

GOAL - To protect Greenwich as a predominantly residential community and provide for a variety of housing options

The migration of businesses and jobs from New York City to White Plains, Greenwich, and Stamford has increased the demand for housing here.

All types of dwellings in Greenwich are likely to be more expensive than comparable properties in neighboring towns.

ACTION STRATEGIES

The Action Strategies for Residential Neighborhoods and Housing are:

Residential Development

- Protect Residential Properties,
- Continue to Support Housing Diversity, and
- Reinforce the Traditional Development Patterns.

Housing

- Support Market Rate Housing,
- Protect Subsidized Housing,
- Address Affordable Housing,
- Address Moderate Income Housing,
- Provide for Senior Housing Needs, and
- Address Other Housing Issues.

McKinney Terrace



Protect Residential Properties

The Planning and Zoning Commission has developed a land-use pattern that supports the historic development pattern, with differing densities in proximity to the Post Road, around villages and along the shoreline where there is water and sewer infrastructure. Larger estate development has occurred in the upland areas, usually dependent upon wells and septic systems. There does not appear to be any reason to change this development pattern that has served the Town well.

Remaining a residential community is not without challenges. Greenwich is facing two stages of residential build-out.

The first stage of build-out involved new housing development on previously undeveloped land. The second stage of build-out involves redevelopment. This has created concerns about conservation of the character of existing neighborhoods.

This re-development has become over-development in some areas and appears in a number of different forms:

- increased density,
- lack of scale (the loom factor),
- larger homes on small lots, and
- teardowns of historic homes.

While Greenwich is largely built out from a new lot perspective, property values have encouraged lot mergers, splits and redevelopment of areas.

Consolidation of parcels of land is changing the character of established neighborhoods by combining existing lots to accumulate adequate land area in order to allow for larger size residences.

Strategies to limit the impact of this trend require further information and analysis regarding where it will occur. The Planning and Zoning Commission is surveying lots and zones to identify the areas that are the most susceptible.

There are R-6 zoned areas, including portions of Byram, Chickahominy and Cos Cob, where there are many non-conforming 5,000 square foot lots. Allowing two-family houses in these areas by right should be re-examined because of parking, impervious surfaces, regrading, density, and intensity of development issues.

The Commission should re-examine the recommendations in the 2005 R-6 Planning Study done by the Planning and Zoning Commission to develop sub-zones within the R-6 zone which would be more reflective of unique neighborhoods.

Two-family housing has become an attractive development technique because it is easier to obtain permits and Planning and Zoning Commission approval is not currently required. It is recommended that regulations be developed to require a special permit for all new and converted two-family residences to address the problems of parking and drainage

There is concern about the construction of large houses that appear to be out of character with established neighborhoods, particularly on smaller lots. While these houses comply with zoning requirements (yard setbacks, lot coverage, and building height) they are often near the maximum allowed Floor Area Ratio (FAR) in the zoning district.

The trend towards larger houses has also resulted in the demolition of existing houses (teardowns). Besides character issues, larger homes on small lots limit the ability to provide off-street parking and will increase the amount of impervious surface on a site.

Under existing State law neither the Planning and Zoning Commission, nor the Architectural Review Committee is allowed to review single or two-family residences for aesthetics. As a result new dwellings are built to suit the owners' and developers' tastes, which may not be in keeping with the overall neighborhood design or scale.

Design involves a number of aspects within the built environment, including streetscape features, landscaping and building architecture. Because Greenwich has so many unique neighborhoods, design in Greenwich cannot be controlled by a single guiding element, but should reflect the immediate neighborhood design and character.

ACTIONS

- 3.1 Monitor residential build-out and develop new land-use regulations to preserve traditional development patterns.
- 3.2 Require a special permit for new and converted two-family housing.
- 3.3 Consider possible subzones to the R-6 zone to reflect unique neighborhood development patterns.

Reinforce the Traditional Development Patterns

The traditional development pattern of residential zones in the southern part of Greenwich has developed in a manner that efficiently utilizes public infrastructure. Areas that rely on septic systems and/or wells require more land area and are not appropriate for denser types of development.

Areas along the Post Road and near some of the railroad stations appear to be appropriate for housing that fits into the historic development pattern and utilizes existing infrastructure. This requires further study by Planning and Zoning.

Based on a build-out analysis and Connecticut State Data Center population projections it is estimated that Greenwich, under existing zoning, will experience a growth of 615 to 2,190 new housing units by 2020. Promoting housing that is directed toward village and neighborhood centers, and supported by transit, sewers and public water, is consistent with the traditional development pattern of Greenwich.

This Plan recommends that the First Selectman establish a committee to evaluate all publicly-owned parking areas and vacant land surrounding the Greenwich train station and along the Post Road bus routes as potential locations for mixed-use development.

This Committee should include representatives from the RTM districts involved, P&Z, DPW, DRP, BOE and HATG. In order to meet the critical requirements that it reflect a wide-range of opinions the Committee should also include representatives of neighborhood organizations and stakeholders within Downtown and village center areas. P&Z retains the authority to independently review and render decisions on any of the recommendations developed by this Committee.

The Plan recommends preserving traditional residential patterns by keeping development appropriate to the existing scale in each neighborhood. P&Z can study the impacts and effects of oversized development and consider alternative methods of measurements of bulk and scale (such as cubic footage) to maintain appropriate development in each neighborhood.

ACTIONS

3.4 The First Selectman should establish a housing committee to evaluate opportunities for development on Town-owned lands in Downtown and along the Post Road.

Types of Housing

There are many different types of housing that function outside pure market fundamentals. Each type of housing can be used to pursue public policy objectives, but all function differently from construction to sales and rentals and must be addressed separately in order to be properly understood.

Market Rate Housing – is comprised of various price levels and types such as detached single-family, attached single-family, two-family and multi-family developments. Market rate housing is found in all areas of Greenwich and is not supported by any governmental subsidy.

Subsidized Housing – is rental housing where the tenants need direct personal subsidies to pay their rent, regardless of what that rent might be, and/or live in government supported housing.

Affordable Housing – is housing where tenants receive no governmental financial support whatsoever to pay their rent or mortgage, but a developer/owner has voluntarily agreed to limit rents or sales prices to an amount which is widely affordable based on the median income of the State. Greenwich has various types of affordable housing.

According to Connecticut General Statute (CGS) 8-30g, affordable housing refers to deed-restricted dwelling units where persons and/or families pay 30 percent or less of their annual income and where such income is less than or equal to 80 percent of the State median income or area median income, whichever is lower.

Moderate Income Housing – is defined in the Greenwich Building Zone Regulations (BZR) Section 6-110(g) as housing for individuals or families whose aggregate income of all family members from any source whatsoever at the time of certification averaged for the preceding two years shall not exceed the median annual Town-paid wage of all full time employees and teachers during the preceding fiscal year. There is no financial subsidy for these units. Several developments have been built in Greenwich utilizing this regulation which allows for bonus density of units.

Senior Elderly Housing- is defined in Greenwich Building Zone Regulations Section 6-35 and follows the State Statutes Section 8-113a. There are many senior elderly housing developments in Town.

Market Rate Housing

According to the Warren Group, a real estate trade group, the median sale price for a single-family home in Greenwich was \$1,770,000 in 2008, ranking the Town highest in sales price for both the region and the State. Median price for condo homes in Greenwich in 2007 was \$720,000.

A wide cross-section of housing types is very important for the health of a strong community. There is a purpose and a need for a range of housing from large homes to multi-family residences, because they reflect the character of Greenwich. Small housing units are beneficial not only for their affordability, but because their availability helps young families get a start on life and provide an opportunity for senior citizens to downsize after their children have moved away.

Greenwich added 322 units of housing between 2000 and 2005. Over many years the market has driven values higher across Greenwich, leading to increased tax revenues, and creating more luxury shopping demand.

Senior citizens find that even with a paid-off home mortgage, their options are few should they sell and downsize. Teachers and ambulance workers earn salaries higher than their counterparts Statewide, but have to travel farther and farther from Greenwich to rent or buy homes appropriate to their needs.

Protect Subsidized Housing

Greenwich currently has approximately 5,000 units of rental housing. Of that total, about 2,000 units are either owned by the Housing Authority of the Town of Greenwich (HATG) or leased through its Section 8 subsidized housing voucher program (about 1,000 vouchers). This leaves approximately 2,250 units of rental housing at all cost levels to serve a town of 60,000 residents. 750 of these units are elderly housing. These units should be protected.

HATG operates about 1,000 units of housing in Greenwich, including subsidized, affordable and market rate units. The Authority would like to find ways to expand the number of housing units on its properties that it currently owns to satisfy the demand for affordable and subsidized housing. HATG has an extensive waiting list. Its efforts should be encouraged in order to provide a diversity of housing.

The Townhouse and Neighborhood zones are a way of allowing subsidized housing opportunities without changing traditional land-use patterns. They were created for HATG in the 1970's but have never been utilized. These zones may or may not offer opportunities for HATG to develop new types of subsidized housing. A re-examination of these zones can determine their applicability in today's environment.

The bulk of Greenwich's subsidized housing portfolio was constructed in the 1950's and is currently facing needed repair and upgrade. HATG is currently working on new plans.

ACTIONS

- 3.5 Reexamine land-use regulations to allow for additional development flexibility in the townhouse and neighborhood zones without changing the traditional land-use pattern.
- 3.6 HATG should partner with public and private groups and agencies to provide subsidized housing.
- 3.7 Encourage subsidized housing in areas that are served by transit and owned by HATG.

Address Affordable Housing

According to State Statutes Public Act 06-17, in preparing the 10 year Plan of Conservation and Development, municipalities must address the need for affordable housing. The 1998 Greenwich Plan also addresses the issue of affordable housing.

There is no clear definition of nor consensus on affordable housing. This Plan recommends that the Board of Selectmen establish a Housing Taskforce to define affordable housing, build community agreement and develop a plan with strategies. It is critical that the Taskforce membership reflect a wide-range of opinions.

This Taskforce should have representatives from the RTM, P&Z, appropriate Town departments, HATG, United Way, Greenwich Hospital, private schools, neighborhoods and a cross section of citizens.

Housing prices can make it difficult for Greenwich to attract young adults, young families, or people whose compensation does not allow them to find appropriate affordable housing. This can make it difficult to attract people to work at local businesses, local schools, service jobs or at other essential positions, such as emergency responders.

Affordable housing units under the CGS 8-30g program have been built in Downtown as well as along the Post Road at Pemberwick Road utilizing the Small Unit Zone. Under BZR Section 6-99 affordable and elderly apartments have been built around Town but do not comply with CGS 8-30g for various reasons.

While Greenwich has more affordable housing than most non-urban towns in the area, the value of housing and land will continue to make it difficult to reach the number of units needed (10%) to be exempt under Connecticut's affordability law. At present there are approximately 5 percent that qualify under CGS 8-30g.

ACTIONS

- 3.8 Establish a Housing Taskforce to review current types of housing supply and demand, to perform additional planning working with other public and private agencies and to recommend new strategies.
- 3.9 Encourage increased utilization of the existing affordable accessory apartment regulation, including the use of accessory buildings where appropriate.
- 3.10 Work with State legislators to modify Section 8-30g to use the median income of the Metropolitan Statistical Area (MSA) of Stamford-Norwalk, not the State median income which is too low for this area.

Address Moderate Income Housing

Section 6-110(g)(5) of Greenwich's Building Zone Regulations (BZR) allows for moderate income units, and uses a formula which relies on Town employee salaries to determine eligibility for rentals and sale purchases. There is no public financial support for these moderate income units.

The Town of Greenwich has consistently provided zoning bonus incentives to add more of these units in multi-family developments. These incentives should be continued as more mixed-use buildings are constructed.

Numerous Town and private agencies have an interest in housing and management of housing-related information, such as monitoring and enforcing affordable and moderate income housing compliance. There needs to be more coordination of these efforts.

This plan recommends that the Board of Selectmen consider incorporating a housing section within the current Community Development office. This agency would be responsible for monitoring existing affordable and moderate income housing units and reviewing income, rental and sale price information as required by Town and State law to ensure that these units are maintained as affordable and moderate income units.

ACTIONS

- 3.11 Consider zoning regulations to require a percentage of multi-family development units as moderate income housing.
- 3.12 Encourage affordable and moderate income housing in areas served by transit.
- 3.13 Review BZR Section 6-110(g) Moderate Income Housing section to determine if incentives and restrictions are adequate to encourage development of moderate cost housing.
- 3.14 The Board of Selectmen should consider establishing a housing section within the current Community Development Office.

Provide for Senior Housing Needs

People are living longer and healthier lives. The older age group (55+) will continue to grow. The ‘baby boom’ (people born between 1946 and 1964) has entered or will enter this age group during the next 20 years and will comprise approximately 30 percent of the Town’s population by 2020, up from 25 percent in 2000.

Approximately 750 units are part of senior housing developments which are subsidized through HATG.

Planning and Zoning should study if the CCRC – Continuing Care Retirement Community zone meets the senior needs. The existing zoning of the Residential Planned Housing Design – Elderly (RPHD-E) has been used frequently to build senior housing units such as Hill House, the MEWS, Agnes Morley and Augustana Homes.

The Planning and Zoning Commission should also consider creating other zoning tools for this purpose. They should be within transit areas as noted in the recent Commission on Aging Study.

There are approximately 150 senior accessory apartments and this type of housing could be an attractive solution for more seniors. The Commission on Aging supports the development of more of these units as a way of providing private housing for the elderly and suggests changes in Section 6-99 of the Building Zone Regulations that will make it easier and more affordable for homeowners to construct such apartments in their homes.

Programs such as “At Home in Greenwich” or “Homemaker Services” would enable residents to stay in their homes safely and independently as they age.

ACTIONS

- 3.15 Develop partnerships between and among social service agencies to expand “age in place.”
- 3.16 Update the range of housing choices available.
- 3.17 Upgrade the various elderly housing developments as needed.
- 3.18 Promote the use of elderly accessory apartments and review the current Building Zone Regulations to provide more flexibility for creation or conversion.

Address Other Housing Issues

There are certain areas of Greenwich where housing is more affordable than is traditionally found elsewhere in the community. In some instances, there are only individual units that can be classified this way and in others numerous units. Identification and protection of these units, potentially through deed restriction, is an important way to retain housing affordability.

It has long been believed that there are a significant number of illegal apartments in the community. The actual number of units is unknown. The lack of oversight of their development creates serious safety questions, and overpopulation of schools. Moreover these units appear to be demonstrating a need for non-subsidized housing at affordable rates.

Certain residential zones and areas may provide an opportunity to create housing units that meet community needs particularly elderly housing and affordable housing.

The Planning and Zoning Commission should continue to encourage more elderly and affordable apartments in residential single-family, mixed-use and multi-family zones provided that certification and management can be assured.

The Commission has been encouraging the inclusion of affordable units in market rate, mixed-use and multi-family projects and should develop formal inclusionary zoning regulations to allow for the mandatory requirement in certain areas where appropriate.

ACTIONS

- 3.19 Consider revising existing Building Zone Regulations to allow, or require affordable and moderate income housing where appropriate in areas served by transit (bus routes and train stations).
- 3.20 Develop a strategy for housing enforcement.
- 3.21 Review the Building Zone Regulations to determine if the desired housing types and patterns are being properly addressed for Town needs.