This Plan is adopted pursuant to the provisions of Title 8, Chapter 126a, Section 8-30j of the General Statutes of Connecticut which requires every municipality in the state to prepare an affordable housing plan at least once every five years which specifies how the municipality intends to increase the number of affordable housing units within the municipality.

The authors of this Plan are indebted to the Greenwich United Way for graciously permitting reference to the excellent data compiled by them as part of their Needs Assessment for the Town.

https://greenwichunitedway.org/needs-assessment/special-topics/
1. Introduction & Executive Summary
Introduction

Greenwich residents take pride in our Town’s historic heritage, natural landscape, community amenities, and natural beauty. People value Greenwich’s attractive residential neighborhoods, highly ranked schools, high quality community services, parks and libraries and well-maintained public spaces. The Town has charming, vibrant commercial districts and convenient access to major transportation routes.

Greenwich maintains an ongoing vision of strongly supporting the creation of affordable housing options. The Town’s Plan of Conservation and Development (POCD) explicitly recognizes the need for such options for our adult children, aging population, and workforce. It also identifies affordable housing as one of the top anticipated needs for the near future. It is likely this need will generate a strong market for multi-family developments.

Although a relatively affluent community, Greenwich stands out among its peer communities for its economic diversity. According to census data, 18% of households in Greenwich earned less than $50,000 while 12.5% earned less than $35,000 and 7.6% earned less than $25,000. Though some of our residents live in very large and expensive homes, 15% of the children in our public schools are enrolled in a free and reduced cost lunch program. Greenwich will continue to promote housing stock which supports economic diversity.

In addition to some of its economically diverse residents who struggle with affordable housing, Greenwich is also concerned with ensuring that our workforce is not priced out of the market. Many people who work in Greenwich would benefit from living in Greenwich, and the Town would benefit as well. Greenwich must also be a destination for young families who may not have the earnings capacity of more established professionals. While Greenwich will continue to support creation of new affordable units, it will also promote programs that provide low-cost options for teachers and other local workers, as well as for seniors, that are functionally affordable but may not fit the narrow definition set forth under current state statutes.

In our Plan of Conservation and Development approved by the Representative Town Meeting in 2019, Greenwich laid out broad goals for increased affordable housing. This plan represents a continuation and expansion of those goals. It will articulate some of the steps that we, as a community, intend to explore and execute for the purpose of materially increasing our stock of housing that is affordable to a wider range of our residents and workers.
Key Terms

Here are some useful definitions of terms included in this plan:

- **Affordable Housing**: We refer to the State law definition, which is quite narrow. It means housing that is affordable to people at various percentages (depending on the context) of the state median income devoting only 30% of their income to housing costs, including utilities.

- **8-30g**: A state law that affords developers of ‘set-aside developments’ or ‘assisted housing’ the right to prevail on appeal should their application be denied for anything other than reasons of public health, safety or other matters which a zoning commission may legally consider and which equal the need for affordable housing. The 8-30g statute overrides municipal regulations such as those regarding building size, impervious surfaces and green areas.

- **Set-aside development**: A mixed income residential development where at least 30% of the units are deed-restricted for 40 years for tenants earning not more than 60% or 80% (15% each) of State median income. State median income is about 50% lower than our area median.

- **Assisted Housing**: Housing that is constructed or operated with financial assistance under a governmental program. The governmental entity providing the assistance is able to specify the income limits applicable to the housing.

- **Workforce Housing**: Housing that is affordable to workers and close to their jobs. It can be reasonably afforded by a moderate to middle income, critical workforce and located in acceptable proximity to workforce centers. It may not be rent or income restricted, but if restricted will typically focus on people making not more than 100% of Area Median Income.
Executive Summary

This plan generally follows a format suggested by the State of Connecticut Department of Housing for the creation of municipal Affordable Housing Plans. It describes many features of the housing situation in Greenwich today and reviews our land use and zoning history. It provides an assessment of assess our needs for affordable housing and, most importantly, it identifies several broad goals for the future, including to:

- Explore available financial resources outside of the Town that might be utilized to increase our affordable housing inventory.
- Identify and publicly discuss ways to make our newly created Housing Trust Fund as effective a tool as possible.
- Support Greenwich Communities in its ongoing efforts to address the affordable housing needs of our Town.
- Examine, once again, our zoning rules for opportunities to encourage affordable housing development that respects rather than ignores the fundamental objectives of those rules.
- Explore ways to encourage 8-30g developers to build smaller projects more in scale with our neighborhoods and infrastructure and/or deliver a greater number of affordable units in the projects they do build.
- Consider affordable Accessory Dwelling Units as a means of adding to our affordable unit count without materially increasing our overall housing density.
- Explore and have a community conversation about the possibility of utilizing Town funding, either directly or by means of real estate tax abatements, to both mitigate the impact of the large 8-30g projects we are facing and to increase our affordable housing stock.

State law does not require, nor do the authors of this plan intend, that this plan will be a binding commitment on the part of the Town to construct housing or spend public money supporting the construction of housing by others. Under our Charter, the power to make commitments of that nature lies solely within the purview of our governing bodies, primarily our Board of Selectmen, our Board of Estimation and Taxation and our Representative Town Meeting after full and transparent public debate. This plan does intend, however, to prompt, encourage and frame that dialogue.

<table>
<thead>
<tr>
<th>Income and Rent Levels</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Norwalk/Stamford Area Median Income</td>
<td>$151,800</td>
</tr>
<tr>
<td>State Median Income</td>
<td>$102,600</td>
</tr>
<tr>
<td>Max Income to Qualify for a 60% 2BR unit in an 8-30g Set-Aside property</td>
<td>$49,248</td>
</tr>
<tr>
<td>Max Rent for a 60% 2BR unit in an 8-30g Set-Aside property</td>
<td>$1,235</td>
</tr>
<tr>
<td>Average starting salary for municipal workers</td>
<td>6,000</td>
</tr>
</tbody>
</table>

Affordable Housing

In Connecticut, the term “affordable housing” is defined by state statute as housing for persons and families that would cost them 30% or less of their annual income, where such income is less than or equal to the area or state median income, whichever is lower. The 2019 state median income is $100,400 and the area median income is $144,300, so in Greenwich the state median income is used. Housing is considered to be “affordable housing” if it:

- receives financial assistance under any governmental program for the construction or substantial rehabilitation of low and moderate income housing,
- includes housing occupied by persons receiving rental or mortgage assistance under the United States Code, or
- has 30% of total dwelling units in a development with a deed restriction requiring half of the restricted units to be sold or rented to persons and families earning 80% of the state median income, and the other half sold or rented to persons and families earning 60% of the state median income.
Based on the 2019 state's formulas, an eligible individual renting an “80% unit” can make no more than $56,224 per year and would pay no more than $1,396 per month for a one-bedroom unit.

Based on the 2019 state’s formulas, an eligible individual renting a “60% unit” can make no more than $42,168 annually and would pay no more than $1,020 monthly for a one-bedroom unit.

Affordable Housing Land Use Appeals Procedure

The Connecticut General Statutes Affordable Housing Act, codified as Section 8-30g, impacts communities whose housing stock is less than 10% “affordable” as defined, and is deed restricted to ensure it will continue to qualify for at least 40 years. Communities short of the 10% threshold created by the state subject themselves to the “affordable housing appeals procedure,” where local zoning regulations no longer determine what can be proposed for development. Rather the Planning and Zoning Commission must determine that the decision is necessary to protect substantial public interests in health, safety or other matters which the commission may legally consider, such public interests clearly outweigh the need for affordable housing and such public interests cannot be protected by reasonable changes to the proposal.

Affordable Housing Stock

According to the State Department of Housing’s Affordable Housing 2018 Appeals List, 5.06% of Greenwich’s housing units qualify as affordable and the Town, therefore, is not an “exempt community” per the Connecticut General Statutes. Although the Town does not technically meet the state’s 10% threshold, it has considerably more affordable housing units than the 5% would suggest, due to Naturally Occurring Affordable Housing.

Naturally Occurring Affordable Housing refers to residential rental properties that maintain low rents without federal subsidy. Many properties in the Town’s housing stock are affordable but are not counted as such because they are not deed restricted for 40 years.

Moratorium

The state offers a moratorium from section 8-30g of the statutes to those communities which have accumulated enough “housing unit equivalent points” to surpass two percent of the units in the last Census. For example, family units restricted to families whose income is equal to or less than 80 percent of the state median income shall be awarded one point for an ownership unit and one and a half points for a rental unit. With 25,631 units in the 2010 Census, Greenwich would need to accumulate 512.6 housing unit equivalent points to qualify for this moratorium. All affordable housing proposals would then have to comply with the town’s Building Zone Regulations.
OBJECTIVE 2.1 Create more affordable housing as currently defined under Section 8-30g of the Connecticut General Statutes.

a. Update the Building Zone Regulations to further promote affordable housing through inclusionary zoning measures, pursuant to Section 8-2i of the Connecticut General Statutes, such as:
   i. the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means;
   ii. the use of density bonuses; or
   iii. payments to a housing trust fund to allow funds gathered from state and federal grants, donations, and other sources to facilitate construction of affordable housing.

b. The Housing Authority of the Town of Greenwich should use property they own to develop more affordable and senior housing. Secondarily, inventory Town-owned land that could be offered to the Housing Authority through a long-term lease, particularly if this can be accomplished through adaptive re-use.

c. Update the Townhouse, Neighborhood, and Residential-Planning Housing Design-Small unit (R-PHD-SU) Zone requirements in the Building Zone Regulations to increase subsidized housing that can be counted towards the Town’s affordable housing inventory as defined by the State.

d. Update the elderly and affordable accessory housing requirements in the Building Zone Regulations to further promote this “hidden housing.”

e. Utilize the property tax revaluation process to identify illegal apartments and encourage conversion of these units to legal, deed-restricted, affordable housing units that count towards the Town’s affordable housing inventory as defined by the State.

f. Encourage subsidized housing in areas that are served by transit.
2. Affordable Housing, Land Use and Zoning Overview
History

Greenwich was settled as a collection of village centers, mostly near the coastline, and as farmland to the north. Through the years, farms were replaced by residential estates, and large parcels of land were turned into smaller estates, subdivisions, golf courses, schools, other public facilities, and nature preserves. Some of these properties are now Town-owned parks and open space. That development pattern persists to this day. For 300 years, the development of Greenwich was not planned; it happened. Denser development was concentrated along the coast, with farming inland. Several mill communities, Glenville, Cos Cob, North Mianus, and Riversville, grew up along the rivers in the 18th and 19th centuries. The biggest change in land use started in 1848 when the railroad came through Greenwich and the real estate boom began. New Yorkers bought less farm produce from Greenwich farmers because they could get it for less from farther away, but they bought up farmland for homes within easy commuting distance from the City. The conversion of farmland to residential uses is almost complete today.

Historically, Greenwich grew around several neighborhoods that remain almost as towns within the Town. Some like Cos Cob, Central Greenwich, Riverside, and Old Greenwich have their own business district, post office, school, train station, and places of worship. Others like Byram, Chickahominy, Glenville, and Banksville have some but not all of these services. Other areas such as North Mianus, Pemberwick, Stanwich, Round Hill and Quaker Ridge remain as place names, but are less clearly defined.

Zoning

The establishment of Zoning in 1926 and Town Planning in 1947 helped create, organize and administer land use policy consistent with existing uses, social needs and environmental considerations. In 1952, the Town's Special Acts combined both functions into a single agency to ensure zoning actions are fully aligned with long range planning.

The major categories of land use in Greenwich are business and residential. Residential zones range from high density to rural density. All development is subject to building zone regulations, and except for single family, two-family homes, and accessory apartment within single-family homes, requires Planning and Zoning review and approval. The Town has additional special purpose zones for conservation of the environment, affordable housing, housing for the elderly, and historic resources. The Town’s Zoning map recognizes that development is largely in place and reinforces the historic patterns.

Areas now served by sewers are developed at higher densities than those without public sewer. This Plan along with the zoning regulations anticipate the continuity of existing development patterns. It is expected that commercial, industrial and retail uses, as well as higher-density housing, will be concentrated along major transportation routes while new lower-density residential development will occur on underdeveloped lots and in subdivisions of larger properties.

Although the Town’s population has not significantly grown in the last twenty years, its use of land, water, power, roads, public services, and facilities has increased. The decline in average household size has required the construction or conversion of many more dwelling units to accommodate the same number of people. Greenwich is one of the most desirable places to live in the New York metropolitan area. The migration of business and jobs from New York City to White Plains, Greenwich, and Stamford has increased the demand for housing here. All types of dwellings in Greenwich, where taxes are lower than in surrounding communities, are likely to be more expensive than comparable properties in neighboring towns.
Residential Zoning
The Town’s residential zones provide for a wide variety of housing types, from one-room apartments in multi-family buildings to single-family homes of more than 10,000 square feet on four acres or more. The zones are classified according to population density:

- **High Density - (RMF)** Up to 18 households per acre. These areas, near the central business district, are almost entirely built up with apartments. Future high-density residential development will be restricted to existing business zones.

- **Medium Density - (R-6, R-7, R-12, and R-20)** 2 to 12 families per acre. Most of this area is served by the critical utilities - Town water and sewers.

- **Low Density - (RA-1 and RA-2)** one or two acres per family. These areas extend north from the medium density band to the Merritt Parkway and include the three peninsulas, Belle Haven and Field Point, Mead’s Point, and part of Riverside. Most of these are served by septic fields.

- **Rural Density - (RA-4)** 4 acres or more per family, is north of the Merritt Parkway. Much of this area, which depends on on-site septic systems, is characterized by severe development constraints including wetlands, poor soils for septic systems, steep slopes, and rocky terrain.

Two-thirds of Greenwich homes are for single families, mostly detached houses, one to a lot. A single family lot may have a garage, shed, or other structures usually associated with a home, and may have two roomers or boarders in the main house. In 1981 the Planning and Zoning Commission regulations were amended to allow accessory apartments for the elderly. In 1994, the regulations were again amended to allow accessory apartments affordable to persons of moderate income as defined by State statute. Over time the as-of-right accessory dwelling unit regulations have been further relaxed to eliminate the date that the primary dwelling must be on the tax rolls in order to be eligible to apply for an accessory unit. Further they are also permitted in stand-alone accessory structures. Currently there are 90 accessory elderly units and 10 that are affordable units.
Residences in the R-6 zone may have two dwelling units. Apartments for three or more families are allowed in the RMF zone. Many R-6 neighborhoods were developed on undersized lots that were created before zoning, and they are too small to provide on-site parking. Narrow roads leave little room for parking on the street. However, if there is an existing legally non-conforming structure with respect to the number of units, that structure can be demolished and re-built with the same number of units.

Inclusionary Zoning – Affordable Housing

In 1987 the Planning and Zoning Commission first adopted affordable housing regulations to allow for a bonus of additional housing units to be built in business zones, if half of the bonus housing units meet certain income, rental, and purchase price guidelines and are deed restricted in perpetuity. Those regulations were most recently amended in 2021 to further expand the inclusionary housing requirement in the RMF zone and to replace the perpetuity requirement with a deed restriction of 40 years.

In 1989, the State legislature passed a statute, generally referred to as 8-30g, with the goal of providing more affordable housing for persons of moderate income. The law recognized as “affordable” only housing that was either publicly subsidized or deed-restricted. The State law (Sec. 8-30g, as amended) provides that in a town with less than 10% of its housing affordable, a builder may be exempt from local zoning regulations, if 30% of the proposed units in a project are deed restricted to be “affordable” for 40 years. In 2002, the Planning and Zoning Commission adopted additional affordable housing regulations that allowed for increased floor area to create small-unit housing along parts of the Post Road corridor.

Many of the remaining developable lots have physical constraints that may adversely impact their development including impediments to construction such as poor soils, steep slopes, rock outcroppings, and wetlands. The R-6 and R-7 zones are already highly developed and with many nonconforming buildings.

Commercial Zoning

The Central Greenwich Business (CGB) zone surrounds the main shopping area of central Greenwich and retains many structures built as residences in the late 19th and early 20th centuries. Many have been converted to business uses but retain much of their original design features and setbacks. Central Greenwich housing includes apartments over stores in the business district, multifamily buildings, housing for the elderly, and public affordable housing, as well as every type of residential zone up to and including RA-1. With the exception of Mead Point, Field Point Circle, and Indian Harbor peninsulas most of the district is served by public water and sewers.

The waterfront is mainly residential with little commercial activity. Before the State Coastal Area Management Act and Greenwich Waterfront Business Zone were established to protect water dependent uses and coastal resources, most uses that depended on the waterfront had been replaced with commercial offices and multifamily residences. As a result, this area has many non-conforming uses including an office building, a hotel, and apartments. Conforming uses include a private yacht club, a public boat club and boating facility, and the Town dock. In 2019 the regulations were changed to allow residential uses in those areas of the waterfront business zone that have access to higher ground in the event of a flood.
Wastewater Treatment and Public Water Service

The supply of multi-family zoned land is greatly influenced by access to sewer and water service. To determine the potential to expand the supply of land that could be used for multi-family development, for the regional Affordable Housing Plan, the Western Connecticut Council of Governments (WestCOG) used GIS technology to identify the amount of land within 200 feet of existing water and sewer service areas across the region as these areas were deemed of most likely to provide the infrastructure capacities needed for higher density development in a cost effective manner.

According to WestCOG, Greenwich has 6,351 acres within the 200 foot boundary of combined water and sewer service. The zoning for 1,676 acres of that land allows for multi family development and another 747 acres are zoned for two family housing. It is worth noting, however, that the 200 foot boundary selected by WestCOG may not be realistic regarding the feasibility of future connections.
Redevelopment would be the primary source of land for higher density housing as the vacant land serviced by sewer is mostly open space both protected and unprotected.

Town of Greenwich, Connecticut
Open Space 2022

LEGEND
- Protected open space *
- Permanent Conservation Easements **
- Unprotected Open Space ***
- Property Lines

* Protected Open Space consists of land owned by the Land Trust, the Nature Conservancy, the Audubon, the Water Company, and publicly owned properties, Connecticut Conservation and Inland Wetland Areas (zoned forest), and conservation easements.
** Permanent conservation easements differ from protected open space in that the owner retains the right to use the area under agreement for calculating the permitted floor area but not for the building.
*** Unprotected open space consists of Country Club, Church properties, private recreational areas, properties under Public Act 88 (Parks and Farms), private and public schools, and residential properties over 15 acres.

PLANNING AND ZONING COMMISSION
OPEN SPACE

This map was produced from the Town of Greenwich Geographic Information System. The Town expressly disclaims any liability that may result from the use of this map. April 2022. Map 5/20/22 and revised 5/27/22.
Copyright © 2022 by the Town of Greenwich.

Map created by Kathy Baneley 5/17/22 and revised 5/22/22.
Increased housing density is more feasible where there are wastewater collection systems and treatment facilities. Nevertheless, wastewater collection systems have to be looked at carefully to determine if they align with areas of desired growth. As with most municipalities of this age, collection systems can have capacity issues from wet weather problems, pipe sizes, pump station sizes, etc. That may mean substantial work/investment would be required to accommodate development.

Furthermore, when wastewater plants hit a certain flow with respect to their permit and/or experience problems in wet weather, and/or are subject to increasingly stringent effluent limits, they may not be able to accommodate development to the limit of their permitted flow. It may also mean that their ability to expand to accommodate increased flows within a sewered area is not only very difficult but potentially cost prohibitive. For example, some plants are at the limit of the technology available to reach their permit limits under their current flow/load conditions – so further increases in plant capacity would be unreasonably costly or potentially not feasible.

In short, while wastewater utilities may appear to have spare capacity, that capacity may not necessarily line up with developing areas without considerable upheaval. Due to the enormous environmental importance of appropriate wastewater handling, past experience with collection system capacity issues, and resulting agreements with regulatory agencies, the capacity of the Greenwich system is very constrained.

As to potable water service, increased demand from a growing population will pose a challenge, if the area experiences droughts and residents do not adopt ongoing water conservation measures. This situation has occurred several times in recent years.

WestCOG’s 2020 Plan of Conservation of Development contains the following statements as to water supply:

“The Connecticut Department of Public Health requires any new development to plan for a minimum of seventy-five gallons of water consumption per capita when a new water supply is needed. While this rule of thumb is a valuable tool for planning the worst-case impacts created by new residential development, it is imperative that planning and zoning commissions and the Western Connecticut Council of Governments offer incentives such as the adoption of water conserving fixtures, the installation of water conservation measures for urban and suburban landscaping, and other stormwater collection devices that can make beneficial reuse of rainfall.”

“One of the most important challenges facing the region is the development of new water supplies to supplement existing sources.”
Roadway Infrastructure

As indicated in the map below, Greenwich is serviced by an adequate but sometimes strained number of North-South major and minor arterial roads. East-West travel, however, is dependent on 3 roads; the Merritt Parkway, the Governor John Davis Lodge Turnpike, also known as Interstate 95, and Route 1 which is also called the Post Road and Putnam Avenue.
Interstate 95 is a limited access highway which averages 120,000-150,000 vehicles per day and has 4 access points in Greenwich. The roadway is often used for intra municipal or local travel during off peak hours. During weekday and weekend peaks, residents normally avoid it as traffic can often be at a near standstill.

Route 1 extends 5.5 miles across Greenwich. In 2019 the Connecticut Department of Transportation (CT-DOT) issued a Road Safety Audit (RSA) report on this stretch of road. It states the following:

Route 1 is classified as a principal arterial and runs parallel with Interstate 95. On West Putnam Avenue, Average Daily Traffic (ADT) is 12,700 vehicles per day (vpd) whereas on East Putnam Avenue it is 29,800 vpd. These are considered moderate to high volumes for suburban/urban roadways. The corridor has two lanes in each direction.

Between 2015 and 2017 there were 1,091 crashes throughout the Road Safety Audit corridor (including 2 pedestrian fatalities). Nearly half of these collisions were angle crashes, and over 90% were either angle, sideswipe same direction, or front to rear (rear-end) collisions. This is strong indication that operation of the corridor very negatively influenced by the high number of intersections and driveways, and by significant levels of traffic congestion.

The Road Safety Audit provided short, medium, and long-term recommendations on which the Town of Greenwich is continuing to work. In addition to the issues highlighted by the RSA, the Town has also implemented a number of steps to improve Levels of Service along the Route 1 corridor as the roadway reaches capacity at peak hours.

**Heatmap of Crashes on Route 1**

2019
Transit Infrastructure

The Town of Greenwich is served by 4 Metro North Rail Stations and CT Transit bus. A bus route runs along the Post Road corridor as well as on a loop in central Greenwich.

Transit items of note for future development:

☐ Metro north ridership has not yet returned to pre-pandemic levels. Of particular note, Monday and Friday numbers are the lowest. Current research indicates work patterns may have permanently altered to become more hybrid or all remote. [https://new.mta.info/coronavirus/ridership](https://new.mta.info/coronavirus/ridership)

☐ Conversely, road usage appears to be equaling if not exceeding pre-pandemic levels.

☐ As the smallest of the 4 employment centers in the WestCOG region, Greenwich’s population increases during the day. However, the great majority of the Town’s non-resident workers are commuting by car. Housing development near the local Greenwich train stations would not serve the needs of these individuals.

☐ The CT DOT RSA recommended an analysis of CT Transit bus locations. Better bus location with more frequent service would support higher residential density in the employment areas while potentially reducing traffic.
Coastal Overlay Zones and Flooding

The map below provides an overview of Greenwich’s coastal overlay zone.

As can be seen, both the Central Greenwich and Cos Cob rail stations are located in the coastal overlay. In addition, the far western sector of town, Cos Cob and some of the Eastern sectors fall in the coastal zone. Generally, these locations pose greater technical challenges for development that can affect the economics of affordable housing.

The portions of Greenwich served by sewer and public water also have the highest levels of impervious surfaces as well as older stormwater management systems, making it an ever growing challenge to confront the significant weather events brought on by climate change.
3. Housing Needs Overview
Housing Needs Assessment

Population

Greenwich’s population grew steadily between 1900 and 1970, rising nearly 500% over that period of time to 59,755. The trend reversed after 1970 with the town losing 2% of its population between 1970 and 1990. Growth then resumed, with the 2020 census indicating a 9% population growth since 1990 to 63,518.

Greenwich’s household type is relatively consistent with the region although Greenwich is more than two percentage points higher in family households than the rest of Fairfield and all of Westchester Counties. Family households represent 72.8% of Greenwich households. (Family households are defined as a group of two people or more residing together and related by birth, marriage, or adoption.) The average household size in Greenwich is 2.

Greenwich Household Configuration 2019

- Married: 13,526
- Other Family: 2,687
- Family Households: 16,213
- Householder Not Living Alone: 889
- Total Multi-person Household: 17,102 (77%)
- Householder Living Alone: 5,169 (23%)
- Total: 22,271
Racial Composition

According to the 2020 Census, Greenwich’s racial composition is:

- 73% White
- 14% Hispanic
- 4% Asian
- 2% Two or More/Other
- 7% Black or African American

The State of Connecticut is 66% White, 17% Hispanic, 12% Black or African American and 5% Asian.

Of note, is that a language other than English is spoken in 28% of Greenwich homes.

Source: United Way of Greenwich
Population Density

Between 2010 and 2020, Greenwich added 1,311 housing units of which 13% were multifamily structures of 5 or more units. According to the 2020 census, the average population density in Greenwich is 1,285 per mile.
People Per Square Mile

Byram 4,806
Belle Haven 918
Chickahominy 9,978
Cos Cob 1,553
Glennville 2,003
Harbor 2,047
Havemeyer 4,072
North 389
North Center 1,046
Old Greenwich 3,126
Pemberwick 6,003
Riverside 2,684
South Center 6,904

Housing Needs Overview

Population Density (People Per Square Mile)

United States 86
Connecticut 732
Fairfield County 1,449
Greenwich 1,277
Darien 1,613
New Canaan 881
Housing Stock Characteristics

21% of all Greenwich housing is multifamily (3+units)
62% of Greenwich housing is single family on one lot.

### Greenwich Housing by Number of Units

<table>
<thead>
<tr>
<th>Number of Units</th>
<th>Percent</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Unit Detached</td>
<td>21%</td>
<td>15,232</td>
</tr>
<tr>
<td>1 Unit Attached</td>
<td>62%</td>
<td>1,788</td>
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<tr>
<td>2 Units</td>
<td>38%</td>
<td>2,415</td>
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<tr>
<td>3-4 Units</td>
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<tr>
<td>5-9 Units</td>
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<tr>
<td>10-19 Units</td>
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<tr>
<td>20 or More Units</td>
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<tr>
<td>Total Attached/2+ Units</td>
<td>38%</td>
<td>9,276</td>
</tr>
<tr>
<td>Total Units</td>
<td>38%</td>
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</tr>
</tbody>
</table>

In 2019, only 10% of owned units in Greenwich had a market value below $500,000; another 27% were valued between $500,000 and $1,000,000.

### Monthly Housing Costs in Owner Occupied Units

<table>
<thead>
<tr>
<th>Monthly Housing Costs</th>
<th>Percent</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>Less than $300</td>
<td>1.30%</td>
<td>87</td>
</tr>
<tr>
<td>$300 to $499</td>
<td>1.50%</td>
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<td>3.70%</td>
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<tr>
<td>$3,000 or more</td>
<td>40.60%</td>
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</table>

### Ownership and Rental Costs for Housing

Data description: Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Housing value is the respondent’s estimate of how much the property (house and lot, mobile home and lot (if lot owned), or condominium unit) would sell for if it were for sale. For non-condominium multi-unit buildings, value includes that of the building, the land, and any additional buildings on the same plot of land.

Data source: American Community Survey 2014-2018 5 year data release

Greenwich and its peer communities have significantly higher concentrations of high cost housing compared to Fairfield County or Connecticut.

Sixty-two (62%) percent of all owner-occupied housing is valued above $1,000,000, and 43% of all rental-occupied housing have gross rents above $2,000 per month.
Rental Housing

About 32% of Greenwich housing units are renter occupied.

Following are the allowed rent maximums for affordable units and the actual rents paid in Greenwich:

### State Median Rental Maximums

<table>
<thead>
<tr>
<th></th>
<th>Studio</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>At 60% of State Median Income</td>
<td>$997</td>
<td>$1,044</td>
<td>$1,235</td>
<td>$1,401</td>
</tr>
<tr>
<td>At 80% of State Median Income</td>
<td>$1,356</td>
<td>$1,429</td>
<td>$1,697</td>
<td>$1,934</td>
</tr>
</tbody>
</table>

### Gross Monthly Rent Paid In Greenwich Per Unit

<table>
<thead>
<tr>
<th>Rent Range</th>
<th>Units</th>
<th>% of Total Rentals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $1,000</td>
<td>984</td>
<td>14%</td>
</tr>
<tr>
<td>$1,000 to $1,249</td>
<td>524</td>
<td>7%</td>
</tr>
<tr>
<td>$1,250 to $1,499</td>
<td>636</td>
<td>9%</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>1,736</td>
<td>24%</td>
</tr>
<tr>
<td>$2,000 to $2,499</td>
<td>1,303</td>
<td>18%</td>
</tr>
<tr>
<td>$2,500 or more</td>
<td>1,953</td>
<td>27%</td>
</tr>
</tbody>
</table>

30% of rental units in Greenwich cost below $1,500 per month and another 24% rent below $2,000 per month. Rents are below $1,500 per month in 50% in Fairfield County and 72% in the state as a whole.
Guidelines from the federal Department of Housing and Urban Development state that households should pay no more than 30% of their income on housing to be able to pay other expenses. Those paying over 30% are considered cost-burdened, those paying 50% – severely cost-burdened. Those living in rented accommodation tend to spend a greater share of their income on housing compared to homeowners.

Renter-Occupied Housing, Gross Rent
### Renter-Occupied Housing, Gross Rent

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Renter-Occupied Housing Units</th>
<th>% Renter-Occupied Without Cash Rent</th>
<th>% Renter-Occupied Under $1,000</th>
<th>% Renter-Occupied $1,000 to $1,500</th>
<th>% Renter-Occupied $1,500 to $2,000</th>
<th>% Renter-Occupied Above $2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belle Haven</td>
<td>21</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Byram</td>
<td>1,364</td>
<td>1%</td>
<td>8%</td>
<td>15%</td>
<td>29%</td>
<td>47%</td>
</tr>
<tr>
<td>Chickahominy</td>
<td>1,138</td>
<td>0%</td>
<td>13%</td>
<td>27%</td>
<td>30%</td>
<td>29%</td>
</tr>
<tr>
<td>Cos Cob</td>
<td>476</td>
<td>9%</td>
<td>10%</td>
<td>10%</td>
<td>31%</td>
<td>40%</td>
</tr>
<tr>
<td>Glenville</td>
<td>112</td>
<td>12%</td>
<td>0%</td>
<td>0%</td>
<td>76%</td>
<td>13%</td>
</tr>
<tr>
<td>Harbor</td>
<td>414</td>
<td>0%</td>
<td>5%</td>
<td>19%</td>
<td>37%</td>
<td>39%</td>
</tr>
<tr>
<td>Havermeyer</td>
<td>539</td>
<td>1%</td>
<td>9%</td>
<td>13%</td>
<td>18%</td>
<td>59%</td>
</tr>
<tr>
<td>North</td>
<td>568</td>
<td>35%</td>
<td>12%</td>
<td>15%</td>
<td>7%</td>
<td>32%</td>
</tr>
<tr>
<td>North Center</td>
<td>427</td>
<td>6%</td>
<td>0%</td>
<td>26%</td>
<td>22%</td>
<td>45%</td>
</tr>
<tr>
<td>Old Greenwich</td>
<td>268</td>
<td>7%</td>
<td>7%</td>
<td>13%</td>
<td>3%</td>
<td>69%</td>
</tr>
<tr>
<td>Pemberwick</td>
<td>615</td>
<td>7%</td>
<td>0%</td>
<td>19%</td>
<td>7%</td>
<td>67%</td>
</tr>
<tr>
<td>Riverside</td>
<td>143</td>
<td>6%</td>
<td>22%</td>
<td>6%</td>
<td>30%</td>
<td>36%</td>
</tr>
<tr>
<td>South Center</td>
<td>1,565</td>
<td>5%</td>
<td>28%</td>
<td>12%</td>
<td>17%</td>
<td>37%</td>
</tr>
</tbody>
</table>

**Data description:** Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

**Data source:** American Community Survey 2014-2018 5-year data release

The renter-occupied housing without cash rent includes housing for live-in household staff, some residential staff at private schools, as well as regular rental housing that does not charge cash rent to the occupants. The two former cases explains the prevalence of this type of housing in the affluent neighborhoods of Belle Haven and North.

The relatively lower cost rental units in these neighborhoods can also be potentially explained by the prevalence of "in-law apartments," housing units built into pre-existing single-family housing.
The chart below indicates the percent of renters in Greenwich who are cost burdened. These are not necessarily lower income households.

44% of renters in Greenwich are cost-burdened, that is, spend 30% or more of their income on rent and associated costs.
Income Distribution

- **$101,610**: Greenwich per capita income
- **6%**: of the population lives below the poverty line
- **13%**: of families have incomes of $50,000 or less
- **20%**: of residents are Asset Limited Income Constrained (ALICE)
- The neighborhoods of **Byram, Chickahominy and South Center** have higher concentrations of lower income residents
Household Income

Average Household Income

$109,223 $618,328
Household Income

Data description: The annual income of households. Income includes wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security Income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.

Data source: American Community Survey 2014-2018 5-year data release

Nearly 23% of Greenwich households have annual incomes of $50,000 or less. Byram, Chickahominy, and South Center have higher concentrations of households earning less than $50,000, all well above the concentration in Greenwich overall.

The most notable gap is between Belle Haven and Chickahominy, neighborhoods that border one another, where 71% of households in Belle Haven have annual incomes over $200,000 compared with only 14% of households in Chickahominy. Further, the annual income gap between these two neighborhoods is almost half a million dollars.
## Income Distribution

<table>
<thead>
<tr>
<th></th>
<th>Town of Greenwich</th>
<th>Fairfield County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Families</td>
<td>Percent</td>
<td>Families</td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>283</td>
<td>1.7</td>
<td>5,779</td>
</tr>
<tr>
<td>$10,000 to 14,999</td>
<td>250</td>
<td>1.5</td>
<td>4,072</td>
</tr>
<tr>
<td>$15,000 to 24,999</td>
<td>423</td>
<td>2.6</td>
<td>9,089</td>
</tr>
<tr>
<td>$25,000 to 34,999</td>
<td>394</td>
<td>2.4</td>
<td>10,999</td>
</tr>
<tr>
<td>$35,000 to 49,999</td>
<td>807</td>
<td>5.0</td>
<td>19,028</td>
</tr>
<tr>
<td>$50,000 to 74,999</td>
<td>1,187</td>
<td>7.3</td>
<td>27,296</td>
</tr>
<tr>
<td>$75,000 to 99,999</td>
<td>1,060</td>
<td>6.5</td>
<td>24,385</td>
</tr>
<tr>
<td>$100,000 to 149,999</td>
<td>2,103</td>
<td>13.0</td>
<td>42,552</td>
</tr>
<tr>
<td>$150,000 to 199,999</td>
<td>1,481</td>
<td>9.1</td>
<td>28,546</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>8,225</td>
<td>50.7</td>
<td>64,828</td>
</tr>
<tr>
<td>Total</td>
<td>16,213</td>
<td>100.0</td>
<td>236,574</td>
</tr>
</tbody>
</table>

**Data description:** Share of employed population at least 16 years old working in various sectors. Occupation describes the kind of work the person does on the job. For employed people, the data refer to the person's job during the reference week. For those who worked at two or more jobs, the data refer to the job at which the person worked the greatest number of hours.

**Data source:** American Community Survey 2014-2018 5-year data release

More than half of Greenwich residents are employed in managerial professions. The share of the working population employed in sales, service, transportation, and construction are considerably lower and vary widely across Greenwich neighborhoods.

There is a higher concentration of residents employed in service and construction in Byram and Chickahominy. These two neighborhoods also have higher concentrations of households earning less than $50,000 annually -- 38% and 43% respectively.

The highest concentration of residents employed in managerial professions are in North Center, Old Greenwich, and Riverside. With the exception of Belle Haven, these neighborhoods have the highest concentrations of households earning more than $200,000 annually -- 55%, 62% and 65% respectively.
Affordable Housing Inventory and Future Needs

At present, Greenwich has 1,388 housing units within the State's definition of affordable housing, pursuant to statute 8-30g. This total represents 5.4% affordability versus a CT State goal of 10%.

Since 2002, Greenwich has increased its affordable housing by 311 units or 29% while total housing units rose only 5%.

<table>
<thead>
<tr>
<th>Greenwich Affordable Housing Inventory</th>
<th>2021</th>
<th>2010</th>
<th>2002</th>
<th>Change ‘21 v ‘02</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Assisted</td>
<td>879</td>
<td>1,195</td>
<td>1,058</td>
<td>(179) -17%</td>
</tr>
<tr>
<td>Rental Assistance</td>
<td>458</td>
<td>-</td>
<td>-</td>
<td>458 NM</td>
</tr>
<tr>
<td>Single Family Mortgages</td>
<td>13</td>
<td>2</td>
<td>6</td>
<td>7 117%</td>
</tr>
<tr>
<td>Deed Restricted</td>
<td>38</td>
<td>54</td>
<td>13</td>
<td>25 192%</td>
</tr>
<tr>
<td>Total Affordable Units</td>
<td>1,388</td>
<td>1,251</td>
<td>1,077</td>
<td>311 29%</td>
</tr>
<tr>
<td>Total Overall Units</td>
<td>25,631</td>
<td>24,511</td>
<td>24,511</td>
<td>1,120 5%</td>
</tr>
<tr>
<td>Percent Affordable</td>
<td>5.40%</td>
<td>5.10%</td>
<td>4.40%</td>
<td></td>
</tr>
</tbody>
</table>

In addition, although difficult to quantify, Greenwich also has a large volume of housing for lower and moderate income persons that does not meet the exact definition of ‘affordable’ under the State statute. Greenwich institutions have found their own ways to provide subsidized housing, which allows people to live in Greenwich. This is true of many Greenwich employers and institutions. These, however, do not meet the state's definition of affordable housing because the income levels of those residents are unknown, they are only available for employees of the institution and are not deed restricted.
## Greenwich Developments Under 8-30G

<table>
<thead>
<tr>
<th>In-Place</th>
<th>Total Units</th>
<th>Affordable Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Dearfield Drive</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>74 Byram Terrace Drive</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Greenwich Shore</td>
<td>55</td>
<td>11</td>
</tr>
<tr>
<td>Greenwich Gate</td>
<td>36</td>
<td>9</td>
</tr>
<tr>
<td>Hamilton Commons</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>Hamilton Place</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>130</strong></td>
<td><strong>32</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pending Developments</th>
<th>Total Units</th>
<th>Affordable Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benedict Place/Benedict Court</td>
<td>110</td>
<td>33</td>
</tr>
<tr>
<td>5 Brookridge Drive</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>62 Byram Terrace Drive</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Church Street/Sherwood Place</td>
<td>192</td>
<td>58</td>
</tr>
<tr>
<td>1143 East Putnam Avenue</td>
<td>20</td>
<td>6</td>
</tr>
<tr>
<td>125 Greenwich Avenue</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>240 Greenwich Avenue</td>
<td>60</td>
<td>18</td>
</tr>
<tr>
<td>171 Hamilton Avenue</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>177 Hamilton Avenue</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>111 Mill Street/9 South Water Street</td>
<td>27</td>
<td>9</td>
</tr>
<tr>
<td>4 Orchard Street</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>143 Sound Beach Avenue</td>
<td>34</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>566</strong></td>
<td><strong>163</strong></td>
</tr>
</tbody>
</table>
The Housing Authority of the Town of Greenwich was created in 1946, after an initial venture leasing town-owned housing clearly demonstrated a greater need for public housing within the community. In 1947, the Town responded, appropriating $785,000 in general funds to acquire sites with the State of Connecticut reimbursing one-half of the cost. The first two residential complexes housing 91 units were completed in 1949. Since the completion of the first residences, the number of properties owned and managed by Greenwich Communities has grown in response to community needs.

Greenwich Communities owns and manages 13 residential complexes, accommodating senior citizens, families, and disabled persons within 857 apartments, as well as Parsonage Cottage, a 40-bed facility for the aged. In addition to these dwellings, Greenwich Communities is also responsible for administering 225 residences throughout the community from private landlords under the Federal program known as section 8, that 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. About 38% of the units are allocated to senior/disabled and the remainder are family units.
Financing Provided by the State of Connecticut Developments:
- Adams Garden, 1949, 80 family garden-style apartments.
- Armstrong Court, 1951, 144 family apartments.
- Town Hall Annex, 1984, 28 family apartments.

HUD Subsidized Developments:
- Wilbur Peck Court, 1953, 110 family apartments.
- Quarry Knoll I, 1962, 50 elderly apartments.
- Agnes Morley Heights, 1973, 150 elderly apartments.
- Greenwich Close, 17 affordable family apartments.

CHFA Financed Development:
- Quarry Knoll II, 1980, 40 elderly apartments.

Scattered Site Units:
- Edgewood Avenue, 1990, 7 family apartments.
- Columbus Avenue & Ritch Avenue, 1992, Duplex two, three, and four-bedroom apartments.
- Oakridge Street & Homestead Lane, 1997, Four, two-bedroom family apartments.

Parsonage Cottage:
- 1997, 40 bed Connecticut licensed home for the aged, managed by Greenwich Communities and funded through a consortium of federal, state, and local private funding.

Home Ownership – Affordable units developed by Greenwich Communities and sold to qualified families:
- Riverhouse Condominiums, 1998, 49 South Water Street, 6 affordable units.
- Hollow Wood Lane Condominiums, 2004, 14 Hollow Wood Lane, 4 affordable units.

Section 8:
- 343 Housing Choice Vouchers funded by HUD.

Private Market:
- Greenwich Close, 113 market-rate apartments.
Middle Housing Inventory and Future Needs

Greenwich is an employment center with approximately 29 thousand individuals working in the community. Only 40% of those employed in Greenwich reside in Town. Of these, 67% drive and only 20% use public transit. The catchment area map for Greenwich workers indicates lack of transit opportunities and helps explain the high rate of private transport use.

**Access**
ACS, 2015–2019

<table>
<thead>
<tr>
<th></th>
<th>Greenwich</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean Commute Time Pre-Covid</td>
<td>32 min</td>
<td>26 min</td>
</tr>
<tr>
<td>No Access to a Car</td>
<td>4 (9%)</td>
<td></td>
</tr>
<tr>
<td>No Internet Access</td>
<td>5 (12%)</td>
<td></td>
</tr>
</tbody>
</table>

**Commut e Mode**

<table>
<thead>
<tr>
<th>Mode</th>
<th>Greenwich</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Transport</td>
<td>5 (20%)</td>
<td></td>
</tr>
<tr>
<td>Walking or Cycling</td>
<td>3 (3%)</td>
<td>67 (86%)</td>
</tr>
<tr>
<td>Driving</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working From Home Pre-Covid</td>
<td>5 (8%)</td>
<td></td>
</tr>
</tbody>
</table>
Salary distribution data indicate that many of the communities individuals commuting would qualify for units offered at 60%, 80% and 100% of Area Median Income. However, surveys also show a preference for non apartment living and home ownership can be financially out of reach.

The preference for single family home ownership among local employees poses a challenge.

Town Employees Commute vs. Salary
To improve environmental sustainability and worker life quality, Greenwich must plan to create housing for families earning between 80% of State Median Income and 100% of Area Median Income. The table below provides these earnings ranges. Also included are the incomes allowed under the Town’s Inclusionary Zoning or Moderate Income Regulation.

<table>
<thead>
<tr>
<th></th>
<th>Moderate - Income GBZR 6-110</th>
<th>State Median Income 60%</th>
<th>State Median Income 80%</th>
<th>Area Median Income (Stamford/Norwalk) 60%</th>
<th>Area Median Income (Stamford/Norwalk) 80%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Income</td>
<td>$86,963</td>
<td>$102,600</td>
<td>$102,600</td>
<td>$151,800</td>
<td>$151,800</td>
</tr>
<tr>
<td>1 Person</td>
<td>$104,356</td>
<td>$43,092</td>
<td>$57,456</td>
<td>$63,756</td>
<td>$85,008</td>
</tr>
<tr>
<td>2 People</td>
<td>$130,445</td>
<td>$49,248</td>
<td>$65,664</td>
<td>$72,864</td>
<td>$97,152</td>
</tr>
<tr>
<td>3 People</td>
<td>$156,533</td>
<td>$55,404</td>
<td>$73,872</td>
<td>$81,972</td>
<td>$109,296</td>
</tr>
<tr>
<td>4 People</td>
<td>$165,230</td>
<td>$61,560</td>
<td>$82,080</td>
<td>$91,080</td>
<td>$121,440</td>
</tr>
</tbody>
</table>

### Rent

<table>
<thead>
<tr>
<th></th>
<th>1 BR</th>
<th>2 BR</th>
<th>3 BR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BR</td>
<td>$1,739</td>
<td>$1,044</td>
<td>$1,429</td>
</tr>
<tr>
<td>2 BR</td>
<td>$2,174</td>
<td>$1,235</td>
<td>$1,697</td>
</tr>
<tr>
<td>3 BR</td>
<td>$2,609</td>
<td>$1,401</td>
<td>$1,934</td>
</tr>
</tbody>
</table>

Market Rate
Simplified Residential Zoning

A large majority of the residential land in Greenwich is dedicated to single-family housing, and especially north of the Route 1 corridor, zoning requires very large plots of land, reducing the housing density.
Plan Goals and Action Strategies
A. Core Goals and Principles of the Plan

Materially increase the level of affordable housing in Greenwich while at the same time respecting the fabric and addressing the needs of our community, including residents’ desire to preserve the land use patterns that drew many of them to the town.

Greenwich is committed to increasing its affordable housing stock while preserving the features of Greenwich that its residents prize. Greenwich does not wish to become as urban in character as neighboring Stamford, as it expands its affordable housing offerings.

Balance the Town’s need for more affordable housing units with its recognized environmental and infrastructure challenges, including drainage, sewerage, open space and 31 traffic, and the need to protect the Town’s architectural heritage, specifically our national register and local historic districts.

Our sanitary and storm sewers are aging and in many areas at full capacity. Roads are excessively congested in certain parts of Towns, particularly the East-West thoroughfares. Open space and recreation areas are essential features of our community. We have invaluable historic districts that, under Conn. Gen. Stat. Chapter 439, §§ 22a-15 to 22a-19b, are entitled to protection from unreasonable destruction. We must seek to address our affordable housing needs while keeping an eye to infrastructure, environmental priorities and historical assets.

Encourage the development of workforce housing.

Having our moderate income workforce living close to their jobs will not only make our town more diverse, but will also reduce the total vehicle miles traveled, easing overall traffic congestion and helping the environment. Moreover, it will assist local employers in their efforts to hire and retain quality employees.

Evaluate all forms of financial and non-financial incentives to create more affordable housing and pursue those solutions that represent the best tradeoff between the quickest and most economically efficient creation of new housing units and the maintenance of those features Greenwich residents find desirable and which are important to quality of life.

It is virtually impossible to build housing that rents for less than prevailing market levels for comparable quality housing – which is generally true for affordable housing as defined under 8-30g – without some form of government subsidy to encourage that development.

Because external sources of funding affordable housing development may be limited and because those who fund development have a greater role in directing development, Greenwich will also evaluate alternatives to support such development.

Evaluation of alternatives is only the first step in potential implementation. No alternative will be selected without public hearings and debate, and no tax dollars will be spent nor tax abatements awarded on programs without approval of the Greenwich First Selectman’s Office, the Greenwich Board of Estimate and Taxation and the Greenwich Representative Town Meeting.
Following are the key action steps of this Plan:

1. Encourage the conversion of existing housing units into affordable units.
2. Encourage more affordable units and deeper affordability in proposed new buildings, especially encouraging larger units suitable for families to be set aside as affordable.
3. Mitigate the size and scope of proposed mixed-income buildings that include affordable housing units.
4. Deepen affordability and preserve for extended terms the affordability of existing affordable units.
5. Encourage workforce housing at a broader number of income categories.
6. Encourage the construction of new affordable housing units.

B. Primary Strategies to Achieve Core Goals

1. **Focus on creating affordable units in multifamily and accessory rental properties rather than seeking to encourage development of lower income owner-occupied homes.**

   For at least the first several years of this plan, the town will concentrate its affordable housing efforts on rental units rather than home ownership units. There are several reasons for this focus:

   - There are many more lower income people seeking affordable rental housing than are seeking below-market home ownership properties. We will help many more people by focusing on rental housing.
   - Multifamily rental housing can be created at a lower cost per unit than is typically required for any for-sale product. A focus on rental rather than for sale housing is likely to create a greater number of new units at any given investment level.
   - In our area there appear to be a greater number of developers focused on multifamily rental housing than on affordable for-sale homes. We are more likely to find success by concentrating on the kind of product that the private sector is mainly focused on already.

2. **Investigate programs by which Greenwich can provide or channel financial support for the creation of affordable housing units.**

   Affordable housing by definition is housing that costs its occupants less than the full market rents typically found in the area. Yet no landowner wishes to sell to a developer, whether an affordable developer or a market rate specialist, for less than the maximum price that the owner's land can fetch. Similarly, building supply vendors and construction workers do not offer lower prices to affordable developments than to market projects. The greater the level of affordability in a project, the larger the gap the developer must bridge between the ultimate value of the completed property on the one hand and the total cost of development on the other. Most rental properties with significant levels of affordability have funding gaps that are simply too great for private equity to cover. These inevitably require financial support from some public source, or they simply are never completed.

   For many decades, the federal government has provided by far the greatest amount of such public financial support. Low Income Housing Tax Credits came into the tax code in 1986 and have since proven to be the most successful and efficient tool ever adopted by the U.S. Congress to spur the creation of affordable housing units. Yet in most cases even federal tax credits are not enough to cover the cost of developing a property in which all rents are held well below the level that conventional debt and equity could finance. Virtually
every fully affordable property built in the last several decades has also received various forms of additional financial support from state or local public sources. Hundreds of municipalities across the country have endeavored to meet that need by creating local housing trust funds. These funds frequently provide the last dollars required to make an affordable housing project viable, though often funding less than 5% of the total project costs. Because the developments would not happen but for these relatively small fundings, local government support can not only advance housing creation goals but, in the process, represent an outsized effect on the shape and focus housing development. Greenwich has recently taken a major step toward becoming such a public source with the creation of its own Affordable Housing Trust Fund. A central goal of our Affordable Housing Plan is to continue that effort, exploring new and expanding existing ways in which the town can provide financial support for the creation of new units of affordable housing. No alternative will be selected without public hearings and debate, and no tax dollars will be spent nor tax abatements awarded on programs without approval of the Greenwich First Selectman’s Office, the Greenwich Board of Estimate and Taxation and the Greenwich Representative Town Meeting.

a. Make our Housing Trust Fund viable and effective.

Created by ordinance in late 2021 and by a Trust Declaration in early 2022, the Housing Trust Fund is still getting organized. The first members of its Board and of its Advisory Council have just been recruited and approved through the town’s standard processes for volunteer boards. The Trust Fund awaits the adoption of this Affordable Housing Plan before it can fund any project.

Most importantly, once it is fully organized, our Housing Trust Fund must acquire funds. There are several options.

(i) Donations. The Trust Fund was created in the hope that its initial source of funding would be private, tax-deductible donations. Accordingly, as part of our plan, the Trust’s Board and Advisory Council will:

- Develop and launch appropriate marketing and fundraising programs seeking to encourage such donations.
b. Consider Other Town Financial Support for Affordable Housing.

Financial support is by far the most effective tool the Town could use to stimulate additional affordable housing development in our community. There are of course a great many policy considerations involved in a decision to afford public financial support to housing. This plan does not purport to commit the Town to spend any money on affordable housing rather than on any of the myriad other public purposes which our governing bodies may determine to have a higher priority.

However, we can at a minimum determine here in this document to undertake a comprehensive and diligent public review of at least two techniques for providing financial support from our town's public resources that would help achieve this plan's primary goal of materially increasing the amount of affordable housing in Greenwich.

(i) Real Estate Tax Accommodations. The more net income an apartment property can generate, the more debt financing it can support. Real estate taxes reduce a property's net income. Affordable housing rental properties are no different. Many municipalities across the country have successfully utilized full or partial real estate tax abatements as a policy tool to advance their housing policy goals. By so doing, the municipality enables the developer to receive a larger loan making it more likely that a property with a substantial number of affordable units can be developed.

At least two Connecticut statutes empower Greenwich to take this approach.

- **Tax Increment Financing:** Every development of real estate improves value and thus adds incrementally to a municipality’s tax base. A property that was paying $100 of real estate taxes before a development project might be reassessed to pay $500 or $1,000 in taxes after it was improved. The concept behind tax increment financing is simply to allow the developer to keep some portion of that increase in taxes (the ‘increment’ in the technique’s name) for some period of time so that the developer can pledge those dollars to a lender in support of a larger borrowing than it would have otherwise received. The municipality’s tax revenues do not go down as a result. Tax revenues either increase by a smaller amount or remain the same, so financial support is provided at no direct cost to the town.

Connecticut’s statute authorizing tax increment financing empowers municipalities to use this approach to support a broad array of public policy goals, including the support of affordable housing. The statute allows abatements ranging from very small amounts up to the full amount of the increase that would come to the town from the developers’ improvement of the asset. The abatements may stay in place for up to 50 years. This statute, however, contemplates a somewhat elaborate creation process and a potentially cumbersome administration system.

- **Other Abatement Options:** Other Connecticut statutes permit shorter term partial abatements for purposes, including affordable housing through governmental structures that are simpler and more direct. For example, C.G.S. 12-65b authorizes a municipality with the approval of its legislative body to enter into an agreement fixing, for up to seven years, whatever level of taxes it may consider in the public interest for a property receiving at least $3 million of improvements.

Real estate taxes in Greenwich are relatively low compared to other towns in the area, which may depress the impact that a tax abatement might have in encouraging affordable housing development. Nevertheless, the ability to abate taxes in support of our goal of materially increasing our affordable housing resources is worthy of serious and detailed study. Accordingly, our plan will task our newly created Affordable Housing Trust Fund board and Advisory Council to:

- Investigate the concept of tax abatements and vet it with all stakeholders, both public and private.
- Present their findings and recommendations to the appropriate Town governmental bodies for consideration and potential implementation.
(ii) **Direct Use of Town Funds or Taxing Power.** Many local governments that have sponsored affordable housing trusts have elected to fund them using local taxpayer funds or the town's taxing power. Some have included an annual appropriation to their housing fund directly into their budgets. Others have issued bonds raising large amounts of money to fund their trusts. Those monies are then generally lent to developers of affordable housing projects. The bonds are backed by the full faith and credit of the municipality but are anticipated to be repaid at least partially by principal and interest payments received by the trust from the loans it makes to the developers.

This level of financial support for affordable housing would be a major policy step that departs radically from historical practice for Greenwich. This Plan does not call for such a dramatic step to be taken. It does, however, charge our newly created Trust Fund Board and its Advisory Council to study these options and engage in a broad public dialogue about them and their utility in Greenwich.

3. **Explore Town or State-owned land as potential sites for affordable housing development.**

Greenwich owns many dozen parcels of land, some of which are underdeveloped and located in areas that might be suitable for affordable housing. The State may well own similar parcels in Town. Were publicly owned land to be leased on a long-term basis to a capable affordable developer, be they public or private, the major impediment of exorbitant land cost could be mitigated. This is, in fact, how Greenwich Communities developed its McKinney Terrace property and how it plans to develop its Vinci Gardens project. The short list of sites that are actually viable is certainly quite small, as are the odds that affordable housing development will ultimately be determined to be the optimal utilization for many of them. But a review of this question appears not to have been undertaken in several years. It is at least worth a look.

Accordingly, our plan will:

- Task the Trust Fund Board and Advisory Council with conducting an examination of whether publicly owned sites in Town might be used for affordable housing development.
- Encourage public hearings and debate to determine if any publicly owned sites so identified have community support for development of affordable housing.
4. Support and partner with Greenwich Communities.

Greenwich Communities is the public housing authority that has operated in Town since the late 1940’s. It accounts for the vast majority of the housing units in Town that meet the State’s definition of ‘affordable.’ It has staff devoted to the acquisition, development and operation of affordable housing, something it has quietly been doing in our community for decades. Greenwich Communities owns the only 100% affordable properties in Town and is the only developer whom we know to be actively seeking to develop more 100% affordable apartment communities here. Moreover, in recent years, Greenwich Communities has embarked upon an important effort to acquire existing small scale market properties, duplex and other modest homes, renovate them and use them to house some of Greenwich Communities' low-income clients. These conversions are an efficient way to increase the Town's affordable housing stock without adding to our aggregate unit count, thus creating no additional burden on our infrastructure.

The Town must increase its support of Greenwich Communities and find ways to work more effectively with it. The recent creation of our Affordable Housing Trust Fund is a step in that direction, as Greenwich Communities is hoped to be a major consumer of the Trust’s money and support.

Accordingly, this Plan tasks the Board and Advisory Council of the Trust Fund to:

☐ Ensure that leadership of Greenwich Communities is continuously informed of progress at the Trust Fund in its efforts to expand the funding sources for affordable development and conversion in Greenwich.

☐ Learn more from Greenwich Communities about the challenges it faces in its efforts to quickly and efficiently add affordable units to its portfolio.

☐ Seek ways to bring greater human and financial resources to bear for the benefit of Greenwich Communities.

☐ Find ways especially to support Greenwich Communities in its efforts to identify and acquire existing market housing that can be converted to affordable.

5. Encourage 8-30g Set-Aside applicants either to make more than 30% of their units affordable or to build smaller Assisted Housing projects.

Under Section 8-30g of the Connecticut General Statutes, developers are afforded a special appeals procedure to Superior Court to contest a municipality’s adverse decision on the developer’s application to build a ‘set-aside development’ if (1) fewer than 10% of the municipality’s housing units fit the statute’s definition of affordable, and (2) the municipality has not qualified for a moratorium. The special appeals process puts upon the municipality (rather than upon the developer, as in all other appeals) the burden of proving not that the municipality was fairly enforcing its land use rules (as in all other appeals) but rather that “the decision is necessary to protect substantial public interests in health, safety or other matters which the commission may legally consider.”

Currently, just over 5% of the housing stock in Greenwich meets the state definition of ‘affordable’. Obtaining a four-year moratorium from the force of 8-30g under the complex ‘housing unit equivalent point’ system set forth in the statute would require the construction of hundreds of additional affordable units. Greenwich is a long way from either of those plateaus.

Yet until recently 8-30g has not had a major impact on Greenwich. In the three decades since the law was adopted, Greenwich saw developers employ it to construct only 32 affordable units. All that has changed, as rents have skyrocketed with increased demand cause by the pandemic, so have the number of applications submitted to build 8-30g ‘set-aside’ projects. Most of these proposals depart dramatically from land use regulations otherwise applicable to the sites. The size of these projects often dwarfs surrounding neighborhood structures, causing neighbors great concern and presaging a transformation of the Town’s architectural scale.

Greenwich needs the affordable housing that these projects would provide. All of these out-of-scale proposals seek to become ‘set-aside’ developments by offering only the bare minimum of affordable units needed to qualify as such under the statute- just 30% of their total units. At that rate, were the Town to rely upon 8-30g developers to reach a 10% total
affordability, Greenwich would experience a 23% increase in its total housing unit count. In contrast, were Greenwich to attract affordable developers willing to construct apartment communities at a far higher rate of affordability, the 10% goal could be attained with only a 5% increase in total unit count, a scenario dramatically less stressful for infrastructure.

There is no magic solution to the 8-30g conundrum. Greenwich can, however, explore steps that would more rapidly move us towards the 10% level while being less disruptive to our infrastructure, architecture and building scale.

Accordingly, this plan contemplates that our Planning and Zoning Commission and our Affordable Housing Trust Fund Board and Advisory Council will work to:

- Strongly encourage developers of proposed ‘set-aside’ projects to devote more than the 30% minimum of their new units to affordable status, especially the 2, 3 and 4 bedroom units most needed by lower income Greenwich families. This may include approving project applications for which more than 30% of the units are ‘Affordable’ under state law or which would be smaller than the original proposal.

- Strongly encourage those developers who do not wish to build with more than the bare minimum levels of affordability to instead construct much smaller buildings more in tune with their surroundings by using 8-30g’s ‘assisted housing’ provisions rather than the law’s ‘set-aside’ provisions.
In either case, actively encourage these developers to seek financial assistance from the Housing Trust Fund or the Town to offer either more affordable units in the buildings they plan or to construct smaller buildings more in scale with our neighborhoods.

- Receiving such assistance enables an applicant to become an ‘assisted housing’ developer. Making that shift to ‘assisted housing’ status allows the developer to base the rents for their affordable units not on State median income (SMI), but rather on area median income (AMI), effectively affording them a 50% increase in the rents on those units. That is a material financial incentive that can be offered to developers as an inducement to provide needed affordable units in smaller structures, powerfully leveraging the Trust Fund’s or Town financial support.

- For developers who still wish to build big ‘set-aside’ projects, obtaining financial assistance would more easily enable developers to increase our affordable housing stock by more than just the bare minimum 30% of their outsized buildings. Facilitating higher percentages of affordable units in these large ‘set-aside’ projects would increase the speed with which Greenwich approached the 10% threshold contemplated by 8-30g. Moreover, ‘set-aside’ developments that provide more than the minimum 30% affordability provide the Town with more than the bare minimum ‘housing unit equivalent’ points, more rapidly advancing Greenwich to the point at which it would qualify for a 4 year moratorium from the force of 8-30g.

6. Explore ways to identify and encourage the creation of affordable accessory dwelling units (ADUs).

Accessory dwelling units (ADUs), such as in-law suites, guest cottages, garage apartments and so forth, were approved in the last CT legislative session to be permitted “as of right.”

Greenwich has allowed accessory apartments since 1987. They are restricted to senior and affordable units, and such applications are “as of right”, which means that they do not have to be approved by the Planning & Zoning Commission. As of 2020, there were around 100 legal ADUs in Greenwich. However, only 10 of these are affordable, the rest are for the elderly and do not count.

Theoretically, ADUs can contribute to the mix of housing and provide potentially less expensive housing for some town residents, particularly the elderly. They are also more practical for infrastructure. However, the mandate in state law would mean that market rate rental units, pool houses and guest houses could be added to all single family properties, thus increasing residential density without adding affordability.

To be considered affordable housing, the ADUs would have to adhere to the State’s strict income criteria regarding rent and eligibility. It would have to be rented to a person or household at or below 80% of the Area Median Income (AMI); moreover, the restrictions would have to be in place for up to 10 years. (It has been suggested that a resident willing to rent an ADU at an affordable rate could perhaps receive a tax break.)

As a unique added advantage, for purposes of the state’s 10% threshold, each ADU adds one to the numerator but unlike any other form of housing adds nothing to the denominator. Adding ADUs thus is by far the most efficient single tactic we can employ to achieve that level. Greenwich will attempt to encourage the conversion of existing ADUs to qualify as affordable housing units under state law, and will seek to approve additional ADUs that qualify as affordable.
7. **Promote the development of workforce housing by encouraging greater availability of affordable housing benefits.**

This will provide numerous environmental and socio-economic benefits to our community and will also help build the diversity and cohesiveness of our town.

Greenwich is one of the most expensive areas to build housing, and many who work here cannot afford to live here without help. Greenwich currently provides subsidized workforce housing for many vital workers in our community such as teachers. But many workers who need affordable housing cannot qualify for it under the current rules. Greenwich will work with state leaders to develop legislation that will expand the definition of “Affordable” under 8-30g to include units that provide assistance to these vital contributors of modest financial means as part of its initiative to increase affordable housing.

Greenwich will develop a list, to the extent possible, of all naturally occurring affordable housing stock, even if such housing is not considered affordable under the definition in 8-30g.

8. **Investigate all forms of state and federal assistance which could be used to encourage economic development of affordable housing in Greenwich. Seek to identify all housing which serves lower and moderate income residents but does not meet the State’s definition of Affordable Housing.**

9. **Re-examine our zoning rules, including our new inclusionary zoning rules, for possible improvements that might encourage development of affordable housing properties that comport with our density, building size and other land use requirements.**

Greenwich recently revised its zoning regulations to require that newly created multifamily properties with greater than 5 units include some portion of units that are affordable to lower or moderate income residents. These rules allow development ‘as of right’ within the parameters of Greenwich’s zoning standards regarding building height, floor area ratio, setbacks and other design metrics intended to achieve some consistency with existing neighborhood development and without overburdening the neighborhood infrastructure. The development community has not embraced these rules, electing instead to propose ‘set-aside’ developments under 8-30g which ignore our design metrics and dramatically exceed the building size which those zoning rules would permit.

Our Planning and Zoning Commission will again review these inclusionary zoning rules in the hope that perhaps some mechanism might be found which will appeal to developers short of the chaos of 8-30g. In addition, our Planning and Zoning Commission will review other aspects of our zoning rules to determine if affordable housing development might be encouraged in other ways.
10. Encourage Sustainability
Focused and Historically Sensitive Development.

The Greenwich 2022 Affordable Housing Plan has been prepared within the context of the Town’s 2019 Plan of Conservation and Development which places major emphasis on environmental sustainability, quality of life and traditional architectural scale. Growth in housing diversity can be either supportive of or counter to these goals. It’s, therefore, important to balance housing needs on the one hand with sustainability, health and architectural heritage on the other.

Just prior to the Covid-19 pandemic, Greenwich’s daytime population swelled with workers commuting in from other locations. This was a significant change from the Town’s past as a bedroom community. As an example, approximately 60% of municipal employees currently do not reside in Greenwich. This statistic holds true across many employment areas. A greater range of housing prices and offerings can attract these workers to become residents, reducing daily vehicle miles traveled which benefits air quality and reduces heat island effect. At the same time, the high price of local real estate may yield affordable housing developments which undermine progress toward environmental goals. High percents of impervious surfaces increase heat island effect and make it challenging to manage storm water. Aging infrastructure and more frequent intense storm events exacerbate the negative impact of losing green space.

In fact, in the past year alone, Greenwich has been significantly damaged by floods in existing traditional neighborhoods. This Affordable Housing Plan, thus, prioritizes low impact development which maintains green areas, protects existing hydrology and reduces flood risks.

Covid 19 has also brought us some new considerations in regard to housing needs. First, access to outdoor recreation space has proven itself essential to positive health outcomes. Second, the demand for multi room housing units has increased with more individuals continuing to work from home as the virus reaches endemicity. Finally, it is now of greater importance to consider high quality ventilation and the ability to socially distance in indoor common spaces.

During public outreach events for the preparation of the 2019 Plan of Conservation and Development, residents consistently voiced a desire to protect architectural heritage and scale. At the same time, they articulated an interest in enhancing walkability and preserving the identity of the individual neighborhoods. These priorities should yield the broad socio-economic integration that contributes to thriving communities.
Affordable Unit Increase in the Five Year Plan Window

- Units added since 2021
- Approved Incomplete 8-30g Units
- Approved Incomplete Greenwich Communities Units
- Greenwich Communities' Units Pending or To be Submitted
- 8-30 Application Unit Applications Pending
- Affordable Accessory Apartment Projection