



PA 25-1 Training: Introduction to the Bill and Proposed SECOG Process



Stonington Jurisdictions



May 20, 2026

AGENDA

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SECOG Staff



Helen Zincavage,
Director of
Regional Planning



Amanda Kennedy,
Executive Director



David Cook,
GIS/Technology
Manager



Phylcia Adams,
Regional Housing
Planner

Municipal Partners



Borough of Stonington



Town of Stonington

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?

Bill Intent

Reduce barriers to housing construction

- Zoning [bill focus]
- Systems that support housing, such as utilities and transportation infrastructure [bill focus]
- Market context [not a bill focus]
- Other non-zoning regulatory barriers, such as building code or similar [not a bill focus]

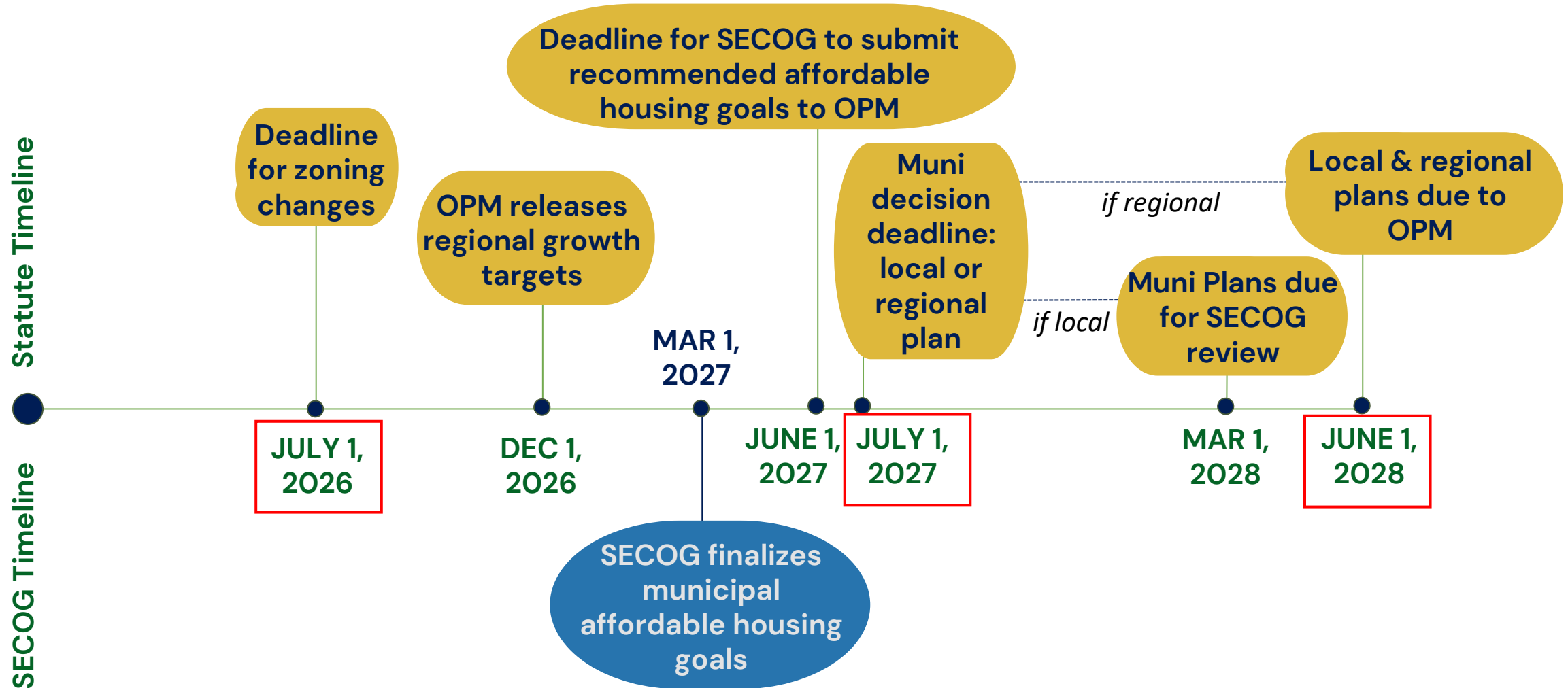
How does the bill help to address barriers?

- New funding sources and incentive programs (described in detail at end of presentation)
- Statewide review of wastewater needs
- New state bodies to support housing policy development

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.

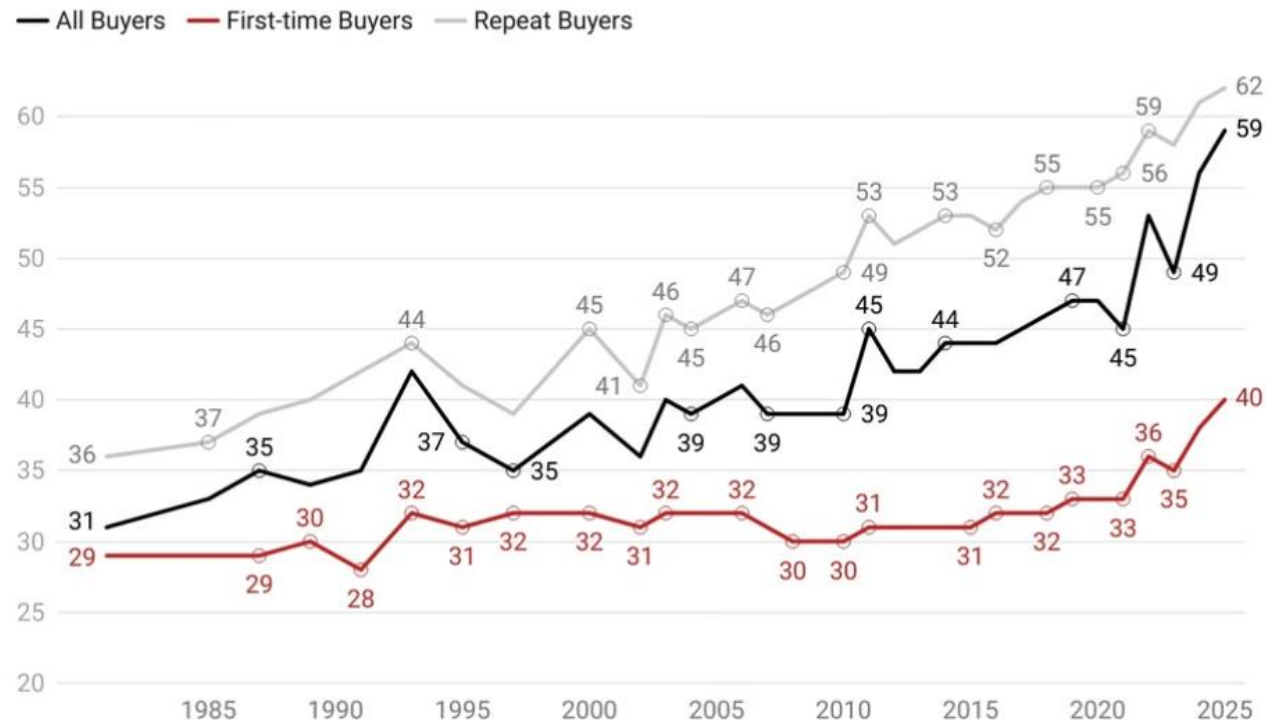


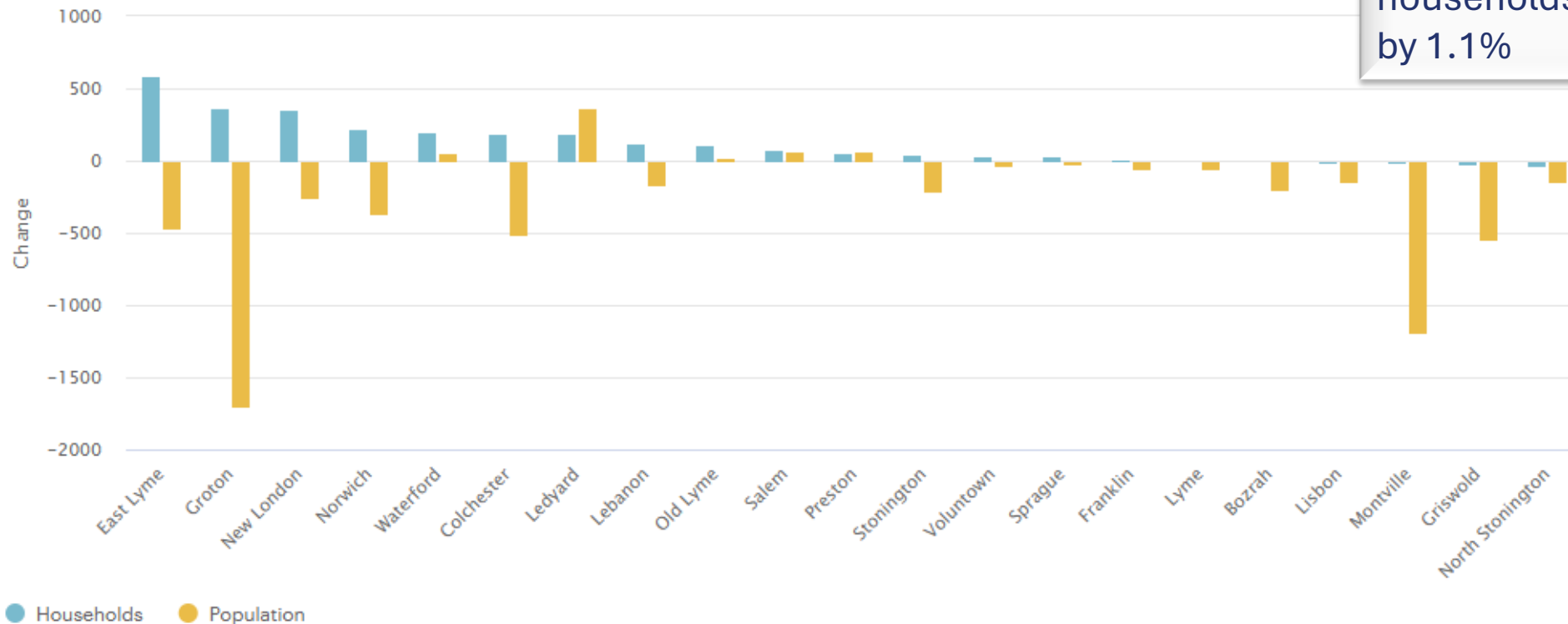
Chart: Realtor.com • Source: National Association of Realtors • Created with Datawrapper



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

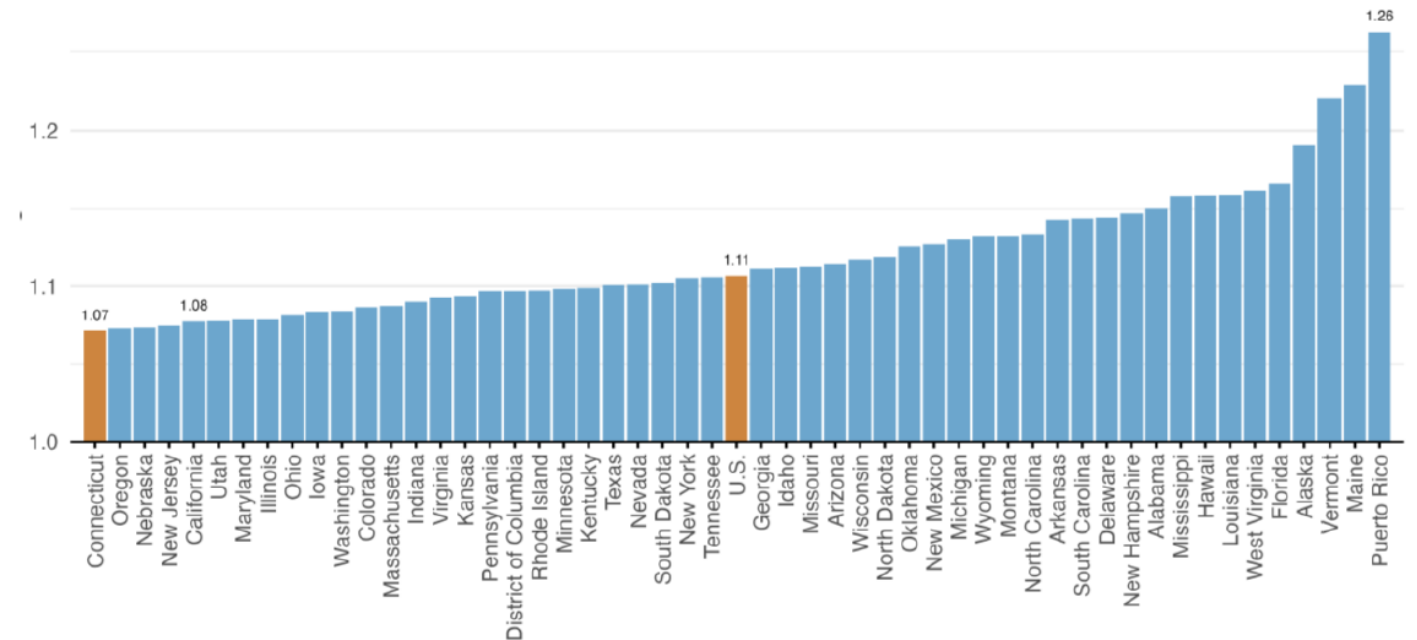
Connecticut Public Radio | By [Abigail Brone](#)
Published January 31, 2025 at 2:28 PM EST



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

Figure 3. Ratio of Housing Units per Household, Nationally, 2023

Source: American Community Survey 1-year data, 2023



The Context – Housing Trends

News

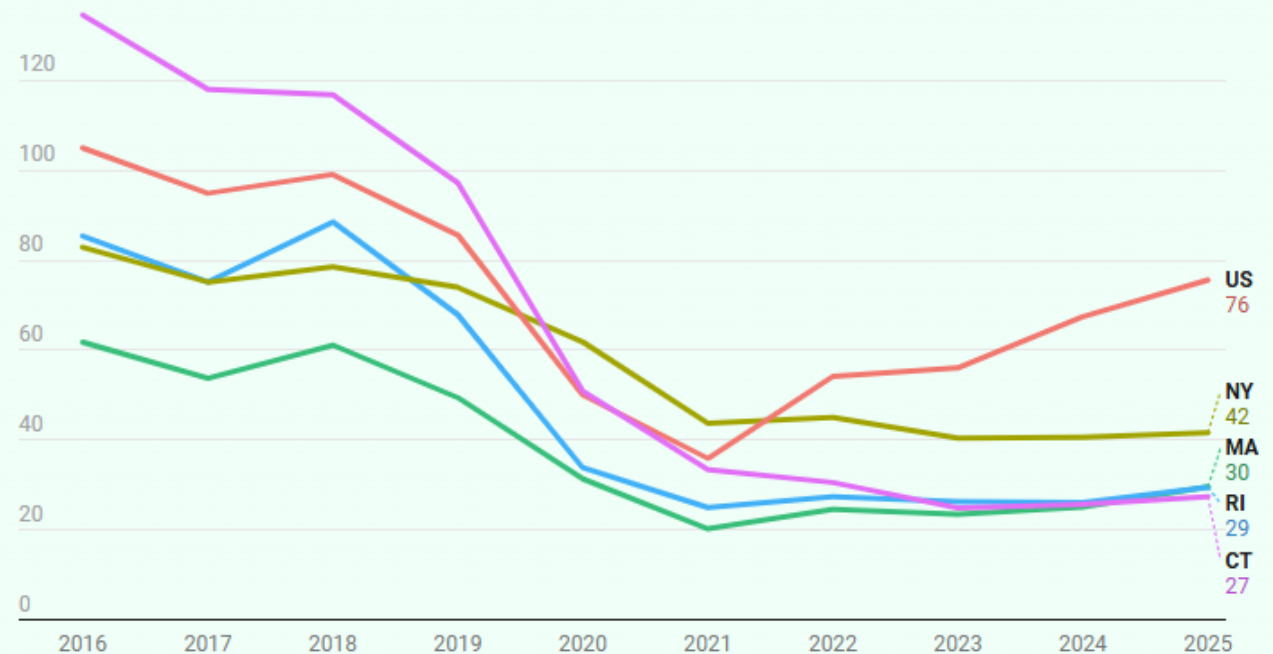
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Connecticut's Active Listing Rate Has Dropped to the Lowest of Any State

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](#)

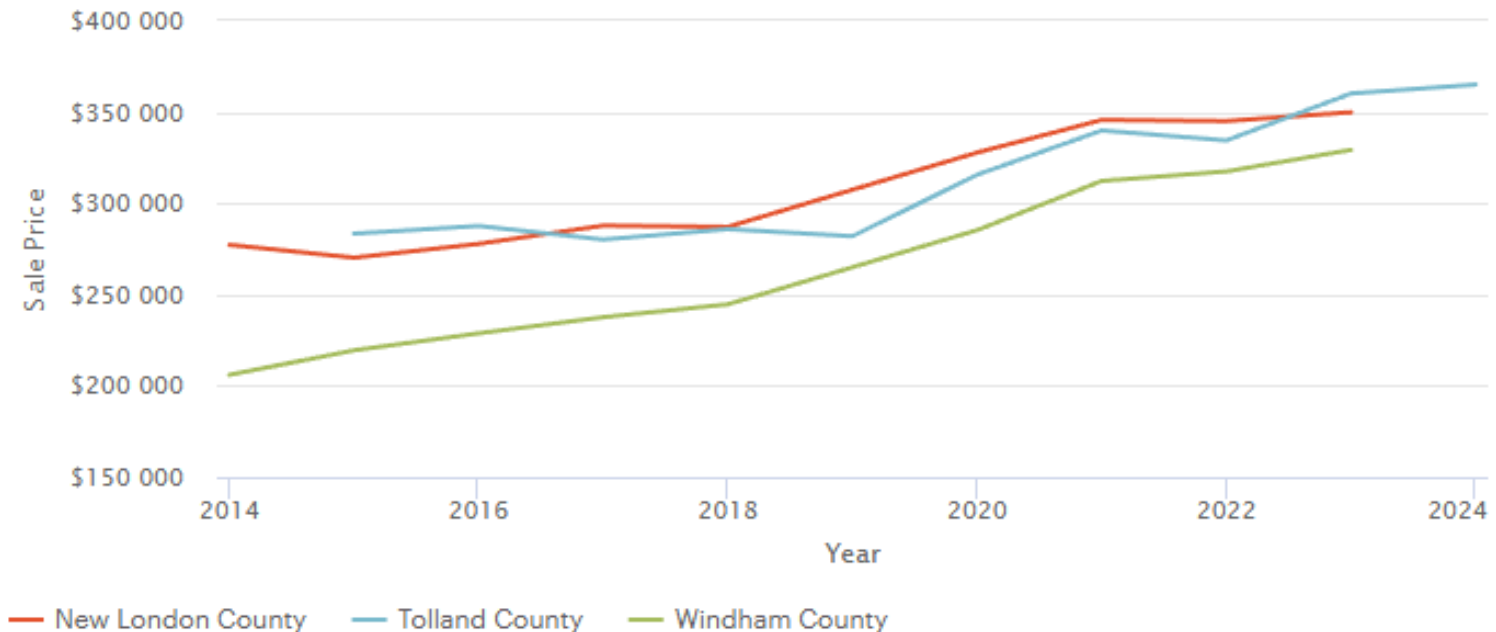
The Context – Housing Trends

Real challenges with affordability in New London County:

- 29,000+ households earn at or below 80% of the county area median income
- Only 14,000 dwellings are available for this population
- Per statute: Affordable means attainable to households at 80% or below Area Median Income (AMI for SECT; \$110,300)
- *...without those households being cost burdened (spending over 30% on housing-related costs)*

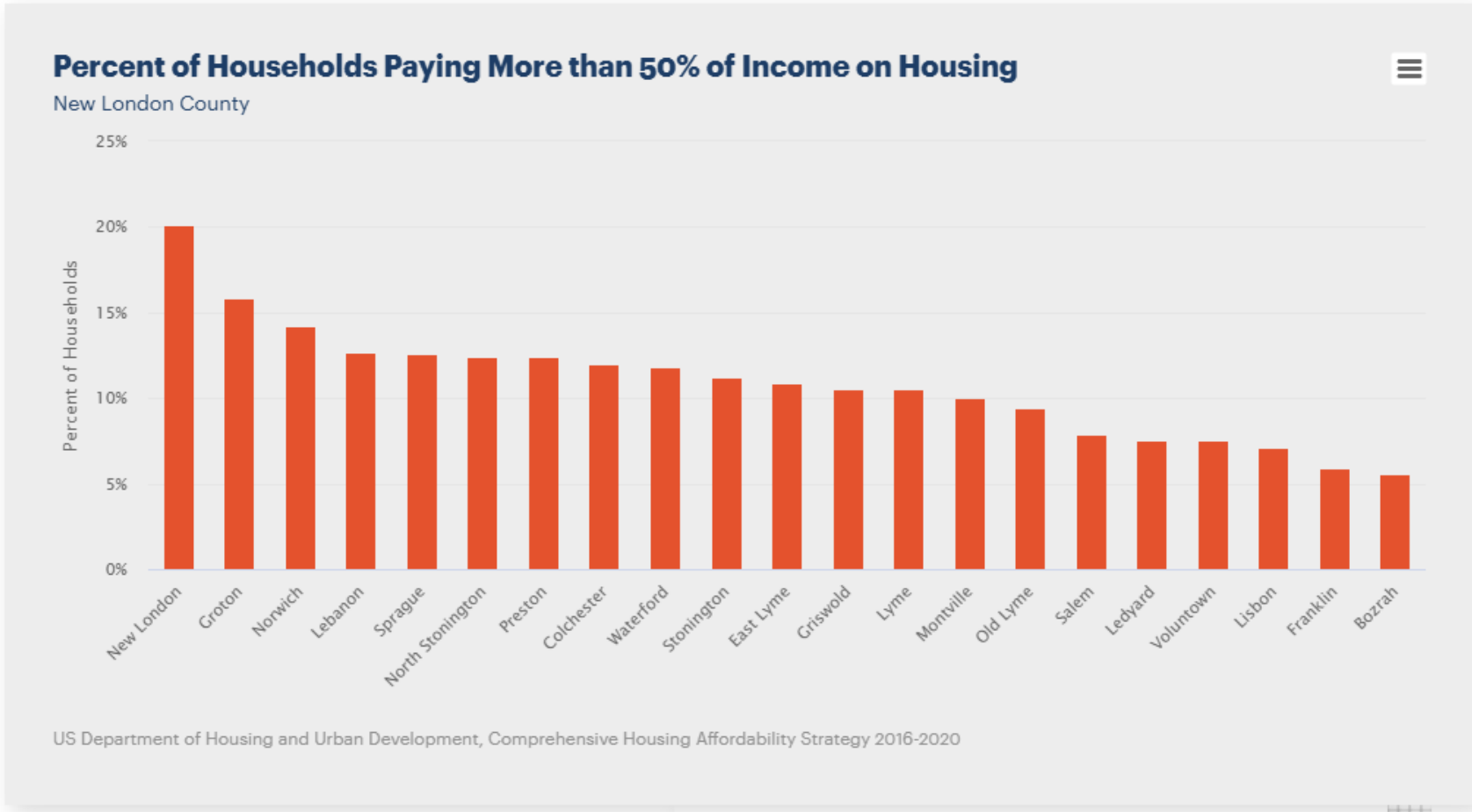
Median Single Family Home Sale Price, Inflation Adjusted

Eastern Connecticut Counties



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

The Context – Housing Trends



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

2021. PA 21-29: An Act Concerning the Zoning Enabling Act

2022. Deadline for first 8-30j affordable housing plans [eliminated by 25-1]

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



2023. PA 23-207: An act establishing a tax abatement for certain conservation easements and addressing housing affordability for residents in the State

May 2025. HB 5002 omnibus housing bill 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, including but not limited to duplex, triplex, perfect six, cottage cluster, townhouses
- 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

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

Notes on Zoning Authority

Paraphrased from “What’s Legally Required” – Michael A. Zizka

Zoning is part of the “Police Power”

- Each citizen has certain rights to be protected from harm by others – government can create these protections through the police power
- “Common law” process by which courts could create protective rights – concepts of preventing “nuisance” impacts

Local authority to zone granted by State

- **CT courts have consistently held that municipalities have only those powers that have been expressly granted by the state legislature**
- Changes required by PA 25-1 are amendments to Connecticut’s zoning enabling act, CGS 8-1 et seq

Note on home rule

- “Despite the common concept of ‘home rule’, a municipal government or board can exercise no more power than the state has allowed”



Questions on zoning changes?



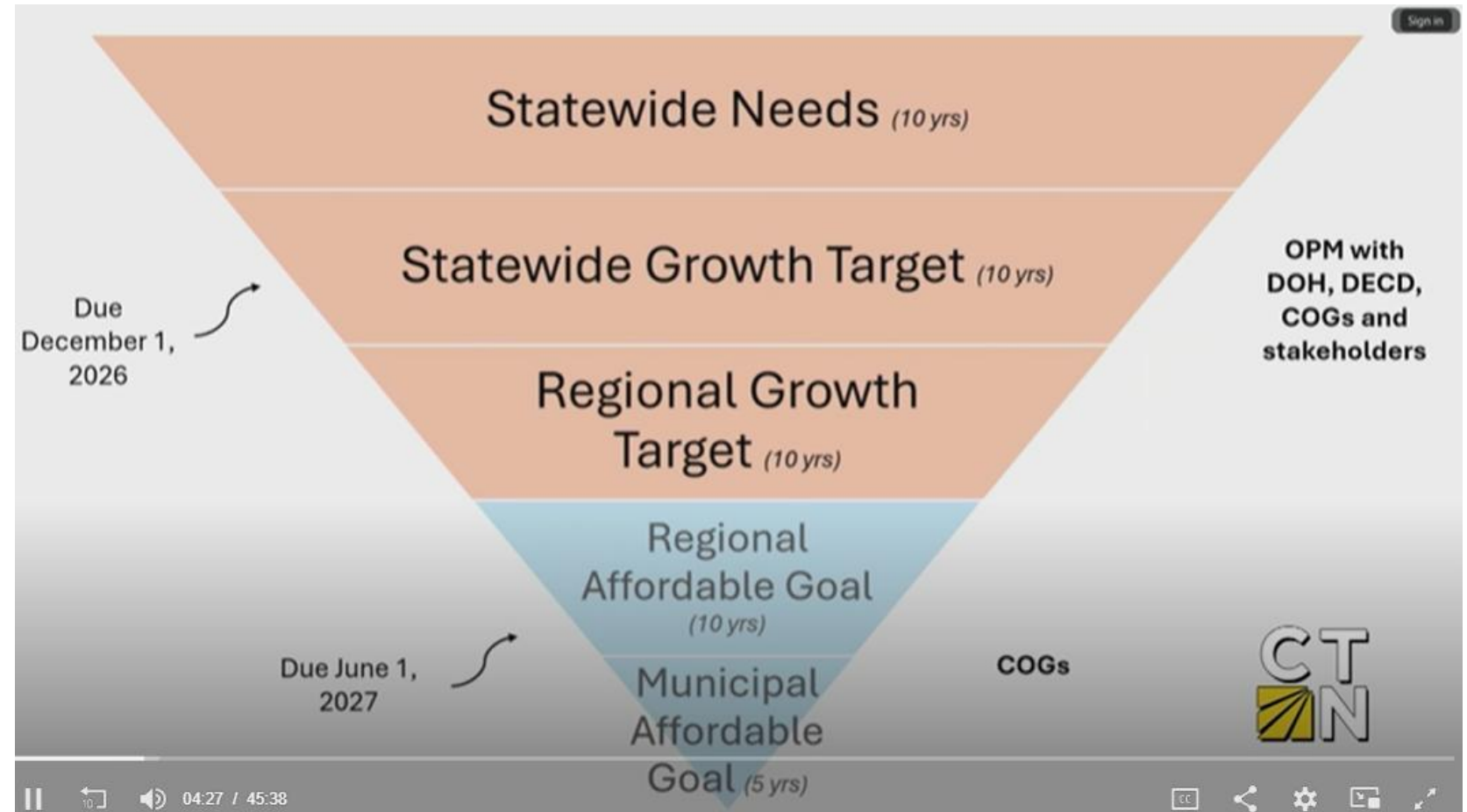
Moving on - What is a Housing Growth Plan and what is the process for developing it?

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

Statewide Housing Needs Assessment

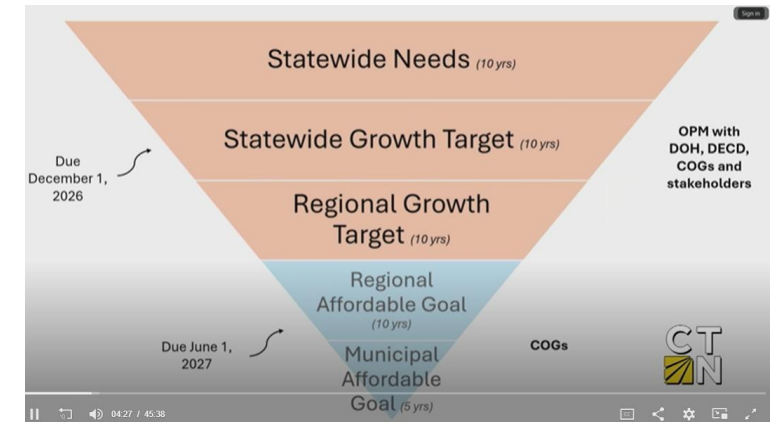
- Broad, all income bands;
- Assess affordability, accessibility, adequacy of housing

Statewide Growth Target

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

Regional Growth Target

- Broad, all income bands; 10-year feasibility



CORE REQUIREMENT #2

Housing Growth Plan



New Requirements and Responsibilities:

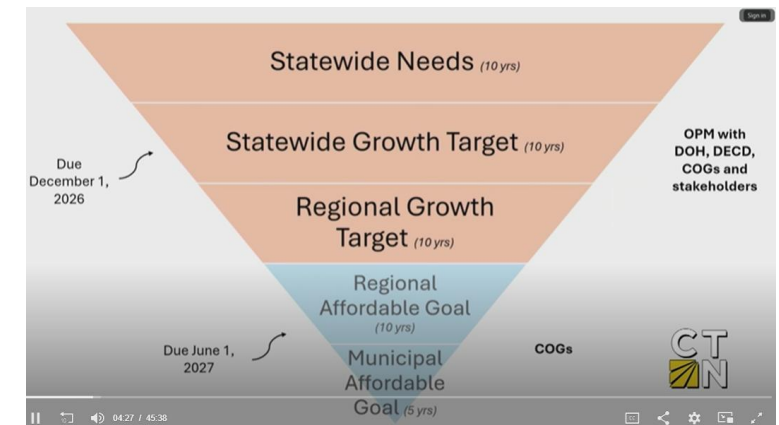
Each COG must develop a regional housing needs assessment that establishes a recommended Affordable Housing Goal for each municipality in the region except for any municipality that is identified to be among the lowest twenty municipalities in Adjusted Equalized Net Grand Lists per Capita, as defined in section 10-261 of the general statutes

Regional Housing Needs Assessment / Affordable Housing Goal

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

Divide Affordable Housing Goal among **eligible** member towns

- Allocation Factors (set in statute)
- 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

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

- Each municipality must adopt a Municipal Housing Growth Plan or opt into 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 meet that 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

Carrot: Eligible for additional state grant funds

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.

Housing Growth Plan



Housing Growth Plan Components – Local or Regional

For each municipality (optional for AENGLC):

- 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)

New Programs and Incentives

Housing Growth Grant Program

- Eligibility requirements still tbd by OPM
- Though will require compliance with Housing Growth Plan process, and statute carves out eligibility for towns with Qualified Transit-Oriented Communities and/or a designated Development District MOA with the Connecticut Municipal Development Authority
- 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)

OPM Municipal Water Quality Project Loan Program

- For towns that have demonstrated steps toward implementing an approved housing growth plan
- 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

Qualifying Transit-Oriented Community

- Establish Transit-Oriented District
- Become eligible for Housing Growth Program funds, increased school construction reimbursement, sewer improvement loans

DECD Greyfield Revitalization Program Expansion

- Priority funding to any municipality that adopts zoning regulations that allow for the conservation of any commercial building into a residential development per summary review

DOH Middle Housing Development Grant Programs

- For municipal housing authorities



Questions on new programs?

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

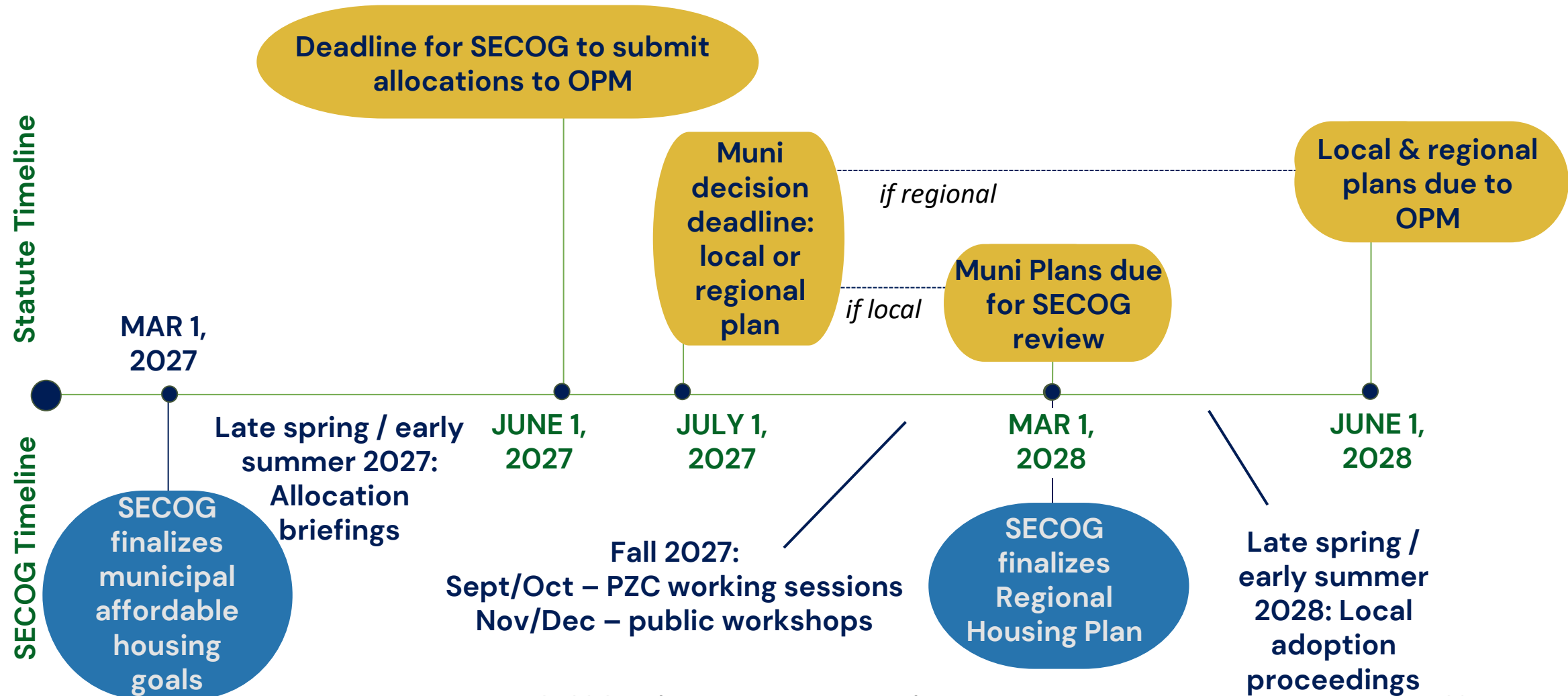


Points of Engagement with PZCs/Public

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

SECOG Engagement Plan





Questions / Discussion

Thank you!