

Feb 2021

## Fairfield County Housing Needs Assessment

To help communities in Fairfield County, CT understand and address challenges related to housing, RPA offers data and analysis on demographics and housing characteristics for all of the county's 23 towns and cities.



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With its close proximity to New York City, its mix of urban and suburban communities, and its coastline and natural beauty, Fairfield County, Connecticut is a great place to live. But not everyone shares in the high quality of life for which the county is known. It is a tale of two cities with 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.

Housing plays a central role in Fairfield County's economic vitality and quality of life. Housing characteristics including housing type (single-family versus multifamily), housing tenure (owner- or renter-occupied units), size, and cost influence who is able to live where in the county. In most Fairfield County towns, owner households make over twice as much as renter households, highlighting glaring income inequality. And while the racial makeup of Fairfield County is similar to that of the US as a whole, two third of the towns within the county are more than 85% white, highlighting equally glaring residential segregation.

To help Fairfield County communities understand and address these challenges, this housing needs assessment provides data and analysis on the demographics and housing characteristics of all 23 towns and cities in the county. The keystone of this assessment is a housing gap analysis, which shows the difference between the housing available in each town, and what residents of the town and region can afford to pay. This report is intended to provide a factual base for assessing Fairfield County's housing challenges and guide the important discussions and decisions necessary for local communities to meet current and future housing needs of all residents.

This report also uses data to outline the relationship between housing markets and quality of life by comparing quality of life indicators like student performance, life expectancy, access to transportation, and asthma rates with affordability and demographic data. Housing prices are higher in areas with strong quality

of life indicators, making these communities less affordable. But these are the places where the market will build housing if zoning allows it, because demand is strong due to the high quality of life these areas provide.

## Demographics

Demographic information provides not only a snapshot of who lives in your municipality, but also allows you to compare your municipality’s demographic composition with that of other cities and towns in your region. Local demographics are strongly shaped by local housing supply and therefore local zoning, which is a determining factor in what types of housing can be built and where in municipalities. In evaluating the demographics of your community with respect to your housing needs assessment, it is important to remember that current demographics reflect current housing supply and do not account for people who may want to live in your town, but cannot afford to and/or cannot find the type of housing that meets their specific needs. For example, many suburban towns have an abundance of single-family homes, but may lack housing options that meet the needs of seniors, young professionals and lower-income individuals and families.

Data on metrics like population change over time, race, age, and the different types of household configurations that make up a municipality are an important baseline element of a housing needs assessment. They tell you who lives in your city or town today and can help you understand how your local demographics compare to those of neighboring municipalities and your region as a whole.

Current town featured:  
 Darien

Select a different Fairfield County town below to feature.

Darien

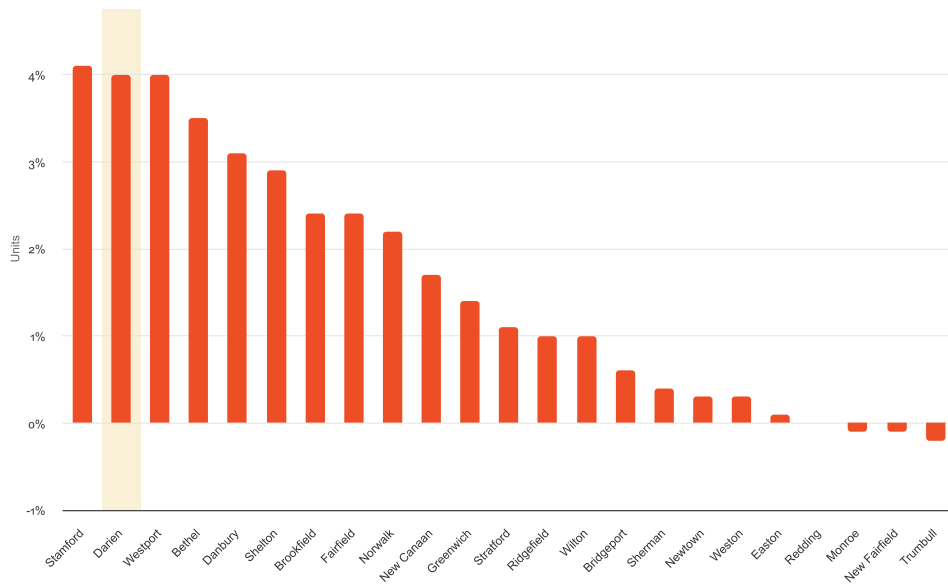
### Population change

The rate at which the population of your municipality has been growing or shrinking over a period of time is a reflection of both the desirability and availability of housing in your community. A growing population indicates new individuals and families living in your community, while a shrinking population indicates that those who are leaving for various reasons are not being replaced by new residents coming into the community. A growing population is generally an indication of economic health and vibrancy in a community, while a shrinking population suggests a need to evaluate economic sustainability under continuation of current conditions.

#### Population change (%), 2013-2018

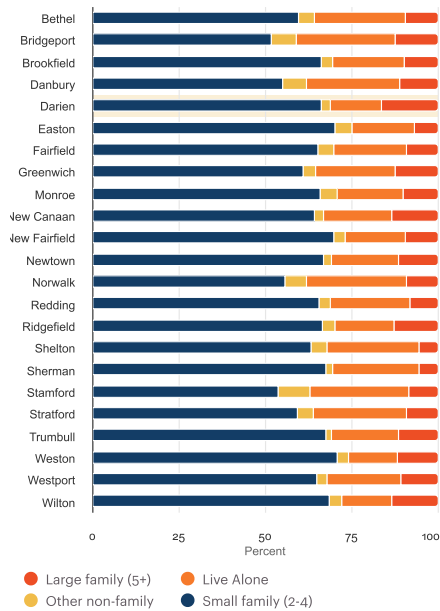
Fairfield County

5%



### Household Type

Fairfield County



US Census, American Communities Survey

### Household and Family Size

Household type and size is helpful in understanding the housing needs of a community, because households of different types and sizes require different home types and configurations. The U.S. Census classifies households into the following categories:

- Large family (5+ persons)
- Small family (2-4 persons)
- Live alone
- Other non-family

Household type and size will generally be reflective of the types of homes available in a community.

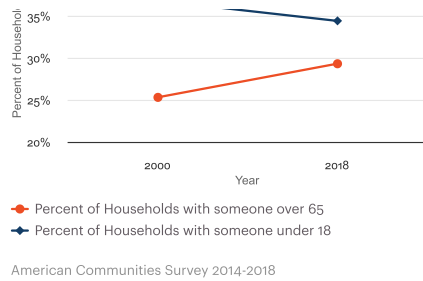
### Change in percent of households with youths and seniors

Fairfield County



### Age

Housing needs tend to change over the course of the lifecycle of individuals and families. In



seeking to understand housing needs in your community, it can be helpful to reflect on housing needs over the course of the life cycle from the time we are very young through old age, considering the types of homes we've lived in as children, young adults, older adults (with or without children) and senior citizens. It is very rare for a person to live in a single type of housing over the course of their entire life. Therefore, when considering what makes a thriving, inclusive community, the housing needs of people of all ages and incomes are critical factors.

Younger households tend to seek smaller, often rental, housing, while growing families often seek larger homes, both rental and ownership. And as people enter their later years, they very often seek to downsize to smaller homes, in many cases townhouses and apartments that require less upkeep and maintenance than single-family homes.

Since 2000, the number of households in Fairfield County with members under 18 has declined while the number with members over 65 has increased.

## Race and Segregation

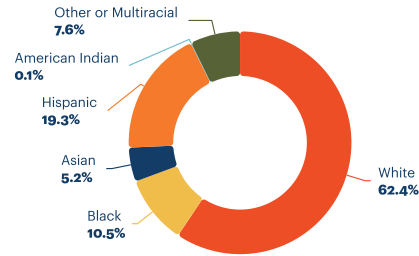
The racial composition of Fairfield County as a whole is similar to that of the United States. Yet few towns within Fairfield County reflect that. The chart below shows that Fairfield County's urban centers tend to be more racially diverse than the County as a whole, while smaller towns are generally less diverse.

The racial composition of communities in Fairfield County and across the country did not happen by chance. It is the result of accumulated policy decisions over multiple generations that legalized and allowed market forces to produce segregated city neighborhoods and suburbs. Federal policies pre- and post-WWII influenced financial systems to institutionalize discrimination, as did exclusionary zoning policies, which proliferated and later normalized within our state. While the 1968 Fair Housing Act was intended to protect individuals and families from discriminatory housing practices, barriers to fair housing continue to persist

today.

**Race and Ethnicity**

Fairfield County

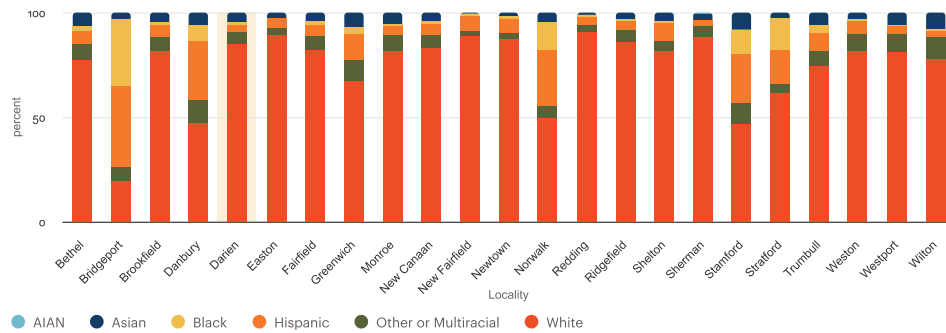


American Community Survey 2014-2018

The history of redlining, racial steering, and other discriminatory housing policies and practices, including racially restrictive covenants and the placement of affordable housing, is embedded into the fabric of communities. In many instances, local land use and zoning regulations continue to perpetuate this.

**Race and Ethnicity**

Fairfield County



American Community Survey 2014-2018

**Racial Segregation**

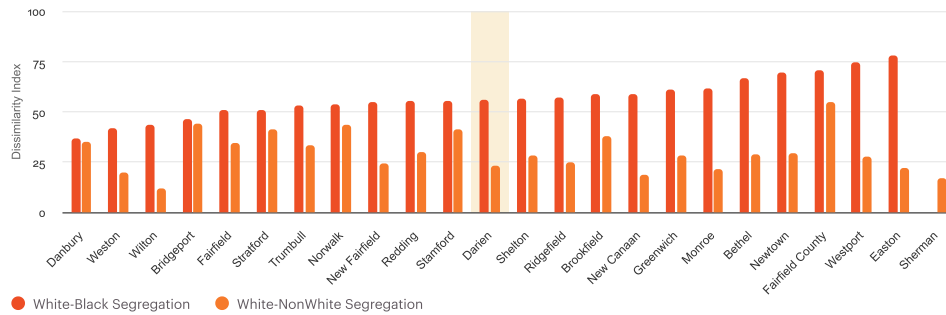
One of the most common ways to measure residential segregation is the dissimilarity index. The dissimilarity index measures the distribution of groups across different geographies, and assigns a score between 0 and 100, with 0 representing perfect integration and 100 representing absolute segregation.

Fairfield County communities are highly segregated by race with a predominance of white people living in suburban communities and people of color primarily living in urban communities.

The chart below shows the census block group-level dissimilarity index for each municipality in Fairfield County for segregation between white and Black populations, and between white and non-white populations. The high Index score for Fairfield County as a whole shows that not only is segregation an issue within most towns within the county, it is an even greater issue across towns.

**Segregation by Town (Dissimilarity Index)**

Fairfield County



American Communities Survey, Regional Plan Association. \*Sherman had no Black residents in 2018 according to the ACS, and therefore an index score cannot be calculated.

### Income and inequality

Fairfield County is both the wealthiest county in Connecticut and home to one of its poorest cities. For example, the median income of the towns of Darien (\$210,000) and Weston (\$220,000) is nearly five times that of Bridgeport (\$45,000). The data shows that the wealth gap is starkly drawn across racial lines with white- and Asian-headed households making substantially more than Black- and Hispanic-headed households. This income and community wealth gap between largely white suburbs and largely Black and Brown cities is not an accident.

Who can afford to live in Fairfield County communities is very much tied to the historic racial inequity in housing policy and practices that underpins the wealth gap between white residents and people of color. Discriminatory practices including use of the Home Owners Loan Corporation (HOLC) redlining maps and racially restrictive deed covenants meant that Black families were excluded from purchasing the modest homes that their white counterparts were able to buy in suburban communities. And that Black families were also shut out from obtaining affordable mortgage loans to purchase homes in Black neighborhoods because these areas were rated “hazardous” on the HOLC investment risk grade maps. This disparity was compounded by disinvestment and destruction of the fabric of urban areas through urban renewal and highway construction; and further compounded by underfunded social infrastructure, particularly urban public schools.

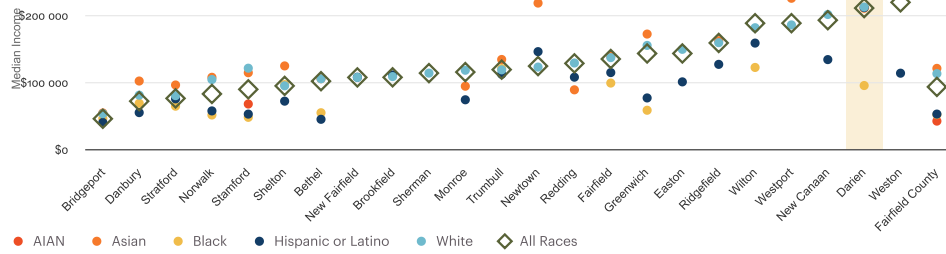
While white families accumulated wealth over generations as their suburban homes appreciated in value over time, Black families did not. Therefore, who is able to afford to live in Fairfield County’s suburban communities today is not simply a matter of personal determination; it is a matter of history. Recognizing and understanding this history is an important part of assessing and addressing the current housing needs of residents of Fairfield County. Redressing the historic discrimination that excluded Black residents from suburban towns requires proactively creating opportunities for more housing choice in all communities in Fairfield County with diverse housing options that meet the needs of all county residents.

### Median Income by Race

Fairfield County

\$300,000



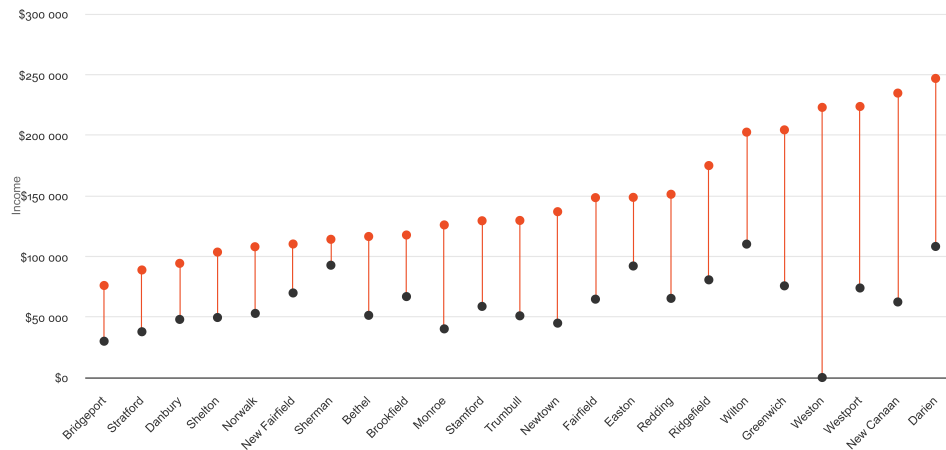


American Communities Survey 2014-2018. Values are missing for towns where insufficient population exists. The ACS recodes all values greater than \$250,000 to \$250,001.

In almost every town across the county, the median income of renter households is less than half of owner households. Nonwhite households in Fairfield County are three times more likely to be renters than white households.

**Gap between renter and owner median income**

Fairfield County



American Communities Survey 2014-2018. Weston has insufficient number of renters for estimate.

Together with demographic data, understanding housing inventory (supply) is critical baseline data for determining housing need (demand).

**Housing Supply**

Before we can start making comparisons, we can look at the makeup of housing within and across Fairfield County.

Current town featured: Darien  
 Select a different town:



Bethel

### Housing Units by Type

Fairfield County

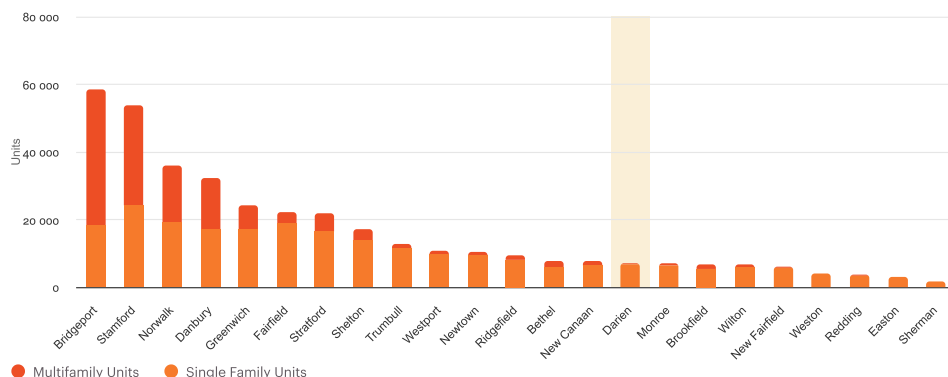


### Housing types

Nearly two-thirds of housing units in Fairfield County are single-family homes. Of the 132,000 multifamily units in Fairfield County, 75% of them are located in the county’s four largest cities. Multifamily homes allow for more density and tend to be more affordable than single-family homes.

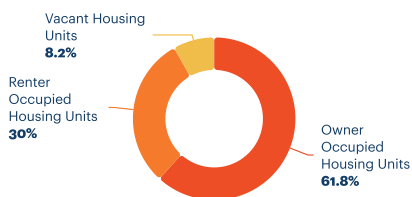
### Housing Units by Type

Fairfield County



### Housing Units by Tenure

Fairfield County



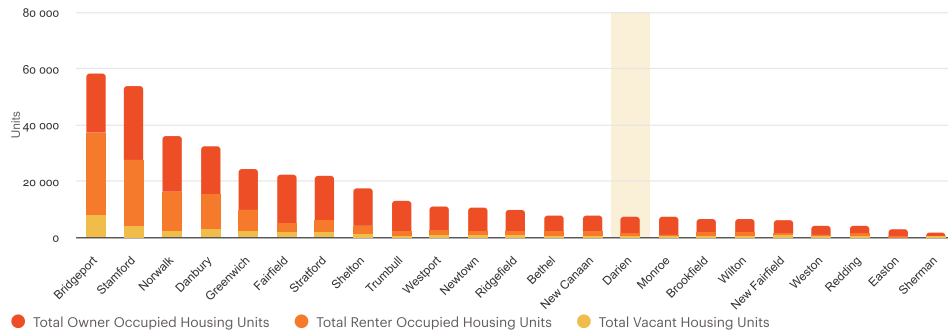
American Communities Survey 2014-2018

### Housing tenure

About two-thirds of occupied housing units in Fairfield County are occupied by owners and one third by renters. Homeownership and rental housing both play important roles in the lives of individuals and families. Homeownership provides a pathway for households to build wealth over time while rental housing provides housing flexibility and more affordability to accommodate different lifecycle stages and incomes.

### Housing Tenure

Fairfield County



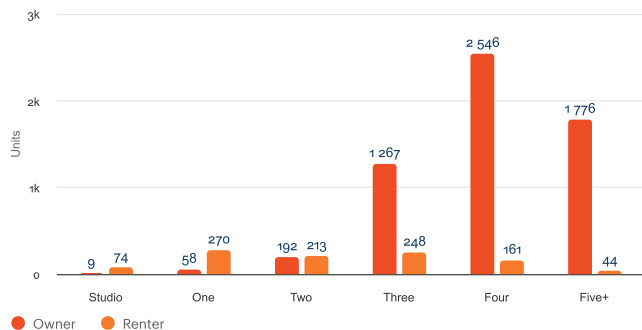
US Census, American Communities Survey 2014-2018

### Unit Size

Unit size--the number of bedrooms, specifically--is another important metric to keep in mind in evaluating housing needs. Different households have different space needs depending on their size and composition. Multifamily homes tend to have fewer bedrooms than single-family homes, making them more likely to accommodate the needs of smaller households, such as individuals, young adults and seniors.

### Housing Units by Number of Bedrooms

Darien



US Census, American Communities Survey 2014-2018

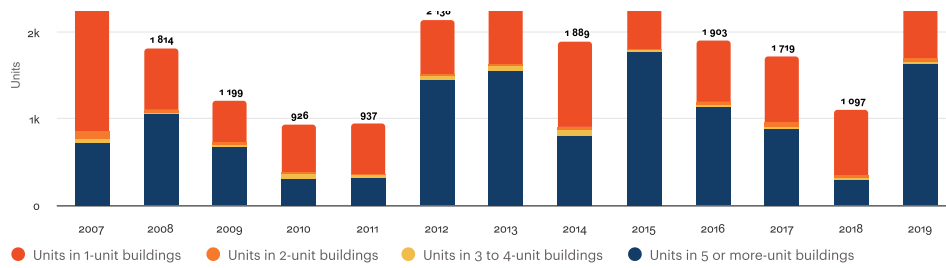
### Housing production

Housing production is a function of both housing demand and zoning. The market will produce new units in areas where demand is strong and zoning allows for homes to be built. Based on Census Bureau data on residential building permits, since 2007, 42% of new housing units built in Fairfield County have been single-family units; 58% of new units constructed have been in multifamily buildings.<sup>00</sup>

### Residential Building Permits

Fairfield County





US Census Building Permit Survey, 2019

### Subsidized and Regulated Housing

Housing subsidies and affordable housing regulations are very complex, involving multiple levels of government and dozens of different programs--some for renters, others to assist homebuyers. Eligibility can depend on income, age, disability, or a combination of factors, and the subsidies can be issued directly to families (as in the case of Section 8 Housing Choice Vouchers), or to developers who must then provide units at a certain price point. Fairfield County’s Center for Housing Opportunity recently published an affordable housing database for Connecticut that contains a comprehensive count of all subsidized and regulated housing in the state, which has not previously existed.

#### State Subsidized and Administered Housing

Darien

| Program                  | Units (Darien) | Units (Fairfield County) |
|--------------------------|----------------|--------------------------|
| Congregate Housing       | 0              | 2042                     |
| Elderly                  | 30             | 2796                     |
| Moderate Rental          | 0              | 1715                     |
| Housing for the Homeless | 0              | 92                       |
| Restrictive Covenants    | 0              | 485                      |

Fairfield County Center for Housing Opportunity, 2020

#### Federally Subsidized Housing

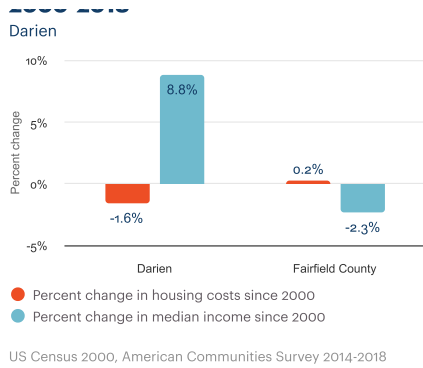
Darien

| Program  | Units (Darien) | Units (Fairfield County) |
|--|----------------|--------------------------|
| Public Housing   | 0              | 4402                     |
| Section 8 - Housing Choice Voucher Program <sup>00</sup> | 10             | 8933                     |
| Section 8 - Project-based Voucher <sup>00</sup>          | 0              | 683                      |
| Section 8 - Other / Non-voucher <sup>00</sup>            | 0              | 4935                     |
| Section 202 <sup>00</sup>                                | 0              | 245                      |
| FHA HUD Multifamily Mortgages <sup>00</sup>              | 0              | 1424                     |
| HOME <sup>00</sup>                                       | 0              | 729                      |

Fairfield County Center for Housing Opportunity, 2020, and HUD Picture of Subsidized Households, 2019

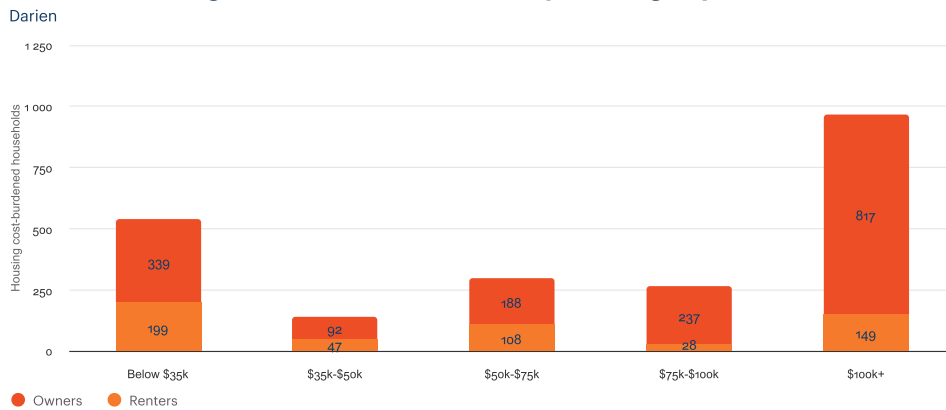
#### Change Median Income and Housing Costs, 2000-2018

#### Housing Cost Burden



A household is generally considered to be housing cost-burdened if it spends more than 30% of its income on housing costs. Housing cost burden means households have less financial flexibility and may have difficulty affording other necessities like food, transportation, and medical expenses; this is especially true for lower-income households. Cost-burdened households are also at greater risk of eviction or foreclosure. In Fairfield County, median income has fallen slightly since 2000, while housing costs are virtually unchanged. Between 2000 and 2020, the percent of cost-burdened households in Fairfield County has increased from 31.5% to 35.7%.

### Number of housing cost-burdened households by income group

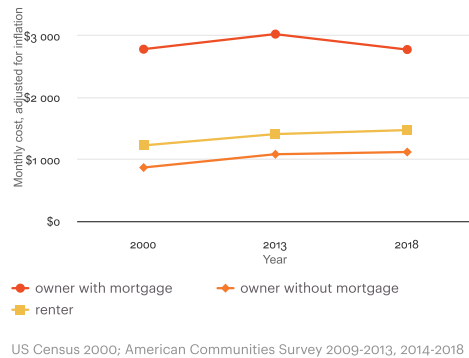
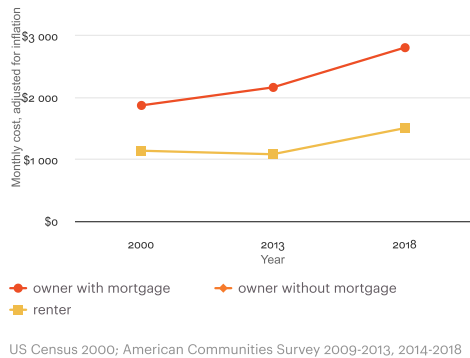


### Housing costs

Housing costs, which includes rent and utilities for renters, and mortgage payments, utilities, property taxes, and maintenance costs for homeowners, has stayed relatively stable over the last two decades, even as incomes have slipped. In Fairfield County, housing costs for both renters and homeowners without a mortgage have risen slightly since 2000, while housing costs for homeowners with a mortgage are approximately the same as 2000.

### Change in Housing Costs (Inflation-Adjusted)





Together with demographic data, understanding housing inventory (supply) is critical baseline data for determining housing need (demand).

### Housing Supply

The keystone of a housing needs assessment is a gap analysis, showing the difference between the housing available in the town, and what residents of the town and region can afford to pay. There is no single way to conduct a gap analysis, though at a minimum it should include an analysis of how housing costs align with the incomes of residents.

Current town featured: Darien

Select a different town:

Bethel

The US Department of Housing and Urban Development (HUD) provides a dataset called the Comprehensive Housing Affordability Strategy (CHAS) that allows users to extract data on how many people are facing housing cost burden, overcrowding, and other housing problems, along with different characteristics like household income band, amount spent on housing costs, housing tenure, race, disability, and household size.

For example, CHAS data allows you to see how many people in a community are below 50% of Area Median Income (AMI)<sup>00</sup> in renter households, and have an elderly member in their household. You could also find out how many middle-income owners are housing cost-burdened in your community compared with other communities in the region. These specific questions may differ from town to town depending on findings from the housing and population data analysis, but fundamentally, the housing gap analysis should indicate the number of people in different income bands who are housing cost-burdened or in overcrowded units,

and the number of units available in the town affordable to each income band.

CHAS groups income based on HUD Area Median Family Income (AMFI) percentages, which is the median family income for each metropolitan division. This number also takes into account family size, meaning the AMFI for a two-person family is lower than for a four-person family. For example, the AMFI for a family of four in the Greater Bridgeport area is \$98,000, and \$82,100 for a family of two. CHAS also groups data into renters and owners.

### Area Median Family Income for a 4-person Household

Darien

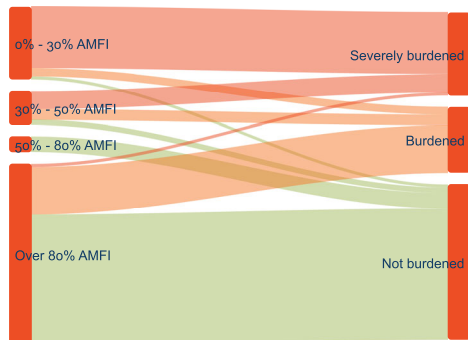
|          | Income   | Affordable Monthly Housing Cost |
|----------|----------|---------------------------------|
| 30% AMFI | \$43,000 | \$1,075                         |
| 50% AMFI | \$71,700 | \$1,792                         |
| 80% AMFI | \$95,000 | \$2,375                         |

HUD Annual Income Limits, 2020

The chart below is a visualization of how many households in each income band are housing cost-burdened. On the left, households are grouped by income band, and on the right, they are re-grouped by level of housing cost burden. In Darien, 235 renter households (23.8%) are below 30% AMFI, and 200 of those (85.1%) are severely cost-burdened. On the other side, 269 renter households at any income in Darien are severely cost-burdened, with the vast majority of them in the lowest income band.

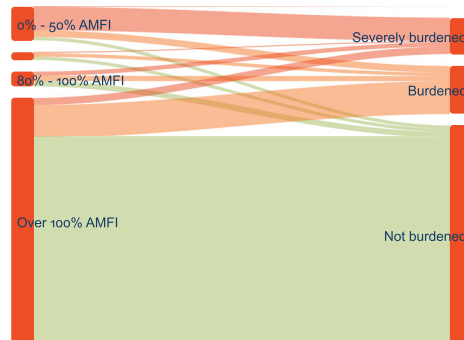
### Household Income and Housing Cost Burden

Darien Renter Households



HUD Comprehensive Housing Affordability Strategy, 2017

Darien Owner Households



HUD Comprehensive Housing Affordability Strategy, 2017

### Renter-occupied housing gap

Darien

| Income Band  | Burdened | Severely Burdened | Total Burdened |
|--------------|----------|-------------------|----------------|
| 0 - 30% AMFI | 25       | 200               | 225            |

### Owner-occupied housing gap

Darien

| Income Band  | Burdened | Severely Burdened | Total Burdened |
|--------------|----------|-------------------|----------------|
| 0 - 50% AMFI | 125      | 440               | 565            |

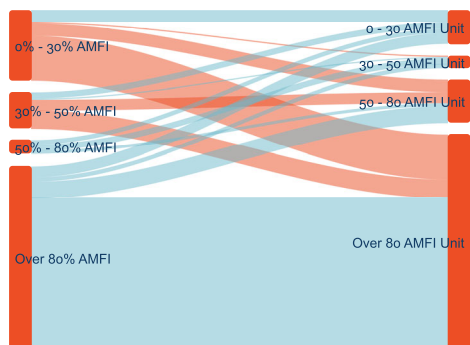
|               |     |    |            |                |     |     |            |
|---------------|-----|----|------------|----------------|-----|-----|------------|
| 30 - 50% AMFI | 35  | 59 | <b>94</b>  | 50 - 80% AMFI  | 64  | 20  | <b>84</b>  |
| 50 - 80% AMFI | 0   | 0  | <b>0</b>   | 80 - 100% AMFI | 95  | 80  | <b>175</b> |
| Over 80% AMFI | 154 | 10 | <b>164</b> | Over 100% AMFI | 610 | 134 | <b>744</b> |

This means that there is currently a gap of 225 housing units affordable to renter households lower than 30% of AMFI. At 30% AMFI, units would need to cost no more than \$1,075 per month for a family of 4.

There may be affordable units within a municipality, but they may not necessarily be occupied by lower income households. The chart below shows the number of households living in units where housing costs align with their income band. For example, in Darien, 35.8% of 0 - 30% AMFI rental units (less than \$43,000 for a family of 4) are occupied by 0 - 30% AMFI households.

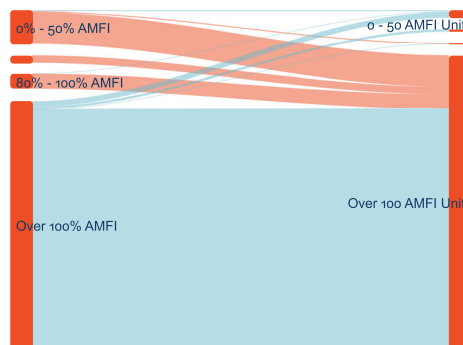
**Household Income and Unit Cost**

Darien Renter Households



HUD Comprehensive Housing Affordability Strategy, 2017

Darien Owner Households



HUD Comprehensive Housing Affordability Strategy, 2017

In addition to a basic analysis of the gap between available housing and the needs of those currently living in a community, it is helpful to include the following analyses in a housing needs assessment:

- ① the gap between available housing and housing needs of a broader constituency of potential residents
- ② the relationship between available housing and a town’s economic and social sustainability

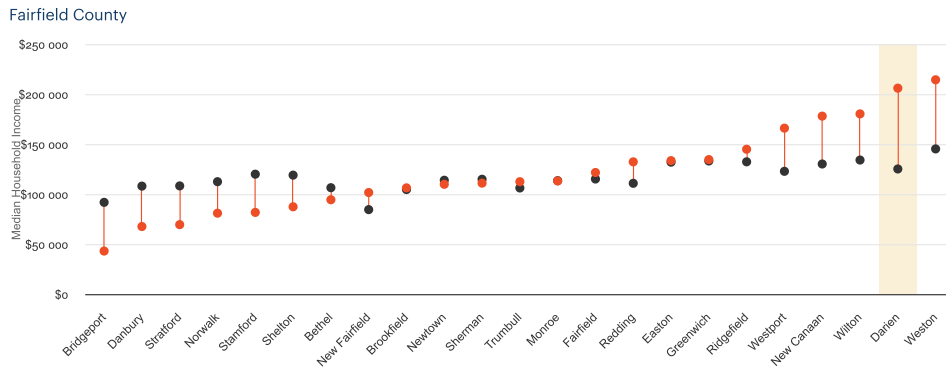
For example, data on economics and income can show the gap between housing available within the town and the incomes of people who work in the town. Regional demographic data can indicate the presence of de facto segregation, for example, if the town has a much lower percentage of People of Color than the surrounding region. Other gap analyses may use population projections to analyze future housing needs, or take a particularly close look at the availability and use of subsidized housing. The following sections provide information on these data points.

Economic and employment indicators help define what is affordable and what is not. Understanding how much current residents make and how much they spend on housing is a critical part of assessing local housing need. Additionally, understanding the socio-economics of people who work in a community but do not live there is a useful indicator in identifying the gap between who lives in a town today and who might choose to live there if more affordable housing options were available.

RESIDENTS AND WORKERS

Many communities in Fairfield County have significant income gaps between residents of a town and the people who work there. In some of the larger cities like Bridgeport and Danbury, workers tend to make more than residents, while in towns like Westport, Darien, and New Canaan, workers make only a fraction of the income of residents. While not every worker seeks to live in the town where they work, thriving communities should include homes that are affordable to local workers. Living where you work provides a host of quality of life benefits, including reduced commuting costs, and reduced commuting time, which translates to more time for family and other pursuits.

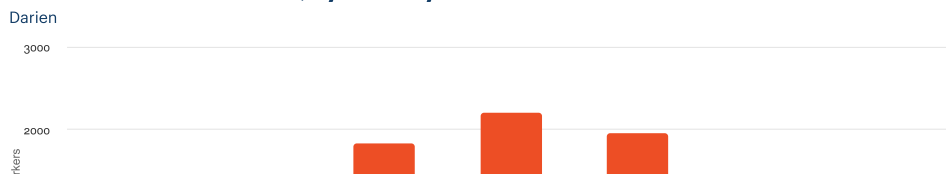
Comparison of Median Household Income for Residents and Workers



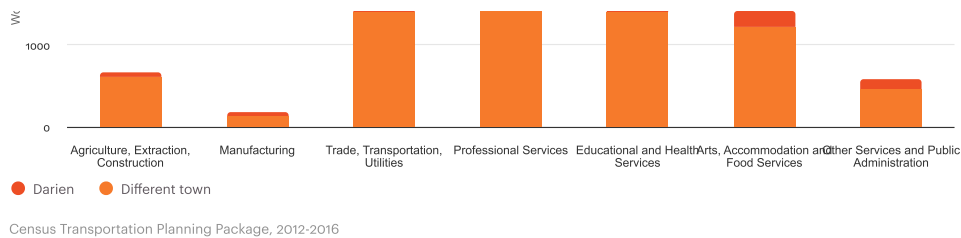
Census Transportation Planning Package, 2012-2016

The above chart shows the gap between median household income for residents and workers for each town in Fairfield County. While service workers, including retail, landscaping, babysitters, educators and healthcare workers, play an essential role in the health and wellbeing of all communities, the gap between housing costs and the incomes associated with these jobs means that in most suburban Fairfield County communities the majority of service workers do not live in the local community.

Where Darien workers live, by industry







Quality of life indicators can help to quantify the appeal of local communities and also illustrate the differences in access to opportunity and quality of life across communities in the region. Housing prices are higher in areas with strong quality of life indicators, making these communities less affordable. Places with high quality of life indicators typically have strong housing markets where developers will build housing if zoning allows it. This is because market demand for homes is strong in communities that provide a high quality of life.

Publicly accessible metrics that can help illustrate quality of life include: quality of education indicators like student performance, education spending, graduation rates; public health indicators like life expectancy, asthma rates, cancer rates; and environmental indicators like access to open space, access to transportation, and proximity to environmental hazards.

## EDUCATION

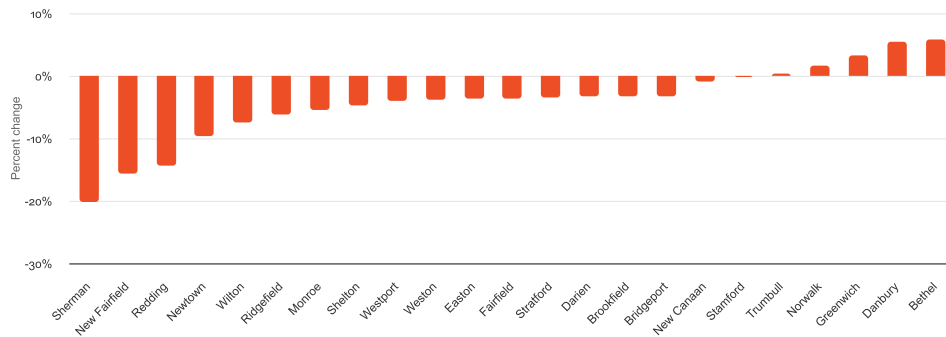
Education, largely funded by local property taxes, is a major driver of where people choose to live. The quality of education in wealthier, suburban school districts is typically higher than in less wealthy urban districts. This is despite the fact that lower-income households typically spend a larger share of their incomes on taxes compared with households in wealthier communities.

Schools in wealthier communities have larger budgets thanks to a large property tax base. Schools in poorer communities have historically had the smallest budgets because they have less property tax revenue to support them. The overreliance on local property taxes to fund public education contributes to the region's housing shortage as many communities resist new residential development--particularly multifamily housing--out of fear that it will bring more children and add to school costs. This is despite the fact that the data consistently shows that multifamily housing generates few school children, and far fewer children than single-family homes.

### School enrollment

#### Percent change in Total Enrollment, 2015-2019

Fairfield County



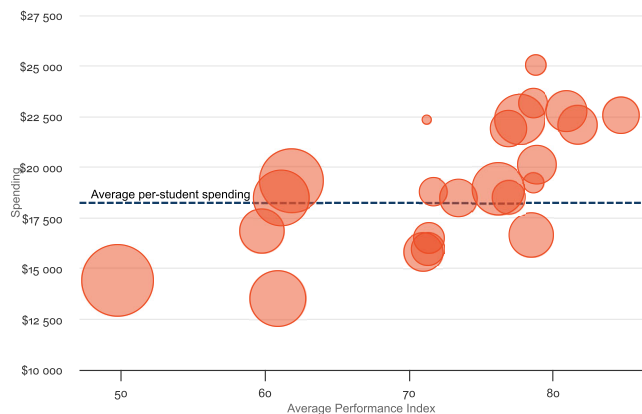
Connecticut State Department of Education EdSight, 2015-2019

### Per-student spending

Education funding is heavily dependent on property taxes, providing schools in more affluent communities with more funding per student than less affluent communities. Per-student spending is strongly correlated with student performance, as the chart below indicates. Districts that have higher per-student spending tend to perform better on state tests. The size of the circle represents the number of students in the district. Redding, the district with highest per-student spending, is about 40% higher than Bridgeport, which has the lowest.

### Per-Student Spending and District Performance

Fairfield County



School & State Finance Project, Connecticut State Department of Education, 2019

### HEALTH

Health outcomes are largely shaped by social factors and the built environment. An ever-growing body of research shows how the availability and location of affordable housing impacts health. Where people live plays a major role in economic mobility, access to healthcare, and exposure to pollution and environmental hazards.

### COVID-19

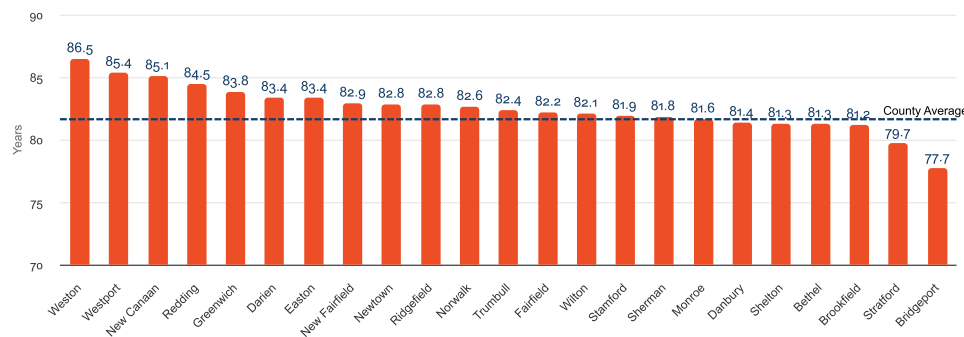
The spread of COVID-19 across the country has been clearly linked to overcrowded housing conditions. No link has been shown between housing density and the spread of the pandemic. A household is generally considered to be overcrowded when it contains more than 1.5 people per room (not including bathrooms and kitchens). Overcrowding, like housing cost burden, is a symptom of the lack of affordable housing, as a household may choose to live in a unit that is too small for the number of people in the household because there are no units of sufficient size at an affordable cost.

### Life Expectancy

Life expectancy is a very general measure of the health of a community’s residents. In Fairfield County there is an almost ten year gap in life expectancy between the wealthiest and poorest communities.

#### Life Expectancy

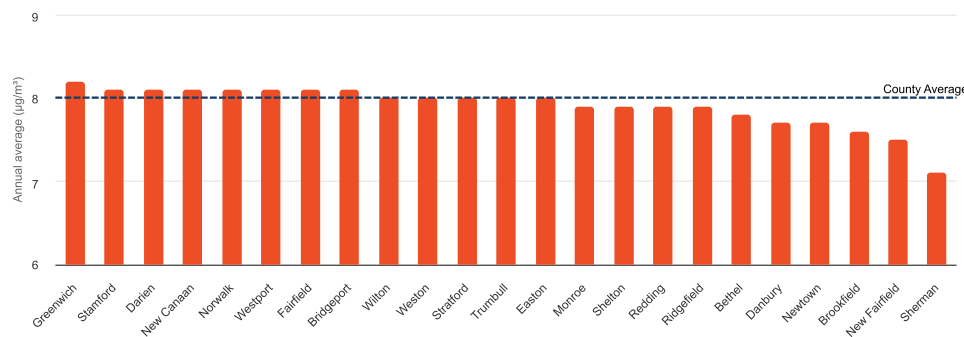
Fairfield County



CDC, US Small-Area Life Expectancy Estimates Project 2015

#### PM25 Particulate Matter Concentration

Fairfield County



EPA Environmental Justice Screening and Mapping Tool, 2019

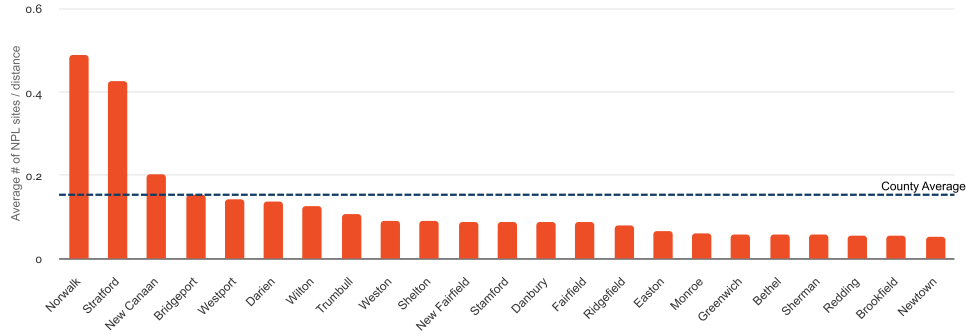
### Environmental Hazards

This chart shows the average proximity of each town to toxic or hazardous sites identified on the EPA’s National Priority List (NPL). NPL sites in Norwalk and Stratford push this metric up for those and surrounding localities.

#### Proximity to Hazardous Sites (NPL)

### Proximity to Hazardous Sites (mi)

Fairfield County



EPA Environmental Justice Screening and Mapping Tool, 2019

# Acknowledgements

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