Planning and Zoning Department
Telephone (203) 452-5044
Fax (203) 452-5169

Town of Trumbull
CONNECTICUT

Town Hall
5866 Main Street
Trumbull, Connecticut 06611

PLANNING AND ZONING COMMISSION

To: MEMBERS OF THE PLANNING AND ZONING COMMISSION
RE: SPECIAL MEETING – **WEDNESDAY, MAY 24, 2023**

The Planning and Zoning Commission will hold a Special Meeting on Wednesday, May 24, 2023 at 7:00 p.m. via videoconferencing.

AGENDA

PUBLIC MEETING
NO PUBLIC COMMENT
7:00 P.M.

PLEDGE OF ALLEGIANCE

ROLL CALL

NEW BUSINESS

Review and possible action on 2023 Affordable Housing Plan

Join the meeting online:
https://us06web.zoom.us/j/86160848988?pwd=b055eTMxN2RKZG9XOVlVQzVCcktRQT09
Webinar ID: 861 6084 8988
Password: 790838

Join by telephone:
(301) 715-8592 or (833) 548-0276 (Toll Free)
Webinar ID: 861 6084 8988

Dated at Trumbull, CT this 15th day of May, 2023.
By: Linda Finger, Clerk

COMMISSION MEMBERS: PLEASE NOTIFY Linda Finger, Clerk, AT 203-452-5044 or lfinger@trumbull-ct.gov, IF YOU ARE UNABLE TO ATTEND.

TRUMBULL

2023-2028 Housing Plan










TOWN OF TRUMBULL

Planning & Zoning Commission

PROPOSED PLAN – 5/10/23

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The photographs on the front cover represent ***existing housing in Trumbull*** which is either a State-defined affordable housing unit or is a development which contains some affordable housing units.

Bridle Trail (contains some deed-restricted units)	**Stern Village (elderly units owned by Trumbull Housing Authority)**	**Stonebridge Estates (contains some deed-restricted units)**
Stern Village (elderly congregate units owned by Trumbull Housing Authority)		**Trumbull Townhomes (contains some deed-restricted units)**
Accessory Dwelling Unit (deed-restricted)	**Huntington Place (private senior housing development with state/federal funding)**	**Carriage House Crossing (contains some deed-restricted units)**

May 2023

Dear Trumbull Resident,

This document is a DRAFT of the proposed 2023-2028 Housing Plan for Trumbull. The preparation and adoption of an "affordable housing plan" is required by Section 8-30j of the Connecticut General Statutes. The statute also requires this plan be updated every 5 years in the future.

This document is called the "2023-2028 Housing Plan" for Trumbull since, in addition to meeting the statutory requirement for adoption of an "affordable housing plan", it also addresses a wider range of housing needs anticipated in Trumbull.

This Plan was prepared based on input and feedback from the Planning and Zoning Commission, the Town Council, Trumbull residents who participated in an on-line survey or attended any of several community workshop meetings, and relevant Town Staff. This Plan builds on prior housing studies and Plans adopted by the Town. The affordable housing plan is not linked to any housing development project past, present, or future.

The Planning and Zoning Commission adopted this Plan on Month Day, 2023 on behalf of the Town of Trumbull and in accordance in CGS Section 8-30j.

This Housing Plan identifies strategies for helping diversify housing choices in Trumbull to help meet the housing needs of current and future residents.

Sincerely,

Planning & Zoning Commission
Town of Trumbull

Housing Plan – Executive Summary

Planning For Housing Choices / Background Information

This 2023-28 Housing Plan recognizes that housing needs are changing in Trumbull and that additional housing units of different types (including units restricted to affordable prices) are needed to meet current and the future housing needs in the community.

Census data revealed that about ***one in four existing Trumbull households*** (about 2,885 households) earn less than 80 percent of the area median income and about 84% of these households are spending more than 30% of their income on housing. These households are considered "housing cost burdened" since their cost of housing reduces funds available for other life necessities (food, health care, transportation, etc.).

Even though Trumbull has about 716 housing units which qualify as State-defined affordable units (about 1 in every 18 ***existing housing units***), there is not enough housing to meet the need. The waiting list for persons applying to the Trumbull Housing Authority is measured in years. Hardly a day goes by that ***a current resident*** in Trumbull is not calling Town Hall to ask how they can address their housing situation.

The Town Plan for Trumbull has long recognized the changing housing needs and suggests strategies to help address it. In the meantime, changing age demographics and changing housing dynamics have only increased the need and the challenges.

Community Survey / Strategies

An on-line survey conducted as part of preparing this Housing Plan found that there are some misunderstandings and misconceptions about what affordable housing is. Information and education is needed so that residents better understand why and how Trumbull can help address housing needs. Despite these misconceptions, participants did express support for some housing-related strategies (especially for elderly households and workforce households.

Strategies recommended in this Housing Plan were organized into three main categories:

- **Address Key Housing Affordability Issues In Trumbull**
  - Elderly housing
  - Workforce housing
  - Accessory dwelling units
  - Design Guidelines
- **Establish A Supportive Framework**
  - Education / information / community updates
  - Prepare standard documents
- **Implement Other Strategies**
  - Investigate partnering with others
  - Support "aging in place"
  - Seek exemption from the Affordable Housing Appeals Procedure

1 Planning For Housing Choices

This document is the 2023-2028 Housing Plan for Trumbull. This Plan was prepared based on input and feedback from the Planning and Zoning Commission, the Town Council, Trumbull residents who participated in an on-line survey or attended any of several community workshop meetings, and relevant Town Staff. This Plan builds on prior housing studies and Plans adopted by the Town. The affordable housing plan is not linked to any housing development project past, present, or future.

Trumbull recognizes that everybody – regardless of age, income, gender, or other characteristics - needs housing of some form. In addition, Trumbull recognizes that:

- People need housing that is ***affordable***,
- Having a ***diverse mix*** of housing helps ensure that people of all incomes, ages, and characteristics will be able to find housing in Trumbull that meets their needs over the course of their lives and
- People also need housing to be ***available*** when and where they want or need it.

Housing That Is Affordable

People and families earning higher incomes can generally find and afford housing that addresses their personal needs/desires. However, people and families earning less than the average income have a harder time finding decent housing they can afford or the cost burden of the housing they can find takes away from other life needs (health, transportation, etc.). Increasing the number of affordable housing units in Trumbull will help address these needs.

More Housing Options And Choices

In addition, people's housing needs and desires change over the course of their lives. Providing for a diverse mix of housing that is available when people need it helps ensure that people of all ages and characteristics will be able to find housing in Trumbull that meets their needs.

STRATEGIC DIRECTION

Seek to provide for a variety of housing choices in Trumbull for people and families of all ages, incomes, and other characteristics.

Housing Benefits

Research consistently shows that attractive, well-planned housing that is affordable to a range of socio-economic and age groups:

- provides housing for essential employees (in areas such as emergency services, health care, education, government, retail, etc.),
- helps attract new people not necessarily employed here,
- helps retain and attract existing businesses, and
- helps people stay in a community they love through whatever circumstances they may find themselves in.

2 Background Information

2.1 Need For More Housing With Diverse Types And Prices

Housing needs in communities change over time and Trumbull is no different.

Thinking back to the number of housing units in Trumbull 50 or 100 years ago, there were *not enough housing units* at that time to meet the housing needs of today. More units were built in Trumbull between then and now so that the residents of today could live here. So that there will be sufficient units in Trumbull in the future, Trumbull is evaluating where and how additional units could be added to meet future housing needs.

The same approach holds true for *the types of housing units* that are needed for Trumbull today and the future. Housing types which best met the housing needs of young families in the 1950s or 1980s are not necessarily the best types of units when those same families are considered senior citizens. The simple fact that people are living longer is one reason why Trumbull needs a *different mix of housing options and choices* to meet current and future housing needs. Having a diverse housing stock provides options for people throughout their lives:

- smaller homes for older persons with lower maintenance needs, and
- housing for younger persons who will then live, work, and play here.

Age Range	Potential Housing Needs / Wants
Infants / School Age (Ages 0 - 19)	• Typically live with parents / guardians
Young Adults (Ages 20 - 34)	• Rental housing / Starter homes for a variety of incomes / lifestyles
Middle Age (Ages 35 to 54)	• Homes for growing families and/or a variety of incomes / lifestyles
Active Adults (Ages 55 - 64)	• Trade up / trade down homes for a variety of incomes / lifestyles
Mature Adults (Ages 65 - 75)	• Aging in place / Low maintenance homes for a variety of incomes / lifestyles
Senior Adults (Ages 75 plus)	• Aging in place / Low maintenance homes • Housing with services / housing for fixed incomes / Tax relief

The images on the facing page illustrate some of the housing types which could help meet the housing needs of Trumbull now and in the future. The housing types are called “middle housing” since they fall between single-family homes at one end of the spectrum and larger multi-family development at the other end.

Visual Gallery Of Possible Housing Options And Choices

Accessory Dwelling Unit



Two-Family



Three-Family



Four-Family



Cottage Court



Courtyard Apartments



Courtyard Apartments



Streetfront Townhouses



Streetfront Townhouses



Mixed-Use Buildings



Mixed-Use Building



Mixed-Use Building



ALICE Index

In studying issues related to the high cost-of-living in Connecticut, the United Way developed an "ALICE" index which means:

- Asset Limited,
- Income Constrained,
- Employed.

The index looks at the challenges faced by people with everyday jobs that other people rely on (health care aides, grocery store staff, landscaping workers, etc.) but still cannot afford to live in Trumbull.

The United Way estimates that about 26% of Trumbull households likely struggle with housing costs.

Town	ALICE
Bridgeport	68%
Stratford	45%
Shelton	37%
Fairfield	28%
Trumbull	**26%**
Monroe	36%
Easton	21%

The United Way reports for Connecticut may be found here:

https://alice.ctunitedway.org/

2.2 Who Needs Housing That Is Affordable?

Of course, housing also has to be affordable to people.

In 2023, the median household income (half the households earn more and half earn less) for the Bridgeport metropolitan area was estimated by the US Department of Housing and Urban Development at $103,900. The American Community Survey estimated the median household income for Trumbull in 2021 at about $138,800.

People earning above average incomes can generally find the housing they need or want. The challenge comes from having enough housing for people earning average incomes and below. This can include may people working what are seen as "critical jobs" in the community.



Households who may be earning less than 30% of area median income

- *Seniors on a fixed income*
- *Single women with children*
- *People with disabilities*
- *Disabled veterans*
- *Homeless*



Households who may be earning 30% to 50% of area median income

- *Retail sales / Cashiers*
- *Waitstaff*
- *Personal care attendants*
- *Laborers*
- *Secretaries*
- *Janitors*
- *Hair stylists*



Households who may be earning 50% to 80% of area median income

- *Paramedics*
- *Dental hygienists*
- *Mechanics*
- *Electricians*
- *Technical writers*
- *Store managers*
- *Entry level professionals*



Households who may be earning 80% to 120% of area median income

- *Teachers*
- *Nurses*
- *Police*
- *Firefighters*
- *Skilled mechanics*
- *Project managers*
- *Computer technicians*
- *Accountants*
- *Paralegals*

Housing Choices Benefit A Wide Variety Of People

Older Couples



Older Singles



Disabled Residents



Younger Singles



Younger Families



Recent Graduates



Moderate Income Workers



Moderate Income Workers



Moderate Income Workers



Single Adults



Single Parents



Veterans



Multi-Generation Household



Parents



You!

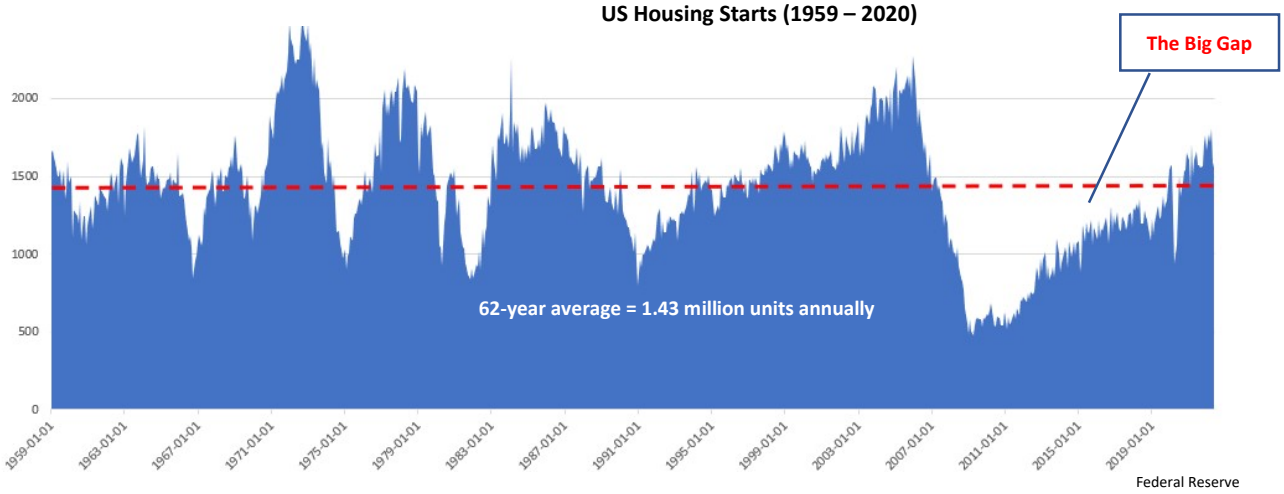
?

2.3 How Did Housing Get To Be Unaffordable?

Looking back from today, it is pretty evident that ***housing units were "under-produced"*** in the United States for the past 20 years or so. As population grew, insufficient units were produced to meet the need.

As can be seen from the graphic, the drop in housing production following the "sub-prime mortgage crisis" in 2006 (due to banks cutting back on housing construction loans) resulted in a 12+ year period when there was a shortfall of about 6 million housing units (or more) compared to what was needed in America.

US Housing Starts (1959 – 2020)



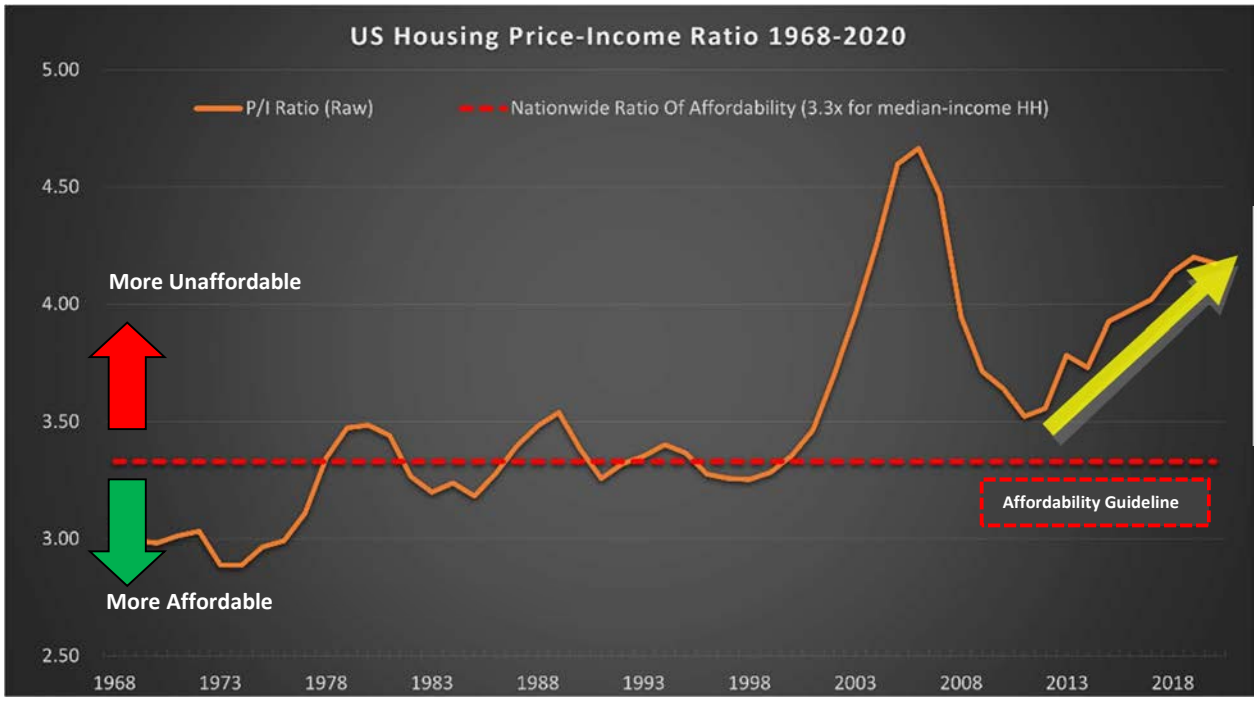
Federal Reserve

New Housing Start





Basic economics suggests that prices will rise in this type of situation and that is what happened. The following graphic shows the ***ratio*** of median house prices to median incomes. Prior to 1980 or so, the median housing price in America was less than three times the median family income and considered relatively affordable (and it was more common at that time to have one-earner households). The ratio bumped up through the 1980s and 1990s and then, over the last 20 years, housing has become particularly unaffordable during the "sub-prime mortgage crisis" and the "Covid bump" in prices.



Federal Reserve





2.4 What Does The Term "Affordable Housing" Mean?

Housing is considered affordable if it *costs less than 30% of the occupant's income*.

For people earning above average incomes (or with significant equity), they can afford more expensive housing units and/or may choose to spend more than 30% of their income on housing. *Public policy does not concern itself with situations such as these*.

However, since people with lower and moderate incomes struggle when housing prices escalate beyond their means, the term affordable housing generally refers to housing which is affordable for *households earning 80% or less of the median income* for the Bridgeport area. In public policy, housing affordability is considered on a regional basis and so the median income for the Bridgeport area is what is considered.

	1 person	2 people	3 people	4 people	5 people
80% of AMI	**$ 58,184**	**$ 66,496**	**$ 74,808**	**$ 83,120**	**$ 89,770**

As outlined in the Appendix, in 2023, this translates to the following rental rates and sales prices (assuming a 20% downpayment and a 6% interest rate fixed for 30 years):

	Studio	1 BR	2 BR	3 BR	4 BR
Maximum Sales Price	**$ 168,015**	**$ 170,247**	**$ 199,668**	**$ 225,599**	**$ 246,558**
Max. Monthly Gross Rent	**$ 1,093**	**$ 1,321**	**$ 1,645**	**$ 2,118**	**$ 2,424**

Naturally Occurring Affordable Housing (NOAH)

Preliminary 2020 Census data indicates that Trumbull had 13,159 housing units and 12,622 households (occupied housing units). Unfortunately, detailed information on housing values and gross rents had not been released at the time this plan was prepared, However, data from the American Community Survey (ACS) estimates there were about 10,809 ownership units in Trumbull and about 1,473 rental units around that time period. ACS data can be used to estimate how gross rents and house values for these units compare with the affordability thresholds above. Some of these units may be considered "naturally occurring affordable housing (NOAH)" if they sell or rent at affordable prices without deed restrictions.

Rental Units			Owner Units	
$1,321 (if 1BR unit)	$1,645 (if 2BR unit)	**Affordability Threshold At 80% AMI**	$199,668 (if 2BR unit)	$225,599 (if 3BR unit)
273 to 408 units (18% to 28% of rented units)		**Units Priced Below Affordability Threshold (Bedroom configuration Not Known)**	**331 to 462 units (3% to 4% of owned units)**	
1,200	1,065	**Units Priced Above Affordability Threshold (Bedroom configuration Not Known)**	10,478	10,347

American Community Survey (2021 5-year), Tables 25063 / 25075

2.5 Is There A Need For Affordable Housing In Trumbull?

A household is considered potentially housing cost burdened if its spends more than 30% of its annual income on housing. As mentioned earlier though, public policy is generally concerned about housing cost burden for households earning 80% or less of the area median income.

Analysis of data from the American Community Survey (ACS 2021-5 year) for Trumbull found that:

- Of the roughly 2,063 ownership households earning 80% or less of the area median income, 83% were housing cost burdened.
- Of the roughly 822 renter households earning 80% or less of the area median income, 85% were housing cost burdened.

Overall, there were about ***2,885 households already living in Trumbull*** earning 80% of or less of area median income. This represents about 23% of all Trumbull households.

Of these, about ***2,411 households are considered "housing costs burdened"*** because they are spending more than 30% of their income on housing– and thus having less than 70% of their income remaining for other necessities.



Housing Cost Burden Concept

	Spending Less Than 30% On Housing	Spending 30% To 50% On Housing	Spending More Than 50% On Housing
More than 120% AMI	Generally not considered cost-burdened or cost sensitive		
80% to 120% AMI		***May Be Housing Cost Sensitive***	***May Be Housing Cost Sensitive***
Less than 80% AMI	***Likely To Be Housing Cost Sensitive***	***Housing Cost Burdened***	***Severely Housing Cost Burdened***

Affordability Facts

23%

The percentage of Trumbull households earning 80% or less of area median income. ***That is about 1 in 4 of all households in Trumbull***.

84%

The percentage of those households who spend more than 30% of their annual income on housing.

2,411

The number of households in Trumbull earning 80% or less of area median income and being housing cost burdened. This may represent a total of 5,000 or so existing Trumbull residents.

2.6 How Many Affordable Units Does Trumbull Have?

In Connecticut, the most common framework for determining the number of affordable housing units is from the State's Affordable Housing Appeals Procedure. The types of housing which count to the State's list include:

Type	Description	Existing In Trumbull
Assisted Housing Units	Defined in CGS 8-30g as "housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing …"	315 units
Deed-Restricted Housing Units	Dwelling units which are deed-restricted to sell or rent at prices "affordable" (30 percent or less of annual income) to eligible persons / families	316 units
Rental Assistance Households	Rental assistance is a government program where low-income families find decent, safe, and sanitary housing in the private market and the government pays the difference between 30% of the family's income and the rental price.	17 units
CHFA/USDA Mortgage Households	Households which purchase homes using CHFA or USDA mortgages are also counted to the Affordable Housing Appeals listing.	68 units

It is important to note that housing units are not recognized as affordable housing units by the State (i.e., do not count to the Affordable Housing Appeals List) unless they are in one of the above categories. In other words, "naturally occurring affordable housing" (NOAH) units do not count since they are not deed-restricted to sell at an affordable price (generally for an extended period of time).

Using the State's categories, ***Trumbull had 716 qualifying units in 2022 (5.44% of its housing stock)***. Units which contributed to Trumbull's inventory are listed in the Appendix.

While Trumbull has over 5 percent of its housing stock meeting State criteria currently, that is not enough to meet the need for affordable housing or be exempt from the Affordable Housing Appeals Procedure.

2.7 What Is The Affordable Housing Appeals Procedure

In 1989, the State Legislature enacted Section 8-30g of the Connecticut General Statutes (CGS) which is known and referred to as the Affordable Housing Appeals Procedure.

Units meeting State criteria for "affordable housing units" are tabulated and Connecticut municipalities which have fewer than 10% of their housing units meeting State criteria (see preceding page) are subject to the Procedure.

For communities which are subject to the Appeals Procedure:

- a qualifying development containing at least 30% affordable units meeting State criteria ***does not have to comply with local zoning***, and
- if such a development is denied, the burden of proof is on the municipality to prove why it should have been denied.

Practically speaking, court decisions have hinged on a strict demonstration of a substantial threat to public health or safety which cannot be addressed or mitigated by the proposed development.

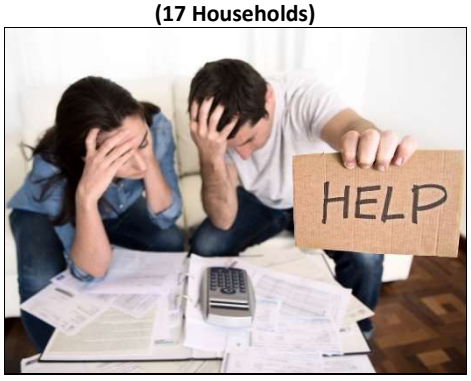
Assisted Housing Units (315)



Deed-Restricted Housing Units (316)



Rental Assistance (17 Households)



CHFA/USDA Mortgage (68 Households)

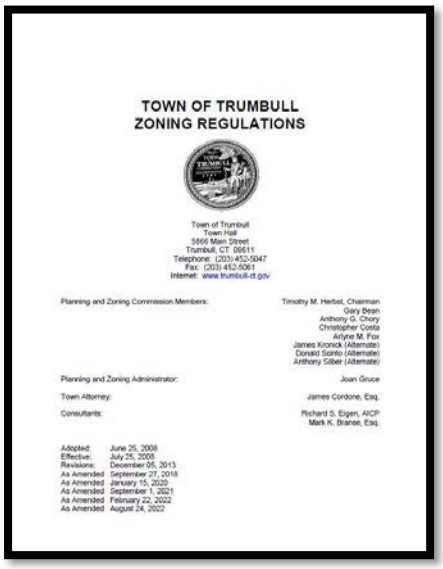


3 Relevant Regulations & Plans

Relevant policy documents in Trumbull with regard to housing are:

- the Zoning Regulations which regulate which uses are allowed in different zones in Trumbull and what standards those units must meet,
- the Plan of Conservation and Development (POCD) which outlines strategic recommendations for Trumbull's future, and
- a 2018 Housing Diversity Study.

3.1 Trumbull's Zoning Regulations



TOWN OF TRUMBULL
ZONING REGULATIONS

Town of Trumbull
Town Hall
5866 Main Street
Trumbull, CT 06611
Telephone: (203) 452-5047
Fax: (203) 452-5061
Internet: www.trumbull-ct.gov

Planning and Zoning Commission Members: Timothy M. Herbst, Chairman
Gary Bean
Anthony G. Chory
Christopher Costa
Arlyne M. Fox
James Kronick (Alternate)
Donald Scinto (Alternate)
Anthony Silber (Alternate)

Planning and Zoning Administrator: Joan Gruce

Town Attorney: James Cordone, Esq.

Consultants: Richard S. Eigen, AICP
Mark K. Branse, Esq.

Adopted: June 25, 2008
Effective: July 25, 2008
Revisions: December 05, 2013
As Amended September 27, 2018
As Amended January 15, 2020
As Amended September 1, 2021
As Amended February 22, 2022
As Amended August 24, 2022

Most of Trumbull is zoned for residential uses. The Zoning Regulations provide for:

- Residential zones (which allow for elderly housing and accessory dwelling units when they are deed-restricted as affordable units)
- Special residential developments such as Planned Residential Development, Age-Restricted Residential, Assisted Living, Village Residential, Mixed Use.
- Certain commercial zones (Trumbull Center, Town Hall, Long Hill Green, and upper Main Street) allow for mixed use under certain conditions, either as a permitted use or by overlay zoning designation.
- Adaptive Reuse of existing buildings under certain conditions.

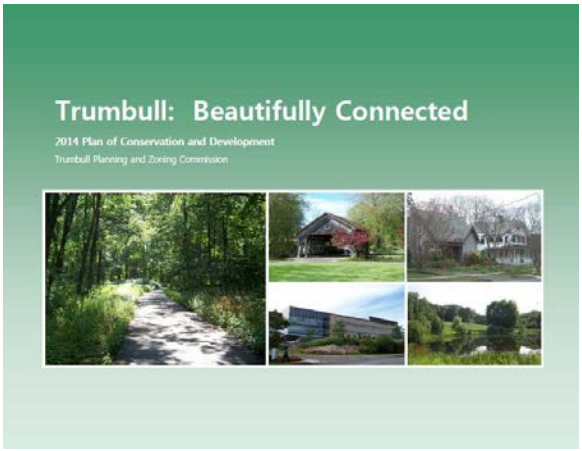
Some zoning districts contain design considerations.

Due to some recent larger multi-family housing developments, the Planning and Zoning Commission is evaluating the impacts of these developments. Smaller developments and age-restricted developments are not affected.

Given recent statutory changes embodied in Public Act 21-29, the Commission is in the process of reviewing the Zoning Regulations to incorporate recent statutory changes.

3.2 Trumbull's POCD

Trumbull's current Plan of Conservation and Development (POCD) was adopted in 2014 (the POCD is in the process of being updated).



The 2014 POCD recommended a number of housing-related strategies.

Strategies for Residential Development

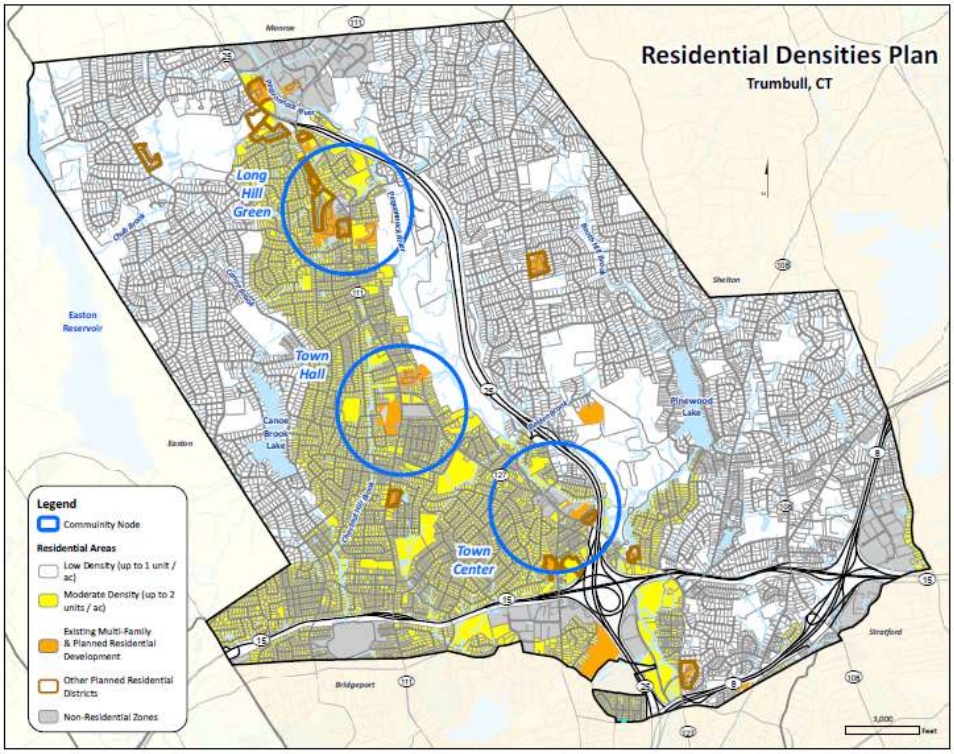
A| Protect residential neighborhoods from incompatible uses and activities.
B| Explore ways to address changing housing needs.
C| Allow housing alternatives that are appropriate in scale and appearance for their surroundings.
D| Explore options to increase the percentage of affordable housing units.

SUMMARY FOR RESIDENTIAL DEVELOPMENT	
A| Protect residential neighborhoods from incompatible uses and activities.	
Policies:	1. Maintain overall densities. 2. Avoid rezoning unless part of a comprehensive planning initiative. 3. Maintain strict requirements for buffers, lighting, signs, landscaping and other factors. 4. Carefully review and address potential traffic impacts. 5. Work with applicants to provide amenities / benefits to adjacent neighborhoods.
B| Explore ways to address changing housing needs.	
Policies:	1. Explore ways to address changing housing needs.
Tasks:	2. Investigate active and passive approaches to addressing housing needs in ways that are appropriate for Trumbull.
C| Allow housing alternatives that are appropriate in scale and appearance for their surroundings.	
Policies:	1. Maintain high standards for architecture and site design for residential developments.
Tasks:	2. Consider re-adopting the Affordable Housing and / or Housing Opportunity Zone provisions. 3. Update zoning regulations to incorporate required and preferred locational criteria for housing developments. 4. Allow mixed use development in the three community nodes.
D| Explore options to increase the percentage of affordable housing units.	
Policies:	1. Continue to allow accessory apartments and require that they are deed restricted.
Tasks:	2. Update zoning regulations to require a percentage of units in new developments are affordable (inclusionary zoning) 3. Reach out to senior and elderly housing providers to explore options for creating more affordable options for seniors.

Importantly, the 2014 POCD suggested creating "community nodes" with mixed uses in a walkable, pedestrian-friendly configuration in the following areas:

- Town Center node.
- Town Hall node.
- Long Hill Green node.

The POCD showed the locations of existing multi-family developments and identified outlying areas of the communities as most appropriate for low density development.



Design Guidelines

The POCD also recommended promoting design review so that future buildings would fit into the overall fabric of Trumbull. Preliminary guidelines were provided to the Town for further refinement and eventual adoption.



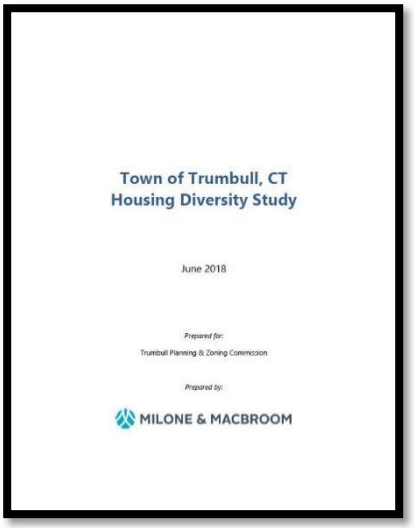
3.3 2018 Housing Diversity Study

Following adoption of the 2014 POCD, the Planning and Zoning Commission undertook a special study with the assistance of a consultant to:

- analyze the need for affordable housing in Trumbull,
- identify potential locations for diversified housing opportunities, and
- make recommendations on diversifying housing.

The study found that a lack in diversity of housing types and high sales prices had negative implications for Trumbull's ability to meet the housing needs of:

- young professionals, and
- older residents seeking to downsize as they might be forced to leave town due to a dearth of appropriate housing stock.



While the study found that the need for more diverse housing units was strong in Trumbull, the study recognized that current zoning and established land use patterns in areas served by public water and sewer made it challenging to identify suitable siting options for more dense housing.

Recommendations included:

- Creating a mixed-use overlay district to enable multi-family housing in mixed-use developments in Trumbull's existing BC (Commercial) Zone and including a mandatory provision of affordable housing units (adopted as Section 3.5 of the Regulations).
- Modifying the Village Residence District to enable a mixture of housing types, such as duplexes, townhouses, and smaller multi-family structures).

4 Community Survey

As part of preparing this Housing Plan, an on-line community survey was conducted to learn about the thoughts and feelings of Trumbull residents on housing related issues. The survey ran for about four weeks in February/March of 2023 and there were 1,384 participants.

Overview

1. About 42% of survey participants had lived in Trumbull for 20 years or longer.
2. About 96% of participants were property owners (renters were under-represented).
3. Participants were fairly evenly represented from the four quadrants of Trumbull.
4. Most participants (95%) lived in a single-family home in Trumbull at present although many had lived in multi-family developments in the past (apartment or condominium).
5. While most people felt their next housing unit would still be a single-family home, about one-third were considering other housing types in the future (apartment, condominium, accessory dwelling unit, senior housing). In every category, there were more people indicating they thought their next housing type would be smaller in size, not larger.
6. About 37% of participants indicated they were personally aware of someone that would benefit t from access to more affordable housing.
7. There was a strong response in the last few days of the survey as a result of a push notification from the school system. As a result, the predominant age group of participants was ages 45 to 54 and the predominant number of residents in the household was 4 people (37%).
8. About 54% of participants were female and 10% preferred not to answer.
9. About 68% of survey participants identified as white or Caucasian although 18% preferred not to answer.
10. Two percent of participants indicated they lived in an affordable housing unit and 5% indicated that a nearby property has affordable housing or an accessory apartment (accessory dwelling unit).
11. When asked about possible housing needs to be addressed:
    a. Housing choices and options *for seniors* was supported most strongly.
    b. Housing choices and options *affordable to workers* (such as teachers, police, fire, emergency medical, tradespeople, store workers, waitstaff, etc.) was supported next.
12. When asked about the amount of housing of different types in Trumbull:
    a. About 34% indicated there was not enough senior housing (ages 55+)
    b. About 81% felt there was just the right amount of single-family detached housing
    c. About 48% felt there was too much 5+ unit condominium buildings and about 59% felt there was too much 5+ unit apartment buildings.

13. Survey participants indicated whether they agreed with the following statements (the higher of agree/disagree is highlighted in bold):

OVERALL	Agree	Not Sure	Disagree
Having more housing options and choices would make Trumbull an even better community.	35%	14%	**51%**
DESIGN			
Guiding the design of housing options so that it fits into the physical characteristics of Trumbull is important.	**85%**	5%	10%
LOCATION			
More housing options and choices *in and near commercial areas* would help support local businesses and help create vibrant, walkable, mixed-use areas.	**52%**	12%	35%
Trumbull should focus primarily on ways to promote affordable housing options and choices *in areas served by public water and public sewer*.	**43%**	22%	36%
Affordable housing options and choices should be located *in all areas* of Trumbull.	35%	9%	**57%**
TOWN – Use Town Property			
Trumbull should look at whether there are any Town-owned properties which could be used for providing affordable housing options for seniors.	**60%**	13%	27%
Trumbull should look at whether there are any Town-owned properties which could be used for providing affordable workforce housing options (teachers, police, fire, medical, contractors, store clerk. waitstaff, etc.).	**53%**	11%	37%
Trumbull should look at whether there are any Town-owned properties which could be used for providing affordable housing options for families.	40%	10%	**49%**
Trumbull should look at ways to increase the number of affordable housing units through Town purchase, construction, or rehabilitation of properties.	31%	13%	**56%**
TOWN - Possible Housing Account			
The Town should establish a dedicated account to collect monies to support housing strategies.	25%	24%	**51%**
Collecting a small fee as part of any Zoning Permit would be a good way to collect money for a dedicated Town account.	31%	24%	**45%**

REGULATORY - Require	Agree	Not Sure	Disagree
New residential development *should be required* (rather than just incentivized or encouraged) to provide affordable housing units (percentage) as part of that new development.	30%	14%	56%
REGULATORY - Incentivize	**Agree**	**Not Sure**	**Disagree**
Consider offering a density incentive on new 55+ (senior) residential projects to encourage developers to deed restrict a portion of units as affordable.	52%	21%	27%
Consider offering incentives to encourage new residential projects to deed restrict a portion of units as affordable for families and workers.	37%	15%	47%
New residential development should be offered incentives (such as higher density) and otherwise encouraged (but not required) to provide affordable housing.	25%	16%	54%
Accessory Dwelling Units			
Accessory dwelling units(sometimes called accessory apartments) are a good way to meet housing needs of a variety of people within existing houses.	43%	25%	32%

14. About 1/3 of participants indicated they felt that affordable housing was "low income housing." Since affordable housing is configured for households earning 80% or less of the area median income, it is ***lower*** income housing but not "low income housing." This misconception may be an important issue to address in the future.

5 Strategies

Based on the research and investigation conducted as part of preparing this Housing Plan, Trumbull's overall strategic direction is:

STRATEGIC DIRECTION

Seek to provide for a variety of housing choices in Trumbull for people and families of all ages, incomes, and other characteristics.

The general approach is anticipated to include:

1. **Overall Strategic Direction –**
   a. Provide for housing options that support seniors who would like to remain in Trumbull.
   b. Encourage affordable housing for local workers who are challenged by current market-rate housing prices.

2. **Existing Housing Stock –**
   a. Preserve and maintain Trumbull's existing affordable housing stock.

3. **New Housing Development –**
   a. Allow for housing development in appropriate areas of Trumbull which:
      - Includes affordable housing units,
      - Is well-designed, and
      - Is located close to the Town Center node or other identified nodes, along transit routes, and/or areas near services.
   b. Seek to diversify the town's housing stock by enabling opportunities for both homeownership and rental housing.

4. **Other Goals –**
   a. Ensure the Town's land use and zoning regulations are coordinated with the goals and strategies of the Housing Plan.
   b. Promote resident education, communication, and discussion about addressing the need for affordable housing and implementing the Housing Plan.

5.1 Address Key Housing Affordability Issues In Trumbull

Strategy	Description	Leaders / Partners
1. Increase The Number Of Affordable Senior Housing Units	*A significant need in Trumbull (with strong support from residents) was to provide for more housing units for the growing senior population of all types, configurations, and service levels and at all price points.* **a. Increase the number of Housing Authority units (serving the lowest income elderly / disabled persons).** **b. Increase the number of age-restricted units in private developments and/or non-profit developments) at a variety of income levels (possibly including density bonuses).** **c. Investigate possible development incentives (additional units, greater coverage, lesser setbacks, etc.) for providing affordable units.**	**Town** **Housing Authority**
2. Increase The Number Of Workforce Housing Units	*Working people earning typical wages can struggle with increasing housing costs and this can hinder local business's ability to hire workers and can even hinder the Town's ability to hire police, teachers, and other workers and recruit volunteer firefighters.* **a. Require that at least 10% of all new multi-family housing units be deed-restricted to households earning 80% or less of area median incomes.** **b. Increase the number of housing units affordable to workers at local businesses and the Town's workforce.** **c. Investigate ways to provide "attainable housing" (priced for 80% to 120% of AMI) while recognizing that such units will not count to the State's Affordable Housing Appeals List.** **d. Investigate possible development incentives (additional units, greater coverage, lesser setbacks, etc.) for providing affordable units.**	**Town** **PZC**
3. Encourage Further Use Of Accessory Dwelling Unit Regulations With Affordability Requirements	*For many years, Trumbull has allowed for the establishment of accessory dwelling units in the community while, at the same time, requiring such units be deed-restricted to rent at affordable prices. Over 250 units have been created in this way and Trumbull intends to continue this program.* **a. Maintain accessory dwelling unit regulations and corresponding affordability requirements.** **b. Consider allowing detached accessory dwelling units in the future.**	**PZC**
4. Review Possibility Of Having Design Guidelines	*Survey results clearly indicated that design of any new development (including multi-family residential development) is important to Trumbull residents and design guidelines should be established to guide such developments in the future.* **a. Adopt design guidelines for future development in Trumbull (for other than single-family residential houses).**	**PZC**

5.2 Establish A Supportive Framework

Strategy	Description	Leaders / Partners
1. Continue To Educate The Community	*Affordable housing is likely to be a public policy issue for many years to come. Since people may not understand what affordable housing is or why it could be important for Trumbull, efforts to provide information and education should continue.* **a. Educate community leaders, residents, developers, institutions, etc. about affordable housing (needs, programs, etc.)** **b. Use the Town website to provide information on housing needs and housing options (including links to important housing information.** **c. Create and maintain a "knowledge base" of information related to affordable housing.**	**Staff**
2. Support Operations Of The Fair Rent Commission	*As required by State law, Trumbull recently established a Fair Rent Commission. The Commission's role will be to investigate allegations of excessive rental charges and address other landlord-tenant matters.* **a. Support operations of the Fair Rent Commission.**	**Town** **Staff**
3. Deliver Regular Updates On Housing Matters	*Staff should deliver regular updates to the Town Council, the Planning and Zoning Commission, and other housing-related organizations on housing efforts and accomplishments in Trumbull.* **a. Provide regular updates to the community on housing matters.**	**Staff**
4. Participate In Training/Education On Housing Matters	*Staff and other municipal officials (such as land use commissioners) will participate in training and education programs related to housing.* **a. Participate in training/education on housing matters.**	**Staff** **PZC**
5. Prepare Standard Documents / Procedures	*It seems likely that some future affordable housing developments will consist of "deed-restricted" units yet there are no standard documents provided by the State or other organizations applicable to such developments. As a result, each development could provide its own documents in different formats and with different provisions (some of which may not conform to State law) and this could become an enforcement challenge. Some affordable units could be lost (revert to market rate units) and the Town's affordable housing percentage would decrease. On the other hand, the Town could establish standard documents which would be required for any proposed "deed-restricted" development in the future.* **a. Prepare A Standard Housing Affordability Plan** • Number of units / Affordability levels / Unit Location / Finishes • Length of Deed Restrictions / Renewal • Verification of Income Eligibility / Rental Rate / Sale Price By Developer or Approved Administrator (Not The Town of Trumbull) • Fair Housing Marketing Plan **b. Prepare Standard Deed Restrictions** **c. Reserve The Right For The Town To Approve The Administrator Proposed By The Developer (Or Require A 3rd Party Administrator)**	**Staff** **PZC**

5.3 Implement Other Strategies

Strategy	Description	Leaders / Partners
1. Investigate Opportunities To Partner With Housing Providers	*By partnering with housing providers (including for-profit entities and non-profit entities such as Habitat For Humanity, Connecticut Housing Partners, and/or other non-profit housing developers), Trumbull can guide affordable housing unit development in ways the community supports.* **a. Investigate ways to build strong relationships with, and partner with, housing providers.** **b. Investigate possible ways to make Town land available for affordable housing units where the Town would be a partner (such as Habitat For Humanity and similar organizations).** • Investigate whether there are any Town-owned parcels which might be usable for affordable housing. • Evaluate the availability of Town or State land / facilities for affordable housing units. • Evaluate properties obtained through tax sale or other means for use as affordable housing. **c. Seek ways to help local banks meet their Community Reinvestment Act (CRA) obligations for meeting the credit needs in communities they serve.**	**Staff**
2. Investigate Ways To Attract Eligible Households	*Trumbull is credited with an affordable housing unit for any housing unit occupied by a household receiving rental assistance or utilizing a CHFA/USDA mortgage. These are existing housing units and do not require that new housing units be built.* **a. Investigate ways to attract households utilizing CHFA / USDA mortgages to Trumbull:** • Down Payment Assistance / Closing Cost Assistance **b. Seek funds (such as from banks addressing their Community Reinvestment Act obligations) to support homeownership incentive programs.**	**Staff**
3. Further Investigate Housing Issues In POCD Update	*Trumbull is about to embark on updating the POCD and housing strategies should be included with other recommendations.* **a. Update Strategies From Prior Plans In POCD Update** • Affirm / revise strategies from 2014 POCD • Identify areas as a housing focus area for senior affordable housing including areas near the mall.	**PZC** **Staff**
4. Continue To Support "Aging In Place"	*In some cases, the housing that people already occupy could be an affordable option for them provided supportive services are available.* **a. Social / Health / Nutrition / Transportation Programs** **b. Develop a "Senior Chore" program (Maintenance Corps")**	**Town**
5. Seek Exemption From CGS 8-30g	*The Affordable Housing Appeals Procedure (CGS 8-30g) enables a private developer to over-ride local zoning in ways that may not be consistent with how Trumbull chooses to address housing issues.* **a. Create enough State-defined affordable housing units to become exempt from CGS 8-30g.** **b. Accumulate sufficient "housing unit equivalent points" (HUEP) to be eligible for a four-year moratorium from CGS 8-30g**	**Town**

6 Appendix

6.1 Affordable Housing Metrics

Metrics Of Affordable Housing In Trumbull (2023)
(area median income is that for Bridgeport area = $103,900 for a family of 4 people
and the Bridgeport AMI is used since it is lower than the State AMI of $112,600)

AREA MEDIAN INCOME (information only)	1 person	2 people	3 people	4 people	5 people
100% of AMI	$ 72,730	$ 83,120	$ 93,510	$ 103,900	$ 112,212

INCOME ELIGIBILITY	1 person	2 people	3 people	4 people	5 people
80% of AMI	$ 58,184	$ 66,496	$ 74,808	$ 83,120	$ 89,770

MAXIMUM SALE PRICE @ 80% AMI	Studio	1 BR	2 BR	3 BR	4 BR
Theoretical Occupancy	1 person	1.5 people	3.0 people	4.5 people	6 people
Relevant Income (based on theoretical occ.)	$ 58,184	$ 62,340	$ 74,808	$ 86,445	$ 96,951
Monthly Housing Allotment (30% of income)	$ 1,455	$ 1,559	$ 1,870	$ 2,161	$ 2,424
Maximum Sales Price (@ 80% AMI)	$168,015	$170,247	$199,668	$225,599	$246,558

Sales price calculations based on conventional 30-year mortgage with 20% down payment and a fixed 5% interest rate. Calculated monthly housing allotment allocated to principal, interest, real estate taxes, insurance, utilities, etc.

MAXIMUM GROSS RENT @ 80% AMI	Studio	1 BR	2 BR	3 BR	4 BR
Theoretical Occupancy	1 person	1.5 people	3.0 people	4.5 people	6 people
Relevant Income (based on theoretical occ.)	$ 58,184	$ 62,340	$ 74,808	$ 86,445	$ 96,951
Monthly Housing Allotment (30% of income)	$ 1,455	$ 1,559	$ 1,870	$ 2,161	$ 2,424
Fair Market Rent Limit	$ 1,093	$ 1,321	$ 1,645	$ 2,118	$ 2,513
Maximum Monthly Gross Rent (@ 80% AMI) (Lower Of Allotment or FMR Limit)	$ 1,093	$ 1,321	$ 1,645	$ 2,118	$ 2,424

6.2 Affordable Housing Inventory

Affordable Housing Appeals Listing (February 2023)

	Units
Government Assisted	315
Deed Restricted Units	316
	631

	Households
Tenant Rental Assistance	17
CHFA/USDA Mortgages	68
(fluctuate annually - locations not disclosed)	**85**

716 units / 13,157 (*2010 Census*) = 5.44%

NB - Denominator will reset when 2020 Census is released in June 2023 and percentage will go down

Government Assisted (315 units)

Name	Street Address	Total	Family	Elderly
Housing Authority				
Stern Village	200 Hedgehog Circle	186		186
Stern Village Congregate	210 Hedgehog Circle	36		36
Private / Non-Profit				
Trumbull Townhomes		42	42	0
Huntington Senior Housing	1235 Huntington Turnpike	40	0	40
Group Homes				
10 Evergreen Lane	33 Leffert Road	4	4	0
33 Leffert Rd./Whole Life Inc.	33 Leffert Road	1	1	0
Resources for Human Dev., Inc.	40 Sunset Avenue	1	1	0
CIL/Kencrest Services	86 Beech Street	1	1	0
Marrakech, Inc.	92 Hurd Road	1	1	0
Clasp Homes	101 Oldfield Road	1	1	0
The Kennedy Center, Inc.	295 Daniels Farm Road	1	1	0
The Kennedy Center	569 Edison Road	1	1	0
		315	**53**	**262**

Deed-Restricted (316 units)

Location	Total
Ash Circle	20
Trumbull Townhomes	17
Bridle Trail	10

Location	Total
Carriage House	4
Stonebridge	4
Accessory Dwelling Units	260

6.3 Glossary Of Terms

8-30g - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. *See "Affordable Housing Appeals Procedure")*

ACCESSORY DWELLING UNIT – A separate dwelling unit:

- located on the same lot as a principal dwelling unit of greater square footage,
- with cooking facilities, and
- which complies with or is otherwise exempt from any applicable building code, fire code and health and safety regulations;

ACCESSORY DWELLING UNIT, AFFORDABLE - An accessory apartment subject to binding recorded deeds which contain covenants or restrictions that require such accessory apartment be sold or rented at, or below, prices that will preserve the unit as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income.

AFFORDABLE HOUSING - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to 80% of the area median income. (See CGS Section 8-39a)

AFFORDABLE HOUSING APPEALS PROCEDURE – As codified in CGS 8-30g, a series of procedures that developers, municipalities, and courts must follow with regard to a proposed affordable housing development with regard to:

- What constitutes an application.
- How such application is to be processed,
- A developer appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project.
- The "burden of proof" shifting to the municipality with regard to proving that:
- The decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
- The public interests clearly outweigh the need for affordable housing; and
- Such public interests cannot be protected by reasonable changes to the affordable housing development.

AFFORDABLE HOUSING DEVELOPMENT - As used in CGS Section 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

ANNUAL INCOME - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

AREA MEDIAN INCOME (AMI) - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs.

AS OF RIGHT – Able to be approved in accordance with the terms of a zoning regulation or regulations and without requiring that a public hearing be held, a variance, special permit or special exception be granted or some other discretionary zoning action be taken, other than a determination that a site plan is in conformance with applicable zoning regulations;

ASSISTED HOUSING - Housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

CGS - Connecticut General Statutes

CHFA/USDA MORTGAGE - Government-insured home loans with fixed-interest rates that enable qualified borrowers (such as those with low- and moderate-incomes) to purchase a home with reduced down payments and/or closing cost reduction.

FAIR HOUSING – The right to choose housing free from unlawful discrimination based on race, color, religion, sex, national origin, familial status, disability, marital status, and age (codified in the federal Fair Housing Act).

FAMILY – People related by blood, adoption, marriage, civil union, etc.

FEE-IN-LIEU-OF AFFORDABLE HOUSING (FILAH) – A scenario where a developer may satisfy a requirement to provide affordable housing by paying a fee into a housing trust fund in lieu of on-site production. The housing trust fund is used (along with other funding sources) to finance affordable housing elsewhere in the community.

HOUSEHOLD - All the people who occupy a housing unit.

HOUSING CHOICE VOUCHER – *See "Rental Assistance."*

HOUSING UNIT EQUIVALENT POINTS – A system created by the Legislature (see CGS Section 8-30g) whereby points are attained for different types of housing units newly created since 1990.

Housing Unit Equivalent Points (HUEP) **Housing Type**	**HUEP If Owned**	**HUEP If Rented**
Family Units Affordable @ 40% AMI	2.00	2.50
Family Units Affordable @ 60% AMI	1.50	2.00
Family Units Affordable @ 80% AMI	1.00	1.50
Elderly Units Affordable @ 80% AMI and below	0.50	0.50
Mobile Manufactured Home In A Resident-Owned MMH Park		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Potential Bonus Points (in addition to other HUEP)		
Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units)	0.50	0.50
3-Bedroom Units	0.25	0.25
Market Rate Units In Set-Aside Development	0.25	0.25
Family Units In An Approved Incentive Housing Development	0.25	0.25
Other Units In A Resident-Owned MMH Park	0.25	0.25

INCENTIVE HOUSING ZONE - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

INCLUSIONARY ZONING - Municipal regulations which make some provision for housing affordable to people with low to moderate incomes as part of new development approvals – either in terms of establishment of units, a fee-in-lieu-of-units, and/or other approaches. Programs can be mandatory (required) or voluntary (incentivized). In the absence of such provisions, affordable housing may not be created due to municipal intent, builder choice, neighborhood opposition, financing practices, and/or other factors.

MEDIAN - A numerical value used to describe an overall dataset where one half of the values in the dataset are above the median value and one half are below.

MEDIAN INCOME - As used in CGS Section 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

MIDDLE HOUSING - Housing types which fit in the middle between single-family dwellings and larger multi-family developments (such as duplexes, triplexes, fourplexes, townhouses, cottage courts, and multiplexes). Missing middle housing generally contains fewer than 8 units but may contain more units in more urban settings. The buildings are typically "house-scale" to fit into existing neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation.

MIXED-USE BUILDING – See mixed use development.

MIXED-USE DEVELOPMENT - A development containing both residential and nonresidential uses in any single building.

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) – Housing which sells or rents at affordable prices without government subsidies or deed-restrictions – often due to age, condition, location, market conditions, or other factors.

RENTAL ASSISTANCE - A program for helping -low-income households afford decent, safe, and sanitary housing by paying the difference between 30% of the household's income and the rental rate of a unit that meets minimum standards of quality and safety as defined by the State of Connecticut.

SET-ASIDE DEVELOPMENT - As used in CGS Section 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, 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 thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income.

SINGLE-FAMILY – A detached structure that consists of one dwelling unit.

TWO-FAMILY – See "Duplex"

ACKNOWLEDGEMENTS

Planning & Zoning Commission

Fred Garrity, Jr.	Chair
Anthony Silber	Vice-Chair
Richard Deecken	Secretary
Tony D'Aquila	
Brandon Cousins	
Michael Miller	Alternate
Linda Finger	Clerk

Town Staff / Consultants

Rina Bakalar	Economic and Community Development Director
Rob Librandi	Land Use Planner
Gia Mentillo	Administrative Assistant
Glenn Chalder, AICP	Planimetrics, Inc. (consultant)