



SSPA 25-1: Introduction to An Act Concerning Housing Growth and Proposed SECOG Processes



Town of East Lyme



June 15, 2026

AGENDA

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SECOG Staff Housing Team



Helen Zincavage,
Director of
Regional Planning



Phylicia Adams,
Regional Housing
Planner



Amanda Kennedy,
Executive Director



David Cook,
GIS/Technology
Manager

Taylor Lussier,
Municipal Programs Specialist I

Jennifer Lindo,
Municipal Land Use Specialist

What is SECOG?

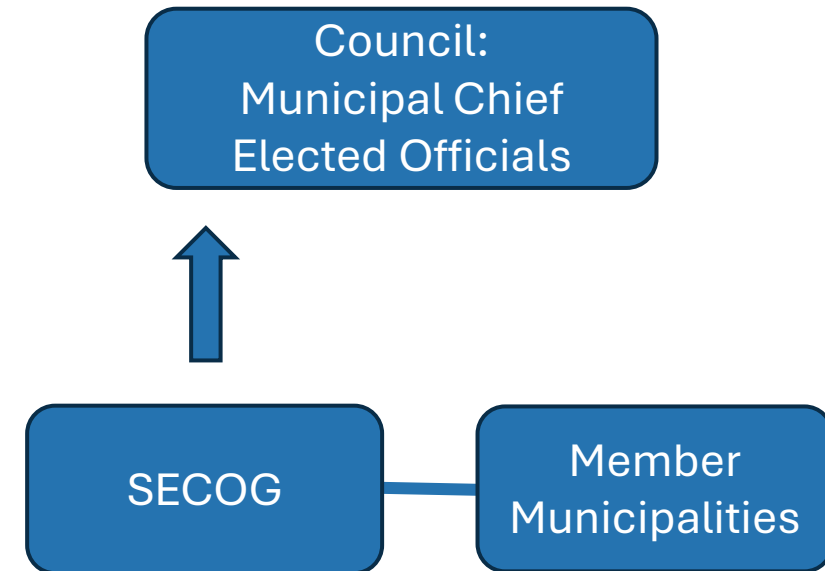
The Southeastern CT Council of Governments

SECOG is a public agency with representatives from 22 towns and receives federal and state funds to coordinate planning between member municipalities.

- Established after the dissolution of county governments in 1960.
- Recognized as county equivalents under state and federal law

SECOG Major Planning Areas:

- (1)** Regional Planning – Regional Plan of Conservation & Development
- (2)** Municipal Services – Support PZCs, IWCC, Building Dept., etc.
- (3)** Transportation Planning – Metro Transportation Plan, Local Transportation Capital Improvement Program



Municipal Partners



Town of East Lyme

**Who has been to another
information session on PA 25-1: An
Act Concerning Housing Growth?**

What are the major goals of PA 25-1: An Act Concerning Housing Growth?

Act Intent

Reduce barriers to housing construction

- Zoning
- Systems that support housing, such as utilities and transportation infrastructure
- New funding sources and incentive programs (described in detail at end of presentation)

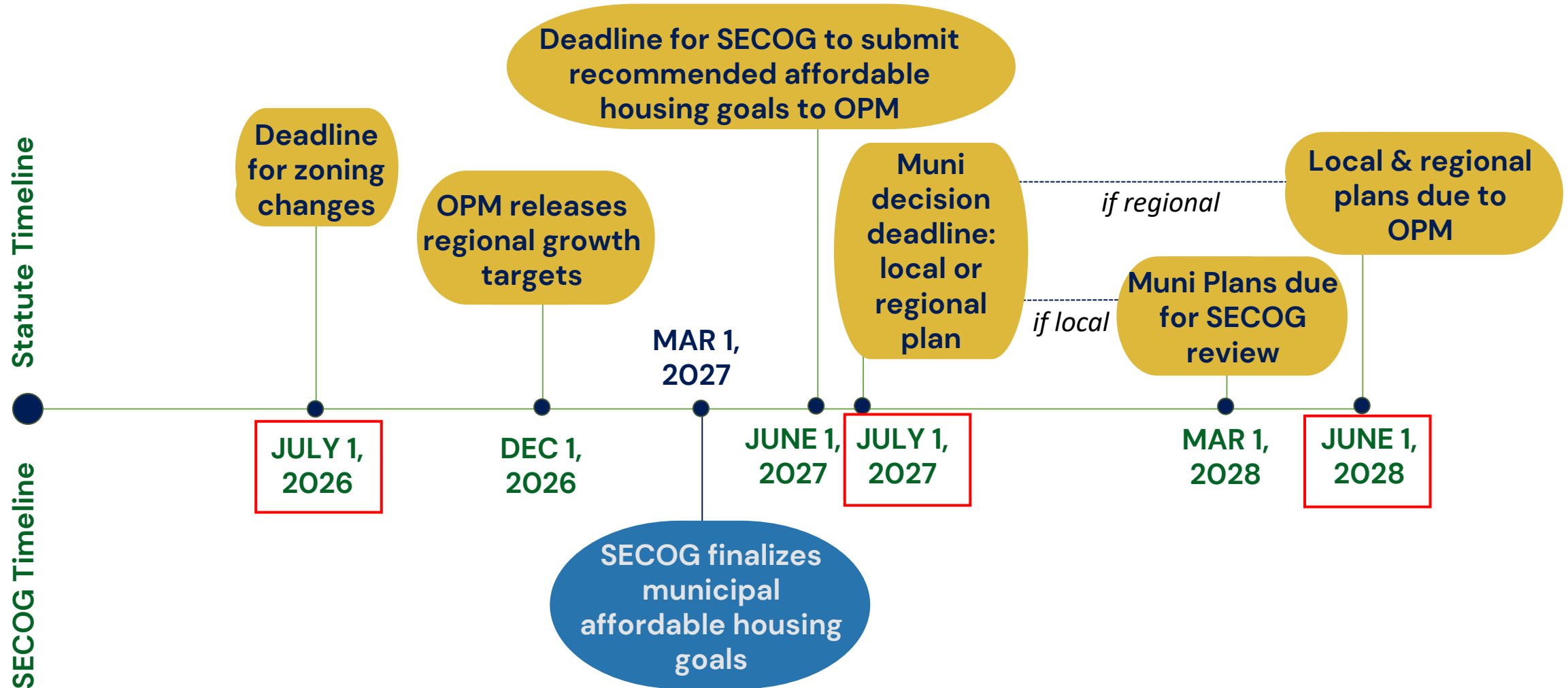
What are NOT areas of focus in the act?

- Market context
- Other non-zoning regulatory barriers, such as building code or similar

What municipal actions are expected?

- Changes to zoning authority
- Requirement to develop a Housing Growth Plan
- Influence what the town can control (reducing barriers; selecting sites for proactive development)
- **NOT** a production requirement

PA 25-1 Overall Timeline



What is motivating these new laws and regulation changes?

The Context – Housing Trends

Median Age of U.S. Homebuyers Since 1981

The median first-time buyer age increased to 40 this year, a record high. The typical repeat buyer is now 62, also a record high.

— All Buyers — First-time Buyers — Repeat Buyers

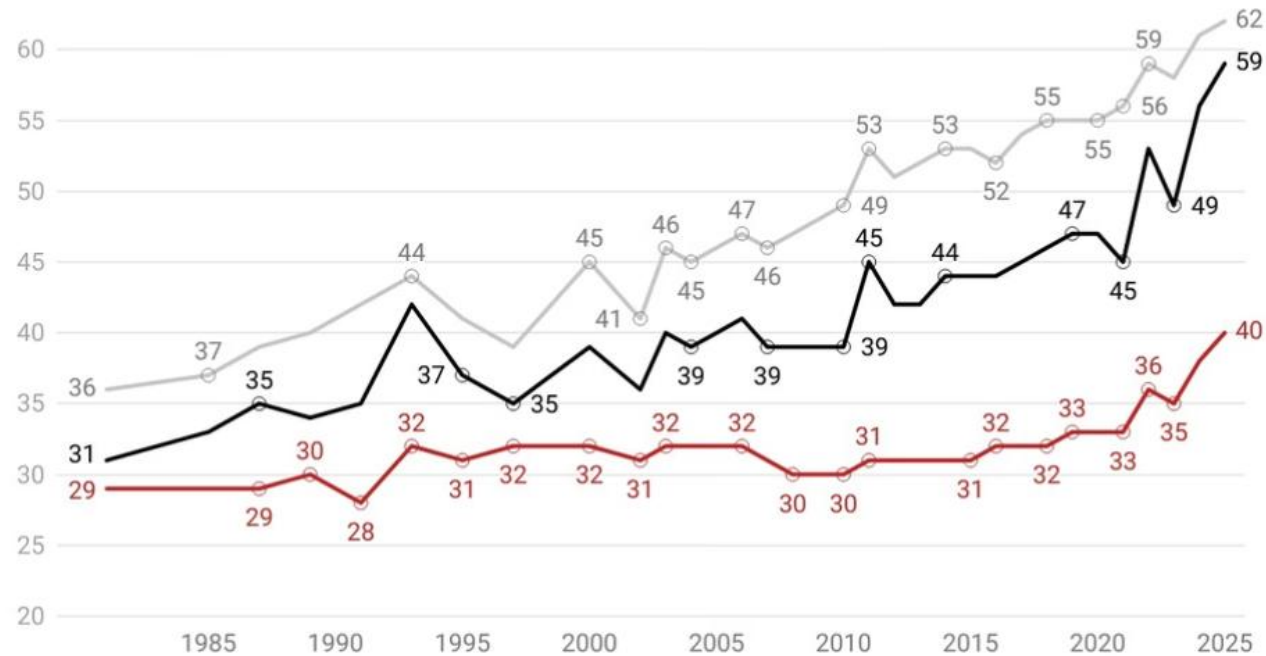


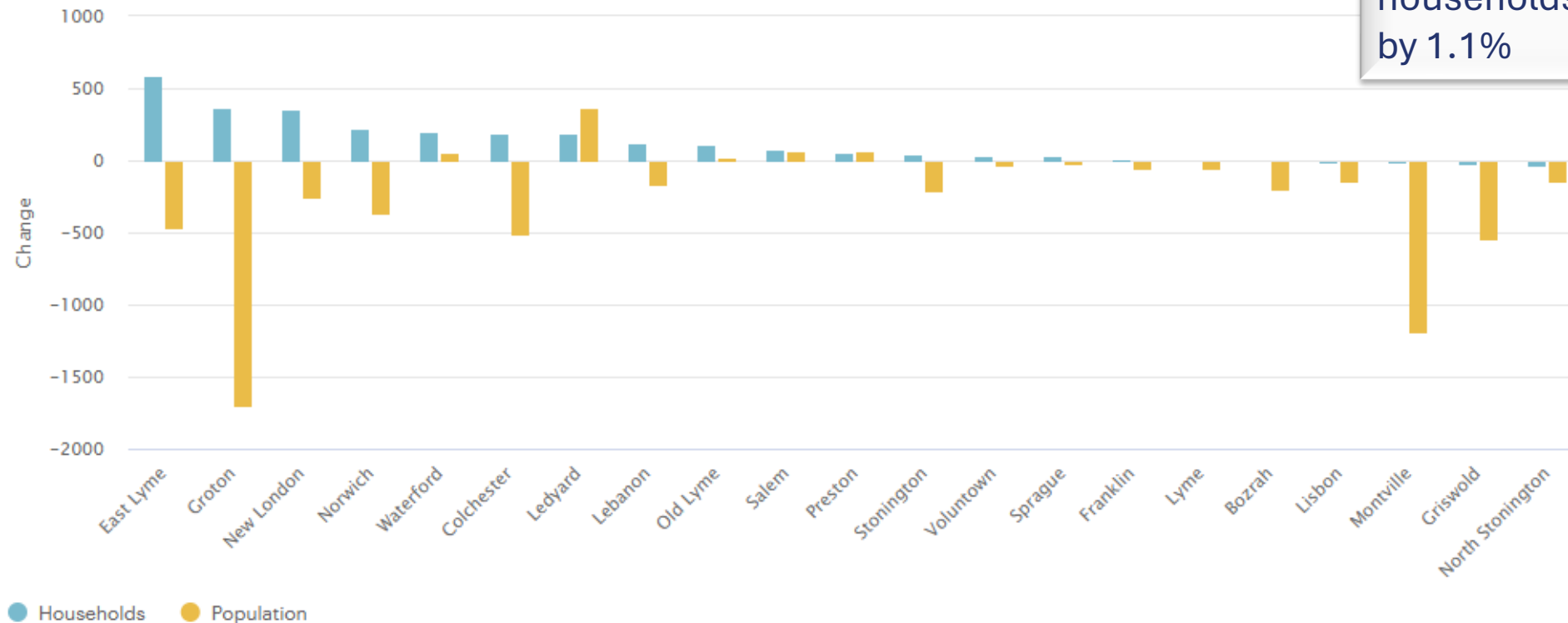
Chart: Realtor.com • Source: National Association of Realtors • Created with Datawrapper



The Context – Housing Trends

Population and Household Change, 2010-2020

New London County



US Decennial Census, 2010 & 2020

Since 2010 Eastern CT's population has decreased by 1.5% while the number of households has increased by 1.1%

The Context – Housing Trends

News

CT's constrained housing market named the worst in US, lawmakers considering solutions

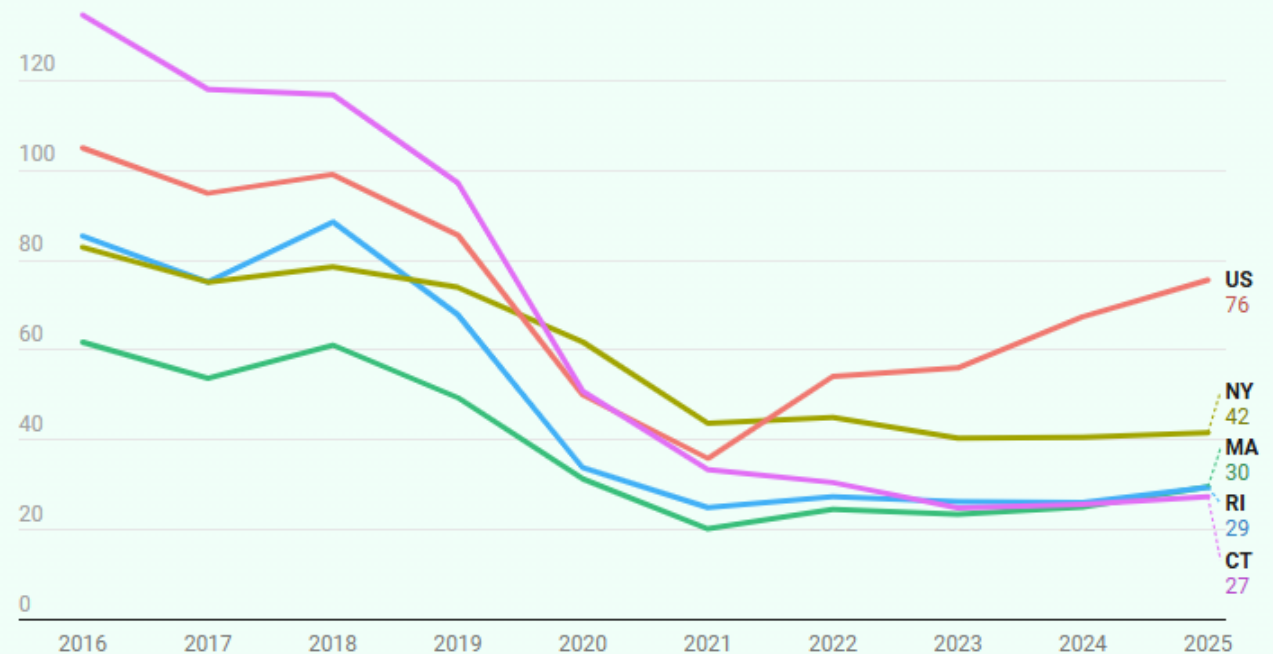
Connecticut Public Radio | By [Abigail Brone](#)
Published January 31, 2025 at 2:28 PM EST



The region builds roughly half as many homes annually compared to the early 2000s

Connecticut's Active Listing Rate Has Dropped to the Lowest of Any State

Active Listings Per 10K Households 2016-2025 (Source: Realtor.com, American Community Survey)



Source: DataHaven analysis of Realtor.com and Census American Community Survey data • [Get the data](#) • Created with [Datawrapper](#)

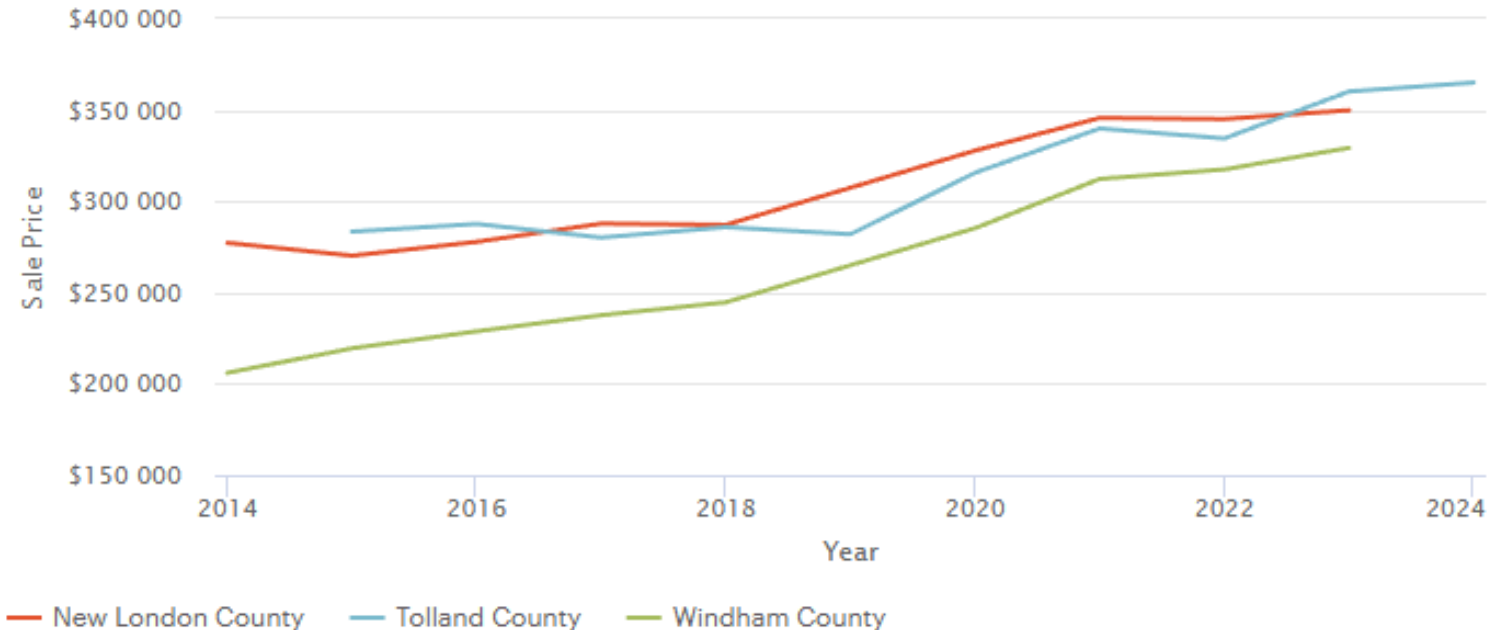
The Context – Housing Trends

Real challenges with affordability in southeastern CT:

- 29,000+ households earn at or below 80% of the county area median income
- Only 14,000 dwellings are available for this population

Median Single Family Home Sale Price, Inflation Adjusted

Eastern Connecticut Counties

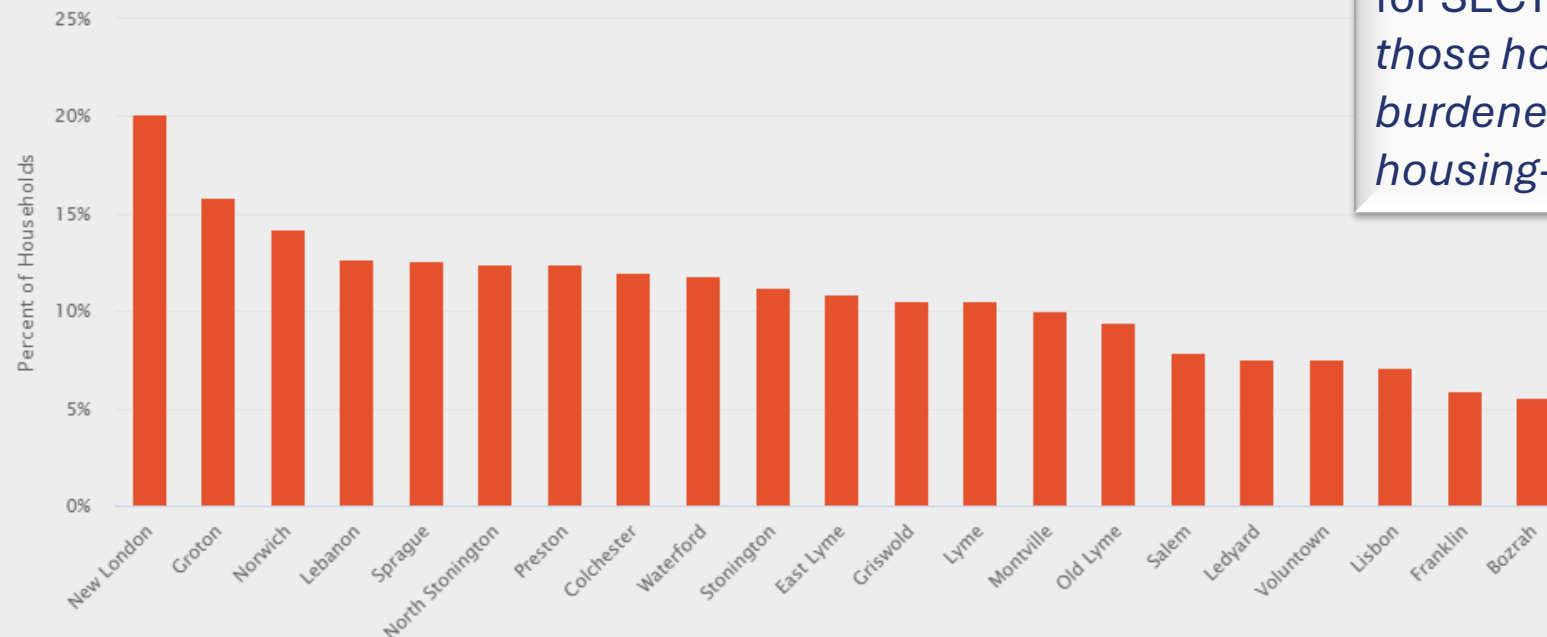


Eastern Connecticut Association of Realtors, Berkshire Hathaway. Note: data is missing for some years.

The Context – Housing Trends

Percent of Households Paying More than 50% of Income on Housing

New London County



US Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy 2016-2020

Per statute: Affordable means attainable to households at 80% or below Area Median Income (AMI for SECT; \$111,900) ...*without those households being cost burdened (spending over 30% on housing-related costs)*

More info:

<https://cho.thehousingcollective.org/impact/eastern-connecticut-housing-needs-assessment-fact-sheets>

<https://rpa.org/work/reports/new-london-county-housing-profile>

The Context – Housing Legislation

1989. 8-30g: Affordable Housing Land Use Appeals Procedure. Deadline for first 8-30j affordable housing plans [eliminated by 25-1] in 2022.

2021. PA 21-29: An Act Concerning the Zoning Enabling Act – ADU/parking limit state standards with opt-out provisions.

2022-2024. Work Live Ride advocacy to promote denser housing near transit.

May 2025. HB 5002 omnibus housing bill with fair share approach passes the House and Senate, is vetoed by the Governor

Nov 2025. Revised housing bill HB 8002 aka PA 25-1 signed into law

Questions so far?

**Moving on - How does the bill change
local zoning regulations?**

CORE REQUIREMENT #1

Mandatory Zoning Revisions – *July 1, 2026*

“Summary Review”

- Summary Review and As of Right review criteria are similar: approval based on review to determine conformance with zoning and shall not require a public hearing (i.e., no discretionary permits or actions).
- Summary Review additionally allows for a determination regarding substantial impacts to public health and safety.
- New situations in which this review process is required

Middle Housing

- Middle housing is a residential building containing 2-9 units
- Municipalities must allow middle housing **or** mixed-use development on any lot that is zoned for commercial or mixed-use development subject only to summary review
- **Robust design standards are coming into play**

Parking

- Municipalities cannot require a minimum number of parking spaces, except for:
- 17+ unit developments
- Properties in “Traffic Mitigation District” (no more than 8% of land)
- With both exceptions, still limited in what can be required and options for negotiated solutions



Questions on zoning changes?



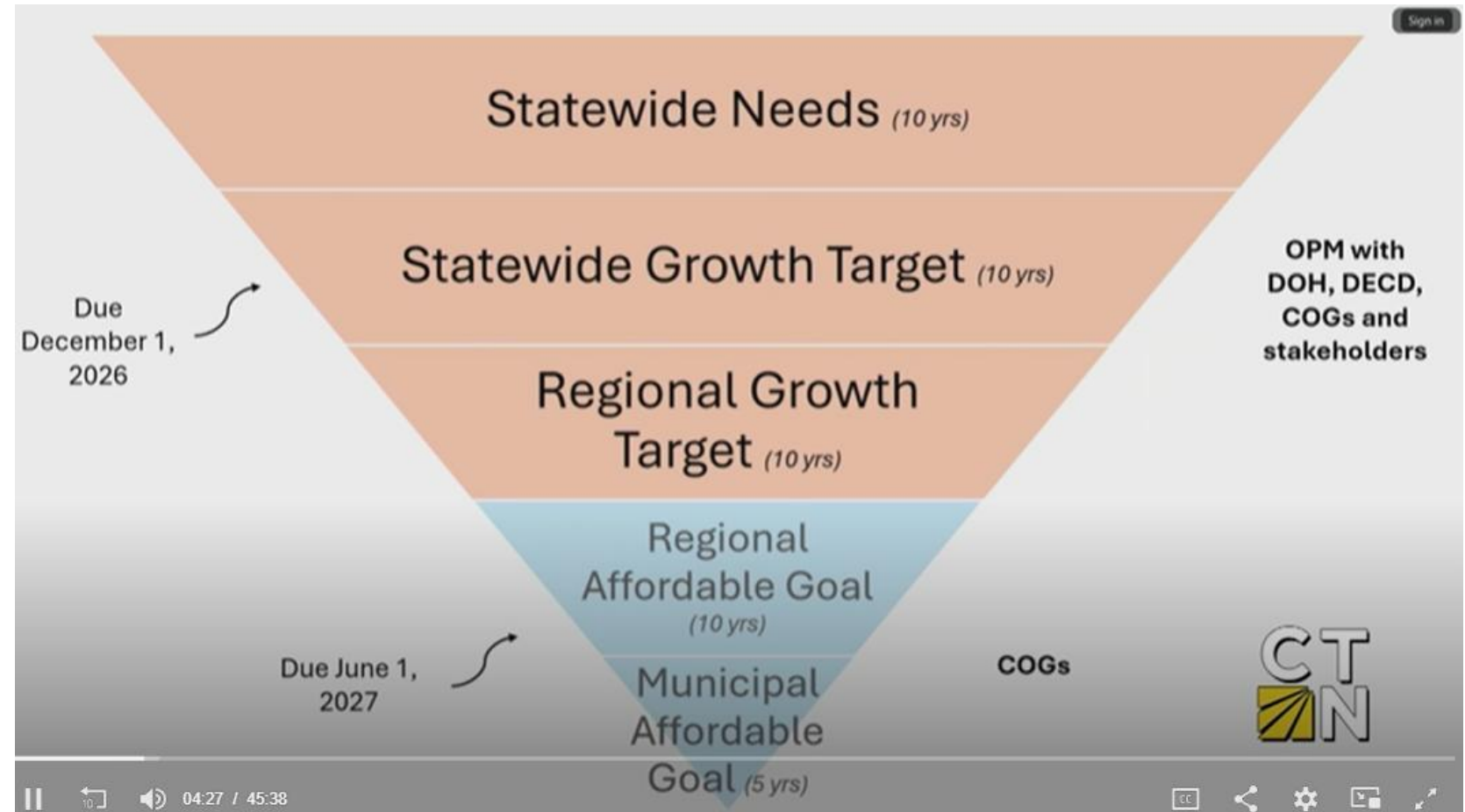
Moving on - What is a Housing Growth Plan and what is the process for developing it?

CORE REQUIREMENT #2

Housing Growth Plan



Bill requires several preceding steps that *inform and set key parameters* for the local Housing Growth Plan:



CORE REQUIREMENT #2

Housing Growth Plan



New Requirements and Responsibilities:

The State must prepare housing growth targets for the state and for each COG

1) Statewide Housing Needs Assessment

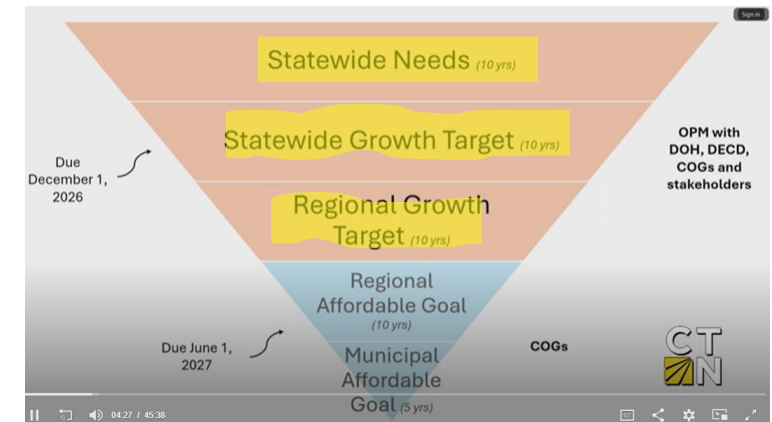
- Broad, all income bands;
- Assess affordability, accessibility, adequacy of housing

2) Statewide Growth Target

- Broad, all income bands;
- Housing that can be feasibility accomplished in a 10-year period

3) Regional Growth Target

- Broad, all income bands; 10-year feasibility



CORE REQUIREMENT #2

Housing Growth Plan



New Requirements and Responsibilities:

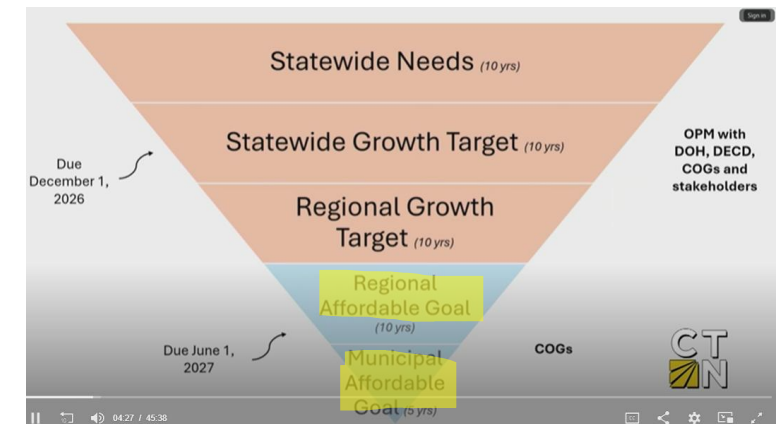
Each COG must develop a regional housing needs assessment that establishes a recommended Affordable Housing Goal for most municipalities in the region

1) Regional Housing Needs Assessment / Affordable Housing Goal

- Use growth targets, work with data, recommend regional affordable goals

2) Divide Affordable Housing Goal among eligible member towns

- Allocation and Adjustment Factors set in statute



Municipal Affordable Housing Recommendations

March *1, 2027 (goal)* | June *1, 2027 (deadline)*

Allocation Factors

- Proximity to transit
- Proximity to jobs
- Proximity to activity centers
- Availability of developable land
- Current share of multi-family housing stock

Allocation Adjustment Upward For

- Higher equalized net grand list per capita
- Higher median income
- Lower percentage of population below federal poverty threshold
- Lower percentage of population living in multifamily housing

Additional Considerations

- Building on existing **and planned** infrastructure (water and sewer)
- Other factors as we define them
- We control relative weights of factors

CORE REQUIREMENT #2

Housing Growth Plan

New Requirements and Responsibilities:

Each municipality must develop a local Housing Growth Plan or opt in to a Regional Housing Growth Plan every 5 years

- The Housing Growth Plan must address needs at all income levels, but with specific requirements for meeting the local Affordable Housing Goal Recommendation, including a demonstration of how the municipality will accommodate their affordable housing goal during the period of the Plan
- Must decide to prepare a local housing growth plan or opt in to regional housing growth plan by **July 1, 2027**
- Must report on progress annually

Stick: No longer eligible for an 8-30(g) moratorium w/o plan

Takes the place of 8-30(j) affordable housing plans; PA 25-1 struck this section from CGS.

Carrot: Eligible for additional state grant funds

Housing Growth Plan



Housing Growth Plan Components – Local or Regional

For each municipality:

- Identify specific zones or parcels that may be developed to meet the Affordable Housing Goal through the process of Summary Review, together with the maximum allowed residential density for each;
- Identify projected infrastructure needs that would help the municipality meet their Affordable Housing Goal;
- Identify strategies the municipality has adopted or shall adopt to promote the development of diverse types of housing units;
- Identify strategies the municipality has adopted or shall adopt to improve the accessibility of affordable housing for individuals with an intellectual disability or other developmental disabilities;
- Inventory Developable Land [SECOG currently developing];
- Provide an implementation schedule for the policies, strategies, and actions in the plan;
- Explain how the Plan meets the requirements of § 8-2(b), including furthering the purposes of the federal Fair Housing Act;
- Be consistent with other plans (municipal POCD, regional POCD, state C&D Plan, local water pollution control authority plan)



Questions on the HGP requirement?

Moving on – What are SECOG's initial ideas around ongoing engagement with towns throughout this process?

Housing Growth Plan



Regional Plan Format

- Will be similar to approaches that we have taken for other regional plans
- SECOG Multi-Jurisdictional Hazard Mitigation Plan is a good example
- **Body of the plan** allows for efficiencies in data collection, reporting, synthesis, and ability to discuss common issues / potential approaches, and coordinate across town boundaries where appropriate (e.g. utilities)
- **Local Annexes (aka Chapters) to the plan** are town-specific; discuss local manifestations of issues or data identified in the plan body and sets local action items



Respecting Local Viewpoints

- Allows for local control over plan content (within parameters set by statute)
- Local voices craft action items and implementation strategies for meeting local Affordable Housing Goal
- SECOG workshops all of this with the PZC / town leadership, and public
- Result is a local chapter of the regional plan that the town has ownership of and that reflects local interests

SECOG Engagement Plan



Ongoing Meetings with Planners and CEOs

- **Monthly regional planners meetings (fourth Wednesdays)**
 - Planners are primary liaisons between SECOG and PZCs/towns
 - Regular, standing time when planners can bring questions on process to SECOG staff for discussion and resolution
- **Monthly Allocation Policy Steering Committee (tent. second Wednesdays)**
 - Chief Elected/Executive Officer plus planners
 - Opt-in, but hoping for a core group that can make the commitment to attend regularly and track process throughline
 - Will focus on recommended affordable housing goals first, and transition to being the Regional Growth Plan Steering Committee

SECOG Engagement Plan



Points of Engagement with PZCs/Public

Step #	Step	Timeframe
1	Introduction to our team and bill requirements	Today
2	Local listening session – housing needs and concerns	Fall 2026
3	Development/results of regional housing needs assessment and municipal affordable housing goal recommendations	Late spring / early summer 2027
4	Working session with each PZC on housing growth plan	Sept / Oct 2027
5	Public workshop	Nov / Dec 2027
6	Final presentation of Regional Plan and Local Annex	Late spring / early summer 2028

Plus, ongoing ability to communicate through planner at monthly planners meetings



Questions on SECOG process?



Finally – What incentives does the Act create for baseline compliance and optional additional zoning changes

New Programs and Incentives

Eligible with Housing Growth Plan Alone

OPM Municipal Water Quality Project Loan Program

- For towns with populations under 50,000
- OPM will provide loans for sewer collection and conveyance systems improvements
- Starting July 1, 2028
- Loans can cover up to 100% of project cost
- 20-year term
- 1.5% interest rate

New Programs and Incentives

As currently described in statute, all other programs require HGP plus an additional discretionary zoning action

Eligible with Housing Growth Plan



**Designation as a Transit-Oriented Community
OR
With a CMDA Development District Designation**

New Programs and Incentives

Transit-Oriented Community Designation

- All SECOG municipalities are eligible
- Must adopt a Transit-Oriented District
- Must have set affordable housing set-aside requirements for certain development densities
- And lower barriers for the conversion of any residential or commercial development into middle housing, inclusionary developments, or 100% affordable developments on certain lands

CMDA Development District

- Works with municipality to create a designated Development District in transit-oriented or downtown areas of the municipality
- Planning sessions and zoning audits to examine whether district would allow for additional housing development and zoning code revision technical assistance
- Final designation of Development District via MOA with CMDA

New Programs and Incentives

Eligible with Housing Growth Plan



**Designation as a Transit-Oriented Community OR
With a CMDA Development District**

Housing Growth Grant Program

- Funding for costs related to the construction, improvement, or expansion of public infrastructure associated with the development of new dwellings (water, sewer, roads, pedestrian infrastructure, transit infrastructure)

Increased Funding for School Building Projects

- Local Boards of Education in TOCs that seek reimbursement for school building projects will receive an extra 5 reimbursement percentage points.

New Programs and Incentives

Eligible with Other Specific Zoning Changes

Priority Housing Development Zone

- Similar to Incentive Housing Zone (IHZ)
- Must be 10% of total developable land area
- Must allow for minimum densities subject only to summary review
 - 4 units / acre for single-family detached
 - 6 units / acre for duplexes or townhomes
 - 10 units / acre for multifamily housing



Lower HUE thresholds for achieving 8-30(g) moratorium set at 65 versus 75 pts / 1.75% versus 2% housing stock

By-Right Commercial Conversions

- Adoption of zoning regulations that allow for the conservation of any commercial **building** into a residential development via summary review



DECD Greyfield Revitalization Program priority funding



Questions / Discussion

Thank you!