



Town of New Fairfield Housing Affordability Plan

2024-2029

Adopted- August 8, 2024

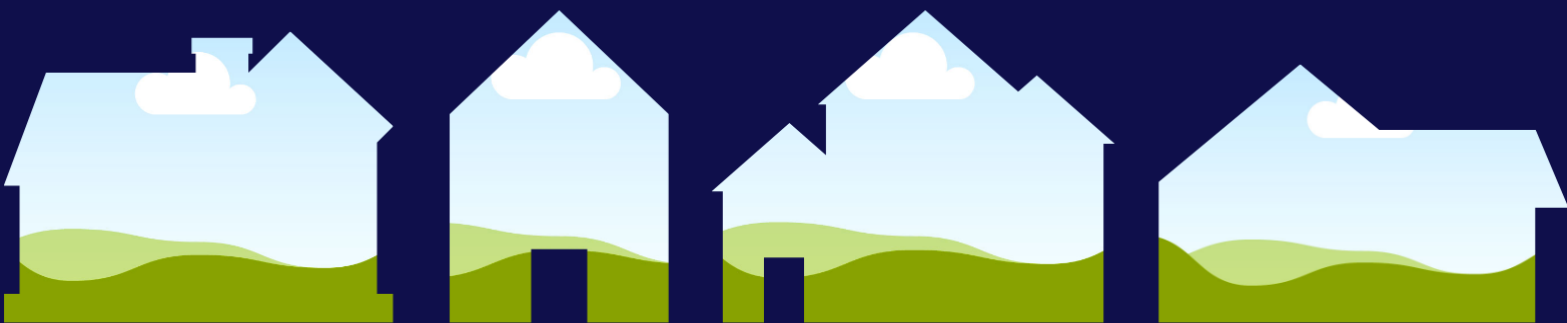




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Introduction

A Connecticut law passed in 2017 (Statute 8-30j) requires every municipality to prepare and adopt an affordable housing plan at least once every five years. In 2021, the Town of New Fairfield's Board of Selectmen created a "New Fairfield Housing Opportunities Committee".

This Committee is made up of New Fairfield residents and met monthly at meetings open to the public to develop this housing affordability plan and to ensure that the New Fairfield community was engaged in the conversation around housing needs and possible strategies for meeting those needs.

New Fairfield Housing Opportunities Committee Members:

- **Roberta Anderson**
- **Anita Brown**
- **Margaret Kathleen DiTullio**
- **Kathy Hull**
- **Rich Kalinka**
- **Jim Mandella**
- **Liz Yoho**
- Ex-officio members: Pat Del Monaco, Thomas Perkins, Tomas Kavaliauskas, and Cory Neumann
- Ex-officio founding member: Khris Hall

Housing is considered affordable if it costs no more than 30% of a household's income. This is important because when households have to spend more than **30% of their income on housing costs** there often is not enough remaining to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. In New Fairfield:

- **1,280 households** (26% of all households) are spending more than 30% of their income on housing costs¹; and 485 of those households (10% of all households) are severely cost burdened, spending more than 50% of their income.²

Finding and keeping housing that is affordable is most challenging for households that earn under **80% of the area median income (AMI)**. New Fairfield has **1,405 households** that earn less than 80% of the Danbury³ area median income. The following page shows that there are currently 66 housing units in New Fairfield that are dedicated to remaining affordable (not costing more than 30% of household

¹ Housing costs include rent or mortgage payments as well as utilities like heat and electricity (for homeowners housing costs include property taxes and insurance costs as well).

² Source: U.S. Department of Housing and Urban Development (HUD); Comprehensive Housing Affordability Strategy data released on September 9, 2022 based on 2015-2019 American Community Survey 5-year estimates.

³ New Fairfield is part of the Danbury, CT HUD Metro Fair Market Rents (FMR) Area

Why does New Fairfield need a plan for housing affordability?

How do you define housing affordability?

income) for households earning 80% or less of the area median income. “Dedicated” means that when these homes or apartments turn over they will be available and affordable to households below 80% AMI.

Housing affordability is not just a challenge in New Fairfield, it is a regional, statewide, and nationwide challenge. There are a few key reasons for this: 1) **The cost of housing has risen faster than incomes over the last 30 years** and 2) the **supply of new homes being built has not kept up with demand**. The ability to meet demand, especially for “downsizing” options for older adults and starter homes for younger people is affected by:

- the cost and availability of buildable land,
- Single family homes on large lots (New Fairfield requires 2+ acres in most areas to build a home) are the easiest to get zoning approval for under the town’s current Zoning Regulations,
- If you have to purchase 2+ acres to build one home, a large single family home with 3+ bedrooms is the most profitable type of home to build (not downsizing options), and
- high construction costs.

Because finding and keeping housing that is affordable is most challenging for households that earn under 80% of the county area median income (AMI), the State keeps a list of how many housing units in each town are dedicated to remaining affordable to these households. This list is referred to as the “Affordable Housing Appeals List”.

The chart below shows what these incomes are for 2023 (these are updated annually) for different sized households. For example, a household of 2 people who earned \$87,840 or less or a 4-person household that earned \$109,760 or less in 2023 would qualify to live in “affordable housing”. In New Fairfield there are 650 households that earn between 80% and 51% AMI. New Fairfield also has 370 households that earn between 50% and 31% AMI and 385 households that earn less than 30% AMI (for these households it is especially challenging to find housing options that do not cost more than 30% of their income).

HUD-defined income limits for Danbury area, 2023

	Household Size			
	1 person	2 people	3 people	4 people
80% of AMI	\$76,880	\$87,840	\$98,800	\$109,760
50% of AMI	\$48,050	\$54,900	\$61,750	\$68,600
30% of AMI	\$28,830	\$32,940	\$37,050	\$41,160

New Fairfield had 1,405 households that earned less than 80% of the area median income and 66 units of housing dedicated to remaining affordable to them according to the State’s Affordable Housing Appeals List (2022).

Why has housing become unaffordable for so many households?

What does *dedicated* affordable mean?

We say these 66 housing units are *dedicated* to remaining affordable because they are owned, managed, and/or provided funding by an entity that assures that the households who live there do not have to pay more than 30% of their income on housing costs and that these households are earning less than 80% AMI.

- 45 of these housing units are single family homes owned by income eligible families who received a subsidized mortgage from the CT Housing Finance Authority (CHFA) or USDA.
- 17 are deed restricted to remain affordable to income eligible households for as long as the restriction is in place.
- 4 households are receiving rental assistance through a state program

Smaller or older homes that are sold or rented at what could be considered affordable prices are not included on the State's Affordable Housing Appeals list because as a practical matter, private homeowners or landlords cannot be asked to make sure that the household they sell or rent to is earning less than 80% AMI and that the rent/mortgage is not more than 30% of their income.

As we saw during the pandemic, home prices/values can increase significantly over a short period of time and households or investors with higher incomes from outside the region can buy those homes, renovate them, and put them out of reach for future homeowners and people who work and/or volunteer in the area.



Identify housing needs

Assess existing housing stock

Create plan for meeting identified housing needs



Housing Affordability Plan Process and Timeline

May- December 2022

- New Fairfield Housing Opportunities Committee begins meeting monthly
- Guest speakers invited: Ridgefield Affordable Housing Chair, CT Dept of Housing Director, WestCOG Senior Planner
- Review of area town plans and potential consultants

January- May 2023

- Developed & launched resident housing needs survey
- Determined housing needs based on data analysis and survey results
- Held town informational meetings about housing plan- one virtual and one in person at the Senior Center

June- August 2023

- Developed goals and identified housing strategies to meet needs
- Developed and refined DRAFT Housing Affordability Plan

September- December 2023

- Community Forums to review the DRAFT Housing Plan on November 20th at the Senior Center and on December 5th at the HOC's regular zoom meeting.
- Listening session with Planning Commission
- Draft plan posted in the town clerk's office and on the town website during the required 35-day review period.

January- August 2024

- March 14 presentation of Housing Affordability Plan to Board of Selectmen (BOS);
- April 4 special meeting with BOS, Planning Commission and Zoning Commission representatives; April 18 special meeting of Zoning Commission
- Revised DRAFT Housing Affordability Plan posted for the required 35 review period.
- Board of Selectmen adopted Plan on August 8
- Final adopted plan was posted on the town's website, filed with the town clerk, and submitted to the State of Connecticut Office of Policy and Management, as required.

Community Values Statement

“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.”

-New Fairfield Annex

2022 Western Connecticut Regional Affordable Housing Plan

GOAL of this PLAN: Given the organizational and physical infrastructure that New Fairfield currently has in place, we have set a goal of **20 housing units** that are dedicated to remaining affordable to the 1,405 New Fairfield households that earn under 80% of the area median income. These would not necessarily be new construction. Existing homes and/or buildings can be renovated and made available at affordable costs. The strategies detailed in the “Goals and Strategies” section of this plan are intended to help meet this goal.

Will the town have to pay for affordable housing?

The Town of New Fairfield will not be asked to pay for the construction or operation of dedicated affordable housing. The purpose of this plan is to collect data and information about the housing needs of those who live and work in New Fairfield and look for ways to address those housing needs. There are many existing state and federal programs that pay for the construction of new affordable homeownership and rental opportunities. Organizations like the New Fairfield Housing Trust, a local non-profit housing organization, could apply to those funding programs to create the housing options identified as needed in this Plan.

What happens if we do nothing?

Towns like New Fairfield that have less than 10% of their housing stock dedicated to remaining affordable, are open to appeals from developers under the State’s Affordable Housing Appeals Act (for more details see the Zoning Analysis section on p.14). The more serious consequence of not having a housing plan and implementing it is that **residents will have to leave town to find the housing options that they need and many households will continue to be housing cost burdened in ways that affect their quality of life.**



Assessment of Housing Needs & Current Housing Stock

What do residents say about housing needs?

In February-June 2023, New Fairfield's Housing Opportunities Committee conducted a survey to collect feedback from residents. The notice inviting residents to take the survey was posted on the town website, at town hall, on Facebook, and in the newspaper. 447 households responded to the survey. Here is a summary of results from the Resident Housing Needs Survey:

- **48% anticipate that they, their children, or their parents will have to move out of New Fairfield to find the housing they need.**
- 57% think the town needs options that allow older adults to "downsize"
- 46% think the town needs housing options that are affordable to entry level teachers and other workers who provide essential services.
- 37% think the town needs rental housing options for seniors.
- 36% think town needs rental housing options young families and young adults can afford.



"Our son and his fiancé would like to rent in town. Our small lake home does not have room for an in-law setup. But reasonably-priced apt. options are very, very limited."

"My daughter and her family tried to move here a few years ago but there were ZERO houses in her price range on the market!"

"Family members that have lived and raised their families in New Fairfield since the 50s are moving to other towns dues to housing options. These family members helped build a lot of the roads, volunteered at the fire house and can no longer afford the taxes on their houses. I am also looking into moving to another town due to housing issues."

"I would like to see the Town try to attract housing options for seniors similar to those recently built in Brookfield and Bethel."

"Multi-family and apartments zoned around the town center would help to make it a more vibrant area."

What are the town's housing and demographic trends?

Demographic changes

New Fairfield has approximately 13,580 residents living in 4,693 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the Town's total number of residents decreased slightly by 300 residents. The demographic segment that is projected to grow the most over the next 20 years are residents over 65 years old.

Fewer households with children

The number of households with children has been in decline, not just in New Fairfield but throughout the region. The most recent available data showed that 35% of New Fairfield households had children. New Fairfield's housing stock is predominately designed for families with children with 81% of the town's homes having 3 or more bedrooms. This is significantly greater than the 60% of homes that are 3 or more bedrooms in the county and 58% statewide.

Limited diversity of housing types and lake/weekend homes

95% of New Fairfield's housing stock is single family detached homes (compared to 57% countywide and 59% statewide) Single family detached housing is the most expensive type of housing to build, own, and maintain. Just 6% of New Fairfield's housing is available to home-renters (compared to 31% countywide and 31% statewide). The few homes available for rent are expensive. A recent Zillow search showed 6 available rentals in New Fairfield with monthly rents between \$3,500 and \$20,000. The 2021 American Community Survey data showed that 738 homes in New Fairfield were used "seasonally, occasionally, or recreationally". This reduces the number of homes in town that are available to year-round residents and to households who work year-round in the area or are available to volunteer on a regular basis.

Slow rate of new home development

Few new homes are built in New Fairfield in any given year. The State's building permit data for new residential structures shows between 5 (low) and 12 (high) permits per year for the last 10 years on record (2011-2021).

Older homes present accessibility, maintenance, and affordability challenges

19% of homes in New Fairfield were built before 1950. These homes are often more difficult to make accessible to allow residents to age-in-place and more costly to heat, cool, and maintain.

Housing affordability challenges

Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. **1,280 New Fairfield households are housing cost burdened.** 485 of those households were paying more than 50% of their income on housing costs this is considered severely cost burdened.

Access to home ownership is challenging for renter households. New homeownership is often delayed by high housing costs, limited diversity in housing type (mainly single family detached, 3+ bedroom homes), and student loan debt. Median home prices in New Fairfield have risen from \$330,000 in 2018 to \$470,000

in 2022; that represents a **42% increase in sales price in just 5 years**. Incomes have not kept pace with this cost increase. An affordable sales price for a renter household that would like to become a first time homebuyer would be around \$250,000- \$300,000 (without a great deal of additional investment being needed in the home for renovations of older homes or septic/well repairs).

Dedicated Affordable Housing represents only 1% of the town’s housing stock

The table below shows the dedicated affordable housing in New Fairfield and neighboring towns. **It shows that 1% of New Fairfield’s housing stock is dedicated to remaining affordable to the 1,405 households that earn under 80% of the area median income.** New Fairfield has 45 single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These programs can help income eligible families find a home for less than \$350,000. There are very few homes for sale at or below \$350,000 in New Fairfield. It is likely that homes below this price point would need a significant additional investment beyond the purchase price due to their age and/or condition.

CT Affordable Housing Appeals Act list (2022)

	Total Housing Units 2010 Census	Government Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Brookfield	6,562	155	23	83	112	373	5.68%
Danbury	31,154	1652	1292	390	210	3,544	11.38%
New Fairfield	5,593	0	4	45	17	66	1.18%
New Milford	11,731	319	42	139	20	520	4.43%
Sherman	1,831	0	1	5	0	6	0.33%

What are the Region's Housing Needs

Our housing market and economy are regional. Many residents in our region live in one town and work in another. As the Western Connecticut Council of Governments (West COG) notes in its Regional Affordable Housing Toolbox (2022), "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. 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."

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 (34%)	1,899 (27%)	459
Bridgewater	Litchfield County, CT	189 (27%)	128 (18%)	25
Brookfield	Danbury, CT	2,128 (34%)	1,462 (24%)	369
Danbury	Danbury, CT	12,018 (40%)	10,348 (34%)	3,738
Darien	Stamford-Norwalk, CT	2,190 (32%)	1,003 (15%)	252
Greenwich	Stamford-Norwalk, CT	7,280 (33%)	4,767 (21%)	1,371
New Canaan	Stamford-Norwalk, CT	2,481 (35%)	1,319 (19%)	222
New Fairfield	Danbury, CT	1,347 (27%)	964 (19%)	85
New Milford	Litchfield County, CT	3,564 (34%)	2,913 (28%)	550
Newtown	Danbury, CT	2,668 (27%)	1,546 (16%)	268
Norwalk	Stamford-Norwalk, CT	13,965 (41%)	10,809 (32%)	4,782
Redding	Danbury, CT	1,243 (36%)	761 (22%)	18
Ridgefield	Danbury, CT	2,775 (31%)	1,717 (19%)	287
Sherman	Danbury, CT	474 (32%)	356 (24%)	8
Stamford	Stamford-Norwalk, CT	20,770 (42%)	15,969 (32%)	7,916
Weston	Stamford-Norwalk, CT	1,263 (37%)	507 (15%)	8
Westport	Stamford-Norwalk, CT	3,007 (30%)	1,578 (16%)	387
Wilton	Stamford-Norwalk, CT	1,998 (33%)	1,020 (17%)	232
Connecticut	Statewide	244,186 (18%)	175,606 (13%)	174,208
WestCOG		81,783 (37%)	59,066 (27%)	20,977

Table 9, from the West COG Toolbox, shows how many households in each town in its service area could qualify for affordable housing and how many units of this type of housing there are in that town.

For more information on the region's housing needs, see the full Regional Affordable Housing Toolbox at: www.westcog.org



Land Use and Zoning Assessment

What residential uses do our zoning regulations allow?

New Fairfield's zoning regulations designate four residential zoning districts. The R-88 district covers most of the town's land area and requires at least 2 acres to build a single-family home (areas shown in white below). The R-44 district requires at least 1 acre to build a single family home (areas shown in yellow) and the Open Space District requires 10 acres to build a home. The Multi-family District for the Elderly (shown in orange) covers a small area and can only be utilized to create housing that is restricted to seniors.

2024 Zoning Map



Single-family dwellings

Single-family homes and boarding homes (for not more than 3 un-related occupants) are the only type of residential use allowed in New Fairfield that does not require a special permit. Accessory apartments require a special permit and conversion of an existing single-family dwelling to a multi-family dwelling is not allowed. In the Neighborhood Business District (which covers a very small portion of the land area in

town) allows by special permit the conversion of an existing building to a “multi-residential unit dwelling” of not more than 3 units (no more than 2 bedrooms each). Special permit approval requires notice to neighboring property owners, a public hearing, and a greater level of uncertainty for the applicant.

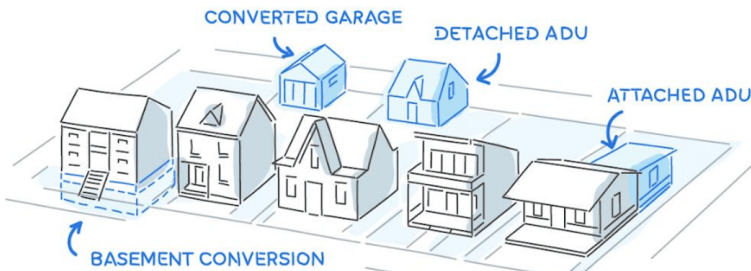


Image credit: www.hausable.com

Accessory apartments

Accessory apartments can create additional housing options. An apartment may be within the single-family structure or in an attached barn or garage. The zoning regulations allow one accessory apartment per lot by special permit. The owner of the property must live in either the primary dwelling or the accessory apartment. In lake communities like New Fairfield accessory apartments are often used as short-term rentals or guest spaces. Some towns require that accessory apartments be made available as long-term rentals. New Fairfield does not currently require this.

These apartments are typically more affordable than renting a whole single family home but do not count as “dedicated affordable housing” that qualifies for the State’s Affordable Housing Appeals list unless the owners are willing to record a deed restriction on the unit that ensures their affordability.

Two-family and multi-family dwellings

Building a new two-family (duplex) or multi-family (3+ units in one building) that is not restricted to the elderly is not allowed anywhere in town. As noted above, the town does not have public water or sewer infrastructure- therefore each lot must have its own well and septic system. However, smaller multi-family housing developments can be accommodated on well and septic. The Town of Cornwall, CT for example has a 10-unit senior affordable housing development and an 18 unit multi-family housing development each with their own well and septic systems.

Affordable Housing Appeals Act (8-30g)

In 1989 the State legislature passed a law called the “Affordable Housing Appeals Act”. Connecticut municipalities with less than 10% of their housing stock dedicated to remaining affordable for households that earn less than 80% of the area median income, are subject to the Affordable Housing Land Use Appeals Procedure- widely known as “Section 8-30g”. **New Fairfield has 1% of its housing stock dedicated to remaining affordable as of the 2022 Appeals listing.** In towns with less than 10%, a developer can propose a development under 8-30g that does not comply with the local zoning regulations so long as at least 30% of the units in the development are dedicated affordable units. (The development still must comply with the town’s wetlands regulations and receive area health district approval.) If the Planning & Zoning commission denies a zoning permit to a development submitted under 8-30g, the decision may be appealed to a State court. The commission would then need to show proof that the denial was based on a substantial public health and safety concern that “clearly outweighs” the town’s need for more affordable housing.

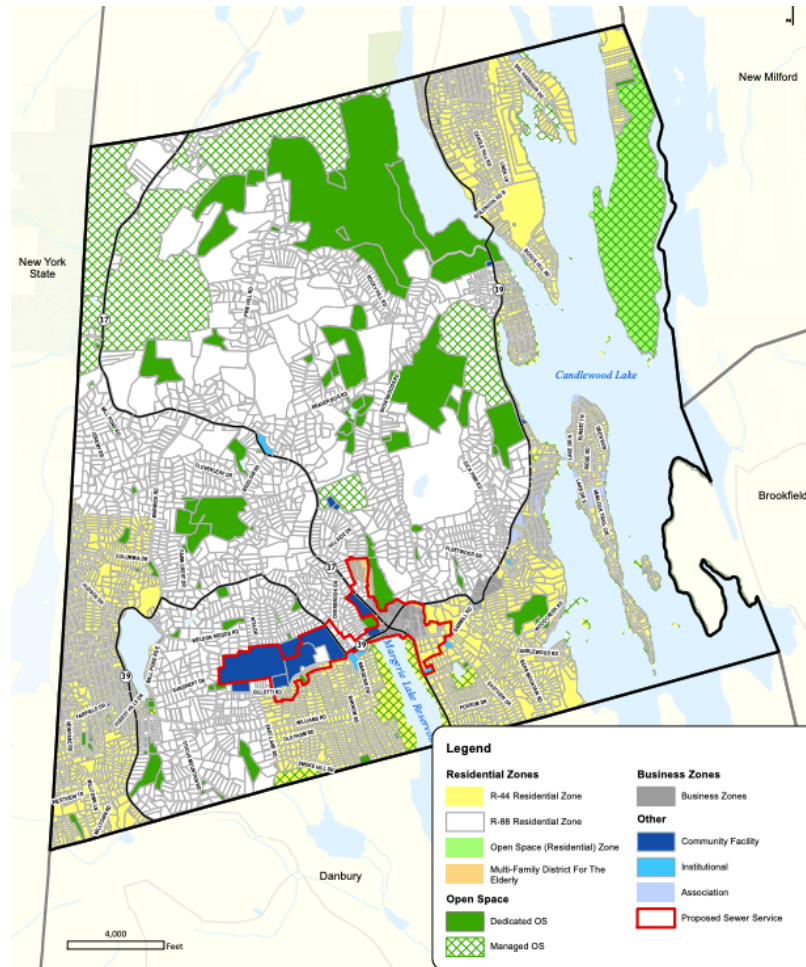
40% of households in the region earn below 80% of the area median income. The State Statute **8-30g** threshold asks that 10% of housing units in each town be dedicated to remaining affordable to these 40% of households.

There is no obligation for the town to reach the 10% threshold but so long as a town has not met this threshold they are subject to 8-30g appeals of any denial of a permit for housing developments that include dedicated affordable housing units. In many small towns in Northwest Connecticut, Planning & Zoning Commissions have invited their local housing non-profit organization to utilize this law to create housing options that are affordable and consistent with their Town Plans of Conservation & Development (this is referred to as a “friendly 8-30g”).

Areas Protected from Development

Approximately 19% of New Fairfield’s land is either permanently protected (dedicated) open space or managed open space (3,382 acres)⁴. Our town needs both protected open space and housing options. These do not need to be in conflict. Protected open space cannot and will not be built on. Existing homes and/or buildings can be converted to create more housing options, or additional homes could be built on lots or in areas that are already developed- if the zoning regulations allow this.

What areas in town are protected from housing development?



⁴ The 2003 POCD (prepared by Planimetric) indicated 3,382 acres of open space at that time (2,067 of dedicated and 1,314 of managed) within a total area of 17,364 acres.



Goals and Strategies

How can New Fairfield address its identified housing needs over the next 5 years?

Described below are 6 goals that the town will work to make progress on over the next 5 years and strategies intended to help the town meet those goals. Each strategy has been assigned to a lead entity. This entity will spearhead the implementation of that strategy and collaborate with other relevant town boards, commissions, and residents as needed to carry out that strategy.

The Housing Opportunity Committee’s objective when developing the goals and strategies below was to satisfy the State statutory requirement that the town have an affordable housing plan while also creating more “Housing Opportunity” for residents of all ages, incomes, and backgrounds. The “Housing Opportunity” goals and strategies in this plan may not result in units that would qualify on the State’s list of dedicated affordable housing but will meet housing needs identified by residents. The distinctions are noted below.

Primary Goals:

- Affordable Housing- To create **20 housing units over the next 5 years** that would be dedicated to remaining affordable to the 1,405 households in New Fairfield earning under 80% of the area median income. These units would qualify for the State’s Affordable Housing Appeals list (8-30g). These would not necessarily be new construction, they could be existing homes that get CHFA mortgages, rehab or conversion of existing homes or buildings.
- Housing Opportunity- To make it easier for residents to live comfortably and safely in housing units best suited to their life cycle needs.

BOS	Board of Selectmen
HOC	Housing Opportunities Committee
HT	New Fairfield Housing Trust
ZC	Zoning Commission

GOAL 1: Support the New Fairfield Housing Trust

In many area towns, residents have volunteered to form a private, non-profit organization in their town to address housing needs. In New Fairfield you have the New Fairfield Housing Trust. Examples from other small towns in the region include the [Foundation for Norfolk Living](#), [Litchfield Housing Trust](#), [Kent Affordable Housing, Inc.](#) and [Cornwall Housing Corporation](#). This organization could, with more support, facilitate the creation of downsizing options for seniors, housing options for young families and others as funding and land opportunities present themselves and as community housing needs evolve over time.

Strategies:

Lead Entity:

1. Include an article in the town newsletter and on local social media letting residents know about the opportunity to volunteer and who they can contact for more information.	HOC
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<p>2. Volunteers interested in supporting the New Fairfield Housing Trust (NFHT) will be invited to their regular monthly meetings. Guest speakers can be invited to these meetings to assist the NFHT decide on their first project including:</p> <ul style="list-style-type: none"> • Litchfield County Center for Housing Opportunity • CT LISC (Local Initiative Support Corporation) • David Berto, Housing Enterprises, Inc. 	HT
<p>3. Once the housing organization is ready, they can reach out to residents to ask them to consider private donations/low-cost land or buildings to get started.</p>	HT/HOC

What is a local non-profit (501c3) housing trust?

- Non-profit, community-based organization with a mission to address housing needs.
- Board of volunteers made up of residents in the town the organization serves.
- This organization is separate from the town government.
- Can create home-renter and/or homebuyer options; can focus on the housing needs of seniors, young people, workforce- it's up to the volunteer board members.
- Can renovate existing homes/buildings in town or build new.

What are some examples of non-profit housing organizations in the region and what types of housing options have they created?

- [Norfolk Foundation for Living](http://www.norfolkliving.org)
www.norfolkliving.org
 - Historic District renovated multi-family homes (12 rental units)
 - Haystack Woods Net Zero homes (10 ownership units in construction)
- [Litchfield Housing Trust](http://www.litchfieldhousingtrust.com)
www.litchfieldhousingtrust.com
 - Gagarin Place (8 homes with solar panels)
 - 10 single family homes in a neighborhood
 - 17 single family homes on leased land on individual lots scattered throughout the town
 - Conversion of 19th century schoolhouse to 4 homes
- [Kent Affordable Housing, Inc.](http://www.kentaffordablehousing.org)
www.kentaffordablehousing.org
 - South Commons (24 homes)
 - Stuart Farm Apartments (13 homes in 3 buildings including a converted farmhouse)
- [Cornwall Housing Corporation](http://www.cornwallhousingcorporation.com)
www.cornwallhousingcorporation.com
 - Kugeman Village (18 homes)
 - Bonney Brook (10 homes for seniors)
 - 11 single family homes on leased land on individual lots scattered throughout the town



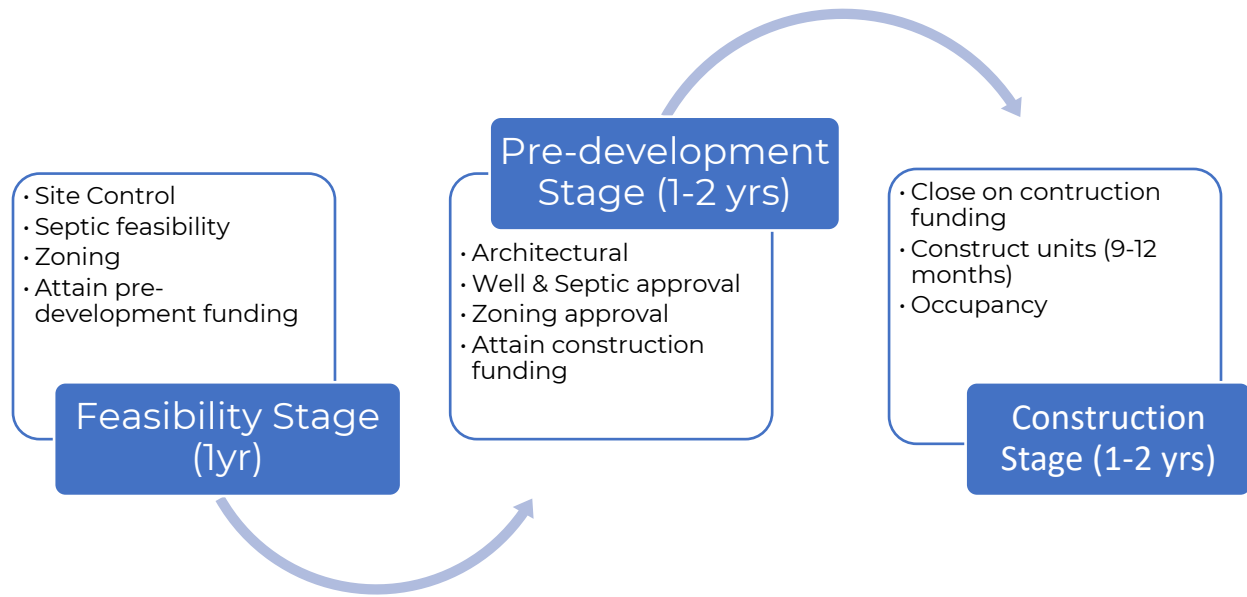
Cornwall, CT: Bonney Brook Senior housing



Kent, CT: Stuart Farm

How Do Housing Options that are Affordable Get Built?

Non-profit housing organizations such as the New Fairfield Housing Trust can look for low-cost or donated land or buildings appropriate for housing. Once a site is identified, it typically takes between two and four years until the start of construction and often closer to five years for occupancy. The figure below shows the major parts of the development process and how long each phase typically takes.



Where does the funding come from?



As noted above, the organization trying to create these housing options will need to have access to “pre-development funding” to help assess the feasibility of development on the site identified. They will also need construction funding. Here are the typical scenarios for funding:

- Scenario 1: The local, non-profit housing organization is building one first time homebuyer home on donated land. Local, private fundraising is done by the volunteer non-profit to secure the gap funding that will be needed. This is the gap between the amount the non-profit can affordably sell the home to the income eligible homebuyer and the amount it will cost to build the home and install the septic/well and driveway. Often these non-profits get a loan from a local bank to pay for construction and then are repaid (everything other than the gap) once the income eligible homeowner gets a mortgage.
- Scenario 2: The local housing organization has identified a site that can accommodate more than 3 homeowner or home-renter dwelling units. Between 10 and 20 units is ideal in terms of being competitive for State funding opportunities and bringing down the per unit cost of each home, but this scale is not required depending on the site and the town’s housing need the organization is trying to address. In this type of project, the local housing organization will often work with a housing development consultant who is experienced with applying for State and other funding sources for affordable housing. This consultant can help advise all along the feasibility and pre-development stages of the process and can draft the applications to these funding sources for both pre-development and construction funding.

GOAL 2: Support affordable first-time homebuyer options

In 2022 New Fairfield had 45 single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These can assist income eligible families who find a home for less than around \$350,000. These count on the State’s affordable housing appeals list. The New Fairfield Housing Trust could also create affordable homebuyer options either by building new single family units or by renovating existing single family homes.

Strategies:

Lead Entity:

1. Let residents know about the opportunity to donate land, funding or homes in need of renovation to the New Fairfield Housing Trust or Housatonic Habitat for Humanity to allow them to build first time homebuyer homes.	HOC
2. Increase awareness in town of CHFA (CT Housing Finance Authority), HDF (Housing Development Fund) and FHLB (Federal Home Loan Bank of Boston) down-payment assistance for income eligible first-time homebuyers and free first-time homebuyer education classes available in the area and online through an article in the town newsletter and other outreach efforts.	HOC
3. Raise awareness about the USDA Rural Development program that can help income eligible homeowners in New Fairfield purchase homes. https://www.usdaloans.com/	HOC
4. Conduct outreach to New Fairfield realtors to let them know about the programs listed above.	HOC

Related Links:

<https://www.chfa.org/homebuyers/all-homebuyer-mortgage-programs/>

<https://www.usdaloans.com/>

<https://hdfconnects.org/services/fthb/>

<https://www.rd.usda.gov/programs-services/single-family-housing-programs>

GOAL 3: Allow the development of smaller sized homes that could be “downsizing” options for older adults

New Fairfield has a declining number of households with children. A majority of New Fairfield households have 2 or less people in them and yet 81% of New Fairfield’s homes are designed for families with children and have 3 or more bedrooms. Supporting the development of smaller- sized homes would provide downsizing options for older adults and accommodate the housing needs of young adults or young families. Strategies 1-3 below would not necessarily create Affordable Housing, but it could create some more Housing Opportunities. Strategy 4 could be used by the New Fairfield Housing Trust.

Strategies:

Lead Entity:

1. Consider allowing attached townhomes (2-4 units attached) on parcels that can meet on-site well and septic requirements or consider an incentive housing overlay zone on a specific appropriate parcel or area to allow one development of this type.	ZC
2. Consider a “town or non-profit sponsored affordable housing” regulation like other small towns that have a local housing organization have adopted.	ZC

GOAL 4: Increase awareness about the housing opportunity accessory apartments can create

New Fairfield homeowners can create an accessory apartment in their home or on their property however, 70% of residents who took the housing needs survey did not know this was an option. For seniors, accessory apartments can allow adult children or other caregivers to live at the home in a separate space; they can also create an opportunity for additional income from the rental. Accessory apartments are typically more affordable than renting a whole single-family home but do not count as “dedicated affordable housing” that qualifies for the State’s Affordable Housing Appeals list unless the owners are willing to record a deed restriction on the unit that ensures their affordability. Some towns have a provision in their zoning regulations that does not allow accessory apartments to be rented short term. Short term rentals do not create housing opportunities for long-term residents of the town.

Strategies:

Lead Entity:

1. Include an article in the town newsletter twice per year to let people know about the option of creating an accessory apartment on their property.	HOC
2. Include easy to find information on the town’s website about the zoning requirements for accessory apartments, and a “checklist” for how to create an apartment.	HOC
3. Allow accessory apartments that meet the requirements of the zoning regulation by site plan review rather than by special permit to reduce the additional time, cost, and uncertainty of a special permit process.	ZC

GOAL 5: Continue to raise awareness of housing needs and solutions including community outreach and cross-sector collaborations.

If the town is going to make progress on meeting the housing needs identified in this Plan, it will take a team effort. Below are some strategies for continuing to raise awareness with residents and other town boards and commissions about housing needs and how the town can help address them. In addition, 19% of homes in New Fairfield were built before 1950. These older homes can present accessibility, energy efficiency (heating/cooling), and maintenance challenges. These strategies are intended to help cost burdened New Fairfield households stay in their homes and make repairs or energy efficiency upgrades that might be needed to keep them living safely and affordably.

Strategies:

Lead Entity:

1. Present the housing needs summary and housing plan strategies to local organizations, faith communities, town boards and commissions on a regular basis.	HOC
2. New Fairfield needs both conserved open space and housing options. All existing preserved open space in town should remain so. Future parcels that become available could be considered for their potential for housing and/or conservation. Reach out to the Candlewood Valley Regional Land Trust to start engaging in this dialog.	HOC

3. Create a map of the town showing where good soils for septic systems are located. Share this with the Planning Commission, Zoning Commission, and New Fairfield Housing Trust.	BOS
4. Increase awareness of programs that assist with electricity and/or heating costs.	HOC
5. Continue to direct residents who are experiencing housing instability or are in danger of becoming homeless to call 211 or visit www.211ct.org to be directed to resources and services.	BOS

Who qualifies for energy efficiency programs?

The EnergizeCT “Home Energy Solutions” program can help all homeowners reduce energy costs. Homeowners with household incomes of 60% of the area median income or less qualify for a free home energy assessment and free upgrades. For more information visit: <https://www.energizect.com/your-home/solutions-list/home-energy-solutions-core-services>

What is 211? **2-1-1** is a free, confidential **information and referral service** that connects people to essential health and human services 24 hours a day, seven days a week online and over the phone. 2-1-1 is a program of United Way of Connecticut and is supported by the State of Connecticut and Connecticut United Ways: www.211ct.org residents who are experiencing housing instability or are in danger of becoming homeless can call 211 to be connected to resources.

Housatonic Habitat for Humanity’s “Aging in Place” program is a volunteer based service that offers free home safety assessment and no cost ADA safety modifications for seniors and veterans on a fixed income. For more information visit: <https://housatonichabitat.org/aging-in-place/>

GOAL 6: Make sure the strategies in the town’s adopted housing plan are implemented over the coming 5 years.

1. Empower the New Fairfield Housing Opportunities Committee to spearhead the implementation of this plan.	BOS
2. Host an annual meeting of all lead entities listed in this Plan to report progress on plan implementation and agree on priority actions for the coming year. Following this meeting, provide an annual report on implementation progress to the BOS.	HOC
3. Reference the Housing Affordability Plan in the town’s updated Plan of Conservation & Development (POCD).	PC
4. Consider the creation of a municipal housing fund (ex: Salisbury, CT and Washington, CT) to support the achievement of the goals and strategies in this plan. This could potentially be funded by a portion of the conveyance fee that is already collected when properties are sold or a portion of fee in lieu of open space funds at the discretion of the Planning Commission.	BOS

What can New Fairfield residents do to help?

1. **Volunteer!** Consider volunteering with a new New Fairfield housing organization or on a new town housing commission.
(If you are interested contact the First Selectman's office.)
2. **Attend Zoning Commission meetings** when zoning regulation revisions are considered. Attend a public hearing to voice your support for zoning changes consistent with this housing affordability plan.
3. **Watch this 10-minute video** made in 2021 to see what affordable housing looks like in NWCT's small towns.



Appendix & Resource links

Attached are the following appendices:

- Residential Development Map
- What is “Fair Housing”?

The following are links to additional resources:

- New Fairfield Housing Data profile
<https://housingprofiles.pschohousing.org/profile/#NewFairfield>
- Western CT Regional Affordable Housing Toolbox
<https://westcog.org/wp-content/uploads/2022/05/Final-Draft-05162022-Western-Connecticut-Regional-Affordable-Housing-Toolbox.pdf>
- Short video showing affordable housing in NWCT’s small towns
<https://www.youtube.com/watch?v=hh44leURLds>
- NWCT Regional Housing Council website
<https://www.nwcthousing.org/>
- CTHousingSearch.org, a housing locator service funded by the Connecticut Department of Economic and Community Development.
- 2-1-1 Housing Resources – This section of the 2-1-1 web site contains links to:
<https://www.211ct.org/>
 - Emergency Housing
 - Home Purchase Counseling
 - Housing Choice Voucher waiting lists throughout Connecticut
 - Rent/Mortgage Payment Assistance
 - e-Library Papers on a wide range of housing topics, such as Eviction, Foreclosure and Public Housing

See map on page 41 for areas with non-conforming lot sizes

Residential Development Map

New Fairfield, CT

New Milford

Brookfield

New York State

Sherman

Danbury

Candlewood Lake

Legend

Residential Zones

- R-44 Residential Zone
- R-88 Residential Zone
- Open Space (Residential) Zone
- Multi-Family District For The Elderly

Open Space

- Dedicated OS
- Managed OS

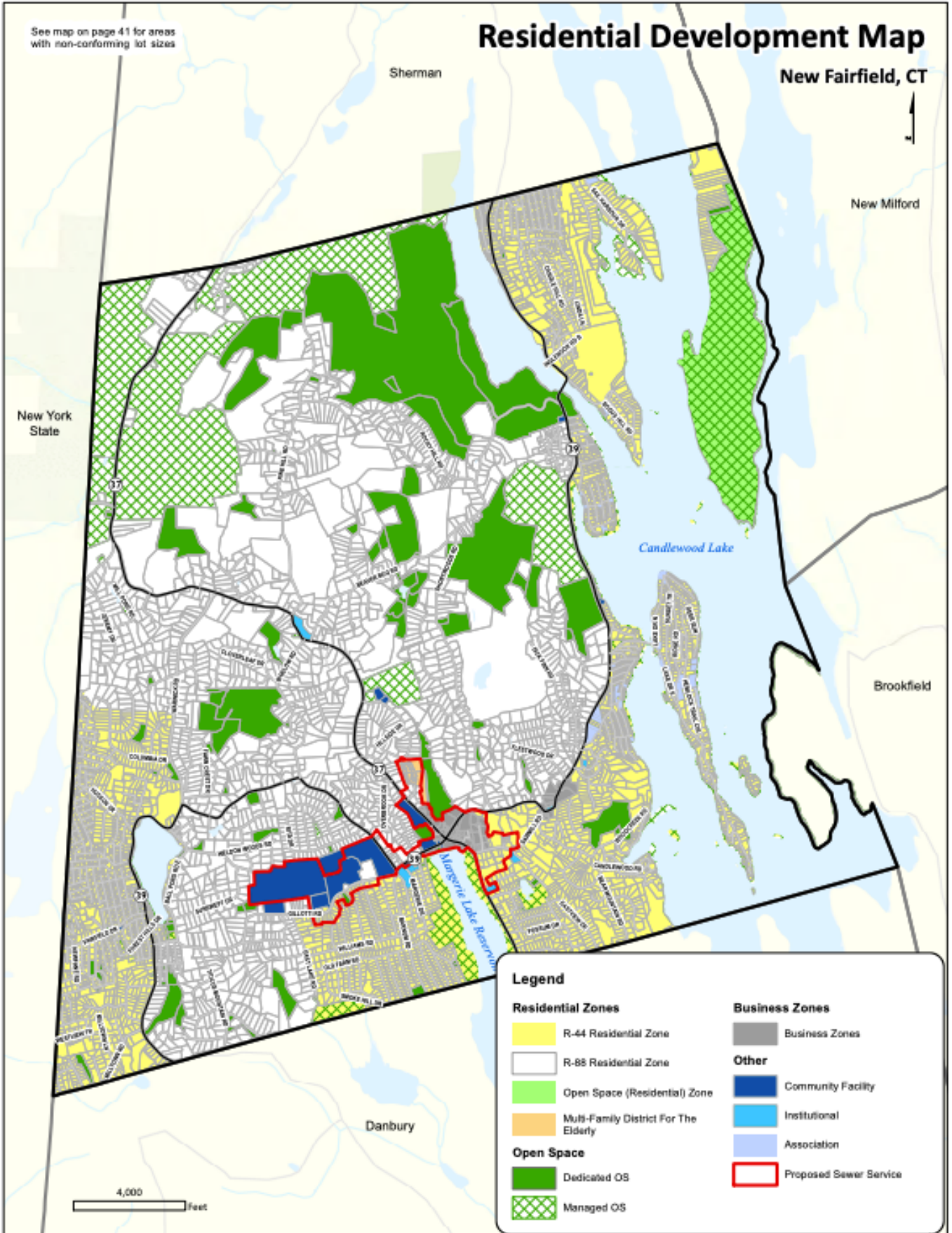
Business Zones

- Business Zones

Other

- Community Facility
- Institutional
- Association
- Proposed Sewer Service

4,000 Feet



What is Fair Housing?

The following information is from the Connecticut Fair Housing Center:

Fair Housing rules apply to all homes in New Fairfield whether they are affordable or not.

Fair Housing is the sale/rental of housing free of discriminatory practices or policies.

Housing discrimination is illegal in Connecticut. Specifically, it is against the law to deny anyone housing because of their:

- Age (except minors)
- Ancestry
- Children or family status
- Color
- Disability (mental or physical)
- Gender identity or expression
- Legal source of income (e.g.: refusing to accept Section 8)
- Marital status
- National origin
- Race
- Religion
- Sex (gender)
- Sexual orientation
- Veteran status

A group of people who share characteristics that are protected from discrimination are known as a **“protected class.”**

What does housing discrimination look like?

Refusals to rent or sell. A landlord, owner or real estate professional refuses to rent or sell to you because you are a member of one of the protected classes listed above.

Misrepresenting the availability of housing. A landlord, owner, or real estate agent tells you that an apartment, house, or condominium is not available, when in fact it has not been rented or sold, because you are a member of one of the protected classes listed above.

Discrimination in terms and conditions. You are treated differently by a landlord, owner, or real estate agent and given different conditions, terms, rules or requirements than others because you are a member of one of the protected classes listed above.

Use of threats, intimidation or coercion. A landlord, owner or real estate professional attempts to prevent you from renting or buying a home by suggesting that you will not be safe or that neighbors may not want you to move in, because you are a member of one of the protected classes listed above.

Discriminatory advertising. A landlord, owner or real estate professional puts an ad in a newspaper, creates a brochure, or makes a spoken statement that shows preferences or limitations for certain people because they are members of one of the protected classes listed above.

Affirmatively Furthering Fair Housing

All municipalities in Connecticut are required to take actions to identify and remove impediments to fair housing. Many people in the protected classes are disproportionately lower-income making a lack of affordable housing options a core impediment to fair housing choice.