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Affordable housing debate hits home in Wilton

By Mar Walker: Hersam Acorn Newspapers

Connecticut's young adults and young families are steadily moving away, draining the state of educated brain power and depleting its workforce, according to statistics from HomeConnecticut. The organization, which is the public outreach arm of the Partnership for Strong Communities, says that Connecticut lost more 20- to 34-year-olds in the last 10 years than any other state in the country.

Town-by-town 2005 statistics on house prices and qualifying mortgage income from HomeConnecticut hint at why. In Wilton, to qualify for a mortgage for an \$887,500 median-priced home with the 10% down payment typical of young buyers, a household income of at least \$264,770 would be needed. Wilton's median household income of \$155,261 in 2005 falls well short of that figure. Even if the buyers could qualify, the resulting \$6,177 monthly mortgage payment is prohibitive for many occupations across many age groups.

Connecticut's housing prices have risen 63.6% from 2000 to 2006. That's three and a half times the rate of increase for wages here, according to HomeConnecticut. State businesses are already experiencing labor shortages because of the trend.

These and other thought-provoking statistics were aired at a recent symposium on "inclusionary zoning," a specific regulatory method of providing affordable housing. The symposium was sponsored by the United Way and was held at the Danbury Sheraton Hotel.

For towns to meet both their state-mandated 10% of total housing units in affordable housing and also the needs of their own less fortunate residents, a broad-based approach is required, Allen Mallach, research director of the National Housing Institute, said at the meeting. His broad-based strategy might encompass inclusionary zoning, as well as dedicated developments created by nonprofit corporations in public-private partnerships with the towns themselves, as well as accessory apartments.

With the inclusionary zoning concept, developers are required to create a certain number of affordable units no matter what zone they are building in, whether it's single-family homes with four-acre zoning or two-acre zoning, or multifamily zoning. As with open space requirements, sometimes towns accept a donation to a "set-aside" fund in lieu of the open space or the affordable housing. In this scenario, the town would eventually use these funds to build affordable units on town properties.

Stamford uses the inclusionary zoning regulations and requires a 10% affordable set-aside on new construction from builders across all zones, said Phyllis Kapiloff, chairwoman of Stamford's zoning board. Ms. Kapiloff told the symposium that aside from state mandates, the long-term effort to create underlying regulations and build affordable units was amply rewarded in a very human way, by the benefit to people who truly need the housing.

Attendees at the symposium included Paul Valeri of Redding, a builder who is currently developing the Ryder Farm subdivision in Redding. Mr. Valeri is chairman of the Nonprofit Development Corporation of Danbury Inc., an all-volunteer group that builds affordable housing in Danbury, a city that is currently above its 10% state-mandated quota. Mr. Valeri said appropriate affordable housing can be built even "in the most suburban town possible."

The right thing

"What I hope comes of that session is for the Housatonic Valley Council of Elected Officials to allow Jonathan Chew (who is its executive director) to develop a model ordinance that could be adopted by every single town," said Mr. Valeri.

"Just because a town doesn't have town sewers or water — that doesn't mean beans. What this is all about is for towns to do the right thing before they are forced by a developer to do the wrong thing for that town. Inclusionary zoning allows the town to have architectural review on affordable housing projects," he said.

But the regulation has to be written and adopted first. "You could say for every five lots, one affordable house be built. You can

build a modest Vermont Vernacular, a classic modest farmhouse which everybody loves and embraces. You can have architectural review on the whole thing," he said. He added that when a town takes the initiative, it can get a contribution to its affordable housing in a way that is completely compatible with the town's aesthetics.

Modest homes, as opposed to apartments or condominiums, said Mr. Valeri, can have a permanent deed restriction, which allows a very limited appreciation on resale. It gets resold to someone who can qualify for a CHFA mortgage, he said.

Affordable accessory apartments are deed-restricted for only 10 years. Other types of affordable developments can carry a 40-year deed restriction.

"The bottom line, for those who really take the time to investigate, is that this can be tastefully achieved. This sort of thing can be pulled off gracefully to everybody's delight. It's a win-win-win situation," Mr. Valeri said.

Circularity

As a sole means of meeting the state mandate, the inclusionary zoning idea holds a conundrum for any town wanting more nature, not more houses. If Wilton aimed to get its state-mandated quota of affordable housing (more than 640 units) through a 10% "set-aside" from new development, it would have to see 6,400 new housing units built in the town. Even then, it would not meet the state mandate because its total number of housing units would have doubled. For multi-family housing zones, the town has had a 20% "set-aside" requirement for some time, said Bob Nerney, Wilton's town planner, who holds a master's degree in the subject.

"It's a number we will always be chasing," said Mr. Nerney. "The goal is not to reach that 10%, it's to provide affordable housing in town."

Wilton stands at 2.6% (168 affordable units) of its quota, Mr. Nerney said.

"There are some apartments, some condominiums. It includes both sales and rentals. The bulk are rentals. Twenty-four of the units are owned with deed restrictions that protect the affordability," he said. "The town, also, in the early 1990s acquired land from the DOT, and there are seven affordable units there now, built through a nonprofit organization."

In Wilton, a new proposal is also in the works for Wilton Commons, a 77-unit congregate housing facility for the elderly near the town center, built through a public/private partnership on town-owned land under a long-term, low-cost lease to the private nonprofit group.

Despite its efforts, Wilton is in court through the affordable housing appeals process, Mr. Nerney said.

There is one current appeal by the town against Avalon Bay Communities for a development of 100 apartments on 10 acres on Danbury Road, he said. "Thirty percent, or 30 units, would be affordable and deed-restricted for 40 years," he said.

Mr. Nerney said the appeals process shifts the burden of proof from the developer to the town. The statute, the Connecticut Affordable Housing Appeals Act, states that if a town is not at the 10% threshold, it loses several means of denying a proposal from a developer earmarking at least 30% of units as affordable for a length of 40 years.

"And the reasons for denial become much more limited, to just health and safety. Things like compatibility with the area, compliance with the plan of conservation and development — all those things go out the window. All of the those things are generally not considered by the courts under the affordable housing appeals process," he said.