

FAIRFIELD SENIOR ADVOCATES

Senior-Friendly Housing

February 2020

Today's Program

- Recap of January meetings
- Fairfield demographics: Why seniors matter
- Key issue: Housing solutions and needed actions
- Your role in making it happen

YOUR Priorities for Seniors' Housing

1. Affordability
2. Design
3. Managed Maintenance
4. Education (Availability + Navigating Affordability)

Aging Demographic and its Impact on Housing Options & Needs

- ▶ Existing and planned housing stock do not address trending demographics. If new housing options are not developed, we won't be able to live where and how we want to. Fairfield will not retain or attract diverse and vibrant residents.

And here's why

and how...

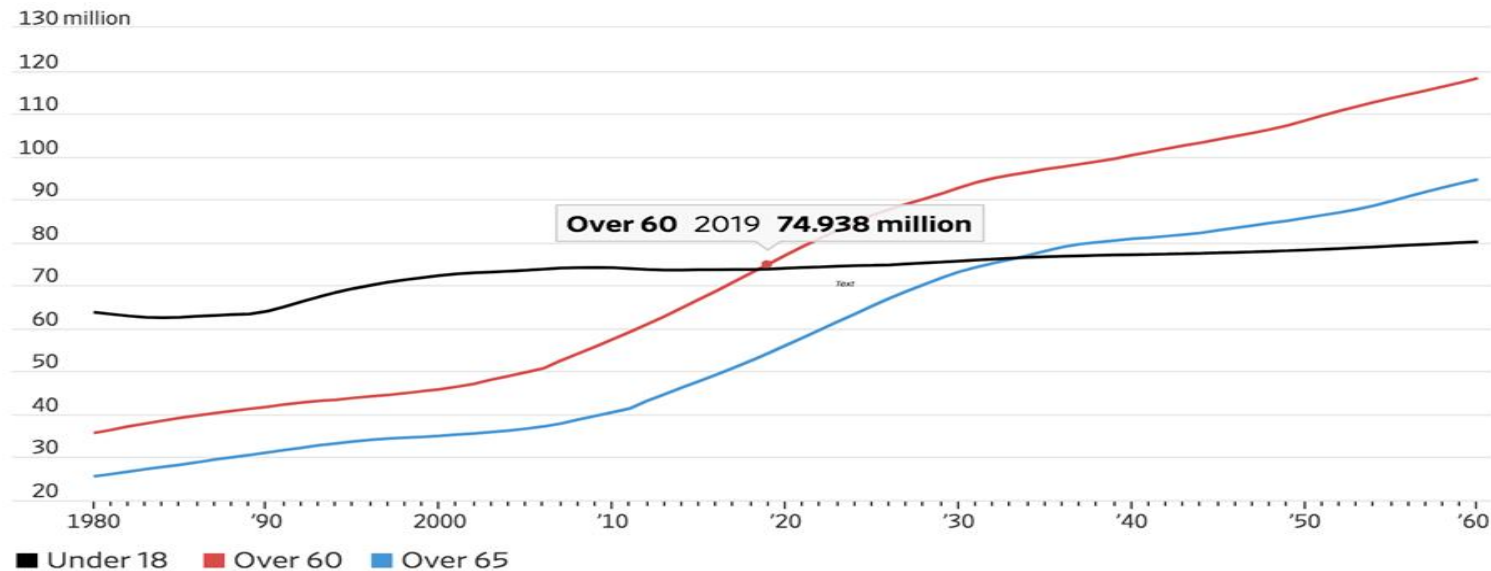
The population is aging.

The number of seniors is significant and increasing

- ▶ The Country, the State and the Town are aging

'Canes' Outpace 'Kids'

Americans over 60 will outnumber those under 18 next year, and over-65s are projected to pass them by 2035.

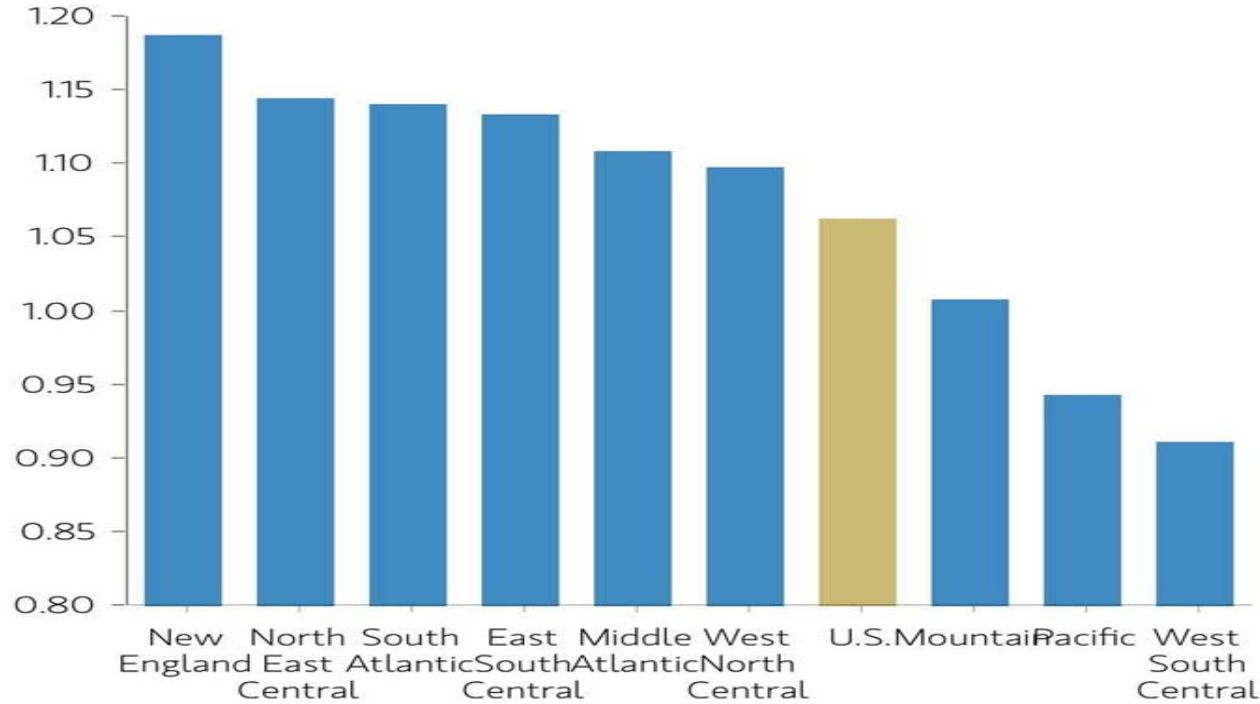


Source: U.S. Census Bureau

Those over 60 ALREADY outnumber those under 18

In New England, Boomers Outnumber Millennials

Boomers Outnumber Millennials in New England and Rust Belt, but Vice-Versa in West and Southwest



Source: U.S. Census Bureau, Morgan Stanley Research. Note: For the purposes of metropolitan statistical area (MSA) levels, chart uses current populations of 25-39 year-olds.

In Fairfield, the numbers of seniors are significant and increasing

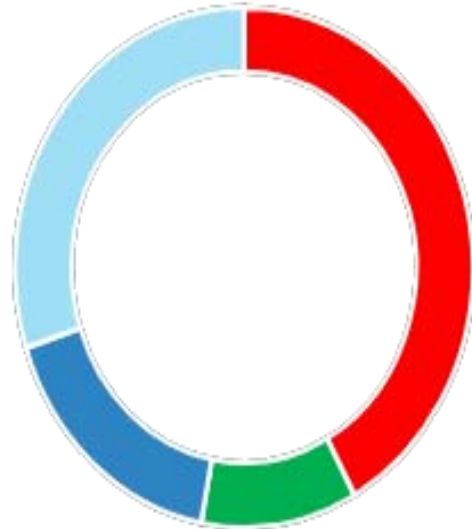
- ▶ 20,000 seniors already live in Fairfield
- ▶ Thousands more are attracted to Fairfield amenities

Almost 60% of Fairfield adults are age 50+

30%
Aged 62+

17%
Aged 55-61

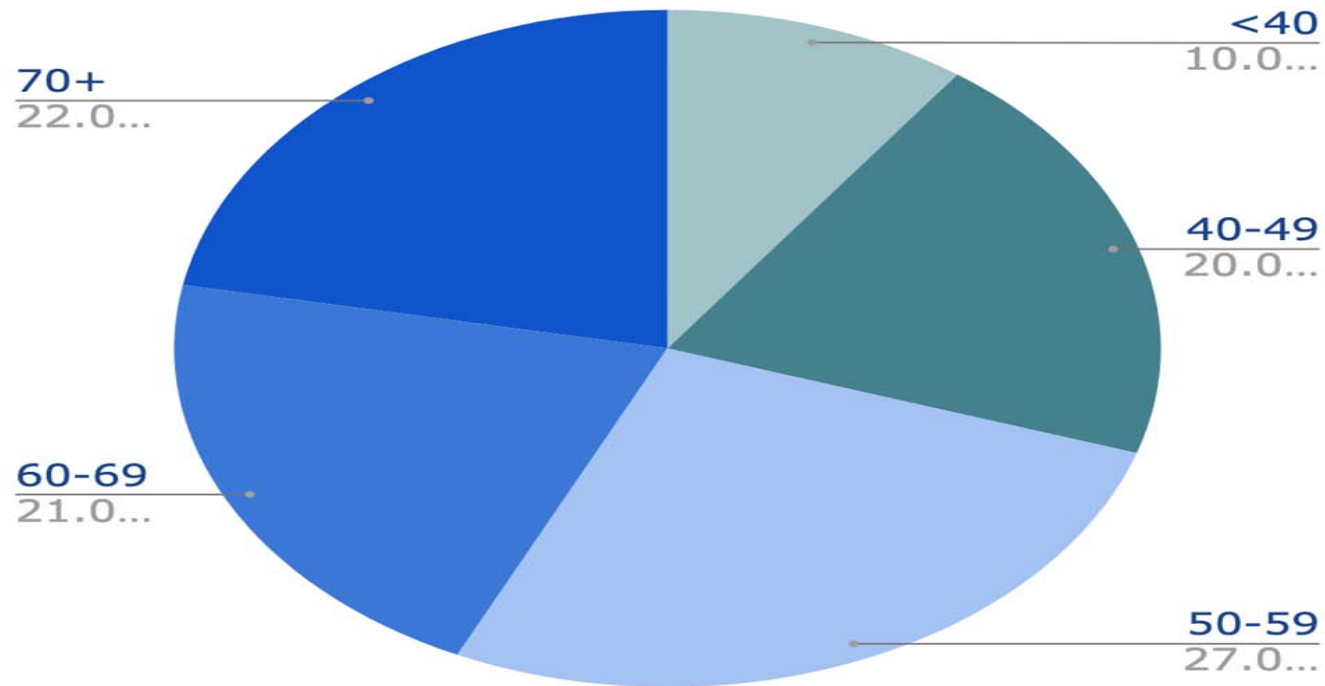
11%
Aged 50-54



In Fairfield

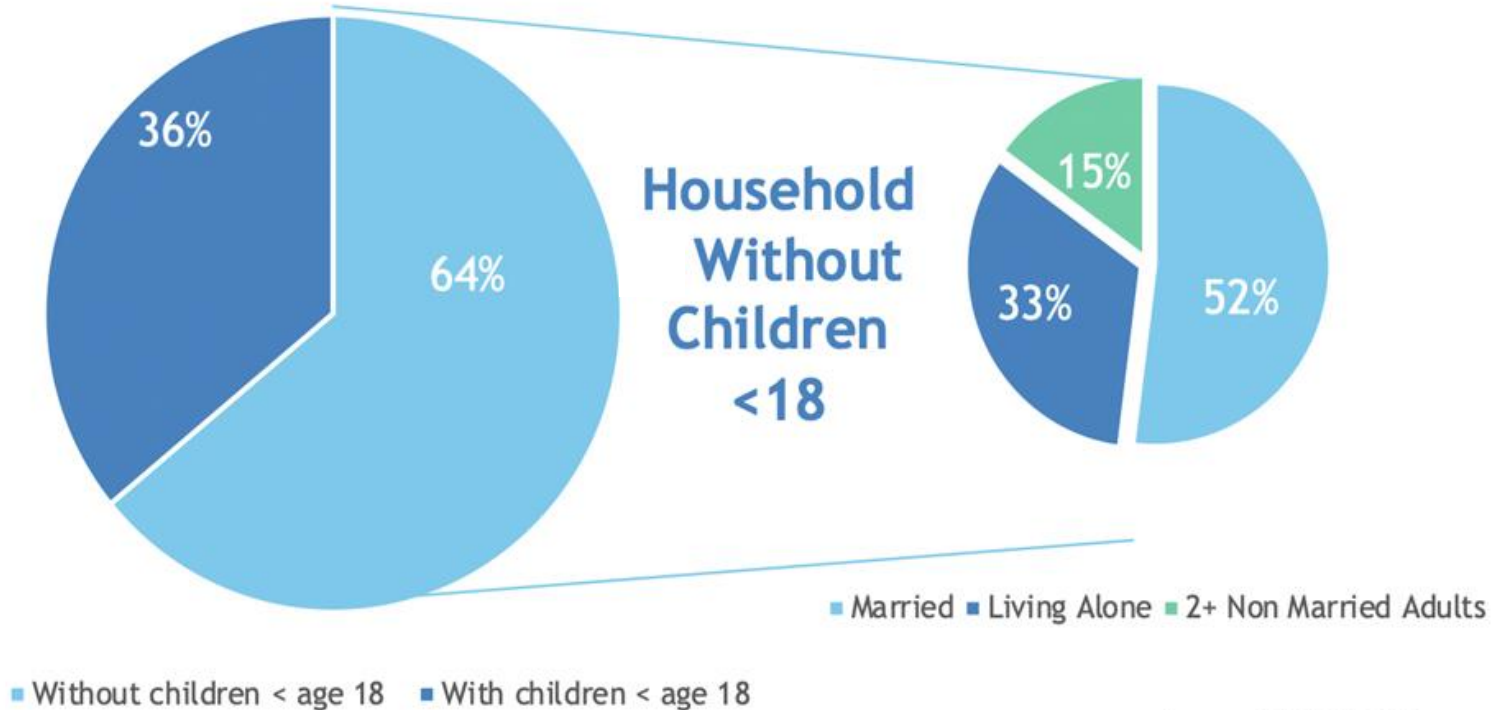
50+ year olds own 70% of homes' assessed value

Assessment by Age Group



Those over 50 years old pay 70% of the town's residential property taxes

64% of households in Fairfield consist of 1-2 adults

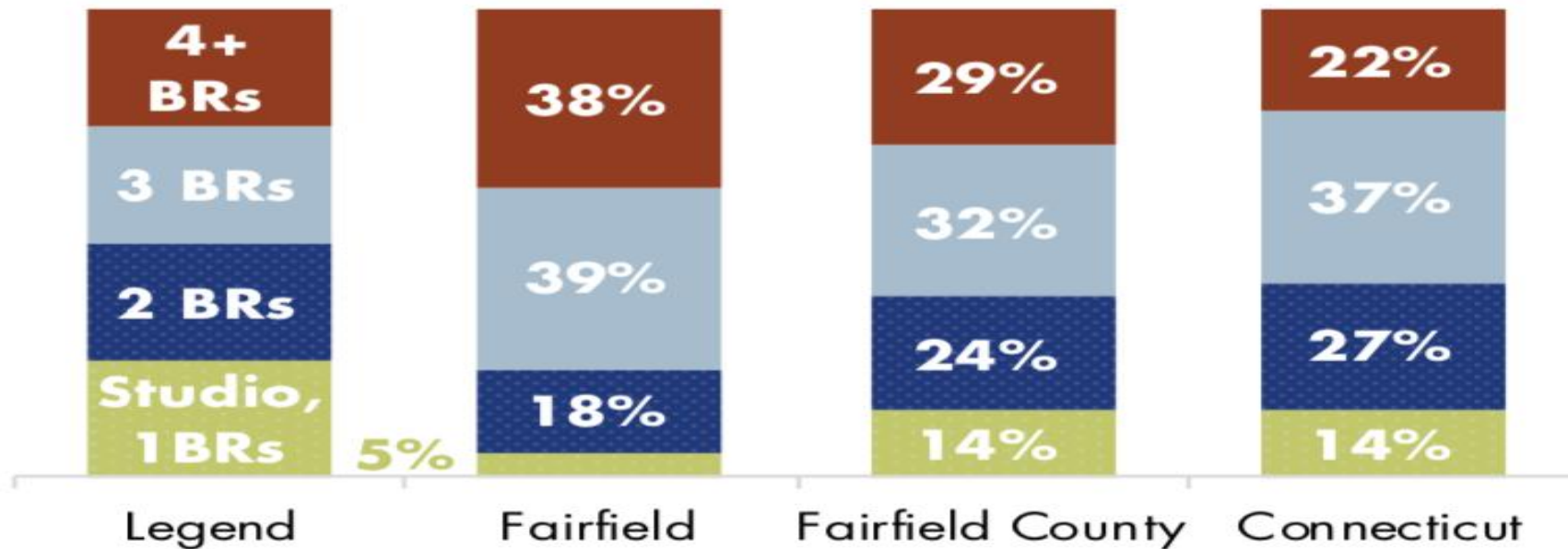


Source: 2017 ACS Adults over 25

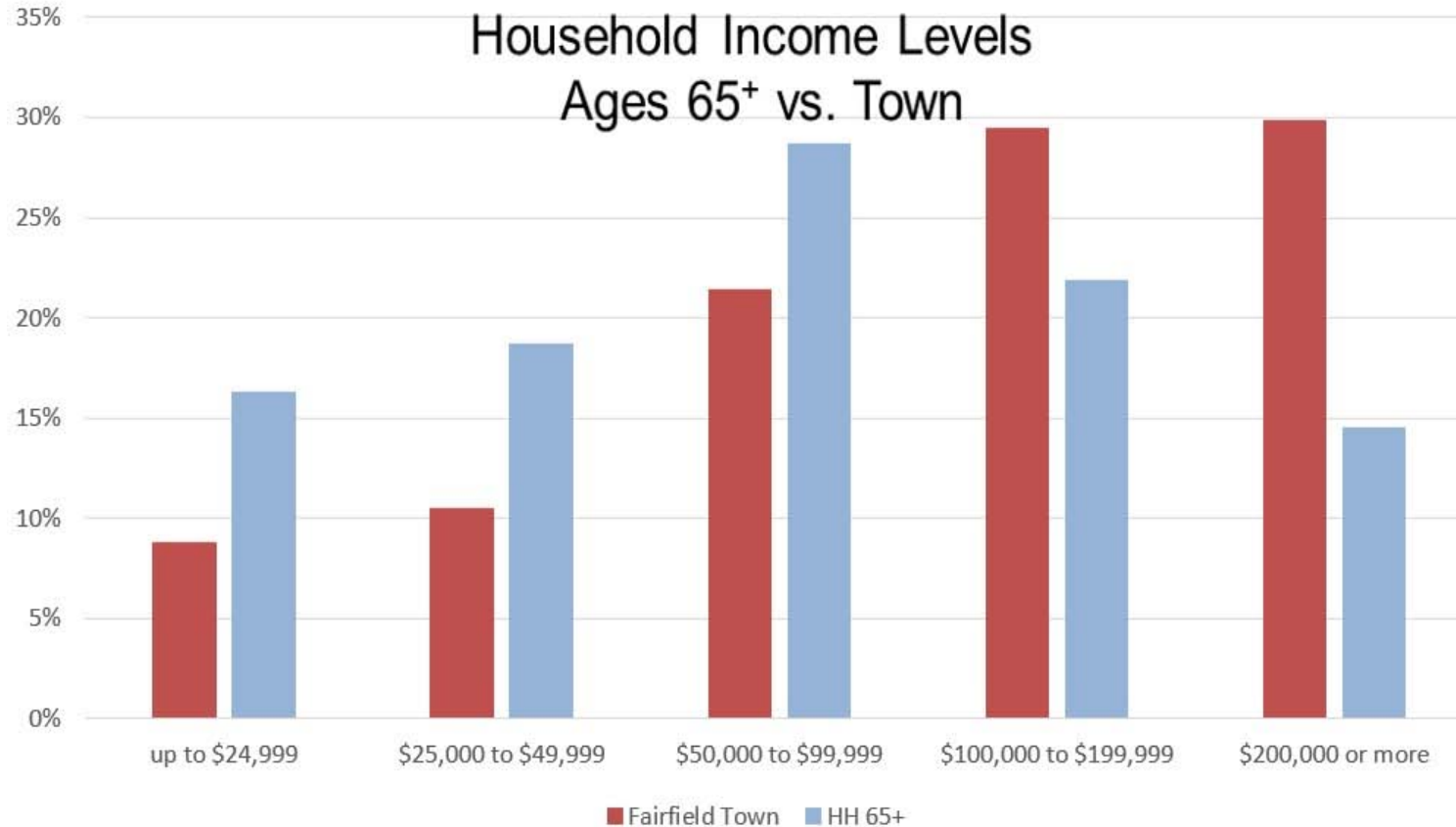
And yet, nearly 80% of our houses have 3 or more bedrooms

Housing Units by Number of Bedrooms

Source: 2011-15 American Community Survey



Fairfield Seniors are more likely to have lower incomes than Fairfield residents overall



Young and Older share higher housing cost burdens, whether renting or building equity.



Source: ACS 2017

What We Pay For Housing US. Bureau of Labor Statistics

Seniors are not that different from everyone else

Seniors need

- Social engagement
- Access to healthcare
- Unlock home equity

- ❑ ATTAINABLE HOUSING
- ❑ Smaller footprints, lots of amenities
- ❑ Walkable Neighborhoods
- ❑ Less Maintenance, In and Outside
- ❑ Smaller Adult-Only households
- ❑ Option for Multi-generational homes

Millennials have

- Student Debt
- Children later in life or none



What housing issues will have the greatest impact to you successfully aging in Fairfield?

How can we address the highest priority housing issues?

YOUR Priorities for Seniors' Housing

1. Affordability
2. Design
3. Managed Maintenance
4. Education (Availability + Navigating Affordability)

Affordability #1

“Capital A” Affordable
regulated - eligibility based on income

Attainable Housing
financially sustainable - for moderate income seniors

Designed for Living Well #2

Features to support physicality of aging population

Scale and Density - Middle Density Housing— to support intentional community (minimize social isolation)
financial sustainability

Social Inclusion - Connectivity to greater Fairfield community

Managed Maintenance #3

Property Management

Connection to Affordability/Attainability

Connection to Design

Education #4

Identifying and Promoting Housing that
addresses the needs of seniors in
new and existing housing

Navigating Affordable Housing

Did we include your
top impact concerns?



What can we do to
create the housing we
want and need?

Creating a Way Forward: Actions We Can Take Together

Navigating “Capital A” Affordable Housing

Sharing a “Roof” -- Single, Multiple, Virtual

Identifying and promoting senior friendly housing

Affordable Housing and Attainable Housing

Connecticut be like

Home for Rent



\$1,500 a Month

No Pets

Must make 5 times rent to qualify

\$100 rental fee application



Fairfield
Senior Advocates
A Voice for Seniors

Capital “A” Affordable

Affordable for Low Income

State Statute Section 830-g

Grants, Subsidies and Programs

Senior and Disabled Tax Relief

Age Restricted

Navigating/Coordinating the Process

[Help Wanted: Senior Applicability](#)

[Collect Resources for Website](#)

[Co-ordinate a Panel of Providers](#)

Attainable

Attainable for Moderate Income

Shared Costs - Shared Housing

Shared Costs - Coalition

Equity and Rental Options

Property Management Services

[Help Wanted: Yes!](#)

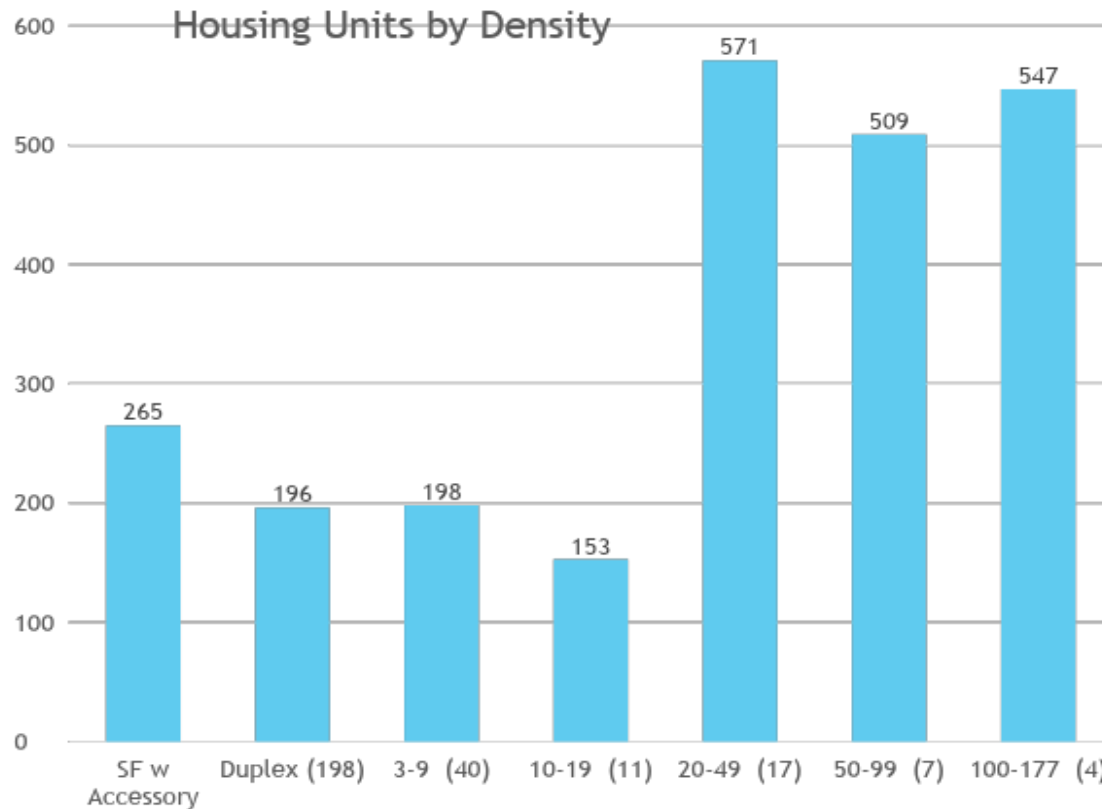
Multiple Households Sharing a “Roof”

Sharing a Roof Missing Middle Housing

Increasing Density While Maintaining Neighborhood Scale

MIDDLE DENSITY Residential Communities support Engagement and Financial Sustainability

LESS THAN 2% of our housing units are communities with 3-19 dwellings



Number of Units (Number of Complexes)
Source: Fairfield Town Clerk's Office
5/23/19

The Power of Incremental Change: How can multiple households share a “roof”

- ❑ **ONE Roof:** “In-Law” Bedroom -- Attached Accessory Apartment
- ❑ **Add a Roof:** Detached Dwelling Units
- ❑ **Add Households:** within large scale properties
 - Under one roof (3-4 units)
 - Pocket Neighborhoods (6-12 units)
- ❑ **Virtual Roof:** shared property management and intentional connectivity
- ❑ **Big Roofs:** higher density developments: senior amenities and features

Talking about Accessory Dwelling Units (ADUs)

*But the first thing is to find out what
you really need!*

6.2 Definitions

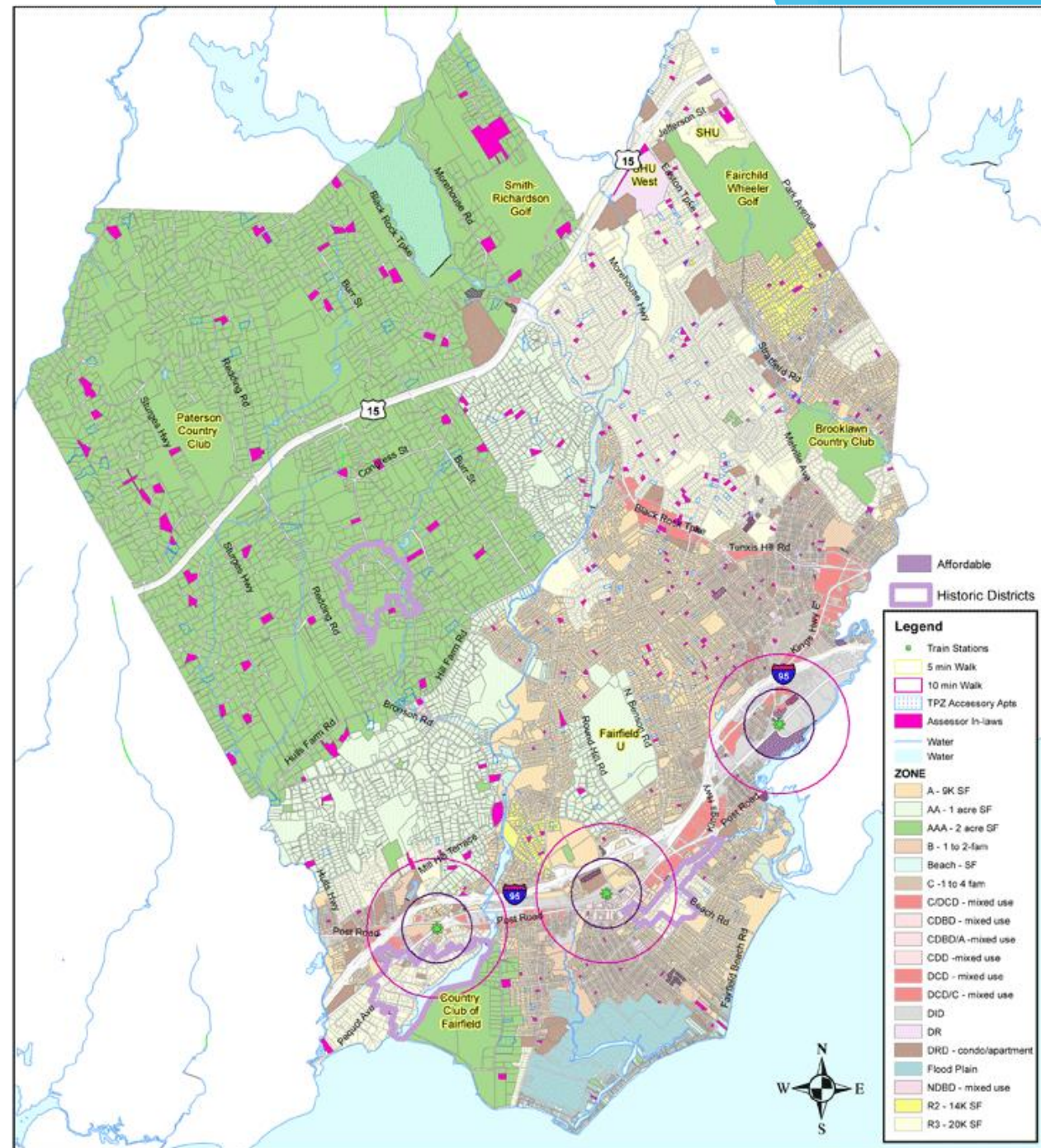
6.2.1 For the purposes of this regulation, the term “accessory apartment” shall be defined as a **separate, self-contained living unit within, and subordinate to, an existing single-family residence.**

6.2.2 For purposes of this regulation, the term “primary dwelling” shall be defined as the unconverted portion of an existing single-family residence.

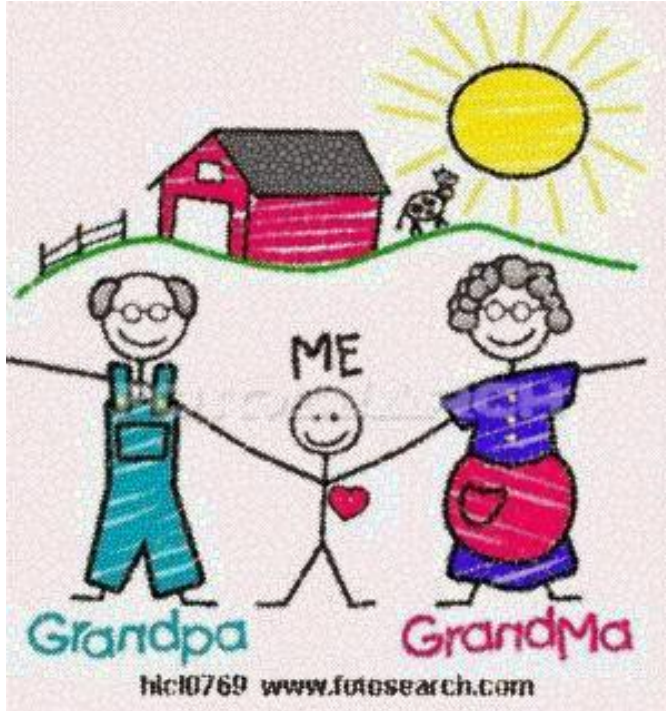
6.2.2 For purposes of this regulation, the term “principal owner” shall be defined as the owner of not less than a fifty (50) percent interest in the residence.

Right now, Accessory Apartments can be found all over Town.

- Some on Assessor's Records
- Some on P&Z permits
- Some on both
- And many preexisted Zoning regulations



Why Consider Adding Accessory Apartment or ADU?



- Income
- Keep families together
- Care for family member
- Have caregiver nearby
- Companionship
- Affordable housing
- Many other reasons

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But there's something else that might meet your needs...and cost a lot less money



A simple addition with just enough room to live independently....but no stove!

This is not an ADU!

A full kitchen - or lack thereof- is critical



This is not a
Kitchen!
No stove!

But if you really need or want an Accessory Apartment/ADU.....

40% of existing
house (max)

One unit
owner
occupied

Attached to
main house

One parking
space

Yearly affidavit

**And then, there is
the five-year issue....**

These are types of ADUs that are currently allowed:

Which best suits your needs and preferences?



But this type of detached ADU is not allowed



Not yet
anyway...

So what's next?

- Needs vs. Wants
- Housing Options
- Who can help?
- Costs and Financing
- Assessment
- Permits

Availability

Senior Accommodating Design: Inside and Out
In-house Features to Age-in Place
Community Amenities to Engage and Connect Seniors

Available Properties – Draft list – 2/2020

LOCATION	MARKET RATE/AFFORDABLE.	STATUS
159 Post Road	18/2	under construction
130 Fairchild Avenue	27/27	renting*
8 Bloomfield Drive	6/3	renting*
1613 Black Rock Tpke	19/10	renting*
50 Campfield Drive	8/4	renting*
1645 Black Rock Tpke	20/9	renting*
333 Unquowa Road	81/9	under construction
Trademark 1	91/10	renting
Trademark 2	144/16	under construction
185 Thorpe Street**	133/15	under construction
4221 Black Rock Tpke	206/32	proposed*
5545 Park Avenue	69/30	proposed*
92 Bronson Road	92/28	approved by court*
MetroCenter	321/36	proposed
980 High Street	40/32	approved*
4480 Black Rock Tpke	105/45	proposed*
131 Beach Road	28/12	proposed*
78 Unquowa Place	18/8	proposed*
15 Beacon View Drive	14/6	proposed*

Notes:

* 8-30g

** restricted to 55+

*** all deed restricted are affordable only

Note: list is always in flux re: status and new projects. Projects on either end of Black Rock, for instance, will be proposed soon. Assisted living facilities are not included and do not have affordable quotas.

Available Properties – Draft list – 2/2020

SPECIALIZED HOUSING

LOCATION	MARKET RATE/AFFORDABLE.	STATUS
Greenfield Commons	0/10	elderly
Parkview Commons	0/22	deed restricted***
Greenfield/Nordstrand	0/14	deed restricted
Beaconview	0/4	deed restricted
Granville	0/4	deed restricted
Unquowa/Durrell	0/4	deed restricted
Jarvis Court	0/8	supportive housing
Garden Drive	0/2	supportive housing
Grasmere	0/2	supportive housing
Sawyer	0/2	supportive housing
Soundview	0/6	supportive housing
Treefoil	0/30	supportive housing
PineTree	0/50	8-30g
Berger	7/20	supportive housing
Parish Court	0/100	supportive housing
Sullivan-McKinney	0/40	elderly

* 8-30g

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Note: list is always in flux re: status and new projects. Projects on either end of Black Rock, for instance, will be proposed soon. Assisted living facilities are not included and do not have affordable quotas.

Session Closeout

- FSA Mission
- FSA Focus
- Coming Attractions and Sessions
- Make your voices heard

Fairfield Senior Advocates - Mission

- Make Fairfield an attractive town for older adults
 - an affordable, desirable, engaged community
- Retain seniors: (1) Honor their contributions; (2) Keep families together; (3) Balance taxes and costs for all Fairfielders
- Act as non-partisan voice for seniors and advocates

FSA Focus

- Senior-friendly housing options
- State tax reform for seniors
- Senior/disabled property tax relief
- Investment in senior services and facilities
- Community outreach and education

FSA Coming Attractions

Senior housing: proposed zoning changes, plus...
FY 2020-21 Town budget preview

Bigelow Center

Wednesday March 25; 10:45am- 12Noon

Best practices in retaining and nurturing our seniors

Bigelow Center

Thursday April 23; 6:30-8:00 PM

Housing for Fairfield seniors' budgets:
What's available? What's more can we do?

Fairfield Woods Library

Thursday April 30; 6:30-8:00 PM (date tentative)

Make Your Voices Heard

- Provide session feedback
- Provide your contact so we can keep you informed
- Participate with FSA on specific topics of interest
- Join us - we need your participation!