



20
25



TRENDS,
CHALLENGES,
AND SOLUTIONS

THE STATE OF HOUSING IN CONNECTICUT



JANUARY 2026

Partnership for Strong Communities promotes equitable change in Connecticut housing policy by coordinating advocacy, advancing research, and uniting diverse partners.



TABLE OF CONTENTS

Forward	6
Executive Summary	7

SECTION 1: THE STATE OF HOUSING AFFORDABILITY 10

Housing Costs in Connecticut	11
The Burden of Housing Costs	20
Connecticut's Rental Assistance Program (RAP)	23
Housing Affordability Policy Recommendations	27

SECTION 2: THE STATE OF HOUSING CREATION 28

Housing Units in Connecticut	30
Housing Preservation	36
Funding for Housing Development	40
State Supported Housing Creation	44
Housing Creation Policy Recommendations	50

SECTION 3: THE STATE OF HOUSING CHOICE 52

Housing Types by Geography	53
Zoning	58
Rental Deserts	60
8-30g – Affordable Housing Land Use Appeals Procedure	64
Housing Choice Policy Recommendations	71

SECTION 4: THE STATE OF HOUSING STABILITY 72

Homelessness in Connecticut	73
Evictions and Foreclosures	78
Right to Counsel	83
Just Cause Eviction Protections	86
Fair Rent Commissions	88
Housing Stability Policy Recommendations	92

**SECTION 5:
EMERGING TOPICS IN
HOUSING 94**

New Technologies in Housing Construction	96
Social Housing and Community Ownership	99
Participatory Democracy in Land Use and Zoning	102

**SECTION 6:
HOUSING RELATED
LEGISLATION 106**

2025 Connecticut Legislative Session Summary	107
2025 Federal Housing Legislation	114

**APPENDIX A:
TOWN DATA PROFILES 116**

**APPENDIX B:
H.B. 5002 122**

**APPENDIX C:
KEY TERMS AND
ACRONYMS 126**

**APPENDIX D:
PARTNERSHIP
PUBLICATIONS AND
RESOURCES 134**

Research Publications and Policy Briefs	135
Research Associate Publications	137
Selected Fact Sheets and Blogs	138
Data Tools	139
Events	140

FORWARD

Housing is the foundation of opportunity. It shapes the quality of our children's education, where we can find work, the ability for families to plan for the future, and how our communities grow. Yet, too many Connecticut residents continue to struggle to find or keep an affordable home. This report, our first *State of Housing in Connecticut*, was created to bring greater visibility, understanding, and accountability to the challenges and opportunities in our state's housing system.

At the Partnership for Strong Communities, we believe that bringing data and storytelling together can drive meaningful change. This report captures the facts that defined the state of housing in 2025. It draws from statewide and national data, the expertise of partners across sectors, and the experiences and knowledge of those most affected by housing instability. Our goal is not simply to document problems, but to chart a path forward toward housing affordability, choice, and stability for every household in Connecticut.

This is the first of what will become an annual publication, an evolving tool for policymakers, advocates, funders, and community members alike. Each year, we will refine and expand the *State of Housing in Connecticut* to track progress, highlight emerging trends, and illuminate what's working. It's part of our ongoing commitment to ensure that research, advocacy, and collaboration move hand in hand toward systemic solutions.

Despite the challenges ahead, there is much to be hopeful for. Across Connecticut, communities are coming together to reimagine what's possible—from innovative housing construction and strengthened tenant protections, to bold rental assistance models, and new forms of community ownership.

I am deeply grateful to the Partnership for Strong Communities team for bringing their full expertise and determination to this project. Their work embodies our belief that housing research is not just technical, it is a tool for justice.

We are thankful to our partners across Connecticut who contributed data, shared insights, participated in interviews, and helped us understand the housing landscape from multiple vantage points. Your partnership strengthens our work and our shared commitment to affordability, creation, choice, and stability.

We also thank our philanthropic partners who continue to invest in research and advocacy that push Connecticut toward a more equitable housing system.

We are building the future of housing not only through policy change, but through the persistence and shared purpose of people who believe that everyone deserves a safe and affordable place to call home.



Chelsea Ross

Executive Director

Partnership for Strong Communities

EXECUTIVE SUMMARY

Connecticut's housing crisis, part of a broader national emergency, continues to shape the lives of families, communities, and the economy in profound ways. For families to thrive, **access to stable and affordable housing is essential**. Housing intersects numerous aspects of social and economic life, influencing major life outcomes, particularly for children, making it a cornerstone of well-being and opportunity.

Addressing high housing costs and limited options requires a coordinated effort to identify policies and tools that promote housing security while eliminating those that hinder progress. This report examines the state of housing in Connecticut through four essential lenses: **affordability, creation, choice, and stability**. While Connecticut has made meaningful strides in some areas, significant challenges remain. Addressing these issues through bold and equitable policy change is critical to ensuring that all Connecticut residents have access to safe, affordable, and stable housing.

Connecticut Residents Experience Significant Cost Burden

Housing affordability remains a significant challenge in Connecticut, particularly for renters and households of color. The median Connecticut household spends more on housing than the national average, and both rental and home sale prices have steadily increased. The gap between housing costs and income continues to widen. Alarming, **renters earn, on average, less than two-thirds of the hourly wage** needed to afford a two-bedroom apartment in the state.

Homeownership is also increasingly out of reach. In most municipalities, home prices far exceed the recommended affordability threshold of three times the median household income. Only three Connecticut towns meet this benchmark, underscoring the limited affordability across the state.

Among renters, **half are cost-burdened**, spending more than 30 percent of their income on housing, and **over a quarter are severely cost-burdened**, spending more than 50 percent of their income on housing. For homeowners, one in four is cost-burdened, and more than one in ten faces a severe cost burden. These challenges are even more pronounced among Black and Hispanic households, who experience disproportionately high rates of housing cost burden.

Low-income households bear the most significant impact of the affordability crisis. Addressing this issue requires a multifaceted approach: removing barriers to housing supply, increasing funding for programs that help vulnerable families cover housing costs, and implementing safeguards to prevent excessive rent increases.

Progress on Housing Creation Remains Slow

While Connecticut has made progress in housing development, it remains far from closing the gap created by years of underproduction, especially for lower-income households. In 2024, the state added 5,952 housing units, with 80 percent concentrated in Hartford, New Haven, and Fairfield counties. However, the 2024 total represents a 20 percent decline from 2023, and falls short of the late 1990s and early 2000s average of 8,600 new units annually.

Preserving existing affordable housing is also a growing concern. Approximately 11 percent of homes built through federal programs like the Low-Income Housing Tax Credit (LIHTC) are at risk of losing their affordability restrictions. Of Connecticut's 79,000 federally assisted homes, 4,530 have affordability restrictions expiring within the next five years, and an estimated 4,102 units may become uninhabitable. Moreover, deed restrictions on 740 affordable units built through the Build for CT program, which targets middle-income households, are set to expire within six years.

In terms of creating new affordable housing, Connecticut's FLEX program and Housing Trust Fund are among the most impactful state initiatives. Together, they have been allocated \$700 million for housing development. Moreover, an additional \$370 million in authorized but **unallocated funds could be strategically invested to accelerate housing creation.**

Despite these efforts, the need remains urgent across income levels. Connecticut faces a shortfall of 63,918 affordable homes for extremely low-income (ELI) renters—those earning 30 percent or less of the Area Median Income. This gap is exacerbated by higher-income renters living in homes that would otherwise be affordable to ELI households, pushing the **total shortage to over 93,000 affordable homes.**

To address these challenges, Connecticut must pursue comprehensive zoning reform to enable housing development across all municipalities. In addition, the state should prioritize grant funding for communities that actively support housing construction, align housing finance to target projects serving extremely low-income households, and maximize state resources to ensure transparency, efficiency, and capacity.

Mobility is Constrained by Lack of Diverse Housing Options

Connecticut's housing landscape continues to limit residents' choices; diverse and reasonably priced housing remains scarce across much of the state. Where we live is closely tied to socioeconomic outcomes, yet 64.9 percent of homes in Connecticut are single-family ones. Multifamily homes are primarily concentrated in urban centers and their surrounding areas, making it difficult for families seeking such housing options to find them outside the urban core.

Connecticut has made progress since 2000, particularly in the construction of more multifamily units. In 2024, just 29 percent of new homes built were single-family, down significantly from 87 percent of new constructions in 2000. However, single-family homes still dominate our

housing stock, limiting choice for those not ready, or interested, in pursuing homeownership. At the same time, far fewer homes are being built, and there is a growing shortage of affordable, family-sized homes. As a result, **many residents continue to live in overcrowded conditions due to limited alternatives.**

Zoning plays a critical role in shaping housing choice. In Connecticut, over 90 percent of land is zoned for single-family homes by right, while only 2.2 percent is zoned for developments with four or more units. This imbalance, combined with regulations such as height restrictions, minimum parking requirements, and large-lot-size mandates, makes multifamily development challenging and **reinforces the dominance of single-family housing.** In many areas, pursuing the creation of multifamily homes is often a lengthy and costly process.

Recent analyses suggest that Connecticut's affordable housing land-use appeals procedure (8-30g) has helped advance the state's housing goals. While most towns have increased their affordable housing stock over the past year, others have seen little to no growth or even declines. The statewide 4.2 percent increase in assisted affordable housing under 8-30g is unevenly distributed across municipalities.

Rental housing is also unevenly spread across the state. In 41 percent of Connecticut's census tracts, rental units make up less than 20 percent of the housing stock. In one-fifth of tracts, they account for less than 10 percent. This scarcity limits housing options for renters, particularly those with lower incomes or who rely on rental assistance. Towns with fewer than 10 percent of their housing meeting the 8-30g definition of affordable housing are disproportionately affected by this shortage.

To improve housing choice for Connecticut residents, policymakers should strengthen the Affordable Housing Appeals Act, expand funding for rental assistance, and implement statewide zoning reforms to support the development of diverse housing types.

Escalating Rates of Homelessness and Instability

Rising levels of homelessness, evictions, and the hundreds of households that face foreclosure each year reflect a persistent and uneven challenge to housing stability for Connecticut’s most vulnerable residents.

Homelessness has increased, with Point-in-Time estimates rising by 9.53 percent from 2024 to 2025 and now standing 43 percent higher than the 2021 estimate. Housing remains among the most frequently cited concerns of people seeking assistance, accounting for 36 percent of all calls to 2-1-1, while the homelessness response system continues to be overburdened and underfunded.

The risk of displacement remains a pressing issue for many renters and homeowners. Although some progress has been made, evictions and foreclosures continue to affect many households. Compared to pre-pandemic levels, monthly eviction filings in 2025 are slightly lower, though still significantly higher than during the pandemic. Foreclosures have declined, with monthly totals remaining under 60 and filings under 500—both figures substantially lower than two years ago.

Programs like **Fair Rent Commissions** and **Right to Counsel** have played a critical role in helping tenants avoid eviction and secure additional time to relocate. The program’s expansion statewide has enabled more households, particularly those unable to afford legal representation, to access support.

Further expanding **just-cause eviction protections** can ensure that households are not displaced for reasons beyond lease violations, nonpayment of rent, or other specific circumstances. These protections already extend to some seniors and individuals living with disabilities, and broader implementation could enhance housing stability across the state.

In addition to expanding access to fair rent commissions, just-cause protections, and the right-to-counsel program, increasing funding for the homelessness response program and investing in supportive housing are vital measures for improving housing stability for the state’s most vulnerable residents.

Legislative Developments in 2025

While primary legislation aimed at addressing the housing shortage did not pass during the 2025 regular legislative session, Connecticut enacted several laws this year to strengthen housing security. Six bills focused on housing code violations and fair rent commission access were passed and signed into law. The Housing Omnibus Bill, which had provisions on issues ranging from zoning reforms to housing assistance, tenant rights, and planning and oversight, was not enacted following the regular session. However, during the November 2025 special session, the General Assembly passed **H.B. 8002—An Act Concerning Housing Growth**, which establishes a new regional and local housing growth planning system, updates key land use requirements, and expands state capacity to support housing development.

Report Organization

This report is organized into six sections. The first section examines [housing affordability](#), and the second analyzes [housing creation](#). The third explores [housing choice](#) across the state, and the fourth focuses on [housing stability](#). The fifth highlights [emerging housing topics](#) such as innovations in construction technology, social housing models, and participatory democracy in land-use decisions. The sixth and final section provides an overview of [housing related legislation](#) at the state and federal level in 2025. The report concludes with a table summarizing key housing data points across Connecticut’s 169 towns, a glossary of key terms and acronyms, and a detailed list of resources.

THE STATE OF HOUSING AFFORDABILITY



SECTION **1**

SECTION 1:

THE STATE OF HOUSING AFFORDABILITY

A significant driver of housing security is affordability. Unaffordability often stems from policies that limit supply, driving up costs and making it particularly difficult for households with low or stagnant incomes.¹ In Connecticut, it is important to understand the extent to which residents can find and sustain homes they can afford. While housing cost is one factor, affordability also means being able to pay for housing without compromising other basic needs. The general rule is that families should not spend more than 30 percent of their income on housing costs. However, as discussed in this section, too many households do not earn enough to comfortably afford their home. This problem is particularly acute for renters, many of whom spend a large share of their income on rent. Without programs that assist low-income renters, such as the Rental Assistance Program, the situation would be even more severe.

This section is divided into four parts. The first begins with an examination of housing costs across the state, examining what residents must pay to rent or purchase a home, and the costs of maintaining homeownership. We then turn to housing cost burden, comparing housing costs to household incomes and assessing how families keep up with payments. We also examine the share of households that are cost burdened and severely cost burdened and explore the concept of the housing wage in Connecticut. The third section examines Connecticut's Rental Assistance Program (RAP), which has been a primary demand-side policy tool supporting vulnerable families by subsidizing rental costs to keep them more affordable. We then close with policy recommendations to promote housing affordability.

Housing Costs in Connecticut

Housing costs represent the single largest expense for most families nationwide, and there are growing concerns about how the cost of housing continues to outpace income growth.² A situation where the cost of housing increases faster than income can make it more difficult to afford other essential expenses like healthcare, childcare, and groceries. Further, no one should be forced to spend all their income on essentials. Everyone deserves to have some discretionary income to spend on things that bring them joy, such as an occasional meal out, a family trip, or a favorite hobby.

Housing in Connecticut has tended to cost more than in other states. Monthly housing costs are higher in Connecticut for homeowners and renters alike. Figure 1.1 illustrates the monthly amounts households pay for housing, showing that Connecticut residents consistently spend more than the national average.³

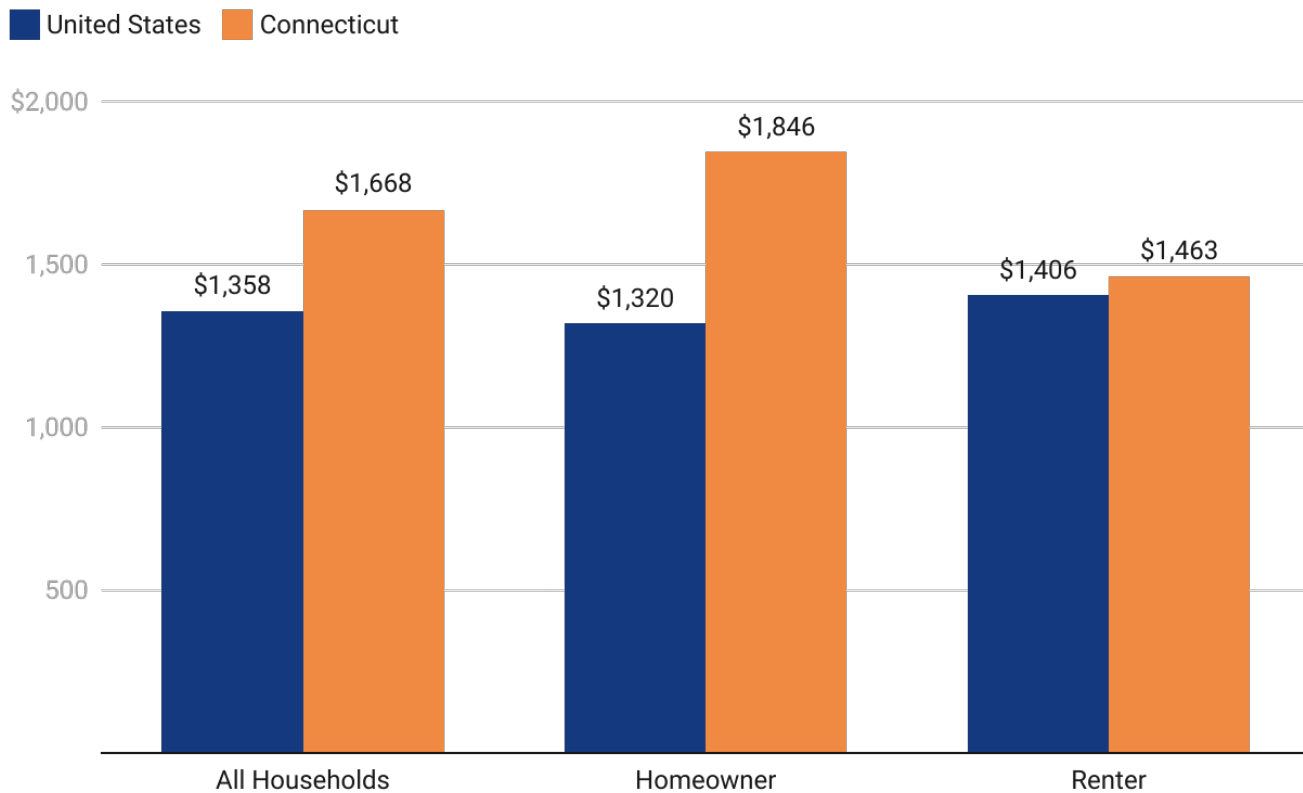
Nationally, renters typically pay more in monthly housing costs than homeowners. However, in Connecticut, the trend is reversed: homeowners pay more than renters. The gap between median monthly housing costs for homeowners in Connecticut and nationwide is significantly larger, at \$526 higher per month. For renters, the gap is \$57. Overall, the median monthly housing cost in the state is approximately 23 percent higher than the median housing cost in the United States as a whole.

1 Maye, Adewale, and Kyle Moore. "The growing housing supply shortage has created a housing affordability crisis." *Economic Policy Institute*, July 14, 2022. [The growing housing supply shortage has created a housing affordability crisis | Economic Policy Institute](https://www.epi.org/publication/the-growing-housing-supply-shortage-has-created-a-housing-affordability-crisis/).

2 Ludden Jenifer and Wood Daniel. "U.S. home prices have far outpaced paychecks. See what it looks like where you live," *NPR*, June 20, 2024. <https://www.npr.org/2024/06/20/nx-s1-5005972/home-prices-wages-paychecks-rent-housing-harvard-report>.

3 U.S. Census Bureau, "Financial Characteristics," *American Community Survey, ACS 1-Year Estimates Subject Tables*, Table S2503. Accessed August 4, 2025, https://data.census.gov/table/ACSST1Y2023.S2503?q=housing+costs&g=010XX00US_040XX00US09.

Figure 1.1: Median Monthly Housing Costs in the U.S. and Connecticut, 2023



Source: American Community Survey 1-Year Estimates, 2023 • Created with Datawrapper

Current monthly housing costs do not fully reflect the experience of individuals moving into new homes or searching for housing. The actual barriers to entry and the costs associated with accessing housing are better captured by metrics that are more responsive to market fluctuations. While housing costs tend to be more stable for households that remain in their current homes, examining the broader market provides deeper insight into trends affecting those seeking to buy or rent.

For renters, despite the typically rigid nature of rent prices, notable differences emerge when exploring rental markets in the years after the COVID-19 pandemic. Figure 1.2 illustrates trends

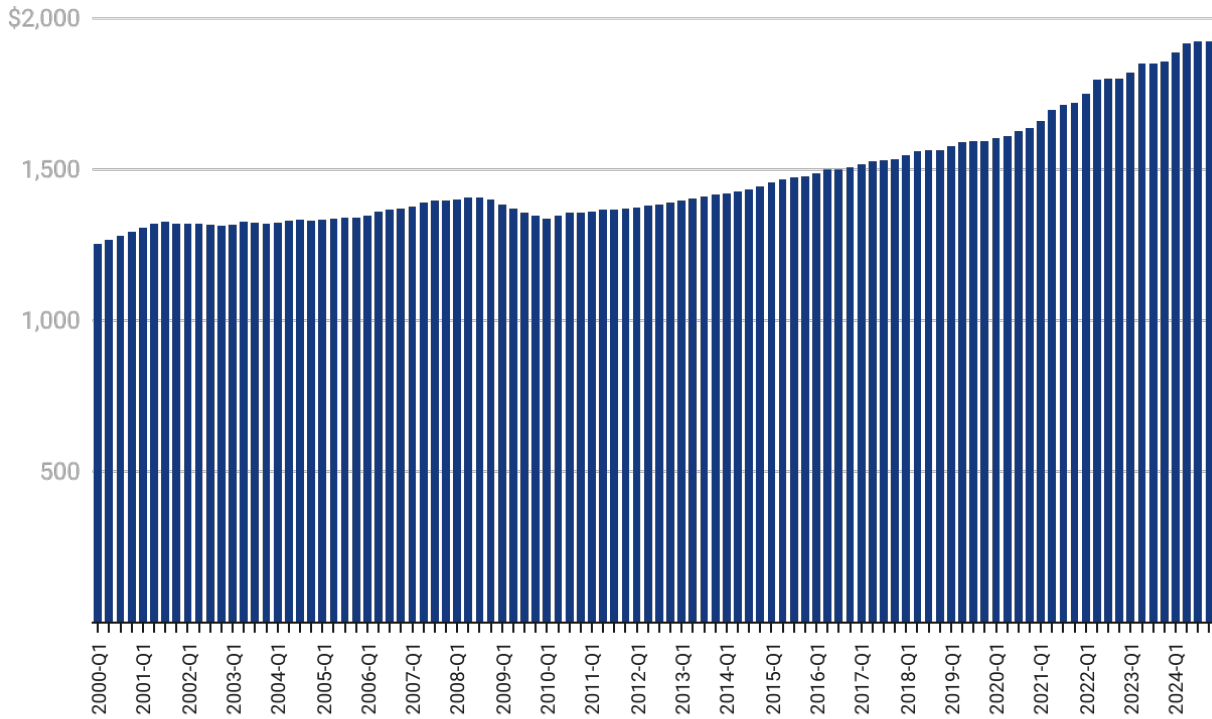
in the average asking prices for rent and the year-over-year growth in these prices. Beginning in 2020, rents surged dramatically, peaking at a 6 percent year-over-year increase in mid-2022. Some areas, such as the Norwich Metropolitan Statistical Area, experienced even sharper increases, with rent growth reaching 10 percent during this period.⁴

Although rent growth has slowed since its peak, overall rent levels remain elevated. The pace of year-over-year rent increases in Connecticut continues to decline from the highs of 2022, offering some relief to prospective renters but providing little relief to already cost-burdened households.⁵

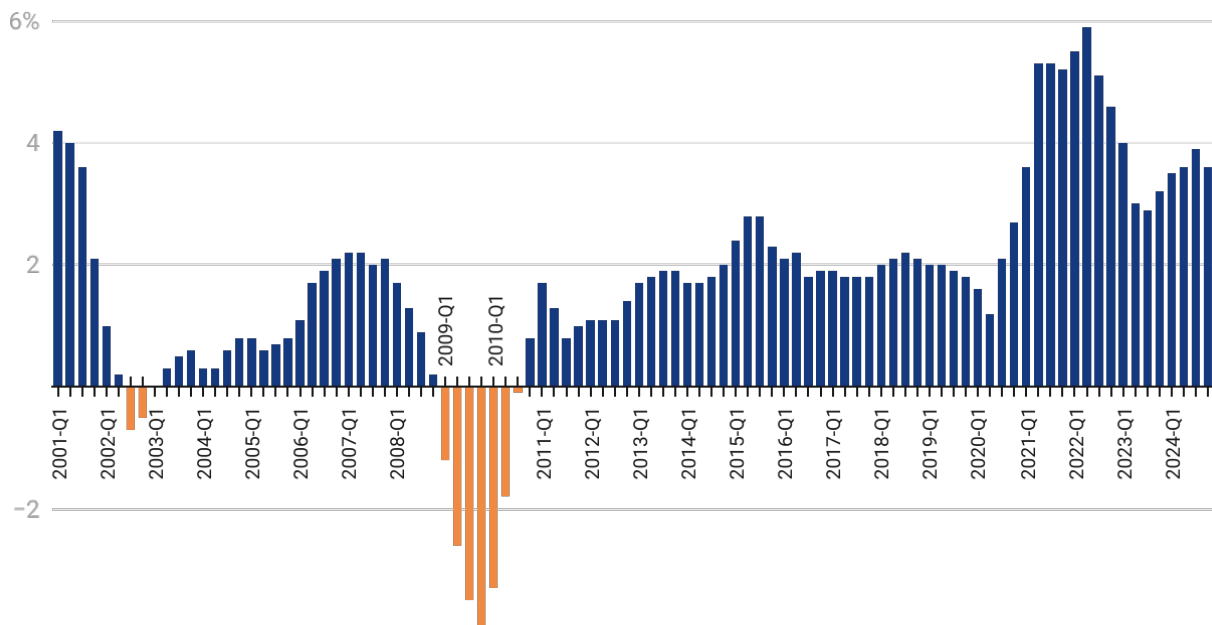
4 Andrew Bolger, "A Finally Cooling Rental Market," *The Intersect: A CHFA Housing Blog*, Connecticut Housing Finance Authority (CHFA), June 4, 2025. [A Finally Cooling Rental Market | CHFA](#).

5 Connecticut Housing Finance Authority "Inventory Home Sales and Trends" *Housing Needs Assessment Dashboard*. Accessed September 19, 2025, [Housing Needs Assessment \(HNA\) Dashboard | CHFA](#).

Figure 1.2: Connecticut Average Asking Rent and Year-over-Year (YoY) Growth⁶



Source: CHFA, 2025 • Created with Datawrapper



Source: CHFA, 2025 • Created with Datawrapper

6 Bolger, Andrew "A Finally Cooling Rental Market," The Intersect: A CHFA Housing Blog. CHFA. June 4, 2025. [A Finally Cooling Rental Market | CHFA](#); Connecticut Housing Finance Authority "Inventory Home Sales and Trends" *Housing Needs Assessment Dashboard*. Accessed September 19, 2025. [Housing Needs Assessment \(HNA\) Dashboard | CHFA](#).

The significant changes in rental housing costs indicate that renters are now spending considerably more than in previous years just to secure a place to live. This trend suggests that affordable rental options may be increasingly difficult to find. By the end of 2023, the average asking rent in Connecticut was \$1,856 per month, rising to \$1,966 by the end of 2024, which exceeds the median housing costs for renters in 2023, as reported in Figure 1.1. Renters in Connecticut must now earn significantly higher incomes to afford these prices.

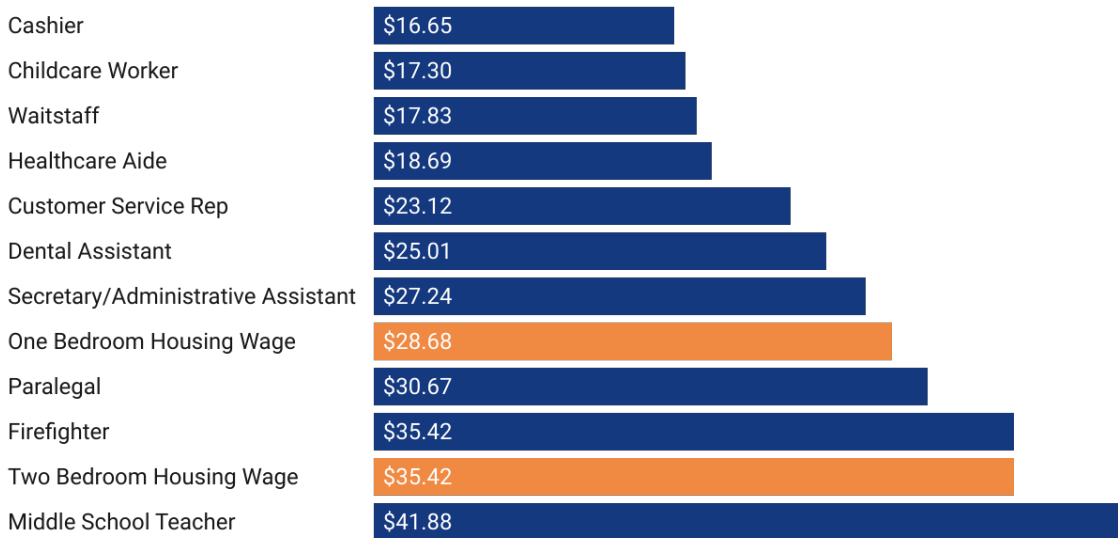
Each year the National Low Income Housing Coalition (NLIHC) prepares its “[Out of Reach](#)” report on the high cost of housing in the United States. As part of their report, NLIHC calculates a “[housing wage](#)” for every state and major metropolitan area. The housing wage is the hourly rate a full-time worker must earn to afford a modest rental home—without spending more than 30 percent of their income—based on the U.S. Department of Housing and Urban Development’s (HUD) [Fair Market Rent \(FMR\)](#).

These rents reflect what a household moving today would typically pay for a decent, non-luxury rental home.

Changes in the economy, lack of housing supply, rising household formation, inflation, and wage stagnation leave many in Connecticut struggling to afford a home. One-third of all Connecticut households rent, and the average hourly wage of a Connecticut renter, \$22.69, falls below the wage needed to afford a typical 1-bedroom apartment at \$28.68 per hour. Many jobs pay less than is needed to afford a typical 2-bedroom apartment at \$35.42 per hour. For reference, Figure 1.3 shows the average hourly wages for a number of occupations (see also [Connecticut’s Housing Wage 2025](#)).

To spend no more than 30 percent of their income on housing, a full-time worker at Connecticut’s minimum wage would only be able to afford an apartment priced at \$850 per month. This is significantly less than the 2024 average asking rent in the state of \$1,996.

Figure 1.3: Average Hourly Rate of Connecticut Wage Earners Compared to the Housing Wage⁷



Source: NLIHC Out of Reach 2025 Report and Bureau of Labor Statistics OEW Statistics by State and Industry, May 2024 • Created with Datawrapper

⁷ National Low Income Housing Coalition “Connecticut” *Out of Reach 2025*, July 2025, <https://nlihc.org/oor/state/ct/>; Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Employment and Wage Statistics by State and Industry, May 2024 Research Estimates*, accessed November 2025, <https://www.bls.gov/oes/oesrcres.htm>. Median wage adjusted for inflation using the Congressional Budget Office’s January [2025 CPI projection](#), see Appendix B of “[Out of Reach 2025](#)” for methodological details.

The housing wage needed for a 2-bedroom apartment can be significantly higher in more expensive towns, despite wages remaining generally consistent statewide. The top five most expensive metro areas for housing in Connecticut are:

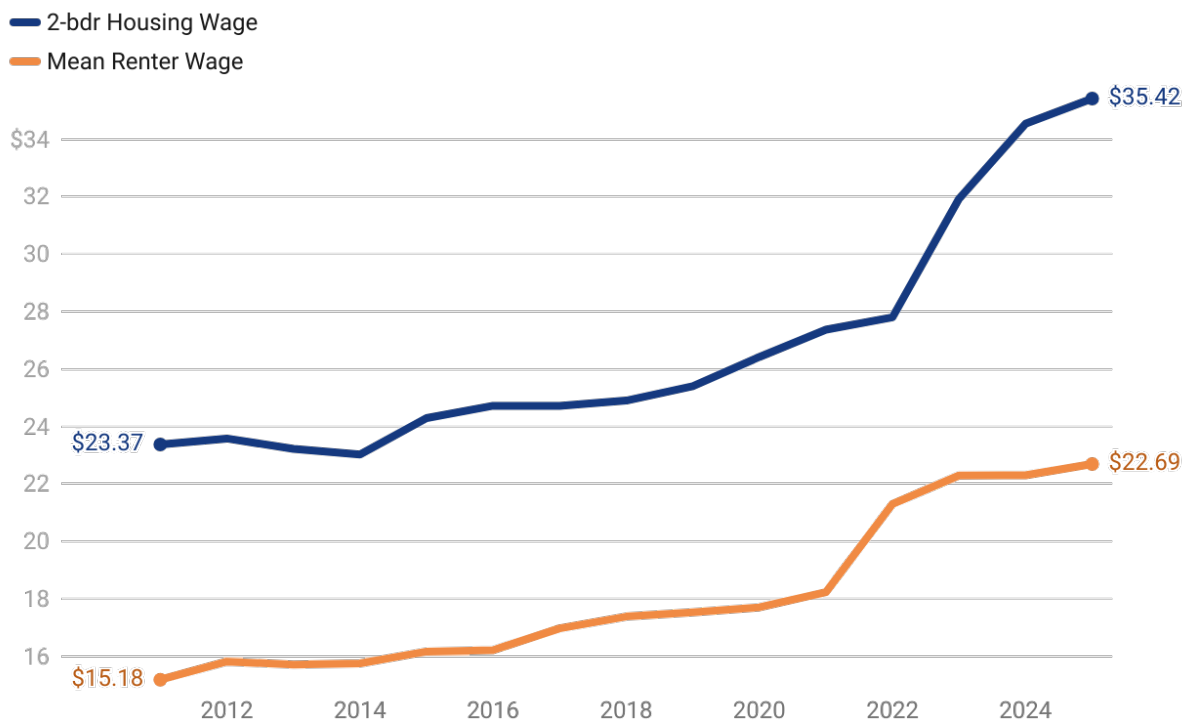
- Stamford-Norwalk (\$50.19)
- Danbury (\$43.02)
- Bridgeport (\$37.83)
- Milford (\$36.41)
- New Haven (\$35.90)

The gap between renter wages and the housing wage has worsened significantly over the past two years. Since 2011, there has been a sizable disparity between the average wages of renters

and the income needed to afford a two-bedroom home. As shown in Figure 1.4, in 2011, the mean renter wage was \$15.18, while the housing wage for a two-bedroom rental home was \$23.37. This means renters earned only 65 percent of the required income.

By 2022, the situation had improved. The mean renter wage rose to \$21.30, which was 76.6 percent of the housing wage of \$27.80. However, as shown in Figure 1.4 the gap has widened again. As of 2025, the housing wage has increased, and the average renter wage now covers only 64.1 percent of the income needed to afford a two-bedroom home.

Figure 1.4: Connecticut's Housing Wage and Renter Wage Gap.



Source: NLIHC Out of Reach Reports 2011-2025. • Created with Datawrapper

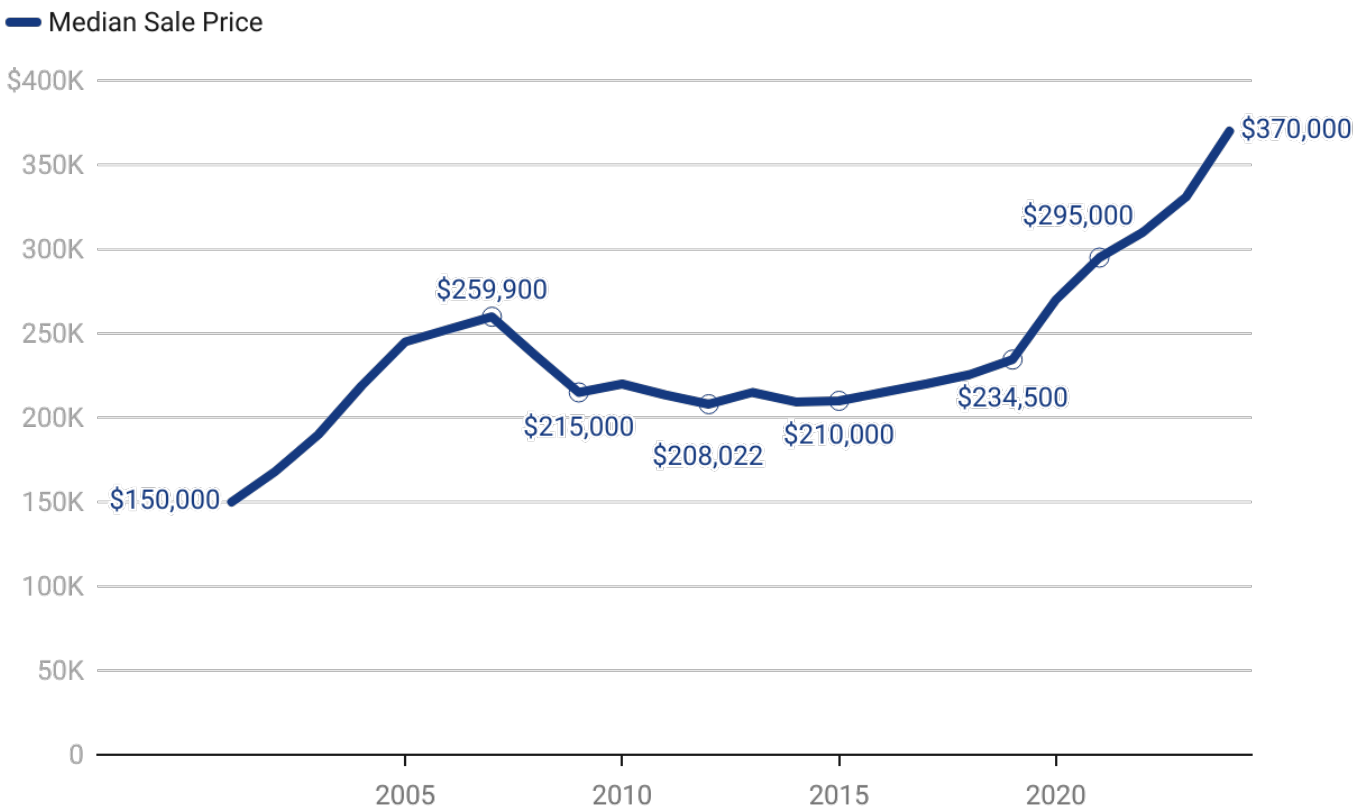
For homebuyers, the market remains prohibitively expensive. Figure 1.5 illustrates the trends in both the number of single-family home sales and their sale prices. In 2024, the number of sales decreased to 39,118, marking the lowest level since 2012 and reflecting a steady decline in sales since 2021. Conversely, median sales prices have

steadily increased since 2014 and have seen a much steeper rise since the onset of the COVID-19 pandemic. By 2024, the median sale price reached \$370,000, up from \$234,500 in 2019 and \$150,000 in 2001. Compared to 2023, this represents an 11.8 percent increase.

A median sale price of \$370,000 will require a household income of \$123,300 or more. The median household income in Connecticut is \$91,665⁸. For renters it's even lower at \$51,138⁹, making

homeownership prohibitively expensive for most households. As costs rise, potential homeowners may remain renters longer, reducing vacancies and driving up rents.

Figure 1.5a: Connecticut Single Family (1-4 unit) Median Home Sales



Source: CHFA as collected by Warren Group • Created with Datawrapper

The state-level data shown in Figure 1.5 masks some of the more intense costs of homeownership for first-time homebuyers and municipal differences in housing costs, with housing costs doubling in some areas.¹⁰ New Haven, Hartford, New London, and Bridgeport saw approximately 100 percent increases in homebuying costs.

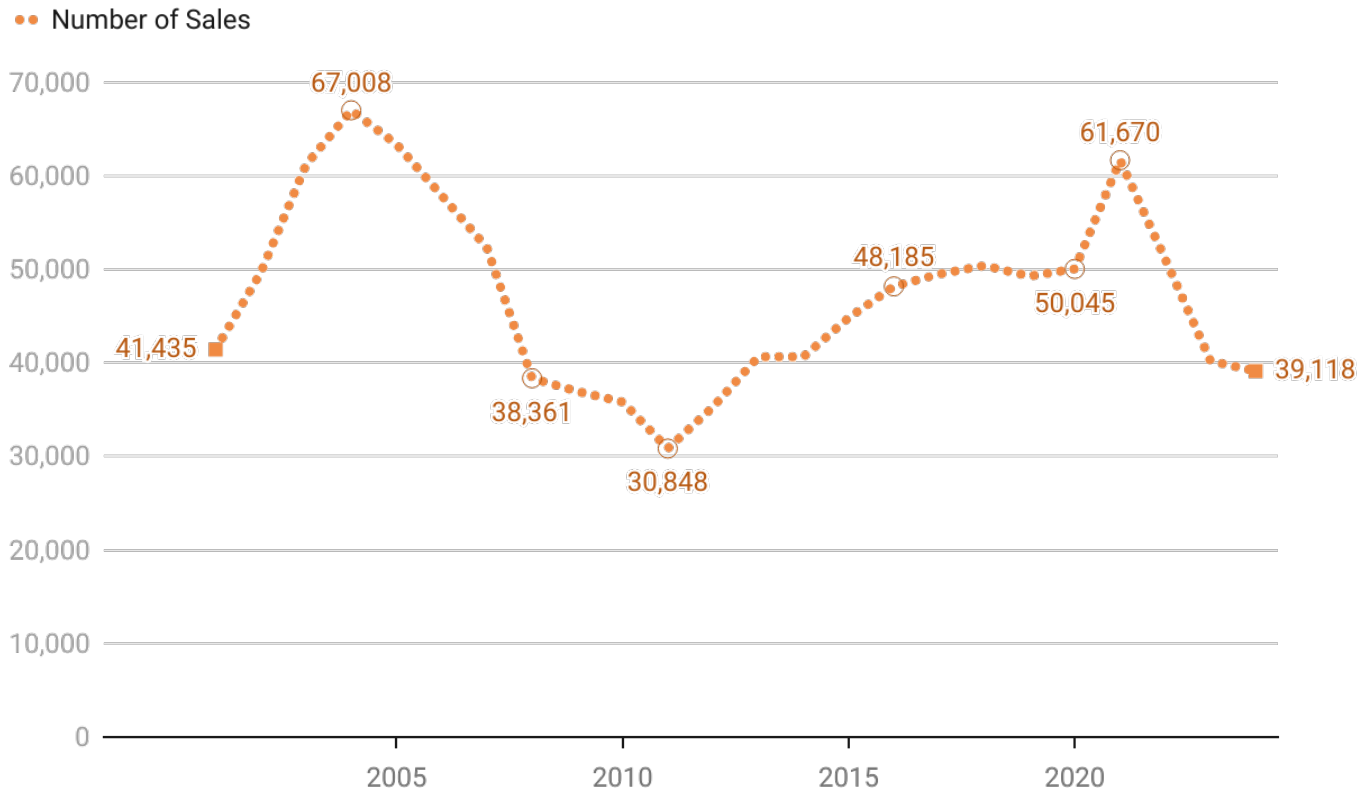
However, rising sale prices are only part of the story. Since hitting historical lows in 2021, mortgage rates have increased drastically, surpassing pre-pandemic levels.¹¹ As far as mortgage rates are concerned, there have been indications that they should ease up in the coming months, with the Federal Reserve indicating potential rate cuts are on the horizon.

8 U.S. Census Bureau, “Median Household Income in the Past 12 Months (In 2023 Inflation-Adjusted Dollars),” *American Community Survey 1-Year Estimates*, Table B19013, 2023, accessed November 13, 2025, <https://censusreporter.org>.

9 U.S. Census Bureau, “Median Household Income in the Past 12 Months (In 2023 Inflation-Adjusted Dollars) by Tenure,” *American Community Survey 1-Year Estimates*, Table B25119, 2023, accessed November 13, 2025, <https://censusreporter.org>.

10 Brone, Abigail, “Homeownership Costs Recently Doubled in Major CT Cities, Study Finds” *Connecticut Public Radio*, September 22, 2025. [Homeownership costs recently doubled in major CT cities, study finds | Connecticut Public](https://www.ctpublicradio.com/news/homeownership-costs-recently-doubled-in-major-ct-cities-study-finds/).

11 Bermudez, Rene and Ponder, Crisinda, “Mortgage Rate Predictions for September: When Will Mortgage Rates Go Down in 2025?” *LendingTree*, September 4, 2025. <https://www.lendingtree.com/home/mortgage/rates/mortgage-interest-rates-forecast/>.

Figure 1.5b: Connecticut Single Family (1-4 unit) Number of Home Sales

Source: CHFA as collected by Warren Group • Created with Datawrapper

The housing market in Connecticut remained competitive through 2024, highlighting the precarious position of lower-income households trying to buy or rent in the existing market.¹²

To measure regional affordability for homeowners, we examine the median home sales price for a town compared to the median household income

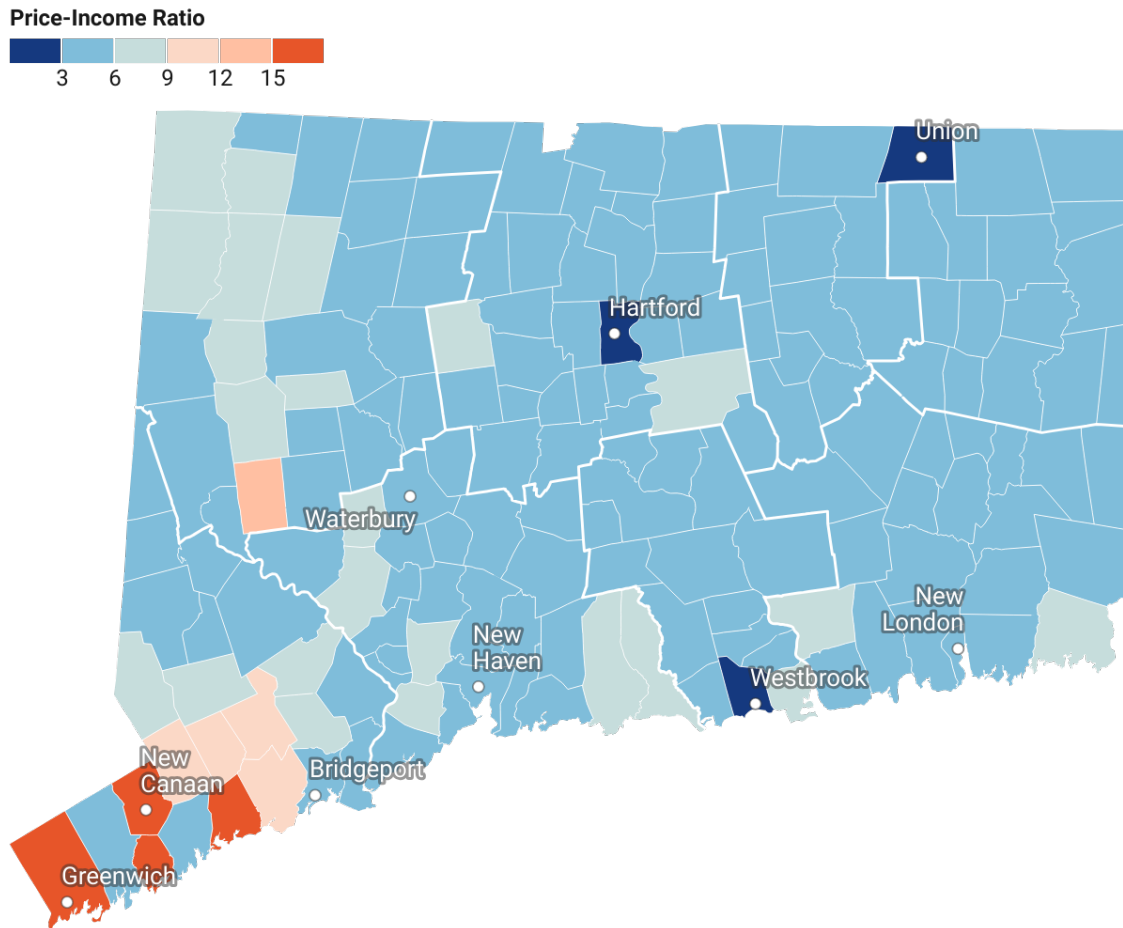
of its planning region. This measure can provide a sense of which municipalities in a given region could be affordable to a median household. An affordable price-to-income ratio is generally considered to be 3.0 or lower. In our analysis, only three municipalities had a ratio at or below 3.0: Hartford, Union, and Westbrook.

12 Bolger, Andrew., Giordano, Kayla, and Connecticut Housing Finance Authority, "What Does the Data Say About Connecticut's Housing Stock? The Connecticut Housing Finance Authority (CHFA) Needs Assessment." *Partnership for Strong Communities*, March 27, 2024. <https://pschousing.org/what-does-the-data-say-about-connecticuts-housing-stock-the-connecticut-housing-finance-authority-chfa-needs-assessment/>.

Figure 1.6: Price to Income Ratio by Connecticut Planning Region

Planning Region	0-3	3-6	6-9	9-12	12-15	15-18
Capitol	1	36	1			
Greater Bridgeport		2	2	2		
Lower Connecticut River Valley	1	14	2			
Naugatuck Valley		17	2			
Northeastern Connecticut	1	15				
Northwest Hills		12	8		1	
South Central Connecticut		11	4			
Southeastern Connecticut		18	1			
Western Connecticut		10	2	2		4

Figure 1.7: Median Municipal Home Sales Value to Regional Median Household Income (Price-Income Ratio)



Source: Warren Group Data Via CHFA • Created with Datawrapper

As Connecticut continues to grapple with high housing costs, residents will continue to face the consequences. Connecticut's limited housing stock contributes to high costs for both homeowners and renters.¹³ Although programs like Time to Own and the Rental Assistance Program have helped many families secure affordable homes, rising costs make these programs increasingly expensive for the state to sustain. If housing production does not increase to match demand, costs are likely to remain prohibitively high for first-time homebuyers and families seeking adequate rental housing.

This environment makes it more likely for households to spend a greater share of their income on housing, leaving fewer dollars left for other essentials like transportation costs, groceries, and childcare.

The rising cost of housing could mean that prospective homeowners need to wait longer to purchase a home. This delay can have ripple effects in a tight market, as more households are forced to continue renting, lowering the rental vacancy rate, and giving landlords ability to raise rents. This has significant repercussions for low- and moderate-income families, forcing them to delay homeownership further as savings power decreases. The challenge is exacerbated by the fact that rental costs, particularly in Connecticut, have increased at a faster rate than wages.¹⁴

When it comes to trends observed in the rental and ownership markets, lower-income households are more likely to be priced out of the market. And even when they manage to secure housing, they often face financial strain in trying to maintain it due to elevated costs. The growing gap between rent and wage growth highlights the urgent need for policies that expand housing supply and improve affordability.

13 Been, Vicki, Ingrid Gould Ellen, and Katherine O'Regan. "Supply skepticism revisited." *Housing Policy Debate* 35, no. 1 (2025): 96-113.

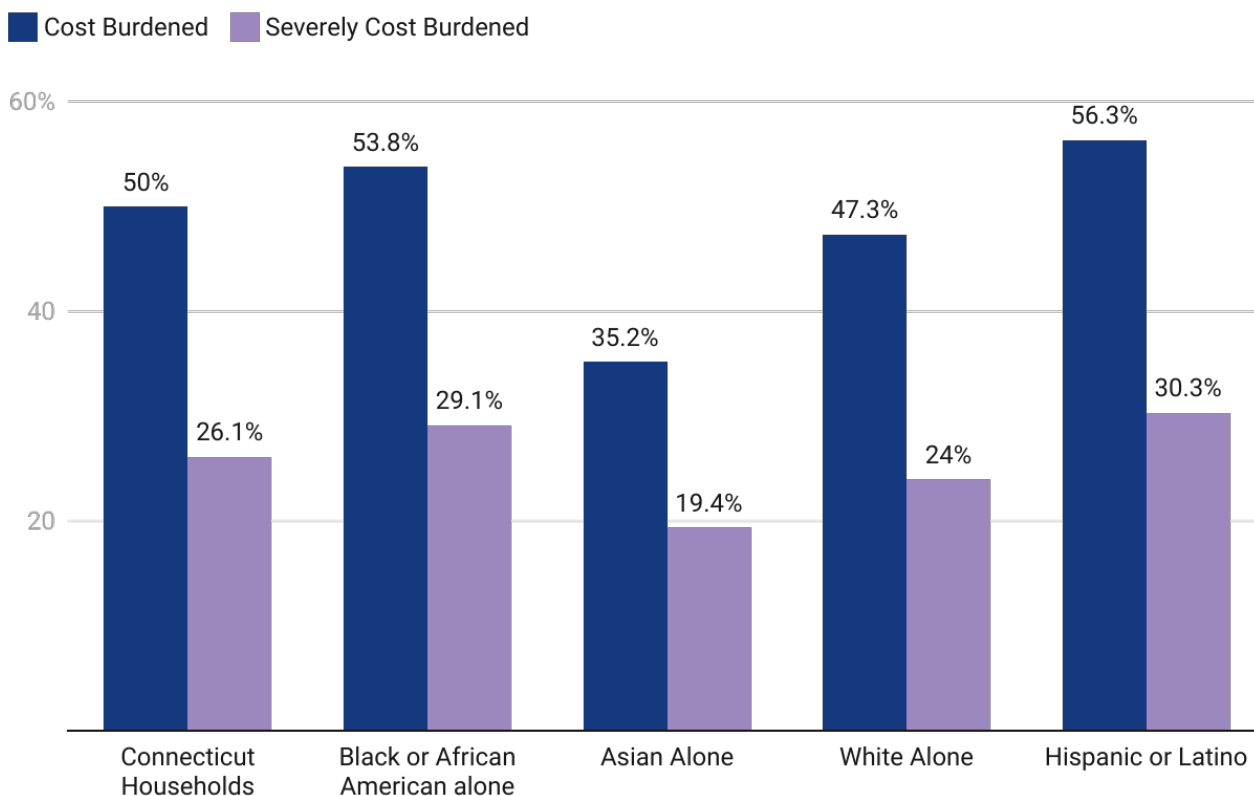
14 Adelaye, Samaila., and Sale, Madeline. "Addressing Connecticut's Eviction Crisis: Policy Options for Medium- and Long-Term Reforms," *Connecticut Voices for Children*, July 17, 2023. https://ctvoices.org/wp-content/uploads/2023/07/CTs-Eviction-Crisis_Part-2-Report.pdf.

The Burden of Housing Costs

One way to examine housing affordability is by looking at the share of households paying more than they can afford for a place to live. A household is said to be cost-burdened when it pays over 30 percent of its income on housing costs and severely cost burdened when paying over 50 percent of its income on housing. Costs are particularly high in Connecticut, but household income in the state is also higher than the median household income of the United States as a whole. Despite this, Connecticut residents still experience slightly higher rates of cost burden compared to the U.S. at large. While 30.4 percent of U.S. households are cost burdened, 33.4 percent of Connecticut households pay over 30 percent of their income on housing. Nationally, 14.7 percent of households spend over 50 percent of their income on housing, while 16.1 percent of Connecticut households experience severe cost burden.¹⁵

Renters and homeowners experience differing rates of cost burden in Connecticut. A large share of Connecticut renters face housing cost burdens. About 50 percent of renter households are cost burdened, while a little over 26 percent are severely cost burdened, as demonstrated in Figure 1.8. The share of renter households that are burdened differs by race and ethnicity, with higher rates among Black and Hispanic renters and lower rates among Asian and White renters. Among renters, 56.3 percent of Hispanic households pay over 30 percent of their income on housing, and just over 30 percent are severely cost-burdened. Similarly, 53.8 percent of Black renter households experience cost burden, with 29.1 percent experiencing severe cost burden.

Figure 1.8 Share of Renter Households Who are Cost-Burdened by Race and Ethnicity.



Source: American Community Survey Public Use Microdata Sample (2023) • Created with Datawrapper

¹⁵ U.S. Census Bureau. "Housing Costs as a Percentage of Household Income in the Past 12 Months" *American Community Survey 1-year estimates, 2023*. Retrieved from <https://censusreporter.org>.

The prevalence of cost burden among renters has significant implications for spending power and a large impact on the local economy and the quality of life of lower-income households.¹⁶ High-cost burdens force lower-income families to cut back on groceries, childcare, and other essentials. Those who are severely cost-burdened are left with little money after paying housing costs, placing families at higher rates of eviction or displacement. In Connecticut, a majority of Black households and a large share of Hispanic households rent their homes, underscoring the racial and ethnic disparities in housing cost burden. Not having enough money left after rent payments makes homeownership less attainable for renters, as saving for a down payment becomes less likely.¹⁷

Though homeowners tend to have higher incomes than renters, there are still many who struggle to afford their homes. In 2024, Connecticut ranked seventh in the nation for foreclosure filings, with one in every 989 homes affected.¹⁸ As housing costs continue to consume a growing share of household income, many families struggle to keep their homes. Figure 1.9 illustrates how 26.2

percent of homeowners are cost burdened, and 11.2 percent are severely cost burdened. While mortgage payments are a primary driver of cost burden, property taxes and home repairs also put financial strain on homeowners. Data from 2022 show that among homeowners with mortgages, 30 percent were cost-burdened and 12 percent were severely cost-burdened, while for those without mortgages, the shares were 20 percent and 9 percent, respectively.¹⁹ While the share of homeowners who are burdened is lower than among renter households, the racial and ethnic breakdown again highlights historical disparities faced by Black and Hispanic families.

Over a third of Black and Hispanic homeowners experience cost burden, at 35.4 percent and 33.3 percent, respectively. Severe cost burden is also much higher for these groups. Among Black homeowners, 18.5 percent are severely cost-burdened, and among Hispanic homeowners, 15.6 percent face cost burden. This is compared with 10.4 percent and 11 percent of White and Asian homeowners, respectively.

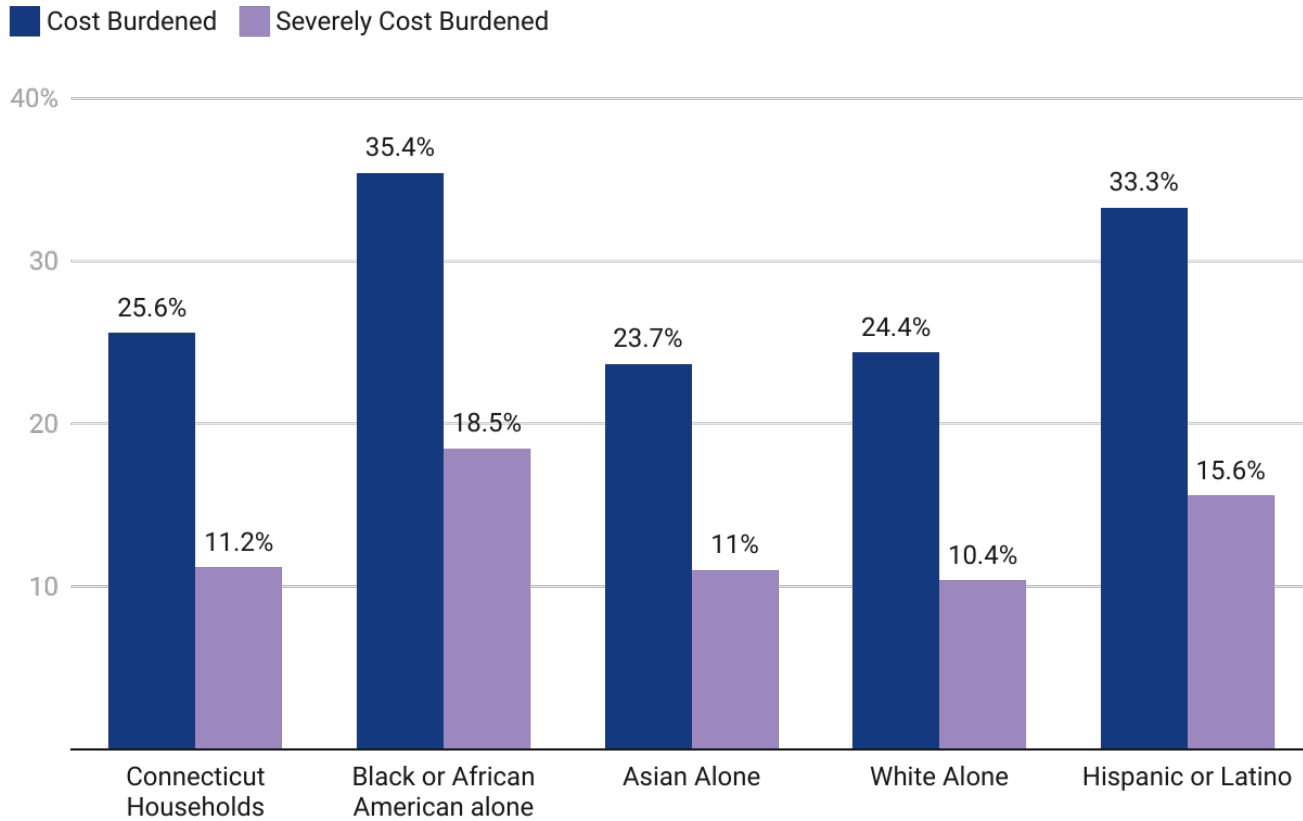
16 Patton, Charles. *Partnership for Strong Communities*, The Economic Implications of Reducing Cost Burden in Connecticut. Accessed October 10, 2025. <https://www.pschoosing.org/sites/default/files/Overview%20-%20Econ%20Reducing%20Cost%20Burden.pdf>.

17 Choi, Jung Hyun, and Amalie Zinn. "The Wealth Gap Between Homeowners and Renters Has Reached a Historic High." *The Urban Institute*, April 19, 2024. [The Wealth Gap between Homeowners and Renters Has Reached a Historic High | Urban Institute](https://www.urbaninstitute.org/publications/the-wealth-gap-between-homeowners-and-renters-has-reached-a-historic-high/).

18 Frazer, Skyler. "CT had nation's 2nd-highest foreclosure rate in March" *Hartford Business*. April 11, 2024. <https://hartfordbusiness.com/article/ct-had-nations-2nd-highest-foreclosure-rate-in-march/>

19 "Housing Data Profiles." *Partnership for Strong Communities*. Accessed November 11, 2025. [Housing Data Profiles – Connecticut](https://www.pschoosing.org/housing-data-profiles/).

Figure 1.9: Share of Homeowners Who Are Housing Cost Burdened by Race and Ethnicity



Source: American Community Survey Public Use Microdata Sample (2023) • Created with Datawrapper

These patterns are not new; research has long highlighted how aspects of homebuying and homeownership processes disadvantage historically marginalized groups. Research has shown that homeowners of color often face systemic barriers that result in disproportionate housing burdens. In addition to the barriers to homeownership, the broader issues of income inequality, wealth disparities, and housing shortages reinforce this system. Households with less wealth face a housing landscape that makes it difficult to keep up with rising costs.

Addressing housing affordability requires a two-pronged approach: increasing household income and reducing housing costs. Subsidized housing can ease the burden by lowering expenses directly or increasing income support, making homes more affordable relative to earnings. This may include more immediate rent and mortgage assistance programs, increasing housing supply to reduce costs, and ensuring that policies are reevaluated to prevent them from increasing costs for the most vulnerable, such as tax systems and punitive policies. Keeping the most economically vulnerable at the center of policy decisions ensures that they do not have to make impossible choices to secure safe, stable, and affordable housing.

Connecticut's Rental Assistance Program (RAP)

Rental assistance programs provide critical relief from high housing costs for many low-income renters. These households are more likely than homeowners to face affordability challenges, and without government support, many cannot afford safe and stable housing. Rental subsidies, particularly through federal programs like the Housing Choice Voucher (HCV) program serving over 2 million households nationwide, are key demand-side policy tools. They are designed to ensure that families do not spend an unsustainable share of their income on rent, helping to stabilize housing conditions for millions.²⁰

The HCV program ensures that assisted families do not pay more than 30 percent of their income on housing costs, and supports about 42,000 households in Connecticut.²¹ Despite this sizeable number, a gap still exists, as only one in four eligible households receives the assistance they need.²² To help close this gap, Connecticut has a state-funded rental assistance program (RAP) that supports over 6,400 households.

RAP includes both project-based and tenant-based assistance. Project-based vouchers are tied to specific housing units, while tenant-based vouchers follow the tenant, allowing them to find housing in the private market that meets program guidelines.²³ Administered by the Department of Housing (DOH) and its agent, J. D'Amelia & Associates, RAP enables many assisted households to use their vouchers for a home anywhere in the state. Figure 1.10 shows the number of RAP-assisted housing units throughout Connecticut.

RAP vouchers provide flexibility, allowing assisted families to have more choices in where to live. As of 2025, as reflected in Figure 1.10, 129 municipalities in the state have at least one RAP-assisted household.²⁴ However, 40 towns have no RAP-assisted households, highlighting the limited choices available for assisted families. In many rural and suburban areas, the absence of adequate rental options has led to near-total non-use of RAP vouchers. Despite this uneven distribution, RAP continues to support many families, particularly those from communities that have historically faced social and economic exclusion.

20 "Policy Basics: The Housing Choice Voucher Program." *Center on Budget and Policy Priorities*. Updated September 30, 2024. <https://www.cbpp.org/research/housing/the-housing-choice-voucher-program>

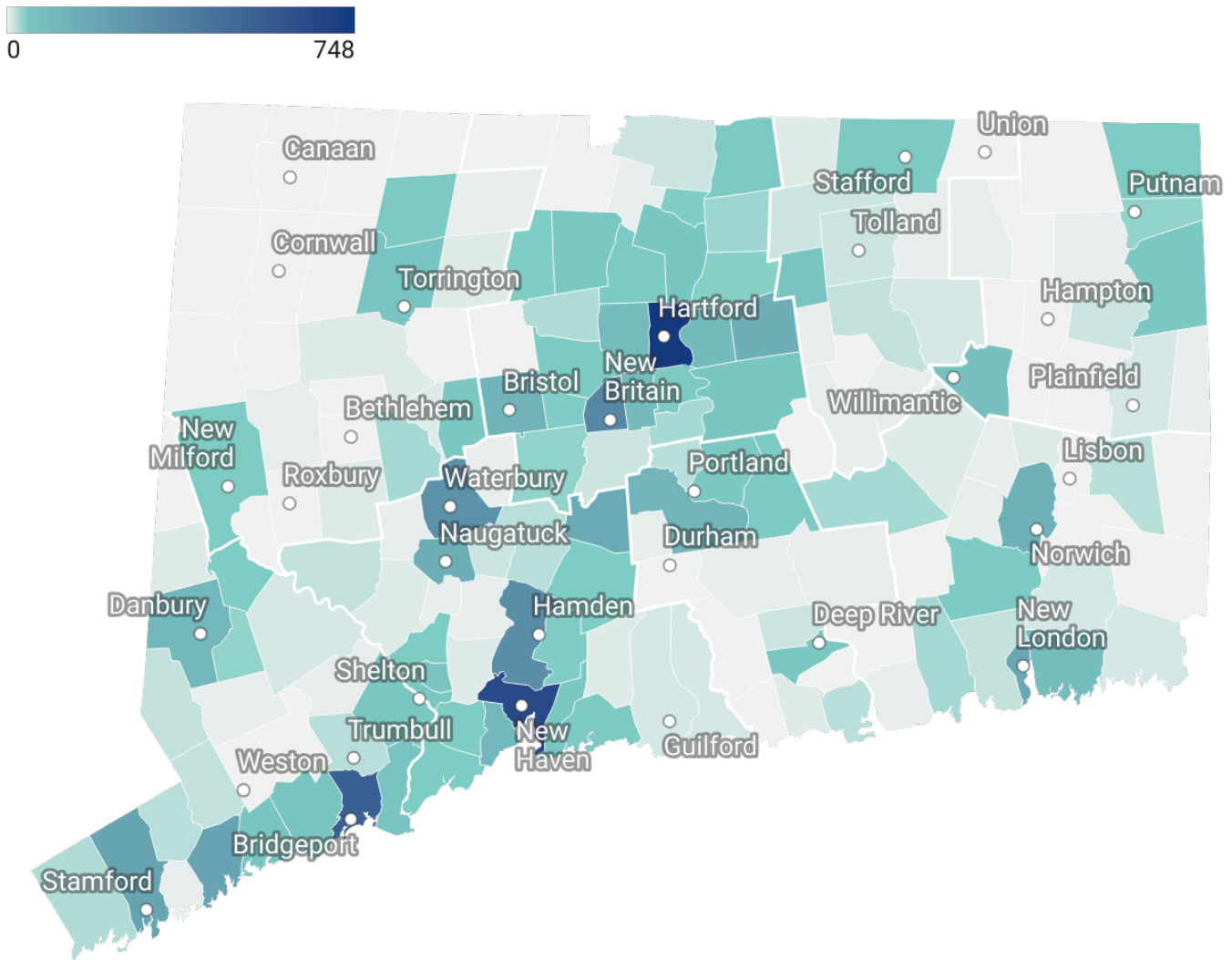
21 "Connecticut Federal Rental Assistance Fact Sheet." *Center on Budget and Policy Priorities*. updated January 23, 2025. <https://www.cbpp.org/sites/default/files/atoms/files/12-10-19hous-factsheet-ct.pdf>.

22 Adelaiye, Samaila. "The Impacts of Long-Term Rental Assistance: A Literature Review" *Partnership for Strong Communities*. June 30, 2024. <https://pschousing.org/wp-content/uploads/2024/07/RAPLitReview.pdf>.

23 "Policy Basics: Project-Based Vouchers" *Center on Budget and Policy Priorities*. Updated September 30, 2024. [Project-Based Vouchers | Center on Budget and Policy Priorities](https://www.cbpp.org/research/housing/project-based-vouchers).

24 "Households with State Rental Assistance by Town," *Partnership for Strong Communities*, January 29, 2025. <https://pschousing.org/households-with-state-rental-assistance-by-town/>.

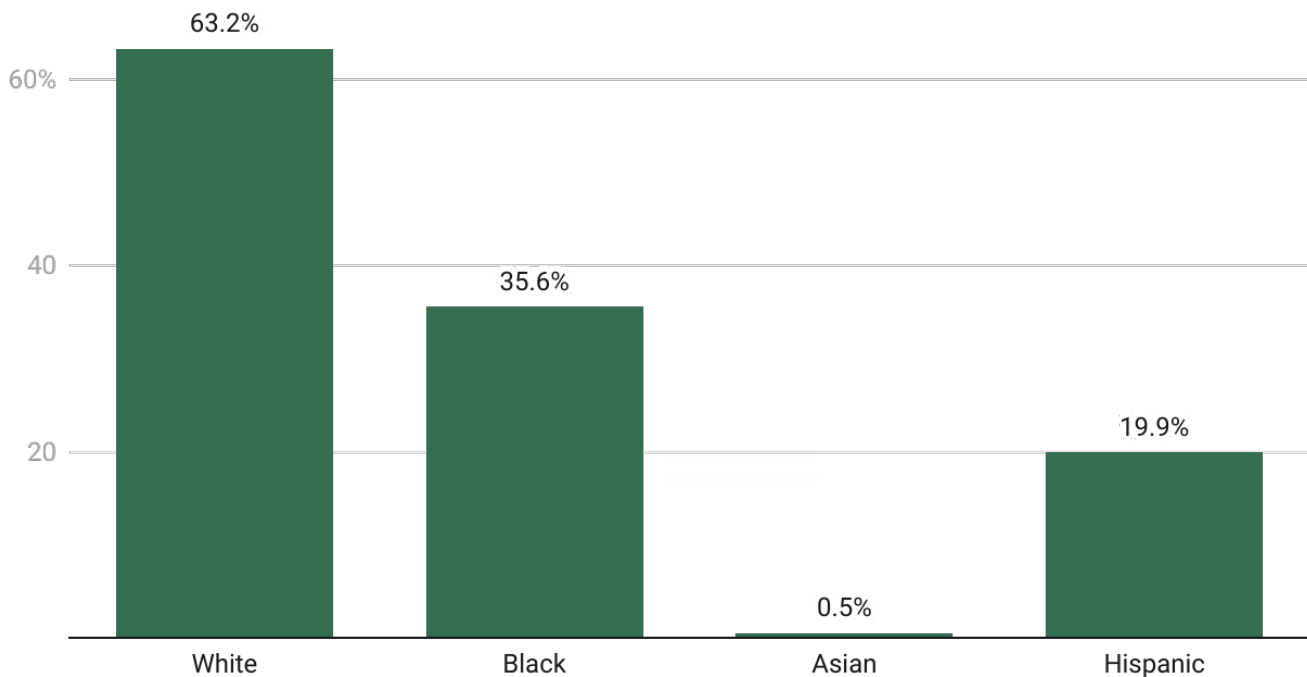
Figure 1.10: RAP Vouchers in Connecticut Towns



Map: Partnership for Strong Communities • Source: Connecticut Department of Housing and J D'Amelia and Associates LLC. • Created with Datawrapper

While most rental assistance recipients are White, Black, and Hispanic families are disproportionately more likely to receive assistance. As shown in Figure 1.11, approximately 36 percent of households assisted through the Rental Assistance Program identify as Black or African American. This distribution reflects their overrepresentation among lower-income households and their higher rates of rental cost burden.

White households account for the largest share of RAP voucher holders at 63 percent, while Hispanic or Latino families represent 20 percent of recipients. About 1 percent of RAP-assisted households identify as other races.

Figure 1.11: Racial and Ethnic Distribution of RAP Supported Families

Source: Connecticut Department of Housing and J D'Amelia and Associates LLC. • Created with Datawrapper

The distribution of assisted households must be understood in context, as Black and African American households make up only about 10 percent of total households, and Hispanic households comprise roughly 14 percent of households in the state.²⁵ In 2023, the poverty rate in Connecticut was 11 percent. It was 13 percent for Black residents and 14 percent for Hispanic residents.²⁶ These disparities reflect the racial and ethnic stratification of income and wealth in the state. They also underscore broader findings that show how housing affordability places a disproportionate burden on families of color.

The Rental Assistance Program (RAP) serves as a critical tool in addressing some of these inequities by helping low-income households, particularly those from historically marginalized communities, access stable and affordable housing. Despite thousands being helped by the state's program, too many households do not have access to rental

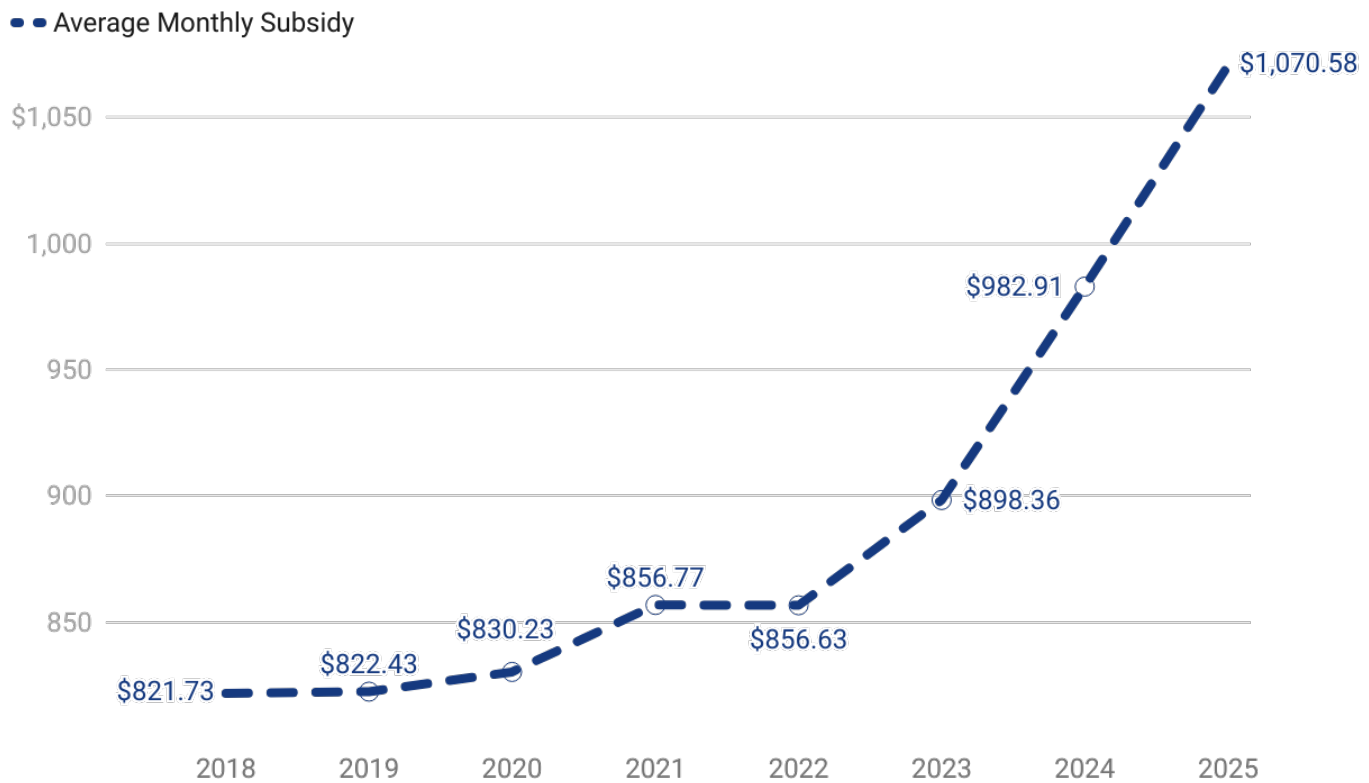
assistance, even as the cost of rent continues to rise. This raises the issue of the program's cost to ensure it lives up to the promise of capping rent costs at 30-40 percent of household income.

The cost of providing rental assistance continues to rise, reflecting the broader increase in housing expenses across the state. Figure 1.12 illustrates the average monthly subsidy provided through RAP, which has grown sharply since 2023. Between fiscal year 2018 and 2025, the average subsidy increased from \$821.73 to \$1,070.58, a 30.3 percent increase. Most of this growth occurred after the pandemic, when market conditions caused a rapid rise in housing costs in the state. Compared to fiscal year 2022, the subsidy increased by 25 percent by 2025. For context, between fiscal years 2018 and 2022, the subsidy grew by only 4.2 percent.

²⁵ Author's calculation of ACS PUMS 1-year Estimates, 2023.

²⁶ United for Alice, and Connecticut United Ways. *The State of Alice in Connecticut: 2025 Update on Financial Hardship*. 2005. <https://www.unitedforalice.org/Attachments/AllReports/state-of-alice-report-connecticut-2025.pdf>.

Figure 1.12: Average Monthly RAP Subsidy, FY 2018-2025



Source: Connecticut Department of Housing and J D'Amelia and Associates LLC. • Created with Datawrapper

Rental assistance significantly improves housing affordability and family stability. These programs reduce the likelihood of eviction, improve housing conditions, decrease the probability of lower-income households living in overcrowded or dangerous homes, and lift households out of poverty.²⁷ Such outcomes have long-term impacts on child development, economic mobility, and health. Increasing access to rental assistance means investing in better social, economic, and health outcomes long term.²⁸ Currently, the Rental Assistance Program is not large enough to support all eligible households. Expanding the

program would require substantial investment but could dramatically increase access to safe and affordable housing.

As the cost of housing continues to rise, so too does the cost of maintaining the program. RAP currently supports fewer families than it did at the end of 2020, despite growing need.²⁹ This is a direct result of the rising rent prices described in the [Housing Costs](#) subsection of this report. Nevertheless, it remains a vital resource, offering immediate relief to households struggling amid Connecticut’s housing affordability crisis.

27 Adelaiye, Samaila. “The Impacts of Long-Term Rental Assistance: A Literature Review” *Partnership for Strong Communities*. June 30, 2024. <https://pschousing.org/wp-content/uploads/2024/07/RAPLitReview.pdf>.

28 Adelaiye, Samaila. “The Impacts of Long-Term Rental Assistance: A Literature Review” *Partnership for Strong Communities*. June 30, 2024. <https://pschousing.org/wp-content/uploads/2024/07/RAPLitReview.pdf>.

29 Adelaiye, Samaila. “From Eligibility to Reality: Expanding Rental Assistance in Connecticut to Ensure Safe and Affordable Housing” *Partnership for Strong Communities*. August 22, 2024. <https://pschousing.org/wp-content/uploads/2025/08/CT-RAP-expansion-report-2.0-1.pdf>.

Housing Affordability Policy Recommendations

Connecticut should remove barriers to multifamily and middle housing development across communities. Research consistently finds that removing artificial barriers to housing development increases affordability.³⁰ When housing supply is limited, rents rise. Multifamily development—particularly homes that include affordable options—helps slow rent growth in surrounding neighborhoods.³¹ Upzoning, transit-oriented development, and other policy changes that promote more efficient use of land allocated for housing would be the most significant for ensuring long-term affordability.

To ensure stable assistance for current recipients and expand access to more families in need, Connecticut must expand, modernize, and safeguard the Rental Assistance Program (RAP). With federal proposals threatening to reduce funding for housing assistance programs, including the elimination of emergency housing vouchers, tens of thousands of Connecticut residents face increased vulnerability. Reduced or flat funding would leave more families without support, even as the number of households eligible for assistance continues to grow. This mismatch could place additional strain on RAP and other state-level programs. To effectively support more households and manage the rising per-family cost, RAP will require more robust and sustained investments.

More towns should have active fair rent commissions, so that families can effectively challenge excessive rent increases without fear of retaliation. Among its duties, a fair rent commission allows tenants to bring cases against landlords who try to raise rents excessively. A case-by-case approach can help

assess whether rent increases are justified. It also protects tenants from retaliatory rent hikes or displacement attempts during times of crisis when rental demand is high. Special session bill HB 8002 expanded the requirement for Fair Rent Commissions for all towns with populations greater than 15,000. See this report's section on [Fair Rent Commissions](#) for additional reading.

Introduce an easily accessible renters' tax credit that benefits the most vulnerable renters. Homeowners receive some relief from housing costs through property tax credits, but renters do not, despite indirectly paying property taxes through their rent. Renters tend to have lower incomes than homeowners, but they often pay a large share of their income on housing, pushing many further into poverty. A tax credit for renters will provide financial relief to those who need it most and has been proven to be effective for the most vulnerable families.³²

Continue to invest in affordable housing development and Public Housing Authority capacity. Increasing funding for affordable housing programs such as the **FLEX Housing Production Program** and the **Housing Trust Fund (HTF)**, and empowering **Public Housing Authorities (PHAs)** to develop additional homes for lower-income families, would ensure that producing housing for the state's lowest-income households is prioritized.



30 An, Brian Y., Raphael W. Bostic, Andrew Jakobovics, Anthony W. Orlando, and Seva Rodnyansky. "Small and medium multifamily housing: Affordability and availability." *Housing Studies* 37, no. 7 (2022): 1274-1297.

31 An, Brian, Caleb Fitzpatrick, Andrew Jakobovics, Anthony W. Orlando, Seva Rodnyansky, Richard Voith, and Sean Zielenbach. "The Effects of Affordable Housing Development on Local Rental Markets." *Available at SSRN 5204026* (2025).

32 Kimberlin, Sara, Laura Tach, and Christopher Wimer. "A Renter's tax credit to curtail the affordable housing crisis." *RSF: The Russell Sage Foundation Journal of the Social Sciences* 4, no. 2 (2018): 131-160.

THE STATE OF HOUSING CREATION



SECTION
2

SECTION 2:

THE STATE OF HOUSING CREATION

Housing creation is fundamental for ensuring housing affordability, choice, and stability. When sufficient homes exist statewide, families can choose homes in their price range that are located near employment, education, and childcare opportunities. In a market with too few homes, families face higher rent, mortgage, and property tax costs, resulting in increased cost burden, instability, and displacement. Renters may accept subpar living conditions rather than risk eviction and homelessness. Workers are constrained by high housing costs and may struggle to live within a reasonable distance of their jobs.

In 2024, Connecticut added 5,952 new homes, including an estimated 800 units created through public subsidies.³³ To put these numbers in context, Connecticut's Office of Policy and Management (OPM)-commissioned study on housing need in the state estimates that

Connecticut is short between 120,000 and 380,000 housing units.³⁴ Despite record levels of state housing bond authorizations, housing growth has not kept up with population and economic growth and remains highly concentrated in Connecticut's largest cities.

This section examines the state of housing creation in Connecticut, including overall growth trends, geographic distribution of new construction, and the changing composition of housing types across communities. We also explore the factors contributing to slow homebuilding, such as local zoning restrictions and the rising cost of construction and highlight the implications of underproduction for affordability and economic growth. We conclude with policy recommendations to accelerate housing creation across all regions of the state.

33 Connecticut Department of Economic and Community Development. *Annual Housing Inventory by Town 2020-2030* (September 4, 2024). [DECD Housing Data](#); Connecticut Department of Economic and Community Development. [DECD Annual Construction Report, 1997-2024](#) (July 23, 2025), published by Connecticut Open Data. [DECD Annual Construction Report](#); Connecticut Department of Housing and Connecticut Housing Finance Authority. *Governor's Report on Housing Development* (December 18, 2024), published by Connecticut Open Data. [Governor's Report on Housing Development](#).

34 Wilkerson, Michael, Madeline Miller, Justin Sherrill, Celia Beauchamp, and James Kim. "Connecticut Fair Share Housing Study Final Report and Results: Housing Needs Methodology & Allocation." *ECOnorthwest*, May 2025. [Connecticut Fair Share Housing Study](#).

Housing Units in Connecticut

Connecticut had 1,544,070 housing units as of 2024.³⁵ Although the total number of homes in Connecticut has increased in recent years, housing growth has not kept pace with population and economic expansion. The state’s housing stock has grown by 0.4 percent in the past year, one-fourth of the population growth rate (1.6 percent) and less than one-sixth of the state’s GDP growth. Put another way, the state would need to add four times

as many homes to keep pace with its population growth and six times as many to keep pace with job growth. Given the state’s strong GDP growth, lack of available resources is not a convincing explanation for Connecticut’s limited home construction. These statistics reflect a persistent pattern in the state’s history, although housing construction has diverged more dramatically from population and economic growth in the past year than it has in previous ones.

Figure 2.1: Housing Creation Compared to Population, Economic, and Employment Growth, 2003-2024³⁶

	Total in Connecticut	Growth Since Last Year	Growth in Last 5 Years	Growth in Last 20 Years
Housing Units	1,544,070 Housing Units	0.4%	1.4%	8.7%
Population	3,675,069 People	1.6%	3.1%	4.9%
Economic Growth	\$294 Billion in State GDP	2.6%	6.8%	16%
Total Employment*	2,416,621 Jobs	2.6%	4.4%	14.4%

Note: All data measured in 2024, 2023, 2019, and 2004 units except total employment, where most recent year (2023) and corresponding years were used.

35 Connecticut Department of Economic and Community Development. *Annual Housing Inventory by Town 2020-2030* (September 4, 2024). [DECD Housing Data](#); Connecticut Department of Economic and Community Development. *DECD Annual Construction Report, 1997-2024* (July 23, 2025), published by Connecticut Open Data. [DECD Annual Construction Report](#).

36 Connecticut Department of Public Health. *Annual Population Estimates Data* (July 1, 2024). [Annual Town and County Population for Connecticut](#); U.S. Bureau of Economic Analysis. *SASUMMARY State annual summary statistics: personal income, GDP, consumer spending, price indexes, and employment* (March 28, 2025). [Connecticut Annual Summary Statistics](#); Connecticut Department of Economic and Community Development. *DECD Annual Construction Report, 1997-2024* (July 23, 2025), published by Connecticut Open Data. [DECD Annual Construction Report](#).

In 2024, Connecticut added 5,952 new housing units to the state.³⁷ As seen in Figure 2.2, this marks a slow upward trend in annual home construction over the past 15 years since the Great Recession, though it is still 20 percent below the 7,394 homes added in 2023. Connecticut has not yet approached the homebuilding levels of the late 1990s and early 2000s, which had an average annual new construction of 8,600 homes. As discussed in this report's section on **Housing**

Choice, most of the new homes in the state are part of new multifamily construction projects. Single-family homes, which made up 87 percent of all new builds in 2000, now represent only 29 percent of all new housing units in 2024. According to the Census Bureau's Building Permit Survey, Connecticut had the fourth-lowest building rate of any state in 2024, creating just 3.8 new housing units for every one thousand existing homes.³⁸

Figure 2.2: Total New Housing Units Added Annually, 1997-2024



Source: Connecticut Department of Economic and Community Development • Created with Datawrapper

37 Connecticut Department of Economic and Community Development. *DECD Annual Construction Report, 1997-2024* (July 23, 2025), published by Connecticut Open Data. [DECD Annual Construction Report](#).

38 Jones, Jonathan. "U.S. Cities Building the Most Homes." *Construction Coverage* (October 21, 2025), using data from the U.S. Census Bureau's 2024 Building Permits Survey, U.S. Census Bureau's 2024 Population and Housing Unit Estimates, and Zillow's Zillow Home Value Index (ZHVI). [U.S. Cities Building the Most Homes](#).

Figure 2.3: New Housing Units Added Annually by Geographical Regions, Table³⁹

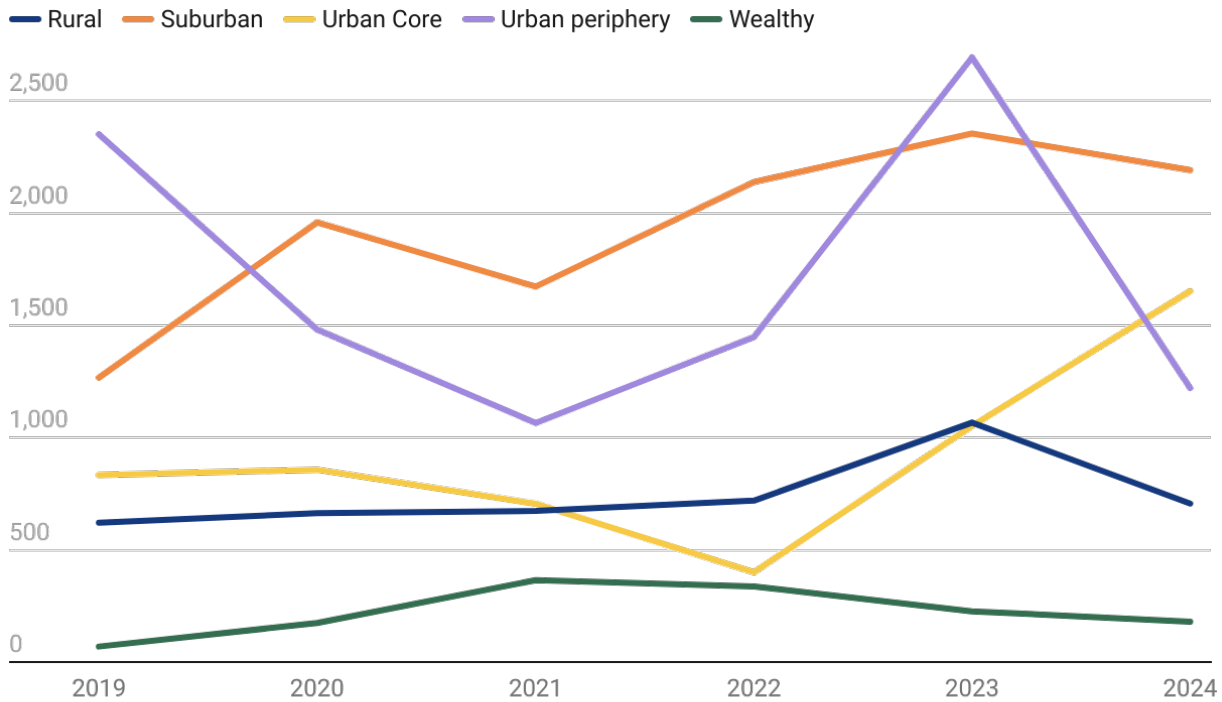
	<i>New Units 2024</i>	<i>New Units 2023</i>	<i>2024 Difference Compared to Previous Year</i>	<i>5-Year Average New Units, 2019-2022</i>	<i>2024 Difference Compared to 5-Year Average</i>
Connecticut	5,952	7,394	-20%	5439	9%
Town Type (5 CTs)					
<i>Rural</i>	706	1,067	-34%	749	-6%
<i>Suburban</i>	2,192	2,355	-7%	1879	14%
<i>Urban Core</i>	1,653	1,052	57%	769	53%
<i>Urban periphery</i>	1,221	2,694	-55%	1808	-48%
<i>Wealthy</i>	180	226	-20%	234	-30%
County					
<i>Fairfield</i>	1,659	1,718	-3%	1696	-2%
<i>Hartford</i>	2,155	1,612	34%	1007	53%
<i>Litchfield</i>	248	217	14%	188	24%
<i>Middlesex</i>	271	385	-30%	204	25%
<i>New Haven</i>	1,125	2,112	-47%	1380	-23%
<i>New London</i>	287	727	-61%	560	-95%
<i>Tolland</i>	110	529	-79%	280	-154%
<i>Windham</i>	97	94	3%	124	-28%

Communities throughout Connecticut are building housing at different rates. Using the **5 CT methodology**, the bulk of new housing creation is concentrated in a handful of towns in the urban core—such as New Haven, Hartford, and Bridgeport—which have steadily increased housing construction over the past five years (see Figure 2.4). Despite urgent housing needs statewide, all other town types—urban periphery, suburban,

rural, and wealthy—built fewer new homes in 2024 than in 2023. Notably, the urban periphery—towns such as Milford, Norwich, and Enfield—have seen the largest decline in housing construction over the past year. Despite their proximity to employment and population centers, these towns have adopted restrictive local policies that limit new housing development, even compared to more distant suburban and rural areas.⁴⁰

39 Connecticut Department of Economic and Community Development. *DECD Annual Construction Report, 1997-2024* (July 23, 2025), published by Connecticut Open Data. [DECD Annual Construction Report](#).

40 Connecticut Department of Economic and Community Development. *DECD Annual Construction Report, 1997-2024* (July 23, 2025), published by Connecticut Open Data. [DECD Annual Construction Report](#).

Figure 2.4: New Housing Units Added Annually by Town Type (5 CTs), 2019-2024

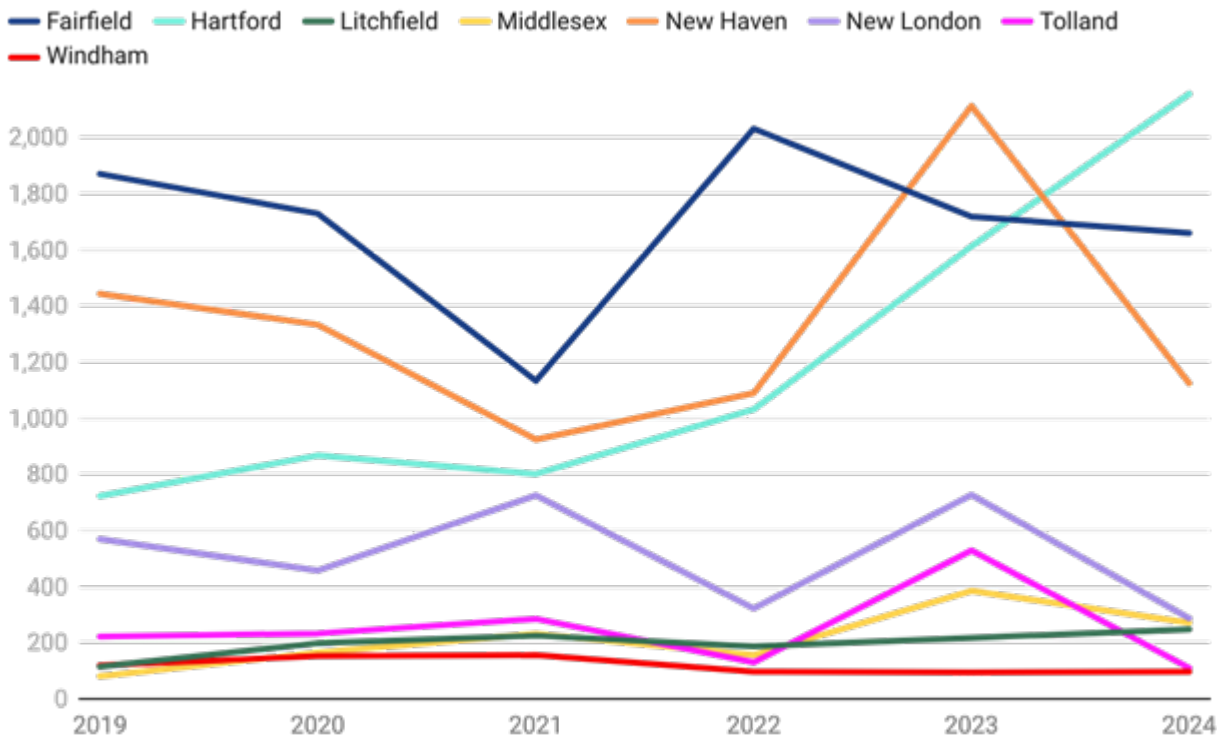
Source: Partnership Analysis of Department of Economic and Community Development Data • Created with Datawrapper

Housing construction also varies widely across the state's counties. Hartford, Fairfield, and New Haven Counties accounted for over 80 percent of all new homes built in 2024 (see Figure 2.5). However, only 3 of the 8 counties (Hartford, Litchfield, and Windham) constructed as many homes in 2024 as they did in 2023. New Haven, New London, and Tolland counties constructed

significantly fewer homes (50 percent, 60 percent, and 80 percent, respectively) in 2024. Hartford County has steadily increased home construction over the past five years, as have Middlesex and Litchfield Counties, albeit at a smaller scale. Most other counties are still building at or below their pre-pandemic levels.⁴¹

41 Connecticut Department of Economic and Community Development. *DECD Annual Construction Report, 1997-2024* (July 23, 2025), published by Connecticut Open Data. [DECD Annual Construction Report](#).

Figure 2.5: New Housing Units Added Annually by County, 2019-2024



Source: Connecticut Department of Economic and Community Development • Created with Datawrapper

Connecticut is estimated to be short over 93,000 rental homes that are affordable and available to **extremely low-income (ELI)** renters.⁴² The 2025 CT Fair Share Housing Study, commissioned by the Connecticut Office of Policy and Management, estimates between 119,000 and 380,000 homes must be constructed to counter historic underproduction and meet current housing needs at all income levels.⁴³

The National Low Income Housing Coalition (NLIHC) measures the downstream impact of a constrained housing market. According to The Gap report:

“When higher-income households occupy rental homes that are affordable to lower-income households, they render those homes unavailable to lower income households... Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market.”

42 Harati, Raquel, Dan Emmanuel, Katie Renzi, and Andrew Aurand. “The Gap: A Shortage of Affordable Homes” National Low Income Housing Coalition (March 2025). [The Gap: Connecticut](#).

43 Wilkerson, Michael, Madeline Miller, Justin Sherrill, Celia Beauchamp, and James Kim. “Connecticut Fair Share Housing Study Final Report and Results: Housing Needs Methodology & Allocation.” *ECOnorthwest*, May 2025. [Connecticut Fair Share Housing Study](#).

In Connecticut, the current housing shortage means that only 33 homes are affordable and available for every 100 ELI renter households. Eighty-seven percent of ELI households spend more than 30 percent of their income on rent, and 73 percent spend more than half.⁴⁴ Extremely low-income households are more likely to be seniors, have a disability, have young children, or be a single-adult caregiver to someone in these groups. ELI households are also more likely to be people of color. When housing construction is limited, the most vulnerable and marginalized residents are disproportionately affected.

There is strong evidence that new housing construction lowers the overall cost of housing. Recent research shows that increased housing construction lowers average rents—particularly for lower-quality homes—and expands the number of homes available for rent.⁴⁵ Economic research has established that new construction, even at the market-rate and luxury levels, eases housing market pressures and benefits middle- and low-income households.⁴⁶ While new construction alone cannot make rents affordable for all households, the state can invest in rental vouchers and subsidized housing development to serve extremely low-income households. Middle- and low-income households would have greater access to ‘naturally’ affordable housing if municipalities adopted policies that support new housing development.

Ultimately, fewer homes in Connecticut lead to higher housing costs and greater instability for families statewide. In their 2022 book, *Homelessness is a Housing Problem*, Colburn and Aldern demonstrate that population-level homelessness is uncorrelated with common explanations such as serious mental illness, poverty, welfare policy, or climate. Instead, homelessness is best explained by structural factors in the housing market, specifically high rents and low vacancy rates, which are directly impacted by an area’s new housing construction. Put simply, while some individuals may experience poverty or serious mental illness, the consequences of these vulnerabilities are far more severe in regions with constrained housing markets.⁴⁷

As expected in a state with low construction rates, Connecticut’s homeless population increased for the third consecutive year to 3,735 individuals in 2025, a 43 percent increase from 2021.⁴⁸ These trends are likely to continue without significant policy interventions to increase funding for and encourage housing creation. For more information on homelessness in Connecticut, see the [Homelessness in Connecticut](#) section.

44 Harati, Raquel, Dan Emmanuel, Katie Renzi, and Andrew Aurand. “The Gap: A Shortage of Affordable Homes” National Low Income Housing Coalition (March 2025). [The Gap: Connecticut](#).

45 Mense, Andreas. “The Impact of New Housing Supply on the Distribution of Rents.” *Journal of Political Economy Macroeconomics* 3, no. 1 (2025). <https://www.journals.uchicago.edu/doi/full/10.1086/733977>.

46 Mast, Evan. “The Effect of New Market-Rate Housing Construction on the Low-Income Housing Market.” *Journal of Urban Economics* 133 (2023). <https://doi.org/10.1016/j.jue.2021.103383>; Bratu, Cristina, Oskari Harjunen, and Tuukka Saarimaa. “City-wide effects of new housing supply: Evidence from moving chains.” *VATT Institute for Economic Research Working Papers* 146 (2021). [VATT Working Papers 146](#).

47 Colburn, Gregg, and Clayton Page Aldern. “Homelessness is a Housing Problem.” *Sightline Institute* (March 2022). <https://sightline.org/2022/03/16/homelessness-is-a-housing-problem/>.

48 “State of Connecticut Annual Point-In-Time Count of Individuals and Families Experiencing Homelessness.” *Nutmeg Consulting*. 2025. <https://cthmis.com/pit/pit-report-archive/>.

Housing Preservation

Most affordable housing discussed in policymaking refers to homes developed with government subsidies in exchange for deed restrictions that limit how expensive they can be. However, when government subsidizes the creation of affordable housing, these homes are not affordable in perpetuity. Affordable housing can ‘expire’ when affordability restrictions lapse or when homes deteriorate due to age or insufficient reinvestment.

For example, homes developed through the Low-Income Housing Tax Credit (LIHTC) program receive tax credits in exchange for setting aside a portion of homes for low-income households, with rent capped at a percentage of **Area Median Income (AMI)**. These affordability restrictions remain in place for a minimum of 30 years, although many states including Connecticut, have extended this affordability requirement. When this **affordability period** ends, developments may apply for additional tax credits, find alternative sources of subsidy, or allow the entire property to convert to market-rate pricing. Public housing, which technically remains income-restricted in perpetuity, may fail safety inspections due to age and a lack of capital investment following reduced federal appropriations. When these homes are no longer deemed safe for habitation, tenants are forced to seek housing elsewhere.

Because Connecticut’s stock of affordable housing continues to decline, policymakers must invest in preservation efforts to prevent the loss of affordable homes faster than they can be created. Losing these affordable homes can lead to “higher rents for tenants, a loss of habitability, and [possible] displacement.”⁴⁹

Connecticut has approximately 79,000 federally assisted homes—properties financed in part with federal funds and subject to affordability restrictions that limit occupancy to lower-income households or vulnerable populations such as seniors and people with disabilities.⁵⁰ In the short term, Connecticut could lose up to 4,530 affordable homes—primarily LIHTC developments—whose affordability deed restrictions are expiring and may convert to market-rate homes within the next five years (see Figure 2.7). Furthermore, as seen in Figure 2.6, an additional 4,102 units of public housing and project-based voucher units have failing inspection scores⁵¹ and will be unfit for human occupancy in the near future without a significant capital investment. These units represent 6 percent and 5 percent of Connecticut’s total stock of federally assisted affordable housing, respectively. Without targeted action, Connecticut can expect to lose up to 11 percent of its affordable housing stock due solely to attrition before 2030.

49 Emmanuel, Dan, Raquel Harati, Kelly McElwain, and Cate Asp. “Picture of Preservation 2024.” *National Low Income Housing Coalition and Public and Affordable Housing Research Corporation* (December 2024). [Picture of Preservation](#).

50 Asp, Cate. “Preservation Risk Dashboard: Connecticut,” *Public and Affordable Housing Research Corporation and National Low Income Housing Coalition* (November 5, 2025). [Preservation Risk Dashboard: Connecticut](#); Public and Affordable Housing Research Corporation and the National Low Income Housing Coalition. *National Housing Preservation Database* (October 2025). <https://nhpd.preservationdatabase.org/Data>.

51 Per the National Housing Preservation Database methodology, measured as HUD Real Estate Assessment Center (REAC) score less than 60.

Figure 2.6: Snapshot of Federally-Assisted Affordable Homes in Connecticut, 2024

Number of Federally Assisted Rental Homes in Connecticut	78,865
Homes with Expiring Affordability Restrictions in the Next 5 Years	4,530
Public Housing and Project Based Voucher Homes with Failing Inspection Scores	4,102
Number of Homes with Immediate Risk	8,632
Percent of Homes with Immediate Risk	10.9%
Average Age of Federally Assisted Homes	36
Federally Assisted Homes Preserved in 2024	711

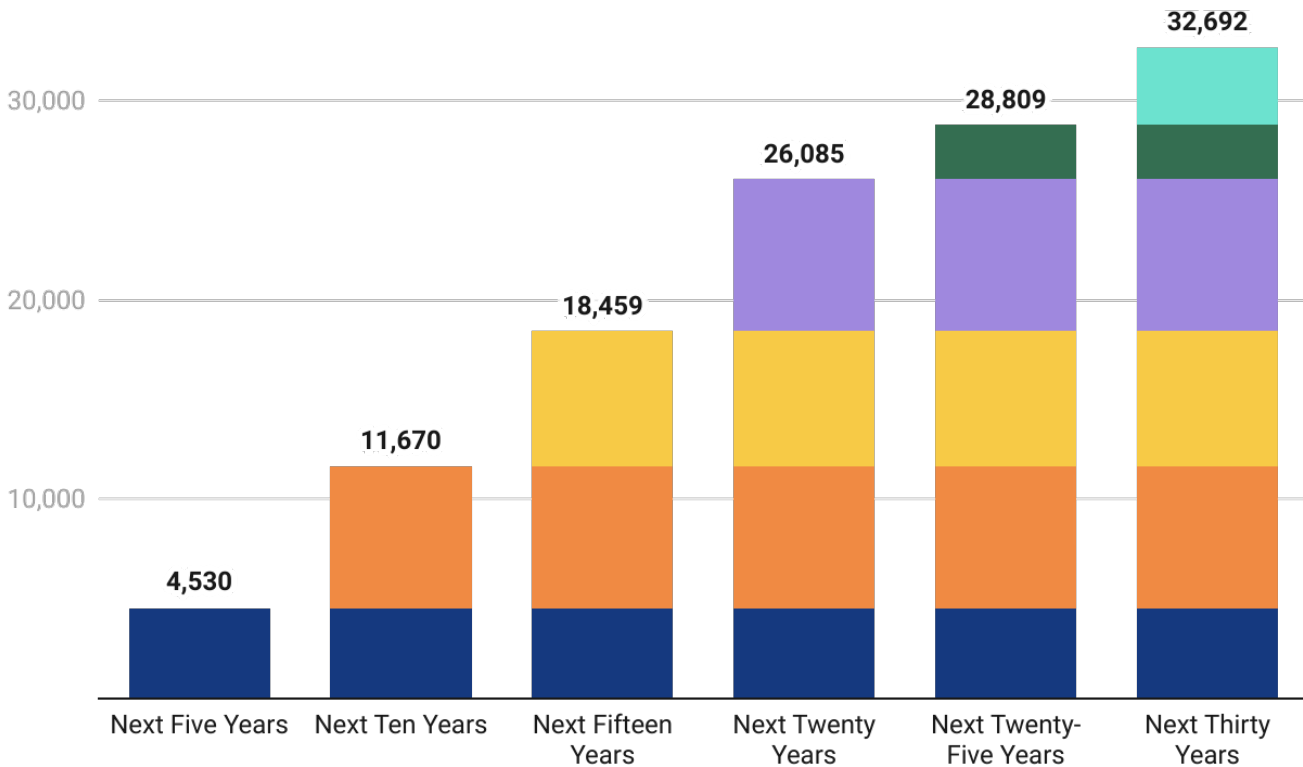
Source: National Housing Preservation Database 2024 • Created with Datawrapper

Figure 2.7: Federally Assisted Homes with Rent Restrictions Expiring in the Next 5 Years

Expiring in Year 1	197
Expiring in Year 2	1,522
Expiring in Year 3	362
Expiring in Year 4	1,469
Expiring in Year 5	980

Source: National Housing Preservation Database 2024 • Created with Datawrapper

Figure 2.8: Federally Assisted Homes Facing Exit Risk Over Time, Cumulative 2025-2054



Source: National Housing Preservation Database 2024 • Created with Datawrapper

Connecticut’s affordable housing stock is not fixed. As the state builds new homes, policymakers must also account for the percentage of existing affordable homes lost each year due to severe deterioration or conversion to market-rate housing. Goals for new affordable housing construction should account for expiring homes.

As a 2024 report on preservation efforts noted, “if existing federally assisted property is not preserved, public investment in the property will be lost, and efforts to expand the affordable housing stock will be undermined as new homes simply replace those that are lost.”⁵² Preservation is less costly than new construction, with studies estimating that it

costs 25 to 50 percent less per home. Preservation is also more environmentally friendly than new construction, as capital improvements reduce greenhouse gas emissions and lower utility costs.

If the risks of expiring homes are ignored, tenants may face higher rents, unsafe or unsanitary living environments, and possible displacement or homelessness. Fifty-five percent of all federally assisted homes cap rent at 30 percent of a tenant’s income, meaning that the homes most at risk are also among the few available to extremely low-income (ELI) households.⁵³

52 Emmanuel, Dan, Raquel Harati, Kelly McElwain, and Cate Asp. “Picture of Preservation 2024.” *National Low Income Housing Coalition and Public and Affordable Housing Research Corporation* (December 2024). [Picture of Preservation](#).

53 Emmanuel, Dan, Raquel Harati, Kelly McElwain, and Cate Asp. “Picture of Preservation 2024.” *National Low Income Housing Coalition and Public and Affordable Housing Research Corporation* (December 2024). [Picture of Preservation](#).

Beyond federally assisted homes, state-funded housing construction programs also face expiring affordability restrictions. For example, the state's landmark **Build for CT program**, which supports middle-income households, provides significant construction subsidies in exchange for affordability restrictions that expire after only six years.⁵⁴ All 740 deed-restricted homes built to date under Build for CT are at risk of converting to market-rate housing within the next six years.⁵⁵

54 "BUILD4CT - Workforce Housing Program: Program Criteria" *Connecticut Housing Finance Authority* (Accessed September 2025). [BUILD4CT - Workforce Housing Program](#).

55 Soule, Alexander. "[State Program Build for CT Fueling Construction of Middle-income Apartments Across Connecticut.](#)" *CT Insider* (August 18, 2025).

Funding for Housing Development

Connecticut's most impactful tools for addressing the state's affordability crisis are subsidies that support the creation, rehabilitation, and preservation of affordable homes. These efforts rely on a complex mix of private, federal, state, and local funding. The two most significant state programs advancing affordable housing development are the **Affordable Housing Program (FLEX)** and the **Housing Trust Fund (HTF)**, both traditionally supported through bond allocations.

Both programs are funded through general obligation bonds, a form of debt issued and backed by the State of Connecticut to raise capital for public investment. Each biennium, the General Assembly votes on a bond package that authorizes the governor to issue bonds up to a specified amount for approved purposes. The State Bond Commission, whose agenda is set by the governor, allocates these authorized funds to specific projects based on agency requests. See our [Connecticut's Affordable Housing Bonding Process](#) fact sheet for additional details.

During the 2025 legislative session, the General Assembly authorized \$300 million for the HTF and \$400 million for FLEX, spread evenly across FY26 and FY27, for a total of \$700 million authorized for housing creation. This represents a \$100 million increase from the FY24–FY25 biennial budget, which authorized \$600 million across the two programs (\$400 million for HTF and \$200 million for FLEX).⁵⁶

In the most recent complete biennium (FY24–FY25), the State Bond Commission allocated \$563 million in total, \$228 million in FY24 and \$335 million in FY25 to the HTF and FLEX programs. These allocations combined new authorizations from the current fiscal year with unallocated funds carried over from prior years (see Figure 2.9).

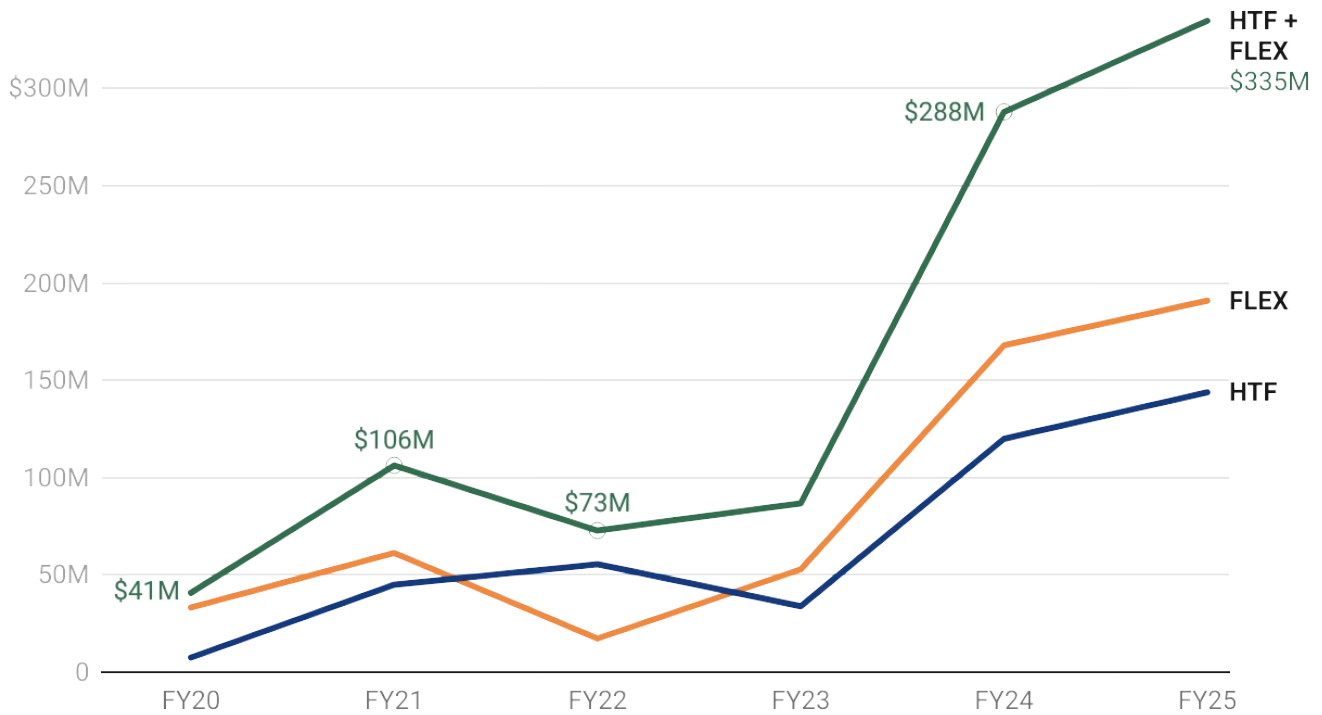
Of the total, \$191 million was allocated to the FLEX fund to support the estimated creation of 1,052 homes, a portion of which is reserved for low- and moderate-income households, as well as urgent repairs to the state's existing housing portfolio.

Approximately \$144 million was allocated to the Housing Trust Fund to leverage private dollars and support an estimated 871 homes. Of that amount, \$100 million was dedicated to support an estimated 666 homes through the state's Build for CT program, which prioritizes workforce housing for households earning between 60 and 120 percent of AMI.

Of the \$400 million authorized by the General Assembly to the HTF for FY24–FY25, the governor chose to allocate only the \$200 million set aside for Build for CT projects, leaving the \$200 million designated for low- and moderate-income housing unallocated despite strong developer demand for additional subsidy and a critical need for new affordable homes in the state.

⁵⁶ Data in this section is a Partnership analysis of the following recurring reports: Connecticut General Assembly's Office of Fiscal Analysis. "Bond Authorizations Available for Allocation," encompassing September 3, 2019, through August 8, 2025. [CGA's OFA All Bonds and Grants Reports](#); Connecticut General Assembly's Office of Fiscal Analysis. "Analysis of State Bond Commission Agenda Items for [insert date] Meeting," encompassing September 17, 2019 through July 30, 2025. [CGA's OFA All Bonds and Grants Reports](#); Connecticut General Assembly's Office of Fiscal Analysis. "[insert fiscal year] Connecticut Budget" or "[insert fiscal year] Connecticut Budget Revisions," encompassing FY20 and FY21 through FY26 and FY27. [Budget Books](#).

Figure 2.9: Bond Allocations to HTF and FLEX, FY20-FY25

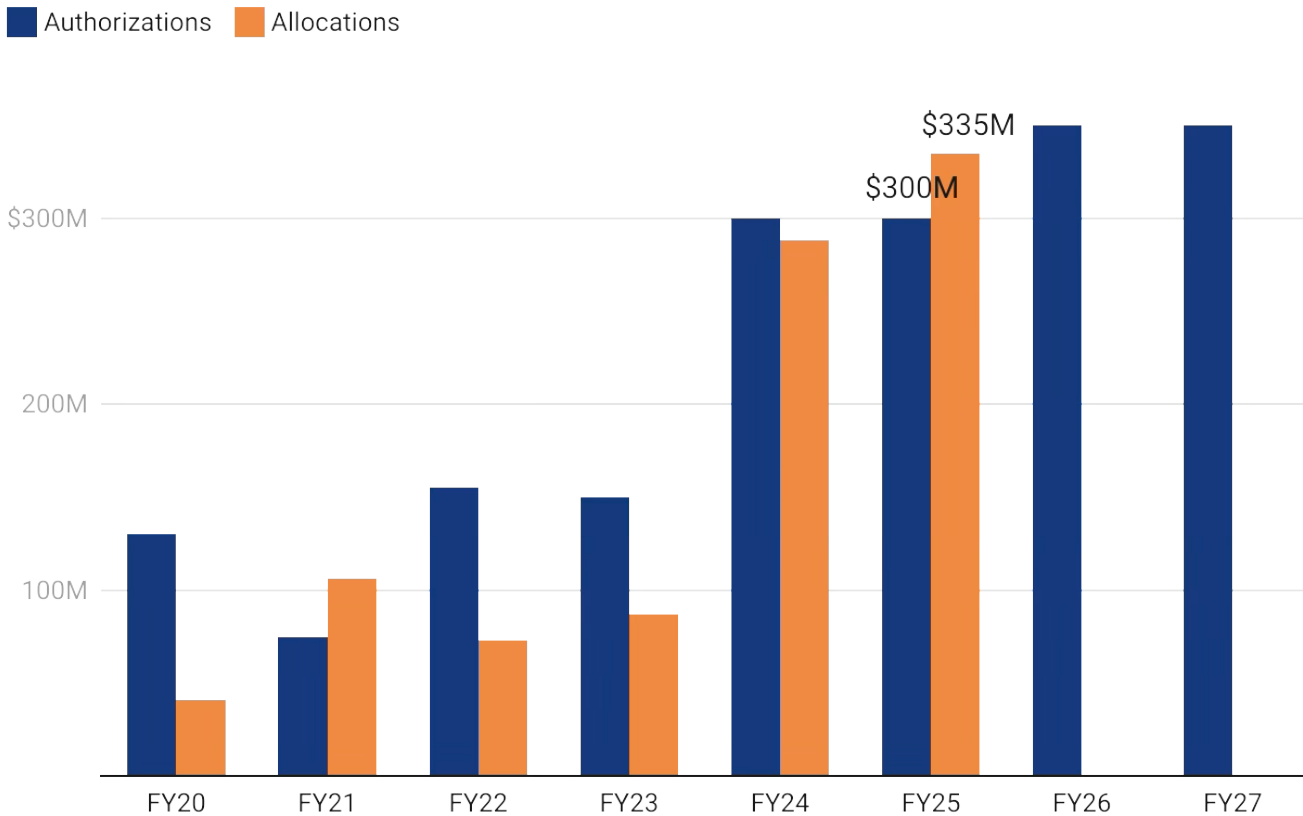


Source: Partnership Analysis of CGA Office of Fiscal Analysis Bond and Budget Data • Created with Datawrapper

In recent years, the General Assembly has doubled bond authorizations for housing creation, rising from \$305 million over the FY22–FY23 biennium to \$700 million for FY26–FY27 (see Figure 2.10). The Department of Housing has effectively responded to these increased legislative authorizations,

allocating \$288 million in FY24 and an additional \$335 million in FY25 for housing creation across the state, up from an average of \$76 million allocated annually between FY20 and FY23.

Figure 2.10: Authorizations vs Allocations for HTF and FLEX, FY20-FY25



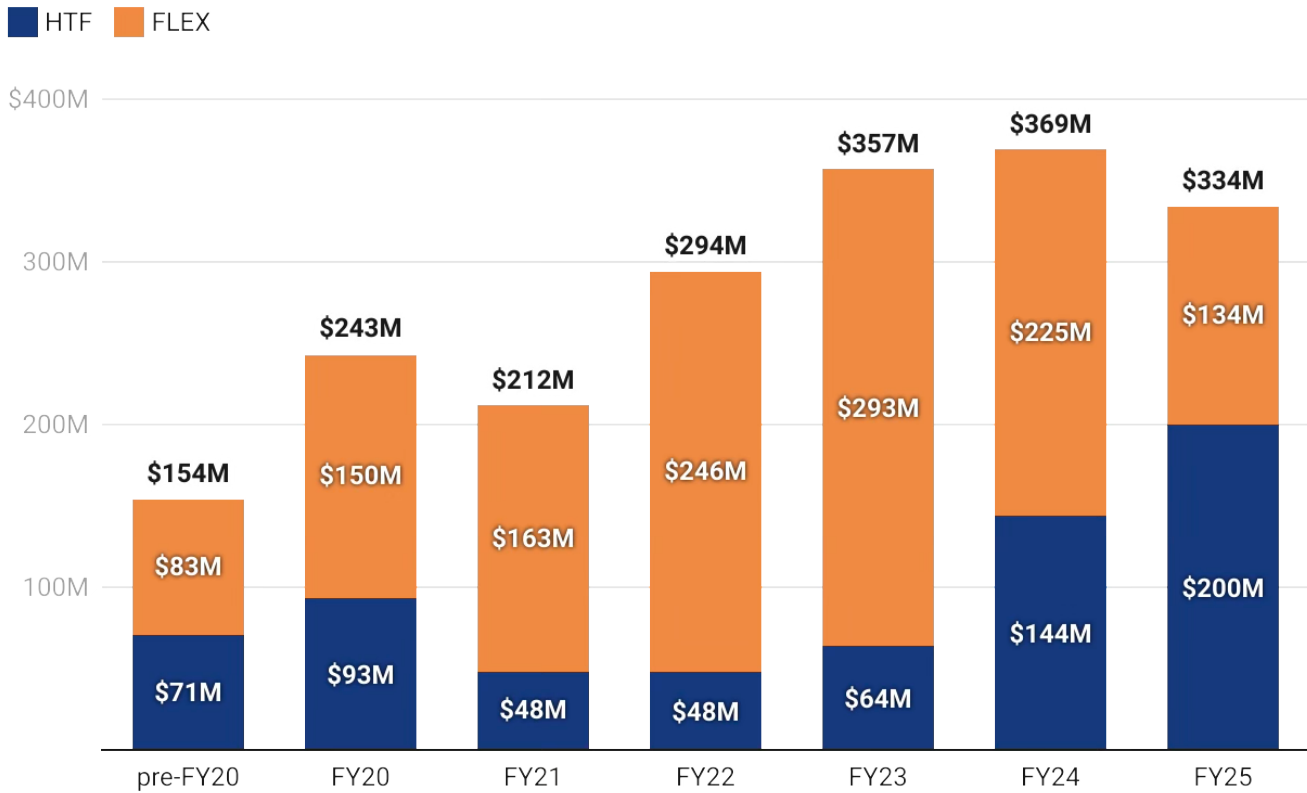
Source: Partnership Analysis of CGA Office of Fiscal Analysis Bond and Budget Data • Created with Datawrapper

However, years of allocating less than the authorized amount have resulted in a gradual increase in the balance of unallocated authorizations. Before 2020, the state held \$155 million in unallocated balances, split evenly between the FLEX and HTF programs. Over the past six years, this balance of authorized but unspent funds for housing creation has doubled to a high of \$370 million in FY24, despite the Department of Housing’s active efforts

to spend down existing allocations (see Figure 2.11). This unallocated balance represents an opportunity for the state to make rapid investments in housing creation to address decades of underbuilding. Current state practice limits subsidies to between \$100,000 and \$150,000 per home, which has not kept pace with rising construction costs.⁵⁷

57 Connecticut Department of Housing and Connecticut Housing Finance Authority. “Requirements and Instructions for the Fall 2025 Development Engagement Process and Completing the Profile Using the Preliminary Application Opportunities for Affordable Housing Funding,” (October 1, 2025). [Requirements and Instructions](#).

Figure 2.11: Balance of Unallocated Authorizations for HTF and FLEX



Source: Partnership Analysis of CGA Office of Fiscal Analysis Bond and Budget Data • Created with Datawrapper

While loosening zoning restrictions and permitting reforms can improve housing choice by encouraging the creation of new market-rate homes, there will always be households who rely on deed-restricted affordable housing to remain stably housed. State subsidies for affordable housing are a key tool for creating subsidized,

income-restricted homes and leveraging private investment to develop mixed-income housing in tight markets. Because a tight housing market disproportionately impacts extremely low-income (ELI) renters, housing subsidies should be targeted toward the areas of highest need.

State Supported Housing Creation

The Department of Housing (DOH) and the Connecticut Housing Finance Authority (CHFA) work together to stimulate housing production in Connecticut by contributing funds from a variety of state and federal programs to housing development projects.

These projects range from creating supportive housing and renovating old homes to creating mixed-income developments with a set percentage set aside for households making below a certain income. For mixed-income initiatives, DOH typically supports the creation of income-restricted homes while the private developer is responsible for the financial cost of market rate ones. DOH also uses funds for other activities, such as predevelopment costs, repairs or construction of shelters, homeownership downpayment assistance, and grants or loans to mission-based housing development organizations (such as CHDOs and CDFIs) to fund their housing activities.

DOH and CHFA use a variety of state and federal funding sources for housing creation. Some important state programs include the Flexible Housing Fund (FLEX), Housing Trust Fund (HTF), Community Impact Fund (CIF), Urban Act funding, the State Housing Tax Credit Contribution Program (HTCC), and others. Most of these programs are paid for through state bond authorizations. For more information on bonding, see preceding section of this report on [Funding for Housing Development](#).

On the federal side, CHFA and DOH use Low-Income Housing Tax Credits (\$10.8M for 9% credits in 2025), the HOME Investment Partnership Program (~\$10M annually), the National Housing Trust Fund (~\$3M annually), and others.⁵⁸ Together these funding sources help lower the cost of private developments, making projects financially feasible or allowing the creation of units set-aside for vulnerable residents at below-market rate prices. This subsection examines data and trends for state-supported housing projects across Connecticut and draws directly from the Governor's Report on Housing Development⁵⁹, the most comprehensive source of annual public reporting on this topic. However, given data gaps in the report, we acknowledge that our analysis represents an incomplete picture of total state activity. We welcome any future data updates from state agencies to provide additional clarity to the following analysis.⁶⁰

Units Built Across Connecticut

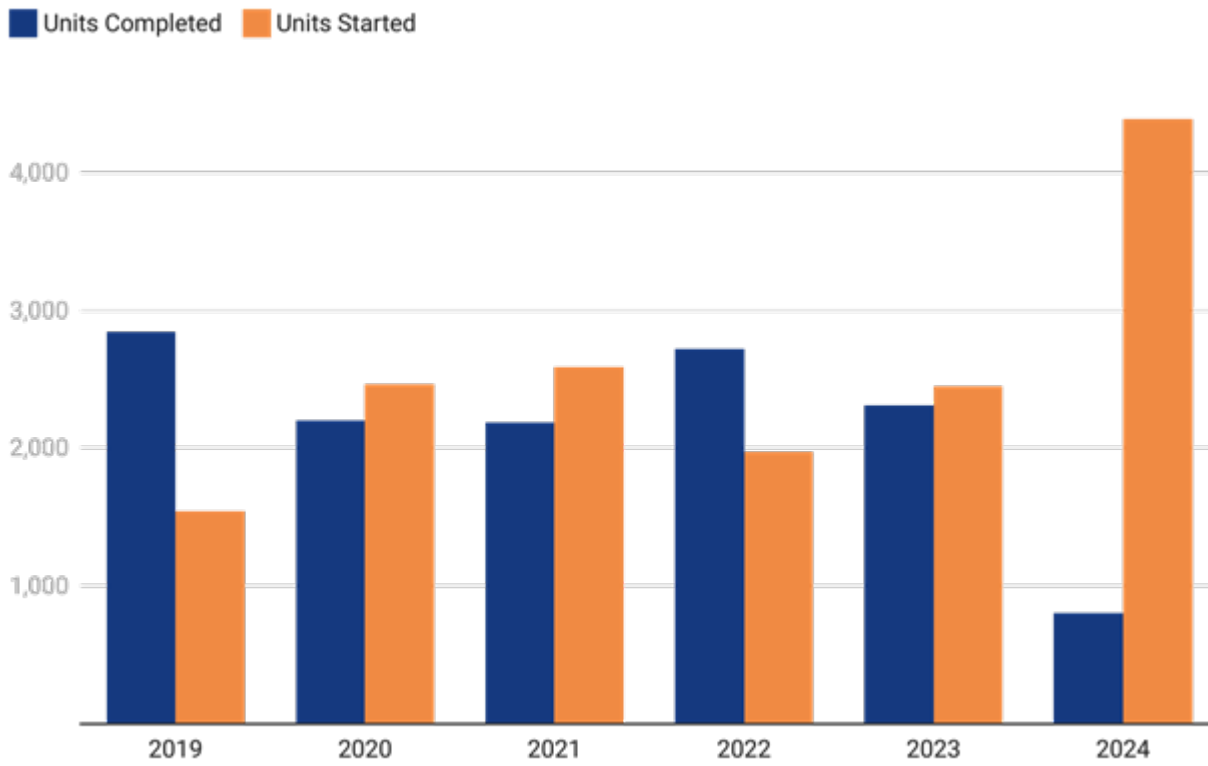
In 2024, DOH and CHFA supported the creation of 803 new homes statewide across 40 projects (see Figure 2.12). These numbers are significantly lower (65 percent) than housing creation in previous years, which ranged from 2,000 and 3,000 units. While it is unclear why so few projects were completed in 2024, the data offer some possible explanations. One in every four projects did not have data on units produced, which is partially explained by missing data and partially explained by an uptick in nontraditional projects, including "Live Where You Work" downpayment assistance programs and loans to CDFIs to leverage their housing creation activities.

58 Connecticut Department of Housing. "2024 Program Year: State of Connecticut Consolidated Annual Performance and Evaluation Report," submitted to U.S. Department of Housing & Urban Development (September 30, 2025). [Annual Report](#); U.S. Department of Housing and Urban Development Office of Community Planning and Development. *National Housing Trust Fund Allocations for 2025*, published by National Low Income Housing Coalition (Accessed October 2025). [HTF Allocations](#); Connecticut Housing Finance Authority. "Tax Credit Application Scoring: 2025 Awards," (April 24, 2025). [2025 9% LIHTC Awards](#).

59 Connecticut Department of Housing and Connecticut Housing Finance Authority. *Governor's Report on Housing Development* (December 18, 2024), published by Connecticut Open Data. [Governor's Report on Housing Development](#).

60 Notably, in the Connecticut Open Data dataset published December 2024, in the years 2018-2024, between 6% to 25% of all housing projects completed did not include information on number of total housing units; of those with units given, between 10% and 21% did not share AMI targeting data. Significant data gaps existed for other variables of interest, including new vs rehab units, elderly vs family units, project financing details, and project start date.

Figure 2.12: State-Assisted Housing Creation, 2019-2024



Source: OPM Governor's Report on Housing Development • Created with Datawrapper

Another explanation is that the 2024 projects were simply smaller, producing 27 units on average compared to the previous years' average of 44-55 units per project (see Figure 2.13). These projects also had a higher focus on subsidized units for **extremely low-income (ELI) households**, which increases project costs, reducing funds available for other developments. That said, the state's total investments were also significantly lower in 2024, \$162M compared to the \$372M 5-year average, making it less likely that the subsidies themselves were the limiting factor in housing creation.

As discussed above, there were 30 percent fewer projects and 65 percent fewer units produced with state support in 2024 than the previous five-

year average (see Figure 2.13). The percentage of homes set aside for the elderly (20 percent) and as new supportive housing (5 percent) remained consistent with previous years. There was a relatively higher focus in 2024 on housing for extremely low-income households, where 33 percent of all units were set aside for those making less than 30 percent of AMI – nearly double the 15 percent average of previous years.

Approximately 30 percent of all projects were for rehabilitated units, compared to 55 percent in previous years, meaning that there was a higher proportion of new units created in 2024.

Figure 2.13: State-Supported Housing Creation, Projects Completed⁶¹

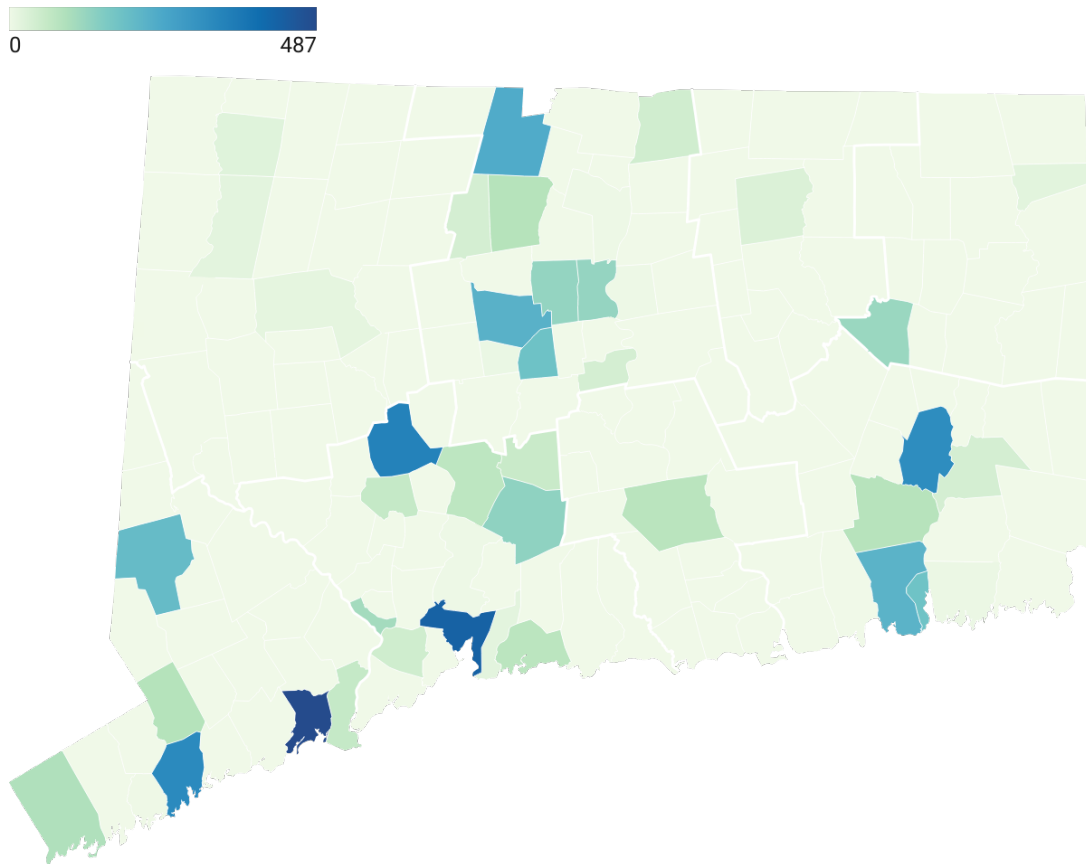
	2024	Average of 2019-2023
Total Number of Projects	40	56
Total Number of Units	803	2,452
Percent Elderly	20%	21%
Avg Project Size in Units	26.8	49.7
Percent Supportive Housing	5%	8%
Percent Rehab Units	27%	55%
Units below 30% AMI	33%	15%
Units 30-60% AMI	37%	53%
Units 61-80% AMI	10%	5%
Units Above 80% AMI	10%	15%

The average project size was roughly half the size of those in previous years; the broader data indicates that this is due to the absence of large, 50+ unit builds compared to previous years. Restrictive local zoning is likely a contributing factor in the reduction of large-scale projects, which has a direct impact on the number of homes the state can help create in any given year.

State-supported housing construction is geographically diverse – one in every four Connecticut towns benefitted from state funds for housing creation in 2024 (see Figure 2.14). Towns received support for as few as 3-4 units or as many as 400+ units. The largest beneficiaries were Bridgeport (487 units), New Haven (427), and Waterbury (342). Many towns in eastern Connecticut also benefitted, including Norwich, Waterford, New London, Montville, and Preston.

⁶¹ Totals may not equal 100%, as there is both overlap and missing data in various categories.

Figure 2.14 Number of Housing Units Completed or Started in 2024



*Additional projects in Brookfield, Groton, Hamden, Hartford, Kent, New Haven, New London, Seymour, Stamford, Stonington, Trumbull, Waterbury, and Windham were started or completed in 2024 but had no available data on the number of units.

Source: CT OPM • Created with Datawrapper

Units In the Pipeline Across Connecticut

Going forward, the state has put itself in a strong position for future housing creation, initiating funding for 74 projects in 2024 with a total proposed 4,384 new homes.⁶² There were 35 percent more individual projects and twice as many proposed units started with state support in 2024 than the previous five-year average (see Figure 2.15). As with completed units, the percentage of supportive housing (5 percent)

and elderly set-aside units (19 percent) stayed relatively consistent with previous years. The average project size is significantly larger, with an average of 66 units per project compared to 40 units. The state also maintains a lower percentage of rehabilitated units (30 percent) compared to previous years, indicating a focus on creating new homes.

⁶² Project start year is inferred from the data using the first two digits of the CHFA loan #, where available, then the Attorney General approval data, where available.

Income targeting information indicates the state is pivoting to housing for higher-income households. A full one-third (34 percent) of all proposed units are set aside for households making greater than 80 percent AMI, more than double the five-year average of 14 percent. This is likely explained by the Lamont administration’s focus on the new Build for CT program, which creates subsidized housing for

families making between 60-120 percent AMI (see [Funding for Housing Development](#) section). This focus demonstrably comes at the expense of constructing units for more vulnerable residents: units set-aside for extremely-low-income households decreased from an average of 15 percent to 12 percent and set-asides for those making between 30-60 percent decreased from an average of 53 percent to 41 percent.

Figure 2.15: State-Supported Housing Creation, Projects Started⁶³

	2024	Average of 2019-2023
Total Number of Projects	74	55
Total Number of Units	4,384	2,203
Percent Elderly	19%	20%
Avg Project Size in Units	66.4	40.0
Percent Supportive Housing	5%	6%
Percent Rehab Units	30%	43%
Units below 30% AMI	12%	15%
Units 30-60% AMI	41%	53%
Units 61-80% AMI	12%	7%
Units Above 80% AMI	34%	14%

Many inputs affect the cost of creating new homes, including labor, material costs and supply change, climate change, and federal interest rates. However, only two can be easily influenced by state policy: zoning reform and state housing finance. In this report’s section on [State Housing Bonding](#), we examined bond authorizations for state housing development; in this section, we can begin to track the impact of these investments.

Many state investments decisions are driven by the Qualified Action Plan (QAP), a federally required plan that Connecticut develops every two years to decide how to invest our federal allocation of Low-Income Housing Tax Credits (LIHTCs). Because LIHTCs are used as a financing component in a significant portion of state-funded affordable housing, policy intentions set forward in the QAP help shape what types of housing gets built. The QAP utilizes a point

63 Totals may not equal 100%, as there is both overlap and missing data in various categories.

system to determine which developments will receive an allocation of the competitive 9% Low Income Housing Tax Credits, of which the state receives only about \$10.8M per year.

Developers applying to receive competitive 9% Low Income Housing Tax Credits tailor their developments to try and earn the maximum number of prospective points. Therefore, the priorities set out in the QAP have significant influence over which developments move from concept to construction. Past changes to the QAP have demonstrated how shifting state priorities have changed the types of developments receiving funding. For example, in 2022, the QAP began to prioritize new construction more strongly over preservation, setting aside a maximum of 25 percent of credits for preservation projects, leading to more new units being funded by the program in recent years. Diversification in the location of new developments has also been influenced by the QAP's prioritization of funding developments outside areas of concentrated poverty, leading to increases in suburban development.

While zoning reform is the most straightforward way to lower housing costs in the private market (see the [Zoning](#) section of this report for further reading), state housing finance is a necessary component to create a healthy housing market. State investment in housing creation can leverage private dollars and subsidize housing costs for families and individuals unable to afford housing in the private market.

Housing Creation Policy Recommendations

Commit additional state resources to prioritize the construction of affordable housing for extremely low-income (ELI) households. Because slow housing creation has the most severe impact on ELI households, the state should target its limited bond funds to subsidize homes affordable to low- and extremely low-income families. Similar to the current **Build for CT** set-asides that invest in middle-income housing through the Housing Trust Fund bond authorizations, the state can intentionally reserve a portion of its limited resources for homes restricted to residents earning at or below 50 percent of AMI. While zoning and regulatory reform are critical to reducing costs in the private market, some families can only achieve housing stability with public investment. The state should therefore prioritize its limited public dollars for the most vulnerable households while advancing zoning reform to support middle-income housing and homeownership opportunities.

Continue to prioritize a rapid spenddown of the \$370 million in existing unallocated authorizations through the HTF and FLEX funds. Policy options from other jurisdictions include increasing per-home subsidy amounts to keep pace with rising construction costs, expanding eligible uses to include site acquisition and predevelopment expenses, and creating a fast-track application process for shovel-ready projects.⁶⁴

To preserve existing affordable homes, extend the affordability period under Connecticut's *Build for CT* and LIHTC programs. The current **Build for CT** affordability restriction of six years is insufficient to justify the \$75 million to \$100 million annual investment and should be extended to 20 to 30 years. Neighboring states offer longer affordability requirements: Rhode Island mandates

30 years, Massachusetts requires 15 to 40 years for middle-income housing programs.⁶⁵ Similarly, CHFA's Qualified Allocation Plan requires a minimum affordability period of 50 years. Other states have significantly extended this period: Utah and Chicago both have affordability requirements of 99 years, and in Vermont, all developments funded through the LIHTC program must remain affordability in perpetuity.

Enact statewide zoning reform to make it easier to build housing in all municipalities. High-impact reforms include expanding as of right zoning, eliminating parking minimums, and reducing or removing minimum lot size requirements. See the Charles Gardner of the Mercatus Institute's report, "[Reducing Parking Mandates Can Unlock Housing Affordability in Connecticut](#)," and *Mercatus Institute Report* and legal housing expert Tim Hollister's op-ed in the *CT Mirror*, "[Low-hanging legislative fruit for CT affordable housing](#)," for further discussion. See our [Housing Choice Policy Recommendations](#) for more detail.

Prioritize state grant funding for infrastructure, directing it to municipalities that demonstrably prioritize housing construction. Several proposed bills from the 2025 legislative session, including HB 6831 and HB 5002, Sec. 6, allowed towns that zone for denser housing near transportation hubs to receive prioritization for discretionary state infrastructure grants, such as the Urban Act Grant Program, the Small Town Economic Assistance Program, and others. The special session bill, H.B. 8002 creates several new incentive programs for towns to access for assistance building their infrastructure capacity for affordable housing.

64 Fu, Samantha, Rebecca Dedert, and Kathryn Reynolds. "Using ARPA Funds to Address Affordable Housing Needs: Lessons from Six Cities and Counties," *Urban Institute* (August 2023). [Using ARPA Funds to Address Affordable Housing Needs: Lessons from Six Cities and Counties](#).

65 Hermann, Alexander, Whitney Airgod-Obrycki, Nora Cahill, and Peyton Whitney. "Subsidizing the Middle: Policies, Tradeoffs, and Costs of Addressing Middle-Income Affordability Challenges." *Harvard Joint Center for Housing Studies* (July 2024). [Subsidizing the Middle](#).

Increase Department of Housing staffing levels to keep pace with the larger housing portfolio. In 2025, the General Assembly approved one additional staff member for DOH for asset management. Given the near doubling of allocations and authorizations in recent years, DOH could benefit from additional staff to ensure the implementation of the FLEX and HTF programs is timely and does not place undue burden on existing resources.

Allocate funding to yield efficiency in scale and impact. Connecticut should strategically allocate housing funds to maximize both production scale and equitable impact. Building new housing in higher-income areas expands choice but often comes at a higher cost and yields fewer homes due to restrictive zoning and community opposition. To balance efficiency and equity, the state should prioritize bond-funded programs that deliver scale in areas with supportive zoning and infrastructure while continuing to invest in programs that expand housing opportunities in harder-to-develop markets. For example, the state could increase per-unit subsidies for Low-Income Housing Tax Credit (LIHTC) projects that leverage private capital for large-scale development. Simultaneously, the state could support increased housing choice by funding programs that address creating homes in more challenging development

zones. For example, the state could bolster the CDFI Small Multifamily Loan Pool to finance the rehabilitation of smaller 2–20-unit properties. This dual approach allows for the acceleration of new home construction while also prioritizing the diversification in the types and location of homes in the state.

Provide greater transparency around housing funding and construction. DOH and CHFA should establish clear targets and rationales for AMI levels, geographic distribution, and the number of supportive homes created, and should be accountable to both the General Assembly and the public for meeting these goals. Specific ways to improve transparency include mandatory reporting to the General Assembly on the number and types of homes created through various funding programs, publishing the *Governor's Housing Report* quarterly with complete and updated data, and developing public engagement tools, similar to the [Connecticut Housing Data Hub](#) and the [Time to Own Dashboard](#), that provide a comprehensive picture of state housing construction activities.



THE STATE OF HOUSING CHOICE



SECTION

3

SECTION 3:

THE STATE OF HOUSING CHOICE

Ensuring an adequate supply of affordable housing is critical to the safety and stability of individuals and communities. While affordability, safety, and stability provide the foundation of an equitable housing ecosystem, choice represents the next dimension of a just one. The ability to access housing in a range of communities allows residents to make decisions about where to live based on factors beyond cost, like proximity to jobs or family, access to public transit and amenities, or neighborhood walkability. Promoting housing choice ensures that people at all income levels have meaningful options in where they live.

Expanding choice means developing different types of housing at various price points across Connecticut's communities, creating a diverse housing stock that serves individuals, families, seniors, young adults, and everyone in between. This section explores the state of housing choice in Connecticut, offering an overview of the state's housing stock, zoning regulations, rental deserts, and the impact of the Affordable Housing Land Use Appeals Act. We conclude with a discussion of current and potential policies that aim to increase housing diversity and reduce exclusionary barriers, ensuring that both current and future residents can choose where to live.

Housing Types by Geography

The location of housing plays a critical role in shaping opportunity. Research from [The Opportunity Atlas](#) shows that socioeconomic outcomes for children are strongly tied to the zip-code where they grow up.⁶⁶ When **affordable housing** is concentrated primarily in disinvested neighborhoods, economic mobility is constrained to those with incomes high enough to access higher-opportunity areas or to those willing to assume significant housing cost burdens to do so.

A lack of diversity in home types within towns and regions limits choices for residents across age, occupation, income, and ability. For example, young adults seeking to rent in proximity to a job may find few available apartments, while seniors hoping to downsize may discover that their longtime towns lack smaller or accessible home options. These gaps in housing diversity limit mobility across the state, preventing people from accessing the communities and opportunities they want to pursue, reducing economic and social prosperity for both the individual and the larger community.

Understanding housing choice requires examining the types of homes that exist, where they are located, and what they cost. Single-family homes make up 65 percent of the state's housing stock.⁶⁷ The median age of single-family homes in Connecticut is 58 years, 12 years older than the national average, highlighting the state's slower pace of new home construction. Since 2019, the median home sale price in Connecticut has risen from \$234,500 to \$370,000 in 2024, a 58 percent increase.⁶⁸

66 Raj Chetty, John N. Friedman, Nathaniel Hendren, Maggie R. Jones, and Sonya R. Porter, "The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility," NBER Working Paper 25147 (2018), <https://doi.org/10.3386/w25147>.

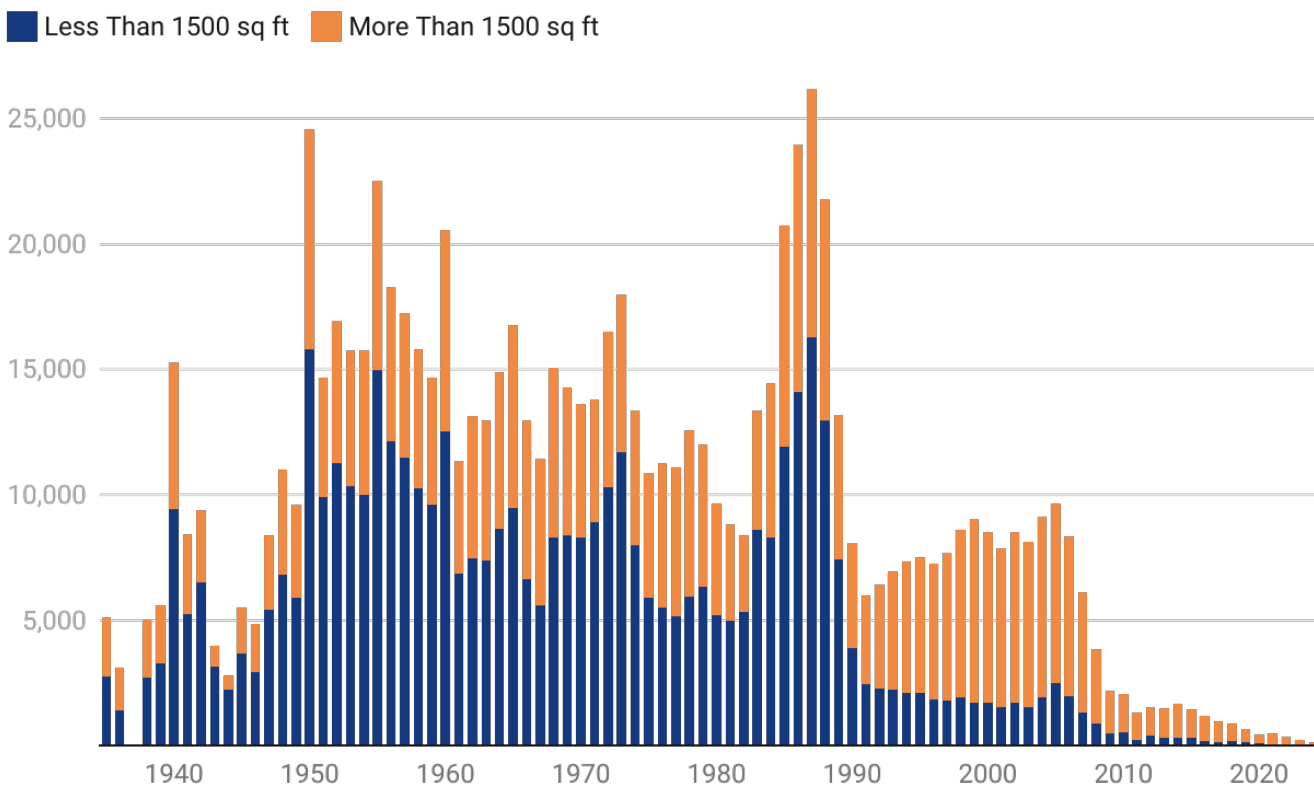
67 This percentage is representative of single family detached and attached homes; including condos, townhouses etc. but excluding single-family mobile homes. Source: U.S. Census Bureau, "Units in Structure" *American Community Survey, ACS 5-Year Estimates Subject Tables*, Table DP04.

68 Warren Group Sales Data 2001-2025 via the Connecticut Housing Finance Authority's Housing Needs Assessment Dashboard, <https://www.chfa.org/about-us/housing-needs-assessment-hna-dashboard/>.

Figure 3.1 shows home sales by year of construction and home size⁶⁹. Sales of smaller homes under 1,500 square feet, often referred to as starter homes, increased significantly during the mid-20th century, providing many families with opportunities for homeownership and long-term wealth-building. However, sales of starter homes have declined in recent years, in part because construction shifted after the Great Recession toward larger, higher-cost single-family homes. Rising interest rates have also reduced mobility, as many households

remain in existing rentals or starter homes rather than moving to larger properties. This has created gridlock in the housing market and limited opportunities for families looking to buy homes. This “lock in” effect also has implications for renters, as delayed entry into homeownership has driven down apartment vacancy rates and contributed to rising rent prices. See our sections on [Housing Costs in Connecticut](#) and [The Burden of Housing Costs](#) for additional reading.

Figure 3.1: Home Sales by Year of Build by Square Footage



Source: Warren Group Sales Data via Connecticut Housing Finance Authority • Created with Datawrapper

The age and size of single-family homes have implications for housing choice on multiple fronts. The lack of smaller, more affordable starter homes prevents young and lower-income families from accessing homeownership and, by extension, many areas of economic opportunity. In Connecticut, a history of segregation and the prevalence

of exclusionary zoning has produced a largely dichotomous housing market, with single-family homes concentrated in primarily suburban and rural locales and multifamily housing and apartments concentrated in urban cores. Figure 3.2 through 3.4 illustrate this effect⁷⁰.

69 Warren Group Sales Data 2001- 2025 via the Connecticut Housing Finance Authority’s County and Municipal Profiles Dashboard, <https://www.chfa.org/about-us/county-profiles-dashboard/>.

70 U.S. Census Bureau, “Units in Structure” *American Community Survey, ACS 5-Year Estimates Subject Tables*. Table B25024.

Figure 3.2: Single Family Detached Homes by Zip Code

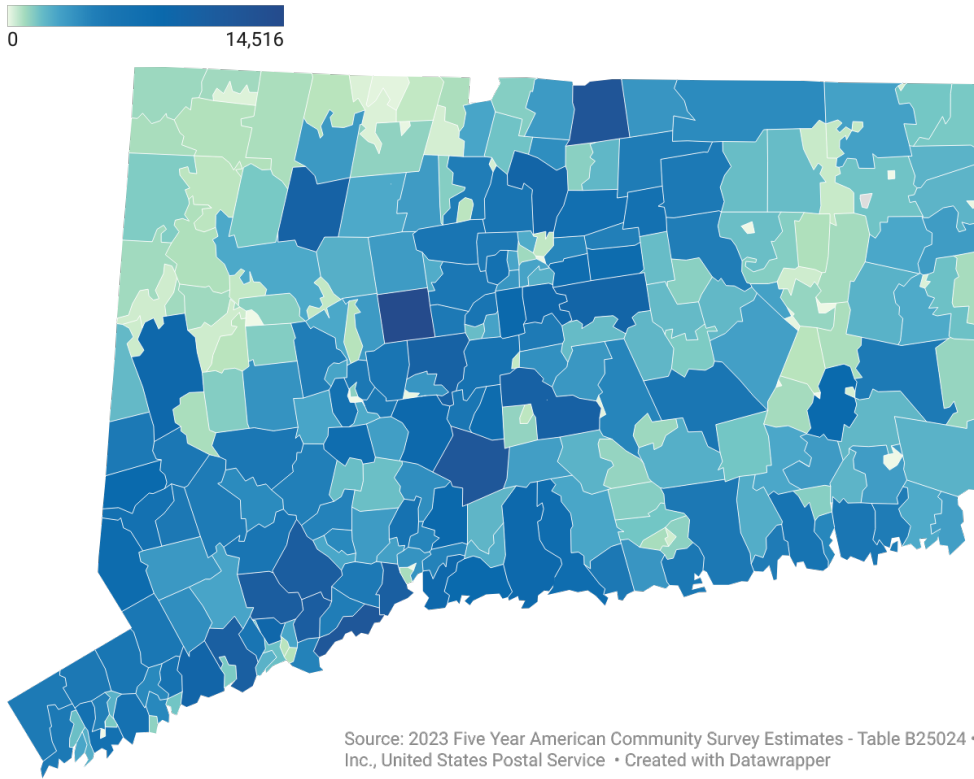
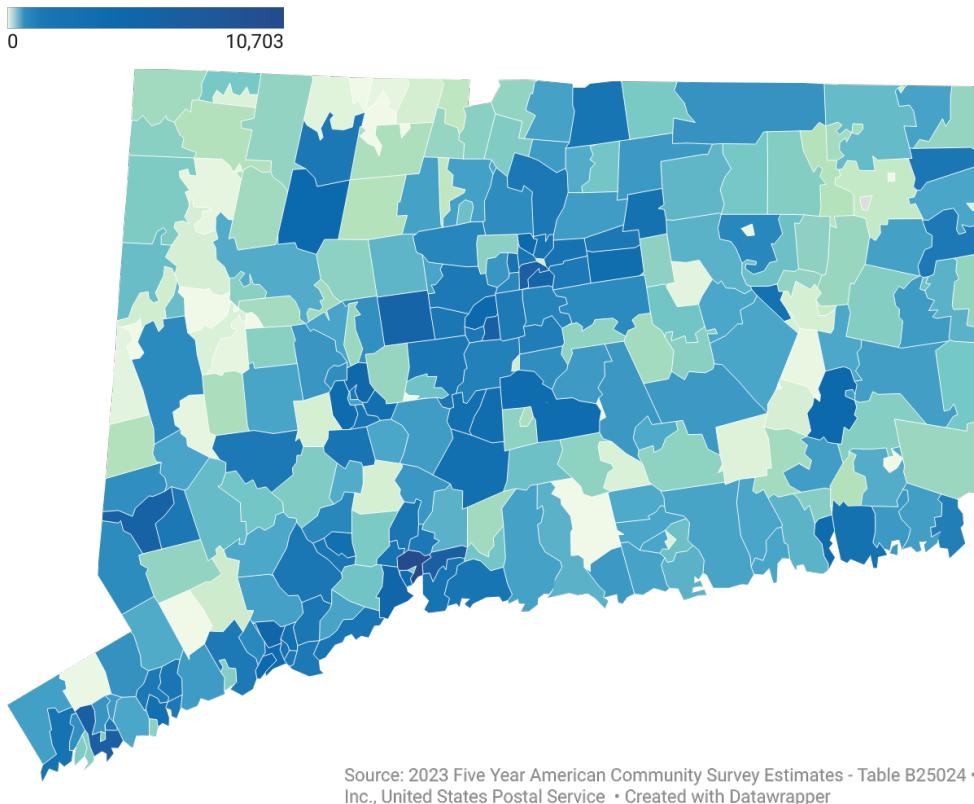


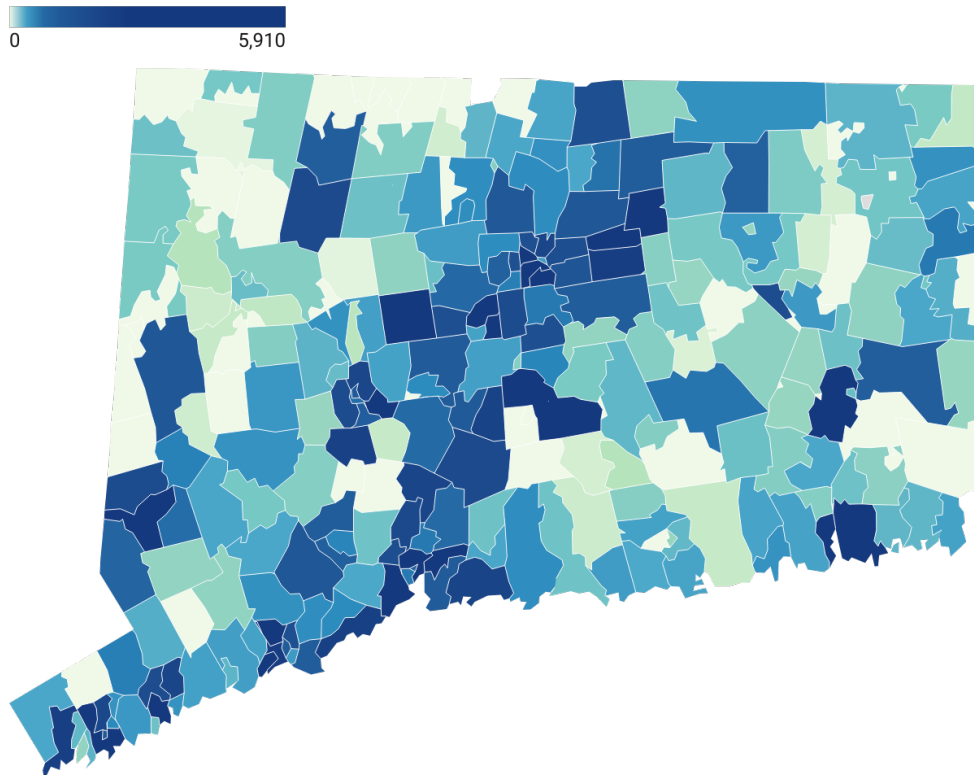
Figure 3.3: Buildings with 2-4 Homes by Zip Code



The concentration of multifamily homes in urban centers and the first-ring suburbs around them is particularly stark when examining data for larger buildings as seen below in Figure 3.4. This concentration can limit housing choice, as

households have fewer options for affordable rental housing outside of these areas. See the section on [Rental Deserts](#) for more information on how the lack of affordable apartments affects residents’ physical and economic mobility.

Figure 3.4: Buildings with 5+ Homes by Zip Code

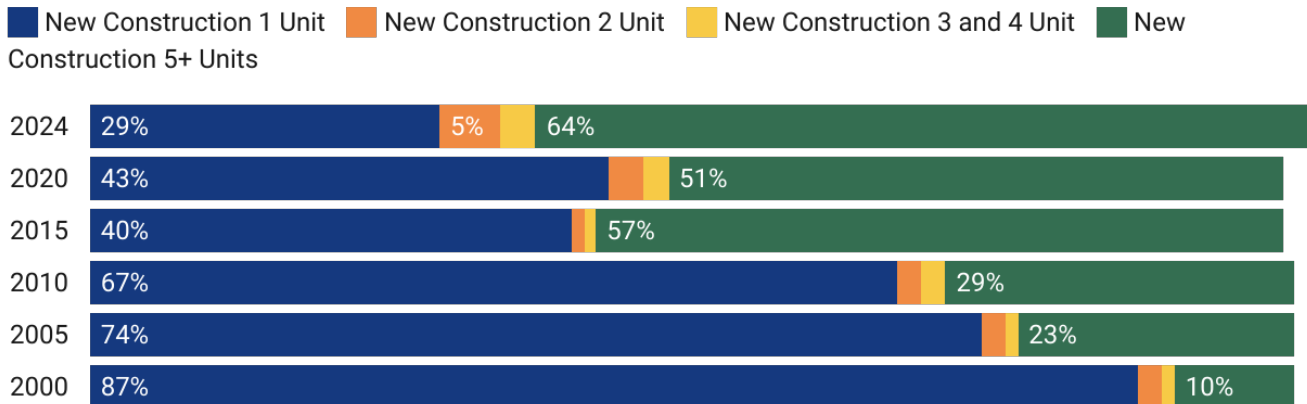


Source: 2023 Five Year American Community Survey Estimates - Table B25024 • Map data: © Esri, TomTom North America, Inc., United States Postal Service • Created with Datawrapper

Connecticut has made modest progress in recent years in approving permits for larger housing developments. According to permitting data collected by the Department of Economic and Community Development (DECD), 87 percent of new homes created in 2000 were single-unit residential properties.⁷¹ That share dropped to 67 percent by 2010, and as of 2024, single-unit developments accounted for just 29 percent of newly constructed homes. Conversely, only 10 percent of new homes in

2000 were part of developments with five or more homes. This number has grown substantially, with more than 64 percent of new developments built in 2024 having five or more homes in the structure. Still, overall new housing construction of any type remains significantly below the levels seen at the turn of the century. See the section on [Housing Creation](#) for additional reading.

⁷¹ Connecticut Department of Economic and Community Development, “Annual New Construction Permit Report by Town By Unit Type,” 1997-2024. https://portal.ct.gov/decd/content/about_decd/research-and-publications/01_access-research/exports-and-housing-and-income-data.

Figure 3.5: Types of New Builds by Number of Units

Source: Connecticut Department of Economic and Community Development • Created with Datawrapper

Furthermore, a lack of family-sized homes priced at affordable levels limits mobility for larger households and can lead to overcrowding. Approximately 42 percent of Connecticut’s housing stock consists of homes with fewer than two bedrooms. Unsurprisingly, renters tend to occupy smaller homes with fewer bedrooms. About 70 percent of all renter-occupied housing in

Connecticut consists of homes with two or fewer bedrooms.⁷² Estimates from the Comprehensive Housing Affordability Strategy (CHAS) survey indicate that 18,855 renter households experience overcrowding in Connecticut, highlighting the shortage of affordable options for larger households.⁷³

72 U.S. Census Bureau, “Tenure by Bedrooms” *American Community Survey, ACS 5-Year Estimates Subject Tables*. Table B25042.

73 U.S. Department of Housing and Urban Development. *Comprehensive Housing Affordability Strategy (CHAS) Data, 2017-2021*. Table 10.

Zoning

The absence of a diverse housing stock in Connecticut is driven and perpetuated by the state's zoning laws. Local zoning laws, which guide the development of towns and cities, gained popularity in the early 20th century as a means of segregating Black residents into undesirable neighborhoods. Although the 1917 Supreme Court case *Buchanan v. Warley* ruled that zoning regulations explicitly preventing people of color from residing in certain neighborhoods were unconstitutional, many race-neutral zoning provisions developed throughout the century continued to reinforce segregation⁷⁴. Research has shown that exclusionary zoning provisions, such as those that limit development to single family homes only, have resulted in continued racial and economic segregation.⁷⁵

According to the [Connecticut Zoning Atlas](#), just over 90 percent of Connecticut's land is zoned **as of right** for single-family housing development. As-of-right zoning for anything larger than a detached residential home is extremely limited. Only 27.6 percent of land allows for two-family development, and just 2.5 percent is zoned as of right for three-family homes. Only 2.2 percent of land in the state permits developments with more than four homes.⁷⁶ Furthermore, zoning restrictions beyond the number of homes allowed on a lot, such as minimum lot sizes, parking requirements, and height limitations, further constrain new development and reduce residents' ability to choose where they live.

Practically, these requirements mean that developing more than a single home in most Connecticut municipalities is an expensive and uphill process. Aside from costly legal fees, challenges to zoning ordinances can drag on for months or years, adding significant holding costs and creating gaps in development budgets. The threat of litigation may also deter developers from pursuing projects in municipalities resistant to new development. Such deterrence further limits housing choice by preventing the creation of new homes, particularly in towns with limited affordable options. See the section of this report on [Participatory Democracy](#) for further discussion of this issue.

The impact of these provisions is evident when examining the distribution of multifamily housing across the state. Figures 3.2-3.4 in [Housing Types by Geography](#) show the relatively even distribution of single-family homes statewide compared with the concentration of larger multifamily developments in urban cores and along the Interstate 91 corridor.

Opponents of new development often mischaracterize zoning reform attempts, implying that such efforts eliminate local oversight. It is important to recognize that broadening as-of-right provisions and other zoning reforms does not eliminate all review processes for new construction. Rather, if a proposed development, whether a single home or a dozen, meets the criteria outlined in the zoning ordinance, it may proceed without requiring a public hearing, variance, or special exception. New homes must still comply with all elements of the zoning ordinance and applicable provisions around development. Inclusionary zoning and similar reforms aim to prevent projects from being blocked due to opposition from a small number of vocal residents demanding additional hearings or supermajority votes.

74 Shertzer, A., Twinam, T., & Walsh, R. "Zoning and segregation in urban economic history." *Regional Science and Urban Economics*, 94, 2021 <https://doi.org/10.1016/j.regsciurbeco.2021.103652>.

75 Airgood-Obrycki, Whitney, and Sophia Wedeen. "Rental deserts perpetuate socioeconomic and racial segregation." *Joint Center for Housing Studies*. August 4, 2022. <https://www.jchs.harvard.edu/blog/rental-deserts-perpetuate-socioeconomic-and-racial-segregation>.

76 Desegregate Connecticut, *Connecticut Zoning Atlas*. Accessed November 13, 2025. <https://www.desegregatect.org/atlas>.

The Connecticut General Assembly has taken up the issue of zoning on multiple occasions, with limited success in advancing meaningful policies to expand housing choice for residents. During the 2025 legislative session, several zoning reform bills were proposed, including provisions to reduce parking minimums, prevent bans on multifamily development, and encourage the legalization of commercial-to-residential conversions. *Work, Live, Ride* would have created new incentives for development around transit and expanded the types of housing that can be built as of right in the state. This provision, along with many others in *H.B. 5002* that sought to advance housing creation, affordability, and stability, was vetoed by the Governor.

In November of 2025, during a special session of the Connecticut General Assembly, H.B. 8002 was passed which included a broad range of policy changes, including zoning reforms, designed to support housing growth, modernize outdated local requirements, and encourage communities to plan proactively for future housing needs. See the [Legislative Session Summary](#) section at the end of this report for additional details.

Rental Deserts

While rental housing is vital, there are areas where it is in short supply. The term ‘rental desert,’ coined by the Harvard Joint Center for Housing Studies, refers to neighborhoods where fewer than 20 percent of the housing stock is renter-occupied or available to rent.⁷⁷ An ‘extreme rental desert’ describes neighborhoods where fewer than 10 percent of homes are renter-occupied or available for rent.⁷⁸ The concept highlights communities where families have limited access to rental housing options.

In Connecticut, approximately 33 percent of the housing stock consists of rental homes. However, this distribution is uneven across the state. Some towns have a more balanced share of rental housing, while others have very few options for renters. In nine Connecticut towns, rental housing accounts for less than 6 percent of the housing stock, whereas in the state’s largest cities, it represents more than 55 percent,⁷⁹ illustrating the stark regional disparities in rental availability.

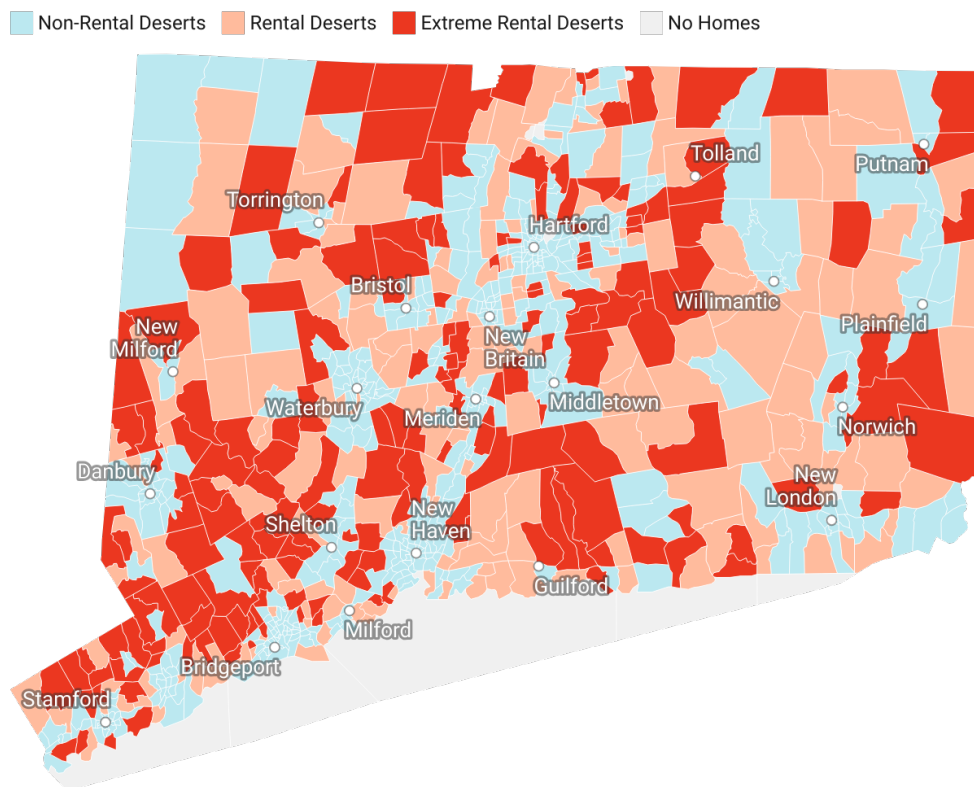
When viewed at the neighborhood or census tract level, the pattern becomes clearer: many neighborhoods in Connecticut qualify as rental deserts. Approximately 41 percent of census tracts in the state are considered rental deserts, and 20 percent are classified as extreme rental deserts. Of the 873 census tracts with homes, rental housing makes up less than 20 percent of the housing stock in 361 tracts, and less than 10 percent in 178 tracts.

As shown in Figure 3.6, most neighborhoods in Connecticut’s suburban towns are rental deserts. Non-rental deserts are concentrated in urban cores, where they make up a majority of census tracts. In other words, while rental housing is more available in cities, most neighborhoods with limited rental options are located in wealthier suburban areas.

77 Airgood-Obrycki, Whitney, and Sophia Wedeen. “Rental deserts perpetuate socioeconomic and racial segregation.” *Joint Center for Housing Studies*, August 4, 2022. <https://www.jchs.harvard.edu/blog/rental-deserts-perpetuate-socioeconomic-and-racial-segregation>

78 Airgood-Obrycki, Whitney, Magda Maaoui, and Sophia Wedeen. “Rental deserts, segregation, and zoning.” *Journal of Urban Affairs* (2025): 1-20.

79 Authors calculation of data from the ACS. U.S. Census Bureau, U.S. Department of Commerce, “Vacancy Status,” *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25004*, accessed on August 18, 2025, [https://data.census.gov/table/ACSDT5Y2023.B25004?q=B25004&g=040XX00US09\\$0600000](https://data.census.gov/table/ACSDT5Y2023.B25004?q=B25004&g=040XX00US09$0600000); U.S. Census Bureau, U.S. Department of Commerce, “Tenure,” *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25003*, accessed on August 18, 2025, [https://data.census.gov/table/ACSDT5Y2023.B25003?q=B25003:+Tenure&g=040XX00US09\\$0600000](https://data.census.gov/table/ACSDT5Y2023.B25003?q=B25003:+Tenure&g=040XX00US09$0600000).

Figure 3.6: Rental Deserts and Extreme Rental Deserts in Connecticut⁸⁰

Source: American Community Survey • Created with Datawrapper

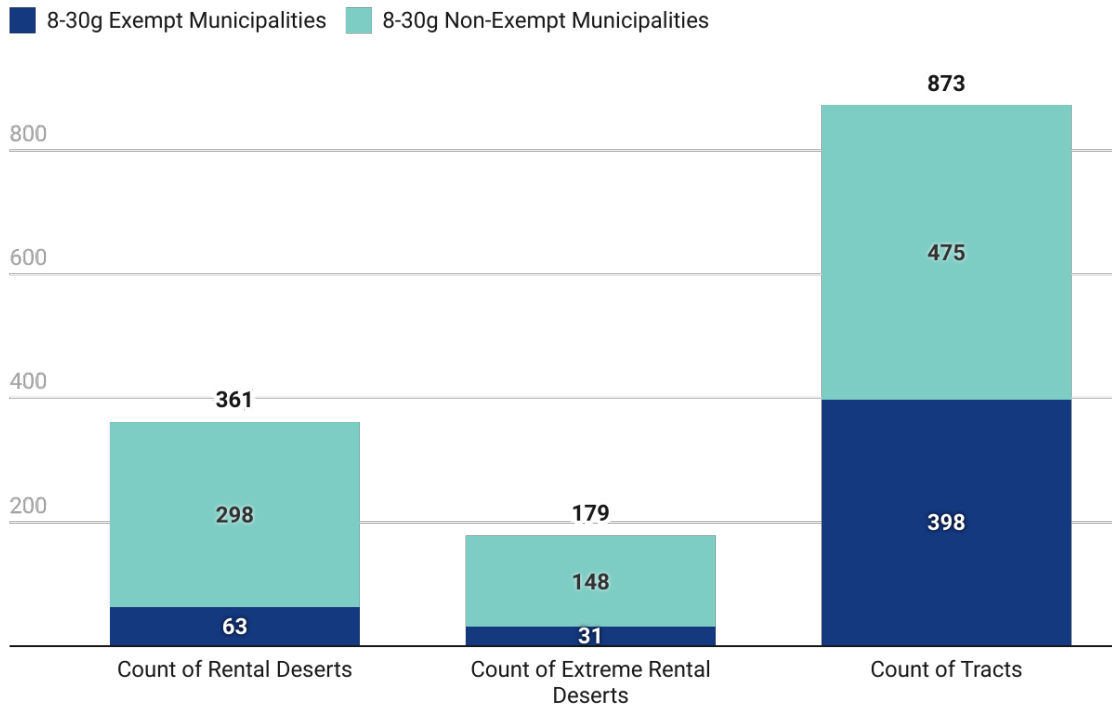
Areas most in need of affordable housing are also those where rental deserts are more prevalent. According to the [Affordable Housing Appeals List](#), towns that meet the state's threshold for housing affordability are considered exempt from the *Affordable Housing Land Use Appeals Procedure Act* (Section 8-30g).⁸¹ See the section of this report on the [Affordable Housing Land Use Appeals Procedure Act](#) for additional context.

As shown in Figure 3.7, a significant share of rental deserts occur in municipalities that are not exempt under Section 8-30g. These are areas where fewer than 10 percent of homes qualify as affordable. Although 54 percent of census tracts fall within non-exempt municipalities, these areas account for over 80 percent of all rental deserts and extreme rental deserts. Specifically, while 8-30g-exempt municipalities contain 63 rental deserts and 31 extreme rental deserts, non-exempt municipalities contain 298 rental deserts and 148 extreme rental deserts. This pattern underscores the disproportionate concentration of rental deserts in areas with the least affordable housing options.

80 U.S. Census Bureau, U.S. Department of Commerce, "Tenure," *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25003*, accessed on August 18, 2025, [https://data.census.gov/table/ACS5Y2023.B25003?q=B25003;+Tenure&g=040XX00US09\\$1400000](https://data.census.gov/table/ACS5Y2023.B25003?q=B25003;+Tenure&g=040XX00US09$1400000); U.S. Census Bureau, U.S. Department of Commerce, "Vacancy Status," *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25004*, accessed on August 18, 2025, [https://data.census.gov/table/ACS5Y2023.B25004?q=B25004;+Vacancy+Status&g=040XX00US09\\$1400000](https://data.census.gov/table/ACS5Y2023.B25004?q=B25004;+Vacancy+Status&g=040XX00US09$1400000).

81 Connecticut State Department of Housing, "Affordable Housing Appeals listing," accessed September 2, 2025. <https://portal.ct.gov/doh/doh/programs/affordable-housing-appeals-listing>

Figure 3.7: Distribution of Rental Deserts and Extreme Rental Deserts by 8-30g Status⁸²



Source: American Community Survey, and CT Department of Housing • Created with Datawrapper

Because of the shortage of rental housing, families unable to buy a home face limited options, and even when assistance is available, affordability remains a persistent barrier. The uneven distribution of rental homes, with concentrated in some communities and scarce in others, limits opportunities for households to relocate to certain areas. Those who do manage to move often encounter intense competition, which inflates rents and perpetuates residential segregation.⁸³

The number of households living in rented homes has continued to rise, with research showing that across all age groups, more people are choosing—or being forced—to rent.⁸⁴ Young adults, as well as Black and Hispanic households, are more likely to rent than own, and low-income households are overrepresented among renters.⁸⁵ For these families, even with rental assistance, accessing housing in areas with limited rental availability remains especially challenging.⁸⁶

82 U.S. Census Bureau, U.S. Department of Commerce, “Tenure,” *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25003*, accessed on August 18, 2025, [https://data.census.gov/table/ACS5Y2023.B25003?q=B25003;+Tenure&g=040XX00US09\\$1400000](https://data.census.gov/table/ACS5Y2023.B25003?q=B25003;+Tenure&g=040XX00US09$1400000); U.S. Census Bureau, U.S. Department of Commerce, “Vacancy Status,” *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25004*, accessed on August 18, 2025, [https://data.census.gov/table/ACS5Y2023.B25004?q=B25004;+Vacancy+Status&g=040XX00US09\\$1400000](https://data.census.gov/table/ACS5Y2023.B25004?q=B25004;+Vacancy+Status&g=040XX00US09$1400000).

83 Airgood-Obrycki, Whitney, and Sophia Wedeen. “Rental deserts perpetuate socioeconomic and racial segregation.” *Joint Center for Housing Studies*, August 4, 2022. [Rental Deserts Perpetuate Socioeconomic and Racial Segregation | Joint Center for Housing Studies](#).

84 Cilluffo, Anthony, Abigail W. Geiger, and Richard Fry. “More US households are renting than at any point in 50 years.” *Pew Research Center*. July 19, 2017. <https://www.pewresearch.org/short-reads/2017/07/19/more-u-s-households-are-renting-than-at-any-point-in-50-years/>.

85 DeSilver, Drew. “As national eviction ban expires, a look at who rents and who owns in the U.S.” *Pew Research Center*. August 2, 2021. [Who rents and who owns in the U.S. | Pew Research Center](#).

86 Fischer, Will. “Rental Markets Can Absorb Many Additional Housing Vouchers.” *Center for Budget and Policy Priorities*. May 28, 2021.

The challenge of finding housing in these areas is especially acute for lower-income households, for whom adequate housing remains out of reach even with rental assistance. In towns with limited rental housing, the lack of options contributes to communities that do not reflect the state's economic, racial, and ethnic diversity.

In Connecticut, the uneven availability of rental housing concentrates renters in specific neighborhoods and excludes them from others; those not ready for homeownership, downsizers wishing to stay in familiar communities, and households facing financial insecurity encounter significant barriers to finding suitable homes and have limited choice in where they can live.



8-30g – Affordable Housing Land Use Appeals Procedure

The [Affordable Housing Land Use Appeals Procedure](#) statute (commonly known as Section 8-30g) is a Connecticut law designed to encourage all towns to invest in affordable housing and expand resident choice in where to live and work. The statute allows developers proposing long-term affordable homes for low- and moderate-income households to appeal a town's denial of a housing proposal if the town has insufficient affordable housing. In such cases, the burden of proof rests on the local zoning commission, which must demonstrate that rejecting the proposal serves substantial public interests in health or safety that outweigh the need for affordable housing.

A town is exempt from Section 8-30g if more than 10 percent of its housing stock is designated as assisted housing. Assisted housing refers to homes supported by government funding programs, including Low-Income Housing Tax Credits (LIHTC), Department of Housing (DOH) programs, and federal initiatives such as CHFA or USDA mortgages for single-family homes.

If a town has made substantial recent progress in creating new affordable homes, it may apply to the state for a four-year moratorium on legal challenges, even if its total share of assisted homes remains below the 10 percent threshold. For additional details, see our fact sheets on the [Affordable Housing Land Use Appeals Procedure](#), including [common myths and moratorium criteria](#).

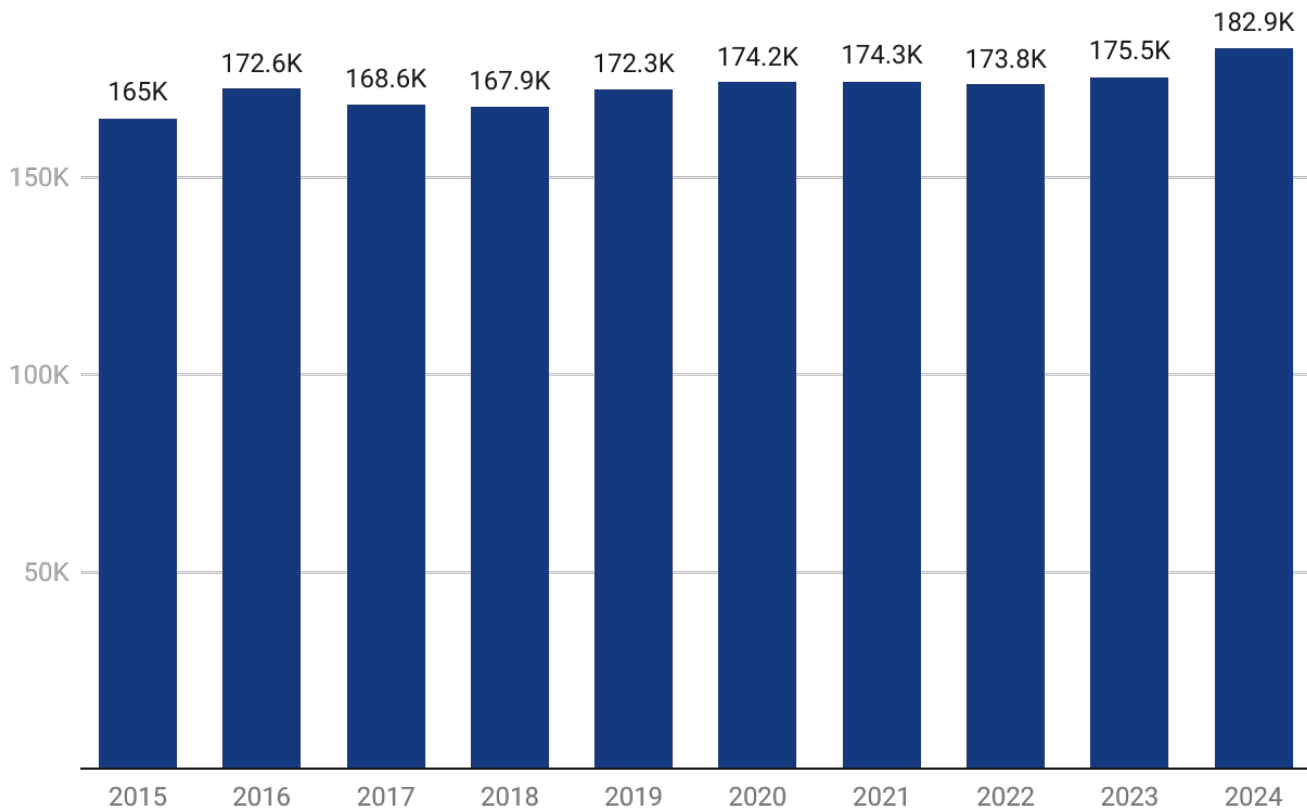
In 2024, Connecticut had 182,865 assisted homes statewide, defined as the number of units receiving state or federal financial assistance to improve housing affordability.⁸⁷ These homes represent 12 percent of the 1.5 million total homes in the state recorded in the 2020 decennial census.⁸⁸ Over the past 10 years, the total number of assisted homes has grown by 17,900, a 11 percent increase, while the statewide share of assisted housing has remained steady between 11-12 percent.⁸⁹

87 Connecticut Department of Housing. *2024 Affordable Housing Appeals List*, (Accessed October 2025). [Affordable Housing Appeals Listing](#).

88 U.S. Census Bureau, "Housing Units," 2020: *Decennial Census Demographic and Housing Characteristics*, Table H1. Accessed August 2025, <https://data.census.gov/table?q=H1&d=DEC+Demographic+and+Housing+Characteristics>.

89 Department of Housing. *Affordable Housing by Town 2011-2023*, published by Connecticut Open Data (January 30, 2025). https://data.ct.gov/Housing-and-Development/Affordable-Housing-by-Town-2011-2023/3udy-56vi/about_data.

Figure 3.8: Total Assisted Housing Units in Connecticut



Source: Partnership Analysis of Department of Housing 8-30g Reporting • Created with Datawrapper

In the most recent year, Connecticut added 7,317 new assisted homes, a 4.2 percent increase from the previous year. Different types of assisted housing grew at varying rates: the number of single-family mortgages increased by 9 percent, likely reflecting the state's increased investment in downpayment programs like Time to Own. Government-assisted construction and rehabilitation homes grew by 4 percent, while growth in tenant rental assistance and deed-

restricted homes remained more modest. The 4 percent increase marks the most significant year-over-year gain since 2016. However, this growth represents only about 5 percent of the 120,000 homes needed for households earning below 80 percent of area median income (AMI), according to the 2025 OPM-commissioned study.⁹⁰ At the current pace, it would take nearly 20 years to meet the state's existing housing needs.

⁹⁰ Wilkerson, Michael, Madeline Miller, Justin Sherrill, Celia Beauchamp, and James Kim. "Connecticut Fair Share Housing Study Final Report and Results: Housing Needs Methodology & Allocation." *ECOnorthwest*, May 2025. [Connecticut Fair Share Housing Study](#).

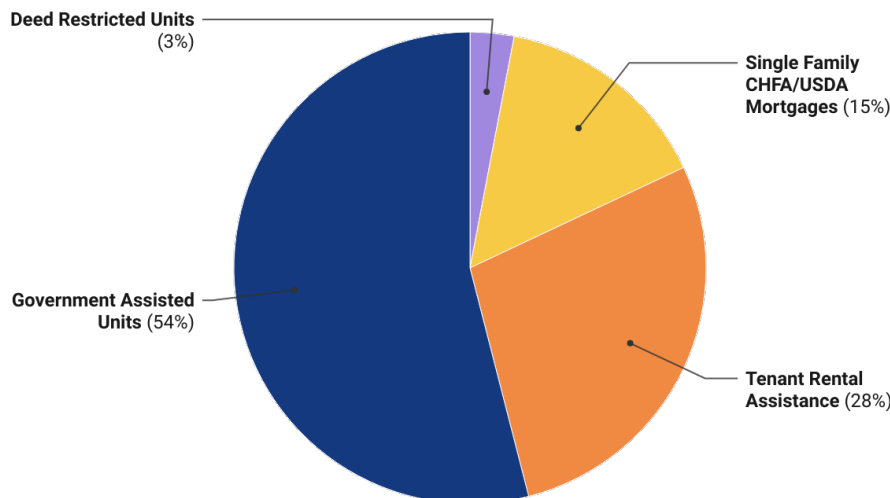
Figure 3.9: Percent Change in Assisted Units

		Unit Change Past Year	% Change Past Year
All Assisted Units		+7,317	+4.2%
Government Assisted Units	Receiving government financial assistance for construction or rehab of low- or moderate-income housing	+4,060	+4.3%
Tenant Rental Assistance	Units with tenants using Section 8 vouchers or state rental assistance certificates (RAP)	+742	+1.5%
CHFA/USDA Mortgages	Single family homes with CHFA or USDA mortgages	+2,379	+9.3%
Deed Restricted Units	Housing subject to deeds restricting sale or rental to low- and moderate-income people at reduced prices such that housing will cost no more than 30 percent of income	+136	+2.4%

The percentage of assisted homes in each category has remained relatively stable over the past 10 years. In 2024, more than half of all assisted homes were designated as government-assisted, followed by approximately one-quarter occupied by

households with state or federal rental assistance vouchers (see Figure 3.10). Single-family assisted mortgages and deed-restricted homes made up smaller portions of the total.

Figure 3.10: Assisted Units by Type



Source: Partnership Analysis of Department of Housing 8-30g Reporting • Created with Datawrapper

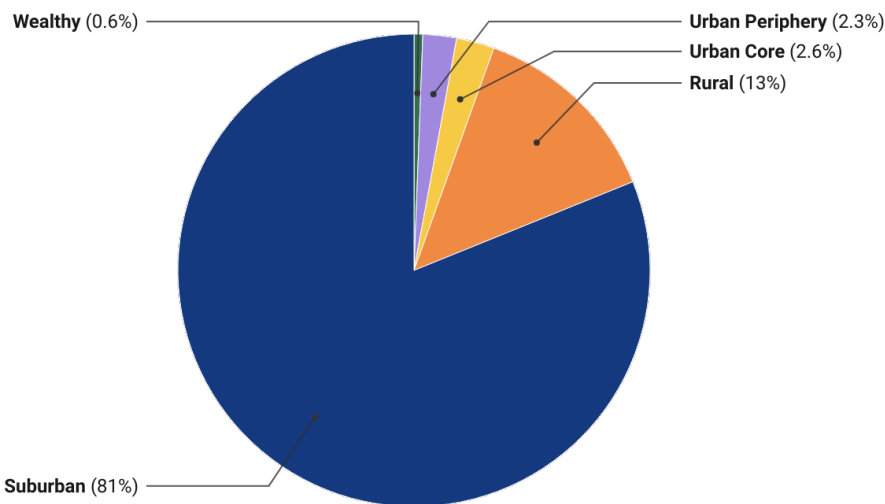
Assisted housing in Connecticut is not distributed evenly across the state. There is a high concentration of assisted homes in towns designated as part of the urban core, according to the **5CTs Methodology**. Forty percent of all assisted homes are found in Bridgeport, Hartford, New Britain, New Haven, New London, and Waterbury. When the urban periphery is

included, more than 80 percent of all assisted homes are concentrated in just 36 of Connecticut's 169 towns. In urban core towns, there is approximately one assisted home for every four market-rate ones. By contrast, suburban and wealthy towns have roughly one assisted home for every twenty-five market-rate homes.

Figure 3.11: Ratio of Total Assisted Units to Total Housing Units by Town Type

Connecticut	1 to 8	Suburban	1 to 23
Urban core	1 to 4	Rural	1 to 17
Urban periphery	1 to 8	Wealthy	1 to 25

Figure 3.12: Percent of Total Statewide Assisted Units by Town Type



Source: Partnership Analysis of Department of Housing 8-30g Reporting • Created with Datawrapper

In 2024, more than 80 percent of Connecticut towns saw some growth in the share of affordable homes compared to the previous year, although most experienced increases of less than one percent (see Figure 3.13). Over the longer term, roughly half of all towns have either decreased or made no change in their share of affordable homes over the past five or ten years. Only 32

towns, about 19 percent, have increased their share of assisted homes by more than one percent in the past decade. While some communities may be building more housing overall, if the proportion of affordable homes remains flat or declines, these towns are effectively becoming more exclusive and less accessible over time.

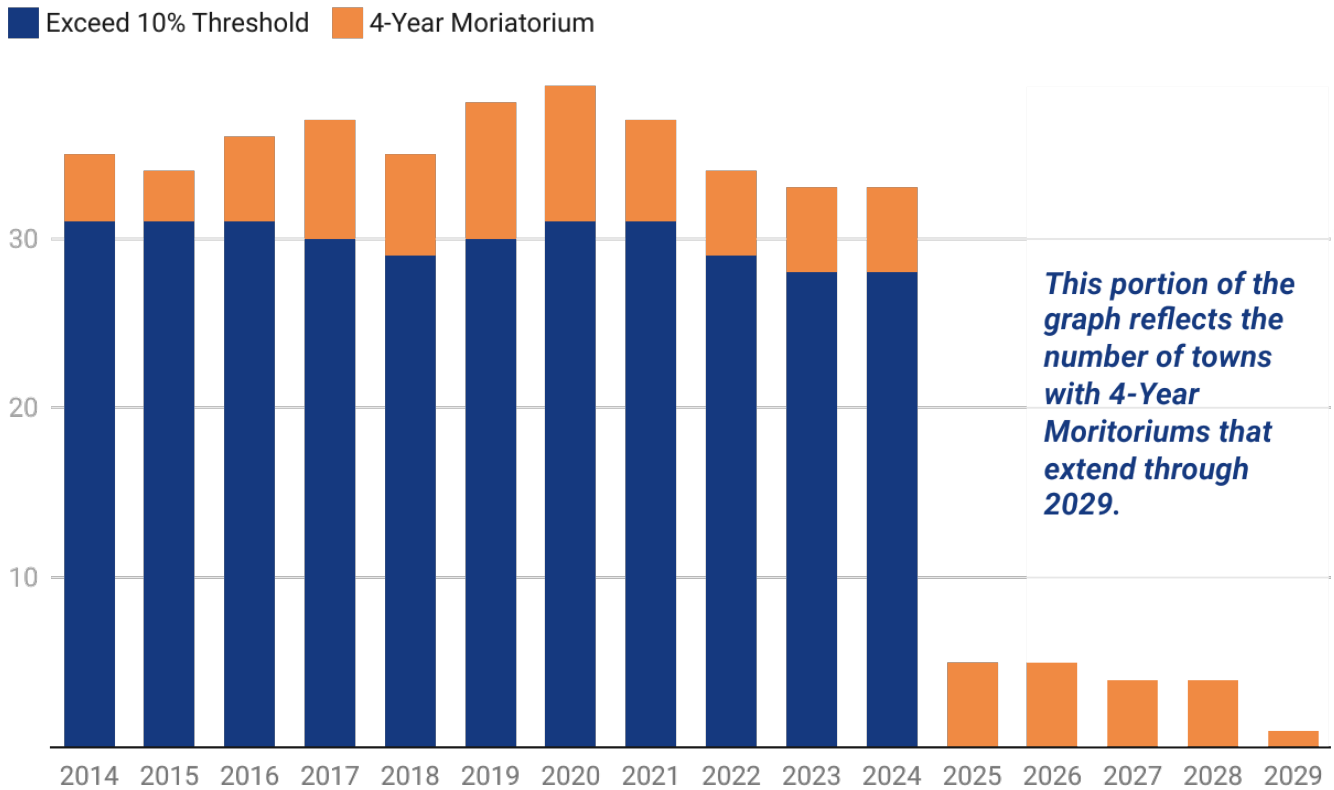
Figure 3.13: Patterns in Changing Affordable Housing Stock

Number of Towns With:	Compared to 1 Year Ago	Compared to 5 Years Ago	Compared to 10 Years Ago
Decreased Affordable Housing Stock	11	82	68
No Growth in Affordable Housing Stock	17	3	2
Less Than 1% Growth of Affordable Housing Stock	133	65	67
More Than 1% Growth in Affordable Housing Stock	8	19	32

Approximately thirty towns at any given time have enough assisted homes to exceed the ten percent threshold set by Section 8-30g, making them exempt from the statute (see Figure 3.14). These communities range from cities such as Hartford and New Haven, where 40 percent and 32 percent of housing stock consists of assisted homes, to towns such as Windsor Locks, which surpassed the ten percent threshold in 2020. The number of towns meeting or exceeding this benchmark has declined slightly in recent years, falling to twenty-eight in both 2023 and 2024.

The second way for a town to be exempt from legal challenges under the statute is through a four-year moratorium approved by the Department of Housing in recognition of recent progress in building new homes. As of 2025, five towns have active moratoriums: Brookfield (5.2 percent assisted homes), New Canaan (3.9 percent), Orange (1.3 percent), Waterford (5.3 percent), and Fairfield (3 percent) (see Figure 3.14). Three of these towns, New Canaan, Orange, and Waterford, received new moratoriums in FY25. South Windsor’s moratorium expired in FY25, and Simsbury’s application for one was rejected during the same year. Since the moratorium mechanism was introduced in 2000, more towns have used this exemption, reaching a peak of eight active moratoriums in 2019–2020.⁹¹

91 “Activity relative to a Moratorium under Affordable Housing Land Use Appeals Act, Section 8-30g CGS.” Connecticut Department of Housing. August 22, 2025. <https://portal.ct.gov/-/media/doh/moratorium-history-8-22-2025.doc?rev=a551e2c4bb4c49a689a77549f3705a27&hash=2D867FE361BEA02F8D09A1AD2946ECF2>.

Figure 3.14: Number of Towns with 8-30 Exemptions and Moratoriums

Source: Partnership Analysis of Department of Housing 8-30g Reporting • Created with Datawrapper

Estimates suggest that more than 7,000 homes with long-term affordability restrictions, along with at least 21,000 additional market-rate homes, have been directly created through the Appeals Procedure since its enactment in 1990.⁹² Indirectly, many more homes have likely been developed as local zoning commissions have become more inclined to approve suitable housing proposals to avoid potential litigation. To date, there have been about 180 court decisions involving about 110 development proposals. In recent years, developers have prevailed in about 75 percent of the cases.⁹³

The Affordable Housing Land Use Appeals Procedure is one of the few tools that promotes housing choice statewide by requiring towns to weigh the potential neighborhood impacts of new housing against the broader societal costs of limited access to affordable homes. During the past legislative session, many bills were introduced to weaken provisions of Section 8-30g, making it easier for towns to deny new housing proposals based on factors unrelated to public health or safety. Additional provisions in the special session HB 8002 bill make it easier for towns to be eligible for an 8-30g moratorium based on zoning changes instead of new housing units created.

⁹² Hollister, Timothy. "Opinion: Myths and other misconceptions about affordable housing in CT." *CT Mirror* (September 24, 2024). <https://ctmirror.org/2024/09/24/myths-and-other-misconceptions-about-affordable-housing-in-ct/>.

⁹³ "The Affordable Housing Land Use Appeals Procedure Act: Understanding Section 8-30g" *Partnership for Strong Communities* (December 2024). [The Affordable Housing Land Use Procedure Act Factsheet](#).

Data on assisted homes illustrates the degree of income-based housing segregation across the state. Concentrating 80 percent of assisted homes within just 20 percent of Connecticut's towns limits lower-income families' ability to choose where to live, work, and send their children to school. Income-based segregation reinforces racial segregation, to the detriment of all. Higher-income

communities lack affordable housing options for essential members of their local workforce, from teachers, childcare providers, and grocery clerks to construction workers, students, and first responders. Cities and towns thrive when families of all income levels can work, go to school, and participate in their community together.

Housing Choice Policy Recommendations

Protect and strengthen the Affordable Housing Appeals Act. Commonly known as Section 8-30g, this law provides legal recourse for those seeking to create housing in towns reluctant to allow new development. The Act ensures that municipalities cannot deny new homes without sufficient justification. This policy is critical to expanding housing choice in Connecticut, as it helps prevent a small minority of opponents from blocking the creation of needed homes. To strengthen this provision, the legislature might:

- Remove the industrial zone exemption to allow housing development in areas where industrial use is limited and residential development is feasible.
- Clarify and strengthen moratorium rules to ensure they are based on actual increases in affordable homes. Require municipalities to maintain compliance with affordability criteria for claimed homes and reduce credit for demolishing affordable homes without plans for replacement.

Expand funding for the State Rental Assistance Program (RAP). High housing costs and the lack of affordable options in many towns limit the mobility of low-income families in Connecticut. While expanding housing production statewide is a critical long-term solution, immediate relief can reach more families by increasing RAP funding. The program expands housing choice by subsidizing a portion of rent, enabling families to access neighborhoods and towns that would otherwise be unaffordable.

Enact statewide zoning reform to support the development of diverse housing types. The Connecticut General Assembly should exercise its authority to advance zoning reforms that allow for the creation of a broader range of housing options across all communities. This may include expanding as of right zoning, eliminating parking minimums, and reducing or removing minimum lot size requirements. Greater flexibility in what types of housing can be built, and where, will lower barriers to development and expand housing choice for Connecticut residents. Some of these reforms were recently passed in [HB 8002](#), but additional reform and state action will likely be necessary to ensure compliance and expanded choice for Connecticut residents.



THE STATE OF HOUSING STABILITY



SECTION

4

SECTION 4:

THE STATE OF HOUSING STABILITY

Stable housing is essential for maintaining security in all other areas of daily life. Housing stability is closely linked to outcomes in health, economic security, mobility, child development, and educational attainment. Yet many Connecticut residents experience housing instability, manifesting as homelessness, eviction, or foreclosure. These challenges have lasting impacts that go beyond the immediate loss of shelter, undermining families' ability to regain stability and making it harder for children and adults to thrive. For many, such setbacks reverse hard-won progress toward safe, sustainable, and secure living conditions.

In this section, we explore the scope of housing instability in Connecticut, through six key areas: the trends and interventions needed to address homelessness; housing displacement through evictions and foreclosures; the impact of Connecticut's Right to Counsel program; the role and potential expansion of just-cause eviction protections; the function of fair rent commissions in addressing rent disputes and housing conditions; and policy recommendations to strengthen housing stability across the state.

Homelessness in Connecticut

Connecticut has long been recognized for its progress in reducing homelessness, but recent economic pressures have reversed much of that progress. The 2025 Point-in-Time Count, which measures sheltered and unsheltered homelessness on a single night each January, recorded a 9.53 percent increase between 2024 and 2025 and a 43 percent rise since 2021, when homelessness reached its lowest level in a decade.⁹⁴

The Connecticut Department of Housing's *Consolidated Plan for Housing and Community Development* notes that an increasing number of residents—especially single mothers, seniors, and working families—are experiencing or are at risk of homelessness for the first time.⁹⁵ Contributing factors include rising housing costs, stagnant wages, the end of eviction moratoriums, and the growing concentration of rental housing ownership among large investors. The plan sets a five-year vision for how the state allocates and prioritizes federal and state resources to address the housing and community development needs of low- and moderate-income households and guides the allocation, prioritization and models of practice utilized by Connecticut's homeless response system.

Homeless Response System Services and Funding

Connecticut residents most often access housing and shelter services through 2-1-1, a free and confidential information and referral line operated by the United Way of Connecticut with support from the state and local United Ways. Between November 2024 and November 2025, 35.2 percent of all 2-1-1 calls were related to housing or shelter needs. Of those, 36 percent sought information on low-cost housing, nearly 27 percent inquired about shelter access, and 17.5 percent requested rental assistance.⁹⁶

94 "State of Connecticut Annual Point-In-Time Count of Individuals and Families Experiencing Homelessness." *Nutmeg Consulting*. 2025. <https://cthmis.com/pit/pit-report-archive/>.

95 State of Connecticut Department of Housing. "2025-29 Consolidated Plan for Housing and Community Development". April 7, 2025. https://portal.ct.gov/-/media/doh/ct_conplan_draft_march-2025-update-current-working-doc.pdf?rev=eea01f73211d47a79c30ab1af141d46c&hash=CCCEB2AECC892E77C8A3781E4ED61C93.

96 United Way of Connecticut. "2-1-1 Counts Dashboard." Accessed November 13, 2025. <https://ct.211counts.org/>.

Figure 4.1: 2-1-1 Top Service Requests between November 2024 -2025

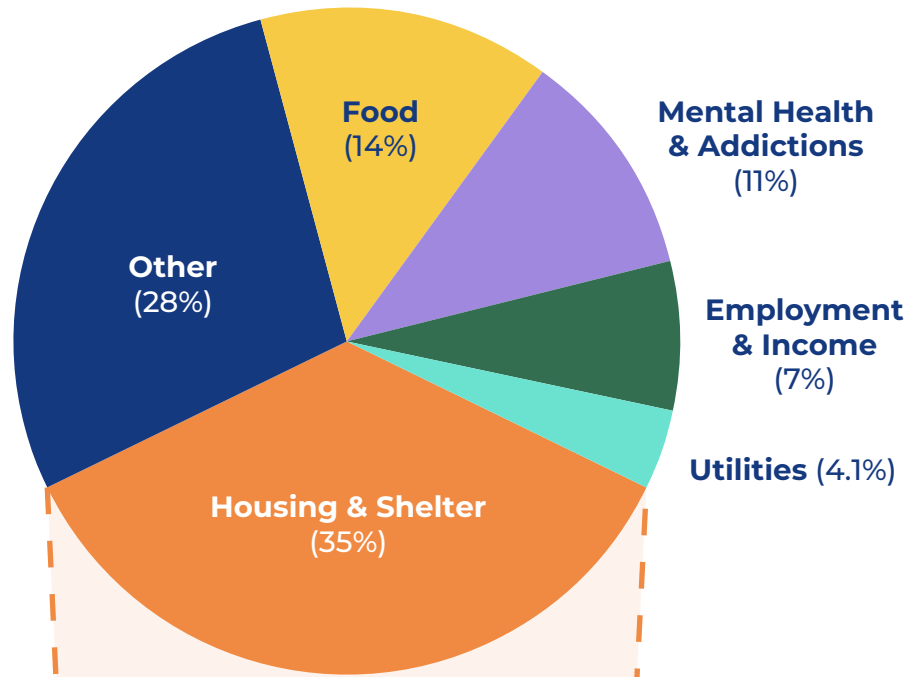
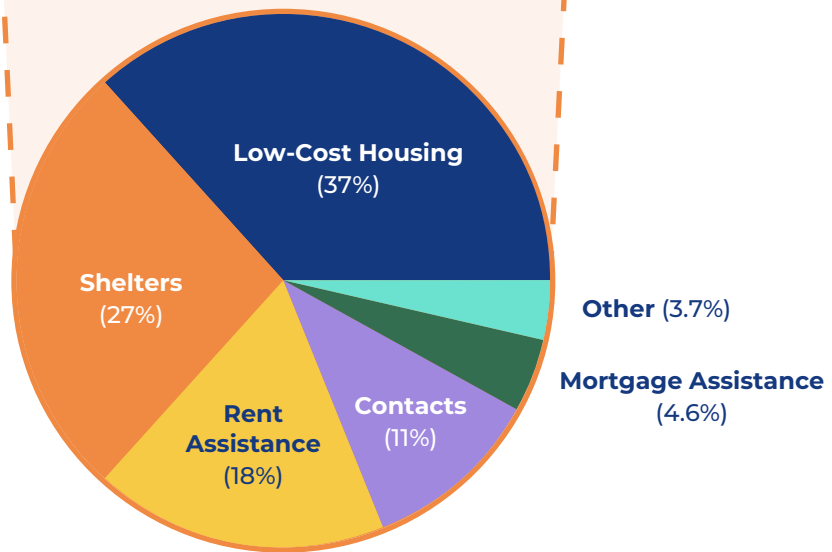


Figure 4.2: 2-1-1 Housing and Shelter Request by Subject November 2024-2025



Source: United Way 2-1-1 Counts • Created with Datawrapper

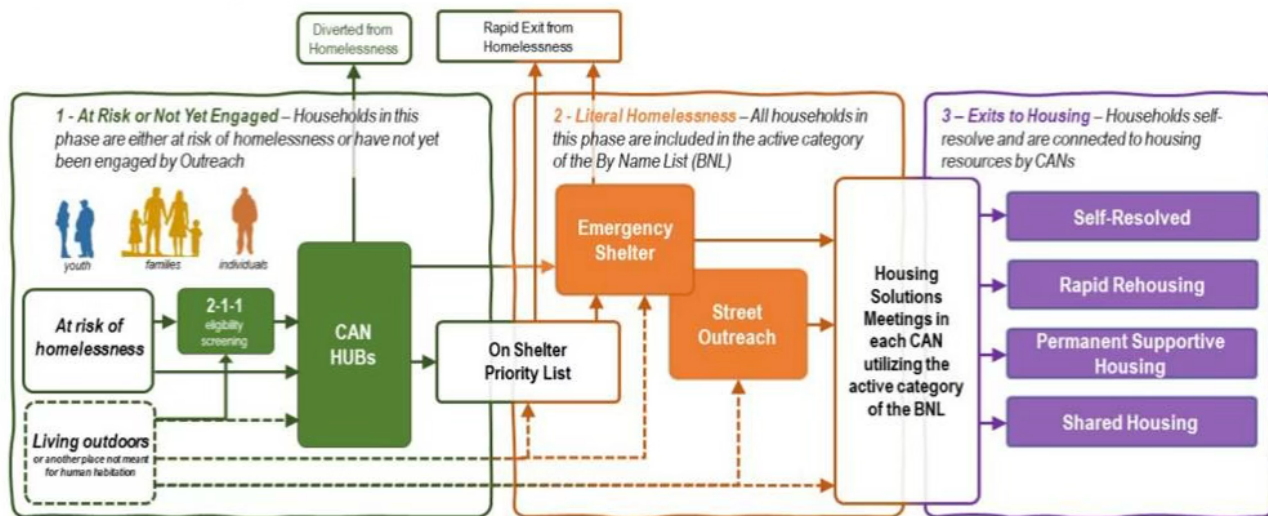
After contacting 2-1-1, households complete an initial assessment conducted by United Way staff. Those identified as high-need are referred to one of Connecticut's seven Coordinated Access

Networks (CANs), regional partnerships of service providers that standardize and streamline access to homelessness assistance across the state.⁹⁷

Figure 4.3: Coordinated Access Network Overview

CAN System Overview 2023

A high-level diagram of the coordinated access process from points of entry to points of exit



Once connected to a CAN, staff conduct a diversion assessment to explore safe alternatives to entering emergency shelter. If shelter cannot be avoided, households are referred to services that support immediate safety and long-term stability. Services that support immediate safety include:⁹⁸

- **Street Outreach:** Connects people living outdoors to resources and helps them move into safe, permanent housing.⁹⁹

- **Emergency Shelter:** Provides short-term housing and support for people experiencing homelessness.¹⁰⁰ Shelters help individuals and families return to stable housing as quickly as possible.¹⁰¹
- **Domestic Violence Shelter:** Offers confidential, short-term housing and crisis services for individuals and families fleeing domestic violence. These shelters prioritize safety and privacy while connecting survivors to legal, medical, and housing support.

97 CT BOS. "Coordinated Access Network Administrative Staff Contacts." November 14, 2022. <https://www.ctbos.org/wp-content/uploads/CAN-Contacts-Administration-2025.pdf>.

98 Balance of State CoC and Opening Doors Fairfield County. "Connecticut Coordinated Access Network Policies and Procedures Manual." Updated March 27, 2023. <https://www.ctbos.org/wp-content/uploads/CT-CAN-Policies-HUB-211-DRAFT-2023.03.27-Formatted-v5.pdf>.

99 CT Department of Mental Health and Addiction Services & CT Department of Housing. "Connecticut Statewide Street Outreach Standards." June 2024. <https://portal.ct.gov/-/media/dmhas/publications/street-outreach-standards---ct-updated-2024.pdf>.

100 Connecticut Regulations Sec. §8-358-1, Definitions. https://eregulations.ct.gov/eRegsPortal/Browse/RCSA/Title_8Subtitle_8-358Section_8-358-1/.

101 Balance of State CoC and Opening Doors Fairfield County. "Connecticut Coordinated Access Network Policies and Procedures Manual." 64. Updated March 27, 2023. <https://www.ctbos.org/wp-content/uploads/CT-CAN-Policies-HUB-211-DRAFT-2023.03.27-Formatted-v5.pdf>.

Since 2019, unsheltered homelessness has increased 26 percent, and the average length of stay in emergency shelters has risen 76 percent, according to the Connecticut Coalition to End Homelessness.¹⁰² Capacity has grown modestly: between 2024 and 2025, the number of Emergency Shelter, Safe Haven, and Transitional Housing beds rose by 4 percent.¹⁰³

Once individuals or families have entered shelter, the goal of the homeless response system is to facilitate the transition into stable, permanent housing as quickly as possible. Connecticut invests in several evidence-based programs designed to move households out of shelter and into housing that meets their long-term needs:

- **Rapid Re-Housing:** Offers short-term rental assistance and services to quickly return individuals and families to housing. Based on the *Housing First* model, it helps clients secure housing, cover rent, and connect with employment or supportive services.¹⁰⁴

- **Shared Housing:** Matches individuals with potential roommates to share affordable homes, dividing rent and utilities while receiving mediation and case management support.¹⁰⁵
- **Supportive Housing:** Combines rental assistance with supportive services for individuals with chronic or complex needs, helping them maintain stable housing in the community.¹⁰⁶

Since 2019, the number of Supportive Housing and Rapid Re-Housing beds has increased from 9,868 in 2024 up to 10,293 in 2025, a total of 425 new beds.¹⁰⁷

102 The Connecticut Coalition to End Homelessness. "CT Can End Homelessness Statewide Data Fact Sheet." December 2024. <https://cga.ct.gov/2025/hsgdata/TMY/2025HB-07033-R000227-Fox,%20Sarah,%20CEO-CT%20Coalition%20to%20End%20Homelessness-Supports-TMY.PDF>.

103 Nutmeg Consulting. "State of Connecticut Annual Point-In-Time Count of Individuals and Families Experiencing Homelessness." 4. 2025. <https://cthmis.com/pit/pit-report-archive/>.

104 Balance of State CoC and Opening Doors Fairfield County. "Connecticut Coordinated Access Network Policies and Procedures Manual." 61. Updated March 27, 2023. <https://www.ctbos.org/wp-content/uploads/CT-CAN-Policies-HUB-211-DRAFT-2023.03.27-Formatted-v5.pdf>.

105 National Alliance to End Homelessness. "Alliance Pressure Points Resource Series: Shared Housing Fact Sheet." February 2022. https://endhomelessness.org/wp-content/uploads/2024/10/Shared-Housing-Fact-Sheet_Feb-2022.pdf.

106 Connecticut Development Services. "Supportive Housing." Accessed November 14, 2025. https://portal.ct.gov/dds/searchable-archive/step/supportive-housing?language=en_US.

107 Nutmeg Consulting. "State of Connecticut Annual Point-In-Time Count of Individuals and Families Experiencing Homelessness." 2025. <https://cthmis.com/pit/pit-report-archive/>.

State Agency Funding for Homeless Services and Supports

Several Connecticut state agencies receive funding or have dedicated budget line items that support homeless and housing services.

Figure 4.4 summarizes these appropriations for Fiscal Years 25/26 and 26/27.

Figure 4.4: State Funding for Homeless Services and Supports by Agency

Agency Name	Line-Item Name	Fiscal Year 2025-2026	Fiscal Year 2026-2027
Department of Housing (DOH)	Housing/Homeless Services	\$101,198,923	\$114,398,923
	Housing/Homeless Services Municipality	\$692,651	\$692,651
	Homeless Youth	\$3,235,121	\$3,235,121
Department of Mental Health and Addiction Services (DMHAS)	Housing Supports and Services	\$29,153,945	\$29,716,445
Department of Development Services (DDS)	Housing Supports and Services	\$1,400,000	\$1,400,000
Department of Children and Families (DCF)	Supportive Housing	\$21,180,221	\$21,180,221

Evictions and Foreclosures

Families in Connecticut face multiple pathways to housing displacement. For homeowners, foreclosure is the primary risk; for renters, it is eviction. Both are major forms of involuntary displacement with lasting consequences, including housing instability, economic hardship, and adverse health outcomes.¹⁰⁸

Many households across the state remain vulnerable to these risks. While not every filing results in an eviction or foreclosure, tracking trends in these filings helps estimate how many households may be at risk of losing their homes. Eviction filings occur when landlords initiate legal proceedings, and foreclosure processes typically begin with a **lis pendens** filing, signaling a pending lawsuit involving a property. Informal and illegal evictions, those not recorded in court filings, are believed to be widespread, though difficult to measure.

Since early 2020, foreclosures and evictions have experienced significant declines due to government interventions in response to the COVID-19 pandemic.¹⁰⁹ Under the American Rescue

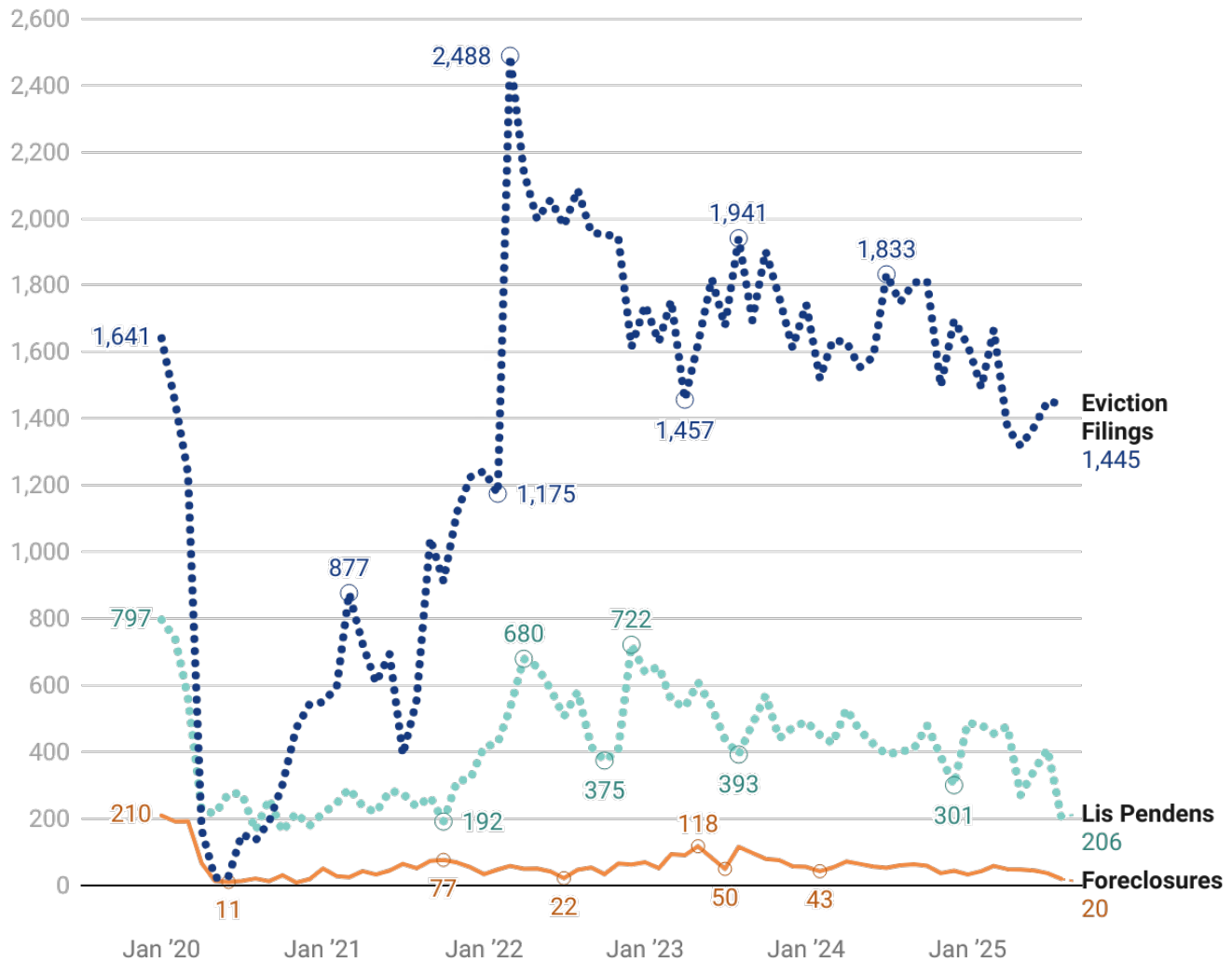
Plan Act (ARPA), Connecticut launched federally funded programs such as UniteCT, which provided emergency rental assistance to approximately 50,000 families, and MyHomeCT, which offered mortgage relief to almost 4,500 households.¹¹⁰ These programs helped prevent evictions and foreclosures. As shown in Figure 4.5, trends in eviction filings, foreclosures, and foreclosure filings reflect this shift. In this analysis, *lis pendens* filings serve as a proxy for foreclosure activity, as they represent legal notices filed with the courts, indicating a pending lawsuit and often signaling the beginning of foreclosure proceedings.

From 797 foreclosure filings in January 2020, the number dropped to 206 by August 2025. Actual foreclosures also declined sharply, from 210 to only 20 over the same period. Only a fraction of these filings will end in actual foreclosures. Meanwhile, eviction filings totaled 1,445 in August 2025, more than 1,000, fewer than the peak of over 2,400 in March 2022, and slightly below the 1,641 filings recorded in January 2020.

108 Cutshaw, Christina A., Steffie Woolhandler, David U. Himmelstein, and Christopher Robertson. "Medical causes and consequences of home foreclosures." *International Journal of Health Services* 46, no. 1 (2016): 36-47; Fowler, Katherine A., R. Matthew Gladden, Kevin J. Vagi, Jamar Barnes, and Leroy Frazier. "Increase in suicides associated with home eviction and foreclosure during the US housing crisis: findings from 16 national violent death reporting system states, 2005–2010." *American journal of public health* 105, no. 2 (2015): 311-316; Collinson, Robert, and Davin Reed. "The effects of evictions on low-income households." *Unpublished manuscript* (2018): 1-82.

109 Monk, Ginny, "As CT foreclosure filings rise, prevention programs are available" *CT Mirror*, April 21, 2023. Accessed October 6, 2025. <https://ctmirror.org/2023/04/21/ct-foreclosure-help-prevention-programs-myhomect/>; Adelaiye, Samaila. "Fostering Stable Homes Tackling Housing Displacement for a Stronger Connecticut." *Connecticut Voices for Children*. January 17, 2024. https://ctvoices.org/wp-content/uploads/2024/01/2024-Zoning-and-Displacement-Full-Report_FINAL.pdf; Adelaiye, Samaila., and Sale, Madeline, "Addressing Connecticut's Eviction Crisis: Policy Options for Short-Term Reforms." *Connecticut Voices for Children*. March 8, 2023. <https://ctvoices.org/wp-content/uploads/2023/05/Addressing-Connecticuts-Eviction-Crisis-Final.pdf>.

110 "State Sets Up \$12.5M Eviction Prevention Fund." *New Haven Independent*. January, 25, 2023. https://www.newhavenindependent.org/2023/01/25/state_sets_up_12_5m_eviction_prevention_fund/; "MyHomeCT Program Impact." Connecticut Housing Finance Authority. Accessed November 5, 2025. <https://www.chfa.org/homebuyers/myhomect-program-impact/>.

Figure 4.5: Foreclosure and Eviction Trends in Connecticut, 2020–2025¹¹¹

Source: CHFA and Eviction Lab • Created with Datawrapper

While the number of foreclosures is significantly lower than the number of eviction filings, both have shown similar trends. Due to government interventions during the pandemic, the number of evictions and foreclosures drastically reduced. Although in both cases the number of filings is higher than it was at the end of 2020, 2025 has recorded slightly lower numbers than those recorded at the end of the pandemic.

Evictions spiked in the aftermath of the end of Covid-era protections such as emergency rental assistance, eviction moratoria, and other economic supports like stimulus checks.¹¹² Since the spike in March 2022, when 2,488 evictions were filed, filings have declined, dropping by 30 percent by January 2023. The number of evictions in August 2025 was 42 percent lower than the March 2022 peak and significantly below filings

111 "Connecticut Regional & Municipal Housing Market Tracker. CHFA County and Municipal Profiles." *Connecticut Housing Finance Authority*. Accessed September 12, 2025. <https://www.chfa.org/about-us/county-profiles-dashboard/>; "Eviction Tracking: Connecticut" *Eviction Lab*. Accessed September 12, 2025. <https://evictionlab.org/eviction-tracking/connecticut/>.

112 Adelaiye, Samaila., and Sale, Madeline, "Addressing Connecticut's Eviction Crisis: Policy Options for Short-Term Reforms." *Connecticut Voices for Children*. March 8, 2023. <https://ctvoices.org/wp-content/uploads/2023/05/Addressing-Connecticuts-Eviction-Crisis-Final.pdf>.

in the same month over the previous two years. In response to the pandemic, programs such as [Right to Counsel](#) have been funded to prevent evictions in towns with the highest rates.¹¹³ Additionally, [fair rent commissions](#) are becoming more active across the state, which may help further reduce eviction rates.

Foreclosure filings have significantly declined compared to January 2020 and the post-pandemic spike in January 2023, when filings peaked at 722. This was 9 percent lower than the 797 recorded in January 2020. By August 2025, filings dropped to 206, representing a 74 percent decrease from January 2020 and a 71 percent decrease from the January 2023 peak. The number of completed foreclosures also fell sharply, reaching just 20 in August 2025, the lowest since 2020. Throughout this year, monthly foreclosure filings in Connecticut have remained below 500, and completed foreclosures have stayed under 60.

While eviction is a technical term for a legal process where an owner forces a tenant to move out of their property, informal evictions and even illegal evictions also occur and can be challenging to measure. If a tenant moves out before the property owner files with the courts, there are no court records from which the usual eviction filing data is measured. A 2021 study found that for every formal eviction, there were 5.5 informal evictions.¹¹⁴ This could lead to homelessness or the need to double up with others. Homelessness has been on the rise

in Connecticut since the end of the pandemic, which may indicate the prevalence of informal evictions that are not captured in official data.¹¹⁵

Both evictions and foreclosures are closely linked to the economic precarity of households. While evictions are more complex, as landlords can file for evictions for a host of reasons that may not include delinquency in rent payments, foreclosures are more directly linked to failure to make housing payments, whether for mortgage, property taxes, or fines.

Figure 4.6 highlights an examination of the likelihood of displacement among households that have missed their rent or mortgage payments, comparing Connecticut to the country as a whole. This highlights the disparity in risk of evictions for renter households compared to foreclosure for homeowners. Renters who are not current on their housing payments are more likely to be displaced than their homeowner counterparts.

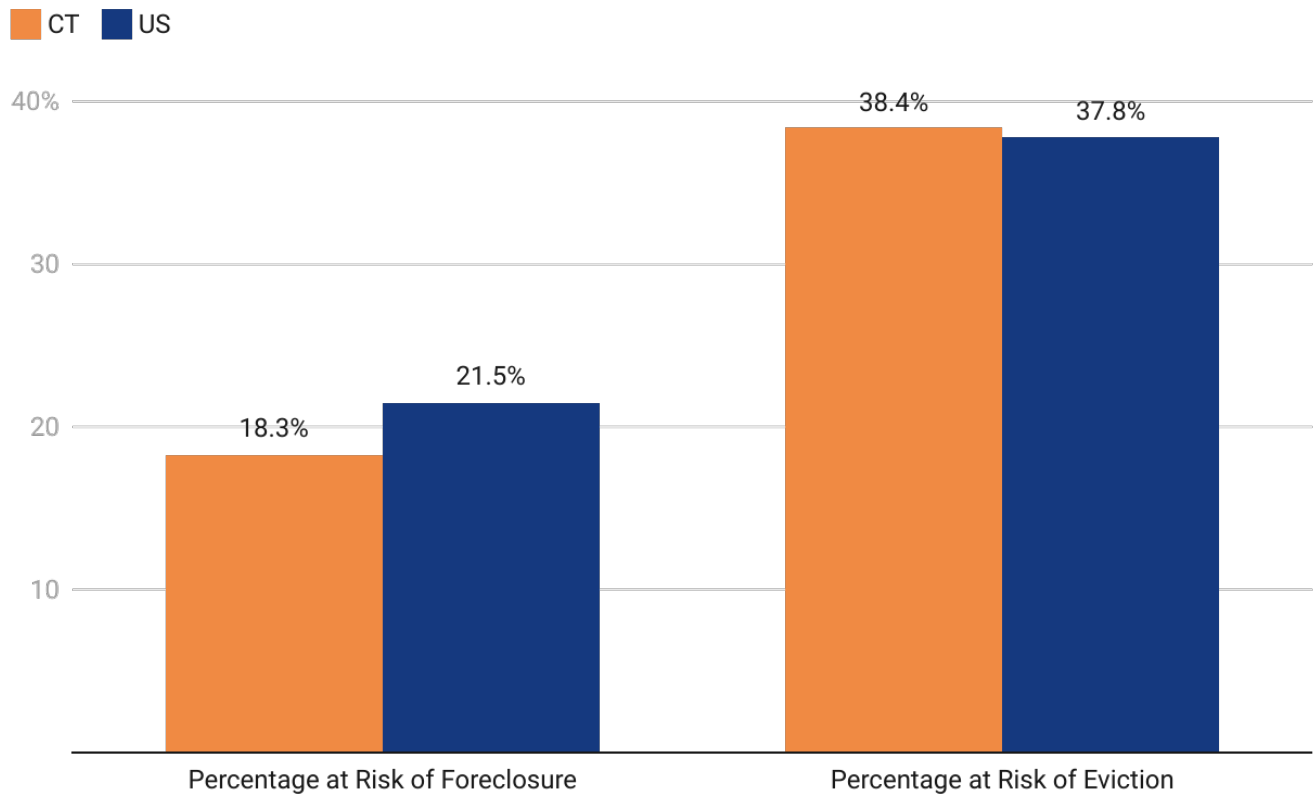
Among renters in Connecticut who were not up to date on their rent, 38.4 percent reported feeling at risk of eviction, slightly higher than the national average of 37.8 percent. In contrast, 18.3 percent of Connecticut homeowners who were behind on mortgage payments thought they were likely to have to move within two months due to foreclosure, compared to 21.5 percent nationally.

113 Stout. "Connecticut Eviction Right to Counsel: Annual Independent Evaluation, January 1 to November 30, 2024." *Prepared for the Connecticut Bar Foundation*. December 23, 2024. <https://evictionhelpct.org/wp-content/uploads/2025/01/Stouts-Year-3-CT-RTC-Inde-Eval.pdf>.

114 Gromis, Ashley, and Matthew Desmond. "Estimating the prevalence of eviction in the United States." *Cityscape* 23, no. 2 (2021): 279-290. <https://www.huduser.gov/portal/periodicals/cityscpe/vol23num2/ch15.pdf>.

115 Monk, Ginny, "Homelessness rises in CT as federal funding remains in flux" *CT Mirror*. September 11, 2025. <https://ctmirror.org/2025/09/11/ct-homelessness-point-in-time-count/>.

Figure 4.6: Share of Households Behind on Rent or Mortgage and at Risk of Eviction or Foreclosure Within the Next Two Months¹¹⁶



Source: Partnership for Strong Communities' tabulations of US Census Bureau, Household Pulse Surveys, January-September 2024 • Created with Datawrapper

116 Partnership for Strong Communities' tabulations of US Census Bureau, Household Pulse Surveys, January-September 2024.

Displacement can lead to other adverse socioeconomic outcomes. Research has shown that the processes of evictions and foreclosures have significant adverse effects on families, their homes, and their communities.¹¹⁷ These tend to be more of a threat for low-income families and families of color. Many of the racial and economic ramifications of evictions and foreclosure have long been recorded; these forms of displacement have been found to be more prevalent in more diverse communities, and Black and Latino households are over-represented in eviction filings. Between 2017 and 2021, research found that in Connecticut, the number of eviction filings against Black renters was three times higher than those against white renters, while Hispanic renters faced twice as many filings.¹¹⁸ A closer examination reveals that when considering the likelihood of eviction among renters, the situation was particularly severe for Black renters. Although they made up only 15 percent of all renters, they accounted for 25 percent of eviction filings between 2017 and 2023.¹¹⁹

Policies aimed at reducing evictions and foreclosures in areas of rent and mortgage assistance, as well as legal support and tenant protections, can significantly improve housing stability, public health, and economic security. Given the ripple effects of displacement, especially on families and children, more needs to be done to ensure that fewer households face these risks. It is essential to acknowledge that renters, who often have lower incomes than homeowners, are disproportionately impacted. Lower-income households and households of color are also more likely to experience housing instability and displacement. Therefore, programs and policies that successfully reduce the risk of displacement could ensure that more families have the platform to thrive and could play a significant role in dismantling racialized outcomes in housing displacement.

117 Kingsley, G. Thomas, Robin Smith, and David Price. *The Impacts of Foreclosures on Families and Communities*. Washington, DC: Urban Institute, 2009.

118 “Exposing Connecticut’s Eviction Crisis: Understanding the intersection of race and sex in Connecticut’s Eviction crisis” *CT Data Collaborative*, 2022. <https://www.ctdata.org/evictions-report-2022>.

119 “Connecticut’s Housing Crisis: Analyzing Eviction Disparities and Policy Impacts” *CT Data Collaborative*, 2024. <https://www.ctdata.org/evictions-report-2024>.

Right to Counsel

Extremely low-income (ELI) renters in Connecticut face the highest housing cost burdens of any income group. The National Low Income Housing Coalition's annual *Gap Report* estimates that 141,158 ELI renters live in the state, 73 percent of whom are severely cost burdened, paying more than half of their income toward rent.¹²⁰ Analysis suggests the true number of ELI renters may exceed 230,000.¹²¹

When most of a household's income goes toward rent, basic needs such as food, health care, and utilities often go unmet. The inability to afford rent or mortgage payments can quickly lead to eviction, foreclosure, or homelessness. Following the expiration of pandemic-era protections, both national and state eviction rates have surpassed pre-pandemic levels. Due to historic and ongoing housing discrimination, Black and Hispanic renters are disproportionately represented among those facing eviction and housing instability.¹²²

Eviction disrupts employment, education, and health, while an eviction record can hinder stability for years.¹²³ Given Connecticut's severe shortage of affordable rental housing, programs that prevent eviction are essential to protecting low-income families from long-term housing insecurity. Right to Counsel (RTC) programs provide one of the most effective tools to meet this need.

Right to Counsel (RTC) programs, which guarantee eligible tenants free legal representation in eviction cases, first emerged in the late 2010s, beginning with New York City's pilot in 2017.¹²⁴ Following Washington State, Connecticut became the second state to adopt a statewide RTC program in 2021. Since then, 19 cities, 2 counties, and 5 states have enacted RTC policies, with additional jurisdictions pursuing similar legislation.¹²⁵

RTC programs address the sharp imbalance in eviction proceedings, where roughly 85 percent of landlords have legal representation compared to only 5 percent of tenants.¹²⁶ RTC program models vary by income eligibility, geographic coverage, level of service (from advice to full litigation), and the stage at which tenants gain access to legal aid. Eviction processes differ by state but generally begin with a landlord's notice to quit and end with a legal judgment. Programs that engage tenants early, ideally when the eviction notice is first issued, consistently show the best outcomes.

Evaluations of early RTC programs found that full legal representation from the start of proceedings significantly reduces default judgments, decreases the likelihood of eviction rulings, and helps tenants negotiate additional time or resources to relocate when necessary.¹²⁷ Beyond individual cases, RTC programs improve community stability

120 National Low Income Housing Coalition. "The Gap: A Shortage of Affordable Homes." March 2025. https://nlihc.org/sites/default/files/gap/2025/gap-report_2025_english.pdf.

121 Partnership for Strong Communities. "Expanding Rental Assistance in Connecticut." August 22, 2025. <https://pschousing.org/expanding-rental-assistance-in-connecticut/>.

122 Keene, D., Olea Vargas, G. & Harper, A. "Tenant Right to Counsel and Health: Pathways and Possibilities." *SSM – Qualitative Research in Health* 6. 2024. <https://doi.org/10.1016/j.ssmqr.2024.100464>.

123 Collinson, R., Dutz, D., Humphries, J., Mader, N., Tannenbaum, D. & van Dijk, W. "Effects of Eviction on Children." *National Bureau of Economic Research*. April 2025. <https://www.nber.org/papers/w33659>.

124 New York City Bar. "Report in Support of Creating a Statewide Right to Counsel in Eviction Proceedings." May 25, 2022. <https://www.nycbar.org/reports/report-in-support-of-creating-a-statewide-right-to-counsel-in-eviction-proceedings/>.

125 National Coalition for a Civil Right to Counsel. "The Right to Counsel for Tenants Facing Eviction: Enacted Legislation." October 2025. https://civilrighttocounsel.org/uploaded_files/283/RTC_Enacted_Legislation_in_Eviction_Proceedings_FINAL.pdf.

126 Keene, D., Olea Vargas, G. & Harper, A. "Tenant Right to Counsel and Health: Pathways and Possibilities." *SSM – Qualitative Research in Health* 6. 2024. <https://doi.org/10.1016/j.ssmqr.2024.100464>.

127 Keene, D., Olea Vargas, G. & Harper, A. "Tenant Right to Counsel and Health: Pathways and Possibilities." *SSM – Qualitative Research in Health* 6. 2024. <https://doi.org/10.1016/j.ssmqr.2024.100464>.

by reducing forced displacement, limiting vacancy turnover, and preserving neighborhood networks. Preventing eviction filings also stops the creation of eviction records, which can otherwise block families from securing future housing opportunities.

Connecticut established its Right to Counsel (RTC) program through Public Act No. 21-24, enacted in 2021. The program launched in fourteen zip codes with the highest rates of eviction filings and has since expanded to serve tenants statewide. RTC provides free legal representation to income-eligible tenants and occupants facing eviction or the termination of a rental subsidy. To qualify, tenants must have received a Notice to Quit or Notice of Subsidy Termination, the first step in an eviction proceeding, and have a household income at or below 80 percent of the state median income.

The Connecticut Bar Foundation (CBF) was selected by the Judicial Branch in September 2021 to administer the program and began implementation in partnership with five legal service providers in 2022: Connecticut Legal Services, Connecticut Veterans Legal Center, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services of Connecticut. Between January 2022 and February 2025, these providers represented more than 6,000 tenants.

In 2022, the Connecticut Bar Foundation (CBF) commissioned an independent evaluation of the state's RTC program to assess its early implementation and impact. The evaluator, an organization called Stoute, spent three years collecting data, interviewing tenants, landlords, judicial and housing officials, and service providers, and analyzing program outcomes. The resulting report, formally called the Connecticut Eviction Right to Counsel Annual Independent Evaluation, also known as the Stoute Report, provided a detailed profile of RTC clients and identified the populations most at risk of eviction.

The report found that RTC clients include survivors of domestic violence, individuals with

health conditions or disabilities, and low-income households disproportionately facing eviction. Sixty-seven percent of clients identified as female, often caring for children, while 32 percent were male, typically older and more likely to be employed. Forty-four percent of clients identified as Black or African American and 33 percent as Hispanic—making Black and Latino residents the majority of RTC participants, consistent with the overrepresentation of people of color in statewide eviction filings.¹²⁸

Nearly half of clients reported having a disability or living with someone who does. Twenty-two percent indicated that English was not their primary language, with more than half of that group primarily speaking Spanish. Nonpayment of rent was the leading cause of eviction filings, reported by 76 percent of clients; among them, roughly half cited job loss or reduced work hours as the primary factor limiting their ability to pay rent. According to the Connecticut Bar Foundation (CBF), most eviction cases originate in a small number of towns and cities, and the majority are filed by private landlords. Further, over half of all Right to Counsel (RTC) cases come from just ten zip codes, with New Haven accounting for the highest number of cases.

The *Stout Report* found that tenants represented by counsel were significantly more likely to appear in court than those without legal representation. RTC legal providers achieved approximately 73 percent of clients' stated case goals and documented barriers for the remaining 27 percent whose goals were unmet.¹²⁹ Notably, one in four represented clients reported that a forced move would leave them completely unsheltered, underscoring the critical importance of RTC services for preventing homelessness.

The most common goals reported by RTC clients were preventing an involuntary move (82 percent), avoiding an eviction judgment (80 percent), and securing at least 30 additional days to relocate (51 percent). Success rates across these goals ranged from 71 percent to 76 percent as shown in Figure 4.7.

128 Stout. "Connecticut Eviction Right to Counsel: Annual Independent Evaluation, January 1 to November 30, 2024." *Prepared for the Connecticut Bar Foundation*. 2024. <https://evictionhelpct.org/wp-content/uploads/2025/01/Stouts-Year-3-CT-RTC-Inde-Eval.pdf>.

129 Stout. "Connecticut Eviction Right to Counsel: Annual Independent Evaluation, January 1 to November 30, 2024." *Prepared for the Connecticut Bar Foundation*. 2024. <https://evictionhelpct.org/wp-content/uploads/2025/01/Stouts-Year-3-CT-RTC-Inde-Eval.pdf>.

Figure 4.7: Secured Assistance Goal Metrics for CT-RTC Clients

Typical Client Goals	% Clients with a Goal (A, B, C)*	# Clients With Goal	Frequency Goal Was Achieved
Prevent Involuntary Move	82%	304	71%
Prevent eviction judgement	80%	295	76%
Secure 30 days or more to move	51%	188	71%

*Clients can have more than 1 goal for their case

Evictions in Connecticut have surpassed pre-pandemic levels, underscoring the importance of ensuring tenants have access to legal representation. Since the launch of the Right to Counsel (RTC) program, tenant representation in eviction cases has nearly tripled, demonstrating that the state's investment is producing measurable results for low-income residents. This protection is especially critical in Connecticut, where the eviction process moves quickly, requiring only three days' notice before a summary removal.

Providing legal counsel to tenants helps prevent unnecessary hardship and generates measurable public savings. The *Stout Report* estimates that between January 2022 and November 2024, RTC produced at least \$36.6 million in economic benefits through reduced shelter use, lower child welfare costs, improved employment and income stability, and reduced health care expenditures.¹³⁰ By stabilizing households, RTC reduces displacement, lowers vacancy rates, and promotes more efficient settlements between landlords and tenants.

Beyond cost savings, RTC programs help normalize access to legal protection, affirm housing as a basic right, and strengthen the overall housing stability system. Continued progress will depend on sustained funding and staffing to ensure that any eligible tenant, regardless of location, can access an attorney when facing eviction. Future program enhancements could include:

- Expanding pre-filing partnerships between RTC providers and property owners to prevent evictions before they reach the courts.
- Offering expungement of eviction records when cases are resolved in a tenant's favor or dismissed.
- Incorporating non-attorney "housing navigators" to help tenants assess options and access resources.
- Strengthening state and local enforcement against retaliatory evictions filed in response to tenant complaints about housing quality.

RTC's impact is magnified when paired with broader tenant protections such as "**Just Cause**" eviction standards and expanded **rental assistance programs**. Together, these measures reduce the collateral consequences of eviction, improve housing stability, and lower public costs.¹³¹

130 Stout. "Connecticut Eviction Right to Counsel: Annual Independent Evaluation, January 1 to November 30, 2024." *Prepared for the Connecticut Bar Foundation*. 2024. <https://evictionhelpct.org/wp-content/uploads/2025/01/Stouts-Year-3-CT-RTC-Inde-Eval.pdf>.

131 Lake, J. & Tupper, L. "Eviction Record Expungement Can Remove Barriers to Stable Housing." *Center for American Progress*, September 30, 2021. <https://www.americanprogress.org/article/eviction-record-expungement-can-remove-barriers-stable-housing/>.

Just Cause Eviction Protections

Just Cause eviction policies define when a landlord may evict a tenant or choose not to renew a lease, limiting these actions to specific, legally defined circumstances. Also called “For Cause or Good Cause” policies, they are “intended to prevent arbitrary, retaliatory and discriminatory evictions.”¹³² Just Cause policies preserve a landlord’s right to act for legitimate reasons such as nonpayment of rent, lease violations, or major repairs. Many Just Cause laws also restrict excessive rent increases intended to force tenants out, ensuring residents are not displaced. As a core tenant protection, Just Cause helps balance power between landlords and renters, especially amid Connecticut’s ongoing housing shortages, and works best when paired with other measures such as [Right to Counsel](#) and [Fair Rent Commissions](#) to promote stable, affordable housing.

Across the country, five states—California, New Hampshire, New Jersey, Oregon, and Washington—and several cities have adopted Just Cause protections. These laws vary in scope but share a common goal: limiting evictions and lease nonrenewal to specific, fair reasons while promoting housing stability. Research from the National Low Income Housing Coalition finds that Just Cause policies reduce eviction filings and actual removals, protect low-income tenants from retaliatory or discriminatory practices, and strengthen local economies by helping residents remain stably housed.¹³³

Connecticut first adopted limited “for cause” eviction protections in 1980 for older adults 62+ and tenants with certain disabilities. This law, codified as Section 47a-23c of the Connecticut General Statutes, has been amended from the original act’s provisions several times. Currently the act has been extended to the same limited tenant categories as above but specifies that tenants are protected only in dwellings or buildings, including mobile home parks, with more than 5 units.¹³⁴

Research on eviction in Connecticut shows that no-cause evictions often reflect discriminatory or retaliatory practices, with Black and Latino renters two to three times more likely to face eviction despite comprising only about 30 percent of the state’s population.¹³⁵ Tenants can be evicted even after reporting unsafe housing conditions or organizing with other residents, and eviction records make it harder to secure future housing—deepening cycles of instability and homelessness.¹³⁶ In 2024, nearly one-quarter of tenants receiving free legal representation said they would face unsheltered homelessness if evicted.¹³⁷

Landlords often express concern that Just Cause protections could limit their ability to manage properties or discourage investment in rental housing.¹³⁸ However, these policies preserve landlords’ right to evict tenants for valid reasons, such as nonpayment of rent, property damage, or lease violations. While some argue that stronger

132 Bourret, V. & Hussein, N. “NLIHC State and Local Tenant Protection Series: Just Cause Eviction Laws: Two Case Studies.” *National Low Income Housing Coalition*. July 25, 2024. https://nlihc.org/sites/default/files/Just_Cause_Eviction_Laws_Case_Study.pdf.

133 Bourret, V., Gallagher, S. & Hussein, N. “NLIHC State and Local Tenant Protection Series: Just Cause Eviction Laws Toolkit.” *National Low Income Housing Coalition*. August 15, 2024. https://nlihc.org/sites/default/files/2022-07/SLI_Rent_Stabilization_Toolkit.pdf.

134 Connecticut General Statutes Sec. §47a-23c. https://www.cga.ct.gov/2019/pub/chap_832.htm#sec_47a-23c.

135 Connecticut Data Collaborative & Connecticut Fair Housing Center. “Exposing Connecticut’s Eviction Crisis: Understanding the Intersection of Race and Sex in Connecticut’s Eviction Crisis.” 2022. <https://www.ctdata.org/evictions-report-2022>.

136 Lake, J. & Tupper, L. “Eviction Record Expungement Can Remove Barriers to Stable Housing.” *Center for American Progress*. September 30, 2021. <https://www.americanprogress.org/article/eviction-record-expungement-can-remove-barriers-stable-housing/>.

137 Stoute. “Connecticut Eviction Right to Counsel: Annual Independent Evaluation, January 1 to November 30, 2024.” *Prepared for the Connecticut Bar Foundation*. 2024. <https://evictionhelpct.org/wp-content/uploads/2025/01/Stouts-Year-3-CT-RTC-Inde-Eval.pdf>

138 Blount, D., Elder, K., Fu, S. Girod, K., Perez, J. & Pitkin, B. “Pursuing Housing Justice: Interventions for Impact – “Just Cause” Eviction Laws.” *Urban Institute*. May 24, 2023. <https://www.urban.org/apps/pursuing-housing-justice-interventions-impact>.

protections might reduce new housing supply, research does not support this claim. A study by the University of Minnesota and Loyola University Maryland found no decline in housing permits in states that adopted Just Cause laws, such as California and Oregon, compared to similar states without such protections. Permitting slowed in New Hampshire, where Just Cause protections were passed in 2015, but it did so in other comparable states without Just Cause protections as well.¹³⁹

Research from the Connecticut Data Collaborative and the Connecticut Fair Housing Center, shows that eviction filings between 2017 and 2023 were concentrated in urban areas with limited rental supply and higher rates of cost burden.¹⁴⁰ Close to half of renters in Connecticut spend over 30 percent of their income on housing, and one in every twenty renter households faced an eviction filing during this period—disproportionately affecting women and people of color. For additional reading on eviction rates in Connecticut, see the [relevant section of this report](#).

Modeling by the Connecticut Fair Housing Center suggests that expanding Just Cause protections could reduce eviction rates by roughly 11 percent.¹⁴¹ When paired with measures such as Right to Counsel and Fair Rent Commissions, these protections help prevent displacement, particularly for low-income tenants, while maintaining clear legal standards for landlords. In most states with Just Cause laws, limited exemptions remain in place for no-fault evictions, such as owner move-ins, major renovations, or unit withdrawal from the market.

As federal and state policymakers continue to struggle to address housing shortages and affordability challenges, the need for robust tenant protections is more urgent than ever. Just Cause policies help reduce unnecessary displacement, protect tenants who follow their lease terms, and promote neighborhood stability. Keeping families in their homes allows children to remain in their schools, supports local businesses, and strengthens community connections. By reducing turnover and instability, Just Cause protections strengthen the social and economic fabric of Connecticut, ensuring that stability for renters translates into stability for communities as a whole.

139 Card, K., Davis, E., Goetz, E. & Schwartz, J. “The Good Case for “Good Cause” – Do Good Cause eviction protections reduce the rate of housing production?” *Center for Urban and Regional Affairs, University of Minnesota & Sellinger School of Business and Management, Loyola University Maryland*. March 3, 2025. <https://www.cura.umn.edu/research/good-case-good-cause-do-good-cause-eviction-protections-reduce-rate-housing-production>.

140 Connecticut Data Collaborative & Connecticut Fair Housing Center. “Connecticut’s Housing Crisis: Analyzing Eviction Disparities and Policy Impacts.” 2024. <https://www.ctdata.org/evictions-report-2024>.

141 Connecticut Fair Housing Center. “The Case for Expanding Just Cause Eviction Protections.” December 7, 2023. <https://ctfairhousing.org/the-case-for-expanding-just-cause-eviction-protections/>.

Fair Rent Commissions

Fair Rent Commissions (FRCs) are municipal boards, typically composed of resident volunteers, which review and decide cases related to rent increases and other housing fees. FRCs can investigate complaints, hold hearings, and issue binding decisions. While sometimes compared to rent control, FRCs function more accurately as a form of rent stabilization, ensuring that rent increases are not excessive and that tenants are protected from unfair practices. When paired with other renter protections, such as [Just Cause](#) eviction laws or [Right to Counsel](#) programs, Fair Rent Commissions promote housing stability, predictability for landlords, and sustained property maintenance.¹⁴²

Connecticut's Fair Rent Commission Act of 1969 authorizes municipalities to establish local commissions by ordinance. These commissions review tenant complaints and determine whether a rent or related fee is "so excessive as to be harsh and unconscionable," adjusting it to a level deemed fair and equitable.¹⁴³ FRCs operate as quasi-judicial municipal bodies—holding hearings, issuing binding decisions, and enforcing local housing standards. While their structure and enforcement practices vary across towns, all FRC actions are initiated by tenant complaints.

Fair Rent Commissions have existed in Connecticut in various forms for nearly a century. Hartford established one of the first local commissions in 1955, followed by New Haven and Stamford soon after. Activity fluctuated over time, with many commissions becoming inactive by the early 2000s as rents remained relatively stable. A 1989 state law encouraged towns with more than 5,000 rental homes to hold hearings on adopting FRCs, but few did, and enforcement of the requirement was limited.

After years of dormancy, Fair Rent Commissions reemerged as rents rose sharply during the COVID-19 pandemic, driven by limited supply, high demand, and out-of-state investment in multifamily properties. In response, the Connecticut General Assembly passed Public Act 22-30 in 2022, requiring every municipality with a population over 25,000 to establish a Fair Rent Commission by July 1, 2023, in accordance with C.G.S. 7-148b through 7-148f.¹⁴⁴ Since then, roughly one-third of Connecticut towns and cities have established active commissions.

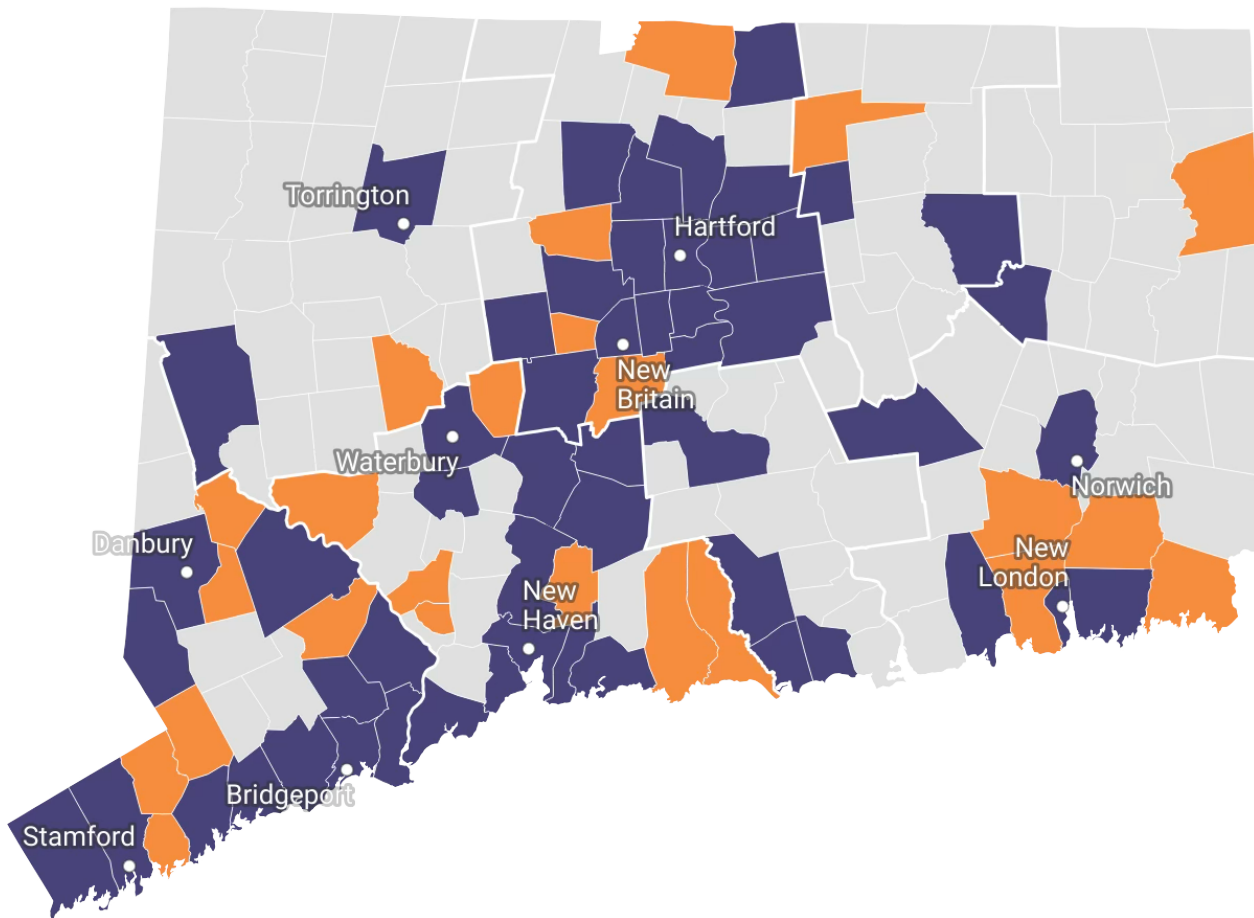
142 Bourret, V., Gallagher, S. & Hussein, N. National Low Income Housing Coalition. "NLIHC State and Local Tenant Protection Series: A Primer on Renters Rights." *National Low Income Housing Coalition*. August 15, 2024. https://nlihc.org/sites/default/files/2022-07/SLI_Rent_Stabilization_Toolkit.pdf

143 Connecticut General Statutes Sec. §7-148c. https://www.cga.ct.gov/current/pub/chap_098.htm#sec_7-148c.

144 Connecticut General Statutes Sec. §7-148b. https://www.cga.ct.gov/current/pub/chap_098.htm#sec_7-148b.

Figure 4.8: Towns with Fair Rent Commissions

No FRC
 Currently Has an FRC
 Newly Required to Start or Join an FRC Before 2028



Source: Decennial Census and CTLawHelp.org • Created with Datawrapper

Currently, only towns with populations over 25,000 are required to maintain an FRC. There are 54 towns in Connecticut with Fair Rent Commissions, covering approximately 80% of the state's population. Nine of these towns have populations lower than 25,000 and have voluntarily elected to create Fair Rent Commissions. An additional three active FRCs — in Clinton, Killingworth, and Westbrook, have created commissions despite having populations significantly below the required threshold.

Connecticut will soon see expanded adoption of Fair Rent Commissions across the state. The passage of H.B. 8002 during the General Assembly's Special Legislative Session in November lowered the threshold to include towns

with populations over 15,000. An additional 24 towns are now required to either create or join a Fair Rent Commission before January 1, 2028:

- Ansonia
- Avon
- Berlin
- Bethel
- Brookfield
- Darien
- Ellington
- Guilford
- Killingly
- Ledyard
- Madison
- Monroe
- Montville
- New Canaan
- North Haven
- Plainville
- Seymour
- Southbury
- Stonington
- Suffield
- Waterford
- Watertown
- Wilton
- Wolcott

H.B. 8002 also permits towns to join a regional Fair Rent Commission or a joint Fair Rent Commission in place of creating their own. Councils of Government may facilitate the creation of regional FRCs, of which any town in the planning region may be permitted to join. Two or more towns may also create joint Fair Rent Commissions with neighboring towns so long as both towns pass a Fair Rent Commission ordinance through their local legislative body. To date, the Capitol Region Council of Governments has begun openly exploring the creation of a regional Fair Rent Commission for their planning region.

Currently, with only one in every three towns with an established Fair Rent Commission, at least 75,000 renter families in Connecticut do not have the option to submit a complaint and receive a hearing in the face of egregious rental increases or substandard housing conditions. Once all 24 newly-required towns establish or join a Fair Rent Commission, this will bring the number of unrepresented families down to approximately 40,000 statewide.

Under C.G.S. 7-148c, Fair Rent Commissions must consider thirteen factors when determining whether a rent increase is “so excessive as to be harsh and unconscionable”. Key considerations include the size of the increase, property condition, landlord operating costs, services included in rent (such as heat or utilities), tenant income, and comparable rents within the community.¹⁴⁵ Common outcomes include reducing or denying rent increases, phasing them in gradually, or delaying them until health and safety violations are resolved. Many complaints are settled without a formal hearing, often through negotiated compromises. When poor housing conditions are a factor, commissions frequently coordinate with local code enforcement officials to ensure repairs are completed before approving any rent adjustment.

Most Fair Rent Commissions rely on existing municipal staff for administrative support, and all hearings are open to the public under

Connecticut’s Freedom of Information Act. In each case, the tenant carries the burden of proof to show that a rent or fee is “harsh and unconscionable” or “unfair and inequitable.” Covered properties include month-to-month rentals, mobile home lots, assisted living facilities, and homes with Section 8 or RAP vouchers. Seasonal rentals of fewer than 120 days, nursing homes, and college dormitories are excluded.

Either party may appeal a Fair Rent Commission decision to the Superior Court. Because FRCs operate as municipal administrative agencies, the town attorney typically represents the commission during appeals. Commissions also protect tenants from retaliation after a complaint is filed by issuing cease-and-desist orders or fines against landlords who violate commission rulings. Following a case decision, tenants are protected from eviction without cause for at least six months, and indefinitely if retaliation is proven. After a decision expires—usually after one year—landlords may propose a new rent increase, but tenants retain the right to file a new complaint. FRCs can enforce their orders through civil action or by petitioning the court for contempt proceedings to ensure compliance.

Connecticut municipalities vary in how they structure their Fair Rent Commissions. Each local ordinance must adopt the Connecticut Fair Rent Commission Act, but towns can add their own provisions to clarify procedures or define the scope of commission authority. Most commissions include five to seven volunteer members appointed by the local legislative body or municipal executive. Membership is governed by the Minority Representation Act, which limits how many members may belong to the same political party.¹⁴⁶ Many commissions also reserve at least one seat each for a tenant and a landlord to ensure balanced representation. Commissioners serve without pay, and most towns rely on existing municipal staff for administrative and legal support.

145 Connecticut General Statutes Sec. §7-148c. https://www.cga.ct.gov/current/pub/chap_098.htm#sec_7-148c.

146 Connecticut General Statutes Sec. §9-167a. https://www.cga.ct.gov/current/pub/chap_146.htm#sec_9-167a.

Fair Rent Commissions are a vital tool for addressing excessive rent increases and supporting housing code enforcement.¹⁴⁷ When paired with other tenant protection policies—such as rent stabilization or Right to Counsel programs, FRCs provide neutral, accessible forums for resolving rent disputes and keeping residents stably housed in tight rental markets. Because courts generally lack the authority to assess rent fairness, residents in towns without FRCs go without these rights.

Today, more than 75,000 renter households live in towns without any fair rent protections. Among towns that do have commissions, accessibility remains uneven: only half list contact information publicly, one in four lack complaint forms online, and just ten provide materials in both English and Spanish. Towns that hold regular meetings address six times as many cases as those that convene only when complaints arise. Simply having a commission on paper is not enough. When Fair Rent Commissions are active and accessible, they serve as the conscience of the community, ordinary residents weighing what is fair and equitable for both tenants and landlords.

In 2025, Connecticut marked an important milestone in its commitment to housing fairness with the launch of the [Connecticut Fair Rent Commission Network](#)—the first statewide network of its kind in the nation. The Network emerged through collaboration among the New Haven Fair Rent Commission, the Connecticut Department of Housing, and the Partnership for Strong Communities to meet the growing need for coordination and shared learning among local commissions.

Chaired by municipal staff who also serve as commissioners, the Network functions as a hub for training, capacity building, and collaboration. It convenes monthly meetings where local commissions exchange best practices, consult with housing attorneys and policy experts, and address emerging challenges. Subcommittees focus on legislative priorities, mediation and training, and data collection. The Network has also launched a statewide data initiative to establish common metrics and strengthen the evidence base for fair rent enforcement.

To make fair rent protections consistent and effective statewide, Connecticut should ensure that municipal or regional Council of Governments (COG) staff are available to provide technical assistance, administrative support, and mediation training. Standardized data collection must also be sustained so that effective landlord–tenant practices can be replicated, harmful ones corrected, and fairness upheld consistently across municipalities. Together, these efforts can transform Connecticut’s patchwork of local commissions into a coordinated system that better protects tenants, supports landlords, and strengthens housing policy statewide, positioning Connecticut as a national model for fair rent governance.

147 Bourret, V., Gallagher, S. & Hussein, N. “NLIHC State and Local Tenant Protection Series: A Primer on Renters Rights.” *National Low Income Housing Coalition*. August 15, 2024. https://nlihc.org/sites/default/files/2022-07/SLI_Rent_Stabilization_Toolkit.pdf.

Housing Stability Policy Recommendations

Increasing access to and capacity of Fair Rent Commissions (FRCs) can further strengthen tenant protections. These municipal bodies help prevent excessive rent increases and mediate disputes related to repairs, maintenance, and rent fairness. More towns should establish active FRCs, and additional resources should be provided to sustain their operations. Expanding regional collaboration through the Connecticut Fair Rent Commission Network can also help ensure consistency, improve data collection, and provide training and administrative support to municipalities. Together, these efforts would give more renters access to a fair, transparent process for resolving disputes and protecting their housing stability. Special session bill HB 8002 expanded the requirement for Fair Rent Commissions for all towns with populations greater than 15,000.

Continued investment in the Connecticut Right to Counsel (RTC) Program is essential. The program provides legal representation to low-income tenants facing eviction and has already achieved measurable results in preventing displacement and reducing the long-term harms associated with eviction. Although RTC requires sustained funding, its impact is clear: tenants are more likely to remain housed, communities experience reduced displacement, and state and local governments save on shelter, policing, and health care costs. Ongoing investment will allow the program to expand its reach, strengthen staffing, and ensure that all income-eligible renters have access to representation when facing eviction. The Right to Counsel Program received state funding for the next two years of the biennium in the most recent legislative budget.

Expanding Just-Cause eviction protections to more renter households is a critical step toward housing stability. Current law covers only seniors and some individuals with disabilities, leaving most renters vulnerable to eviction without cause, including retaliation or income-based displacement.

Broader just-cause protections would require landlords to provide legitimate reasons for eviction or lease non-renewal, helping to balance power between landlords and tenants and reduce unjust displacement. Extending these safeguards would ensure that responsible tenants, those who pay rent and comply with their lease, are not forced from their homes arbitrarily.

Increasing funding for Connecticut's homelessness response system is urgently needed. The system is overstretched, with limited staffing and shelter capacity to meet rising need. Additional investment would allow for expanded emergency and cold weather shelter space, improved staff retention, and stronger coordination between providers. Strengthening system infrastructure would ensure that families and individuals facing extreme housing instability receive timely support, helping prevent homelessness before it becomes chronic.

Expanded investment in supportive housing programs is vital. These initiatives combine affordable housing with case management and health or behavioral supports for individuals facing complex barriers to stability, including chronic homelessness, disability, or behavioral health conditions. Increased funding would allow more individuals to access and maintain permanent housing while reducing reliance on emergency shelters and institutional care. Prioritizing supportive housing ensures that Connecticut's most vulnerable residents have the foundation needed to achieve long-term stability and independence.





EMERGING TOPICS IN HOUSING

SECTION

5

SECTION 5:

EMERGING TOPICS IN HOUSING

As Connecticut continues to confront a widening housing shortage and escalating construction costs, innovation in both building methods and housing models has become essential. The state's ability to meet housing demand will increasingly depend on new approaches that reduce costs, speed up production, and expand access to homes that meet the diverse needs of its residents. Emerging technologies, alternative ownership structures, and shifts in land use decision-making are reshaping how decision makers, industry professionals, and communities think about what housing can look like and who it can serve.

This section explores several of these evolving trends and their potential implications for Connecticut's housing landscape. We highlight

new technologies that aim to lower development costs such as modular, mass timber, and 3D-printed construction, alongside emerging social ownership models like community land trusts, limited equity cooperatives, and mixed-income neighborhood trusts that promote long-term affordability and resident control. Finally, we examine how participatory democracy in land use and zoning continues to influence housing production, including efforts to make decision-making processes more equitable and efficient.

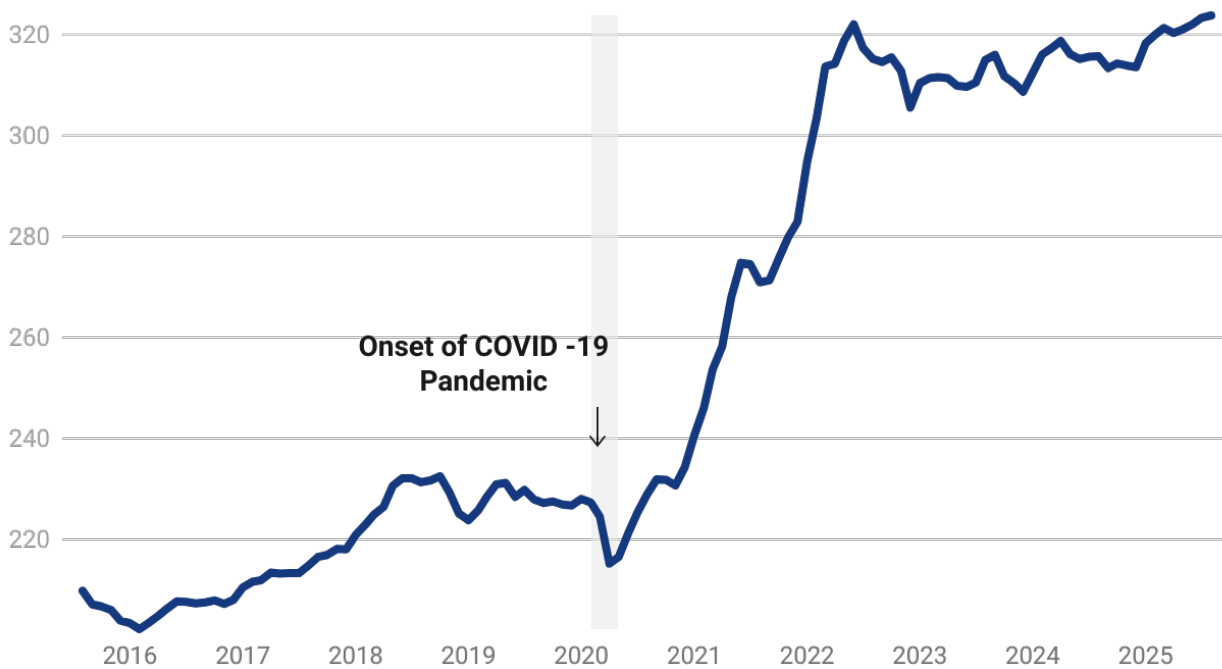
Together, these innovations signal a shift toward more adaptive, inclusive, and sustainable housing strategies that can help Connecticut close its housing gap and strengthen communities across the state.

New Technologies in Housing Construction

Rising construction costs continue to drive up the price of building and rehabilitating affordable housing in Connecticut. The Producer Price Index (PPI) for residential construction, a key measure of material and input costs, increased by 43 percent

between March 2020 and June 2022.¹⁴⁸ This increase has since slowed, but the price of goods has not fallen significantly, and the PPI remains above 300 as of June 2025.

Figure 5.1: Producer Price Index by Commodity: Inputs to Industries: Net Inputs to Residential Construction, Goods



Source: U.S Bureau of Labor Statistics via Federal Reserve Economic Data (FRED), St. Louis Federal Reserve. • Created with Datawrapper

High construction and labor costs directly affect the already expensive process of developing affordable homes. In 2024, the Connecticut Housing Finance Authority (CHFA) closed financing for 18 Low-Income Housing Tax Credit (LIHTC) projects, with an average per-home development cost of \$523,435.¹⁴⁹ In some areas, particularly Fairfield County, total costs exceeded \$700,000 per home. Although soft costs related to financing and compliance contribute to these totals, materials and labor remain among the largest cost drivers.

These rising costs have prompted housing and construction leaders to explore innovative, and in some cases rediscovered, methods of building that can deliver homes faster and at lower cost. This section highlights three emerging construction trends shaping the future of affordable housing: modular construction, mass timber, and 3D-printed homes.

¹⁴⁸ U.S Bureau of Labor Statistics via Federal Reserve Economic Data (FRED), St. Louis Federal Reserve. <https://fred.stlouisfed.org/series/WPUIP2311001>.

¹⁴⁹ Partnership for Strong Communities Analysis of Connecticut Housing Finance Authority 2024 C.G.S 8-260 Report. <https://www.chfa.org/about-us/annual-reports/>.

Modular Construction

Modular construction, also known as pre-fabricated construction, involves manufacturing most components of a home off-site in a factory and assembling them on the property. Once a popular approach in the early and mid-20th century, most notably through the Sears & Roebuck catalog homes and post-World War II suburban developments, modular construction gradually declined in use amid concerns about quality and design uniformity.¹⁵⁰

Today, renewed attention to housing affordability and supply has brought modular construction back into focus. An analysis of the 2023 Survey of Construction by the Urban Institute found that modern day modular construction is both faster and cheaper than traditional, stick-built homes. The survey also found that modular homes were completed two months faster and that 20 percent of single-family modular builds sold for less than \$300,000 compared to 14 percent of stick-built ones.¹⁵¹ Because modular homes tend to be smaller, research also finds that homebuyers are more likely to be low-income and to use government financing to make their purchase. These findings point to modular construction as potential solution to increasing the supply of affordable homes and advance low-income homeownership opportunities.

Mass Timber Construction for Affordable Housing

Mass timber construction is gaining traction nationwide as a sustainable and cost-effective alternative to traditional building methods. Mass timber construction utilizes pre-manufactured

engineered multilayered wood panels as the primary building material for the entire structure. Sometimes called cross-laminated timber, materials for mass timber builds are considered especially climate friendly. Research has demonstrated that the readying of wood materials require less carbon intensive activities compared to other materials like steel.¹⁵² Developers of mass timber builds assert that the pre-fabricated nature of the materials and assembly methods result in less site traffic, faster build times, and overall cost reductions compared to traditional construction.¹⁵³ In addition to these benefits, some studies have found that mass timber buildings may provide health benefits to residents by improving indoor air quality.¹⁵⁴

Connecticut will soon see firsthand this new trend in affordable home construction. Heading down Dixwell Avenue in New Haven, drivers and pedestrians are likely to have noticed the construction of 69 new homes built almost exclusively out of wood. 340+ Dixwell, a new apartment building developed by Beulah Land Development Corporation, is set to be the first mass-timber built affordable housing development in Connecticut. At completion, 340+ Dixwell will stand as one of the few mass timber builds nationwide with primarily affordable homes, as the construction application has mostly been seen in luxury buildings and commercial office space. Fourteen units of the development will be offered at market rate, with the remaining 55 homes set aside for lower income residents. Of these, 20 homes will be reserved for formerly homeless households.

150 Marquit, A., & LiMandri, R. "From Sears & Roebuck to Skyscrapers: A History of Prefabricated and Modular Housing." *New York City Building Department*. 2013.

151 Goodman, L., & Pruitt, M. "Encouraging modular construction could help address the housing shortage." *Urban Institute*. September 2024. <https://www.urban.org/urban-wire/encouraging-modular-construction-could-help-address-housing-shortage>.

152 WoodWorks Wood Products Council. "Wood for Sustainable and Biophilic Building Design." February 26, 2025. <https://www.woodworks.org/why-wood/sustainability/>.

153 American Wood Council. "Mass Timber." Accessed November 11, 2025. <https://awc.org/issues/mass-timber/>.

154 Hariadi, K.S., & Carlisle, S. "A Literature Review on the Health Impacts of Wood and Mass Timber Buildings." *Carbon Leadership Forum*. 2025. <https://hdl.handle.net/1773/53047>.

3D Printing

A new style of construction is popping up across the United States in the form of 3D printed homes. Much like any other construction project, a 3D printed home simply requires a drawn-up schematic, construction materials, and land on which to build. The primary difference being that as opposed to manual labor, the framing of the home is done with a 3D printer that utilizes concrete or recycled materials to create the outline and walls of a new home. Examples of 3D printing, especially for the creation of affordable housing, are growing in number. In 2022, the University of Maine developed a pilot 3D printed 600 square foot home made entirely of wood fiber and bio-resin materials that

are 100 percent forest derived.¹⁵⁵ The pilot has proven a success, with the property demonstrating its ability to successfully weather Maine winters. Today the university is partnering with Penquis, a 3D builder, to create nine new homes set aside for those experiencing or at risk of homelessness.¹⁵⁶ Habitat for Humanity is also experimenting with 3D printing as a way to reduce costs and increase the number of homes they are able to build each year. In Virginia, Habitat has constructed three different 3D printed homes made entirely of concrete. The walls for each 1,300 sq. ft home were constructed in just 40 hours and cost \$215,000, about \$45,000 less than the average list price in the Virginia neighborhood.¹⁵⁷

Figure 5.2: 3D Printed Model Home in Maine.



Photo Credit: University of Maine Advanced Structures and Composite Center

155 University of Maine Advanced Structures & Composites Center. 2022. "BioHome3D." <https://composites.umaine.edu/advanced-manufacturing/biohome3d/>.

156 Penquis. "Biohomes 3D Printed Homes." January 25, 2023. <https://www.penquis.org/biohomes-3d-printed-homes/>.

157 Morrison, J. "Can 3D printing help address the affordable housing crisis in the United States?" *Smithsonian Magazine*. February 23, 2024. <https://www.smithsonianmag.com/innovation/can-3d-printing-help-address-affordable-housing-crisis-in-united-states-180983821/>.

Social Housing and Community Ownership

The United States continues to face a deepening housing crisis driven by limited supply and rising costs. In Connecticut alone, there is an estimated gap of more than 93,000 affordable to the lowest-income residents, while national shortages are measured in the millions. Without sufficient supply, ensuring access to safe, stable, and affordable homes for all remains out of reach.

Simultaneously, there is a growing movement to acknowledge that the intensifying commodification of housing has also substantially contributed to unaffordability and lack of housing mobility and choice for those of all incomes. In response, many communities are reexamining models that center community ownership and long-term affordability.

Community Land Trusts, Limited Equity Cooperatives, neighborhood trusts, and other forms of social housing are gaining attention for their potential to redefine housing as a shared public good. These models emphasize stability, collective stewardship, and generational benefit, allowing residents not only to secure their own homes but to preserve affordability for those who come after them.

Community Land Trusts

Community Land Trusts (CLTs) are a form of social housing designed to preserve long-term affordability by separating ownership of the land from ownership of the home. In this model, a nonprofit organization holds the land in trust for community benefit, while a low- or moderate-income household purchases the home at an affordable price. If the homeowner decides to sell later, the property's resale value is limited by the trust's affordability formula, ensuring that the home remains accessible to future buyers while allowing the seller to build modest equity.

Community Land Trusts are not without their challenges, the primary one being the ability for non-profit organizations and potential buyers to secure mortgages at these properties. Due to the unique ownership structure, and low to moderate income buyer pool, many banks may hesitate to provide financing. Efforts to build relationships with financial institutions to encourage their participation in these models is needed to further the adoption of CLTs.

Research shows that two thirds of homeowners who have purchased a property on a CLT later go on to sell their home and purchase a market rate property, indicating that the stability and wealth building opportunity of CLT ownership leads to economic mobility for beneficiaries.¹⁵⁸

158 Partnership for Strong Communities. "Community Land Trusts 101". October 31, 2023. https://pschousing.org/wp-content/uploads/2024/02/Community_Land_Trusts_101.pdf.

Community land trusts also provide opportunities for desegregation and closing the racial and ethnic gap in ownership rates. Eighty-seven percent of CLT owners are first time home buyers and 45 percent of all CLT heads of house of people of color.

There are currently at least three traditional Community Land Trusts operating in Connecticut, overseeing 103 single-family homes and 19 multifamily properties. These CLT's are located in Waterbury, Hartford, and New London respectively. In addition, there are many other organizations in the state utilizing ground leases, which are similar to the CLT model. These organizations exist statewide and have produced over 100 homeownership opportunities and 47 rental homes.¹⁵⁹

Limited Equity Cooperatives

Limited Equity Cooperatives (LECs) are a long-standing model of social housing that has regained attention in recent years as interest in tenant ownership grows. LECs function similarly to normal cooperatives or condo associations, with residents owning a share of the property and funding the maintenance and improvement of the homes communally. Similar to Community Land Trusts, LECs place limits on the resale value of property shares which keeps these homes affordable in perpetuity, while still allowing sellers to make some profit on the sale. In addition to limiting resale value, many LECs have income restrictions requiring homes to be purchased by lower income households, providing a valuable opportunity for these families to become homeowners.

Limited Equity Cooperatives have existed in Connecticut for many years. The Naugatuck Valley Project has overseen the stewardship of six limited equity cooperatives, with over 100 homes, in the state since the 1990s.¹⁶⁰ Each of these cooperatives is managed by an elected board of current residents, with additional input from the Naugatuck Valley Project, and seats for non-resident community members. Like a condominium HOA fee, cooperative residents pay a monthly charge that goes towards communal property expenses, but such fees are significantly reduced when compared to average rent for an apartment in the state. The average fee at the Brookside Cooperatives ranges from \$500 to \$750 a month, a stark difference from the average asking rent of \$1,996 for a traditional apartment. Further, the cost to purchase a permanently affordable home in one of the cooperatives ranges from \$2,000 to \$3,000, less than 1 percent of the average home purchase price across Connecticut.¹⁶¹

Despite their benefits, LECs often face sustainability challenges. Some cooperatives have struggled to approve necessary increases in monthly fees to fund capital repairs or maintenance. Ongoing technical assistance, such as the financial training and governance support that the Naugatuck Valley Project provides to the six Brookside Cooperatives, is vital to their long-term success. In addition, 70 percent of respondents in a national survey of housing cooperatives indicated that LECs do not have adequate access to loan financing to address capital needs, like a new roof, so that residents are not faced with a significant capital assessment that raises fees and increases cost burden.¹⁶² Ensuring the availability of such technical assistance and capital will be integral to future success of the LEC model in Connecticut.

159 Connecticut Centers for Housing Opportunity. "An Overview in Connecticut: Community Land Trusts." Accessed November 13, 2025. <https://cho.thehousingcollective.org/impact/an-overview-in-connecticut-community-land-trusts>.

160 Naugatuck Valley Project. "Who We Are: Housing." Accessed November 13, 2025. <https://www.nvpct.org/who-we-are>.

161 Webb, J. "This Multi-Issue Interfaith Organizing Group Has Supported Six Housing Co-Ops For Decades." *Shelterforce*. October 9, 2025. <https://shelterforce.org/2025/10/09/this-multi-issue-interfaith-organizing-group-has-supported-six-housing-co-ops-for-decades/>.

162 Urban Homesteading Assistance Board. "Survey of Housing Cooperatives." 2021. <https://www.uhab.org/our-work/national-work/national-research/>.

Mixed Income Neighborhood Trusts

Mixed-Income Neighborhood Trusts (MINTs) are an emerging model of community ownership that blends affordability, housing stability, and neighborhood control. Unlike traditional mixed-income developments where outside investors or nonprofit developers own and manage the property, MINTs place ownership and decision-making power directly in the hands of residents. These models build on the principles of social housing by combining collective ownership with long-term affordability and anti-displacement goals.

The East Boston Neighborhood Trust (EBNT), established in 2022 by a coalition of community and tenant organizers, offers one of the clearest examples of this model in practice.¹⁶³ The trust encompasses 36 buildings and 114 homes, creating a vibrant mixed-income community where 83 percent of homes are reserved for households earning below 80 percent of the area median income (AMI). Of those, 28 homes are deeply affordable for families earning below 50 percent of AMI. These affordable homes are financially supported by 20 market-rate units, which generate income to sustain the trust and subsidize affordability for lower-income residents.¹⁶⁴

What makes MINTs distinct from traditional affordable housing developments is their governance structure. The EBNT is overseen by a stewarding committee made up primarily of residents who live within the community. This committee sets priorities, allocates resources, and ensures that the development advances shared

goals—chief among them anti-displacement, racial and economic equity, and community stability.¹⁶⁵ By embedding residents in decision-making roles, MINTs foster a sense of ownership and accountability that traditional rental models often lack.

The MINT model represents a growing movement to reclaim local control of housing and prevent the cycle of gentrification that often follows neighborhood reinvestment. By aligning market-rate and affordable homes within a shared ownership framework, MINTs create financially sustainable affordability while preserving community character. Early success in East Boston has inspired similar efforts in Oklahoma, Colorado, Missouri, and California, where advocates are exploring MINTs as tools for equitable development and long-term affordability.

As the concept spreads, MINTs offer an important blueprint for Connecticut and other states seeking to balance affordability with stability and choice. They demonstrate how communities can take ownership of their housing future by combining shared governance, mixed-income models, and lasting affordability protections under one structure.

163 Loh, P. "When We Fight (And Build), We Win: How Community Organizing Helped Create the East Boston Neighborhood Trust." *Practical Visionaries*. February 26, 2024. <https://pennloh-practical.vision/2024/02/26/when-we-fight-and-build-we-win-how-community-organizing-helped-create-the-east-boston-neighborhood-trust/>.

164 East Boston Community Development Corporation. "East Boston Neighborhood Trust (EBNT)." Accessed November 13, 2025. <https://www.ebcdc.com/>.

165 Loh, P. "When We Fight (And Build), We Win: How Community Organizing Helped Create the East Boston Neighborhood Trust." *Practical Visionaries*. February 26, 2024. <https://pennloh-practical.vision/2024/02/26/when-we-fight-and-build-we-win-how-community-organizing-helped-create-the-east-boston-neighborhood-trust/>.

Participatory Democracy in Land Use and Zoning

From the publication of the Standard State Enabling Act in 1924, public hearings have been part of the housing permitting process in every Connecticut town.¹⁶⁶ Public meetings at local planning and zoning boards constitute a significant part of the housing creation process, and the public hearing requirement is invoked when local governments want to adapt or amend a zoning code. Most areas require zoning code amendments to allow multifamily homes.¹⁶⁷ In many ways, it regulates the ability of towns across the state to build the necessary housing to meet current needs. For more information on zoning, see the [Zoning](#) section of this report.

Although public involvement is meant to empower communities, it has historically contributed to housing injustices, including residential segregation and the exclusion of marginalized groups. Critics argue that the system is broken and reflects broader issues in housing policy. Researchers have been critical of hyperlocal participation in the housing permitting process, arguing that it masks exclusionary power, ensuring that the privileged few make decisions affecting the wider community.

In theory, neighborhood-level participation should amplify the voices of socioeconomically disadvantaged residents. However, these very elements of public involvement and control in housing decisions have been linked to many historic injustices, including residential

segregation, and have been a tool for excluding marginalized groups as opposed to empowering communities.¹⁶⁸ In practice, politically connected and economically advantaged groups often dominate these forums. These groups typically perceive themselves as having a direct economic stake in the outcomes and are less constrained by time, work commitments or caregiving responsibilities that might discourage participation. As a result, their influence can restrict housing development and contribute to the concentration of multifamily housing in only a few towns.¹⁶⁹

Evidence shows that public participation forums have become a significant barrier to solving housing supply issues. While public commenters do not directly decide what developments will be permitted, they greatly influence the decisions of planning and zoning commissions.¹⁷⁰ The creation of new homes has the potential to reduce housing instability for families experiencing homelessness and lower-income renters, but the permitting and zoning processes in many towns effectively exclude these groups from the conversation, with some identifying these venues as a vehicle for spreading misinformation and empowering prejudicial views, rather than being a deliberative process that promotes better decision-making.¹⁷¹ This results in delays, making housing more expensive and leading to a concentration of higher-cost housing developments in heavily urbanized areas.

166 Lemar, Anika Singh. "Overparticipation: Designing effective land use public processes." *Fordham L. Rev.* 90 (2021): 1083.

167 Bronin, Sara C. "Zoning by a thousand cuts." *Pepp. L. Rev.* 50 (2023): 719. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3792544.

168 Hudson, Leah. "Public Meetings Privilege Housing Opponents - Here's How to Fix It." *The Urbanist*, May 5, 2025. <https://www.theurbanist.org/2025/05/03/public-meetings-privilege-housing-opponents-heres-how-to-fix-it/>.

169 Einstein, Katherine Levine, Maxwell Palmer, and David M. Glick. "Who participates in local government? Evidence from meeting minutes." *Perspectives on Politics* 17, no. 1 (2019): 28-46.

170 Sahn, Alexander. "Public Comment and Public Policy." *American Journal of Political Science* 69, no. 2 (2025): 685-700.

171 Lemar, Anika Singh. "Overparticipation: Designing effective land use public processes." *Fordham L. Rev.* 90 (2021): 1083.

Connecticut's 169 towns each have their own planning and zoning bodies. This fragmented system contributes to uneven housing development, with some towns bearing a disproportionate burden of providing homes for the state. Since 2020, New Haven has issued permits for 2,630 homes, the highest in the state, followed by Norwalk with 1,329, Stamford with 1,205, and Farmington with 913. Together, these four municipalities account for 19 percent of the 32,438 housing units permitted statewide during this period.¹⁷²

Critics of the current system acknowledge that requiring people to use their time and money to be heard empowers more advantaged members of society, reinforcing existing power imbalances.¹⁷³ For instance, renters are largely underrepresented in these forums, which is yet another level of government where their interests are not adequately represented.¹⁷⁴ A study in Arlington Massachusetts found that while renters made up 39 percent of the town's residents, only 22 percent of participants in planning and zoning commission meetings were renters.¹⁷⁵ Further the boards themselves are not representative as research in New London and Fairfield counties found similar patterns, with homeowners making up over 90 percent of board members, despite representing only 69 percent of town residents.¹⁷⁶

A closer examination of the permitting process is needed to mitigate disparities and make it more representative, rather than reinforcing existing inequalities. This includes broadening zoning rules to ensure that local housing opponents do not consistently derail homebuilding efforts.¹⁷⁷

In response to these challenges, there have been several moves to make meetings more accessible. To reduce barriers like time and transportation, some communities have begun offering virtual or hybrid meetings and using more creative and diverse ways to notify the public, such as digital media, state level notice websites, and social media pages. These changes aim to provide the community with more equitable opportunities to participate, reducing barriers to attending and commenting.¹⁷⁸

There have also been efforts for more systemic changes, including a range of policy and legislative reforms. These include shifting housing decisions from the local level to the state and refining existing permitting processes to reduce or eliminate discretionary elements that often lead to delays and unpredictability.

172 Connecticut Department of Economic and Community Development, Annual New Construction Permit Report by Town By Unit Type, 1997-2024. https://portal.ct.gov/decd/content/about_decd/research-and-publications/01_access-research/exports-and-housing-and-income-data.

173 Hamilton, Emily. "More Housing, Less Participatory Democracy," *Discourse*, October 4, 2024. <https://www.discoursemagazine.com/p/more-housing-less-participatory-democracy>.

174 Einstein, Katherine Levine, Joseph T. Ornstein, and Maxwell Palmer. "Who Represents the Renters?" *Housing Policy Debate* 33, no. 6 (2023): 1554-1568.

175 Einstein, Katherine Levine, Maxwell Palmer, and David M. Glick. "Who participates in local government? Evidence from meeting minutes." *Perspectives on Politics* 17, no. 1 (2019): 28-46.

176 "Room at the Table Increasing civic participation in land use decision making." *Centers for Housing Opportunity*. Accessed November 5, 2025. <https://cho.thehousingcollective.org/impact/participation-local-control-land-use-connecticut>.

177 Hudson, Leah. "Public Meetings Privilege Housing Opponents - Here's How to Fix It." *The Urbanist*, May 5, 2025. <https://www.theurbanist.org/2025/05/03/public-meetings-privilege-housing-opponents-heres-how-to-fix-it/>.

178 Baker, Jenny. "An Equitable Approach to Zoning Notifications" *American Planning Association*, May 2024. <https://www.planning.org/zoningpractice/2024/may/an-equitable-approach-to-zoning-notifications/>; Kung, Michael, and Dan Zhu. "What about my opposition!? The case of rural public hearing best practices during the COVID-19 pandemic." *Cities* 120 (2022): 103485.

One such approach involves making the process more formal and predictable by allowing more housing approvals **as of right**, without requiring extensive public hearings. For additional information on as of right zoning, see the [Zoning](#) section of this report. Another recommendation is to establish clearly defined procedures for developers seeking permits, even when some discretionary decisions are involved. This would ensure that approval requirements are transparent and consistently applied, minimizing the uncertainty and inefficiencies caused by lengthy testimonies and procedural delays.¹⁷⁹

Overall, there is a growing consensus that addressing the underdevelopment of housing in the state will require reforming the local housing decision-making system to make it more streamlined, equitable, and responsive to broader housing needs.

179 Lemar, Anika Singh. "Overparticipation: Designing effective land use public processes." *Fordham L. Rev.* 90 (2021): 1083.



HOUSING RELATED LEGISLATION

SECTION

6

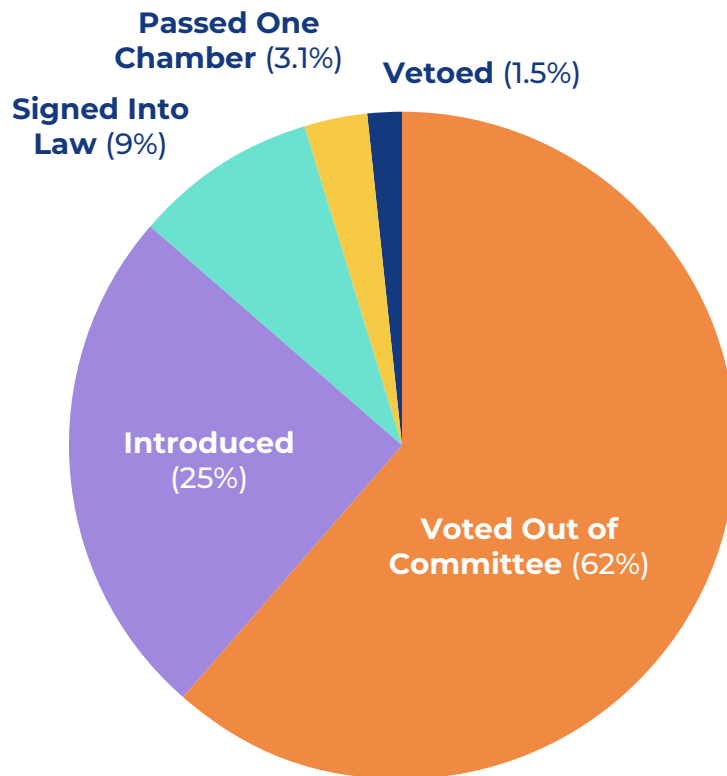
SECTION 6: HOUSING RELATED LEGISLATION

2025 Connecticut Legislative Session Summary

During the 2025 Connecticut legislative session, Partnership for Strong Communities closely tracked 65 key bills related to housing.

Of those 65 bills, six were signed into law and 1 was vetoed by Governor Lamont.

Figure 6.1 Progress of 2025 Legislative Session Housing Bills



Source: Partnership Analysis of CGA Bill Info • Created with Datawrapper

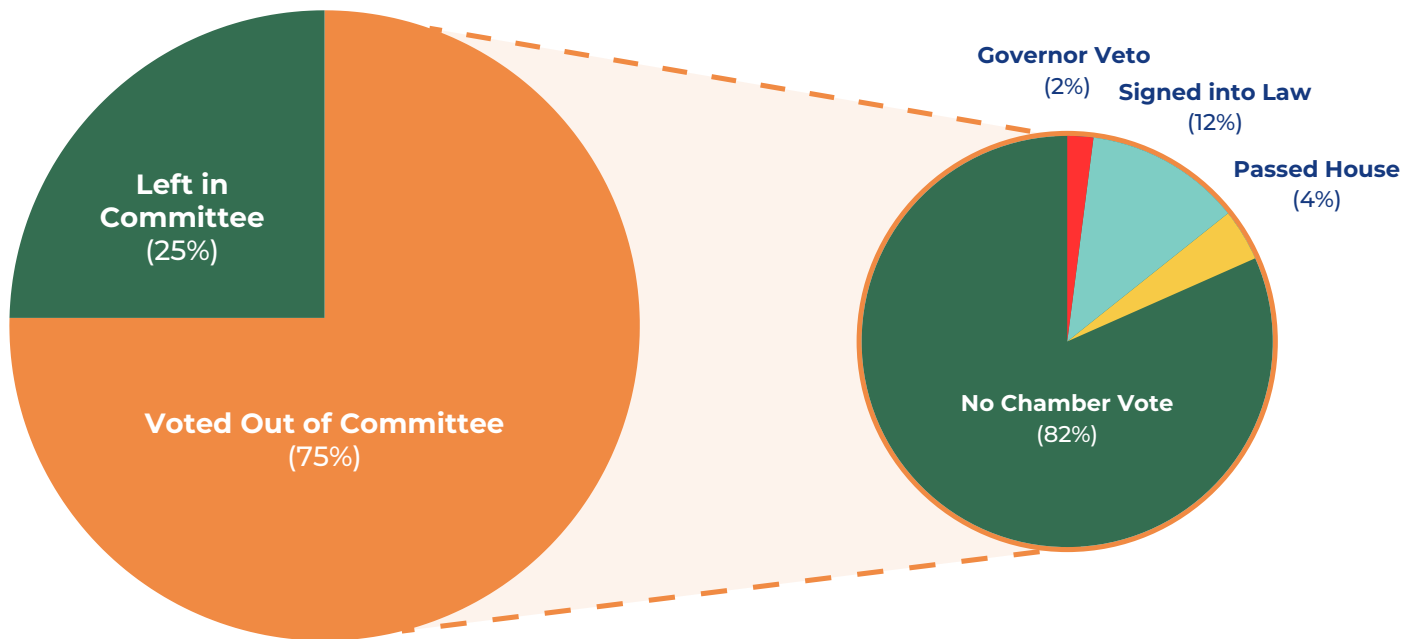
The Partnership tracked the legislative path and final status of each proposal.

Of the 65 bills we tracked:

- 6 bills were passed into law
- 1 bill passed both chambers and was vetoed
- 2 bills only passed one chamber
- 40 bills were voted out of committee
- 16 bills were introduced and left in committee

While many housing bills are favorably voted out of committee, most do not make it onto the chamber floor. In 2025, less than one in every five bills that made it out of committee received a floor vote. Despite the longer legislative session, the General Assembly both voted on and passed fewer housing related bills this year compared to last year.

Figure 6.2 Status of Housing Bills Approved by Legislative Committee, 2025 Session



Source: Partnership Analysis of CGA Bill Info • Created with Datawrapper

Further analysis of housing-related bills raised in committees other than Planning & Development or Housing demonstrates the broadening salience of housing as an issue impacting the quality of life of Connecticut’s families. These bills tended to fit into one of a few categories – bills that served to reduce the cost of housing creation, bills that intended to protect homeowners, and bills that, intentionally or inadvertently, would increase the cost of housing creation.

Housing Related Appropriations in the FY2026/2027 Budget

The General Assembly and Governor Lamont approved a budget and bonding package that includes **\$45 million in appropriations and \$1.044 billion in capital funding for the Department of Housing**, demonstrating a strong commitment to housing affordability in Connecticut. Specifically, the legislature passed:

- H.B. 7287 – *An Act Concerning the State Budget for the Biennium Ending June 30, 2027*, which outlines appropriations and revenue.
- H.B. 7288 – *An Act Authorizing and Adjusting Bonds of the State*, which details bonding provisions.

The budget offers a significant increase to DOH over the previous year’s funding, reflecting a **31 percent increase (\$36.7M) in FY26 over FY24 and a 48 percent increase (\$55.2M) in FY27 over FY25**.

The budget appropriates an additional \$18M to the Housing/Homeless Services line item for immediate use in FY25. The **Rental Assistance Program (RAP)** is the largest expenditure in this budget line. The Housing/Homeless Services line of the budget is funded at \$101.1 million in FY26 and \$114.3 million in FY27. This is an increase of \$8.5M and \$26.4M in each year of the biennium over the FY 24-25 budget, representing a 9 percent and 30 percent budget increase, respectively.

Key funded programs for housing in this legislative session include:¹⁸⁰

- 2 new DOH staff members for asset management and grant administration (\$350K).
- 539 New Rental Assistance Program vouchers (\$6.7M in FY27).
- Cost-of-Living Adjustments for private providers of services (\$1.2M) and program increases to cover rising housing costs (\$20.8M).
- Opportunity HUBS and Eviction Prevention Fund (\$8.5M).
- Cold Weather Emergency Response (\$5M in FY27).
- Grants to various housing authorities and shelters (\$1.4M).
- Extension of funding for the [Right to Counsel](#) program (\$4.25M).
- Administration and operating expenses for CT Municipal Redevelopment Authority (\$1.2M).
- Funding for items in HB 8002, including a portable shower pilot (\$300K to Department of Social Services); elevator inspectors (\$410K to Department of Administrative Services); and 2 new Office of Policy and Management staff positions for transit-oriented communities (\$430K).

Housing Related Bond Authorizations

The budget includes substantial new bond authorizations for housing development and preservation - **\$1.044 billion (\$525M in FY26 and \$519M in FY27) for programs administered through the Department of Housing**, and an additional \$1.173 billion (\$517M in FY26 and \$656M in FY27) in housing-adjacent programs through other state agencies.

Capital investments are funded through general obligation bonds, a form of debt issued and backed by the State of Connecticut to raise capital for public investment. Each biennium, the General Assembly votes on a bond package that authorizes the governor to issue bonds up to a specified amount for approved purposes. The

State Bond Commission, whose agenda is set by the governor, allocates these authorized funds to specific projects based on agency requests. See [Connecticut's Affordable Housing Bonding Process](#) fact sheet for additional details.

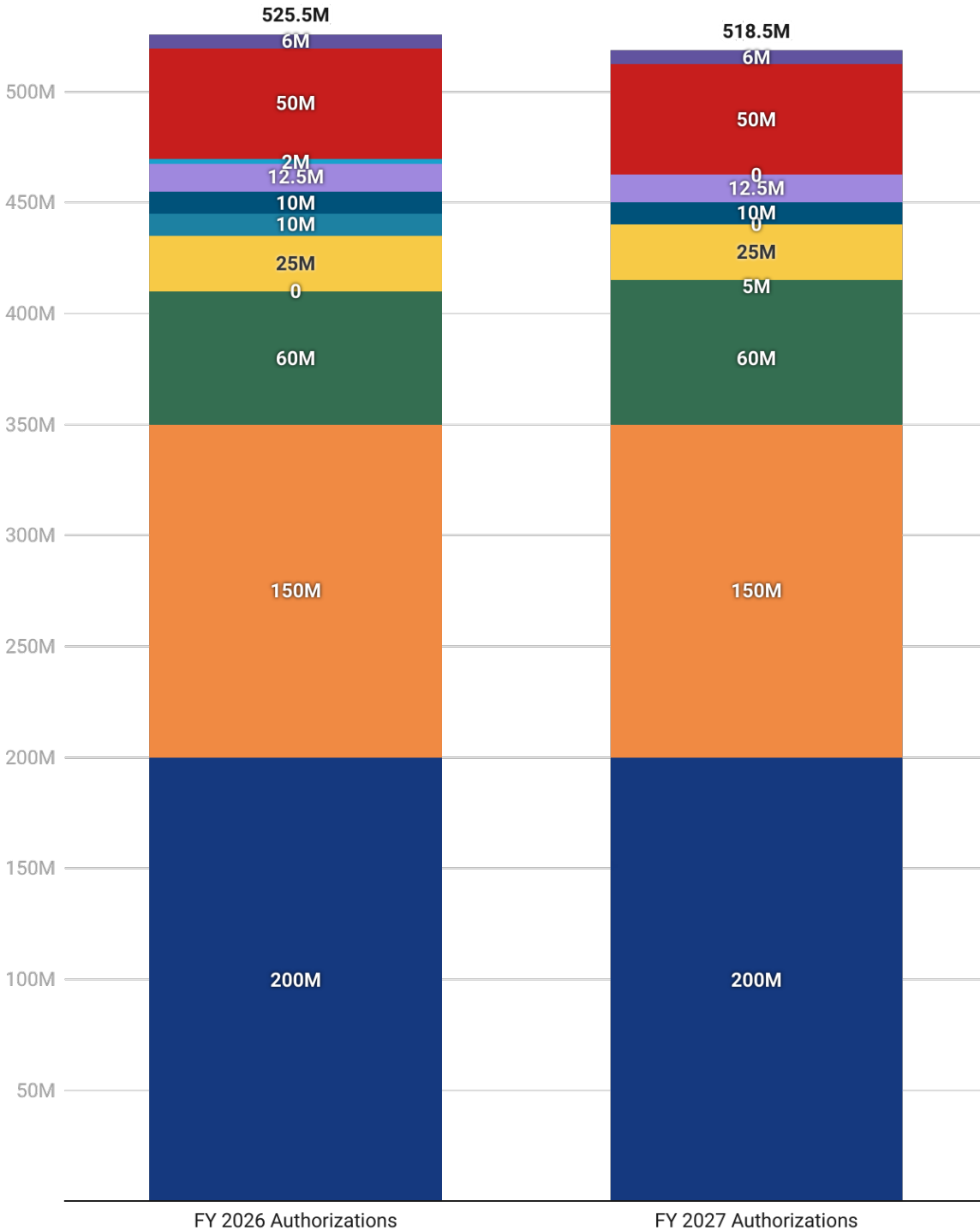
The following is a list of new bond authorizations for the Department of Housing:

- \$400M for housing development and rehabilitation projects in the FLEX program.
- \$300M to the Housing Trust Fund (HTF) for housing projects, \$150M of which is set-aside for Build for CT workforce housing projects.
- \$120M for the Time to Own (TTO) downpayment assistance program.
- \$5M in FY27 for grants or forgivable loans to TTO recipients for unanticipated capital improvements to their newly purchased homes.
- \$20M for the "Homes for CT" program; see HB 6992 for details.
- \$100M for the middle housing development grant program to public housing authorities in municipalities with a population of 50,000 or less; see HB 8002 Sec 27.
- \$12M for grants to landlords who provide housing to formerly incarcerated individuals.
- \$2M in FY26 to fund a new affordable housing real estate investment pilot program (PROPEL CT); see HB 8002 Sec 43.
- \$20M in FY26 for a homeownership initiative through Community Development Finance Institutions.
- \$10M in FY26 for grants for supportive housing for persons with intellectual disability or other developmental disabilities.
- \$50M to finance projects to create employment opportunities in the construction industry by developing affordable housing, in the amount of \$12.5M per year for FY26 through FY29; see HB 8002 Sec 34.
- \$100M additional bond authorizations for the Crumbling Foundations Assistance Fund, in the amount of \$25M per year for FY27 through FY30.

180 Connecticut General Assembly's Office of Fiscal Analysis. "FY26 and FY27 Connecticut Budget." <https://www.cga.ct.gov/ofa/add-bb.asp>.

Figure 6.3 New Department of Housing Bond Authorizations, FY26-FY27 (millions)

■ FLEX Fund
 ■ Housing Trust Fund
 ■ Time to Own Downpayment Assistance
 ■ Time to Own Rehabilitation
 ■ Crumbling Foundations
 ■ DDS Supportive Housing Transfer
 ■ Home for CT Loan Program
 ■ Building Equitable and Affordable CT Housing
 ■ PROPEL CT Pilot
 ■ Middle housing development grant program
 ■ Grants to landlords supporting formerly incarcerated individuals



Source: Public Act No. 25-174 • Created with Datawrapper

The budget includes new bond authorizations directed to other state agencies that will support housing development. The Department of Economic and Community Development (DECD) has new bond authorizations of \$40M in each year of the biennium for the Brownfield Remediation and Revitalization program, and \$20M in FY26 and \$30M in FY27 for the new Greyfield Revitalization program to provide grants or loans to facilitate repurposing underused commercial retail and office space.

The budget also authorizes \$100M in FY27 to the Department of Energy & Environmental Protection for retrofitting multifamily housing in environmental justice communities or alliance districts, and \$20M in each year of the biennium for the Urban Brownfield Remediation Program.

Housing Related Bills Signed Into Law

Apart from the budget and bond bills, the following four housing bills were passed by the legislature and signed into law by Governor Lamont.

- [S.B. 1266](#): AN ACT REQUIRING THE POSTING OF FAIR RENT COMMISSION BYLAWS AND THAT THE HEARINGS OF SUCH COMMISSIONS BE OPEN TO THE PUBLIC. The act requires any municipality that creates a fair rent commission (FRC) to post the commission's adopted bylaws on the municipality's website. FRC hearings must be open to the public.
- [H.B. 6957](#): AN ACT ALLOWING A TOWN TO DESIGNATE ITSELF A CITY. (P.A. 25-73). The act includes several unrelated changes to laws on housing and municipalities. Of particular interest, the act requires all inland wetlands agency members and municipal employees who staff the agency to complete the Department of Energy and Environmental Protection's inland wetlands agency comprehensive training program.
- [H.B. 6894](#): AN ACT ESTABLISHING AN INTERAGENCY COUNCIL ON HOMELESSNESS. (P.A. 25-52). This act establishes an

interagency council on homelessness and charges it with advising and assisting the Department of Housing commissioner to improve homelessness prevention and response efforts.

- [S.B. 1317](#): AN ACT CONCERNING LIENS FOR VIOLATIONS OF THE HOUSING CODE. (P.A. 25-23). Under current law, municipalities are authorized to impose fines of up to \$250 for violations of local ordinances related to maintaining safe and sanitary housing. The Act strengthens code enforcement by making unpaid fines a lien on the property.

The Housing Omnibus Bill and Veto

Nearly all housing legislation during the session was included in the budget bill or the Housing Omnibus Bill, [H.B. 5002—An Act Concerning Housing and the Needs of Homeless Persons](#) (P.A. 25-49). H.B. 5002 introduced significant reforms aimed at increasing housing supply, supporting Connecticut's homeless population, promoting equity, and aligning local zoning with state housing goals.

Substantially similar components from at least 21 individual bills were incorporated into H.B. 5002, which was passed by both the House and Senate but ultimately vetoed by Governor Lamont. See Appendix B for a summary of H.B. 5002.

Governor Ned Lamont's veto of H.B. 5002 closed the 2025 legislative session without delivering any of the systemic reforms that Connecticut urgently needed to address our worsening housing crisis.

Special Session and H.B. 8002

On November 14, 2025, the Connecticut General Assembly passed [H.B. 8002, An Act Concerning Housing Growth](#) during a special legislative session. H.B. 8002 included many policy changes, modified and unmodified, that were included in H.B. 5002, including several key provisions designed to support housing growth, modernize outdated local requirements, and encourage communities to plan proactively for future housing needs.

An abbreviated summary of H.B. 8002 follows below. A detailed summary of the bill is [available here](#).¹⁸¹

Key Provisions of H.B. 8002

AFFORDABILITY

Initiatives for Homebuying Residents

- **First-Time Homebuyers Savings Program.** Creates new tax-benefited savings accounts for first-time homebuyers.
- **CHFA Smart Rate Pilot.** Restarts the Smart Rate program, with reduced interest rates for first-time homebuyers with student debt.

Creates or Reestablishes Various Rental Assistance Programs

- **Direct Rental Assistance Pilot.** Allows DOH and PHAs to grant funds to nonprofits to deliver cash payments for housing assistance to households eligible for housing vouchers.
- **Reestablishes Open Choice Voucher Pilot Program.** Reestablishes program offering up to 20 vouchers for participating students.

New Housing Authority Reporting Requirements

- **Public Housing Authority Annual Reporting.** PHAs must post required annual reports to DOH online, including income targeting and waitlist information.

CREATION

New Housing Creation Incentive Programs

- **Regional Planning Incentive Account Modifications.** COGs are eligible for \$200K for housing planning and technical support, and \$200K for storm management/flood mitigation or waste/recycling management.
- **Housing Growth Grant Program.** Infrastructure funding for towns advancing housing growth plans, TODs, or CMDA zones.
- **New Water Quality Loan Program.** Wastewater improvement loans for smaller towns making housing plan progress or operating TOD/CMDA zones.

- **School Construction Reimbursement Rate.** 5 percent reimbursement increase for towns advancing housing growth plans or operating TOD/CMDA zones.
- **New COG Transit Infrastructure Grant.** OPM may establish a grant program for COGs for transit, bicycle, or pedestrian infrastructure projects.
- **Greyfield Revitalization Program Modification.** Prioritizes funding for towns that already allow commercial-to-residential conversion as of right.

Creates or Reestablishes Various Housing Development Programs

- **Middle Housing Development Grant Program.** PHAs can receive grants to develop middle housing (e.g. duplexes, triplexes, or townhomes) in towns with fewer than 50,000 people. Bonding of \$50M authorized in PA 25-174.
- **Affordable Housing Program for Construction Industry Employment Program.** DOH can use \$12.5M in annual bond funds for affordable housing projects that create employment opportunities in the construction industry and meet certain requirements.
- **Affordable Housing Real Estate Investment Trust Pilot Program.** DOH will provide grants for CHFA, PHAs, or nonprofits to buy existing homes and impose deed-restrictions on the units. \$2M was authorized in PA 25-174.

Parking

- **Minimum Parking Requirements Applicability.** Prohibits towns from enforcing minimum parking requirements for residential developments with less than 16 homes. Larger projects require a parking needs assessment.
- **Conservation and Traffic Mitigation Districts.** Towns may create up to two “conservation and traffic mitigation districts” where it can extend parking minimums to developments of less than 16 homes.
- **Fees in Lieu of Parking Changes.** Towns may allow applicants to pay a fee instead of providing the required parking spaces in developments with at least 16 homes.

181 See also Office of Legislative Research. “OLR Bill Analysis HB 8002 Emergency Certification.” (November 13, 2025). [Bill Analysis](#).

Streamlining Housing Development

- **Middle Housing Development Permitted.** Allows 2–9 unit housing by streamlining approval in commercial/mixed-use zones; towns may extend to residential zones.
- **Manufactured Home Protections.** Requires equal zoning treatment to comparable housing.
- **Protest Petition Modifications.** Protest petitions to prevent housing development must include at least half of impacted residents and neighbors, up from 20 percent.
- **DOH as Statewide Housing Authority.** DOH may develop housing projects on state land and may sell or lease land for housing projects, while giving right of first refusal to that jurisdiction's PHA.
- **Statewide Wastewater Capacity Study.** Requires a statewide wastewater capacity study to be completed by July 1, 2026.

CHOICE

Housing Growth Planning

- **Housing Growth Planning.** Towns must adopt a plan or join their COG's regional plan detailing strategies to increase affordable homes.
- **Council on Housing Development.** Establishes the Council on Housing Development, which will evaluate and enforce towns' housing growth plans and coordinate housing growth policies statewide.
- **Regional Housing Needs.** Assigns COGs the responsibility to set town-by-town affordable housing goals, informed by OPM housing needs assessments and technical support.
- **Housing Growth Grant Program.** Towns making progress towards their housing growth plans can apply for funds to build necessary public infrastructure.

Transit-Oriented Development

- **Zoning for Transit Oriented Development.** Allows as-of-right, denser housing within ½ mile of transit stations.

- **Transit Oriented Development Funding Incentives.** Towns with Transit Oriented Districts gain access to additional grants, CMDA funding, school construction reimbursement rates, and sewer loans.

Section 8-30g Updates

- **Easier Path Towards 8-30g Moratoriums.** Towns receive moratorium points for creating "priority housing development zones" and allowing other towns' housing authorities to build locally.
- **Updating 8-30g Moratorium Points to Account for Zoning Changes.** Reduced moratorium thresholds for towns allowing summary-review of middle housing in residential areas.
- **Evaluate Exemption Methods.** Initiates a study to evaluate other methods of calculating exemptions.

STABILITY

Fair Rent Commissions

- **Fair Rent Commission Expansion.** Towns over 15,000 residents must establish an FRC by 2028; regional and joint FRCs permitted.

Tenant Protections and Housing Quality

- **Ban on Algorithmic Rent Setting.** Prevents landlord use of a revenue management device to set rental rates or occupancy levels.
- **Eviction Protections Due to Landlord Error.** Landlords may not evict for nonpayment of rent due to problems with an online payment system.
- **Housing Discrimination Relief.** Extends judicial relief under anti-discrimination laws to Attorney General.
- **Expands Use of Health Homes Fund.** Expands beyond lead abatement to other hazards.

Initiatives for Homeless Residents

- **Portable Showers and Laundry Facilities Pilot Program.** Funding of \$150K annually is already appropriated in PA 25-168.
- **Hostile Architecture Prevention.** Prohibits towns from installing structures designed to prevent homeless individuals from sitting or lying down.

2025 Federal Housing Legislation

Connecticut continues to face deep housing shortages and affordability challenges, especially among renters and extremely low-income households. About 141,000 renter households earn at or below 30 percent of area median income, yet there is a shortage of more than 93,000 affordable and available homes for them. Among these renters, 73 percent are severely cost-burdened—spending more than half their income on housing—and almost nine in ten spend more than 30 percent.

[Overall, about half of renters \(50 percent\) are cost-burdened, compared to 26 percent of homeowners.](#)

To address these pressures, the Partnership for Strong Communities engages in national housing advocacy to ensure that Connecticut's needs are represented in federal policy decisions. The Partnership collaborates with key regional and national networks, helping to shape and amplify solutions that expand affordability, stability, and access.

As Connecticut's state partner to [the National Low Income Housing Coalition \(NLIHC\)](#), the Partnership advocates for policies that expand rental assistance, increase the supply of deeply affordable homes, create a national housing stabilization fund, and strengthen renter protections. Through this partnership, Connecticut's perspective informs national advocacy focused on bridging the gap between incomes and housing costs. [Further details on NLIHC's 2025 Public Policy Priorities.](#)

The Partnership also participates in the [New England Housing Network \(NEHN\)](#), which unites organizations from across the region to advance federal housing policies that reflect the needs of rural, suburban, and urban communities. NEHN's priorities include fully funding HUD programs, expanding rental assistance and homeless services, safeguarding critical funding sources such as HOME, CDBG, and the National Housing Trust Fund, and strengthening the Low-Income Housing Tax

Credit to support affordable housing production and preservation. [NEHN's 2025 collective policy priorities.](#)

In collaboration with our federal and regional relationships, the Partnership monitored the following two major pieces of federal legislation hold particular promise for Connecticut if passed.

ROAD to Housing Act

The **ROAD to Housing Act** focuses on reducing barriers to new housing by modernizing zoning, streamlining permitting, and expanding rental assistance while investing in preservation and disaster resilience.¹⁸²

- Addresses zoning and land use policies through adopting best practice frameworks, national zoning templates and offering incentives for building near transit. Many cities and towns in Connecticut face zoning obstacles, large lot requirements, and limits on density that raise housing costs and make new, affordable development difficult.
- Increases oversight and efficiency of federal regulators and housing programs. In Connecticut over 160,000 households are affected by federal housing regulations and programs.
- Offers pilot grants and flexible funding to incentivize localities to permit new home construction and help local communities identify and overcome barriers to housing development.
- Reduces red tape, modernizes outdated review processes, and gives communities the tools they need to encourage and streamline construction through targeted investments and reforms to expand a variety of housing supply from single-family homes, multifamily developments, and manufactured housing including lower-cost, scalable construction types.

182 Alex Armlovich, Rohan Aras, and Andrew Justus, "The ROAD to Housing: Tim Scott's Housing Bill Marks a Bipartisan Breakthrough," *Niskanen Center*, August 28, 2025 <https://www.niskanencenter.org/bipartisan-road-to-housing/>; Partnership for Strong Communities. *Partnership for Strong Communities Endorses the ROAD to Housing Act of 2025*. September 23, 2025. [Partnership for Strong Communities Endorses the ROAD to Housing Act of 2025 – Partnership for Strong Communities.](#)

- Expands rental assistance and speed up homeownership to lower-income households by improving financing access and small-dollar mortgage reforms to those who are currently stuck waiting in a market they can't afford.
- Creates permanent authorization and reform of disaster recovery funding that would enhance resilience in coastal, riverine, and flood-prone parts of the state, so that Connecticut families recover more equitably when disasters strike.
- Supports preservation of existing affordable housing, including for small landlords and low-income homeowners by helping protect aging housing stock, especially in older urban neighborhoods where much of the affordable stock is deteriorating.

The ROAD to Housing Act passed the U.S. Senate in October 2025. As of November, the bill has not yet been taken up for a vote in the House of Representatives.¹⁸³

American Housing and Economic Mobility Act

The **American Housing and Economic Mobility Act (AHM)**¹⁸⁴ would build three million new homes nationally, expand homeownership opportunities, and address racial inequities in lending and zoning. Together, these bills represent a comprehensive federal approach to tackling affordability, supply, and stability.

At the same time, proposed federal budget cuts pose significant risks. Connecticut currently receives about **\$1.15 billion in federal rental assistance** supporting more than **84,000 households** through programs such as Housing Choice Vouchers, Public Housing, Project-Based Section 8, and Supportive Housing. Cuts to these programs—and new restrictions that limit eligibility based on work requirements, immigration status, or other conditions—would deepen housing insecurity across the state.

Beyond HUD budget cuts, the administration's proposals will restrict access to critical programs through both legislative and administrative actions. New regulations include increasing incentives to fine, arrest, or otherwise punish people for experiencing unsheltered homelessness, restricting housing access to exclude certain populations—such as mixed-status immigrant families and LGBTQ individuals, imposing time limits and new work requirements to receive assistance, and mandating treatment or sobriety to qualify for housing.¹⁸⁵

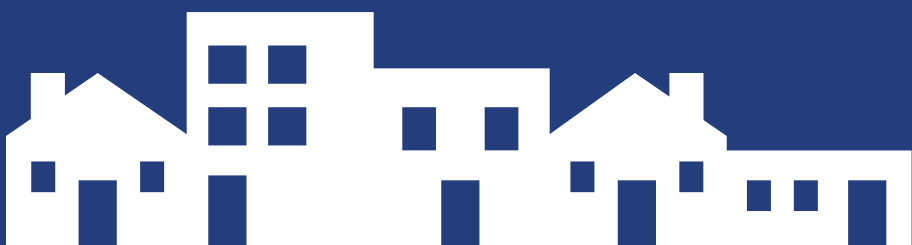
Federal policy remains a powerful determinant of Connecticut's housing future. Continued advocacy and partnership at the national level are essential to securing the resources, reforms, and protections needed to ensure that every Connecticut resident has a safe, stable, and affordable place to call home.

183 "Senate passes major housing bill." Multifamily Dive. October 15, 2025. <https://www.multifamilydive.com/news/housing-bill-bipartisan-senate/802903/>

184 "Landmark Bill to Construct and Preserve 3 million Affordable Housing Units Reintroduced in Congress." *National Low Income Housing Coalition*. Aug 05, 2024. <https://nlihc.org/resource/landmark-bill-construct-and-preserve-3-million-affordable-housing-units-reintroduced>.

185 "Federal Budget Proposal Threatens Rental Assistance – Here's What to Know and Do." *Partnership for Strong Communities*. May 21, 2025. <https://pschousing.org/federal-budget-proposal-threatens-rental-assistance-heres-what-to-know-and-do/>.

APPENDIX A: TOWN DATA PROFILES



APPENDIX A: TOWN DATA PROFILES

Jurisdiction	5 CT Classification	Total Number of Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units	Home-ownership Rate	New Housing Units (2024)	Median Household Income	Median Value of Owner-Occupied Housing Units (2023)	Median Monthly Rent Cost (2023)	Cost Burdened Renters	Cost Burdened Owners	Rental Share of Housing Stock	Median Year Housing Unit was Built
Andover	Rural	1,173	1,102	71	93.9%	1	\$127,335	\$375,200	\$1,165	58.1%	23.6%	5.5%	1975
Ansonia	Rural	7,455	4,368	3,087	58.6%	4	\$80,585	\$269,300	\$1,405	41.7%	35.7%	39.9%	1954
Ashford	Rural	1,827	1,477	350	80.8%	4	\$129,219	\$315,400	\$1,230	39.1%	20.2%	16.9%	1978
Avon	Suburban	7,583	6,305	1,278	83.1%	76	\$151,481	\$462,200	\$1,740	54.2%	19.3%	17.1%	1981
Barkhamsted	Suburban	1,372	1,250	122	91.1%	4	\$119,255	\$349,800	\$1,228	40.2%	17.0%	8.4%	1980
Beacon Falls	Rural	2,651	2,211	440	83.4%	7	\$95,405	\$323,900	\$1,886	36.0%	34.6%	16.5%	1979
Berlin	Suburban	8,323	6,814	1,509	81.9%	179	\$110,657	\$347,000	\$1,426	59.5%	22.8%	17.7%	1972
Bethany	Suburban	1,816	1,738	78	95.7%	4	\$153,879	\$418,900	\$1,500	0.0%	23.1%	4.2%	1973
Bethel	Suburban	7,538	5,955	1,583	79.0%	64	\$115,135	\$426,500	\$1,458	51.9%	30.2%	22.0%	1974
Bethlehem	Rural	1,332	907	425	68.1%	2	\$106,731	\$392,300	\$1,149	61.2%	21.3%	28.4%	1975
Bloomfield	Urban periphery	8,992	6,338	2,654	70.5%	58	\$97,436	\$269,000	\$1,681	46.2%	28.0%	28.5%	1970
Bolton	Suburban	1,951	1,722	229	88.3%	-1	\$124,861	\$348,700	\$1,112	40.0%	24.9%	11.4%	1967
Bozrah	Rural	938	798	140	85.1%	3	\$110,250	\$295,300	\$1,371	55.3%	11.8%	14.6%	1969
Branford	Urban periphery	13,103	8,759	4,344	66.8%	-33	\$97,223	\$388,300	\$1,529	55.7%	24.7%	31.4%	1972
Bridgeport	Urban core	55,498	24,027	31,471	43.3%	480	\$56,584	\$252,400	\$1,405	58.6%	41.0%	55.1%	1954
Bridgewater	Suburban	703	643	60	91.5%	2	\$156,682	\$610,100	\$1,809	50.9%	15.2%	7.0%	1976
Bristol	Urban periphery	24,737	16,015	8,722	64.7%	31	\$83,458	\$252,300	\$1,305	52.4%	22.8%	34.1%	1967
Brookfield	Suburban	6,542	5,596	946	85.5%	147	\$142,432	\$452,500	\$1,885	46.1%	21.7%	15.6%	1977
Brooklyn	Rural	2,889	2,270	619	78.6%	14	\$90,575	\$275,400	\$1,149	27.1%	25.3%	19.4%	1978
Burlington	Suburban	3,252	3,017	235	92.8%	16	\$158,357	\$393,900	\$1,235	28.1%	15.8%	6.8%	1981
Canaan	Rural	494	411	83	83.2%	0	\$87,000	\$462,800	\$1,846	72.7%	39.2%	12.1%	1939-
Canterbury	Rural	2,230	1,946	284	87.3%	10	\$99,487	\$294,800	\$816	51.8%	16.6%	12.3%	1977
Canton	Suburban	4,218	3,619	599	85.8%	18	\$127,941	\$399,900	\$1,397	62.5%	24.5%	13.7%	1977
Chaplin	Rural	902	751	151	83.3%	4	\$96,582	\$242,700	\$1,180	53.8%	26.5%	18.0%	1982
Cheshire	Suburban	10,074	8,799	1,275	87.3%	149	\$150,787	\$419,400	\$1,298	44.4%	19.7%	12.2%	1974
Chester	Suburban	1,585	1,147	438	72.4%	2	\$94,570	\$404,000	\$1,367	53.4%	31.3%	26.1%	1963
Clinton	Suburban	5,439	4,576	863	84.1%	13	\$116,023	\$357,000	\$1,346	45.5%	22.5%	14.0%	1968
Colchester	Suburban	6,138	4,789	1,349	78.0%	11	\$118,839	\$340,300	\$1,398	45.8%	18.4%	23.7%	1984
Colebrook	Rural	601	555	46	92.3%	0	\$114,904	\$332,400	\$1,281	42.5%	22.7%	7.7%	1967
Columbia	Suburban	2,122	1,775	347	83.6%	8	\$122,500	\$321,500	\$869	19.6%	15.8%	15.6%	1982
Cornwall	Rural	659	540	119	81.9%	3	\$101,339	\$533,700	\$1,059	75.9%	34.6%	12.5%	1955
Coventry	Rural	4,881	4,399	482	90.1%	9	\$104,953	\$318,000	\$1,350	52.0%	17.8%	9.4%	1967
Cromwell	Suburban	5,868	4,711	1,157	80.3%	23	\$104,458	\$311,300	\$1,536	59.5%	22.4%	20.7%	1977
Danbury	Urban periphery	32,652	17,939	14,713	54.9%	33	\$83,422	\$381,600	\$1,804	54.3%	33.7%	43.9%	1975
Darien	Wealthy	7,111	5,908	1,203	83.1%	3	\$250,000+	\$1,728,400	\$3,500+	56.2%	23.8%	17.2%	1957
Deep River	Rural	2,057	1,412	645	68.6%	3	\$86,995	\$349,300	\$1,219	40.8%	18.0%	29.7%	1966
Derby	Urban periphery	5,775	3,592	2,183	62.2%	1	\$76,263	\$242,300	\$1,453	58.7%	38.9%	36.7%	1965
Durham	Suburban	3,038	2,788	250	91.8%	2	\$151,875	\$405,100	\$1,520	62.2%	15.4%	9.5%	1976
East Granby	Suburban	1,929	1,566	363	81.2%	79	\$123,005	\$354,400	\$1,186	38.8%	23.3%	17.1%	1974
East Haddam	Rural	3,635	3,124	511	85.9%	11	\$105,866	\$351,300	\$1,238	29.8%	22.7%	11.9%	1975
East Hampton	Suburban	5,082	4,339	743	85.4%	34	\$118,775	\$325,800	\$1,319	47.5%	26.6%	14.7%	1976
East Hartford	Urban periphery	20,519	12,097	8,422	59.0%	5	\$66,943	\$215,400	\$1,184	53.2%	31.7%	41.1%	1961

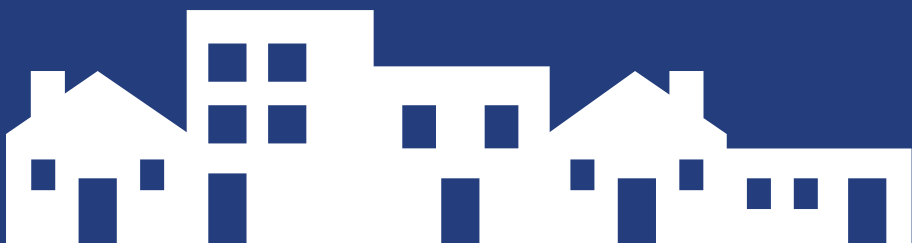
Jurisdiction	5 CT Classification	Total Number of Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units	Home-ownership Rate	New Housing Units (2024)	Median Household Income	Median Value of Owner-Occupied Housing Units (2023)	Median Monthly Rent Cost (2023)	Cost Burdened Renters	Cost Burdened Owners	Rental Share of Housing Stock	Median Year Housing Unit was Built
East Haven	Urban periphery	11,282	8,454	2,828	74.9%	105	\$86,498	\$274,900	\$1,454	62.6%	28.0%	23.8%	1966
East Lyme	Rural	7,894	6,057	1,837	76.7%	60	\$107,667	\$387,500	\$1,568	54.1%	23.5%	21.7%	1973
East Windsor	Rural	5,140	3,778	1,362	73.5%	5	\$95,264	\$258,200	\$1,495	23.1%	30.6%	26.1%	1979
Eastford	Rural	604	507	97	83.9%	2	\$108,500	\$321,300	\$914	55.7%	15.2%	13.2%	1975
Easton	Wealthy	2,601	2,218	383	85.3%	3	\$189,505	\$727,200	\$2,719	14.0%	28.8%	14.5%	1972
Ellington	Suburban	6,329	4,481	1,848	70.8%	14	\$125,797	\$351,900	\$1,689	37.3%	25.4%	27.4%	1982
Enfield	Urban periphery	16,862	12,844	4,018	76.2%	6	\$91,141	\$239,800	\$1,481	46.1%	23.3%	23.4%	1963
Essex	Suburban	3,041	2,358	683	77.5%	5	\$100,767	\$539,300	\$1,637	49.8%	31.3%	20.5%	1969
Fairfield	Suburban	21,433	17,758	3,675	82.9%	156	\$168,391	\$738,000	\$2,194	52.1%	25.5%	17.7%	1960
Farmington	Suburban	10,963	8,267	2,696	75.4%	243	\$134,237	\$408,100	\$1,745	52.3%	18.3%	24.2%	1980
Franklin	Rural	725	621	104	85.7%	1	\$100,179	\$288,200	\$700	25.0%	19.2%	15.0%	1973
Glastonbury	Suburban	14,167	11,680	2,487	82.4%	20	\$150,290	\$419,600	\$1,638	46.3%	18.6%	17.8%	1976
Goshen	Rural	1,209	1,064	145	88.0%	12	\$161,354	\$435,300	\$1,464	32.1%	20.2%	9.1%	1985
Granby	Suburban	4,363	4,035	328	92.5%	95	\$117,476	\$363,300	\$1,327	27.9%	25.6%	7.6%	1978
Greenwich	Wealthy	22,800	15,684	7,116	68.8%	-17	\$198,458	\$1,574,000	\$2,482	47.3%	29.8%	29.8%	1963
Griswold	Rural	4,901	3,710	1,191	75.7%	4	\$80,694	\$266,800	\$1,105	55.1%	23.2%	24.1%	1977
Groton	Urban periphery	16,499	8,561	7,938	51.9%	29	\$83,547	\$314,200	\$1,493	44.6%	21.0%	46.3%	1973
Guilford	Suburban	8,770	7,448	1,322	84.9%	28	\$130,036	\$491,300	\$1,754	50.2%	28.4%	15.4%	1973
Haddam	Suburban	3,218	2,876	342	89.4%	9	\$115,833	\$375,500	\$1,445	56.1%	26.5%	10.7%	1972
Hamden	Urban periphery	23,195	14,406	8,789	62.1%	9	\$92,176	\$281,000	\$1,677	49.2%	28.7%	37.2%	1963
Hampton	Rural	686	624	62	91.0%	4	\$112,344	\$291,100	\$1,276	54.5%	22.3%	8.5%	1978
Hartford	Urban core	49,023	12,621	36,402	25.7%	449	\$45,300	\$217,200	\$1,221	58.4%	39.3%	70.2%	1953
Hartland	Rural	775	717	58	92.5%	0	\$117,109	\$336,200	\$1,375	13.6%	17.7%	6.7%	1971
Harwinton	Rural	2,149	1,966	183	91.5%	29	\$107,440	\$345,300	\$1,574	31.9%	23.1%	7.9%	1965
Hebron	Suburban	3,452	3,069	383	88.9%	6	\$140,700	\$366,500	\$1,669	67.3%	20.4%	11.1%	1984
Kent	Rural	1,307	944	363	72.2%	9	\$101,023	\$437,500	\$684	16.6%	16.7%	21.5%	1973
Killingly	Rural	7,202	4,977	2,225	69.1%	16	\$81,881	\$266,100	\$1,072	45.4%	27.4%	29.2%	1967
Killingworth	Suburban	2,425	2,414	11	99.5%	2	\$132,739	\$388,500	-	0.0%	23.4%	0.4%	1985
Lebanon	Rural	2,821	2,356	465	83.5%	5	\$106,594	\$337,700	\$1,449	19.8%	21.1%	14.5%	1976
Ledyard	Rural	5,504	4,750	754	86.3%	13	\$107,774	\$288,400	\$1,547	32.3%	26.0%	12.7%	1971
Lisbon	Rural	1,626	1,540	86	94.7%	5	\$94,302	\$297,000	\$1,242	90.0%	30.2%	5.1%	1975
Litchfield	Rural	3,436	2,825	611	82.2%	10	\$106,912	\$378,300	\$1,033	36.6%	30.1%	15.6%	1965
Lyme	Suburban	970	857	113	88.4%	1	\$139,000	\$583,500	\$1,524	18.5%	21.4%	11.2%	1966
Madison	Suburban	6,879	6,230	649	90.6%	9	\$168,341	\$534,800	\$2,046	42.7%	22.8%	8.6%	1975
Manchester	Urban periphery	25,051	13,776	11,275	55.0%	31	\$87,213	\$229,600	\$1,486	44.3%	22.9%	45.1%	1963
Mansfield	Rural	5,548	3,027	2,521	54.6%	7	\$67,321	\$301,800	\$1,577	71.4%	26.3%	47.9%	1978
Marlborough	Suburban	2,151	1,940	211	90.2%	10	\$140,022	\$373,000	\$1,282	36.1%	22.0%	9.6%	1977
Meriden	Urban periphery	24,709	14,798	9,911	59.9%	18	\$68,617	\$221,600	\$1,243	53.4%	28.5%	38.8%	1960
Middlebury	Suburban	2,861	2,534	327	88.6%	19	\$142,750	\$452,000	-	14.4%	26.7%	10.6%	1973
Middlefield	Suburban	1,737	1,483	254	85.4%	3	\$113,750	\$371,400	\$3,500+	74.0%	22.2%	14.6%	1959
Middletown	Urban periphery	20,838	11,061	9,777	53.1%	8	\$73,979	\$279,500	\$1,392	50.4%	29.8%	46.9%	1973
Milford	Urban periphery	22,098	16,971	5,127	76.8%	42	\$109,580	\$379,300	\$1,822	44.9%	26.3%	22.1%	1965
Monroe	Suburban	6,238	5,869	369	94.1%	13	\$156,731	\$477,000	\$1,466	50.4%	26.1%	5.6%	1978

Jurisdiction	5 CT Classification	Total Number of Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units	Home-ownership Rate	New Housing Units (2024)	Median Household Income	Median Value of Owner-Occupied Housing Units (2023)	Median Monthly Rent Cost (2023)	Cost Burdened Renters	Cost Burdened Owners	Rental Share of Housing Stock	Median Year Housing Unit was Built
Montville	Rural	6,610	5,441	1,169	82.3%	27	\$87,752	\$264,400	\$1,161	51.2%	22.9%	17.9%	1971
Morris	Rural	920	849	71	92.3%	4	\$111,000	\$376,400	\$1,208	25.0%	28.4%	5.3%	1960
Naugatuck	Urban periphery	12,534	8,563	3,971	68.3%	16	\$92,184	\$241,600	\$1,309	45.0%	26.5%	32.0%	1971
New Britain	Urban core	29,309	12,771	16,538	43.6%	195	\$57,036	\$207,300	\$1,187	54.0%	31.5%	55.7%	1956
New Canaan	Wealthy	7,021	5,870	1,151	83.6%	12	\$250,000+	\$1,534,100	\$3,500+	50.7%	33.7%	16.5%	1967
New Fairfield	Suburban	4,500	4,061	439	90.2%	2	\$143,864	\$455,900	\$1,926	54.3%	28.1%	8.8%	1969
New Hartford	Suburban	2,652	2,285	367	86.2%	2	\$116,618	\$337,700	\$1,184	11.0%	19.6%	14.1%	1972
New Haven	Urban core	53,424	15,157	38,267	28.4%	483	\$53,771	\$249,000	\$1,442	55.6%	35.3%	68.7%	1952
New London	Urban core	11,569	4,634	6,935	40.1%	40	\$60,123	\$234,800	\$1,303	55.5%	25.8%	57.2%	1947
New Milford	Rural	10,523	8,478	2,045	80.6%	49	\$103,630	\$383,800	\$1,604	58.9%	31.6%	18.3%	1976
Newington	Urban periphery	12,754	9,960	2,794	78.1%	4	\$98,585	\$279,900	\$1,487	43.1%	24.9%	22.0%	1967
Newtown	Suburban	9,496	8,533	963	89.9%	15	\$148,067	\$491,600	\$1,927	55.6%	25.8%	10.3%	1976
Norfolk	Rural	737	549	188	74.5%	0	\$85,859	\$392,200	\$1,207	35.4%	36.7%	20.2%	1939-
North Branford	Suburban	5,015	4,424	591	88.2%	7	\$113,687	\$367,800	\$1,631	29.5%	26.3%	14.6%	1977
North Canaan	Rural	1,297	856	441	66.0%	1	\$68,295	\$238,000	\$1,270	55.3%	32.7%	29.5%	1955
North Haven	Suburban	9,627	7,822	1,805	81.3%	104	\$126,807	\$360,100	\$1,578	35.0%	21.7%	18.8%	1964
North Stonington	Rural	2,051	1,889	162	92.1%	13	\$115,069	\$374,800	\$1,224	75.3%	23.0%	7.1%	1976
Norwalk	Urban periphery	35,476	19,553	15,923	55.1%	315	\$105,301	\$535,000	\$2,010	48.4%	34.2%	44.3%	1967
Norwich	Urban periphery	16,840	9,102	7,738	54.0%	-4	\$64,185	\$231,300	\$1,203	52.2%	30.8%	43.8%	1958
Old Lyme	Suburban	3,089	2,741	348	88.7%	9	\$126,904	\$449,400	\$2,012	57.9%	20.6%	8.7%	1964
Old Saybrook	Suburban	4,460	3,810	650	85.4%	1	\$119,500	\$479,100	\$1,823	57.7%	19.2%	11.1%	1967
Orange	Suburban	5,252	4,671	581	88.9%	1	\$145,625	\$466,800	\$2,016	60.3%	23.4%	11.2%	1963
Oxford	Suburban	4,929	4,492	437	91.1%	12	\$125,563	\$454,900	\$1,411	33.7%	24.0%	8.6%	1986
Plainfield	Rural	6,132	4,500	1,632	73.4%	-4	\$75,631	\$253,100	\$1,224	42.8%	28.8%	27.1%	1970
Plainville	Urban periphery	8,096	5,459	2,637	67.4%	12	\$81,920	\$247,600	\$1,090	36.9%	25.5%	31.7%	1970
Plymouth	Rural	4,609	3,646	963	79.1%	1	\$99,797	\$249,200	\$1,148	49.4%	24.6%	19.5%	1970
Pomfret	Rural	1,651	1,325	326	80.3%	5	\$105,642	\$391,900	\$1,332	56.6%	19.1%	20.2%	1981
Portland	Rural	3,632	2,989	643	82.3%	145	\$118,955	\$305,800	\$1,115	52.2%	24.1%	16.2%	1960
Preston	Rural	1,897	1,752	145	92.4%	4	\$109,375	\$343,700	\$1,628	54.7%	20.4%	6.9%	1972
Prospect	Suburban	3,276	3,093	183	94.4%	1	\$125,556	\$350,700	\$1,888	31.3%	23.1%	5.2%	1979
Putnam	Rural	4,128	2,456	1,672	59.5%	2	\$67,416	\$257,500	\$1,124	37.6%	29.0%	39.5%	1958
Redding	Suburban	3,473	3,111	362	89.6%	4	\$176,719	\$687,600	\$1,639	51.4%	30.7%	10.1%	1973
Ridgefield	Wealthy	9,237	7,782	1,455	84.2%	26	\$168,810	\$799,000	\$1,918	53.2%	29.1%	15.6%	1973
Rocky Hill	Urban periphery	8,926	6,048	2,878	67.8%	76	\$100,061	\$329,500	\$1,704	31.6%	20.5%	32.6%	1978
Roxbury	Suburban	1,029	847	182	82.3%	2	\$120,250	\$709,200	\$1,739	67.5%	38.5%	19.4%	1980
Salem	Suburban	1,673	1,470	203	87.9%	6	\$118,378	\$373,400	\$1,495	33.8%	27.1%	11.7%	1987
Salisbury	Rural	1,564	1,033	531	66.0%	7	\$99,382	\$691,800	\$1,512	47.2%	24.8%	22.7%	1963
Scotland	Rural	549	469	80	85.4%	3	\$94,946	\$273,500	\$1,333	13.2%	27.4%	13.3%	1983
Seymour	Rural	6,287	4,637	1,650	73.8%	17	\$103,682	\$344,900	\$1,511	51.9%	26.9%	25.8%	1972
Sharon	Rural	1,439	1,048	391	72.8%	11	\$106,951	\$428,400	\$1,813	68.2%	24.9%	22.8%	1963
Shelton	Suburban	15,741	11,950	3,791	75.9%	101	\$114,739	\$435,700	\$1,661	53.3%	23.7%	23.7%	1977
Sherman	Suburban	1,592	1,525	67	95.8%	9	\$107,375	\$523,500	\$1,740	58.2%	22.9%	3.4%	1973
Simsbury	Suburban	9,286	6,864	2,422	73.9%	124	\$153,715	\$418,600	\$2,017	43.2%	16.4%	25.6%	1973

Jurisdiction	5 CT Classification	Total Number of Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units	Home-ownership Rate	New Housing Units (2024)	Median Household Income	Median Value of Owner-Occupied Housing Units (2023)	Median Monthly Rent Cost (2023)	Cost Burdened Renters	Cost Burdened Owners	Rental Share of Housing Stock	Median Year Housing Unit was Built
Somers	Suburban	3,404	3,047	357	89.5%	9	\$115,119	\$379,300	\$1,108	43.8%	28.7%	10.0%	1978
South Windsor	Suburban	9,720	8,203	1,517	84.4%	11	\$143,025	\$354,500	\$1,679	49.4%	15.7%	15.8%	1980
Southbury	Suburban	8,123	7,090	1,033	87.3%	35	\$112,434	\$381,800	\$1,906	50.5%	29.5%	11.7%	1977
Southington	Suburban	17,349	14,260	3,089	82.2%	47	\$121,584	\$352,900	\$1,454	43.5%	19.0%	17.9%	1973
Sprague	Rural	1,081	719	362	66.5%	3	\$89,838	\$260,700	\$1,255	26.2%	19.3%	31.3%	1956
Stafford	Rural	4,569	3,572	997	78.2%	27	\$97,509	\$243,900	\$1,106	37.0%	23.3%	21.8%	1966
Stamford	Urban periphery	54,165	25,756	28,409	47.6%	58	\$107,474	\$614,300	\$2,207	51.2%	35.0%	52.1%	1972
Sterling	Rural	1,272	1,046	226	82.2%	9	\$89,167	\$268,200	\$1,606	36.9%	34.9%	17.7%	1986
Stonington	Rural	8,364	5,986	2,378	71.6%	27	\$108,922	\$450,100	\$1,416	38.5%	23.6%	27.6%	1968
Stratford	Urban periphery	20,679	16,914	3,765	81.8%	116	\$93,820	\$344,200	\$1,610	57.7%	34.6%	17.9%	1957
Suffield	Suburban	5,326	4,644	682	87.2%	15	\$125,352	\$401,700	\$1,399	40.7%	20.9%	13.9%	1980
Thomaston	Rural	3,038	2,456	582	80.8%	-1	\$104,074	\$259,400	\$1,008	56.9%	23.9%	18.0%	1962
Thompson	Rural	4,006	3,277	729	81.8%	17	\$88,421	\$272,400	\$993	51.9%	18.6%	17.1%	1967
Tolland	Suburban	5,198	4,740	458	91.2%	15	\$132,500	\$332,800	\$1,448	60.0%	17.8%	9.3%	1980
Torrington	Urban periphery	15,167	10,075	5,092	66.4%	14	\$69,611	\$195,800	\$1,101	42.3%	27.0%	31.3%	1961
Trumbull	Suburban	11,886	10,576	1,310	89.0%	0	\$163,227	\$495,300	\$2,292	64.8%	25.8%	12.7%	1965
Union	Rural	414	383	31	92.5%	0	\$89,375	\$309,700	\$1,767	87.1%	25.7%	7.2%	1978
Vernon	Urban periphery	13,497	7,355	6,142	54.5%	4	\$80,766	\$255,000	\$1,412	39.0%	25.8%	44.1%	1968
Voluntown	Rural	1,099	890	209	81.0%	4	\$92,438	\$320,700	\$1,170	36.6%	20.3%	17.8%	1983
Wallingford	Suburban	18,654	13,506	5,148	72.4%	13	\$101,572	\$328,300	\$1,344	44.4%	23.0%	27.5%	1973
Warren	Rural	580	536	44	92.4%	-1	\$119,167	\$427,900	\$2,250	61.1%	28.9%	6.0%	1981
Washington	Rural	1,395	1,050	345	75.3%	5	\$89,135	\$606,900	\$1,484	22.5%	34.7%	18.4%	1972
Waterbury	Urban core	45,962	20,687	25,275	45.0%	6	\$51,642	\$185,400	\$1,180	56.4%	34.7%	53.0%	1959
Waterford	Rural	8,047	6,501	1,546	80.8%	26	\$109,485	\$325,300	\$1,561	44.4%	20.4%	19.9%	1970
Watertown	Suburban	8,560	6,892	1,668	80.5%	28	\$97,664	\$291,600	\$1,295	54.7%	24.7%	19.5%	1969
West Hartford	Urban periphery	26,276	17,748	8,528	67.5%	222	\$125,616	\$391,200	\$1,665	40.0%	22.4%	32.4%	1955
West Haven	Urban periphery	20,730	10,589	10,141	51.1%	27	\$73,566	\$265,200	\$1,389	52.8%	26.9%	47.4%	1961
Westbrook	Suburban	3,510	2,701	809	77.0%	10	\$76,172	\$423,500	\$1,349	56.5%	26.1%	19.4%	1970
Weston	Wealthy	3,549	3,475	74	97.9%	1	\$250,000+	\$968,400	\$3,500+	68.9%	34.4%	3.6%	1968
Westport	Wealthy	9,698	8,443	1,255	87.1%	74	\$250,000+	\$1,245,200	\$2,369	51.9%	30.0%	12.9%	1968
Wethersfield	Urban periphery	11,333	9,294	2,039	82.0%	9	\$118,523	\$300,500	\$1,303	48.2%	22.3%	18.1%	1959
Willington	Rural	2,589	1,628	961	62.9%	3	\$88,370	\$287,800	\$1,151	69.2%	15.3%	38.6%	1973
Wilton	Wealthy	6,203	5,448	755	87.8%	44	\$227,165	\$891,300	\$1,725	54.4%	24.9%	12.6%	1971
Winchester	Rural	5,001	3,266	1,735	65.3%	38	\$68,890	\$241,600	\$1,189	50.6%	33.0%	31.6%	1953
Windham	Urban periphery	9,399	4,247	5,152	45.2%	8	\$55,034	\$197,200	\$1,125	56.5%	27.2%	53.2%	1958
Windsor	Suburban	11,360	9,299	2,061	81.9%	118	\$107,548	\$283,800	\$1,587	45.2%	25.2%	20.8%	1969
Windsor Locks	Urban periphery	5,354	4,277	1,077	79.9%	1	\$90,417	\$236,800	\$1,290	52.1%	23.7%	18.2%	1960
Wolcott	Suburban	6,067	5,285	782	87.1%	11	\$114,406	\$300,600	\$1,650	46.6%	26.8%	12.8%	1973
Woodbridge	Wealthy	3,185	2,935	250	92.2%	34	\$201,926	\$546,400	\$1,896	49.5%	17.6%	10.7%	1967
Woodbury	Suburban	4,329	3,413	916	78.8%	17	\$129,427	\$440,600	\$1,649	35.7%	23.9%	19.7%	1980
Woodstock	Rural	3,564	2,937	627	82.4%	7	\$104,487	\$383,000	\$1,201	30.6%	21.4%	17.4%	1984
Connecticut		1,420,170	939,912	480,258	66.2%	5952	\$93,760	\$343,200	\$1,431	54.9%	26.7%	33.1%	1967



APPENDIX B: H.B. 5002



APPENDIX B: H.B. 5002

H.B. 5002—An Act Concerning Housing and The Needs of Homeless Persons (the Housing Omnibus Bill) introduced significant reforms aimed at increasing housing supply, supporting Connecticut's homeless population, promoting equity, and aligning local zoning with state housing goals.

H.B. 5002 was passed by both the House and Senate but ultimately vetoed by Governor Lamont.

Key Provisions of H.B. 5002

Affordable Housing and Zoning Reform

The bill includes sections that promote building and growing more walkable and diverse neighborhoods. It prioritizes increasing housing supply near transit to lower transportation costs for families and makes better use of our existing transit networks. Municipalities that comply with zoning reforms and housing targets are prioritized for state funding.

- **Parking Reform:** Limits local land use commissions' ability to deny an application based solely on minimum parking requirements.
- **Middle Housing:** The law makes it easier to build middle housing by requiring most zoning regulations to allow middle housing developments (i.e. two to nine housing units) with administrative approvals on any lot zoned for commercial use.
- **Transit-Oriented Development (TOD):** Municipalities are eligible to be prioritized for funding if they adopt zoning regulations creating a transit-oriented district near a transit station that meets certain requirements, including allowing certain housing developments as of right. Creating these districts also makes it easier for a municipality to work with the Connecticut Municipal Development Authority, which can provide financial support and technical assistance for projects. (Work Live Ride)
- **Priority Housing Development Zones:** Municipalities can establish zones with minimum density requirements and as-of-right multifamily housing and receive additional credit towards a moratorium from Section 8-30g. This was a bill proposed by Governor Lamont.

Planning and Oversight

Several provisions introduce new housing planning and oversight processes to strengthen local planning for housing and infrastructure.

- **Fair Share Housing Allocation:** Implements a methodology to assign each municipality a share of regional affordable housing development that the town must plan for.
- **Affordable Housing Plans:** Municipalities must submit updated plans every five years, with additional requirements for wealthier towns.
- **Interagency Council on Housing Development:** Creates the council to coordinate state efforts to promote housing growth and infrastructure alignment.
- **Section 8-30g Exemption Review:** Requires the Majority Leaders' Affordable Housing Roundtable to review changing the 8-30g exemption threshold from a percentage of certain housing units to a flat numerical value.
- **Infrastructure Planning:** Requires OPM, with the Interagency Council on Housing Development, to conduct a wastewater capacity study.

Homelessness and Support Services

The bill supports people experiencing homelessness by making public spaces more hospitable and by requiring DOH to administer a pilot program to provide them portable showers and laundry facilities in certain municipalities.

- **Portable Services Pilot:** Launches a pilot program in up to three municipalities providing mobile showers and laundry services for homeless individuals in at least three municipalities.
- **Ban on Hostile Architecture:** Prohibits municipalities from installing structures designed to deter homeless individuals from resting in public spaces.

Rental Assistance and Resident Rights

The bill includes several provisions that will improve tenants' rights and their access to information on available housing.

- **Fair Rent Commissions:** It requires municipalities with a population of at least 15,000 to create a fair rent commission or join a joint or regional commission. Thirty-two additional municipalities must provide tenants with access to a fair rent commission.
- **Housing Authority Rents Publication:** Requires public housing authorities to report on, and publish, rental rates and annual changes in rents.
- **Direct Rental Assistance Pilot:** Authorizes nonprofit organizations to administer direct rental assistance programs for individuals on housing voucher waitlists.
- **Open Choice Voucher Program:** Reestablishes a pilot to help families in interdistrict school programs move closer to their child's school.

Incentives and Funding

The bill provides funding to increase the state's housing supply and build local technical capacity to support this housing development.

- **Middle Housing Grants:** Provides \$50 million in funding to public housing authorities in towns with populations under 50,000 to develop middle housing.
- **Affordable Housing REIT Pilot:** Creates a \$2 million pilot program to expand affordable housing supply by funding the acquisition of existing market-rate housing and placing income restrictions on the homes. (PROPEL CT)
- **Workforce Housing Development:** Supports affordable housing projects that create union construction jobs and meet apprenticeship standards. (CT Building Trades Council)
- **Municipal Technical Assistance:** Provides funding for each regional council of governments (COG) to hire staff to assist towns with housing development.

Homeownership

The bill creates a first-time homebuyer savings program allowing individuals and employers to contribute to specialized savings accounts to be used for a beneficiary's eligible homebuying expenses and receive tax benefits for doing so.

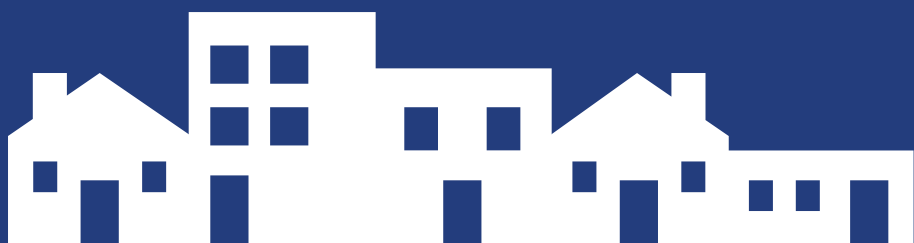
- **First-Time Homebuyer Savings Accounts:** Establishes tax-deductible savings accounts for first-time homebuyers with employer contribution tax credits.
- **Reduced Interest Rate Program:** Requires Connecticut Housing Finance Authority to expand its Smart Rate Pilot Interest Rate Reduction Program which helps offset student loan debt burdens for homebuyers.

Bills Included in H.B. 5002

Substantially similar components from at least 21 individual bills were incorporated into H.B. 5002. These bills included input from not only the Housing and P&D Committees, but also Banking, Judiciary, and Public Safety and Security. The veto of H.B. 5002 functioned as a veto of the following bills as well:

Original Bill	Title
HB 6831	<i>An Act Concerning Transit-Oriented Communities</i>
HB 6876	<i>An Act Establishing First-Time Homebuyer Savings Accounts and a Related Tax Deduction and Credit</i>
HB 6942	<i>An Act Establishing a Radon Mitigation Assistance Program for Low-Income Households</i>
HB 6944	<i>An Act Requiring a Municipality to Include Certain Information in Its Affordable Housing Plan</i>
HB 6946	<i>An Act Concerning the Annual Report of Housing Authorities</i>
HB 6960	<i>An Act Establishing a Public Infrastructure Grant Program for Certain Municipalities</i>
HB 6996	<i>An Act Concerning Protested Changes to Municipal Zoning Regulations</i>
HB 7030	<i>An Act Expanding the Open Choice Voucher Pilot Program</i>
HB 7061	<i>An Act Concerning Mandatory Minimum Parking Requirements</i>
HB 7112	<i>An Act Concerning Housing and Homelessness and the Rental Assistance Program</i>
HB 7119	<i>An Act Concerning the State Fire Prevention Code, State Fire Safety Code, State Building Code and Elevator Inspections</i>
HB 7144	<i>An Act Concerning the Distribution of Funds from the Regional Planning Incentive Account to Each Regional Council of Governments for the Hiring of Certain Personnel</i>
HB 7209	<i>An Act Concerning Legal Proceedings Involving Housing Matters and the Impermissible Use of Pricing Algorithms and Competitors' Sensitive Data to Set Rental Prices</i>
SB 1186	<i>An Act Concerning the Regional Planning Incentive Account Distribution Formula</i>
SB 12	<i>An Act Concerning Connecticut's Housing Needs</i>
SB 1252	<i>An Act Establishing Priority Housing Development Zones</i>
SB 1263	<i>An Act Concerning Tax Credits for the Conversion of Commercial Properties</i>
SB 1267	<i>An Act Concerning Housing Authority Jurisdiction</i>
SB 1302	<i>An Act Prohibiting the Eviction of a Residential Tenant for Nonpayment of Rent if the Landlord's Online Rental Payment System Prevents Such Payment of Rent</i>
SB 1444	<i>An Act Concerning the Conversion of Commercial Real Property for Residential Use</i>
SB 1313	<i>An Act Increasing Housing Development Within One-Half Mile of Public Transit Stations</i>

APPENDIX C: KEY TERMS AND ACRONYMS



APPENDIX C: KEY TERMS AND ACRONYMS

5CTs	The Five Connecticut; A classification system, developed by UConn and updated by DataHaven in 2015, to allow better comparisons across Connecticut towns. Each town is designated as Urban Core, Urban Periphery, Suburban, Rural, or Wealthy based on demographic variables including population density, median household income, and poverty rates. See “The Changing Demographics of Connecticut – 1990 to 2000: Part 2: The Five Connecticut” and “Five Connecticut 2010 Update.”
8-30g	Connecticut’s Affordable Housing Land Use Appeals Procedure, which allows developers to appeal local zoning denials if less than 10 percent of a town’s housing is considered affordable.
Affordability Period	The length of time during which a home must remain affordable under deed restrictions or program requirements.
Affordability Restriction	A legal requirement that limits the rent or sale price of a home to ensure it remains affordable to households within specified income ranges.
Affordable	Homes with rent and utilities that do not exceed 30 percent of a given income threshold.
Affordable Housing Plan	A municipal planning document required by the state to identify strategies and goals for increasing affordable housing opportunities.
Area Median Income (AMI)	The median family income in the metropolitan or nonmetropolitan area. Set annually by HUD.
As-of-Right Zoning	Zoning that allows certain developments to proceed without requiring discretionary approvals such as variances or special permits, provided they meet established criteria.
Bond Authorization	Legislative approval allowing a state or municipality to borrow money for specific purposes, such as housing development.
Build for CT Program	A state program designed to increase middle-income housing supply by supporting the development of deed-restricted affordable homes supporting households making between 60-120% of Area Median Income.
Community Development Financial Institution (CDFI)	A federally-designated bank or other financial institution that lends to low-income communities or projects that traditionally cannot access mainstream financing.

Census Tract	A small, relatively permanent subdivision of a county used by the U.S. Census Bureau to analyze population and housing data at the neighborhood level.
CGA	Connecticut General Assembly
Community Housing Development Organization (CHDO)	A federally-designated private nonprofit, community-based service organization that works in affordable housing development.
Connecticut Housing Finance Authority (CHFA)	A quasi-public agency that finances the creation, preservation, and rehabilitation of affordable homes through loans, tax credits, and bond programs.
Community Investment Fund (CIF)	A financing program that supports community development and affordable housing projects.
Community Land Trusts (CLTs)	A nonprofit corporation that holds land on behalf of a place-based community in the form of social housing, designed to preserve long-term affordability by separating land ownership from home ownership.
Continuum of Care (CoC)	A regional planning body designated by HUD to coordinate housing and services funding for people experiencing homelessness. Connecticut has two: the Balance of State CoC and the Opening Doors Fairfield County CoC.
Cost Burden	A household is considered cost-burdened when it spends more than 30 percent of its income on housing costs.
Deed Restriction	A legal covenant attached to a property title that limits its use, price, or eligible occupants, often used to maintain affordability.
Demand-Side Policy Tool	A policy approach that increases individuals' ability to afford housing, typically through direct financial support, rather than increasing housing supply.
Displacement	The forced or involuntary relocation of residents due to factors such as rising rents, redevelopment, or eviction.
Department of Housing (DOH)	Connecticut's Department of Housing; Connecticut's state agency responsible for housing policy, program administration, and funding for affordable housing development and homelessness prevention.

Extremely-low Income (ELI)	Households with incomes at or below the federal poverty guideline or 30 percent of AMI, whichever is higher. In Connecticut, a 3-person household's ELI income cap in 2025 ranges from \$30,700 to \$46,350, varying by town.
Exclusionary Zoning	Local land-use policies or regulations that limit housing types or densities, often resulting in economic and racial segregation.
Fair Rent Commission	A municipal body authorized under Connecticut law to address complaints of excessive rent increases and ensure rents remain reasonable.
Federally Assisted Housing	Housing that receives federal funding or subsidies to make homes affordable for low-income or vulnerable households.
FLEX	Affordable Housing Program; A Connecticut state program that supports the creation of affordable homes through grants and loans to developers and municipalities. FLEX is the state's primarily affordable housing production program. It provides funding to a range of housing types up to 100 percent of AMI – including single-family homes, multifamily rentals, new construction, adaptive re-use of historical structures, and development of vacant properties
Fair Market Rent (FMR)	An estimate of gross rent established by HUD, used to determine payment standards for housing assistance programs.
Gross Domestic Product (GDP)	The total monetary value of all goods and services produced within a region, used as a measure of economic performance.
Housing Choice Voucher (HCV)	A federal rental assistance program funded by HUD that helps low-income households afford private-market housing by capping rent payments at 30 percent of income.
Housing Stock	The total number of existing homes within a given area, including both owner-occupied and rental homes.
Housing Wage	The hourly wage a full-time worker must earn to afford a modest rental home without spending more than 30 percent of income, based on HUD's Fair Market Rent.

HTF	Connecticut Housing Trust Fund; A Connecticut state program that supports the creation of affordable homes through grants and loans to developers and municipalities. HTF provides gap financing in the form of grants, loan guarantees, and low- and no-interest loans via a competitive application process to eligible developers creating affordable homes for low- and moderate-income households earning up to 120 percent AMI.
HUD	U.S. Department of Housing and Urban Development; the federal agency that administers national housing programs and sets standards for affordability, income limits, and fair housing.
Inclusionary Zoning	A policy tool that requires or incentivizes developers to include affordable homes in new residential developments.
Just-Cause Eviction Protections	Legal protections that prohibit landlords from evicting tenants without a specific, legally valid reason such as nonpayment of rent or lease violations.
Low Income Housing Tax Credit (LIHTC)	A federal program that incentivizes private investment in the construction and preservation of affordable rental homes.
Lis Pendens	A legal notice filed with the courts, indicating a pending lawsuit involving a property and often signaling the beginning of foreclosure proceedings.
Median Household Income	The midpoint income value at which half of households earn more and half earn less, often used as a benchmark for affordability.
Middle Housing	Housing types such as duplexes, triplexes, and townhomes that fill the gap between single-family homes and large apartment buildings.
Multifamily Housing	Residential buildings containing more than one housing unit, including duplexes, apartments, and condominiums.
Naturally Occurring Affordable Housing (NOAH)	Unsubsidized housing that remains affordable to low- and moderate-income households due to age, location, or condition.
OPM	Connecticut Office of Policy and Management; Connecticut's central agency for state planning, budgeting, and policy coordination, including oversight of housing-related data and funding.

Planning Region	A geographic area defined by a Council of Governments (COG) for regional planning purposes.
Point-In-Time (PIT) Count	An annual, federally required count of people experiencing homelessness on a single night, used to measure trends over time
Price-to-Income Ratio	A measure comparing the median home price to median household income, used to assess housing affordability.
Project-Based Voucher	A rental assistance subsidy tied to a specific home or development rather than to the tenant.
Public Housing	Housing developments owned and managed by public housing authorities to provide affordable homes for low-income households.
Public Housing Authority (PHA)	A local or regional agency that manages federally and state-funded housing programs and developments for low-income residents.
Public Subsidy	Government funding provided to reduce the cost of housing construction or make homes affordable to lower-income households.
Qualified Allocation Plan (QAP)	A document issued by CHFA that establishes criteria for awarding Low-Income Housing Tax Credits in Connecticut.
Rental Assistance Program (RAP)	A Connecticut state-funded rental assistance program that provides project-based and tenant-based vouchers to low-income households.
Renters' Tax Credit	A state tax credit that provides financial relief to renters, similar to property tax credits for homeowners.
Right to Counsel	A program that provides free legal representation to tenants facing eviction, aimed at improving housing stability and access to justice.
Severe Cost Burden	A household is considered severely cost-burdened when it spends more than 50 percent of its income on housing costs.
Single-Family Zoning	Land-use regulations that restrict development to one home per lot, limiting housing diversity and density.
Subsidy	Financial assistance provided to reduce housing costs for eligible households.

Tenant-Based Voucher

A rental assistance subsidy that follows the tenant, allowing them to choose housing in the private market that meets program requirements.

Time to Own (TTO)

A Connecticut down payment assistance program that helps first-time homebuyers with grants and forgivable loans.

Transit-Oriented Development (TOD)

Development that concentrates housing, jobs, and amenities within walking distance of public transit stations.

Upzoning

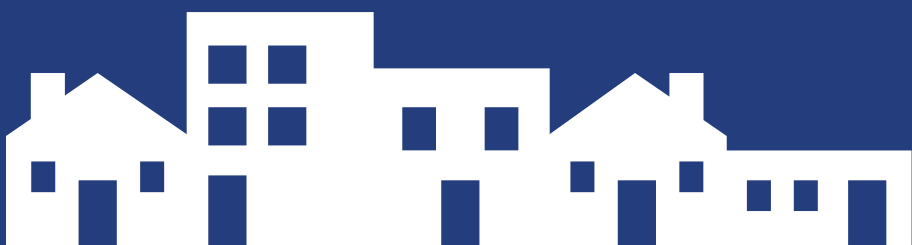
A change in zoning regulations that allows for higher-density housing development, such as adding more homes on a parcel of land.

Zoning Reform

The process of changing local land-use regulations to allow more diverse housing types, densities, or affordability in a municipality.



APPENDIX D: PARTNERSHIP PUBLICATIONS AND RESOURCES



APPENDIX D: PARTNERSHIP PUBLICATIONS AND RESOURCES

Research Publications and Policy Briefs

The Partnership for Strong Communities continues to advance a data-driven, equity-centered approach to housing policy through original research, publications, and collaboration with state and national partners. Each year, the Partnership produces and contributes to reports that inform policy discussions, strengthen advocacy efforts, and guide strategic investments to promote housing stability and affordability in Connecticut and beyond.

The following 2024–2025 publications illustrate the breadth of topics and methodologies shaping the Partnership’s research agenda—from rental assistance and affordability to racial equity, housing history, and cross-sector collaboration.

[The Impacts of Long-Term Rental Assistance: A Literature Review](#) - July 2024

This literature review synthesizes decades of research on how rental assistance, both project- and tenant-based, affects the health, welfare, and economic mobility of low-income families. Findings underscore the long-term benefits of stable housing on education, employment, and wellbeing, demonstrating that housing assistance is not only a social good but an essential foundation for economic security and opportunity.

[Best Practices: Effective Long-Term Tenant-Based Rental Assistance Programs](#) - January 2025

This analysis reviews federal and state rental assistance programs to identify structures, policies, and practices associated with the most successful outcomes. It highlights common barriers to effective implementation and offers policy recommendations to enhance efficiency, accountability, and impact. The report emphasizes that lessons from past programs can inform stronger, more equitable systems that help renters achieve stability over the long term.

[From Eligibility to Reality: Expanding Rental Assistance in Connecticut to Ensure Safe and Affordable Housing](#) - August 2025

This report assesses the reach and limitations of Connecticut’s state Rental Assistance Program (RAP), comparing program costs with the growing number of eligible households left unserved. Currently, only about 50,000 households receive federal or state rental assistance, leaving over 175,000 eligible households without support. The analysis offers cost projections and strategies for expanding access to ensure that all eligible Connecticut residents can afford a safe, stable home.

[The Intersectional Nature of Housing in the United States: Why We Should Focus on Housing First, Why We Don’t, and Implications for the Social Work Profession](#) - July 2025, published in the Journal of Policy Practice and Research

This peer-reviewed article examines the historical and political forces that have shaped the U.S. housing landscape through an intersectional lens. Drawing on the “Housing First” model and the social work profession’s ethical framework, the piece argues that meaningful progress in social outcomes depends on addressing structural inequities in housing policy. It calls on practitioners to integrate policy awareness into practice, reinforcing housing as a critical determinant of health, stability, and social equity.

[Housing Equity for Indigenous Peoples: Insights from Connecticut's Tribal Nations](#) - March 2025

This policy brief explores the housing needs and lived experiences of Connecticut's Native communities, including members of the Schaghticoke Tribal Nation, Eastern Pequot Tribal Nation, Mohegan Tribe, Mashantucket Pequot Nation, and Golden Hill Paugussett Indian Reservation. It contextualizes current housing inequities through the lens of historical displacement and sovereignty, while highlighting the resilience and resourcefulness of these communities. The brief underscores the need for culturally informed housing strategies that reflect the self-determined priorities of Indigenous peoples.

["The Model City" New Haven's Architectural Disparities are a Window into the City's History of Racist Housing and Land Use Policies](#) - December 2024

This brief explores how New Haven's built environment tells the story of its racially segregated housing history. Comparing the neighborhoods of Dixwell (historically Black) and Wooster Square (historically White), it illustrates how land use decisions, redevelopment efforts, and resource allocation have shaped neighborhood opportunity and exclusion. The piece situates local disparities within the broader context of national housing policy and urban renewal, offering insight into how architecture both reflects and reinforces systemic inequities.

Research Associate Publications

[Beyond the Classroom: The Impact of Housing Instability on the Educational Success of Teens and Young Adults of Color in Connecticut](#), by Kalimah M. Muhammad. This report explores how housing instability affects teens and young adults of color in Connecticut, with a focus on school attendance, mental health, and overall outlook on the future.

[My Housing Story: A Renters' Recount](#), by A.A. A personal account of the challenges navigating rental housing in Connecticut which sheds light on the impact of unaffordability and systemic gaps in tenant protections.

[Policy Priorities to Address Lived Realities of Healthcare and Housing Instability in Connecticut](#), by Rei Marshall. Analysis of the intersection of healthcare and housing policies based on interviews and focus groups with individuals with lived experience, case managers, and policy experts.

[Local Solutions, Local Impact: The Role of Community Development Corporations in Addressing the Affordable Housing Crisis in Connecticut](#), by Landon Bishop. An exploration of Community Development Corporations (CDCs) and their role in revitalizing neighborhoods and promoting affordable housing. Through case studies of three CDCs in Connecticut, this report highlights the pivotal role they play in connecting community needs with available resources through public-private partnerships.

Selected Fact Sheets and Blogs

Affordability

- [CT's 2025 Housing Wage](#)
- [Federal Section 8 Voucher Program in Connecticut](#)
- [Households with State Rental Assistance \(RAP\) by Town](#)
- [Comparing Federal and State Rental Vouchers](#)
- [Rental Assistance Program \(RAP\) Applicant Experience](#)
- [The Benefits of Housing Vouchers](#)
- [Can Rental Assistance Programs Reduce Evictions Across Connecticut Towns?](#)

Creation

- [Connecticut's Affordable Housing Bond Process](#)

Choice

- [The Affordable Housing Land Use Appeals Procedure Act \(8-30g\)](#)

Stability

- [Fair Rent Commissions 101](#)
- [Building Blocks for Effective Fair Rent Commissions](#)
- [Fair Rent Commissions – Know Your Rights](#)
- [Fair Rent Commissions Across Connecticut](#)

Data Tools

Housing Data Profiles

To strengthen evidence-based decision-making, the Partnership, in collaboration with CTData Collaborative, has developed the [Connecticut Housing Data Profiles](#), an accessible tool for policymakers, researchers, and advocates to explore key housing indicators at the state, county, and municipal levels. The profiles consolidate data on housing costs, stock composition, affordability, and permitting activity, allowing users to quickly identify patterns, track progress, and compare communities across Connecticut.

Each profile provides a single, easy-to-navigate snapshot that eliminates the need to sift through multiple sources such as the American Community Survey or Connecticut Department of Housing datasets. Users can select any town to view localized data or benchmark it against others, providing a clearer picture of housing needs and opportunities for policy or investment focus.

Data in the Housing Profiles are sourced from publicly available datasets, including the Connecticut Department of Public Health, U.S. Census Bureau, Zillow, and other reliable repositories. The profiles are updated regularly to ensure accuracy and reflect evolving trends in affordability, housing supply, and demographic change. By making this information accessible in one place, the Partnership helps to democratize housing data, empowering communities to participate in shaping local solutions.

Affordable Housing Development Resources

The Partnership and [LISC Connecticut](#) created a comprehensive [Affordable Housing Development Resource Database](#), cataloging available state and federal funding sources that support affordable housing creation and preservation. This resource aims to make the development process more transparent and equitable by providing clear, up-to-date information about public funding opportunities, eligibility criteria, and program priorities. All entries are drawn from publicly available materials or submitted directly by agency and fund administrators.

By improving access to information, the database supports developers, municipalities, and nonprofit partners in identifying viable funding strategies, aligning projects with available resources, and advancing long-term planning efforts. Ultimately, this tool expands the state's collective capacity to deliver more affordable homes—and ensures that resources flow where they are most needed to address Connecticut's housing shortage.

Events

2025 Connecticut Affordable Housing Conference

[The Connecticut Affordable Housing Conference](#) (CAHC) has become the state's largest annual gathering focused on advancing housing access, equity, and affordability. The 2025 conference brought together policymakers, advocates, developers, and community leaders from across sectors to share research, strategies, and solutions shaping Connecticut's housing future.

This year's program highlighted emerging trends in housing policy, and explored innovative approaches to expanding affordability, creation, choice, and stability. Designed to foster collaboration and learning, CAHC continues to serve as a key platform for building alignment across Connecticut's diverse housing ecosystem.

IForum Series

Throughout 2025, the IForum Series continued to engage cross-sector partners around timely issues at the intersection of housing policy, equity, and economic growth. Each forum convenes experts, practitioners, and public officials to share data, lessons learned, and practical strategies for statewide application.

- [A Foundation for Growth: Deeply Affordable Housing as Economic Strategy](#) (January 2025) – Explored how investments in deeply affordable homes can strengthen Connecticut's workforce, improve economic mobility, and contribute to long-term fiscal health.
- [Fair Rent Commissions in Action: What Tenants, Landlords, and Towns Need to Know](#) (July 2025) - Examined how Fair Rent Commissions operate in practice, featuring perspectives from municipal leaders, tenant advocates, and landlords on implementation and best practices.

Intersectional Webinar Series

Building on these in-depth convenings, the Partnership launched the [Intersectional Webinar Series](#) in 2024 to explore how housing intersects with other systems and social determinants of well-being. These virtual sessions bring together advocates, policymakers, and practitioners to advance holistic, equity-centered approaches to housing solutions.

Sessions covered a wide range of topics on the intersection of affordable housing and:

- [Land Use](#): This session focused on helping attendees to better understand how to advance housing goals in land use through sustained engagement with their land use commissions. Our presenter explored how to identify when your community's land use commissions were meeting, understanding the content of the meeting, and how to meaningfully participate in the public process.
- [Fair Housing](#): Focused on fostering awareness about fair housing rights, empowering individuals with knowledge to navigate the complexities of the housing landscape. The session sought to help attendees better understand their rights and recognize discriminatory practices as a first step in fostering communities that are equitable and giving residents the tools they need to advocate for themselves and their neighbors.
- [Health Equity](#): Addressed the importance of prioritizing affordable healthcare to address housing equity. Presenters focused on the intrinsic link between housing and health outcomes and uplifted the potential to reduce significant financial burdens on individuals and households by advocating for policies and initiatives that aim to mitigate health disparities.

- **Food Security:** Focused on the relationship between affordable housing and food insecurity. Presenters focused on how food insecurity and housing unaffordability were among the largest pool of resources sought by households calling 2-1-1.
- **Racial Equity:** Explored the relationship between racial and housing inequities in Connecticut and across the country. Presenters focused on the history of redlining, disinvestment, and concentration of poverty which has limited opportunities for Black, Indigenous and People of Color that are otherwise accessible and available to white households. Presenters also offered solutions for how to ensure those most impacted by housing policy can be more actively involved in identifying solutions.
- **Civic Engagement:** Discussed what civic engagement means for housing advocates, and how attendees can help to encourage more advocates to participate in civic activities at the local, state, and national levels. Presenters discussed the importance of voting, polling, and community engagement in shaping public policy decisions related to affordable housing.
- **Criminal Justice:** Explored the relationship between access to affordable housing and those impacted by, leaving, or advocating for equitable changes to our criminal justice system. Presenters shared information on the social and financial resources available to support folks in rebuilding their lives after experiencing incarceration.
- **Social Health:** Focused on the importance of utilizing a social health lens when creating and redesigning community housing, exploring how the way we design and build communities impacts social cohesion, neighborhood trust, and our sense of community.
- **Climate Justice:** Explored the relationship between housing and the environment, including insights from presenters on the importance of where we build housing in the state, balancing building code standards with renewable energy sources, and considerations for developing affordable housing near public transit centers to reduce our carbon footprints.
- **Faith-Based Communities:** Discussed how religious thought leaders, activists and professionals can foster truly inclusive spaces for all. Presenters explored the crucial role faith-based organizations play in addressing housing insecurity as a result of their deep community ties, mission-driven focus, and access to resources that position them as key players in the push for affordable housing.
- **Family Safety:** Addressed preventing family violence by providing access to affordable housing. Presenters explored the impact that housing unaffordability has for those seeking to leave unsafe relationships or household dynamics, and provide recommendations and insights on how advocates, practitioners and community members can ensure their neighborhoods are affordable and our communities provide options for households who do find they need to relocate to protect themselves and their families.
- **Education:** Focused on how Connecticut's current housing crisis impacts the experience of students, educators, and learners of all ages in the classroom. Presenters explored how the availability of safe and affordable housing impacts access to and the quality of educational opportunities and outcomes for our families and communities.

[View summaries and additional resources from each webinar in the series.](#)

THE STATE OF HOUSING IN CONNECTICUT 2025

TRENDS, CHALLENGES, AND SOLUTIONS

PARTNERSHIP FOR STRONG COMMUNITIES

Hartford, CT

860.244.0066

info@pschousing.org

pschousing.org

Partnership for Strong Communities promotes equitable change in Connecticut housing policy by coordinating advocacy, advancing research, and uniting diverse partners.

We are **#HereForHousing**

 [PartnershipforStrongCommunities](#)

 [PSChousing](#)

 [partnership-for-strong-communities/](#)

 [CTPartnershipHousing](#)

 pschousing.org

