

# Fairfield, CT's Housing Journey

## ► 8-30g Applications and Beyond

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Planning, Director

# Fairfield Stats:

2025 Town Profile

## Fairfield, Connecticut

### General

ACS, 2019–2023

	Fairfield	State
Current Population	62,508	3,598,348
Land Area $mi^2$	30	4,842
Population Density <i>people per mi<sup>2</sup></i>	2,091	743
Number of Households	21,433	1,420,170
Median Age	41	41
Median Household Income	\$168,391	\$93,760
Poverty Rate	5%	10%

### Key Employers

Data from Municipalities, 2025

- 1 Bigelow Tea
- 2 Fairfield University
- 3 Sacred Heart University
- 4 Carolton Chronic-Convalescent
- 5 RBC-Heim Bearings

Catchment Areas of 15mi, 30mi, and 60mi

Massachusetts



### Schools

CT Department of Education, 2024-25

#### School Districts

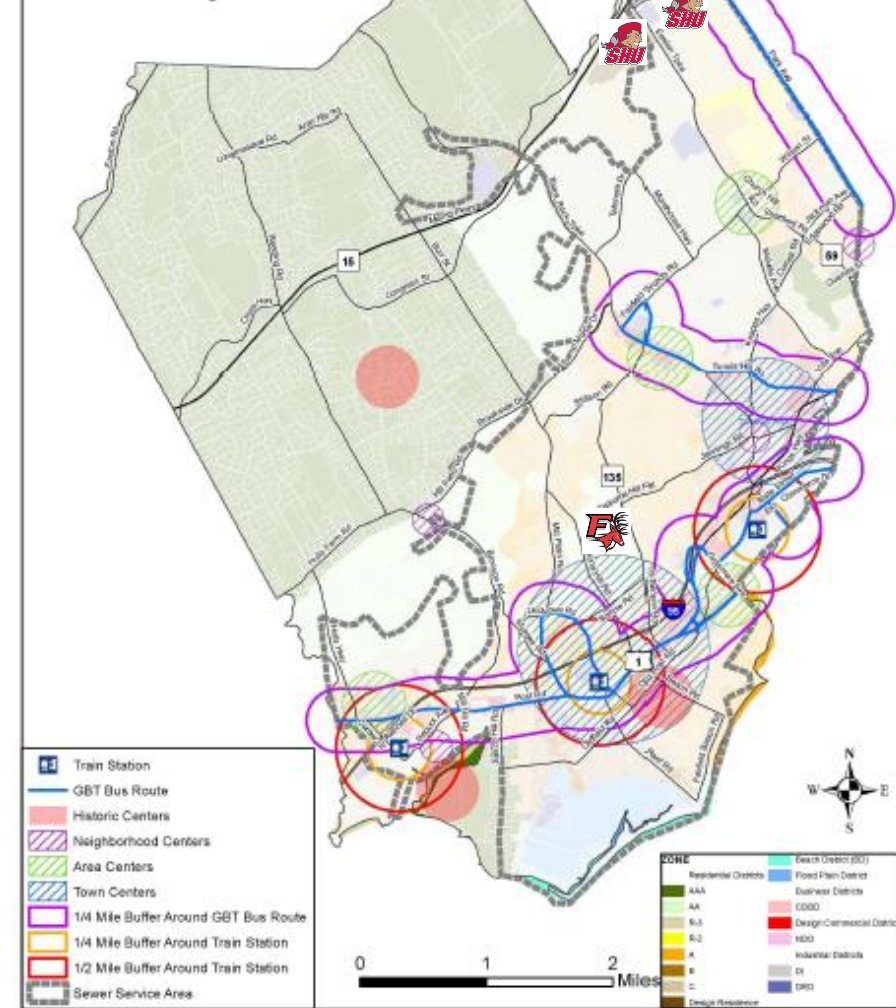
	Available Grades	Total Enrollment	Pre-K Enrollment	4-Year Grad Rate (2022-23)
Fairfield School District	PK-12	9,139	211	95%
Statewide	-	508,402	20,762	88%

#### Smarter Balanced Assessments

Met or Exceeded Expectations, 2023-24

	Math	ELA
Fairfield School District	69%	71%
Statewide	44%	49%

## Possible Housing Policy Areas

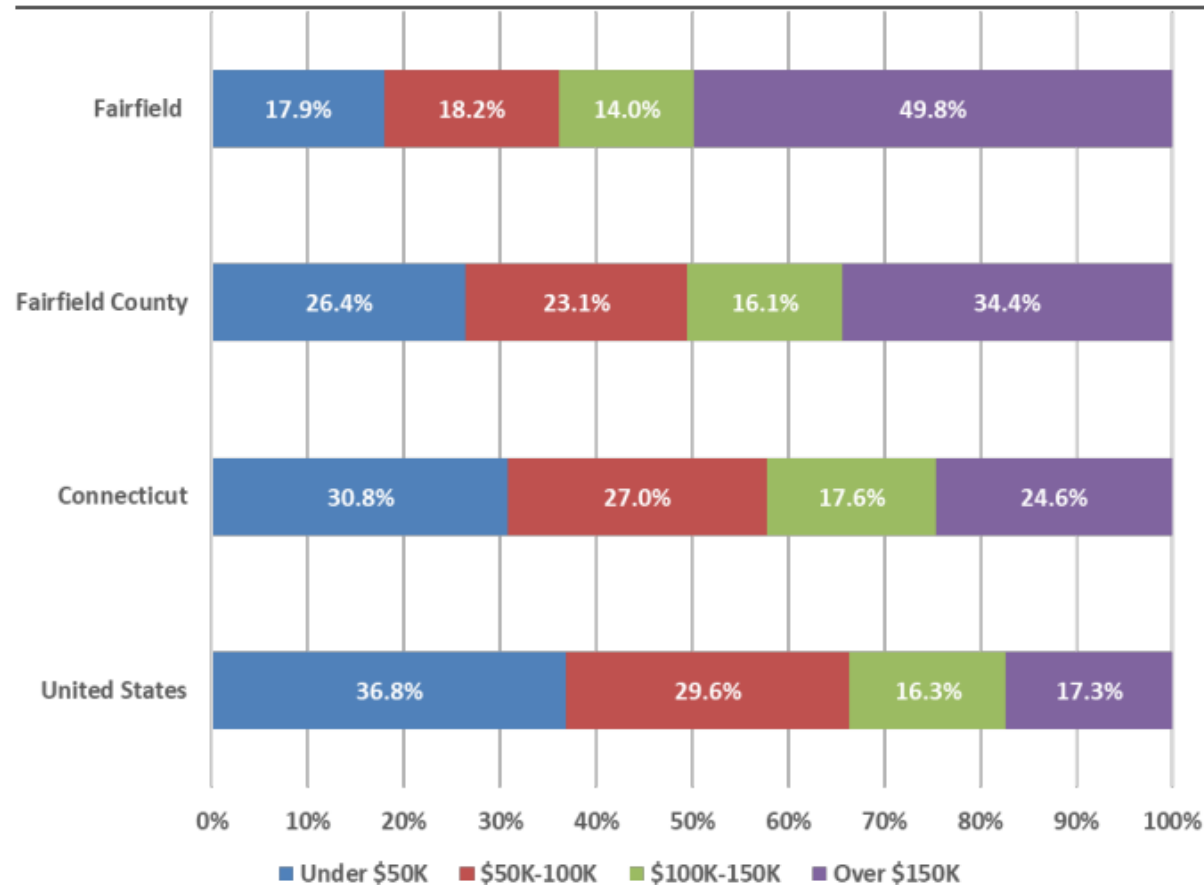


Transit and Commuter Proximate:

Merritt Parkway, I-95, US Route 1

3 Metro North Stations: Southport, Fairfield Downtown, and Fairfield-Black Rock

# Population by Household Income



63.8% of Households have income greater than \$100K

82.9% Owner-Occupied with 17.1% Renter households

Fairfield County + CT - Owner Percentage is 66.5%

# Fairfield Households:

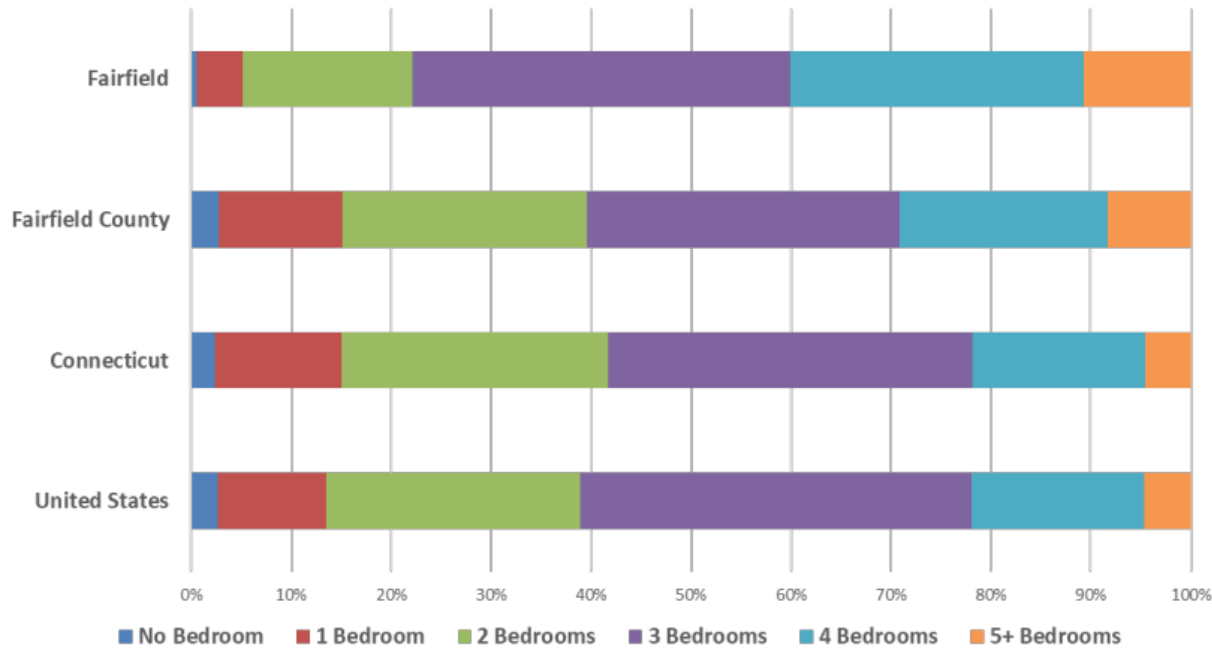
## A Quick Snapshot

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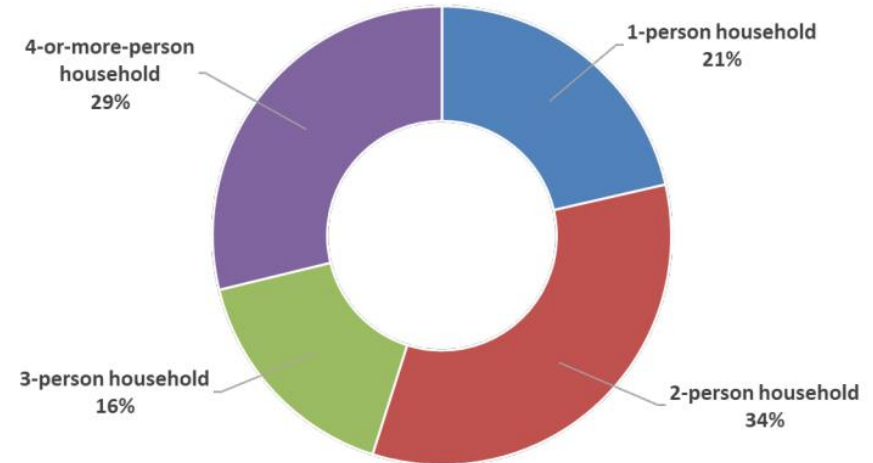
- 21% of Fairfield households are single-person households
- 61% of these single-person households are women living alone, of which 63% are 65+ years of age
- 53% of single-person households are elderly persons living alone
- 63% of elderly households with incomes  $\leq$  80% AMI report paying more than 30% of their income toward housing costs
- 52% of extremely low income households with severe cost burdens are elderly households

# Mis-matched supply relative to need

## Bedrooms in Unit



## Occupancy Characteristics

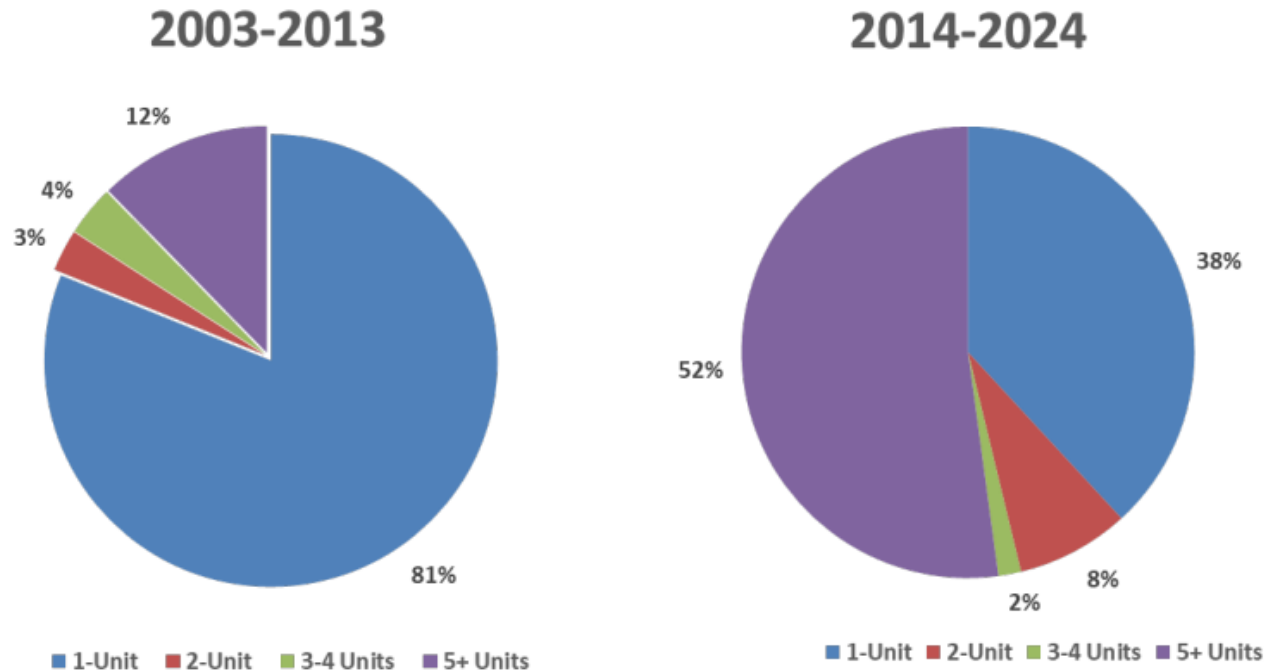


78% of units are 3+ bedrooms  
55% -1 to 2 person Households

# Significant Construction & Growth

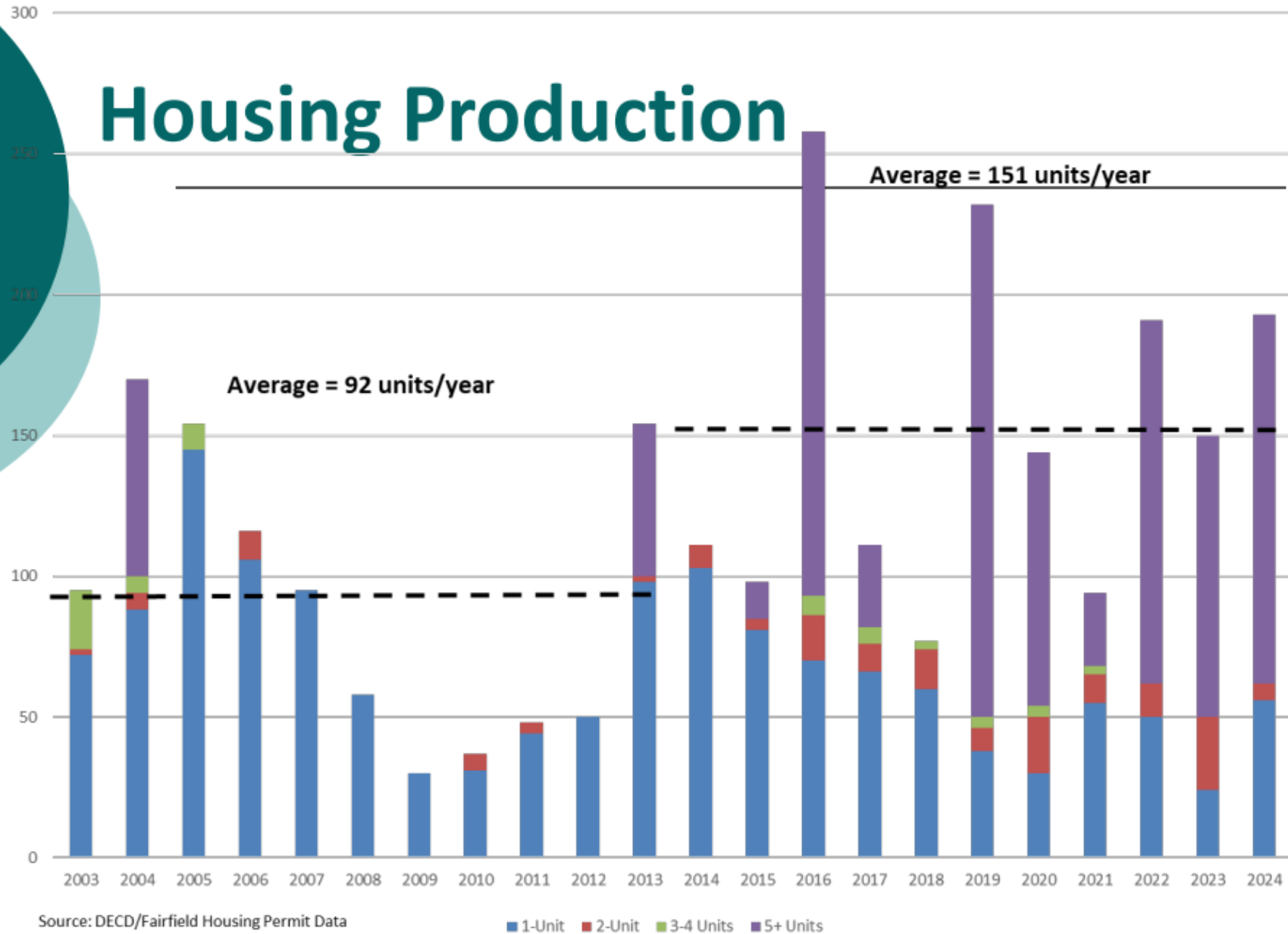
## New Housing by Type

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85% of housing stock is 1-unit per Census data

# Housing Production



Source: DECD/Fairfield Housing Permit Data

■ 1-Unit ■ 2-Unit ■ 3-4 Units ■ 5+ Units





Center for  
Housing  
Opportunity

Fairfield County, CT

## Fairfield AMI Breakdown



*2025 Greater Bridgeport Planning Region covers: Bridgeport, Easton, **Fairfield**, Monroe, Stratford, Trumbull*



**Fairfield's Median Home Value has risen from \$572,499 in February 2017 to \$865,670 in February 2025**

**Area Median Income  
( 1 Person ) =  
\$104,230**

**Area Median Family  
Income ( 4 person ) =  
\$148,900**



**24% of working families in Fairfield struggle to afford the basic cost of living.**

**The hourly wage needed to afford a 2-bedroom apartment in Fairfield is \$37.83.**



# Fairfield - Set-Aside Developments

### 8-30(g) Development Applications

Updated 10/26/2025, through 10/14/2025 Meeting

[illegible]

## 38 Total 8-30g application submittals since 2008

<b>Total Units Proposed</b>		<b>2071</b>	<b>689.9</b>
<b>Total Units Authorized</b>		<b>906</b>	<b>344</b>
<b>Total Units Constructed</b>		<b>342</b>	<b>150</b>

# The Race to Beat the Moratorium

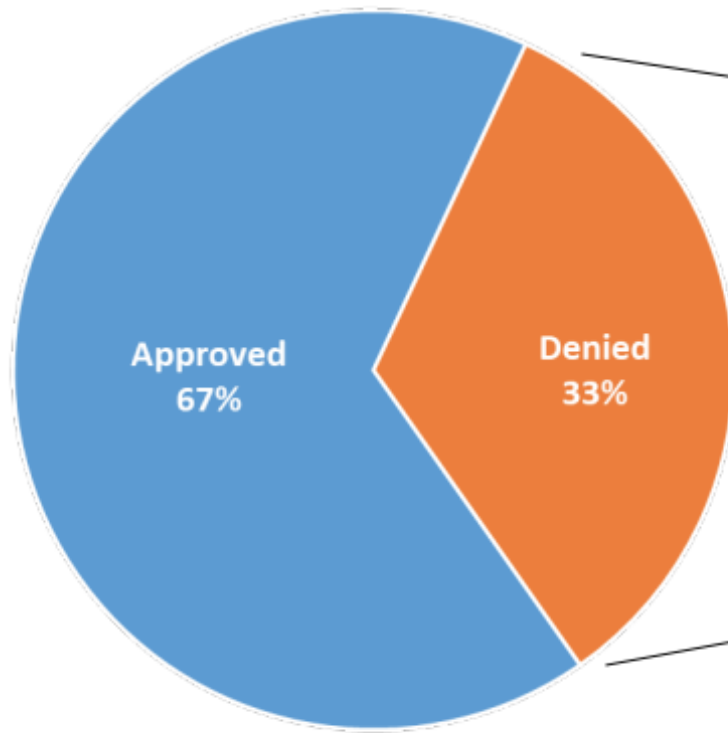
- Twelve (12) 8-30g applications submitted before March 2025

27	222 Stillson Road	11/12/24	24	8	Approved/Under Appeal			
28	467 Tunxis Hill Road	01/28/25	46	14	Approved/Settlement			
29	168 Kings Drive	05/13/25	10	3	Approved			
30	4480 Black Rock Turnpike	04/22/25	96	29	Approved/Under Appeal			
31	2179 Post Road	05/22/25	60	18	Approved/Under Appeal			
32	441 Post Road	06/18/25	478	144	Approved/Under Appeal			
33	430, 452 Stillson Road	09/16/25	68	21	Approved/Under Appeal			
34	108 Biro Street Mod	08/26/25	83	24.9	100 Unit denied wo prejudice/83-unit Mod submitted			
35	1477 Congress Street	09/02/25	39	12	Aproved with cond/mod submitted			
36	812, 820 Reef Road	10/07/25	45	14	Approved with cond/Appealed by applicant & neighbors			
37	105 Biro Steet/300 Castle	09/02/25	40	12	Approved			
38	4221 Black Rock Turnpike		204	62	Pending			

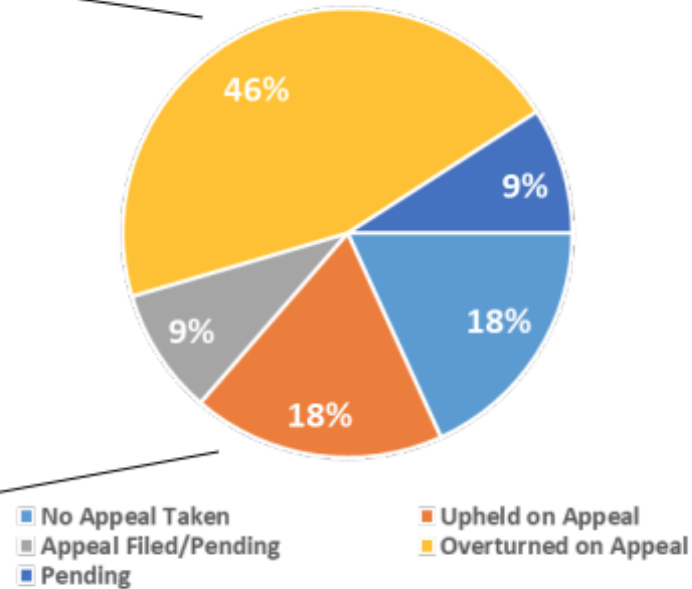
Represents 2,013 Units Requested  
603 Deed Restricted  
8 applications appealed

# Land Use Decisions in 8-30g Cases

## TPZ Decision



## Outcome of Denial...





# Option A vs Option B 8-30g Apps

441 Post Road: Obsolete 80-bed Motel with restaurant



VIEW AT ENTRY COURT FROM POST ROAD

Mixed-Use Proposal with Text changes

250 Residential Units

110 Key Hotel

Circle Diner/Restaurant Use

Prime Location on Route 1/Post Road  
Key Redevelopment Gateway Site  
1-Mile Walk to Downtown Train Station  
Complete Streets Opportunity  
Heavy Neighborhood Opposition  
Both Applications Appealed



8-30g

478 Residential Units





# Option A vs Option B 8-30g Apps

430 & 452 Stillson Road - currently 2 Single Family Residences



Designed Residence District Overlay Zone  
19 Residential Units (includes existing SFR)



LEFT SIDE ELEVATION PLAN  
SCALE - 1/8" = 1'-0"

8-30g - Single Apartment Building  
69 Units (includes SFR)

Adjacent to State Road 58/Black  
Rock Turnpike  
Bus Service within BRT  
Heavy Neighborhood Opposition  
Both Applications Appealed





# Set Aside Developments

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1645 Black Rock Turnpike  
TPZ Approved - 1/10/17  
29 units/9 BMR units  
0.66 acre – 43.94 units/acre  
38 parking spaces – 1.31 spaces/unit  
21 HUEP  
\$3,023/unit in taxes



5545 Park Avenue  
TPZ Approved – 8/24/21  
100 units/30 BMR units  
2.20 acres – 45.45 units/acre  
160 parking spaces – 1.60 spaces/unit  
70 HUEP  
\$5,363/unit in taxes

# Determining Maximum Rents/Prices

Per CGS 8-30g, a development in which not less than **30%** of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least **40** years after the initial occupancy, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay **30%** or less of their annual income, where such income is less than or equal to **80%** of the median income.



**Maximum Gross Rent for an Affordable Unit (4/1/25)**

	Studio	1-BR	2-BR	3-BR	4-BR
at 80% of Area Median Income (AMI)	\$ 1,744	\$ 1,869	\$ 2,243	\$ 2,592	\$ 2,891
at 60% of Area Median Income (AMI)	\$ 1,308	\$ 1,402	\$ 1,682	\$ 1,944	\$ 2,168

**Maximum Sales Price for an Affordable Unit (estimated)**

	Studio	1-BR	2-BR	3-BR	4-BR
at 80% of Area Median Income (AMI)	\$ 204,900	\$ 212,200	\$ 253,300	\$ 303,400	\$ 319,900
at 60% of Area Median Income (AMI)	\$ 120,500	\$ 122,400	\$ 145,700	\$ 213,800	\$ 218,000



# 8-30g Moratorium Application - December 19, 2024

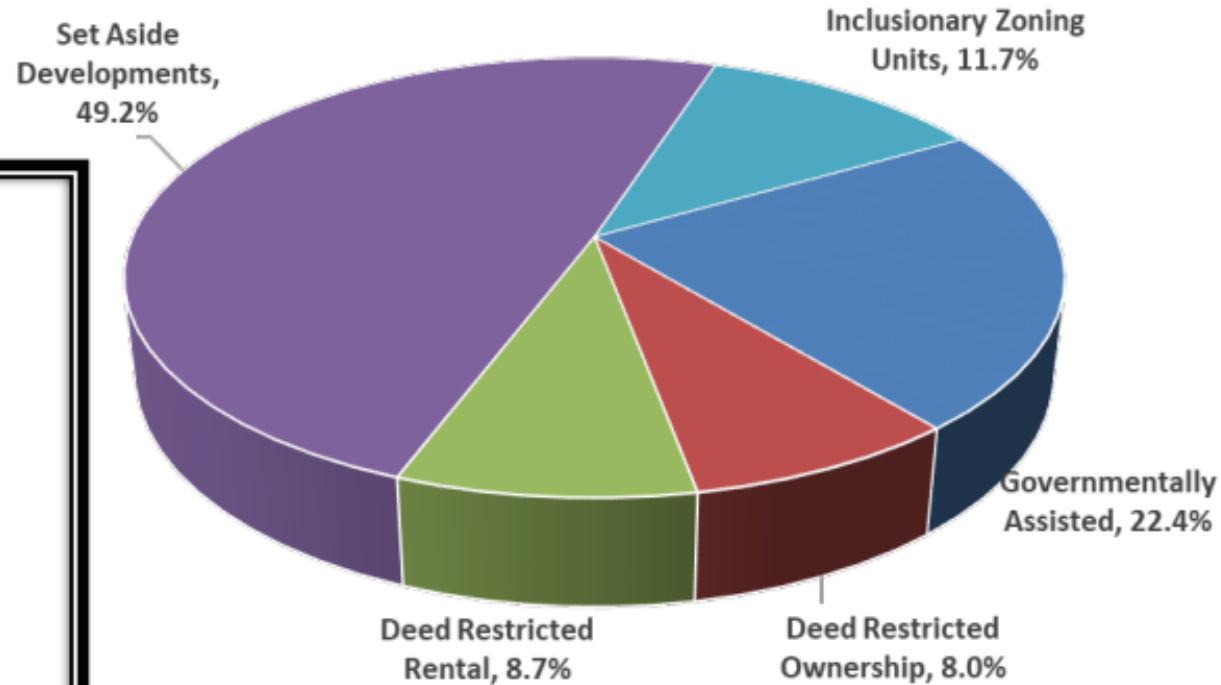
- ▶ 2% of Fairfield's 21,982 Housing Units (based on 2020 Census) requires 439.64 Affordable Housing Unit Equivalents (HUEs)
- ▶ Fairfield's Application documents 462 HUEs
- ▶ Reserves 22.25 HEUs for future 2<sup>nd</sup> Moratorium
- ▶ Moratorium approved and in effect on April 1, 2025

# Calculation of Housing Unit Equivalent Points:

The documentation included with this application will show that Fairfield has claimed Housing Unit-Equivalent Points as follows:

HUE Points for 8-30g Set-Aside Developments	227.50
HUE Points for Assisted Housing Developments	103.50
HUE Points for Inclusionary Developments	54.00
HUE Points for Deed Restricted Ownership Developments	37.00
HUE Points for Deed Restricted Rental Developments	<u>40.00</u>
<b>TOTAL</b>	<b>462.00</b>

# Initial Moratorium

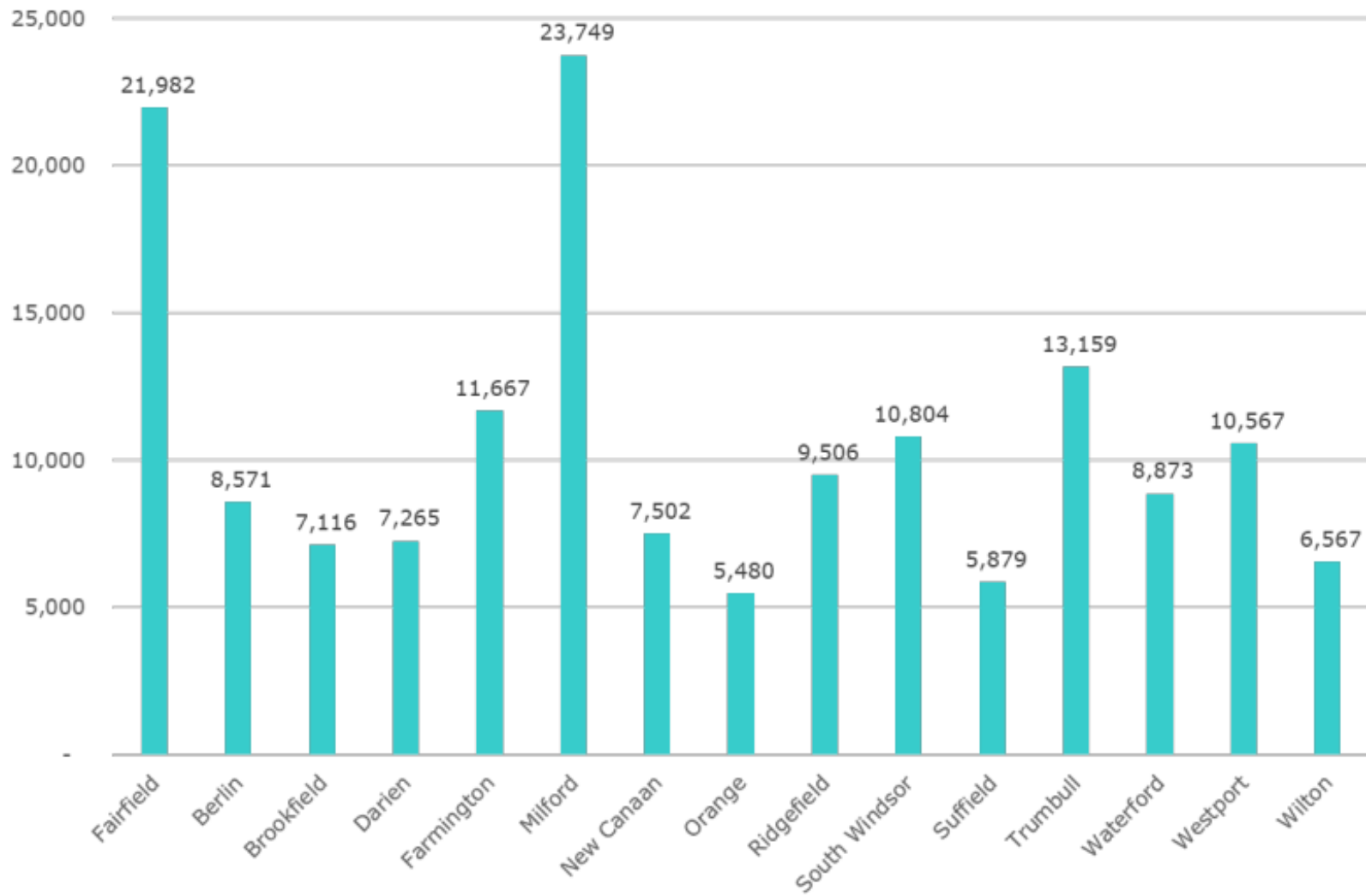


Approved 4/1/25

# What does Affordable Housing Look Like?



# Communities with Moratoria





# Fairfield 2<sup>nd</sup> Moratorium Status

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- 21,982 dwelling units per **2020** Census
- 1.5% = 329.73 housing unit-equivalent points
- Carry-over from Prior Application = 22.25
- Completed/Under Construction = 116.25
- Approved Projects:
  - 980 High Street (Fairfield Housing Corp) 81.00 HUEP
  - The Foundry (Post Road Residential) 45.00 HUEP
  - Center Commons (15 Unquowa) 22.50 HUEP
  - The Gallery @ Biro (105 Biro Street) 34.75 HUEP
  - 750 Commerce Drive 16.50 HUEP

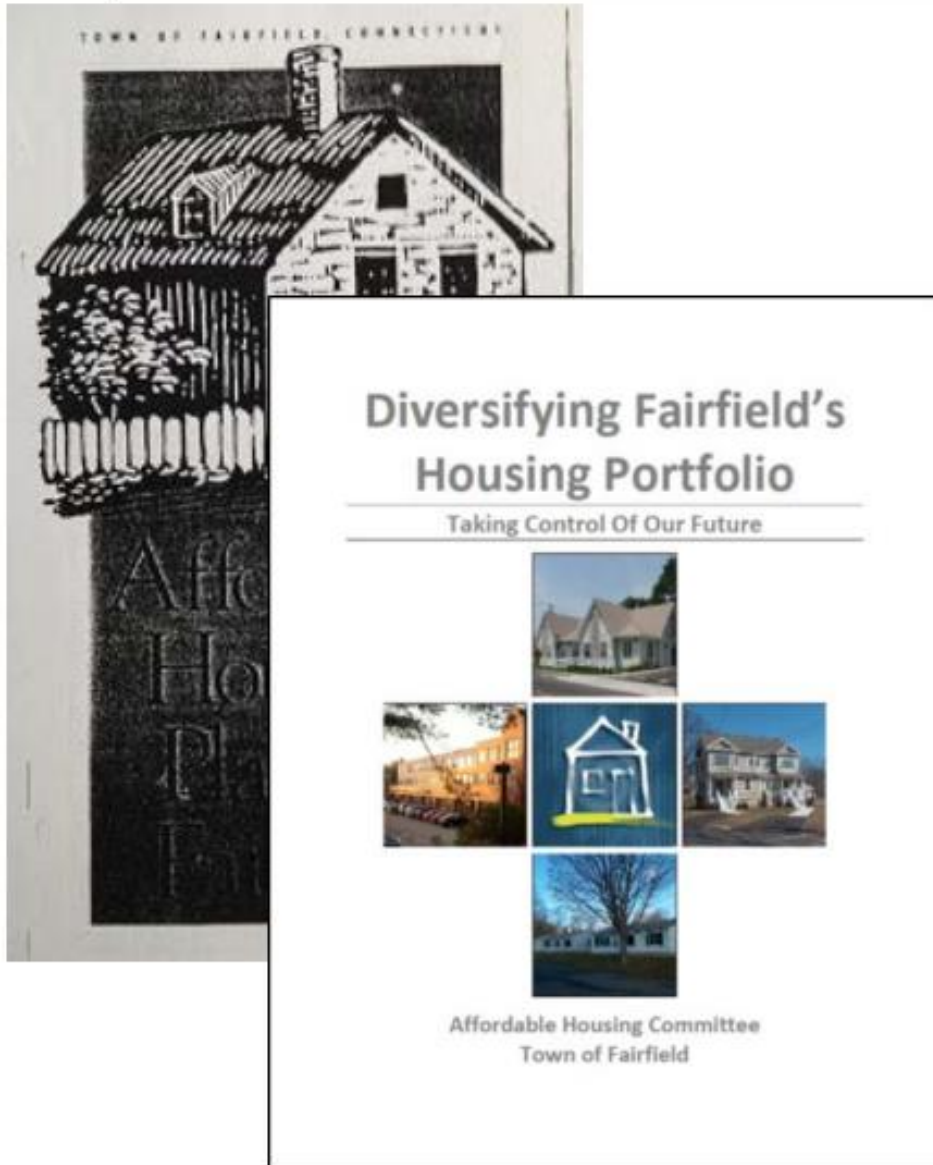


# 2<sup>nd</sup> Moratorium Project Examples





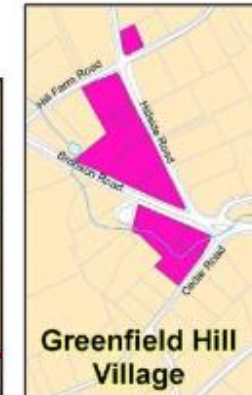
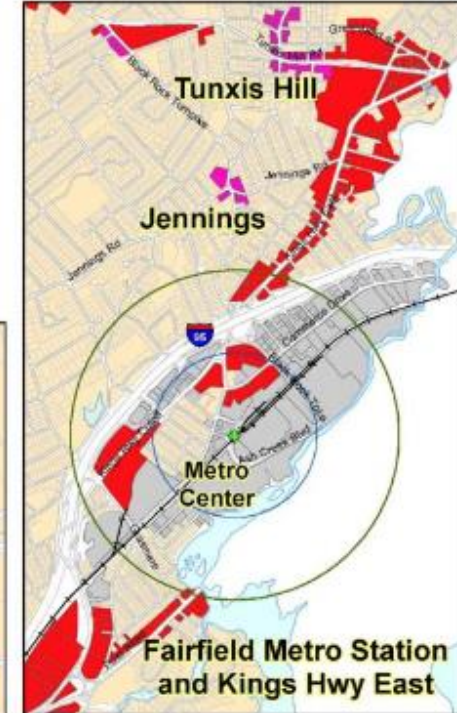
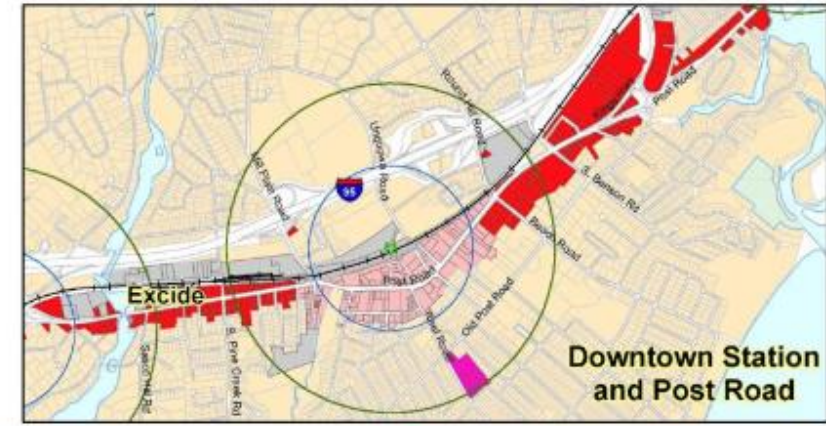
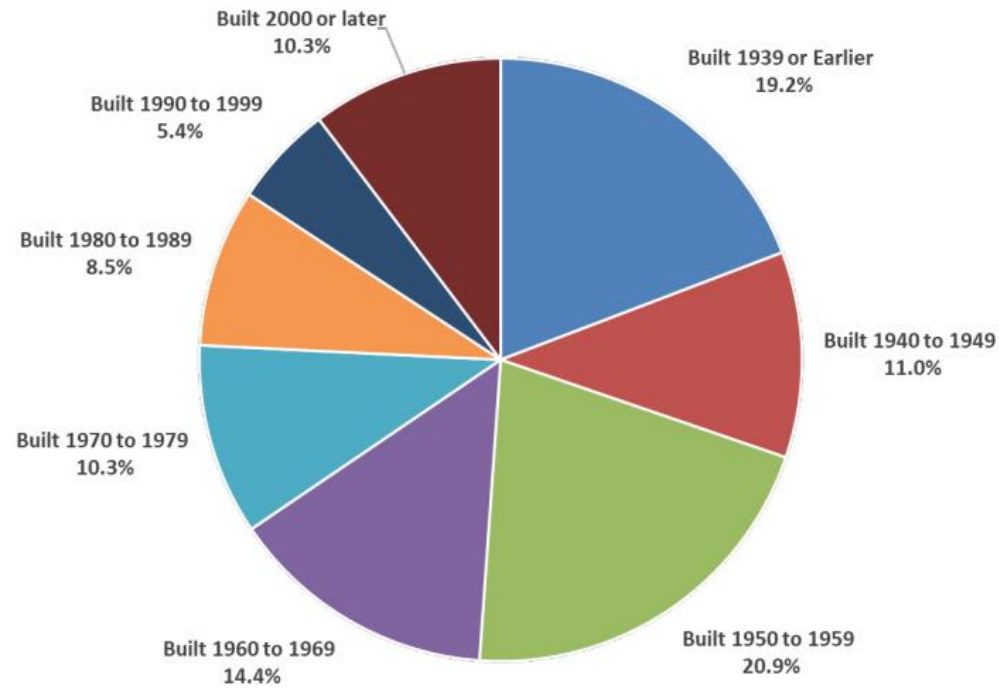
# Affordable Housing Committee



- Established in 1985 as a Special Task Force on Housing to study rising housing costs and develop recommendations
- Task Force developed the Town's first Affordable Housing Plan in 1988
- A "permanent" Affordable Housing Committee was established in 2007
- Updated AHP in 2014 & 2022

# Residential + Commercial Building Functional Obsolescence

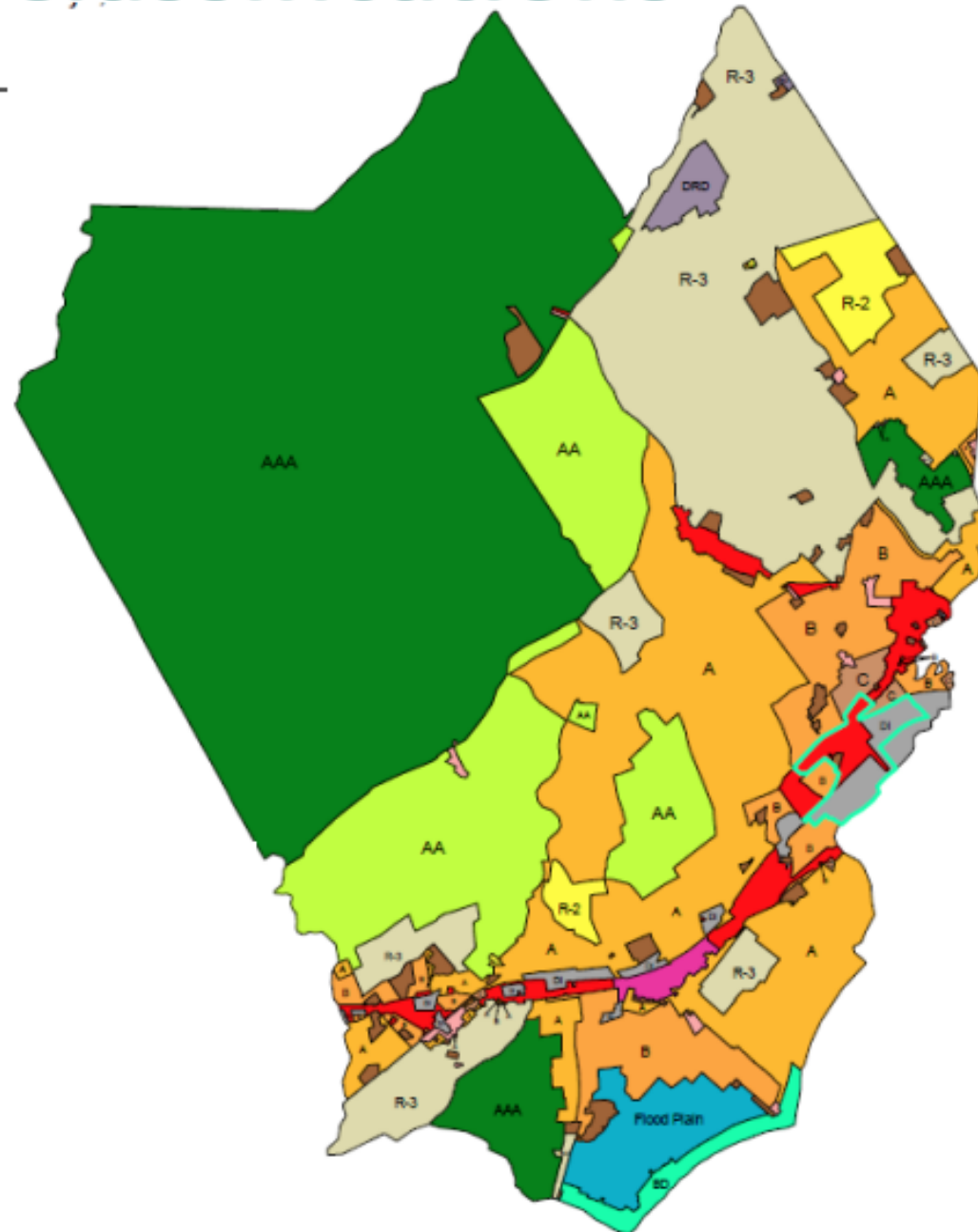
## Age of Housing





# Zoning Classifications

- 95.5% of land is zoned for residential use
- Of the land zoned for residential, 93% is zoned for single-family



## Zoning Districts

### Residence Districts



AAA



AA



R-3



R-2



A



B



C



Designed Residence



Beach District (BD)



Flood Plain Dist

### Business Districts



CDBD



Designed Commercial Dist



NDD

### Industrial Districts



DI



DRD



Commerce Drive Area Designed District

# Tool: Inclusionary Zoning

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- Regulatory approach which facilitates the creation of affordable units as part of a new development approval
- Mandatory vs. Incentivized
- Can be structured to allow payments in lieu or off-site development of affordable units.
- In Fairfield, requires developments that result in 10 or more dwelling units to set aside not less than 10% (12% in TOD Overlay) as below market rate units affordable to households with incomes at or below 80% AMI (Adopted 8/12/15)

# Prioritizing Transit-Oriented Development

- Emphasizes compact, mixed-use development in walkable settings that are located near transit.
- Density is generally higher and automobile use discouraged than in non-TOD style development.
- In Fairfield, established by overlay designation which allows for mixed use (80%/20%) and density of 75 bedrooms/acre with 12% BMR.





# Fairfield-Black Rock Station Area



# Reviews + Approvals DO NOT equal Construction

## Inclusionary Developments Authorized (10-20% affordable)

Address	Date of Decision	Total Units	Affordable Units	
Trademark I	7/14/2015	101	11	
479 Westway Road	4/26/16*	16	2	* originally approved 10/10/06 * denotes settlement of appeal of denial to extend
1-59 Post Road	1/30/2018	20	2	
Trademark II	3/27/2018	160	16	
333 Unquowa Road	4/10/2018	90	9	
185 Thorpe Street	1/14/2020	148	15	
Metro Center	4/28/2020	357	36	first building in progress/TCO 5-26-25
81 Black Rock Tpk	2/13/2024	245	30	Permit App Fall 2025
250 Pequot Ave	3/12/2024	18	2	Under Construction
68 Royal Avenue	4/15/2025	5	1	Under Construction
1427 Kings Highway	4/29/2025	18	2	Approved
2179 Post Road	4/8/2025	40	8	Approved/Under Appeal
441 Post Road	6/18/2025	250	30	Approved/Under Appeal
430, 452 Sillson Road	5/27/2025	19	2	Approved/Under Appeal
730, 750 Commerce Drive	9/2/2025	90	11	Approved
<b>Total Units Proposed</b>		<b>1577</b>	<b>177</b>	
<b>Total Units Authorized</b>		<b>1468</b>	<b>164</b>	
<b>Total Units Constructed</b>		<b>367</b>	<b>36</b>	



# Inclusionary Developments



333 Unquowa Road  
TPZ Approved – 4/10/18  
90 units/10 BMR units  
3.22 acre – 27.95 units/acre  
170 parking spaces – 1.89 spaces/unit  
13.5 HUEP  
\$7,843/unit in taxes  
7 children (0.08/unit)



665 Commerce Drive  
TPZ Approved – 7/14/15  
101 units/11 BMR units  
2.51 acre – 40.24 units/acre  
187 parking spaces – 1.85 spaces/unit  
16.5 HUEP  
\$6,472/unit in taxes  
10 children (0.10/unit)

# Tool: Housing Trust Fund

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- Local source of dedicated funding for affordable housing.
- Provides additional financial support for land acquisition & affordable housing preservation, renovation, new construction and related projects.
- Ordinance created 3/26/18
- Funded through a dedicated Inclusionary Zoning Fee 10/1/18

Averages \$300,000 per year, but experiencing a slight decrease in projects



# Housing Trust Fund Aided Project:

## Habitat: Greenfield Street

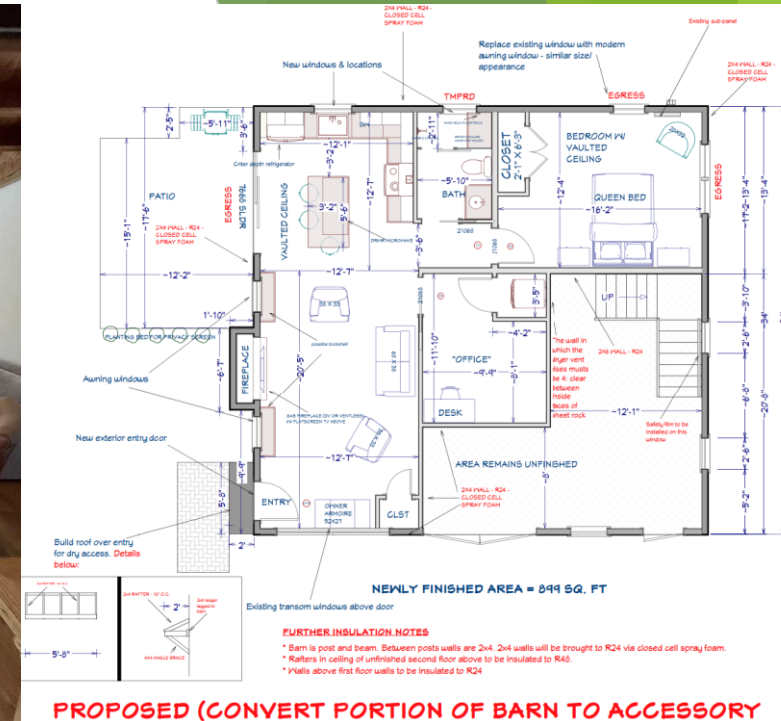
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- 12/21: Purchased with HTF funds for \$232K
- 2 duplexes: 4-BR/2BTH ownership units  $\leq$  60% AMI
- Combined with Town property to rear
- 4/22: Habitat Selected as Development Partner
- 9/22: Development Agreement Executed
- 3/23: Ground Lease Agreement Signed
- 6/23: Building Permit Issued
- 10/25: Anticipated Completion & Occupancy

# Tool: Accessory Dwelling Unit (ADU)

- A separate, self contained living unit that is incidental and subordinate to the existing single family residence.
- Owner must reside on premises
- Permitted within a single-family dwelling in all residential zones, excepting the Beach District.
- Limited to not more than 40% of floor area of the existing residence or 1500sf, whichever is less
- Detached ADUs permitted in AAA, AA & R-3 (1/2 acre) zones.





# Major Residential Development

- Fairfield's Town Planning and Zoning and Economic Development Departments have been studying the number of FPS students generated from new developments in Town. Based on **Fall 2021 enrollment, there are 0.16 FPS** students generated per unit. The prior study in 2019 found that 0.15 were generated.
- The above housing multiplier was used for forthcoming multi-family projects and added to the base projections and phased in over the next 7-years
- Forthcoming multi-family projects are estimated to produce 209 K-12 students**

Student Generation from Recent Housing Development (> 20 Units)

Development	Development Type	Housing Units	Market Rate Units	Occupancy Type	Status	Actual Students Generated (2021) <sup>(1)</sup>	Estimated Students Generated <sup>(2)</sup>	ES School
1,59 Post Road	Inclusionary	20	18	Rental	Approved		3	Sherman
Parkview Commons	Owner Deed Restricted	22		Owner	Recently Built	0		Sherman
528 Black Rock Turnpike	Set Aside Developments (CGS 8-30g)	23	16	Rental	Under Const.		4	McKinley
1427, 1443 Kings Highway	Set Aside Developments (CGS 8-30g)	24	16	Rental	Approved		4	McKinley
2-6 Beacon Square	Set Aside Developments (CGS 8-30g)	26	18	Rental	Proposed		4	McKinley
1838 Black Rock Turnpike	Rental Deed Restricted	26	20	Rental	Recently Built	0		Jennings
78 Unquowa Place	Set Aside Developments (CGS 8-30g)	26	18	Rental	Under Const.		4	Riverfield
1613, 1645 Black Rock Tnpke	Set Aside Developments (CGS 8-30g)	29	20	Rental	Recently Built		5	Holland Hill
15 Unquowa Road	Inclusionary	36	32	Rental	Proposed		6	Riverfield
980 High Street	Governmentally Assisted/CGS 8-30g	40	8	Rental	Approved		6	Holland Hill
131 Beach Road^	Set Aside Developments (CGS 8-30g)	40	28	Rental	Approved		6	Sherman
83 Castle Avenue	Set Aside Developments (CGS 8-30g)	44	30	Rental	Approved		7	McKinley
15 Pine Tree Lane	Governmentally Assisted/CGS 8-30g	50	0	Rental	Recently Built	7		McKinley
130 Fairchild Avenue	Set Aside Developments (CGS 8-30g)	54	27	Rental	Recently Built	1		McKinley
333 Unquowa Road	Inclusionary	90	81	Rental	Recently Built	3		Riverfield
92,140 Bronson Road	Set Aside Developments (CGS 8-30g)	91	63	Rental	Approved		15	Mill Hill
4185 Black Rock Turnpike	Set Aside Developments (CGS 8-30g)	94	65	Rental	Approved		15	Burr
5545 Park Avenue	Set Aside Developments (CGS 8-30g)	100	70	Rental	Approved		16	North Stratfield
665, 711 Commerce Drive	Inclusionary	101	90	Rental	Recently Built	4		McKinley
185 Thorpe Street	Inclusionary	148	133	Elder	Approved		0	Riverfield
4480 Black Rock Turnpike	Set Aside Developments (CGS 8-30g)	150	105	Rental	Proposed		24	Burr
Alto Fairfield	Inclusionary	160	144	Rental	Recently Built	7		McKinley
4221 & 4267 Black Rock Turnpike	Set Aside Developments (CGS 8-30g)	206	144	Rental	Proposed		33	Burr
219 Ash Creek Boulevard	Inclusionary	357	321	Rental	Approved		57	McKinley
Total:		1,957	1,467			22	209	

Source: Fairfield's Town Planning and Zoning and Economic Development Departments. (March 2022)

# Major Residential Development

- Information on proposed, approved, and recently built residential developments was provided by Fairfield's Town Planning and Zoning and Economic Development Departments
- Several major housing developments were recently completed, under construction, approved, or planned
- Several developments south of I-95 were recently completed or recently approved around the Fairfield Metro North train station
- Additional notable projects proposed include 2 projects, totaling over 300 units north of the parkway along Black Rock Tpke

