

# Wilton

***March 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 Town's 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) allow single family dwelling and multifamily developments respectively, to be developed by a governmental or non-profit entity. The zones were created specifically 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 a C.G.S. 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

In 2019, the Wilton community developed the following vision for the Plan of Conservation and Development:

“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.”

It is clear that Wilton needs a greater variety of housing types and it is important that Wilton takes a pro-active approach in addressing the immediate need of affordable housing. Wilton residents are generally open to diversifying housing options, provided 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.

## Housing Market Trends

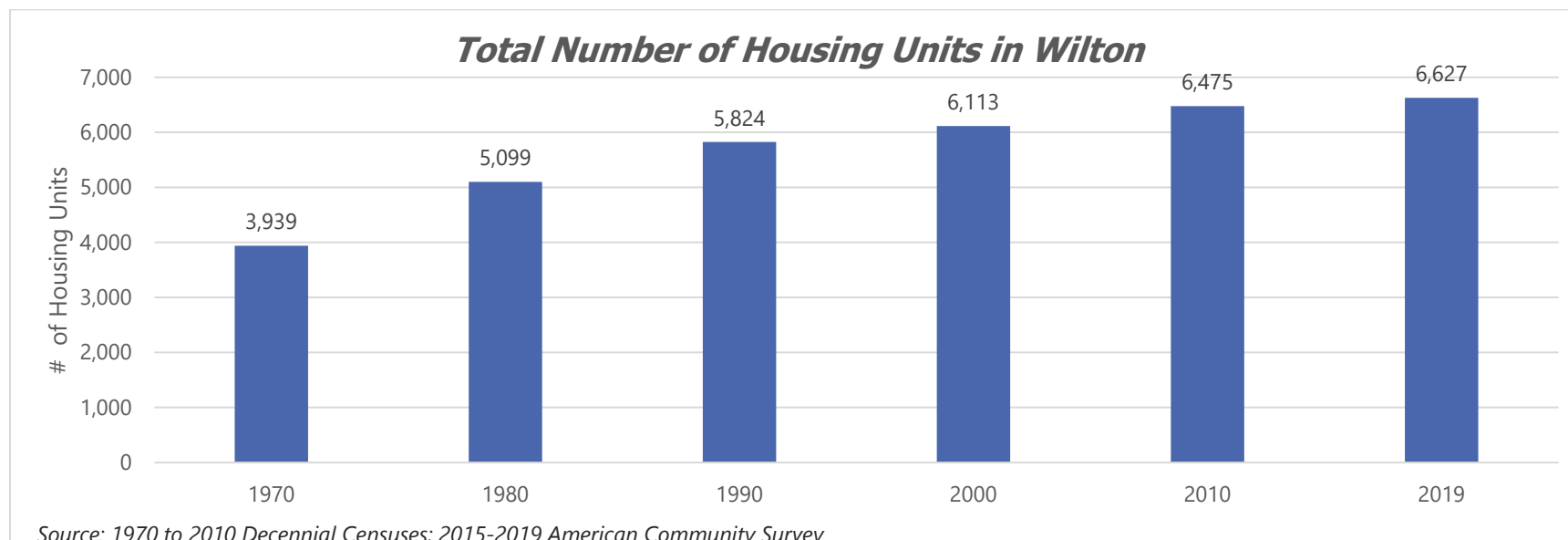
### ***Progress Towards 10% Affordable Housing (C.G.S. 8-30g):***

Over the last 20 years, affordable housing units have steadily increased in the town from 158 units in 2002 to 232 units in 2020. Unfortunately, the duration of 53 deed-restricted units have expired in the last five years. Conversely, 69 units classified as “governmentally assisted” affordable housing have been constructed in the last 10 years. Wilton’s community leaders worked together to provide housing for seniors by providing a lease of Town owned land so that a congregate housing facility for seniors could be built. The two-phase development on 4.8 acres close to the Town Center became known as Wilton Commons; first constructed in 2013, a later smaller phase with congregate services was added in 2016; both developments are successful and occupied. Several different funding sources were utilized, including the Connecticut Housing Finance Authority (CHFA) and the Department of Housing.

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

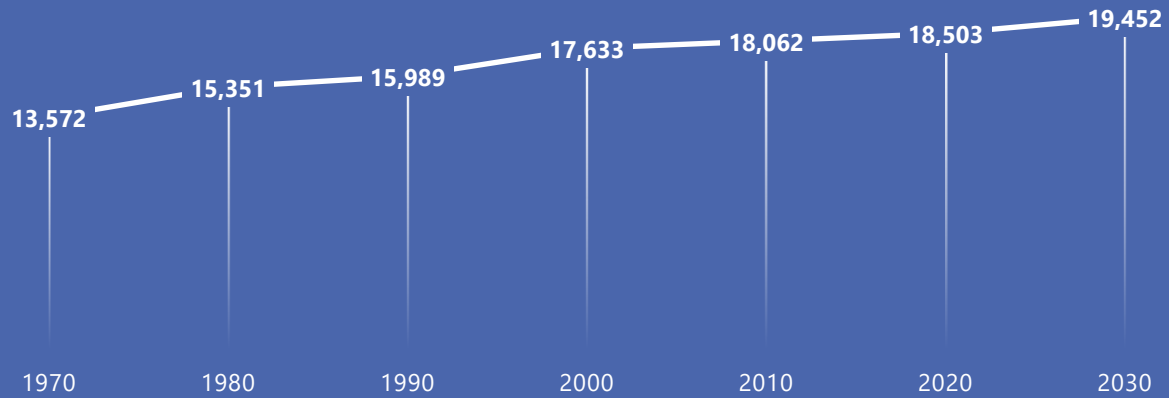
*SOURCE: CT DEPARTMENT OF HOUSING, AFFORDABLE HOUSING APPEALS LISTS*

The overall number of housing units sharply increased in the 1970s and 1980s, equating to a 48% growth in the housing stock over the twenty-year period. While over the same time the population only grew by 17%, showing the shift towards smaller household sizes. Since the 1990s housing construction has slowed to only 200 to 300 new units being built per decade.



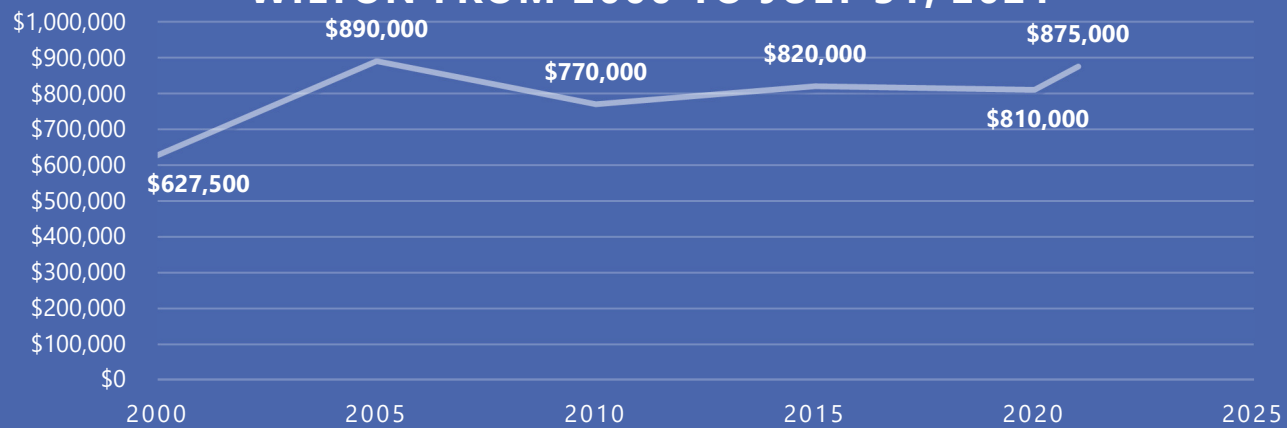
The median single family housing prices before the 2008 Great Recession were at a high of \$890,000. Afterwards, prices fell to \$770,000 and remained relatively constant until the 2020 COVID Pandemic caused housing prices to surge to just under pre-recession prices at \$875,000. The Census measures monthly owner costs for households with a mortgage and without. Both exceed the capture limits of the census at \$4,000/month with a mortgage and \$1,500/month without a mortgage. Renter households do not fair much better; Wilton has the third highest monthly rent in the western Connecticut region at \$2,335/month.

## WILTON POPULATION WITH 2030 PROJECTION



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

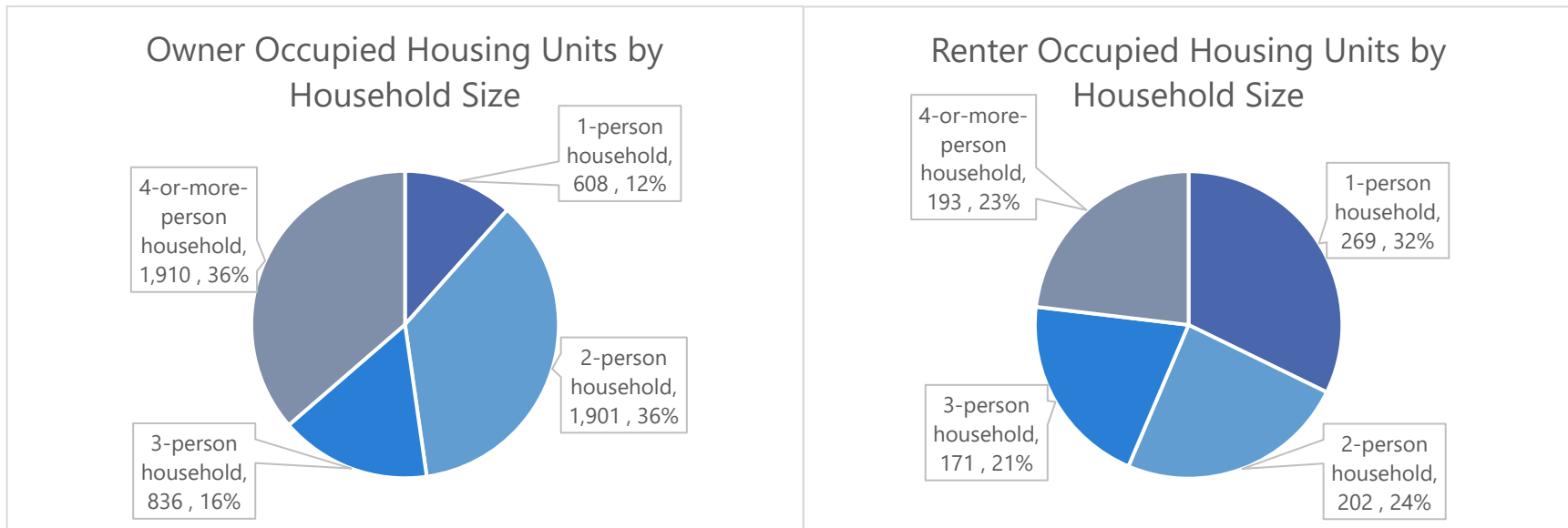
## MEDIAN SINGLE FAMILY HOUSING PRICES IN WILTON FROM 2000 TO JULY 31, 2021



Source: Warren Group, 2021.

## Housing Needs

There are 5,255 owner households and 835 renter households (13.7%) in Wilton. Renters tend to be one or two person households with one in three renters living alone- a large majority (77%) of which are seniors over the age of 65. While owner households tend to be large, four- or- more person families. Wilton also has a large school aged population, with 44% of families having children under the age of 18, in contrast to Fairfield County with only 34%.



Source: 2015-2019 American Community Survey



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

<b>Cost-Burdened Households in Wilton</b>						
<b>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</b>	<b>Occupied housing units</b>	<b>%</b>	<b>Owner-occupied housing units</b>	<b>%</b>	<b>Renter-occupied housing units</b>	<b>%</b>
<b>Less than \$20,000</b>	221	3.6%	118	2.2%	103	12.3%
<b>Less than 20 percent</b>	0	0.0%	0	0.0%	0	0.0%
<b>20 to 29 percent</b>	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%
<b>Less than 20 percent</b>	0	0.0%	0	0.0%	0	0.0%
<b>20 to 29 percent</b>	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%
<b>Less than 20 percent</b>	18	0.3%	18	0.3%	0	0.0%
<b>20 to 29 percent</b>	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%
<b>Less than 20 percent</b>	29	0.5%	17	0.3%	12	1.4%
<b>20 to 29 percent</b>	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%
<b>Less than 20 percent</b>	2,721	44.7%	2,432	46.3%	289	34.6%
<b>20 to 29 percent</b>	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%

There are various thresholds a household or individual need to meet to qualify for affordable house that depends on the program. For example, the C.G.S §8-30g set-aside development program is one of the least restrictive programs and requires prospective tenants to be low-income (ie. make 80% or less of the state median income) and be cost-burdened. There are 1,020 households as of 2019 in Wilton who meet these characteristics – accounting for 16% of households in need of affordable housing in Wilton. This showcases that the need for affordable housing outnumbers the statutory requirements of 648 units.

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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 be to 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. Explore the possibility of smaller-scale, lower cost, and/or multifamily housing, whether as transit-oriented, 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.
2. Explore changes in the Zoning Regulations to allow an increase of permitted residential density in Wilton Town Center and along Danbury Road where development capacity and supportive infrastructure is available or appropriately expanded, as particularly as identified and consistent with the ongoing Master Planning process.
3. Develop and provide ongoing education programs for residents, staff, and members of land use boards 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. Training will ensure that the community, staff, and land use board members are educated on the latest statutory requirements and understand the best practices for affordable housing. Education programs will include outreach, for example promoting public awareness that Accessory Dwelling Units (ADU's), whether detached or attached, are allowed in Wilton.

4. 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.
5. Explore tools and incentives to retain existing affordable housing units with expiring affordability covenants.