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

Ledyard and North Stonington Land Use Jurisdictions

April 15, 2026

AGENDA

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Municipal Partners

Town of Ledyard

Town of North Stonington

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

What is motivating these new laws and regulation changes?

6:45 PM

The Context – Housing Trends

The Typical First-Time Homebuyer Is Now 40 Years Old, a Record High

BY KEITH GRIFFITH

NOVEMBER 4, 2025

Realtor.com

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.

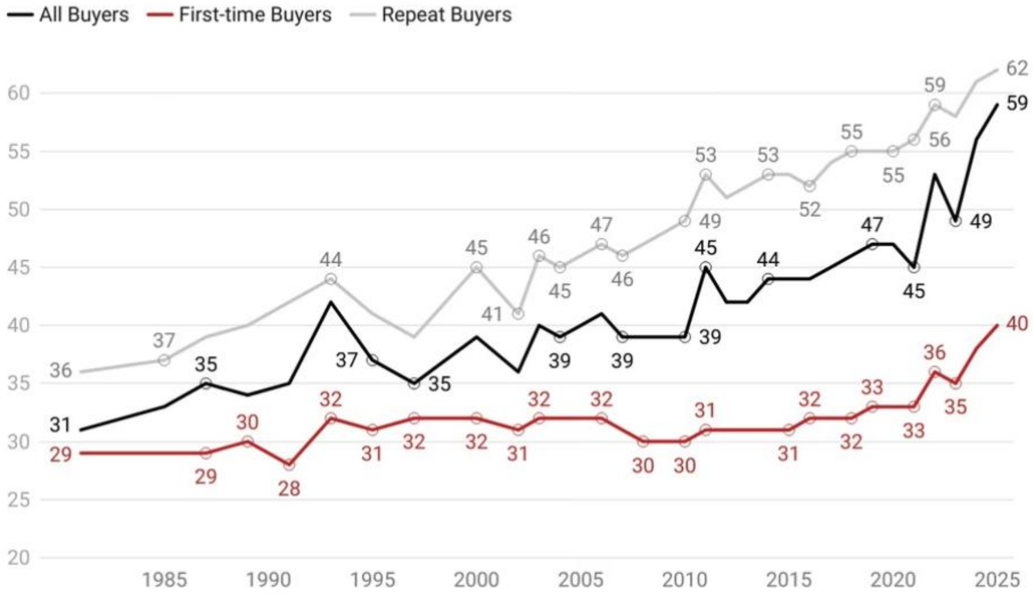


Chart: Realtor.com • Source: National Association of Realtors • Created with Datawrapper

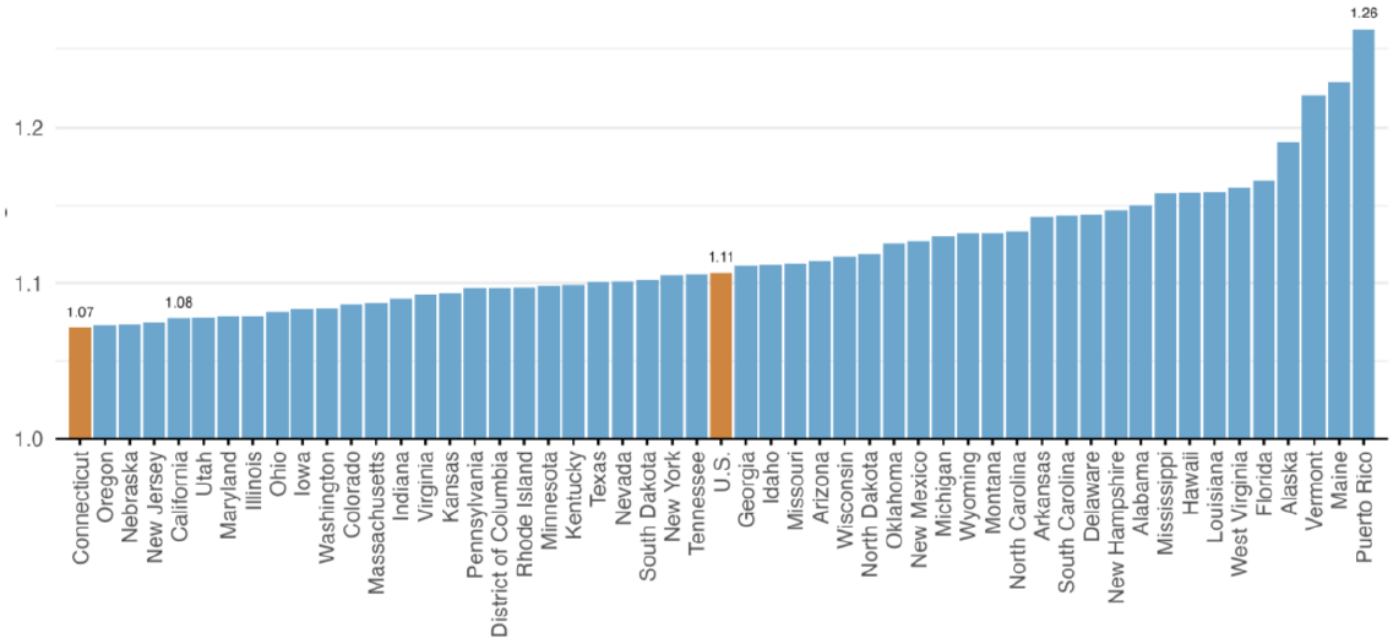
The Context – Housing Trends

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

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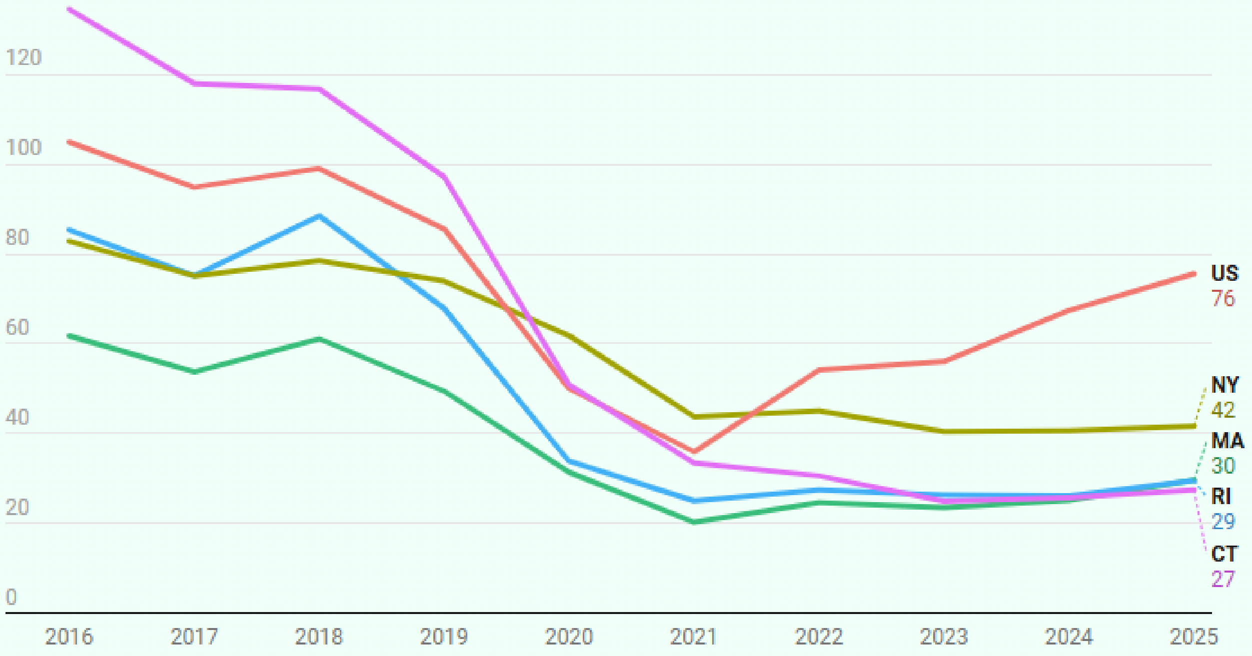
Connecticut's Active Listing Rate Has Dropped to the Lowest of Any State

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

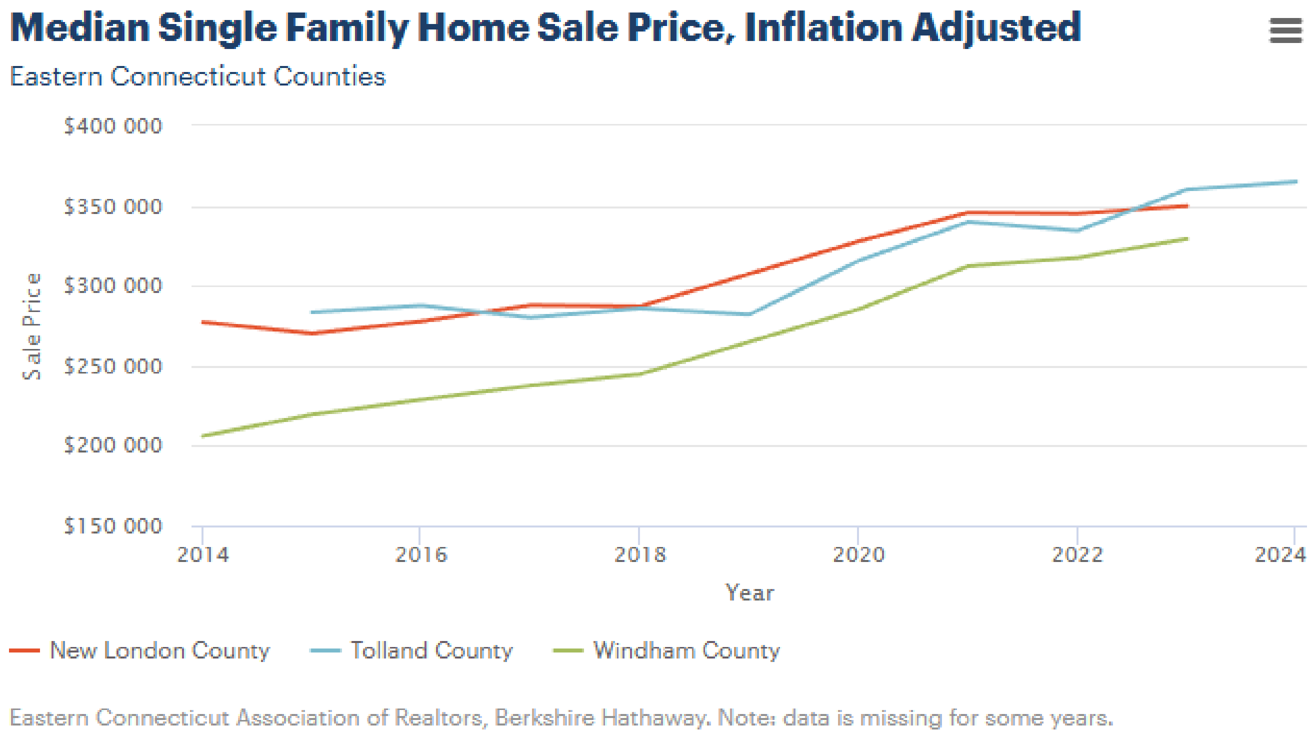


Source: DataHaven analysis of Realtor.com and Census American Community Survey data • Get the data • Created with Datawrapper

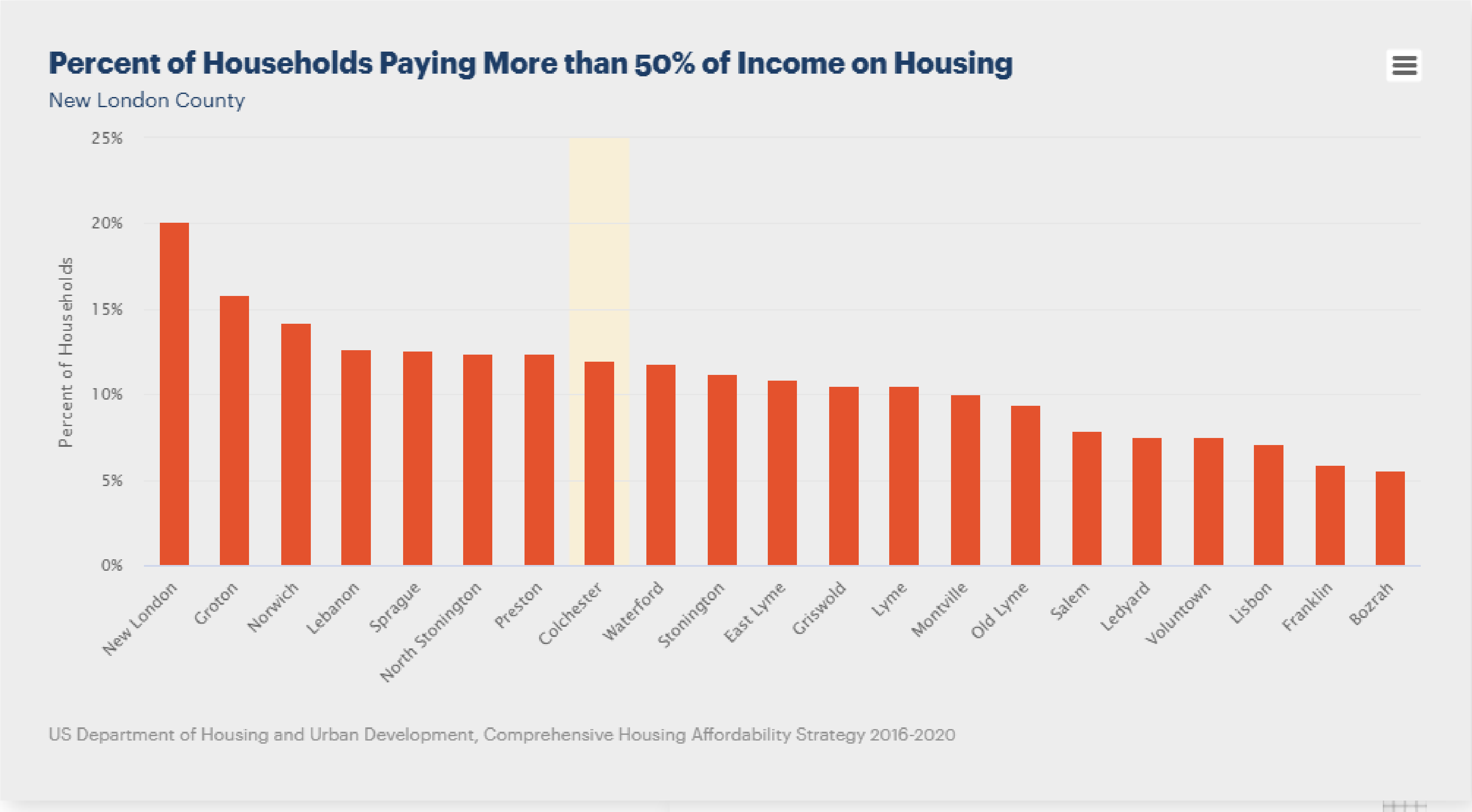
The Context – Housing Trends

Real challenges with affordability:

- 29,000+ households earn at or below 80% of the county area median income
- Only 14,000 dwellings are available for this population
- Since 2010 Eastern CT's population has decreased by 1.5% while the number of households has increased by 1.1%
- The region builds roughly half as many homes annually compared to the early 2000s



The Context – Housing Trends



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

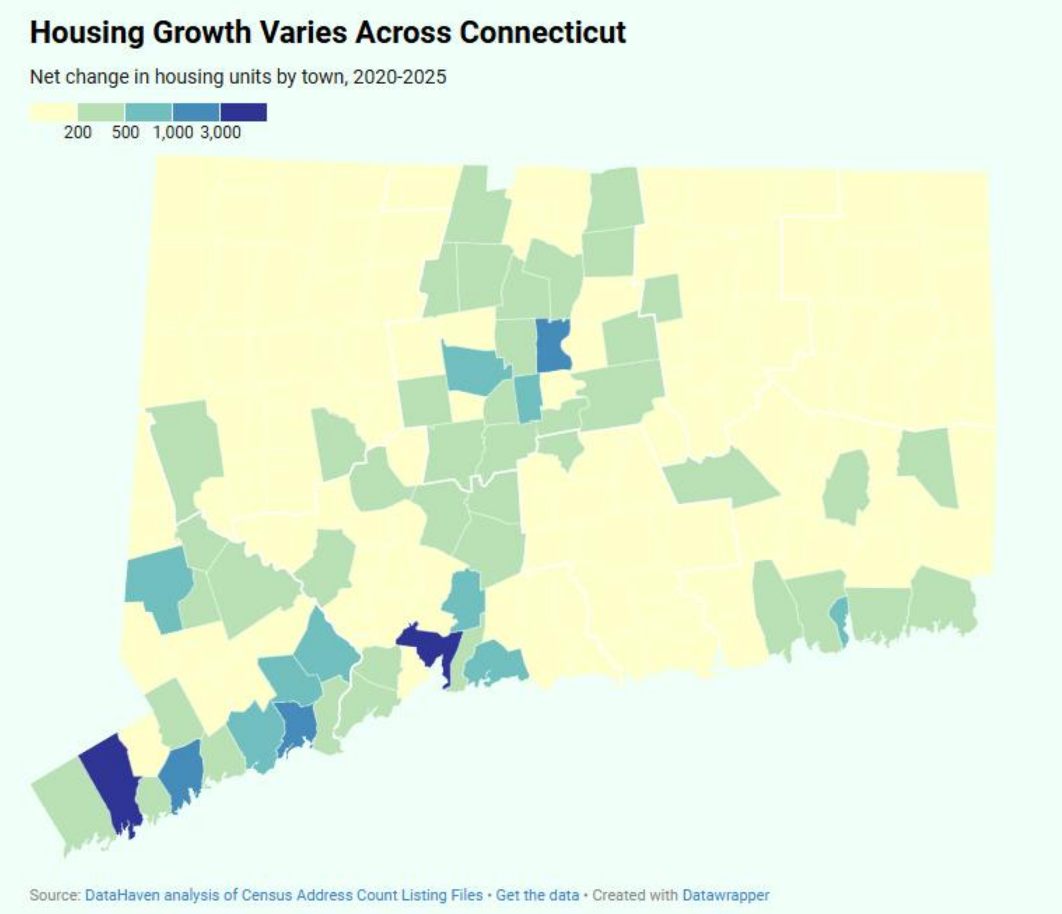
https://rpa.org/work/reports/new-london-county-housing-profile

The Context – Housing Trends

CT leads the nation in new housing permits per capita

WSHU | By Ebong Udoma
Published March 16, 2026 at 7:39 AM EDT

- Builders secured permits for more than 7,000 new units in 2025, up 18% since 2024
- Mostly in the rental / apartment market
- Highest count since mid-2000s



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?

6:55 PM

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
- US Constitution balances state and federal powers; rights not yielded to the federal government remain with states

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
- State legislature grants power to local officials and agencies through laws of general application (CGS) or special acts

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"
- Changes required by PA 25-1 are amendments to Connecticut's zoning enabling act (CGS 8-1 et seq)

Questions on zoning changes?

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

7:05 PM

CORE REQUIREMENT #2
Housing Growth Plan

New Requirements and Responsibilities:

- **The State must prepare housing growth targets for the state and for each COG**
- **Each COG must develop a regional housing needs assessment that establishes a recommended Affordable Housing Goal for each municipality in the region.**
- **Each municipality must adopt a Municipal Housing Growth Plan or opt into a Regional Housing Growth Plan every 5 years.**
- **The Plan adopts an Affordable Housing Goal and demonstrates how the municipality will meet that affordable housing goal during the period of the Plan.**

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

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

Carrot: Eligible for additional state grant funds

Per statute: Affordable means attainable to households at 80% or below Area Median Income (AMI; $110,300)

Housing Growth Plan

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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 – more below];
- 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)

Housing Growth Plan

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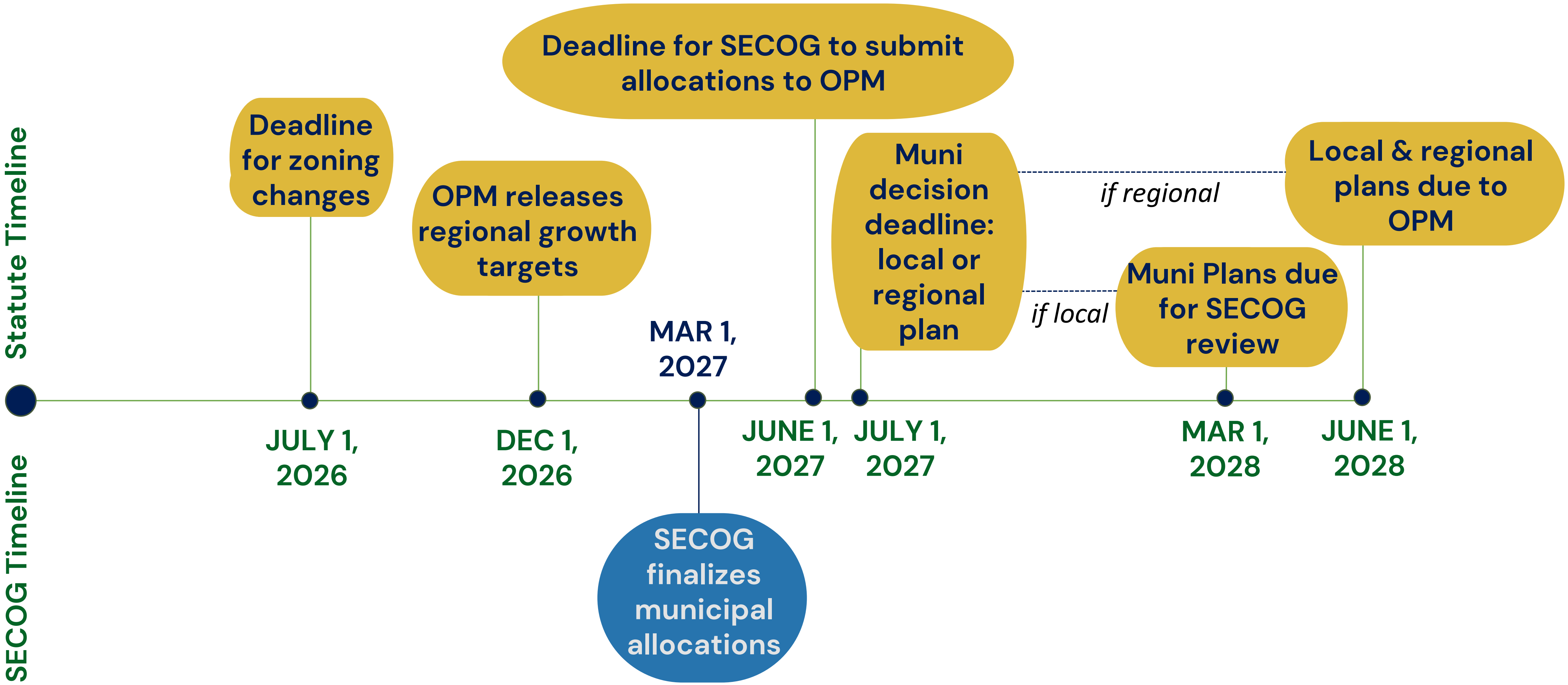
Regional Plan Format

- 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

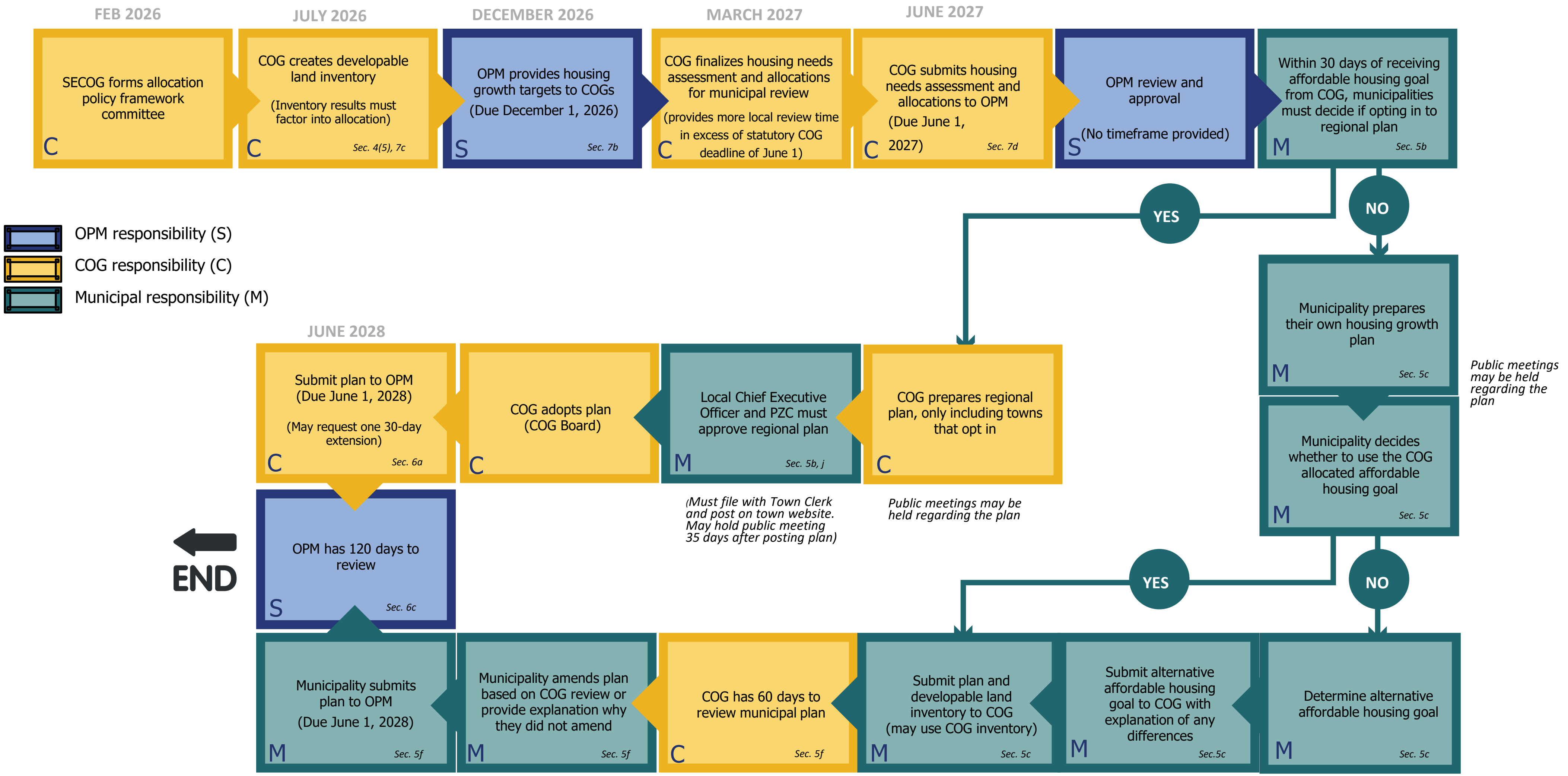
- Allows for local control over plan content (within parameters set by statute)
- Local voices craft action items and implementation strategies for meeting local Affordable Housing Goal
- SECOG workshops all of this with the PZC / town leadership, and public
- Result is a local chapter of the regional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

PA 25-1 Overall Timeline



HOUSING GROWTH PLANS
MILESTONES AND DECISION POINTS

Adapted from CRCOG product; SECOG-specific interpretation and timeline of PA 25-1 decision points and deadlines.



Housing Growth Plan

SECOG

Housing Needs Assessment and Affordable Allocation

Statewide Housing Needs Assessment [state]

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

Statewide Growth Target [state]

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

Regional Growth Target [state]

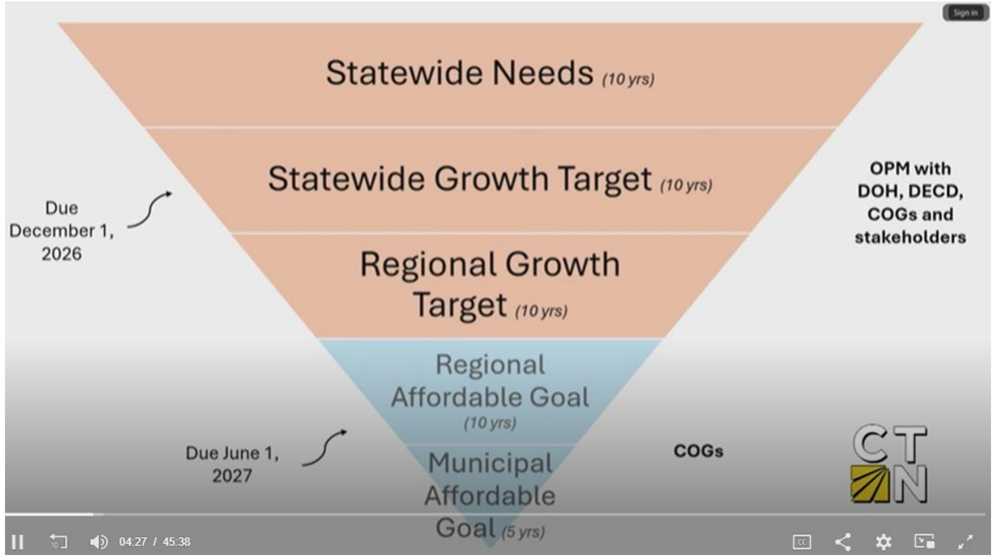
- Broad, all income bands; 10-year feasibility

Regional Affordable Housing Goal [COG]

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

Divide Affordable Housing Goal among member towns [COG]

- Allocation Factors (next slide)
- Adjustment Factors (next slide)
- SECOG Allocation Policy Committee Guidance
- Regional / Local Plans address Municipal Affordable Housing Goal



Municipal Affordable Unit Allocations
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

Questions on Housing Growth Plan Requirements?

Moving on – What support does the bill provide for implementing the Housing Growth 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 statue 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?

7:30 PM

SECOG Engagement Plan

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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 Allocation first, and transition to being the Regional Growth Plan Steering Committee

SECOG Engagement Plan

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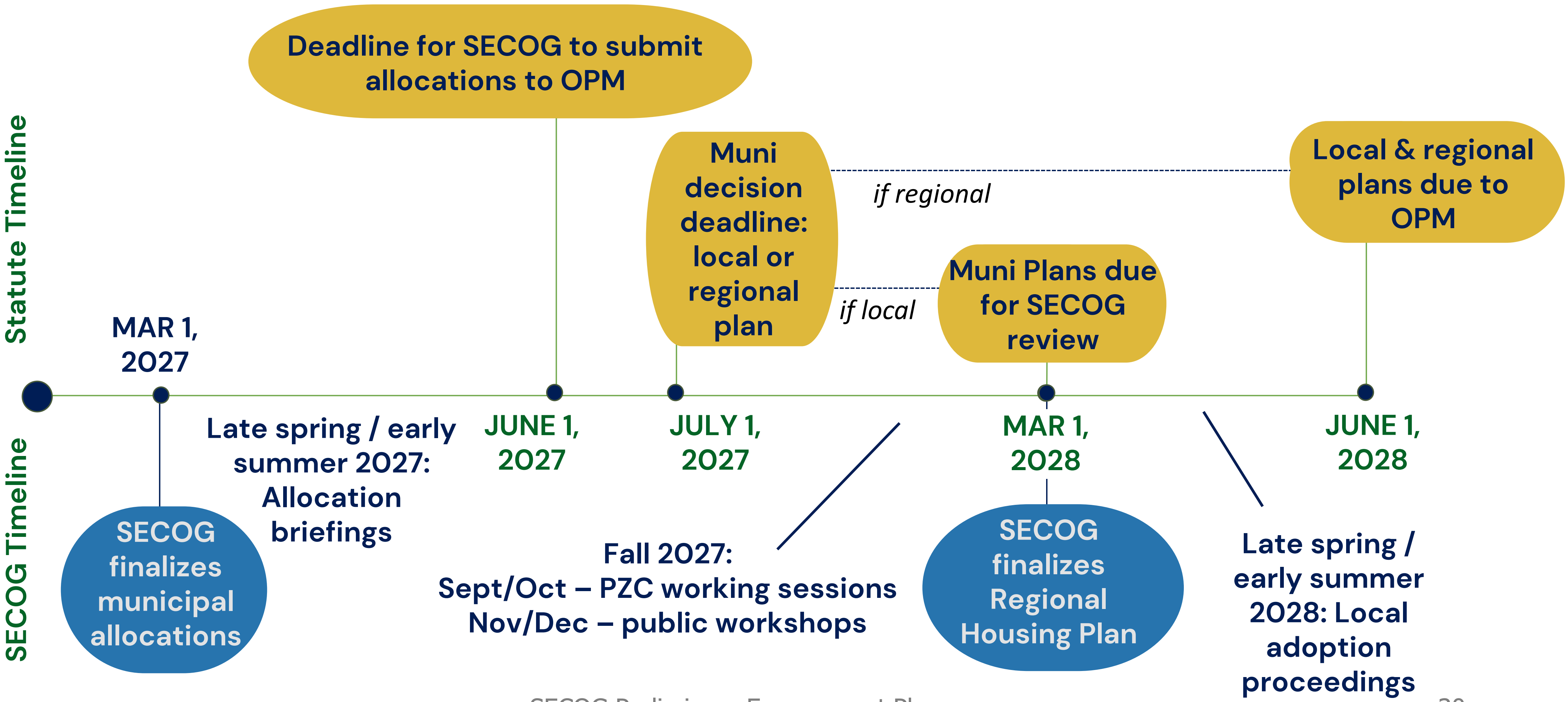
Points of Engagement with PZCs/Public

Step #	Step	Timeframe
1	Introduction to our team and bill requirements	Today
2	Development/results of regional affordable goal and municipal affordable allocations	Late spring / early summer 2027
3	Working session with each PZC on housing growth plan	Sept / Oct 2027
4	Public workshop	Nov / Dec 2027
5	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



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Questions / Discussion

Thank you!

7:40 PM