REGULAR MEETING – AFFORDABLE HOUSING ACCOUNT COMMITTEE
AGENDA
SEPTEMBER 3, 2026, 6:00 PM
BY ZOOM VIRTUAL MEETING

To allow public access, anyone may access a meeting by telephone and/or Zoom, or a recording in the City of Norwalk YouTube channel. Specific instructions and links can be found at norwalkct.gov/meetings.

Members of the public may call in to participate. Callers will not be able to see the meeting participants. All participants will be muted upon entering the meeting. To speak, dial *9 on the phone and you will be called on by the host of the meeting during the public comment section. All speakers must state their name and address. Comments must be on a topic on the agenda, and are limited to three minutes. Anyone disrupting the orderly conduct of the meeting, including by using threatening, hateful, or sexually-explicit language, will be removed. Please find the information using the link above.

Members of the public who wish to provide "live comments" may also use the Zoom meeting platform. All participants will be muted upon entering the meeting. To speak, click the “raise your hand indicator” and you will be called by the host of the meeting during the public comment section. All speakers must state their name and address. Comments must be on a topic on the agenda, and are limited to three minutes. Anyone disrupting the orderly conduct of the meeting, including by using threatening, hateful, or sexually-explicit language, will be removed. Please find the information using the link above.

Members of the public who wish to provide public comment are encouraged to submit those via email in advance of the meeting. For these comments to be included into the record, they must be submitted by 12:00 p.m. the day of the meeting. Please email Michelle Andrzejewski at mandrzejewski@norwalkct.gov with the subject line “Public Comment” to provide written public comment prior to the meeting.

I. CALL TO ORDER

II. ROLL CALL

III. PUBLIC PARTICIPATION

IV. NEW BUSINESS

A. Discussion of committee goals and mission.

B. Walk-thru potential process of the ordinance.

C. Next steps/launch of ordinance.

V. ADJOURNMENT

125 East Avenue

Norwalk, Connecticut 06851

MEMORANDUM

October 21, 2025

TO: Ad Hoc Affordable Housing Committee; Nora Eichner-Niedzielski, Chairman

FROM: Steve Kleppin, Planning & Zoning Director

SUBJECT: Affordable Housing Trust Fund/Application Criteria

This memo is a follow-up memo in response to comments raised by the Committee on the possible criteria and composition of the Affordable Housing Trust Fund and how those funds can be accessed.

Attached is a more defined set of criteria, including a potential point system as well as some defined eligibility criteria. For your convenience I have also attached my initial memo.

The proposal breaks down projects into 2 categories: larger projects over 20 units and smaller project, less than 20 units, the latter including missing-middle housing. You could limit eligibility to just smaller projects if you felt that met a larger need and also stretched the limited funds further. In addition, the smaller units could have greater potential for home-ownership possibilities, but competing with the open market could be difficult.

I did not include using the funds for rehabilitation of existing structures because there are already City programs that offer that. In addition, to take advantage of these funds, those units would have to be deed-restricted in perpetuity to households who earn no more than 60% SMI.

END

125 East Avenue

Norwalk, Connecticut 06851

MEMORANDUM

January 6, 2024

TO: Ad Hoc Affordable Housing Committee; Nora Eichner-Niedzielski, Chairman

FROM: Steve Kleppin, Planning & Zoning Director

SUBJECT: Affordable Housing Trust Fund/Application Criteria

Chapter 10A of the City Code, requires the preparation of an application to access funds within the Affordable Housing Account. Prior to preparing an actual application draft, I am seeking guidance on how to proceed in finalizing some of the criteria and variables outlined below.

Qualified Expenditures

"*Funds used for the physical act of construction, rehabilitation, improvement, maintenance, or repair of an Affordable Housing building or structure. These include, but are not limited to, labor and materials*."

It should be clearly stated that projects that are just meeting the minimum requirements of Article 6.12 (Workforce Housing) of the Zoning Regulations are not eligible to seek funds from this account.

Eligibility for Submittal

- Determination of any preclusions or conflicts of interest
- Verification of project type (qualified expenditure)
- Any other considerations?

Distribution Amount

Minimum or maximum requested amount? (Fairfield has a range $10-$100k)

- ~ $2.1 million available in the fund. This could easily be used on a single project. Some of the smaller providers, Pacific House, for example, may need to access many sources of funding to bridge gaps in funding.
- Should we reconsider/target smaller projects, focusing on missing middle housing and increasing home ownership? *Note: units would be deed restricted in perpetuity, making resale of purchase units not as attractive*.
- Perhaps have tiered order of priority: 1) for sale units, 2) projects with highest % affordability, 3) Local non-profit affordable housing developers, 4) for-profit housing developers. We can also consider prioritizing 2-bedroom and family-size units or rehabilitation of existing structures verse new construction.

How Distributed

Loan or Grant? Staff opinion is that it should be via a grant. A down payment loan program should be separate from this process.

- For what types of projects/entities?
- Construction Costs only per Ordinance (new construction or rehabilitation, maintenance or repair of existing "affordable" units)
- Bridge or matching costs to leverage for grants or tax credits

For example, if it was the Norwalk Housing Authority or other local housing provider, you would likely not have any trepidation about advancing funds for them to complete a funding gap. However, the familiarity or level of assurance might not be there with a private developer, so tying funds to obtaining an approval or reimbursing after the units obtained their Certificate of Occupancy is a consideration.

Requirements for Submittal

- Minimum number of units within a development? Recommendation is no, since that could preclude duplexes-fourplexes and make home ownership less attainable

- For multi-family developments, there should be a minimum percentage of "affordable" units, in addition to the percentage of units required by the Work Force Housing (WFH) program (min. 10%). For example:
    - Min. 10% of units between 80-90% SMI (in addition to the 10% WFH)
    - Min. 10% of the units less than 70% SMI (potentially in addition to the 10% WFH and/or the 10% units at 80-90% SMI)

Some examples of other potential submittal requirements:

1. Compliance with 6.12 of the Zoning Regulations
2. Detailed narrative on how funds will be used
3. Unit distribution and makeup consistent with 6.12 of the Zoning Regulations (WFH)
4. Breakdown of how funds will be utilized and indicating compliance with eligible expense categories
5. Disclosure of all other funding sources and financial analysis of how funding will be achieved
6. Project timeline

Scoring Submittals

Point system based on differing categories, ie: 0-10 points - % of home ownership units.

Stamford's categories:

- Project readiness: completion timeline, control of land, status of plans, and other financing sources
- Affordability
- New construction or rehabilitation
- Amenities/services provided
- Unit size and/or type (ex: studio, one bedroom)
- Neighborhood and proximity to transit
- Other financing sources
- Home ownership or rental
- Target population
- Expertise

Other possible categories to consider:

- Projects leveraging public-private partnerships
- Projects consistency with the goals and recommendations of the Affordable Housing Plan
- Projects consistency with the Citywide Plan.
- Applicant's track record and experience on related projects

Posting/Advertising Fund

- Stamford requires posting (advertising/publicizing) when amount exceeds $2 million
- How do people know about the fund? Could run legal notices, advertise on the Workforce Housing Page

Norwalk Inclusionary Zoning Fee Grant Process

Distribution Amount

- For eligible projects greater than 20 units, the maximum distribution is $1,000,000.
- For eligible projects less than 20 units, the maximum distribution is $500,000.

Application Eligibility Requirements

1. Developments over 20 units provided that:
   - at least 50% of the units are permanently deed restricted
   - at least 35% of the units are permanently deed restricted to not exceed 60% SMI
   - at least 15% of the units are permanently deed restricted to not exceed 30% SMI
2. Developments 20 or less units provided that:
   - at least 35% of the units are permanently deed restricted
   - at least 25% of the units are permanently deed restricted to not exceed 60% SMI
   - at least 10% of the units are permanently deed restricted to not exceed 30% SMI
3. Projects that score at least 80% based on the Scoring Criteria contained in §?????
4. Development not located within a flood zone or the coastal area management (CAM) boundary.
5. Properties currently not in violation of the Health Code, Zoning Regulations or Blight Regulations.
6. Project does not require zoning variances, zoning amendments or zoning map changes.
7. Project has obtained zoning approval.
8. Property(s) are current on their property taxes.
9. Projects are compliant with 6.12 of the Zoning Regulations (WFH).
10. Projects wherein the designated units are deed restricted in perpetuity.

Scoring Criteria (100 points possible)

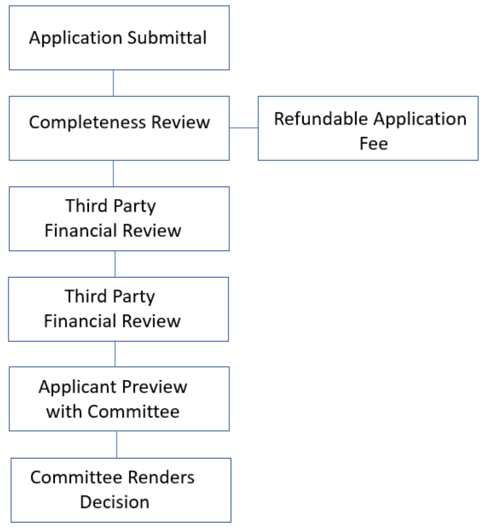
1. Percent Affordability (30 points possible)
   - The overall % of affordable units within the project. More weight should be given to projects that contain a higher % of affordability.
   - The level of affordability within the project. More weight should be given to projects that demonstrate a deeper level of affordability.
   - Projects contain a dedicated percentage of units set aside for seniors.
2. Project Location (15 points possible)

- Project located within 0.5-mile radius to a train station (5 points)
- Project located within 0.5-mile radius to a dedicated Norwalk Transit line (ON DEMAND???) (5 points)
- Project located within 0.5-mile radius to the CD-3C, CD-4 and Hospital Zones (5 points)

3. Sustainability Measures Proposed (10 points possible)
    - 5 points for demonstration to achieve LEED Silver of equivalent
    - 10 points for demonstration to achieve LEED Gold of equivalent
    - 15 points for demonstration to achieve LEED Platinum of equivalent
4. Shovel Readiness (10 points possible)
    - Verification that financial stack is viable
    - Zoning approval received
    - Commitment to begin construction within 180 days of receipt of funding approval
5. Applicant's demonstrated ability to complete project (10 points possible)
    - Based on track record of completing similar projects
    - Financial competence demonstrated through application submittal
6. Robustness & viability of additional funding sources (5 points possible)
7. Projects consistency with the Citywide Plan (5 points possible)
8. Projects consistency with the Affordable Housing Action Plan (5 points possible)
9. Percent of units within development that are for-sale units (5 points possible)
10. Inclusion of family-sized units (5 points possible)

Application Process

Staff is proposing that applicants submit the required materials to staff for a completeness review. If determined complete, the application will be forwarded to a third-party reviewer to analyze the pro-forma economic analysis to determine whether the proposal is viable or not. The intent would be for each analysis to cost no more than $5,000 and if the proposal is deemed viable, the application fee would be refunded. Another option is dedicating City funds to pay for the on-call economic analysis. Assuming the economic analysis verifies project viability, the application would be forwarded to the committee for consideration.



Application Submittal Requirements

1. Complete Application Form
2. Detailed narrative on how funds will be used
3. Financial analysis demonstrating the applicant's ability to complete the project
4. Floorplan indicating the unit distribution and makeup consistent with 6.12 of the Zoning Regulations (WFH)
5. Breakdown of how funds will be utilized and indicating compliance with eligible expense categories
6. Disclosure of all other funding sources and financial analysis of how funding will be achieved
7. Project timeline