

Sustainable CT

Local Actions. Statewide Impact.



Sustainable CT Equity Toolkit

9.1 Optimize for Equity

Sustainable CT Equity Toolkit - Housing and Equity Work

Questions

1. What does your Sustainability Team define as the three most important equitable community outcomes related to understanding your community's housing needs (include possible community indicators that measure these outcomes)?
 - Provide more affordable housing via zoning incentives to incorporate affordable units into the new multifamily/mix use development. The progress will be measured through the number of building or P&Z permits issued for affordable units.
 - Provide housing for growing elderly population and service personnel.
 - Help families to reach their self-sufficiency via work readiness training, community support, etc. The progress will be measured by the number of families moving from affordable units to market priced rentals.

Analyzing the data provide in your Partnership for Strong Communities Housing Data Profile and other relevant data sources.

2. Define diversity within your community. Specifically, what are the demographics of the target groups or those living, working, or socializing in your community?

According to "Assessment of Human Service Needs& State of Greenwich Statistical Portrait", a project of the Greenwich United Way Community Planning Council, dated May 2016, <https://greenwichunitedway.org/wp-content/uploads/2016/06/2016-NEEDS-ASSESSMENT.pdf> *The population of Greenwich according to the 2010 Census is 61,171 residing in 23,076 households. The average household size is 2.62 and average family size is 3.81 persons. The Caucasian population equals 53,054 or 86.7percent, total Hispanics, 5,964 or 9.7 percent, Asians, 4,039 or 6.6 percent, and Blacks, 1,314 or 2.1 percent. The median age of the population is 42.7 years with females at 43.9 and males at 41.2. Males equal 29,119 or 47.6 percent and females, 32,052 or 52.4 percent.*

In terms of age, 17,351 Greenwich residents or 28.4 percent are younger than twenty, while 16.5 percent or 10,068 are sixty-five years or older. Those aged 20 to 34 number 6,819 and are 11.1 percent of the population; 35 to 54 year olds at 19,217 or 31.4 percent; and 55 to 64 year olds at 7,716 or 12.6 percent. The total public school enrollment in 2012 was 8,842 of which 6,020 or 68.1 percent are Caucasian and 2,822 or 31.9 percent are minority.

3. Which geographic areas/neighborhoods in your community most require an understanding/analysis of housing needs?

Byram is one of the denser populated area in Greenwich. Zoned predominantly for multi-family housing, provides the most affordable housing opportunity in Greenwich. Byram attracts immigrants and minority tenants. The need for affordable housing and high cost of house maintenance forces some of the landlords to create illegal housing units which in some cases do not meet the standards for living. This illegal housing poses hazard to people inhabiting them. The population dynamics in this area the least understood and documented.

4. What additional data would be helpful in analyzing your community's housing needs and their impacts on equity and how can you obtain it?

As concluded in cited above "Assessment of Human Service Needs& State of Greenwich Statistical Portrait", there is a need for better understanding of the dynamics which cause the deficiency of affordable housing. More study is needed to measure the impact of traffic, quality of life and other factors. This data could be collected by cooperation between the local no-for-profit organizations the town and other supportive groups.

5. 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.

6. 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 date for building permits for new construction shows a significant increase of multi-unit development.

7. 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.

8. 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 and density of the paved areas.

In 2015, several major changes were recommended and approved to encourage moderate income housing (MIH). One is a requirement and incentive to provide affordable housing units in any residential development where the current underlying zoning is commercial. The requirement is 20 percent of all units are affordable and the incentive is a 20 percent increase in development incentives. Most importantly, Greenwich historically has had five percent of total housing units labeled Deed Restricted/Affordable while the state requires ten percent of all units to be Deed Restricted/Affordable. Currently, Greenwich has 5.32 percent in affordable housing options, demonstrating no growth since 2010 (Assessment of Human Service Needs& State of Greenwich Statistical Portrait)

9. 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.

10. 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%).

11. 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 that 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.

12. How are your residents served by the existing housing in your community now? What are the root cause of factors of current inequities or barriers related to your community's housing needs?

The Greenwich Housing Authority is the main provider of affordable housing in Greenwich. As stated in "Assessment of Human Service Needs& State of Greenwich Statistical Portrait", The Housing Authority owns and manages 13 residential complexes, accommodating senior citizens, families, and disabled persons within 857 apartments, as well as Parsonage Cottage, a 40 bed supportive housing facility for the low-income aged. In addition to the residences, the Housing Authority is also responsible for administering 348 residences throughout the community owned by private landlords under a special federal program known as section 8, which provides certificates or vouchers to absorb the difference between published market

rents and the resident's ability to pay, based on individual or family income. In all, twenty-six hundred residents live in public housing.

While researching the issue of housing for this Needs Assessment, a focus group of Greenwich Housing Authority residents voiced their concerns about maintenance issues. The Authority responded that many of the issues had not been directly reported to the Housing Authority and all reported complaints are acted upon systematically and in a timely fashion.

The root cause of factors of current inequities or barriers related to community's housing needs are:

- Lack of action plan that clarifies the roles and responsibilities of different municipal departments with regard to the housing issue, clearly and consistently expresses what is and isn't acceptable in terms of development
- Lack of willingness of the local government to work with private for profit and non-profit developers to achieve common goals
- Housing recommendations made by the Town's Housing Task Force in 2012 as part of the 2009 Plan of Conservation and Development have not been developed or enacted.
- Lack of a single entity in the Town that tracks or is responsible for the variety of issues associated with affordable and below market rate housing.

13. How will you engage these most impacted? Who is collecting and contributing feedback? Have you created accessible opportunities for these groups to engage? Public engagement should prioritize opportunities to collaborate and co-create.

The Town should re-establish the Housing Taskforce which will include representatives of all groups in the community. The group should review current types of housing and recommend new strategies. In addition, the Town should create incentives (via tax or zoning regulations) to encourage increase utilization of the existing affordable accessory apartments including the use of accessory buildings where appropriate.

The median income of the Metropolitan Statistical Area (MSA) of Stamford-Norwalk is significantly higher than the State median income used for affordable housing calculation. The Town should work with the State legislators to modify Section 8-30g to address it.

14. What did those engaged tell you about the potential benefits, burden, and/or community priorities related to community housing needs? What results and outcomes would they like to see? Did they identify ways to lessen any potential unintended consequences and/or to broaden any potential positive impacts?

Housing continues to be of the greatest concern especially to older adults and to those responsible for creating solutions. Assisted living facilities are present in Town, but many of them have waiting lists and most believe that growing demand is likely to far outpace the current or planned supply in the future. Older adults who are capable of living independently continue to cite the community's shortage of modest homes and fear that they will be forced

to leave their community when the time is right to downsize. Architectural limitations such as lack of housing with easy access and no stairs is another challenge. In addition, the young generation is not able to stay in Greenwich. The price tag of the available apparent is way too high to afford. Even though most immigrants and low income families live in isolation, they are determined to stay in Greenwich to provide good education for their children.

15. Given what you have learned, what steps will you take to address any remaining barriers, impacts, or unintended consequences of understanding your community's housing needs and planning for the future on equity (include immediate and long-term impacts)

One of the main consequences of deficient low income housing in Greenwich is the need for service personnel to commute from distant towns to work in Greenwich. High cost of rental housing precludes firefighters, police, nurses, retail workers, etc. to reside locally. In state of emergency the reliability of timely response of the emergency staff is problematic. Long-distance commute contributes to congestion on local highways and long waiting lines at the exit ramps. Difficult driving conditions and road accidents contribute to lateness and absence at workers. Several local private schools built teacher housings to enhance the quality of life for their teachers and provide a better experience for their students.

In summary, the lack of diverse affordable and/or moderate income housing options jeopardizes the quality of life and key services Greenwich residents value, threatens the economic vitality of the community, costs the Town of Greenwich and local taxpayers significant dollars, increases traffic throughout the region, is detrimental to the environment, and could ultimately transform a community that values its cultural and economic diversity into a homogenous town accessible only to the wealthy.

16. How will you include and benefit from diverse representation in presenting your community's housing data at a regular meeting of your community's housing data at a regular meeting of your community's legislative body or other public meeting?

In order to fully understand the needs and problems of the entire community, it is important to listen to all the groups the community consist of. Local government is formed predominantly by educated and high income group which may not have the experience or understanding of minority, elderly, and low-income needs. Having these groups represented at the public meeting would enhance the knowledge and allow for collecting opinions and comments on the existing policies leading to positive changes.

17. How will your document, evaluate, and report progress to increase equity and access to services as you move towards designing and implementing a housing needs assessment?

The local government should continue working with United Way, Greenwich Housing Authority, Commission on Aging, Social Services, and Community Development.

18. How will you continue to partner and deepen relationships with impacted segments of your community to make sure your strategy to meet housing need works for all in the long-term?

An annual meeting should be arranged for the community members to attend and be able to voice their comments/concerns. In addition, a series of surveys should be conducted within the affected groups and a dedicated website provided for comments and questions.

19. What challenge did you encounter while considering how to optimize for equity in understanding your community's housing needs, and how might you learn from them future applications?

The major challenge was in collect information. As much as there is a good understanding of the housing issues in Town, the knowledge is more limited when focusing on certain areas and neighborhoods. In addition, better coordination and cooperation between the established no-for-profit organizations and the Town services is needed.



Signature of Municipal Elected Official

PETER J. TESEI

Printed Name

FIRST SELECTMAN

Title

08/24/2018

Date