



Aug  
2021

**ADUs and Conversions**

# Be My Neighbor in Fairfield County

Untapped Housing Solutions: ADUs and Conversions

Towns in Fairfield County, Connecticut can create 40,000 new homes by 2040 by taking steps to encourage the creation of accessory dwelling units and conversions of large single-family homes.



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In this report, we examine how Fairfield County can create thousands of new homes in the region by facilitating accessory dwelling units (ADUs) and conversions of large single-family homes to two – family homes, most of which would be in areas near transit.<sup>01</sup> ADUs include homes such as basement, garage and attic

apartments, while a conversion divides an existing single family residence into multiple homes. More than 35 percent of households within Fairfield County are cost burdened, meaning they spend more than one third of their income on housing costs.<sup>02</sup> With ADUs and conversions into duplexes, communities in Fairfield County can help alleviate these cost burdens and begin creating more housing diversity, which is necessary for communities to thrive economically and socially.

#### Related Report

Jul 2020

Be my Neighbor

Untapped Housing Solutions: ADUs and Conversions



The scarcity of affordable housing in Fairfield County, Connecticut, is in many ways, a reflection of the national housing shortage, where exclusionary zoning has increased housing costs and exacerbated the legacies of segregation.<sup>03</sup> There are also similarities in terms of policy response, with the State of Connecticut acting on a national call to increase housing choice and diversity, recently passing an important zoning reform bill (HB6107) allowing ADUs as of right in single-family zones across the state.<sup>04 05</sup>

Fairfield County is a tale of two cities. It has the highest rate of income inequality of any metropolitan area in the United States, and is one of the nation's most racially segregated places. And while it continues to be the state's economic engine, the county's economy has struggled to grow and diversify over the last two decades.<sup>06</sup> The recent passage of HB 6107 demonstrates growing recognition of the need to incentivize more housing choices in Connecticut and the role that housing policy must play in facilitating social and economic benefits.<sup>07</sup>

To better understand this opportunity for Fairfield County, RPA conducted an analysis to estimate the potential for creating ADUs and single-family conversions (e.g. conversion of single-family homes into duplexes) in Fairfield County in partnership with Fairfield County's Center for Housing Opportunity (FCCHO). After compiling a number of relevant variables, we estimated a growth scenario for the year 2040.<sup>08</sup>

## **With new ADUs and conversions, Fairfield County could see an additional 40,000 housing units over the next 20 years (an 11 percent increase over current housing stock).**

### **Creating More Options**

Enabling and encouraging ADUs means more housing options for more people at different incomes and stages of life in all communities in Fairfield County. For older residents, ADUs provide opportunities to age in place in the communities where they have spent their lives, either with supplemental income from an ADU or with an opportunity to downsize into an accessory unit. For lower income residents of all ages, ADUs provide a relatively more affordable housing option in a county where the cost of a single-family home is very often prohibitively high and affordable rental units are limited.

### **Related Report**

Feb 2021

Fairfield County Housing Needs  
Assessment

The majority of these new residences would be located in neighborhoods served by public transit, and localities where single-family parcels tend to be underdeveloped.

The alternative to this aspirational vision is a scenario where current restrictive zoning is maintained and no assistance programs supporting new ADUs or conversions are put in place. In this case the ability to meet housing needs through ADUs and conversions would largely remain constrained at only 4% over the existing housing stock (almost three times less compared to the aspirational scenario). This alternative, shaped by

a patchwork of inconsistent regulations and an absence of supporting programs, comes up far short in addressing housing needs and inequities in Fairfield County.

History has shown that housing policy and land use patterns have been largely a choice, not an inevitable outcome.<sup>99</sup> As we grapple with the stark residential segregation we have today in Fairfield County, we now have a choice to embrace the opportunity to enable and promote more housing options in our single-family neighborhoods.



The analysis provided in this report is not a forecast, it's rather a contrast between an aspirational vision that would maximize ADUs and conversions over the long term versus a status quo alternative that would maintain current housing scarcity and segregation.

And with this analysis, we recognize that while ADUs and conversions are a critical tool for solving housing needs, they are only one part of a larger set of solutions needed to

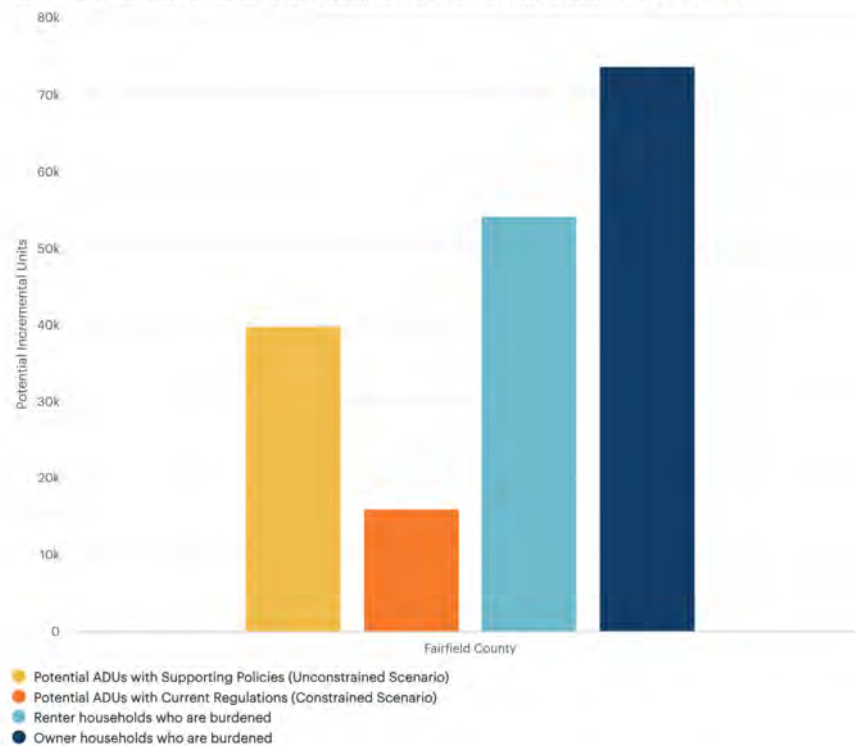
expand housing diversity and address affordability in Fairfield County. Existing housing needs far exceed what ADUs and conversions alone can deliver. This tool must be paired with others, including equitable transit oriented development (TOD), main street housing, middle density options, and multifamily buildings, among others.<sup>10</sup> While ADUs and conversions could have a very significant role in closing the housing gaps, needs in certain Fairfield County municipalities go well beyond what ADUs and conversions can provide on their own.

The good news is that with the signing of HB6107 into law and the growing regional and national recognition of the benefits that ADUs and conversions bring to local communities, we anticipate that many municipalities in Fairfield County will update their zoning regulations to make it easier to create more ADUs and conversions. And that over the course of the next 20 years, we could potentially reach the aspirational goal of 40,000 new units across the county.

We hope this work contributes to recent and ongoing housing policy discussions that are being advanced in Connecticut, and throughout the rest of the tri-state region.<sup>11</sup>

### Potential Housing Increment vs Gap Analysis in Fairfield County

Potential Incremental housing units compared to households that are currently cost burdened (renters and owners)



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD). Urban Footprint block-level (canvas and Disaggregate CT Zoning Atlas.

### ADUs and Conversions Can Help Fill the Housing Gap

New housing created through ADUs and conversions would help satisfy needs. But even with this, additional measures that facilitate equitable transit oriented development (TOD), middle density options, and multifamily buildings, should be put in place.

# Key Recommendations

**1 Encourage municipalities to adopt local ADU ordinances that meet and exceed the regulatory floor established by Public Act 21–29**

The state and the regional Councils of Government should encourage municipalities to implement local regulations that meet or exceed the standards for enabling ADUs and conversions provided in Public Act 21 – 29. This should include technical assistance with education and community engagement around ADUs, model zoning, and financial incentives to encourage ADU creation, particularly affordable ADUs.

**2 Discourage municipalities from opting out of the ADU provision of Public Act 21–29**

While the statewide ADU legislation requires all municipalities to adopt regulations that allow accessory apartments as of right without a special permit or public hearing, it includes a provision that allows towns to opt out of this regulation with a two-thirds vote by the zoning commission or combined planning and zoning commission and the legislative body before January 1, 2023. The state and Councils of Government should strongly discourage towns from opting out of the ADU provision and provide education and training resources that encourage towns to embrace the opportunity to diversify their housing stock through ADUs as well as conversions.

**3 Make it Easier to Legalize and Construct ADUs and Make Conversions**

Municipalities should update their zoning and other relevant local ordinances to make it easier for homeowners to create ADUs and conversions. Incentives for good design and accessibility should be included and regulations that require large lots should be minimized.

**4 Create More Flexible Parking Requirements**

Parking standards can make or break ADU and conversion policies. In neighborhoods close to transit, communities should minimize or eliminate off-street parking requirements. In most cases, on-street parking on public rights-of-way should be considered as viable options to satisfy parking demand and enable construction of ADUs and conversions. While Public Act 21 – 29 caps local parking mandates at one on-site space per unit for studios and two per unit for 1 – 2 bedroom homes, municipalities that are better served by transit should consider further relaxing off-street parking requirements for ADUs and conversions.

**5 Provide Technical Assistance, Financing, and Information**

The State, regional Councils of Government and local municipalities should work to

create programs that provide assistance for constructing ADUs and making conversions by offering guiding manuals, simplifying technical language, and streamlining approvals. These entities should also prioritize statewide financing programs, especially assisting senior citizens and low-moderate income households. Ideally these programs could match and pair homeowners and renters who are both struggling with housing costs.

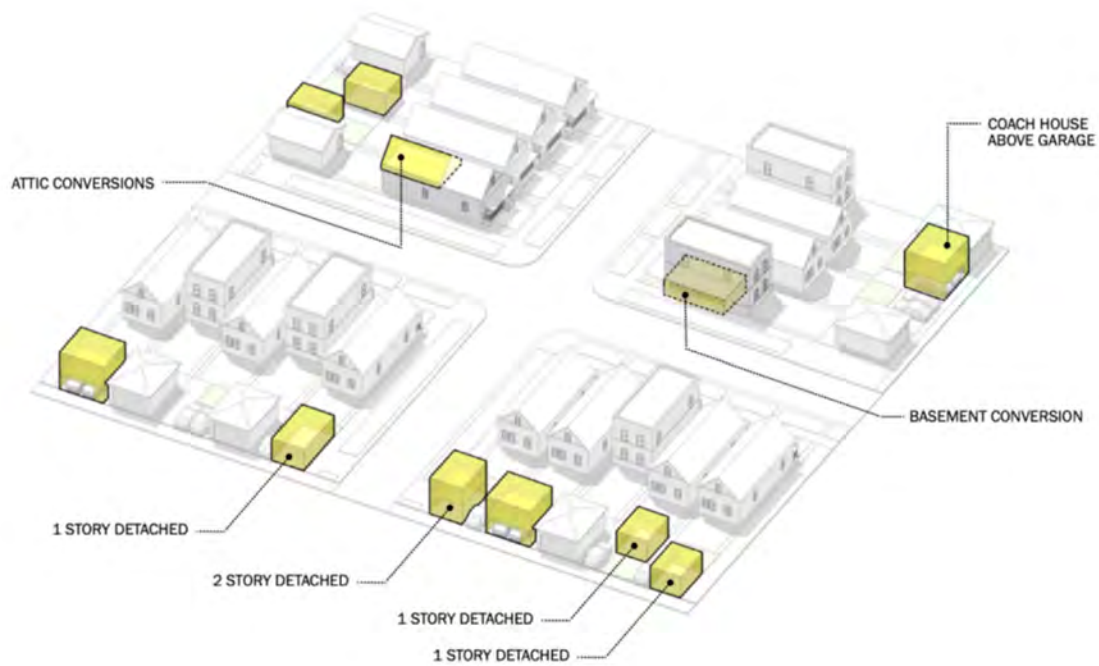
With minimum standards in place thanks to Public Act 21 – 29, these new types of programs are the key to unlocking maximum ADU creation.



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# What are ADUs and Conversions?

This report outlines strategies to help meet the demand for more homes in Fairfield County and more housing choice in neighborhoods that are largely comprised of single-family homes. We focus on two main options for tapping into new housing: accessory dwelling units and conversions (duplexes or triplexes). Currently there are approximately 8,450 single-family parcels with an ADU or a conversion in Fairfield County. These secondary or tertiary residences add up to 9,000 units in the county, approximately 4% of the total single-family housing stock (or 2.5% when considering multifamily buildings as part of the total supply).<sup>12</sup>



Booth Hansen Architects and Urban Land Institute Chicago

..... **ACCESSORY DWELLING UNITS**

An Accessory Dwelling Unit (ADU) is a secondary unit to a primary residence on a property. ADUs have a private kitchen, bath, bedroom(s), and living space. They function as a separate apartment, but can either share a roof with the primary residence or can be located in another building on the property.



Ariel Celeste

..... **CONVERSIONS (DUPLEXES OR TRIPLEXES)**

A conversion divides an existing home into multiple units, turning a single-family home into a duplex or triplex. Physically, some conversions may resemble attached ADU typologies. However, with conversions, the concept of primary or secondary dwelling does not apply. They may also differ in terms of ownership structure when the property is subdivided. Conversions offer communities throughout the region great potential to increase housing capacity with existing buildings.



Ian Poellet

ADUs and conversions can come in various shapes and sizes. Often, ADUs make use of existing structures in the yard of single-family homes such as detached garages and sheds. Attics, basements, or attached garages can also be retrofitted to create an ADU or an additional dwelling unit in the form of a duplex or triplex.<sup>15</sup>

**Duplexes and accessory apartments are neatly tucked into single-family housing. When a homeowner creates one, the look and feel of the neighborhood is not changed.**



# Legislative Overview and Zoning Restrictions

## LEGISLATIVE OVERVIEW

The recent passage of HB 6107 demonstrates growing recognition of the need to incentivize more housing choices in Connecticut and the role that housing policy must play in facilitating social and economic benefits.<sup>14</sup>



## Substitute for Raised H.B. No. 6107 Session Year 2021

AN ACT CONCERNING THE ZONING ENABLING ACT, ACCESSORY APARTMENTS, TRAINING FOR CERTAIN LAND USE OFFICIALS, MUNICIPAL AFFORDABLE HOUSING PLANS AND A COMMISSION ON CONNECTICUT'S DEVELOPMENT AND FUTURE.

To (1) restructure the Zoning Enabling Act for clarity, (2) promote the purposes of the federal Fair Housing Act, (3) provide an administrative mechanism to promote compliance with municipal affordable housing plans, and (4) require the Secretary of the Office of Policy and Management to convene a working group to study municipal affordable housing plans and zoning regulations.

### **Under Public Act 21-29 (aka HB6107), the state has mandated that municipal regulations must:**

- Allow both attached and detached ADUs
- Allow ADUs to be up to 1,000 square feet or 30% of the primary dwelling unit
- Not set minimum or maximum age requirements for occupancy

- Not set a parking requirement greater than one space per accessory unit
- Not require the installation of a new or separate utility connection, other than to the principal dwelling

[Click here for the full text of zoning reform bill HB 6107.](#)

Municipalities may opt out of this provision, but it is difficult to do so, requiring a two-thirds vote of both the zoning commission and legislative body before January 1, 2023. The restrictions documented below portray the regulations that could remain in place if municipalities choose to opt out of Public Act 21 – 29.

#### ZONING RESTRICTIONS ON ADUS

New housing construction in Fairfield County and throughout most of the suburbs within the tri-state area has been greatly limited by low density and restrictive zoning regulations.<sup>15</sup> The costs of overly-restrictive zoning are increasingly well-understood. These costs — all of which are present in Fairfield County— fall into five categories.<sup>16</sup>

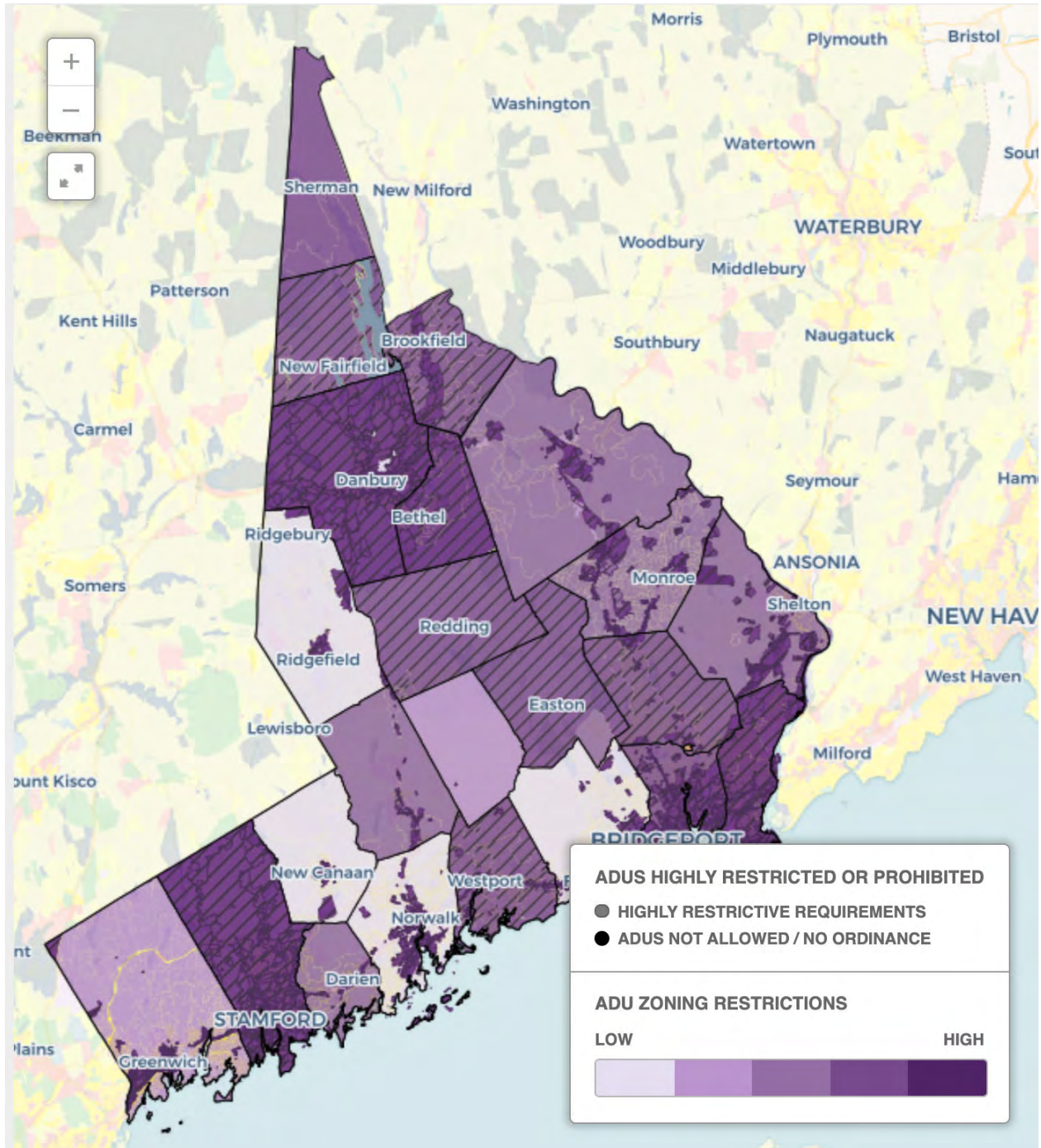
#### **Restrictive Zoning:**

- 1 makes housing less affordable
- 2 makes the economy less productive
- 3 exacerbates income and racial inequalities
- 4 imposes increased environmental harms
- 5 limits the types of housing available for different incomes and living arrangements, including at different stages of life

Prior to Public Act 21 – 29 Almost 40% or 91,000 single-family residences in Fairfield County were regulated by a zoning district that prohibited ADUs. Depending on specific conditions, less than a third of single-family residences in the county were allowed to have an ADU as-of-right, and the remaining 28% were allowed by special permit only.<sup>17</sup>

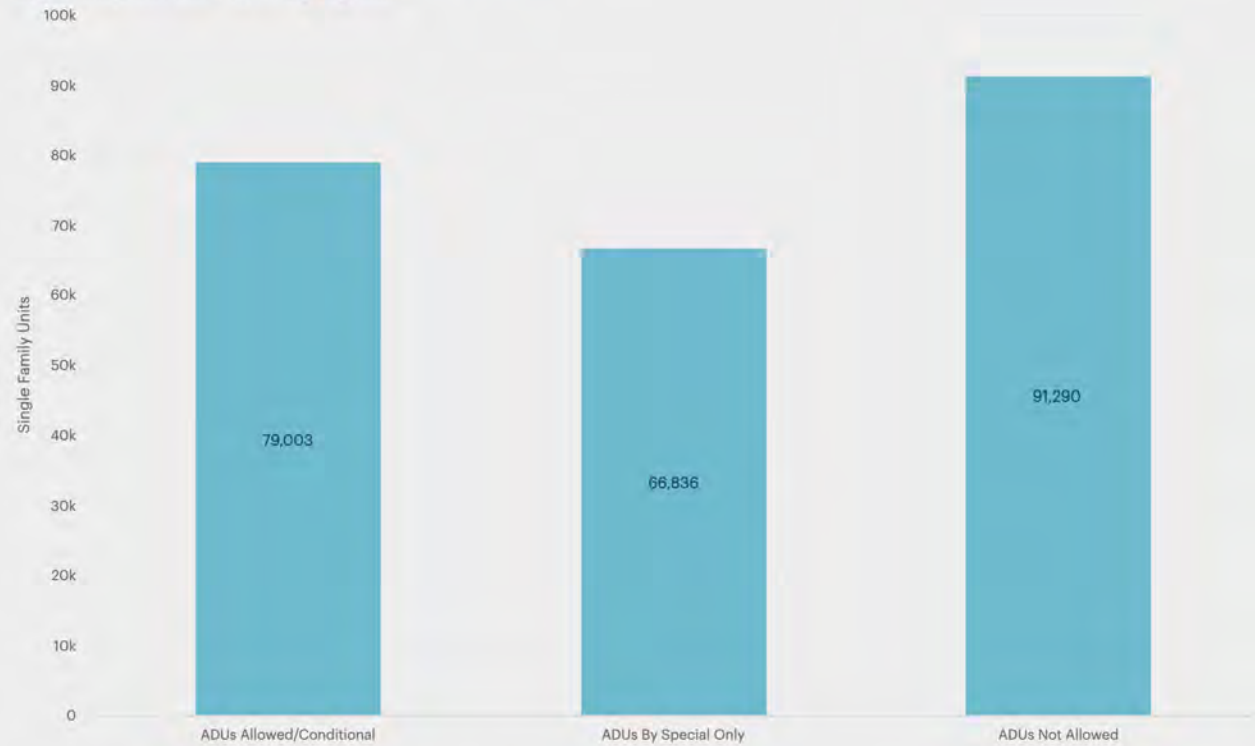
Scholars have known for years that there is more to zoning than simply number-of-unit requirements — or in the case of ADUs and conversions — making them legal or not.<sup>18</sup> To provide more in depth analysis we factored ADU zoning variables — as compiled in Desegregate Connecticut’s Zoning Atlas.<sup>19</sup>

Individual zoning districts in Fairfield County have combinations of variables regulating ADUs. These fall in three categories: permitting, occupancy, and physical requirements. To measure overall restrictions (prior to the enactment of Public Act 21 – 19) we aggregated the variables into a zoning index, where the level of ADU zoning restrictiveness is based on the cumulative number of requirements imposed by each district.<sup>20</sup>



## ADU Permitting Process in Fairfield County

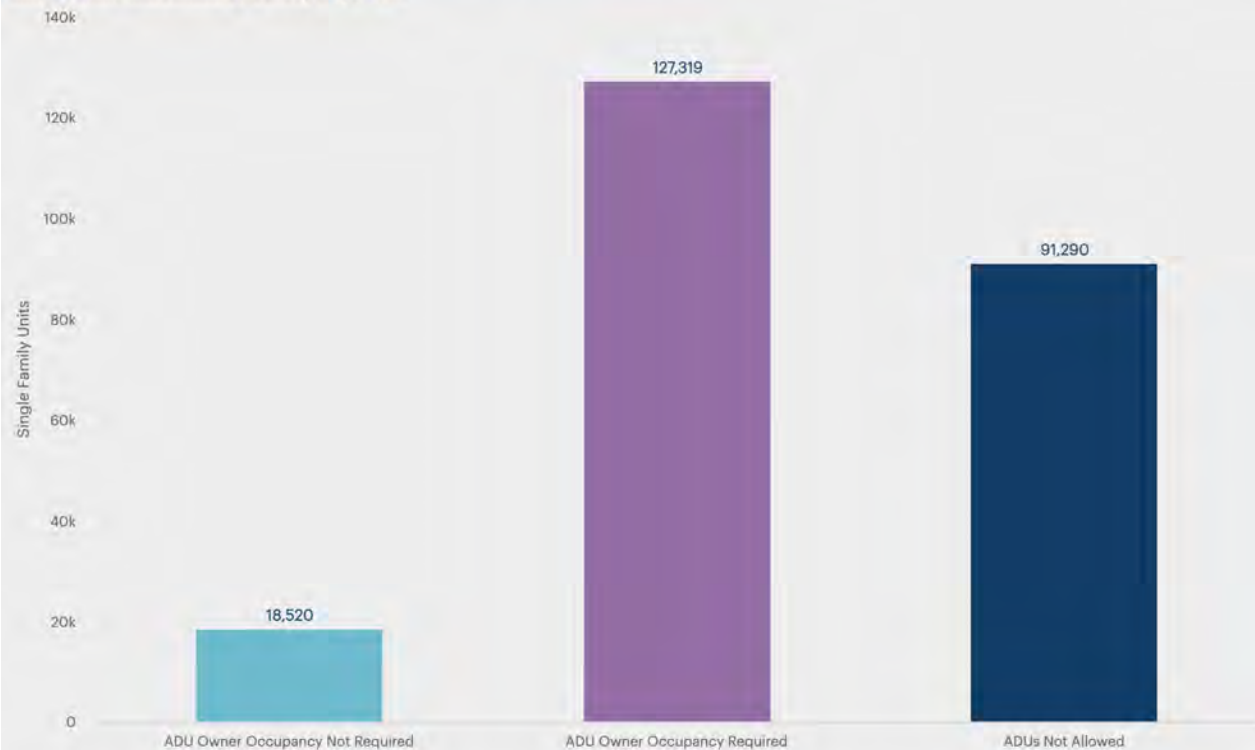
Single Family Residences by Zoning Regulation



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, National Land Cover Database (NLCD), and Desegregate CT Zoning Atlas.

## ADU Zoning Occupancy Requirement in Fairfield County

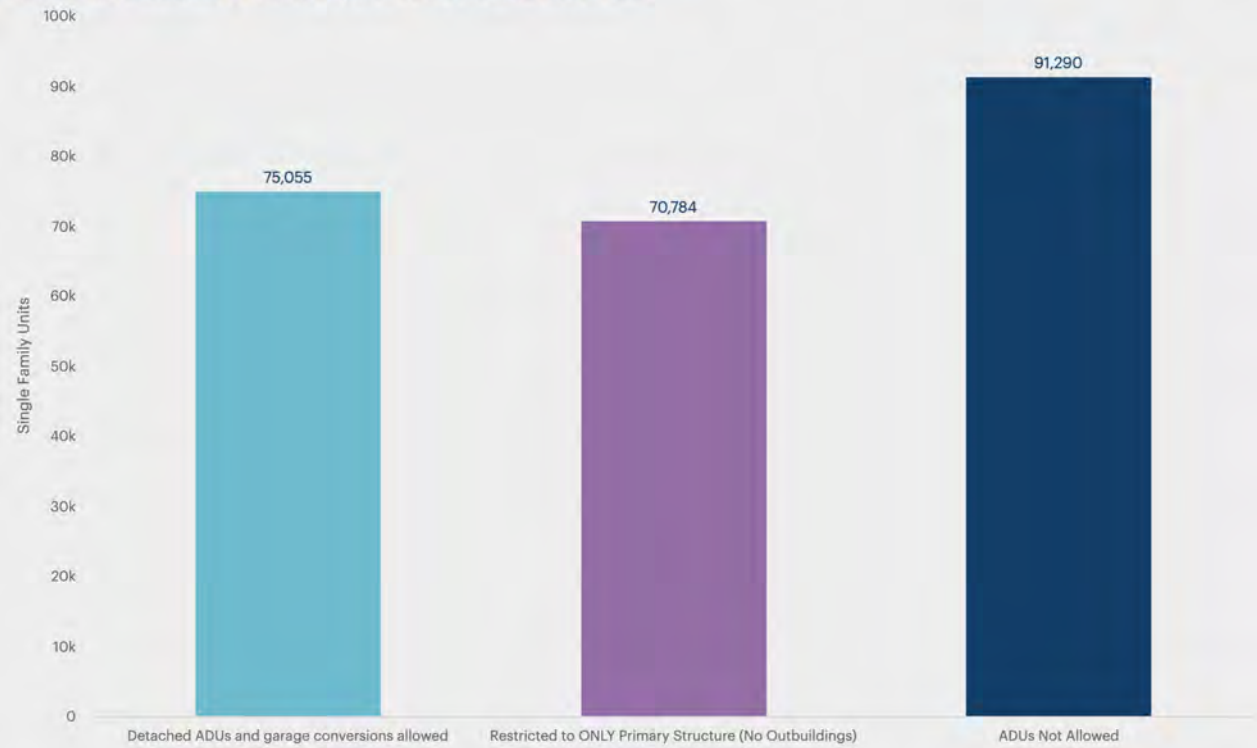
Single Family Residences by Zoning Regulation



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, National Land Cover Database (NLCD), and Desegregate CT Zoning Atlas.

## ADU Zoning Structure Requirement in Fairfield County

Single Family Residences by Zoning Regulation (ADU structure requirement)



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, National Land Cover Database (NLCD), and Desegregate CT Zoning Atlas.



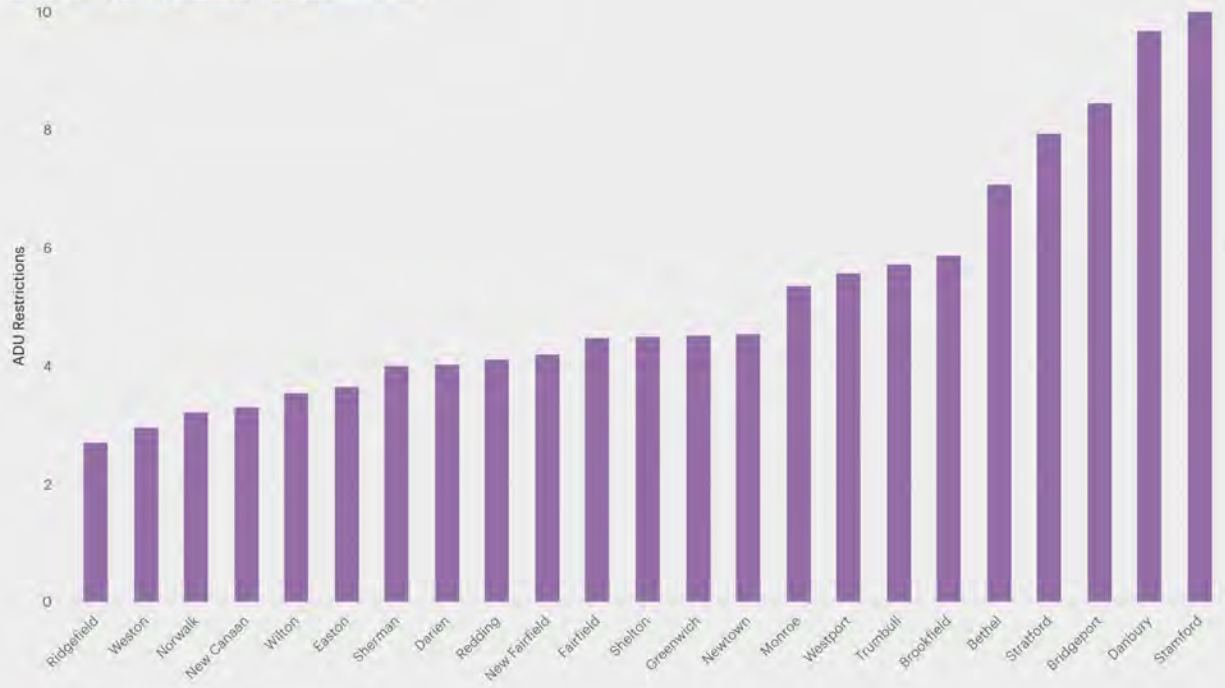
After combining the zoning variables into an index, we compared the level of restrictions imposed by each municipality. These restrictions portray the regulations that could remain in place if municipalities choose to opt out of Public Act 21 – 29. Given that Stamford fully prohibits ADUs entirely, it would lead the list in being the most restrictive. Based on the combination of permitting, occupancy, and physical requirements, the municipalities of Danbury, Bridgeport, and Stratford also rank high in the average restrictions score. Even though these municipalities allow ADUs in some instances, the vast majority of their single-family housing stock is regulated by restrictive zoning measures.

Although zoning in municipalities like Norwalk, Fairfield, and Greenwich allows for ADUs as-of-right on a significant share of single-family parcels (regulating over 10,000 units in each case and scoring a more average restrictions index), in practice, other zoning variables in these municipalities create significant barriers that often deter ADUs from actually being created.

Similar trends can also be observed in Trumbull, Stratford, Westport, and Newtown. These municipalities all allow ADUs on a significant share of their single-family parcels, but they are only allowed through special permits — adding time and costs to the process.<sup>21</sup> Most localities also have ADU occupancy requirements, which means the owner of the primary residence must occupy the accessory unit. Norwalk, Fairfield, Greenwich, and Trumbull all have zoning restrictions that require owner occupancy for ADUs, regulating more than 10,000 single-family parcels per town. The exceptions to ADU owner occupancy requirements are in Newtown, Darien, New Canaan, and Weston. Finally, in terms of dimensional criteria most municipalities fully restrict ADUs to the primary structure (within the existing building envelope — with no outbuildings or detached structures allowed). Trumbull, Stratford, Shelton, Ridgefield, and Fairfield have the highest number of single-family parcels where ADUs are restricted to the primary structure. The main exceptions to this rule are in Norwalk, Greenwich, Westport, and Newtown

## ADU Zoning Restrictions Score

Single-Family zoning score for ADU restrictiveness

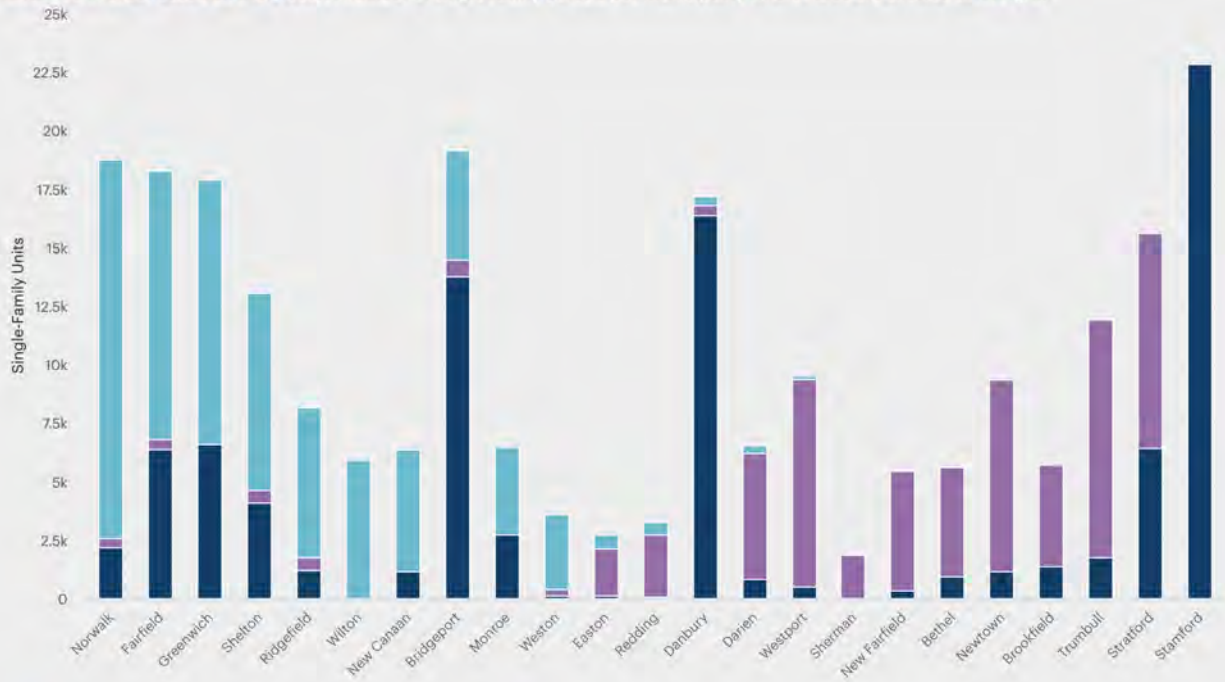


● Average ADU Zoning Friendliness Score/Index

Source: This score ranges from 0 - 10, where a low number indicates a more friendly regulatory environment and a higher one indicates more restrictions from zoning. Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, National Land Cover Database (NLCD), and Desegregate CT Zoning Atlas.

## ADU Zoning Permitting Process

Arranged in order based on the greatest number of single-family parcels per municipality where ADUs are allowed as-of-right.

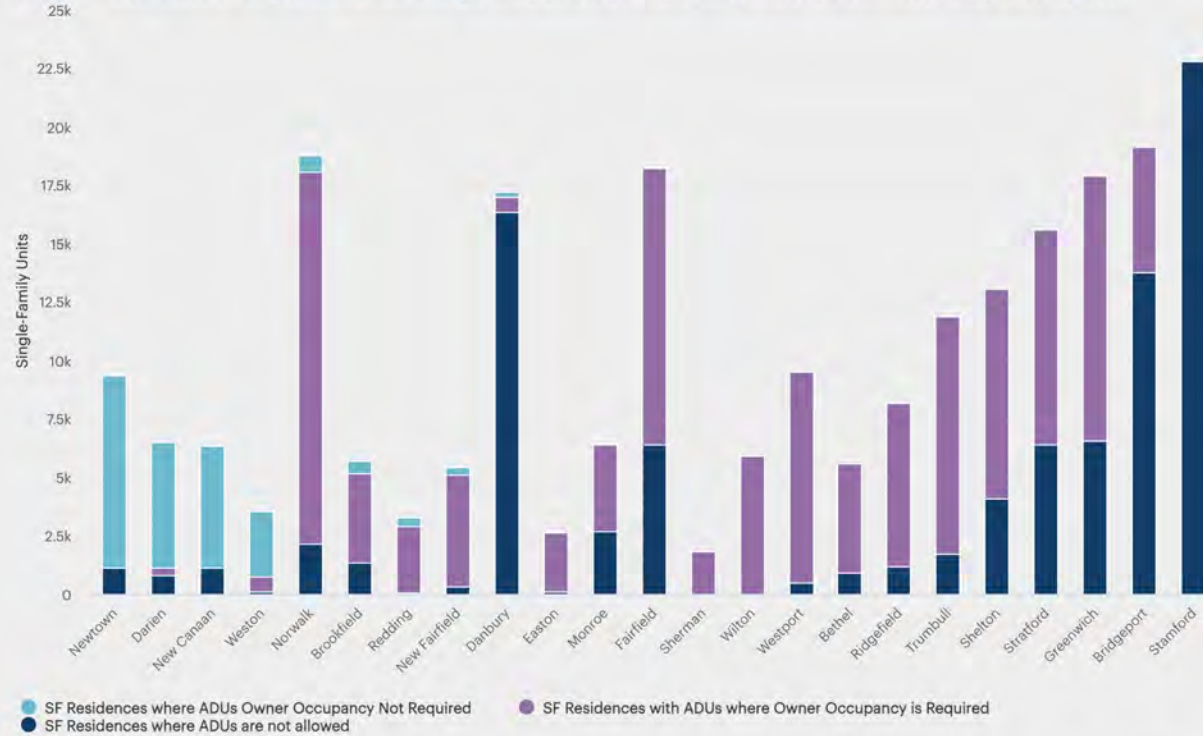


● SF Residences where ADUs are allowed as-of-right (conditional) ● SF Residences where ADUs are allowed by special permit ● SF Residences where ADUs are not allowed

Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, National Land Cover Database (NLCD), and Desegregate CT Zoning Atlas.

## ADU Zoning Ownership Requirement

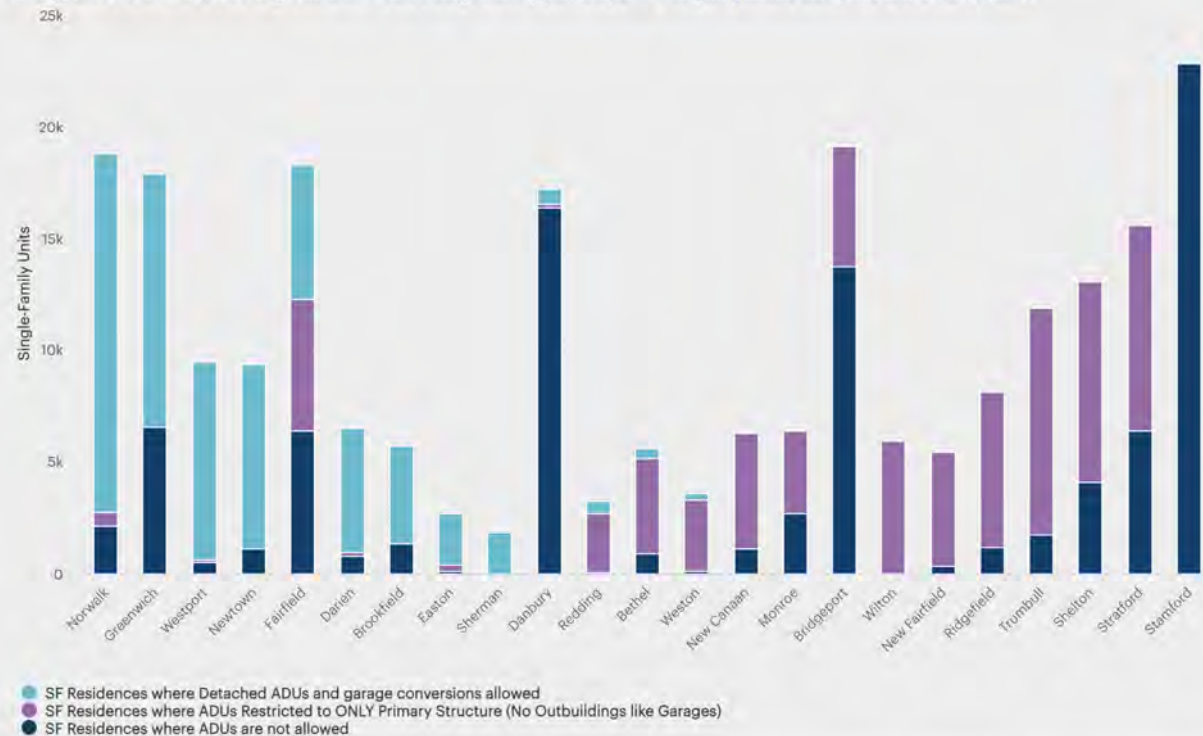
Arranged in order based on the greatest number of single-family parcels per municipality where ADU owner occupancy is not required.



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, National Land Cover Database (NLCD), and Desegregate CT Zoning Atlas.

## ADU Zoning Dimensional Criteria

Arranged in order based on the greatest number of single-family parcels per municipality where detached ADUs are allowed.



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, National Land Cover Database (NLCD), and Desegregate CT Zoning Atlas.

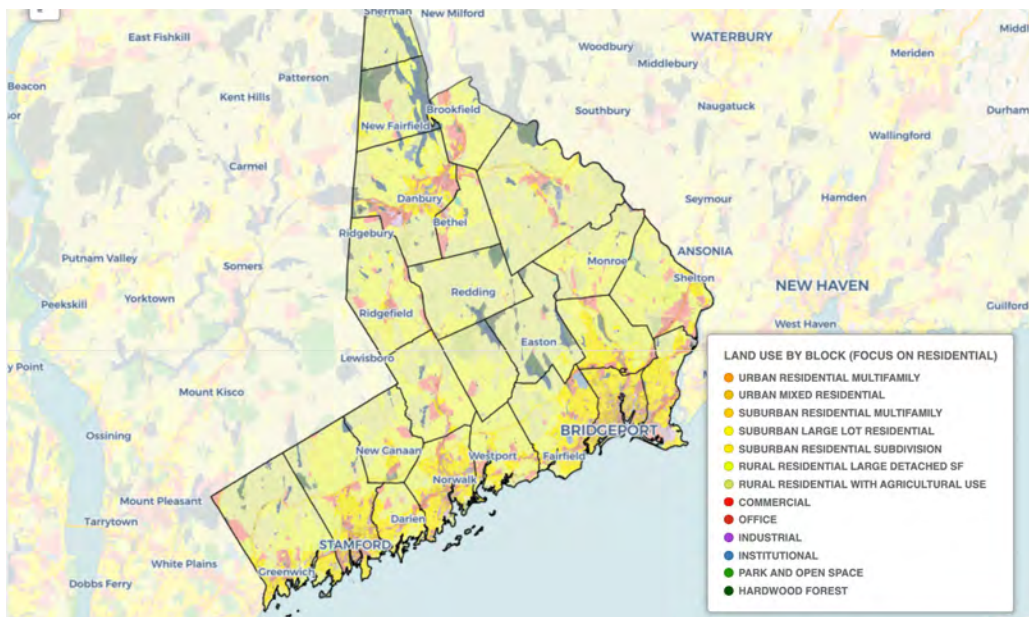
## Existing Conditions

Fairfield County is the most populous county in the state. Its population represents a little over 25% of Connecticut's overall population, is one of its fastest-growing counties, and is closest to the center of the New York metropolitan area. The county contains four of the state's largest cities – Bridgeport (1st), Stamford (3rd), Norwalk (6th), and Danbury (7th) – whose combined population of 433,368 is nearly half the county's total population.<sup>22</sup>

### LAND USE

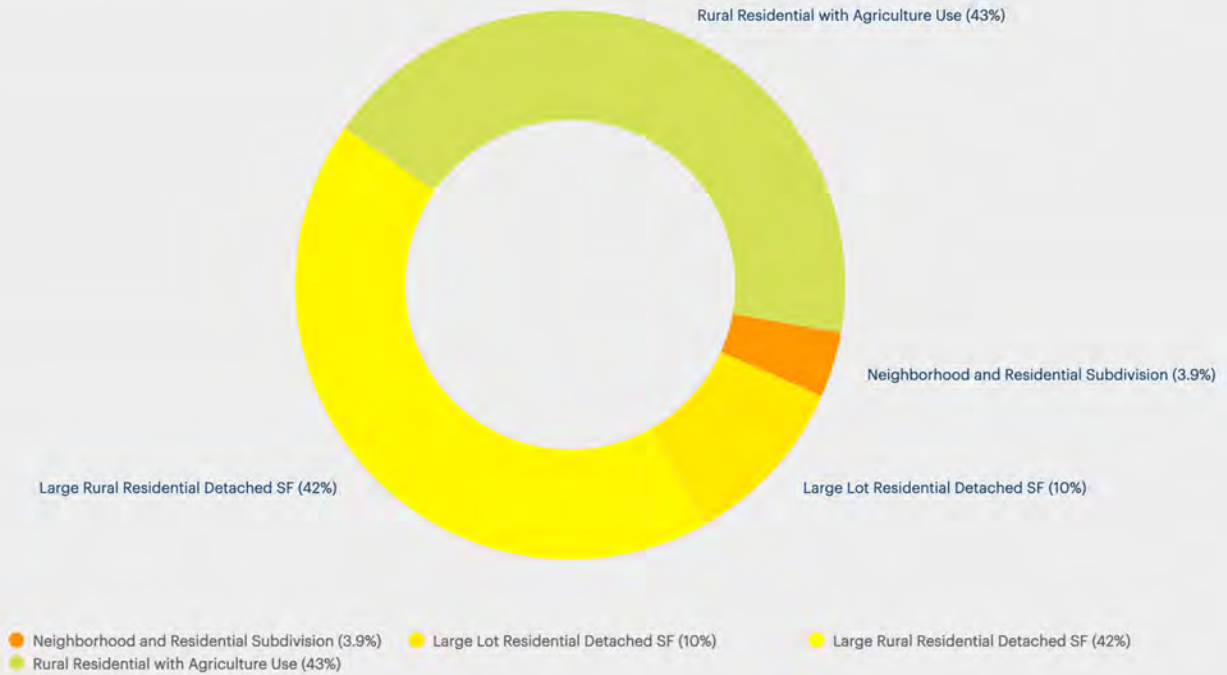
## 96% of residential land in Fairfield County is classified as single-family.

Of the approximately 430 thousands acres of land in Fairfield County, almost 80 percent, or 338 thousand acres, is classified as some form of residential use. The largest cities contain the lion's share of multifamily buildings and middle density housing (attached units or row houses), but these represent only 4% (13,000 acres) of the county's overall residential land. The majority of residential land is classified as either large residential detached single-family houses (42% or 145,000 acres) or rural residential with some agricultural uses (43% or 145,000 acres).<sup>23</sup> The prevalence of low density housing in the county is also reflected in land cover, where more than 72% of the land is undeveloped open space.<sup>24</sup>



## Residential Land Use by Acres in Fairfield County

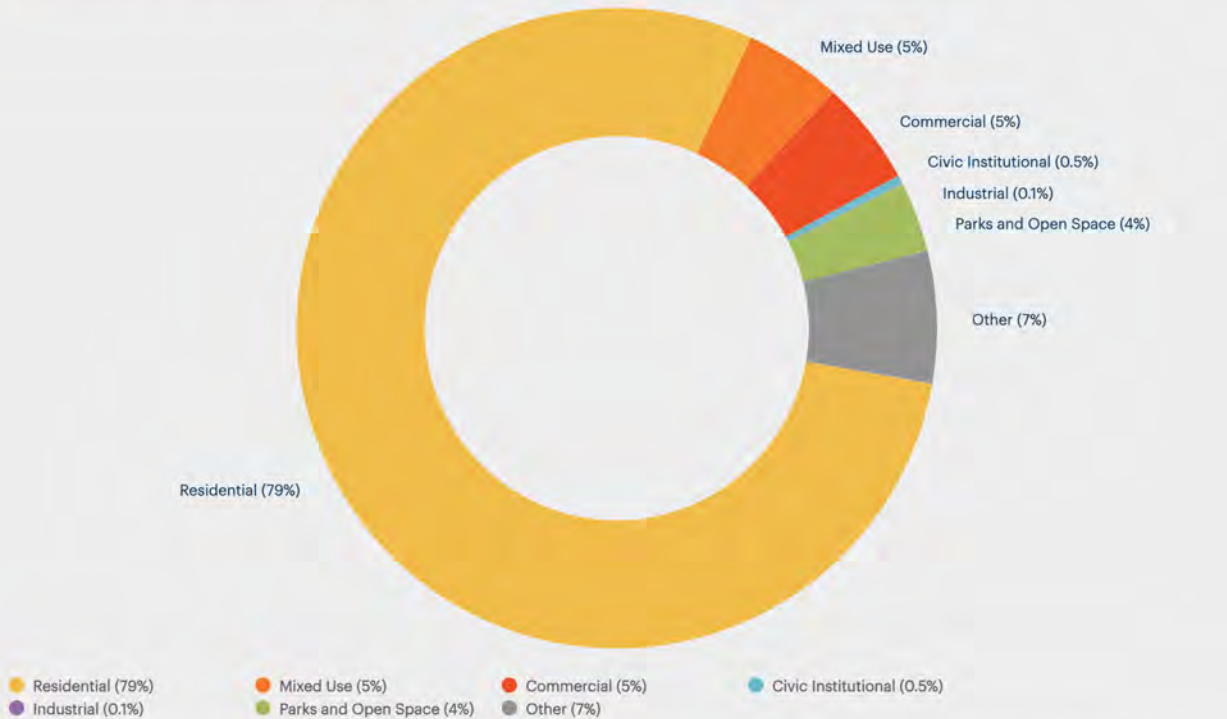
There are approximately 428 thousand acres of land in Fairfield. The majority of the land is low-density residential use.



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD). Urban Footprint block-level canvas, excluding Hudson River, East River, Long Island Sound, and New York Harbor.

## Land Use by Acres in Fairfield County

There are approximately 428 thousand acres of land in Fairfield. The majority of the land is low-density residential use.



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD). Urban Footprint block-level canvas, excluding Hudson River, East River, Long Island Sound, and New York Harbor.

These land use patterns in Fairfield County suggest that public policy is encouraging and subsidizing sprawl, which — intentionally or not — has negative economic, social, and environmental impacts.<sup>25</sup> Studies have found that the cost of building infrastructure and providing services is proportionate to how far apart homes are located. It has also been estimated that sprawl costs the U.S. economy more than \$1 trillion each year.<sup>26</sup>

Efficiencies compound in a favorable way when municipalities grow in more compact patterns. As more housing units are built along a road or sewer line, the capital cost of infrastructure and maintenance per household decreases. This has been demonstrated by calculating the costs of infrastructure per capita, and looking at the correlation between travel distances and the cost of providing services such as transportation, education, energy consumption, water, and solid waste, among others.<sup>27</sup> Furthermore, recent evidence strongly suggests that increasing the density of major cities could help lower GreenHouse Gas (GHG) emissions that cause climate change.<sup>28</sup>

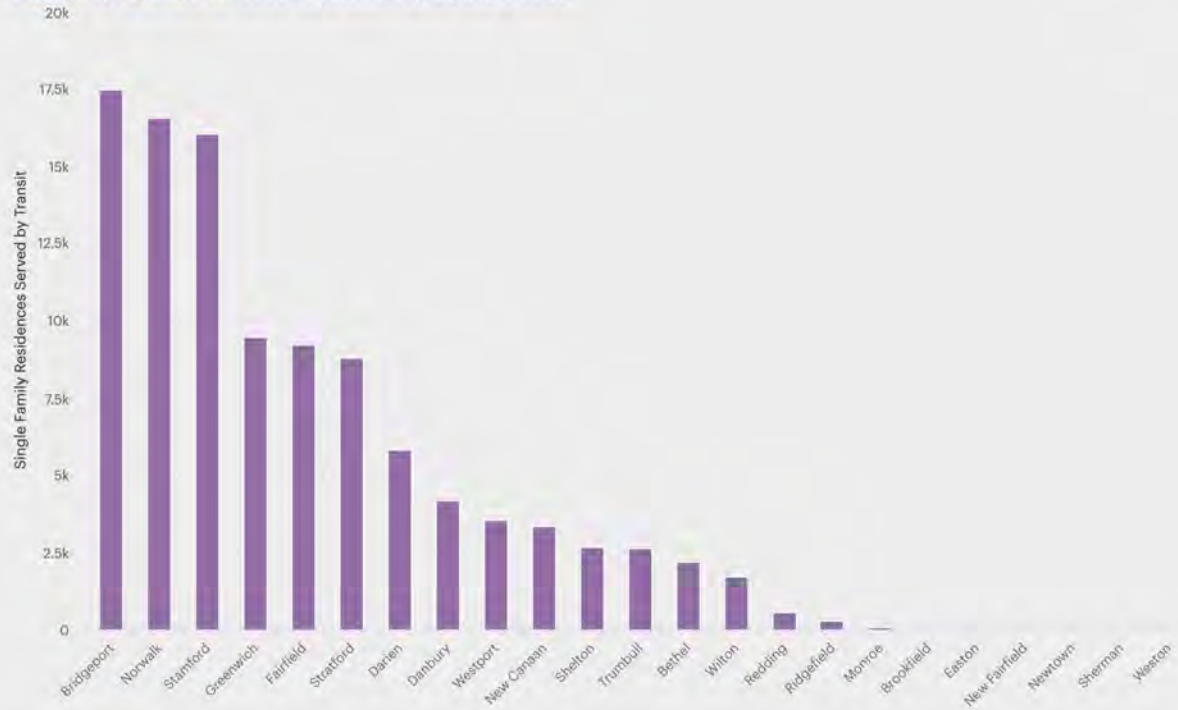
..... **ACCESS TO TRANSIT**

Sustainable transport systems are crucial for underpinning the economic performance and prosperity of regions and nations in the 21st century.<sup>29</sup> More compact development is dependent on the availability and access to public transportation. At the same time, more density enables and justifies greater investments in transit infrastructure. This virtuous cycle not only helps reduce dependency on private vehicles — a major source of pollution and environmental degradation — but is a key factor in enabling the economic and cultural success of metropolitan areas across the world, perhaps most notably the New York metro region.

While several municipalities in Fairfield County are underserved by transit options, there is a surprisingly high number of low density residential areas that are well served by transit: More than 105,000 single-family units are served by a combination of either rail or bus lines, and almost 33,000 units are served by both. Bridgeport ranks the highest in both share and total number of single-family residences served by transit with over 17,000 units, followed closely by Norwalk and Stamford, and to a lesser extent by Greenwich and Danbury.

## Access to Transit

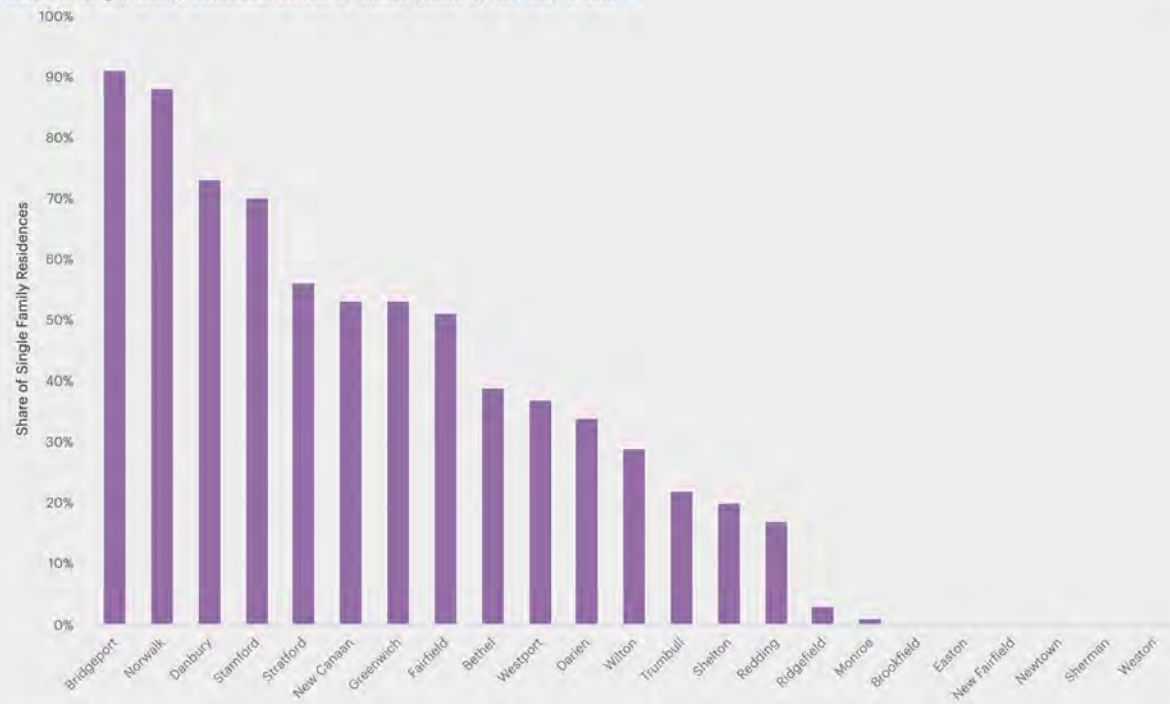
Single family residences served by transit (either by rail, bus, or both)



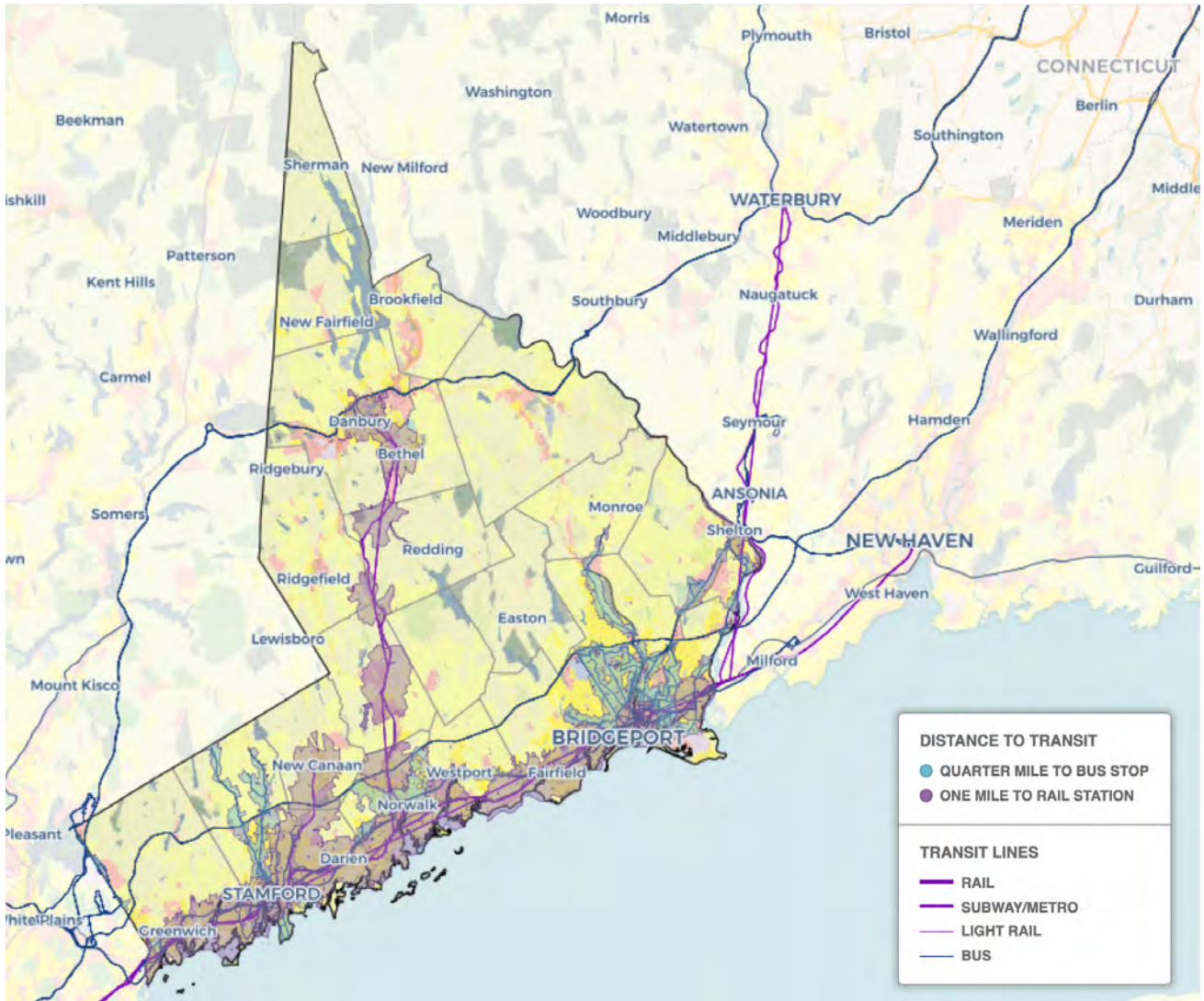
Source: RPA analysis based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD). Urban Footprint block-level canvas. Calculated based on transit schedules published in the General Transit Feed Specification (GTFS) format via Transitland.

## Access to Transit

Share of single family residences served by transit (either by rail, bus, or both)



Source: RPA analysis based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD). Urban Footprint block-level canvas. Calculated based on transit schedules published in the General Transit Feed Specification (GTFS) format via Transitland.



**PROPERTY VALUES**

More than half of homes in the US are currently selling above list price. The Case-Shiller US National Home Price Index has been steadily increasing over the past decade, and has been growing even more rapidly throughout the pandemic. At the national level there aren't enough homes to meet the demand for would-be homeowners, and there aren't enough homes to meet the demand for renters.<sup>30</sup>

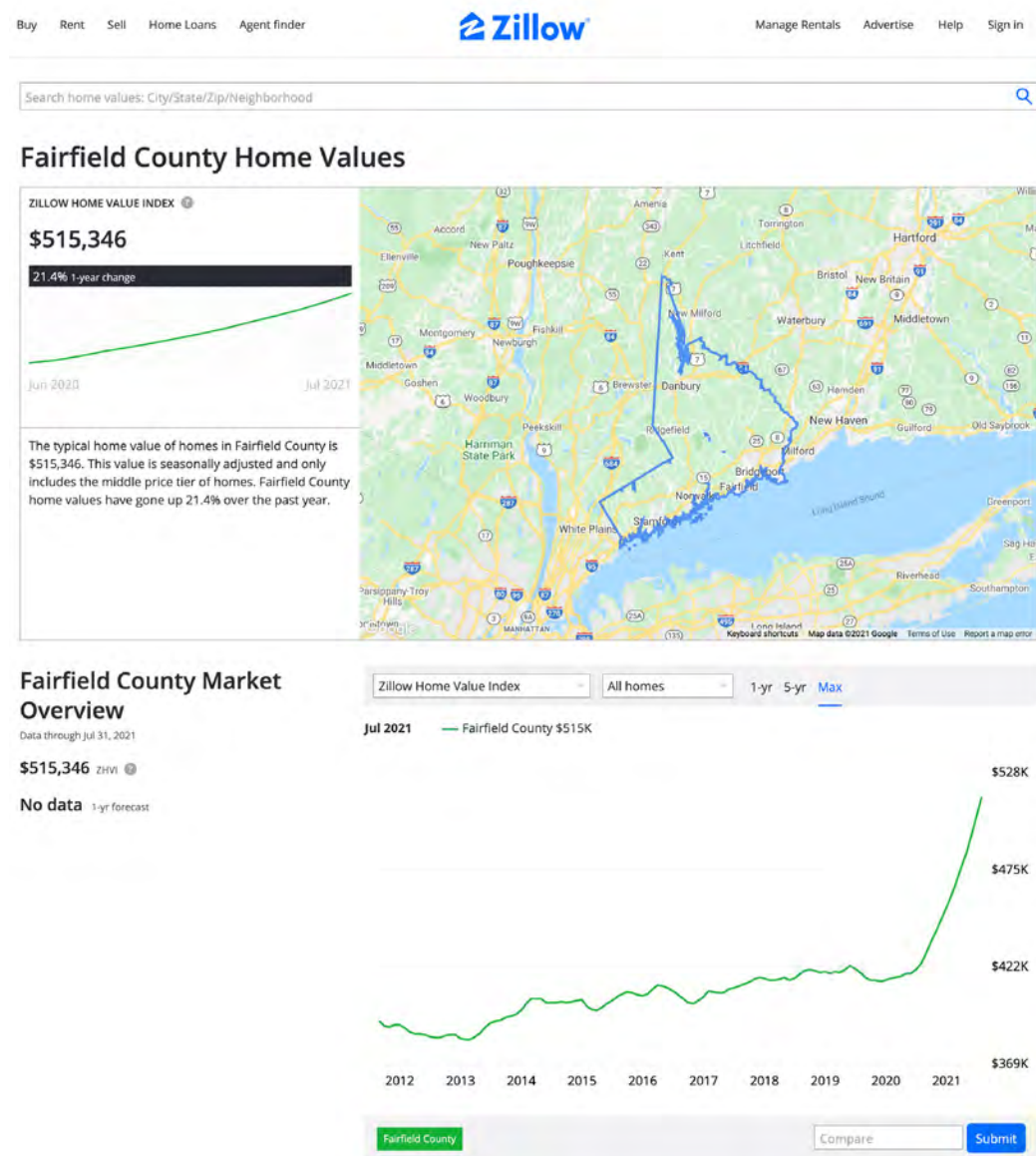
The housing market of the tri-state region, including Fairfield County, has experienced similar patterns. Throughout the previous decade and leading up to the pandemic, suburbs were building less housing, especially in southwestern Connecticut, Long Island, and the Hudson Valley. These places were also accommodating less of the metro area's overall population, economic, and housing growth.<sup>31</sup>



With less new construction, and now a decreasing supply of available housing for purchase, these suburban areas are less well equipped to accommodate current increases in demand. This is in turn exacerbating regional housing pressures and heightening the housing affordability crisis.<sup>32</sup>

By the end of 2020, housing sales (a proxy for demand) in these areas accelerated sharply, prices were higher, and inventory was down year-on-year.<sup>33</sup>

Southwestern Connecticut in particular saw the greatest correlation in the region between a decreasing inventory, increasing sales, and a growing median list price.



zillow.com, accessed August 23, 2021

### **A Decreasing Supply of Available Housing**

Southwestern Connecticut saw the greatest correlation in the region between a decreasing housing supply and increasing housing demand.

With pandemic-induced demand these factors have greatly distorted the market value of single-family residences, with inequitable consequences. While rising home prices in Southwestern Connecticut can be viewed as an indicator of economic strength and market recovery, this “strong housing market” has further exacerbated the housing affordability crisis and put pressure on both the sales and rental markets. An increase in demand for housing together with a constrained supply has driven up both home prices and rents, making it even harder for lower income workers to afford housing in Fairfield County.

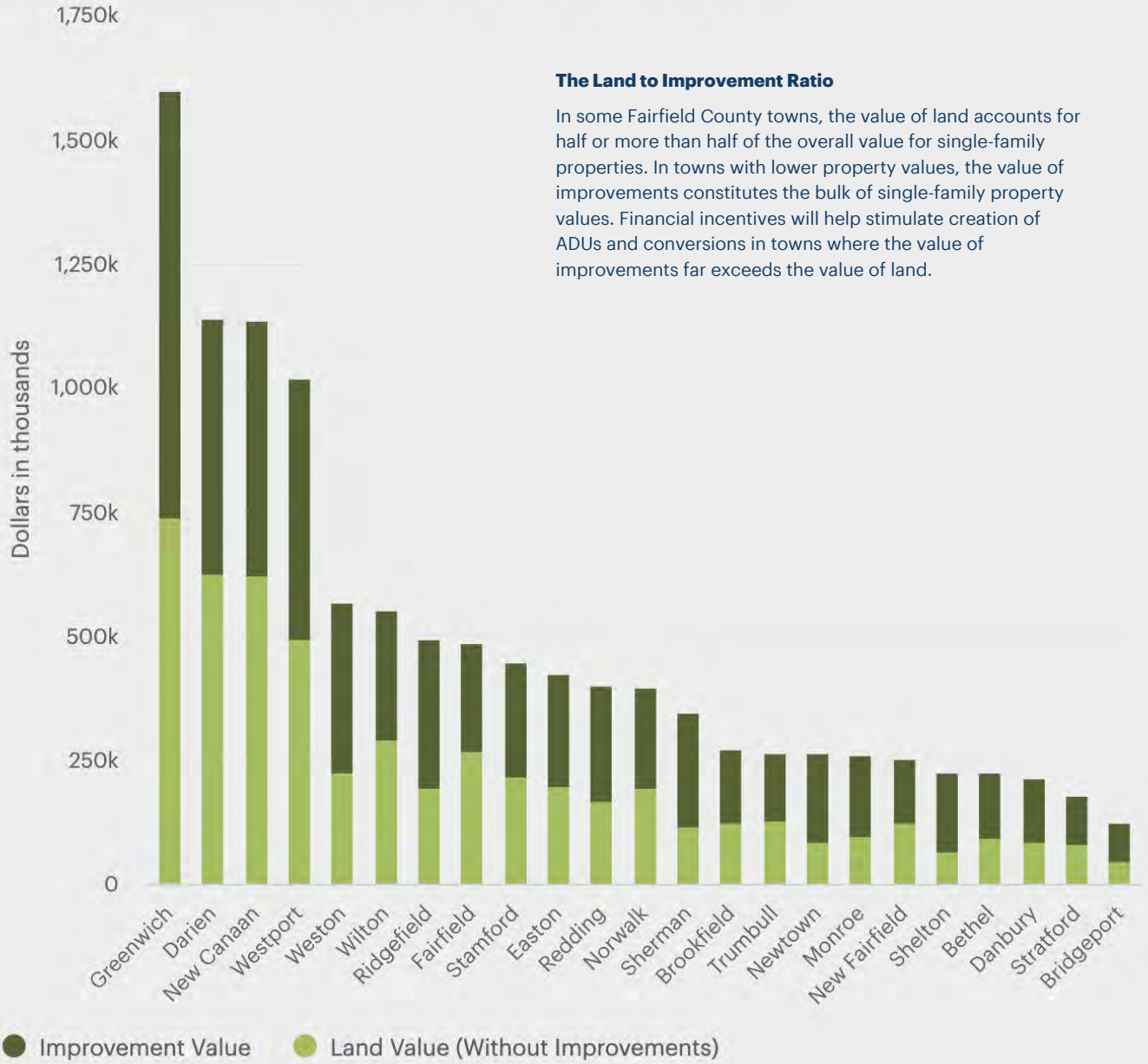
While the mean market value of a single-family property in Greenwich surpasses \$1.5 million, almost half of the overall value is coming from the land, and the balance from physical improvements. Similar values and proportions are documented in Darien, New Cannan, and Westport, where the mean property values of single-family homes all surpass \$1 million dollars, and in all cases almost half of the value is derived from the land. On the other hand, in municipalities like Newtown, Shelton, Sherman, and Bridgeport where mean property values are only a fraction of those in the stronger market areas (between \$200,000 — \$300,000), the value of the improvements constitutes the bulk, up to 70%, of the total property value.<sup>34</sup>

The land to improvement ratio, defined as the assessed value of the land without improvements, divided by the total assessed market value (including physical improvements), can be used as an indicator to inform where and when it makes financial sense to provide assistance and subsidies to property owners seeking to build an ADU or a conversion, or incentivizing their construction based on the annual depreciation of single-family buildings.<sup>35 36</sup> In weaker markets where the value of the improvements far exceeds the value of the land, financial incentives will be an important tool in stimulating creation of ADUs and conversions. In general terms, areas with high property values need subsidies for ADU creation less than areas with low property values.

The land to improvement ratio can also be used to inform land value capture mechanisms and tax property programs, aimed at funding future infrastructure and transit improvements.<sup>37</sup>

# Property Value

## Mean Improvement and Land Value of Single-Family Properties

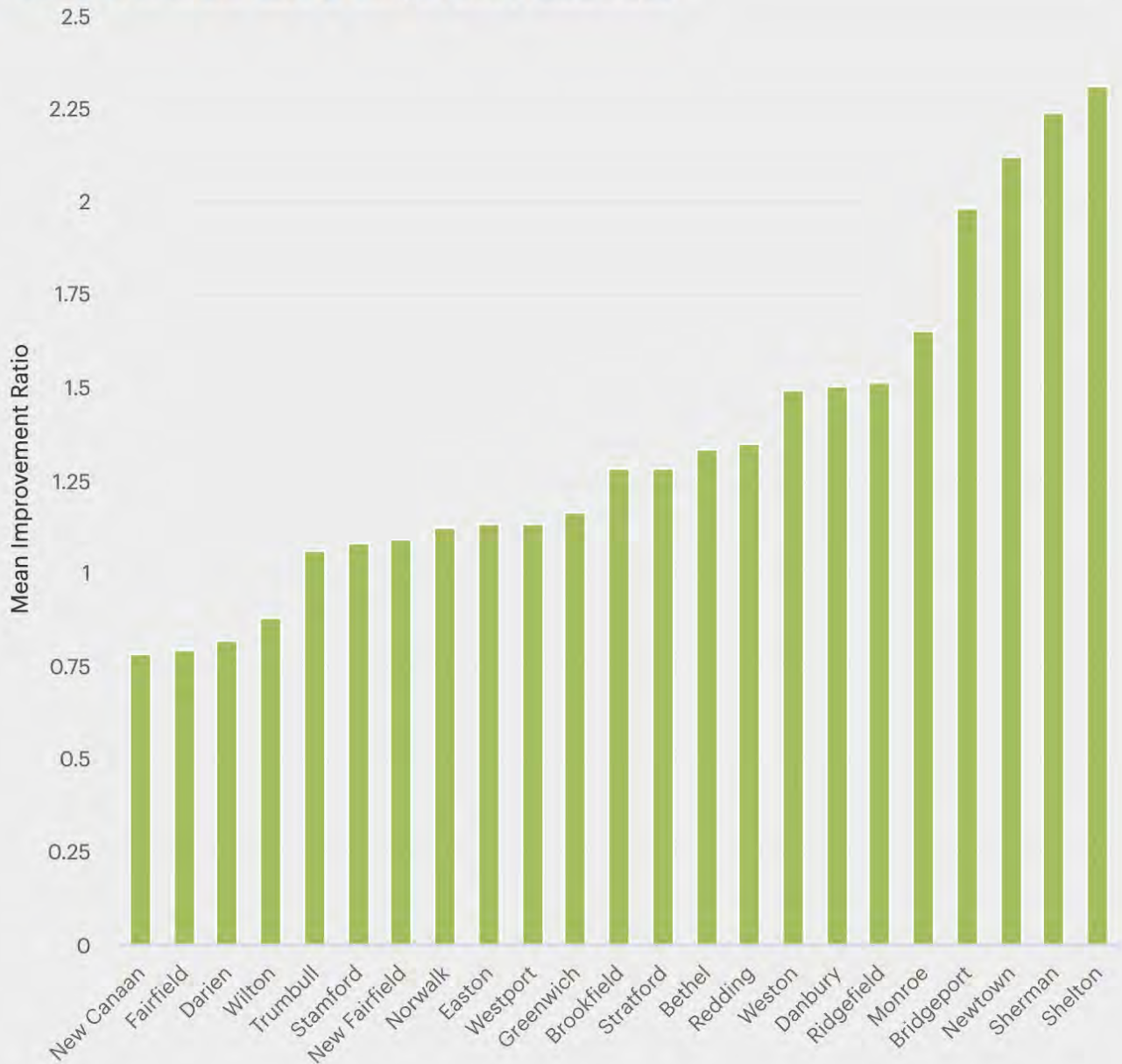


Source: RPA analysis, based on parcel reference data from CoreLogic via Urban Footprint. Indicates the mean improvement and land values of single-family parcels by town. Before calculating the mean, outliers were removed by selecting parcels with the highest improvement to land value ratios (95th percentile).

# Improvement to Land Value Ratio



Mean Improvement Ratio of Single Family Residences



Source: RPA analysis, based on parcel reference data from CoreLogic via Urban Footprint. Indicates the ratio between the improvement value and the land value of single-family parcels by town. Before calculating the mean, outliers were removed by selecting parcels with the highest improvement to land value ratios (95th percentile).

## Existing Housing

The housing stock in Fairfield County reflects the zoning and land use patterns described above, and documented in greater detail in RPA's *Fairfield County Housing Needs Assessment*. In this section we focus on the various types of single-family residences.

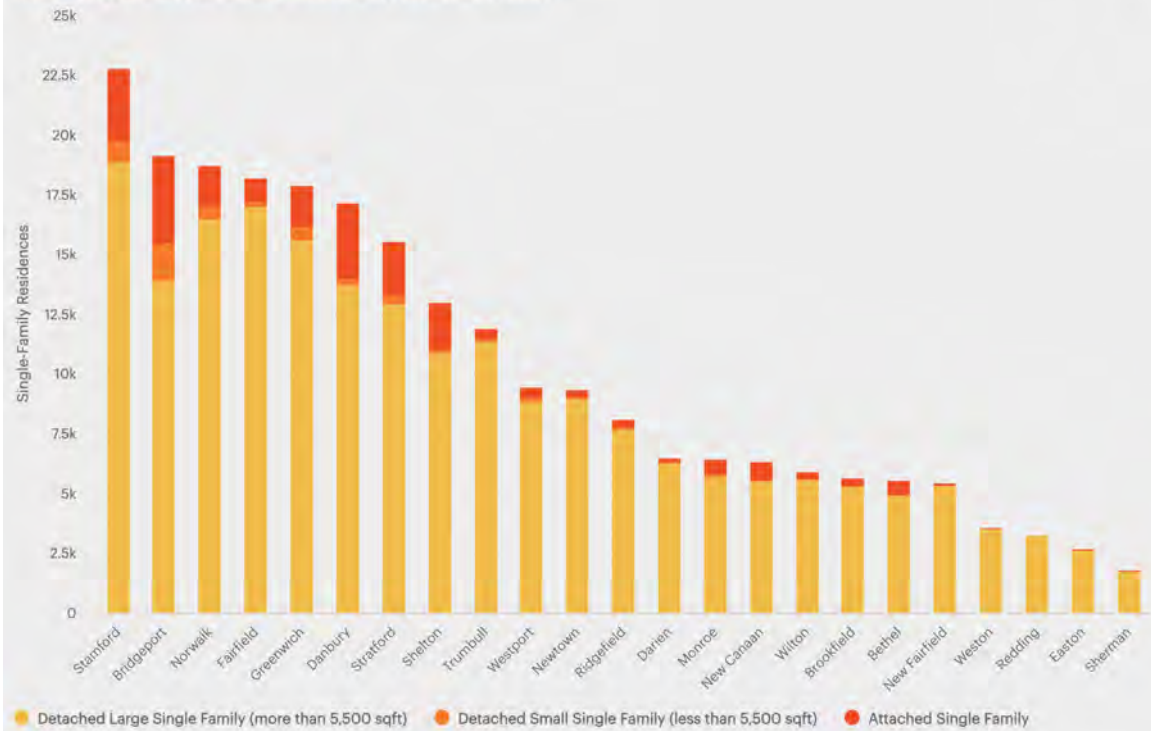
Single-family residences dominate the landscape throughout Fairfield County, representing nearly two-thirds of all the housing supply in the county. Most of these single-family units are classified as large detached homes on lots larger than 5,500 square feet. This typology includes over 206,000 units and constitutes 88% of the county's total single-family housing stock (or approximately 56% of the total housing stock — including multifamily). Stamford, Norwalk, Fairfield, Greenwich, Bridgeport, Danbury, Stratford and Trumbull have the largest share with more than 10,000 units of large single-family detached residences each.

Attached single-family residences are more common in the larger cities and towns in the form of historic row houses. These are found in Stamford, Bridgeport, Danbury, and Stratford (with 2 – 3,000 units in each municipality) and to a lesser extent in Norwalk, Greenwich, Fairfield, Westport, and Trumbull (each ranging a couple hundred to 1,700 units). However, taking the county as a whole, attached single-family units only account for 23,000 units, representing just 9% of the county's total single-family stock.

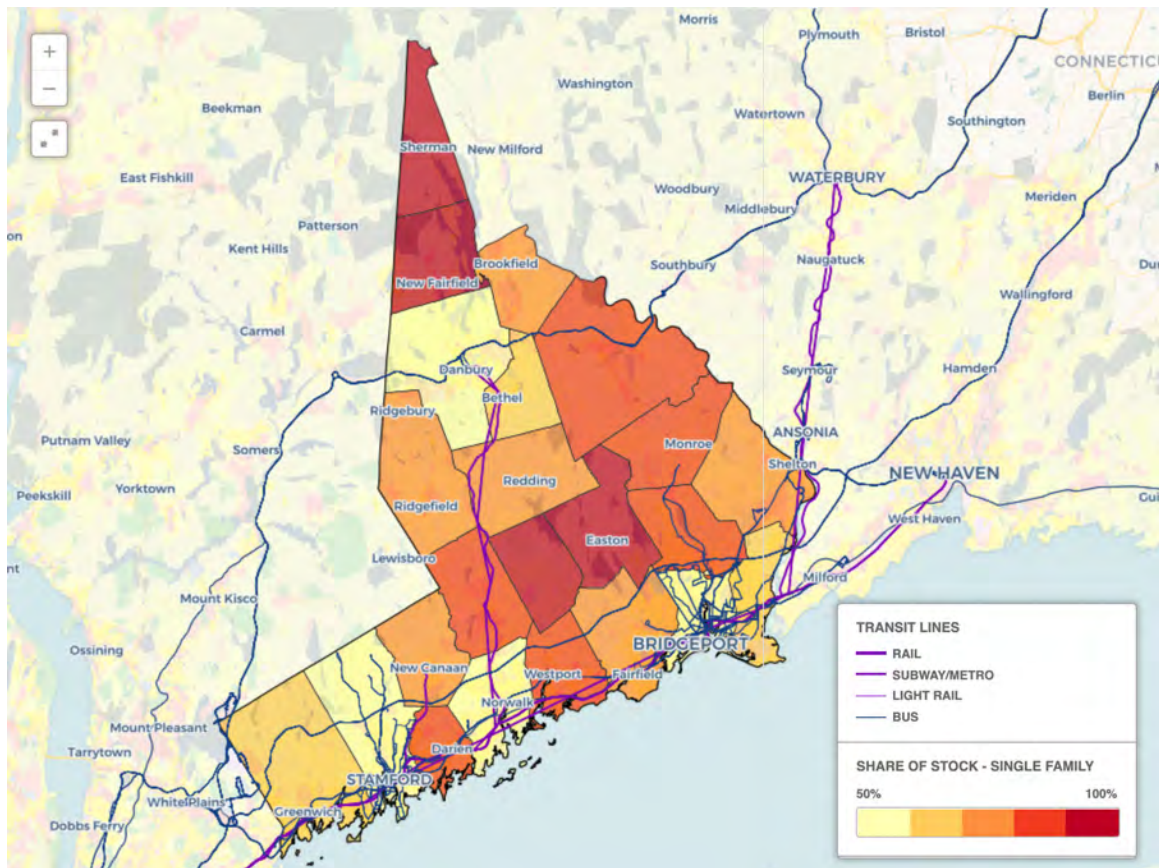
Small single-family detached units (on lots smaller than 5,500 square feet) are present in some of the largest municipalities, but scarce throughout most of the county. Bridgeport has the largest concentration of single-family homes on small lots with 1,500 units, and is followed by Stamford, Norwalk, and Greenwich with a few hundred units each. This typology is infrequent throughout the rest of the county, rarely surpassing 100 units per municipality. Small single-family detached units only account for 5,000 units in total, representing just 2% of the county's single-family housing stock.

## Single-Family Residence by Type

Type of Single-family residence by municipality in Fairfield County



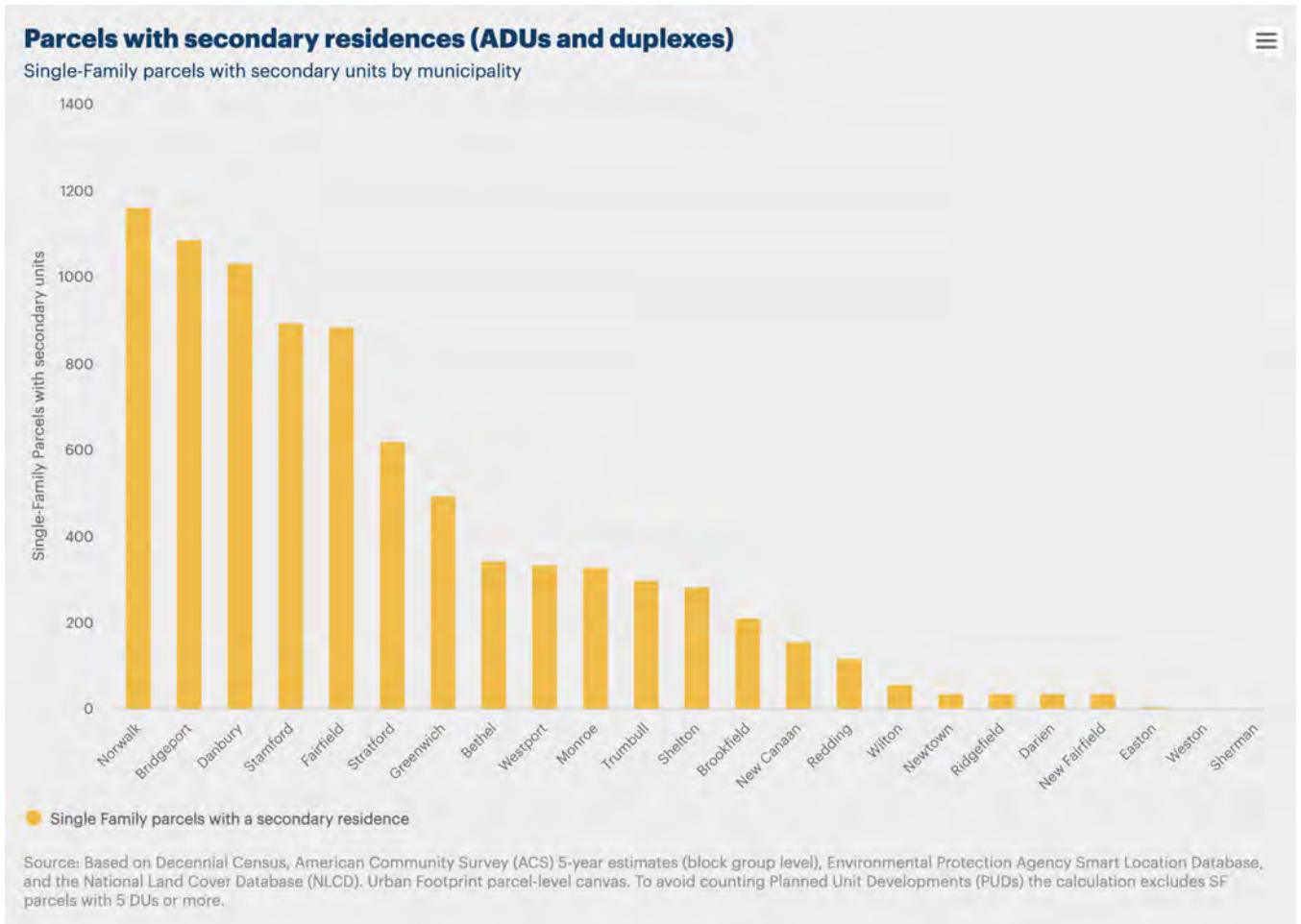
Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD). Urban Footprint block-level canvass.



Some parcels classified as single-family already have existing accessory dwellings, duplexes, and in some cases triplexes on them. These secondary residences account for 9,015 units in Fairfield County, which is approximately 4% of the total single-family stock (or 2.5% when considering multifamily buildings as part of the total supply).<sup>38</sup> While these several thousand units represent only a small percentage of the County’s total single-family housing stock, they set a precedent and help demonstrate that ADUs and conversions can play a more significant role in the county’s housing supply mix.

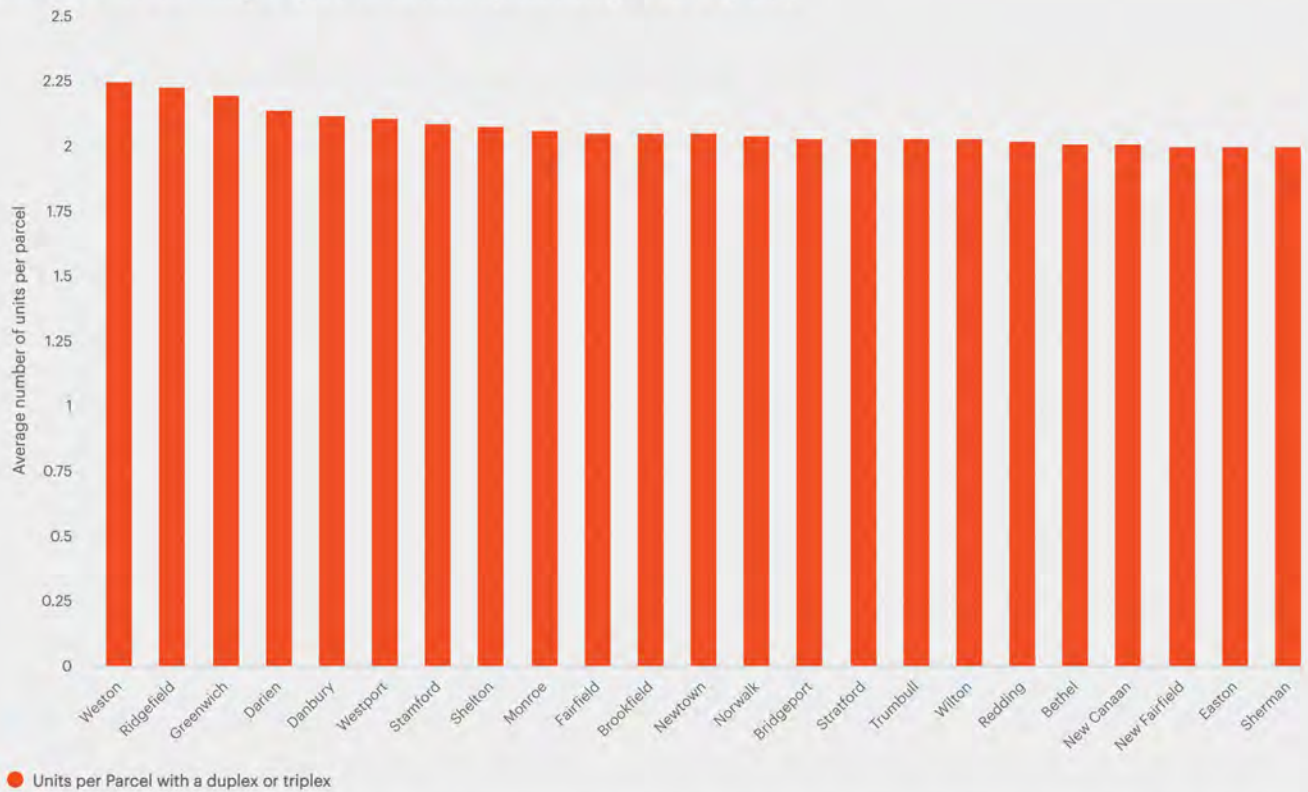
Norwalk, Bridgeport, and Danbury have the highest number of single-family lots with secondary residences, each with over 1,000 units. In these same municipalities the average number of units per single-family parcel ranges between 2.03 and 2.12 units, suggesting that more than one accessory dwelling unit (or in some cases triplexes) exist on each lot. Secondary units in single-family lots are also present in Stamford, Fairfield, Stratford, and Greenwich, ranging from 590 to 975 secondary units in each municipality.

<sup>39</sup> The remaining secondary units are scattered throughout the county, with a couple hundred units within each municipality, and in some cases just a handful (Easton, Weston, and Sherman).



### Secondary residences (ADUs and duplexes)

Average number of dwellings on parcels with secondary residences (ADUs and duplexes)



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD), Urban Footprint parcel-level canvas.

The lack of housing diversity points to the need for more housing that meets the needs of more people at different incomes, stages of life, and abilities, strategically targeted in ways that support the people who need it the most.<sup>40</sup> However, the lack of standard accessible unit tracking and data makes it difficult to get a clear, comprehensive picture of the accessible housing supply in the state and county. This information gap is even greater for the housing typologies discussed in this report.<sup>41</sup> While some sources report secondary dwellings, existing data does not make a distinction between ADUs and conversions, or the number of secondary units (duplexes or triplexes).



# Housing Potential

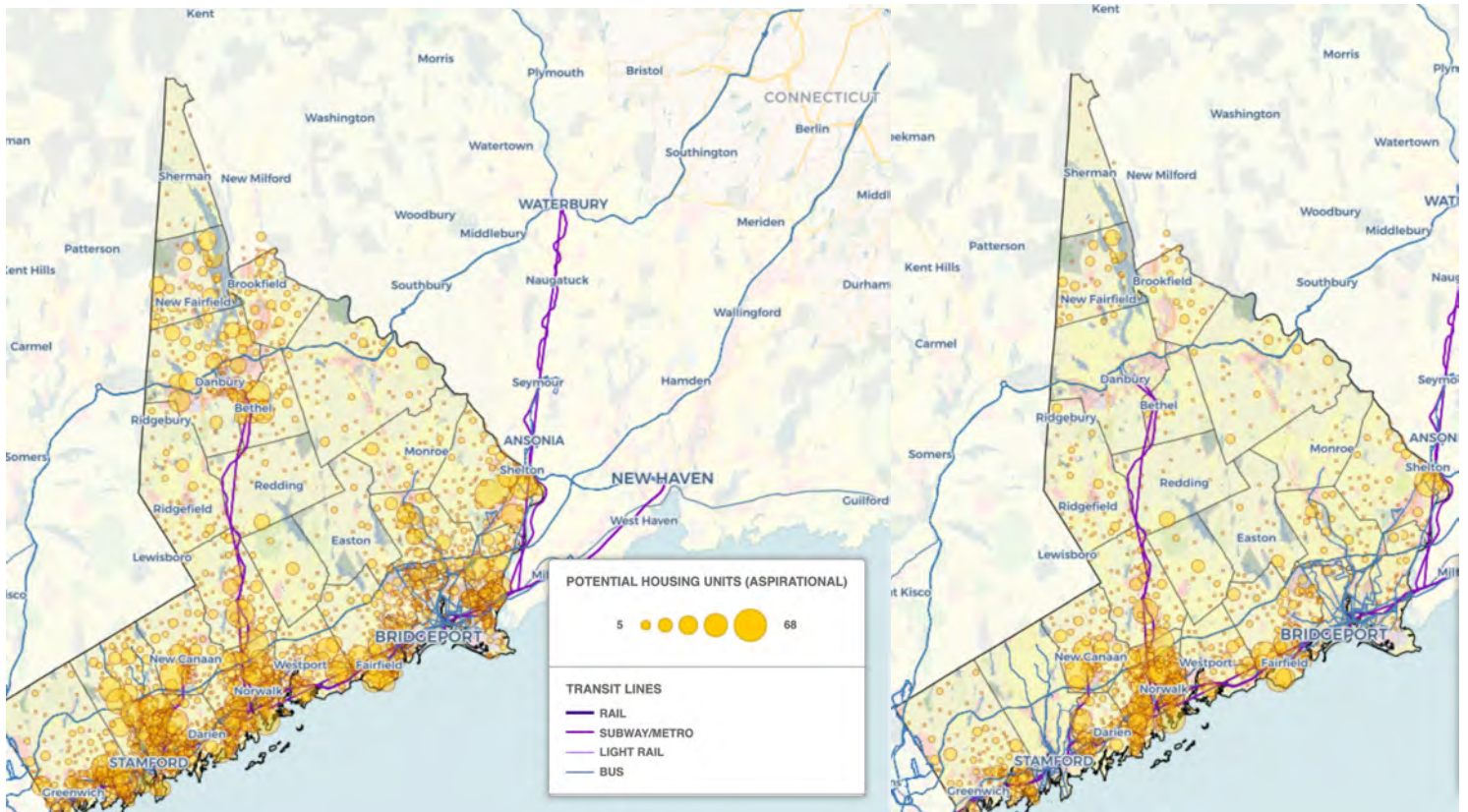
As discussed in the previous section, there are over 9,000 housing units in Fairfield County currently classified as either an ADU or a conversion.<sup>42</sup> The following analysis examines the potential for new ADU or conversion units, as well as their geographical distribution throughout Fairfield County.

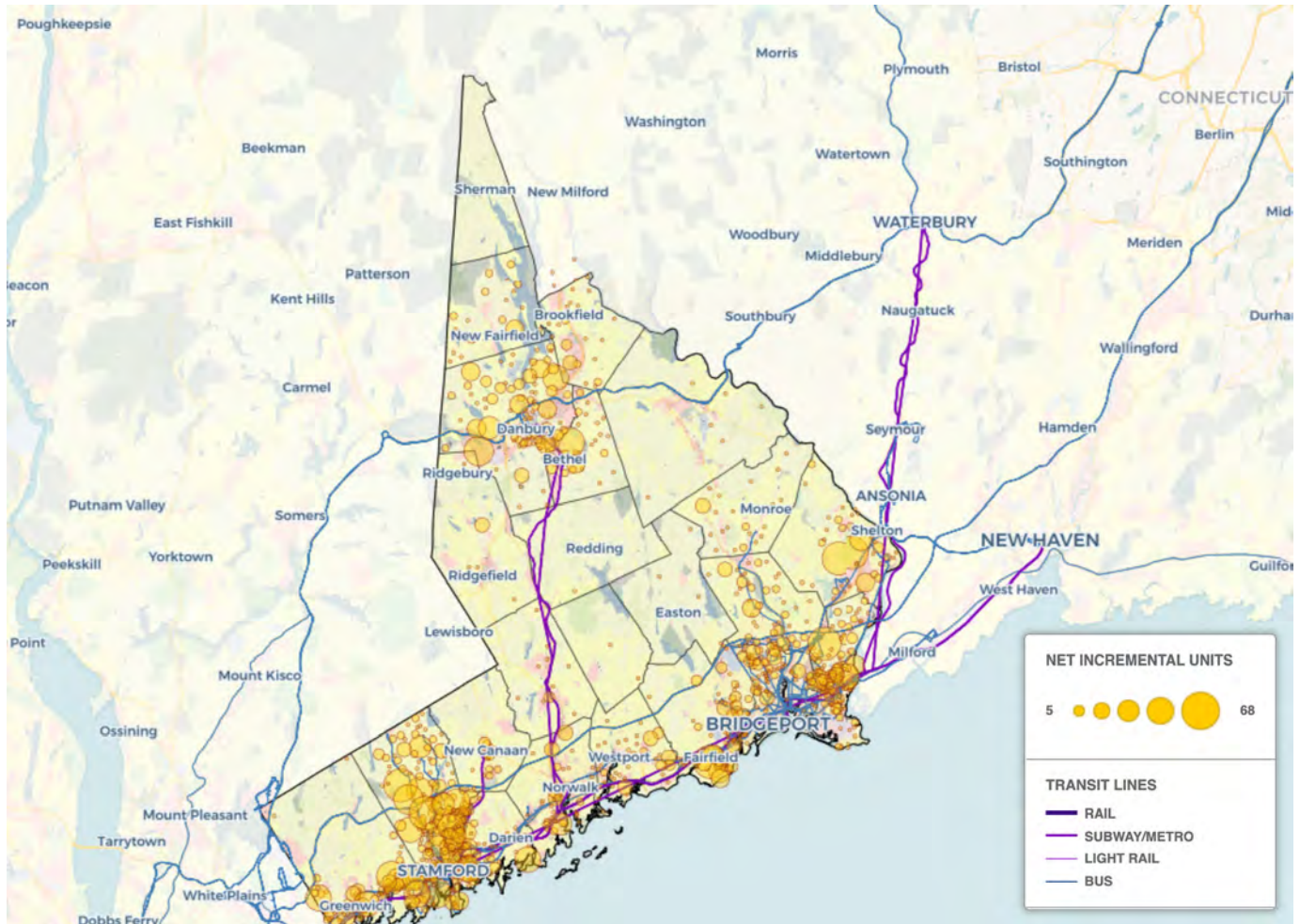
History has shown that housing policy and its outcomes have by and large been a choice, not an unstoppable force. The housing policy choices federal, state, and local governments make today will continue to determine how land is developed and who has the opportunity to benefit from it.

The following is not a forecast, but a scenario planning analysis that contrasts an aspirational vision that maximizes potential ADU creation in Fairfield County — and its ability to meet housing demand over the long term — against an alternative that would largely maintain a status quo of housing scarcity and segregation, through excessive restrictions on ADUs and conversions.<sup>43</sup>

Aspirational

Constrained





#### ASPIRATIONAL VISION SCENARIO

Based on the geographically specific variables detailed in the previous section, RPA conducted an analysis to estimate an aspirational vision scenario for creating ADUs and single-family conversions in Fairfield County.<sup>44</sup> We estimated an incremental increase in housing supply scenario for the year 2040 consistent with assumptions used in our *Fourth Regional Plan*. Under this scenario, Fairfield County would see an additional 40,000 housing units generated from new ADUs and conversions, approximately one third of the total housing need projected for Fairfield County in the Fourth Regional Plan’s aspirational scenario.<sup>45</sup>

This represents an 11 percent incremental increase over the existing housing stock (all units — including multifamily) or a 17 percent increase over the existing number of single-family residences. The majority of these new units would be located in neighborhoods served by public transit, and in localities where single-family residences tend to be underdeveloped, in terms of size and improvements.

### Related Report

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Nov 2017

The Fourth Regional Plan

Making the Region Work for All of Us

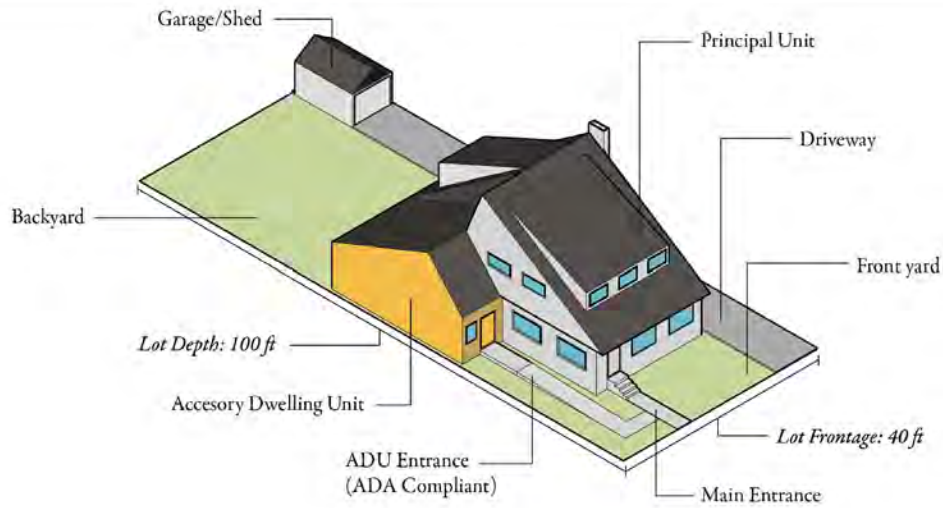
This scenario would also help narrow the gap between the housing available in Fairfield County and the housing needed by the county’s changing demographics. ADUs and conversions created under this scenario would offer additional housing alternatives for a broader constituency including single young people, couples without children, people who work in communities where they cannot afford to live, the many empty-nested baby boomers, and others, all of whom make net contributions to a town’s tax base.<sup>46</sup>

This scenario assumes that municipalities adopt the new minimum requirements legislated in Public Act 21 – 29 and where pertinent, additional zoning changes that go further to facilitate ADUs and conversions. Future zoning regulations and supporting programs offering financial and technical capacity would take into account the size of single-family residences, their proximity to transit, and their market values (including land and improvements), to inform necessary regulatory changes and creation of new programs.

In our analysis, we factored the availability of physical space by distinguishing single-family residences that have attached and detached structures, as well as by large and small-single-family lots.<sup>47</sup> In general, and absent arbitrary dimensional criteria, more available space means greater design and construction options to build a variety of ADU and conversion typologies.

**While Public Act 21–29 provides a floor, municipalities should go further**

Fairfield County municipalities should examine local zoning to ensure that dimensional requirements do not physically constrain ADU construction and coverage rules are proportional to the accessory unit.



This scenario assumes future zoning code amendments make clear that existing dimensional criteria and lot coverage for the principal dwelling on the parcel are substantially less than that required for the accessory dwelling. Similarly, it assumes dimensional criteria does not compound into the calculations used for the ADU or conversion.<sup>48</sup>

This scenario also assumes that parking regulations — a major impediment to ADUs, conversions, and new housing in general — are relaxed in proportion to accessibility of transit modes. It assumes that in neighborhoods that are served by rail and bus services — and where single-family residences are the dominant housing typology — parking minimums will be further modified beyond the regulatory floor created by Public Act 21–29. These changes could include eliminating parking minimums and/or implementing on-street parking management and parking permit programs. In some other cases, towns should pursue strategies that go beyond satisfying parking demand by addressing access to other means of transportation besides cars. This assumption recognizes the need for parking, but encourages broader thinking around meeting parking needs and discourages over-parking, particularly in areas where alternative transportation modes are a feasible option.<sup>49</sup>

Finally, the aspirational scenario assumes that the market value of single-family property and their corresponding physical improvements — not zoning — would largely determine what is considered an underdeveloped property.

Technical assistance and financial aid programs could be designed in ways that encourage property improvements in the form of ADUs or conversions. The land value ratio could be used as an indicator to inform where and when it makes financial sense to provide assistance and subsidies to property owners seeking to build an ADU or a conversion, or incentivizing their construction based on the annual depreciation of single-family buildings.<sup>50</sup>

----- **ALTERNATIVE SCENARIO (CONSTRAINED)**

The alternative to the aspirational vision is a scenario without zoning reform and lack of programs aimed at supporting new housing and ADUs. In this case, creation of ADUs and conversions — and the ability to meet housing demand with these housing typologies — would largely remain constrained. Such limited growth would also follow irregular patterns shaped by a patchwork of inconsistent regulations and a lack of supporting programs.

The net incremental increase in housing supplied would be approximately 16,000 additional units, less than half when compared to the projections estimated in the aspirational vision. This represents 4% over the existing housing stock or 6% over the number of single-family residences.

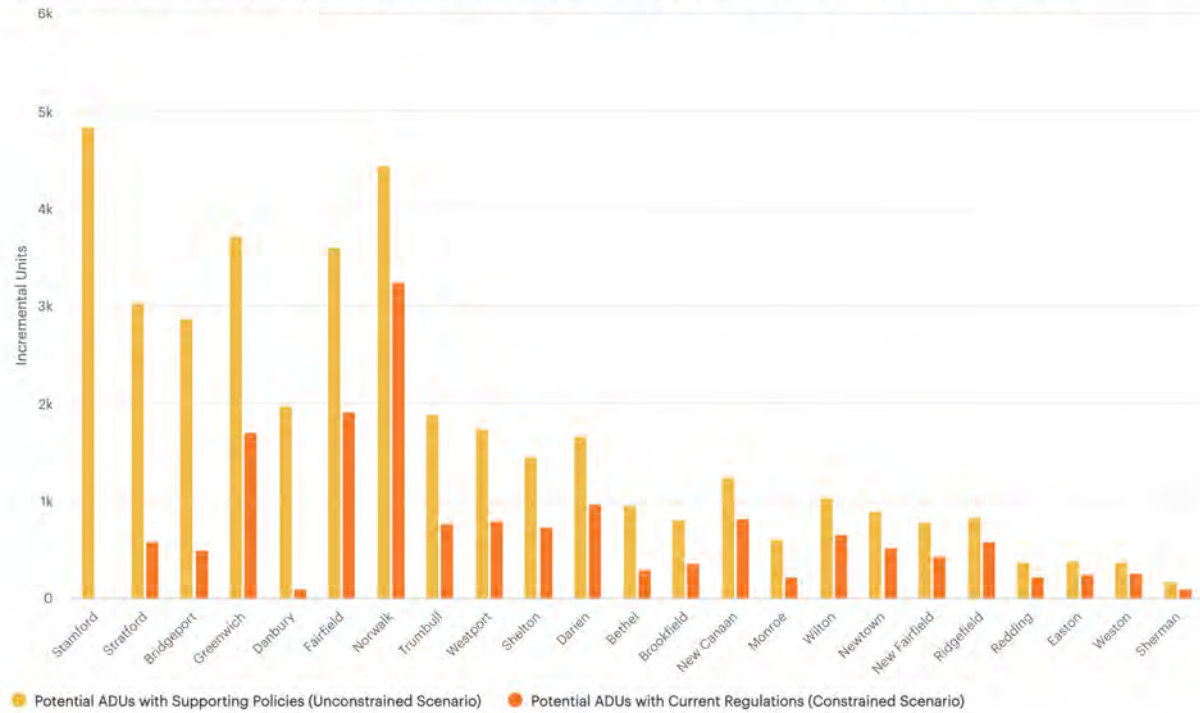
For this alternative scenario, we factored the same variables as the aspirational vision scenario, and incorporated current ADU zoning restrictions, as compiled by Desegregate Connecticut.<sup>51</sup> In this scenario, the incremental increases in ADUs and conversions are dependent variables to the level of zoning restrictions summarized by the index. The incremental increase in housing units uses the unconstrained potential from the aspirational vision, but assumes an inverse proportion based on the level of restrictions as ranked by the ADU zoning index.

For more detailed documentation about methodologies used to develop these scenarios, please consult the technical appendices.<sup>52</sup>

----- **ANALYSIS: HOUSING POTENTIAL AND HOUSING NEEDS**

## Potential Increment in Housing

Comparison between unconstrained and constrained growth. Municipalities arranged in order by potential net increment (difference between both scenarios)



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD). Urban Footprint block-level canvas and Desegregate CT Zoning Atlas.

### **The net increase in housing supplied under the aspirational vision is more than double when compared to the projections estimated in the constrained scenario.**

Each municipality in Fairfield County is unique. Depending on local conditions, ADUs and conversions can play a significant role in fulfilling housing needs and meeting demand. While ADUs and conversions have potential to benefit all municipalities, based on their unique conditions, some will benefit more than others.

As the chart above indicates, the net increment in housing units (the difference between the aspirational and constrained scenarios) is typically greater for municipalities located along the coast and for those better served by transit corridors, particularly the Metro North New Haven Line.

**Stamford ranks first in terms of potential net increase in housing units, followed by Stratford, Bridgeport, Greenwich, Danbury, and Fairfield, all of which could see an increase of more than 1,500 units when compared to the constrained scenario.**<sup>53</sup>



DC Slim

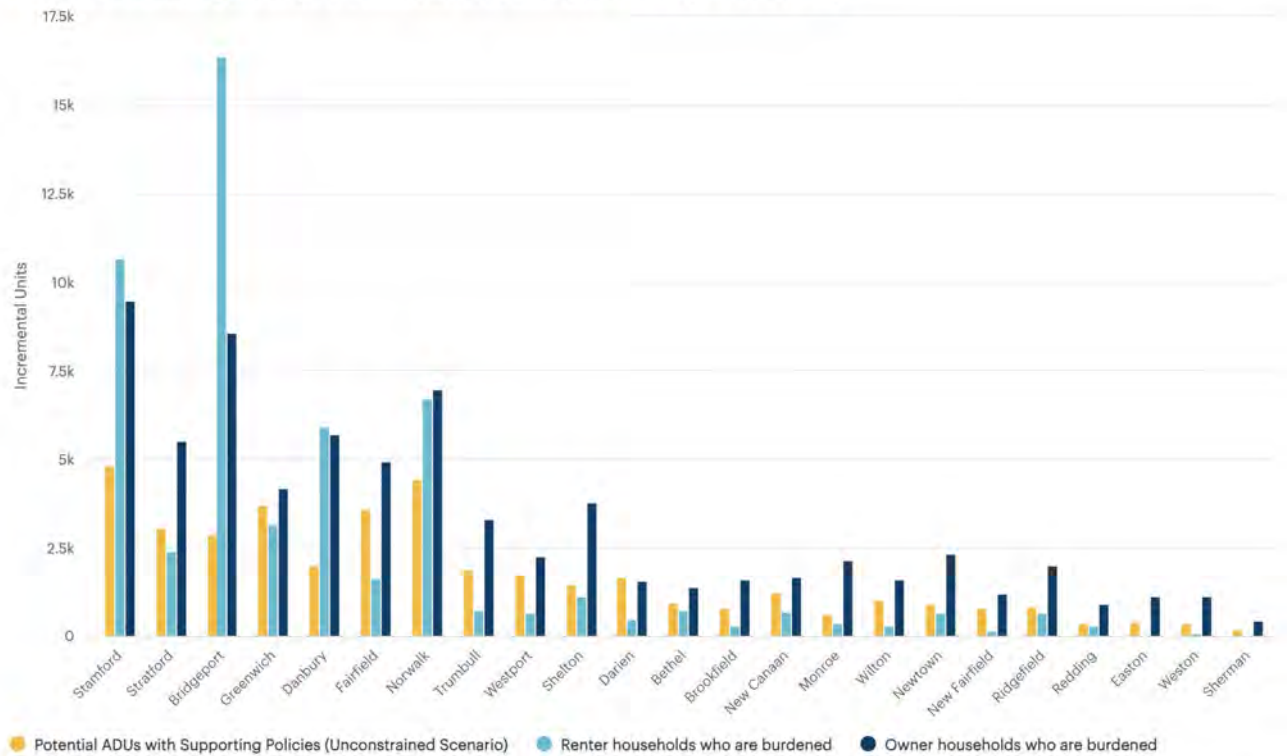
These municipalities have the most to gain from ADUs and conversions, and the greatest responsibility to not only uphold Public Act 21 – 29, but to go beyond it with regulations, incentives and streamlined processes that make it easy to create ADUs and conversions.

On the other hand, more rural municipalities — typically with less transit accessibility and above average land improvement ratios — and despite having more availability of physical space — tend to have a marginal difference between each scenario. The municipalities of Sherman, Weston, Easton, and Redding all show a modest difference that does not surpass a net gain of more than 100 units per town. In such municipalities, the new regulatory floor created by Public Act 21 – 29 will only make a modest difference compared to current conditions. And even if these municipalities go beyond Public Act 21 – 29 to further stimulate ADUs and conversions, the net gains will not be as significant when compared to the larger and more transit oriented towns in Fairfield County.

In addition to the potential housing demand that can be met with ADUs and conversions, municipalities in Fairfield County should also consider how these housing typologies can help them meet housing needs in terms of demographics, inventory, and affordability. These conditions have been recently documented in detail by RPA’s recent *Fairfield Housing Needs Assessment*.

## Potential Increment in Housing vs Gap Analysis

Potential incremental housing units compared to households that are currently cost burdened (renters and owners)



Source: Based on Decennial Census, American Community Survey (ACS) 5-year estimates (block group level), Environmental Protection Agency Smart Location Database, and the National Land Cover Database (NLCD), Urban Footprint block-level canvas and Desegregate CT Zoning Atlas.

## New housing created through ADUs and conversions could help satisfy needs in many localities.

But in most cases additional measures like equitable transit oriented development (TOD), middle density options, and multifamily buildings, should be put in place.

The chart above compares the potential net increase in housing against households that are cost burdened by town (for renters and owners, light and dark blue correspondingly). With this comparison — everything else remaining equal — we can observe the degree to which new housing created through ADUs and conversions can meet, and not meet, local needs.





**In places like Greenwich, Fairfield, Trumbull, Westport, Darien, and Bethel, among others, housing potential (under the unconstrained scenario) closely matches the number of homeowners that are cost burdened.**

This suggests that demand in these municipalities can largely be met through ADUs and conversions.

Rido

**Technical and financial assistance programs to encourage ADUs and conversions aimed at localities and struggling households could help close the observed housing gaps.**<sup>54</sup>

By facilitating conversions and new ADU construction, and helping pair owners with renters in need, a finely-tuned assistance program could substantially help alleviate housing needs in an equitable way.

70



Rocketclips

However, closing these gaps will require calibration of variables incorporated into a needs assessment that evaluates demographics, household composition, and affordability levels. This type of technical assistance and coordination will demand significant resources that are typically not available at the local level, suggesting that there is a greater role for the state to play beyond Public Act 21 – 29.<sup>55</sup>

While ADUs can and should be part of solving housing needs, they are only part of a larger set of potential tools. The existing housing needs of municipalities like Stamford, Bridgeport, and Danbury far exceed what could be met through ADUs and conversions alone. This suggests communities should continue exploring additional measures like equitable transit oriented development (TOD), middle density options, and multifamily buildings, among others.<sup>56</sup>



### **Appendix A: Financing ADUs and Legislation Across the Country**

Evaluating long term benefits and potential financing options is key to successful ADU construction. Likewise, evaluating legislation across the country provides a policy roadmap for municipalities.

[read the appendix](#)



### **Appendix B: Methodology for zoning ADU scoring system and calculating net increments**

Explaining the ADU zoning restrictions score created to analyze the potential creation of Accessory Dwelling Units and conversions of single-family residences in Fairfield County.

[read the appendix](#)

# Recommendations and Current Policy Implications

## 1 Encourage municipalities to adopt local ADU ordinances that meet and exceed the regulatory floor established by Public Act 21–29

As discussed, State legislation can create a framework that establishes minimum standards and encourages municipalities to implement regulations that enable ADUs and conversions. The State of Connecticut recently passed a bill (HB6107) and enacted legislation (Public Act 21 – 29) that allows ADUs as-of-right in all single-family zones. The legislation provides that accessory dwellings can be up to 1,000 square feet or 30 percent of the size of the primary home, whichever is less. While the legislation is largely consistent with the recommendations in this report, additional steps should be contemplated, particularly when it comes to technical and financial programs that would support ADUs and conversions.

## 2 Discourage municipalities from opting out of the ADU provision of Public Act 21–29

While the statewide ADU legislation requires all municipalities to adopt regulations that allow accessory apartments as of right without a special permit or public hearing, it includes a provision that allows towns to opt out of this regulation and effectively re-ban ADUs if they choose. If two-thirds of a municipality’s zoning commission or combined planning and zoning commission and two-thirds of its legislative body agree to override this ADU legalization, they can. They have until January 1, 2023 to exercise this option.

**As described in the previous section of this report, while all municipalities in Fairfield County have potential for creating and benefiting from ADUs, specific conditions will largely dictate the degree to which this potential materializes.** While all municipalities should do their fair share to encourage ADUs, some have a greater responsibility of upholding Public Act 21 – 29 and even going beyond it because of their potential to realize the greatest benefits from ADUs as a tool for meeting housing needs.

The state and regional Councils of Government should strongly discourage towns from opting out of the ADU provision and provide education and training resources that encourage towns to embrace the opportunity to diversify their housing stock through ADUs as well as conversions.

**3 Make it Easier to Legalize and Construct ADUs and Make Conversions**

Municipalities should update their zoning and other relevant local ordinances to make it easier for homeowners to create ADUs and conversions. Municipalities should incentivize good design and accessibility, and relax strict standards on things like occupancy or dimensional criteria of ADUs. Regulations that require large lots should also be minimized.

Municipalities that have greater potential for ADUs and conversions should go beyond the floor created by Public Act 21 – 29 to not only allow but encourage new ADUs and conversions. This should include reviewing and amending dimensional criteria, streamlining approvals, and offering over the counter technical assistance and financial incentives.

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**4 Create More Flexible Parking Requirements**

Parking standards can make or break ADU and conversion policies. Even when allowed by zoning, additional on-site parking requirements and the associated space that would have to be given up for a vehicle, often make building new ADUs and conversions impossible. In neighborhoods close to transit, off-street parking requirements should be minimized, and in most cases, on-street parking on public rights-of-way should be considered as a viable option to accommodate ADUs and conversions.

Public Act 21 – 29 includes a modest state-level parking reform that caps local parking mandates at one on-site space per unit for studios and two per unit for one- and two-bedroom units. While this provides a floor, municipalities that are better served by transit can and should further relax these parking requirements.<sup>57</sup> This could include eliminating parking minimums or in some cases implementing on-street parking management and parking permit programs.

In some cases, towns should pursue strategies that go beyond satisfying parking demand by addressing access to other transportation alternatives. While this recommendation recognizes the need for parking, it encourages broader thinking around the ways in which parking needs can be met and discourages over-parking, particularly in areas where alternative transportation modes are a feasible option.

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**5 Provide Technical Assistance, Financing, and Information**

In most suburbs throughout the tri-state area, property taxes are the bedrock of local government finance. From a fiscal perspective, many local governments fear the cost of providing services to new residents, especially if those residents will live in smaller and more affordable units that pay lower taxes than the existing housing stock. The fiscal motivations for maintaining low density zoning are difficult for any individual

jurisdiction to overcome on its own.<sup>56</sup>

In addition to setting minimum zoning standards (which Public Act 21 – 29 largely achieves), **developing technical and financial assistance programs, is perhaps the most relevant next step for the state to consider regarding future housing policy.** As recommended in the Fourth Regional Plan, if states can take on more responsibility for funding technical assistance and services, it can help to alleviate local concerns regarding fiscal implications of population growth.<sup>58</sup>

Municipalities should collaborate with the State and regional Councils of Government to create programs that provide assistance for constructing ADUs and making conversions by developing technical and financial assistance programs. Statewide financing programs, especially assisting senior citizens and low-moderate income households, should be prioritized.

Technical assistance to municipalities will also improve data-driven, proactive investment decisions. Providing the necessary technical and digital infrastructure will help narrow the information gaps that arise when municipalities are reporting the housing typologies discussed in this report. In proportion to Fairfield County's socioeconomic and demographic characteristics, severe housing cost burden is greatest among Black and Latinx households, as well as for families in lowest income bands.<sup>59</sup> A data-driven, proactive investment and policy approach could target specific populations where the need for housing at designated cost bands and accessibility levels is greatest.

# Acknowledgements

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51. In spite of its ample single-family residences and transit connectivity, Stamford is one of the few municipalities in Connecticut that fully prohibits ADUs.
52. Regional Plan Association. Fairfield County Housing Needs Assessment - Section 3 Housing Gap Analysis. (February, 2021).
53. The City of Los Angeles already has in place an ADU program that operates in such a way. The LA ADU Accelerator Program pairs older adults with homeowners willing to provide a stable home by offering their accessory dwelling units (ADUs) as rentals. In exchange, homeowners receive benefits such as qualified tenant referrals, tenant case management, and stable rental payments. A similar program exists in Ontario, Canada.
54. Regional Plan Association. Fourth Regional Plan - recommendation # 9: Reduce reliance on local property taxes. (November 2017).
55. Regional Plan Association. Untapped Potential: Opportunities for affordable homes and neighborhoods near transit. (Nov 2017).
56. Los Angeles has adopted similar parking policies for ADUs. If the ADU is within a half-mile of a transit station, in a historic district, within one block of a car share, or part of an existing residence, the homeowner is not required to create more parking.
57. Ending Exclusionary Zoning in New York City's Suburbs - NYU Furman Center, Noah Kazis. (November, 2020).
58. Regional Plan Association Fourth Regional Plan - recommendations # 9 and # 10: Reduce reliance on local property taxes and Create regional school districts and services. (November 2017).
59. Fairfield County's Center for Housing Opportunity. Connecticut Affordable Housing Dashboard. (February, 2021).