6,475	158	232	74	3.58%	416
WestCOG	235,146	16,514	20,977	4,463	8.92%	2,538
Municipalities Individually						7,259

Source: Connecticut Department of Housing, Affordable Housing Appeals List, 2002 & 2020.

9.5 Public Housing Authorities

Connecticut authorizes municipalities to create housing authorities as a means to address the affordable housing needs of its citizens. Specifically, C.G.S. §8-40 enables municipalities to create housing authorities if they:

“find (1) that insanitary or unsafe inhabited dwelling accommodations exist in the municipality or (2) that there is a shortage of safe or sanitary dwelling accommodations in the municipality available to families of low income at rentals they can afford or (3) that there is a shortage of safe or sanitary dwelling accommodations in the municipality available to families of moderate income at rentals they can afford.”

There are ten public housing authorities (PHA) in Western Connecticut located in Brookfield, Bethel, Danbury, Darien, Greenwich, New Canaan, Norwalk, Ridgefield, Stamford, and Westport. PHA differ in the programs, services, and facilities they offer. Some of the region’s housing authorities manage the U.S. Department of Housing and Urban Development Section 8 Housing Choice Voucher (HCV) program or the state’s Rental Assistance Program (RAP), while others do not. Similarly, some PHAs manage public housing developments under their direct supervision while others do not. The services offered by the PHAs are critical for 1) those who need affordable rental housing, 2) individuals who are experiencing homelessness and need shelter and other services and 3) those seeking assistance with long term mortgage assistance with the purchase of a single-family dwelling (**Table 22**).

Access to affordable housing is not limited to that offered by public housing authorities. There are numerous nonprofit, for profit, and limited dividend organizations that also provide affordable housing. In 2020, the Connecticut Housing Finance Authority compiled a list that contained 7,152 affordable housing units in 150 housing projects located in Western Connecticut.⁶⁰ While the CHFA list is not exhaustive – it does not include more than 50% of the public housing authority managed properties – it does provide a good barometer of the amount of affordable housing available through the commercial marketplace (**Appendix 4**).

9.6 Regional Housing Authority

A regional housing authority might have some advantages for rural and suburban municipalities with insufficient resources to initiate a municipal program. One advantage of a regional approach would be to improve access to the rental assistance program and the housing choice voucher program where there are no public housing authorities in place. Section 8 housing choice voucher (HCV) is a portable service that enables voucher recipients to choose their own housing provided that during the first year of the program they are housed within the municipality that has authorized the voucher. With this flexibility, individuals

Table 22: Affordable Housing Units Owned or Managed by Public Housing Authorities in Western CT by Eligibility Classes - 2021

Municipality	Disabled	Seniors	Seniors (55+)	Seniors/ Assisted	Seniors/ Disabled	Senior Congregate	Family	Not specified	Grand Total
Bethel					80		25		105
Brookfield		35							35
Danbury		302					540		842
Darien			55				106		161
Greenwich		331					529		860
New Canaan							116		116
Norwalk		238			92	44	930	8	1,312
Ridgefield	5				63	34	1	20	123
Stamford		125	196	50	231	41	836		1,479
Westport					50		216		266
Grand Total	5	1031	251	50	516	119	3,299	28	5,299

⁶⁰ Connecticut Finance Authority, [Connecticut Housing Needs Assessment](#), October 27, 2020, Appendix 4.

could live in any municipality in the region even though the section 8 program remains under the supervision of one of the public housing authorities managing the HCV or RAP programs. In 2020, four public housing authorities (Danbury, Greenwich, Norwalk, and Stamford) managed 5,151 tenant rental assistance units representing 96% of all the tenant rental assistance units in the region. The balance of tenant rental assistance units in the remaining fourteen municipalities are being managed by one of these four Public Housing Authorities – reflecting the portability of the Section 8 Housing Choice Voucher. One advantage of a regional approach would be that low-income residents located in municipalities currently without priority access to the HCV and RAP programs would be given higher priority when placed on the waiting list for these programs.

The level of funding available for rental assistance has not increased in recent years. As a result, applications for rental assistance have been closed and there are long waiting lists to join both the Section 8 HCV and the state's Rental Assistance Program. Several hopeful signs are the recent announcement that \$235 million in rental assistance funding will be provided under Covid-19 relief legislation and Governor Lamont's

⁶¹ [Governor Lamont Announces \\$49M in State Funding To Build More Units of Affordable Housing In Connecticut](#), April 12, 2021. Lamont's announcement allocated \$1.625 million to the city of Stamford. The Emergency Rental Assistance for Connecticut's Economy, known as [Unite CT](#), is being made available to

announcement that \$49 million will be bonded for affordable housing in Connecticut.⁶¹

While the section 8 HCV program creates certain regional benefits for those seeking affordable housing, it is targeted to rental housing – not to homeownership across the region.

9.7 Veterans Affairs Supportive Housing (VASH)

The Department of Veteran Administration working with HUD has combined HUD's Housing Choice Voucher (HCV) with the VA's rental assistance for homeless veterans and the case management and clinical services to veterans. These services are offered to participating veterans at VA medical centers (VAMCs), community-based outreach clinics (CBOCs), through VA contractors, or through other VA designated entities. Currently fourteen housing authorities in Connecticut, including the Connecticut Department of Housing offer VASH services for veterans experiencing chronic homelessness. In Western Connecticut, the Greenwich and Norwalk housing authorities offer the VASH program for veterans experiencing homelessness. Over 100,000 veterans are currently receiving the benefits from this program nationwide.⁶² Yet the need for this service remains high. Based on a point-in-time survey conducted by HUD in 2018, there were 38,000 veterans who

individuals and households that meet the program's income requirements. All United CT funds must be obligated by September 30, 2021.

⁶² [HUD-VASH Supportive Housing Vouchers, 2008 to 2020](#)

were homeless nationwide including 190 in the state of Connecticut.⁶³ This is an important subsidy program for Connecticut veterans experiencing homelessness and needs to be given greater support by the eight other operating housing authorities in Western Connecticut. Details on program requirements are available on the HUD website.⁶⁴

9.7.1 Homelessness and its Impacts

Veterans are not the only residents within the region that may require assistance with shelter. In 2018, HUD identified 2,280 individuals and 1,696 families that were homeless in Connecticut.⁶⁵ By 2020, HUD reported to Congress that 1,973 individuals and 932 families were homeless in Connecticut

representing a 27% decline in homelessness across the state. While the HUD study did not provide county or municipal data for homelessness, families and individuals experiencing homelessness do exist in Western Connecticut. The nine planning regions vary in their ability to provide shelter for persons who cannot afford housing, are without families, or live in dysfunctional living environments. As can be seen in **Table 23**, there were 959 total beds available in Western Connecticut – based on the latest 2020 HUD study conducted of homelessness within the state’s planning regions.⁶⁶ The housing needs of the homeless represents a significant public responsibility especially because of the winter climate that poses a threat to the health and mortality of those without shelter. According to Ann Oliva,

Table 23: Inventory of Beds for Homeless by Household Type in Western CT - 2020

Type of Homeless Shelter	Beds for Adult-Only Households		Beds for People in Families		Beds for Child-Only Households		Total Year-Round Beds	
	Number	%	Number	%	Number	%	Number	%
Emergency Shelter	205	64.7	98	30.9	14	4.4	317	100
Permanent Support Housing	416	83.7	81	16.3	0	0.0	497	100
Rapid Rehousing	27	55.1	22	44.9	0	0.0	49	100
Transitional Housing	23	24.0	73	76.0	0	0.0	96	100
Grand Total	671	70.0	274	28.6	14	1.5	959	100

⁶³ Mitch Mirkin, VA Research Communications, [Housing for Homeless Veterans](#). Accessed June 3, 2021; The U.S. Department of Housing and Urban Development, [The 2018 Annual Homeless Assessment Report \(AHAR\) to Congress](#), December 2018, p. 59

⁶⁴ U.S. Department of Housing and Urban Development, [HUD-VASH Vouchers](#), accessed: June 3, 2021

⁶⁵ The U.S. Department of Housing and Urban Development, [The 2020 Annual Homeless Assessment Report \(AHAR\) to Congress](#), January 2021, p. 82.

⁶⁶ The U.S. Department of Housing and Urban Development, [The 2020 Annual Homeless Assessment Report \(AHAR\) to Congress](#), January 2021, detailed state level data and WestCOG staff analysis of the data based on Connecticut planning regions.

former Deputy Assistant Secretary of Special Needs at HUD, individuals without shelter have a mortality rate that is four to nine times higher than the overall population.⁶⁷

9.8 Homeownership Vouchers

Owning a home is more than about shelter from the weather. It is also an important financial asset that increases the wealth of those households that own a home. Recognizing the importance of homeownership, the U.S. Department of Housing and Urban Development has established the Housing Choice Voucher (HCV) homeownership program that is available to “families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting

homeownership expenses.” This important program has gotten little attention or use in Connecticut. Public Housing Authorities are eligible to administer this program in accordance with the requirements of HUD regulations. It represents an innovative means of bringing many families out of the rental housing world into the world of homeownership.⁶⁸ Efforts need to be made to educate public officials, housing authorities and the public about the importance of this program. At least one PHA in the region (Danbury) is pursuing the development of this program as a means to build the necessary wealth in families that struggle to save enough money for a down payment on a home.

⁶⁷ Ann Oliva, Deputy Assistant Secretary of Special Needs, Community Planning and Development, U.S. Department of Housing and Urban Development, Remarks made on September 20, 2012. Accessed June 3, 2021:

<https://www.youtube.com/watch?v=IIYtbaW0B6w&list=WL&index=55>

⁶⁸ [CFR 24, Subtitle B, Chapter IX, Part 982, Subpart M, sections 982.625 to 982.643](#). An overview of this innovative program can be found at the following HUD Housing Choice Voucher website:

https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership

Chapter 10: Total Cost Assessment

Affordable housing is not merely about reducing the purchase price of a home so that it falls within the resources of the potential homebuyer. The long-term recurring costs of maintenance, utilities, landscaping, energy, and property taxes can have a profound impact on housing affordability. Studies conducted by the U.S. Energy Information Agency (EIA) have identified a direct relationship between house size and energy expenditures for households in the Northeast Area. The more floor area that requires heating, cooling, lighting, and electrical appliances the more expensive the annual carrying costs for homeowners (**Figure 17**). In line with Schumacher's classic study, *Small is Beautiful*, smaller homes designed with energy

efficiency in mind can have a significant role in reducing the burdens of homeownership.

Energy expenditures are not merely a function of house size. Other factors influence energy consumption including the number of members in the household, household income and whether the housing is detached, or in a multifamily building with common walls. Numerous studies have found attached and multifamily housing to be far more energy efficient than single

Figure 17: Annual Energy Expenditures per Household (\$) by Total Square Footage in the Northeast - 2015

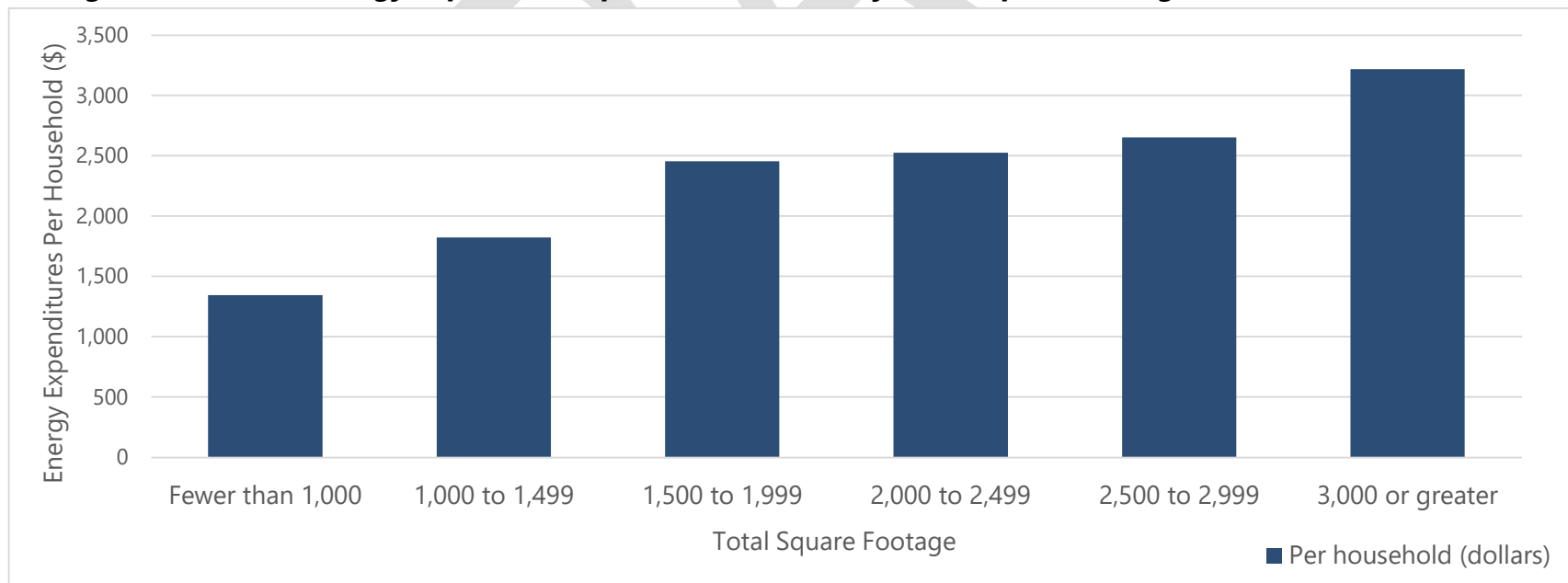
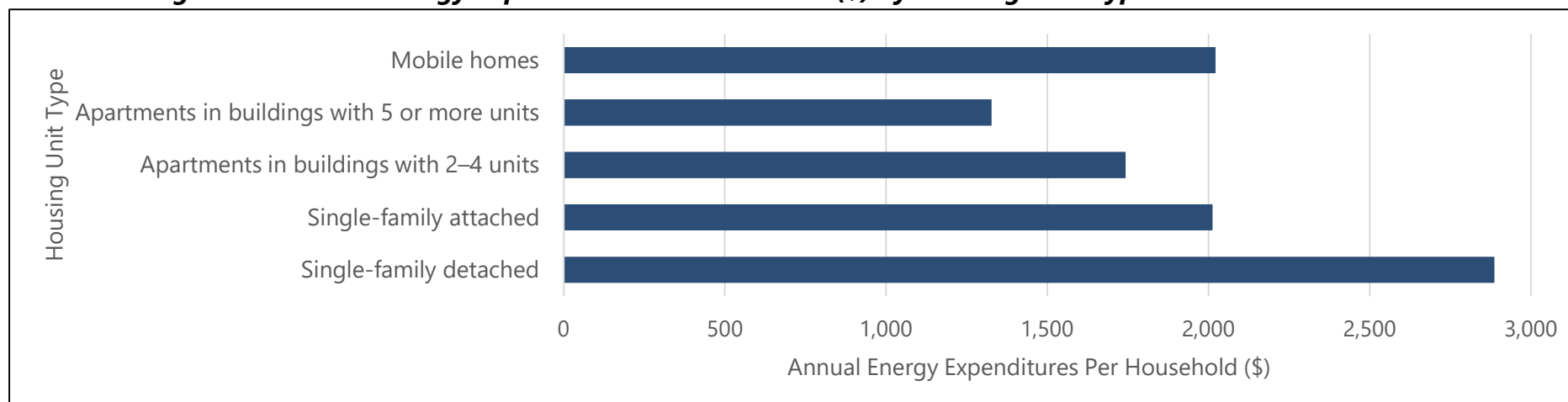


Figure 18: Annual Energy Expenditures Per Household (\$) by Housing Unit Type in the Northeast - 2015



family housing on a square foot basis. The 2015 EIA study of housing in the Northeast found energy consumption expenditures for those living in multifamily dwelling units containing five or more dwellings to be 50% less expensive than for those living in single family detached dwelling units.⁶⁹ These are not new revelations. Energy efficiency experts have long known the benefits that accrue from the use of common walls in multifamily developments.

Figure 18 shows the advantages of multifamily and attached housing over single family and mobile homes from an energy expenditure perspective. With Connecticut's energy costs the highest in the contiguous 48 states, it is critical that housing developed in Western Connecticut take advantage of the

benefits of smaller house sizes, multifamily housing, residential insulation, energy benefits of passive and active solar energy, and energy efficient landscaping practices suitable to the New England climate.

While households may defer maintenance to save money, the long-term financial consequences of such an approach can be quite costly over time. Homeownership requires ongoing maintenance, repair and equipment costs that can add up over time (**Table 24**). In 2019, the Bureau of Labor Statistics determined that renters in the Census Northeast region pay

⁶⁹ United States Energy Information Agency, 2015 Residential Energy Consumption Survey, CE1.2 [Summary consumption and](#)

[expenditures in the Northeast - totals and intensities](#). Accessed on June 7, 2021.

Table 24: Homeowner Responsibilities for Home Maintenance and Repair Work

Roof repair and replacement	Heating system maintenance or replacement,
Clogged drain lines	Rotting or structurally unsound wood,
Broken or energy inefficient windows and doors	Crumbling concrete foundations
Painting – both indoors and outdoors	Leaking faucets
Malfunctioning circuit breakers	Malfunctioning Wi-Fi Networks
Inefficient lighting systems	Cracks and potholes in driveway and sidewalks
Malfunctioning air conditioning systems	Maintenance and clean out of septic system
Cleanout and repair gutter downspouts	Malfunctioning or inefficient hot water heater
Chimney flu and wood stove repair and cleanout	Clean and replace HVAC filters
Test and replace non-functioning smoke alarms	Upgrade or repair to house insulation systems
Upgrade or repair of renewable energy systems	Repairs from floods, fires, hurricanes & tornadoes

less than one third of one percent on maintenance and repair costs whereas homeowners with a mortgage paid 2.1% of their income before taxes and homeowners without a mortgage paid 3.9% of their income before taxes for maintenance and repair costs. As can be seen in **Table 25**, over a thirty-year period, reflecting the length of a typical home mortgage, home maintenance costs in the Northeast range from \$101,460 (homeowners with a paid off mortgage) to \$92,610 (homeowners still paying off their mortgage). A similar study conducted by the U.S. Census Bureau in 2019 evaluated house maintenance costs at the national level and found that on average homeowners spent \$931 annually on home maintenance – or somewhat less than that identified in the Bureau of Labor Statistics survey.⁷⁰ According to the results of the 2019 American Housing Survey, those earning less than \$30,000 a year paid an estimated less than \$661 for maintenance costs, whereas those earning over \$120,000 a year spent an estimated \$1,276 on home maintenance annually. Over a thirty-year mortgage period the American Housing Survey found that on average, those earning less than \$30,000 a year need to budget for an estimated \$19,850 in home maintenance and those earning over \$120,000 a year need to budget for \$38,280 in home maintenance. These maintenance cost studies,

⁷⁰ U.S. Census Bureau, 2019 National Home Improvement Characteristics – Owner Occupied Unit, Table 15. [2019 American Housing Survey](#), Accessed August 9, 2021.

while slightly different in their findings, make it abundantly clear that homeownership is not an inexpensive undertaking.

What homeowners spend on maintenance of their dwelling probably represents a significant underestimate of the true costs. For example, in contrast to semi-annual tax bills and monthly mortgage payments, there are no routine and universal systems in place to remind individuals of their maintenance,

repair and replacement tasks (**Table 24**). The result is that home repair and maintenance can often be far more expensive for those that defer this work until disaster looms than those that routinely inspect and evaluate the condition of their home and its manifold parts to determine their integrity. Many homeowners fail to consider these maintenance costs when buying their first home.⁷¹

Table 25: Housing Costs for Homeowners and Renters in the Northeast Region - 2020

Item	Average Annual Expenditures	Homeowner with Mortgage (Consumer Unit Household)	% of Income spent before tax	Homeowner without Mortgage (Consumer Unit Household)	% of Income spent before tax	Renter (Consumer Unit Household)	% of Income spent before tax
	2019 Income before Taxes	\$131,611		\$85,863		\$57,725	
	Housing	\$31,349	23.8%	\$20,493	23.9%	\$19,891	34.5%
1	Shelter	\$18,022	13.7%	\$10,995	12.8%	\$14,649	25.4%
1a	Owned Dwellings	\$16,572	12.6%	\$9,335	10.9%	\$75	0.1%
1a (1)	Mortgage Interest	\$7,461	5.7%	\$204	0.2%	\$29	0.1%
1a (2)	Property Tax	\$6,024	4.6%	\$5,749	6.7%	\$34	0.1%
1a (3)	Maintenance Repair, insurance	\$3,087	2.3%	\$3,382	3.9%	\$12	0.0%
1b	Rented Dwellings	\$127	0.1%	\$100	0.1%	\$14,093	24.4%
2	Utilities, fuel, public services	\$5,684	4.3%	\$4,829	5.6%	\$2,639	4.6%
3	Household operations	\$2,333	1.8%	\$1,397	1.6%	\$946	1.6%
4	Housekeeping supplies	\$1,157	0.9%	\$863	1.0%	\$460	0.8%
5	Household furnishings, equipment	\$4,153	3.2%	\$2,409	2.8%	\$1,198	2.1%

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September 2021.

Note: A consumer unit household includes households related by blood, marriage or adoption, or may consist of individuals living with others but are financially independent and persons living together making joint financial decisions.

⁷¹ David Mully, [Planning for Maintenance Costs When Buying a Home](#), Accessed August 9, 2021.

Homeowners also pay a greater share of their income for other ongoing housing related costs than renters. These recurring costs include household operations (e.g., cleaning services), housekeeping supplies, household furnishing and equipment, and utilities, fuel, and public services (**Table 25**). If economics were the only factor motivating the choice of housing, Americans would be choosing rental units to reduce the amount

of time spent maintaining their dwelling unit. Indeed, for seniors, young college graduates and single individuals with limited incomes, renting is often preferable to homeownership. However, housing decisions are rarely driven by a consideration of the economics of long-term home maintenance and repair costs.

Chapter 11: Municipal Affordable Housing Plans

Each municipality's goals and actions are locally determined and are contained as Municipal Annexes or separate Municipal Affordable Housing Plans. Once adopted by the municipality a copy will be available on the WestCOG website, OPM Secretary's

website and individual Municipality's website. It is each municipality's responsibility to identify which policies and actions in this toolbox that are most appropriate for their municipality.

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Chapter 12: Appendices

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Appendix 1: Summary of Connecticut Public Acts on Affordable Housing: 1988 to 2021

PA#	Name of Public Act	Description	Year
88-13	An Act Requiring the Updating of Municipal Plans of Development	Requires Municipal Plans of Development to include "Plans for implementation of affordable Housing and plans for open space acquisition. In preparing such plan the commission shall consider the community development action plan of the municipality, if any, the need for affordable housing..."	May 29, 1988
88-280	An Act Concerning the Creation of a State Housing and Community Development Program	Provides grants in aid of rehabilitation of buildings for use as housing or community facilities; improvements supporting the development of low and moderate housing, including site assemblage and preparation, site and public improvements and preconstruction costs. It also enables the transfer of such housing to housing authorities to serve those making less than the area median income. It enables municipal plans of development acceptable to the commissioner of housing to be eligible for community development financial assistance. It also provides for municipalities to fix the tax assessment placed on multi- family property for up to 16 years.	1988
88-305	An Act Establishing the Connecticut Housing Partnership Program	The Housing Partnership Program provides financial incentives for those seeking open space or transportation funds for municipalities that create municipal level partnerships that identify affordable housing needs, identify zoning barriers and develop plans for affordable housing acceptable to the commissioner of housing. The purpose of this act is to develop ways to increase the supply and availability of affordable housing in the community.	June 6, 1988
88-338	An Act Promoting the Development of Affordable Housing through the use of Municipal Planning and	Any municipal agency exercising the powers of a zoning commission pursuant to any special act may provide by regulation for a special exemption from density limits established for any zoning district, or special exception use, in which multi-family dwellings are permitted, in accordance with the requirements contained in subsection (b) of this section. Such special exemption shall allow the construction of a designated number of such permitted multi-family dwelling units in excess of applicable density limits, in accordance with a contract entered into between a developer applying for the special exemption and the municipality. Any such contract shall provide: (1) For each dwelling unit constructed by the developer in excess of the	June 6, 1988

PA#	Name of Public Act	Description	Year
	Zoning Authority	number of such units permitted by applicable density limits, the developer shall construct in the municipality a unit of affordable housing, as defined in section 2 of public act 88-13, which is of comparable size and workmanship; (2) for a period which shall not be less than thirty years from the date of completion of any units of affordable housing constructed pursuant to subdivision (1) of this subsection, such units of affordable housing shall be offered for sale or rent only to persons and families having such income as the agency created or designated under subsection (b) of this section may establish but which shall not exceed the area median income of the municipality as determined by the United States Department of Housing and Urban Development; (3) the sale price or rent for any such unit of affordable housing shall not exceed an amount which shall be specified in such contract, provided such contract shall contain provisions concerning reasonable periodic increases of the specified sale price or rent; (4) such units of affordable housing shall be conveyed by deeds containing covenants incorporating the terms and conditions contained in such contract between the developer and the municipality, which covenants shall run with the land and be enforceable by the municipality until released by the municipality; and (5) the requirements of subdivisions (1) to (4), inclusive, of this subsection shall apply to (A) the resale, (B) the purchase and subsequent leasing and (C) the conversion to the common interest form of ownership and subsequent sale of any such unit of affordable housing during and for the remaining term of such period.	
89-311	An Act Establishing a State Affordable Housing Land Use Appeals procedure and concerning the effect of changes in zoning or inland	Any person whose affordable housing application is denied or is approved with restrictions which have a substantial adverse impact on the viability of the P.A. 89-311 PUBLIC ACTS affordable housing development or the degree of affordability of the affordable dwelling units contained in the affordable housing development, may appeal such decision pursuant to the procedures of this section. Upon an appeal, the burden shall be on the commission to prove, based upon the evidence in the record compiled before such commission that (1) the decision from which such appeal is taken and the reasons cited for such decision are supported by sufficient evidence in the record; (2) the decision is necessary to protect substantial public interests in health, safety, or	July 1, 1990

PA#	Name of Public Act	Description	Year
	wetlands regulations on previously filed applications.	other matters which the commission may legally consider; (3) such public interests clearly outweigh the need for affordable housing; and (4) such public interests cannot be protected by reasonable changes to the affordable housing development. If the commission does not satisfy its burden of proof, the court shall wholly or partly revise, modify, remand or reverse the decision from which the appeal was taken in a manner consistent with the evidence in the record before it. Affordable housing appeals procedure established under this section shall not be available if the real property which is the subject of the application is located in a municipality in which at least ten per cent of all dwelling units in the municipality are (1) assisted housing or (2) currently financed by Connecticut Housing Finance Authority mortgages or (3) subject to 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, as defined in section 8-39a of the general statutes, for persons and families whose income is less than or equal to eighty per cent of the area median income.	
91-204	An Act Authorizing Municipalities to Adopt Inclusionary Zoning Requirements	As used in this act, "inclusionary zoning" means any zoning regulation, requirement or condition of development imposed by ordinance, regulation or pursuant to any special permit, special exception or subdivision plan which promotes the development of housing affordable to persons and families of low and moderate income, including, but not limited to, (1) the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means; (2) the use of density bonuses or (3) 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.	June 7, 1991
91-392	An Act Concerning Regional Housing	This public act modifies Section 8-2 of the CGSA by adding the following enabling provisions: "Such regulations shall also encourage the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality	January 1991

PA#	Name of Public Act	Description	Year
	Provisions in Zoning Codes	is located, as designated by the secretary of the Office of Policy and Management under Section 16a-4a. Such regulations shall also promote housing choice and economic diversity in housing, including housing for both low and moderate income households, and shall encourage the development of housing which will meet the housing needs identified in the Housing Plan prepared pursuant to Section 8-37t and in the housing component and the other components of the state plan of conservation and development prepared pursuant to section 16a-26." This public act also modifies Section 8-23 of the CGSA by adding the following requirement to the municipal plan of development: "Such plan shall make provision for the development of housing opportunities, including opportunities for multi-family dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located, as designated by the secretary of the Office of Policy and Management under Section 16a-4a. Such plan shall also promote hosing choice and economic diversity in housing, including housing for both low and moderate income households and encourage the development of housing which will meet the housing needs identified in the housing plan prepared pursuant to Section 8-37t and in the housing component and the other components of the State Plan of Conservation and Development prepared pursuant to Section 16a-26."	
93-420	An Act Concerning Post Construction Permanent Financing of Affordable Housing	The commissioner of housing shall establish a pilot program of financial assistance in the form of loans, deferred loans and grants-in-aid to nonprofit corporations for not more than five developments of rental, mutual or limited equity cooperative housing for low and moderate income persons and families. Financial assistance provided under this section shall be on such terms and conditions as prescribed by the commissioner and shall be in an amount equal to one hundred per cent of the cost incurred for the acquisition of land and buildings, construction and any other costs determined by the commissioner to be reasonable and necessary. Financial assistance shall be for permanent financing only and shall not be used for construction financing.	July 1, 1993

PA#	Name of Public Act	Description	Year
		To be eligible for financial assistance under this section a development shall: (1) Consist of not more than thirty units per development and may have from one to four bedrooms per unit, with priority being given to units with three or four bedrooms; (2) be in conformance with all local zoning and other applicable land use requirements; (3) be within total development cost limits based on annual high-cost limits for housing established by the United States Department of Housing and Urban Development under the Section 221 d(3) program as described in 12 USC 17151; (4) be occupied not more than eighteen months after the date of approval by the state bond commission; (5) be marketed pursuant to an affirmative fair housing marketing plan and (6) be consistent with the criteria of the state comprehensive housing affordability strategy adopted under the Cranston-Gonzalez National Affordable Housing Act (42 USC 12705).	
95-280	An Act Modifying the state Affordable Housing and Land Use Appeals Process	This law modified the income qualifications for affordable housing to establish a dual income eligibility standard and extended the period for deed restricted affordable housing from 20 to 30 years. The new requirement allows for persons and families whose income is less than or equal to eighty percent of the area median income OR EIGHTY PER CENT OF THE STATE MEDIAN INCOME, WHICHEVER IS LESS. The law also gives additional appeal protection criteria for zoning commissions with the burden to prove "a) the application which was the subject of the decision from which such appeal was taken would locate affordable housing in an area which is zoned for industrial use and which does not permit residential uses and b) the development is not assisted housing..."	July 6, 1995
99-16	An Act Establishing a Blue Ribbon Commission to Study Affordable Housing	There is established a Blue Ribbon Commission to study affordable housing in Connecticut. Such study shall include, but not be limited to: The effectiveness of the Affordable Housing Land Use Appeals Procedure and other statutory provisions governing affordable housing; an examination of the extent to which local zoning regulations comply with the requirements of the Zoning Enabling Act to encourage the development of housing opportunities, including opportunities for multifamily dwellings, and to promote housing choice and economic diversity in housing, including housing for both low and moderate income households; and the extent to which the current market for housing in the state meets the housing needs of very low, low and moderate income households.	June 29, 1999

PA#	Name of Public Act	Description	Year
99-94	An Act Concerning the Reports and Reporting Requirements of the Department of Economic and Community Development	The Commissioner of Economic Development is required to develop a long range state housing plan that is updated every five years and must address, among other things, the extent to which housing needs identified in the plan were met during the preceding year] and shall include data on the racial composition of the occupants and persons on the waiting list of each housing project which is assisted under any housing program established by the general statutes or special act or which is supervised by the commissioner or the Connecticut Housing Finance Authority; (4) set specific measurable goals for meeting identified housing needs; (5) outline strategies for meeting those goals; and (6) identify state, federal and private sector resources for affordable housing programs. The provisions of this section shall not be construed to require an occupant or applicant to disclose the race of such occupant or applicant on an application or survey form. The long-range plan shall be updated annually by an action plan that assesses the state's progress toward meeting housing needs contained in the long-range plan and recommends revised strategies, if deemed necessary. In preparing the long-range plan and subsequent action plans, the commissioner shall consult with representatives of those who use or benefit from state housing programs.	October 1, 1999
99-261	An Act Concerning Requirements Under the Affordable Housing Appeals Procedure and Jurisdiction Over Affordable Housing Appeals	This law enables longer deed restricted affordable housing (i.e. for at least 30 years) and provides for the needs of lower income families making 60% or less than median family income levels to be assigned at least 10% of the deed restricted affordable housing. The remaining deed restricted housing is set aside for those with incomes that is less than 80% of the median family income.	June 29, 1999

PA#	Name of Public Act	Description	Year
01-197	An Act Revising the process for Adoption of Municipal Plans of Conservation and Development	This law modifies Section 8-23 of the CGSA to establish new considerations for the Municipal Plan of Conservation and Development. The law indicates that "In preparing such plan, the commission or any special committee shall consider the following: (1) The community development action plan of the municipality, if any, (2) the need for affordable housing, (3) the need for protection of existing and potential public surface and ground drinking water supplies, (4) the use of cluster development and other development patterns to the extent consistent with soil types, terrain and infrastructure capacity within the municipality, (5) the state plan of conservation and development adopted pursuant to chapter 297, (6) the regional plan of development adopted pursuant to section 8-35a, (7) physical, social, economic and governmental conditions and trends, (8) the needs of the municipality including, but not limited to, human resources, education, health, housing, recreation, social services, public utilities, public protection, transportation and circulation and cultural and interpersonal communications, and (9) the objectives of energy-efficient patterns of development, the use of solar and other renewable forms of energy and energy conservation." This law also enables the POCD to address plans for the implementation of affordable housing.	July 1, 2001
02-187	An Act Concerning the Affordable Housing Land Use Appeals Procedure	Section 8-30g of the CGSA is modified to allow moratoriums to continue for four years rather than the three year period previously allowed. This law also revises Subsection (k) of section 8-30g of the general statutes as follows (Bold font reflects the changes) "(k) Notwithstanding the provisions of subsections (a) to (j), inclusive, of this section, the affordable housing appeals procedure established under this section shall not be available if the real property which is the subject of the application is located in a municipality in which at least ten per cent of all dwelling units in the municipality are (1) assisted housing, or (2) currently financed by Connecticut Housing Finance Authority mortgages. or (3) subject to binding recorded 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 housing for which persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income, or (4) mobile manufactured homes located in mobile manufactured	October 1, 2002

PA#	Name of Public Act	Description	Year
		home parks or legally-approved accessory apartments, which homes or apartments are subject to binding recorded 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 housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income. The Commissioner of Economic and Community Development shall, pursuant to regulations adopted under the provisions of chapter 54, promulgate a list of municipalities which satisfy the criteria contained in this subsection and shall update such list not less than annually, For the purpose of determining the percentage required by this subsection, the commissioner shall use as the denominator the number of dwelling units in the municipality, as reported in the most recent United States decennial census. As used in this subsection "accessory apartment" means 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.	
05-205	An Act Concerning Plans of Conservation and Development	Among other revisions to the land use state statutes, section 8-35a of the general statutes is repealed and the following is substituted in lieu thereof (<i>Effective July 1, 2005</i>): "The regional plan shall identify areas where it is feasible and prudent (1) to have compact, transit accessible, pedestrian-oriented mixed use development patterns and land reuse, and (2) to promote such development patterns and land reuse and shall note any inconsistencies with the following growth management principles: (A) Redevelopment and revitalization of regional centers and areas of mixed land uses with existing or planned physical infrastructure; (B) expansion of housing opportunities and design choices to accommodate a variety of household types and needs; (C) concentration of development around transportation nodes and along major transportation corridors to support the viability of transportation options and land reuse; (D) conservation and restoration of the natural environment,	July 6, 2005

PA#	Name of Public Act	Description	Year
		cultural and historical resources and traditional rural lands; (E) protection of environmental assets critical to public health and safety; and (F) integration of planning across all levels of government to address issues on a local, regional and state-wide basis."	
07-239	An Act Concerning Responsible Growth	There is established a Responsible Growth Task Force. The task force shall identify responsible growth criteria to help guide the state's future investment decisions, study land use laws, policies and programs, including laws, policies and programs concerning the transfer of development rights. This law also governs any state investment exceed \$200,000 for consistency with the state's growth management plans.	July 11, 2007
SA 13-3	An Act Establishing a Task Force to Consider Impediments to Fair Housing Choice	"There is established a task force to consider legislative solutions to address impediments to fair housing choice." "Not later than February 5, 2014, the task force shall submit a report on its findings and recommendations to the joint standing committees of the General Assembly having cognizance of matters relating to planning and development and housing, in accordance with the provisions of section 11-4a of the general statutes."	May 28, 2013
17-170	An Act Concerning the Affordable Housing Land Use Appeals Procedure	This law modifies Section 8-30g to make mobile manufactured housing in resident-owned mobile manufactured home parks an eligible form of affordable housing provided it is "located on land that is deed restricted, and, at the time of issuance of a loan for the purchase of such land, such loan required seventy-five per cent of the units to be leased to persons with incomes equal to or less than eighty per cent of the median income, and either (i) forty per cent of said seventy-five per cent to be leased to persons with incomes equal to or less than sixty per cent of the median income, or (ii) twenty per cent of said seventy-five per cent to be leased to persons with incomes equal to or less than fifty per cent of the median income." This law also extends zoning moratoria for specific municipalities that qualify to a five year period as follows: "Any such moratorium shall be for a period of four years, except that for any municipality that has (i) twenty thousand or more dwelling units, as reported in the most recent United States decennial census, and (ii) previously qualified for a moratorium in accordance with this section, any subsequent moratorium shall be for a period of five years."	

PA#	Name of Public Act	Description	Year
		This law also establishes the requirement for municipal affordable housing plans as follows: "Sec. 2. (NEW) <i>(Effective from passage)</i> (a) At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality. (b) The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan. If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality. (c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended."	
21-29	An Act Concerning the Zoning Enabling Act, Accessory Apartments, Training for certain Land Use Officials, Municipal Affordable Housing Plans,	This law makes substantial changes to the Connecticut Zoning enabling act. The major changes pertinent to housing are as follows: This law establishes uniform standards for accessory dwelling units (ADU) across the state unless a municipality; however, through a two-thirds vote of the planning and zoning commission and a similar vote from municipal elected officials, municipalities can override the ADU requirements provided public hearing procedures and proper documentation are adhered to as required by this act. Failure to adopt new accessory dwelling unit regulations or to override the state requirements automatically applies the accessory dwelling unit provisions of PA 21-29 as the de-facto requirements effective January 1, 2023.	June 10, 2021

PA#	Name of Public Act	Description	Year
	and a Commission on Connecticut's Development and Future	The law also alters the calculation procedures under the Housing Appeals statute as follows: For the purposes of calculating the total number of dwelling units in a municipality, accessory apartments built or permitted after January 1, 2022, but that are not subject to deed restrictions, shall not be counted toward the total number of housing units. The law also establishes minimum training requirements for all planning and zoning commissions effective January 2, 2023; By January 1, 2024, the law also requires a report from the planning and zoning commission to municipal chief elected officials affirming compliance with the training of its members. The law provides for floating zones, overlay zones and planned development districts; it expands the regulatory authority of any municipality that is contiguous to or on a navigable waterway draining to Long Island Sound, (A) be made with reasonable consideration for the restoration and protection of the ecosystem and habitat of Long Island Sound. PA 21-29 required that zoning regulations be designed to address significant disparities in housing needs and access to educational, occupational and other opportunities; promote efficient review of proposals and applications; and affirmatively further the purposes of the federal Fair Housing Act, 42 USC 3601 et seq., as amended from time to time. The law also requires minimum floor area requirements to be consistent with the state building, housing or other code; restricts development fees for multi-family housing of 4 or more units that are subject to section 8-30g; establishes procedures for reasonable fees and reimbursement procedures for consultation reviews of development proposals; prohibits placing caps on the number of multi family dwelling units over 4 units that can be built; restricts parking space requirements for studio, one bedroom and two bedroom housing units; however, it allows municipalities by a two thirds vote to override the parking standards established by PA 21-29 based on adhering to specific public hearing and documentation procedures set forth in the law.	

PA#	Name of Public Act	Description	Year
		The law eliminates the ability of planning and zoning commissions to disapprove development proposals based on the use of the word "character"; requires zoning enforcement officers to be certified Connecticut Association of Zoning Enforcement Officials as of January 1, 2023; requires municipalities to submit their affordable housing plan to OPM by June 1, 2022 to be posted on the agency website; enables the integration of the affordable housing plan with the municipal plan of conservation of development; requires each municipality to post the draft municipal affordable housing plan on the town's website; establishes the Commission on Connecticut's Development and Future that must submit a final report to the legislature by January 1, 2023.	

Appendix 2: Fiscal Impact of Lot Frontage Standards on Sewer Costs

Municipality	Smallest Lot Size			Middle Range Lot Size			Largest Lot Size		
	Lot Size (ft ²)	Frontage (feet)	Frontage Sewer Cost	Lot Size (ft ²)	Frontage (Feet)	Frontage Sewer Cost	Lot Size (ft ²)	Frontage (Feet)	Frontage Sewer Cost
Bridgewater	87,120	150	\$39,000	130,680	200	\$52,000	174,240	250	\$65,000
Brookfield	7,000	50	\$13,000	60,000	150	\$39,000	100,000	200	\$52,000
Bethel	10,000	80	\$20,800	20,000	100	\$26,000	80,000	160	\$41,600
Darien	8,712	60	\$15,600	21,780	100	\$26,000	87,120	200	\$52,000
Danbury	8,000	50	\$13,000	20,000	50	\$13,000	80,000	50	\$13,000
Greenwich	7,500	60	\$15,600	20,000	100	\$26,000	174,240	125	\$32,500
New Canaan	7,500	75	\$19,500	21,780	125	\$32,500	174,240	350	\$91,000
New Fairfield	43,560	125	\$32,500			\$0	87,120	175	\$45,500
New Milford	5,000	40	\$10,400	20,000	100	\$26,000	160,000	200	\$52,000
Newtown	21,780	100	\$26,000	43,560	150	\$39,000	130,680	275	\$71,500
Norwalk	5,000	50	\$13,000	6,250	50	\$13,000	43,560	150	\$39,000
Redding	6,000	60	\$15,600	43,560	150	\$39,000	174,240	300	\$78,000
Ridgefield	7,405	50	\$13,000	20,038	100	\$26,000	130,680	200	\$52,000
Sherman	40,000	150	\$39,000	80,000	200	\$52,000	160,000	200	\$52,000
Stamford	5,000	50	\$13,000	7,500	60	\$15,600	20,000	100	\$26,000
Weston	87,210	170	\$44,200			\$0			\$0
Westport	6,000	60	\$15,600	21,780	100	\$26,000	87,120	200	\$52,000
Wilton	43,560	150	\$39,000	87,120	200	\$52,000	217,800	200	\$52,000

Source: WestCOG staff analysis based on municipal zoning regulations and using an estimated \$260 per linear foot for the installation of sewer lines (construction, labor, and related costs costs).

Note: Weston only has one residential zone and New Fairfield only has two residential zones.

Methodology: While sewer services are not normally extended into low density residential zones, this analysis is intended to underscore the significant role that lot frontage requirements play in determining the cost of sewer services for homeowners. **Sherman and Weston do not have sewer services and therefore their inclusion in this table is merely for comparative cost analysis purposes.**

Appendix 3: Change in Home Values in Western Connecticut: January 2020 to May 2021

Municipality	Jan-2020 House Values	May-2021 House Values	Percent Change
Bridgewater	\$522,000	\$678,000	29.9%
Brookfield	\$412,000	\$505,000	22.6%
Bethel	\$350,000	\$423,000	20.9%
Darien	\$1,460,000	\$1,710,000	17.1%
Danbury	\$330,000	\$398,000	20.6%
Greenwich	\$1,810,000	\$2,130,000	17.7%
New Canaan	\$1,426,000	\$1,700,000	19.2%
New Fairfield	\$356,000	\$448,000	25.8%
New Milford	\$318,000	\$398,000	25.2%
Newtown	\$400,000	\$503,000	25.8%
Norwalk	\$438,000	\$524,000	19.6%
Redding	\$532,000	\$661,000	24.2%
Ridgefield	\$638,000	\$775,000	21.5%
Sherman	\$456,000	\$573,000	25.7%
Stamford	\$599,000	\$703,000	17.4%
Weston	\$746,000	\$933,000	25.1%
Westport	\$1,240,000	\$1,530,000	23.4%
Wilton	\$733,000	\$897,000	22.4%

Source: Zillow Home Value Index, Accessed June 15, 2021

Appendix 4: Assisted Housing Inventory in Western Connecticut: 2020

Name	Address	City	Total Units	Owner Type	Target Tenant Type
Brooks Quarry	3 Brooks Quarry Rd	Brookfield	61	Public Entity	Elderly
Ability Beyond Disability	20 Fairview Ave	Danbury	60	Non- Profit	Disabled
Beaver Street Coop.	5 Ashe Pl.	Danbury	11	Non- Profit	Family
Beckerle and Forest Ave	38 Beckerle St	Danbury	9	Public Entity	
Coal Pit Hill	86 Coalpit Hill Rd	Danbury	106	Public Entity	Family
Crosby Manor	84 W Wooster St	Danbury	6	Public Entity	
Eden Drive	148 Eden Dr.	Danbury	17	Public Entity	
Fairfield Ridge	1 Fairfield Ave	Danbury	40	Public Entity	Family
Fairfield Ridge Rehab	2 Mill Ridge Rd	Danbury	80	Public Entity	Family
Fairfield/Mill Ridge	42 High Ridge Rd	Danbury	56	Multiple	Family
Glen Apartments	25 memorial drive	Danbury	17	Public Entity	Elderly
Ives Manor	198 Main St	Danbury	33	Non- Profit	Elderly
Laurel Gardens	13A Hoyt St	Danbury	12	Public Entity	
Mil Ridge Extension	1 Mill Ridge Rd	Danbury	39	Public Entity	Family
Scattered Sites	49B Highland Ave	Danbury	3	Public Entity	
Wooster Manor	36 W Wooster St	Danbury	30	Public Entity	
The Royle at Darien	719 Post Rd	Darien	55	Public Entity	Elderly
The Heights at Darien	1 Allen O'Neill Dr.	Darien	106		
Adams Garden Apts.	4 Bertolf Rd	Greenwich	60	Public Entity	Family
Agnes Morley Heights	249 Milbank Ave	Greenwich	27	Public Entity	
Armstrong Court	1 Armstrong Ct	Greenwich	56	Public Entity	Family
Greenwich Close	10 Brookside Dr.	Greenwich	9	Public Entity	
McKinney Terrace I	73 Vinci Dr.	Greenwich	52	Public Entity	Family
McKinney Terrace II	71 Vinci Dr.	Greenwich	80	Public Entity	Elderly
Pathways Vision	509 E Putnam Ave	Greenwich	30	Non- Profit	
Quarry Knoll	1A Quarry Knolls	Greenwich	6	Public Entity	
Quarry Knoll II	52 Quarry Knolls	Greenwich	12	Non- Profit	Elderly

Town Hal Annex	27 Havemeyer Pl.	Greenwich	92	Public Entity	Family
Wilbur Peck Court	1C Wilbur Peck Ct.	Greenwich	27	Public Entity	
16 School ST	16 School St	Norwalk	468	Public Entity	Family
20 West AVE	20 Wall St.	Norwalk	36	Public Entity	
30 West AVE Apts.	24 Wall St.	Norwalk	6	For Profit	
4-6 Arch ST	4 Arch St.	Norwalk	40	Non-Profit	Family
Bethel AME	30 Merwin St.	Norwalk	40	Non-Profit	Family
Cedar Assoc.	106 W Cedar St.	Norwalk	8		
Colonial Village	24 Monroe St.	Norwalk	325	Multiple	Family
Crestwood COOP	300 Ely Ave	Norwalk	40	Non-Profit	Family
Irving Freese	57 Ward St.	Norwalk	110	Public Entity	
Keystone House	16 Elm Crest Ter.	Norwalk	66	Non- profit	Disabled
King Kennedy Homes	1 Emerson St.	Norwalk	42	Public Entity	
Meadow Gardens	49 Meadow St.	Norwalk	50	Public Entity	
Samuel Roodner Court	261 Ely Ave	Norwalk	70	Public Entity	
Senior Court	9 Union Ave	Norwalk	14	Public Entity	
St Paul's Coop	28 MLK Dr. Apt 1	Norwalk	90	Non-Profit	Family
Stoler House	186 Wolfpit Ave	Norwalk	1	Non- profit	Disabled
Woodward Cliffs	53 Woodward Ave	Norwalk	40	Non-Profit	Family
Ballard Green	21 Gilbert St.	Ridgefield	53	Public Entity	Elderly
20 Woodland Place	20 Woodland Pl	Stamford	71		
Edward Czescik Homes	186 Greenwich Ave	Stamford	36	Public Entity	Elderly
Eleanor Roosevelt Home	18 Knapp St.	Stamford	136	Profit Motivated	Elderly
Greenfield	38 Merrell Ave	Stamford	28	Public Entity	
Lawn Hill Terrace I	22 Custer St.	Stamford	74	Public Entity	Family
Liberty Housing	40 Liberty St.	Stamford	63	Profit Motivated	Family
Mapleview Towers	51 Grove St.	Stamford	24	Profit Motivated	Elderly
Martin Luther King Apts.	40 Stillwater Ave	Stamford	3	Limited Dividend	Family
MHA 22 Fairfield Ave	22 Fairfield Ave	Stamford	16		
Oak Park	51 Dale St.	Stamford	40	Public Entity	Family

Palmer Square	15 Stoneridge Cir.	Stamford	101		
Park Square West	101 Summer St.	Stamford	30		
Pilgrim Towers Apts.	25 Washington Ct	Stamford	17	Non- Profit	Elderly
Stamford Manor'	26 W Main St.	Stamford	144	Public Entity	
Ursula Park Townhouses	1 Lawn Ave	Stamford	156	Public Entity	
Westwood 58 Progress DR	11 Westwood Rd	Stamford	48		
Stillwater AVE Apts.	62 Stillwater Ave	Stamford	7		
Orchard Street Apts.	22 Orchard St.	Stamford	75		
Wormser Congregate House	28 Vine Rd	Stamford	1		Elderly
Hidden Brook	1665 Post Rd E	Westport	3		Family
Total Units			3,812		

Source: Connecticut Finance Authority, [Connecticut Housing Needs Assessment](#), November 2020, Appendix with updates prepared by WestCOG staff, June 2021. The assisted housing inventory was obtained through the National Housing Preservation Database. This table contain information on publicly assisted properties where assistance expires after 2020.

Appendix 5: Multi Family Housing Zones in Western Connecticut: June 2021

Municipality	Number of Zones allowing Multifamily Housing	Number of Zones Allowing Multi- Family Housing Exclusively for Elderly	Other Zones not Allowing Multifamily Housing	Grand Total
Bethel	3		16	19
Bridgewater	1		5	6
Brookfield	3	5	13	21
Danbury	10		18	28
Darien	6		17	23
Greenwich	3	1	29	33
New Canaan	4		17	21
New Fairfield	1		9	10
New Milford	5		23	28
Newtown	2	1	21	24
Norwalk	10		21	31
Redding	5	1	6	12
Ridgefield	6	1	15	22
Sherman			4	4
Stamford	19	3	18	40
Weston			2	2
Westport	17	1	18	36
Wilton	5		10	15
Grand Total	100	13	268	381

Source: WestCOG staff analysis of Municipal Zoning Regulations, June 2021.

Appendix 6: Multi Family Floating Zones in Western Connecticut: June 2021

Municipality	Zoning Code	Description of Zoning Classification	Land Class	Overlay	Allow Multi Family
Bethel	DCD	Designed Conservation District (DCD) Overlay zone	R	OL	MF
Bethel	PRD	Planned Residential Development Zone (PRD)	R	OL	MF
Danbury	DROZ	Downtown Revitalization Overlay Zone	C	OL	MF
Darien	LW-AHOZ	Leroy West Affordable Housing	R	OL	MF
Darien	DCR	Designed Community Residential Zone	R	OL	MF
Darien	IZ	Inclusionary Zoning	R	OL	MF
Darien	DOMR	Designed Office Multi-Family Residential Overlay Zone	R	OL	MF
Greenwich	CCRC	Continuing Care Retirement Community Overlay Zone	R	OL	MF
New Canaan	POMZ	Pedestrian oriented Multi-Family Zone	MF	OL	MF
New Fairfield	MFDE	Multifamily District for the Elderly, 5 acres	MF	OL	MF
New Milford	TLD	Town Landmark District	O	OL	MF
New Milford	PRD	Planned Residential District	R	OL	MF
New Milford	MPRDD#1	Major Planned Residential Development Distrit#1	R	OL	MF
Newtown	IHOZ	Incentive Housing Overlay Zone	HO	OL	MF
Redding	IHZ	Incentive Housing Zone	HO	OL	MF
Ridgefield	HOD	Housing Opportunity Development (HOD)	HO	OL	MF
Ridgefield	MSDD	Main Street Design District (MSDD)	MU	OL	MF
Ridgefield	MUO	Mixed Use Overlay Zone	MU	OL	MF
Stamford	R-D	Designed Residence District	R	OL	MF
Stamford	R-H	Multiple Family Design District, High Density	MF	OL	MF
Stamford	R-5	Multiple Family Medium Design District, Design Density	MF	OL	MF
Stamford	R-MF	Multiple Family Residence Design District	MF	OL	MF
Stamford	RM-1	Multiple Family Low Density Design District	MF	OL	MF
Stamford	B-D	Design Business District	C	OL	MF
Stamford	DW-D	Designed Waterfront Development District	C	OL	MF
Stamford	MX-D	Mixed Use Development District	MU	OL	MF
Stamford	NX-D	Neighborhood Mixed Use Development	MU	OL	MF

Stamford	P-D	Planned Development District	C	OL	MF
Stamford	MRD-D	Designed Mill River District	R	OL	MF
Stamford	SRD-S	South End Redevelopment District South	C	OL	MF
Stamford	SRD-N	South End Redevelopment District North	C	OL	MF
Westport	IHZ	Inclusionary Housing Overlay District (IHZ)	HO	OL	MF
Westport	AMIH	Affordable Middle Income Housing on Town property	R	OL	MF
Wilton	HODD	Housing Opportunity District	HO	OL	MF

Appendix 7: Asking Price for Residential Lots Less than Five Acres in Western Connecticut:

Municipality	Number of Residential Lots for Sale on Zillow	Sum of Asking Prices for Residential Lots	Average Asking Price Per Lot
Bethel	9	\$1,064,400	\$118,267
Brookfield	11	\$1,951,300	\$177,391
Danbury	15	\$4,070,900	\$271,393
Darien	6	\$24,549,000	\$4,091,500
Greenwich	18	\$41,639,000	\$2,313,278
New Canaan	12	\$26,614,000	\$2,217,833
New Fairfield	10	\$1,200,990	\$120,099
New Milford	24	\$3,303,597	\$137,650
Newtown	14	\$2,568,900	\$183,493
Norwalk	10	\$10,047,800	\$1,004,780
Redding	8	\$1,607,000	\$200,875
Ridgefield	4	\$2,460,000	\$615,000
Sherman	10	\$2,073,897	\$207,390
Stamford	15	\$5,762,900	\$384,193
Weston	4	\$1,664,000	\$416,000
Westport	6	\$30,304,500	\$5,050,750
Wilton	5	\$1,459,000	\$291,800
Grand Total	181	\$162,341,184	\$896,913

Source: Zillow Asking Prices for Lots and Land in Western Connecticut during the week of June 14, 2021

Methodology: During the week of June 14, 2021, WestCOG staff analyzed 245 land sales available through Zillow to identify those sales representing undeveloped and buildable land without houses or other improvements. The analysis identified 181 parcels of land available for sale during the week of June 14, 2021. This analysis excludes large tracts of land more likely to be purchased for residential subdivisions or as estates for upper income households (see appendix 8). While asking prices for land/lots does not represent the final purchase price, this analysis indicates the relative differences in land values across the eighteen municipalities in Western Connecticut. It also reveals the degree to which affordable housing is constrained by significant land costs for single family residences.

Appendix 8: Asking Prices for Tracts of Land (10 to 125 Acres) in Western Connecticut:

Municipality	Sum of Asking Prices for Large Tracts	Number of Large Tracts of Land for Sale on Zillow	Total Acreage of Large Tracts of Land	Average Asking Price Per Tract of Land	Average Cost Per Acre
Bethel		0	0		
Bridgewater	\$7,393,500	5	117.86	\$1,478,700	\$62,731
Brookfield	\$349,900	1	11	\$349,900	\$31,809
Danbury	\$7,050,000	4	70.23	\$1,762,500	\$100,384
Darien		0	0		
Greenwich		0	0		
New Canaan	\$12,297,000	2	23.22	\$6,148,500	\$529,587
New Fairfield	\$1,200,000	1	33.4	\$1,200,000	\$35,928
New Milford	\$5,445,800	10	387.08	\$544,580	\$14,069
Newtown	\$1,559,900	3	31.07	\$519,967	\$50,206
Norwalk		0	0		
Redding	\$2,774,000	3	63.78	\$924,667	\$43,493
Ridgefield	\$3,499,000	1	49.6	\$3,499,000	\$70,544
Sherman	\$3,649,000	3	219.83	\$1,216,333	\$16,599
Stamford	\$28,765,000	6	235.41	\$4,794,167	\$122,191
Weston	\$1,499,500	2	39.2	\$749,750	\$38,253
Westport		0	0		
Wilton	\$3,915,800	2	40.69	\$1,957,900	\$96,235
Grand Total	\$79,398,400	43	1322.37	\$1,846,474	\$60,042

Source: Zillow Asking Prices for Large tracts of Land in Western Connecticut during the week of June 14, 2021

Methodology: During the week of June 14, 2021, WestCOG staff analyzed 245 land sales available through Zillow to identify those sales representing undeveloped and buildable large tracts of land without houses or other improvements. The analysis identified 43 large parcels of land available for sale during the week of June 14, 2021. This analysis excludes all parcels less than 10 acres in size. While asking prices for large tracts of land does not represent the final purchase price, this analysis indicates the relative differences in land values across the eighteen municipalities in Western Connecticut. It also reveals the degree to which affordable housing is constrained by significant land costs for single family residences even without considering the development costs associated with completing the subdivision approval process.

Appendix 9: Housing Cost Factors for the State to Consider

Reduce household transportation costs

- Recognize the link between housing and transportation costs: where housing costs are low, transportation costs tend to be high (the ‘drive till you qualify’ phenomenon), and vice-versa, and consider the impact of housing and transportation costs on households at the same time. For instance, modernize §8-30g to factor household transportation costs in the determination of household housing affordability. Recognizing the increased affordability of housing units built in walking distance of a transit station –a unit that is affordable at 80% of AMI become affordable at 60% of AMI when no cars are needed – as such, for instance through additional housing equivalent unit (HEU) points under §8-30g, would create a strong incentive for municipalities to plan for and direct affordable housing development to transit station areas.
- Coordinate economic development activities to focus commercial investment near transit. The state’s economic development programs are largely site-agnostic, with the sole geographic criterion generally limited to “distressed municipality” or “opportunity zone” status. Realignment of these programs to direct investments preferentially to transit station areas, when the use is compatible with the principles of transit-oriented development, could yield greater economic activity in these areas and higher transit use.

Reduce infrastructure and materials costs

- Update the Connecticut *State Building Code* (SBC) to permit ‘tiny’ houses. The growth in home prices over the last 40 years has tracked the growth in home square footage, even as household sizes have declined⁷². While Public Act 21-29 banned minimum home sizes in local zoning, it failed to address barriers presented by the SBC. Connecticut’s SBC is based off the 2015 International Residential Code (IRC); the first version to address tiny houses is the 2018 IRC. Governor Lamont’s Executive Order 21-3 intends to update the SBC to incorporate the latest IRC⁷³. Appendix AQ of the 2021 IRC provides for tiny houses; however, per the IRC the “provisions contained in [the] appendix are not mandatory unless specifically referenced in the adopting ordinance⁷⁴.” For tiny houses to be permissible in Connecticut, the state must explicitly adopt appendix AQ.
- Right-size neighborhood streets. Existing design standards may result in streets and associated infrastructure that are overbuilt, creating additional costs for homebuilders (which may be reflected in higher home prices) without corresponding public benefit.

⁷² Western Connecticut Council of Governments. 2020-2030 Regional Plan of Conservation and Development. (January 16, 2020)

⁷³ <https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-21-3.pdf>

⁷⁴ <https://codes.iccsafe.org/content/IRC2021P1/appendix-aq-tiny-houses>

(Indeed, overly wide streets can create disbenefits through the environmental impact and municipal maintenance costs of excess asphalt.) Revised design standards could lower new home prices and lead to greener, safer neighborhoods. Public Act 21-29 calls for the development of “model design guidelines for... context-appropriate streets that municipalities may adopt”; this work is expected to begin soon and could address this issue, if adequately supported.

- Treat single- and multifamily homes identically as regards septic standards. The Connecticut Public Health Code sets septic size requirements based on the number of bedrooms in a unit, but it imposes higher standards for units in multifamily housing than it does for comparable units in single-family housing.⁷⁵ Barring any evidence in Connecticut that residents of multifamily homes use more water than those of single-family homes, consider applying the same septic design requirements to all homes of the same size, regardless of whether they are multifamily or single-family.
- Allow for smaller septic systems for smaller houses. Connecticut requires all septic systems to be sized to accommodate at least three bedrooms, even in one- and two-bedroom homes. Allowing one- and two-bedroom septic systems for one- and two-bedroom homes could reduce the cost of building accessory apartments, mobile homes, and tiny houses.
- Allow for smaller septic systems for water-efficient homes. Low-flow fixtures produce less wastewater, which in turn allows a reduction in the capacity (and cost) of a septic system. Unlike other states, Connecticut applies the same septic design standards to all homes, regardless of the efficiency of the installed fixtures. Science-based reductions in requirements where low-flow fittings are installed could reduce the costs associated with septic system installation in new homes, as well as reduce the costs of septic replacement and allow the connection of new housing (e.g., an accessory apartment) in existing homes when all fixtures are replaced with low-flow versions.
- Allow existing wastewater systems to serve more bedrooms when efficiency measures are implemented. Public Act 21-29 clarifies that an accessory apartment may tie into an existing septic system. While this law eliminates an obstacle to the creation of accessory apartments, physical capacity remains an issue. Where an existing septic system has insufficient capacity under current regulations to serve an accessory unit, a property owner may be required to replace the septic system with a larger one, or to build a secondary septic system. Both these options entail substantial cost. A regulatory pathway whereby accessory apartments may make use of

⁷⁵ https://portal.ct.gov/-/media/Departments-and-Agencies/DPH/dph/environmental_health/environmental_engineering/2018-Uploads/Technical-Standards-2018-Master-011918.pdf

capacity in existing septic systems that is freed up through retrofit of low-flow fixtures could eliminate the need for costly septic upgrades in many properties.

- Support for advanced manufacturing and construction techniques in homebuilding. New materials and methods – including modularization and 3-D printing – can reduce the cost of home construction up to 40%. However, the degree to which these savings can be obtained depends in large part on a) the availability of materials and equipment within a short distance, to minimize transportation costs and b) labor skilled in these construction methods. Economic development policies that prioritize R&D, production, and training in building technology and construction could help Connecticut lower housing costs and become a leader in this field.

Improve access to financing

- Accessory apartment (AA) financing program. AAs can be a win-win, generating income for homeowners and providing affordable, right-sized rental options. Yet low- and moderate-income owner-occupiers, who may benefit most from AAs, often lack the knowledge and capital needed for a major renovation or addition, and financial products may not be readily or affordably available local financial institutions. Education about AAs and development of and easy-to-use, affordable loans programs for AAs could stimulate their production.
- Rehab loan programs. Maintenance costs are often a major and unplanned-for challenge to housing affordability for low to moderate income households and those on fixed incomes. Replacement of major building systems need replacement (e.g., roof, HVAC, well, septic) can often make an otherwise affordable home unaffordable. A municipality or regional entity could establish a housing improvement program, where owner-occupants are eligible for forgivable income-based loans to rehabilitate their properties, with the loan being forgiven over time, provided they continue to occupy their homes. (On moveout or sale before expiration of the loan, the remainder would be due.) Such a program would improve housing affordability, prevent blight, and, if properly structured, qualify under §8-30g.

Reduce borrowing and closing costs

- Build awareness of and broaden uptake of subsidized mortgages, which may lower or eliminate down payments and/or offer below-market interest rates. A bill before the General Assembly, SB 202, would provide tax abatements for CHFA mortgagees. Reformulating the abatement as a credit at closing would reduce cash due at signing, which is often the largest financial hurdle to prospective homebuyers; extension of the bill to cover USDA mortgages as well would broaden its applicability.

- Property records reform. New Brunswick and Nova Scotia replaced property deeds with electronic registries, eliminating records vaults, title searches, title insurance, and potential for litigation over property claims. The result is faster, less expensive closings – reducing transaction costs that do not build equity – and lower costs for records management. Beyond Canada, such a system is used in Australia, Ireland, Israel, Malaysia, Philippines, Singapore, Thailand, and other countries.

Reduce utility costs

- Energy-efficient homes may qualify for an energy-efficient mortgage (EEM). An EEM accounts for the savings that result from lower utility bills in an energy-efficient home. The value of these savings is used by a lender to provide more favorable terms to a borrower, such as a better debt-to-income qualifying ratio that enables the borrower to qualify for a larger loan amount. EEMs defray the upfront costs of energy efficiency and improve housing affordability. Options that increase the availability and uptake of EEMs in Connecticut could reduce household utility costs.
- Creation of an instant rebate for the purchase of an energy-efficient home similar to Connecticut's CHEAPR program for electric cars. A rebate program would make housing more affordable by reducing cash due at closing while promoting energy efficiency in home design.
- Integrate total cost of ownership standards into the financing of affordable housing (and potentially into building codes). Current practices do not address maintenance, despite it being a significant contributor to homeownership expenses. Amending standards to incentivize homes with low maintenance costs could make housing costs more predictable and reduce financial stresses to households.

Create housing development programs

- Housing rehabilitation programs, with affordable conversion. A municipality or regional entity could purchase existing homes, attach deed restrictions, and rent or resell. In most cases, existing homes, especially outdated ones, are less expensive than new ones; conversion of such units may create affordable homes at a lower per-unit cost than new construction, with less environmental impact. Such conversion may be on a one-to-one basis, or single-family homes dividing into a two- or three-family home (with one, two, or three units being affordable).
- Affordable housing trust funds can provide the capital needed to support housing affordability initiatives, whether they be new construction, purchase and conversion, rehabilitation loans, mortgage and rental assistance, or other methods. These funds may derive from sources that include development surcharges, payments in lieu of affordable housing, permit fees, taxes, grants, and donations. Such programs may be locally or regionally managed.

- Land banking initiatives supported by fees in lieu of housing funds, private donations, or municipal investments in land under a land lease arrangement with an appropriate developer or municipal housing authority.

Reduce the property tax burden

- Extension of “current use value” assessment to below-market-rate rental housing to enable a proportionate, value-based reduction in rents and to support longer-term creation and preservation of affordable rental housing. Similar concepts have been successfully used in areas including Washington state and the Minneapolis/St. Paul region.
- Set up property tax installment plans. Large expenses can be hard for households to plan for. Installment plans, which split large expenses into multiple, smaller payments, are easier to build into a budget. Provisions for automatic payment of property tax on a monthly basis could reduce household budgeting challenges and tax delinquency.
- Reduce the interest rate on delinquent property taxes. Connecticut requires municipalities to add 18% annual interest to late taxes. This rate is approximately twice what the IRS currently assesses to late payments.⁷⁶ The state’s recent Tax Incidence Study reported did not evaluate the household incidence of tax penalties but did find property tax as a whole is regressive with respect to income. Late payment interest – which may affect lower-income taxpayers more – may compound this regressiveness. Reduction in the interest rate could reduce this and address a significant component of housing costs for lower-income households.

Labor availability and cost

- Improve access to workforce development programs that train underemployed residents in home building trades. There is a shortage of skilled tradespeople in and around the region- extending build times and increasing the overall cost of development.

Materials cost (substitution)

- Support the development of lower cost building materials. Allow for substitutions of materials without the requirement of hiring an expert in said material for inspections or design. Material costs can fluctuate due to supply chain interruptions, which has been especially relevant during and post the COVID pandemic. Allowing for non-traditional materials in homes can help alleviate the problem.

⁷⁶ <https://www.irs.gov/faqs/irs-procedures/collection-procedural-questions/collection-procedural-questions-3>

Appendix 10: References for the Regional Affordable Housing Toolbox

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