

8. Healthy, Efficient and Diverse Housing

8.1 Design and Implement a Housing Needs Assessment

Objective

Understand your community's residents and existing housing options, and assess what type of housing is needed and where it might be needed.

A **webinar** regarding this action is available for viewing. [Check out past Webinars.](#)

Complementary action:

- [Grow Affordable and Sustainable Housing](#)

What to Do

Municipalities may choose to work collaboratively on implementing this Action. Each participating municipality will receive points.

The more you do, the more points you earn.

1. Create, expand or maintain your community's housing data profile, starting with information in municipal housing data profiles produced by the Partnership for Strong Communities and potential additional data points outlined in this [worksheet 1](#). Analyze the data and describe the implications of the data for your community's housing future by filling in [worksheet 2](#). Present the housing data profile at a regular meeting of your municipality's legislative body or other public meeting. (**10 or 15 POINTS**) see [worksheet 1](#)

Submit: The most recent municipal Partnership for Strong Communities [housing data profile](#) and other data for additional points (see [worksheet 1](#)), your completed housing data analysis worksheet ([worksheet 2](#)), and the date on which you presented the data at a public meeting.

The housing data profile

http://www.pschohousing.org/files/PSC_2018HsgProfile_Greenwich.pdf was presented at the Planning and Zoning public hearing scheduled to discuss the new Plan of Conservation and Development 2019 on July 19, 2018 at 7:00 pm at the Town Hall Meeting Room. Aleksandra Moch, Environmental Analyst provided a Power Point presentation and engaged the public in a discussion. (Attached are the flyer for the meeting and the Power Point presentation.)

In addition, the meeting was featured in town press articles. The first of them provided by Greenwich Free Press, entitled "POCD Open Mic Night Highlights" <https://greenwichfreepress.com/news/government/pocd-open-mic-night-highlights-109977/> and the second by Greenwich Time in article entitled "Greenwich May Look Different in Coming Years" <https://www.greenwichtime.com/local/article/Greenwich-may-look-very-different-in-coming-years-13094282.php>

Housing Data Profile Worksheet (Worksheet 1)

The most recent version of the Partnership for Strong Communities housing data profiles:
http://www.pschoosing.org/files/PSC_2018HsgProfile_Greenwich.pdf (for 10 points)

Potential Additional Data Elements to Incorporate (for 5 extra points)

For energy burden data, municipalities are encouraged to determine, as best as they are able, how many residential properties use each of the following heating fuels: natural gas, oil, electricity or other fuels. Municipalities may be able to obtain this data from municipal Grand Lists.

- Residents living in group quarters - ACS 5-year estimates, Table ID B26001
- Disability Characteristics - ACS 5-year estimates, Table ID S1810
- Median household income- ACS 5-year estimates, Table ID B2511 **\$128,153**
- Number of housing units by size - ACS 5-year estimates, Table ID B25032
 - 1-unit, detached
 - 1-unit, attached
 - 2-units
 - 3 or 4 units
 - 5 to 9 units
 - 10 to 19 units
 - 20 or more units
 - Mobile home **0 units**
 - Boat, RV, van, etc. **0 units**
- Mean assessment value - ACS 5-year estimates, Table ID B25080 (This is the aggregate value by the number of units in the structure. The mean can be calculated using Table ID B25032 as the denominator.)
- Number of subsidized housing units - CT DOH, [Affordable Housing Appeals List 1,287](#)
- Number of public housing units
- Number of market rate affordable housing - CT DOH, [Affordable Housing Appeals List](#) (This can be calculated by subtracting the affordable housing units from the total housing units, which are both provided in the CT DOH, Affordable Housing Appeals List.)
24,344
- Number of parcels permitted any housing
- Number of parcels permitted single-family housing with total acreage estimate
 - Number of Single-Family Parcels with minimum lot size of 1+ acres
 - Number of Single-Family Parcels with minimum lot size of .5+ acres
- Number of parcels permitted two-family housing with total acreage estimate
- Number of parcels permitted multifamily housing with total acreage estimate
 - Number of parcels permitted mixed-use multifamily housing
 - Number of parcels permitted 3 units and total acreage estimate
 - Number of parcels permitted 4-9 units and total acreage estimate
 - Number of parcels permitted 9+ units and total acreage estimate
- Number of parcels with minimum floor area ratio (FAR) and total acreage estimate
 - Above 2.0 FAR and total acreage estimate

- Above 1.0, below 2.0 FAR and total acreage estimate
 - Above .5, below 1.0 FAR and total acreage estimate
- Number of parcels permitted affordable housing and total acreage estimate
- Number of parcels permitted elderly housing and total acreage estimate
- Number of parcels designated undevelopable due to wetlands, state or national park, or other designation (please specify) and total acreage
- Number of parcels excluding residential use due to commercial or industrial designation and total acreage
- Number of parcels designated farmland and total acreage
- Number of parcels permitted any housing with access to public sewer
- Number of parcels permitted any housing with access to public water
- Number of mixed-use/residential parcels with no access to public sewer
- Number of mixed-use/residential parcels with no access to public water
- Number of single-family housing units and total acreage estimate
 - Number of Single-Family housing units with minimum lot size of 1+ acres
 - Number of Single-Family housing units with minimum lot size of .5+ acres
- Number of two-family houses with total acreage estimate
- Number of three-family houses with total acreage estimate
- Number of multifamily (residential only) structures with 4 units or more
 - Number of residential units within multifamily housing structures with 4 units or more
 - Number of parcels permitting between 4 and 9 units with total acreage estimate
 - Number of parcels permitting great than 9 units with total acreage estimate
- Number of condominium communities with three or more condo units
 - Total condo units
- Number of mixed-use structures with 3 residential units or less
 - Total number of residential units within mixed-use structures with three residential units or less
- Number of mixed-use structures with 4 residential units
- Number of mixed-use structures with 4 residential units or more

Housing Data Profile Worksheet (Worksheet 2)

Housing Data Profile Analysis Worksheet (Worksheet 2)

Analyzing the data in your Housing Data Profile, please answer each of the following questions:

1. Overall, how do you view the age, income, racial, ethnic and other demographic indicators of your municipality? Please compare your assessment of your municipality with surrounding municipalities, your region and the state overall.

Greenwich is a town where families are doing well. Good school system attracts mid-age families with children of school-age. Millennials and elderly are the list represented. The main reason for this is the high price of housing and the housing type which is dominates Greenwich housing market. 45% of housing are four plus bedroom single-family residences which are too large for the elderly who are looking to downsize and Millennials who are just starting their professional career and establishing families. The median home value in Greenwich is now \$1,169,900 which puts most of the available homes out of reach for middle-class households. For comparison in the neighboring city of Stamford, median home value is \$501,200 which is significantly less. Greenwich is not that far off in comparison to Westport where the median home value is \$1,401,800. Westport has very similar population dynamics to Greenwich and it is located along the coast and within the same county.

The analysis of the population, age and race data shows that Greenwich is reacting to the current market environment. There is a clear tendency showing the children stay longer and continue living with their families after graduating from high school and the elderly live with their families more often than before. Single households are declining due to the increasing cost of living. Housing in Greenwich is expensive even for the population earning close to the median household income of \$128,153.

The annual median household income in Greenwich calculated for 2015 was \$128,153 which was 82% higher than Connecticut's median household income of \$70,331 and 52% higher than Fairfield County's median household income of \$84,233. Comparing to the neighboring Stamford's median household income of \$79,359 which was almost half of Greenwich's and stayed more in line with the rest of Connecticut. Westport on the other hand with their median household income of \$162,907 exceeds what is shown for Greenwich.

Racial profile of Greenwich shows majority white residents (76%) with 12% of Hispanic, 8% of Asian, 3% of African American, and 2% of other race. Westport is even less diversified according to the data. Their white population is 87%, while Stamford has only 50% of its population identifying as white.

2. Assess whether your municipality is projected to get older, younger or stay about the same, and whether your current housing stock will be affordable and appropriate for your anticipated age groups, or whether you foresee the need to provide new housing choices.

Greenwich is projected to get older and lose some of the school-age population in the near future. Between 2020-30 it is predicted, the 65+ population will increase 1% while the school-age group will decline 7%. The predicted data shows more need for affordable housing, smaller units and more units conveniently located to transit and other services. Large houses (4 bedrooms and larger) would not be in a high demand since the school-age population will decline. Greenwich has been slowly adjusting to this new trend. The last years of data for building permits for new construction shows a significant increase of multi-unit development.

3. Assess your residential grand list, whether it has grown in value, fallen in value or stayed about the same and what factors in the housing market (supply, demand, mix, those factors in surrounding municipalities) have had an impact on that grand list.

In Greenwich the residential grand list has experienced 5% decline between 2008 and 2016. This decline reflects the current market and past financial crisis of 2008 which the town is still recovering from. Housing stock dominated by single-family homes of four bedrooms and larger became quickly unaffordable; therefore, losing their value when market dropped down. The demand for this type of housing has not recovered to the level existing before 2008. Rapid growth of Stamford apartment stock makes them attractive for young residents born in Greenwich and elderly residents who are looking for maintenance free living.

4. Assess your municipality's residential zoning and determine whether it allows for a variety of housing choice creation, should the municipality want to add to the spectrum of choices, or whether lot size, floor area ratio and other factors limit your municipality's housing creation ability.

Greenwich is larger built out from a new lot perspective. Property values have encouraged a limited lot merges, splits and redevelopment. Recent changes were made to the R6 zone. This zone had many non-conforming (5,000 sq. ft.) lots and the newly approved revisions are better fit to address the overbuild nd density of the paved areas.

5. Assess your current housing choices: how wide a spectrum of unit types (single-family detached, duplex, multifamily, mixed-use, etc.) your municipality currently has, where they are generally located, and whether a diversity of housing types could be expanded in areas of municipality.

According to ACS 5-year estimates, the number of housing units by size in Greenwich breakdown as follows:

- 1-unit, detached: 15,440
- 1-unit, attached: 1,669
- 2-units: 2,516
- 3 or 4 units: 1,371
- 5 to 9 units: 979
- 10 to 19 units: 709
- 20 or more units: 1,612
- Mobile home: 77

- Boat, RV, van, etc.: 0

North Greenwich primarily consist of single-family detached housing. Large properties (for acre and more) are concentrated within the Merritt Parkway corridor while multiunit structures dominate the I-95 corridor. The zones designated for multi-unit development are associated with the main shopping and transportation hubs. The most diverse area is found in Byram which is located within the southwestern section of Greenwich. The diversity increases moving towards the southeast. Old Greenwich is the list diverse community with only several multi-unit locations. Proximity to the beach makes the price of properties unreachable for the middle and lower-class.

6. From your housing data profile, determine the number and percentage of income-restricted housing units (affordable housing), their type (single-family, multifamily), their location (confined to an area of municipality, with/without access to transit, jobs, healthcare, shopping, recreation) and whether there are locations where such housing could be created. How do your municipality's numbers/percentage compare to surrounding municipalities, the region/county, and the state as a whole?

In Greenwich there are 1,259 income-restricted housing units (affordable housing). The type of housing dominating in this category consist of multi-units housing. The units are imbedded in multi-unit structures which are spread all over the densely developed central and southern section of Greenwich. With housing density comes the proximity to main transit hubs, jobs, and shopping as well as medical services. These areas are pedestrian friendly with sidewalks on both sides of the roads. These densely developed areas which are supported by sewer and public water are build-out and lack any open parcels which may provide for future development opportunities. The only parcels available are those with existing structures which may be replaced with new housing units.

Greenwich provides barely 5% of affordable units, which is less than in neighboring Stamford (16%), but more than Westport (3%). Greenwich is one of the 138 municipalities with less than 10% of their housing stock affordable. In Connecticut the percentage of affordable units varies from the lowest in Weston (0.11%) to the highest in Hartford (38.35%).

7. From your housing data profile, determine the median household income overall, for homeowners, and for renters, the median sales price and median gross rent, and how many households (renters and owners) are burdened by their housing costs (spending more than 30% of their income on housing).

The median household income in Greenwich is \$128,153, while the median income for homeowner households is \$171,864. The median income of household with mortgage is \$207,689 while the households without mortgage which include retirees and fix income individuals is \$116,111. Homeowners make more money than renters.

Median income of the renter household is \$76,106, which is much less than the median income of all households. According to 2011-15 American Community Survey data, 79% of Greenwich's 7,238 rental units have gross rent over \$1,000 per month and only 8% have a gross rent under \$750 per month.

In Greenwich 42% of renters and 33% of owners spent more than 30% of their income on housing. This single expense limits their budget significantly leaving not much to be used for necessities such as: transportation, food, health care, education, etc.

2. With a process of community engagement and education, conduct a municipal or regional housing needs assessment that includes the following basic elements **(15 points)**:

All elements must be completed to receive credit.

- a. Scope.** Identify areas to study (municipal-wide, neighborhood-level, or regional).
- b. Demographics.** Evaluate demographics to determine housing needs for the future. In addition to including race, national origin, family status and disability status, this evaluation should identify areas that have racially and ethnically concentrated areas of poverty (R/ECAP).
- c. Economics.** Evaluate economic information, including, but not limited to: jobs per household, projected job growth (or loss), and projected income from jobs in the future.
- d. Community Services.** Evaluate community services, which includes access to public transit, access to child care, access to health care, and other areas of inquiry.
- e. Affordability.** Determine how many income-restricted housing units are currently available and at what income threshold (e.g., 80%, 60%, 50% or 25% the lesser of state or area median income).
- f. Housing Gap Analysis.** Conduct a housing gap analysis, based on existing housing stock and demand estimates. The analysis should also include the number of shelter beds and the extent of supportive housing, if any.
- g. Zoning Analysis.** Conduct a zoning analysis of single-family, two-family, multi-family, affordable, and elderly housing zones. Include information about how to request a reasonable accommodation to zoning rules for older adults or people with disabilities, rules regarding group housing, housing of unrelated persons, and rules for temporary health care and similar structures.
- h. Strategies.** Plan strategies to diversify housing stock to meet the needs. For example: increase the number of zones for various types of housing, ensure a legal procedure exists to request reasonable accommodation, or change any illegal rules for group housing.
Note: Pursuant to Section 2 of Public Act 17-170, every five years, each municipality is required to prepare, amend or adopt a detailed plan to increase the number of affordable developments in the municipality. This section of the housing needs assessment and plan should directly or by reference, incorporate the required affordable housing plan.
- i. Retrospective Analysis.** Analyze past applications for new construction and/or rehabilitation permits that would have expanded housing stock, diversified housing stock, and/or change neighborhood composition. This also includes information about the success or failure of such applications, the reasons for the success or failure, any changes that were made to zoning or planning documents as the result of such application, and recommendations for future applicants. *Note:* If your city or town is one of the

“entitlement communities” receiving Community Development Block Grant funding directly, you’ll find this analysis similar to the U.S. Department of Housing and Urban Development’s (HUD’s) Assessment of Fair Housing required by regulation 24 CFR §5.154. Data provided by HUD can be used to complete the analysis for this action step.
Submit: The housing needs assessment.

3. Distribute the completed housing needs assessment to relevant municipal departments and relevant regional organizations. Conduct a presentation of the housing needs assessment to your local elected official(s), governing body(ies), and other town leaders **5 POINTS**

Submit: Evidence that you distributed the housing needs assessment to relevant municipal departments and a copy of your presentation.

The Housing Data Profiles of 2018 was presented on July 19th at the Town Hall Meeting Room at 7:00 pm. This public meeting was organized by the Planning and Zoning Commission to discuss the new Plan of Conservation and Development. The data was presented to the commission and the public. About 50 property and business owners were in attendance. The copy of the presentation was forwarded via an email on July 25, 2018 to the head of the P&Z, Health Department, Tax Assessor, The Housing Authority, and Economic Development.

Attachments: Power Point, email to the department heads







Town of Greenwich

Plan of Conservation & Development

This certificate received on file

On JUL 17 2018

At 1:45pm

Open Mic

Date: Thursday, July 19th, 2018

Time: 7:00pm

Location: Town Hall Meeting Room
Greenwich Town Hall
101 Field Point Road

We Need Your Input!

What is your vision for the future of Greenwich? What improvements should the town focus on? The 2019 Plan of Conservation & Development will shape how we change over the next 10 years, and your input is needed. This is a non-facilitated discussion, simply an opportunity for you to speak about a conservation or development topic of your choice. The Planning & Zoning Commission and Staff will be there to listen. The meeting will be transcribed, so it is not necessary to hand in your written comments. Although, we would appreciate a copy of anything that you show to the Commission. We encourage all residents to attend and be a part of the planning process! If you cannot make the meeting, but have something to share, please send an e-mail to: Katie.DeLuca@greenwichct.org

We encourage all residents to attend and be a part of the planning process!

GREENWICH
PLAN of CONSERVATION and DEVELOPMENT

For information and other opportunities to provide input, visit the project website at www.greenwichct.org/pocd

Questions?

Please contact Katie DeLuca in the Greenwich Planning and Zoning Department at (203) 622-3795 or Katie.DeLuca@greenwichct.org



Housing Data Profiles



Greenwich 2018

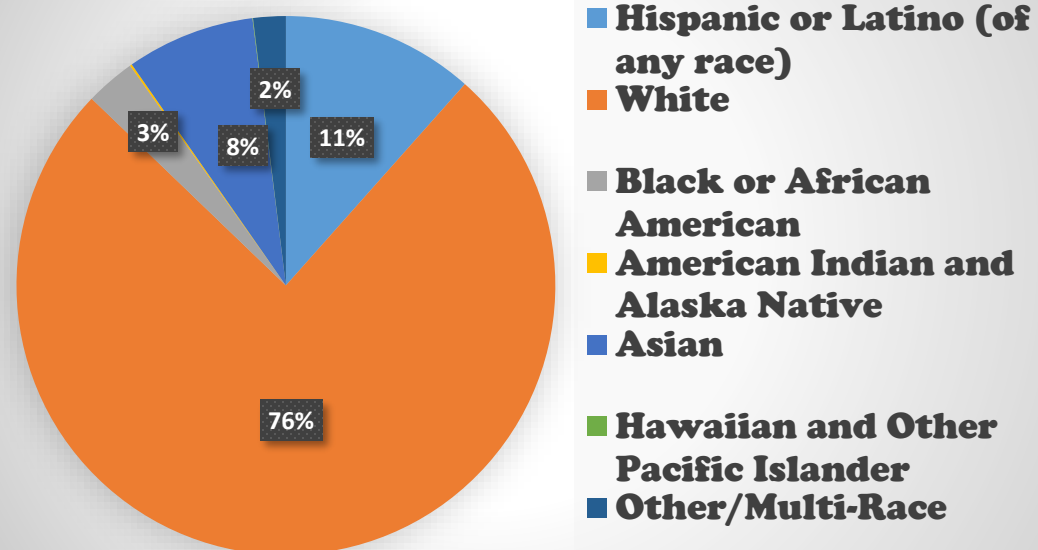
Population, Age, & Race



	2011-15	2000	% Change		2011-15	2000	% Change
Population	62,434	61,101	2%	Householders living alone	24%	25%	-1%
Households	22,083	23,230	-5%	Residents living in families	73%	70%	3%
Average household size	2.79	2.6	7%	Households with someone <18	38%	35%	3%
Average family size	3.32	3.12	6%	Households with someone > 65	30%	29%	2%

Source: 2011-15 American Community Survey

Racial and Ethnicity Groups

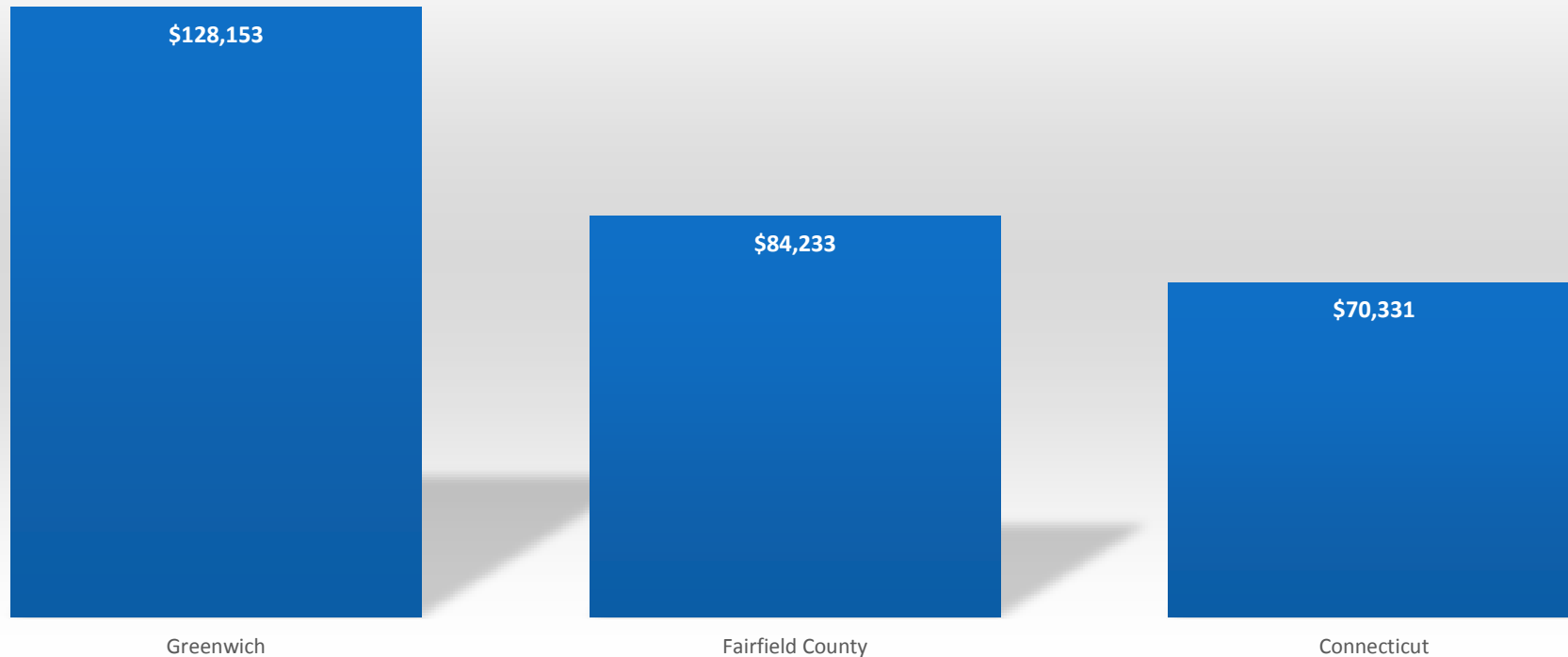


Race and Ethnicity	Total	%
Hispanic or Latino (of any race)	7,222	12%
White	47,213	76%
Black or African American	1,871	3%
American Indian and Alaska Native	77	0%
Asian	4,812	8%
Hawaiian and Other Pacific Islander	22	0%
Other/Multi-Race	1,217	2%

Household Income

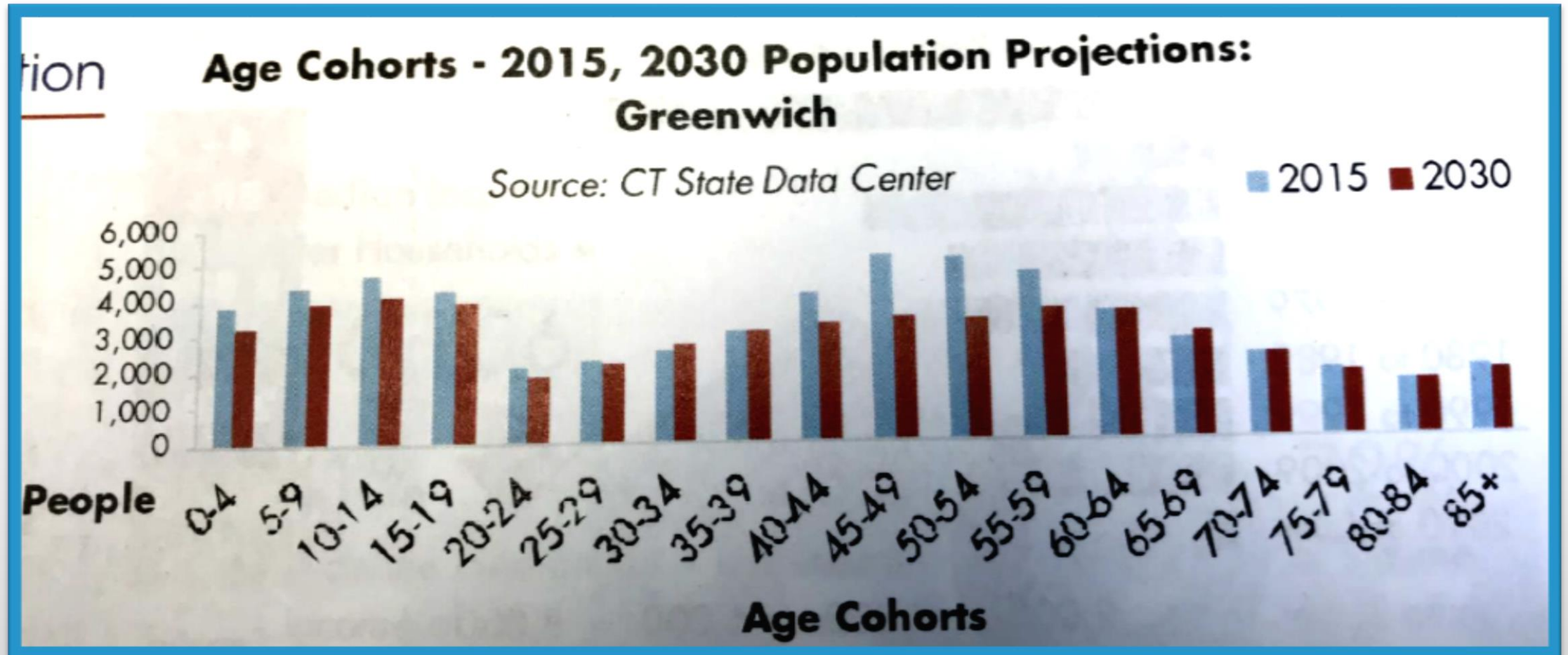


Median Household Income



Source: 2011-15 American Community Survey

Aging of the Population

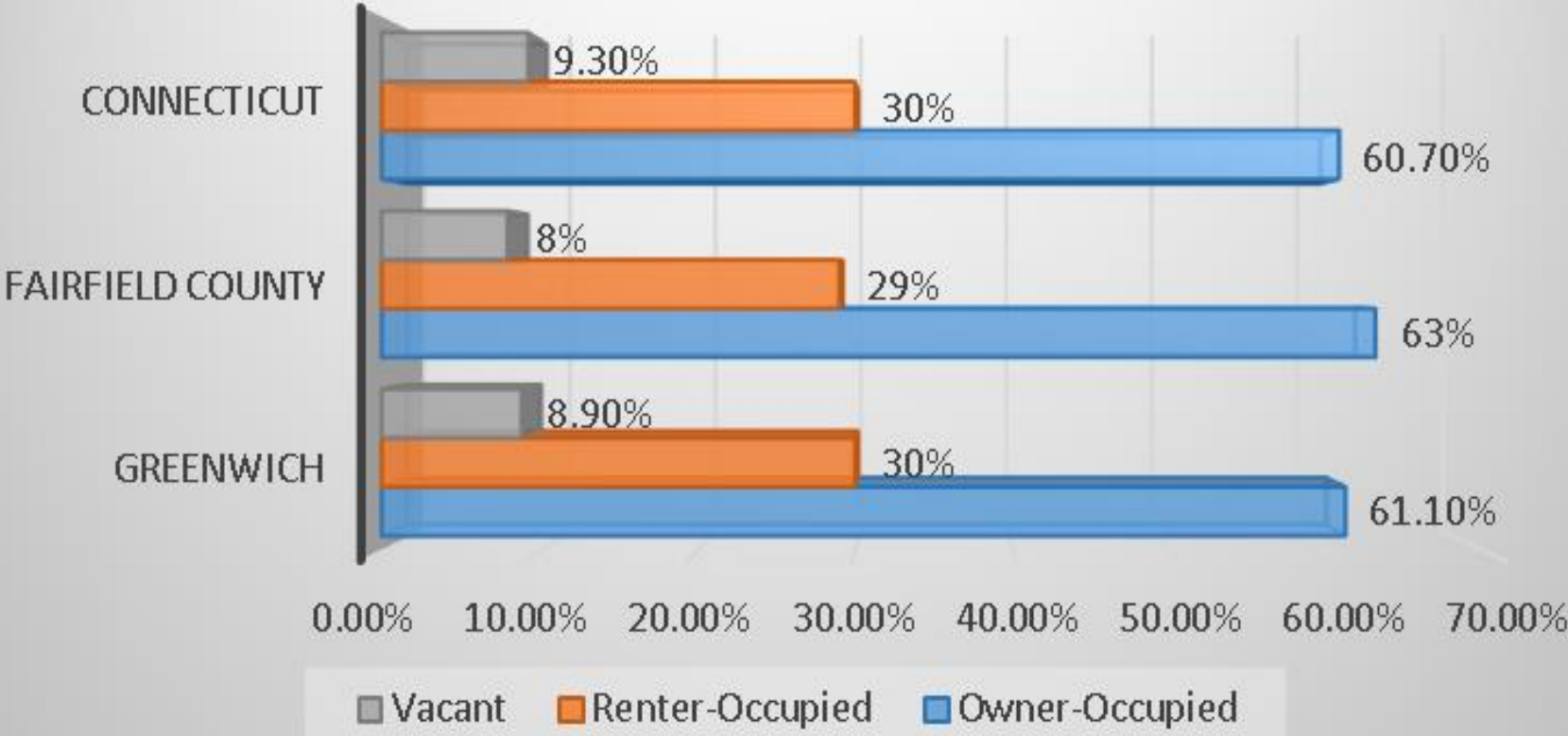


Characteristics of Housing Stock



Tenure

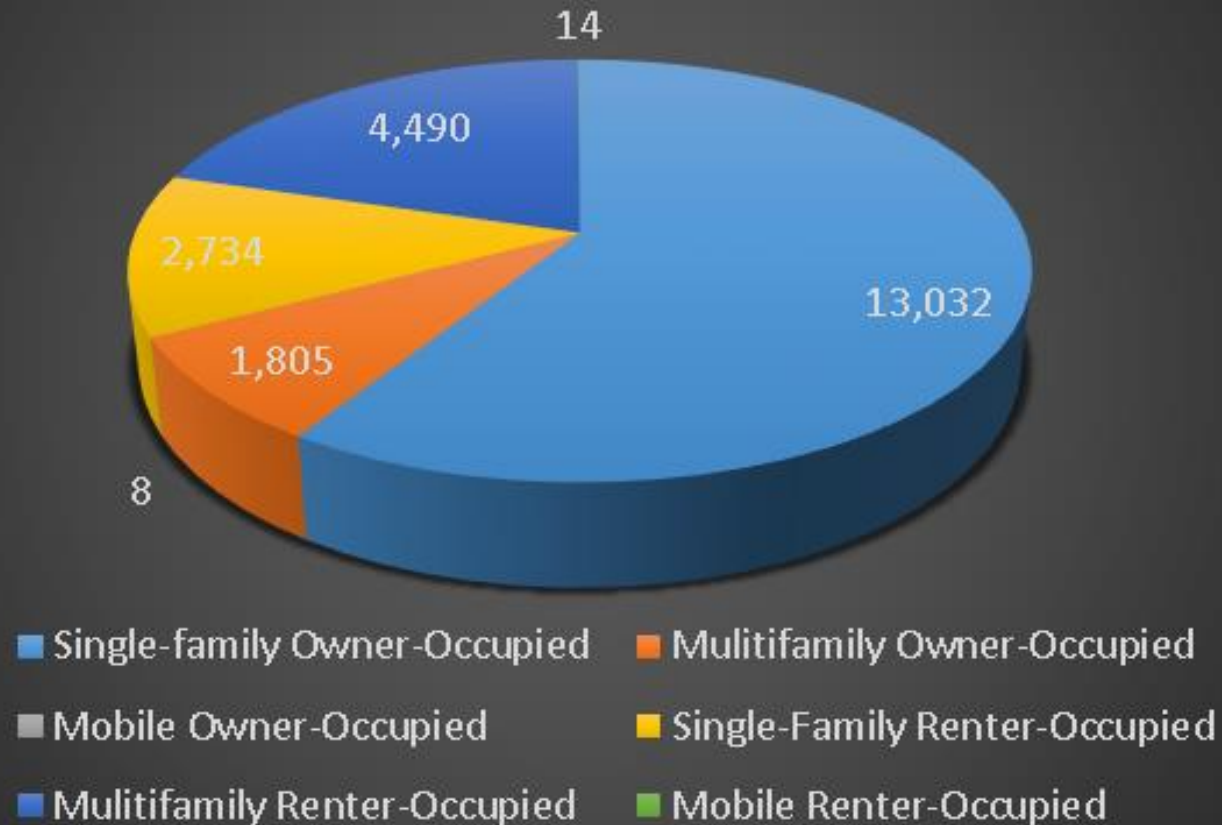
Percent of Owner-Occupied, Renter-Occupied and Vacant Housing Units



	Greenwich
Total	24,242
Owner-Occupied	14,845
Renter-Occupied	7,238
Vacant	2,159

Units in Structure

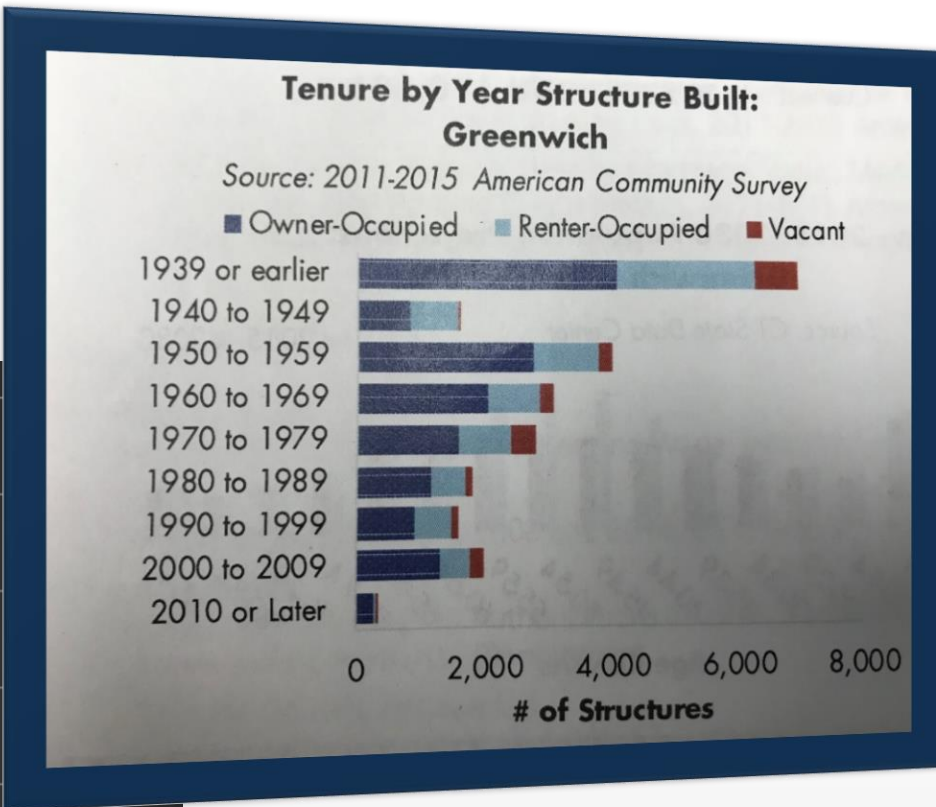
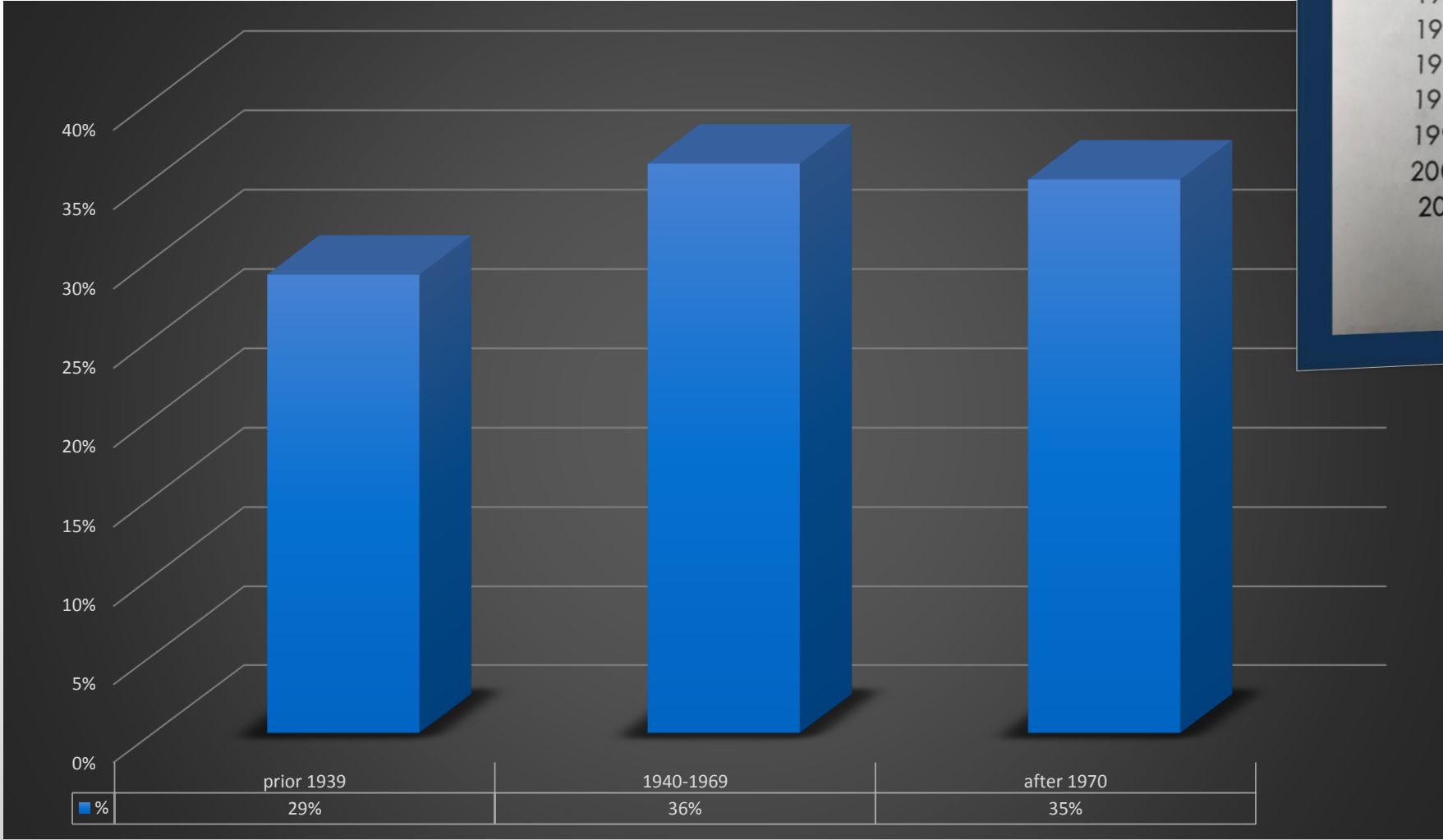
Units in Structure by Tenure



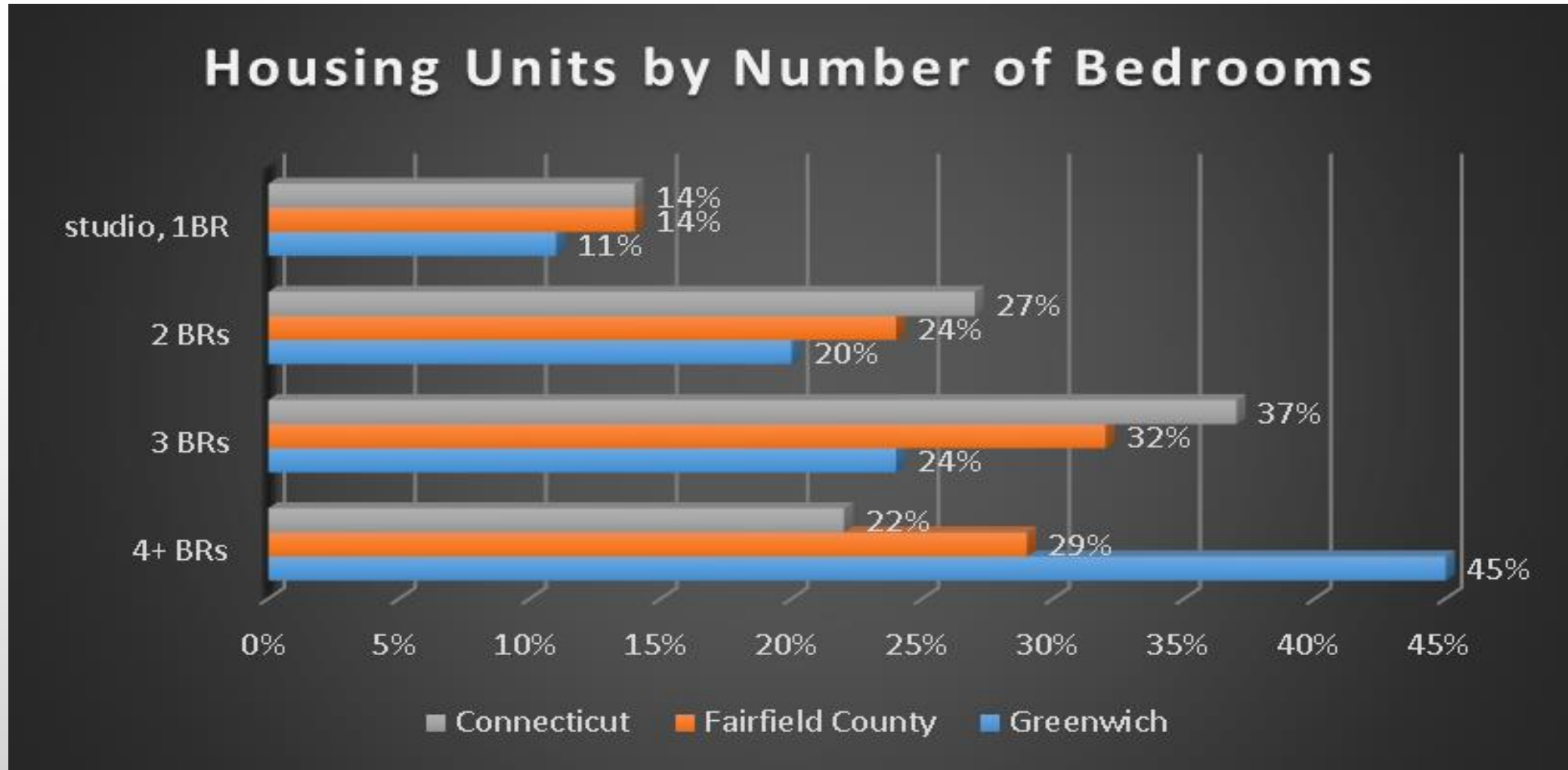
Owner -Occupied	# Units	%
Single-family	13,032	59%
Multifamily	1,805	8%
Mobile	8	0%

Rent-Occupied	# Units	%
Single-Family	2,734	12%
Multifamily	4,490	20%
Mobile	14	0%

Year Built



Bedrooms



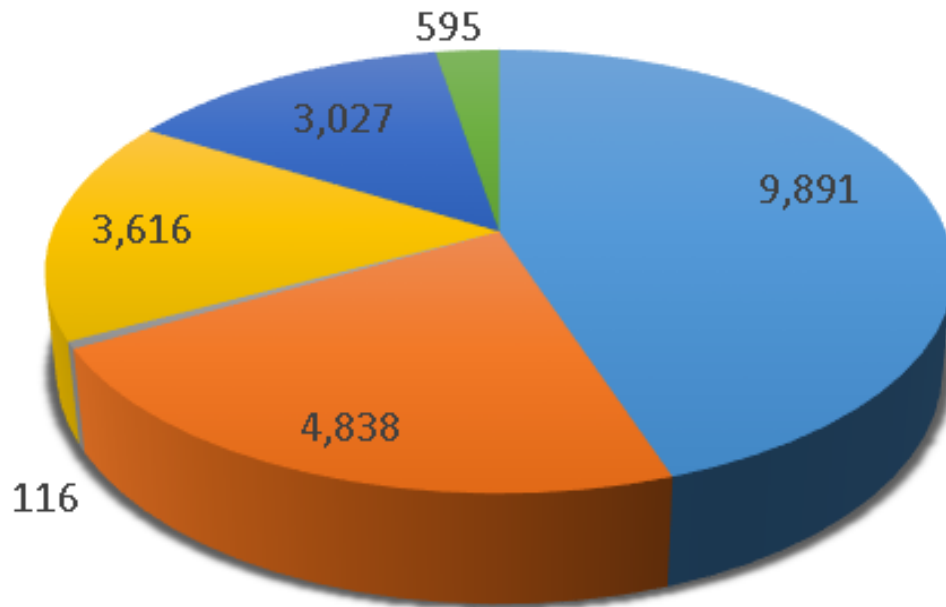
Housing Costs for Owners and Renters



Affordability



Housing Costs as a % of Household Income



■ spending <30% Owner-Occupied ■ spending >= 30% Owner-Occupied
■ not computed Owner-Occupied ■ spending <30% Rent-Occupied
■ spending >= 30% Rent-Occupied ■ not computed Rent-Occupied

Owner-Occupied	# Units	% Total
spending <30%	9,891	45%
spending >= 30%	4,838	22%
not computed	116	1%

Rent-Occupied	# Units	% Total
spending <30%	3,616	16%
spending >= 30%	3,027	14%
not computed	595	3%

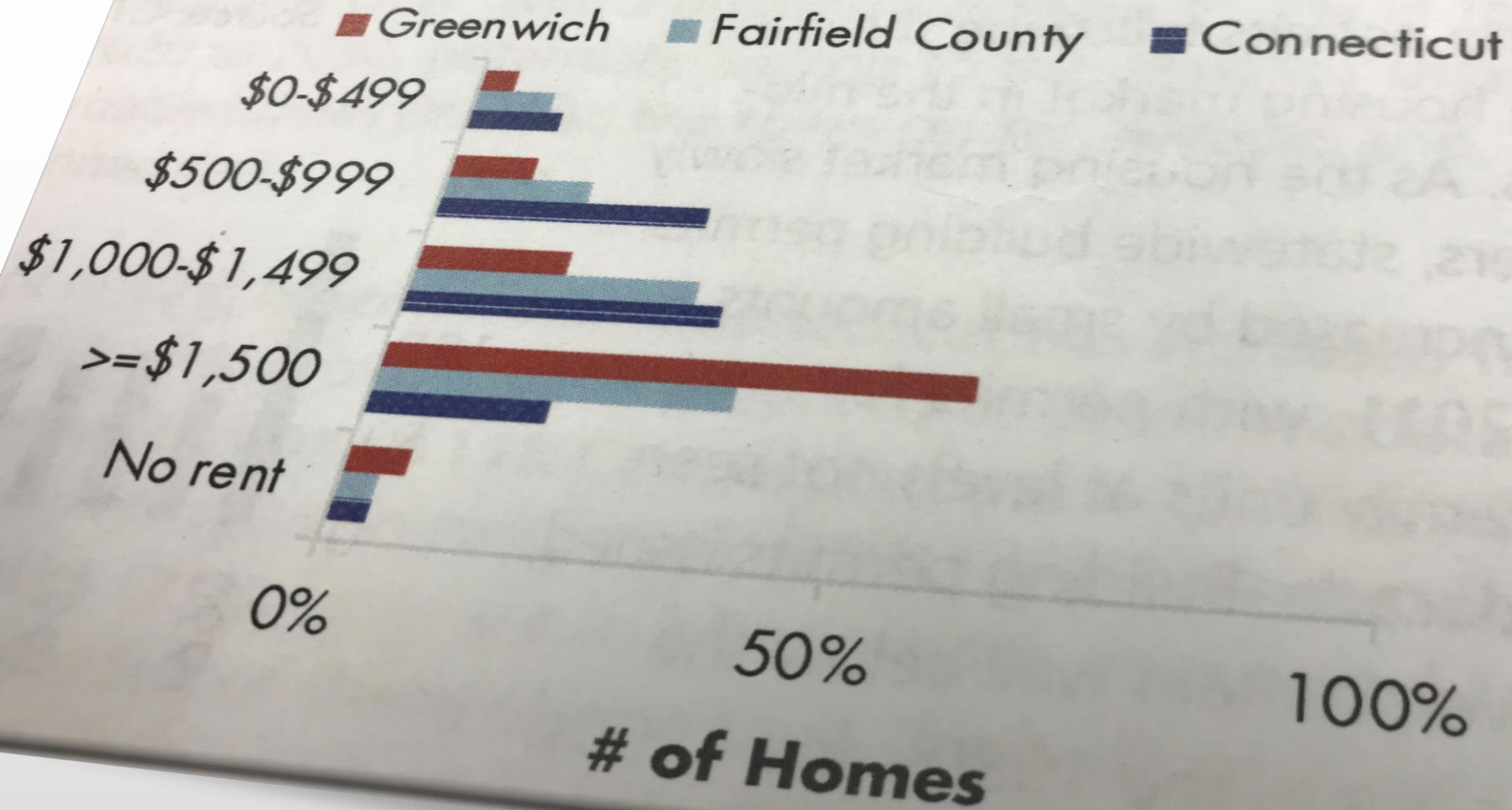
Home Value



The median home value in Greenwich is now \$1,169,900, an increase of 69% since 2000

Rental Units by Gross Rent: Greenwich

Source: 2011-2015 American Community Survey



Gross Rent

Housing Costs & Income

Median income of:

- **average homeowner household** **\$171,864**
- **household with a mortgage** **\$207,689**
- **household w/out mortgage** **\$116,111**
- **renter household** **\$76,106**

Housing Market



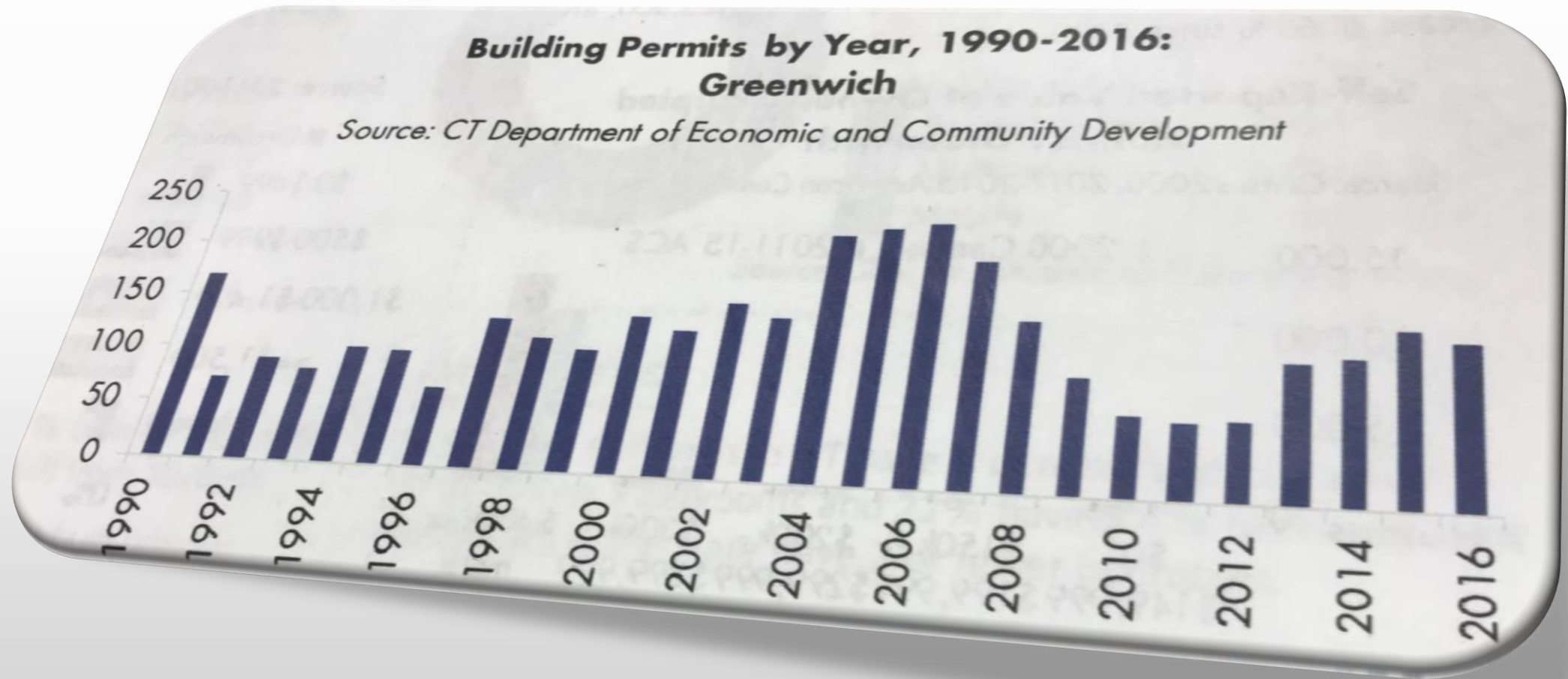
Housing Wage

The hourly wage needed for a household to afford a typical 2-bedroom apartment in Stamford-Norwalk metro area is **\$37.60**

Grand List 2008-16

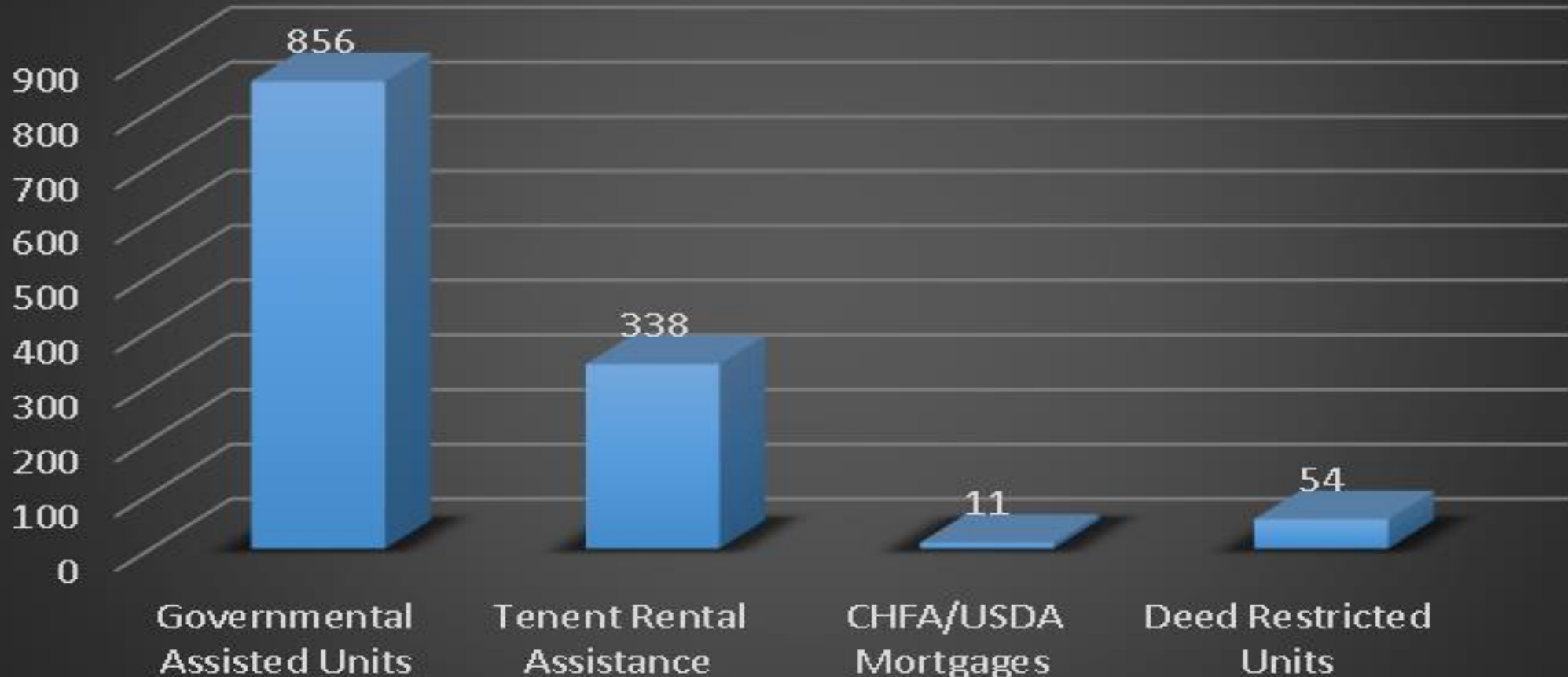
Total Real Property 2008	\$32,857,175,260
Total Real Property 2016	\$31,222,763,948
<hr/>	
% Change, 2008-16	-5%

Building Permits



Affordable Housing

Assisted Units 2016 Appeals List



Discussion

- **What additional data would be helpful in analyzing your community?**
- **How do you view the age, income, racial, ethic and other demographic indicators of Greenwich?**
- **Which neighborhoods most require analysis of housing needs?**
- **Does current zoning allows for creation of variety of housing choice?**
- **How are your residents served by the existing housing?**
- **How would you engage the most impacted?**
- **What are the potential benefits, burdens, and/or community priorities related to community housing needs?**

Moch, Aleksandra

To: DeLuca, Katie; Elliott, Lauren; Budkins, Carmella; Baisley, Caroline; Johnson, Anthony; Fairbairn, Tyler
Subject: Sustainable CT - 2018 Housing Data Profile
Attachments: Housing Data Profile - presentation.pptx; Presentation at the POCD meeting.docx

Dear Department Heads,

I am obligated by the Sustainable Connecticut program <https://sustainablect.org/actions-certifications/actions/#open/action/22> to share with you my Power Point presentation which was given to the public and P&Z Commission at the last POCD meeting on July 19th. I hope the attached slides will update you on current statistics. Please let me know if you have any questions.

Regards,

Aleksandra Moch
Environmental Analyst
Conservation Commission
Town of Greenwich
101 Field Point Road
Greenwich, CT 06830
tel: (203) 622 3822