

New Fairfield

Draft January 2022

Annex to the 2022 Western Connecticut Regional Affordable Housing Plan

Town History Relating to Affordable Housing

1. *Past affordable housing plans? Discussions of affordable housing in past POCDs or other town plans? What has been done since the last plan (if applicable)?*

New Fairfield exempts affordable housing developments from open space subdivision standards

New Fairfield's 2014 POCD contains the following provisions:

1. GOAL: Assess the impacts of changing household composition and diversification.
 - With changing household composition (fewer families with children and more single-person households) comes an increasing demand for different housing types, including smaller units. The Town should reexamine its zoning regulations to find ways to encourage the development of starter homes, attached units and other housing types to meeting the diverse housing needs of the population.
 - The Town Center and the Candlewood Corners should be studied as the potential locations for more diverse housing types as part of mixed use development. The primary objective for these areas should remain as tax base growth and economic development, however.
2. GOAL: Ensure that a variety of housing types be available to reflect the needs and desires of all residents.

- The Town should ensure that both “affordable” and moderate-priced market rate housing are part of its multi-pronged approach to enhancing housing affordability.
- The Town should investigate developing a payment **in lieu of affordable housing** program, with collected funds being used to help finance and support affordable housing activities
- The Town should pursue a variety of funding sources at both the **state and federal** levels to develop affordable housing or to leverage additional public, non-profit and private sector funds to complete the **financing for affordable housing** developments.
- The Town should explore the potential of developing a limited equity housing program in conjunction with a local non-profit organization.
- The Town should inform property owners of the option to deed-restrict their accessory apartments as affordable housing units so that they are counted in the State’s affordable housing list.

2. *What strategies are currently being used to increase affordable housing?*

At a February, 24, 2022 meeting, the Board of Selectmen approved establish the Housing Opportunities Committee reflecting the diversity of interests of New Fairfield residents. The mandate for the Committee includes the following:

- Review the health of the current housing stock in New Fairfield in relation to the needs of New Fairfield residents and draft a plan that explores how to create housing stock that reflects affordability and other needs of its residents.
- Initiate and execute a process to engage the community to be proactive on housing opportunities, including, but not limited to
 - Holding public forums concerning housing in New Fairfield to communicate and solicit information and suggestions on affordable housing opportunities,
 - Making available information on the need for such housing and possible approaches.

- Produce an annual report, starting one year from establishment of the Committee, addressed to the Planning Commission, the Zoning Commission, and the Board of Selectmen. The report will provide recommendations for concrete steps the Town can take to encourage the development of a broader range of housing opportunities that fit the needs of residents. The Committee may also make interim recommendations as required. The recommendations shall address recommended changes to town ordinances and steps that can be taken working with faith organizations, housing trusts, local developers, lending institutions, and others to increase the availability of affordable housing.

Community Values Statement

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

The Town of New Fairfield has a beautiful exurban environment with predominantly single-family housing on larger lots and relatively little commercial activity. New Fairfield has a strong commitment to the excellence of its schools and a strong sense of community. New Fairfield's location on Candlewood Lake and Ball Pond combined with other open spaces are one of its greatest assets. These resources provide recreational opportunities and serve conservation purposes.

While New Fairfield will remain a community of predominantly single-family homes on large lots, the Town recognizes the need to provide more variation in its housing stock. Diversifying New Fairfield's housing stock can potentially allow young people to live in the community where they grew up, allow seniors to downsize within their community, and provide housing opportunities for firemen, teachers, and others who serve or work in New Fairfield.

The Town envisions a vibrant center of town, allowing residents to meet more of their needs locally, while enhancing opportunities for community interaction. The public realm is intended to include well-designed parks and green spaces, a connected sidewalk network with links to the proposed multi-use trail alongside Margerie Reservoir. Future development will complement historic development patterns and structures, creating an attractive and cohesive environment that fosters inclusion and diversity.

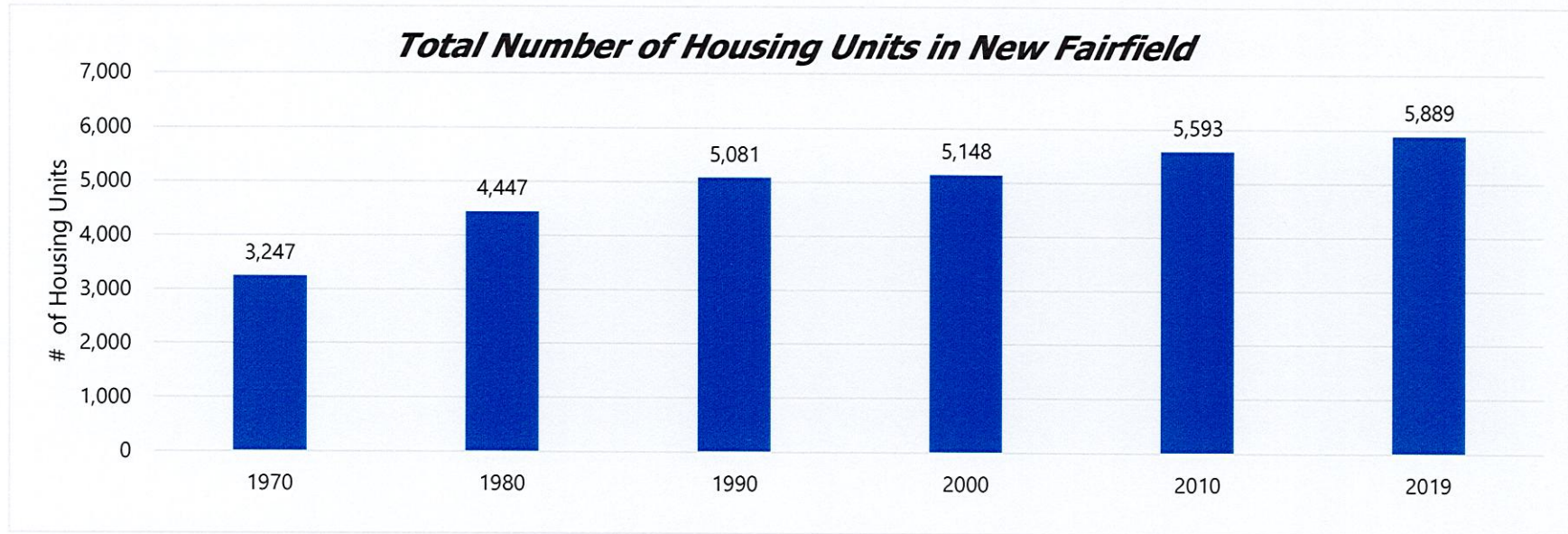
Housing Market Trends

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	3	-	73	4	80	5,148	1.55%
2005	0	-	20	4	24	5,148	0.47%
2010	0	-	23	13	36	5,148	0.70%
2015	0	1	38	13	52	5,593	0.93%
2020	0	1	67	17	85	5,593	1.52%

Source: 1970 to 2020 Decennial Censuses; 2015-2019 American Community Survey

CT DEPARTMENT OF HOUSING, AFFORDABLE HOUSING APPEALS LISTS



2020 Census = Total Housing Units = 5,635; 4,948 occupied vs. 687 vacant

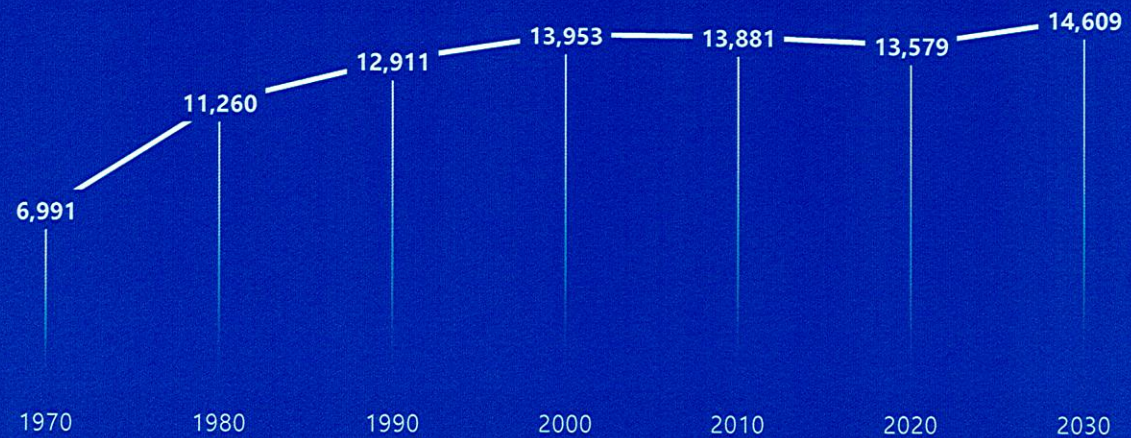
Only 5% of residents work and live in New Fairfield – the lowest in the region

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



Source: Warren Group, 2021.

NEW FAIRFIELD POPULATION WITH 2030 PROJECTION



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

Housing Needs

There are 1,347 or 27.1% cost burdened households in New Fairfield, according to the 2015-2019 American

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS	Occupied housing units	%	Owner-occupied housing units	%	Renter-occupied housing units	%
Less than \$20,000	161	3.2%	111	2.4%	50	15.2%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	0	0.0%	0	0.0%	0	0.0%
30 percent or more	161	3.2%	111	2.4%	50	15.2%
\$20,000 to \$34,999	358	7.2%	326	7.0%	32	9.7%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	99	2.0%	99	2.1%	0	0.0%
30 percent or more	259	5.2%	227	4.9%	32	9.7%
\$35,000 to \$49,999	241	4.8%	217	4.7%	24	7.3%
Less than 20 percent	41	0.8%	41	0.9%	0	0.0%
20 to 29 percent	43	0.9%	34	0.7%	9	2.7%
30 percent or more	157	3.2%	142	3.1%	15	4.5%
\$50,000 to \$74,999	735	14.8%	638	13.7%	97	29.4%
Less than 20 percent	170	3.4%	170	3.7%	0	0.0%
20 to 29 percent	178	3.6%	132	2.8%	46	13.9%
30 percent or more	387	7.8%	336	7.2%	51	15.5%
\$75,000 or more	3,435	69.1%	3,330	71.8%	105	31.8%
Less than 20 percent	1,789	36.0%	1,755	37.8%	34	10.3%
20 to 29 percent	1,263	25.4%	1,227	26.4%	36	10.9%
30 percent or more	383	7.7%	348	7.5%	35	10.6%
Zero or negative income	19	0.4%	19	0.4%	0	0.0%
No cash rent	22	0.4%	(X)	(X)	22	6.7%

Community Survey. 55.5% of renters are cost burdened, while only 25.1% of owners are cost burdened.

Demand/Qualifying Households:

- To determine qualifying households, the lesser of the state or area median income is used:
- New Fairfield is in the Danbury, CT Metro FMRA where the AMI is \$115,800
- 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 = **964 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 5,593 current housing units (2010 census) = 559 housing units

8-30g Supply:

- 85 housing units

Need:

- 474 housing units (8-30g requirements) or

- At least 879 housing units for cost-burdened households making 80% AMI + spending more than 30% on housing related costs.

Other Relevant Housing and Demographic Trends:

- 6.6% of households are renters – tend to be large households, contrary to other municipalities in the region
- 17.73% of the population are 65 years or old, fourth oldest municipality in the region- potential need for senior housing

Discussion

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

Strategies

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