



Saugatuck Village, Hiawatha La. Ext. Westport, CT

*TOWN OF WESTPORT*  
**AFFORDABLE  
HOUSING PLAN**

2022 - 2027



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**Community Value Statement:**

*To encourage the pro-active development and preservation of affordable (and below market rate) housing, including the development of affordable housing designed specifically to attract new families to Westport. The thoughtful creation of affordable housing is critical to ensuring a diverse community of residents in Westport. With proper planning, new affordable development can be encouraged while preserving Westport’s charming small town feel, historic resources, green spaces and the suburban lifestyle that attracts residents to want to live in this community and raise their families here. The issue of insufficient affordable housing is not unique to Westport and is not easily addressed in a community with such high land values, but this does not absolve us of the responsibility to create solutions.*



## EXECUTIVE SUMMARY

Connecticut has become a very expensive place to live. Over the last decades, the costs of land, housing development, home building, and rent have risen faster than incomes. The town of Westport, like many Fairfield County communities that provide a suburban alternative to living in New York City, is zoned predominantly for single family homes. For many years, the development of multifamily rentals and condominiums, accessory apartments and accessory dwelling units in Westport was limited. Multifamily units that were developed were often deed restricted for seniors making it challenging for any families unable to afford a single family home to live in Westport. Westport's zoning regulations have changed and are continuing to change in order to foster the development of more affordable housing and provide opportunities for all demographic cohorts to live in Westport. Over the next several years, a significant number of new affordable units will be created in Westport based upon approvals and projects in the pipeline. Action items to continue this momentum over the next 5 years include:

- Creating a new affordable community designed specifically for families, spearheaded by local elected officials with the assistance of the Department of Housing, on +/- 2 acres of state-owned land located in Greens Farms adjacent to public transit, grocery stores, retail and within walking distance of one of the State's highest ranked elementary schools. Feasibility study funds have already been allocated by the Town using federal ARPA (American Rescue Plan Act) funds.
- The formation of a town-funded Affordable Housing Trust Fund to direct resources towards future development of affordable housing.
- The immediate development of location specific plans for town-owned land to meaningfully expand and/or renovate existing rental housing/structures to create affordable housing, and to

potentially partner with nonprofits engaged in this work. Potential properties include existing cottages at Longshore Park (260 Compo Road South), Linxweiller House (655 Post Road East), Adams Academy (15 Morningside Drive North), existing housing at Baron's South (60 Compo Road South) and the vacant lot adjacent to The Saugatuck (0 Bridge Street). Significant consideration should be given to the creation of pocket neighborhoods (small cottage/small home commons clusters).

- Allocation of the approximately \$1,700,000 in the town's Real Property Fund to acquire land for future development of affordable housing.
- The deed restriction of existing town-owned rental properties so that they are affordable and remain affordable to renters.
- The elimination of zoning barriers to foster additional projects pursuant to Westport's Inclusionary Housing Zone overlay by expanding the overlay zone and revising the regulations.
- The adoption of a new zoning district at Powell Place to ensure that existing deeply affordable housing (40% State Median Income or less) can be more intensively redeveloped with flexible parking requirements reflecting the availability of public lots nearby.
- Explore the process by which public funds can be used to "buy down" market rate units in approved/existing buildings to become affordable or more affordable, perhaps via the new Affordable Housing Trust Fund or existing Real Property Fund or both.
- Explore opportunities to allow greater density in residential districts with a meaningful affordability component via the adoption of zoning code changes to permit historically contextual pocket neighborhoods with a shared commons when an antique home is preserved.

- The development of 225 multifamily units, including 70 affordable units as a result of the Westport Planning & Zoning Commission’s affirmative choice to settle several long-running lawsuits. Nineteen 3-bedroom units will be included because of the specific demand of the Westport Planning & Zoning Commission to address the needs of families seeking housing in Westport.
- Focusing the commission & staff efforts on constantly reviewing new technology to create sustainable and inexpensive new construction via modular construction and prefab tiny/cottage home building. Advances in housing construction should be leveraged for development opportunities on town owned land and in order to incentivize developers to create aesthetically appropriate cottage communities around existing antique homes to ensure such homes are preserved.

Model Pocket Neighborhood/Cottage Commons Design courtesy of Ross Chapin AIA



Examples of Pocket Neighborhood Plans courtesy of Ross Chapin AIA



## INTRODUCTION & OVERVIEW

To address the need for more affordable housing, in 2017 the Connecticut General Assembly adopted Public Act 17-170, codified as C.G.S. §8-30j, which requires every municipality to write a plan every five years that indicates how that community intends to *“increase the number of affordable housing developments in the municipality.”* Public Act 21-28 further amended C.G.S. §8-30j to add a deadline of June 1, 2022 to adopt this plan. Public Act 21-28 also created the Commission on Connecticut’s Development & Future to develop guidelines to ensure municipal compliance with §8-30j Affordability Plans. These Commission’s report to the legislature will be made by January 2023.

In accordance with this requirement, and in furtherance of the goals of the 2017 Westport Plan of Conservation and Development, the Town has developed this Affordable Housing Plan.

Affordable housing is defined in the State Statutes as housing that is available to households whose income is less 80% of the state median income and costs less than 30% of a household’s annual income. Westport’s population is projected to grow in the future and more housing units will likely be needed to accommodate this increase.

### Addressing Patterns of Historically Segregated Housing

Westport, like so many suburbs, has a history of segregation based on race, national origin, and other characteristics. Historical practices such as ‘redlining’ and restrictive covenants on property that have had long-lasting impacts on neighborhoods and homeownership. Redlining was the practice of discriminatory lending in government-backed mortgages by the Federal Housing Administration beginning in the 1930s through the Home Owners’ Loan Corporation (HOLC). The



HOLC produced maps that assessed credit-worthiness of neighborhoods. Areas that were considered high risk were “hazardous” or “redlined” and denied loans and capital investment, particularly in and near African American communities, lower income households, immigrants, and diverse neighborhoods. Some areas were further shaped by racially restrictive covenants that prevented people of minority races, religions, and ethnicities from purchasing a home. Some of these covenants are still on property records, though they are no longer enforceable.

Though the 1968 Fair Housing Act made these practices illegal, the use of redlining and racially restrictive covenants worked to isolate people of color into areas of disinvestment and concentrated poverty. These racially restrictive covenants are now illegal but their legacy lives on. Westport seeks to diversify housing and create additional affordable units, in part to help address patterns of racially segregated housing in Connecticut. Moreover, the new spike in housing prices has further concentrated wealth amongst existing homeowners, compounding the wealth gap between those who purchased homes in Westport when they were accessibly priced and those looking to move here now.

#### PUBLIC ENGAGEMENT

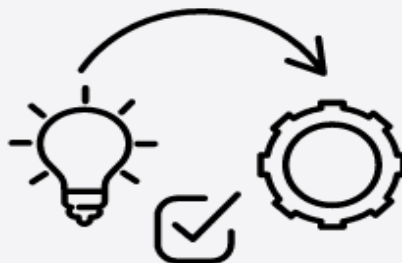
In developing this Plan, the Planning and Zoning Commission along with Planning and Zoning Department staff reviewed current housing conditions, demographic and market trends, community resources, and the input of Town residents, including over \_\_\_ responses to a public survey, to assess Westport’s needs and develop recommendations.

To better understand community attitudes with regarding to housing needs and housing strategies, the Planning and Zoning staff conducted an on-line survey between May \_\_\_\_, 2022 and \_\_\_\_\_.

By the start of May, two community conversations were held to seek input from the public. One was held on March 23, 2022 at Temple Israel and was sponsored by the Westport/Weston Clergy Association and was attended by over 40 interested parties. Another community conversation was held on April 12, 2022 at Town Hall sponsored by the four political parties in Westport (Republican Town Committee, Democratic Town Committee, Save Westport Now and the Coalition for Westport). Both conversations included a robust exchange of ideas from various points on the ideological spectrum.

### IMPLEMENTATION

This Plan lays out a series of implementation steps that assigns responsibility and priority to these actions so that progress can be recognized and tracked. Working collaboratively and seeking to improve the community's approach in numerous ways, this Plan will assist the Town of Westport in becoming more accessible to all demographic cohorts.



## THE IMPORTANCE OF PLANNING

In July of 2017, new legislation, known as PA 17-170 and codified as C.G.S. §8-30j was passed in Connecticut requiring that every five years all Towns adopt or amend an Affordable Housing Plan. The Act went further to clarify that *“such plan shall specify how the Municipality intends to increase the number of affordable housing developments in the Municipality”*.

C.G.S. §8-30j states,

*“Not later than June 1, 2022, and at least once every five years thereafter, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality and shall submit a copy of such plan to the Secretary of the Office of Policy and Management, who shall post such plan on the Internet web site of said office. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.”*

This Act, along with CT General Statute §8-2 which outlines that Regulations adopted by a Town should *“promote housing choice and economic diversity, including housing for both low and moderate income households and increase the number of affordable housing units”*.

As the Town seeks to address the housing needs of current and future residents, planning is critical. Local officials and experts are most familiar with infrastructure constraints, significant traffic issues, drainage problems, the high cost of land and a host of other hyperlocal issues that make developing multifamily challenging in Westport. Specifically, thoughtful planning will ensure that housing stock is developed that can accommodate the changing needs of the Town’s current residents and can provide new opportunities for those who wish to live in Westport.

Beyond that, while the goal is to specifically address “Affordable Housing” as defined by Statute, this plan is also focused on how the Town can make housing overall more attainable. Not unlike most Towns in Connecticut, for many residents in Westport, housing costs are the largest financial burden. Nearly a third (29.2%) of homeowners and over a third (36.8%) of renters in Westport spend more than thirty percent (30%) of their income on housing. These numbers are too high and some residents are spending too much on housing costs, which restricts finances available for things such as childcare, groceries, and medical expenses, or other goods and services that are crucial to the support of the local and regional economy. No more than 30% of one’s income should be allocated to housing costs. Based on that, anything the Town can do to create attainable, appropriate, and reasonably priced housing, be it deed-restricted Affordable or simply additional units, will stand to benefit the Town as a whole.

Westport adopted its most recent *Plan of Conservation and Development* in 2017. Chapter 10, Guide Residential Development, list goals regarding affordable housing specifically:

*§10.1, Overview-Maintain the preponderance of single-family homes, increase housing diversity as to size of units and promote housing affordability; Pg. 79*

*§10.4, Monitor Changing Housing Needs; Pg. 85*

*§10.5, Continue to Address Housing Needs. Pg. 86*

Recommendations to achieves these goals include:

- *“Consider ways of integrating affordable and workforce housing in future projects.” Pg. 85*
- *Continue to address housing needs in Westport (affordable, aged, special needs, ADA). Pg. 88*

- *“Seek to address affordable housing in ways that are appropriate for the community rather than dictated by private developers.” Pg. 88*

The Zoning regulations in Westport provide for multiple tools to support the diversification of housing in Westport, which are referenced in Appendix B.

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## AFFORDABLE HOUSING BASICS

Market rate and below market rate housing alternatives must be provided in a community to maintain a diversity of residents of all income levels. The housing inventory in the Town of Westport includes market rate housing, below market rate housing, and affordable housing as defined by the Connecticut General Statutes.

C.G.S. §8-30g requires the calculations for affordable income and housing costs be based on the lesser of the state median income or the area median income for the area in which the municipality, as determined by the United States Department of Housing and Urban Development (HUD).

According to the 2022 HUD figures the state median income is \$112,600 and the area median income is \$180,900; therefore, the state median income would be used for these purposes. Of the 30% required affordable units, at least 15% of the dwelling units shall be sold or rented to families whose income is less than or equal to 60% of the state median income (\$112,600), or no more than \$67,560 (based on 4 person family). The remainder of the affordable dwelling units shall be sold or rented to families whose income is less than 80% of the state median income (\$112,600), or no more than \$90,080 (based on a 4 person family).

**Table 1: Maximum Housing Costs of Affordable Housing in Westport**

**2022 Maximum Monthly Housing Cost for Affordable Units**

	<b>80% Maximum Monthly Housing Costs</b>	<b>60% Maximum Monthly Housing Costs</b>	<b>40% Maximum Monthly Housing Costs</b>
<b>Studio</b>	\$1,476	\$1,082	\$688
<b>1-Bedroom</b>	\$1,564	\$1,142	\$720
<b>2-Bedroom</b>	\$1,852	\$1,345	\$838
<b>3-Bedroom</b>	\$2,117	\$1,532	\$946

**Municipal Exemption from C.G.S. § 8-30g (Moratorium)**

The Connecticut Department of Housing maintains a list of affordable units in each municipality for its annual publication of the Affordable Housing Appeals List. Affordable units, as previously mentioned, are defined by the State as those units that are subsidized below market rate through deed restrictions, income limitations, or programs like Housing Choice Vouchers or CHFA/USDA mortgages. These programs exist to guarantee the availability and affordability of certain housing units, as opposed to “naturally-occurring” affordable units, which simply reflect market conditions and do not have any guarantee of affordability.

Under C.G.S. §8-30g, Connecticut municipalities in which less than 10% of the town’s housing stock is affordable must allow affordable or mixed-income housing proposals to be approved unless the municipality can prove that their rejection is necessary to protect substantial public interests in health, safety, and welfare. These developments must restrict at least 30% of the units as affordable to low and moderate-income households for at least forty (40) years.

As of the 2021 Affordable Housing Appeals List, 31 municipalities in Connecticut were exempt from §8-30g because 10% or more of their housing was deemed affordable. Currently, the Department of Housing recognizes 387 of Westport’s 10,399 housing units, or 3.72%, as Affordable and contributing to the 10% threshold. As this figure is less than 10%, Westport is not exempt from the requirements of C.G.S. §8-30.

**Table 2: Progress Towards 10% Affordable Housing (§8-30g)**

YEAR	GOVERNMENT-ALLY ASSISTED UNITS	TENANT RENTAL ASSISTANCE	CHFA/USDA MORTGAGES	DEED RESTRICTED	TOTAL ASSISTED	CENSUS HOUSING UNITS	PERCENT AFFORDABLE
2002	238	-	14	-	252	10,065	2.50%
2005	210	-	7	3	220	10,065	2.19%
2010	218	-	2	13	233	10,065	2.31%
2015	246	50	3	20	319	10,399	3.07%
2020	265	60	4	58	387	10,399	3.72%
2021+	265	60	4	182	511	10,399	4.9%

**SOURCE: CT DEPARTMENT OF HOUSING, AFFORDABLE HOUSING APPEALS LISTS AND TOWN RECORDS**

### Existing Affordable Housing in Westport

The following 387 units conform to C.G.S. §8-30g requirements as they received a Certificate of Occupancy after 1990.

- Of those, 265 (68.5%) were governmentally assisted and largely accounted for by affordable housing developments like Hidden Brook, Sasco Creek Village, Canal Park and Hales Court owned by the Westport Housing Authority.
- 58 units (14.9%) of the Town’s Affordable Housing stock are made up of Deed Restricted units associated with many developments, including 20 Cross Street (3 units), Bradley



Commons (4 units), Saugatuck Center (5 units), Bedford Square (5 units), Coastal Point (2 units), 1177 Greens Farms Road (29 units), 33 Elm Street (1 unit), 793 Post Road East (6 units). There are also three affordable accessory apartments.

- Sixty (60) units are Tenant Rental Assistant and four (4) units are homeownership situations in which the owner received mortgage assistance from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA).

At 3.72% there is a long way to go but since 2018, over 600 multifamily units are under construction or in development. *See Table 3 below.* The pace for increasing affordable housing has accelerated in comparison to years past and once all the projects which have received approval are constructed Westport will have almost 5% affordable housing.

#### **Temporary Exemption from §8-30g (Moratorium)**

Municipalities may also be temporarily exempted from some §8-30g applications after new affordable housing is created within a municipality. A four-year moratorium on §8-30g applications is granted when the number of new affordable units reaches a threshold amount determined by a formula. The moratorium does not apply to a) applications for housing where at least 95% of units are affordable to households at 60% AMI or b) applications for assisted (government subsidized) housing of not more than 40 units. Municipalities earn “Housing Unit Equivalent” points for new affordable housing that vary based on the type of housing and the affordability target. In order to achieve a moratorium, municipalities must earn points that are the greater of 2% of the housing stock as of the last decennial census or a minimum of (as of 2022) 75 points.

**Table 3: Housing Unit Equivalent Points (per C.G.S §8-30g)**

Type of Unit	Housing Unit-Equivalent Point Value Per Unit
Market-rate units in a set-aside development	0.25
Elderly units, owned or rented, restricted to households at or below 80% of median income	0.50
Owned: 80% of median income	1.00
60% of median income	1.50
40% of median income	2.00
Rented: 80% of median income	1.50
60% of median income	2.00
40% of median income	2.50
Restricted family units containing at least 3 bedrooms	Additional 0.25
Set-aside development consisting entirely of family rental units whether market-rate or restricted, provided that the affordable housing application for such development was filed with a commission prior to July 6, 1995	Additional twenty-two percent (22%) of total points otherwise awarded for

**Westport’s Moratorium**

Westport achieved the town’s first Moratorium (Certificate of Compliance) on March 5, 2019 and it is valid through March 5, 2023. Westport is now working toward a second Moratorium. The state statutes require 1.5% of the 10,399 housing units, or 155.98 points to achieve a second Moratorium. With points from projects like 1480 Post Road East, 264 Riverside Avenue, 793 Post Road East and Summit Saugatuck’s approved project at Hiawatha Lane, a 157-unit affordable housing development approved 2021, Westport will secure its second Moratorium and be on our way to our third.

**Table 4: Westport Multifamily Development Since 2018**

WESTPORT MULTIFAMILY DEVELOPMENT SINCE 2018		
Approved, Under Development or Built	Total Units	Affordable Units
1177 Post Road East	94	29
793 Post Road East	29	6
122 Wilton Road*	19	6
Cross Street** (various addresses on PRW)	68	20
33 Elm Street	3	1
201 Main Street	14	3
264 Riverside Avenue	9	2
54 Wilton Road	12	2
1480 Post Road East	32	6
41 Richmondville***	33	5
28-47 Hiawatha Lane**	157	47
20 Ketchum Street	17	3
785 Post Road East	14	3
Daybreak Cottage Cluster	9	0
950 Post Road East	14	3
0 West Parish ****	26	23.4
1141 Post Road East*****	96	2
<b>Totals</b>	<b>650</b>	<b>161.4</b>

\*Affordability ratio likely to increase

\*\* Approved by settlement at P&Z's choice ending decades of litigation

\*\*\* Offsite Affordable - 5 deeply affordable units for adults with special needs @ 136 Riverside Ave

\*\*\*\*Spearheaded by P&Z Affordable Subcmte on state land. In RFP stage.

\*\*\*\*\* Assisted Living. 2 offsite 3 bedroom family homes were deed restricted.

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## EXISTING AFFORDABLE HOUSING IN WESTPORT

According to the U.S. Census, Westport has over 10,000 housing units. Since 1990, housing growth has slowed significantly in Westport to about 28 units per year. Prior to 1990, Westport had been building an average of more than 70 units per year when it dropped to an average of 20 per years from 1990-2000; an average of 30 per year from 2000-2010; and up to an average of 53 units from 2010-2019.

The housing stock in Westport consists primarily of single-family detached homes. As a result, the vast majority of homes in Westport (85%) are owner-occupied. Local housing prices reflect:

- Westport's location within the New York City region,
- train service into Lower Fairfield County and Manhattan,
- the recognized quality of the local school system, and
- the tremendous amenities available in the community.

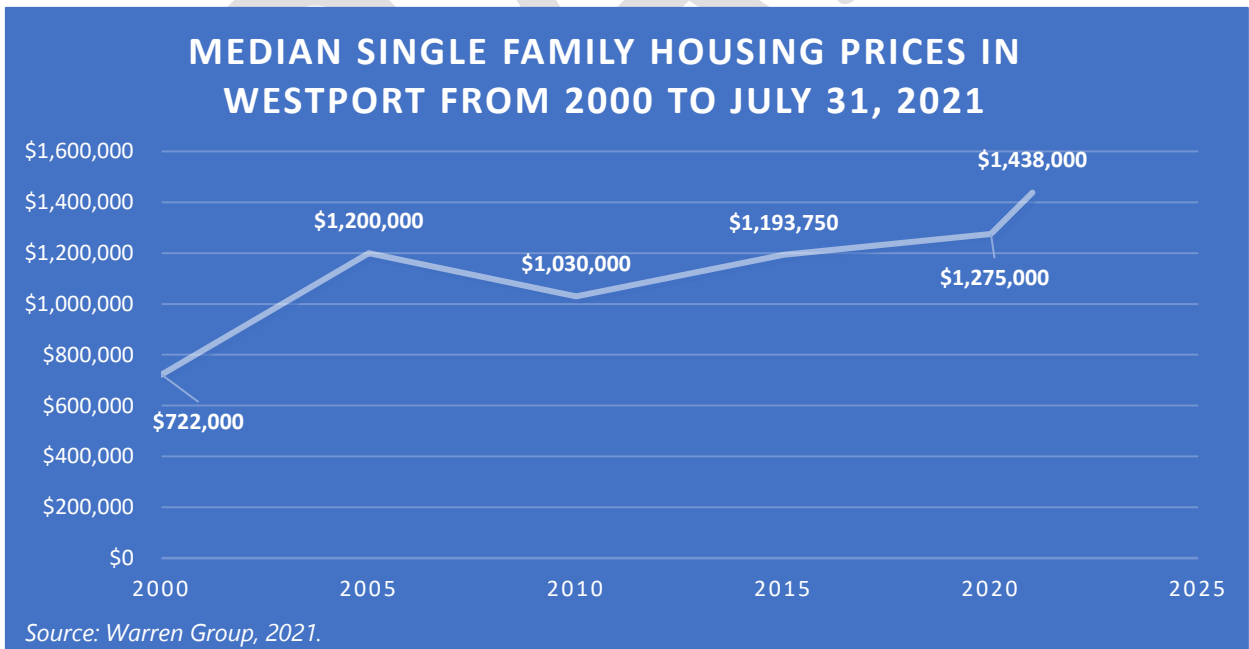
Since 2010 there has been a significant increase in affordable housing, as shown in Table 4 above. Westport's overall housing stock consists mostly of detached single-family dwellings (85.9%). While single-family homes are prevalent in Westport, they are not the best housing option for everybody. Multi-family housing can help meet the housing needs of people seeking to reduce housing costs, have access to amenities, be closer to other people, simplify their living arrangements, and/or who may be struggling with property maintenance (grass cutting, snow clearing, gutter cleaning, leaf raking, etc.).

**Table 5: Types of Housing Units**

Total housing units		%
1-unit, detached	9,388	85.9%
1-unit, attached	589	5.4%
2 units	370	3.4%
3 or 4 units	204	1.9%
5 to 9 units	80	0.7%
10 to 19 units	103	0.9%
20 or more units	152	1.4%
Mobile home	45	0.4%
Boat, RV, van, etc.	0	0%

*Source: 2018 American Community Survey, 5-year estimates*

The median single-family housing prices in Westport from 2020 to July 31, 2021 rose by 12.8% from \$1,275,000 to \$1,438,000, according to data from the Warren Group. In the last 20 years home prices have just about doubled since 2000.



**Table 6: Median Housing Prices, 2000-2021**

## HOUSING NEEDS ASSESSMENT

As Westport grows and the housing market tightens, renters are facing increasing challenges to finding safe and quality housing they can afford. There are 3,007 or 30.3% cost burdened households in Westport, according to the 2015-2019 American Community Survey. 36.8% of renters are cost burdened, while only 29.2% of owners are cost burdened. Renters at the lowest household incomes face even higher rates of cost-burden.

**Table 7: Westport Monthly Housing Costs**

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>	407	4.1%	278	3.3%	129	8.8%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	12	0.1%	12	0.1%	0	0.0%
<b>30 percent or more</b>	<b>395</b>	<b>4.0%</b>	<b>266</b>	<b>3.1%</b>	<b>129</b>	<b>8.8%</b>
<b>\$20,000 to \$34,999</b>	497	5.0%	331	3.9%	166	11.3%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	27	0.3%	13	0.2%	14	1.0%
<b>30 percent or more</b>	<b>470</b>	<b>4.7%</b>	<b>318</b>	<b>3.8%</b>	<b>152</b>	<b>10.4%</b>
<b>\$35,000 to \$49,999</b>	465	4.7%	337	4.0%	128	8.7%
Less than 20 percent	0	0.0%	0	0.0%	0	0.0%
20 to 29 percent	63	0.6%	39	0.5%	24	1.6%
<b>30 percent or more</b>	<b>402</b>	<b>4.1%</b>	<b>298</b>	<b>3.5%</b>	<b>104</b>	<b>7.1%</b>
<b>\$50,000 to \$74,999</b>	518	5.2%	388	4.6%	130	8.9%
Less than 20 percent	127	1.3%	71	0.8%	56	3.8%
20 to 29 percent	80	0.8%	40	0.5%	40	2.7%
<b>30 percent or more</b>	<b>311</b>	<b>3.1%</b>	<b>277</b>	<b>3.3%</b>	<b>34</b>	<b>2.3%</b>
<b>\$75,000 or more</b>	7,887	79.5%	7,114	84.2%	773	52.7%
Less than 20 percent	4,941	49.8%	4,440	52.6%	501	34.1%
20 to 29 percent	1,517	15.3%	1,365	16.2%	152	10.4%
<b>30 percent or more</b>	<b>1,429</b>	<b>14.4%</b>	<b>1,309</b>	<b>15.5%</b>	<b>120</b>	<b>8.2%</b>
<b>Zero or negative income</b>	93	0.9%	0	0.0%	93	6.3%
<b>No cash rent</b>	49	0.5%	(X)	(X)	49	3.3%

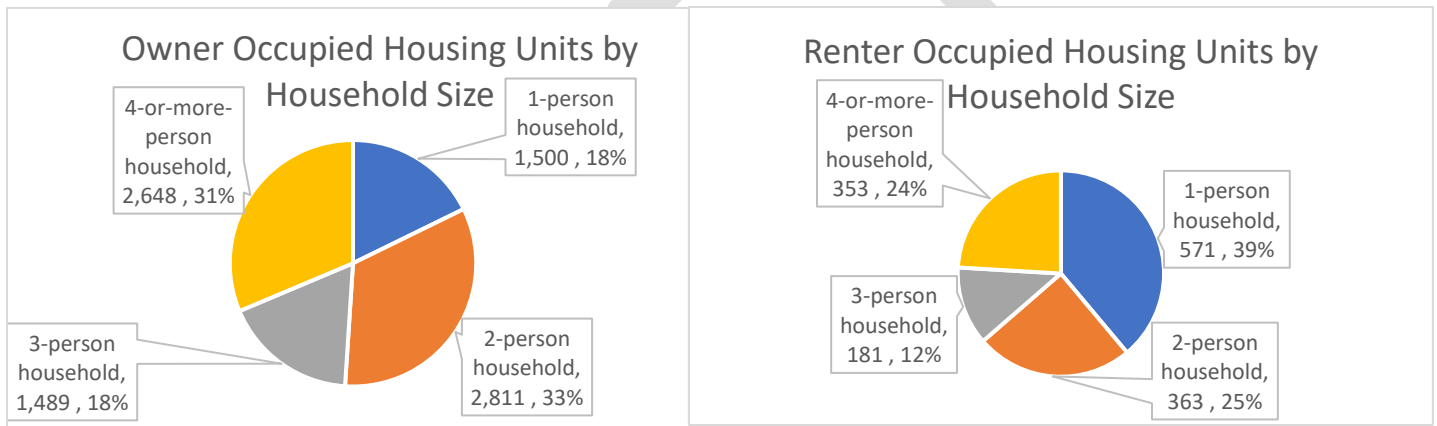
**Table 8: Units of Housing Constructed from 2010 to 2020**

	All units	1-unit		2-units		3- or 4- units		5- or more units	
<b>Westport</b>	1,144	808	71%	10	1%	76	7%	250	22%

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

In Westport household size varies significantly based on tenure. There are 8,448 owner-occupied households and 1,468 renter-occupied households.

**Table 9: Owner Occupied vs. Renter Occupied Housing**



Source: 2015-2019 American Community Survey

**Table 10: Households That Could Qualify for Affordable Housing**

	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)
<b>Westport</b>	Stamford-Norwalk, CT	3,007 (28%)	1,578 (15%)	387



## WESTPORT'S CURRENT & PROJECTED POPULATION PROFILE

The 2020 Census projects that Westport's population with just over 27,000 residents will progressively increase to 29,000 by the year 2030. Westport's population is changing. The Town has gained those residents younger than 19 years old and substantially gained those between 20-34 years old. Residents between 35-54 years old have decreased by 8% but those between 55-74 years old have increased by 22%. Some of these changes may be attributed to more children returning to live home with their parents after college due to housing costs.

**Table 11: Westport's Past, Present, and Projected Population**

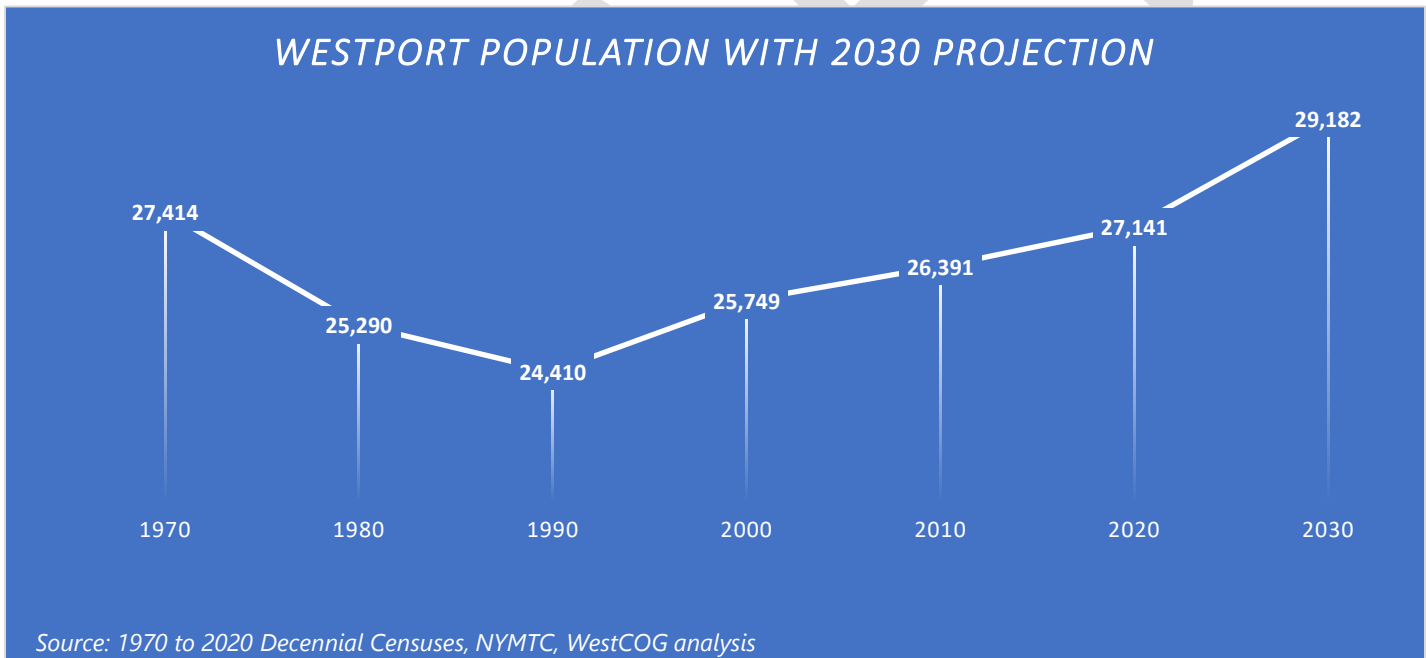
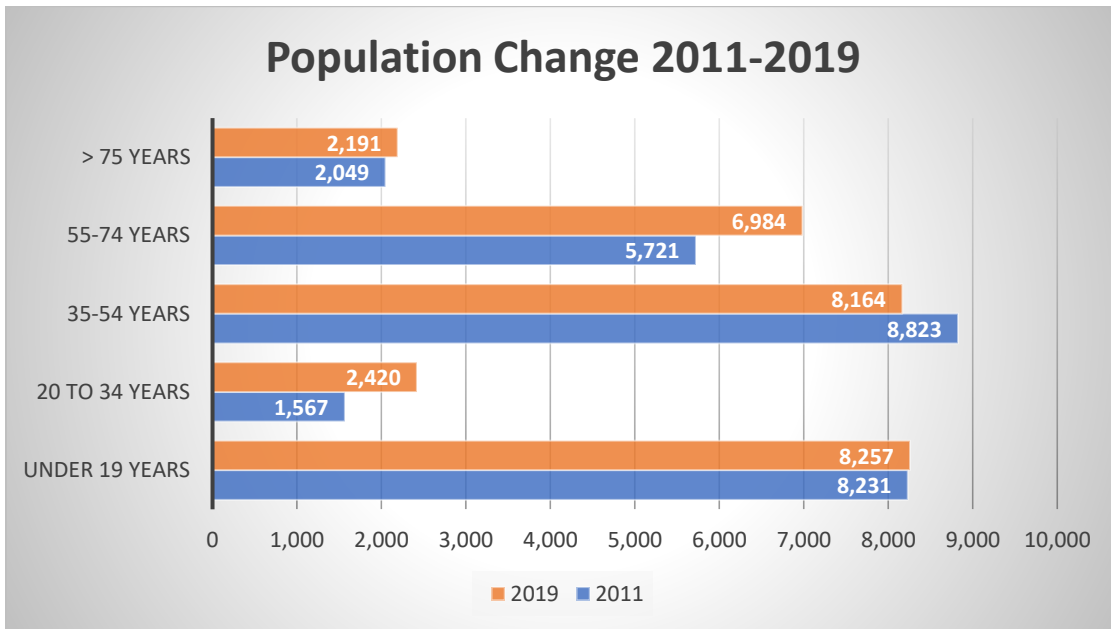


Table 12: Age Distribution (2019)



**Westport Housing Authority**

Westport's Housing Authority is responsible for the operation of public housing located within the town. It is the body through which federal and state funds are channeled to provide publicly operated low and moderate-income housing for the community. Available openings are filled from a waiting list and according to Fair Housing statutes. Currently, all WHA waitlists are closed and they are not accepting new applications. The Housing Authority operates the following four facilities:

1. Hales Court: Hales Court consists of 78 units with one, two, and three bedrooms.
2. Canal Park: Canal Park is for seniors and disabled singles and couples of any age. It consists of 50 studio and one-bedroom apartments, between 450-500 square feet.
3. Hidden Brook: Hidden Brook is located at 1655 Post Road East. It consists of 39 one, two, and 3-bedroom homes. It is intended for low and moderate-income families who pay a fixed rent. Utility charges are not included in the rental fee.
4. Sasco Creek Village: Sasco Creek Village, also located at 1655 Post Road East, consists of 54 new one, two, and three bedroom units.

## **Homes with Hope**

Homes with Hope (formerly the Interfaith Housing Association) is a non-profit based in Westport, which opened in 1984, as a homeless shelter for single men, and occupied a retired firehouse owned by the Town of Westport. Local religious organizations worked together to create the Interfaith Housing Association in response to an increased number of homeless individuals, primarily men, who were turning to them for aid.

Today, the agency provides emergency shelter for men and women, supportive housing for individuals and families, rapid re-housing, diversion services, a community kitchen, food pantry, youth development programs and mentoring. Their knowledgeable and innovative staff develop individualized case management plans with sustainable solutions so that everyone we serve has the opportunity to achieve and maintain an independent life. Homes with Hope operates the following permanent supportive housing facilities:

1. Westport Rotary Centennial House has been in operation since 2009. This Supportive Housing location provides two 2-bedroom family apartments and four 1-bedroom apartments for individuals or couples.



2. Powell Place is Home with Hope's original location providing Supportive Housing. They currently operate nine apartments and provide services to individuals and families.



3. Linxweiller House opened in 2018 and serves one family in Westport



4. Bacharach Community is comprised of three single-family homes in Westport that provide stable Supportive Housing for formerly homeless mothers and their children.



Homes with Hope also provides Case Management Services to some residents living in the Westport Housing Authority developments as well as the following Emergency Shelters:

5. Project Return, a fully integrated Congregate Housing Program of Homes with Hope, focuses solely on the needs of homeless women. At Susie's House, on Compo Road North, Project Return provides long-term housing solutions in a safe, stable environment with on-site Case Management services.



6. Gillespie Center is Homes with Hope's 15-bed emergency shelter for single men. Hoskins Place, located in the same building, is a 4-bed emergency shelter for single women.

Both the Gillespie Center and Hoskins Place typically operate at 100% capacity. In both of these 24-hours facilities, Homes with Hope provides individualized case management services.



### **CLASP**

CLASP is a non-profit with homes in Westport which support family environments for people with autism and intellectual disabilities by attracting and retaining a nurturing and dedicated staff. Its first group home was on Kings Highway in Westport. Today, CLASP has added a dozen more homes and an apartment program, all in Fairfield County, to support the ever-growing list of individuals needing these services.



## CURRENT STRATEGIES FOR FOSTERING AFFORDABLE AND BELOW MARKET RATE HOUSING

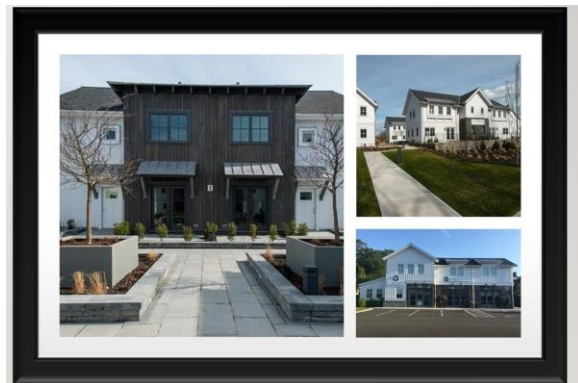
The Plans of Conservation and Development since 1987 have encouraged enacting zoning regulations to create below-market-rate housing. The Planning and Zoning Commission has worked to adopt zoning regulations to promote a variety of housing choices and opportunities while simultaneously maintaining the “small town”, New England village aesthetic which attracts so many residents to town.

While detached single-family homes remain the predominant housing type in Westport, there also exists a diversity of other housing types with various density, location and inclusionary housing requirements. Exhibit A provides a comprehensive list of the multiple regulations that foster a diversity of housing types including regulations permitting “as of right” accessory apartments and accessory dwelling units in every zone and density and coverage bonuses pursuant to Westport’s inclusionary housing overlay. As of right accessory apartments allow for residents of Westport who are facing a change in circumstance or salary to remain in Westport while creating more accessibly priced housing for new residents. Housing diversity in Westport has expanded exponentially in recent years including many of the following projects:



**Saugatuck Center 2 @20 Ketchum Street/ 518  
Riverside Avenue  
17 units with 3 on-site affordable units**

**COASTAL POINT @1135 Post Road East  
12 units with 2 on-site affordable units**





**The Mill @ 41 Richmondville Avenue  
(off-site funds to develop 136 Riverside as deeply affordable housing  
for adults with special needs)**

The Planning and Zoning Commission was able to leverage funds from The Mill development at 41 Richmondville Avenue by adaptively re-using old historic mill to create supportive housing and improve town property at 136 Riverside Avenue.



**136 Riverside Avenue  
5 units of affordable housing**





**Belden Place @ 201 Main Street  
14 units with 3 on-site affordable units**



**Sasco Creek Village and Hidden Brook @ 1655 Post Road East  
93 units of affordable housing**



**The Westporter @ 793 Post Road East  
29 units with 6 on-site affordable units**



**1480 Post, 1480 Post Road East**  
**32 units with 7 on-site affordable units**



**260-264 Riverside Ave**  
**9 units with 2 on-site affordable unit**



**4 Oakview Lane**  
**1 affordable single-family home**

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**Accessory Dwelling Unit @ 350 Greens Farms Road**

## WESTPORT'S AFFORDABLE HOUSING GOALS

The State Statute requires that each municipality must develop a plan to “*increase the number of affordable housing developments*” in that community. The Town of Westport will seek to meet that requirement in both qualitative and quantitative ways by focusing on creating truly affordable units, not simply multiplying the number of luxury condominiums/rentals developed in town. These goals represent both ambitious and attainable targets. For the five year period 2022-2027, the Town will seek to increase the number of affordable housing developments in a meaningful way as follows:

- Creating a new affordable community designed specifically for families, spearheaded by local elected officials with the assistance of the Department of Housing, on +/- 2 acres of state-owned land located in Greens Farms adjacent to public transit, grocery stores, retail and within walking distance of one of the State’s highest ranked elementary schools. Feasibility study funds have already been allocated by the Town using federal ARPA (American Rescue Plan Act) funds. The Department of Housing shall issue an RFP for the community within the next six months. Target is minimum 90% affordability.
- The formation of a town-funded Affordable Housing Trust Fund to direct resources towards future development of affordable housing.
  - Establish an Affordable Housing Trust Fund intended to raise funds to encourage and support the production of qualified affordable housing. Following the Connecticut General Statutes, Chapter 98, Section 7-148(c)(2)(K) (and Chapter 124, Section 8-2i.

- Inclusionary Zoning), establish an Affordable Housing Trust Fund intended to raise funds to encourage and support the production of qualified affordable housing.
- The Trust Fund should be utilized for providing loans or grants to affordable housing developments for the creation of qualified (deed restricted) affordable housing units (and supportive housing) that target households at or below 80% of State Median Income.
  - The Trust Fund, when established, should include clear language as to what affordable housing activities the trust fund can be used to fund and how the funds can be utilized. This could include new construction and rehabilitation of qualified affordable housing, rehabilitation of existing naturally occurring affordable housing. Uses of the funds could include loans, grants, pre-development costs, or down payment assistance for qualified home buyers.
  - The following is a framework for policies that can be utilized to raise revenue for the Trust Fund, administration, and dispersion of funds to incentivize the production of qualified affordable housing.
    - Create a line item in the Town of Westport budget to fund the Trust Fund each year. It is recommended that a minimum amount is established for yearly funding to ensure that Trust Fund receives revenues. However, Westport should seek to fund more than the minimum amount.
    - Capture a Percentage of building and land use permitting fees to be allocated to the Trust Fund. Alternatively, create a surcharge on all building and land use permitting fees to be allocated to the Trust Fund.

- Promote the Trust Fund for tax-deductible donations from residents and businesses, including organizing and hosting yearly fundraising drives and events.
- Pair the Trust Fund with the Inclusionary Two-Family and Multi-family Dwellings that may be modified to require a fee-in-lieu of affordable housing for all residential developments of that do not provide affordable housing units.
- Designate the Economic Development Commission as the Affordable Housing Trust Fund Advisory Committee, to make recommendations to the Board of Finance and Board of Selectman, on administering the Trust Fund and related activities.
- Develop an application process for private and non-profit affordable housing developments to apply for grants to incentivize the production of qualified affordable housing units that target households at or below 50% AMI.
- Explore opportunities to utilize the Affordable Housing Trust Fund to create additional affordable units in approved projects by paying developers to deed restrict market rate units or further deed restrict affordable units at a lower affordability, in order to increase the supply of affordable units in Westport while maintaining the same density of development.
- The immediate development of location specific plans for town-owned land to expand existing rental housing to create or expand affordable housing, while potentially partnering with nonprofits engaged in this work or utilizing public funds. Potential properties include existing housing at Baron's South (60 Compo Road South), existing cottages at Longshore Park (260 Compo Road South), Linxweiller House (655 Post Road East), Adams Academy (15 Morningside Drive North) and the vacant lot adjacent to The Saugatuck (0 Bridge Steet). The Board of

Selectwomen may choose to create a role for a resident volunteer or team with relevant experience to spearhead this planning process. Special consideration shall be given to creating pocket neighborhood/cottage commons/mews developments that leverage new advances in small house development. For example, cottage clusters could be created to expand existing cottage communities at Longshore and on the vacant land adjacent to the Saugatuck senior housing development. Units must be deed restricted (see Appendix E).

- Allocation of the approximately \$1,700,000 in the town's Real Property Fund to acquire land for future development of affordable housing.
- The deed restriction of existing town-owned rental properties so that they are affordable and remain affordable to renters.
- The elimination of zoning barriers to foster additional projects pursuant to Westport's Inclusionary Housing Zone overlay by expanding the overlay zone and revising the regulations.
- The adoption of a new zoning district to ensure that existing deeply (40% State Median Income) affordable housing can be more intensively redeveloped with flexible parking requirements reflecting the availability of public lots nearby.
- Explore the process by which public funds can be used to "buy down" market rate units in approved/existing buildings to become affordable or more affordable, perhaps via the new Affordable Housing Trust Fund or existing Real Property Fund or both.
- Explore opportunities to allow greater density in residential districts if mostly affordable units are created, with a special permit. See Appendix D for an example of zoning code permitting cottage commons development and Appendix E for the importance of deed restrictions.

- The development of 225 multifamily units, including 70 affordable units as a result of the Westport Planning & Zoning Commission's affirmative choice to settle several long-running lawsuits. Nineteen 3-bedroom units will be included because of the specific demand of the Westport Planning & Zoning Commission to address the needs of families seeking housing in Westport.
- Advancements in construction methods will likely result in reducing the cost of creating housing. Sustainably developed modular construction kits and prefabricated cottages are providing new methods to build multifamily and small houses quickly and efficiently. Many of the foregoing goals listed above are achievable at a more reasonable cost if new construction methods are utilized to reduce overall costs. From developing town owned parcels of land to create pocket neighborhoods of cottages clustered around a common green to incentivizing private developers to retain antique homes by clustering other aesthetically appropriate tiny houses around the historic home, there are a myriad of strategies that can be employed to leverage modern construction processes to create more affordable housing in Westport.



## Implementation: The Five Year Plan

This Plan lays out a series of implementation steps that assigns responsibility and priority to these actions so that progress can be recognized and tracked. Working collectively and seeking to improve the community’s approach in numerous smaller ways, this Plan will assist the Town of Westport in becoming more attainable and equitable for current and future residents alike.

GOAL	ACTION	RESPONSIBLE PARTY	PRIORITY
Deed restrict existing town owned rental properties	File deed restriction on the land records	BOS	Year 1
Creating a new affordable community with the assistance of the Department of Housing, on +/- 2 acres of state-owned land located in Greens Farms	Work with organization chosen by State to develop project with affordable housing	PZC	Years 1- 2
Establish an Affordable Housing Trust Fund	Develop and adopt an Ordinance	RTM	Years 1-2
Development of location specific plans for town owned land to expand existing rental housing	Development and planning	BOS	Years 1-2
The development of 225 multifamily units, including 70 affordable units as a result of the Westport Planning & Zoning Commission’s affirmative choice to settle several long-running 8-30g litigations.	Issue permits	PZC	Years 1-3
Allocation of the town’s Real Property Fund to acquire land for future development of affordable housing	Appropriation request	First Selectwoman BOS RTM	Year 2
Elimination of zoning barriers in the Inclusionary Housing Zone	Revise zoning regulations	PZC	Year 3
Adoption of a new zoning district for existing deeply affordable housing can be more intensively redeveloped with flexible parking requirements	Revise zoning regulations	PZC	Years 2- 3
Explore the process to “buy down” market rate units in approved/existing buildings	Develop and adopt an ordinance	PZC BOF RTM	Years 3-4
Explore opportunities to allow greater density in residential districts	Revise zoning regulations	PZC	Years 3-5

## APPENDICES

### **APPENDIX A, Zoning Regulations Pertaining to Housing**

The Planning and Zoning Commission, over the course of decades, have adopted zoning regulations to promote a variety of housing choices and opportunities while simultaneously striving to maintain the character and integrity of the town that attracted residents to make Westport their home. While detached single-family homes remain the predominant housing type in Westport, there also exists a diversity of other housing types with various density, location and inclusionary housing requirements, including:

1. Accessory Apartments (both Affordable and Market-Rate), located within single-family homes, see §11.2.4.12 of the Zoning Regulations;
2. Accessory Apartments (both Affordable and Market-Rate), located in detached buildings on properties occupied by single-family homes, see §32-18.9.2;
3. Planned Residential Developments, wherein (Market Rate) Multi-Family dwelling units may be located on a single 15-acre lot with frontage on the Post Road, see §15;
4. Mobile-Home Units and Mobile Home Replacement Units (both Affordable and Market Rate) may be located on a single 4-acre lot with frontage on the Post Road; see §16, MHPD;
5. Open Space Residential District, wherein single-family, Two-Family, and Multi-Family dwelling units (Market Rate) may be located on a single 50-acre lot, in a residential zone, with frontage on an Arterial Street, see §17, OSRD;
6. Apartments and condominiums (both Affordable and Market-Rate), allowing Multi-Family dwelling units on a 3-acre, privately owned property located in a residential zone that abuts a non-residential zone, and has frontage on an Arterial Street, see §19, Residential Affordable Housing Zone;
7. Apartments and condominiums (Affordable, Market-Rate, and Workforce Housing), allowing Multi-Family dwelling units on a 1-acre, privately owned property located in a residential zone that abuts or is across the street from a non-residential zone, and has frontage on an Arterial Street, see §19A, Residential Affordable Housing Zone/Workforce;
8. Apartments (both Affordable, Market-Rate), allowing Multi-Family dwelling units on a 1.5-acre, privately owned property that has a minimum of 400 feet of frontage on the north side of the Boston

Post Road, is within 400 feet of the intersection of Morningside Drive and the Boston Post Road, and is within 650 feet of the intersection of Turkey Hill Road and the Boston Post Road, see §19B, Residential-Rental Housing Opportunity/Workforce Zone;

9. Municipal Housing Zone, wherein (Affordable) single-family, Two-Family, and Multi-Family dwelling units are permitted on a single lot, 4-acres in size, with frontage on an Arterial Street, owned by the Westport Housing Authority or the Town of Westport, see §20, MHZ;

10. Apartments and condominiums (both Affordable and Market-Rate), on lots located within Saugatuck Center, formerly zoned General Business District, with a minimum lot size of 40,000 SF, and 50' of street frontage; see §24A, GBD/S;

11. Apartments and condominiums (both Affordable and Market-Rate) as part of a mixed-use development located on commercially zoned lots, within Westport Center, on the north of the Post Road and east of Main Street, with 75-feet of frontage on a non-state highway local road, with 40% of its perimeter used as a municipal parking lot, see §29B, BCRR;

12. Supportive Housing, wherein Two-Family and Multi-Family dwelling units may be used as living quarters for persons at-risk of being homeless, where health and employment services are provided by the Westport Housing Authority or qualified 501(c)3 non-profit organizations, on lots twice the minimum lot size required by the underlying zone, see §32-1.

13. Affordable Single-Family and Multi-Family dwelling units for Seniors (over age 62) on property at least 1-acre in size, owned by the Westport Housing Authority, see §32-2, Senior Housing Municipal;

14. Group Homes for Seniors, wherein living quarters are provided for up to six (6) unrelated Seniors (over age 62) within a single-family home; see §32-11;

15. Apartments and condominiums (both Affordable and Market-Rate), both Two-Family and Multi-Family dwelling units, on non-residentially zoned properties, see §32-12, Inclusionary Two-Family and Multi-Family Dwellings;

16. Apartments and condominiums (both Affordable and Market-Rate) as part of a Single-Use Development on split-zoned lots located in both the General Business District and Residence A District when an existing non-conforming septic tank manufacturing company with associated contractor's yard will be abandoned by a proposed Multi-Family use, see §32-12.2.3 Permitted Uses;

17. Group Homes for Youth; wherein living quarters are provided for up to eight (8) unrelated persons under the age of 19, within a single-family home, and is regulated by the State of Connecticut Dept. of Children and Youth Services (DCYS); see §32-13;
18. Residential Facility for School Based Education, wherein living quarters are provided for up to eight (8) unrelated high-school-aged persons, within a single-family home, under the supervision of a non-profit organization chartered by the State of Connecticut for educational purposes, who will attend the local high school, see §32-13A;
19. Apartments and condominiums (both Affordable and Market-Rate), both Two-Family and Multi-Family dwelling units, in buildings formerly occupied by a public school, see §32-14, Conversion of School Buildings to Housing;
20. Managed Residential Communities, Multi-Family dwelling units (both Affordable and Market Rate) for Seniors (persons over Age 62), wherein services are provided, allowed in both residential and non-residential zones, on lots at least 6-acres in size and nonresidential districts at least 2-acres in size, see §32-15;
21. Small Home Developments, wherein Single-Family, Two-Family, and Multi-Family dwelling units (Market Rate) may be located on a single 1.5-acre lot in the Res A district with frontage on an Arterial street, wherein at least 60% of the units are owned or occupied by persons over age 55, see §32-24;
22. Senior Housing including Assisted Living, Full Care and Independent Living Facilities (as defined in §5-2), collectively referred to as (ALFCIL); on lots wholly located within Westport and a minimum of 2-acres in size, see §39A-3, Permitted Uses in the IHZ.
23. Conversion of Existing Non-Residential Building to Multi-Family Dwellings on properties both listed on the Historic Resources Inventory (HRI) and located in the Residential A and B Districts, per §32-26, Adaptive Reuse and Redevelopment of Nonresidential Buildings to Housing, which is a new

use subject to Special Permit/Site Plan approval by the Planning and Zoning Commission to §32, Supplementary Use Regulations.

24. Apartments and condominiums (both Affordable and Market-Rate), both Two-Family and Multi-Family dwelling units, on properties that must be both residentially and non-residentially zoned, see §39A, Inclusionary Housing Zone Overlay District (IHZ);

Additional zoning regulations providing housing opportunities were adopted, but no developments have resulted using these regulations to date, including:

1. Redevelopment and/or adaptive re-use of existing non-residential buildings on Riverside Avenue into larger size Multi-Family dwelling units (Affordable and Market Rate), on lots located in both a residential and non-residential zoning district, on lots over 2-acres in size, see §18, Res C;
2. Senior Residential Communities, wherein Independent Living Facilities (both Affordable and Market Rate), Assisted Living Facilities, and Full Care Living Facilities for Seniors (over age 62), may be developed on Town-owned property located on 4-acre residentially zoned lots, and 2-acre non-residentially zone lots, with frontage on an Arterial Street, see §32-15A;
3. Age-Restricted Housing; allows for (Affordable and Market Rate) Multi-Family dwelling units and Continuing Care Retirement Communities for Seniors (over age 62) on private property located on 3-acre residentially zoned lots, and 2-acre non-residentially zoned lots, with frontage on an Arterial or Collector street, see §32-15B;
4. Affordable and Middle-Income Housing, wherein single family, Two-Family, and Multi-Family dwelling units are allowed on property owned by the Town of Westport, see §32-17;
5. Special Needs Housing; allows for Multi-Family dwelling units (100% Affordable) for Special Needs Individuals on property improved with an existing building, owned by the Town of Westport; and located within the Residence A district, see §32-27.
6. Text Amendment #785, elimination of §4-5, Maximum Allowable Multi-Family Dwellings, which if adopted will remove potential barriers to approving future multi-family developments.

## **APPENDIX B, Community Survey Results**

**APPENDIX C, DRAFT Western Connecticut Council of Governments Affordable Housing Plan,**

[https://westcoq.org/regional-planning/housing-plan/.](https://westcoq.org/regional-planning/housing-plan/)

Western Connecticut Regional Affordable Housing Plan is written as a toolbox for municipalities to reference when creating an Affordable Housing Plan to satisfy statutory requirements. The Plan reviews the common challenges municipalities in the region face when constructing affordable housing such as the regional housing and employment markets, transportation and infrastructure limitations, and the economics of land availability. It has a comprehensive housing needs assessment and zoning assessment done using a consistent approach for all eighteen member municipalities. It also contains resources for increasing affordable housing through zoning regulations, subdivision regulations and financing options.

APPENDIX D, Example of Regulation Permitting Cottage Commons infill development.

<https://www.codepublishing.com/WA/ClarkCounty/?html/ClarkCounty40/ClarkCounty40260/ClarkCounty40260073.html>

APPENDIX E, Example of non-deed restricted pricing for a small cottage in a cottage development. **WITHOUT DEED RESTRICTION FOR AFFORDABILITY SMALL COTTAGES WILL NOT BE AFFORDABLE.**

13318 NE 111th Court,  
Redmond, WA 98052

\$926,000

Open House this Weekend

Saturday April 2 - Open Noon to 3 p.m.

Sunday, April 3 - Open 1 to 3 p.m.

NWMLS # 1907472

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