



Mutual Housing Association of Southwestern Connecticut Case Study

Trumbull Townhomes

Trumbull, CT, a suburb outside of Bridgeport, has a population of 34,000 and a median household income of \$79,500. Only five percent of its households are classified as minority and less than two percent have incomes below the poverty level. (Bridgeport, by comparison, has a median household income of \$34,000 median income and 69% of its population is non-white.)

Planning for what was expected to be a 60-unit rental project began in 1993, when Mutual Housing Association of Southwestern Connecticut (MHA) first executed an option on a vacant 5.9-acre site. Shortly thereafter, MHA submitted a zoning application to the local Planning and Zoning Commission for a "Housing Opportunity Zone" to allow for the construction of affordable housing. The application was filed in accordance with Connecticut's Affordable Housing Appeals Act, legislation enacted in 1989 to open up suburban towns to affordable housing. Under the act, developers denied the opportunity to build affordable housing by local authorities may appeal the local rejection in court. A judge must then determine whether a town's reason for denial "clearly outweighs the need for affordable housing."

Opposition was fierce every step of the way. At the first zoning board meeting, even before the sale had been completed, between 300-400 people showed up. Sophisticated enough to know that they could not make explicitly discriminatory comments, neighbors asserted that their concerns were based on public health and safety issues. Many of the arguments seemed contrived: an increased likelihood of a rat infestation due to the increased likelihood of barbeques, for example. The town rejected the application, and MHA appealed the decision. A major argument presented by project opponents was that the development would put an unworkable load on the school system, adding over 150 students to the system. They claimed that a city like Bridgeport could get additional state money to cover these educational costs, but Trumbull would have to rely only on increased property taxes.

Finally, after a lengthy series of hearings and appeals, wetlands and site plan approvals were finally completed in 1998. A year later, final approval for a site plan containing 50 units was guaranteed by Connecticut Superior and Appellate Court decisions. In exchange for further reducing the density to 43 units, the Town donated a vacant parcel to MHA that they later developed into 39 units of affordable senior housing.

Fortunately, the six-year delay did not kill the project. The subject property was owned by five doctors who had hoped to put up an office building but had also been denied the right to do so by the zoning board. The doctors were so infuriated by this decision, that they were willing to hold the land under option while MHA went through similar zoning challenges. (It also helped that the housing market was extremely soft at this time and there were no other buyers.) The only requirement imposed by the doctors was that the non-profit pay the taxes on the land in the form of an annual renewal payment. The Melville Charitable Trust agreed to assist with this payment. Fortunately, both the lawyer and the architect for the project were amenable to flexible payment schedules, given that that the project was ineligible for any financing while it was still in litigation.

Ultimately the sale went through but not before the project was converted from rental to homeownership. Because this coincided with a time when the housing prices had skyrocketed,

the project began to seem less objectionable to Trumbull citizens. Everyone knew “relatives or children or employees or new teachers or others who simply cannot afford to live in Trumbull,” said Larry Kluetsch, MHA’s Executive Director. More and more applications started coming in from local citizens; ultimately more than half of the buyers had strong local ties to the community.

When completed, the project only had 43 school-aged children, many who had been enrolled in the Trumbull schools before they moved in.

In an analogous situation, in a community with similar demographics, a very vocal project opponent who had played a major role in a multi-year legal battle was seen on the property months after the case had been resolved. When asked by the developer when he was finally going to give up the fight, he explained that he wasn’t there to fight; he was just visiting his daughter!