



Affordable Housing: *Land Use Commissioner Training*

January 2026

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Litchfield County, CT

Agenda

- **What is Affordable Housing** and who needs it?
- What does it look like now? Where is it happening in the region?
- What are your Commission's obligations under the State's **Zoning Enabling Act (CGS 8-2)** re: housing diversity
- What is the **Affordable Housing Land Use Appeals Procedure (CGS 8-30g)**?
- Your Commission's obligations Under **Fair Housing Act**
- Summary of **HB 8002** (P&Z related parts)



**Center for
Housing
Opportunity**

Litchfield County, CT

**Facilitating
local responses
to our regional
affordable
housing
challenges**

What we do:

- Provide **day-to-day project management** for **18** affordable housing developments currently underway in **12 towns** driven by local housing organizations.
- Disburse **pre-development seed funding** to local housing organization to assess the viability of new projects and get them through local permitting approvals.
- Assist **13 volunteer-led housing non-profits** to access funding resources, identify new project opportunities, and **engage their community** to build community support.

**Pipeline of
affordable housing
developments:**

**Assisting with
209 rental homes**

21 owner homes

Non-profit	Project name	# units
Barkhamsted Housing Trust	Mallory View	20
Falls Village Housing Trust	River Rd	16
	FVHT Apartments	5
Cornwall Housing Corporation	Millard Brook	20
Kent Affordable Housing	South Common exp.	13
Litchfield Housing Authority	River Bend	8
Morris Housing Authority	Eldridge expansion	8
Salisbury Housing Committee, Inc.	Holley Place	14
	Dresser Woods	20
Sharon Housing Trust	Sharon Homes	6
	Community Center reuse	4
Warren Affordable Housing Corp.	Warren Village	8
Washington Community Housing Trust	Judea Springs	12
Winchester Housing Partners	Batcheller School	35

What is “affordable housing”?

- Costs less than 30% of the household’s income.
- Most challenging for those earning 80% or less of the area median income (AMI) for Litchfield County.
 - Every town has a significant # of households earning under 80% AMI;
- In Northwest Hills COG region we have **18,350 households that earn under 80% of the area median income (AMI)** but only **4,686 housing units** dedicated to remaining affordable to these households.
 - Many of these dedicated affordable units are restricted to seniors or disabled only.



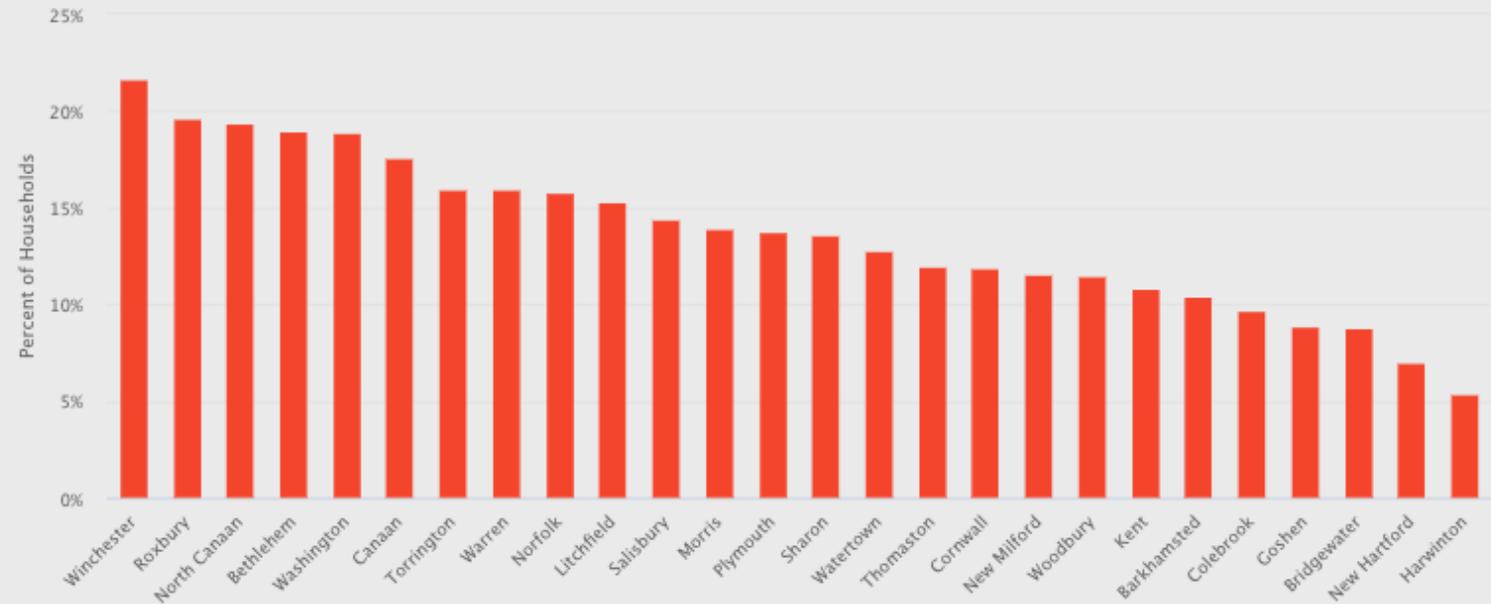
2025	Household Size			
	1 person	2 people	3 people	4 people
80% of AMI	\$65,200	\$74,560	\$83,840	\$93,120

Severely housing cost burdened households in every town

- There are **9,670 households** in Litchfield County that are paying **MORE THAN 50% of their income** on housing costs.
- Another **12,650 households are cost burdened** (paying between 30% and 50% of their income on housing costs)

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

Litchfield County



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

Starter home prices are a thing of the past

“Starter home” prices essentially don’t exist in most towns.

A household making 80% of the area median income could reasonably afford a home priced at \$250,000.

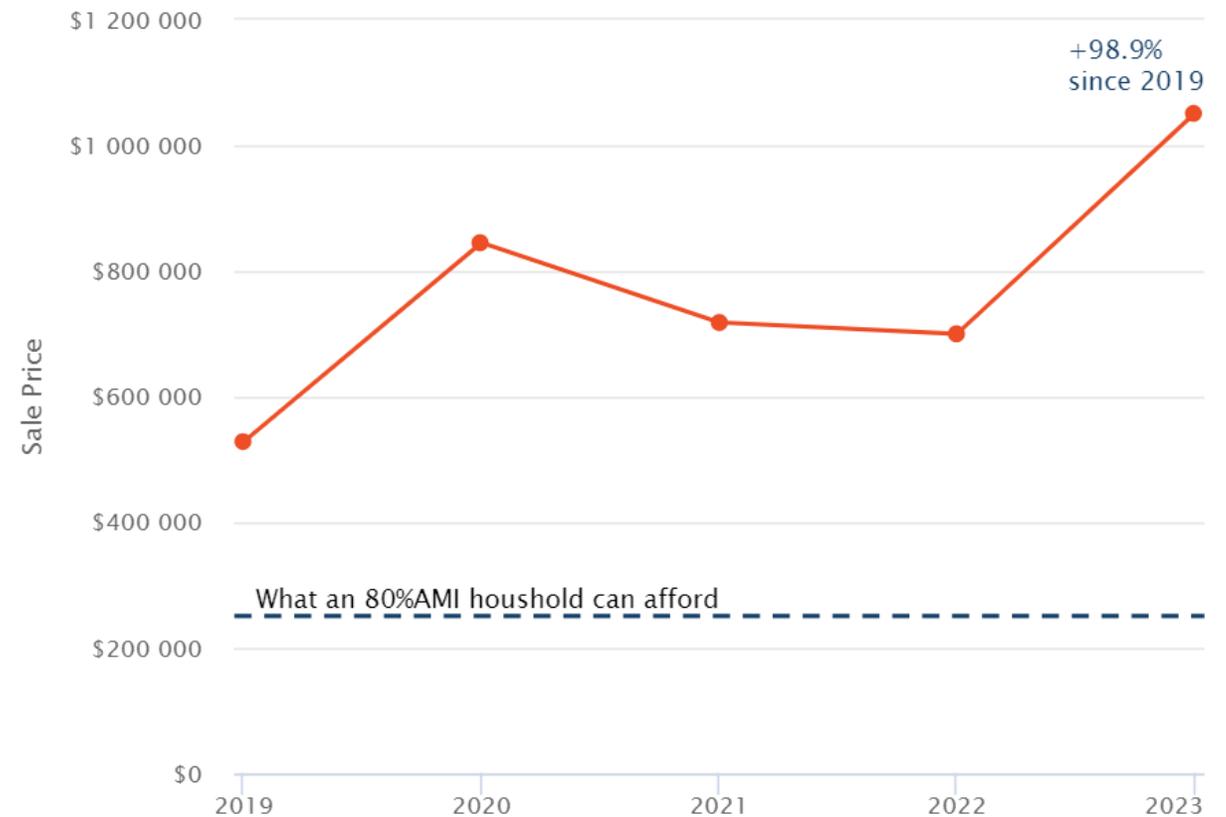
In Washington, CT and most other LC towns, the gap between affordability and sales prices has grown dramatically over the last 5 years.

Incomes have not kept pace with housing costs.

Can’t build a home now for \$250,000.

Median Sale Price, 2019-2023

Washington



Much of our “workforce” can’t afford to live here

Average annual wage for jobs in all sectors would qualify that worker to live in affordable housing.

Jobs and Wages in Litchfield County

Six largest sectors, 2022

Industry	Litchfield Co. Total Jobs	Litchfield Co. Avg. Annual Wage
All Industries	60,824	\$57,869
Health Care & Social Assistance	10,027	\$55,342
Manufacturing	8,556	\$70,159
Retail Trade	8,105	\$40,438
Government	7,580	\$65,515
Construction	3,545	\$77,435
Administration and Support, and Waste Management and Remediation Services	2,744	\$47,719

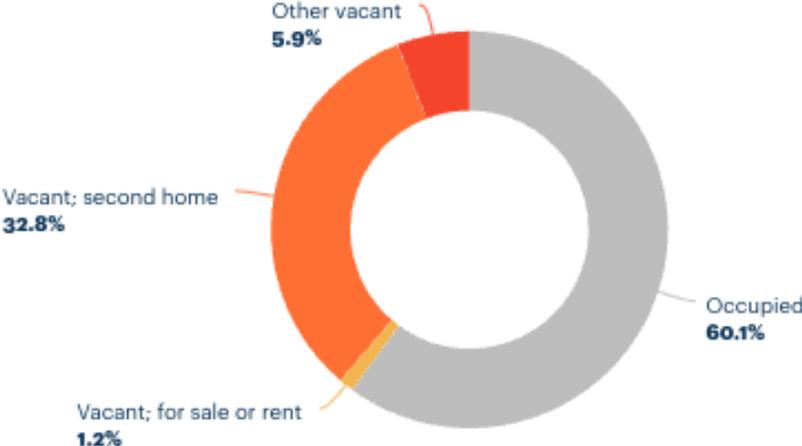
Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2022; via Connecticut Department of Labor

Income limit for a single person at 80% AMI (2024)= \$65,200

In many towns, our **workforce is competing with second homeowners** for the same limited housing options.

Occupied, Vacant, and Second Homes

Cornwall



American Community Survey 2018-2022

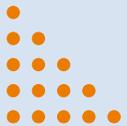
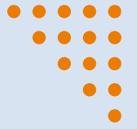
Table 25: In-Demand Occupations Projected for 2020 to 2030 for NWCT

Occupation Title (Below \$50,000 Annual Wage)	Annual Total Openings	2022 Hourly Wage	2022 Annual Wage
Construction Laborers	268	23.38	48,630
Social and Human Service Assistants	206	21.08	43,854
Office Clerks, General	496	19.61	40,792
Landscaping and Groundskeeping Workers	435	19.40	40,361
Customer Service Representatives	432	18.99	39,491
Nursing Assistants	328	18.85	39,199
Cooks, Restaurant	319	18.49	38,453
Teaching Assistants, Except Postsecondary	314	--	37,938
Stockers and Order Fillers	684	18.21	37,874
Laborers and Freight, Stock, and Material Movers, Hand	488	17.56	36,519
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	458	16.81	34,967
Home Health and Personal Care Aides	1,109	16.79	34,935
Preschool Teachers, Except Special Education	121	15.18	31,567
Hairdressers, Hairstylists, and Cosmetologists	129	15.17	31,545
Food Preparation Workers	425	15.15	31,523
Childcare Workers	246	14.97	31,129
Dishwashers	129	14.75	30,692
Retail Salespersons	951	14.75	30,676
Waiters and Waitresses	678	14.64	30,447
Fast Food and Counter Workers	1,180	14.64	30,436
Cashiers	1,130	14.37	29,895

There were 57 jobs forecast as “high demand” for 2020-2030 in NWCT.

Thirty-five (35) or 61% were in occupational areas where salaries were below a \$50,000 threshold.

What was Affordable Housing?



What is Affordable Housing Now?



Litchfield County Examples

Bonney Brook – 10 units affordable
senior housing (Cornwall, CT)





Kugeman Village- 18 units affordable family housing (Cornwall, CT)



Affordable home ownership homes (Cornwall, CT)



Salisbury, CT



Kent, CT



Norfolk, CT



Kent, CT



What Does Affordable Housing look like?
www.nwcthousing.org



What are my responsibilities
as a “land use”
commissioner?

The Zoning Enabling Act (§ 8-2) and Housing Diversity

Zoning regulations shall:

- “encourage the development of housing opportunities, **including opportunities for multifamily dwellings**, ... for all residents of the municipality and the planning region in which the municipality is located.”
- “promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households.”

Zoning regulations shall not:

- Establish a minimum floor area for dwellings greater than that contained in building, housing or other codes.
- Place a numerical or percentage cap on the number of mixed use or multi-family dwellings in a town.

The Zoning Enabling Act (§ 8-2)

What Can't be Considered in Land Use Decisions?

Local land use decisions should not be made based upon:

- Consideration of the **financial viability** of a proposal.
- Consideration of a proposal's projected number of school children, **effect on the town's education budget**, or impacts on property taxes.
- A proposal's **perceived inconsistency with the "district's character"** unless such character is expressly articulated in such regulations by clear and explicit physical standards for site work and structures, or (B) the immutable characteristics, source of income or income level of any applicant or end user, other than age or disability whenever age-restricted or disability-restricted housing may be permitted.



Zoning to Promote Housing Choice and Economic Diversity

How can municipal land use officials do this?

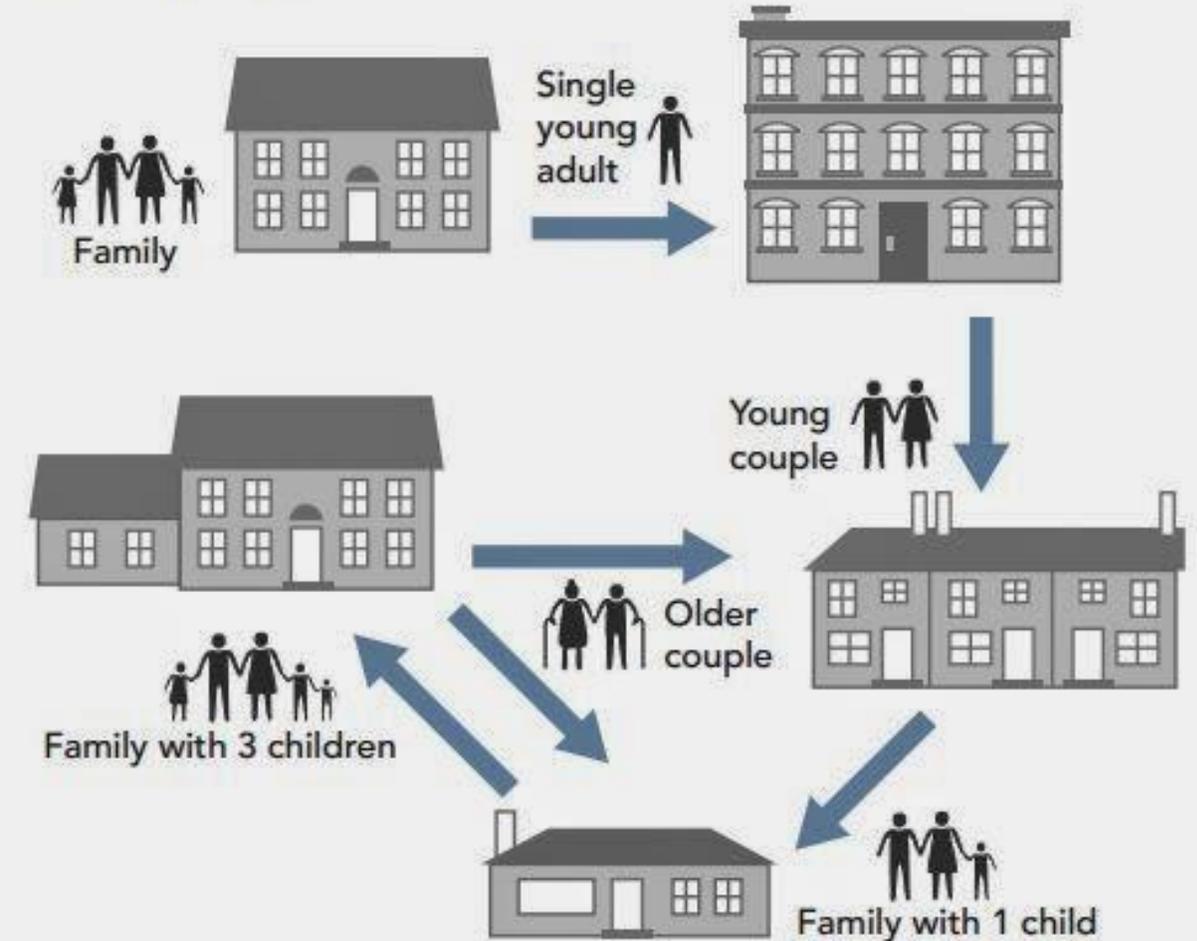
Review your plans & regulations regulations (or the zoning analysis in your housing plan):

Do your regs “promote housing choice and economic diversity”?

Is there room for improvement? Do you have a regulation intended for this but no one is using it? (revisit)

Do you have a “missing middle”?

HOUSING LIFE CYCLE





Examples from Litchfield Co. towns – Missing Middle

1. Enable 2-4 units in one structure (new and conversions)

- Enable 2-4 housing units - “gentle density” “middle housing”
- Consider appropriate locations (such as in village center areas)
- **Barkhamsted, Canaan, Kent, Litchfield, Norfolk, Winchester**- *allow new 2-family in certain zones- most by SP*
- Many towns only allow conversion to multi-family of older homes/buildings

2. Encourage adaptive reuse of larger buildings (schools, churches, barns, mill buildings)

- **Winchester** “Industrial Heritage Reuse” regulation
- Some towns do this through their “affordable housing” regulations





Examples from Litchfield Co. towns- Overlay zones

1. Multi-family Housing Overlay district (*Salisbury, CT*)

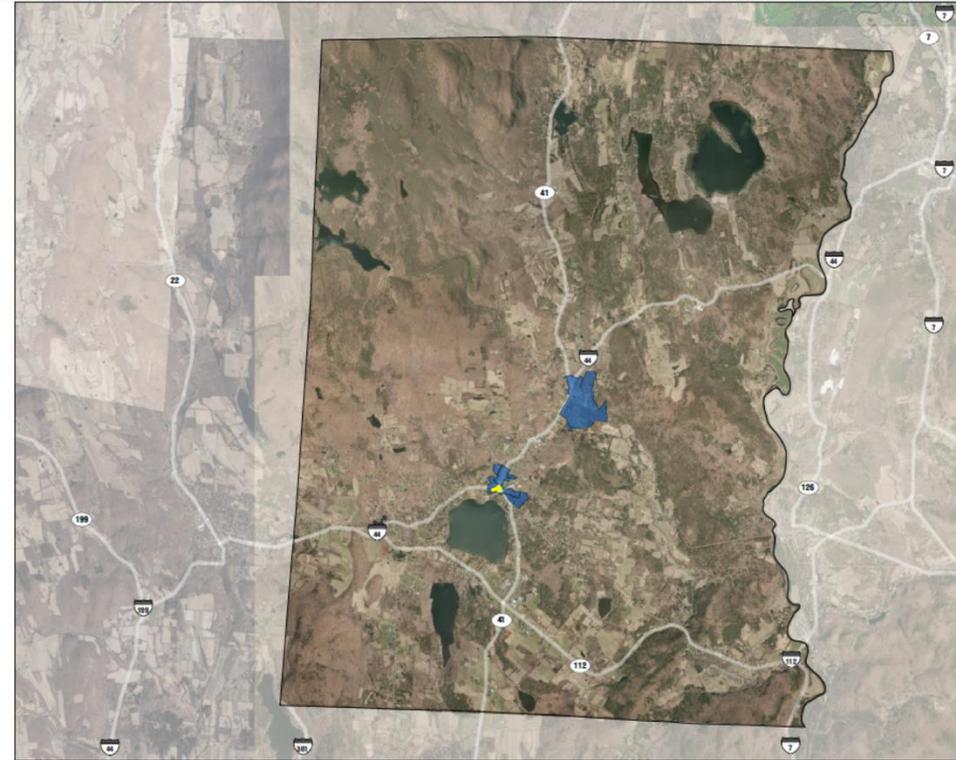
- Introduce uses such as multi-family housing and/or mixed use within specific zoning districts or by means of an overlay zone
- Allow more density; especially on town water/sewer and/or in village center areas
- Reduce parking requirements and/or introduce shared parking for mixed use projects

2. Village Mixed Use & Village Housing Overlay Zone (*Kent, CT*)

- The purpose is to enable the development of housing, including affordable housing units, within a portion of the Kent village area.
- Max density of 4 u/a; minimum density of 3 u/a
- At least 20% of units must be affordable

3. Incentive Housing Zones (*Barkhamsted, Canaan, Sharon, Torrington*)

- Proactive local approach- control over location, design, max. density
- Minimum required densities: 6 u/a single family, 10 u/a duplex, 20 u/a multi-family OR waiver if 100% affordable (calculation only includes “buildable area”)
- By-right with site plan review



MFH Overlay
Pocket Square Overlay

SALISBURY ZONING REVISIONS



Examples from Litchfield Co. towns

1. **“Town or Non-profit sponsored affordable housing”** *Colebrook, Cornwall, Kent, Litchfield, Salisbury, Sharon, Norfolk, Warren, Washington, Winchester*
 - Allow additional density to create affordable housing
 - Only if project is sponsored by town or non-profit
 - Make it as flexible as possible
2. **Utilizing 8-30g**

In LC, 8-30g is typically used by local non-profits- mostly “friendly” 8-30gs

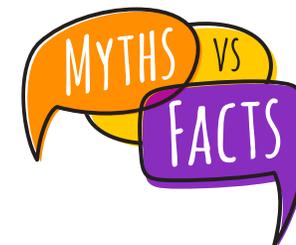
 - Recent examples: **Litchfield** “Residential Housing Opportunity/Workforce” (RHOW)
 - **Litchfield Housing Trust, Washington Community Housing Trust**





What is 8-30g?!

- Enacted in 1990- the CT **Affordable Housing Land Use Appeals Act** (Section 8-30g)
- If at least **10% of a town's housing stock** is not affordable, developers can propose an amendment to the town's zoning regulations that would allow their development.
 - at least **30% of the proposed units must be affordable**
- If the local zoning commission denies a permit to this development, the developer can appeal.
- The **burden of proof** that the development would significantly threaten public health, safety, (or other matters) is on the local zoning commission.
- Applicant must submit an 8-30g compliant **Housing Affordability Plan**- including affordability term & entity responsible for administration and compliance.
- Many examples of “friendly” 8-30g developments



- **There is no mandate-** Towns are not required to have 10% of their housing units affordable. Ten percent sets the threshold for exemption from the statute.
- Affordable homes aren't just new construction.
- Section 8-30g only applies to zoning regulations.



What is the Affordable Housing Appeals **LIST**?

State Dept. of Housing keeps a list:

- Updated each year

2024 Affordable Housing Appeals list - Non-Exempt Municipalities							
Town	2020 Census	2024 Gov Assisted	2024 Tenant Rental Assistance	2024 Single Family CHFA/ USDA Mortgages	2024 Deed Restricted Units	2024 Total Assisted Units	2024 Percent Affordable
Roxbury	1,163	19	0	4	0	23	1.98%
Salem	1,719	0	2	25	0	27	1.57%
Salisbury	2,519	24	1	1	14	40	1.59%
Scotland	650	0	0	23	0	23	3.54%
Seymour	7,112	262	32	109	0	403	5.67%
Sharon	1,724	32	1	3	0	36	2.09%
Shelton	17,174	432	87	135	82	736	4.29%

The list is NOT a state determination that 10% of housing stock as affordable is a sufficient supply, nor is it a measure of local need.

What does an 8-30g project look like?



- **8 Ownership Homes**
- All ADA Compliant
- 1654 square feet
 - 3 bedrooms
 - 2 full bathrooms
 - Mudroom/Laundry
 - Front porches & back patios
- **Protected Open Space with Conservation Restrictions**
- Private Development
- Solar



Litchfield Housing Trust, inc.



Opening doors for families. Strengthening our community.



HOME ABOUT US CONTACT US LITCHFIELD HOUSING TRUST, INC. APPLY FOR HOUSING

BUILDING FOR FUTURE GENERATIONS

Together, we are working to maintain a viable, diverse community for future generations to call home.



Vincent Farm (friendly 8-30g)

Fair Housing

Fair Housing is the sale/rental of housing free of discriminatory practices or policies. Fair Housing rules apply to all homes in your town whether they are affordable or not.

Housing discrimination is illegal in Connecticut. Specifically, it is against the law to deny anyone housing because of their:

- Race
- Color
- National origin
- Sex (gender)
- Religion
- **Children or family status**
- Disability (mental or physical)
- Marital status
- Age (except minors)
- Sexual orientation
- Gender identity or expression
- **Legal source of income**
- Veteran status

In Connecticut, housing vouchers are considered a “lawful source of income,” making it illegal to refuse to rent to a person because they have a housing voucher.



Fair Housing

What is my role as a land use commissioner?

Affirmatively Furthering Fair Housing

- All municipalities in Connecticut are required to **take actions to identify and remove impediments** to fair housing.
- Many people in the protected classes are disproportionately lower-income making a **lack of affordable housing options a core impediment** to fair housing choice.

Municipal policies that limit where people can live or who benefits from programs:

- Limits on unrelated people residing together.
- Occupancy limits.
- Zones that only permit elderly housing.
- Limits on who can live in a jurisdiction's affordable housing—for example a **preference for local applicants**, municipal employees or other groups that may be disproportionately comprised of certain groups like non-Hispanic Whites or people without disabilities would prevent many people of color from moving into the affordable housing.
- Lack of affirmative marketing to people in the protected classes leading to a jurisdiction's public housing or housing subsidy population that does not reflect the racial and ethnic composition of the region.



Fair Housing

Impediments to Fair Housing



More questions?

Call the Connecticut Fair Housing Center at
860-247-4400

Their mission is to ensure that all people have equal access to housing opportunities in Connecticut, free from discrimination.

Municipal policies that limit affordable housing development:

1. Zoning and land use rules requiring large lots or imposing requirements on multifamily housing that are different from those for single-family housing.
2. Town plans that do not foresee or allow for the creation of affordable housing in response to a local and regional housing need.
3. Accommodating community opposition to affordable housing based on unsubstantiated fears about loss of “town character,” increased school costs, falling market value, crime, or racial integration.



HB 8002 “An Act Concerning Housing Growth”

4 main “buckets”

1. **Planning**- Housing Growth Plans
2. **Zoning**- required changes
3. Transit Oriented Development
4. Fair Rent Commissions
 - Only towns of 15,000 +



- Each municipality, *except for a municipality that has elected to comply with a regional housing growth plan*, shall prepare and adopt a municipal housing growth plan
- Not later than **June 1, 2028** for towns in NHCOCG
- Towns can elect to comply INSTEAD with a regional housing growth plan instead- has to be approved by the First Selectman/Mayor and Planning Commission
- Plan has to include an **affordable housing goal** (and explain if it is different than the regional plan’s goal)
- Plan has to **identify parcels or zones** that may be developed to meet the goal

HB 8002 Housing Planning Implementation

Regional Housing Needs Program

March '26 – OPM: Housing Growth Plan & Annual Report Guidance

July '26 – GIO: Developable Land Inventory Data Tools

Dec. '26 – OPM: Statewide and Regional Housing Growth Targets

June '27 – COGs: Regional Housing Needs Assessment & Municipal Affordable Housing Goals

30 Days from COG Notice of Municipal Affordable Housing Goal – Municipalities: Choose regional or municipal Housing Growth Plan path

Five-Year Housing Growth Plans

Regional

or

Municipal

Several required elements; 20 communities with the lowest adjusted equalized net grand list per capita have different requirements

June '28 – CRCOG, NECOG, RiverCOG, NHCOG and SECOG towns/ regions due

June '29 – SCROG, MetroCOG, NVCOG and WestCOG towns/regions due

Annual Reporting as defined by OPM Guidance

Housing Growth Funding Program

July '28 – OPM establishes program for water, sewer, multi-modal transportation and transit infrastructure grants in support of housing growth

Eligibility:

- ✓ **Compliance** with Housing Growth Plans requirements and implementation of housing growth policies
- ✓ **Have:**
 - Been determined to be a Qualifying Transit-Oriented Community;
 - Adopted a development district with CT Municipal Development Authority; **OR**
 - Other criteria to be developed by OPM

HB 8002 Required Zoning Changes re: "Middle Housing"

"Zoning regulations adopted or amended after **July 1, 2026** SHALL allow the development of a transit community or a **mixed-use development** on any lot zoned for **commercial or mixed-use** subject only to summary review." (p.53)

Middle Housing Development As of Right. Middle housing developments (2-9 units) are allowed by summary process (similar to as of right approval) on any area zoned for commercial or mixed-use developments;

Towns may also opt in to allow middle housing by summary process in any area zoned for residential use for points towards their 8-30g moratorium. *Sec 16-17.*



Zoning Regulations **SHALL NOT** *(Effective 7/1/26)*

Zoning regulations **SHALL NOT prohibit** the following:

- Child care homes in residential zone (or require special permit for this)
- Recycling receptacles
- Manufactured homes and mobile homes (shall not have additional conditions that are not placed on regular single family dwellings)
- Continuance of any nonconforming use
- Temporary health care structures
- Cottage food operations in residential zones
- Shall not establish a **min floor area** for any dwelling unit greater than that in building code
- Shall not place a **fixed or percentage cap on # of units in multi-family housing** that may be permitted in the municipality.
- Shall not deny an application on the basis of the district's **character** or **source of income/income level** of residents

Required Zoning Changes re: Parking *(Effective 7/1/26)*

- ***Minimum Parking Requirements Applicability.*** Prohibits towns from enforcing minimum parking requirements for residential developments with less than 16 homes. For residential development with at least 16 units, applicants must submit a parking needs assessment. *Sec 18, 19, 53.*
- ***Conservation and Traffic Mitigation Districts.*** A municipality may create up to two “conservation and traffic mitigation districts” where a town can extend parking minimums to development of less than 16 units. These districts may cover a combined total of no more than 8 percent of the municipality’s land area. *Sec 19.*
- ***Fees in Lieu of Parking Changes.*** Planning and zoning commissions may adopt regulations allowing applicants subject to a minimum parking requirement to pay a fee instead of providing the required parking spaces in commercial developments and residential or mixed-use developments with at least 16 dwelling units. *Sec 21.*



Want more information about HB 8002?



- **Partnership for Strong Communities:** summary of key points
 - <https://pschousing.org/hb8002/>
- **Office of Legislative Research** provides a bill analysis that may be helpful for readers; it is **available here.**
 - <https://www.cga.ct.gov/2025/BA/PDF/2025HB-08002-R00SS1-BA.PDF>
- **Capital Region Council of Governments (CR COG)**
<https://crocogct.gov/connecticuts-new-housing-growth-law-a-regional-framework-for-housing-planning/>

NEW HOMES FOR SALE!



New homes will be a 3-bedroom cape like the one shown above, landscaping and siding and shingle colors will vary.

Opportunity to Own An Affordable Home in Litchfield County!

The Litchfield County Center for Housing Opportunity (LCCHO) is coordinating a new program to build 10 new scattered site affordable homes in four towns. The application period for four of those homes is now closed, but **we are currently accepting pre-applications for the six remaining homes!**

To be considered for one of these homes, interested parties should read more here, download and complete a pre-application form, and acquire a mortgage pre-qualification letter. Pre-application materials can be submitted to Lindsay Larson via email.

All eligible applicants will then be invited to submit a full application (including income verification documents). If there are more than eligible applicants than available homes, all applicants will be entered into a lottery.

About the Homes

- Located in Salisbury (4 homes), Cornwall (4 homes), Washington (1 home), and Norfolk (1 home)
- New construction
- 3-bedroom, 2-bathroom
- 1,500 square feet
- Cape style
- Unfinished basement
- Sale price range: \$250,000 - \$280,000 including a forgivable down payment assistance loan of \$25,000

Applicant Requirements

- First-time homebuyer (no household member has owned a home in the past 3 years)
- Home must be primary residence
- Total gross annual household income is at or below 100% of the Area Median Income:
 - \$81,500 for a 1-person household
 - \$93,200 for a 2-person household
 - \$104,800 for a 3-person household
 - \$116,400 for a 4-person household
- Households that need a 3-bedroom home will be given preference



THE FOUNDATION FOR
NORFOLK LIVING

APPLY NOW! 10 Affordable Homes in Norfolk Coming Soon!



The Foundation for Norfolk Living (FNL) is excited to announce that we are now accepting Pre-applications for 10 affordable homeownership opportunities that are currently being constructed in Norfolk! These homes are a "Net Zero" community called Haystack Woods - net zero means that residents will have no additional energy costs! This community is within walking distance of the town center and over half of the parcel is permanently protected by the Norfolk Land Trust.

An info session will be hosted via Zoom on **July 22, 2025, at 7 p.m.** for prospective applicants to learn more about eligibility requirements, the affordable homeownership model, and Q&A.

APPLY TODAY! Interested parties should complete a pre-application form by **July 31st**.

About the Homes

- 10 homes in a cluster community, off the new Haystack Woods Road and near the town center
- Net zero design - homes will produce as much energy as they consume
- Shared solar carports
- 3 different home designs; 2-bedroom and 3-bedroom options
- Home Owners Association (HOA)
- Estimated sale price: \$261,000 or less

Applicant Requirements

- Must be first-time buyer (no household member has owned a home in the past 3 years)
- Home must be primary residence
- Available to households that earn below 80% of Area Median Income (AMI), with some homes set aside for those that earn below 60% AMI, see income table below

Additional 3-bedroom home available nearby! Email for details!

2025 Litchfield County Income Limits; see www.huduser.org

Household Size	1 person	2 persons	3 persons	4 persons	5 persons
80% AMI limits	\$65,200	\$74,500	\$83,800	\$93,100	\$100,550
60% AMI limits	\$48,900	\$55,900	\$62,800	\$69,800	\$74,000

For more information or to receive a pre-application, visit norfolkliving.org or email Lindsay Larson at LindsayL@thehousingcollective.org.

Zoom Information Session - July 22nd, 7:00 p.m.

REGISTER TODAY - CLICK HERE TO RECEIVE THE ZOOM LINK

For more information or to submit your pre-application, email Lindsay Larson at LindsayL@thehousingcollective.org

[Visit our website to access the Pre-application form and additional details.](#)

