



# Affordable Housing Plan Scorecards: Fairfield County

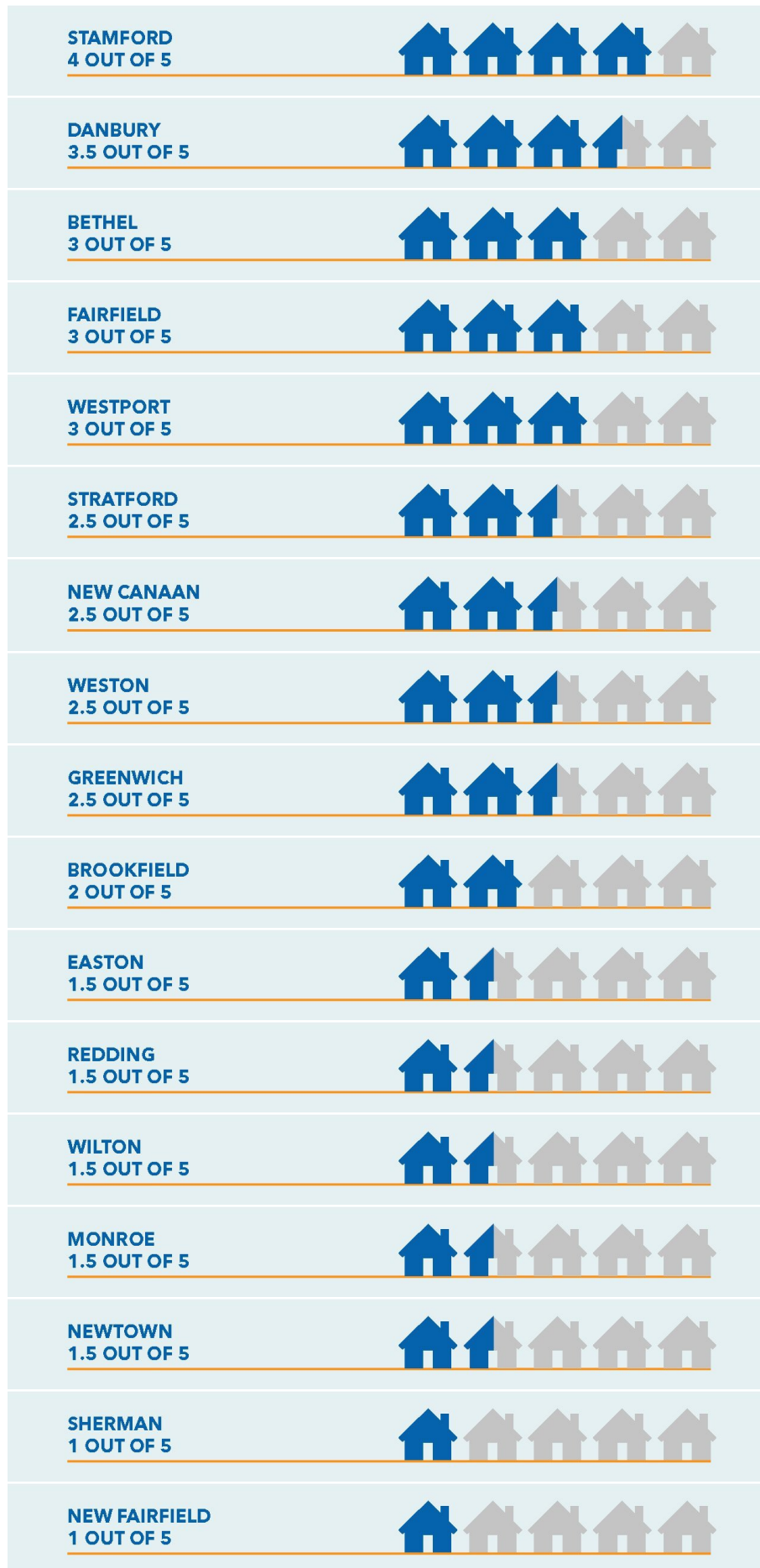
Sep 22



To address the affordable housing crisis in Connecticut, the Connecticut legislature passed General Statutes Sec. 8-30j in 2017, requiring every municipality to adopt an affordable housing plan by June 1, 2022. Fairfield County's Center for Housing Opportunity (FCCHO) has developed scorecards to assess the plans in Fairfield County and the degree to which they will make our region more affordable for everyone. The criteria were developed using the guidance outlined in the [Planning for Affordability in CT](#) guidebook published by the Connecticut Department of Housing. Click on the town name below to access their full scorecard. For a full breakdown of how points were allocated, please refer to this [Appendix](#).

---

## Scores



---

## Summary

Connecticut is facing a housing affordability crisis, a crisis that is particularly acute in Fairfield County where more than one-third of its households and more than half renters spend more than 30% of their income on housing. To address this, the Connecticut legislature passed General Statutes Sec. 8-30j in 2017, requiring every municipality to adopt an affordable housing plan by June 1, 2022.

These plans represent an opportunity for towns and cities to demonstrate their commitment to meaningful local action that will create more affordable homes. According to [Planning for Affordability in Connecticut](#), a guidebook for municipalities published by the Connecticut Department of Housing in December 2020, town plans should outline tangible steps for increasing access to housing for people of all income levels and backgrounds in all communities.

How are they doing so far?

To answer this question, Fairfield County's Center for Housing Opportunity (FCCHO) has developed score cards using a scale of 0-5 to assess the plans in the County and the degree to which they will make our region more affordable for everyone.

As a result of the history of redlining, racial steering, and other discriminatory housing policies and practices in Connecticut and across the nation, and slow progress to remedy the resulting inequities in access to opportunity in our state, Connecticut remains one of the most residentially segregated places in the country. Local affordable housing plans can begin to address this history by prompting communities to take a sincere look at what types of housing they allow where.

Through the planning process, towns are expected to bring together a diverse group of community members, including renters, homeowners, and people who are part of the community but currently cannot afford to live there. This group should identify shared values, determine local and regional housing needs and barriers to access, and develop clear goals and implementation strategies to expand housing opportunities using zoning, funding, and an array of other tools. Towns are also expected to acknowledge the inequities that currently exist in how decisions around affordable housing are made, and seek to address those inequities with more inclusive planning. Each municipal affordable housing plan should provide clarity on what type of housing is needed, how much is needed, and where it should be located.

Drawing on regional and national best practice recommendations outlined in *Planning for Affordability*, the following scorecards assess how well Fairfield County towns have delivered on these goals.

## Why Fairfield County?

In many respects, Connecticut's housing crisis is hyper-magnified in Fairfield County, which 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. In 2019, [national reporting about residential segregation in Connecticut](#) focused primarily on communities in Fairfield County. Today the county lacks 25,000 homes affordable to residents making 0–30% of area median income, the largest such gap of any Connecticut county. Extreme wealth coexists with extreme poverty, and the housing stock and health outcomes of residents reflect this: Residents of the state's largest city, Bridgeport, have a life expectancy that is a decade shorter than residents who live 20 minutes down the road in Westport.

In 2020, FCCHO collaborated with national systems change expert Dr. Tiffany Manuel to [facilitate a series of focus groups with Fairfield County residents](#) to determine how residents felt about housing and related issues. This exercise found that housing affordability was not a commonly shared goal among residents, and that residential segregation of wealthier white people in the suburbs and lower-income people of color in the cities was commonly accepted as “the way it is.”

By taking action to create and implement substantive affordable housing plans, towns and COGs have the opportunity to change “the way it is” and proactively shape and determine their own housing futures, demonstrating that Fairfield County can be a great place to live *and* be more affordable, and that a high quality of life and an affordable life are compatible and not tradeoffs. By detailing how they will meet the housing needs of existing and new residents and businesses and what sort of housing options they will make available moving forward, these plans will help determine whether Fairfield County communities thrive or merely survive going forward.

---

## Methodology

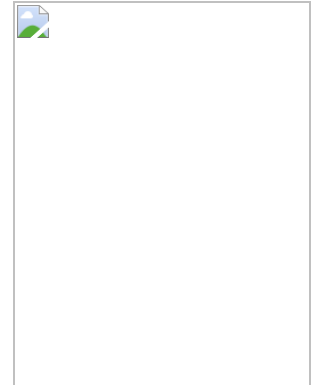
Fairfield County's Center for Housing Opportunity — comprised of the Housing Collective, Fairfield County's Community Foundation, Partnership for Strong Communities, and Regional Plan Association — collaborated with DesegregateCT to review and score the affordable housing plans by comparing them to the recommendations in the Connecticut Department of Housing's [Planning for Affordability in Connecticut](#) guidebook.

FCCHO's scorecards are based on a weighted scoring system that corresponds with priorities outlined in the state's guidebook. Plans were given a score of 0–5 and categories for scoring were



broken down as follows:

- Submission of plan: 0–10%
- Planning process: 0–15%
- Needs assessment: 0–30%
- Recommend actions: 0–45%



A plan which earns a score of 5 has followed the Department of Housing’s guidelines nearly to a tee. This is an actionable plan developed by a diverse group of stakeholders after copious outreach that acknowledges the town’s housing history and current needs while proposing concrete actions to advance affordability, each with a discrete time frame and responsible party. A plan which earns a score of 1 has few if any of these components.

---

## Results

Fewer than half of all municipalities in Connecticut met the state’s deadline to adopt an affordable housing plan by June 1, 2022. Fairfield County has surpassed the state average, as 13 out of its 23 municipalities approved and submitted a plan to the Connecticut Office of Policy and Management (OPM) ahead of the deadline. The 13 municipalities include Bethel, Brookfield, Danbury, Fairfield, Monroe, New Fairfield, Newtown, Sherman, Stamford, Stratford, Weston, Westport, and Wilton. Since the deadline, five towns have approved and submitted plans including Darien Easton, Greenwich, New Canaan, and Redding. (FCCHO has yet to analyze Darien’s plan, which appears to have been post online earlier this week.)

FCCHO analyzed each of these 17 plans using the scoring system outlined above and found the average community achieved a score of 2.5 out of 5. Stamford achieved the highest score of 4. New Fairfield and Sherman received the lowest scores of 1. These two towns among others annexed the responsibility for preparing a plan to the Western Connecticut Council of Governments (WestCOG), whose work on housing [FCCHO](#) and the [Hearst Connecticut Media Editorial Board](#) have previously criticized.

Encouraging actions and trends appear in individual communities, including those whose overall scores may be lower than others. For example:

- Westport is calling for an affordable housing trust fund and recommends the town study whether five unused municipally-owned properties could be made available for affordable housing.

- Stamford went above and beyond to ensure residents could participate as much as possible in the planning process.
- Fairfield intends to identify parcels of land where affordable housing could be built, while Monroe actually identifies the parcels within its plan.
- Weston created a gap analysis that shows how housing costs align with the incomes of residents, and even built an innovative [interactive map](#) highlighting features of its plan.
- Stratford proposes to change the definition of “family” in its zoning code to allow for more flexibility for housing typologies.
- Danbury includes an assessment of future housing needs.



At the same time, most plans lack a housing needs analysis, an analysis of impediments to fair housing, a regional and/or state housing market analysis, or actions that explicitly relate to equity. For example, many plans lack a discussion of impediments to fair housing choice (e.g. actions to address discriminatory practices such as steering: training for staff, real estate agents, housing officials or community engagement sessions educating public about access to fair housing, establishment of fair rent commission). Many towns as well as WestCOG chose not to use existing resources available to them which address these gaps, including Regional Plan Association’s [Fairfield County Housing Needs Assessment](#), Partnership for Strong Communities’ [Housing Data Profiles](#), and FCCHO and Urban Institute’s [Housing Connecticut’s Future](#). These resources offer good, free data about how much and what types of housing a community already has and what its housing needs are.

It is important to acknowledge that communities embarked on this process from different starting points, each has a different amount of capacity and resources, scorecards may not reflect all the actions a community is taking to expand housing opportunity, and the bar for housing opportunity in Fairfield County was not high to begin with. For example, the City of Stamford has a planning department, while the Town of Monroe does not have a planner. The Towns of Fairfield and Stratford placed tremendous emphasis on actions, but less emphasis on other components weighted heavily in our analysis, leading to a lower overall score despite having a long list of actions to expand housing opportunity.

Regardless of the strength or weakness of a community’s plan, the implementation of each — or lack thereof — will ultimately determine its value. A community’s plan may include a terrific list of proposed actions, none of which move out of the idea stage. On the contrary, another community’s plan may include just three concrete actions to create more homes, yet all are implemented in full within the next five years. FCCHO will continue to assist communities as they implement and adjust these plans, and will track progress on implementation throughout the region.

### What’s Next

How can we move from plan to implementation, and from words on paper to more affordable homes in all communities? What can these plans achieve, and what can they not achieve? How can they be supported and supplemented by actions at other levels of government?

Some local officials in Fairfield County [continue to describe state-level action to expand housing opportunity as “overreach”](#) and suggest that towns are taking sufficient action at the local level. On the whole, the results of our analysis call this into question, notwithstanding the very encouraging plans, engagement processes, and actions that certain communities have developed.

Planning for affordability should become a clear and stated goal across Fairfield County and Connecticut and the state should identify and allocate resources for this accordingly. Towns with few resources who are striving to plan for affordability should be given more, perhaps in the form of grants and infrastructure investments. Now that there is consensus about the housing crisis in Connecticut, we must all work to translate these plans into action so that our communities and our region become more prosperous, equitable, and sustainable for the next generation. FCCHO stands ready to do our part by helping towns turn their plans into actions.

### [Appendix](#)

#### Reports

< **Fundraising Toolkit for Local Housing Non-Profits**

**Connecticut Housing Accessibility & Affordability County Fact Sheets** >

The Center for Housing Opportunity

An initiative of the [Housing Collective, Inc.](#)

815 Main Street, Suite 201, Bridgeport, CT 06604

## Subscribe

Receive updates and opportunities about housing in Connecticut.

Email Address



Sign Up