

# Wilton

**Draft January 2022**

***Annex to the 2022 Western Connecticut Regional Affordable Housing Plan***

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## **Town History Relating to Affordable Housing**

The Town of Wilton has long established provisions in its zoning regulations to increase the availability of affordable housing, looking to continue to increase housing options to benefit the shared interests of the Towns residential and commercial communities.

Two affordable housing “floating zones” have been established. The Single-family All-Affordable Housing District (SFAAHD) and the Multi-family All-Affordable Housing District (MFAAHD) allows single family dwelling and multifamily developments respectively, to be developed by a governmental or non-profit entity. The zones were created specifically in order to promote the development of affordable housing in Town.

In addition, affordable housing set-asides (10%-20% of units) are required for new development in multi-family residential districts (CRA-10, THRD, DRD and HODD zones) and new assisted living facilities.

A recent example of the Planning and Zoning Commission supporting affordable housing was the unanimous approval of an 8-30g application for 18 residential units in an existing structure on Hollyhock Road, providing 6 affordable units. This project is currently under construction. A second example was a much larger project that involved approving an overlay zone on Danbury Road for a 173 unit residential development, resulting in 18 affordable units. In this case, the commission approved a very different type of development than what was previously allowed in Town, providing affordable units while promoting a wider choice of housing and price point and location. Construction is expected to start this calendar year.

In 2021, a Housing Committee was formed to study the need within Wilton for each housing type ( including affordable housing) and identify ways, including funding sources, to encourage diverse housing development. This is an important committee to have functioning at this juncture, adding to the information needed to move housing in Town forward.

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## Community Values Statement

“Wilton has simultaneously respected its rich history and natural environment while growing and transforming itself into a 21st-century community. Learning the lessons of the town’s and region’s development in the 20th century, town leaders, and the community course-corrected to provide what has become a vibrant village core, dynamic commercial, and mixed-use spine along the Norwalk River and Danbury Road, where new businesses and residences have grown and new and old generations of Wiltonians live, work, shop, and play in a connected and harmonious built environment.

They have fostered a Wilton for the current community and next generation. A Wilton where town leaders and residents simply expect and demand a community that is inviting, prosperous, connected, clean, safe and sustainable, and provides exceptional education and recreation alongside modern services and infrastructure for its citizenry. A Wilton where new housing typologies and mixed-use designs emerge through organic means to provide desired and versatile living, working, shopping, and entertaining opportunities and experiences. A Wilton where its natural and historical environments are preserved, integrated, and improved to become sought-after design features, community amenities, and regional attractions. A Wilton where the post-war, automobile-centric suburban zoning model was rethought and revamped for the new millennium. A Wilton where the built form, function, and aesthetic guided policy on issues such as use, height, and setback. A Wilton where connectivity – natural, historical, physical, technological, social and economic – is cultivated by design. A Wilton that is an incubator of land-use ideas that attract residents, businesses and investors for their innovation

and efficacy. A Wilton where forward-thinking citizens incentivized and educated the builders of the new millennium. A Wilton that is the model for Fairfield County and Connecticut in the 21st century.” (2019 POCD)

It is clear that Wilton needs a greater variety of housing types and it is important that Wilton takes a proactive approach in addressing the immediate need of affordable housing. Wilton residents are generally open to diversifying housing options, providing new housing developments occur in design-compatible areas with supporting infrastructure and respects the expectations of existing low-density neighborhoods. Placing higher density housing with a required affordable component in areas with appropriate infrastructure is contemplated in the latest POCD and future housing development should proceed in accordance with the 2019 Plan of Conservation and Development.

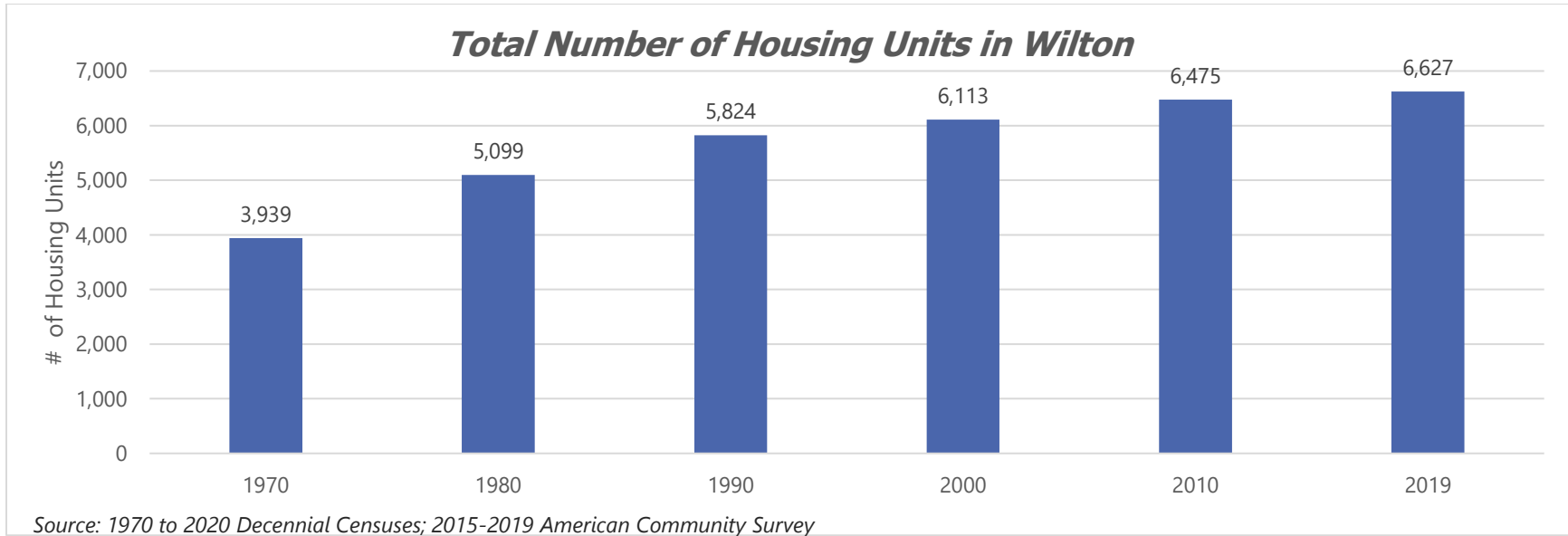
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## Housing Market Trends

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

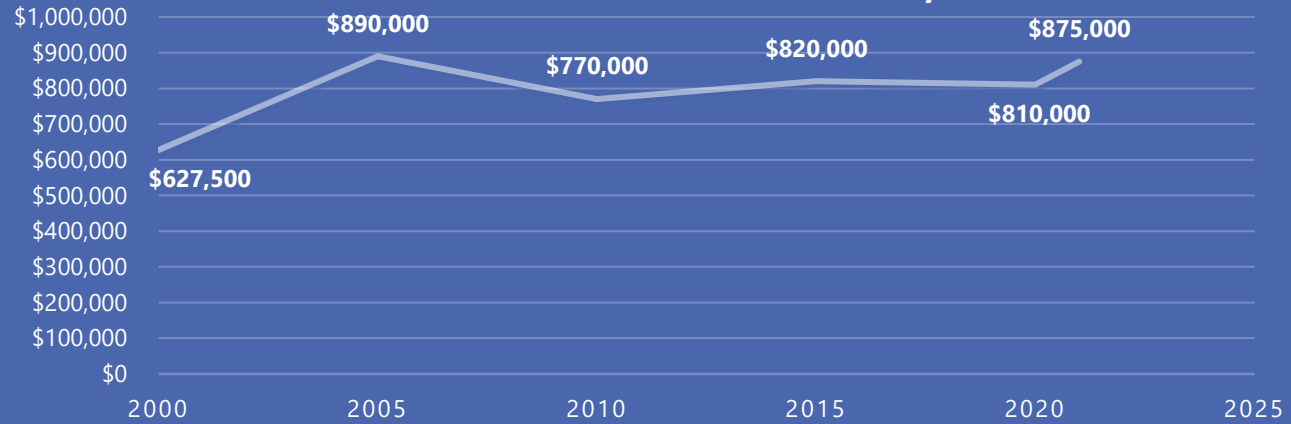
YEAR	GOVERNMENTALLY ASSISTED UNITS	TENANT RENTAL ASSISTANCE	CHFA/USDA MORTGAGES	DEED RESTRICTED	TOTAL ASSISTED	CENSUS HOUSING UNITS	PERCENT AFFORDABLE
2002	85	-	3	70	158	6,113	2.58%
2005	90	-	3	69	162	6,113	2.65%
2010	89	-	6	70	165	6,113	2.70%
2015	136	6	8	104	254	6,475	3.92%
2020	158	6	17	51	232	6,475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

SOURCE: CT DEPARTMENT OF HOUSING, AFFORDABLE HOUSING APPEALS LISTS



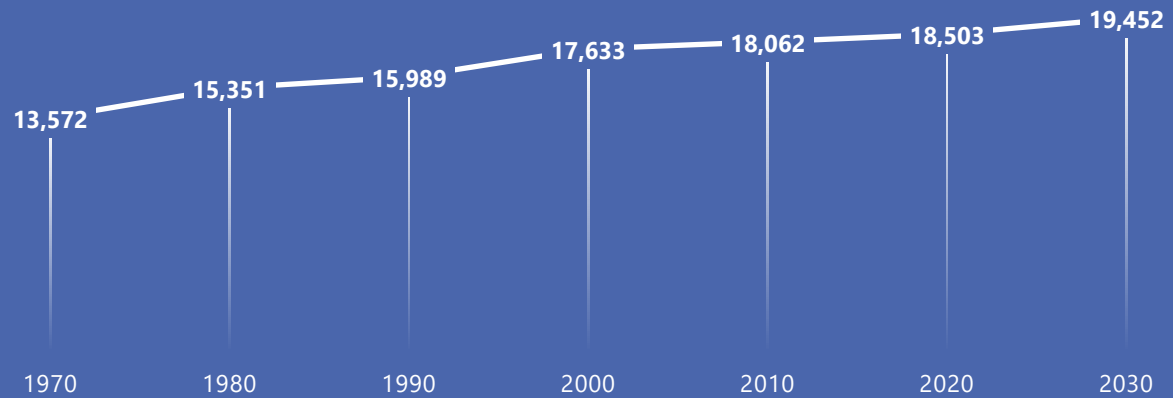
2020 Census = 6,567 Total Housing Units; 6,210 Occupied vs. 357 Vacant

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



Source: Warren Group, 2021.

## WILTON POPULATION WITH 2030 PROJECTION



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

## Housing Needs

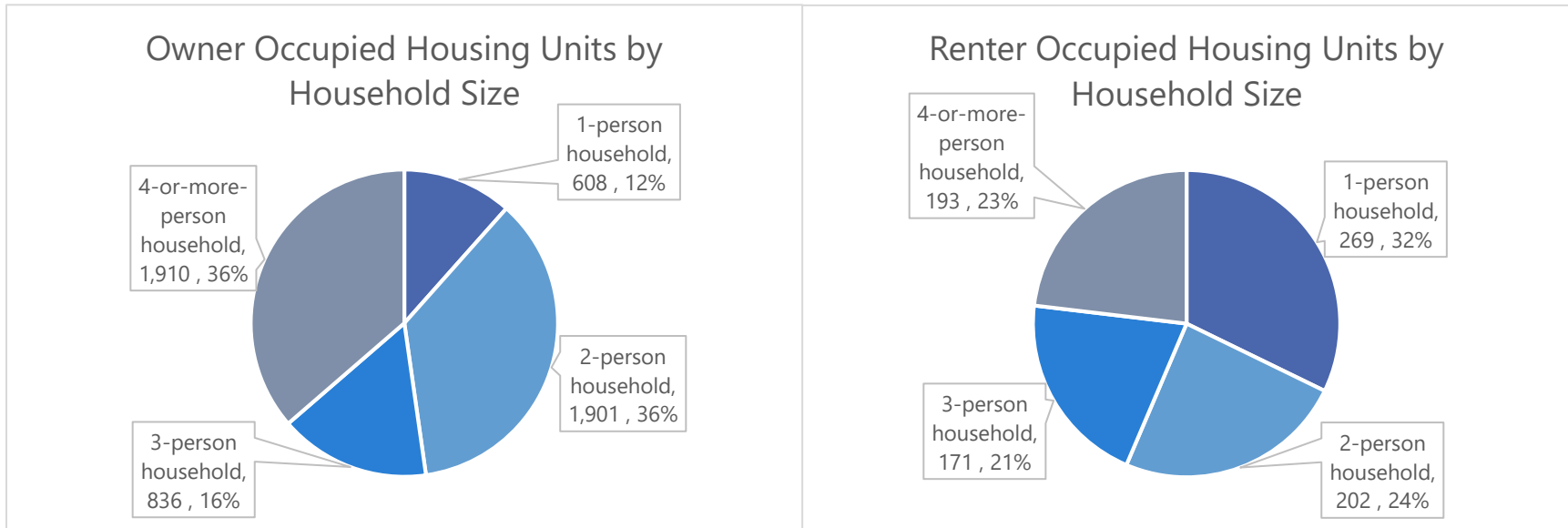
There are 1,998 or 32.8% cost burdened households in Wilton, according to the 2015-2019 American Community Survey. 41.1% of renters are cost burdened, while only 31.5% of owners are cost burdened.

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



### **Other Relevant Housing and Demographic Trends**

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



Source: 2015-2019 American Community Survey

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

**Demand/Qualifying Households:**

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

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

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

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

**8-30g Requirements:**

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

**8-30g Supply:**

- 232 housing units

**Need:**

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

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## Strategies

The Town of Wilton needs greater diversity in its housing stock in order to retain a valuable older population that wishes to downsize, housing to allow young people to stay in the town they grew up in and varied housing types to attract young families and professionals. The main objective will to be increase the types and availability of multi-family housing and smaller housing units (both rental and ownership) built in places and in a manner consistent with the Wilton 2019 Plan of Conservation and Development (POCD), using the following strategies:

- 1 - Encourage smaller-scale, lower cost, and /or multifamily housing, whether as transit-orientated, stand-alone, or mixed-use development, to serve the entire Wilton community, including younger working age or older populations whose housing and affordability needs overlap and for whom access to transit and services is important. Target this housing in Wilton Center, Georgetown train station areas and Danbury Road south of Cannon Street.
- 2 –Explore a change in the Zoning Regulations to allow an increase of permitted residential density in the village centers and along Danbury Road where development capacity and supportive infrastructure is available or appropriately expanded.

3 – Undertake a study to determine if denser, yet compatible, housing opportunities in abutting transition areas, including condominiums, smaller single-family homes and smaller scale “missing middle” housing (which falls between single family housing and larger scale multi-family developments), is appropriate and can be properly located.

4 – Evaluate adopting inclusionary zoning regulation that requires a percentage of any new residential development meet State CGS Section 8-30g affordability guidelines, in order to promote the development of affordable housing.

5 – Develop an ongoing education program for residents about housing and housing issues with collaboration with other local, state and national groups and agencies, such as State Department of Housing, Connecticut Housing Finance Authority, US Dept of Housing and Urban Development, etc.

6 - Consider developing surplus Town owned properties for small scale affordable housing. The high cost of land in Wilton is often seen as an obstacle to the creation of housing. By having the Town partner with a private non-profit or private sector developer, the high cost associated with the land would be reduced. Any needed changes in zoning would have to accommodate appropriate densities.

7 - Promote public awareness that Accessory Dwelling Units (ADU’s), whether detached or attached, are allowed in Wilton. Use the Town website, local social media, and the board of realtors

among other sources to communicate this option. Review the Zoning Regulations to determine if the current ADU regulations are appropriate in regards to lot size, parking and unit size, while keeping reasonable restrictions in place. A determination if changes are needed in order to comply with the new Public Act 21-29 is needed.

8– Provide affordable housing training to staff and members of land use boards. Training will ensure that staff and land use board members are educated on the latest statutory requirements and understand the best practices for affordable housing.

9 – Explore tools and incentives to retain existing affordable housing units with expiring affordability covenants.

***WestCOG suggests no more than 5 Key Strategies***