



Town of Brookfield Affordable Housing Plan



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Section 1: Introduction

Access to safe, quality, and affordable housing is the cornerstone of opportunity for all residents. High opportunity areas, like Brookfield, have access to high quality education, public services, multiple recreational opportunities and housing that can lead to better health, social, emotional and economic outcomes for children and families. However, many low income households cannot afford to live in high opportunity communities due to lack of available affordable housing. Providing access to affordable housing in high opportunity communities like Brookfield can improve outcomes for children and families and can help mitigate any disconnect.

In recent years, the State and municipalities have taken a greater role in furthering affordable housing. Effective July 24, 2017, Connecticut General Statutes (CGS) Section 8-30j requires every municipality in the state to prepare an affordable housing plan at least once every five years. Under this statute, municipalities have until June 1, 2022 to adopt an affordable housing plan. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j.

Since 2015, Brookfield has been a leader at furthering affordable housing through changes to its local policies and regulations. Many of the recommendations in this Plan seek to build on that momentum as Brookfield looks towards a more diverse, equitable, and sustainable future.

Section 2: Community Values Statement

Brookfield encourages public participation as demonstrated in its town meeting form of government and its more than two dozen all-volunteer boards and commissions. It is committed to fostering a sense of community built on diversity, equity, inclusion, and excellent quality of life for all residents. This commitment is reflected in community support for its public education system, library, preserved open spaces, historic district, social services and recreational facilities and programs. Brookfield is the only Connecticut town bordered by two inland lakes. Through a smart growth approach Brookfield will accommodate growth in designated areas and avoid sprawl. The main growth area includes a vibrant, recently renovated town center that include multiple mixed-use developments with a diversity of housing types. Brookfield supports a diverse, affordable, and equitable housing stock that meets the needs of existing and new residents regardless of age, ability, race or ethnicity, income, or household type. Our housing stock will provide housing choices for people to upsize or downsize within the community and provide affordable housing choices for new residents and the Town's workforce.

Section 3: Affordable Housing in Brookfield

Brookfield has been adding affordable housing units since 2005 through both the Affordable Housing statute and Incentive Housing provisions of the Connecticut General Statutes (CGS). At

0.83% (48 units) total affordable housing in 2005, Brookfield has increased to 5.62% (369 units) in 2020. Since 2015, 148 affordable units have been added, the majority being governmentally assisted and CHFA mortgages (Table 1). Forty-two additional affordable housing units in three developments are in the planning stage.

Brookfield Housing Authority

Brooks Quarry is an affordable independent living housing complex for low income seniors and/or handicapped individuals. The facility consists of 35 units on 16 acres located at 3 Brooks Quarry Road. Brookfield Housing Authority (BHA) owns and manages the facility under guidance of Connecticut Housing Finance Authority (CHFA). The complex was started with initiative of 2 women who were awarded funds from CHFA to erect the complex. It is funded by rental income and does not receive any on-going/regular funding from town, state or federal government. CHFA awarded \$450,000 in 2015 for sanitary sewer upgrades. There are 9 buildings with a total of 27 efficiency apartments, 4 one-bedroom apartments and 4 one-bedroom handicapped accessible apartments. There is also a community building with a kitchenette, where tenants socialize and entertain their guests and visitors and also serves as meeting place for other activities as well. BHA's responsibilities and challenges include:

- Monthly subsidized rent is collected from the residents depending on their financial condition and some residents seek further assistance towards fulfilling the commitment.
- The housing structure was built in 1983 and is in need of periodic maintenance and upgrades.
- BHA files paperwork seeking grants for major repairs and maintenance from CHFA.
- Due to lack of funds at State level and other such existing low-income housing complexes in Connecticut, the funds are few and hard to come by and as a result it's a challenge to maintain and modernize the facility.
- 501(c)(3) Non-profit organization status was granted to The Friends of Brookfield Quarry by Internal Revenue Service on August 29, 2018.

BHA does not offer housing vouchers. Housing Choice Voucher Programs are offered by the Danbury Housing Authority to current and future residents of Brookfield.

Incentive Housing

There are 55 incentive housing units in three developments currently in Brookfield. In addition nine housing developments are planned in the Town Center District. Five of the nine have approved land use and sewer connection permits and construction is scheduled to begin in 2022. These five projects will add 296 housing units of which 79 are incentive units (as defined in Brookfield 2017 zoning regulations). The other four projects are in the planning stage and include 282 housing units of which 29 are incentive.

Section 4: Housing Needs Assessment

Brookfield's median single family housing price declined from 2005 to 2015 but increased by 24% since then (Table 3). Of the 6,200 households in Brookfield, 5,190 are owner-occupied and 1,010 are renter occupied. According to the 2015 to 2019 American Community Survey

Estimate, 2,128 households or 34.3% cost burdened (defined as households having 30% or more of their income go to housing costs), Table 5.

Household size varies for owner-occupied compared to renter-occupied. Only 16% of owner-occupied houses are 1-person households compared to 38% for renter-occupied. Conversely, 28% of owner-occupied houses are 4 or more-persons households compared to 19% for renter-occupied (Table 6).

Individuals and families, young and old, are looking for housing that is accessible to public transportation, offers good schooling and recreational opportunities and convenient to quality health care and shopping. Corporations, retailers and restaurateurs look for locations that offer this for their employees. A housing study done in 2014 confirmed this need and recommended a strategy to close the housing gap. This study was used to create the Revitalization Plan and is discussed in Section 6. Because of what Brookfield offers, especially since the COVID pandemic, housing demand and prices have surged at an even higher rate, likely accelerating the percentage of burdened households.

Currently there is a stock of 369 housing units that qualify as affordable housing, which leaves 287 units remaining.

Section 5: Land Use and Zoning Assessment

Brookfield has 18 zoning districts:

- 7 Commercial
- 6 Residential
- 3 Industrial
- 2 Special Districts

The commercial and industrial districts are primarily along the north-to-south Federal Road corridor with residential zones on each side extending west to Candlewood Lake to the east to Lake Lillanonah (the Housatonic River). Most of the residential zones are fully developed and as a result the majority of development has taken place along Federal Road. Development along Federal Road was greatly accelerated when public potable water mains (now operated by Aquarion Water Company) were constructed about 10 years ago – see Section 6 for additional information.

The Brookfield Housing Authority tried to expand their facilities on Brooks Quarry Road but are not able to do so because of surrounding wetlands.

Brookfield's zoning regulations meet the planning goals and objectives of the town and reduce the necessity for public agencies to provide housing and support services, specifically they:

- Enable the establishment of Multifamily Dwellings (MUD), including apartments, garden

apartments, townhouses, row houses, condominiums, and cooperative apartment buildings, in appropriate locations of the town so as to respond effectively to diverse housing needs.

- Provide guidelines, standards, and controls for the development of multiple family dwelling projects that are compatible with the intent of this regulation.
 - Provide for affordable housing in appropriate locations that have public sewer and water, and transit options (such as a bus line). Such a location is our Town Center District located at the junction of State Routes 202 & 25 as well as along Federal Road (State Rt 202).
- Enable the establishment of accessory apartments that allow property owners desiring to meet the housing and social needs of Brookfield by providing alternate housing arrangements that can adequately and comfortably house residents requiring lower cost housing.
 - Establish a procedure to minimize potential impacts from accessory apartments on abutting single-family uses.

The regulations to promote Affordable Housing for MUD's and accessory apartments state:

Density Bonus for Multifamily Dwellings (Brookfield Zoning Regulation Section 3.14 G) as follows:

1. Additional units per gross acre and additional units per structure shall be permitted, provided that 20% of the total dwelling units on the site are subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units 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 income, where such income is less than or equal to 80% of the area median income, as defined by CGS Section 8-30g.
2. The number of additional units per gross acre that shall be permitted shall not exceed 10 units per gross acre (for a total of 18), or in the TCD-Overlay zone, 4 units per gross acre (for a total of 12), as defined in subsection F above.
3. The number of additional dwelling units per structure that shall be permitted shall not exceed six units in Residential (R) zones; and 10 units for one- or two-story structures, or 12 units for a three-story structure in all other permitted zones.
4. A development that uses an affordable housing density bonus shall submit an affordability plan that complies with CGS Section 8-30g and regulations adopted pursuant thereto.

Accessory Apartments (Brookfield Zoning Regulation Section 3.16 D.9) as follows:

.. In lieu of the above requirement, the owner of the property instead shall file an affordable housing deed restriction which requires that such accessory apartment be rented at, or below, prices which will preserve the unit as housing for which persons and families pay 30% or less of income, where such income is less than or equal to 80% of the area or state median income, whichever is less, as defined by CGS Section 8-30g-8(a). The deed restriction shall be in effect for a period of not less than ten years from the date of recording these Deed Restriction and

continuing until expiration upon the filing of a Notice of Expiration upon the Land Records with a copy to the Town of Brookfield-Land Use Office, by the property owner. The deed restriction shall also provide that the municipality may recover its reasonable fees and expenses in enforcing the terms of any deed restriction.

Section 6: Brookfield Housing Market

Brookfield offers an abundance of recreational opportunities, has an outstanding public school system, is in close proximity to world class medical facilities and its location in Fairfield County allows residents to conveniently commute by rail or car to New York City and Westchester County. Brookfield's educational attainment is much higher than the state average with 50% having a Bachelor's Degree or higher. The largest age group are those between 55 to 74 years of age, representing 27% of the population followed by 25% under the age of 19. There are nearly 2,400 registered businesses in Brookfield with 190 new registrations in 2020 and the self-employment rate is 12%. With much open space, abundant parks and trails in a rural setting the average household income is above the state average. Key employers include three high tech companies, a variety of locally owned and operated business, two large national chain stores and restaurants. In the 1990's the southern section of Federal Road was dubbed the "miracle mile" because of the growth of furniture and big box stores. With all that Brookfield has to offer it is no surprise the number of housing units has grown from 5,781 in 2000 to 6,721 in 2019, a 16% increase (Table 2) and the population grew by 7% from 16,452 in 2010 to 17,528 in 2020 and is projected to be 18,112 in 2030 (Table 4).

Mixed-use commercial and multi-family housing development from private investments has grown significantly in the Town Center District (TCD) as a result of progress of the town's Revitalization Plan. This Plan was identified as a priority in the 2015 Plan of Conservation and Development. Hundreds of additional incentive and market rate apartments and tens of thousands square feet of commercial and retail development in the TCD are in various stages of planning and construction.

Residents use Housatonic Area Regional Transit (HART) public bus service to commute to work or shopping. The majority of homes are heated with either propane or heating oil. Natural gas is available primarily along the Federal Road corridor. The majority of households have either community water well systems or private wells. Aquarion Water Company is the sole provider of public potable water as described below. Their system network is primarily along the Federal Road corridor but has started expanding to secondary roads and neighborhoods.

Aquarion Water Customers	No. of Connections	Population Served
Residential, single-family	295	3,436
Residential, multi-family	7	1,978
Commercial	32	
Public Authority	2	
Total	1,388	5,414 (30.9%)

For homes not on private septic, Brookfield's waste water is collected by the Water Pollution Control Authority (WPCA) and is pumped to Danbury's regional waste water treatment plant (WWTP). That plant was required by the EPA to reduce phosphorus output and its nameplate capacity reduced by 25%. In 2016 Brookfield's wastewater allocation was lowered by 25% from 500,000 to 380,000 gallons per day. Brookfield's population, housing and commercial development has had steady growth and may accelerate over the next 5 years. With this growth came additional sewer demand and the WPCA met that demand by adding sewer line and pump stations to its network. Table 7 shows the growth in sewer flow 60,000 gal/day in 1980 to 316,000 in 2021 and a projection to 380,000 in 2024. In December 2021 the WPCA started deliberations for a moratorium that would limit future sewer connection because projections would hit the 380,000 GPD limit within the next couple years. The moratorium was approved and it took effect on January 1, 2022.

Section 7: Goals and Strategies

Brookfield's housing principles and goals are stated in the town's 2015 Plan of Conservation and Development, they include:

1. Encourage development of housing that is affordable to young families and professionals just beginning their careers. A vibrant town needs young families and professionals to keep the school system from shrinking and to support healthy community development.
2. Encourage a wide array of housing, in particular housing designed for older, less mobile residents with associated amenities favored by seniors. Our town should promote housing options for elders who no longer want the responsibilities for maintenance of a single family home or who need increased support to live independently, but who want to remain in Brookfield near friends and family.
3. Housing that helps retain residents on fixed or lower incomes by promoting a wide range of housing. Affordable housing will serve current residents whose incomes become fixed as well as young families just getting started.

Brookfield's affordable housing plan seeks to balance affordable housing within the municipality's ability to provide quality public education, emergency services, and infrastructure (potable water, wastewater, roads, broadband) for all residents all while keeping taxes at an affordable level. The plan to achieve these goals include:

1. Work with the WPCA and regional municipal leaders to lift Brookfield's sewer moratorium by increasing its sewer capacity. This can be accomplished by getting Danbury agreement to

increase Brookfield's allocation, adding a municipal treatment plant and/or finding another source to handle outflow in excess of Danbury's allotment.

2. A review of Brookfield Zoning Regulations to identified areas where changes can improve the production of affordable housing. This changes could include:

- Minimum Area Per Residential Unit Requirements: Remove the minimum floor area requirements, allowing the building code (and public health code) to determine minimums. This changes is required from case law that found such minimum standards are illegal and recent State legislations that now prohibits such minimum floor area requirements.
- Incentive Housing Zone: Re-establish an Incentive Housing District Overlay Zone in the TCD, consistent with the most recent CGS, especially 8-30g.
- Accessory Apartments: Review and update accessory apartment regulations for consistency with PA 21-29.
- Cluster Conservation Subdivision District: Allow and encourage duplex (semi-attached single-family) dwelling units in Conservation Subdivisions.
- A reduction of fees for affordable housing applications.

3. The Housing Choice Voucher Program administered by the Danbury Housing Authority includes Brookfield. Voucher recipients can choose to live anywhere in the Greater Danbury Area as long as the unit meets the inspection requirements. Brookfield's Housing Authority will work with the Danbury Housing Authority by providing information on Brookfield's website and social media outlets on where to apply for vouchers.

4. Communicate the benefits and features of the U.S. Department of Agriculture home mortgage program. Brookfield has been designated as rural by the USDA, making residents eligible for this low interest rate program.

Table 1: Brookfield's Progress Towards 10% Affordable Housing (8-30g)

Year	Governmentally Assisted Units	Tenant Rental Assistance	CHFA and USDA Mortgages	Deed Restricted	Total Assisted	Census Housing Units	Percent Affordable
2002	39	-	94	-	133	5,781	2.30%
2005	6	-	32	10	48	5,781	0.83%
2010	41	-	39	27	107	5,781	1.85%
2015	83	8	60	70	221	6,562	3.37%
2020	155	27	110	77	369	6,562	5.62%

Source: CT Department of Housing, Affordable Housing Appeals Lists

Table 2: Total Number of Housing Units in Brookfield
Source: 1970 - 2019 Decennial Censuses

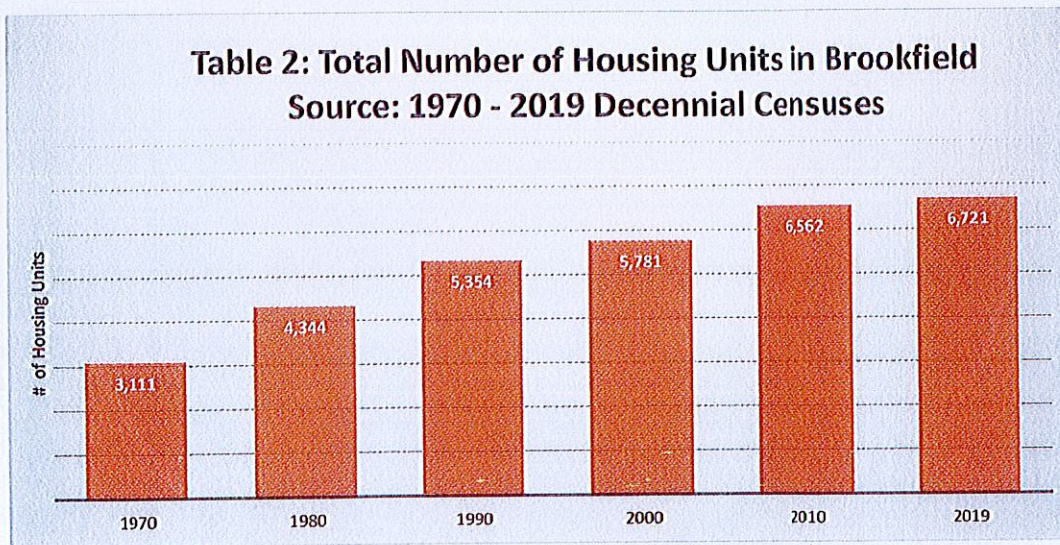


TABLE 3: Brookfield Median Single Family Housing Price (Source: Warren Group)



Table 4: Brookfield Population with 2030 Projection (Source: Decennial Censuses, WESTCOG Analysis)

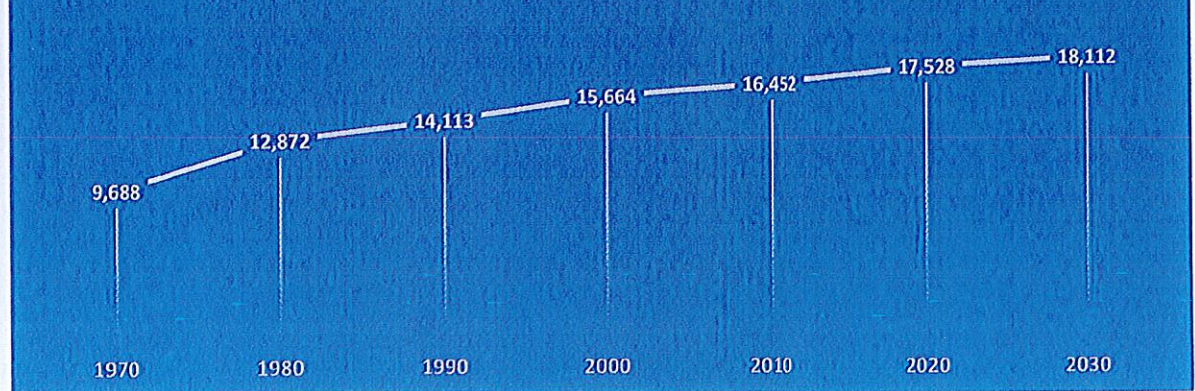
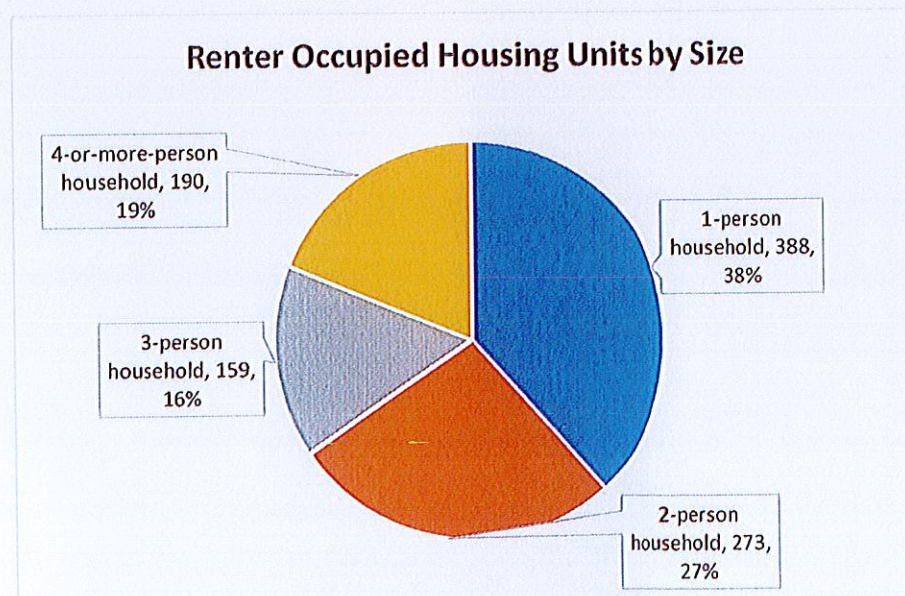
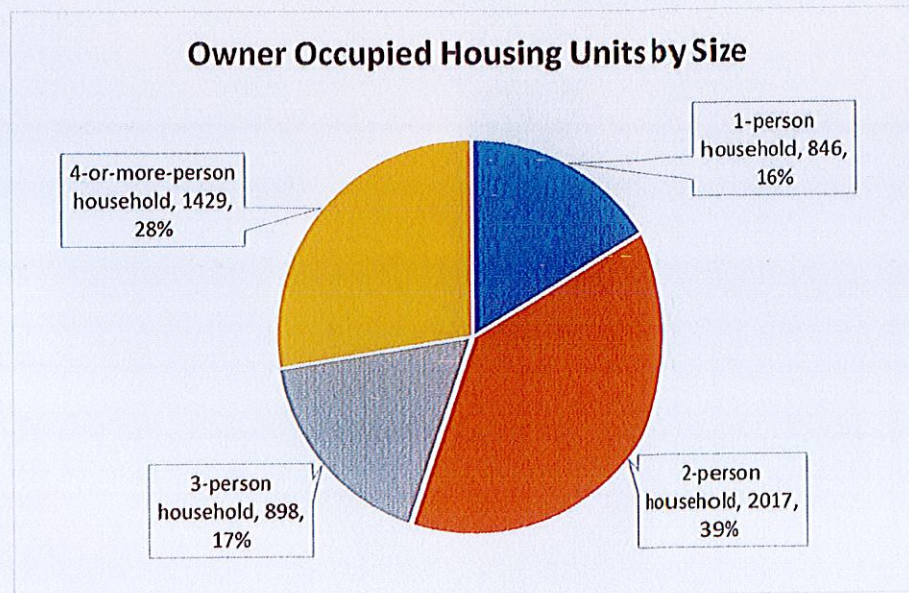


Table 5: Brookfield Monthly Housing Costs as a Percentage of Household Income
(Source: 2015 - 2019 American Community Survey)
Red text indicates "Cost Burdened Households"

	Total Occupied housing units %		Owner-occupied housing units %		Renter-occupied housing units %	
Less than \$20,000	277	4.5	135		142	14.1
Less than 20 percent	0	0.0	0	0.0	0	0.0
20 to 29 percent	0	0.0	0	0.0	0	0.0
30 percent or more	277	4.5	135	2.6	142	14.1
\$20,000 to \$34,999	396	6.4	320	6.2	76	7.5
Less than 20 percent	0	0.0	0	0.0	0	0.0
20 to 29 percent	25	0.4	25	0.5	0	0.0
30 percent or more	371	6.0	295	5.7	76	7.5
\$35,000 to \$49,999	421	6.8	297	5.7	124	12.3
Less than 20 percent	14	0.2	14	0.3	0	0.0
20 to 29 percent	71	1.1	71	1.4	0	0.0
30 percent or more	336	5.4	212	4.1	124	12.3
\$50,000 to \$74,999	756	12.2	698	13.4	58	5.7
Less than 20 percent	148	2.4	148	2.9	0	0.0
20 to 29 percent	130	2.1	80	1.5	50	5.0
30 percent or more	478	7.7	470	9.1	8	0.8
\$75,000 or more	4288	69.2	3727	71.8	561	55.5
Less than 20 percent	2462	39.7	2218	42.7	244	24.2
20 to 29 percent	1160	18.7	869	16.7	291	28.8
30 percent or more	666	10.7	640	12.3	26	2.6
Zero or negative income	34	0.5	13	0.3	21	2.1
No cash rent	28	0.5	(X)	(X)	28	2.8
Total						
Less than 20 percent	2624	42.3	2380	45.9	244	24.2
20 to 29 percent	1386	22.3	1045	20.1	341	33.8
30 percent or more	2128	34.3	1752	33.8	376	37.3
Zero or negative income	34	0.5	13	0.3	21	2.1
No cash rent	28	0.5	(X)	(X)	28	2.8
Grand Total	6200	100	5190	84	1010	16

Table 6: Household Size



Source: 2015 - 2019 American Community Survey

Table 7: Brookfield Sewer Flow History
(thoususand gals/day, every 5th year)

