



# COMMUNITY MEETING

May 3, 2023

## 2023-2028 Affordable Housing Plan

Town of Trumbull

# Overview

- Preparation of a housing plan for Trumbull has nothing to do with any past, present or future affordable housing development
- CGS Section 8-30j (adopted in 2017) requires that *all Connecticut municipalities* prepare an affordable housing plan
- The plan “shall specify how the municipality intends to *increase the number of affordable housing developments* in the municipality”
- The plan must be updated at least once every 5 years



## Overview Of This Process

# Overview



Staff  
Boards / Commissions  
Assemble relevant information

Census data  
Plan of Conservation and Development  
Housing Diversity Study (2018)  
Zoning Regulations  
**Community survey / input meeting**

**Impediments / opportunities**  
What Trumbull has  
What may be Trumbull's needs

Things Trumbull might address

- Possible Town initiatives
- Possible regulation changes
- Other strategies

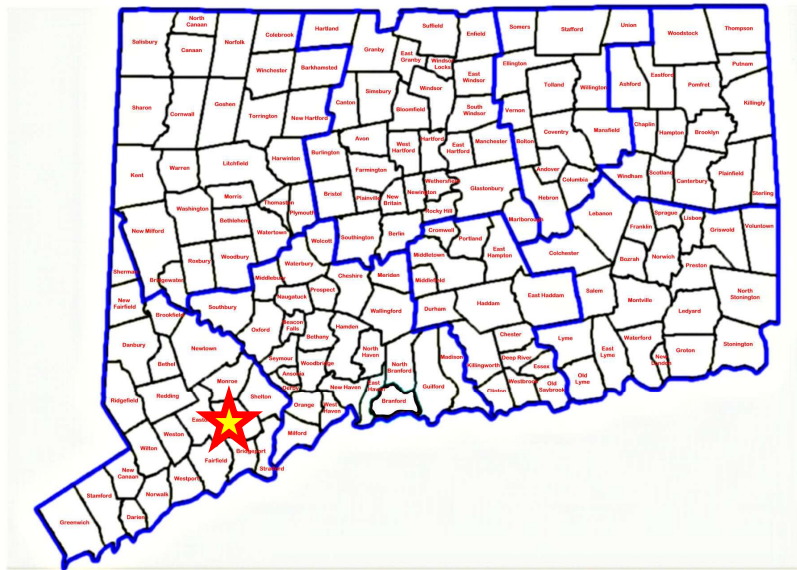


## Why Prepare A Housing Plan?

# Why Prepare A Housing Plan?

## #1 State Statutes Require It

- CGS Section 8-30j (adopted in 2017) requires that all 169 Connecticut municipalities prepare an affordable housing plan



# Why Prepare A Housing Plan?

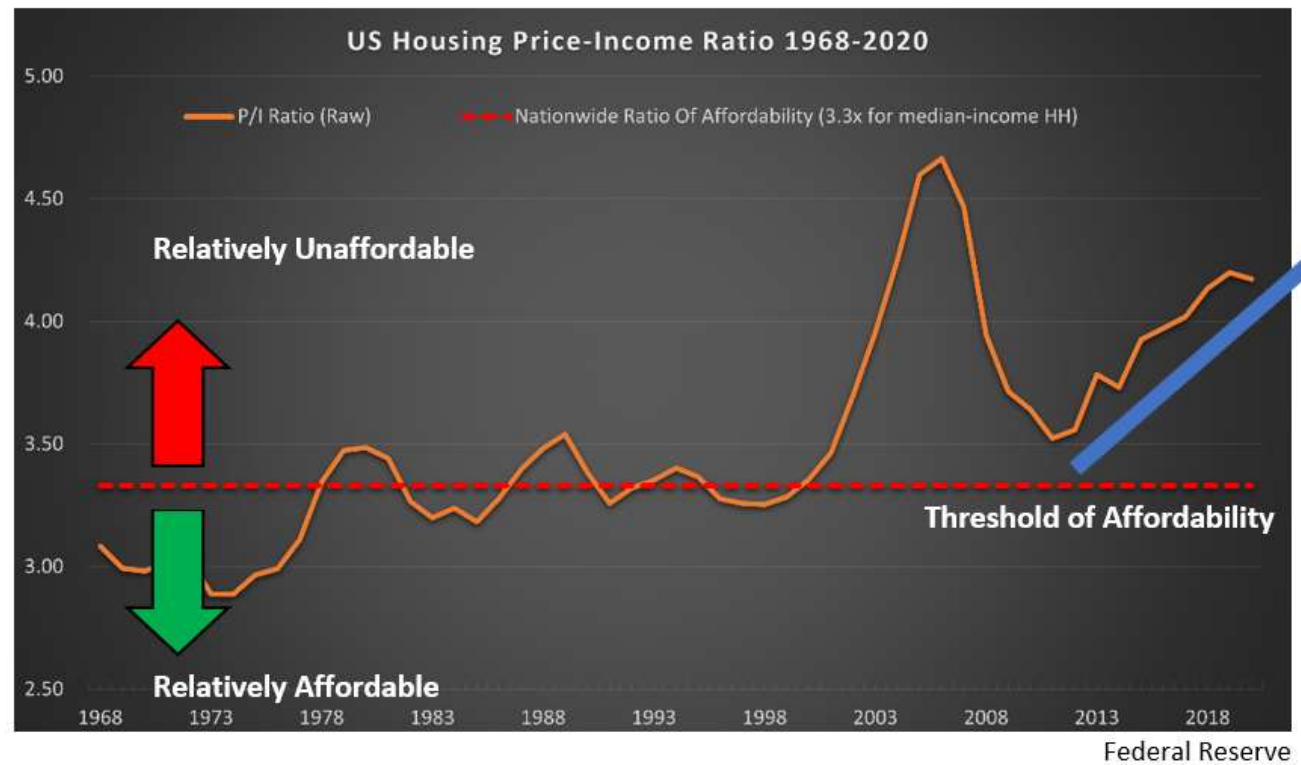
## #2 Not Enough Housing To Meet Needs



US population continues to grow (births, etc.) ...  
But the housing that is needed has not been produced ...

Why Prepare A  
Housing Plan?

### #3 Housing Has Become Unaffordable





# Why Prepare A Housing Plan?

## #4 Housing Needs Are Changing

Housing needs change over the course of our lives:

- People may seek larger or more expensive housing
- People may seek different services, amenities, or location
- People may seek smaller or less expensive housing

There are not enough units of the housing types we will need or want in the future ...



# Why Prepare A Housing Plan?

## #5 The Clock Is Ticking

Housing to meet changing needs  
takes a long time to produce...

We probably should have started  
a while ago!



# Why Prepare A Housing Plan?

## TAKEAWAYS ...

More housing is needed ...

More housing choices are needed ...

More affordable housing choices are  
needed ...





What Has Been Learned So Far?

## What Has Been Learned So Far

“Housing is absolutely essential to human flourishing. Without stable shelter, it all falls apart.”

Matthew Desmond  
American Sociologist  
Princeton University

## What Has Been Learned So Far

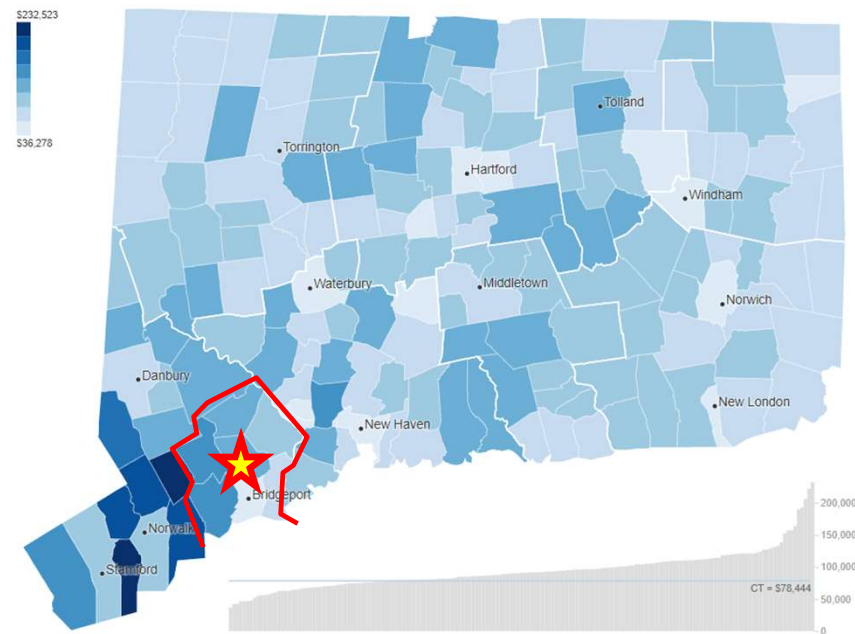
- Affordable housing is housing for people of modest means (working or retired) with a restricted rent or purchase price and a restricted sale price

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

	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

# What Has Been Learned So Far

- Affordable housing is **not** housing for “low income people” ...
- Based on the concept of “area median income” for household size



# What Has Been Learned So Far

**People who have housing may:**

- **Assume others also have housing ...**
- **Not realize the housing challenges facing many people today ...**



## What Has Been Learned So Far

- More and more people are finding it harder and harder to be able to afford housing - in Connecticut and elsewhere
- It may or may not be a “crisis”, but it is a concern because ...



## What Has Been Learned So Far

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.

**1 in 4**

Trumbull households earn  
80% or less of the area median income

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.



**85%**

of these Trumbull households  
are "housing cost burdened"

# What Has Been Learned So Far

## About **1 in 4** Trumbull Households May Struggle With Living Costs

Data from the United Way estimates that **26%** of Trumbull households are earning less what the United Way calculates as the basic cost of living

Town	Total HH	% ALICE & Poverty
Bridgeport	50,547	68%
Darien	6,858	17%
Easton	2,805	21%
Fairfield	20,595	28%
Monroe	6,703	26%
New Canaan	7,084	21%
Norwalk	33,923	43%
Stratford	20,084	45%
Trumbull	12,427	26%
Weston	3,473	16%
Westport	9,896	21%
Wilton	6,028	18%

**ALICE** = Asset Limited / Income Constrained / Employed  
(people who are working for modest wages and have not accumulated wealth / assets)

# What Has Been Learned So Far



**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*

# What Has Been Learned So Far

- A wide variety of people may struggle with housing costs ...
- People you may see everyday ...
- People you may rely on ...
- People in your own family ...
- Everyone needs housing!

Housing Choices Benefit A Wide Variety Of People





Does Trumbull Have Policies Today?



## 7. Residential Development

### Overview

Trumbull has been, and will continue to be, a community whose housing stock consists primarily of single-family detached dwellings. However, the age composition of the community is changing and so the housing needs of its residents are changing as well. In the last 30 years, Trumbull has addressed the need and demand for alternative house choices by updating its zoning regulations to allow for multi-family, age-restricted housing and accessory apartments. Prior to 1984, the only alternative housing opportunities were at Stern Village and St. Joseph's Manor.

As Trumbull's population continues to age and household sizes continue to shrink, the Town expects to see sustained interest in other housing choices. The Town will preserve the single-family character of the community while seeking ways to provide new housing opportunities.

Residential development can also provide economic benefits. Placing residents within walking distance to commercial centers provides new customers without traffic impacts. Combining housing and businesses also helps create more vibrant, active places.

### Goals

- Maintain and preserve Trumbull's existing single-family owner-occupied housing stock and the character of existing neighborhoods.
  - Encourage new housing opportunities for the elderly and encourage housing affordable to working families and single individuals.
- Encourage new housing opportunities for the elderly and encourage housing affordable to working families and single individuals.



# 2014 POCD

## 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.





Does Trumbull Have Affordable Housing Now ?

# Does Trumbull Have Affordable Housing Now?

- Trumbull has **716 State-recognized** affordable housing units (5.44%)

315 Assisted Housing Units  
(Such As Housing Authority)



68 Mortgage Assistance Units



316 Deed-Restricted Units



17 Rental Assistance Units



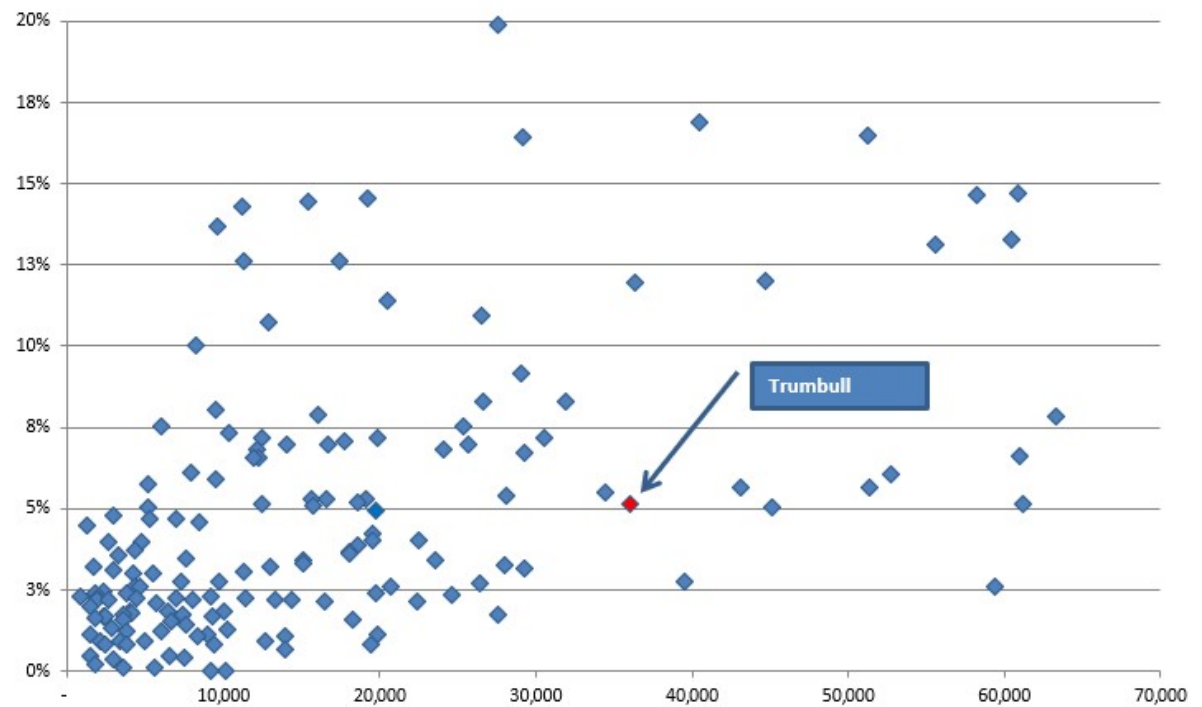
Trumbull has been a leader in deed restricting accessory dwelling units

## 1 in 18

Existing housing units are affordable (hiding in plain sight)

# Does Trumbull Have Affordable Housing Now?

- Since less than 10% of the units are State-recognized as affordable housing units, **Trumbull is subject to the "Affordable Housing Appeals Procedure"** (CGS 8-30g) where certain developments may not have to comply with local regulations





What Did The Survey Indicate?

# Community Survey



## On-Line Survey

Hosted by the Trumbull Planning & Zoning and Economic Development Departments

### HOUSING NEEDS / HOUSING STRATEGIES

The Town of Trumbull is conducting a community survey about housing needs in Trumbull and possible housing strategies for the future. The survey is part of preparing an Affordable Housing Plan for Trumbull as required by the State.



**Tell us what you think!**

On-line survey available **through Sunday March 22** at [trumbull-ct.gov](http://trumbull-ct.gov) or at [www.surveymonkey.com/r/Trumbull-Housing](http://www.surveymonkey.com/r/Trumbull-Housing)

Or use the QR code!



1,384 participants

OVERALL	Agree	Not Sure	Disagree
Having more housing options and choices would make Trumbull an even better community.	35%	14%	<b>51%</b>
DESIGN			
Guiding the design of housing options so that it fits into the physical characteristics of Trumbull is important.	<b>85%</b>	5%	10%
LOCATION			
More housing options and choices <i>in and near commercial areas</i> would help support local businesses and help create vibrant, walkable, mixed-use areas.	<b>52%</b>	12%	35%
Trumbull should focus primarily on ways to promote affordable housing options and choices <i>in areas served by public water and public sewer.</i>	<b>43%</b>	22%	36%
Affordable housing options and choices should be located <i>in all areas</i> of Trumbull.	35%	9%	<b>57%</b>

# Community Survey



## On-Line Survey

Hosted by the Trumbull Planning & Zoning and Economic Development Departments

### HOUSING NEEDS / HOUSING STRATEGIES

The Town of Trumbull is conducting a community survey about housing needs in Trumbull and possible housing strategies for the future. The survey is part of preparing an Affordable Housing Plan for Trumbull as required by the State.



**Tell us what you think!**

On-line survey available through Sunday March 22 at [trumbull-ct.gov](http://trumbull-ct.gov) or at [www.surveymonkey.com/r/Trumbull-Housing](http://www.surveymonkey.com/r/Trumbull-Housing)



1,384 participants

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%



# Community Survey



## On-Line Survey

Hosted by the Trumbull Planning & Zoning and Economic Development Departments

### HOUSING NEEDS / HOUSING STRATEGIES

The Town of Trumbull is conducting a community survey about housing needs in Trumbull and possible housing strategies for the future. The survey is part of preparing an Affordable Housing Plan for Trumbull as required by the State.



**Tell us what you think!**

On-line survey available through Sunday March 22 at [trumbull-ct.gov](http://trumbull-ct.gov) or at [www.surveymonkey.com/t/Trumbull-Housing](http://www.surveymonkey.com/t/Trumbull-Housing)



1,384 participants

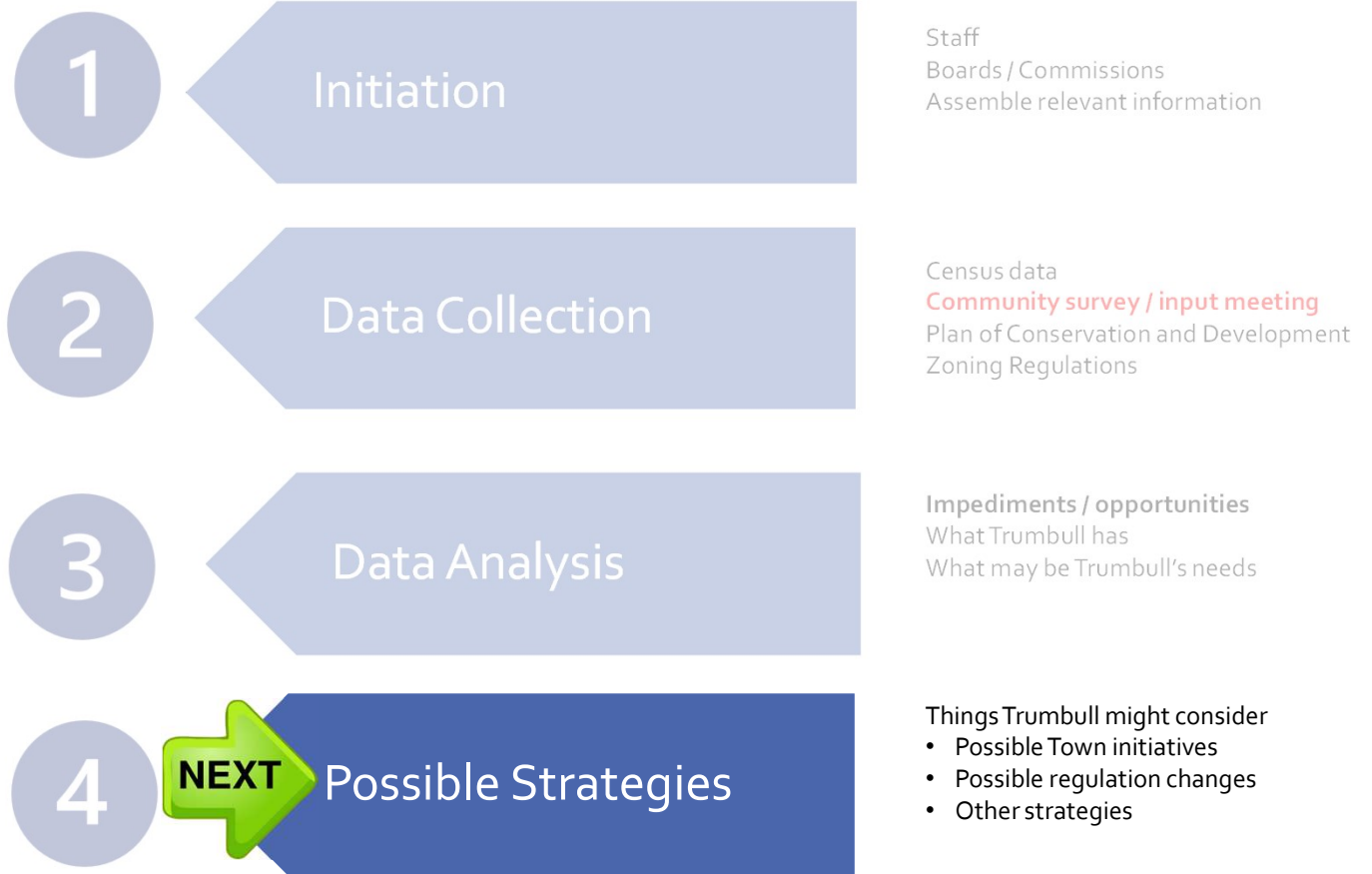
REGULATORY - Require	Agree	Not Sure	Disagree
New residential development <u>should be required</u> (rather than just incentivized or encouraged) to provide affordable housing units (percentage) as part of that new development.	30%	14%	<b>56%</b>
REGULATORY - Incentivize	Agree	Not Sure	Disagree
Consider offering a density incentive on new 55+ (senior) residential projects to encourage developers to deed restrict a portion of units as affordable.	<b>52%</b>	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%	<b>47%</b>
New residential development should be offered incentives (such as higher density) and otherwise encouraged (but not required) to provide affordable housing.	25%	16%	<b>54%</b>
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.	<b>43%</b>	25%	32%



What's Next?



# Next Steps



# Possible Strategies Being Considered

## Key Issues

- Design guidelines
- Affordable senior units
- Workforce housing units

## Other Strategies

- Partner with others (Habitat For Humanity)
- Incentivize home purchase (down payment assistance, etc.)
- Support “aging in place”

## Supportive Framework

- **Education**, training, progress reports, Fair Rent Commission
- Consider preparing standard documents



# COMMUNITY COMMENTS

Comments?



What can / should Trumbull do about housing issues?

# Next Steps

- **May 3 = Community Input Meeting**
- Identify possible strategies
- Prepare / refine plan
- **May/June = Adopt plan!**
- **June = Submit to State**

