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

TESTIMONY BEFORE THE HOUSING COMMITTEE
PUBLIC HEARING AGENDA
PARTNERSHIP FOR STRONG COMMUNITIES
FEBRUARY 17, 2025

Representative Felipe, Senator Marx, Representative Scott, Senator Sampson and distinguished members of the Housing Committee, thank you for the opportunity to submit testimony for SB 151, *"An Act Prohibiting Certain Land Use And Zoning Limitations On Housing."* I am Sean Ghio, Policy Director with the Partnership for Strong Communities. We are a statewide nonprofit research, policy and advocacy organization dedicated to ensuring everyone in Connecticut has a safe, stable home that is affordable to them in an equitable community of their choice.

We respectfully request that the committee support SB 151 with an amendment.

SB 151 proposes common sense, evidence-based modifications to statewide zoning laws **to make homeownership more affordable for Connecticut families**, especially young professionals, families with young children, and senior citizens.

In Connecticut, outdated government regulations distort the housing market by mandating the creation of homes that do not fit the demands of our current population. Relaxing zoning restrictions on minimum lot sizes, setback requirements, and home types allow homebuilders flexibility to create more cost-effective homes suited to Connecticut families' needs in all life stages. Smaller, more affordable homes are colloquially referred to as "starter homes" for young professionals and families with young children and "silver homes" for senior citizens. We support a statewide zoning adjustment because smaller homes are needed in every town statewide to allow long-time residents to stay near their community as they age and so the next generation can raise their own families nearby.

Housing affordability is a major concern for most Connecticut families. However, zoning regulations mandating large minimum lot size or single-family home requirements ensure that in many communities, homebuilders only build large, expensive homes. While homebuilders can design and build smaller homes to keep housing prices affordable for the average family, many municipalities forbid the construction of these cost-effective homes by mandating large land lots and standalone single-family homes, artificially increasing the input costs of home construction.

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Zoning reform for affordability allows families, not municipal government officials, to choose the home that best fits their needs while promoting homeownership and housing affordability.

We ask the committee to consider an amendment to Section 1 of the bill, expanding the types of missing middle housing permitted to include duplexes, triplexes, and quadplexes. This would encourage more flexible housing options for different families and would be in line with other nationwide housing reform initiatives as well as support the state's existing initiative to invest $50M in bonding funding for middle housing in smaller municipalities.

ZONING RESTRICTIONS IN CONNECTICUT

- Connecticut has the fourth largest median lot size of any state in the country, meaning that our zoning restrictions are a significant outlier (Song 2025)
- 76% of CT's residential land requires at least 40,000 sq ft for each home (roughly the size of a football field). 50% require double that size, 80,000 sq ft or nearly two acres (National Zoning Atlas 2026)
- 97% of all residential land is zoned for single family detached housing as of right in CT, where only 30% is zoned for duplexes and 3% zoned for triplexes (National Zoning Atlas)

COSTS OF RESTRICTIVE ZONING ON HOMEBUYERS

- Minimum lot zoning requirements force larger homes than the market would opt to build 17.5% of the time in Connecticut, or roughly 1 in every 5 homes (Song)
- Doubling the minimum lot size increases home sale prices by 14%, and rents in the community by 9%. Conversely, reducing or eliminating minimum lot size requirements lowers housing costs and increases housing supply (Song, Kok et. al. 2014, Glaeser and Ward 2009, Gardner 2023)
- Restrictive zoning is also associated with older rental housing stock, meaning that in areas with large minimum lot sizes, owners will rent out their unused home rather than selling it to a new prospective homeowner, reducing homeownership rates in the community (Song)
- A recent national survey found that buyer demand for small lots has continued to increase: in 2009, only 25% of new homes were built on lots of less than 7,000, but by 2022, that proportion had increased to 36% (Gardner)

SIMILAR AFFORDABILITY REFORMS IN OTHER STATES

The concepts of the bill have been raised and passed across the country. Adopting SB 151 would allow Connecticut to join a growing number of states, led by Republicans and Democrats, in adapting state zoning laws to improve housing affordability. In the past year alone (Kahn and Furth 2025):

- Texas cut minimum lot sizes to 3,000 square feet in residential urban areas (2025)
- California, Maine, Oregon, and Rhode Island all legalized duplexes, triplexes, and quads in single family housing zones (2025)
- Oregon, Rhode Island, and Washington loosened regulations to allow for more lot splitting (2025)

Our neighboring New England states, also known for housing affordability constraints, an aging housing stock, and a commitment to protecting their state's natural resources, have been making substantial efforts towards zoning reform for affordability and homeownership:

- Maine prohibited municipalities from establishing or enforcing a minimum lot size requirement greater than 5,000 square feet per dwelling unit and also legalized duplexes, triplexes, and quads anywhere served by water and sewer (2025).[1]
- Vermont legalized duplexes statewide and triplexes/quads anywhere served by water and sewer (Hirschfeld 2023)
- A New Hampshire bill to cap minimum lot sizes passed its state Senate last year (Dewitt 2025)
- A ballot initiative in Massachusetts is underway to cap minimum lot sizes at 5,000 sq ft (Legalize Starter Homes 2026)

We believe Connecticut can be a state that is affordable for all. Our outdated and overly restrictive zoning regulations continue to stand in the way of a more prosperous Connecticut. Loosening zoning restrictions for affordability will lead to smaller homes in areas where residents demand more housing choice and lead to lower housing costs for Connecticut families. We urge you to support SB 151 and allow our zoning regulations to be more responsive to the reality of inflated housing prices.

[1] An Act to Build Housing for Maine Families and Attract Workers to Maine Businesses by Amending the Laws Governing Housing Density, H.P. 1224 – L.D. 1829 (2025).

Respectfully,

Sean Ghio
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