

Town of Trumbull, CT Housing Diversity Study

June 2018

Prepared for:

Trumbull Planning & Zoning Commission

Prepared by:



Introduction

The Town of Trumbull Planning and Zoning Commission obtained a Technical Assistance grant from the Connecticut Department of Housing to study the feasibility of establishing Incentive Housing Zone (IHZ) regulations. The Commission engaged Milone & MacBroom, Inc. to assist in technical analysis of the need for affordable housing in the community, identifying potential locations for diversified housing opportunities in Trumbull, and make recommendations on diversifying housing. This report summarizes the study process and results.

Report Summary

The State established the Housing for Economic Growth program in 2007 to encourage municipalities to make progress towards the State's goal of at least 10% of housing units in each community being designated affordable. An examination of Trumbull's current housing stock revealed that 5.2% of units are designated affordable. Furthermore, 11% of the Town's housing stock is renter-occupied, indicating a lack in diversity of housing type. This lack in diversity and high sales prices have important negative implications for Trumbull's ability to meet the housing needs of smaller households, such as young professionals living alone or as couples. Also, as Trumbull's population continues to age, more households seeking to downsize will be forced to leave town due to a dearth of appropriate housing stock.

While the need for more diverse housing units is strong in Trumbull, current zoning and established land use patterns in areas served by public water and sewer limit suitable siting options for more dense housing. This study offers recommendations on regulatory approaches to encouraging more diverse housing in appropriate locations.

Affordable Housing

The 2015 Housing Data Profile for Trumbull, prepared by the Partnership for Strong Communities, is on the following pages. The profile provides a detailed look at Trumbull's current housing stock: by type, tenure household and other characteristics. Following is a summary of the key points (with data supplementation as noted).

Why Affordable Housing in Trumbull?

In meeting the State's objectives for 10% of housing units in each community meeting affordability targets, 5.2% of Trumbull's housing stock meets the statutory definition of affordable (2015 numbers). In 2016, the town ranked 48th out of 138 municipalities not exempt from *Connecticut General Statutes* §8-30g. The statute established the affordable housing land use appeals decision law that enables developers to challenge denials of proposed affordable housing development in municipalities with less than 10% affordable housing in their communities in Superior Court, and place the onus on the municipality to prove the negative impacts on the health, safety and welfare of the community that the development would pose.

Trumbull's housing stock is 89% owner-occupied. The 2015 median sales price for a home in Trumbull was \$409,200 (American Community Survey). This means that most housing sales in

2015 were out of reach for those earning the Area Median Income (AMI) for a family of four - \$65,000 per year (HUDuser.gov) - assuming 20% down-payments and interest rates for conventional loans. Moreover, the ability to save \$81,840 for a 20% down-payment on a median sales price home can be difficult for first time buyers.

The median gross rent for Trumbull's approximate 1,325 rental units was \$1,897, with data indicating that 67% of renters in town spend more than 30% of their income on housing. The median monthly owner cost for housing units with a mortgage was \$2,896, and approximately 32% of home-owners are spending more than 30% of their income on housing. By contrast, the median gross rent for Fairfield County was \$1,385, and the median selected monthly owner cost for mortgaged units was \$2,698.

Affordable Housing for Whom?

Younger professionals seeking to live in Trumbull have limited rental choices, if they are not ready to purchase a home due to student loan burden, insufficient savings for down payments and/or lack of desire for homeownership and the lifestyle it entails.

Trumbull also has an aging population (median age is 43.6, compared to 40.2 for the State and 39.9 for Fairfield County – ACS 2012-16). Just over 50% of occupied housing units in Trumbull have been occupied by the same householder for at least 15 years. Older householders on fixed incomes may be preparing to downsize but have limited options to downsize within Trumbull.

What Does Affordable Mean in Trumbull?

According to the parameters of the IHZ program, affordability is based on an adjusted median income in Trumbull that ranges from \$46,100 for a single person to \$65,800 for a family of four, based on Low (80%) Income Limits.



Housing Data Profiles 2015



Population, Households & Age

Source: 2009-13 American Community Survey

	2009-13	2000	% Change		2009-13	2000	% Change
Population	36,251	34,243	6%	Householders living alone	19%	16%	2%
Households	12,087	11,911	1%	Residents living in families	80%	81%	-2%
Average household size	2.94	2.82	4%	Households with someone <18	43%	39%	3%
Average family size	3.37	3.17	6%	Households with someone > 65	35%	32%	3%

Median age for those living in Trumbull is 43.6 years old, 3.4 years older than CT's median age of 40.2 years old.

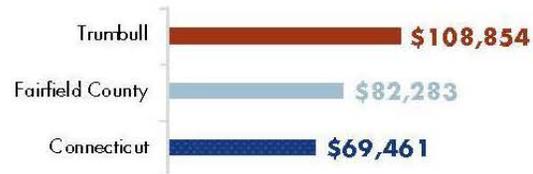


Income & Age

Trumbull's annual median household income in 2013 was \$108,854, 57% more than Connecticut's median household income of \$69,461. It is 32% more than Fairfield County's median household income of \$82,283. Trumbull's median household income ranks 22 (1=highest, 169=lowest) among CT's 169 municipalities.

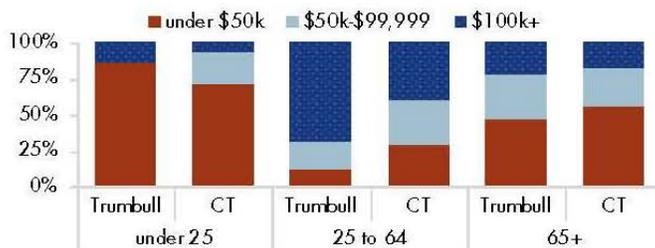
Median Household Income

Source: 2009-13 American Community Survey



Income by Age of Head of Household: Trumbull

Source: American Community Survey 2009-13



In Trumbull, 0.2% (21) of the heads of households were under 25 years old, 24% (2,911) were 25-44 years old, 45% (5,398) were 45-64 years old and 31% (3,757) were 65 or older.

Throughout Connecticut, households headed by those under 25 and those 65 and over tend to have lower incomes than those 25-64 years old, limiting their housing options.

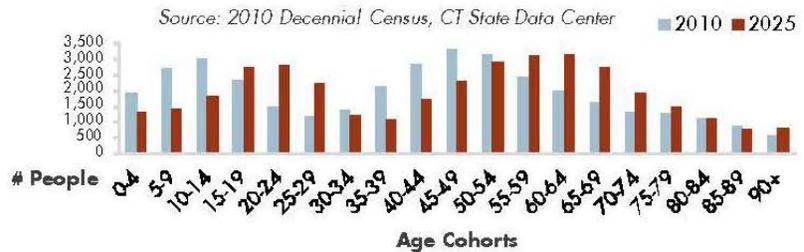


Aging of the Population

Trumbull is one of the 153 Connecticut municipalities projected to see a drop in school-age population between 2015 and 2025. Many municipalities will see declines over 30%. The projected decrease for Trumbull is 29%. Meanwhile the 65+ population for Trumbull is projected to increase by 24%.

Age Cohorts - 2010 Population, 2025 Population Projections: Trumbull

Source: 2010 Decennial Census, CT State Data Center





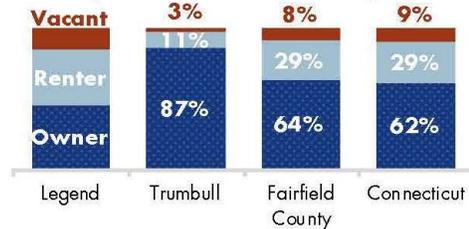
Characteristics of Housing Stock

Tenure

	Trumbull	Fairfield County	Connecticut
Total	12,417	361,272	1,486,995
Owner-Occupied	10,762	229,486	919,488
Renter-Occupied	1,325	103,169	436,361
Vacant	330	28,617	131,146

Source: 2009-13 American Community Survey

Percent of Owner-Occupied, Renter-Occupied and Vacant Housing Units



Trumbull saw its number of housing units increase by 2% from 2000 to 2013. Renters live in 11% of Trumbull's housing stock, compared to 29% for Fairfield County and 29% for Connecticut.

Units in Structure

Overall, 67% of CT's occupied housing stock is comprised of single-family housing, while 33% is multifamily housing (2+ units in structure) and 1% is mobile homes.

In Trumbull, 91% of occupied homes are single-family, 9% are multifamily (2+ units in structure), and 0% are mobile homes. Renters live in 83% of Trumbull's 1,117 multifamily homes, and owners occupy 96% of its 10,953 single-family homes.

Units in Structure by Tenure: Trumbull



Source: 2009-13 American Community Survey

Year Built

CT's housing stock varies in age, with 23% built before 1939, 36% built from 1940 to 1969 and 41% built from 1970 on.

In Trumbull, 10% of the housing stock was built prior to 1939, 49% was built between 1940 and 1969 and the remaining 40% was built after 1970. Shifting demographics indicate that housing built from 1970 on may not meet the needs of CT's current and future residents.

Tenure by Year Structure Built: Trumbull

Source: 2009-2013 American Community Survey



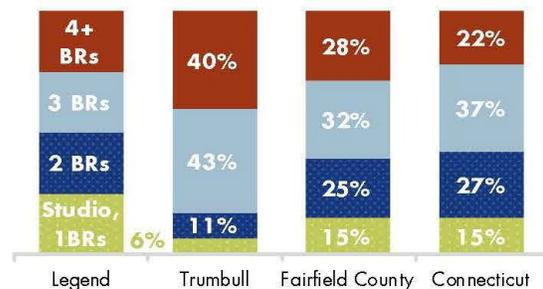
Bedrooms

A majority of homes in CT have 3 or more bedrooms, with 37% having 3 bedrooms and 22% having 4 or more. 42% of the homes in the state have 2 or fewer bedrooms.

Over 83% of homes in Trumbull have 3 or more bedrooms, while 17% have 2 or fewer bedrooms. Towns and cities that have larger homes with more bedrooms offer fewer housing options for younger workers or downsizing Baby Boomers.

Housing Units by Number of Bedrooms

Source: 2009-13 American Community Survey



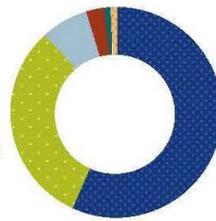


Housing Costs for Owners and Renters

Affordability

Across CT, 50% of renters and 35% of owners spend more than 30% of their income on housing. In Trumbull, 68% of renters spend more than 30% of their income on housing, while 35% of owners do the same. Households that spend more than 30% of their income on housing may have little left over for necessities such as transportation, food, health care, etc.

Housing Costs as a % of Household Income: Trumbull



	# Units	% Total
Owner-Occupied		
Spending <30%	6,923	57%
Spending >=30%	3,858	32%
Not computed	108	1%
Renter Occupied		
Spending <30%	327	3%
Spending >=30%	898	7%
Not computed	100	1%

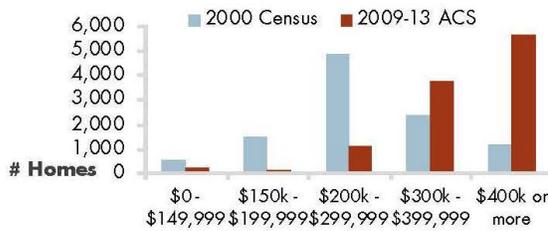
Source: 2009-13 American Community Survey

Home Value

The value of homes in Connecticut has risen significantly over the last 15 years, putting home ownership out of reach for many middle-class households. In Trumbull, 5% of homes were valued under \$150,000 in 2000, compared to 2% now. The median home value in Trumbull is now \$409,200, an increase of 57% since 2000.

Self-Reported Value of Owner-Occupied Homes: Trumbull

Source: Census 2000, 2009-2013 American Community Survey

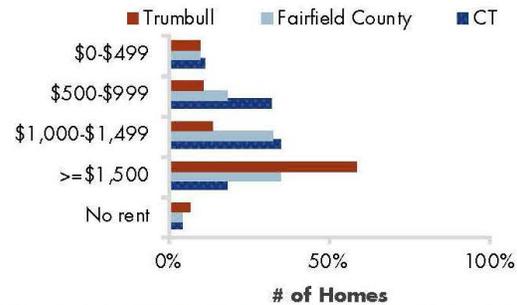


Gross Rent

According to 2009-13 American Community Survey data, 73% of Trumbull's 1,325 rental units have a gross rent over \$1,000 per month and 15% have a gross rent under \$750 per month.

Rental Units by Gross Rent: Trumbull

Source: 2009-2013 American Community Survey



Housing Costs & Income

Owner Households: Trumbull

The average homeowner household in Trumbull has a median income of

\$117,929

Households with a Mortgage

Median Income:

\$142,931

Median Monthly Owner Costs:

\$2,896

Households w/out a Mortgage

Median Income:

\$67,500

Median Monthly Owner Costs:

\$1,000+

Median Income Renter Households =

\$41,607

62% less than the median income of all households.

Median Gross Rent =

\$1,897

55% of income spent on rent.

45% of income for all other expenses.

In Connecticut, incomes among those who own their homes tend to be much higher than incomes for renter households. Incomes for owners who no longer pay a mortgage also tend to be lower than for those paying a mortgage, as those no longer paying a mortgage may be retired and living on fixed incomes.

Source: 2009-13 American Community Survey

Renter Households: Trumbull

 Housing Market General Information

Housing Wage

2015 Housing Wage: Trumbull

 **\$24.67**

Trumbull is included in the Bridgeport Metro Area.

Each year, the National Low Income Housing Coalition calculates the “housing wage,” the hourly wage needed for a household to afford a typical 2-bedroom apartment in metro areas throughout the United States.

Connecticut’s housing costs are typically high, ranking #8 in 2015 with a housing wage of \$24.29.

Grand List

Real Property Grand List Values, 2008-13: Trumbull

Total Real Property 2008	\$4,626,471,400
Total Real Property 2013	\$4,007,325,100
% Change, 2008-13	-13%

Connecticut housing prices declined precipitously after the 2008 financial crisis and have not rebounded to pre-crisis levels, particularly in municipalities - 114 of 169 - where housing stock is dominated by single-family homes. Across the state, 152 municipalities have seen either no change in real property grand lists, or declines, forcing most to raise mill rates, reduce services, or both.

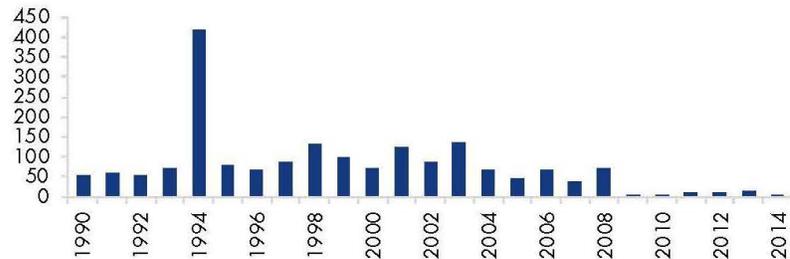
Source: CT Office of Policy and Management

Building Permits

Connecticut saw a sharp decline in building permits following the crash of the housing market in the mid-2000s. As the housing market slowly recovers, statewide building permits have increased by small amounts since 2011, with permits for multifamily units at levels not seen for a decade. Building permits issued, however, remain well below the levels seen in the 1980s and 1990s.

Building Permits by Year, 1990-2014: Trumbull

Source: CT Department of Economic and Community Development



Affordable Housing Appeals List

Each year the CT Department Of Housing surveys municipalities in the state to determine the number of affordable units each has. The data is compiled for the Affordable Housing Appeals List. The following housing units are counted as affordable in Trumbull in 2014:

Assisted Units Counted in 2014 Appeals List:

Trumbull	
315	Governmentally Assisted Units
15	Tenant Rental Assistance
36	CHFA/USDA Mortgages
+	317 Deed Restricted Units
<hr/>	
683	Total Assisted Units

Calculation of % of Total Units Assisted:

Trumbull				
683	÷	13,157	=	5.2%
Total Assisted Units		Total Units, 2010 Census		Units Assisted

Housing Data Profiles are produced by the Partnership for Strong Communities. Updated November 16, 2015.

For more information about the information presented or to use any of the graphics presented in the Housing Data Profiles, please contact: Christina Rubenstein, Deputy Policy Director, christina@pschousing.org.

IHZ Program Overview

Incentive Housing Zones (IHZ) are overlay zones that enable Incentive Housing Developments (IHD) *by right*. IHZs must be approved by the Connecticut Department of Housing and meet several statutory requirements in order to be eligible for financial incentive payments to the municipality. An IHD is a residential or mixed-use development in which at least 20% of the dwelling units are guaranteed affordable to households earning 80% or less of the Area Median Income (AMI), adjusted for household size, for at least 30 years.

The incentives are payments from the State for municipalities that create IHZs in appropriate locations: near transit facilities, an area of concentrated development or an area because of existing, planned or proposed infrastructure that is suitable for an IHD.

2015 Area Median Income for Trumbull

FY 2015 Income Limit Area	Median Income	FY 2015 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Trumbull town	\$89,000	Very Low (50%) Income Limits (\$)	31,050	35,450	39,900	44,300	47,850	51,400	54,950	58,500
		Extremely Low Income Limits (\$)*	18,650	21,300	23,950	26,600	28,750	32,570	36,730	40,890
		Low (80%) Income Limits (\$)	46,100	52,650	59,250	65,800	71,100	76,350	81,600	86,900

Source: HUD (huduser.gov)

The targeted affordable mortgage or monthly rental costs for singles and couples in Trumbull, per the IHZ program, would need to be \$1,153 to \$1,316 (30% of income for low income one- and two-person family households). Affordable mortgages and/ or rental rates for families of 3 or 4 would need to be \$1,481 to \$1,645 per month (30% of income for low-income three- and four-person households). Other affordable rentals and ownership costs can be calculated from the above income limits table.

IHZ Requirements

Following are requirements of the Connecticut Incentive Housing Zone program for IHZs:

1. Be consistent with the State Plan of Conservation and Development (eligible growth location)
2. Regulations of the zone shall permit, as of right, incentive housing development
3. Zone must comply with minimum allowable density requirements
 - 6 units/acre for single-family housing

- 10 units/acre for duplex or townhouse housing
 - 20 units/acre for multifamily housing
 - DOH may waive density requirements for land "owned or controlled" by a municipality, land trust, housing trust fund, or non-profit housing agency, provided development will be 100% set aside at 80% of AMI
4. Minimum as of right density allowed by the zone must increase the density allowed by the underlying zone by at least 25%
 5. Minimum densities prescribed above shall be subject only to site plan or subdivision procedures, and shall not be subject to special permit or special exception procedures, requirements or standards
 6. IHZ may consist of one or more sub-zones
 7. IHZ land area may not exceed 10% of the total land area or aggregate area comprised of IHZ and sub-zones in a municipality may not exceed 25%.

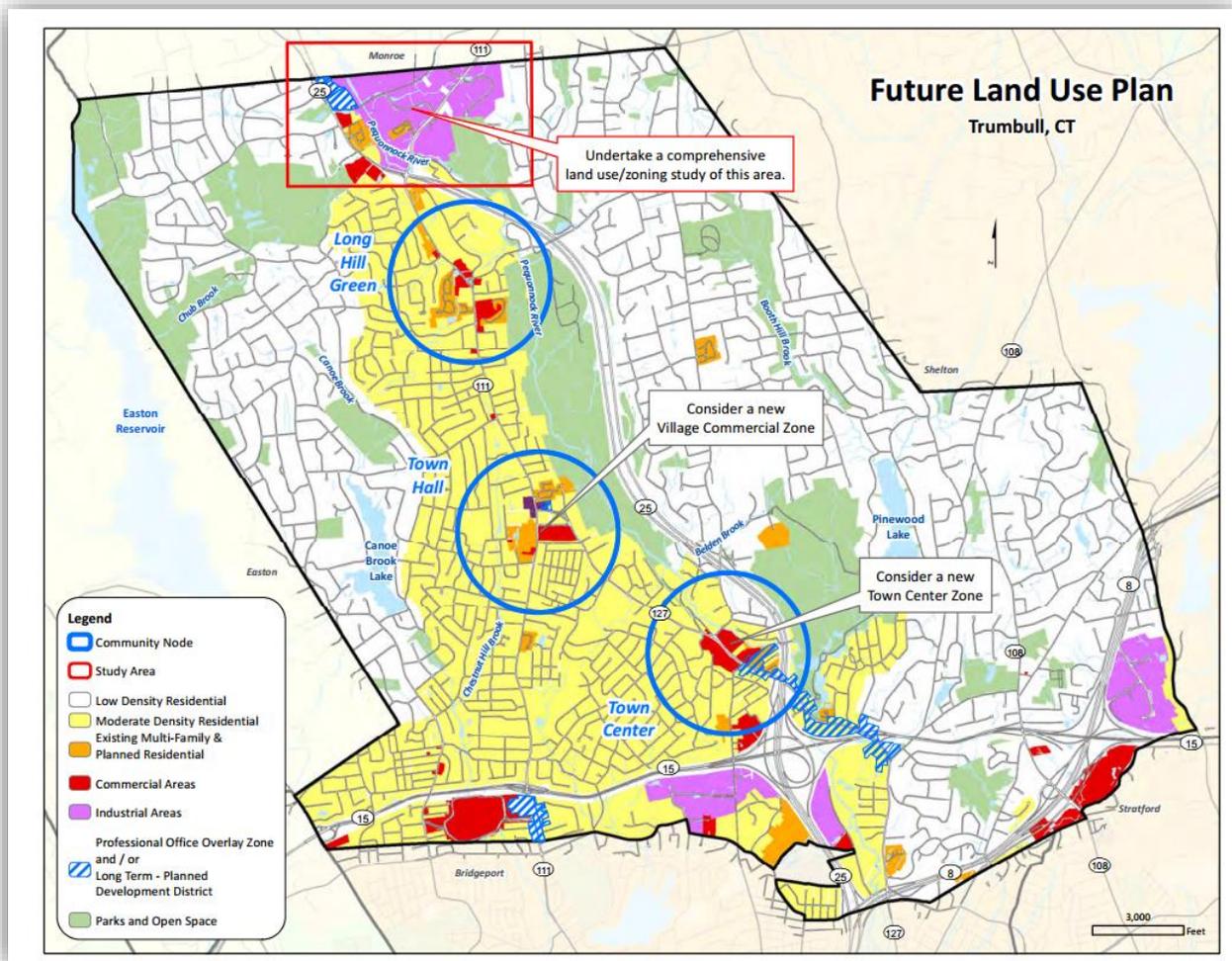
Other Zone Considerations

- In order to support the requirements of the IHZ, the zoning commission may modify, waive or delete dimensional standards contained in the zones that underlie the IHZ
- The regulations of an IHZ may allow for a mix of business, commercial or other nonresidential uses provided that these uses comply with the requirements of the Statute, and are consistent with the density requirements
- An IHZ may overlay all or any part of an existing historic district or districts
- An applicant for site plan or subdivision approval may exceed the minimum requirements of the IHZ
- A zoning commission, at the time of its adoption of regulations for an IHZ, may adopt design standards for the IHD.

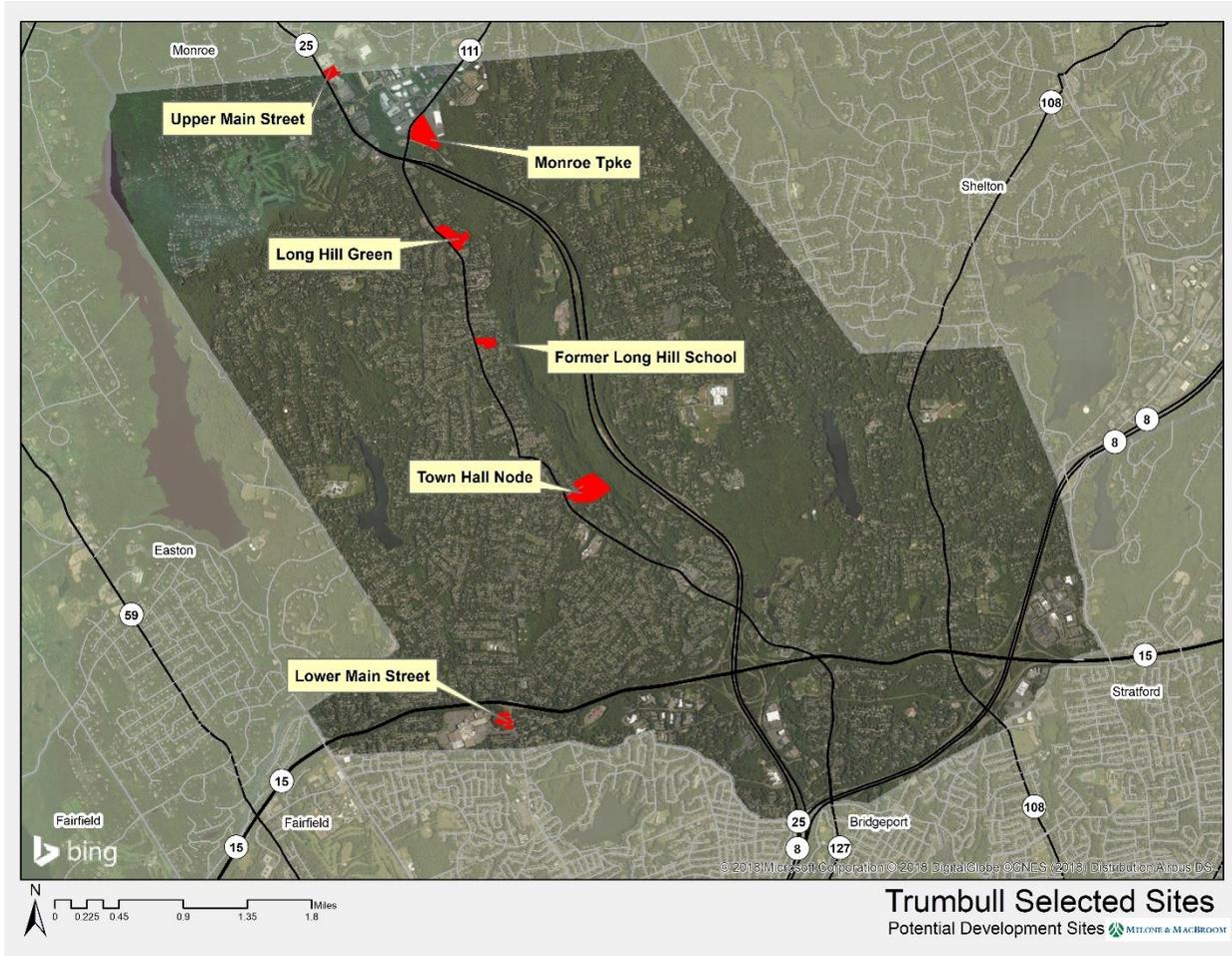
*Source: CT Dept. of Housing
(<http://www.ct.gov/doh/cwp/>)*

Preliminary Site Selection

In consultation with the Town’s Planning Staff, initial site selection criteria for diverse housing sites targeted nodes referenced in the 2014 Plan of Conservation and Development (POCD), and included vacant and developable land with access to public sewer and water, located on collector or arterial roads and with access to public transportation. Consideration was also given to town or state-owned properties, and available commercial real estate. The POCD prioritizes community nodes, commercial, industrial and Planned Development Areas (including Planned Professional Office) as future growth areas. The POCD targeted development areas were overlaid on the Town’s parcel database to query suitable locations for diverse housing opportunities.



Nine sites were initially reviewed and considered for options to diversify housing and increase density. Following discussions with Planning Staff and the Trumbull Planning and Zoning Commission, the list of sites for further examination was narrowed to six properties, as shown on the following map and summarized below.

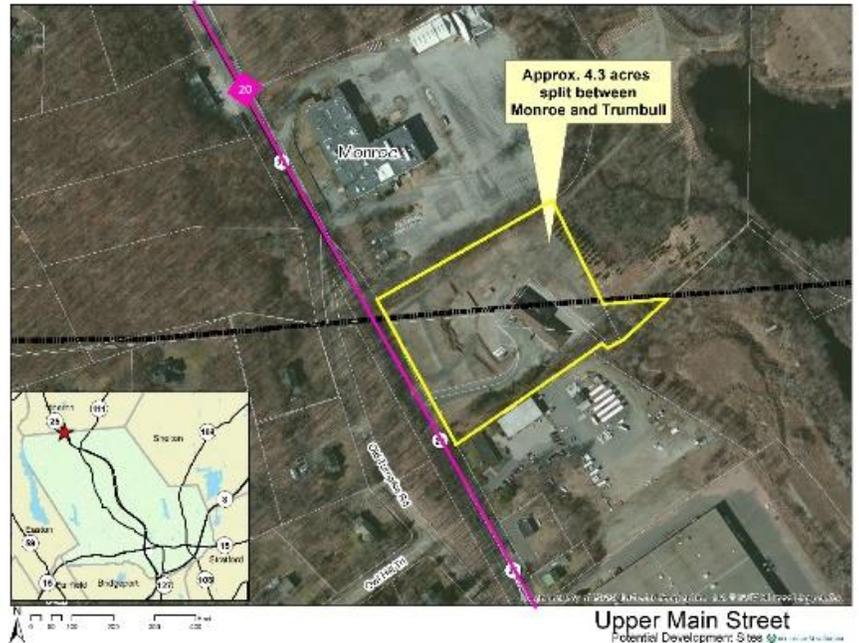


Factors the Commission considered included:

- The availability of infrastructure
- The neighborhood context
- The disposition of properties

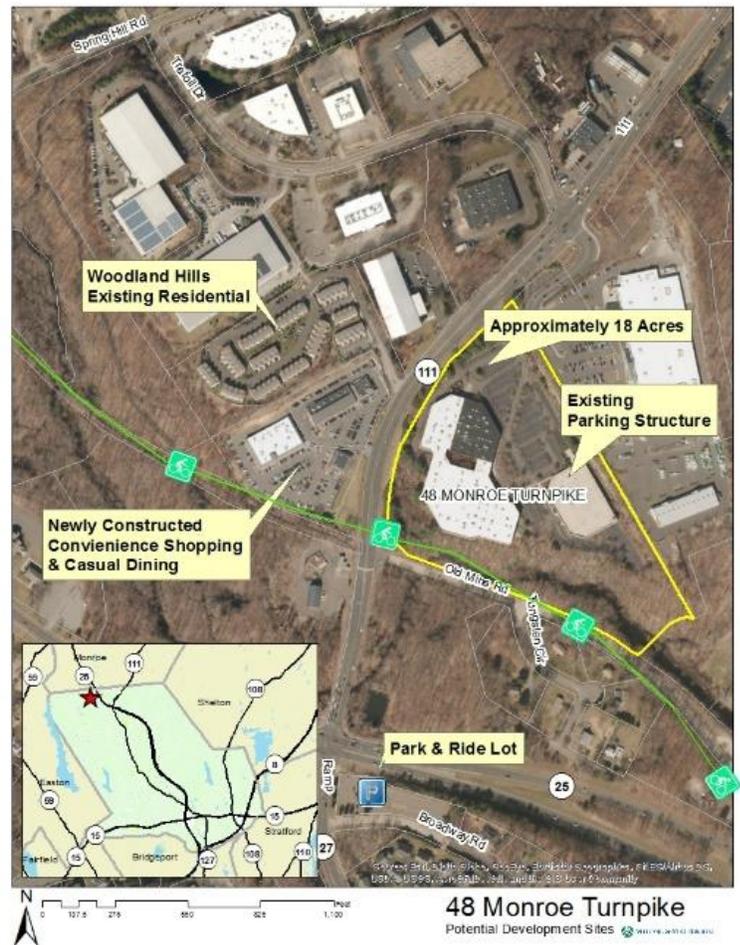
Upper Main Street

- Potential mixed-use redevelopment
- Approximately 4.3 acres, located in both Monroe and Trumbull
- Zoned Limited Industrial; zoned Business in Monroe
- Access to Route 25
- On Greater Bridgeport Transit (GBT) Route 20



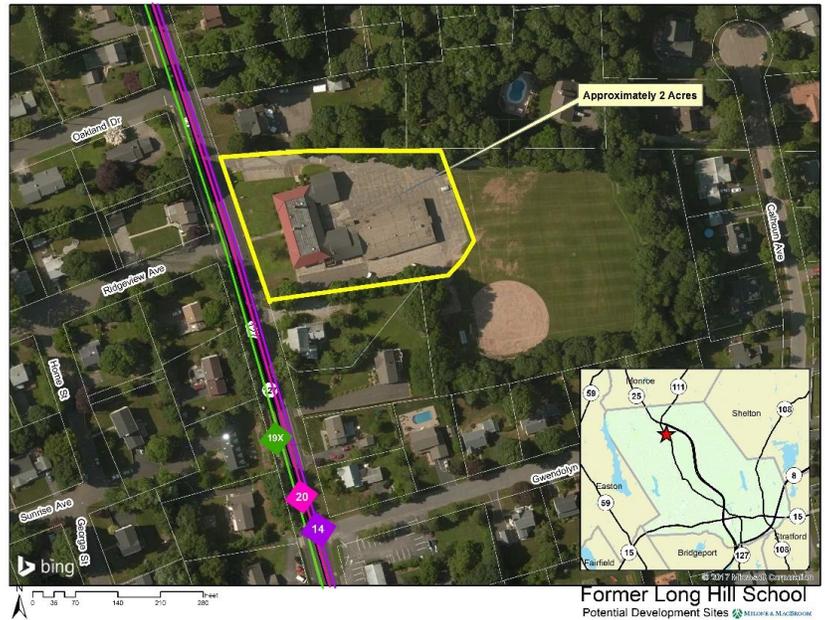
48 Monroe Turnpike

- Potential mixed-use or commercial redevelopment
- Approximately 18 acres, with 252,948 sq. ft. of existing space
- 1,232 surface and structured parking spaces
- Adjacent to medium density residential and neighborhood retail
- Access to Routes 25 and 111
- Access to Park & Ride commuter lot
- Pequonnock River Trail access



Former Long Hill School

- Potential for 55+ residential development of school building and infill
- Adjacent to medium-density residential and neighborhood retail
- On Route 111, with mixed-uses in the area
- On GBT Routes 14, 19x and 20



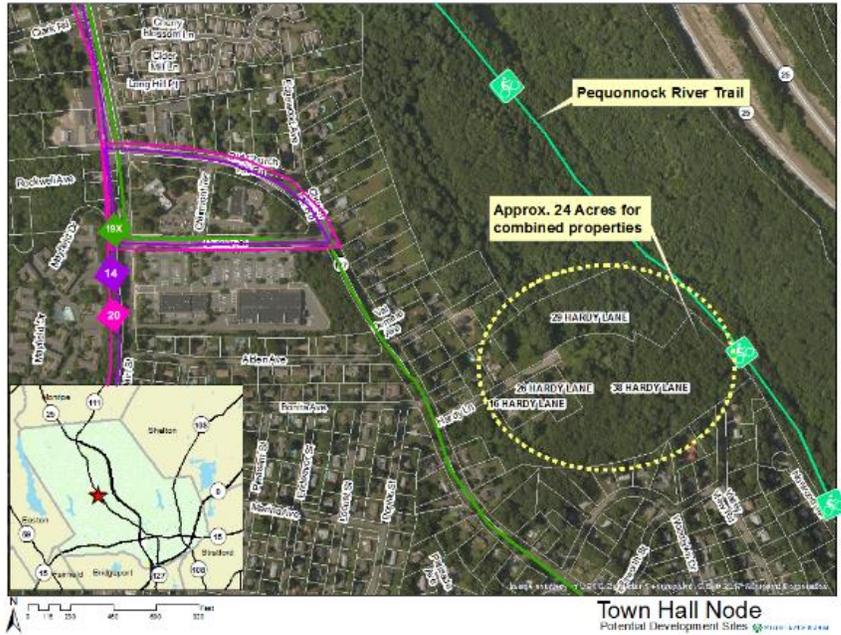
Long Hill Green

- Potential for mixed-use redevelopment of existing commercial
- Approximately 12 acres
- Parcels individually owned; potential to amass properties
- Reuse in a new site layout, or infill residential with existing commercial structure
- Access to Route 127
- On GBT Routes 14, 19x and 20
- Connection possible to Pequonnock River Trail



Town Hall Node—Hardy Lane

- Potential medium-density residential
- On GBT Routes 14, 19x and 20
- Potential direct connection to Pequonnock River Trail and access to open space



Lower Main Street/Rt. 15 Interchange Area

- Westfield-owned properties; adjacent to Trumbull Mall
- Potential for mixed-use or high-density residential
- Approximately 8.5 acres
- On GBT Route 6
- Adjacent to Merritt Parkway Interchange
- Lower Main Street Design Study indicated community desire for residential use to serve as gateway to Trumbull



Conceptual Plans

Conceptual development plans for the former Long Hill School and Town Hall Node/Hardy Lane sites were prepared to gain a better understanding of the form that more dense housing may take. The following summarizes those concepts.

Long Hill School

Two concepts were prepared to demonstrate how internal road layout affected overall design and relationships to adjacent properties.

Property: 5.5 acres

Current Zoning: Residence A (1/2 acre)

Development Concept 1:

- Redevelop existing building for residential units and amenity spaces
- 19 active-adult/age-restricted attached units
- Central green space
- Open space with walkways, plaza and rain garden



Long Hill School Concept 1

Development Concept 1a:

- Redevelop existing building for residential units and amenity spaces
- 18 active-adult/age-restricted townhouse units
- Central green space
- Open space with walkways, plaza

Considerations:

The ultimate number of potential units depends on the potential yield of the original school building. Maintaining an adequate building setback from adjoining properties and providing a vegetative buffer, rather than trying to provide more distance from adjoining houses by ringing the development with the internal access drive enabled greater density and a more attractive layout.



Long Hill School Concept 1a

Town Hall Node/Hardy Lane

Two concepts were prepared to demonstrate the impacts of enabling an alternative housing type (duplexes). Both concepts were designed at a density of approximately 4 units per acre, which is double the permitted density currently allowed on the site.



Hardy Lane Concept for Single-Family

Property: Approximately 24 acres

Current Zoning: Residence A (1/2 acre)

Development Concept for Single Family:

- 83 units
- 2-Story homes, 1,000 sq. ft.; 50-foot separation
- 2 parking spaces/unit
- Community Clubhouse with pool

Development Concept for Duplexes:

- 84 units
- 2-Story homes, 2,000 sq. ft.; 50-foot separation
- 2 parking spaces/unit
- Community Clubhouse with pool

Considerations: Enabling duplexes or attached units allows for a more open site design that may be more compatible with the adjacent neighborhoods.



Hardy Lane Concept for Duplex

Recommendations

In order to enable more diverse housing in Trumbull to accommodate a variety of households in appropriate locations, the Planning & Zoning Commission should consider a couple of regulatory approaches: creating a mixed-use overlay district and revising the existing Village Residence District regulations.

Mixed-Use Overlay

The intent of this new zone would be to enable multi-family housing in mixed-use developments in Trumbull's existing BC (Commercial) Zone. As an overlay, the Commission would be allowing property owners the option to incorporate multi-family in mixed-use projects where the community has already determined the intensity of commercial uses is appropriate. The community would need to determine the appropriate maximum density, and should consider granting density bonuses for the provision of housing units affordable to households earning 80% or less of the area median income. In addition, modifications to dimensional standards of the BC zoning would need to be made to accommodate higher densities while minimizing off-site impacts. Finally, site development and architectural design standards should be established to provide better transitions with surrounding properties. The standards should address parking, sidewalks, landscaping, architectural materials and style, and location of utilities among other things. Examples of language for this mixed-use overlay concept were provided to Planning and Zoning Commission staff.

Village Residence District

The current Village Residence regulations permit only single-family housing units, albeit it at the highest density of any single-family residential district. Modifications to enable a mixture of housing types, such as smaller single-family detached units (cap the number of bedrooms), duplexes, townhouses, and smaller multi-family structures (at a density less than what is provided for in the Mixed-Use Overlay) would enable the development of more diverse housing types on sites already determined to be appropriate for greater density by the Commission through its existing regulations. Again, the densities would need to be set by the community, and appropriate modifications to the dimensional and coverage standards would also be required. The Commission may also consider requirements for complete-streets design of internal roads in order to promote walkable neighborhoods, as well as site development and architectural design standards to provide better transitions with surrounding properties and encourage a village-style character.

Conclusion

This study identified a need for greater diversity in Trumbull's housing stock, which primarily consists of single-family detached units, and limited opportunities for younger householders who frequently have student loan debt and minimal savings, as well as older householders on fixed incomes. Several potential locations for more diverse housing opportunities were identified and explored, and the potential form of more dense housing was reviewed. In order to achieve greater housing diversity, recommendations to create a new Mixed-Use Overlay zoning district for commercial areas, and modifications to existing Village Residence zoning regulations should be considered, especially as the Planning & Zoning Commission is in the midst of working through a comprehensive zoning update.